

Compliance Workpapers
Bushell Super Fund
Financial Year - 2023



Fund Details

Fund Name	Bushell Super Fund
Contact no	
Financial Year	2023
Established Date	28/07/2022
ABN	61 155 004 895
TFN	445854344
Trustee Type	Corporate
Trustees	Delta Coffee Pty Ltd
ACN	

Statement of Financial Position

Assets	Qty	2023	2022	Change (\$)	Change (%)	
Investments	0.00	649,510.80	0.00	649,510.80	100.00	WP-1 WP-2
Direct Property	0.00	580,000.00	0.00	580,000.00	100.00	
Unit 20 81 Cooper Street Campbellfield VIC 3061	1.00	580,000.00	0.00	580,000.00	100.00	WP-1
Managed Investments	0.00	69,510.80	0.00	69,510.80	100.00	WP-1
Vanguard Australian Fixed Interest Index Fund	14,432.96	14,714.00	0.00	14,714.00	100.00	
Vanguard Australian Property Securities Index Fund	22,344.61	19,192.69	0.00	19,192.69	100.00	
Vanguard Australian Shares Index Fund	7,803.81	19,331.73	0.00	19,331.73	100.00	
Vanguard W'sale International Shares Index Fund	5,521.26	16,272.38	0.00	16,272.38	100.00	
Other Assets	0.00	57,166.30	0.00	57,166.30	100.00	
Cash At Bank	0.00	337.21	0.00	337.21	100.00	
ANZ Bank Account	0.00	337.12	0.00	337.12	100.00	WP-1
Vanguard Cash Account	0.00	0.09	0.00	0.09	100.00	WP-1
Other Taxes Refundable	0.00	55,972.72	0.00	55,972.72	100.00	WP-1 WP-2
GST Payable/Refundable	0.00	55,972.72	0.00	55,972.72	100.00	
Receivables	0.00	856.37	0.00	856.37	100.00	
Investment Income Receivable	0.00	856.37	0.00	856.37	100.00	
Distributions	0.00	856.37	0.00	856.37	100.00	
Managed Investments	0.00	856.37	0.00	856.37	100.00	
Vanguard Australian Fixed Interest Index Fund	0.00	39.38	0.00	39.38	100.00	

Assets	Qty	2023	2022	Change (\$)	Change (%)	
Vanguard Australian Property Securities Index Fund	0.00	278.42	0.00	278.42	100.00	
Vanguard Australian Shares Index Fund	0.00	190.28	0.00	190.28	100.00	
Vanguard W'sale International Shares Index Fund	0.00	348.29	0.00	348.29	100.00	
Total Assets	0.00	706,677.10	0.00	706,677.10	100.00	

Liabilities	Qty	2023	2022	Change (\$)	Change (%)	
Income Tax Payable	0.00	13,729.60	0.00	13,729.60	100.00	WP-1 WP-2
Foreign Tax Credits	0.00	-27.44	0.00	-27.44	100.00	
Managed Investments	0.00	-27.44	0.00	-27.44	100.00	
Vanguard Australian Property Securities Index Fund	0.00	-0.24	0.00	-0.24	100.00	
Vanguard Australian Shares Index Fund	0.00	-0.48	0.00	-0.48	100.00	
Vanguard W'sale International Shares Index Fund	0.00	-26.72	0.00	-26.72	100.00	
Franking Credits	0.00	-134.76	0.00	-134.76	100.00	
Managed Investments	0.00	-134.76	0.00	-134.76	100.00	
Vanguard Australian Property Securities Index Fund	0.00	-11.36	0.00	-11.36	100.00	
Vanguard Australian Shares Index Fund	0.00	-123.40	0.00	-123.40	100.00	
Provision for Income Tax	0.00	13,891.80	0.00	13,891.80	100.00	
Total Liabilities	0.00	13,729.60	0.00	13,729.60	100.00	

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
Member Entitlement Accounts	0.00	692,947.50	0.00	692,947.50	100.00	WP-1 WP-2
Mr Paul Bushell	0.00	422,648.50	0.00	422,648.50	100.00	
Accumulation	0.00	422,648.50	0.00	422,648.50	100.00	
Mrs Vicki Bushell	0.00	270,299.00	0.00	270,299.00	100.00	
Accumulation	0.00	270,299.00	0.00	270,299.00	100.00	
Total Member Entitlements	0.00	692,947.50	0.00	692,947.50	100.00	

Operating Statement

Income	2023	2022	Change (\$)	Change (%)	
Investment Gains	58,577.84	0.00	58,577.84	100.00	
Increase in Market Value	58,577.84	0.00	58,577.84	100.00	WP-1
Direct Property	58,000.00	0.00	58,000.00	100.00	
Unit 20 81 Cooper Street Campbellfield VIC 3061	58,000.00	0.00	58,000.00	100.00	
Managed Investments	577.84	0.00	577.84	100.00	
Vanguard Australian Fixed Interest Index Fund	-206.13	0.00	-206.13	100.00	
Vanguard Australian Property Securities Index Fund	-379.76	0.00	-379.76	100.00	
Vanguard Australian Shares Index Fund	-110.99	0.00	-110.99	100.00	
Vanguard W'sale International Shares Index Fund	1,274.72	0.00	1,274.72	100.00	
Investment Income	21,824.61	0.00	21,824.61	100.00	WP-1 WP-2
Distributions	1,539.02	0.00	1,539.02	100.00	WP-1 WP-2
Managed Investments	1,539.02	0.00	1,539.02	100.00	
Vanguard Australian Fixed Interest Index Fund	73.51	0.00	73.51	100.00	
Vanguard Australian Property Securities Index Fund	519.10	0.00	519.10	100.00	
Vanguard Australian Shares Index Fund	459.74	0.00	459.74	100.00	
Vanguard W'sale International Shares Index Fund	486.67	0.00	486.67	100.00	
Interest	12.87	0.00	12.87	100.00	
Cash At Bank	12.87	0.00	12.87	100.00	
ANZ Bank Account	0.27	0.00	0.27	100.00	WP-1

Income	2023	2022	Change (\$)	Change (%)	
Vanguard Cash Account	12.60	0.00	12.60	100.00	WP-1
Rent	20,272.72	0.00	20,272.72	100.00	WP-1
Direct Property	20,272.72	0.00	20,272.72	100.00	
Unit 20 81 Cooper Street Campbellfield VIC 3061	20,272.72	0.00	20,272.72	100.00	
Member Receipts	629,823.72	0.00	629,823.72	100.00	
Contributions	72,600.00	0.00	72,600.00	100.00	WP-1
Employer	72,600.00	0.00	72,600.00	100.00	
Mr Paul Bushell	25,300.00	0.00	25,300.00	100.00	
Mrs Vicki Bushell	47,300.00	0.00	47,300.00	100.00	
Rollovers In	557,223.72	0.00	557,223.72	100.00	
Mr Paul Bushell	356,029.76	0.00	356,029.76	100.00	WP-1
Mrs Vicki Bushell	201,193.96	0.00	201,193.96	100.00	WP-1
Total Income	710,226.17	0.00	710,226.17	100.00	
Expenses	2023	2022	Change (\$)	Change (%)	
Member Payments	1,434.87	0.00	1,434.87	100.00	
Insurance Premiums	1,434.87	0.00	1,434.87	100.00	
Mr Paul Bushell	982.80	0.00	982.80	100.00	WP-1
Accumulation	982.80	0.00	982.80	100.00	
Mrs Vicki Bushell	452.07	0.00	452.07	100.00	
Accumulation	452.07	0.00	452.07	100.00	

Expenses	2023	2022	Change (\$)	Change (%)	
Other Expenses	1,952.00	0.00	1,952.00	100.00	
ASIC Fee	290.00	0.00	290.00	100.00	WP-1
Establishment Fee	1,662.00	0.00	1,662.00	100.00	WP-1
Total Expenses	3,386.87	0.00	3,386.87	100.00	
Income Tax	2023	2022	Change (\$)	Change (%)	
Income Tax Expense	13,891.80	0.00	13,891.80	100.00	WP-1 WP-2
Income Tax Expense	13,891.80	0.00	13,891.80	100.00	
Total Income Tax	13,891.80	0.00	13,891.80	100.00	
Net Profit(Loss) Total	692,947.50	0.00			

Market Value

Current Status : Good to Go Prior Status : N/A					Prepared By : N/A	Reviewed By : N/A
	Security Code	Security Name	Source Price	Units	Market Price	Market Value
FUND						
	VAN0001AU	Vanguard Australian Fixed Interest Index Fund	1.02	14,432.96	1.02	14,714.00
	VAN0002AU	Vanguard Australian Shares Index Fund	2.48	7,803.81	2.48	19,331.73
	VAN0003AU	Vanguard W'sale International Shares Index Fund	2.95	5,521.26	2.95	16,272.38
	VAN0004AU	Vanguard Australian Property Securities Index Fund	0.86	22,344.61	0.86	19,192.69

Lump Sum Payment - Good to Go

Great news! After review there is nothing that requires your attention.

Work Test - Good to Go

Great news! After review there is nothing that requires your attention.

Contribution Cap Limit

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
Current Year Contributions			Concessional	Non-Concessional
<p>Mr Paul Bushell</p> <p>Date of Birth: 02/02/1968 (Age: 54 at 30/06/2023)</p>				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		102,500.00	0.00
	Maximum cap available		130,000.00	110,000.00
	Contributions made (to this fund)		25,300.00	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		25,300.00	0.00
	Amount above caps		0.00	0.00
<p>Mrs Vicki Bushell</p> <p>Date of Birth: 30/01/1972 (Age: 50 at 30/06/2023)</p>				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		102,500.00	0.00
	Maximum cap available		130,000.00	110,000.00
	Contributions made (to this fund)		47,300.00	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		47,300.00	0.00
	Amount above caps		0.00	0.00

Negative Balance - Good to Go

Great news! After review there is nothing that requires your attention.

Contra Bank Entries

				Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Date	Description	Debits	Credits	Balance	
ANZ Bank Account						
🚩	17/10/2022	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER EFFECTIVE DATE 15 OCT 2022	0.00	2,300.00	6,311.97	
🚩	17/10/2022	ANZ M-BANKING FUNDS TFER TRANSFER 597071 TO 013230904297943 EFFECTIVE DATE 15 OCT 2022	2,300.00	0.00	4,011.97	
🚩	31/10/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 655379 FROM 904297943	0.00	2,300.00	6,261.74	
🚩	31/10/2022	ANZ M-BANKING FUNDS TFER TRANSFER 091812 TO 013230904297943	2,300.00	0.00	3,961.74	
🚩	01/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 372843 FROM 904297943	0.00	2,300.00	6,261.74	
🚩	01/11/2022	ANZ M-BANKING FUNDS TFER TRANSFER 252707 TO 013230904297943	2,300.00	0.00	3,961.74	
🚩	02/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 948912 FROM 904297943	0.00	2,300.00	6,261.74	
🚩	02/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 244878 TO 013230904297943	2,300.00	0.00	3,961.74	
🚩	07/11/2022	ANZ M-BANKING FUNDS TFER TRANSFER 800045 FROM 327581978	0.00	1,500.00	6,211.74	
🚩	15/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 986460 FROM 904297943	0.00	5,000.00	20,586.74	
🚩	15/11/2022	ANZ INTERNET BANKING PAYMENT 988144 TO BUSHELL SUPER FUND	20,000.00	0.00	586.74	
🚩	09/01/2023	ANZ MOBILE BANKING PAYMENT 352767 TO BUSHELL SUPER FUND	1,000.00	0.00	6,400.59	

			Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
🚩	09/01/2023	PAYMENT TO VANGUARD51365146 1465345	6,000.00	0.00	400.59
🚩	11/04/2023	ANZ INTERNET BANKING PAYMENT 686944 TO BUSHELL SUPER FUND	7,000.00	0.00	306.36
🚩	07/06/2023	ANZ INTERNET BANKING PAYMENT 853737 TO BUSHELL SUPER FUND	6,800.00	0.00	510.20
Vanguard Cash Account					
🚩	15/11/2022	Off-System BSB Direct Entry Deposit - Bushell Super Fund	0.00	20,000.00	20,000.00
🚩	16/11/2022	Buy transaction of VAN0001AU	5,000.00	0.00	15,000.00
🚩	07/12/2022	Off-System BSB Direct Entry Deposit invest Bushell sup	0.00	1,000.00	1,001.37
🚩	08/12/2022	Direct Debit payment in 08/12/2022	0.00	6,000.00	7,001.37
🚩	13/12/2022	Buy transaction of VAN0001AU	1,500.00	0.00	4,500.00
🚩	09/01/2023	Off-System BSB Direct Entry Deposit - Bushell Super	0.00	1,000.00	1,002.34
🚩	07/02/2023	Deposit for investment purchases	0.00	7,000.00	7,001.71
🚩	13/02/2023	Buy transaction of VAN0001AU	1,000.00	0.00	6,000.00
🚩	02/03/2023	Cash Account Interest	0.00	3.12	3.12
🚩	07/03/2023	Deposit for investment purchases	0.00	6,800.00	6,803.12
🚩	13/03/2023	Buy transaction of VAN0002AU	3.12	0.00	6,800.00

Income Comparison

					Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Date	Income Type	Total Income	Franking Credit	Estimated Income	Estimated Franking Credit	
VAN0001AU : Vanguard Australian Fixed Interest Index Fund (MF:VAN0001AU)							
🚩	30/06/2023	Distribution	39.38	0.00	39.37	0.00	
VAN0004AU : Vanguard Australian Property Securities Index Fund (MF:VAN0004AU)							
🚩	30/06/2023	Distribution	278.42	0.00	278.41	0.00	
VAN0003AU : Vanguard W'sale International Shares Index Fund (MF:VAN0003AU)							
🚩	30/06/2023	Distribution	348.29	0.00	348.27	0.00	

Benefits Paid to Member < 60 - Good to Go

Great news! After review there is nothing that requires your attention.

Retirement Condition - Good to Go

Great news! After review there is nothing that requires your attention.

Pension Limit - Not Applicable

The system did not find any data to process.

Tax Effective Allocation of Pension Payment (Member Level) - Not Applicable

The system did not find any data to process.

Preservation Components for Member above 65 - Not Applicable

The system did not find any data to process.

Preservation Components - Not Applicable

The system did not find any data to process.

Tax Component Verification (Accumulation) - Not Applicable

The system did not find any data to process.

Tax Component Verification (Pension) - Not Applicable

The system did not find any data to process.

Tax Effective Allocation of Pension Payment (Pension Account Level) - Not Applicable

The system did not find any data to process.

