

Client Name: Kaberry Retirement Fund

Year Ended: June 30, 2020

## Audit Checklist

	WP Ref:
1 Draft Income Tax Return	1-1
2 Draft Financial Statements	2-1
3 Trial Balance	3-1
4 General Ledger	4-1
5 Tax Reconciliation Statement	5-1
6 Investment Reports	✓
7 Supporting Documentation	7-1
8 Audit Engagment Letter	8-1
9 Audit Representation Letter	9-1
10 Trustee Minutes	10-1
11 Investment Strategy	11-1

### Post Audit Action

### Yes/No

- Signed Audit Engagment Letter returned to Auditor
- Signed Trustee Representation Letter returned to Auditor
- Signed Accounts placed on File
- Copy of signed Engagment Letter on File
- Copy of signed Trustee Representation Letter on File
- Signed Minutes on File




**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 However, you cannot lodge your tax return electronically if you do not quote your TFN.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?

Return year

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2020 (NAT 71287)

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

AR Quayle & Co			
PO Box 1300			
DONCASTER HEIGHTS	VIC	3109	

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	<input type="text" value="Mr"/>
	Family name	<input type="text" value="Boys"/>
	First given name	<input type="text" value="Tony"/>
	Other given names	<input type="text"/>
	SMSF Auditor Number	<input type="text" value="100 014 140"/>
	Auditor's phone number	<input type="text" value="04 10712708"/>

Use Agent address details?  Postal address

Rundle Mall	SA	5000
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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

**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.  If Yes, Go to C.

**B Financial institution account details for tax refunds**

Use Agent Trust Account?

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

BSB number  Account number

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

A  Y

Fund benefit structure  B  A Code

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

C  Y

**9 Was the fund wound up during the income year?**

N Print Y for yes or N for no.

If yes, provide the date on which 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?  N Print Y for yes or N for no.

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

If No, Go to Section B: Income

If Yes Exempt current pension income amount  A

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

Segregated assets method  B

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

Did the fund have any other income that was assessable?  E  Print Y for yes or N for no.

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.)

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

**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**

Gross distribution from partnerships **I**  Loss

\* Unfranked dividend amount **J**

\* Franked dividend amount **K**

\* Dividend franking credit **L**

\* Gross trust distributions **M**  Code

**Calculation of assessable contributions**  
 Assessable employer contributions **R1**   
 plus Assessable personal contributions **R2**   
 plus #\*No-TFN-quoted contributions **R3**   
 (an amount must be included even if it is zero)  
 less Transfer of liability to life insurance company or PST **R6**

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

**Calculation of non-arm's length income**  
 \* Net non-arm's length private company dividends **U1**   
 plus \* Net non-arm's length trust distributions **U2**   
 plus \* Net other non-arm's length income **U3**

\* Other income **S**  Code

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

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

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

GROSS INCOME (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 style="width: 150px;" type="text"/>		<b>A2</b> <input style="width: 150px;" type="text"/>
Interest expenses overseas	<b>B1</b> <input style="width: 150px;" type="text"/>		<b>B2</b> <input style="width: 150px;" type="text"/>
Capital works expenditure	<b>D1</b> <input style="width: 150px;" type="text"/>		<b>D2</b> <input style="width: 150px;" type="text"/>
Decline in value of depreciating assets	<b>E1</b> <input style="width: 150px;" type="text"/>		<b>E2</b> <input style="width: 150px;" type="text"/>
Insurance premiums – members	<b>F1</b> <input style="width: 150px;" type="text" value="828"/>		<b>F2</b> <input style="width: 150px;" type="text"/>
SMSF auditor fee	<b>H1</b> <input style="width: 150px;" type="text"/>		<b>H2</b> <input style="width: 150px;" type="text"/>
Investment expenses	<b>I1</b> <input style="width: 150px;" type="text"/>		<b>I2</b> <input style="width: 150px;" type="text"/>
Management and administration expenses	<b>J1</b> <input style="width: 150px;" type="text" value="7,232"/>		<b>J2</b> <input style="width: 150px;" type="text"/>
Forestry managed investment scheme expense	<b>U1</b> <input style="width: 150px;" type="text"/>		<b>U2</b> <input style="width: 150px;" type="text"/>
Other amounts	<b>L1</b> <input style="width: 150px;" type="text"/> <small>Code</small> <input style="width: 30px;" type="text"/>		<b>L2</b> <input style="width: 150px;" type="text"/> <small>Code</small> <input style="width: 30px;" type="text"/>
Tax losses deducted	<b>M1</b> <input style="width: 150px;" type="text"/>		
<b>TOTAL DEDUCTIONS</b> <b>N</b> <input style="width: 150px;" type="text" value="8,060"/> (Total A1 to M1)			<b>TOTAL NON-DEDUCTIBLE EXPENSES</b> <b>Y</b> <input style="width: 150px;" type="text" value="0"/> (Total A2 to L2)
<b>#TAXABLE INCOME OR LOSS</b> <b>O</b> <input style="width: 150px;" type="text" value="28,969"/> <small>Loss</small> <input style="width: 30px;" type="text"/> (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)			<b>TOTAL SMSF EXPENSES</b> <b>Z</b> <input style="width: 150px;" type="text" value="8,060"/> (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	<b>A</b> <input style="width: 150px;" type="text" value="28,969"/>
(an amount must be included even if it is zero)	
#Tax on taxable income	<b>T1</b> <input style="width: 150px;" type="text" value="4,345.35"/>
(an amount must be included even if it is zero)	
#Tax on no-TFN-quoted contributions	<b>J</b> <input style="width: 150px;" type="text" value="0.00"/>
(an amount must be included even if it is zero)	
Gross tax	<b>B</b> <input style="width: 150px;" type="text" value="4,345.35"/>
(T1 plus J)	

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

**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"/>	<b>Non-refundable carry forward tax offsets</b>
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"/>	
		<b>D</b> <input type="text" value="0.00"/> (D1 plus D2 plus D3 plus D4)

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

Complying fund's franking credits tax offset	<b>E1</b> <input type="text"/>	<b>Refundable tax offsets</b>
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"/>	
		<b>E</b> <input type="text" value="0.00"/> (E1 plus E2 plus E3 plus E4)

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

**Section 102AAM interest charge**  
**G**

Fund's tax file number (TFN)

Credit for interest on early payments – amount of interest	<b>H1</b> <input type="text"/>	
Credit for tax withheld – foreign resident withholding (excluding capital gains)	<b>H2</b> <input type="text"/>	
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<b>H3</b> <input type="text"/>	
Credit for TFN amounts withheld from payments from closely held trusts	<b>H5</b> <input type="text"/>	
Credit for interest on no-TFN tax offset	<b>H6</b> <input type="text"/>	
Credit for foreign resident capital gains withholding amounts	<b>H8</b> <input type="text"/>	
	<b>Eligible credits</b>	<b>H</b> <input 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 type="text" value="0.00"/>
	(unused amount from label E- an amount must be included even if it is zero)

<b>PAYG instalments raised</b>	<b>K</b> <input type="text" value="3,364.00"/>
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<b>Supervisory levy</b>	<b>L</b> <input type="text" value="259.00"/>
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<b>Supervisory levy adjustment for wound up funds</b>	<b>M</b> <input type="text"/>
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<b>Supervisory levy adjustment for new funds</b>	<b>N</b> <input type="text"/>
--	-------------------------------

<b>Total amount of tax payable</b>	<b>S</b> <input type="text" value="1,240.35"/>
	(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 2020.

Tax losses carried forward to later income years	<b>U</b> <input type="text" value="0"/>
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Net capital losses carried forward to later income years	<b>V</b> <input type="text" value="0"/>
--	---

	Net capital losses brought forward from prior years	Net capital losses carried forward to later income years
Non-Collectables	<input type="text"/>	<input type="text" value="0"/>
Collectables	<input type="text"/>	<input type="text" value="0"/>

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.

		See the Privacy note in the Declaration.	Member Number
Title	Mr	Member'sTFN	1
Family name	Kaberry		Account status
First given name	Neil		<input type="radio"/> Code
Other given names			
Date of birth	14/11/1979	If deceased, date of death	

**Contributions**

OPENING ACCOUNT BALANCE 195,327.06

<p>Refer to instructions for completing these labels</p> <p>Employer contributions <b>A</b> 18,733.50</p> <p>ABN of principal employer <b>A1</b></p> <p>Personal contributions <b>B</b> 2.90</p> <p>CGT small business retirement exemption <b>C</b></p> <p>CGT small business 15-year exemption amount <b>D</b></p> <p>Personal injury election <b>E</b></p> <p>Spouse and child contributions <b>F</b></p> <p>Other third party contributions <b>G</b></p>	<p>Proceeds from primary residence disposal <b>H</b></p> <p>Receipt date <b>H</b></p> <p>Assessable foreign superannuation fund amount <b>I</b></p> <p>Non-assessable foreign superannuation fund amount <b>J</b></p> <p>Transfer from reserve: assessable amount <b>K</b></p> <p>Transfer from reserve: non-assessable amount <b>L</b></p> <p>Contributions from non-complying funds and previously non-complying funds <b>T</b></p> <p>Any other contributions (including Super Co-contributions and low Income Super Contributions) <b>M</b></p>
<p><b>TOTAL CONTRIBUTIONS</b> <b>N</b> 18,736.40 (Sum of labels A to M)</p>	

**Other transactions**

<p>Accumulation phase account balance <b>S1</b> 213,821.91</p> <p>Retirement phase account balance - Non CDBIS <b>S2</b> 0.00</p> <p>Retirement phase account balance - CDBIS <b>S3</b> 0.00</p> <p><input type="text" value="0"/> TRIS Count</p>	<p>Allocated earnings or losses <b>O</b> 241.55 <span style="float: right;">Loss <input type="checkbox"/></span></p> <p>Inward rollovers and transfers <b>P</b></p> <p>Outward rollovers and transfers <b>Q</b></p> <p>Lump Sum payment <b>R1</b> <span style="float: right;">Code <input type="text"/></span></p> <p>Income stream payment <b>R2</b> <span style="float: right;">Code <input type="text"/></span></p>	
<p><b>CLOSING ACCOUNT BALANCE</b> <b>S</b> 213,821.91 S1 plus S2 plus S3</p>		
<p>Accumulation phase value <b>X1</b> 213,821.91</p> <p>Retirement phase value <b>X2</b> 0.00</p> <p>Outstanding limited recourse borrowing arrangement amount <b>Y</b> 0.00</p>		

Fund's tax file number (TFN)

Title	Mrs	See the Privacy note in the Declaration.	Member Number	2
Family name	Kaberry	Member'sTFN		
First given name	Belinda		Account status	<input type="radio"/> Code
Other given names				
Date of birth	20/12/1979	If deceased, date of death		

Contributions

OPENING ACCOUNT BALANCE 125,164.54

Refer to instructions for completing these labels	Proceeds from primary residence disposal
Employer contributions	<b>H</b>
<b>A</b> 6,106.60	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> 2.90	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 N</b> 6,109.50	
(Sum of labels A to M)	

Other transactions

Accumulation phase account balance	Allocated earnings or losses	<b>O</b> 25.65	Loss L
<b>S1</b> 131,299.69	Inward rollovers and transfers	<b>P</b>	
Retirement phase account balance - Non CDBIS	Outward rollovers and transfers	<b>Q</b>	
<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 S</b> 131,299.69		
	S1 plus S2 plus S3		
Accumulation phase value	<b>X1</b> 131,299.69		
Retirement phase value	<b>X2</b> 0.00		
Outstanding limited recourse borrowing arrangement amount	<b>Y</b> 0.00		

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A**

Unlisted trusts **B**

Insurance policy **C**

Other managed investments **D**

15b Australian direct investments

Cash and term deposits **E**

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

**Limited recourse borrowing arrangements**

Australian residential real property **J1**

Australian non-residential real property **J2**

Overseas real property **J3**

Australian shares **J4**

Overseas shares **J5**

Other **J6**

Property count **J7**

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.

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.

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

[Signature box]

Date Day Month Year

Preferred trustee or director contact details:

Form fields for contact details: Title (Mr), Family name (Kaberry), First given name (Neil), Other given names, Phone number (03 98981633), Email address, Non-individual trustee name (Kaberry Superannuation Holdings Pty Lt), 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, AR QUAYLE & 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

Tax agent's contact details

Form fields for tax agent details: Title (Mr), Family name (Quayle), First given name (Andrew), Other given names, Tax agent's practice (AR QUAYLE & CO), Tax agent's phone number (03 98981633), Tax agent number (71041008), Reference number (KAB0105).

## Kaberry Retirement Fund

Financial Statements  
For the year ended 30 June 2020



AR Quayle & Co  
Certified Practising Accountants  
Suite 8, 857 Doncaster Road  
Doncaster East 3109

Phone: (03) 9898 1633 Fax: (03) 9972 5156

# Kaberry Retirement Fund

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# Kaberry Retirement Fund

## Compilation Report to Kaberry Retirement Fund

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We have compiled the accompanying special purpose financial statements of Kaberry Retirement Fund, which comprise the balance sheet as at 30 June 2020, the Statement of Profit and Loss for the year then ended, a summary of significant accounting policies, notes to the financial statements and trustee's declaration. 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 Directors of the Trustee Company*

The directors of the trustee company of Kaberry Retirement 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 directors of the trustee company, 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 (including Independence Standards).

### *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 directors of the trustee company who are responsible for the reliability, accuracy and completeness of the information used to compile them. Accordingly, these special purpose financial statements may not be suitable for other purposes. We do not accept responsibility for the contents of the special purpose financial statements.

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AR Quayle & Co  
Suite 8, 857 Doncaster Road  
Doncaster East

31 May, 2021

# Kaberry Retirement Fund

## Trustee's Declaration

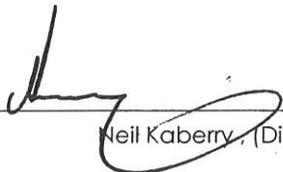
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The directors of Kaberry Superannuation Holdings Pty Ltd have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

In the opinion of the directors of the trustee company:

- (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 then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (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.

Signed in accordance with a resolution of the Board of Directors of the trustee company by:

X    
Neil Kaberry, (Director)

X    
Belinda Kaberry, (Director)

Date 31/05/2020

# Kaberry Retirement Fund

## Operating Statement For the year ended 30 June 2020

	Note	2020 \$	2019 \$
<b>Investment revenue</b>			
Interest		819	467
Net property rentals		11,370	
<b>Net investment revenue</b>		<b>12,189</b>	<b>467</b>
<b>Contributions revenue</b>			
Employer contributions		24,840	23,739
Member contributions		6	
<b>Total contributions revenue</b>		<b>24,846</b>	<b>23,739</b>
<b>Total revenue</b>		<b>37,035</b>	<b>24,206</b>
<b>General administration expenses</b>			
Accountancy		1,650	1,793
Bank fees & charges		8	
Body Corp Fees		1,948	
Group life premiums		828	727
Filing fees		393	312
General expenses		233	
Insurance		118	
Managing Agent's Fees		1,584	
Pest Control		49	
Rates & land taxes		968	
Repairs & maintenance		280	
<b>Total general administration expenses</b>		<b>8,060</b>	<b>2,832</b>
Benefits accrued as a result of operations before income tax		28,975	21,375
Income tax expense		(4,345)	(3,206)
<b>Increase in benefits accrued as a result of operations</b>		<b>24,630</b>	<b>18,169</b>

The accompanying notes form part of these financial statements.

# Kaberry Retirement Fund

## Statement of Financial Position as at 30 June 2020

	Note	2020 \$	2019 \$
<b>Investments</b>			
Investment properties (Australian)		134,446	
<b>Total Investments</b>		<b>134,446</b>	
<b>Other Assets</b>			
Cash and cash equivalents		212,957	323,299
<b>Total other assets</b>		<b>212,957</b>	<b>323,299</b>
<b>Total assets</b>		<b>347,403</b>	<b>323,299</b>
<b>Liabilities</b>			
Current tax liabilities		2,282	2,807
<b>Total liabilities</b>		<b>2,282</b>	<b>2,807</b>
<b>Net assets available to pay benefits</b>		<b>345,122</b>	<b>320,492</b>
Represented by:			
Liability for accrued benefits allocated to members' accounts		345,122	320,492
		<b>345,122</b>	<b>320,492</b>

The accompanying notes form part of these financial statements.

