
Workpapers - 2023 Financial Year

Carapa Nominees Pty Ltd Super Fund

Preparer: Pratik Mehta

Reviewer: Kelly Fu

Printed: 18 January 2024

Lead Schedule

2023 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
25000	Interest Received	(\$141,237.78)	(\$113,191.76)	24.78%	Completed
30100	Accountancy Fees	\$1,650.00	\$1,650.00	0%	Completed
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%	Completed
30700	Auditor's Remuneration	\$770.00	\$770.00	0%	Completed
41600	Pensions Paid	\$123,618.15	\$108,909.00	13.51%	Completed
48500	Income Tax Expense	\$490.20	\$360.00	36.17%	Completed
49000	Profit/Loss Allocation Account	\$14,450.43	\$1,243.76	1061.83%	Completed
50000	Members	(\$1,633,041.52)	(\$1,618,591.09)	0.89%	Completed
60400	Bank Accounts	\$16,216.72	\$715.09	2167.79%	Completed
75000	Mortgage Loans (Australian)	\$1,617,000.00	\$1,617,000.00	0%	Completed
85000	Income Tax Payable /Refundable	(\$175.20)	\$876.00	(120)%	Completed
A	Financial Statements				N/A - Not Applicable
B	Permanent Documents				N/A - Not Applicable
C	Other Documents				N/A - Not Applicable
D	Pension Documentation				N/A - Not Applicable
E	Estate Planning				N/A - Not Applicable

25000 - Interest Received

2023 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
CARAPA_A.T. WHITTLEFA	A. T. Whittle Family Trust	(\$41,141.20)	(\$113,190.00)	(63.65)%
CBA11269558	CBA Direct Investment Account	(\$607.77)		100%
Carapa11	M8888888888 Pty Ltd	(\$97,020.00)		100%
MET203665941	Suncorp Bank - Business Saver ***5941	(\$2,468.81)	(\$1.76)	140173.3%
TOTAL		CY Balance	LY Balance	
		(\$141,237.78)	(\$113,191.76)	

Supporting Documents

- Interest Reconciliation Report [Report](#)
- Carapa Nominees Pty Ltd Super Fund - Director's Letter.pdf [CARAPA_A.T.WHITTLEFA](#)
- Carapa Nominees Super Fund - CBA Statement 2023.pdf [CBA11269558](#)
- Carapa Nominees Super Fund - Interest on New Loan @ 6% pa on \$1,617,000.pdf [Carapa11](#)

Standard Checklist

- Attach Interest Reconciliation Report
- Ensure all interest has been recorded from Bank Statements
- Review Statements to ensure all TFN withheld has been input

Notes

Pratik Mehta

Note | MET203665941

10/01/2024 16:31

\$2,092.83 - Interest on Matured Term Deposit Included 30.12.22

Carapa Nominees Pty Ltd Super Fund Interest Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
CBA11269558 CBA Direct Investment Account					
01/02/2023	27.96	27.96			
01/03/2023	158.61	158.61			
01/04/2023	194.08	194.08			
01/05/2023	123.98	123.98			
01/06/2023	103.14	103.14			
	607.77	607.77			
MET203665941 Suncorp Bank - Business Saver ***5941					
31/07/2022	0.88	0.88			
31/08/2022	0.57	0.57			
30/09/2022	1.32	1.32			
31/10/2022	61.77	61.77			
30/11/2022	0.12	0.12			
30/12/2022	2,092.83	2,092.83			
31/12/2022	142.08	142.08			
12/01/2023	169.24	169.24			
	2,468.81	2,468.81			
	3,076.58	3,076.58			
Mortgage Loans (Australian)					
Carapa11 M8888888888 Pty Ltd					
04/01/2023	7,000.00	7,000.00			

Carapa Nominees Pty Ltd Super Fund
Interest Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
05/01/2023	40,000.00	40,000.00			
07/01/2023	40,000.00	40,000.00			
08/01/2023	10,020.00	10,020.00			
	97,020.00	97,020.00			
CARAPA_A.T.WHITTLEFA A. T. Whittle Family Trust					
21/07/2022	9,432.50	9,432.50			
23/08/2022	9,432.50	9,432.50			
21/09/2022	9,432.50	9,432.50			
21/10/2022	9,432.50	9,432.50			
31/10/2022	3,411.20	3,411.20			
	41,141.20	41,141.20			
	138,161.20	138,161.20			
TOTAL	141,237.78	141,237.78			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	141,237.78	11C

SCHEDULE 1

Item 1 Amount Advanced (cl 2):	up to \$2,000,000 or other amount by agreement between the parties
Item 2 Amount repayable (cl.8.8):	Interest repayments - in advance (see Item 5 for further detail)
Item 3 Repayment Date (cl.5):	24 – 36 months or by agreement between the parties
Item 4: Purpose of loan (cl.8.1):	Development of project : <ol style="list-style-type: none">1. 80-82 Berringa Road, Park Orchards 3114
Item 5: Rate of Interest (cl.3.1)	<ol style="list-style-type: none">1. 6.0% Per Annum Simple Interest. Interest paid in advance per annum.2. 2% Per Annum Simple Interest. Interest paid on repayment date.
Item 6: Guarantors Assets (cl.1.1)	<ol style="list-style-type: none">1. Unregistered 2ND Mortgage 80-82 Berringa Road, Park Orchards, VIC 3114 (Beneficially owned by Pratish Patel and Juanita Ypinazar)2. Unregistered 2ND Mortgage 628 – 630 Park Road, Park Orchards VIC 3114 (Owned by Pratish Patel & Juanita Ypinazar)3. Unregistered 2ND Mortgage 16 Brisbane Corso, Fairfield QLD 4103 (Owned by Pratish Patel & Juanita Ypinazar)4. Equitable Registered Mortgage in Shares of M80 Property Group
Item 7: Guarantors (cl.13):	Directors – Pratish Patel and Shaun Eric Trojan

12 September 2022

The Auditor
PDK Financial Synergy Pty Ltd
Adelaide SA 5000

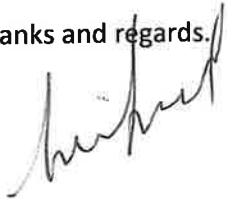
Dear Sir,

I, the undersigned, Girish Patel – Director and Trustee of Carapa Nominees Pty Ltd Super Fund hereby mentions :

1. That I have agreed verbally with Borrowers – Whittle Family Trust to extend the tenure of loan for a further period of six months up to 20 December 2022. As the property market is not favourable to the borrowers, I have agreed to extend the loan in response to borrower's request.
2. As per the loan agreement – the said loan is fully secured by a Mortgage. So, For Super Fund, it is a safe investment without any risk involved.
3. The Borrowers are paying interest at 7% p.a. on monthly basis as per loan agreement and Super Fund earns more interest as compared to Bank Interest rates.
4. The Borrowers (Whittle Family Trust) is not a related entity. The loan is purely a Commercial Loan.

If you have any questions, please do not hesitate to contact me.

Thanks and regards.



Girish Patel
Trustee and Director
Carapa Nominees Pty Ltd Super Fund



047

THE TRUSTEE
 32 TRAVERS DR
 BEAUMONT SA 5066

Account Number 06 5004 11269558

Statement Period 25 Jan 2023 - 30 Jun 2023

Closing Balance \$16,216.72 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)

Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. Enjoy the convenience of managing your investments through NetBank and the CommBank app.

Name: PATEL NOMINEES PTY. LIMITED AS TRUSTEES
 FOR CARAPA NOMINEES PTY LTD SUPER FUND

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
25 Jan	2023 OPENING BALANCE			Nil
27 Jan	DEPOSIT CASH \$0.00 CHEQUE \$97189.24 Branch RUNDLE MALL ADELAIDE	97,189.24		\$97,189.24 CR
01 Feb	Credit Interest		27.96	\$97,217.20 CR
01 Mar	Credit Interest		158.61	\$97,375.81 CR
01 Apr	Credit Interest		194.08	\$97,569.89 CR
04 Apr	Wdl Branch BURNSIDE VILLAGE GLENSIDE	40,000.00		\$57,569.89 CR
01 May	Credit Interest		123.98	\$57,693.87 CR
16 May	Wdl Branch BURNSIDE VILLAGE GLENSIDE	20,000.00		\$37,693.87 CR
01 Jun	Credit Interest		103.14	\$37,797.01 CR
22 Jun	Wdl Branch BURNSIDE VILLAGE GLENSIDE	16,580.29		\$21,216.72 CR
29 Jun	Wdl Branch GOUGER STREET ADELAIDE	5,000.00		\$16,216.72 CR
30 Jun	2023 CLOSING BALANCE			\$16,216.72 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
Nil		\$81,580.29		\$97,797.01		\$16,216.72 CR

Interest Credits: \$ 607.77

30100 - Accountancy Fees

2023 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$1,650.00	\$1,650.00	0%
TOTAL		CY Balance	LY Balance	
		\$1,650.00	\$1,650.00	

Supporting Documents

- General Ledger [Report](#)
- Carapa Nominees Super Fund - Copy of Accountancy Fees Invoice 43744.pdf

Standard Checklist

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

Carapa Nominees Pty Ltd Super Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
30/06/2023	Recording Accounting and Audit Fees 2022		1,650.00		1,650.00 DR
			1,650.00		1,650.00 DR

Total Debits: 1,650.00

Total Credits: 0.00

TAX INVOICE

Invoice Date 27 September 2022

Invoice No. 43744

Client Code CARNOMPLSF

Carapa Nominees Pty Ltd Super Fund
32 Travers Drive
BEAUMONT SA 5066

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

Preparation of Financial Statements and Statutory Minutes for the Carapa Nominees Pty Ltd Super Fund for the year ended 30 June 2022.

Preparation and lodgement of Fund Income Tax Return for the Carapa Nominees Pty Ltd Super Fund for the year ended 30 June 2022 including schedules as required.

Pension documentation and minutes as required.

Applying for Actuarial Certificate.

Our Fee Total	1,500.00
Plus: GST	150.00
TOTAL FEE	\$1,650.00

Remittance Advice - Please return with your payment

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

Invoice Due Date - 11 October 2022

Please forward cheques to:

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

Credit Card: Mastercard/Visa (Please circle)

Card No:

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Expires: ____ / ____

For Direct Deposit:

BSB: 035-000
Account No: 683075

Name on Card: _____

Signature: _____

Client Code: CARNOMPLSF

Invoice No: 43744

Amount Due: \$1,650.00

Amount Paid: \$ _____

Liability limited by a scheme approved under Professional Standards Legislation

30400 - ATO Supervisory Levy

2023 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status Completed

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

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

Carapa Nominees Pty Ltd Super Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Supervisory Levy (30400)					
<i>ATO Supervisory Levy (30400)</i>					
17/10/2022	ATO - Refund		259.00		259.00 DR
			259.00		259.00 DR

Total Debits: 259.00

Total Credits: 0.00

30700 - Auditor's Remuneration

2023 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$770.00	\$770.00	0%
TOTAL		CY Balance	LY Balance	
		\$770.00	\$770.00	

Supporting Documents

- General Ledger [Report](#)
- Carapa Nominees Super Fund - Copy of Audit Fees Invoice 43743.pdf

Standard Checklist

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

Carapa Nominees Pty Ltd Super Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
30/06/2023	Recording Accounting and Audit Fees 2022		770.00		770.00 DR
			770.00		770.00 DR

Total Debits: 770.00

Total Credits: 0.00

TAX INVOICE

Invoice Date 27 September 2022

Invoice No. 43743

Client Code CARNOMPLSF

Carapa Nominees Pty Ltd Super Fund
32 Travers Drive
BEAUMONT SA 5066

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

Annual audit of the records, financial statements and tax return of the Carapa Nominees Pty Ltd Super Fund for the year ended 30 June 2022 as required under SIS Regulations.