General Ledger

Date	Description	Quantity	Debits	Credits	Balance
Member Receipts / Rollovers In / Mr Paul Bushell					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/09/2022	Rollover In	0.00	0.00	356,029.76	356,029.76
30/06/2023	Closing Balance	0.00	0.00	0.00	356,029.76
Member Receipts / Rollovers In / Mrs Vicki Bushell					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
26/09/2022	Rollover In	0.00	0.00	201,193.96	201,193.96
30/06/2023	Closing Balance	0.00	0.00	0.00	201,193.96
Member Receipts / Employer / Mr Paul Bushell					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/09/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 349169 FROM 194193065 EFFECTIVE DATE 10 SEP 2022	0.00	0.00	2,300.00	2,300.00
16/09/2022	PAYMENT FROM MAMMOTH SWEEPING PAUL SUPER EFFECTIVE DATE 15 SEP 2022	0.00	0.00	2,300.00	4,600.00
15/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 985368 FROM 904297943	0.00	0.00	2,300.00	6,900.00
15/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 985877 FROM 194193065	0.00	0.00	2,300.00	9,200.00
07/12/2022	PAYMENT FROM MAMMOTH SWEEPING PAUL SUPER	0.00	0.00	2,300.00	11,500.00

Date	Description	Quantity	Debits	Credits	Balance
09/01/2023	ANZ INTERNET BANKING FUNDS TFER TRANSFER 230916 FROM 194193065 EFFECTIVE DATE 07 JAN 2023	0.00	0.00	2,300.00	13,800.00
07/02/2023	ANZ M-BANKING FUNDS TFER TRANSFER 464462 FROM 194193065	0.00	0.00	2,300.00	16,100.00
07/03/2023	ANZ M-BANKING FUNDS TFER TRANSFER 428324 FROM 194193065	0.00	0.00	2,300.00	18,400.00
11/04/2023	PAYMENT FROM MAMMOTH SWEEPING PAUL SUPER	0.00	0.00	2,300.00	20,700.00
09/05/2023	PAYMENT FROM MAMMOTH SWEEPING PAUL SUPER	0.00	0.00	2,300.00	23,000.00
07/06/2023	ANZ INTERNET BANKING FUNDS TFER TRANSFER 609108 FROM 194193065	0.00	0.00	2,300.00	25,300.00
30/06/2023	Closing Balance	0.00	0.00	0.00	25,300.00
Member Receipts / Employer / Mrs Vicki Bushell					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/09/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 349169 FROM 194193065 EFFECTIVE DATE 10 SEP 2022	0.00	0.00	2,300.00	2,300.00
16/09/2022	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER EFFECTIVE DATE 15 SEP 2022	0.00	0.00	2,300.00	4,600.00
30/09/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 979911 FROM 327581978	0.00	0.00	17,000.00	21,600.00
15/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 985771 FROM 194193065	0.00	0.00	2,300.00	23,900.00
15/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 985989 FROM 194193065	0.00	0.00	2,300.00	26,200.00

Date	Description	Quantity	Debits	Credits	Balance
15/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 986460 FROM 904297943	0.00	0.00	5,000.00	31,200.00
07/12/2022	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER	0.00	0.00	2,300.00	33,500.00
09/01/2023	ANZ INTERNET BANKING FUNDS TFER TRANSFER 230916 FROM 194193065 EFFECTIVE DATE 07 JAN 2023	0.00	0.00	2,300.00	35,800.00
07/02/2023	ANZ M-BANKING FUNDS TFER TRANSFER 464633 FROM 194193065	0.00	0.00	2,300.00	38,100.00
07/03/2023	ANZ M-BANKING FUNDS TFER TRANSFER 428498 FROM 194193065	0.00	0.00	2,300.00	40,400.00
11/04/2023	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER	0.00	0.00	2,300.00	42,700.00
09/05/2023	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER	0.00	0.00	2,300.00	45,000.00
07/06/2023	ANZ INTERNET BANKING FUNDS TFER TRANSFER 609180 FROM 194193065	0.00	0.00	2,300.00	47,300.00
30/06/2023	Closing Balance	0.00	0.00	0.00	47,300.00
Investment Gains / Increase in Market Value / Direct Property / Unit 20 81 Cooper Street Campbellfield VIC 3061					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	58,000.00	58,000.00
30/06/2023	Closing Balance	0.00	0.00	0.00	58,000.00
Investment Gains / Increase in Market Value / Managed Investments / Vanguard Australian Fixed Interest Index Fund					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	206.13	0.00	206.13

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	206.13
Investment Gains / Increase in Market Value / Managed Investments / Vanguard Australian Property Securities Index Fund					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	379.76	0.00	379.76
30/06/2023	Closing Balance	0.00	0.00	0.00	379.76
Investment Gains / Increase in Market Value / Managed Investments / Vanguard Australian Shares Index Fund					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	110.99	0.00	110.99
30/06/2023	Closing Balance	0.00	0.00	0.00	110.99
Investment Gains / Increase in Market Value / Managed Investments / Vanguard W'sale International Shares Index Fund					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	1,274.72	1,274.72
30/06/2023	Closing Balance	0.00	0.00	0.00	1,274.72
Investment Income / Distributions / Managed Investments / Vanguard Australian Fixed Interest Index Fund					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/12/2022	Distribution - Tax Statement	0.00	0.00	0.00	0.00
31/12/2022	VAN0001AU Distribution - Cash	0.00	0.00	8.83	8.83
31/03/2023	Distribution - Tax Statement	0.00	0.00	0.00	8.83
31/03/2023	VAN0001AU Distribution - Cash	0.00	0.00	25.30	34.13
30/06/2023	Distribution - Tax Statement	0.00	0.00	0.00	34.13

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	VAN0001AU Distribution - Cash	0.00	0.00	39.38	73.51
30/06/2023	Closing Balance	0.00	0.00	0.00	73.51
Investment Income / Distributions / Managed Investments / Vanguard Australian Property Securities Index Fund					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/12/2022	Distribution - Tax Statement	0.00	0.00	1.84	1.84
31/12/2022	VAN0004AU Distribution - Cash	0.00	0.00	80.12	81.96
31/03/2023	Distribution - Tax Statement	0.00	0.00	3.40	85.36
31/03/2023	VAN0004AU Distribution - Cash	0.00	0.00	148.96	234.32
30/06/2023	Distribution - Tax Statement	0.00	0.00	6.36	240.68
30/06/2023	VAN0004AU Distribution - Cash	0.00	0.00	278.42	519.10
30/06/2023	Closing Balance	0.00	0.00	0.00	519.10
Investment Income / Distributions / Managed Investments / Vanguard Australian Shares Index Fund					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/12/2022	Distribution - Tax Statement	0.00	0.00	21.28	21.28
31/12/2022	VAN0002AU Distribution - Cash	0.00	0.00	57.70	78.98
31/03/2023	Distribution - Tax Statement	0.00	0.00	32.42	111.40
31/03/2023	VAN0002AU Distribution - Cash	0.00	0.00	87.88	199.28
30/06/2023	Distribution - Tax Statement	0.00	0.00	70.18	269.46
30/06/2023	VAN0002AU Distribution - Cash	0.00	0.00	190.28	459.74
30/06/2023	Closing Balance	0.00	0.00	0.00	459.74

Date	Description	Quantity	Debits	Credits	Balance
Investment Income / Distributions / Managed Investments / Vanguard W'sale International Shares Index Fund					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/12/2022	Distribution - Tax Statement	0.00	0.00	2.10	2.10
31/12/2022	VAN0003AU Distribution - Cash	0.00	0.00	36.08	38.18
31/03/2023	Distribution - Tax Statement	0.00	0.00	4.39	42.57
31/03/2023	VAN0003AU Distribution - Cash	0.00	0.00	75.58	118.15
30/06/2023	Distribution - Tax Statement	0.00	0.00	20.23	138.38
30/06/2023	VAN0003AU Distribution - Cash	0.00	0.00	348.29	486.67
30/06/2023	Closing Balance	0.00	0.00	0.00	486.67
Investment Income / Interest / Cash At Bank / ANZ Bank Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/09/2022	CREDIT INTEREST PAID	0.00	0.00	0.25	0.25
30/11/2022	CREDIT INTEREST PAID	0.00	0.00	0.01	0.26
31/01/2023	CREDIT INTEREST PAID	0.00	0.00	0.01	0.27
30/06/2023	Closing Balance	0.00	0.00	0.00	0.27
Investment Income / Interest / Cash At Bank / Vanguard Cash Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
02/12/2022	Cash Account Interest	0.00	0.00	1.37	1.37
04/01/2023	Cash Account Interest	0.00	0.00	2.34	3.71
02/02/2023	Cash Account Interest	0.00	0.00	1.37	5.08

Date	Description	Quantity	Debits	Credits	Balance
02/03/2023	Cash Account Interest	0.00	0.00	3.12	8.20
04/04/2023	Cash Account Interest	0.00	0.00	3.31	11.51
02/05/2023	Cash Account Interest	0.00	0.00	0.53	12.04
02/06/2023	Cash Account Interest	0.00	0.00	0.56	12.60
30/06/2023	Closing Balance	0.00	0.00	0.00	12.60
Investment Income / Rent / Direct Property / Unit 20 81 Cooper Street Campbellfield VIC 3061					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/10/2022	TRANSFER FROM BLACKOUT SER RENT	0.00	0.00	1,500.00	1,500.00
07/10/2022	PAYMENT FROM MAMMOTH SWEEPING RENT	0.00	0.00	761.36	2,261.36
07/11/2022	ANZ M-BANKING FUNDS TFER TRANSFER 800045 FROM 327581978	0.00	0.00	1,500.00	3,761.36
07/11/2022	PAYMENT FROM MAMMOTH SWEEPING RENT	0.00	0.00	761.36	4,522.72
06/12/2022	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	0.00	1,500.00	6,022.72
07/12/2022	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	0.00	750.00	6,772.72
09/01/2023	PAYMENT FROM BLACKOUT SERVICE PTY LTD T/ RENT EFFECTIVE DATE 07 JAN 2023	0.00	0.00	1,500.00	8,272.72
09/01/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST EFFECTIVE DATE 07 JAN 2023	0.00	0.00	750.00	9,022.72
06/02/2023	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	0.00	1,500.00	10,522.72

Date	Description	Quantity	Debits	Credits	Balance
07/02/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	0.00	750.00	11,272.72
06/03/2023	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	0.00	1,500.00	12,772.72
07/03/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	0.00	750.00	13,522.72
11/04/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	0.00	750.00	14,272.72
11/04/2023	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	0.00	1,500.00	15,772.72
08/05/2023	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	0.00	1,500.00	17,272.72
09/05/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	0.00	750.00	18,022.72
07/06/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	0.00	750.00	18,772.72
07/06/2023	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	0.00	1,500.00	20,272.72
30/06/2023	Closing Balance	0.00	0.00	0.00	20,272.72
Member Payments / Insurance Premiums / Mr Paul Bushell / Accumulation					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/11/2022	PAYMENT TO MLC LIMITED R28791087	0.00	122.85	0.00	122.85
28/12/2022	PAYMENT TO MLC LIMITED R28791087	0.00	122.85	0.00	245.70
24/01/2023	PAYMENT TO MLC LIMITED R28791087	0.00	122.85	0.00	368.55
24/02/2023	PAYMENT TO MLC LIMITED R28791087	0.00	122.85	0.00	491.40

Date	Description	Quantity	Debits	Credits	Balance
24/03/2023	PAYMENT TO MLC LIMITED R28791087	0.00	122.85	0.00	614.25
24/04/2023	PAYMENT TO MLC LIMITED R28791087	0.00	122.85	0.00	737.10
24/05/2023	PAYMENT TO MLC LIMITED R28791087	0.00	122.85	0.00	859.95
26/06/2023	PAYMENT TO MLC LIMITED R28791087	0.00	122.85	0.00	982.80
30/06/2023	Closing Balance	0.00	0.00	0.00	982.80
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/11/2022	Insurance Premium Paid	0.00	122.85	0.00	122.85
24/11/2022	PAYMENT TO MLC LIMITED R28791087	0.00	0.00	122.85	0.00
28/12/2022	Insurance Premium Paid	0.00	122.85	0.00	122.85
28/12/2022	PAYMENT TO MLC LIMITED R28791087	0.00	0.00	122.85	0.00
24/01/2023	Insurance Premium Paid	0.00	122.85	0.00	122.85
24/01/2023	PAYMENT TO MLC LIMITED R28791087	0.00	0.00	122.85	0.00
24/02/2023	Insurance Premium Paid	0.00	122.85	0.00	122.85
24/02/2023	PAYMENT TO MLC LIMITED R28791087	0.00	0.00	122.85	0.00
24/03/2023	Insurance Premium Paid	0.00	122.85	0.00	122.85
24/03/2023	PAYMENT TO MLC LIMITED R28791087	0.00	0.00	122.85	0.00
24/04/2023	Insurance Premium Paid	0.00	122.85	0.00	122.85
24/04/2023	PAYMENT TO MLC LIMITED R28791087	0.00	0.00	122.85	0.00
24/05/2023	Insurance Premium Paid	0.00	122.85	0.00	122.85
24/05/2023	PAYMENT TO MLC LIMITED R28791087	0.00	0.00	122.85	0.00

Date	Description	Quantity	Debits	Credits	Balance
26/06/2023	Insurance Premium Paid	0.00	122.85	0.00	122.85
26/06/2023	PAYMENT TO MLC LIMITED R28791087	0.00	0.00	122.85	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Member Payments / Insurance Premiums / Mrs Vicki Bushell / Accumulation					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
28/10/2022	PAYMENT TO NOBLEOAK SERVICE 110562513/1421157	0.00	50.23	0.00	50.23
28/11/2022	PAYMENT TO NOBLEOAK SERVICE 110562513/1452284	0.00	50.23	0.00	100.46
28/12/2022	PAYMENT TO NOBLEOAK SERVICE 110562513/1483539	0.00	50.23	0.00	150.69
30/01/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1517508	0.00	50.23	0.00	200.92
28/02/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1550251	0.00	50.23	0.00	251.15
28/03/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1579979	0.00	50.23	0.00	301.38
28/04/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1612739	0.00	50.23	0.00	351.61
29/05/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1646886	0.00	50.23	0.00	401.84
28/06/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1679546	0.00	50.23	0.00	452.07
30/06/2023	Closing Balance	0.00	0.00	0.00	452.07
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
28/10/2022	Insurance Premium Paid	0.00	50.23	0.00	50.23
28/10/2022	PAYMENT TO NOBLEOAK SERVICE 110562513/1421157	0.00	0.00	50.23	0.00
28/11/2022	Insurance Premium Paid	0.00	50.23	0.00	50.23
28/11/2022	PAYMENT TO NOBLEOAK SERVICE 110562513/1452284	0.00	0.00	50.23	0.00
28/12/2022	Insurance Premium Paid	0.00	50.23	0.00	50.23
28/12/2022	PAYMENT TO NOBLEOAK SERVICE 110562513/1483539	0.00	0.00	50.23	0.00
30/01/2023	Insurance Premium Paid	0.00	50.23	0.00	50.23
30/01/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1517508	0.00	0.00	50.23	0.00
28/02/2023	Insurance Premium Paid	0.00	50.23	0.00	50.23
28/02/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1550251	0.00	0.00	50.23	0.00
28/03/2023	Insurance Premium Paid	0.00	50.23	0.00	50.23
28/03/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1579979	0.00	0.00	50.23	0.00
28/04/2023	Insurance Premium Paid	0.00	50.23	0.00	50.23
28/04/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1612739	0.00	0.00	50.23	0.00
29/05/2023	Insurance Premium Paid	0.00	50.23	0.00	50.23
29/05/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1646886	0.00	0.00	50.23	0.00
28/06/2023	Insurance Premium Paid	0.00	50.23	0.00	50.23

Date	Description	Quantity	Debits	Credits	Balance
28/06/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1679546	0.00	0.00	50.23	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Expenses / ASIC Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/12/2022	ANZ INTERNET BANKING BPAY ASIC {361127}	0.00	290.00	0.00	290.00
30/06/2023	Closing Balance	0.00	0.00	0.00	290.00
Other Expenses / Establishment Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/09/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 377660 TO 013230904297943 EFFECTIVE DATE 10 SEP 2022	0.00	1,662.00	0.00	1,662.00
30/06/2023	Closing Balance	0.00	0.00	0.00	1,662.00
Income Tax Expense / Income Tax Expense					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/09/2022	Fund Income Tax	0.00	690.00	0.00	690.00
16/09/2022	Fund Income Tax	0.00	345.00	0.00	1,035.00
16/09/2022	Fund Income Tax	0.00	345.00	0.00	1,380.00
30/09/2022	Fund Income Tax	0.00	2,550.00	0.00	3,930.00
28/10/2022	Fund Income Tax	0.00	0.00	7.53	3,922.47
15/11/2022	Fund Income Tax	0.00	345.00	0.00	4,267.47