## Member Statement Kaberry Retirement Fund

Detail			Balances
Member	Neil Kaberry		
		Total benefits	213,821.91
Date of birth	14/11/1979	comprising:	
Date joined fund	10/04/2017	- Preserved	213,816.31
Service period start date	01/04/1996	- Restricted non-preserved	0.00
Date left fund		- Unrestricted non-preserved	5.60
Member mode	Accumulation		
		Including:	
		- Taxable component	206,313.50
Vested amount	213,821.91	- Tax free component	7,508.41
Insured death benefit	0.00	- Untaxed component	0.00
Total death benefit	213,821.91		
Disability benefit	0.00		

Detailed Account	Preserved	Restricted Non-Preserved	Unrestricted Non-Preserved	Total
Opening Balance at 01/07/2019	195,321.46	0.00	5.60	195,327.06
Add:				
Employer contributions	18,733.50	0.00	0.00	18,733.50
Member contributions	2.90	0.00	0.00	2.90
Other contributions	0.00	0.00	0.00	0.00
Proceeds of insurance policies	0.00	0.00	0.00	0.00
Share of net income/loss	3,021.74	0.00	0.00	3,021.74
Transfers in and from reserves	0.00	0.00	0.00	0.00
Less:				
Pension commencement	0.00	0.00	0.00	0.00
Pensions/lump sums paid	0.00	0.00	0.00	0.00
Contributions tax	2,810.03	0.00	0.00	2,810.03
Tax on untaxed benefits	0.00	0.00	0.00	0.00
Income tax	453.26	0.00	0.00	453.26
Insurance premiums	0.00	0.00	0.00	0.00
Management fees	0.00	0.00	0.00	0.00
Excess contributions tax	0.00	0.00	0.00	0.00
Transfers out and to reserves	0.00	0.00	0.00	0.00
Closing Balance at 30/06/2020	213,816.31	0.00	5.60	213,821.91

## Member Statement Kaberry Retirement Fund

Detail		Balances
Member	Belinda Kaberry	
		Total benefits 131,299.69
Date of birth	20/12/1979	comprising:
Date joined fund	10/04/2017	- Preserved 130,905.74
Service period start date	24/05/1999	- Restricted non-preserved 0.00
Date left fund		- Unrestricted non-preserved 393.95
Member mode	Accumulation	
		Including:
		- Taxable component 125,971.62
Vested amount	131,299.69	- Tax free component 5,328.07
Insured death benefit	500,000.00	- Untaxed component 0.00
Total death benefit	631,299.69	
Disability benefit	0.00	

Detailed Account	Preserved	Restricted Non-Preserved	Unrestricted Non-Preserved	Total
Opening Balance at 01/07/2019	124,770.59	0.00	393.95	125,164.54
Add:				
Employer contributions	6,106.60	0.00	0.00	6,106.60
Member contributions	2.90	0.00	0.00	2.90
Other contributions	0.00	0.00	0.00	0.00
Proceeds of insurance policies	0.00	0.00	0.00	0.00
Share of net income/loss	1,936.31	0.00	0.00	1,936.31
Transfers in and from reserves	0.00	0.00	0.00	0.00
Less:				
Pension commencement	0.00	0.00	0.00	0.00
Pensions/lump sums paid	0.00	0.00	0.00	0.00
Contributions tax	915.99	0.00	0.00	915.99
Tax on untaxed benefits	0.00	0.00	0.00	0.00
Income tax	166.17	0.00	0.00	166.17
Insurance premiums	828.50	0.00	0.00	828.50
Management fees	0.00	0.00	0.00	0.00
Excess contributions tax	0.00	0.00	0.00	0.00
Transfers out and to reserves	0.00	0.00	0.00	0.00
Closing Balance at 30/06/2020	130,905.74	0.00	393.95	131,299.69

# Kaberry Retirement Fund

## 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 dependant 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 an accrual 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 on 31 May, 2020 by the directors of the trustee company.

#### (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 are made:

- (i) that the buyer and the seller deal with each other at arm's length in relation to the sale;
- (ii) that the sale occurred after proper marketing of the asset; and
- (iii) 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; and
  - (iv) investment properties at the trustees' assessment of their realisable value.
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# Kaberry Retirement Fund

## Notes to the Financial Statements

For the year ended 30 June 2020

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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 value of the Fund's financial liabilities is equivalent to the market value. Any remeasurement changes in the gross value 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.

#### Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised as it accrues.

#### Rental revenue

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

#### 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.

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# Kaberry Retirement Fund

## Notes to the Financial Statements

For the year ended 30 June 2020

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### (e) Income Tax

The income tax expense (income) for the year comprises current income tax expense (income) and deferred tax expense (income).

Current tax and deferred tax are recognised in profit or loss. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as unused tax losses.

No deferred income tax is recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled, and their measurement also reflects the manner in which the trustees expect to recover or settle the carrying amount of the related asset or liability.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax asset can be utilised.

### (f) 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.

### (g) Critical Accounting Estimates and Judgments

The preparation of financial statements requires the trustee 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.

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# Kaberry Retirement Fund

## Notes to the Financial Statements For the year ended 30 June 2020

2020

2019

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## Kaberry Retirement Fund

### Comparative Trial Balance as at 30 June 2020

		2020 \$ Dr	2020 \$ Cr	2019 \$ Dr	2019 \$ Cr
<b>Income</b>					
0700	Rent received		11,369.93		
0716	Employers contributions				
0716.01	Employers contributions		18,733.50		19,899.13
0716.02	Employers contributions		6,106.60		3,839.98
			24,840.10		23,739.11
0750	Members contributions				
0750.01	Members contributions		2.90		
0750.02	Members contributions		2.90		
			5.80		
0800	Interest		819.37		467.39
<b>Expenses</b>					
1510	Accountancy	1,650.00		1,793.00	
1545	Bank fees & charges	8.20			
1548	Body Corp Fees	1,947.91			
1685	Filing fees	393.00		312.00	
1715	General expenses	233.00			
1755	Insurance	118.37			
1798	Managing Agent's Fees	1,583.57			
1825	Pest Control	48.90			
1850	Rates & land taxes	968.30			
1865	Repairs & maintenance	280.00			
1970	Group life premiums				
1970.02	Group life premiums	828.50		726.77	
			828.50		726.77
1998	Income tax expense - Earnings	4,345.45		3,206.21	
<b>Current Assets</b>					
2000	Cash at bank	212,956.99	7-25	323,298.82	
<b>Non Current Assets</b>					
2800	Residential real estate	134,446.18	7-28		

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

## Kaberry Retirement Fund

### Comparative Trial Balance as at 30 June 2020

		2020 \$ Dr	2020 \$ Cr	2019 \$ Dr	2019 \$ Cr
<b>Current Liabilities</b>					
3325	Taxation		2,281.56	5.1	2,807.21
<b>Equity</b>					
4000	Opening balance - Members fund				
4000.01	Opening balance - Members fund		195,327.06		179,238.06
4000.02	Opening balance - Members fund		125,164.54		123,085.02
			320,491.60		302,323.08
4199	Yet To Be Allocated		0.01		0.01
		359,808.37	359,808.37	329,336.80	329,336.80
	<b>Net Profit</b>		<b>24,630.00</b>		<b>18,168.52</b>

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These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

## Kaberry Retirement Fund

## Ledger Entries Report for the year ending 30 June, 2020

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 0700 - Rent received</b>							
10/09/2019	000000066	J	Rent - Apartment			990.43	(990.43)
19/09/2019	000000067	J	Rent - Apartment			990.43	(1,980.86)
22/10/2019	000000068	J	Rent - Apartment			476.94	(2,457.80)
21/11/2019	000000069	J	Rent - Apartment			829.95	(3,287.75)
20/12/2019	000000070	J	Rent - Apartment			990.43	(4,278.18)
21/01/2020	000000071	J	Rent - Apartment			476.94	(4,755.12)
20/02/2020	000000072	J	Rent - Apartment			227.94	(4,983.06)
27/02/2020	000000073	J	Rent - Apartment			307.97	(5,291.03)
07/04/2020	000000074	J	Rent - Apartment			256.22	(5,547.25)
05/05/2020	000000075	J	Rent - Apartment			1,049.71	(6,596.96)
04/06/2020	000000076	J	Rent - Apartment			842.06	(7,439.02)
30/06/2020	000000096	J	Rent - Apartment			3,930.91	(11,369.93)
30/06/2020	000000106	J	Year end closing entry		11,369.93		0.00
Total					<b>11,369.93</b>	<b>11,369.93</b>	

Ledger Entries Report for the year ending 30 June, 2020

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 0716.01 - Employers contributions</b>							
29/08/2019	000000004	J	Employer contribution			1,644.25	(1,644.25)
18/10/2019	000000011	J	Employer contribution			1,315.40	(2,959.65)
24/10/2019	000000012	J	Employer contribution			1,315.40	(4,275.05)
28/11/2019	000000015	J	Employer contribution			1,644.25	(5,919.30)
23/12/2019	000000017	J	Employer contribution			1,315.40	(7,234.70)
31/01/2020	000000020	J	Employer contribution			1,644.25	(8,878.95)
20/02/2020	000000022	J	Employer contribution			1,315.40	(10,194.35)
18/03/2020	000000025	J	Employer contribution			4,264.10	(14,458.45)
14/05/2020	000000030	J	Employer contribution			1,644.25	(16,102.70)
17/06/2020	000000033	J	Employer contribution			1,315.40	(17,418.10)
26/06/2020	000000035	J	Employer contribution			1,315.40	(18,733.50)
30/06/2020	000000106	J	Year end closing entry		18,733.50		0.00
Total					<b>18,733.50</b>	<b>18,733.50</b>	

## Ledger Entries Report for the year ending 30 June, 2020

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 0716.02 - Employers contributions</b>							
18/07/2019	000000002	J	Employer contribution			515.45	(515.45)
15/08/2019	000000003	J	Employer contribution			199.17	(714.62)
30/08/2019	000000005	J	Employer contribution			103.91	(818.53)
12/09/2019	000000006	J	Employer contribution			199.17	(1,017.70)
16/09/2019	000000007	J	Employer contribution			233.76	(1,251.46)
19/09/2019	000000008	J	Employer contribution			103.91	(1,355.37)
30/09/2019	000000009	J	Employer contribution			150.10	(1,505.47)
10/10/2019	000000010	J	Employer contribution			199.17	(1,704.64)
31/10/2019	000000013	J	Employer contribution			69.88	(1,774.52)
14/11/2019	000000014	J	Employer contribution			475.30	(2,249.82)
05/12/2019	000000016	J	Employer contribution			492.36	(2,742.18)
23/12/2019	000000018	J	Employer contribution			70.49	(2,812.67)
20/01/2020	000000019	J	Employer contribution			534.41	(3,347.08)
17/02/2020	000000021	J	Employer contribution			368.81	(3,715.89)
02/03/2020	000000023	J	Employer contribution			263.44	(3,979.33)
16/03/2020	000000024	J	Employer contribution			263.44	(4,242.77)
30/03/2020	000000026	J	Employer contribution			263.44	(4,506.21)
15/04/2020	000000027	J	Employer contribution			263.44	(4,769.65)
27/04/2020	000000028	J	Employer contribution			267.39	(5,037.04)
11/05/2020	000000029	J	Employer contribution			267.39	(5,304.43)
25/05/2020	000000031	J	Employer contribution			267.39	(5,571.82)
08/06/2020	000000032	J	Employer contribution			267.39	(5,839.21)
23/06/2020	000000034	J	Employer contribution			267.39	(6,106.60)
30/06/2020	000000106	J	Year end closing entry		6,106.60		0.00

Ledger Entries Report for the year ending 30 June, 2020

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Total					6,106.60	6,106.60	
<b>Account number 0750.01 - Members contributions</b>							
03/01/2020	000000090	J	Member non-concessional contribution			2.90	(2.90)
30/06/2020	000000106	J	Year end closing entry		2.90		0.00
Total					2.90	2.90	
<b>Account number 0750.02 - Members contributions</b>							
03/01/2020	000000091	J	Member non-concessional contribution			2.90	(2.90)
30/06/2020	000000106	J	Year end closing entry		2.90		0.00
Total					2.90	2.90	
<b>Account number 0800 - Interest</b>							
31/07/2019	000000036	J	Gross interest			43.39	(43.39)
30/08/2019	000000037	J	Gross interest			26.49	(69.88)
30/09/2019	000000038	J	Gross interest			15.85	(85.73)
31/10/2019	000000039	J	Gross interest			16.02	(101.75)
29/11/2019	000000040	J	Gross interest			15.21	(116.96)
31/12/2019	000000041	J	Gross interest			17.09	(134.05)
31/01/2020	000000042	J	Gross interest			3.30	(137.35)
28/02/2020	000000043	J	Gross interest			1.87	(139.22)
31/03/2020	000000044	J	Gross interest			2.44	(141.66)
03/04/2020	000000081	J	Gross interest			632.63	(774.29)
30/04/2020	000000045	J	Gross interest			15.51	(789.80)
29/05/2020	000000046	J	Gross interest			16.56	(806.36)
30/06/2020	000000047	J	Gross interest			13.01	(819.37)
30/06/2020	000000106	J	Year end closing entry		819.37		0.00
Total					819.37	819.37	
<b>Account number 1510 - Accountancy</b>							
31/07/2019	000000063	J	ARQ Fees		1,650.00		1,650.00
30/06/2020	000000106	J	Year end closing entry			1,650.00	0.00
Total					1,650.00	1,650.00	

## Ledger Entries Report for the year ending 30 June, 2020

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 1545 - Bank fees &amp; charges</b>							
31/07/2019	000000053	J	Bank Fee		0.60		0.60
30/08/2019	000000054	J	Bank Fee		1.60		2.20
30/08/2019	000000055	J	Bank Fee		1.80		4.00
30/08/2019	000000056	J	Bank Fee		0.60		4.60
30/09/2019	000000057	J	Bank Fees		0.60		5.20
30/09/2019	000000058	J	Bank Fees		0.60		5.80
31/01/2020	000000059	J	Bank Fee		0.60		6.40
31/01/2020	000000060	J	Bank Fee		0.60		7.00
30/06/2020	000000092	J	Bnak Fee		0.60		7.60
30/06/2020	000000093	J	Bank Fee		0.60		8.20
30/06/2020	000000106	J	Year end closing entry			8.20	0.00
Total					<b>8.20</b>	<b>8.20</b>	
<b>Account number 1548 - Body Corp Fees</b>							
19/08/2019	000000084	J	OC Fees Pd At Settlement		407.44		407.44
30/06/2020	000000099	J	OC fees taken from rents		1,540.47		1,947.91
30/06/2020	000000106	J	Year end closing entry			1,947.91	0.00
Total					<b>1,947.91</b>	<b>1,947.91</b>	
<b>Account number 1685 - Filing fees</b>							
31/07/2019	000000088	J	2019 ATO Levy		259.00		259.00
24/06/2020	000000061	J	ASIC Fling Fee		134.00		393.00
30/06/2020	000000106	J	Year end closing entry			393.00	0.00
Total					<b>393.00</b>	<b>393.00</b>	
<b>Account number 1715 - General expenses</b>							
12/08/2019	000000085	J	ID Check for settlement		44.00		44.00
12/08/2019	000000086	J	ID check or settlement		44.00		88.00
03/03/2020	000000087	J	SMSF Gateway subscription		145.00		233.00
30/06/2020	000000106	J	Year end closing entry			233.00	0.00
Total					<b>233.00</b>	<b>233.00</b>	
<b>Account number 1755 - Insurance</b>							
12/08/2019	000000077	J	AAMI Insurance		118.37		118.37
30/06/2020	000000106	J	Year end closing entry			118.37	0.00