Preparation of Audit Report.

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

All audit handling time.

Our Fee Total	700.00
Plus: GST	70.00
TOTAL FEE	\$ 770.00

Remittance Advice - Please return with your payment

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

Invoice Due Date - 11 October 2022

Please forward cheques to:

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

Credit Card: Mastercard/Visa (Please circle)

Card No:

Expires: ____ / ____

For Direct Deposit:

BSB: 035-000
Account No: 683075

Name on Card: _____

Signature: _____

Client Code: CARNOMPLSF

Invoice No: 43743

Amount Due: \$ 770.00

Amount Paid: \$ _____

Liability limited by a scheme approved under Professional Standards Legislation

41600 - Pensions Paid

2023 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
PATGIR00001P	(Pensions Paid) Patel, Girishbhai - Pension (Pension)	\$118,618.15	\$102,107.50	16.17%
PATGIR00003P	(Pensions Paid) Patel, Girishbhai - Pension (TRIS (Retirement Phase))	\$5,000.00	\$6,801.50	(26.49)%
TOTAL		CY Balance	LY Balance	
		\$123,618.15	\$108,909.00	

Supporting Documents

- Pension Summary Report [Report](#)

Standard Checklist

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

Carapa Nominees Pty Ltd Super Fund

Pension Summary

As at 30 June 2023

Member Name : Patel, Girishbhai Kuberbhal

Member Age : 87* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
PATGIR0001P	Account Based Pension	01/07/2011	59.61%	4.50%	\$67,010.00*	N/A	\$118,618.15	\$0.00	\$118,618.15	NIL

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

PATGIR0003P	TRIS (Retirement Phase)	01/07/2021	41.03%	4.50%	\$4,030.00*	N/A	\$5,000.00	\$0.00	\$5,000.00	NIL
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*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$71,040.00	\$0.00	\$123,618.15	\$0.00	\$123,618.15	\$0.00
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Total :

					\$71,040.00	\$0.00	\$123,618.15	\$0.00	\$123,618.15	\$0.00
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*Age as at 01/07/2022 or pension start date for new pensions.

48500 - Income Tax Expense

2023 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	\$490.20	\$360.00	36.17%
TOTAL		CY Balance	LY Balance	
		\$490.20	\$360.00	

Supporting Documents

No supporting documents

49000 - Profit/Loss Allocation Account

2023 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	\$14,450.43	\$1,243.76	1061.83%
TOTAL		CY Balance	LY Balance	
		\$14,450.43	\$1,243.76	

Supporting Documents

No supporting documents

50000 - Members

2023 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status Completed

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
PATGIR00001P	Patel, Girishbhai - Pension (Pension)	(\$1,489,195.85)		(\$127,141.54)	\$118,618.15		(\$1,497,719.24)	0.57%
PATGIR00002A	Patel, Girishbhai - Accumulation (Accumulation)	(\$39,842.26)		(\$3,519.39)	\$0.00	\$490.20	(\$42,871.45)	7.6%
PATGIR00003P	Patel, Girishbhai - Pension (TRIS (Retirement Phase))	(\$89,552.98)	\$0.00	(\$7,897.85)	\$5,000.00		(\$92,450.83)	3.24%
TOTAL		Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$1,618,591.09)	\$0.00	(\$138,558.78)	\$123,618.15	\$490.20	(\$1,633,041.52)	

Supporting Documents

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

Standard Checklist

Attach copies of Members Statements

Carapa Nominees Pty Ltd Super Fund

Members Statement

Girishbhai Kuberbhal Patel
 32 Travers Avenue
 Beaumont, South Australia, 5066, Australia

Your Details

Date of Birth : Provided
 Age: 88
 Tax File Number: Provided
 Date Joined Fund: 29/09/1994
 Service Period Start Date: 29/09/1994
 Date Left Fund:
 Member Code: PATGIR00001P
 Account Start Date: 01/07/2011
 Account Phase: Retirement Phase
 Account Description: Pension

Nominated Beneficiaries: N/A
 Nomination Type: N/A
 Vested Benefits: 1,497,719.24
 Total Death Benefit: 1,497,719.24
 Current Salary: 0.00
 Previous Salary: 0.00
 Disability Benefit: 0.00

Your Balance

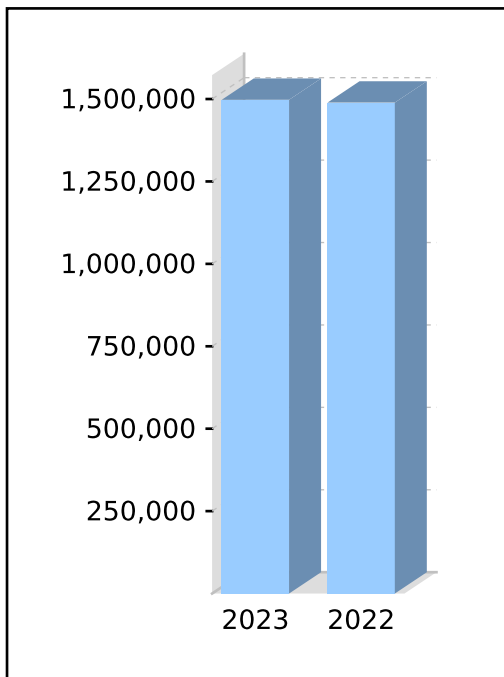
Total Benefits 1,497,719.24

Preservation Components

Preserved
 Unrestricted Non Preserved 1,497,719.24
 Restricted Non Preserved

Tax Components

Tax Free (59.61%) 821,521.20
 Taxable 676,198.04



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2022	1,489,195.85
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	127,141.54
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	118,618.15
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2023	1,497,719.24

Carapa Nominees Pty Ltd Super Fund

Members Statement

Girishbhai Kuberbhal Patel
 32 Travers Avenue
 Beaumont, South Australia, 5066, Australia

Your Details

Date of Birth : Provided
 Age: 88
 Tax File Number: Provided
 Date Joined Fund: 29/09/1994
 Service Period Start Date:
 Date Left Fund:
 Member Code: PATGIR00002A
 Account Start Date: 29/09/1994
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries: N/A
 Nomination Type: N/A
 Vested Benefits: 42,871.45

Your Balance

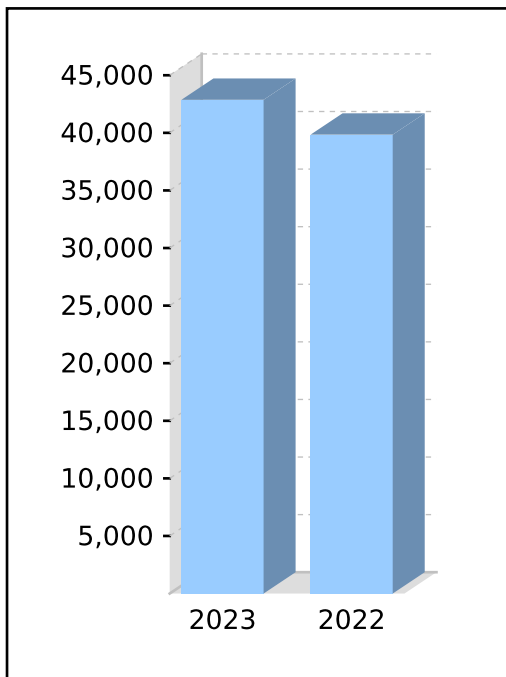
Total Benefits 42,871.45

Preservation Components

Preserved
 Unrestricted Non Preserved 42,871.45
 Restricted Non Preserved

Tax Components

Tax Free 15,407.38
 Taxable 27,464.07



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2022	39,842.26
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	3,519.39
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	490.20
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2023	42,871.45

Carapa Nominees Pty Ltd Super Fund

Members Statement

Girishbhai Kuberbhal Patel
 32 Travers Avenue
 Beaumont, South Australia, 5066, Australia

Your Details

Date of Birth : Provided
 Age: 88
 Tax File Number: Provided
 Date Joined Fund: 29/09/1994
 Service Period Start Date:
 Date Left Fund:
 Member Code: PATGIR00003P
 Account Start Date: 01/07/2021
 Account Phase: Retirement Phase
 Account Description: TRIS (Retirement Phase)

Nominated Beneficiaries: N/A
 Nomination Type: N/A
 Vested Benefits: 92,450.83

Your Balance

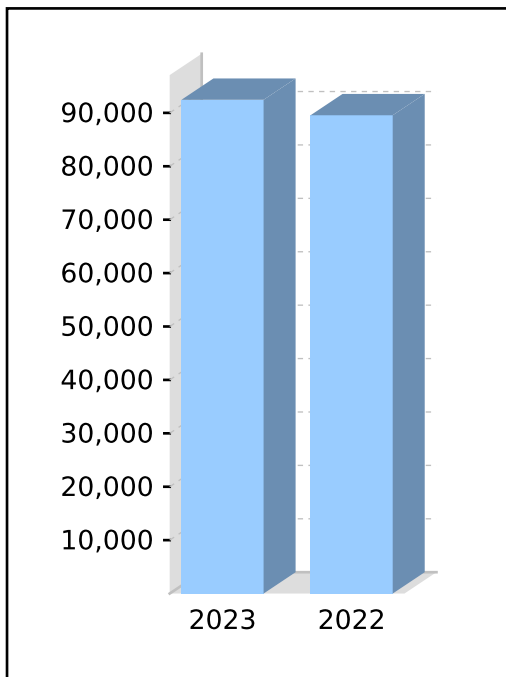
Total Benefits 92,450.83

Preservation Components

Preserved
 Unrestricted Non Preserved 92,450.83
 Restricted Non Preserved

Tax Components

Tax Free (41.03%) 37,934.11
 Taxable 54,516.72



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2022	89,552.98
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	7,897.85
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	5,000.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2023	92,450.83

Carapa Nominees Pty Ltd Super Fund

Members Statement

Ramaben Girishbhai Patel
 32 Travers Avenue
 Beaumont, South Australia, 5066, Australia

Your Details

Date of Birth : Provided
 Age: 89
 Tax File Number: Provided
 Date Joined Fund: 01/07/2016
 Service Period Start Date:
 Date Left Fund:
 Member Code: PATRAM00001A
 Account Start Date: 01/07/2016
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries: N/A
 Nomination Type: N/A
 Vested Benefits:
 Total Death Benefit:

Your Balance

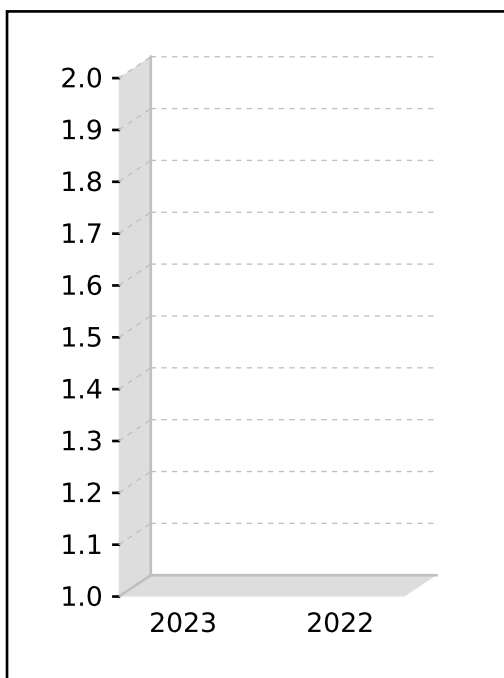
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free
 Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2022