Date	Description	Quantity	Debits	Credits	Balance
15/11/2022	Fund Income Tax	0.00	345.00	0.00	4,612.47
15/11/2022	Fund Income Tax	0.00	345.00	0.00	4,957.47
15/11/2022	Fund Income Tax	0.00	345.00	0.00	5,302.47
15/11/2022	Fund Income Tax	0.00	750.00	0.00	6,052.47
24/11/2022	Fund Income Tax	0.00	0.00	18.43	6,034.04
28/11/2022	Fund Income Tax	0.00	0.00	7.53	6,026.51
07/12/2022	Fund Income Tax	0.00	345.00	0.00	6,371.51
07/12/2022	Fund Income Tax	0.00	345.00	0.00	6,716.51
28/12/2022	Fund Income Tax	0.00	0.00	7.53	6,708.98
28/12/2022	Fund Income Tax	0.00	0.00	18.43	6,690.55
09/01/2023	Fund Income Tax	0.00	690.00	0.00	7,380.55
24/01/2023	Fund Income Tax	0.00	0.00	18.43	7,362.12
30/01/2023	Fund Income Tax	0.00	0.00	7.53	7,354.59
07/02/2023	Fund Income Tax	0.00	345.00	0.00	7,699.59
07/02/2023	Fund Income Tax	0.00	345.00	0.00	8,044.59
24/02/2023	Fund Income Tax	0.00	0.00	18.43	8,026.16
28/02/2023	Fund Income Tax	0.00	0.00	7.53	8,018.63
07/03/2023	Fund Income Tax	0.00	345.00	0.00	8,363.63
07/03/2023	Fund Income Tax	0.00	345.00	0.00	8,708.63
24/03/2023	Fund Income Tax	0.00	0.00	18.43	8,690.20

Date	Description	Quantity	Debits	Credits	Balance
28/03/2023	Fund Income Tax	0.00	0.00	7.53	8,682.67
11/04/2023	Fund Income Tax	0.00	345.00	0.00	9,027.67
11/04/2023	Fund Income Tax	0.00	345.00	0.00	9,372.67
24/04/2023	Fund Income Tax	0.00	0.00	18.43	9,354.24
28/04/2023	Fund Income Tax	0.00	0.00	7.53	9,346.71
09/05/2023	Fund Income Tax	0.00	345.00	0.00	9,691.71
09/05/2023	Fund Income Tax	0.00	345.00	0.00	10,036.71
24/05/2023	Fund Income Tax	0.00	0.00	18.43	10,018.28
29/05/2023	Fund Income Tax	0.00	0.00	7.53	10,010.75
07/06/2023	Fund Income Tax	0.00	345.00	0.00	10,355.75
07/06/2023	Fund Income Tax	0.00	345.00	0.00	10,700.75
26/06/2023	Fund Income Tax	0.00	0.00	18.43	10,682.32
28/06/2023	Fund Income Tax	0.00	0.00	7.53	10,674.79
30/06/2023	Fund Income Tax	0.00	3,217.01	0.00	13,891.80
30/06/2023	Closing Balance	0.00	0.00	0.00	13,891.80
Investments - Unit 20 81 Cooper Street Campbellfield VIC 3061					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/09/2022	Property Purchase	1.00	522,000.00	0.00	522,000.00
30/06/2023	Market Value Adjustment	0.00	58,000.00	0.00	580,000.00
30/06/2023	Closing Balance	1.00	0.00	0.00	580,000.00

Date	Description	Quantity	Debits	Credits	Balance
Investments - Vanguard Australian Fixed Interest Index Fund					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/11/2022	Buy transaction of VAN0001AU	4,894.76	5,000.00	0.00	5,000.00
13/12/2022	Buy transaction of VAN0001AU	1,443.01	1,500.00	0.00	6,500.00
01/01/2023	VAN0001AU Distribution - Cash	8.75	8.83	0.00	6,508.83
12/01/2023	Buy transaction of VAN0001AU	1,451.52	1,500.00	0.00	8,008.83
13/02/2023	Buy transaction of VAN0001AU	973.14	1,000.00	0.00	9,008.83
13/03/2023	Buy transaction of VAN0001AU	959.14	1,000.00	0.00	10,008.83
01/04/2023	VAN0001AU Distribution - Cash	24.01	25.30	0.00	10,034.13
12/04/2023	Buy transaction of VAN0001AU	1,416.43	1,500.00	0.00	11,534.13
10/05/2023	Buy transaction of VAN0001AU	1,617.96	1,700.00	0.00	13,234.13
09/06/2023	Buy transaction of VAN0001AU	1,644.24	1,686.00	0.00	14,920.13
30/06/2023	Market Value Adjustment	0.00	0.00	206.13	14,714.00
30/06/2023	Closing Balance	14,432.96	0.00	0.00	14,714.00
Investments - Vanguard Australian Property Securities Index Fund					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/11/2022	Buy transaction of VAN0004AU	5,815.98	5,000.00	0.00	5,000.00
08/12/2022	Buy transaction of VAN0004AU	573.65	501.37	0.00	5,501.37
13/12/2022	Buy transaction of VAN0004AU	1,706.29	1,500.00	0.00	7,001.37
01/01/2023	VAN0004AU Distribution - Cash	94.00	80.12	0.00	7,081.49

Date	Description	Quantity	Debits	Credits	Balance
11/01/2023	Buy transaction of VAN0004AU	570.13	500.00	0.00	7,581.49
12/01/2023	Buy transaction of VAN0004AU	1,692.05	1,500.00	0.00	9,081.49
13/02/2023	Buy transaction of VAN0004AU	2,742.13	2,500.00	0.00	11,581.49
13/03/2023	Buy transaction of VAN0004AU	2,719.55	2,400.00	0.00	13,981.49
01/04/2023	VAN0004AU Distribution - Cash	176.25	148.96	0.00	14,130.45
12/04/2023	Buy transaction of VAN0004AU	2,316.42	2,000.00	0.00	16,130.45
10/05/2023	Buy transaction of VAN0004AU	1,904.34	1,700.00	0.00	17,830.45
08/06/2023	Buy transaction of VAN0004AU	64.18	55.00	0.00	17,885.45
09/06/2023	Buy transaction of VAN0004AU	1,969.64	1,687.00	0.00	19,572.45
30/06/2023	Market Value Adjustment	0.00	0.00	379.76	19,192.69
30/06/2023	Closing Balance	22,344.61	0.00	0.00	19,192.69

Investments - Vanguard Australian Shares Index Fund

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/11/2022	Buy transaction of VAN0002AU	2,031.12	5,000.00	0.00	5,000.00
08/12/2022	Buy transaction of VAN0002AU	100.78	250.00	0.00	5,250.00
08/12/2022	Buy transaction of VAN0002AU	100.78	250.00	0.00	5,500.00
13/12/2022	Buy transaction of VAN0002AU	602.46	1,500.00	0.00	7,000.00
01/01/2023	VAN0002AU Distribution - Cash	23.89	57.70	0.00	7,057.70
11/01/2023	Buy transaction of VAN0002AU	203.05	502.00	0.00	7,559.70
12/01/2023	Buy transaction of VAN0002AU	599.71	1,500.00	0.00	9,059.70

Date	Description	Quantity	Debits	Credits	Balance
08/02/2023	Buy transaction of VAN0002AU	0.66	1.71	0.00	9,061.41
13/02/2023	Buy transaction of VAN0002AU	982.55	2,500.00	0.00	11,561.41
13/03/2023	Buy transaction of VAN0002AU	1.26	3.12	0.00	11,564.53
13/03/2023	Buy transaction of VAN0002AU	971.94	2,400.00	0.00	13,964.53
01/04/2023	VAN0002AU Distribution - Cash	35.45	87.88	0.00	14,052.41
12/04/2023	Buy transaction of VAN0002AU	789.98	2,003.31	0.00	16,055.72
10/05/2023	Buy transaction of VAN0002AU	677.35	1,700.00	0.00	17,755.72
09/06/2023	Buy transaction of VAN0002AU	682.83	1,687.00	0.00	19,442.72
30/06/2023	Market Value Adjustment	0.00	0.00	110.99	19,331.73
30/06/2023	Closing Balance	7,803.81	0.00	0.00	19,331.73

Investments - Vanguard W'sale International Shares Index Fund

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/11/2022	Buy transaction of VAN0003AU	1,881.61	5,000.00	0.00	5,000.00
13/12/2022	Buy transaction of VAN0003AU	562.66	1,500.00	0.00	6,500.00
01/01/2023	VAN0003AU Distribution - Cash	13.99	36.08	0.00	6,536.08
12/01/2023	Buy transaction of VAN0003AU	568.78	1,500.00	0.00	8,036.08
13/02/2023	Buy transaction of VAN0003AU	368.31	1,000.00	0.00	9,036.08
13/03/2023	Buy transaction of VAN0003AU	375.08	1,000.00	0.00	10,036.08
01/04/2023	VAN0003AU Distribution - Cash	27.02	75.58	0.00	10,111.66
12/04/2023	Buy transaction of VAN0003AU	534.78	1,500.00	0.00	11,611.66

Date	Description	Quantity	Debits	Credits	Balance
10/05/2023	Buy transaction of VAN0003AU	605.15	1,700.00	0.00	13,311.66
09/06/2023	Buy transaction of VAN0003AU	583.88	1,686.00	0.00	14,997.66
30/06/2023	Market Value Adjustment	0.00	1,274.72	0.00	16,272.38
30/06/2023	Closing Balance	5,521.26	0.00	0.00	16,272.38
Cash At Bank - ANZ Bank Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/09/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 349169 FROM 194193065 EFFECTIVE DATE 10 SEP 2022	0.00	4,600.00	0.00	4,600.00
12/09/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 377660 TO 013230904297943 EFFECTIVE DATE 10 SEP 2022	0.00	0.00	1,662.00	2,938.00
16/09/2022	PAYMENT FROM MAMMOTH SWEEPING PAUL SUPER EFFECTIVE DATE 15 SEP 2022	0.00	2,300.00	0.00	5,238.00
16/09/2022	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER EFFECTIVE DATE 15 SEP 2022	0.00	2,300.00	0.00	7,538.00
26/09/2022	TRANSFER FROM CARE SUPER PTY L 981722757252609748	0.00	201,193.96	0.00	208,731.96
30/09/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 979911 FROM 327581978	0.00	17,000.00	0.00	225,731.96
30/09/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 980167 TO 013160327581978	0.00	0.00	580,000.00	354,268.04
30/09/2022	CREDIT INTEREST PAID	0.00	0.25	0.00	354,267.79
30/09/2022	TRANSFER FROM CARE SUPER PTY L 981722757253009257	0.00	356,029.76	0.00	1,761.97

Date	Description	Quantity	Debits	Credits	Balance
06/10/2022	TRANSFER FROM BLACKOUT SER RENT	0.00	1,500.00	0.00	3,261.97
07/10/2022	PAYMENT FROM MAMMOTH SWEEPING RENT	0.00	750.00	0.00	4,011.97
17/10/2022	ANZ M-BANKING FUNDS TFER TRANSFER 597071 TO 013230904297943 EFFECTIVE DATE 15 OCT 2022	0.00	0.00	2,300.00	1,711.97
17/10/2022	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER EFFECTIVE DATE 15 OCT 2022	0.00	2,300.00	0.00	4,011.97
28/10/2022	PAYMENT TO NOBLEOAK SERVICE 110562513/1421157	0.00	0.00	50.23	3,961.74
31/10/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 655379 FROM 904297943	0.00	2,300.00	0.00	6,261.74
31/10/2022	ANZ M-BANKING FUNDS TFER TRANSFER 091812 TO 013230904297943	0.00	0.00	2,300.00	3,961.74
01/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 372843 FROM 904297943	0.00	2,300.00	0.00	6,261.74
01/11/2022	ANZ M-BANKING FUNDS TFER TRANSFER 252707 TO 013230904297943	0.00	0.00	2,300.00	3,961.74
02/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 244878 TO 013230904297943	0.00	0.00	2,300.00	1,661.74
02/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 948912 FROM 904297943	0.00	2,300.00	0.00	3,961.74
07/11/2022	ANZ M-BANKING FUNDS TFER TRANSFER 800045 FROM 327581978	0.00	1,500.00	0.00	5,461.74
07/11/2022	PAYMENT FROM MAMMOTH SWEEPING RENT	0.00	750.00	0.00	6,211.74
10/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 757014 FROM 194193065	0.00	175.00	0.00	6,386.74

Date	Description	Quantity	Debits	Credits	Balance
15/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 985368 FROM 904297943	0.00	2,300.00	0.00	8,686.74
15/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 985771 FROM 194193065	0.00	2,300.00	0.00	10,986.74
15/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 985877 FROM 194193065	0.00	2,300.00	0.00	13,286.74
15/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 985989 FROM 194193065	0.00	2,300.00	0.00	15,586.74
15/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 986460 FROM 904297943	0.00	5,000.00	0.00	20,586.74
15/11/2022	ANZ INTERNET BANKING PAYMENT 988144 TO BUSHELL SUPER FUND	0.00	0.00	20,000.00	586.74
21/11/2022	PAYMENT FROM BLACKOUT SERVICE PTY LTD T/GST EFFECTIVE DATE 19 NOV 2022	0.00	300.00	0.00	886.74
24/11/2022	PAYMENT TO MLC LIMITED R28791087	0.00	0.00	122.85	763.89
28/11/2022	PAYMENT TO NOBLEOAK SERVICE 110562513/1452284	0.00	0.00	50.23	713.66
30/11/2022	CREDIT INTEREST PAID	0.00	0.01	0.00	713.67
01/12/2022	ANZ INTERNET BANKING BPAY ASIC {361127}	0.00	0.00	290.00	423.67
06/12/2022	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	1,650.00	0.00	2,073.67
07/12/2022	ANZ INTERNET BANKING PAYMENT 397012 TO BUSHELL SUPER FUND	0.00	0.00	1,000.00	1,073.67
07/12/2022	PAYMENT FROM MAMMOTH SWEEPING PAUL SUPER	0.00	2,300.00	0.00	3,373.67
07/12/2022	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	825.00	0.00	4,198.67

Date	Description	Quantity	Debits	Credits	Balance
07/12/2022	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER	0.00	2,300.00	0.00	6,498.67
08/12/2022	PAYMENT TO VANGUARD51365146 1404508	0.00	0.00	6,000.00	498.67
28/12/2022	PAYMENT TO MLC LIMITED R28791087	0.00	0.00	122.85	375.82
28/12/2022	PAYMENT TO NOBLEOAK SERVICE 110562513/1483539	0.00	0.00	50.23	325.59
09/01/2023	ANZ INTERNET BANKING FUNDS TFER TRANSFER 230916 FROM 194193065 EFFECTIVE DATE 07 JAN 2023	0.00	2,300.00	0.00	2,625.59
09/01/2023	ANZ INTERNET BANKING FUNDS TFER TRANSFER 230939 FROM 194193065 EFFECTIVE DATE 07 JAN 2023	0.00	2,300.00	0.00	4,925.59
09/01/2023	ANZ MOBILE BANKING PAYMENT 352767 TO BUSHELL SUPER FUND	0.00	0.00	1,000.00	3,925.59
09/01/2023	PAYMENT FROM BLACKOUT SERVICE PTY LTD T/ RENT EFFECTIVE DATE 07 JAN 2023	0.00	1,650.00	0.00	5,575.59
09/01/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST EFFECTIVE DATE 07 JAN 2023	0.00	825.00	0.00	6,400.59
09/01/2023	PAYMENT TO VANGUARD51365146 1465345	0.00	0.00	6,000.00	400.59
24/01/2023	PAYMENT TO MLC LIMITED R28791087	0.00	0.00	122.85	277.74
30/01/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1517508	0.00	0.00	50.23	227.51
31/01/2023	CREDIT INTEREST PAID	0.00	0.01	0.00	227.52
06/02/2023	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	1,650.00	0.00	1,877.52