**Ledger Entries Report for the year ending 30 June, 2020**

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Total					<b>118.37</b>	<b>118.37</b>	
<b>Account number 1798 - Managing Agent's Fees</b>							
30/06/2020	000000097	J	Letting fees per agents summary		583.00		583.00
30/06/2020	000000098	J	Management fees taken from rents		1,000.57		1,583.57
30/06/2020	000000106	J	Year end closing entry			1,583.57	0.00
Total					<b>1,583.57</b>	<b>1,583.57</b>	
<b>Account number 1825 - Pest Control</b>							
30/06/2020	000000100	J	Pest Control paid from rents		48.90		48.90
30/06/2020	000000106	J	Year end closing entry			48.90	0.00
Total					<b>48.90</b>	<b>48.90</b>	
<b>Account number 1850 - Rates &amp; land taxes</b>							
19/08/2019	000000082	J	Council Rates pd at Settlement		348.85		348.85
19/08/2019	000000083	J	Water Rates pd at Settlement		141.48		490.33
30/06/2020	000000102	J	Water rates paid from rents		477.97		968.30
30/06/2020	000000106	J	Year end closing entry			968.30	0.00
Total					<b>968.30</b>	<b>968.30</b>	
<b>Account number 1865 - Repairs &amp; maintenance</b>							
30/06/2020	000000101	J	Plumbing repair paid from rent		280.00		280.00
30/06/2020	000000106	J	Year end closing entry			280.00	0.00
Total					<b>280.00</b>	<b>280.00</b>	
<b>Account number 1970.02 - Group life premiums</b>							
24/06/2020	000000103	J	Belinda Insurance		828.50		828.50
30/06/2020	000000106	J	Year end closing entry			828.50	0.00
Total					<b>828.50</b>	<b>828.50</b>	

## Ledger Entries Report for the year ending 30 June, 2020

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 1998 - Income tax expense - Earnings</b>							
26/09/2019	000000078	J	PAYG Payment - Sep 19 PAYGI		688.00		688.00
28/01/2020	000000079	J	PAYG Payment - Dec 19 PAYGI		688.00		1,376.00
02/04/2020	000000080	J	PAYG Payment - Mar 20 PAYGI		688.00		2,064.00
30/06/2020	000000104	J	Year end closing tax provision		981.45		3,045.45
30/06/2020	000000105	J	PAYG Payment provision -		1,300.00		4,345.45
30/06/2020	000000106	J	Year end closing entry			4,345.45	0.00
Total					<b>4,345.45</b>	<b>4,345.45</b>	
<b>Account number 2000 - Cash at bank</b>							
01/07/2019	000000001	J	Opening balance		323,298.82		323,298.82
18/07/2019	000000002	J	Contribution - Belinda Kaberry		515.45		323,814.27
19/07/2019	000000049	J	Payment - Jun 19 PAYGI - Jun 19 PAYGI			133.00	323,681.27
22/07/2019	000000050	J	Account funds transfer			10,000.00	313,681.27
23/07/2019	000000051	J	Account funds transfer			3,000.00	310,681.27
31/07/2019	000000036	J	Interest - Kaberry Retirement Fund		43.39		310,724.66
31/07/2019	000000052	J	Payment - Tax Payable - 2019 Tax Payt			2,734.10	307,990.56
31/07/2019	000000053	J	Bank Fee			0.60	307,989.96
31/07/2019	000000063	J	ARQ Fees			1,650.00	306,339.96
31/07/2019	000000088	J	2019 ATO Levy			259.00	306,080.96
02/08/2019	000000089	J	Account funds transfer		330.00		306,410.96
02/08/2019	000000089	J	Account funds transfer			330.00	306,080.96
12/08/2019	000000077	J	AAMI Insurance			118.37	305,962.59
12/08/2019	000000085	J	ID Check for settlement			44.00	305,918.59
12/08/2019	000000086	J	ID check or settlement			44.00	305,874.59

# Kaberry Retirement Fund

## Ledger Entries Report for the year ending 30 June, 2020

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
15/08/2019	000000003	J	Contribution - Belinda Kaberry		199.17		306,073.76
19/08/2019	000000065	J	Account funds transfer			122,013.95	184,059.81
29/08/2019	000000004	J	Contribution - Neil Kaberry		1,644.25		185,704.06
30/08/2019	000000005	J	Contribution - Belinda Kaberry		103.91		185,807.97
30/08/2019	000000037	J	Interest - Kaberry Retirement Fund		26.49		185,834.46
30/08/2019	000000054	J	Bank Fee			1.60	185,832.86
30/08/2019	000000055	J	Bank Fee			1.80	185,831.06
30/08/2019	000000056	J	Bank Fee			0.60	185,830.46
10/09/2019	000000066	J	Rent - Apartment		990.43		186,820.89
12/09/2019	000000006	J	Contribution - Belinda Kaberry		199.17		187,020.06
16/09/2019	000000007	J	Contribution - Belinda Kaberry		233.76		187,253.82
19/09/2019	000000008	J	Contribution - Belinda Kaberry		103.91		187,357.73
19/09/2019	000000067	J	Rent - Apartment		990.43		188,348.16
26/09/2019	000000078	J	PAYG Payment - Sep 19 PAYGI			688.00	187,660.16
30/09/2019	000000009	J	Contribution - Belinda Kaberry		150.10		187,810.26
30/09/2019	000000038	J	Interest - Kaberry Retirement Fund		15.85		187,826.11
30/09/2019	000000057	J	Bank Fees			0.60	187,825.51
30/09/2019	000000058	J	Bank Fees			0.60	187,824.91
10/10/2019	000000010	J	Contribution - Belinda Kaberry		199.17		188,024.08
18/10/2019	000000011	J	Contribution - Neil Kaberry		1,315.40		189,339.48
22/10/2019	000000068	J	Rent - Apartment		476.94		189,816.42
24/10/2019	000000012	J	Contribution - Neil Kaberry		1,315.40		191,131.82

## Ledger Entries Report for the year ending 30 June, 2020

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
31/10/2019	000000013	J	Contribution - Belinda Kaberry		69.88		191,201.70
31/10/2019	000000039	J	Interest - Kaberry Retirement Fund		16.02		191,217.72
14/11/2019	000000014	J	Contribution - Belinda Kaberry		475.30		191,693.02
21/11/2019	000000069	J	Rent - Apartment		829.95		192,522.97
28/11/2019	000000015	J	Contribution - Neil Kaberry		1,644.25		194,167.22
29/11/2019	000000040	J	Interest - Kaberry Retirement Fund		15.21		194,182.43
05/12/2019	000000016	J	Contribution - Belinda Kaberry		492.36		194,674.79
20/12/2019	000000070	J	Rent - Apartment		990.43		195,665.22
23/12/2019	000000017	J	Contribution - Neil Kaberry		1,315.40		196,980.62
23/12/2019	000000018	J	Contribution - Belinda Kaberry		70.49		197,051.11
31/12/2019	000000041	J	Interest - Kaberry Retirement Fund		17.09		197,068.20
03/01/2020	000000090	J	Contribution - Neil Kaberry		2.90		197,071.10
03/01/2020	000000091	J	Contribution - Belinda Kaberry		2.90		197,074.00
20/01/2020	000000019	J	Contribution - Belinda Kaberry		534.41		197,608.41
21/01/2020	000000071	J	Rent - Apartment		476.94		198,085.35
28/01/2020	000000079	J	PAYG Payment - Dec 19 PAYGI			688.00	197,397.35
31/01/2020	000000020	J	Contribution - Neil Kaberry		1,644.25		199,041.60
31/01/2020	000000042	J	Interest - Kaberry Retirement Fund		3.30		199,044.90
31/01/2020	000000059	J	Bank Fee			0.60	199,044.30
31/01/2020	000000060	J	Bank Fee			0.60	199,043.70

# Kaberry Retirement Fund

## Ledger Entries Report for the year ending 30 June, 2020

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
17/02/2020	000000021	J	Contribution - Belinda Kaberry		368.81		199,412.51
20/02/2020	000000022	J	Contribution - Neil Kaberry		1,315.40		200,727.91
20/02/2020	000000072	J	Rent - Apartment		227.94		200,955.85
27/02/2020	000000073	J	Rent - Apartment		307.97		201,263.82
28/02/2020	000000043	J	Interest - Kaberry Retirement Fund		1.87		201,265.69
02/03/2020	000000023	J	Contribution - Belinda Kaberry		263.44		201,529.13
03/03/2020	000000087	J	SMSF Gateway subscription			145.00	201,384.13
16/03/2020	000000024	J	Contribution - Belinda Kaberry		263.44		201,647.57
18/03/2020	000000025	J	Contribution - Neil Kaberry		4,264.10		205,911.67
30/03/2020	000000026	J	Contribution - Belinda Kaberry		263.44		206,175.11
31/03/2020	000000044	J	Interest - Kaberry Retirement Fund		2.44		206,177.55
02/04/2020	000000080	J	PAYG Payment - Mar 20 PAYGI			688.00	205,489.55
03/04/2020	000000081	J	Interest - Kaberry Retirement Fund		632.63		206,122.18
07/04/2020	000000074	J	Rent - Apartment		256.22		206,378.40
15/04/2020	000000027	J	Contribution - Belinda Kaberry		263.44		206,641.84
27/04/2020	000000028	J	Contribution - Belinda Kaberry		267.39		206,909.23
30/04/2020	000000045	J	Interest - Kaberry Retirement Fund		15.51		206,924.74
05/05/2020	000000075	J	Rent - Apartment		1,049.71		207,974.45

# Kaberry Retirement Fund

## Ledger Entries Report for the year ending 30 June, 2020

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
11/05/2020	000000029	J	Contribution - Belinda Kaberry		267.39		208,241.84
14/05/2020	000000030	J	Contribution - Neil Kaberry		1,644.25		209,886.09
25/05/2020	000000031	J	Contribution - Belinda Kaberry		267.39		210,153.48
29/05/2020	000000046	J	Interest - Kaberry Retirement Fund		16.56		210,170.04
04/06/2020	000000076	J	Rent - Apartment		842.06		211,012.10
08/06/2020	000000032	J	Contribution - Belinda Kaberry		267.39		211,279.49
17/06/2020	000000033	J	Contribution - Neil Kaberry		1,315.40		212,594.89
17/06/2020	000000094	J	Payment - Tax Payable - Refund of overpa		60.00		212,654.89
23/06/2020	000000034	J	Contribution - Belinda Kaberry		267.39		212,922.28
24/06/2020	000000061	J	ASIC Fling Fee			134.00	212,788.28
24/06/2020	000000103	J	Belinda Insurance			828.50	211,959.78
26/06/2020	000000035	J	Contribution - Neil Kaberry		1,315.40		213,275.18
30/06/2020	000000047	J	Interest - Kaberry Retirement Fund		13.01		213,288.19
30/06/2020	000000092	J	Bnak Fee			0.60	213,287.59
30/06/2020	000000093	J	Bank Fee			0.60	213,286.99
30/06/2020	000000095	J	correct account balance			330.00	212,956.99
Total					<b>356,793.11</b>	<b>143,836.12</b>	

## Ledger Entries Report for the year ending 30 June, 2020

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 2005 - Clearing Account</b>							
22/07/2019	000000048	J	Property purchase - Apartment			134,446.18	(134,446.18)
22/07/2019	000000050	J	Account funds transfer		10,000.00		(124,446.18)
23/07/2019	000000051	J	Account funds transfer		3,000.00		(121,446.18)
19/08/2019	000000065	J	Account funds transfer		122,013.95		567.77
19/08/2019	000000082	J	Council Rates pd at Settlement			348.85	218.92
19/08/2019	000000083	J	Water Rates pd at Settlement			141.48	77.44
19/08/2019	000000084	J	OC Fees pd at Settlement			407.44	(330.00)
30/06/2020	000000095	J	correct account balance		330.00		0.00
30/06/2020	000000096	J	Rent - Apartment		3,930.91		3,930.91
30/06/2020	000000097	J	Letting fees per agents summary			583.00	3,347.91
30/06/2020	000000098	J	Management fees taken from rents			1,000.57	2,347.34
30/06/2020	000000099	J	OC fees taken from rents			1,540.47	806.87
30/06/2020	000000100	J	Pest Control paid from rents			48.90	757.97
30/06/2020	000000101	J	Plumbing repair paid from rent			280.00	477.97
30/06/2020	000000102	J	Water rates paid from rents			477.97	0.00
Total					<b>139,274.86</b>	<b>139,274.86</b>	
<b>Account number 2800 - Residential real estate</b>							
22/07/2019	000000048	J	Property purchase - Apartment		134,446.18		134,446.18
Total					<b>134,446.18</b>		

## Ledger Entries Report for the year ending 30 June, 2020

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 3325 - Taxation</b>							
01/07/2019	000000001	J	Opening balance			2,807.21	(2,807.21)
19/07/2019	000000049	J	Payment - Jun 19 PAYGI - Jun 19 PAYGI		133.00		(2,674.21)
31/07/2019	000000052	J	Payment - Tax Payable - 2019 Tax Payt		2,734.10		59.89
17/06/2020	000000094	J	Payment - Tax Payable - Refund of overpa			60.00	(0.11)
30/06/2020	000000104	J	Year end closing tax provision			981.45	(981.56)
30/06/2020	000000105	J	PAYG Payment provision -			1,300.00	(2,281.56)
Total					<b>2,867.10</b>	<b>5,148.66</b>	
<b>Account number 4000.01 - Opening balance - Members fund</b>							
01/07/2019	000000001	J	Opening balance			195,327.06	(195,327.06)
30/06/2020	000000107	J	Year end closing entry			18,494.85	(213,821.91)
Total						<b>213,821.91</b>	
<b>Account number 4000.02 - Opening balance - Members fund</b>							
01/07/2019	000000001	J	Opening balance			125,164.54	(125,164.54)
30/06/2020	000000107	J	Year end closing entry			6,135.15	(131,299.69)
Total						<b>131,299.69</b>	
<b>Account number 4049.01 - Share of profit</b>							
30/06/2020	000000107	J	Year end closing entry			18,494.85	(18,494.85)
30/06/2020	000000107	J	Year end closing entry		18,494.85		0.00
Total					<b>18,494.85</b>	<b>18,494.85</b>	
<b>Account number 4049.02 - Share of profit</b>							
30/06/2020	000000107	J	Year end closing entry			6,135.15	(6,135.15)
30/06/2020	000000107	J	Year end closing entry		6,135.15		0.00
Total					<b>6,135.15</b>	<b>6,135.15</b>	

**Ledger Entries Report for the year ending 30 June, 2020**

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 4199 - Funds yet to be allocated</b>							
01/07/2019	000000001	J	Opening balance			0.01	(0.01)
30/06/2020	000000106	J	Year end closing entry			24,630.00	(24,630.01)
30/06/2020	000000107	J	Year end closing entry		24,630.00		(0.01)
Total					<u>24,630.00</u>	<u>24,630.01</u>	

## Tax Reconciliation Report Kaberry Retirement Fund

Accounting Profit as per Operating Statement	28,975.45
Less:	
Utilised Carried Forward Tax Losses	0.00
Accounting Capital Gains	0.00
Distributed Capital Gains	0.00
Increase in Net Market Values	0.00
Non Taxable Distributions Received	0.00
Exempt Pension Income	0.00
Rollovers Received	0.00
Insurance Proceeds	0.00
Non-Concessional Contributions	5.80
LIC Capital Gain Deduction	0.00
	5.80
	28,969.65
Add:	
Taxable Capital Gains	0.00
Franking/Imputation Credits	0.00
Foreign Credits	0.00
Decrease in Net Market Values	0.00
Pension Non-deductible Expenses	0.00
Other Non-deductible Expense	0.00
Pension Payments	0.00
Benefit Payments	0.00
Rollovers Out	0.00
Untaxed Benefits Received	0.00
Excess Contributions Tax	0.00
	0.00
Taxable Income (Loss)	28,969.65
Gross Tax	4,345.45
Less:	
Franking/Imputation Credits	0.00
Foreign Credits	0.00
TFN Credits	0.00
PAYG Installments	3,364.00
	3,364.00
Income Tax Payable (Refundable)	981.45
Add:	
Supervisory Levy	259.00
Non Arm's Length Income Tax	0.00
<b>Total Amount Due (Refundable)</b>	<b>1,240.45</b>



# BUSINESS PREMIUM SAVER STATEMENT

Account Number 2280-94023

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2019</b>				
<b>13 JUN</b>	<b>OPENING BALANCE</b>			<b>322,673.14</b>
25 JUN	<b>PAYMENT</b> TO ZURICH LIFE 8038847 3C	726.77		321,946.37
28 JUN	<b>TRANSFER</b> FROM CLICKSUPER P_VU_CC_9905376786		1,315.40	323,261.77
28 JUN	<b>CREDIT INTEREST PAID</b>		37.05	323,298.82
	<b>TOTALS AT END OF PAGE</b>	<b>\$726.77</b>	<b>\$1,352.45</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$726.77</b>	<b>\$1,352.45</b>	<b>\$323,298.82</b>

### This Statement Includes

Interest earned on deposits	\$37.05
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### Yearly Summary

Previous Year to 30/06/2019 (\$)

Interest earned on deposits	467.39
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### Fee Summary

Fees Charged for period: 01 JUN 2019 to 28 JUN 2019

#### Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
EFTPOS/PHONE BANKING WDL	3.00	3.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 12/07/19 and the monthly fee cycle, as appears above, ended on 28/06/19.



# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 27  
13 JUNE 2019 TO 12 JULY 2019

THE MANAGER  
KABERRY RETIREMENT FUND  
20 PARKVIEW CT  
RINGWOOD NORTH VIC 3134

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

KABERRY SUPERANNUATION HOLDINGS PTY LTD  
ATF KABERRY RETIREMENT FUND

### Branch Number (BSB)

013-414

### Account Number

2280-94023

### Account Descriptor

PREMIUM SAVER



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



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

**BUSINESS PREMIUM SAVER STATEMENT**

Account Number 2280-94023

**Transaction Details**

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2019</b>				
<b>12 JUL</b>	<b>OPENING BALANCE</b>			<b>323,298.82</b> ✓
18 JUL	<b>TRANSFER</b> FROM QUICKSUPER QUICKSPR2477832707 <i>Belinda</i>		515.45 ✓	323,814.27
19 JUL	<b>ANZ INTERNET BANKING BPAY</b> TAX OFFICE PAYMENT {849288}	133.00 ✓		323,681.27
22 JUL	<b>ANZ INTERNET BANKING PAYMENT 148152</b> TO RYDEN REAL ESTATE PL <i>Deposit</i>	10,000.00 ✓		313,681.27
23 JUL	<b>ANZ INTERNET BANKING PAYMENT 399535</b> TO RYDEN REALESTATE PTY LTD <i>Deposit</i>	3,000.00 ✓		310,681.27
31 JUL	<b>ANZ INTERNET BANKING BPAY</b> TAX OFFICE PAYMENT {995368}	2,993.10 ✓		307,688.17
31 JUL	<b>CREDIT INTEREST PAID</b>		43.39 ✓	307,731.56
31 JUL	<b>1 EXCESS INTERNET/ONLINE TRANSACTIONS</b> - FEE	0.60 ✓		307,730.96
31 JUL	<b>ANZ INTERNET BANKING PAYMENT 100466</b> TO AR QUAYLE	1,650.00 ✓		306,080.96
02 AUG	<b>ANZ INTERNET BANKING PAYMENT 818370</b> TO MONDON PTY LTD <i>Legal fee</i>	330.00 ✓		305,750.96
12 AUG	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 375961 TO 4564699014757305 EFFECTIVE DATE 10 AUG 2019	44.00 ✓		305,706.96
12 AUG	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 375887 TO 4564699014757305 EFFECTIVE DATE 10 AUG 2019	44.00 ✓		305,662.96
12 AUG	<b>ANZ INTERNET BANKING BPAY</b> AAMI {376138} EFFECTIVE DATE 10 AUG 2019	118.37 ✓		305,544.59
	<b>TOTALS AT END OF PAGE</b>	<b>\$18,313.07</b>	<b>\$558.84</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$18,313.07</b>	<b>\$558.84</b>	<b>\$305,544.59</b>

**This Statement Includes**

Interest earned on deposits	\$43.39
ANZ bank charges	\$0.60



## BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 28  
12 JULY 2019 TO 13 AUGUST 2019

THE MANAGER  
KABERRY RETIREMENT FUND  
20 PARKVIEW CT  
RINGWOOD NORTH VIC 3134

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

#### Account Details

KABERRY SUPERANNUATION HOLDINGS PTY LTD  
ATF KABERRY RETIREMENT FUND

#### Branch Number (BSB)

013-414

#### Account Number

2280-94023

#### Account Descriptor

PREMIUM SAVER



### NEED TO GET IN TOUCH?



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

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# BUSINESS PREMIUM SAVER STATEMENT

Account Number 2280-94023

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2019</b>				
<b>13 AUG</b>	<b>OPENING BALANCE</b>			<b>305,544.59</b>
15 AUG	<b>TRANSFER</b> FROM QUICKSUPER QUICKSPR2497677549 <i>Beinda</i>		199.17 ✓	305,743.76
19 AUG	<b>DEPOSIT</b>		514.05 ✓ 28.00 ✓	305,771.76
19 AUG	<b>SETTLEMENT FUNDS SETTLEMENT SURPLUS</b>		486.05 ✓	306,257.81
19 AUG	<b>EB 13414</b> TO 184798	122,528.00 ✓	- 514.05 ✓ = 122,013.95	183,729.81
29 AUG	<b>TRANSFER</b> FROM PRECISION CH PASCH1908260002262 <i>Neel</i>		1,644.25 ✓	185,374.06
30 AUG	<b>TRANSFER</b> FROM QUICKSUPER QUICKSPR2509049517 <i>B.</i>		103.91 ✓	185,477.97
30 AUG	<b>CREDIT INTEREST PAID</b>		26.49 ✓	185,504.46
30 AUG	<b>1 EXCESS STAFF ASSISTED</b> TRANSACTIONS - FEE	1.60 ✓		185,502.86
30 AUG	<b>3 EXCESS EFTPOS, PHONE BANKING,</b> AUTOMATIC TRANSACTIONS - FEE	1.80 ✓		185,501.06
30 AUG	<b>1 EXCESS INTERNET/ONLINE TRANSACTIONS</b> - FEE	0.60 ✓		185,500.46
10 SEP	<b>TRANSFER</b> FROM STUDENT HOUSING TRANSFER 3122 EAST		990.43 ✓	186,490.89
12 SEP	<b>TRANSFER</b> FROM QUICKSUPER QUICKSPR2517882448 <i>B.</i>		199.17 ✓	186,690.06
	<b>TOTALS AT END OF PAGE</b>	<b>\$122,532.00</b>	<b>\$3,677.47</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$122,532.00</b>	<b>\$3,677.47</b>	<b>\$186,690.06</b>

### This Statement Includes

Interest earned on deposits	\$26.49
ANZ bank charges	\$4.00

### Fee Summary

Fees Charged for period: 01 AUG 2019 to 30 AUG 2019

#### Summary of ANZ Transaction Fees

Transaction Fees	Transactions			Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
INTERNET/ONLINE WDL	5.00	4.00	1.00	0.60	0.60
STAFF ASSISTED WDL	1.00		1.00	1.60	1.60
EFTPOS/PHONE BANKING WDL	4.00	1.00	3.00	0.60	1.80
<b>Total Transaction Fees Charged</b>					<b>\$4.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

7.6



# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 29

13 AUGUST 2019 TO 13 SEPTEMBER 2019

THE MANAGER  
KABERRY RETIREMENT FUND  
20 PARKVIEW CT  
RINGWOOD NORTH VIC 3134

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

KABERRY SUPERANNUATION HOLDINGS PTY LTD  
ATF KABERRY RETIREMENT FUND

### Branch Number (BSB)

013-414

### Account Number

2280-94023

### Account Descriptor

PREMIUM SAVER



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**Lost/Stolen Cards: 1800 033 844**

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 2280-94023

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2019</b>				
<b>13 SEP</b>	<b>OPENING BALANCE</b>			<b>186,690.06</b>
16 SEP	<b>TRANSFER</b> FROM QUICKSUPER QUICKSPR2521109747 B-		233.76	186,923.82
19 SEP	<b>TRANSFER</b> FROM QUICKSUPER QUICKSPR2523683765 B-		103.91	187,027.73
19 SEP	<b>TRANSFER</b> FROM STUDENT HOUSING TRANSFER 3122 EAST		990.43	188,018.16
26 SEP	<b>ANZ INTERNET BANKING BPAY</b> TAX OFFICE PAYMENT {496970}	688.00		187,330.16
30 SEP	<b>TRANSFER</b> FROM QUICKSUPER QUICKSPR2531026785 B-		150.10	187,480.26
30 SEP	<b>CREDIT INTEREST PAID</b>		15.85	187,496.11
30 SEP	<b>1 EXCESS EFTPOS, PHONE BANKING, AUTOMATIC TRANSACTIONS - FEE</b>	0.60		187,495.51
30 SEP	<b>1 EXCESS INTERNET/ONLINE TRANSACTIONS - FEE</b>	0.60		187,494.91
10 OCT	<b>TRANSFER</b> FROM QUICKSUPER QUICKSPR2538533207 B-		199.17	187,694.08
<b>TOTALS AT END OF PAGE</b>		<b>\$689.20</b>	<b>\$1,693.22</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$689.20</b>	<b>\$1,693.22</b>	<b>\$187,694.08</b>

### This Statement Includes

Interest earned on deposits	\$15.85
ANZ bank charges	\$1.20

### Fee Summary

Fees Charged for period: 31 AUG 2019 to 30 SEP 2019

#### Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.60
EFTPOS/PHONE BANKING WDL	6.00	5.00	1.00	0.60
<b>Total Transaction Fees Charged</b>				<b>\$1.20</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 11/10/19 and the monthly fee cycle, as appears above, ended on 30/09/19.



# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 30  
13 SEPTEMBER 2019 TO 11 OCTOBER 2019

THE MANAGER  
KABERRY RETIREMENT FUND  
20 PARKVIEW CT  
RINGWOOD NORTH VIC 3134

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

KABERRY SUPERANNUATION HOLDINGS PTY LTD  
ATF KABERRY RETIREMENT FUND

### Branch Number (BSB)

013-414

### Account Number

2280-94023

### Account Descriptor

PREMIUM SAVER



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**Lost/Stolen Cards: 1800 033 844**

7-9

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 2280-94023

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2019</b>				
<b>11 OCT</b>	<b>OPENING BALANCE</b>			<b>187,694.08</b>
18 OCT	<b>TRANSFER</b> FROM PRECISION CH PASCH1910140004000 N-		1,315.40 ✓	189,009.48
22 OCT	<b>TRANSFER</b> FROM STUDENT HOUSING TRANSFER 3122 EAST		476.94 ✓	189,486.42
24 OCT	<b>TRANSFER</b> FROM PRECISION CH PASCH1910210001526 N-		1,315.40 ✓	190,801.82
28 OCT	<b>TRANSFER</b> FROM QUICKSUPER QUICKSPR2552027785 B-		69.88 ✓	190,871.70
31 OCT	<b>CREDIT INTEREST PAID</b>		16.02 ✓	190,887.72
	<b>TOTALS AT END OF PAGE</b>	<b>\$0.00</b>	<b>\$3,193.64</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$0.00</b>	<b>\$3,193.64</b>	<b>\$190,887.72</b>

### This Statement Includes

Interest earned on deposits	\$16.02
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### Fee Summary

Fees Charged for period: 01 OCT 2019 to 31 OCT 2019

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
EFTPOS/PHONE BANKING WDL	5.00	5.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 13/11/19 and the monthly fee cycle, as appears above, ended on 31/10/19.

Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>3.00</b>
<b>This is made up of:</b>	
Value of Free Transactions	3.00

7-10



# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 31

11 OCTOBER 2019 TO 13 NOVEMBER 2019

THE MANAGER  
KABERRY RETIREMENT FUND  
20 PARKVIEW CT  
RINGWOOD NORTH VIC 3134

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

KABERRY SUPERANNUATION HOLDINGS PTY LTD  
ATF KABERRY RETIREMENT FUND

### Branch Number (BSB)

013-414

### Account Number

2280-94023

### Account Descriptor

PREMIUM SAVER



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**Lost/Stolen Cards: 1800 033 844**

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 2280-94023

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2019</b>				
<b>13 NOV</b>	<b>OPENING BALANCE</b>			<b>190,887.72</b>
14 NOV	<b>TRANSFER</b> FROM QUICKSUPER QUICKSPR2565805606 <i>B.</i>		475.30 ✓	191,363.02
21 NOV	<b>TRANSFER</b> FROM STUDENT HOUSING TRANSFER 3122 EAST		829.95 ✓	192,192.97
28 NOV	<b>TRANSFER</b> FROM PRECISION CH PASCH1911250000831 <i>N</i>		1,644.25 ✓	193,837.22
29 NOV	<b>CREDIT INTEREST PAID</b>		15.21 ✓	193,852.43
05 DEC	<b>TRANSFER</b> FROM QUICKSUPER QUICKSPR2582292918 <i>B.</i>		492.36 ✓	194,344.79
<b>TOTALS AT END OF PAGE</b>		<b>\$0.00</b>	<b>\$3,457.07</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$0.00</b>	<b>\$3,457.07</b>	<b>\$194,344.79</b>

### This Statement Includes

Interest earned on deposits	\$15.21
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### Fee Summary

Fees Charged for period: 01 NOV 2019 to 29 NOV 2019

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
EFTPOS/PHONE BANKING WDL	3.00	3.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 13/12/19 and the monthly fee cycle, as appears above, ended on 29/11/19.

Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>1.80</b>
<b>This is made up of:</b>	
Value of Free Transactions	1.80



## BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 32

13 NOVEMBER 2019 TO 13 DECEMBER 2019

THE MANAGER  
KABERRY RETIREMENT FUND  
20 PARKVIEW CT  
RINGWOOD NORTH VIC 3134

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

#### Account Details

KABERRY SUPERANNUATION HOLDINGS PTY LTD  
ATF KABERRY RETIREMENT FUND

#### Branch Number (BSB)

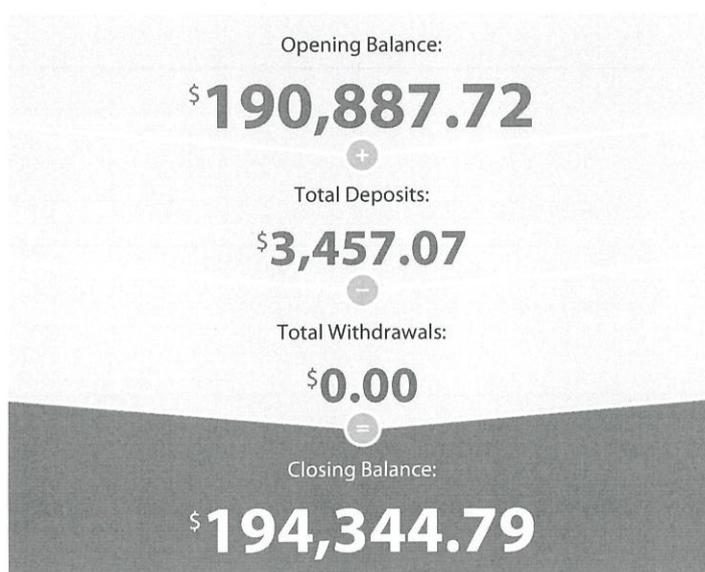
013-414

#### Account Number

2280-94023

#### Account Descriptor

PREMIUM SAVER



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**Lost/Stolen Cards: 1800 033 844**

7-13

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 2280-94023

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2019</b>				
13 DEC	<b>OPENING BALANCE</b>			<b>194,344.79</b>
20 DEC	<b>TRANSFER</b> FROM STUDENT HOUSING TRANSFER 3122 EAST		990.43	195,335.22
23 DEC	<b>TRANSFER</b> FROM PRECISION CH PASCH1912170004129 N		1,315.40	196,650.62
23 DEC	<b>TRANSFER</b> FROM QUICKSUPER QUICKSPR2596235546 B		70.49	196,721.11
31 DEC	<b>CREDIT INTEREST PAID</b>		17.09	196,738.20
<b>2020</b>				
03 JAN	<b>DEPOSIT</b>		5.80	196,744.00
03 JAN	<b>WITHDRAWAL</b>	175,000.00		21,744.00
<b>TOTALS AT END OF PAGE</b>		<b>\$175,000.00</b>	<b>\$2,399.21</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$175,000.00</b>	<b>\$2,399.21</b>	<b>\$21,744.00</b>

### This Statement Includes

Interest earned on deposits	\$17.09
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### Fee Summary

Fees Charged for period: 30 NOV 2019 to 31 DEC 2019

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
EFTPOS/PHONE BANKING WDL	4.00	4.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 13/01/20 and the monthly fee cycle, as appears above, ended on 31/12/19.

Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>2.40</b>
<b>This is made up of:</b>	
Value of Free Transactions	2.40

7-14



# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 33

13 DECEMBER 2019 TO 13 JANUARY 2020

THE MANAGER  
KABERRY RETIREMENT FUND  
20 PARKVIEW CT  
RINGWOOD NORTH VIC 3134

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

KABERRY SUPERANNUATION HOLDINGS PTY LTD  
ATF KABERRY RETIREMENT FUND

### Branch Number (BSB)

013-414

### Account Number

2280-94023

### Account Descriptor

PREMIUM SAVER



## NEED TO GET IN TOUCH?



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**Lost/Stolen Cards: 1800 033 844**

7-05

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 2280-94023

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
<b>13 JAN</b>	<b>OPENING BALANCE</b>			<b>21,744.00</b>
20 JAN	<b>TRANSFER</b> FROM QUICKSUPER QUICKSPR2615342888 B		534.41 ✓	22,278.41
21 JAN	<b>TRANSFER</b> FROM STUDENT HOUSING TRANSFER 3122 EAST		476.94 ✓	22,755.35
28 JAN	<b>ANZ INTERNET BANKING BPAY</b> TAX OFFICE PAYMENT {183584} EFFECTIVE DATE 25 JAN 2020	688.00 ✓		22,067.35
31 JAN	<b>TRANSFER</b> FROM PRECISION CH PASCH2001280010096 N		1,644.25 ✓	23,711.60
31 JAN	<b>CREDIT INTEREST PAID</b>		3.30 ✓	23,714.90
31 JAN	<b>1 EXCESS EFTPOS, PHONE BANKING, AUTOMATIC TRANSACTIONS - FEE</b>	0.60 ✓		23,714.30
31 JAN	<b>1 EXCESS INTERNET/ONLINE TRANSACTIONS - FEE</b>	0.60 ✓		23,713.70
<b>TOTALS AT END OF PAGE</b>		<b>\$689.20</b>	<b>\$2,658.90</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$689.20</b>	<b>\$2,658.90</b>	<b>\$23,713.70</b>

### This Statement Includes

Interest earned on deposits	\$3.30
ANZ bank charges	\$1.20

### Fee Summary

Fees Charged for period: 01 JAN 2020 to 31 JAN 2020

#### Summary of ANZ Transaction Fees

Transaction Fees	Transactions			Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
INTERNET/ONLINE WDL	1.00		1.00	0.60	0.60
CHEQUE OR MERCHANT DEPOSITS	1.00	1.00		0.60	0.00
STAFF ASSISTED WDL	2.00	2.00		1.60	0.00
EFTPOS/PHONE BANKING WDL	3.00	2.00	1.00	0.60	0.60
<b>Total Transaction Fees Charged</b>					<b>\$1.20</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 13/02/20 and the monthly fee cycle, as appears above, ended on 31/01/20.

7.15



# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 34

13 JANUARY 2020 TO 13 FEBRUARY 2020

THE MANAGER  
KABERRY RETIREMENT FUND  
20 PARKVIEW CT  
RINGWOOD NORTH VIC 3134

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

KABERRY SUPERANNUATION HOLDINGS PTY LTD  
ATF KABERRY RETIREMENT FUND

### Branch Number (BSB)

013-414

### Account Number

2280-94023

### Account Descriptor

PREMIUM SAVER



## NEED TO GET IN TOUCH?



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

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 2280-94023

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
<b>13 FEB</b>	<b>OPENING BALANCE</b>			<b>23,713.70</b>
17 FEB	<b>TRANSFER</b> FROM QUICKSUPER QUICKSPR2636641425 <i>B.</i>		368.81	24,082.51
20 FEB	<b>TRANSFER</b> FROM PRECISION CH PASCH2002170003602 <i>N</i>		1,315.40	25,397.91
20 FEB	<b>TRANSFER</b> FROM STUDENT HOUSING TRANSFER 3122 EAST		227.94	25,625.85
27 FEB	<b>TRANSFER</b> FROM STUDENT HOUSING TRANSFER 3122 EAST		307.97	25,933.82
28 FEB	<b>CREDIT INTEREST PAID</b>		1.87	25,935.69
02 MAR	<b>TRANSFER</b> FROM QUICKSUPER QUICKSPR2647882411 <i>B.</i>		263.44	26,199.13
03 MAR	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 566105 TO 4564699014757305	145.00		26,054.13
<b>TOTALS AT END OF PAGE</b>		<b>\$145.00</b>	<b>\$2,485.43</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$145.00</b>	<b>\$2,485.43</b>	<b>\$26,054.13</b>

### This Statement Includes

Interest earned on deposits	\$1.87
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### Fee Summary

Fees Charged for period: 01 FEB 2020 to 28 FEB 2020

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
EFTPOS/PHONE BANKING WDL	4.00	4.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 13/03/20 and the monthly fee cycle, as appears above, ended on 28/02/20.

7-18



# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 35

13 FEBRUARY 2020 TO 13 MARCH 2020

THE MANAGER  
KABERRY RETIREMENT FUND  
20 PARKVIEW CT  
RINGWOOD NORTH VIC 3134

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

KABERRY SUPERANNUATION HOLDINGS PTY LTD  
ATF KABERRY RETIREMENT FUND

### Branch Number (BSB)

013-414

### Account Number

2280-94023

### Account Descriptor

PREMIUM SAVER

Opening Balance:

\$ **23,713.70**

+

Total Deposits:

\$ **2,485.43**

-

Total Withdrawals:

\$ **145.00**

-

Closing Balance:

\$ **26,054.13**

## NEED TO GET IN TOUCH?



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

7-19

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 2280-94023

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
13 MAR	<b>OPENING BALANCE</b>			<b>26,054.13</b>
16 MAR	<b>TRANSFER</b> FROM QUICKSUPER QUICKSPR2658900243 <i>B.</i>		263.44 ✓	26,317.57
18 MAR	<b>TRANSFER</b> FROM PRECISION CH PASCH2003130002740 <i>N</i>		4,264.10 ✓	30,581.67
30 MAR	<b>TRANSFER</b> FROM QUICKSUPER QUICKSPR2667810132 <i>B.</i>		263.44 ✓	30,845.11
31 MAR	<b>CREDIT INTEREST PAID</b>		2.44 ✓	30,847.55
02 APR	<b>ANZ INTERNET BANKING BPAY</b> TAX OFFICE PAYMENT {187298}	688.00 ✓		30,159.55
03 APR	<b>CREDIT INTEREST FROM 9115-64683</b>		632.63 ✓	30,792.18
03 APR	<b>PRINCIPAL TRANSFERRED FROM</b> 9115-64683		175,000.00 ✓	205,792.18
07 APR	<b>TRANSFER</b> FROM STUDENT HOUSING TRANSFER 3122 EAST		256.22 ✓	206,048.40
<b>TOTALS AT END OF PAGE</b>		<b>\$688.00</b>	<b>\$180,682.27</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$688.00</b>	<b>\$180,682.27</b>	<b>\$206,048.40</b>

This Statement Includes

Interest earned on deposits	\$635.07
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### Fee Summary

Fees Charged for period: 29 FEB 2020 to 31 MAR 2020

#### Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	4.00	4.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 09/04/20 and the monthly fee cycle, as appears above, ended on 31/03/20.

7.20



# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 36  
13 MARCH 2020 TO 09 APRIL 2020

THE MANAGER  
KABERRY RETIREMENT FUND  
20 PARKVIEW CT  
RINGWOOD NORTH VIC 3134

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

KABERRY SUPERANNUATION HOLDINGS PTY LTD  
ATF KABERRY RETIREMENT FUND

### Branch Number (BSB)

013-414

### Account Number

2280-94023

### Account Descriptor

PREMIUM SAVER



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



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

7-21

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 2280-94023

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
<b>09 APR</b>	<b>OPENING BALANCE</b>			<b>206,048.40</b>
15 APR	<b>TRANSFER</b> FROM QUICKSUPER QUICKSPR2677025598 B		263.44 ✓	206,311.84
27 APR	<b>TRANSFER</b> FROM QUICKSUPER QUICKSPR2683523161 B.		267.39 ✓	206,579.23
30 APR	<b>CREDIT INTEREST PAID</b>		15.51 ✓	206,594.74
05 MAY	<b>TRANSFER</b> FROM STUDENT HOUSING TRANSFER 3122 EAST		1,049.71 ✓	207,644.45
11 MAY	<b>TRANSFER</b> FROM QUICKSUPER QUICKSPR2691828164 B.		267.39 ✓	207,911.84
<b>TOTALS AT END OF PAGE</b>		<b>\$0.00</b>	<b>\$1,863.44</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$0.00</b>	<b>\$1,863.44</b>	<b>\$207,911.84</b>

This Statement Includes

Interest earned on deposits	\$15.51
-----------------------------	---------

### Fee Summary

Fees Charged for period: 01 APR 2020 to 30 APR 2020

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	3.00	3.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 13/05/20 and the monthly fee cycle, as appears above, ended on 30/04/20.

Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>2.40</b>
<b>This is made up of:</b>	
Value of Free Transactions	2.40

7-22



# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 37  
09 APRIL 2020 TO 13 MAY 2020

THE MANAGER  
KABERRY RETIREMENT FUND  
20 PARKVIEW CT  
RINGWOOD NORTH VIC 3134

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

KABERRY SUPERANNUATION HOLDINGS PTY LTD  
ATF KABERRY RETIREMENT FUND

### Branch Number (BSB)

013-414

### Account Number

2280-94023

### Account Descriptor

PREMIUM SAVER



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



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

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 2280-94023

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
<b>13 MAY</b>	<b>OPENING BALANCE</b>			<b>207,911.84</b>
14 MAY	<b>TRANSFER</b> FROM PRECISION CH PASCH2005110001531 <i>N</i>		1,644.25	209,556.09
25 MAY	<b>TRANSFER</b> FROM QUICKSUPER QUICKSPR2700458912 <i>B</i>		267.39	209,823.48
29 MAY	<b>CREDIT INTEREST PAID</b>		16.56	209,840.04
04 JUN	<b>TRANSFER</b> FROM STUDENT HOUSING TRANSFER 3122 EAST		842.06	210,682.10
08 JUN	<b>TRANSFER</b> FROM QUICKSUPER QUICKSPR2708912092 <i>B</i>		267.39	210,949.49
<b>TOTALS AT END OF PAGE</b>		<b>\$0.00</b>	<b>\$3,037.65</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$0.00</b>	<b>\$3,037.65</b>	<b>\$210,949.49</b>

### This Statement Includes

Interest earned on deposits	\$16.56
-----------------------------	---------

### Fee Summary

Fees Charged for period: 01 MAY 2020 to 29 MAY 2020

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
EFTPOS/PHONE BANKING WDL	4.00	4.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 12/06/20 and the monthly fee cycle, as appears above, ended on 29/05/20.

Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>2.40</b>
<b>This is made up of:</b>	
Value of Free Transactions	2.40

7.24



# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 38  
13 MAY 2020 TO 12 JUNE 2020

THE MANAGER  
KABERRY RETIREMENT FUND  
10 FURNELL WAY  
RINGWOOD NORTH VIC 3134  
AUSTRALIA

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

KABERRY SUPERANNUATION HOLDINGS PTY LTD  
ATF KABERRY RETIREMENT FUND

### Branch Number (BSB)

013-414

### Account Number

2280-94023

### Account Descriptor

PREMIUM SAVER



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



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

7-25

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 2280-94023

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
<b>12 JUN</b>	<b>OPENING BALANCE</b>			<b>210,949.49</b>
17 JUN	<b>TRANSFER</b> FROM ATO ATO001000012784501		60.00	211,009.49
17 JUN	<b>TRANSFER</b> FROM PRECISION CH PASCH2006120001986 N		1,315.40	212,324.89
23 JUN	<b>TRANSFER</b> FROM QUICKSUPER QUICKSPR2719225575 R		267.39	212,592.28
24 JUN	<b>ANZ INTERNET BANKING BPAY</b> ASIC {125390}	134.00		212,458.28
25 JUN	<b>PAYMENT</b> TO ZURICH LIFE 8038847 3C	828.50		211,629.78
26 JUN	<b>TRANSFER</b> FROM PRECISION CH PASCH2006220009119 N		1,315.40	212,945.18
30 JUN	<b>CREDIT INTEREST PAID</b>		13.01	212,958.19
30 JUN	<b>1 EXCESS EFTPOS, PHONE BANKING,</b> AUTOMATIC TRANSACTIONS - FEE	0.60		212,957.59
30 JUN	<b>1 EXCESS INTERNET/ONLINE TRANSACTIONS</b> - FEE	0.60		212,956.99
06 JUL	<b>TRANSFER</b> FROM QUICKSUPER QUICKSPR2728420391		267.39	213,224.38
07 JUL	<b>TRANSFER</b> FROM STUDENT HOUSING TRANSFER 3122 EAST		536.22	213,760.60
09 JUL	<b>ANZ INTERNET BANKING BPAY</b> AAMI {635719}	146.39		213,614.21
09 JUL	<b>ANZ INTERNET BANKING BPAY</b> TAX OFFICE PAYMENT {632545}	1,300.00		212,314.21
	<b>TOTALS AT END OF PAGE</b>	<b>\$2,410.09</b>	<b>\$3,774.81</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$2,410.09</b>	<b>\$3,774.81</b>	<b>\$212,314.21</b>

### This Statement Includes

Interest earned on deposits	\$13.01
ANZ bank charges	\$1.20

### Yearly Summary

Previous Year to 30/06/2020 (\$)

Interest earned on deposits	186.74
<b>Fees Charged</b>	
ANZ bank account fee	8.20
<b>Total</b>	<b>\$8.20</b>

7-26



# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 39  
12 JUNE 2020 TO 13 JULY 2020

THE MANAGER  
KABERRY RETIREMENT FUND  
10 FURNELL WAY  
RINGWOOD NORTH VIC 3134  
AUSTRALIA

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

KABERRY SUPERANNUATION HOLDINGS PTY LTD  
ATF KABERRY RETIREMENT FUND

### Branch Number (BSB)

013-414

### Account Number

2280-94023

### Account Descriptor

PREMIUM SAVER



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



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

7-27



Vic - Head Office  
575-577 Elizabeth Street  
Melbourne Vic 3000  
Phone 03 9373 6800  
Fax 03 9328 2822  
E-mail info@sha.com.au  
Web www.sha.com.au

ABN: 75-104-888-244

Statement / Tax Invoice

Account name(s) Kaberry Ltd  
20 Parkview Court  
RINGWOOD NORTH VIC 3134

Account E2/312  
Statement from 1 Jul 19  
Statement to 30 Jun 20  
Page number 1 of 1

Details	GST	Expenses	Income	Balance
<u>312/2 Eastern Place HAWTHORN EAST</u>				
111001 - Rent			\$11,369.93	\$11,369.93
112002 - SHA Letting Fees	*	\$583.00		\$10,786.93
112003 - SHA Management Fees	*	\$1,000.57		\$9,786.36
113004 - Owners Corporation Fees	*	\$1,540.47		\$8,245.89
172000 - Property Maintenance – Pest Control	*	\$48.90		\$8,196.99
172205 - Property Maintenance – Plumbing	*	\$280.00		\$7,916.99
191200 - Utility – Water & Sewerage (Yarra Valley Water)		\$477.97		\$7,439.02
Total for property		<u>\$3,930.91</u>	<u>\$11,369.93</u>	<u>\$7,439.02</u>

Total expenses includes GST of \$313.90

**End of Financial Year Statement**

\* indicates taxable supply



7.28

KABERRY SUPERANNUATION HOLDINGS PTY LTD ATF KABERRY RETIREMENT FUND FROM DEWAR  
PROPERTY: UNIT 312, 2 EASTERN PLACE, HAWTHORN EAST VIC 3123

STATEMENT OF ADJUSTMENTS

DATE OF ADJUSTMENT: 19/08/2019  
DATE OF SETTLEMENT: 19/08/2019

	VENDOR	PURCHASER
<b>Rates, Charges &amp; Levies</b>		
Council - \$404.05 Annually Paid to 30/06/2020 Purchaser allows 316 days		\$348.85 ✓
<b>Drainage</b>		
Water Authority - \$25.66 Quarterly Paid to 30/09/2019 Purchaser allows 42 days		\$11.71
<b>Parks &amp; Gardens</b>		
Water Authority - \$79.02 Annually Paid to 30/06/2020 Purchaser allows 316 days	/ 141.48	\$68.22
<b>Water Service Charge</b>		
Water Authority - \$19.63 Quarterly Paid to 30/09/2019 Purchaser allows 42 days		\$8.96
<b>Sewerage Service Charge</b>		
Water Authority - \$115.19 Quarterly Paid to 30/09/2019 Purchaser allows 42 days		\$52.59
<b>Rent</b>		
\$1,086.00 Monthly Paid to 19/08/2019 Purchaser allows 0 days		\$0.00
<b>Owners Corporation Fees</b>		
Owner's Corporation - \$513.49 Quarterly Adjust as Paid to 31/10/2019 Purchaser allows 73 days		/ \$407.44
<b>Registration Fees</b>		
Vendor allows 1 x Discharge of Mortgage @ \$110.80	\$110.80	
	\$110.80	\$897.77
<b>Less Vendor's Proportion</b>		\$110.80
<b>PURCHASER TO PAY VENDOR</b>		<b>\$786.97</b>

SETTLEMENT STATEMENT

Purchase Price:	\$130,000.00
Less Deposit Paid:	\$13,000.00 ✓
Balance:	\$117,000.00
Plus adjustments:	\$786.97
<b>BALANCE DUE TO VENDOR:</b>	<b>\$117,786.97</b>

7-29

**KABERRY SUPERANNUATION HOLDINGS PTY LTD ATF KABERRY RETIREMENT FUND FROM  
DEWAR  
PROPERTY: UNIT 312, 2 EASTERN PLACE, HAWTHORN EAST VIC 3123**

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<b>SETTLEMENT PAYMENTS</b>	
----------------------------	--

City of Boroondara	\$399.23
Yarra Valley Water	\$239.50
Balance to be advised	<u>\$117,148.24</u>
<b>TOTAL PAYMENTS:</b>	<u><b>\$117,786.97</b></u>

Prepared on: **15 August 2019**  
By: **Croydon Conveyancing Services**  
Our Ref: **JS:16-07-19**  
E. & O. E.