Increases to Member account during the period

Employer Contributions
 Personal Contributions (Concessional)
 Personal Contributions (Non Concessional)
 Government Co-Contributions
 Other Contributions
 Proceeds of Insurance Policies
 Transfers In
 Net Earnings
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid
 Contributions Tax
 Income Tax
 No TFN Excess Contributions Tax
 Excess Contributions Tax
 Refund Excess Contributions
 Division 293 Tax
 Insurance Policy Premiums Paid
 Management Fees
 Member Expenses
 Benefits Paid/Transfers Out
 Superannuation Surcharge Tax
 Internal Transfer Out

Closing balance at 30/06/2023

0.00

Carapa Nominees Pty Ltd Super Fund

Members Summary

As at 30 June 2023

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Girishbhai Kuberbhal Patel (Age: 88)											
PATGIR00001P - Pension - Tax Free: 59.61%											
1,489,195.85			127,141.54		118,618.15						1,497,719.24
PATGIR00002A - Accumulation											
39,842.26			3,519.39				490.20				42,871.45
PATGIR00003P - TRIS (Retirement Phase) - Tax Free: 41.03%											
89,552.98			7,897.85		5,000.00						92,450.83
1,618,591.09			138,558.78		123,618.15		490.20				1,633,041.52
Ramaben Girishbhai Patel (Age: 89)											
PATRAM00001A - Accumulation											
1,618,591.09			138,558.78		123,618.15		490.20				1,633,041.52

60400 - Bank Accounts

2023 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
CBA11269558	CBA Direct Investment Account	\$16,216.72		100%
MET203665941	Suncorp Bank - Business Saver ***5941	\$0.00	\$715.09	100%
TOTAL		CY Balance	LY Balance	
		\$16,216.72	\$715.09	

Supporting Documents

- Bank Statement Report [Report](#)
- Carapa Nominess Super Fund - CBA Statement 2023.pdf [CBA11269558](#)
- Carapa Nominees Super Fund - Suncorp Bank Statements 2023.pdf [MET203665941](#)

Standard Checklist

- Attach Copies of Bank Statements
- Attach copy of Bank Statement Report
- Ensure all Balances match Statement Balances at June 30
- Ensure all Transactions have been entered

Carapa Nominees Pty Ltd Super Fund
Bank Statement Report

For The Period 01 July 2022 to 30 June 2023

Chart Code: 60400 / CBA11269558
Account Name: CBA Direct Investment Account
BSB and Account Number: 065004 11269558

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
		\$ 81,580.29		\$ 97,797.01		\$ 16,216.72	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
12/01/2023	Withdrawn		97,189.24	97,189.24		
01/02/2023	Bank Interest		27.96	97,217.20		
01/03/2023	Bank Interest		158.61	97,375.81		
01/04/2023	Bank Interest		194.08	97,569.89		
04/04/2023	Withdrawal - Girishbhai Patel	40,000.00		57,569.89		
01/05/2023	Bank Interest		123.98	57,693.87		
16/05/2023	Withdrawal - Girishbhai Patel	20,000.00		37,693.87		
01/06/2023	Bank Interest		103.14	37,797.01		
22/06/2023	Withdrawal - Girishbhai Patel	16,580.29		21,216.72		
29/06/2023	Withdrawal - Girishbhai Patel	5,000.00		16,216.72		
30/06/2023	CLOSING BALANCE			16,216.72		
		<u>81,580.29</u>	<u>97,797.01</u>			

Carapa Nominees Pty Ltd Super Fund

Bank Statement Report

For The Period 01 July 2022 to 30 June 2023

Chart Code: 60400 / MET203665941

Account Name: Suncorp Bank - Business Saver ***5941

BSB and Account Number: 484799 203665941

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 715.09 \$ 3,377,358.73 \$ 3,376,643.64 \$ 0.00

Data Feed Used

MYOB BankLink

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2022	Opening Balance			715.09		
01/07/2022		0.00		715.09		
21/07/2022	Interest from Whittle Family Trust		9,432.50	10,147.59		
23/07/2022	Pension - Girishbhai Patel	9,432.50		715.09		
31/07/2022	Bank Interest		0.88	715.97		
23/08/2022	Interest from Whittle Family Trust		9,432.50	10,148.47		
23/08/2022	Pension - Girishbhai Patel	9,432.50		715.97		
31/08/2022	Bank Interest		0.57	716.54		
21/09/2022	Interest from Whittle Family Trust		9,432.50	10,149.04		
23/09/2022	Pension - Girishbhai Patel	9,432.50		716.54		
30/09/2022	Bank Interest		1.32	717.86		
17/10/2022	ATO - Refund		617.00	1,334.86		
21/10/2022	Interest from Whittle Family Trust		9,432.50	10,767.36		
23/10/2022	Pension - Girishbhai Patel	9,432.50		1,334.86		
31/10/2022	Loan Refund from Whittle Family Trust		1,620,411.20	1,621,746.06		
31/10/2022	Bank Interest		61.77	1,621,807.83		
02/11/2022	Pension - Girishbhai Patel	3,411.20		1,618,396.63		

Carapa Nominees Pty Ltd Super Fund

Bank Statement Report

For The Period 01 July 2022 to 30 June 2023

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
30/11/2022	Bank Interest		0.12	1,618,396.75		
30/12/2022	Term Deposit withdrawn [Term Deposit 29941088]	1,618,396.63		0.12		
30/12/2022	Term Deposit withdrawn [Term Deposit 29941088]		1,618,396.63	1,618,396.75		
30/12/2022	Bank Interest - on TD Withdrawn		2,092.83	1,620,489.58		
31/12/2022	Bank Interest		142.08	1,620,631.66		
03/01/2023	Amt transferred to Loan Account	1,617,000.00		3,631.66		
04/01/2023	Interest Received		7,000.00	10,631.66		
04/01/2023	Transfer	3,631.66		7,000.00		
05/01/2023	Interest Received		40,000.00	47,000.00		
07/01/2023	Interest Received		40,000.00	87,000.00		
08/01/2023	Interest Received		10,020.00	97,020.00		
12/01/2023	Bank Interest		169.24	97,189.24		
12/01/2023	Withdrawn	97,189.24		0.00		
30/06/2023	CLOSING BALANCE			0.00		
		<u>3,377,358.73</u>	<u>3,376,643.64</u>			



047

THE TRUSTEE
 32 TRAVERS DR
 BEAUMONT SA 5066

Account Number 06 5004 11269558

Statement Period 25 Jan 2023 - 30 Jun 2023

Closing Balance \$16,216.72 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)

Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. Enjoy the convenience of managing your investments through NetBank and the CommBank app.

Name: PATEL NOMINEES PTY. LIMITED AS TRUSTEES
 FOR CARAPA NOMINEES PTY LTD SUPER FUND

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
25 Jan	2023 OPENING BALANCE			Nil
27 Jan	DEPOSIT CASH \$0.00 CHEQUE \$97189.24 Branch RUNDLE MALL ADELAIDE	97,189.24		\$97,189.24 CR
01 Feb	Credit Interest		27.96	\$97,217.20 CR
01 Mar	Credit Interest		158.61	\$97,375.81 CR
01 Apr	Credit Interest		194.08	\$97,569.89 CR
04 Apr	Wdl Branch BURNSIDE VILLAGE GLENSIDE	40,000.00		\$57,569.89 CR
01 May	Credit Interest		123.98	\$57,693.87 CR
16 May	Wdl Branch BURNSIDE VILLAGE GLENSIDE	20,000.00		\$37,693.87 CR
01 Jun	Credit Interest		103.14	\$37,797.01 CR
22 Jun	Wdl Branch BURNSIDE VILLAGE GLENSIDE	16,580.29		\$21,216.72 CR
29 Jun	Wdl Branch GOUGER STREET ADELAIDE	5,000.00		\$16,216.72 CR
30 Jun	2023 CLOSING BALANCE			\$16,216.72 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
Nil		\$81,580.29		\$97,797.01		\$16,216.72 CR

Interest Credits: \$ 607.77



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 PATEL NOMINEES PTY. LIMITED ATF
 CARAPA NOMINEES PTY LTD SUPER FUND
 32 TRAVERS DR
 BEAUMONT SA 5066

Account Summary

BSB Number	484-799
Account Number	203665941
Statement Period	1/07/2022 - 31/12/2022

Opening Balance	\$715.09
Total Withdrawals	\$1,659,537.83 -
Total Deposits	\$3,279,454.40+
Closing Balance	\$1,620,631.66

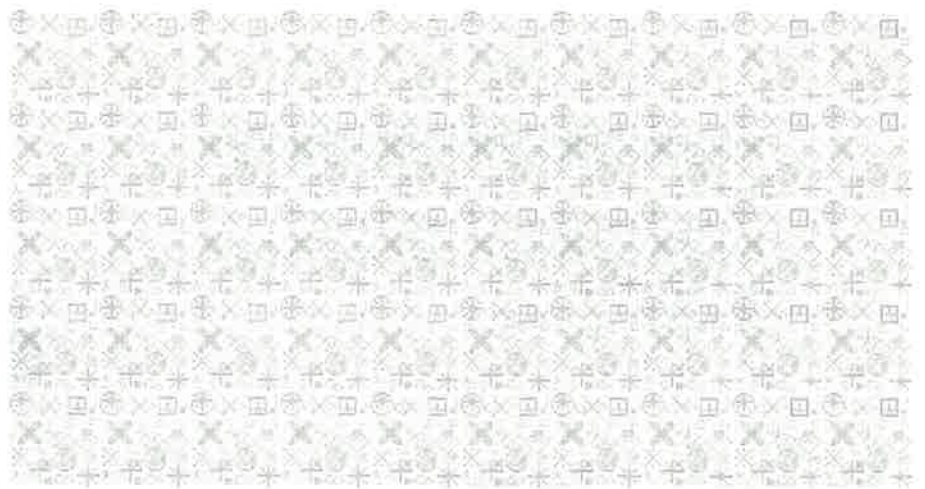


Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			715.09
21 Jul 2022	DIRECT CREDIT AT WHITTLE FAMIL		9,432.50	10,147.59
	INTEREST PAYMENT			
23 Jul 2022	TRANSFER DEBIT TO 34581938	9,432.50		715.09
	SUPERFUND			
31 Jul 2022	CREDIT INTEREST		0.88	715.97
23 Aug 2022	DIRECT CREDIT AT WHITTLE FAMIL		9,432.50	10,148.47
	INTEREST PAYMENT			
23 Aug 2022	TRANSFER DEBIT TO 34581938	9,432.50		715.97
	SUPERFUND			
31 Aug 2022	CREDIT INTEREST		0.57	716.54
21 Sep 2022	DIRECT CREDIT AT WHITTLE FAMIL		9,432.50	10,149.04
	INTEREST PAYMENT			
23 Sep 2022	TRANSFER DEBIT TO 34581938	9,432.50		716.54
	SUPERFUND			
30 Sep 2022	CREDIT INTEREST		1.32	717.86
17 Oct 2022	DIRECT CREDIT ATO		617.00	1,334.86
	ATO004000017000064			
21 Oct 2022	DIRECT CREDIT AT WHITTLE FAMIL		9,432.50	10,767.36
	INTEREST PAYMENT			
23 Oct 2022	TRANSFER DEBIT TO 34581938	9,432.50		1,334.86
	SUPERFUND			
	BALANCE CARRIED FORWARD			1,334.86

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Details are continued on the back of this page



Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			1,334.86
31 Oct 2022	DIRECT CREDIT PEXA228754605D06 Whittle truckstop		1,620,411.20	1,621,746.06
31 Oct 2022	CREDIT INTEREST		61.77	1,621,807.83
2 Nov 2022	BRANCH TRANSFER Adelaide TO TERM DEPOSIT 29941088 EFFECTIVE DATE 01/11/2022	1,618,396.63		3,411.20
2 Nov 2022	TRANSFER DEBIT TO 351260081 SUNCORP	3,411.20		0.00
30 Nov 2022	CREDIT INTEREST		0.12	0.12
30 Dec 2022	MATURE TERM DEPOSIT FROM 29941088		1,620,489.46	1,620,489.58
31 Dec 2022	CREDIT INTEREST		142.08	1,620,631.66
	CLOSING BALANCE			1,620,631.66

Summary of Interest, Fees and Charges on this account for period 1 July 2022 - 31 December 2022

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$206.74	\$206.74	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please retain this statement for taxation purposes.