Date	Description	Quantity	Debits	Credits	Balance
07/02/2023	ANZ M-BANKING FUNDS TFER TRANSFER 464462 FROM 194193065	0.00	2,300.00	0.00	4,177.52
07/02/2023	ANZ M-BANKING FUNDS TFER TRANSFER 464633 FROM 194193065	0.00	2,300.00	0.00	6,477.52
07/02/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	825.00	0.00	7,302.52
07/02/2023	PAYMENT TO VANGUARD51365146 1548507	0.00	0.00	7,000.00	302.52
24/02/2023	PAYMENT TO MLC LIMITED R28791087	0.00	0.00	122.85	179.67
28/02/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1550251	0.00	0.00	50.23	129.44
06/03/2023	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	1,650.00	0.00	1,779.44
07/03/2023	ANZ M-BANKING FUNDS TFER TRANSFER 428324 FROM 194193065	0.00	2,300.00	0.00	4,079.44
07/03/2023	ANZ M-BANKING FUNDS TFER TRANSFER 428498 FROM 194193065	0.00	2,300.00	0.00	6,379.44
07/03/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	825.00	0.00	7,204.44
07/03/2023	PAYMENT TO VANGUARD51365146 1619537	0.00	0.00	6,800.00	404.44
24/03/2023	PAYMENT TO MLC LIMITED R28791087	0.00	0.00	122.85	281.59
28/03/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1579979	0.00	0.00	50.23	231.36
11/04/2023	ANZ INTERNET BANKING PAYMENT 686944 TO BUSHELL SUPER FUND	0.00	0.00	7,000.00	6,768.64
11/04/2023	PAYMENT FROM MAMMOTH SWEEPING PAUL SUPER	0.00	2,300.00	0.00	4,468.64

Date	Description	Quantity	Debits	Credits	Balance
11/04/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	825.00	0.00	3,643.64
11/04/2023	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER	0.00	2,300.00	0.00	1,343.64
11/04/2023	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	1,650.00	0.00	306.36
24/04/2023	PAYMENT TO MLC LIMITED R28791087	0.00	0.00	122.85	183.51
28/04/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1612739	0.00	0.00	50.23	133.28
08/05/2023	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	1,650.00	0.00	1,783.28
09/05/2023	ANZ INTERNET BANKING PAYMENT 703117 TO BUSHELL SUPER FUND	0.00	0.00	6,800.00	5,016.72
09/05/2023	PAYMENT FROM MAMMOTH SWEEPING PAUL SUPER	0.00	2,300.00	0.00	2,716.72
09/05/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	825.00	0.00	1,891.72
09/05/2023	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER	0.00	2,300.00	0.00	408.28
24/05/2023	PAYMENT TO MLC LIMITED R28791087	0.00	0.00	122.85	285.43
29/05/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1646886	0.00	0.00	50.23	235.20
07/06/2023	ANZ INTERNET BANKING FUNDS TFER TRANSFER 609108 FROM 194193065	0.00	2,300.00	0.00	2,535.20
07/06/2023	ANZ INTERNET BANKING FUNDS TFER TRANSFER 609180 FROM 194193065	0.00	2,300.00	0.00	4,835.20
07/06/2023	ANZ INTERNET BANKING PAYMENT 853737 TO BUSHELL SUPER FUND	0.00	0.00	6,800.00	1,964.80

Date	Description	Quantity	Debits	Credits	Balance
07/06/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	825.00	0.00	1,139.80
07/06/2023	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	1,650.00	0.00	510.20
26/06/2023	PAYMENT TO MLC LIMITED R28791087	0.00	0.00	122.85	387.35
28/06/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1679546	0.00	0.00	50.23	337.12
30/06/2023	Closing Balance	0.00	0.00	0.00	337.12
Cash At Bank - Vanguard Cash Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/11/2022	Off-System BSB Direct Entry Deposit - Bushell Super Fund	0.00	20,000.00	0.00	20,000.00
16/11/2022	Buy transaction of VAN0001AU	0.00	0.00	5,000.00	15,000.00
16/11/2022	Buy transaction of VAN0002AU	0.00	0.00	5,000.00	10,000.00
16/11/2022	Buy transaction of VAN0003AU	0.00	0.00	5,000.00	5,000.00
16/11/2022	Buy transaction of VAN0004AU	0.00	0.00	5,000.00	0.00
02/12/2022	Cash Account Interest	0.00	1.37	0.00	1.37
07/12/2022	Off-System BSB Direct Entry Deposit invest Bushell sup	0.00	1,000.00	0.00	1,001.37
08/12/2022	Buy transaction of VAN0002AU	0.00	0.00	250.00	751.37
08/12/2022	Buy transaction of VAN0002AU	0.00	0.00	250.00	501.37
08/12/2022	Buy transaction of VAN0004AU	0.00	0.00	501.37	0.00
08/12/2022	Direct Debit payment in 08/12/2022	0.00	6,000.00	0.00	6,000.00

Date	Description	Quantity	Debits	Credits	Balance
13/12/2022	Buy transaction of VAN0001AU	0.00	0.00	1,500.00	4,500.00
13/12/2022	Buy transaction of VAN0002AU	0.00	0.00	1,500.00	3,000.00
13/12/2022	Buy transaction of VAN0003AU	0.00	0.00	1,500.00	1,500.00
13/12/2022	Buy transaction of VAN0004AU	0.00	0.00	1,500.00	0.00
04/01/2023	Cash Account Interest	0.00	2.34	0.00	2.34
09/01/2023	Direct Debit payment in 09/01/2023	0.00	6,000.00	0.00	6,002.34
09/01/2023	Off-System BSB Direct Entry Deposit - Bushell Super	0.00	1,000.00	0.00	7,002.34
11/01/2023	Buy transaction of VAN0002AU	0.00	0.00	502.00	6,500.34
11/01/2023	Buy transaction of VAN0004AU	0.00	0.00	500.00	6,000.34
12/01/2023	Buy transaction of VAN0001AU	0.00	0.00	1,500.00	4,500.34
12/01/2023	Buy transaction of VAN0002AU	0.00	0.00	1,500.00	3,000.34
12/01/2023	Buy transaction of VAN0003AU	0.00	0.00	1,500.00	1,500.34
12/01/2023	Buy transaction of VAN0004AU	0.00	0.00	1,500.00	0.34
02/02/2023	Cash Account Interest	0.00	1.37	0.00	1.71
07/02/2023	Deposit for investment purchases	0.00	7,000.00	0.00	7,001.71
08/02/2023	Buy transaction of VAN0002AU	0.00	0.00	1.71	7,000.00
13/02/2023	Buy transaction of VAN0001AU	0.00	0.00	1,000.00	6,000.00
13/02/2023	Buy transaction of VAN0002AU	0.00	0.00	2,500.00	3,500.00
13/02/2023	Buy transaction of VAN0003AU	0.00	0.00	1,000.00	2,500.00

Date	Description	Quantity	Debits	Credits	Balance
13/02/2023	Buy transaction of VAN0004AU	0.00	0.00	2,500.00	0.00
02/03/2023	Cash Account Interest	0.00	3.12	0.00	3.12
07/03/2023	Deposit for investment purchases	0.00	6,800.00	0.00	6,803.12
13/03/2023	Buy transaction of VAN0001AU	0.00	0.00	1,000.00	5,803.12
13/03/2023	Buy transaction of VAN0002AU	0.00	0.00	3.12	5,800.00
13/03/2023	Buy transaction of VAN0002AU	0.00	0.00	2,400.00	3,400.00
13/03/2023	Buy transaction of VAN0003AU	0.00	0.00	1,000.00	2,400.00
13/03/2023	Buy transaction of VAN0004AU	0.00	0.00	2,400.00	0.00
04/04/2023	Cash Account Interest	0.00	3.31	0.00	3.31
11/04/2023	Off-System BSB Direct Entry Deposit - Bushell super fund	0.00	7,000.00	0.00	7,003.31
12/04/2023	Buy transaction of VAN0001AU	0.00	0.00	1,500.00	5,503.31
12/04/2023	Buy transaction of VAN0002AU	0.00	0.00	2,003.31	3,500.00
12/04/2023	Buy transaction of VAN0003AU	0.00	0.00	1,500.00	2,000.00
12/04/2023	Buy transaction of VAN0004AU	0.00	0.00	2,000.00	0.00
02/05/2023	Cash Account Interest	0.00	0.53	0.00	0.53
09/05/2023	Off-System BSB Direct Entry Deposit - investment	0.00	6,800.00	0.00	6,800.53
10/05/2023	Buy transaction of VAN0001AU	0.00	0.00	1,700.00	5,100.53
10/05/2023	Buy transaction of VAN0002AU	0.00	0.00	1,700.00	3,400.53
10/05/2023	Buy transaction of VAN0003AU	0.00	0.00	1,700.00	1,700.53

Date	Description	Quantity	Debits	Credits	Balance
10/05/2023	Buy transaction of VAN0004AU	0.00	0.00	1,700.00	0.53
02/06/2023	Cash Account Interest	0.00	0.56	0.00	1.09
07/06/2023	Off-System BSB Direct Entry Deposit - Bushell Super fund	0.00	6,800.00	0.00	6,801.09
08/06/2023	Buy transaction of VAN0004AU	0.00	0.00	55.00	6,746.09
09/06/2023	Buy transaction of VAN0001AU	0.00	0.00	1,686.00	5,060.09
09/06/2023	Buy transaction of VAN0002AU	0.00	0.00	1,687.00	3,373.09
09/06/2023	Buy transaction of VAN0003AU	0.00	0.00	1,686.00	1,687.09
09/06/2023	Buy transaction of VAN0004AU	0.00	0.00	1,687.00	0.09
30/06/2023	Closing Balance	0.00	0.00	0.00	0.09
Other Assets - Unsettled Trades / Acquisitions / Direct Property / Unit 20 81 Cooper Street Campbellfield VIC 3061					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/09/2022	Property Purchase	0.00	0.00	580,000.00	580,000.00
30/09/2022	Purchase Settlement Paid	0.00	580,000.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Managed Investments / Vanguard Australian Fixed Interest Index Fund					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/11/2022	Buy transaction of VAN0001AU	0.00	0.00	5,000.00	5,000.00
16/11/2022	Buy transaction of VAN0001AU	0.00	5,000.00	0.00	0.00
13/12/2022	Buy transaction of VAN0001AU	0.00	0.00	1,500.00	1,500.00

Date	Description	Quantity	Debits	Credits	Balance
13/12/2022	Buy transaction of VAN0001AU	0.00	1,500.00	0.00	0.00
01/01/2023	VAN0001AU Distribution - Cash	0.00	0.00	8.83	8.83
01/01/2023	VAN0001AU Distribution - Cash	0.00	8.83	0.00	0.00
12/01/2023	Buy transaction of VAN0001AU	0.00	0.00	1,500.00	1,500.00
12/01/2023	Buy transaction of VAN0001AU	0.00	1,500.00	0.00	0.00
13/02/2023	Buy transaction of VAN0001AU	0.00	0.00	1,000.00	1,000.00
13/02/2023	Buy transaction of VAN0001AU	0.00	1,000.00	0.00	0.00
13/03/2023	Buy transaction of VAN0001AU	0.00	0.00	1,000.00	1,000.00
13/03/2023	Buy transaction of VAN0001AU	0.00	1,000.00	0.00	0.00
01/04/2023	VAN0001AU Distribution - Cash	0.00	0.00	25.30	25.30
01/04/2023	VAN0001AU Distribution - Cash	0.00	25.30	0.00	0.00
12/04/2023	Buy transaction of VAN0001AU	0.00	0.00	1,500.00	1,500.00
12/04/2023	Buy transaction of VAN0001AU	0.00	1,500.00	0.00	0.00
10/05/2023	Buy transaction of VAN0001AU	0.00	0.00	1,700.00	1,700.00
10/05/2023	Buy transaction of VAN0001AU	0.00	1,700.00	0.00	0.00
09/06/2023	Buy transaction of VAN0001AU	0.00	0.00	1,686.00	1,686.00
09/06/2023	Buy transaction of VAN0001AU	0.00	1,686.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Managed Investments / Vanguard Australian Property Securities Index Fund					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
16/11/2022	Buy transaction of VAN0004AU	0.00	0.00	5,000.00	5,000.00
16/11/2022	Buy transaction of VAN0004AU	0.00	5,000.00	0.00	0.00
08/12/2022	Buy transaction of VAN0004AU	0.00	0.00	501.37	501.37
08/12/2022	Buy transaction of VAN0004AU	0.00	501.37	0.00	0.00
13/12/2022	Buy transaction of VAN0004AU	0.00	0.00	1,500.00	1,500.00
13/12/2022	Buy transaction of VAN0004AU	0.00	1,500.00	0.00	0.00
01/01/2023	VAN0004AU Distribution - Cash	0.00	0.00	80.12	80.12
01/01/2023	VAN0004AU Distribution - Cash	0.00	80.12	0.00	0.00
11/01/2023	Buy transaction of VAN0004AU	0.00	0.00	500.00	500.00
11/01/2023	Buy transaction of VAN0004AU	0.00	500.00	0.00	0.00
12/01/2023	Buy transaction of VAN0004AU	0.00	0.00	1,500.00	1,500.00
12/01/2023	Buy transaction of VAN0004AU	0.00	1,500.00	0.00	0.00
13/02/2023	Buy transaction of VAN0004AU	0.00	0.00	2,500.00	2,500.00
13/02/2023	Buy transaction of VAN0004AU	0.00	2,500.00	0.00	0.00
13/03/2023	Buy transaction of VAN0004AU	0.00	0.00	2,400.00	2,400.00
13/03/2023	Buy transaction of VAN0004AU	0.00	2,400.00	0.00	0.00
01/04/2023	VAN0004AU Distribution - Cash	0.00	0.00	148.96	148.96
01/04/2023	VAN0004AU Distribution - Cash	0.00	148.96	0.00	0.00
12/04/2023	Buy transaction of VAN0004AU	0.00	0.00	2,000.00	2,000.00
12/04/2023	Buy transaction of VAN0004AU	0.00	2,000.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
10/05/2023	Buy transaction of VAN0004AU	0.00	0.00	1,700.00	1,700.00
10/05/2023	Buy transaction of VAN0004AU	0.00	1,700.00	0.00	0.00
08/06/2023	Buy transaction of VAN0004AU	0.00	0.00	55.00	55.00
08/06/2023	Buy transaction of VAN0004AU	0.00	55.00	0.00	0.00
09/06/2023	Buy transaction of VAN0004AU	0.00	0.00	1,687.00	1,687.00
09/06/2023	Buy transaction of VAN0004AU	0.00	1,687.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Managed Investments / Vanguard Australian Shares Index Fund					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/11/2022	Buy transaction of VAN0002AU	0.00	0.00	5,000.00	5,000.00
16/11/2022	Buy transaction of VAN0002AU	0.00	5,000.00	0.00	0.00
08/12/2022	Buy transaction of VAN0002AU	0.00	0.00	250.00	250.00
08/12/2022	Buy transaction of VAN0002AU	0.00	0.00	250.00	500.00
08/12/2022	Buy transaction of VAN0002AU	0.00	250.00	0.00	250.00
08/12/2022	Buy transaction of VAN0002AU	0.00	250.00	0.00	0.00
13/12/2022	Buy transaction of VAN0002AU	0.00	0.00	1,500.00	1,500.00
13/12/2022	Buy transaction of VAN0002AU	0.00	1,500.00	0.00	0.00
01/01/2023	VAN0002AU Distribution - Cash	0.00	0.00	57.70	57.70
01/01/2023	VAN0002AU Distribution - Cash	0.00	57.70	0.00	0.00
11/01/2023	Buy transaction of VAN0002AU	0.00	0.00	502.00	502.00