7-30



PO Box 605  
Croydon Vic 3136  
DX 13635 Croydon  
10B Croydon Road  
Croydon VIC 3136  
P: 9723 9634  
F: 9723 5213  
donna@ccsconveyancing.com.au

13 August, 2019

Our Ref: JS:16-07-19  
Email: info@ccsconveyancing.com.au

Mrs B Kaberry  
Kaberry Superannuation Holdings Pty Ltd ATF Kaberry Retirement Fund  
20 Parkview Court  
RINGWOOD NORTH VIC 3134

71068.11

**Tax Invoice**

**Kaberry Superannuation Holdings Pty Ltd ATF Kaberry Retirement Fund  
Purchase from Dewar  
Property: Unit 312, 2 Eastern Place, Hawthorn East**

To Our Costs Of Acting On Your Behalf	\$950.00
Plus Disbursements	\$21.01
Plus GST	\$97.10
Part Payment received	\$330.00
Amount Received At Settlement	\$738.11
Balance Due	\$0.00
GST	\$97.10

With compliments,  
**CROYDON CONVEYANCING SERVICES**

E. & O.E.

**Donna Keane**  
Principal  
Diploma of Financial  
Services  
(Conveyancing)  
Licensed  
Conveyancer  
No. 000481L  
Mondon Pty Ltd  
(ACN 630 530 535)  
Licensed  
Conveyancer  
No. 001542L



**CROYDON CONVEYANCING SERVICES**  
**STATEMENT OF ACCOUNT**

**Kaberry Superannuation Holdings Pty Ltd ATF Kaberry Retirement Fund purchase from Dewar**  
**Property: Unit 312, 2 Eastern Place, Hawthorn East VIC 3123**  
**Settlement as at: 19 August 2019**

To:	Amount due on settlement (as per attached Statement of Adjustments Sheet)	\$117,786.97
To:	Our Memorandum of Costs & Disbursements	\$738.11
To:	Stamp Duty	\$2,870.00
To:	Titles Office Registration Fees	\$504.80
To:	PEXA fee	\$114.07
From:	Amount provided by you	\$122,013.95

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<b>\$122,013.95</b>	<b>\$122,013.95</b>
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WARNING TO ESTATE AGENTS  
DO NOT USE THIS CONTRACT FOR SALES OF 'OFF THE PLAN' PROPERTIES  
UNLESS IT HAS BEEN PREPARED BY A LEGAL PRACTITIONER

# Contract of Sale of Real Estate

Part 1 of the form of contract published by the Law Institute of Victoria Limited and The Real Estate Institute of Victoria Ltd

Property address **Unit 312/2 Eastern Place, Hawthorn East 3123**

The vendor agrees to sell and the purchaser agrees to buy the property, being the land and the goods, for the price and on the terms set out in this contract.

The terms of this contract are contained in the -  
• particulars of sale; and  
• special conditions, if any; and  
• general conditions  
in that order of priority.

## SIGNING OF THIS CONTRACT

WARNING: THIS IS A LEGALLY BINDING AGREEMENT. YOU SHOULD READ THIS CONTRACT BEFORE SIGNING IT.

Purchasers should ensure that, prior to signing this contract, they have received --

- a copy of the section 32 statement required to be given by a vendor under section 32 of the *Sale of Land Act 1962* in accordance with Division 2 of Part 1 of that Act; and
- a copy of the full terms of this contract.

The authority of a person signing -

- under power of attorney; or
  - as director of a corporation; or
  - as agent authorised in writing by one of the parties -
- must be noted beneath the signature.

Any person whose signature is secured by an estate agent acknowledges being given by the agent at the time of signing a copy of the terms of this contract.

SIGNED BY THE PURCHASER: x

on 20/7/2019

Print name(s) of person(s) signing: x

Neil Robert Kaberry

x BELINDA KABERRY -

State nature of authority, if applicable:

Directors

This offer will lapse unless accepted within [ ] clear business days (3 clear business days if none specified)

SIGNED BY THE VENDOR:

on 22/07/2019

Print name(s) of person(s) signing:

NANCY JOSEPHINE DEWAR

State nature of authority, if applicable:

The DAY OF SALE is the date by which both parties have signed this contract.

### IMPORTANT NOTICE TO PURCHASERS

Cooling-off period (Section 31 of the *Sale of Land Act 1962*)

EXCEPTIONS: The 3-day cooling-off period does not apply if:

You may end this contract within 3 clear business days of the day that you sign the contract if none of the exceptions listed below applies to you.

You must either give the vendor or the vendor's agent written notice that you are ending the contract or leave the notice at the address of the vendor or the vendor's agent to end this contract within this time in accordance with this cooling-off provision.

You are entitled to a refund of all the money you paid EXCEPT for \$100 or 0.2% of the purchase price (whichever is more) if you end the contract in this way.

- you bought the property at or within 3 clear business days before or after a publicly advertised auction;
- the property is used primarily for industrial or commercial purposes; or
- the property is more than 20 hectares in size and is used primarily for farming; or
- you and the vendor have previously signed a contract for the sale of the same land in substantially the same terms; or
- you are an estate agent or a corporate body.

\*This contract is approved by the Law Institute of Victoria Limited, a professional association within the meaning of the *Legal Profession Act 2004*, under section 53A of the *Estate Agents Act 1980*.

### NOTICE TO PURCHASERS OF PROPERTY OFF-THE-PLAN

Off-the-plan sales (Section 9AA(1A) of the Sale of Land Act 1992)

You may negotiate with the vendor about the amount of the deposit moneys payable under the contract of sale, up to 10 per cent of the purchase price.

A substantial period of time may elapse between the day on which you sign the contract of sale and the day on which you become the registered proprietor of the lot.

The value of the lot may change between the day on which you sign the contract of sale of that lot and the day on which you become the registered proprietor.

#### Particulars of sale

##### Vendor's estate agent

Ryden Real Estate Pty Ltd trading as Pagan Real Estate  
8 Mt Alexander Road, Travancore, VIC 3032

Email:

Tel: 9375 3377      Mob:      Fax:      Ref:

##### Vendor

NANCY JOSEPHINE DEWAR

##### Vendor's legal practitioner or conveyancer

Hughes Legal  
Level 1, 333 Keilor Road, Essendon Vic 3040  
PO Box 500, Essendon Vic 3040  
DX: 33603 Essendon

Email: jesse@hugheslegal.com.au  
Tel: 03 9375 4226      Mob:      Fax: 03 9370 5290      Ref: JM:191162

##### Purchaser

x Name: Kaberry Superannuation Holdings  
v Pty Ltd ATF Kaberry Retirement Fund  
Address: Suite 8, 857 Doncaster Road, Doncaster East, Vic 3109  
ABN/ACN: 618 473 957  
Email: n.b.kaberry@optusnet.com.au

##### Purchaser's legal practitioner or conveyancer

Name: Croydon Conveyancing Services  
Address: Suite 2, 176 Main Street Croydon Vic 3136  
Email: alison@ccscconveyancing.com.au  
Tel: 9723 9634      Mob:      Fax:      Ref:

Land (general conditions 3 and 9)  
The land is described in the table below --

Certificate of Title reference	being lot	on plan
Volume 10989 Folio 952	312	538078L
Volume      Folio		

OR

described in the copy of the Register Search Statement and the document or part document referred to as the diagram location in the Register Search Statement, as attached to the section 32 statement if no title or plan references are recorded in the table above or as described in the section 32 statement if the land is general law land.

The land includes all improvements and fixtures.

Property address

The address of the land is: Unit 312/2 Eastern Place, Hawthorn East 3123

Goods sold with the land (general condition 2.3(f)) (list or attach schedule)

All fixed floor coverings, light fittings, window furnishings and all fixtures and fittings of a permanent nature.

incl. crockery, cutlery, microwave, frid, television, desk/chair, bookshelf, small table, chairs, bed

Payment (general condition 11) \$130,000.00

Price \$127,500.00 upon acceptance of offer

Deposit \$12,750.00 by (of which \$ has been paid)

Balance \$114,750.00 payable at settlement

GST (general condition 13)

The price includes GST (if any) unless the words 'plus GST' appear in this box

Three empty rectangular boxes for GST information.

If this sale is a sale of land on which a 'farming business' is carried on which the parties consider meets requirements of section 38-480 of the GST Act or of a 'going concern' then add the words 'farming business' or 'going concern' in this box

If the margin scheme will be used to calculate GST then add the words 'margin scheme' in this box

Settlement (general condition 10)

Is due on 19<sup>th</sup> August 2019

unless the land is a lot on an unregistered plan of subdivision, in which case settlement is due on the later of:

- the above date; and
• 14 days after the vendor gives notice in writing to the purchaser of registration of the plan of subdivision.

Lease (general condition 1.1)

At settlement the purchaser is entitled to vacant possession of the property unless the words 'subject to lease' appear in this box in which case refer to general condition 1.1.

Subject to lease

If 'subject to lease' then particulars of the lease are:

(\*only complete the one that applies. Check tenancy agreement/lease before completing details)

See attached.

Terms contract (general condition 23)

If this contract is intended to be a terms contract within the meaning of the Sale of Land Act 1962 then add the words 'terms contract' in this box and refer to general condition 23 and add any further provisions by way of special conditions.

Empty rectangular box for terms contract.

Loan (general condition 14)

The following details apply if this contract is subject to a loan being approved.

Lender:

Loan amount

Approval date:

This contract does not include any special conditions unless the words 'special conditions' appear in this box

Special conditions

Handwritten initials and a circled 'A'.

Handwritten initials and a circled signature.

Handwritten initials and a circled signature.

# Vendor Statement

The vendor makes this statement in respect of the land in accordance with section 32 of the Sale of Land Act 1992. This statement must be signed by the vendor and given to the purchaser before the purchaser signs the contract. The vendor may sign by electronic signature.

The purchaser acknowledges being given this statement signed by the vendor with the attached documents before the purchaser signed any contract.

Land	Unit 312/2 Eastern Place, Hawthorn East 3128	
------	--	--

Vendor's name	Nancy Josephine Dawer	Date	16/7/19
---------------	-----------------------	------	---------

Vendor's signature			
--------------------	--	--	--

Purchaser's name	x Kaberry Superannuation Holdings Pty Ltd 2nd ATP Kaberry Retirement Fund	Date	20/7/19
------------------	--	------	---------

Purchaser's signature	y 		
-----------------------	--	--	--

Purchaser's name	x <del>Belinda Kaberry</del> 	Date	20/7/19
------------------	--	------	---------

Purchaser's signature	x BELINDA KABERRY		
-----------------------	-------------------	--	--

7.55

AUSTRALIA POST  
Eastland Retail 3134



\*2875 50555 4

### Application form

to be completed in full before you lodge your form.  
Fill in the boxes in block letters.

Land Title EIS ID Check \$44.00 \*

Croydon Conveyancing Services  
Reference No:  
00000000000000050555  
EIS Ref: 4720AC0204036135128  
Unique Seq No: 3427800161582  
Surname: Kaberry  
First Name: Neil

CROYDON CONVEYANCING SERVICES

ID Check  
Australian Passport  
Aus Driver Licence/Learner Permit  
TOTAL \$44.00

Time 4

Payment Tendered Details:  
EFTPOS 44.00  
\* POST supplied, price includes GST.  
GST on POST Taxable Supply: 4.00

Contact phone number 51940789

ABN:28 864 970 579 TAX INVOICE

DOVET

03/08/19 01/43691 atc/a 342780 09:08

State VIC Postcode 3134

PROVIDE FEEDBACK ON TODAY'S VISIT AT  
AUSPOST.COM.AU/MYVISIT

being transacted (if applicable)

STERN PLACE

EFTPOS  
456469#####1279 (T) CREDIT ACCOUNT  
EFTPOS Tender 44.00  
TOTAL EFTPOS AUD\$44.00  
APPROVED 00  
Visa Credit  
AID A0000000031010  
CAIC 320000013427805 PSN 00 ATC 01285  
RRN 012094090843  
03/08/19 09:08:43 342780 01/012094 atc

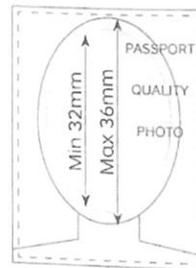
State VIC Postcode 3123

Australia Post  
Australia Post verifier.  
This is true and correct.

Secure photo face up

(DD / MM / YY)  
08 19

Photo to be taken  
and attached  
by Australia Post  
verifier only



Australia Post collects your personal information as an agent for the entity stated above in order to verify your identity on their behalf. Your personal information will be disclosed to the organisation/government agency to fulfil this purpose. Without this information Australia Post would be unable to provide this service.

Personal information as an agent for the third party in order to verify your identity on their behalf. Your active third party to fulfil this purpose. Without this information this service.

With Australia Post's Privacy Policy which outlines how to access and / or correct your personal information you may contact the Privacy Contact Officer, Australia Post, GPO Box 1777, Melbourne, Vic.

Your personal information is handled in accordance with Australia Post's Privacy Policy which outlines how to access and/or correct your personal information or make a privacy related complaint. Any privacy related queries may be directed to privacy@auspost.com.au.

As stated in section A, the date shown below, the photograph to be original and current. Certified copies are attached to this form. Documents produced to me appear to be a reasonable likeness of the person.