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

Complaints and Feedback

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



047
 PATEL NOMINEES PTY. LIMITED ATF
 CARAPA NOMINEES PTY LTD SUPER FUND
 32 TRAVERS DR
 BEAUMONT SA 5066

Account Summary

Opening Balance	\$1,620,631.66
Total Withdrawals	\$1,717,820.90 -
Total Deposits	\$97,189.24+
Closing Balance	\$0.00

BSB Number **484-799**

Account Number **203665941**

Statement Period **1/01/2023 - 12/01/2023**

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			1,620,631.66
3 Jan 2023	TRANSFER DEBIT TO 351260081 SUNCORP TRANSFER	1,617,000.00		3,631.66
4 Jan 2023	OSKO PAYMENT FROM M8888888888 PTY LTD Int 6PPA SI 12m in advance REFERENCE M80 PG REF NO 41413611		7,000.00	10,631.66
4 Jan 2023	TRANSFER DEBIT TO 34581938 TRANSFER	3,631.66		7,000.00
5 Jan 2023	OSKO PAYMENT FROM M8888888888 PTY LTD Int 6PPA SI 12M in Advance REFERENCE M80 PG REF NO 99073202		40,000.00	47,000.00
7 Jan 2023	OSKO PAYMENT FROM M8888888888 PTY LTD Int 6PPA SI 12m Advance REFERENCE M80 PG REF NO 73797952 EFFECTIVE DATE 06/01/2023		40,000.00	87,000.00
	BALANCE CARRIED FORWARD			87,000.00

Details are continued on the back of this page

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Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			87,000.00
8 Jan 2023	OSKO PAYMENT FROM M8888888888 PTY LTD Int 6PPA SI 12M in advance REFERENCE M80 PG REF NO 43873830		10,020.00	97,020.00
12 Jan 2023	CREDIT INTEREST		169.24	97,189.24
12 Jan 2023	CLOSE W/DRAWAL 5135944 Adelaide PATEL NOMINEES PTY. LIMITED - CBA	97,189.24		0.00
	CLOSING BALANCE			<u>OK</u> 0.00

Summary of Interest, Fees and Charges on this account for period 1 January 2023 - 12 January 2023

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$169.24	\$375.98	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please retain this statement for taxation purposes.

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

013871BUSINESSDL033813PR-E147-SZ28-1456-

75000 - Mortgage Loans (Australian)

2023 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
CARAPA_A. T. WHITTLEFA	A. T. Whittle Family Trust		\$0.00		\$1,617,000.00	100%
Carapa11	M8888888888 Pty Ltd	1.000000	\$1,617,000.00			100%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		1.000000	\$1,617,000.00		\$1,617,000.00	

Supporting Documents

- Investment Movement Report [Report](#)
- Carapa Nominees Super Fund - Copy of Loan Agreement M80 Property Group.pdf
- Carapa Nominees Pty Ltd Super Fund - Director's Letter.pdf [CARAPA_A.T.WHITTLEFA](#)

Standard Checklist

- Attach Investment Movement Report
- Attach relevant Statements and Source Documentation
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

Carapa Nominees Pty Ltd Super Fund Investment Movement Report

As at 30 June 2023

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
Bank Accounts										
CBA Direct Investment Account				97,797.01		(81,580.29)			16,216.72	16,216.72
Suncorp Bank - Business Saver ****5941	715.09		3,376,643.64		(3,377,358.73)			0.00		0.00
	715.09		3,474,440.65		(3,458,939.02)			16,216.72		16,216.72
Mortgage Loans (Australian)										
Carapa11 - M8888888888 Pty Ltd			1.00	1,617,000.00				1.00	1,617,000.00	1,617,000.00
				1,617,000.00					1,617,000.00	1,617,000.00
	715.09		5,091,440.65		(3,458,939.02)			1,633,216.72		1,633,216.72



Execution Version

Loan Agreement

between

Patel Nominees Pty Ltd ATF Carapa Nominee Super Fund

("the lender")

and

M8888888888 Pty Ltd (Trading as "M80 Property Group")
A.C.N. 625 855 996

("the borrower")



Details

Date

11 October 2022

Parties

Name **Patel Nominees Pty Ltd ATF Carapa Nominee Super Fund**

Short Form name **The Lender**

Notice details 32 Travers Drive, Beaumont, Adelaide SA 5066

Name **M8888888888 Pty Ltd (Trading as "M80 Property Group") A.C.N. 625 855 996**

Short Form name **The Borrower**

Notice details C/- Lower Ground Floor, 132 Wickham Street, Fortitude Valley Qld 4006

Background

Whereas

- A. The lender has lent to the borrower the monies set forth in the attached Schedule 1.
- B. The lender and the borrower have agreed to enter into this agreement to set out the terms and conditions of the loan.

Agreed Terms

Now the parties do hereby agree one with the other as follows

1. Definitions and Interpretation

1.1. Definitions

In this agreement, unless the contrary intention appears:

- "advance" means the amount set forth in the attached Schedule 1;
- "bank" means any body corporate constituted under a State or Federal law



and authorised to carry on general banking business;

- "business day" means, in respect of each payment or other transaction or calculation which needs to be made or done under this agreement or for the purposes of this agreement, a day on which business by and between banks may be carried on in Queensland;
- "Collateral" means all PPSA Personal Property and all Other Property;
- "Collateral Security" means any document that grants a Security Interest to the Secured Party, any Guarantee in favour of the Secured Party or other document or agreement at any time created or entered into in connection with or as security for any Secured Money;
- "Event of default" means any of the events, omissions or occurrences specified in clause 9.2;
- "Guarantor" means person described at item 7 of Schedule 1;
- "Guarantors asset" means Asset described at Item 6 of Schedule 1;
- "Loan" means, at any time and from time to time, the principal amount of the advance outstanding at that time;
- "PPS Register" means the Personal Property Securities Register established under section 147 of the PPSA;
- "PPSA" means the *Personal Property Securities Act 2009* (Cth);
- "PPSA Personal Property" means:
 - (a) all of the Lender's present and after-acquired property in which the Lender can be a Lender of a PPSA Security Interest including property in which the Lender has, or may in the future have, rights or the power to transfer rights;
 - (b) proceeds; and
 - (c) PPSA retention of title property (as that term is defined in the Corporations Act);
- "PPSA Security Interest" has the meaning given to the term 'security interest' in the PPSA;
- "Repayment date" means date prescribed in item 3 of Schedule 1.
- "Secured Money" means all money that each Transaction Party (whether alone or with another person) is or at any time may become actually or contingently liable to pay to or for the account of the Borrower (whether alone or with another person) for any reason under or in connection with a Transaction Document. It includes money by way of principal, interest, fees, costs, indemnities, guarantees, charges, duties or expenses or payment of

liquidated or unliquidated damages for which a Transaction Party is or at any time may become liable under or in connection with a Transaction Document, or as a result of a breach of or default under or in connection with a Transaction Document. Where a Transaction Party would have been liable but for its Insolvency, it will be taken to remain liable;

- “Security Interest” means:
 - (a) a PPSA Security Interest;
 - (b) any interest held as security for the payment of a monetary obligation or the performance of any other obligation, including:
 - (i) a mortgage, charge, encumbrance, lien, pledge or hypothecation; and
 - (ii) a bill of sale, assignment, title retention arrangement, trust or power held as security;
- “Transaction Documents” means:
 - (a) this document;
 - (b) the Facility Agreement;
 - (c) the Collateral Security;
 - (d) a financing statement or financing change statement;
 - (e) any agreement relating to the priority of this document or any Security Interest that is a Collateral Security; and
 - (f) any other document that the parties agree is a Transaction Document;
- “Transaction Party” means the Lender and each other person who gives a Collateral Security, or any one or more of them;

1.2. Interpretation

1.2.1. Singular/Plural

References to the singular includes the plural and vice versa.

1.2.2. Masculine/Feminine

References to the masculine includes the feminine and vice versa.

1.2.3. Persons/Corporations

References to persons includes corporations, firms, authorities, governments or government agencies;

1.2.4. Statutes and Regulations

A reference to a statute, regulation, ordinance or by-law shall extend to all statutes regulations ordinances or by-laws amending consolidating or replacing it.

1.2.5. Agreements/Documents

A reference to any deed, agreement, licence, document or other instrument (including this agreement) includes a reference to that instrument as renewed, extended, varied or substitutes from time to time;

1.2.6. Successors

A reference to any party includes that party's executors, administrators, substitutes, successors and permitted assigns;

1.2.7. Business Day

Where, under or pursuant to this agreement the day on or by which any act, matter or thing is to be done is not a business day such act, matter or thing must be done on the immediately succeeding business day;

1.2.8. Sole Agreement

The terms and conditions contained in this agreement exclusively and completely state the rights of the borrower with respect to the loan. This agreement supersedes all negotiations and prior agreements, whether written or oral, in respect of the loan; if there is any conflict or inconsistency between the terms and conditions of this agreement and, the terms and conditions of this agreement will prevail;

2. Advance

The Lender has paid, or is expected to pay, the advance described at item 1 of Schedule 1 to assist the borrower for the purpose described at item 4 of Schedule 1 and the borrower hereby acknowledges receipt thereof.

3. Payment of Interest

3.1. Rate of Interest

Interest on the Advance at the rate of interest is described at item 5 of Schedule 1 shall accrue until it becomes due and payable, and will be calculated on a monthly basis on the first day of each month in accordance with clause 3.2 and is to be paid by the Borrower in accordance with this Agreement.

3.2. Computation

Interest will accrue from day to day and be computed on the actual number of days elapsed on the basis of a 365 day year; computed from and include the day when the money upon the interest is payable became owing to the lender by the Borrower until but exclude the day of payment of that money.

4. Costs and Expenses

The borrower must, on demand by the lender, pay to, or as directed by, the lender, and indemnify the lender against, all costs, losses, charges, expenses, liabilities, damages, fees and disbursements (including all reasonable legal costs on a solicitor and own client basis) paid or incurred by the lender of or incidental to:

- the negotiation, preparation, execution and (if applicable), stamping and registration of this agreement;
- any breach of, or default under, this agreement by the borrower (including the fees of all professional consultants properly incurred by the lender in consequence of, or in connection with, any such breach or default);
- the exercise or attempted exercise of any right, power, privilege, authority or remedy of the lender under or by virtue of this agreement; and
- all taxes (excluding any income tax payable by the lender), outgoing, penalties, fines, demands, charges or costs, stamp and other duties and assessments imposed by any court or by any Federal, State or Municipal, statutory or other authority or otherwise (including any related bank charges, financial institutions duties and debits taxes) directly or indirectly upon this agreement or any receipt or payment under this agreement.