Date	Description	Quantity	Debits	Credits	Balance
11/01/2023	Buy transaction of VAN0002AU	0.00	502.00	0.00	0.00
12/01/2023	Buy transaction of VAN0002AU	0.00	0.00	1,500.00	1,500.00
12/01/2023	Buy transaction of VAN0002AU	0.00	1,500.00	0.00	0.00
08/02/2023	Buy transaction of VAN0002AU	0.00	0.00	1.71	1.71
08/02/2023	Buy transaction of VAN0002AU	0.00	1.71	0.00	0.00
13/02/2023	Buy transaction of VAN0002AU	0.00	0.00	2,500.00	2,500.00
13/02/2023	Buy transaction of VAN0002AU	0.00	2,500.00	0.00	0.00
13/03/2023	Buy transaction of VAN0002AU	0.00	0.00	3.12	3.12
13/03/2023	Buy transaction of VAN0002AU	0.00	0.00	2,400.00	2,403.12
13/03/2023	Buy transaction of VAN0002AU	0.00	3.12	0.00	2,400.00
13/03/2023	Buy transaction of VAN0002AU	0.00	2,400.00	0.00	0.00
01/04/2023	VAN0002AU Distribution - Cash	0.00	0.00	87.88	87.88
01/04/2023	VAN0002AU Distribution - Cash	0.00	87.88	0.00	0.00
12/04/2023	Buy transaction of VAN0002AU	0.00	0.00	2,003.31	2,003.31
12/04/2023	Buy transaction of VAN0002AU	0.00	2,003.31	0.00	0.00
10/05/2023	Buy transaction of VAN0002AU	0.00	0.00	1,700.00	1,700.00
10/05/2023	Buy transaction of VAN0002AU	0.00	1,700.00	0.00	0.00
09/06/2023	Buy transaction of VAN0002AU	0.00	0.00	1,687.00	1,687.00
09/06/2023	Buy transaction of VAN0002AU	0.00	1,687.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Other Assets - Unsettled Trades / Acquisitions / Managed Investments / Vanguard W'sale International Shares Index Fund					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/11/2022	Buy transaction of VAN0003AU	0.00	0.00	5,000.00	5,000.00
16/11/2022	Buy transaction of VAN0003AU	0.00	5,000.00	0.00	0.00
13/12/2022	Buy transaction of VAN0003AU	0.00	0.00	1,500.00	1,500.00
13/12/2022	Buy transaction of VAN0003AU	0.00	1,500.00	0.00	0.00
01/01/2023	VAN0003AU Distribution - Cash	0.00	0.00	36.08	36.08
01/01/2023	VAN0003AU Distribution - Cash	0.00	36.08	0.00	0.00
12/01/2023	Buy transaction of VAN0003AU	0.00	0.00	1,500.00	1,500.00
12/01/2023	Buy transaction of VAN0003AU	0.00	1,500.00	0.00	0.00
13/02/2023	Buy transaction of VAN0003AU	0.00	0.00	1,000.00	1,000.00
13/02/2023	Buy transaction of VAN0003AU	0.00	1,000.00	0.00	0.00
13/03/2023	Buy transaction of VAN0003AU	0.00	0.00	1,000.00	1,000.00
13/03/2023	Buy transaction of VAN0003AU	0.00	1,000.00	0.00	0.00
01/04/2023	VAN0003AU Distribution - Cash	0.00	0.00	75.58	75.58
01/04/2023	VAN0003AU Distribution - Cash	0.00	75.58	0.00	0.00
12/04/2023	Buy transaction of VAN0003AU	0.00	0.00	1,500.00	1,500.00
12/04/2023	Buy transaction of VAN0003AU	0.00	1,500.00	0.00	0.00
10/05/2023	Buy transaction of VAN0003AU	0.00	0.00	1,700.00	1,700.00
10/05/2023	Buy transaction of VAN0003AU	0.00	1,700.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
09/06/2023	Buy transaction of VAN0003AU	0.00	0.00	1,686.00	1,686.00
09/06/2023	Buy transaction of VAN0003AU	0.00	1,686.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / Vanguard Australian Fixed Interest Index Fund

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/12/2022	VAN0001AU Distribution - Cash	0.00	8.83	0.00	8.83
01/01/2023	VAN0001AU Distribution - Cash	0.00	0.00	8.83	0.00
31/03/2023	VAN0001AU Distribution - Cash	0.00	25.30	0.00	25.30
01/04/2023	VAN0001AU Distribution - Cash	0.00	0.00	25.30	0.00
30/06/2023	VAN0001AU Distribution - Cash	0.00	39.38	0.00	39.38
30/06/2023	Closing Balance	0.00	0.00	0.00	39.38

Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / Vanguard Australian Property Securities Index Fund

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/12/2022	VAN0004AU Distribution - Cash	0.00	80.12	0.00	80.12
01/01/2023	VAN0004AU Distribution - Cash	0.00	0.00	80.12	0.00
31/03/2023	VAN0004AU Distribution - Cash	0.00	148.96	0.00	148.96
01/04/2023	VAN0004AU Distribution - Cash	0.00	0.00	148.96	0.00
30/06/2023	VAN0004AU Distribution - Cash	0.00	278.42	0.00	278.42
30/06/2023	Closing Balance	0.00	0.00	0.00	278.42

Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / Vanguard Australian Shares Index Fund

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/12/2022	VAN0002AU Distribution - Cash	0.00	57.70	0.00	57.70
01/01/2023	VAN0002AU Distribution - Cash	0.00	0.00	57.70	0.00
31/03/2023	VAN0002AU Distribution - Cash	0.00	87.88	0.00	87.88
01/04/2023	VAN0002AU Distribution - Cash	0.00	0.00	87.88	0.00
30/06/2023	VAN0002AU Distribution - Cash	0.00	190.28	0.00	190.28
30/06/2023	Closing Balance	0.00	0.00	0.00	190.28
Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / Vanguard W'sale International Shares Index Fund					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/12/2022	VAN0003AU Distribution - Cash	0.00	36.08	0.00	36.08
01/01/2023	VAN0003AU Distribution - Cash	0.00	0.00	36.08	0.00
31/03/2023	VAN0003AU Distribution - Cash	0.00	75.58	0.00	75.58
01/04/2023	VAN0003AU Distribution - Cash	0.00	0.00	75.58	0.00
30/06/2023	VAN0003AU Distribution - Cash	0.00	348.29	0.00	348.29
30/06/2023	Closing Balance	0.00	0.00	0.00	348.29
Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / ANZ Bank Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/09/2022	CREDIT INTEREST PAID	0.00	0.00	0.25	0.25
30/09/2022	CREDIT INTEREST PAID	0.00	0.25	0.00	0.00
30/11/2022	CREDIT INTEREST PAID	0.00	0.00	0.01	0.01

Date	Description	Quantity	Debits	Credits	Balance
30/11/2022	CREDIT INTEREST PAID	0.00	0.01	0.00	0.00
31/01/2023	CREDIT INTEREST PAID	0.00	0.00	0.01	0.01
31/01/2023	CREDIT INTEREST PAID	0.00	0.01	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / Vanguard Cash Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
02/12/2022	Cash Account Interest	0.00	0.00	1.37	1.37
02/12/2022	Cash Account Interest	0.00	1.37	0.00	0.00
04/01/2023	Cash Account Interest	0.00	0.00	2.34	2.34
04/01/2023	Cash Account Interest	0.00	2.34	0.00	0.00
02/02/2023	Cash Account Interest	0.00	0.00	1.37	1.37
02/02/2023	Cash Account Interest	0.00	1.37	0.00	0.00
02/03/2023	Cash Account Interest	0.00	0.00	3.12	3.12
02/03/2023	Cash Account Interest	0.00	3.12	0.00	0.00
04/04/2023	Cash Account Interest	0.00	0.00	3.31	3.31
04/04/2023	Cash Account Interest	0.00	3.31	0.00	0.00
02/05/2023	Cash Account Interest	0.00	0.00	0.53	0.53
02/05/2023	Cash Account Interest	0.00	0.53	0.00	0.00
02/06/2023	Cash Account Interest	0.00	0.00	0.56	0.56
02/06/2023	Cash Account Interest	0.00	0.56	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Rent / Direct Property / Unit 20 81 Cooper Street Campbellfield VIC 3061					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/10/2022	Rental Income/Disbursements Received	0.00	0.00	1,650.00	1,650.00
06/10/2022	Rental Income/Disbursements Received	0.00	0.00	1,650.00	3,300.00
06/10/2022	TRANSFER FROM BLACKOUT SER RENT	0.00	1,650.00	0.00	1,650.00
07/10/2022	PAYMENT FROM MAMMOTH SWEEPING RENT	0.00	837.50	0.00	812.50
07/11/2022	ANZ M-BANKING FUNDS TFER TRANSFER 800045 FROM 327581978	0.00	1,650.00	0.00	837.50
07/11/2022	PAYMENT FROM MAMMOTH SWEEPING RENT	0.00	837.50	0.00	1,675.00
07/11/2022	Rental Income/Disbursements Received	0.00	0.00	837.50	837.50
07/11/2022	Rental Income/Disbursements Received	0.00	0.00	837.50	0.00
06/12/2022	Rental Income/Disbursements Received	0.00	0.00	1,650.00	1,650.00
06/12/2022	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	1,650.00	0.00	0.00
07/12/2022	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	825.00	0.00	825.00
07/12/2022	Rental Income/Disbursements Received	0.00	0.00	825.00	0.00
09/01/2023	PAYMENT FROM BLACKOUT SERVICE PTY LTD T/ RENT EFFECTIVE DATE 07 JAN 2023	0.00	1,650.00	0.00	1,650.00
09/01/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST EFFECTIVE DATE 07 JAN 2023	0.00	825.00	0.00	2,475.00

Date	Description	Quantity	Debits	Credits	Balance
09/01/2023	Rental Income/Disbursements Received	0.00	0.00	825.00	1,650.00
09/01/2023	Rental Income/Disbursements Received	0.00	0.00	1,650.00	0.00
06/02/2023	Rental Income/Disbursements Received	0.00	0.00	1,650.00	1,650.00
06/02/2023	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	1,650.00	0.00	0.00
07/02/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	825.00	0.00	825.00
07/02/2023	Rental Income/Disbursements Received	0.00	0.00	825.00	0.00
06/03/2023	Rental Income/Disbursements Received	0.00	0.00	1,650.00	1,650.00
06/03/2023	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	1,650.00	0.00	0.00
07/03/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	825.00	0.00	825.00
07/03/2023	Rental Income/Disbursements Received	0.00	0.00	825.00	0.00
11/04/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	825.00	0.00	825.00
11/04/2023	Rental Income/Disbursements Received	0.00	0.00	825.00	0.00
11/04/2023	Rental Income/Disbursements Received	0.00	0.00	1,650.00	1,650.00
11/04/2023	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	1,650.00	0.00	0.00
08/05/2023	Rental Income/Disbursements Received	0.00	0.00	1,650.00	1,650.00
08/05/2023	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	1,650.00	0.00	0.00
09/05/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	825.00	0.00	825.00

Date	Description	Quantity	Debits	Credits	Balance
09/05/2023	Rental Income/Disbursements Received	0.00	0.00	825.00	0.00
07/06/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	825.00	0.00	825.00
07/06/2023	Rental Income/Disbursements Received	0.00	0.00	825.00	0.00
07/06/2023	Rental Income/Disbursements Received	0.00	0.00	1,650.00	1,650.00
07/06/2023	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	1,650.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Member Income Receivable / Rollovers In / Mr Paul Bushell					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/09/2022	Rollover In	0.00	356,029.76	0.00	356,029.76
30/09/2022	RolloverIn Received	0.00	0.00	356,029.76	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Member Income Receivable / Rollovers In / Mrs Vicki Bushell					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
26/09/2022	Rollover In	0.00	201,193.96	0.00	201,193.96
26/09/2022	RolloverIn Received	0.00	0.00	201,193.96	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Member Income Receivable / Mr Paul Bushell					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
12/09/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 349169 FROM 194193065 EFFECTIVE DATE 10 SEP 2022	0.00	2,300.00	0.00	2,300.00
12/09/2022	Contribution Received	0.00	0.00	2,300.00	0.00
16/09/2022	Contribution Received	0.00	0.00	2,300.00	2,300.00
16/09/2022	PAYMENT FROM MAMMOTH SWEEPING PAUL SUPER EFFECTIVE DATE 15 SEP 2022	0.00	2,300.00	0.00	0.00
15/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 985368 FROM 904297943	0.00	2,300.00	0.00	2,300.00
15/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 985877 FROM 194193065	0.00	2,300.00	0.00	4,600.00
15/11/2022	Contribution Received	0.00	0.00	2,300.00	2,300.00
15/11/2022	Contribution Received	0.00	0.00	2,300.00	0.00
07/12/2022	Contribution Received	0.00	0.00	2,300.00	2,300.00
07/12/2022	PAYMENT FROM MAMMOTH SWEEPING PAUL SUPER	0.00	2,300.00	0.00	0.00
09/01/2023	ANZ INTERNET BANKING FUNDS TFER TRANSFER 230916 FROM 194193065 EFFECTIVE DATE 07 JAN 2023	0.00	2,300.00	0.00	2,300.00
09/01/2023	Contribution Received	0.00	0.00	1,150.00	1,150.00
09/01/2023	Contribution Received	0.00	0.00	1,150.00	0.00
07/02/2023	ANZ M-BANKING FUNDS TFER TRANSFER 464462 FROM 194193065	0.00	2,300.00	0.00	2,300.00
07/02/2023	Contribution Received	0.00	0.00	2,300.00	0.00
07/03/2023	ANZ M-BANKING FUNDS TFER TRANSFER 428324 FROM 194193065	0.00	2,300.00	0.00	2,300.00

Date	Description	Quantity	Debits	Credits	Balance
07/03/2023	Contribution Received	0.00	0.00	2,300.00	0.00
11/04/2023	Contribution Received	0.00	0.00	2,300.00	2,300.00
11/04/2023	PAYMENT FROM MAMMOTH SWEEPING PAUL SUPER	0.00	2,300.00	0.00	0.00
09/05/2023	Contribution Received	0.00	0.00	2,300.00	2,300.00
09/05/2023	PAYMENT FROM MAMMOTH SWEEPING PAUL SUPER	0.00	2,300.00	0.00	0.00
07/06/2023	ANZ INTERNET BANKING FUNDS TFER TRANSFER 609108 FROM 194193065	0.00	2,300.00	0.00	2,300.00
07/06/2023	Contribution Received	0.00	0.00	2,300.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Member Income Receivable / Mrs Vicki Bushell					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/09/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 349169 FROM 194193065 EFFECTIVE DATE 10 SEP 2022	0.00	2,300.00	0.00	2,300.00
12/09/2022	Contribution Received	0.00	0.00	2,300.00	0.00
16/09/2022	Contribution Received	0.00	0.00	2,300.00	2,300.00
16/09/2022	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER EFFECTIVE DATE 15 SEP 2022	0.00	2,300.00	0.00	0.00
30/09/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 979911 FROM 327581978	0.00	17,000.00	0.00	17,000.00
30/09/2022	Contribution Received	0.00	0.00	17,000.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
15/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 985771 FROM 194193065	0.00	2,300.00	0.00	2,300.00
15/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 985989 FROM 194193065	0.00	2,300.00	0.00	4,600.00
15/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 986460 FROM 904297943	0.00	5,000.00	0.00	9,600.00
15/11/2022	Contribution Received	0.00	0.00	2,300.00	7,300.00
15/11/2022	Contribution Received	0.00	0.00	2,300.00	5,000.00
15/11/2022	Contribution Received	0.00	0.00	5,000.00	0.00
07/12/2022	Contribution Received	0.00	0.00	2,300.00	2,300.00
07/12/2022	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER	0.00	2,300.00	0.00	0.00
09/01/2023	ANZ INTERNET BANKING FUNDS TFER TRANSFER 230916 FROM 194193065 EFFECTIVE DATE 07 JAN 2023	0.00	2,300.00	0.00	2,300.00
09/01/2023	Contribution Received	0.00	0.00	1,150.00	1,150.00
09/01/2023	Contribution Received	0.00	0.00	1,150.00	0.00
07/02/2023	ANZ M-BANKING FUNDS TFER TRANSFER 464633 FROM 194193065	0.00	2,300.00	0.00	2,300.00
07/02/2023	Contribution Received	0.00	0.00	2,300.00	0.00
07/03/2023	ANZ M-BANKING FUNDS TFER TRANSFER 428498 FROM 194193065	0.00	2,300.00	0.00	2,300.00
07/03/2023	Contribution Received	0.00	0.00	2,300.00	0.00
11/04/2023	Contribution Received	0.00	0.00	2,300.00	2,300.00