As stated in accordance with the Registrar's Verification of Identity Standard, I sign a Client Authorisation form, registry instrument or other document

Comments

Verifier's signature

Date (DD / MM / YY)

03 08 19

Work centre code

342780

Identity verified by



AUSTRALIA POST  
Eastland Retail 3134



**n form**

Land Title EIS ID Check 44.00 \*  
Croydon Conveyancing Services  
Reference No:  
0000000000000050555  
EIS Ref: 4720ACO20374E759255  
Unique Seq No: 3427800214495  
Surname: kaberry  
First Name: belinda

ID Check  
Australian Passport  
Aus Driver Licence/Learner Permit  
TOTAL \$44.00  
Payment Tendered Details:  
EFTPOS 44.00  
\* POST supplied, price includes GST.  
GST on POST Taxable Supply: 4.00

ABN:28 864 970 579 TAX INVOICE  
31/07/19 02/24385 blo/b 342780 12:44

PROVIDE FEEDBACK ON TODAY'S VISIT AT  
AUSPOST.COM.AU/MYVISIT

EFTPOS  
456469#####7305 (T) CREDIT ACCOUNT  
EFTPOS Tender 44.00  
TOTAL EFTPOS AUD\$44.00  
APPROVED 00  
Visa Credit  
AID A0000000031010  
CAIC 320000013427805 PSN 00 ATC 02197  
RRN 016970124351  
31/07/19 12:43:51 342780 02/016970 blo

Identification documents. Section C should contain the address of the property being sold, transferred, etc) If you have changed your name from need to provide a change of name document. You must produce original and following categories. Please check which documents are acceptable below.  
Licences and Birth certificates if not in English. The translation is to be to www.naati.com.au for details).  
If these have been issued to you. If you cannot satisfy category 1 requirements best other category possible.

citizen or resident		Non-Australian citizen or resident
Category 3	Category 4 (a)#	Category 5
<b>ONE</b> of the following • Australian drivers licence • Proof of age card / Photo card (issued by a state or territory)  <b>AND</b>	• Declaration of Identity (issued in the last 3 months)  <b>AND</b>	• Foreign passport  <b>AND</b> <b>ONE</b> of the following (a) • Australian / foreign drivers licence • Proof of age card / Photo card (issued by a state or territory)  <b>OR</b> (b) • Full birth certificate  <b>AND</b>
<b>ONE</b> of the following • Full birth certificate • Citizenship certificate  <b>AND</b>	<b>ONE</b> of the following • Full birth certificate • Citizenship certificate  <b>AND</b>	<b>OR</b> (b) • Full birth certificate  <b>AND</b>
<b>ONE</b> of the following • Medicare card • Centrelink card • DVA card	<b>ONE</b> of the following • Medicare card • Centrelink card • DVA card	<b>ONE</b> of the following • Medicare card • Centrelink card • DVA card • Foreign government issued identity document
<b>AND (if required) Change of name*</b> • Marriage certificate • Change of name certificate	<b>AND (if required) Change of Name*</b> • Marriage certificate • Change of name certificate	<b>AND (if required) Change of Name*</b> • Marriage certificate • Change of name certificate

Australia Post collects your personal information as an agent for the entity stated above in order to verify your identity on their behalf. Your personal information will be disclosed to the organisation/government agency to fulfil this purpose. Without this information Australia Post would be unable to provide this service.

Your personal information is handled in accordance with Australia Post's Privacy Policy which outlines how to access and/or correct your personal information or make a privacy related complaint. Any privacy related queries may be directed to privacy@auspost.com.au.

**Australia Post**  
a Post retail outlet. To find the nearest participating outlet, please go to (13 7678).  
Signature must be witnessed by the Australia Post verifier.  
original and current.  
be certified as true copies and forwarded to your conveyancer / lawyer /  
d forwarded to your conveyancer / lawyer / mortgagee.  
is payable to Australia Post. Fees can be paid by cash, EFTPOS, Visa or  
ner registry instrument or document it can be presented and witnessed by

Australian visa sticker, you must present a letter / printed email from the  
stails,  
ths and Marriages. Documents issued by a celebrant are not acceptable;  
laration by a person who knows the applicant and must detail the following:  
must be 18+ years of age) of the person making the declaration;  
declaration;  
with the person being identified;  
of the person being identified;

- That the declarant is not a party to the conveyancing transaction the person being identified has or is entering into;
  - The length of time that they have known the person being identified (must be more than 12 months); and
  - That to the declarant's knowledge, information and belief the person being identified is who they purport to be.
- Note: The person being identified and the person making the statutory declaration are to attend and each be verified in the same face-to-face in-person interview.
- # Category 4(b) is not performed by Australia Post.

made this document is a Tax Invoice  
ou to claim input tax credits if  
usiness.

# ANZ PLATINUM

ACCOUNT NUMBER: 4564-6990-2437-1261

Please check this statement of account carefully and immediately notify ANZ of any unauthorised or disputed transactions by calling 13 22 73

Date Processed	Date of Transaction	Card Used	Transaction Details	Amount (\$A)	Balance
04/03/2020	03/03/2020	7305	KMART 1144 RINGWOOD	\$35.00	\$2,769.88
05/03/2020	03/03/2020	1279	RINGWOOD VOLKSWAGEN RINGWOOD	\$38.00	\$2,807.88
05/03/2020	03/03/2020	1279	RINGWOOD VOLKSWAGEN RINGWOOD	\$1,067.00	\$3,874.88
05/03/2020	03/03/2020	1279	LINKT MELBOURNE MELBOURNE	\$18.59	\$3,893.47
06/03/2020	03/03/2020	1279	KEILOR HOTEL KEILOR	\$29.80	\$3,923.27
06/03/2020	03/03/2020	7305	SMSF GATEWAY SERVICE MELBOURNE	\$145.00	\$4,068.27
06/03/2020	04/03/2020	7305	PETALS NETWORK ARMIDALE	\$62.90	\$4,131.17
06/03/2020	04/03/2020	1279	UBER *TRIP SYDNEY	\$11.43	\$4,142.60
06/03/2020	04/03/2020	1279	UBER *TRIP SYDNEY	\$11.08	\$4,153.68
06/03/2020	04/03/2020	1279	GATE GOURMET VA RETAIL MELBOURNE	\$14.00	\$4,167.68
06/03/2020	04/03/2020	7305	BLOOMS FLOWERS LONDON 41.00 GBP	\$82.33	\$4,250.01
06/03/2020			INCL OVERSEAS TXN FEE 2.40 AUD		\$4,250.01
06/03/2020	05/03/2020	1279	SURFERS PARADISE MARRIOTT SURFERS PARAD	\$11.00	\$4,261.01
06/03/2020	05/03/2020	7305	KMART 1144 RINGWOOD	\$8.00	\$4,269.01
06/03/2020	06/03/2020	7305	PAYMENT THANKYOU 742289	\$1,000.00CR	\$3,269.01
06/03/2020	06/03/2020	7305	PAYMENT THANKYOU 742591	\$1,500.00CR	\$1,769.01
09/03/2020	04/03/2020	1279	THE CLOCK HOTEL SURF SURFERS PARAD	\$19.00	\$1,788.01
09/03/2020	04/03/2020	1279	MOO MOO THE WINE BAR BROADBEACH	\$240.00	\$2,028.01
09/03/2020	04/03/2020	7305	MCDONALDS CROYDON CROYDON	\$27.95	\$2,055.96
09/03/2020	05/03/2020	7305	4 SIPS PTY LTD RINGWOOD	\$13.00	\$2,068.96
09/03/2020	05/03/2020	7305	RED ROOSTER RINGWOOD RINGWOOD	\$10.54	\$2,079.50
09/03/2020	05/03/2020	1279	UBER TRIP HELP.UBER.COM SYDNEY	\$7.50	\$2,087.00
09/03/2020	05/03/2020	1279	UBER *TRIP SYDNEY	\$11.51	\$2,098.51
09/03/2020	05/03/2020	7305	SQ *DONUT BOX RINGWOOD	\$12.00	\$2,110.51
09/03/2020	05/03/2020	7305	SALSAS (EASTLAND) RINGWOOD	\$21.85	\$2,132.36
09/03/2020	05/03/2020	1279	QT GOLD COAST SURFERS PARAD	\$23.98	\$2,156.34
09/03/2020	05/03/2020	7305	BIG W 0384 RINGWOOD	\$33.00	\$2,189.34
09/03/2020	05/03/2020	7305	WOOLWORTHS 3149 RINGWOOD	\$223.45	\$2,412.79
09/03/2020	06/03/2020	1279	REGENT TAXIS 131008 HELENSVALE	\$29.40	\$2,442.19
09/03/2020	06/03/2020	7305	NETFLIX COM MELBOURNE	\$13.99	\$2,456.18
09/03/2020	06/03/2020	7305	TRYBOOKING* HOLY SPIRI ONLINE PURCHA	\$27.50	\$2,483.68
09/03/2020	06/03/2020	1279	QT GOLD COAST SURFERS PARAD	\$41.44	\$2,525.12
09/03/2020	06/03/2020	1279	QT GOLD COAST SURFERS PARAD	\$122.31	\$2,647.43
09/03/2020	07/03/2020	7305	DARVID'S PIZZERIA CROYDON	\$42.65	\$2,690.08
09/03/2020	07/03/2020	7305	JEFFERIES FAMILY SUP CROYDON NORTH	\$5.38	\$2,695.46
09/03/2020	07/03/2020	1279	GATE GOURMET VA RETAIL MELBOURNE	\$9.00	\$2,704.46
09/03/2020	08/03/2020	7305	GUMBUYA WORLD TYNONG	\$28.90	\$2,733.36
09/03/2020	08/03/2020	7305	GUMBUYA WORLD TYNONG	\$14.85	\$2,748.21
09/03/2020	08/03/2020	7305	GUMBUYA WORLD TYNONG	\$28.80	\$2,777.01
09/03/2020	08/03/2020	7305	GUMBUYA WORLD TYNONG	\$2.50	\$2,779.51
09/03/2020	08/03/2020	7305	GUMBUYA WORLD TYNONG	\$4.90	\$2,784.41
10/03/2020	06/03/2020	1279	SFS GCA NOODLE BOX M COOLANGATTA	\$13.80	\$2,798.21
10/03/2020	06/03/2020	1279	BP TUGUN 1507 TUGUN	\$8.48	\$2,806.69
10/03/2020	07/03/2020	7305	GUMBUYA WORLD TYNONG	\$221.00	\$3,027.69
10/03/2020	09/03/2020	7305	COLES 0630 CROYDON	\$7.79	\$3,035.48
10/03/2020	09/03/2020	7305	COLES 7881 RINGWOOD	\$53.82	\$3,089.30
11/03/2020	07/03/2020	1279	HERTZ AUSTRALIA PTY L MELBOURNE	\$214.58	\$3,303.88
11/03/2020	09/03/2020	7305	AQUINAS COLLEGE VIC RINGWOOD	\$50.00	\$3,353.88



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### Insurance Account



029

KABERRY RETIREMENT FUND  
20 PARKVIEW CT  
RINGWOOD NORTH VIC 3134

Date of Issue	31 July 2019
Policy Number	HPL103786710
Period of Insurance	30 July 2019 to 11:59pm 30 July 2020
Total Amount Payable	\$118.37
Due Date	13 August 2019

### Landlord Insurance

Dear Policy Holder,

Thank you for choosing AAMI Landlord Contents Insurance.

Please find enclosed your Certificate of Insurance, a copy of our Product Disclosure Statement (PDS) and Supplementary Product Disclosure Statements (SPDS) (if any). These documents form part of your contract of insurance with us and should be read carefully to understand what your policy covers including the conditions, limits and exclusions that apply.

Your Certificate of Insurance is a record of the information you provided us during your application. Please review this information and the Duty of Disclosure at the end of your Certificate carefully. If any details shown are incorrect or there is other information you need to tell us, please call 13 22 44.

To ensure you're covered by AAMI please pay by the due date.

Take care,

The AAMI Team

Insured Address  
Unit 312, 2 EASTERN PL, HAWTHORN EAST VIC 3123

Policy Type  
Landlord Contents

Contents Base Premium	\$97.83
Stamp Duty	\$10.76
GST	\$9.78
<b>Total Amount Payable for Contents</b>	<b>\$118.37</b>

### Payment Options



**Internet:** Visit [aami.com.au](http://aami.com.au)



**Phone:** To pay via our automated card payment system call 1300 764 135. We accept VISA, Mastercard and American Express.



**By Mail:** Send this payment slip with your cheque made payable to: AAMI GPO Box 5356, Sydney NSW 1176



**In Person:** At any Post Office in Australia.

**BPAY** Biller Code: 655902  
Ref: 15350103786710



**Direct Debit:**  
Call 13 22 44 to arrange payment by monthly instalments.

Telephone & Internet Banking - BPAY®  
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)

*Paid from Super acct  
10/8/19*

<b>Total Amount Payable</b>	<b>\$118.37</b>
<b>Due Date</b>	<b>13 August 2019</b>
<b>Reference Number</b>	<b>15350103786710</b>

### POST billpay®



\*4060 13082019 CVN103786710

Once payment is made this document is a Tax Invoice for GST, enabling you to claim input tax credits if applicable to your business.



7.40



Kaberry Retirement Fund  
C/- The Trustees  
20 Parkview Court  
Ringwood North VIC 3134

Date 28 May 2021

**Policy number:** 83025554  
**Policy Owner:** Kaberry Retirement Fund  
**Life Insured:** Belinda Kaberry  
**Policy Type:** Zurich Protection Plus

Dear Trustees

This notice serves to confirm the premium payments received in relation to the above mentioned policy during the period 2019/2020 Financial Year, 01 Jul 2019 to 30 Jun 2020 :

Zurich Australia Limited  
ABN 92 000 010 195  
AFSL 232510

118 Mount Street  
North Sydney NSW 2060

Locked Bag 994  
NORTH SYDNEY NSW 2059

General Enquiries  
Phone 131 551  
Fax (02) 9995 3797

email: [client.service@zurich.com.au](mailto:client.service@zurich.com.au)

Payment Date	Payment Type	Payment Amount
24 Jun 2020	Direct Debit	\$828.50
<b>Total</b>		<b>\$828.50</b>

Should you have any further questions or wish to discuss any of the above details, please contact our Client Service Centre on 131 551 and we will be happy to assist.

Yours sincerely

Matin Mahjoub  
Client Services  
Zurich Australia Limited



7-41



Date: 3rd April 2020



THE MANAGER  
KABERRY RETIREMENT FUND  
20 PARKVIEW CT  
RINGWOOD NORTH VIC 3134

Account Number: 9115-64683  
In the Name Of: Kaberry Superannuation Holdings Pty Ltd  
Atf Kaberry Retirement Fund

Dear Customers,

**Your ANZ Business Notice Term Deposit Periodic Statement**

Here is a summary of your ANZ Business Notice Term Deposit and the interest earned on your investment for the period from 03/01/2020 to 03/04/2020.

Date Lodged:	03/01/2020
Opening Balance for this period:	\$0.00
Plus Interest Received:	\$632.63
Interest Frequency:	AT MATURITY
Less Withholding Tax:	- \$0.00
Less Interest Transferred:	- \$632.63
Less Withholding Tax Transferred:	- \$0.00
Plus Funds Added:	\$175,000.00
Less Funds Withdrawn/Prepaid:	- \$175,000.00
Less Prepayment Charges:	- \$0.00
Closing Balance for this period:	\$0.00

**Claiming a tax credit**

Please keep this notice for taxation purposes.

If withholding tax has been applied to your interest, you may be able to claim a credit in your income tax return.

**Other things you should know**

- Government duties, taxes and charges (where applicable) will be deducted from interest payments.
- If you request the early withdrawal or transfer of all or part of your funds in an ANZ Business Notice Term Deposit, ANZ does not have to disburse your funds for 31 calendar days. If the 31st day falls on a non-business day, your funds will be disbursed the next business day. If the maturity date falls due prior to the expiry of the 31 day notice period, your funds will be disbursed on the maturity date if this is a business day or the next business day if the maturity date is a non-business day. An administration fee and interest rate reduction may apply. Please refer to the ANZ Business Transaction Accounts Terms and Conditions.

- The interest rate applied upon reinvestment may be lower or higher than the interest rate on your maturing ANZ Business Notice Term Deposit. Please contact us upon maturity to obtain details of current interest rates and any special offers.
- You must advise ANZ prior to or upon maturity if you do not require reinvestment or if you wish to vary the investment amount or term. Please note that a seven day grace period exists, commencing on the maturity date of your ANZ Business Notice Term Deposit, during which you may alter your instructions.
- The information contained in this letter is accurate as of the date of issue of the letter.

**Any questions?**

You can ask us in person at any ANZ branch, call us on 1800 801 485, or contact your Relationship Manager.