5. Repayment and Priority

The borrower must repay and finally discharge the loan on the repayment date. The borrower must also pay all amounts payable, including interest under this agreement and unpaid, to the lender on or before the repayment date.

The Borrower must repay all amounts payable to the lender in priority to any other payments (including interest, principle, equity, profit any other charges other than project management fee upto a maximum of \$200,000 for project) to M80 Property Group, Directors and their associated parties.

6. Method of Repayment

6.1. Place of Payment

All payments to be made under this agreement by the borrower to the lender must be paid to the lender at such place as the lender may from time to time direct in writing. Any payment made in any other way (and any payment sent by mail) will be at the borrower's risk until it is actually received by the lender.

6.2. No Set-Off or Counterclaim

Notwithstanding any term, whether express or implied, in this agreement or any rule of law, or course of conduct to the contrary, payments under this agreement must be made by the borrower without set-off or counterclaim and, subject to sub-clause 4, free and clear of, and without, any deductions whatsoever.



6.3. No Withholdings

All payments to be made under this agreement, whatever their nature, must, to the full extent permitted by law, be made by the borrower without any deduction for, or on account of, any income or other taxes, imposts, deductions or other withholdings of any kind (collectively 'withholdings'). If the borrower is compelled by law to deduct any withholdings from any payment, the borrower must ensure that the deduction made does not exceed the minimum legal liability in that regard. The borrower must also pay to the lender whatever additional amount is necessary (after allowing, for the avoidance of doubt, for withholdings from that amount) to ensure the lender receives the full amount of the payment due under this agreement as if the withholdings had not been deducted.

7. Representations and Warranties

7.1. Borrower's Representation and Warranties

The borrower represents and warrants to the lender that:

7.1.1. No Existing Default

Except as disclosed in writing to the lender and dispensed with in writing by the lender, the borrower is not in default or difficulty under any deed, agreement or other document or obligation to which it is a party or by which it is bound, or in respect of any financial commitment or obligation (including obligations under guarantees or other contingent liabilities), which default or difficulty is reasonably likely to adversely affect the ability of the borrower to comply with its obligations under this agreement or the security;

7.1.2. No Default

No event of default or event which, with the giving of notice or the lapse of time or both, would be an event of default has occurred and, having occurred, is continuing to subsist;

7.1.3. No Litigation

Except as disclosed in writing to the lender and dispensed with in writing by the lender, no litigation or administrative or other proceedings before, or of, any court or governmental authority or agency or other tribunal have, to the knowledge of the borrower, been initiated or threatened against the borrower or any of the borrower's assets which would or might have a material adverse effect upon the business, assets or financial condition of the borrower;

7.1.4. No Set-Off or Counterclaim, etc

The borrower does not have, and will not during the currency of this agreement have, any right of set-off or counterclaim or any right to rescind or any other claim with respect to this agreement by way of cross action against the lender;

7.1.5. Trustee

The borrower is not the trustee of any trust and, accordingly, enters into this agreement on its own behalf and not as trustee of any trust.

7.2. Deemed Repetition

The representations and warranties set out in Clause 7.1 will survive the execution of this agreement and will be deemed to be repeated (updated as appropriate) on the date of payment of any moneys under or pursuant to this agreement.

8. Undertakings and Agreements

For as long as the loan remains outstanding under this agreement to the lender, the borrower undertakes with the lender as follows:

8.1. Purpose of Loan

To apply the proceeds of the advance wholly for the purpose described at Item 4 of Schedule 1.

8.2. Compliance with Requirements

To comply with the requirements of all applicable laws, rules, regulations, orders and decrees of any person, non-compliance with which would, or might, in the lender's opinion, have a material adverse effect on the borrower's ability to comply with its obligations under this agreement;

8.3. Event of Default

To notify the lender forthwith of the occurrence of any event of default or event which, with the giving of notice or the lapse of time or both, would become an event of default of which the borrower becomes aware which either would, or might, in the lender's opinion, adversely effect the ability of the borrower fully and promptly to perform its obligations under this agreement;

8.4. Insurance

To keep the asset insured, and to deliver to the lender upon request by the lender written details of such insurances papers of which appropriate evidence that all such insurances are in full force and effect and that all relevant premiums costs have been paid;

8.5. Disposal of Assets

To ensure that the asset under the control of the borrower is transferred, or otherwise alienated, to any person otherwise than in the ordinary course of business for proper market value in money or money's worth.

8.6. Litigation

To notify the lender forthwith of any litigation or administrative or other proceedings initiated or threatened against the borrower or any of the borrower's assets.

8.7. Change of Circumstances

To notify the lender forthwith of any event or change in the borrower's circumstances, the effect of which either would or might render any representation or warranty made in this agreement is untrue or incorrect in any respect.



8.8. Payment

To pay the lender an amount set out in item 2 of Schedule 1 by automatic and recurring transfer into the lender's nominated bank account.

8.9. Maintenance of Assets

At the cost of the borrower, maintain and upkeep the borrower's asset during the loan period.

9. Default and Termination

9.1. Consequences of Default

If any of the events described in Clause 9.2 occurs, the loan and all other amounts payable under this agreement and unpaid shall, at the option of the lender and notwithstanding any delay or previous waiver of the right to exercise that option, immediately become due and payable without the necessity for any demand or notice to the borrower become due and payable upon demand by the lender.

9.2. Events of Default

Each of the following events is an event of default:

9.2.1. Payment Default

If the borrower fails to repay the loan and interest on the repayment date or fails to pay any other money payable under this agreement on the due date for payment of that money and such failure continues for more than thirty (30) business days; or

9.2.2. Other Default

If the borrower fails to perform or observe any of the covenants or provisions of this agreement on the part of the borrower to be performed or observed (other than a failure of the type contemplated by Clause 9.2.1 and (if capable of remedy) such default continues for more than five (5) days business days (or such longer period as the lender in its absolute discretion permits) after notice from the lender requiring the borrower to remedy the default, unless the nonperformance or non-observance has been waived or excused by the lender in writing; or

9.2.3. False or Misleading Statement

If the lender ascertains that the borrower has made any false, inaccurate or misleading statement having, in the lender's opinion, a material effect on the provision by the lender of the advance or the maintenance of the loan or the acceptance of the security or in relation to the making of this agreement or the security or any related or collateral document; or

9.2.4. Bankruptcy

If an application for the bankruptcy of the borrower is presented; or

9.2.5. Execution

If any execution or other process of any court or authority is issued against, or levied upon, the assets of the borrower; or



9.2.6. Material Adverse Change

If there is a material adverse change, in the lender's opinion, in the financial condition of the borrower.

9.3. Acceptance of Money

The lender may exercise its rights under clause 9.1:

- notwithstanding acceptance of any part of any of the amounts payable under this agreement after the occurrence of any event of default;
- notwithstanding the occurrence of any previous or other event of default; and
- without the necessity for any notice to, or of any consent or concurrence on the part of, the borrower or any other person.

10. Protection of Lender

10.1. Lender not Liable for Losses

The lender is not answerable for any involuntary losses or irregularities which may occur in, or by, the exercise or non-exercise of any of the powers, rights or remedies conferred on the lender by this agreement.

10.2. Discretion on Consent

In any case where, under or pursuant to this agreement, the doing or execution of any act, matter or thing by the borrower is dependent upon the consent or approval of the lender, such consent or approval may be given conditionally or unconditionally or may be withheld by the lender in its absolute uncontrolled discretion, unless this agreement expressly provides otherwise.

10.3. Borrower's Risk

Whenever the borrower is obliged or required under this agreement to do or effect any act, matter or thing, then the doing of such act, matter or thing will, unless this agreement expressly provides otherwise, be at the sole risk and expense of the borrower.

11. Power of Attorney

The borrower irrevocably appoints the lender and its successors and assigns the attorney of the borrower with power, at the expense of the borrower, at any time and from time to time,

- after the occurrence of an event of default or an event which, with the giving of notice or the lapse of time or both, would be an event of default; or
- after the borrower has failed to comply with any of the borrower's obligations under this agreement or under any agreement or instrument required under or for the purposes of this agreement or under any agreement or instrument collateral to this agreement or to which this agreement is collateral, upon request by the lender,

to do all acts and things and to execute all documents as may, in the lender's opinion, be reasonably necessary or desirable or expedient to give effect to any right or power conferred on the lender by this agreement.

12. General

12.1. Non-Merger

None of the terms or conditions of this agreement, nor any act, matter or thing done under or by virtue of, or in connection with, this agreement will operate as a merger of any of the rights and remedies of the lender in or under this agreement or otherwise. All such rights and remedies of the lender will continue in full force and effect.

12.2. Statutes not to Abrogate Agreement

Unless application is mandatory by law, no statute, ordinance, pro-governmental or other authority, present or future, will apply to this agreement so as to abrogate, extinguish, impair, diminish, fetter, delay or otherwise prejudicially affect any rights, powers, remedies or discretions given or accruing to the lender under this agreement.

12.3. Reimbursement of Lender

To the extent permissible at law, the borrower must, forthwith upon demand, pay to the lender an amount equivalent to any moneys paid by the lender in respect of any liability imposed on the borrower under or by virtue of this agreement, notwithstanding that any statute, ordinance, proclamation, rule, order, regulation, moratorium or decree of any governmental or other authority, present or future, directly or indirectly, imposes such liability upon the lender.

12.4. Assignments

12.4.1. Agreement Binding

This agreement is binding on, and operates for the benefit of, both the borrower and the lender and their respective successors and assigns, except that the parties must not assign this agreement or any of its rights or obligations under this agreement without the prior written consent of the other party.

12.4.2. Lender's Rights

Without limiting the generality of this clause 12.4.1 the lender may also participate its rights under the whole or any part of his agreement or this agreement. The lender may transfer the whole or any part of its obligations similarly. The lender may, for the purposes of any participation or assignment, disclose to a potential participant or assignee all information in its possession about the borrower or any guarantor. Where the lender assigns or participates its rights or its obligations or both, the borrower must do all acts and things and execute all documents as may be necessary, in the lender's opinion, be reasonably necessary or desirable or expedient to effect the assignment or participation. The benefit of all provisions of this agreement will endure mutatis mutandis for the benefit of the assignee or participant.



12.5. Statement by Lender

A statement in writing signed by the lender stating the amount due or owing by the borrower to the lender or any other act, matter or thing arising under this agreement as at any date or dates set out in that statement will be prima facie evidence of the facts so stated.

12.6. Severability and Survival of Covenants

12.6.1. Voidable Provisions

If any provision of this agreement is, or at any time becomes, prohibited by, or unlawful under, any applicable law, regulation or other condition actually applied or otherwise becomes void or unenforceable, it will be severed from this agreement and rendered ineffective so far as is possible without modifying the remaining provisions of this agreement. The remaining provision will, to the extent permitted by the relevant law, regulation or other condition, continue in full force and effect. Where, however, the provisions of any such applicable law, regulation or other condition may be waived, they are waived by the borrower and the lender to, but not beyond, the full extent permitted by the law, regulation or other condition to enable this agreement to constitute a valid and binding obligation enforceable in accordance with its terms.

12.6.2. Replacement Provisions

Any prohibited, unlawful, void or unenforceable provision will be replaced forthwith by an allowable, lawful, effective and enforceable provision which so far as possible achieves the same economic benefit or burden for the lender and the borrower as the prohibited, unlawful, void or unenforceable provision was intended to achieve. All obligations of the borrower under this agreement will survive the expiration or termination of this agreement to the extent required for their full observance and performance.