Date	Description	Quantity	Debits	Credits	Balance
11/04/2023	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER	0.00	2,300.00	0.00	0.00
09/05/2023	Contribution Received	0.00	0.00	2,300.00	2,300.00
09/05/2023	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER	0.00	2,300.00	0.00	0.00
07/06/2023	ANZ INTERNET BANKING FUNDS TFER TRANSFER 609180 FROM 194193065	0.00	2,300.00	0.00	2,300.00
07/06/2023	Contribution Received	0.00	0.00	2,300.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Other Taxes Refundable / GST Payable/Refundable					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/09/2022	GST on Property Purchase	0.00	58,000.00	0.00	58,000.00
06/10/2022	TRANSFER FROM BLACKOUT SER RENT	0.00	0.00	150.00	57,850.00
07/10/2022	PAYMENT FROM MAMMOTH SWEEPING RENT	0.00	0.00	76.14	57,773.86
07/11/2022	ANZ M-BANKING FUNDS TFER TRANSFER 800045 FROM 327581978	0.00	0.00	150.00	57,623.86
07/11/2022	PAYMENT FROM MAMMOTH SWEEPING RENT	0.00	0.00	76.14	57,547.72
06/12/2022	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	0.00	150.00	57,397.72
07/12/2022	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	0.00	75.00	57,322.72
09/01/2023	PAYMENT FROM BLACKOUT SERVICE PTY LTD T/ RENT EFFECTIVE DATE 07 JAN 2023	0.00	0.00	150.00	57,172.72

Date	Description	Quantity	Debits	Credits	Balance
09/01/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST EFFECTIVE DATE 07 JAN 2023	0.00	0.00	75.00	57,097.72
06/02/2023	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	0.00	150.00	56,947.72
07/02/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	0.00	75.00	56,872.72
06/03/2023	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	0.00	150.00	56,722.72
07/03/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	0.00	75.00	56,647.72
11/04/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	0.00	75.00	56,572.72
11/04/2023	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	0.00	150.00	56,422.72
08/05/2023	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	0.00	150.00	56,272.72
09/05/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	0.00	75.00	56,197.72
07/06/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	0.00	75.00	56,122.72
07/06/2023	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	0.00	150.00	55,972.72
30/06/2023	Closing Balance	0.00	0.00	0.00	55,972.72
Other Creditors and Accruals / ASIC Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/12/2022	ANZ INTERNET BANKING BPAY ASIC {361127}	0.00	0.00	290.00	290.00

Date	Description	Quantity	Debits	Credits	Balance
01/12/2022	ANZ INTERNET BANKING BPAY ASIC {361127}	0.00	290.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Establishment Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/09/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 377660 TO 013230904297943 EFFECTIVE DATE 10 SEP 2022	0.00	0.00	1,662.00	1,662.00
12/09/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 377660 TO 013230904297943 EFFECTIVE DATE 10 SEP 2022	0.00	1,662.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Income Tax Payable / Provision for Income Tax					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/09/2022	Tax Effect Of Income	0.00	0.00	690.00	690.00
16/09/2022	Tax Effect Of Income	0.00	0.00	345.00	1,035.00
16/09/2022	Tax Effect Of Income	0.00	0.00	345.00	1,380.00
30/09/2022	Tax Effect Of Income	0.00	0.00	2,550.00	3,930.00
28/10/2022	Tax Effect Of Income	0.00	7.53	0.00	3,922.47
15/11/2022	Tax Effect Of Income	0.00	0.00	345.00	4,267.47
15/11/2022	Tax Effect Of Income	0.00	0.00	345.00	4,612.47
15/11/2022	Tax Effect Of Income	0.00	0.00	345.00	4,957.47
15/11/2022	Tax Effect Of Income	0.00	0.00	345.00	5,302.47

Date	Description	Quantity	Debits	Credits	Balance
15/11/2022	Tax Effect Of Income	0.00	0.00	750.00	6,052.47
24/11/2022	Tax Effect Of Income	0.00	18.43	0.00	6,034.04
28/11/2022	Tax Effect Of Income	0.00	7.53	0.00	6,026.51
07/12/2022	Tax Effect Of Income	0.00	0.00	345.00	6,371.51
07/12/2022	Tax Effect Of Income	0.00	0.00	345.00	6,716.51
28/12/2022	Tax Effect Of Income	0.00	7.53	0.00	6,708.98
28/12/2022	Tax Effect Of Income	0.00	18.43	0.00	6,690.55
09/01/2023	Tax Effect Of Income	0.00	0.00	690.00	7,380.55
24/01/2023	Tax Effect Of Income	0.00	18.43	0.00	7,362.12
30/01/2023	Tax Effect Of Income	0.00	7.53	0.00	7,354.59
07/02/2023	Tax Effect Of Income	0.00	0.00	345.00	7,699.59
07/02/2023	Tax Effect Of Income	0.00	0.00	345.00	8,044.59
24/02/2023	Tax Effect Of Income	0.00	18.43	0.00	8,026.16
28/02/2023	Tax Effect Of Income	0.00	7.53	0.00	8,018.63
07/03/2023	Tax Effect Of Income	0.00	0.00	345.00	8,363.63
07/03/2023	Tax Effect Of Income	0.00	0.00	345.00	8,708.63
24/03/2023	Tax Effect Of Income	0.00	18.43	0.00	8,690.20
28/03/2023	Tax Effect Of Income	0.00	7.53	0.00	8,682.67
11/04/2023	Tax Effect Of Income	0.00	0.00	345.00	9,027.67
11/04/2023	Tax Effect Of Income	0.00	0.00	345.00	9,372.67

Date	Description	Quantity	Debits	Credits	Balance
24/04/2023	Tax Effect Of Income	0.00	18.43	0.00	9,354.24
28/04/2023	Tax Effect Of Income	0.00	7.53	0.00	9,346.71
09/05/2023	Tax Effect Of Income	0.00	0.00	345.00	9,691.71
09/05/2023	Tax Effect Of Income	0.00	0.00	345.00	10,036.71
24/05/2023	Tax Effect Of Income	0.00	18.43	0.00	10,018.28
29/05/2023	Tax Effect Of Income	0.00	7.53	0.00	10,010.75
07/06/2023	Tax Effect Of Income	0.00	0.00	345.00	10,355.75
07/06/2023	Tax Effect Of Income	0.00	0.00	345.00	10,700.75
26/06/2023	Tax Effect Of Income	0.00	18.43	0.00	10,682.32
28/06/2023	Tax Effect Of Income	0.00	7.53	0.00	10,674.79
30/06/2023	Tax Effect Of Income	0.00	0.00	3,217.01	13,891.80
30/06/2023	Closing Balance	0.00	0.00	0.00	13,891.80
Income Tax Payable / Managed Investments / Vanguard Australian Property Securities Index Fund					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/12/2022	Distribution - Tax Statement	0.00	1.80	0.00	1.80
31/03/2023	Distribution - Tax Statement	0.00	3.33	0.00	5.13
30/06/2023	Distribution - Tax Statement	0.00	6.23	0.00	11.36
30/06/2023	Closing Balance	0.00	0.00	0.00	11.36
Income Tax Payable / Managed Investments / Vanguard Australian Shares Index Fund					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
31/12/2022	Distribution - Tax Statement	0.00	21.20	0.00	21.20
31/03/2023	Distribution - Tax Statement	0.00	32.29	0.00	53.49
30/06/2023	Distribution - Tax Statement	0.00	69.91	0.00	123.40
30/06/2023	Closing Balance	0.00	0.00	0.00	123.40
Income Tax Payable / Foreign Tax Credits / Managed Investments / Vanguard Australian Property Securities Index Fund					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/12/2022	Distribution - Tax Statement	0.00	0.04	0.00	0.04
31/03/2023	Distribution - Tax Statement	0.00	0.07	0.00	0.11
30/06/2023	Distribution - Tax Statement	0.00	0.13	0.00	0.24
30/06/2023	Closing Balance	0.00	0.00	0.00	0.24
Income Tax Payable / Foreign Tax Credits / Managed Investments / Vanguard Australian Shares Index Fund					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/12/2022	Distribution - Tax Statement	0.00	0.08	0.00	0.08
31/03/2023	Distribution - Tax Statement	0.00	0.13	0.00	0.21
30/06/2023	Distribution - Tax Statement	0.00	0.27	0.00	0.48
30/06/2023	Closing Balance	0.00	0.00	0.00	0.48
Income Tax Payable / Foreign Tax Credits / Managed Investments / Vanguard W'sale International Shares Index Fund					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/12/2022	Distribution - Tax Statement	0.00	2.10	0.00	2.10
31/03/2023	Distribution - Tax Statement	0.00	4.39	0.00	6.49

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Distribution - Tax Statement	0.00	20.23	0.00	26.72
30/06/2023	Closing Balance	0.00	0.00	0.00	26.72
Fund Suspense / ANZ Bank Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/09/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 349169 FROM 194193065 EFFECTIVE DATE 10 SEP 2022	0.00	0.00	4,600.00	4,600.00
12/09/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 349169 FROM 194193065 EFFECTIVE DATE 10 SEP 2022	0.00	4,600.00	0.00	0.00
12/09/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 377660 TO 013230904297943 EFFECTIVE DATE 10 SEP 2022	0.00	0.00	1,662.00	1,662.00
12/09/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 377660 TO 013230904297943 EFFECTIVE DATE 10 SEP 2022	0.00	1,662.00	0.00	0.00
16/09/2022	PAYMENT FROM MAMMOTH SWEEPING PAUL SUPER EFFECTIVE DATE 15 SEP 2022	0.00	0.00	2,300.00	2,300.00
16/09/2022	PAYMENT FROM MAMMOTH SWEEPING PAUL SUPER EFFECTIVE DATE 15 SEP 2022	0.00	2,300.00	0.00	0.00
16/09/2022	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER EFFECTIVE DATE 15 SEP 2022	0.00	0.00	2,300.00	2,300.00
16/09/2022	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER EFFECTIVE DATE 15 SEP 2022	0.00	2,300.00	0.00	0.00
26/09/2022	TRANSFER FROM CARE SUPER PTY L 981722757252609748	0.00	0.00	201,193.96	201,193.96

Date	Description	Quantity	Debits	Credits	Balance
26/09/2022	TRANSFER FROM CARE SUPER PTY L 981722757252609748	0.00	201,193.96	0.00	0.00
30/09/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 979911 FROM 327581978	0.00	0.00	17,000.00	17,000.00
30/09/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 979911 FROM 327581978	0.00	17,000.00	0.00	0.00
30/09/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 980167 TO 013160327581978	0.00	0.00	580,000.00	580,000.00
30/09/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 980167 TO 013160327581978	0.00	580,000.00	0.00	0.00
30/09/2022	CREDIT INTEREST PAID	0.00	0.00	0.25	0.25
30/09/2022	CREDIT INTEREST PAID	0.00	0.25	0.00	0.00
30/09/2022	TRANSFER FROM CARE SUPER PTY L 981722757253009257	0.00	0.00	356,029.76	356,029.76
30/09/2022	TRANSFER FROM CARE SUPER PTY L 981722757253009257	0.00	356,029.76	0.00	0.00
06/10/2022	TRANSFER FROM BLACKOUT SER RENT	0.00	0.00	1,500.00	1,500.00
06/10/2022	TRANSFER FROM BLACKOUT SER RENT	0.00	1,650.00	0.00	150.00
06/10/2022	TRANSFER FROM BLACKOUT SER RENT	0.00	1,650.00	0.00	1,800.00
07/10/2022	PAYMENT FROM MAMMOTH SWEEPING RENT	0.00	0.00	750.00	1,050.00
17/10/2022	ANZ M-BANKING FUNDS TFER TRANSFER 597071 TO 013230904297943 EFFECTIVE DATE 15 OCT 2022	0.00	0.00	2,300.00	1,250.00
17/10/2022	ANZ M-BANKING FUNDS TFER TRANSFER 597071 TO 013230904297943 EFFECTIVE DATE 15 OCT 2022	0.00	2,300.00	0.00	1,050.00

Date	Description	Quantity	Debits	Credits	Balance
17/10/2022	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER EFFECTIVE DATE 15 OCT 2022	0.00	0.00	2,300.00	1,250.00
17/10/2022	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER EFFECTIVE DATE 15 OCT 2022	0.00	2,300.00	0.00	1,050.00
28/10/2022	PAYMENT TO NOBLEOAK SERVICE 110562513/1421157	0.00	0.00	50.23	999.77
28/10/2022	PAYMENT TO NOBLEOAK SERVICE 110562513/1421157	0.00	50.23	0.00	1,050.00
31/10/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 655379 FROM 904297943	0.00	0.00	2,300.00	1,250.00
31/10/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 655379 FROM 904297943	0.00	2,300.00	0.00	1,050.00
31/10/2022	ANZ M-BANKING FUNDS TFER TRANSFER 091812 TO 013230904297943	0.00	0.00	2,300.00	1,250.00
31/10/2022	ANZ M-BANKING FUNDS TFER TRANSFER 091812 TO 013230904297943	0.00	2,300.00	0.00	1,050.00
01/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 372843 FROM 904297943	0.00	0.00	2,300.00	1,250.00
01/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 372843 FROM 904297943	0.00	2,300.00	0.00	1,050.00
01/11/2022	ANZ M-BANKING FUNDS TFER TRANSFER 252707 TO 013230904297943	0.00	0.00	2,300.00	1,250.00
01/11/2022	ANZ M-BANKING FUNDS TFER TRANSFER 252707 TO 013230904297943	0.00	2,300.00	0.00	1,050.00
02/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 244878 TO 013230904297943	0.00	0.00	2,300.00	1,250.00
02/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 244878 TO 013230904297943	0.00	2,300.00	0.00	1,050.00

Date	Description	Quantity	Debits	Credits	Balance
02/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 948912 FROM 904297943	0.00	0.00	2,300.00	1,250.00
02/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 948912 FROM 904297943	0.00	2,300.00	0.00	1,050.00
07/11/2022	ANZ M-BANKING FUNDS TFER TRANSFER 800045 FROM 327581978	0.00	0.00	1,500.00	450.00
07/11/2022	ANZ M-BANKING FUNDS TFER TRANSFER 800045 FROM 327581978	0.00	1,500.00	0.00	1,050.00
07/11/2022	PAYMENT FROM MAMMOTH SWEEPING RENT	0.00	0.00	0.00	1,050.00
07/11/2022	PAYMENT FROM MAMMOTH SWEEPING RENT	0.00	0.00	750.00	300.00
07/11/2022	PAYMENT FROM MAMMOTH SWEEPING RENT	0.00	837.50	0.00	1,137.50
07/11/2022	PAYMENT FROM MAMMOTH SWEEPING RENT	0.00	837.50	0.00	1,975.00
07/11/2022	TRANSFER FROM BLACKOUT SER RENT	0.00	0.00	1,500.00	475.00
10/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 757014 FROM 194193065	0.00	0.00	175.00	300.00
10/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 757014 FROM 194193065	0.00	175.00	0.00	475.00
10/11/2022	PAYMENT FROM MAMMOTH SWEEPING RENT	0.00	0.00	175.00	300.00
15/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 985368 FROM 904297943	0.00	0.00	2,300.00	2,000.00
15/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 985368 FROM 904297943	0.00	2,300.00	0.00	300.00
15/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 985771 FROM 194193065	0.00	0.00	2,300.00	2,000.00