**Australian Government**  
**Australian Taxation Office**

**Agent** AR QUAYLE & CO  
**Client** THE TRUSTEE FOR KABERRY  
 RETIREMENT FUND  
**ABN** 18 604 153 137  
**TFN**

## Income tax 002

<b>Date generated</b>	28/05/2021
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

5 results found - from **28 May 2019** to **28 May 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
12 Jun 2020	17 Jun 2020	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$60.00		\$0.00
5 Jun 2020	30 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$2,933.10		\$60.00 CR
1 Aug 2019	31 Jul 2019	Payment received		\$2,993.10	\$2,993.10 CR
19 Jun 2019	11 Jun 2019	Interest on No-TFN tax offset for the period from 01 Jul 17 to 30 Jun 18		\$0.00	\$0.00
19 Jun 2019	11 Jun 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18	\$2,362.62		\$0.00





**Australian Government**  
**Australian Taxation Office**

**Agent** AR QUAYLE & CO  
**Client** THE TRUSTEE FOR KABERRY  
RETIREMENT FUND  
**ABN** 18 604 153 137  
**TFN** . . . . .

## Activity statement 004

<b>Date generated</b>	28/05/2021
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

16 results found - from **28 May 2019** to **28 May 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
2 May 2021	28 Apr 2021	Original Activity Statement for the period ending 31 Mar 21 - PAYG Instalments	\$801.00		\$0.00
1 Apr 2021	31 Mar 2021	Payment received		\$801.00	\$801.00 CR
7 Mar 2021	2 Mar 2021	Original Activity Statement for the period ending 31 Dec 20 - PAYG Instalments	\$801.00		\$0.00
4 Jan 2021	29 Dec 2020	Payment received		\$801.00	\$801.00 CR
1 Nov 2020	28 Oct 2020	Original Activity Statement for the period ending 30 Sep 20 - PAYG Instalments	\$801.00		\$0.00
1 Oct 2020	30 Sep 2020	Payment received		\$801.00	\$801.00 CR
2 Aug 2020	28 Jul 2020	Original Activity Statement for the period ending 30 Jun 20 - PAYG Instalments	\$1,300.00		\$0.00
10 Jul 2020	9 Jul 2020	Payment received		\$1,300.00	\$1,300.00 CR
10 May 2020	28 Apr 2020	Original Activity Statement for the period ending 31 Mar 20 - PAYG Instalments	\$688.00		\$0.00

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
3 Apr 2020	2 Apr 2020	Payment received		\$688.00	\$688.00 CR
1 Mar 2020	28 Feb 2020	Original Activity Statement for the period ending 31 Dec 19 - PAYG Instalments	\$688.00		\$0.00
29 Jan 2020	28 Jan 2020	Payment received		\$688.00	\$688.00 CR
3 Nov 2019	28 Oct 2019	Original Activity Statement for the period ending 30 Sep 19 - PAYG Instalments	\$688.00		\$0.00
27 Sep 2019	26 Sep 2019	Payment		✓ \$688.00	\$688.00 CR
4 Aug 2019	29 Jul 2019	Original Activity Statement for the period ending 30 Jun 19 - PAYG Instalments	\$133.00		\$0.00
22 Jul 2019	19 Jul 2019	Payment		\$133.00	\$133.00 CR

## ENGAGEMENT LETTER

To: The Trustees, Kaberry Retirement Fund

### Scope

You have requested that we audit the financial report of Kaberry Retirement Fund, which comprises the balance sheet as at 30 June 2020, and the income statement for the year then ended a summary of significant accounting policies, other explanatory notes and the trustees' declaration. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted with the objective of expressing an opinion on the financial report and compliance with the *Superannuation Industry Supervisory Act 1993*.

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 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 reasonableness of accounting estimates made by the Trustees, as well as evaluating the overall presentation of the financial report.

Because of the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered.

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 take this opportunity to remind you that the responsibility for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Superannuation Industry Supervisory Act 1993* is that of the trustees. Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report in accordance with the applicable financial reporting framework and this responsibility includes:



- designing, implementing and maintaining internal control relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error;
  - selecting and applying appropriate accounting policies; and
  - making accounting estimates that are reasonable in the circumstances.
- As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

**Other Matters under the Corporations Act 2001**

*Independence*

We confirm that, to the best of our knowledge and belief, we currently meet the independence requirements of the *Corporations Act 2001* in relation to the audit of the financial report. In conducting our audit of the financial report, should we become aware that we have contravened the independence requirements of the *Corporations Act 2001*, we shall notify you on a timely basis.

We look forward to your full cooperation and make available to us whatever records, documentation and other information we request in connection with our audit.

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.

Yours faithfully,

\_\_\_\_\_  
Tony Boys

Acknowledged on behalf of Kaberry Retirement Fund by

X    
Neil Kaberry (Trustee)  
27<sup>th</sup> May 2021



## **Audit Representation Letter from Trustee(s)**

### **Kaberry Retirement Fund**

**Year ended 30 June 2020**

To the auditor,

Dear Sir,

With respect to the audit of the financial statements of the above mentioned fund for the year ended stated, the following representations are made which are true and correct to the best of my (our) knowledge and belief that will address the necessary compliance requirements of the *Superannuation Industry (Supervision) Act 1993*.

#### **Preparation of the ATO Income Tax & Regulatory Return**

The information disclosed in the annual return is complete and accurate.

#### **Sole Purpose of the Fund**

The sole purpose of the Fund is to provide retirement and/or death benefits to its members and/or beneficiaries.

#### **Accounting Policies**

All the significant accounting policies of the Fund are adequately described in the Financial Statements and the Notes thereto. These policies are consistently applied unless specifically noted in the Financial Statements and Notes.

#### **Fund Books/Records/Minutes**

All financial books, records and relevant material relating to the transactions and activities of the Fund have been made available to you, including minutes of the Trustees' meetings, the Trust Deed (as amended) and the Rules of the Fund. The Financial Statements accurately disclose the Revenue and Expenses and the full extent of the Assets and Liabilities of the Fund.

#### **Asset Form**

The assets of the Fund are being held in an acceptable form suitable for the benefit of the members of the Fund, and have been stated at their net market value.

#### **Ownership and Pledging of Assets**

1. The Fund has satisfactory title to all assets shown in the Financial Statements
2. Investments are registered in the name of Kaberry Retirement Fund
3. No assets of the Fund have been pledged to secure liabilities of the Fund or of any other fund or entity.



**Investments**

1. Investments are carried in the books at their net market value.
2. Amounts stated are considered reasonable in the current market condition, and there has not been any permanent diminution in their value below the amounts recorded in the Financial Statements.
3. There are no commitments, fixed or contingent, for the purchase or sale of long term investments.
4. Investment transactions and investments held are in accordance with the Investment Strategy, which has been determined with due regard to risk, return, liquidity and diversity.
5. The Trustee(s) have complied with all the Investment Standards stipulated in the Regulations relating to the SIS Act as amended.

**Trust Deed Amendments**

All amendments (if any) to the Trust Deed were made in order for the Fund to comply with the SIS Act, Regulations and any other applicable legislation relating to the operation and governance of the Fund.

**Governing Rules**

The Fund is being conducted in accordance with its Trust Deed and Governing Rules.

**Legislative Requirements**

The Fund is being conducted in accordance with the *Superannuation Industry (Supervision) Act 1993*, and the Regulations of the said Act. Including minimum pension payments to members entitled to receive a pension.

**Contributions**

The Trustees confirm the contributions, if any, received by the fund are within the limits imposed by the legislation, taking into account contributions paid by the members to other superannuation funds. Correspondence from the member(s) has been received and recorded by the trustees for all contributions from the member(s).

**Use of Assets**

All assets of the Fund have been acquired and used for the sole purpose of generating retirement benefits in accordance with the *Superannuation Industry (Supervision) Act 1993*, the Trust Deed of the Fund and the Investment Strategy of the Fund.

**Pension Payments and Withdrawal of Funds**

All pension payments (if any) and all withdrawal of funds from the accounts of the Fund have been made in accordance with statutory limitations imposed by legislation governing the Fund and all withdrawals of funds have been in accordance with the *Superannuation (Supervision) Act 1993*.

**Trustee Responsibilities**

The Trustees are aware of their responsibilities and obligations to the Members and the various regulatory bodies that govern, administer and enforce respective applicable legislation.



**Trustee Covenants**

The Trustee(s) have complied with all the Trustee Covenants set out in section 52 of the *Superannuation (Supervision) Act 1993*.

**Legal Matters**

The Trustees confirm you have been advised of all significant legal matters, and that the probability of any material revenue or expenses arising from such legal matters has been adequately accounted for, and been appropriately disclosed in the financial report.

**Related Parties**

All related party transactions have been brought to your attention.

**Disqualified person not to act as a Trustee**

There is no reason why any Trustee should be prohibited from acting as a Trustee of this Superannuation Fund.

**Information to Members**

Information relating to the transactions and activities of the Fund has been supplied in a timely manner.

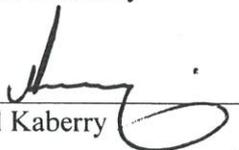
**Meetings**

Meetings have been conducted in accordance with the Trust Deed and the requirements of the SIS Act. Resolutions and issues on which the Trustee(s) have voted, or on which they were required to vote have been passed by at least a 2/3rds majority of the Trustees.

**Subsequent Events**

Since the end of the financial year stated in the Financial Statements till the date of this letter, there have been no events or transactions that would have a material effect upon the Fund either financially or operationally.

Yours faithfully

X   
Neil Kaberry 

X   
Belinda Kaberry 



**MINUTES OF A MEETING OF TRUSTEES OF THE KABERRY RETIREMENT FUND HELD AT 10 FURNELL WAY, RINGWOOD NORTH VIC. 3134 ON THE 25<sup>TH</sup> MAY 2021.**

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**PRESENT:** Neil Kaberry (Chairperson)  
Belinda Kaberry

**MINUTES:** The minutes of the previous trustee meeting were read and confirmed as being a true and accurate record of that meeting.

**ANNUAL ACCOUNTS:** The following were tabled:

- (a) The Special Purpose Financial Statement for the year ended 30<sup>th</sup> June 2020,
- (b) Trustees Statement with respect to the results of the fund for the year ended 30<sup>th</sup> June 2020 and the state of affairs at that date, and
- (c) Statement of Members Funds as at 30<sup>th</sup> June 2020.

After full consideration, the Trustees formed the opinion that the requirements of the Superannuation Industry (Supervision) Act 1993, hereafter referred to as SIS, regarding the preparation of accounts of the fund, the Trustees Statement and reporting of members funds had been complied with.

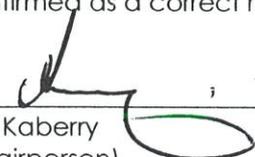
It was resolved that the Trustees Statement submitted to the meeting be approved and signed by the Trustees.

**INVESTMENT STRATEGY:** The investment strategy as previously formulated was reviewed and the Trustees agreed that it still suited the Fund's position and investment requirements. It was therefore agreed that no change was necessary to the Investment Strategy.

**ANNUAL AUDIT:** It was resolved to appoint Super Audits Pty Ltd as the auditors of the fund for the 2020 financial year.

**CLOSURE:** There being no further business, the Meeting then closed.

Confirmed as a correct record

X    
Neil Kaberry  
(Chairperson)



**MINUTES OF A MEETING OF TRUSTEES OF THE KABERRY RETIREMENT FUND HELD AT 10 FURNELL WAY, RINGWOOD NORTH VIC. 3134 ON THE 29<sup>TH</sup> MAY 2021.**

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**PRESENT:** Neil Kaberry (Chairperson)  
Belinda Kaberry

**MINUTES:** The minutes of the previous trustee meeting were read and confirmed as being a true and accurate record of that meeting.

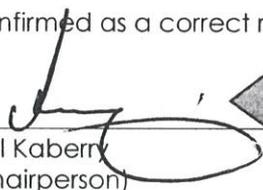
**ANNUAL ACCOUNTS:** The following were tabled:

(a) Audit Certificate from Super Audits Pty Ltd for the year ended 30<sup>th</sup> June 2020, and

After full consideration, the Trustees formed the opinion that the requirements of the Superannuation Industry (Supervision) Act 1993, hereafter referred to as SIS, regarding the audit of financial accounts and operations of the fund had been complied with.

**CLOSURE:** There being no further business, the Meeting then closed.

Confirmed as a correct record

X    
Neil Kaberry  
(Chairperson)



# The Kaberry Superannuation Fund

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## Investment Strategy

### Objectives

The objectives of the fund are to:

- Provide superannuation benefits to members and their dependants to meet their retirement needs.
- Ensure that appropriate mixes of investments are held by the fund to support these needs.
- Ensure the fund has sufficient liquidity at all times to meet all commitments.
- Maximise the tax effectiveness of fund investments thereby delivering the best long term after tax return for members.

The Investment objective of the trustees is to aim to achieve real medium to longer-term growth. In recognition of the 20 year investment time frame of members the fund will have a high proportion of growth assets in the portfolio.

### Investment Choice

The Trustees have determined the fund's investments may include but not be limited to all or one of the following:

- Direct equities, stocks and derivatives including participation in dividend reinvestment programs and right issues, including the use of geared instalment warrants:
- Property trusts and associated investments:
- Managed investments and associated products:
- Direct residential, industrial and commercial property investment [including geared property investments purchased using allowable limited recourse borrowing arrangements]:
- Deposits and investments with banks and other financial institution securities including Term Deposits, Debentures, Secured and Unsecured Notes and Bonds:
- Any other investment that the trustees may feel prudent to achieve the objective of the fund.

The Trustee may from time to time decide to seek professional advice from Accountants, Solicitors or Financial Planners in the formulation or implementation of this or any future investment strategy.

In formulating this strategy the trustees have taken into consideration relevant features of the various investments in accordance with both the fund's objectives and appropriate legislation.

In drafting this investment strategy, the trustees have taken into account all of the circumstances of the fund, including:

- the risks and likely return associated with each investment;
- the range and diversity of investments held by the fund;



## The Kaberry Superannuation Fund

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- any risks coming from limited diversification;
- the liquidity of the fund's investments;
- the ages and preferences of its members;
- expected cash flow requirements; and
- the ability of the fund to meet its existing and prospective liabilities such as paying benefits to its members.

### Policies

The policies adopted by the Trustees in order to achieve these objectives are:

- Regular monitoring of the performance of the fund's investments, the overall investment mix and the expected cash flow requirements of the fund.
- Re-balancing the fund's investment portfolio due to changes in market conditions through asset sales and new investments as appropriate.

The Trustees will aim to follow the investment strategy, however, they will at all times reserve the right to change the investment mix depending on the market situation and opportunities available to better meet the objectives of the fund.

A copy of the Investment Strategy of the fund will be available to members of the fund on request.

### Risk profile and risk tolerance

The Fund has a long time horizon. Further the members are prepared to endure a reasonable level of volatility of returns in expectation of long term growth. The members have existing equity and property investments outside superannuation and are familiar with the variability of both returns and capital values which are associated with such investments.

Members understand

- the trade-off between investment risk and long term capital and income growth and have indicated asset growth is a priority
- Investment risk is borne by the members, as fluctuations in investment returns will affect the level of benefits available to members.

### Insurance

The Trustees have reviewed the current policy of Insurance held on the life of Belinda Kaberry and consider the sum insured to be adequate. It is noted that Neil Kaberry has Insurance outside of the Kaberry Retirement Fund.



## The Kaberry Superannuation Fund

### Liquidity

The Members have significant assets outside of superannuation. At the present time neither expect to access their superannuation prior to age 65. Accordingly there is no anticipated benefit payment in the next 20 years. Cash in excess of anticipated liquidity requirement will be invested in accordance with the Fund's investment strategy.

### Asset Allocation

The targeted asset allocation will recognise the need to have a diversified asset mix, however, given the long term investment horizon of the members and the significant assets outside of superannuation, the allocation will have a strong growth asset bias and be focused on maximising capital growth.

The Trustees recognise the higher risk in investing predominantly in growth assets and the volatility associated with shares and property. The volatility will be compensated by the prospect of achieving higher returns and growth in the longer term. In order to minimise this risk Trustees will consider investing in different industries and sectors where possible.

The final targeted asset allocation will be in the following ranges:

Growth Assets	Long term range	Current target
• Australian listed equities	0%-40%	0.00%
• International listed equities	0%-40%	0.00%
• Australian listed property	0%-20%	0.00%
• Direct Property	0%-100%	30.00%
<b>Defensive assets</b>		
• Cash and term deposits	0%-100%	70.00%
		<b>100%</b>

X    
Director - Kaberry Superannuation Holdings Pty Ltd

X    
Director - Kaberry Superannuation Holdings Pty Ltd

14 July 2019