12.7. Prohibition on Oral Amendments

Neither this agreement nor any provision of this agreement may be amended, modified, waived, discharged or terminated orally.

12.8. No Waiver

Time is of the essence of this agreement. However, no failure or delay by the lender to exercise any power, right or remedy under this agreement will operate as a waiver of that power, right or remedy. Nor will any single or partial exercise of any power, right or remedy under this agreement preclude any other or further exercise of that power, right or remedy. The lender will only be taken to have waived any power, right or remedy under this agreement, including (without limitation) its rights in respect of any event of default, to the extent that the power, right or remedy has been expressly waived in writing by a director, secretary or other officer of the lender whose title includes the word "manager", irrespective of any previous waiver of any other breach of the same or any other covenant or provision of this agreement or any other agreement. The powers, rights and remedies provided under this agreement to the lender are not exclusive of any powers, rights,

remedies provided at law or in equity.

12.9. Defective Execution

If there is any defect in the execution of this agreement by the borrower or the lender, that party may re-execute or ratify its purported execution. That re-execution or ratification will relate back to the original purported execution by that party.

12.10. Counterparts

This agreement may be executed in any number of counterparts all of which, when taken together, will constitute one and the same instrument.

12.11. Execution by Attorney

If this agreement is executed on behalf of the borrower or the lender by a person authorised to execute it under power of attorney, that person, by his or her execution of this agreement, states that at the time of such execution he or she had no notice of the revocation of that power of attorney.

12.12. Notices

Any notice or demand to be given under, or in relation to, this agreement will be deemed to be duly given or made if it is in writing and, in the case of the borrower or, left at, or sent by prepaid post to, the borrower at his or her place of abode or business known to the person sending such notice or demand and, in the case of the lender, if it is in writing and left at, or sent by prepaid post to, the lender at its address set out in this agreement. Any notice or demand sent by post will be deemed to have been received by the party to whom it is addressed on the day which in the normal course of post it would have been delivered.

12.13. Governing Law and Submission to Jurisdiction

This agreement will be construed in accordance with the law of the State of Queensland and the law of such State will be the proper law of the contract. The parties agree to submit to have matters heard in the State of Queensland.

13. Guarantee

The Guarantors guarantee the performance of this Agreement under the terms outlined in Schedule 2.

14. General

The Lender acknowledges that prior to executing this Agreement that the Lender was given the opportunity to obtain independent legal advice and was encouraged to do so.



EXECUTED by Patel Nominees Pty Ltd ATF Carapa Nominee Super Fund

Witness Signature

JAYANT PATEL

Witness Name
(BLOCK LETTERS)

18 November 2022
Date

Signature

GIRISH PATEL *Director*
Name
(BLOCK LETTERS)

18 November 2022
Date

~~EXECUTED by Patel Nominees Pty Ltd ATF Carapa Nominee Super Fund~~

~~Witness Signature~~

~~JAYANT PATEL~~

~~Witness Name
(BLOCK LETTERS)~~

~~18 November 2022
Date~~

Signature

RAMA PATEL *Director*
Name
(BLOCK LETTERS)

18 November 2022
Date

EXECUTED by M8888888888 Pty Ltd

Witness Signature

JUANITA KIRI YPINAZAR

Witness Name
(BLOCK LETTERS)

18 November 2022
Date

Signature

PRATISH PATEL

Name
(BLOCK LETTERS)

18 November 2022
Date

SCHEDULE 1

Item 1 Amount Advanced (cl 2):	up to \$2,000,000 or other amount by agreement between the parties
Item 2 Amount repayable (cl.8.8):	Interest repayments - in advance (see Item 5 for further detail)
Item 3 Repayment Date (cl.5):	24 – 36 months or by agreement between the parties
Item 4: Purpose of loan (cl.8.1):	Development of project : <ol style="list-style-type: none">1. 80-82 Berringa Road, Park Orchards 3114
Item 5: Rate of Interest (cl.3.1)	<ol style="list-style-type: none">1. 6.0% Per Annum Simple Interest. Interest paid in advance per annum.2. 2% Per Annum Simple Interest. Interest paid on repayment date.
Item 6: Guarantors Assets (cl.1.1)	<ol style="list-style-type: none">1. Unregistered 2ND Mortgage 80-82 Berringa Road, Park Orchards, VIC 3114 (Beneficially owned by Pratish Patel and Juanita Ypinazar)2. Unregistered 2ND Mortgage 628 – 630 Park Road, Park Orchards VIC 3114 (Owned by Pratish Patel & Juanita Ypinazar)3. Unregistered 2ND Mortgage 16 Brisbane Corso, Fairfield QLD 4103 (Owned by Pratish Patel & Juanita Ypinazar)4. Equitable Registered Mortgage in Shares of M80 Property Group
Item 7: Guarantors (cl.13):	Directors – Pratish Patel and Shaun Eric Trojan



SCHEDULE 2

GUARANTEE AND INDEMNITY

At our request, the Guarantors, each hereby covenant jointly and severally for ourselves and our respective executors and administrators with THE LENDER and its successors and assigns as follows:

a) WE GUARANTEE the performance and observance of the terms and conditions on the part of the BORROWER to be performed and observed and we hereby specifically agree and declare that this guarantee will be a continuing guarantee and will in no way be voided released or affected and will remain in full force and effect notwithstanding any time or indulgence given or allowed to the BORROWER by THE LENDER or any variation of this Agreement irrespective of whether we have consented to or received notice of any such time indulgence or variation.

b) WE INDEMNIFY THE LENDER against all losses costs and expenses whatsoever (including but not limited to any legal costs and disbursements on a solicitor and own client basis) which may be incurred by THE LENDER by reason of any default on the part of the BORROWER in the performance and observance of the Agreements and conditions on the BORROWER's part contained in the Agreement.

c) WE EXPRESSLY PERMIT THE LENDER to obtain information about our personal or commercial credit worthiness and our bank or any trade referee disclosed at the application for credit and any credit provider and credit reporting agency and/or Personal Property Security Register for the purpose of assessing the application for credit, or in connection with any guarantee. We further expressly permit THE LENDER to use, disclose, or exchange with other credit providers information about our personal or commercial credit arrangements in order to assess the application for credit (including whether to accept as Guarantor or any person signing), monitor credit worthiness and collect overdue accounts. We further authorise THE LENDER to disclose the contents of a credit report and/or Personal Property Security Register to its solicitors or mercantile agents. The rights of review of our credit worthiness shall be ongoing and continued until all amounts due and owing under the terms of credit provided from time to time by THE LENDER are paid in full, including, but not limited to interest and debt recovery costs.

d) We declare that the Loan Agreement and arrangements between the BORROWER and THE LENDER are wholly or predominantly for business purposes and acknowledge that by signing this Agreement, we are not entitled to the relief and/or remedies available under the Consumer Credit Code.

e) This guarantee will be enforceable by THE LENDER against us, individually, and jointly and severally notwithstanding any action that THE LENDER may take against the BORROWER in pursuing THE LENDER's rights under the Agreement.

f) We agree and authorise to be bound, jointly and severally (and we understand that this means that each of us could be liable for the balance of any amount owing under this Credit Agreement personally) up to the amount stipulated at item 1 of Schedule 1 to this Loan Agreement. We understand that THE LENDER may not grant credit up to this amount, but we agree to be bound up to this amount if such credit limit is allowed.



g) THE LENDER may at any time grant to the BORROWER any time or indulgence and may compound or compromise with or release the BORROWER without releasing discharging or affecting our liability under this guarantee irrespective of whether we have consented to or received notice of any such act, matter or thing.

h) The LENDER may enforce this Guarantee without first having to enforce any of THE LENDER's rights against the BORROWER or having resort to any other guarantee or security in relation to the BORROWER's Obligations.

i) This Guarantee is a principal obligation and is not ancillary or collateral to any other right or obligation.

j) This Guarantee is independent of any other guarantee or security in relation to the BORROWER's Obligations.

k) Each Guarantor agrees to grant THE LENDER a security interest over the Guarantor's Assets listed at Item 6 of Schedule 1 as security for any amount owed by the BORROWER or the Guarantor to THE LENDER and each Guarantor acknowledges THE LENDER may lodge caveats or take any other action to enforce THE LENDER's security over the charged property.

l) Each Guarantor acknowledges the Guarantor has had an opportunity to obtain independent legal and financial advice in relation to this Guarantee.

m) Each Guarantor will immediately provide written notice to THE LENDER if there is any change to the Guarantor's details set out in this Guarantee, or if there is any change in direct or indirect control or ownership of the Guarantor (if the Guarantor is a Trust or Company).

n) This Guarantee will continue despite:

- i) any variation to the terms of the Loan Agreement or the Terms and Conditions whether with or without the knowledge or consent of the Guarantor(s);
- ii) any event of insolvency affecting a person or the death of a person;
- iii) any change in the constitution, membership, or partnership of a person;
- iv) the partial performance of the BORROWER's Obligations;
- v) any of the BORROWER's Obligations being invalid or unenforceable at any time;

o) THE LENDER may act as though the Guarantor was the BORROWER and the Guarantor hereby waives any and all rights as surety, which may at any time be inconsistent with the provisions of the guarantee Herein contained.

p) Any claim or right that THE LENDER may have against the BORROWER will in all respects take priority over any similar or competing right that the Guarantor may have against the BORROWER and/or Company under the Agreement or otherwise howsoever arising.

23. If any provision of this Loan Agreement is unenforceable, the provision will be severed and the remaining provisions will continue to apply.

24. THE LENDER may assign any rights or obligations under this Loan Agreement to any third party, with prior written consent of BORROWER. The BORROWER may only assign

any rights or obligations under this Loan Agreement with your prior written consent.

25. This Loan Agreement is governed by the laws of the State of Queensland and the Commonwealth of Australia and the parties consent to the jurisdiction of the Courts of Queensland.

26. Any claim or right that the LENDER may have against the BORROWER under this Loan Agreement will in all respects take priority over any similar or competing right that the BORROWER may have against THE LENDER under the Agreement or otherwise howsoever arising.

27. The Guarantors agree to seek prior written consent from the LENDER (acting reasonably) before reinvesting current equity in Guarantors Assets (Item 6 Schedule 2) into any new projects or investment after this agreement.

28. The BORROWER and Guarantors acknowledges the BORROWER and Guarantors have had an opportunity to obtain independent legal and financial advice in relation to this Loan Agreement.

EXECUTED by:



Witness Signature

JUANITA KIRI YPINAZAR

Witness Name
(BLOCK LETTERS)

18 November 2022

Date



Signature

PRATISH PATEL

18 November 2022

Date

EXECUTED by:



Witness Signature

JUANITA KIRI YPINAZAR

Witness Name
(BLOCK LETTERS)

18 November 2022

Date



Signature

SHAUN ERIC TROJAN

18 November 2022

Date

12 September 2022

The Auditor
PDK Financial Synergy Pty Ltd
Adelaide SA 5000

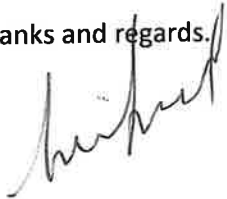
Dear Sir,

I, the undersigned, Girish Patel – Director and Trustee of Carapa Nominees Pty Ltd Super Fund hereby mentions :

1. That I have agreed verbally with Borrowers – Whittle Family Trust to extend the tenure of loan for a further period of six months up to 20 December 2022. As the property market is not favourable to the borrowers, I have agreed to extend the loan in response to borrower's request.
2. As per the loan agreement – the said loan is fully secured by a Mortgage. So, For Super Fund, it is a safe investment without any risk involved.
3. The Borrowers are paying interest at 7% p.a. on monthly basis as per loan agreement and Super Fund earns more interest as compared to Bank Interest rates.
4. The Borrowers (Whittle Family Trust) is not a related entity. The loan is purely a Commercial Loan.