Date	Description	Quantity	Debits	Credits	Balance
15/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 985771 FROM 194193065	0.00	2,300.00	0.00	300.00
15/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 985877 FROM 194193065	0.00	0.00	2,300.00	2,000.00
15/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 985877 FROM 194193065	0.00	2,300.00	0.00	300.00
15/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 985989 FROM 194193065	0.00	0.00	2,300.00	2,000.00
15/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 985989 FROM 194193065	0.00	2,300.00	0.00	300.00
15/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 986460 FROM 904297943	0.00	0.00	5,000.00	4,700.00
15/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 986460 FROM 904297943	0.00	5,000.00	0.00	300.00
15/11/2022	ANZ INTERNET BANKING PAYMENT 988144 TO BUSHELL SUPER FUND	0.00	0.00	20,000.00	19,700.00
15/11/2022	ANZ INTERNET BANKING PAYMENT 988144 TO BUSHELL SUPER FUND	0.00	20,000.00	0.00	300.00
21/11/2022	PAYMENT FROM BLACKOUT SERVICE PTY LTD T/GST EFFECTIVE DATE 19 NOV 2022	0.00	0.00	300.00	0.00
21/11/2022	PAYMENT FROM BLACKOUT SERVICE PTY LTD T/GST EFFECTIVE DATE 19 NOV 2022	0.00	300.00	0.00	300.00
21/11/2022	TRANSFER FROM BLACKOUT SER RENT	0.00	0.00	300.00	0.00
24/11/2022	PAYMENT TO MLC LIMITED R28791087	0.00	0.00	122.85	122.85
24/11/2022	PAYMENT TO MLC LIMITED R28791087	0.00	122.85	0.00	0.00
28/11/2022	PAYMENT TO NOBLEOAK SERVICE 110562513/1452284	0.00	0.00	50.23	50.23

Date	Description	Quantity	Debits	Credits	Balance
28/11/2022	PAYMENT TO NOBLEOAK SERVICE 110562513/1452284	0.00	50.23	0.00	0.00
30/11/2022	CREDIT INTEREST PAID	0.00	0.00	0.01	0.01
30/11/2022	CREDIT INTEREST PAID	0.00	0.01	0.00	0.00
01/12/2022	ANZ INTERNET BANKING BPAY ASIC {361127}	0.00	0.00	290.00	290.00
01/12/2022	ANZ INTERNET BANKING BPAY ASIC {361127}	0.00	290.00	0.00	0.00
06/12/2022	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	0.00	1,650.00	1,650.00
06/12/2022	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	1,650.00	0.00	0.00
07/12/2022	ANZ INTERNET BANKING PAYMENT 397012 TO BUSHELL SUPER FUND	0.00	0.00	1,000.00	1,000.00
07/12/2022	ANZ INTERNET BANKING PAYMENT 397012 TO BUSHELL SUPER FUND	0.00	1,000.00	0.00	0.00
07/12/2022	PAYMENT FROM MAMMOTH SWEEPING PAUL SUPER	0.00	0.00	2,300.00	2,300.00
07/12/2022	PAYMENT FROM MAMMOTH SWEEPING PAUL SUPER	0.00	2,300.00	0.00	0.00
07/12/2022	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	0.00	825.00	825.00
07/12/2022	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	825.00	0.00	0.00
07/12/2022	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER	0.00	0.00	2,300.00	2,300.00
07/12/2022	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER	0.00	2,300.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
08/12/2022	PAYMENT TO VANGUARD51365146 1404508	0.00	0.00	6,000.00	6,000.00
08/12/2022	PAYMENT TO VANGUARD51365146 1404508	0.00	6,000.00	0.00	0.00
28/12/2022	PAYMENT TO MLC LIMITED R28791087	0.00	0.00	122.85	122.85
28/12/2022	PAYMENT TO MLC LIMITED R28791087	0.00	122.85	0.00	0.00
28/12/2022	PAYMENT TO NOBLEOAK SERVICE 110562513/1483539	0.00	0.00	50.23	50.23
28/12/2022	PAYMENT TO NOBLEOAK SERVICE 110562513/1483539	0.00	50.23	0.00	0.00
09/01/2023	ANZ INTERNET BANKING FUNDS TFER TRANSFER 230916 FROM 194193065 EFFECTIVE DATE 07 JAN 2023	0.00	0.00	2,300.00	2,300.00
09/01/2023	ANZ INTERNET BANKING FUNDS TFER TRANSFER 230916 FROM 194193065 EFFECTIVE DATE 07 JAN 2023	0.00	2,300.00	0.00	0.00
09/01/2023	ANZ INTERNET BANKING FUNDS TFER TRANSFER 230939 FROM 194193065 EFFECTIVE DATE 07 JAN 2023	0.00	0.00	2,300.00	2,300.00
09/01/2023	ANZ INTERNET BANKING FUNDS TFER TRANSFER 230939 FROM 194193065 EFFECTIVE DATE 07 JAN 2023	0.00	2,300.00	0.00	0.00
09/01/2023	ANZ MOBILE BANKING PAYMENT 352767 TO BUSHELL SUPER FUND	0.00	0.00	1,000.00	1,000.00
09/01/2023	ANZ MOBILE BANKING PAYMENT 352767 TO BUSHELL SUPER FUND	0.00	1,000.00	0.00	0.00
09/01/2023	PAYMENT FROM BLACKOUT SERVICE PTY LTD T/ RENT EFFECTIVE DATE 07 JAN 2023	0.00	0.00	1,650.00	1,650.00

Date	Description	Quantity	Debits	Credits	Balance
09/01/2023	PAYMENT FROM BLACKOUT SERVICE PTY LTD T/ RENT EFFECTIVE DATE 07 JAN 2023	0.00	1,650.00	0.00	0.00
09/01/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST EFFECTIVE DATE 07 JAN 2023	0.00	0.00	825.00	825.00
09/01/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST EFFECTIVE DATE 07 JAN 2023	0.00	825.00	0.00	0.00
09/01/2023	PAYMENT TO VANGUARD51365146 1465345	0.00	0.00	6,000.00	6,000.00
09/01/2023	PAYMENT TO VANGUARD51365146 1465345	0.00	6,000.00	0.00	0.00
24/01/2023	PAYMENT TO MLC LIMITED R28791087	0.00	0.00	122.85	122.85
24/01/2023	PAYMENT TO MLC LIMITED R28791087	0.00	122.85	0.00	0.00
30/01/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1517508	0.00	0.00	50.23	50.23
30/01/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1517508	0.00	50.23	0.00	0.00
31/01/2023	CREDIT INTEREST PAID	0.00	0.00	0.01	0.01
31/01/2023	CREDIT INTEREST PAID	0.00	0.01	0.00	0.00
06/02/2023	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	0.00	1,650.00	1,650.00
06/02/2023	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	1,650.00	0.00	0.00
07/02/2023	ANZ M-BANKING FUNDS TFER TRANSFER 464462 FROM 194193065	0.00	0.00	2,300.00	2,300.00
07/02/2023	ANZ M-BANKING FUNDS TFER TRANSFER 464462 FROM 194193065	0.00	2,300.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
07/02/2023	ANZ M-BANKING FUNDS TFER TRANSFER 464633 FROM 194193065	0.00	0.00	2,300.00	2,300.00
07/02/2023	ANZ M-BANKING FUNDS TFER TRANSFER 464633 FROM 194193065	0.00	2,300.00	0.00	0.00
07/02/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	0.00	825.00	825.00
07/02/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	825.00	0.00	0.00
07/02/2023	PAYMENT TO VANGUARD51365146 1548507	0.00	0.00	7,000.00	7,000.00
07/02/2023	PAYMENT TO VANGUARD51365146 1548507	0.00	7,000.00	0.00	0.00
24/02/2023	PAYMENT TO MLC LIMITED R28791087	0.00	0.00	122.85	122.85
24/02/2023	PAYMENT TO MLC LIMITED R28791087	0.00	122.85	0.00	0.00
28/02/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1550251	0.00	0.00	50.23	50.23
28/02/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1550251	0.00	50.23	0.00	0.00
06/03/2023	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	0.00	1,650.00	1,650.00
06/03/2023	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	1,650.00	0.00	0.00
07/03/2023	ANZ M-BANKING FUNDS TFER TRANSFER 428324 FROM 194193065	0.00	0.00	2,300.00	2,300.00
07/03/2023	ANZ M-BANKING FUNDS TFER TRANSFER 428324 FROM 194193065	0.00	2,300.00	0.00	0.00
07/03/2023	ANZ M-BANKING FUNDS TFER TRANSFER 428498 FROM 194193065	0.00	0.00	2,300.00	2,300.00

Date	Description	Quantity	Debits	Credits	Balance
07/03/2023	ANZ M-BANKING FUNDS TFER TRANSFER 428498 FROM 194193065	0.00	2,300.00	0.00	0.00
07/03/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	0.00	825.00	825.00
07/03/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	825.00	0.00	0.00
07/03/2023	PAYMENT TO VANGUARD51365146 1619537	0.00	0.00	6,800.00	6,800.00
07/03/2023	PAYMENT TO VANGUARD51365146 1619537	0.00	6,800.00	0.00	0.00
24/03/2023	PAYMENT TO MLC LIMITED R28791087	0.00	0.00	122.85	122.85
24/03/2023	PAYMENT TO MLC LIMITED R28791087	0.00	122.85	0.00	0.00
28/03/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1579979	0.00	0.00	50.23	50.23
28/03/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1579979	0.00	50.23	0.00	0.00
11/04/2023	ANZ INTERNET BANKING PAYMENT 686944 TO BUSHELL SUPER FUND	0.00	0.00	7,000.00	7,000.00
11/04/2023	ANZ INTERNET BANKING PAYMENT 686944 TO BUSHELL SUPER FUND	0.00	7,000.00	0.00	0.00
11/04/2023	PAYMENT FROM MAMMOTH SWEEPING PAUL SUPER	0.00	0.00	2,300.00	2,300.00
11/04/2023	PAYMENT FROM MAMMOTH SWEEPING PAUL SUPER	0.00	2,300.00	0.00	0.00
11/04/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	0.00	825.00	825.00
11/04/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	825.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
11/04/2023	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER	0.00	0.00	2,300.00	2,300.00
11/04/2023	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER	0.00	2,300.00	0.00	0.00
11/04/2023	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	0.00	1,650.00	1,650.00
11/04/2023	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	1,650.00	0.00	0.00
24/04/2023	PAYMENT TO MLC LIMITED R28791087	0.00	0.00	122.85	122.85
24/04/2023	PAYMENT TO MLC LIMITED R28791087	0.00	122.85	0.00	0.00
28/04/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1612739	0.00	0.00	50.23	50.23
28/04/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1612739	0.00	50.23	0.00	0.00
08/05/2023	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	0.00	1,650.00	1,650.00
08/05/2023	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	1,650.00	0.00	0.00
09/05/2023	ANZ INTERNET BANKING PAYMENT 703117 TO BUSHELL SUPER FUND	0.00	0.00	6,800.00	6,800.00
09/05/2023	ANZ INTERNET BANKING PAYMENT 703117 TO BUSHELL SUPER FUND	0.00	6,800.00	0.00	0.00
09/05/2023	PAYMENT FROM MAMMOTH SWEEPING PAUL SUPER	0.00	0.00	2,300.00	2,300.00
09/05/2023	PAYMENT FROM MAMMOTH SWEEPING PAUL SUPER	0.00	2,300.00	0.00	0.00
09/05/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	0.00	825.00	825.00

Date	Description	Quantity	Debits	Credits	Balance
09/05/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	825.00	0.00	0.00
09/05/2023	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER	0.00	0.00	2,300.00	2,300.00
09/05/2023	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER	0.00	2,300.00	0.00	0.00
24/05/2023	PAYMENT TO MLC LIMITED R28791087	0.00	0.00	122.85	122.85
24/05/2023	PAYMENT TO MLC LIMITED R28791087	0.00	122.85	0.00	0.00
29/05/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1646886	0.00	0.00	50.23	50.23
29/05/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1646886	0.00	50.23	0.00	0.00
07/06/2023	ANZ INTERNET BANKING FUNDS TFER TRANSFER 609108 FROM 194193065	0.00	0.00	2,300.00	2,300.00
07/06/2023	ANZ INTERNET BANKING FUNDS TFER TRANSFER 609108 FROM 194193065	0.00	2,300.00	0.00	0.00
07/06/2023	ANZ INTERNET BANKING FUNDS TFER TRANSFER 609180 FROM 194193065	0.00	0.00	2,300.00	2,300.00
07/06/2023	ANZ INTERNET BANKING FUNDS TFER TRANSFER 609180 FROM 194193065	0.00	2,300.00	0.00	0.00
07/06/2023	ANZ INTERNET BANKING PAYMENT 853737 TO BUSHELL SUPER FUND	0.00	0.00	6,800.00	6,800.00
07/06/2023	ANZ INTERNET BANKING PAYMENT 853737 TO BUSHELL SUPER FUND	0.00	6,800.00	0.00	0.00
07/06/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	0.00	825.00	825.00
07/06/2023	PAYMENT FROM MAMMOTH SWEEPING RENT +GST	0.00	825.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
07/06/2023	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	0.00	1,650.00	1,650.00
07/06/2023	TRANSFER FROM BLACKOUT SER FACTORY RENT	0.00	1,650.00	0.00	0.00
26/06/2023	PAYMENT TO MLC LIMITED R28791087	0.00	0.00	122.85	122.85
26/06/2023	PAYMENT TO MLC LIMITED R28791087	0.00	122.85	0.00	0.00
28/06/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1679546	0.00	0.00	50.23	50.23
28/06/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1679546	0.00	50.23	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Fund Suspense / Vanguard Cash Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/11/2022	Off-System BSB Direct Entry Deposit - Bushell Super Fund	0.00	0.00	20,000.00	20,000.00
15/11/2022	Off-System BSB Direct Entry Deposit - Bushell Super Fund	0.00	20,000.00	0.00	0.00
16/11/2022	Buy transaction of VAN0001AU	0.00	0.00	5,000.00	5,000.00
16/11/2022	Buy transaction of VAN0001AU	0.00	5,000.00	0.00	0.00
16/11/2022	Buy transaction of VAN0002AU	0.00	0.00	5,000.00	5,000.00
16/11/2022	Buy transaction of VAN0002AU	0.00	5,000.00	0.00	0.00
16/11/2022	Buy transaction of VAN0003AU	0.00	0.00	5,000.00	5,000.00
16/11/2022	Buy transaction of VAN0003AU	0.00	5,000.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
16/11/2022	Buy transaction of VAN0004AU	0.00	0.00	5,000.00	5,000.00
16/11/2022	Buy transaction of VAN0004AU	0.00	5,000.00	0.00	0.00
02/12/2022	Cash Account Interest	0.00	0.00	1.37	1.37
02/12/2022	Cash Account Interest	0.00	1.37	0.00	0.00
07/12/2022	Off-System BSB Direct Entry Deposit invest Bushell sup	0.00	0.00	1,000.00	1,000.00
07/12/2022	Off-System BSB Direct Entry Deposit invest Bushell sup	0.00	1,000.00	0.00	0.00
08/12/2022	Buy transaction of VAN0002AU	0.00	0.00	250.00	250.00
08/12/2022	Buy transaction of VAN0002AU	0.00	0.00	250.00	500.00
08/12/2022	Buy transaction of VAN0002AU	0.00	250.00	0.00	250.00
08/12/2022	Buy transaction of VAN0002AU	0.00	250.00	0.00	0.00
08/12/2022	Buy transaction of VAN0004AU	0.00	0.00	501.37	501.37
08/12/2022	Buy transaction of VAN0004AU	0.00	501.37	0.00	0.00
08/12/2022	Direct Debit payment in 08/12/2022	0.00	0.00	6,000.00	6,000.00
08/12/2022	Direct Debit payment in 08/12/2022	0.00	6,000.00	0.00	0.00
13/12/2022	Buy transaction of VAN0001AU	0.00	0.00	1,500.00	1,500.00
13/12/2022	Buy transaction of VAN0001AU	0.00	1,500.00	0.00	0.00
13/12/2022	Buy transaction of VAN0002AU	0.00	0.00	1,500.00	1,500.00
13/12/2022	Buy transaction of VAN0002AU	0.00	1,500.00	0.00	0.00
13/12/2022	Buy transaction of VAN0003AU	0.00	0.00	1,500.00	1,500.00