If you have any questions, please do not hesitate to contact me.

Thanks and regards.



Girish Patel
Trustee and Director
Carapa Nominees Pty Ltd Super Fund

85000 - Income Tax Payable/Refundable

2023 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	(\$175.20)	\$876.00	(120)%
TOTAL		CY Balance	LY Balance	
		(\$175.20)	\$876.00	

Supporting Documents

- Statement of Taxable Income [Report](#)
- Exempt Pension Reconciliation [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- Tax Reconciliation Report [Report](#)
- Carapa Nominees Super Fund - Copy of ICA 2023.pdf
- Carapa Nominees Super Fund - Copy of ITA 2023.pdf
- 2023 certificate_317333_v1.pdf
- Carapa Nominees Super Fund - Copy of PAYG Instalment report 2023.pdf

Standard Checklist

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

Carapa Nominees Pty Ltd Super Fund
Statement of Taxable Income

For the year ended 30 June 2023

	2023
	\$
Benefits accrued as a result of operations	14,940.63
Less	
Exempt current pension income	137,650.00
	<u>137,650.00</u>
Add	
SMSF non deductible expenses	2,358.00
Pension Payments	123,618.15
	<u>125,976.15</u>
SMSF Annual Return Rounding	1.22
	<u>3,268.00</u>
Taxable Income or Loss	<u>3,268.00</u>
Income Tax on Taxable Income or Loss	490.20
	<u>490.20</u>
CURRENT TAX OR REFUND	<u>490.20</u>
Supervisory Levy	259.00
Income Tax Instalments Raised	(315.00)
	<u>434.20</u>
AMOUNT DUE OR REFUNDABLE	<u>434.20</u>

Carapa Nominees Pty Ltd Super Fund
Pension Non Deductible Expense Report

For The Period 01 July 2022 - 30 June 2023

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Segment - 01 July 2022 to 30 June 2023							
Label H							
	30/06/2023	30700	Auditor's Remuneration	770.00			
			Total	770.00	97.460 %	19.56	750.44
Label J							
	30/06/2023	30100	Accountancy Fees	1,650.00			
			Total	1,650.00	97.460 %	41.91	1,608.09
	17/10/2022	30400	ATO Supervisory Levy	259.00			
			Total	259.00	0.000 %	259.00	0.00
			Label Total			300.91	1,608.09
			Total Segment Expenses			320.47	2,358.53
			Total Expenses *			320.47	2,358.53

* General expense percentage - 97.460 %

* Investment expense percentage - 97.460 %

Carapa Nominees Pty Ltd Super Fund Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
C - Income - Gross interest				
	21/07/2022	25000/CARAPA_A.T.WHIT TLEFA	A. T. Whittle Family Trust	9,432.50
	31/07/2022	25000/MET203665941	Suncorp Bank - Business Saver ***5941	0.88
	23/08/2022	25000/CARAPA_A.T.WHIT TLEFA	A. T. Whittle Family Trust	9,432.50
	31/08/2022	25000/MET203665941	Suncorp Bank - Business Saver ***5941	0.57
	21/09/2022	25000/CARAPA_A.T.WHIT TLEFA	A. T. Whittle Family Trust	9,432.50
	30/09/2022	25000/MET203665941	Suncorp Bank - Business Saver ***5941	1.32
	21/10/2022	25000/CARAPA_A.T.WHIT TLEFA	A. T. Whittle Family Trust	9,432.50
	31/10/2022	25000/CARAPA_A.T.WHIT TLEFA	A. T. Whittle Family Trust	3,411.20
	31/10/2022	25000/MET203665941	Suncorp Bank - Business Saver ***5941	61.77
	30/11/2022	25000/MET203665941	Suncorp Bank - Business Saver ***5941	0.12
	30/12/2022	25000/MET203665941	Suncorp Bank - Business Saver ***5941	2,092.83
	31/12/2022	25000/MET203665941	Suncorp Bank - Business Saver ***5941	142.08
	04/01/2023	25000/Carapa11	M8888888888 Pty Ltd	7,000.00
	05/01/2023	25000/Carapa11	M8888888888 Pty Ltd	40,000.00
	07/01/2023	25000/Carapa11	M8888888888 Pty Ltd	40,000.00
	08/01/2023	25000/Carapa11	M8888888888 Pty Ltd	10,020.00
	12/01/2023	25000/MET203665941	Suncorp Bank - Business Saver ***5941	169.24
	01/02/2023	25000/CBA11269558	CBA Direct Investment Account	27.96
	01/03/2023	25000/CBA11269558	CBA Direct Investment Account	158.61
	01/04/2023	25000/CBA11269558	CBA Direct Investment Account	194.08
	01/05/2023	25000/CBA11269558	CBA Direct Investment Account	123.98
	01/06/2023	25000/CBA11269558	CBA Direct Investment Account	103.14
Sub-Total				141,237.78
Ignore Cents				0.78
Total				141,237.00
W - GROSS INCOME (Sum of labels A to U)				
				141,237.00
Sub-Total				141,237.00
Ignore Cents				0.00
Total				141,237.00
Y - Income - Exempt current pension income				
				137,650.00
Sub-Total				137,650.00
Ignore Cents				0.00
Total				137,650.00
V - TOTAL ASSESSABLE INCOME (W less Y)				

Carapa Nominees Pty Ltd Super Fund Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
V - TOTAL ASSESSABLE INCOME (W less Y)				
				3,587.00
Sub-Total				3,587.00
Ignore Cents				0.00
Total				3,587.00
H1 - Expenses - SMSF auditor fee				
	30/06/2023	30700	Auditor's Remuneration	19.56
Sub-Total				19.56
Ignore Cents				0.56
Total				19.00
H2 - Expenses - SMSF auditor fee non deductible				
	30/06/2023	30700	Auditor's Remuneration	750.44
Sub-Total				750.44
Ignore Cents				0.44
Total				750.00
J1 - Expenses - Management and administration expenses				
	30/06/2023	30100	Accountancy Fees	41.91
	17/10/2022	30400	ATO Supervisory Levy	259.00
Sub-Total				300.91
Ignore Cents				0.91
Total				300.00
J2 - Expenses - Management and administration expenses non deductible				
	30/06/2023	30100	Accountancy Fees	1,608.09
Sub-Total				1,608.09
Ignore Cents				0.09
Total				1,608.00
N - TOTAL DEDUCTIONS				
				319.00
Sub-Total				319.00
Ignore Cents				0.00
Total				319.00
Y - TOTAL NON DEDUCTIBLE EXPENSES				
				2,358.00
Sub-Total				2,358.00
Ignore Cents				0.00
Total				2,358.00
O - TAXABLE INCOME OR LOSS				
				3,268.00
Sub-Total				3,268.00
Ignore Cents				0.00
Total				3,268.00

Carapa Nominees Pty Ltd Super Fund Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
Z - TOTAL SMSF EXPENSES				
				2,677.00
Sub-Total				2,677.00
Ignore Cents				0.00
Total				2,677.00
A - Taxable income				
				3,268.00
Sub-Total				3,268.00
Ignore Cents				0.00
Total				3,268.00
T1 - Tax on taxable income				
				490.20
Sub-Total				490.20
Ignore Cents				0.00
Total				490.20
B - Gross Tax				
				490.20
Sub-Total				490.20
Ignore Cents				0.00
Total				490.20
T2 - SUBTOTAL				
				490.20
Sub-Total				490.20
Ignore Cents				0.00
Total				490.20
T3 - SUBTOTAL 2				
				490.20
Sub-Total				490.20
Ignore Cents				0.00
Total				490.20
T5 - TAX PAYABLE				
				490.20
Sub-Total				490.20
Ignore Cents				0.00
Total				490.20
K - PAYG instalments raised				
	30/06/2023	85000	Income Tax Payable/Refundable	315.00
Sub-Total				315.00
Ignore Cents				0.00
Total				315.00

Carapa Nominees Pty Ltd Super Fund
Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				434.20
Sub-Total				434.20
Ignore Cents				0.00
Total				434.20

Carapa Nominees Pty Ltd Super Fund**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2022 - 30 June 2023

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Segment - 01 July 2022 to 30 June 2023						
<u>Label C</u>						
	21/07/2022	25000/CARAPA_A.T.	A. T. Whittle Family Trust	9,432.50		
	31/07/2022	25000/MET203665941	Suncorp Bank - Business Saver ***5941	0.88		
	23/08/2022	25000/CARAPA_A.T.	A. T. Whittle Family Trust	9,432.50		
	31/08/2022	25000/MET203665941	Suncorp Bank - Business Saver ***5941	0.57		
	21/09/2022	25000/CARAPA_A.T.	A. T. Whittle Family Trust	9,432.50		
	30/09/2022	25000/MET203665941	Suncorp Bank - Business Saver ***5941	1.32		
	21/10/2022	25000/CARAPA_A.T.	A. T. Whittle Family Trust	9,432.50		
	31/10/2022	25000/MET203665941	Suncorp Bank - Business Saver ***5941	61.77		
	31/10/2022	25000/CARAPA_A.T.	A. T. Whittle Family Trust	3,411.20		
	30/11/2022	25000/MET203665941	Suncorp Bank - Business Saver ***5941	0.12		
	30/12/2022	25000/MET203665941	Suncorp Bank - Business Saver ***5941	2,092.83		
	31/12/2022	25000/MET203665941	Suncorp Bank - Business Saver ***5941	142.08		
	04/01/2023	25000/Carapa11	M888888888 Pty Ltd	7,000.00		
	05/01/2023	25000/Carapa11	M888888888 Pty Ltd	40,000.00		
	07/01/2023	25000/Carapa11	M888888888 Pty Ltd	40,000.00		
	08/01/2023	25000/Carapa11	M888888888 Pty Ltd	10,020.00		
	12/01/2023	25000/MET203665941	Suncorp Bank - Business Saver ***5941	169.24		
	01/02/2023	25000/CBA11269558	CBA Direct Investment Account	27.96		
	01/03/2023	25000/CBA11269558	CBA Direct Investment Account	158.61		
	01/04/2023	25000/CBA11269558	CBA Direct Investment Account	194.08		
	01/05/2023	25000/CBA11269558	CBA Direct Investment Account	123.98		

Carapa Nominees Pty Ltd Super Fund
Exempt Current Pension Income Reconciliation

For The Period 01 July 2022 - 30 June 2023

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label C						
	01/06/2023	25000/CBA11269558	CBA Direct Investment Account	103.14		
			Total	141,237.78	97.460 %	137,650.35
					Total Segment ECPI *	137,650.35
					SMSF Annual Return Rounding	0.35
					Total ECPI	137,650.00

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



Income tax 551

Date generated	10 January 2024
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

2 results found - from **10 January 2022** to **10 January 2024** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
13 Oct 2022	18 Oct 2022	EFT refund for Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$617.00		\$0.00
13 Oct 2022	13 Oct 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22		\$617.00	\$617.00 CR



Activity statement 001

Date generated	10 January 2024
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

6 results found - from **01 July 2022** to **10 January 2024** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Dec 2022	1 Dec 2022	General interest charge			\$0.00
1 Dec 2022	30 Nov 2022	Payment received		\$315.00	\$0.00
1 Nov 2022	1 Nov 2022	General interest charge			\$315.00 DR
30 Oct 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$315.00		\$315.00 DR
31 Jul 2022	31 Jul 2022	General interest charge			\$0.00
31 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$309.00		\$0.00



Activity statement 001

Tax type summary

Income tax year	2023
Period	01 July 2022 - 30 June 2023
Type	Pay as you go Instalments
Balance	\$315.00 DR

Transactions

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
30/10/2022	28/10/2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$315.00		\$315.00 DR

Level 2/11 York Street
Sydney NSW 2000

GPO Box 5311
Sydney NSW 2001

limeactuarial.com.au
certificates@limeactuarial.com.au
1300 546 300
02 8096 5901

18 January 2024

Certificate No. 317333.1

The Trustees
Carapa Nominees Pty Ltd Super Fund

Dear Trustees,

SECTION 295-390 ACTUARIAL CERTIFICATE

This Actuarial Certificate is prepared for Carapa Nominees Pty Ltd Super Fund for the financial year ending 30 June 2023. It complies with The Institute of Actuaries of Australia Professional Standard 406.

Information I have relied upon

This Actuarial Certificate relies upon information provided to us by PDK Financial Synergy Pty Ltd on behalf of the Trustees of Carapa Nominees Pty Ltd Super Fund. The key information I have relied upon is shown in Appendix 1.

You have stated that:

- Any assets segregated by election (using separate asset pools) have been removed from the data entered.
- The Fund has met the Minimum Pension Standards. That is, the required minimum amount has been withdrawn from the pension during the financial year.
- The types of pensions in the Fund include Allocated Pensions, Market-linked pensions, Term allocated pensions and Account based pensions. They do not include Defined Benefits pensions.
- The pensions valued meet the requirements to be considered Retirement Superannuation Income Streams under the Income Tax Assessment Act 1997.

My calculations have been based on draft financial statements. If any information provided, as shown in Appendix 1, changes materially then you should revise that information and obtain an updated Actuarial Certificate. If you don't have login details then you can contact Lime Actuarial to obtain your login details. There is no charge for updating your Actuarial Certificate.

Exempt proportion

The fund had unsegregated assets during these periods:

- 1 July 2022 to 30 June 2023

For the remainder of the year (if applicable), all assets were segregated. During the period where there were unsegregated assets, the exempt proportion of assessable income is calculated as follows:

	Start of year	End of year	Average
Unsegregated Retirement Income Stream Liabilities	\$1,578,749	\$1,455,131*	\$1,531,457
Unsegregated Superannuation liabilities^	\$1,618,591	\$1,494,973*	\$1,571,300
Exempt Proportion			97.46%

*Estimate

The estimated net assets at 30 June 2023 were \$1,494,973.

The average liabilities are calculated with regard to all transactions taking place during the period in which there were unsegregated assets.

I certify that **97.46%** of investment income earned by the fund during the year ended 30 June 2023 and relating to unsegregated assets, is exempt from tax. The specific exempt percentages for each member are:

	Tax exempt %	Taxable %
Girishbhai Kuberbhal Patel	97.46%	2.54%
Ramaben Girishbhai Patel	0.00%	0.00%
Reserves	0.00%	0.00%
Total	97.46%	2.54%

Adequacy

By definition, the value of assets and liabilities of account based income streams must be equal. Therefore I am satisfied that the value of assets at 30 June 2023 is sufficient to meet the fund's liabilities as they fall due.

Yours sincerely,



Greg Einfeld MEd, MBA
Fellow of the Institute of Actuaries of Australia

APPENDIX 1: INFORMATION YOU HAVE PROVIDED

Fund details

Fund name	Carapa Nominees Pty Ltd Super Fund
Fund ABN	55545182792
Trustee Type	Individual
Number of Trustees	2
Trustee name	Girishbhai Kuberbhal Patel Ramaben Girishbhai Patel
Financial Year	2022-2023
Fund established during the financial year?	No
Fund wound up during the financial year?	No
Are there any assets segregated by election?	No
Preferred Calculation Method	Proportionate method

Member details

Member name	Date of birth	Joined during this year?	Exited the fund?	Exit the fund as a result of death?
Girishbhai Kuberbhal Patel	06/02/1935	No	No	No
Ramaben Girishbhai Patel	04/03/1934	No	No	No

Opening Balances

Name	Non Retirement Balance	Retirement Balance	Fund Reserves
Girishbhai Kuberbhal Patel	\$39,842.26	\$1,578,748.83	N/A
Ramaben Girishbhai Patel	\$0.00	\$0.00	N/A
Reserve	N/A	N/A	\$0.00

Eligibility for Segregation

Name	Yes / No
The fund is eligible for segregation	No

Member Cash (External) Transactions

Transaction Type	Date	Amount	Member
Retirement Withdrawal	23/07/2022	\$9,432.50	Girishbhai Kuberbhal Patel
Retirement Withdrawal	23/08/2022	\$9,432.50	Girishbhai Kuberbhal Patel
Retirement Withdrawal	23/09/2022	\$9,432.50	Girishbhai Kuberbhal Patel
Retirement Withdrawal	23/10/2022	\$9,432.50	Girishbhai Kuberbhal Patel
Retirement Withdrawal	02/11/2022	\$3,411.20	Girishbhai Kuberbhal Patel
Retirement Withdrawal	04/01/2023	\$3,631.66	Girishbhai Kuberbhal Patel
Retirement Withdrawal	04/04/2023	\$40,000.00	Girishbhai Kuberbhal Patel
Retirement Withdrawal	16/05/2023	\$20,000.00	Girishbhai Kuberbhal Patel
Retirement Withdrawal	22/06/2023	\$16,580.29	Girishbhai Kuberbhal Patel
Retirement Withdrawal	29/06/2023	\$5,000.00	Girishbhai Kuberbhal Patel
Retirement Withdrawal	30/06/2023	\$-2,420.00	Girishbhai Kuberbhal Patel
Retirement Withdrawal	30/06/2023	\$-315.00	Girishbhai Kuberbhal Patel

Non Cash (Internal) Transactions

Transaction Type	Date	Member	Amount
No non cash (Internal) transactions found.			

Closing Balances

Date	Amount
30/6/2023	\$1,494,972.94*

*Estimate

APPENDIX 2:**Description of Member Cash Transaction Types**

Transaction Type	Includes
Concessional Contribution	One off and regular Concessional contributions
Non-Concessional Contribution	Non-Concessional Contributions
Transfer In	Transfers from outside the fund into accumulation accounts including Rollovers In and Insurance claims received.
Non Retirement Withdrawal	One off and regular amounts paid out of the fund from TTR accounts where the member has not met a condition of release and from accumulation accounts. Includes lump sum benefits, death benefits, rollovers out, insurance premiums, and pension drawdowns from TTR accounts where the member has not met a condition of release.
Retirement Withdrawal	One off and regular amounts paid out of the fund from TTR accounts where the member has met a condition of release and from Account Based Pension accounts. Includes pension drawdowns, lump sum benefits, death benefits, rollovers out, insurance premiums.

Description of Non-Cash Transaction Types

Transaction Type	Includes
Account Based Pension Commencements	Account Based Pensions commenced during the financial year. Do not include pensions commenced in previous years, these are shown as opening balances. Do not include TTR Pensions. An Account Based Pension commencement involves transferring member balances from Accumulation to Account Based Pension.
Retirement Pension Commutation	Retirement Pensions ceased either in part or in entirety, where balances are transferred from Retirement (TTR pension where a condition of release has been met, and Account Based Pension) to Accumulation.
Retirement Pension Reversion	Transfers of a retirement pension balance from a deceased member to a surviving spouse.
Conversions from TTR to Retirement Pension	Conversion of a TTR to a Retirement Pension when a member meets a condition of release.
Contribution Split	Contributions which are split from one spouse to another. The amount split will be up to 85% of the original concessional contribution. Note that the original concessional contribution will also be shown on this form if it took place in the same year.
Transfers from Reserves to Non Retirement	Transfer from reserve account to a member Accumulation account or TTR pension.
Transfers from Reserves to Retirement	Transfer from reserve account to a member TTR pension where a condition of release has been met or Account Based Pension.

APPENDIX 3: ASSUMPTIONS

I have assumed that all transactions occur before investment income is earned each day

No assumptions are required to calculate the rate of increase in pension liability and earning rate as by definition, the value of assets and liabilities of account based income streams must be equal.

A - Financial Statements

2023 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status N/A - Not Applicable

Supporting Documents

No supporting documents

Standard Checklist

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

B - Permanent Documents

2023 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status N/A - Not Applicable

Supporting Documents

- Fund Summary Report Report

Standard Checklist

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

Carapa Nominees Pty Ltd Super Fund

Fund Summary Report

As at 30 June 2023

Fund Details

Date Formed: 29/09/1994

Period: 01/07/2022 - 30/06/2023

Tax File Number: Provided

Fund Type: SMSF

ABN: 55545182792

GST Registered: No

Postal Address:

32 Travers Avenue
Beaumont, South Australia 5066

Physical Address:

32 Travers Avenue
Beaumont, South Australia 5066

Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Patel, Girishbhai Kuberbhal	88	3	2	Provided	Not Provided
Patel, Ramaben Girishbhai	89	1	0	Provided	Not Provided

Fund Relationships

Relationship Type	Contact
Auditor	Boys, Anthony William
Fund Contact	Patel, Girishbhai
Tax Agent	PDK Financial Synergy Pty Ltd
Trustee	Patel, Girishbhai Kuberbhal
Trustee	Patel, Ramaben Girishbhai

C - Other Documents

2023 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status N/A - Not Applicable

Supporting Documents

No supporting documents

Standard Checklist

- Attach copy of any SOAs issued during the Financial Year
- Attach copy of Investment Strategy
- Attach signed Engagement Letter
- Attach signed Trustee Representation Letter
- Attach Trustee Minutes prepared during the year

D - Pension Documentation

2023 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status N/A - Not Applicable

Supporting Documents

- Transfer Balance Account Summary Report
- Pension Summary Report Report

Standard Checklist

- Attach Actuarial Certificate
- Attach documentation supporting any pensions commenced during the financial year
- Attach documentation supporting any pensions commuted during the financial year
- Ensure correct Transfer Balance Account Reports have been lodged with the ATO

Carapa Nominees Pty Ltd Super Fund

Pension Summary

As at 30 June 2023

Member Name : Patel, Girishbhai Kuberbhal

Member Age : 87* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
PATGIR0001P	Account Based Pension	01/07/2011	59.61%	4.50%	\$67,010.00*	N/A	\$118,618.15	\$0.00	\$118,618.15	NIL

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

PATGIR0003P	TRIS (Retirement Phase)	01/07/2021	41.03%	4.50%	\$4,030.00*	N/A	\$5,000.00	\$0.00	\$5,000.00	NIL
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*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$71,040.00	\$0.00	\$123,618.15	\$0.00	\$123,618.15	\$0.00
--	--	--	--	--	--------------------	---------------	---------------------	---------------	---------------------	---------------

Total :

					\$71,040.00	\$0.00	\$123,618.15	\$0.00	\$123,618.15	\$0.00
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*Age as at 01/07/2022 or pension start date for new pensions.

E - Estate Planning

2023 Financial Year

Preparer Pratik Mehta

Reviewer Kelly Fu

Status N/A - Not Applicable

Supporting Documents

No supporting documents

Standard Checklist

- Attach Death Benefit Nominations (if applicable)
- Attach Life Insurance Policies (if applicable)
- Attach Reversionary Pension documentation (if applicable)
- Attach SMSF Will (if applicable)
- Review current Estate planning to ensure it matches wishes of members