Date	Description	Quantity	Debits	Credits	Balance
13/12/2022	Buy transaction of VAN0003AU	0.00	1,500.00	0.00	0.00
13/12/2022	Buy transaction of VAN0004AU	0.00	0.00	1,500.00	1,500.00
13/12/2022	Buy transaction of VAN0004AU	0.00	1,500.00	0.00	0.00
04/01/2023	Cash Account Interest	0.00	0.00	2.34	2.34
04/01/2023	Cash Account Interest	0.00	2.34	0.00	0.00
09/01/2023	Direct Debit payment in 09/01/2023	0.00	0.00	6,000.00	6,000.00
09/01/2023	Direct Debit payment in 09/01/2023	0.00	6,000.00	0.00	0.00
09/01/2023	Off-System BSB Direct Entry Deposit - Bushell Super	0.00	0.00	1,000.00	1,000.00
09/01/2023	Off-System BSB Direct Entry Deposit - Bushell Super	0.00	1,000.00	0.00	0.00
11/01/2023	Buy transaction of VAN0002AU	0.00	0.00	502.00	502.00
11/01/2023	Buy transaction of VAN0002AU	0.00	502.00	0.00	0.00
11/01/2023	Buy transaction of VAN0004AU	0.00	0.00	500.00	500.00
11/01/2023	Buy transaction of VAN0004AU	0.00	500.00	0.00	0.00
12/01/2023	Buy transaction of VAN0001AU	0.00	0.00	1,500.00	1,500.00
12/01/2023	Buy transaction of VAN0001AU	0.00	1,500.00	0.00	0.00
12/01/2023	Buy transaction of VAN0002AU	0.00	0.00	1,500.00	1,500.00
12/01/2023	Buy transaction of VAN0002AU	0.00	1,500.00	0.00	0.00
12/01/2023	Buy transaction of VAN0003AU	0.00	0.00	1,500.00	1,500.00
12/01/2023	Buy transaction of VAN0003AU	0.00	1,500.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
12/01/2023	Buy transaction of VAN0004AU	0.00	0.00	1,500.00	1,500.00
12/01/2023	Buy transaction of VAN0004AU	0.00	1,500.00	0.00	0.00
02/02/2023	Cash Account Interest	0.00	0.00	1.37	1.37
02/02/2023	Cash Account Interest	0.00	1.37	0.00	0.00
07/02/2023	Deposit for investment purchases	0.00	0.00	7,000.00	7,000.00
07/02/2023	Deposit for investment purchases	0.00	7,000.00	0.00	0.00
08/02/2023	Buy transaction of VAN0002AU	0.00	0.00	1.71	1.71
08/02/2023	Buy transaction of VAN0002AU	0.00	1.71	0.00	0.00
13/02/2023	Buy transaction of VAN0001AU	0.00	0.00	1,000.00	1,000.00
13/02/2023	Buy transaction of VAN0001AU	0.00	1,000.00	0.00	0.00
13/02/2023	Buy transaction of VAN0002AU	0.00	0.00	2,500.00	2,500.00
13/02/2023	Buy transaction of VAN0002AU	0.00	2,500.00	0.00	0.00
13/02/2023	Buy transaction of VAN0003AU	0.00	0.00	1,000.00	1,000.00
13/02/2023	Buy transaction of VAN0003AU	0.00	1,000.00	0.00	0.00
13/02/2023	Buy transaction of VAN0004AU	0.00	0.00	2,500.00	2,500.00
13/02/2023	Buy transaction of VAN0004AU	0.00	2,500.00	0.00	0.00
02/03/2023	Cash Account Interest	0.00	0.00	3.12	3.12
02/03/2023	Cash Account Interest	0.00	3.12	0.00	0.00
07/03/2023	Deposit for investment purchases	0.00	0.00	6,800.00	6,800.00
07/03/2023	Deposit for investment purchases	0.00	6,800.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
13/03/2023	Buy transaction of VAN0001AU	0.00	0.00	1,000.00	1,000.00
13/03/2023	Buy transaction of VAN0001AU	0.00	1,000.00	0.00	0.00
13/03/2023	Buy transaction of VAN0002AU	0.00	0.00	3.12	3.12
13/03/2023	Buy transaction of VAN0002AU	0.00	0.00	2,400.00	2,403.12
13/03/2023	Buy transaction of VAN0002AU	0.00	3.12	0.00	2,400.00
13/03/2023	Buy transaction of VAN0002AU	0.00	2,400.00	0.00	0.00
13/03/2023	Buy transaction of VAN0003AU	0.00	0.00	1,000.00	1,000.00
13/03/2023	Buy transaction of VAN0003AU	0.00	1,000.00	0.00	0.00
13/03/2023	Buy transaction of VAN0004AU	0.00	0.00	2,400.00	2,400.00
13/03/2023	Buy transaction of VAN0004AU	0.00	2,400.00	0.00	0.00
04/04/2023	Cash Account Interest	0.00	0.00	3.31	3.31
04/04/2023	Cash Account Interest	0.00	3.31	0.00	0.00
11/04/2023	Off-System BSB Direct Entry Deposit - Bushell super fund	0.00	0.00	7,000.00	7,000.00
11/04/2023	Off-System BSB Direct Entry Deposit - Bushell super fund	0.00	7,000.00	0.00	0.00
12/04/2023	Buy transaction of VAN0001AU	0.00	0.00	1,500.00	1,500.00
12/04/2023	Buy transaction of VAN0001AU	0.00	1,500.00	0.00	0.00
12/04/2023	Buy transaction of VAN0002AU	0.00	0.00	2,003.31	2,003.31
12/04/2023	Buy transaction of VAN0002AU	0.00	2,003.31	0.00	0.00
12/04/2023	Buy transaction of VAN0003AU	0.00	0.00	1,500.00	1,500.00

Date	Description	Quantity	Debits	Credits	Balance
12/04/2023	Buy transaction of VAN0003AU	0.00	1,500.00	0.00	0.00
12/04/2023	Buy transaction of VAN0004AU	0.00	0.00	2,000.00	2,000.00
12/04/2023	Buy transaction of VAN0004AU	0.00	2,000.00	0.00	0.00
02/05/2023	Cash Account Interest	0.00	0.00	0.53	0.53
02/05/2023	Cash Account Interest	0.00	0.53	0.00	0.00
09/05/2023	Off-System BSB Direct Entry Deposit - investment	0.00	0.00	6,800.00	6,800.00
09/05/2023	Off-System BSB Direct Entry Deposit - investment	0.00	6,800.00	0.00	0.00
10/05/2023	Buy transaction of VAN0001AU	0.00	0.00	1,700.00	1,700.00
10/05/2023	Buy transaction of VAN0001AU	0.00	1,700.00	0.00	0.00
10/05/2023	Buy transaction of VAN0002AU	0.00	0.00	1,700.00	1,700.00
10/05/2023	Buy transaction of VAN0002AU	0.00	1,700.00	0.00	0.00
10/05/2023	Buy transaction of VAN0003AU	0.00	0.00	1,700.00	1,700.00
10/05/2023	Buy transaction of VAN0003AU	0.00	1,700.00	0.00	0.00
10/05/2023	Buy transaction of VAN0004AU	0.00	0.00	1,700.00	1,700.00
10/05/2023	Buy transaction of VAN0004AU	0.00	1,700.00	0.00	0.00
02/06/2023	Cash Account Interest	0.00	0.00	0.56	0.56
02/06/2023	Cash Account Interest	0.00	0.56	0.00	0.00
07/06/2023	Off-System BSB Direct Entry Deposit - Bushell Super fund	0.00	0.00	6,800.00	6,800.00

Date	Description	Quantity	Debits	Credits	Balance
07/06/2023	Off-System BSB Direct Entry Deposit - Bushell Super fund	0.00	6,800.00	0.00	0.00
08/06/2023	Buy transaction of VAN0004AU	0.00	0.00	55.00	55.00
08/06/2023	Buy transaction of VAN0004AU	0.00	55.00	0.00	0.00
09/06/2023	Buy transaction of VAN0001AU	0.00	0.00	1,686.00	1,686.00
09/06/2023	Buy transaction of VAN0001AU	0.00	1,686.00	0.00	0.00
09/06/2023	Buy transaction of VAN0002AU	0.00	0.00	1,687.00	1,687.00
09/06/2023	Buy transaction of VAN0002AU	0.00	1,687.00	0.00	0.00
09/06/2023	Buy transaction of VAN0003AU	0.00	0.00	1,686.00	1,686.00
09/06/2023	Buy transaction of VAN0003AU	0.00	1,686.00	0.00	0.00
09/06/2023	Buy transaction of VAN0004AU	0.00	0.00	1,687.00	1,687.00
09/06/2023	Buy transaction of VAN0004AU	0.00	1,687.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Member Entitlement Accounts / Mr Paul Bushell / Accumulation					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/09/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 349169 FROM 194193065 EFFECTIVE DATE 10 SEP 2022	0.00	0.00	2,300.00	2,300.00
12/09/2022	Contribution Tax Withheld	0.00	345.00	0.00	1,955.00
16/09/2022	Contribution Tax Withheld	0.00	345.00	0.00	1,610.00
16/09/2022	PAYMENT FROM MAMMOTH SWEEPING PAUL SUPER EFFECTIVE DATE 15 SEP 2022	0.00	0.00	2,300.00	3,910.00

Date	Description	Quantity	Debits	Credits	Balance
30/09/2022	Rollover In	0.00	0.00	356,029.76	359,939.76
15/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 985368 FROM 904297943	0.00	0.00	2,300.00	362,239.76
15/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 985877 FROM 194193065	0.00	0.00	2,300.00	364,539.76
15/11/2022	Contribution Tax Withheld	0.00	345.00	0.00	364,194.76
15/11/2022	Contribution Tax Withheld	0.00	345.00	0.00	363,849.76
24/11/2022	PAYMENT TO MLC LIMITED R28791087	0.00	122.85	0.00	363,726.91
24/11/2022	Tax Effect of Direct Member Expenses	0.00	0.00	18.43	363,745.34
07/12/2022	Contribution Tax Withheld	0.00	345.00	0.00	363,400.34
07/12/2022	PAYMENT FROM MAMMOTH SWEEPING PAUL SUPER	0.00	0.00	2,300.00	365,700.34
28/12/2022	PAYMENT TO MLC LIMITED R28791087	0.00	122.85	0.00	365,577.49
28/12/2022	Tax Effect of Direct Member Expenses	0.00	0.00	18.43	365,595.92
09/01/2023	ANZ INTERNET BANKING FUNDS TFER TRANSFER 230916 FROM 194193065 EFFECTIVE DATE 07 JAN 2023	0.00	0.00	2,300.00	367,895.92
09/01/2023	Contribution Tax Withheld	0.00	345.00	0.00	367,550.92
24/01/2023	PAYMENT TO MLC LIMITED R28791087	0.00	122.85	0.00	367,428.07
24/01/2023	Tax Effect of Direct Member Expenses	0.00	0.00	18.43	367,446.50
07/02/2023	ANZ M-BANKING FUNDS TFER TRANSFER 464462 FROM 194193065	0.00	0.00	2,300.00	369,746.50
07/02/2023	Contribution Tax Withheld	0.00	345.00	0.00	369,401.50
24/02/2023	PAYMENT TO MLC LIMITED R28791087	0.00	122.85	0.00	369,278.65

Date	Description	Quantity	Debits	Credits	Balance
24/02/2023	Tax Effect of Direct Member Expenses	0.00	0.00	18.43	369,297.08
07/03/2023	ANZ M-BANKING FUNDS TFER TRANSFER 428324 FROM 194193065	0.00	0.00	2,300.00	371,597.08
07/03/2023	Contribution Tax Withheld	0.00	345.00	0.00	371,252.08
24/03/2023	PAYMENT TO MLC LIMITED R28791087	0.00	122.85	0.00	371,129.23
24/03/2023	Tax Effect of Direct Member Expenses	0.00	0.00	18.43	371,147.66
11/04/2023	Contribution Tax Withheld	0.00	345.00	0.00	370,802.66
11/04/2023	PAYMENT FROM MAMMOTH SWEEPING PAUL SUPER	0.00	0.00	2,300.00	373,102.66
24/04/2023	PAYMENT TO MLC LIMITED R28791087	0.00	122.85	0.00	372,979.81
24/04/2023	Tax Effect of Direct Member Expenses	0.00	0.00	18.43	372,998.24
09/05/2023	Contribution Tax Withheld	0.00	345.00	0.00	372,653.24
09/05/2023	PAYMENT FROM MAMMOTH SWEEPING PAUL SUPER	0.00	0.00	2,300.00	374,953.24
24/05/2023	PAYMENT TO MLC LIMITED R28791087	0.00	122.85	0.00	374,830.39
24/05/2023	Tax Effect of Direct Member Expenses	0.00	0.00	18.43	374,848.82
07/06/2023	ANZ INTERNET BANKING FUNDS TFER TRANSFER 609108 FROM 194193065	0.00	0.00	2,300.00	377,148.82
07/06/2023	Contribution Tax Withheld	0.00	345.00	0.00	376,803.82
26/06/2023	PAYMENT TO MLC LIMITED R28791087	0.00	122.85	0.00	376,680.97
26/06/2023	Tax Effect of Direct Member Expenses	0.00	0.00	18.43	376,699.40
30/06/2023	Income Taxes Allocated	0.00	1,964.79	0.00	374,734.61

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Investment Profit or Loss	0.00	0.00	47,913.91	422,648.52
30/06/2023	Tax Effect of Direct Member Expenses	0.00	0.02	0.00	422,648.50
30/06/2023	Closing Balance	0.00	0.00	0.00	422,648.50
Member Entitlement Accounts / Mrs Vicki Bushell / Accumulation					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/09/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 349169 FROM 194193065 EFFECTIVE DATE 10 SEP 2022	0.00	0.00	2,300.00	2,300.00
12/09/2022	Contribution Tax Withheld	0.00	345.00	0.00	1,955.00
16/09/2022	Contribution Tax Withheld	0.00	345.00	0.00	1,610.00
16/09/2022	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER EFFECTIVE DATE 15 SEP 2022	0.00	0.00	2,300.00	3,910.00
26/09/2022	Rollover In	0.00	0.00	201,193.96	205,103.96
30/09/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 979911 FROM 327581978	0.00	0.00	17,000.00	222,103.96
30/09/2022	Contribution Tax Withheld	0.00	2,550.00	0.00	219,553.96
28/10/2022	PAYMENT TO NOBLEOAK SERVICE 110562513/1421157	0.00	50.23	0.00	219,503.73
28/10/2022	Tax Effect of Direct Member Expenses	0.00	0.00	7.53	219,511.26
15/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 985771 FROM 194193065	0.00	0.00	2,300.00	221,811.26
15/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 985989 FROM 194193065	0.00	0.00	2,300.00	224,111.26

Date	Description	Quantity	Debits	Credits	Balance
15/11/2022	ANZ INTERNET BANKING FUNDS TFER TRANSFER 986460 FROM 904297943	0.00	0.00	5,000.00	229,111.26
15/11/2022	Contribution Tax Withheld	0.00	345.00	0.00	228,766.26
15/11/2022	Contribution Tax Withheld	0.00	345.00	0.00	228,421.26
15/11/2022	Contribution Tax Withheld	0.00	750.00	0.00	227,671.26
28/11/2022	PAYMENT TO NOBLEOAK SERVICE 110562513/1452284	0.00	50.23	0.00	227,621.03
28/11/2022	Tax Effect of Direct Member Expenses	0.00	0.00	7.53	227,628.56
07/12/2022	Contribution Tax Withheld	0.00	345.00	0.00	227,283.56
07/12/2022	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER	0.00	0.00	2,300.00	229,583.56
28/12/2022	PAYMENT TO NOBLEOAK SERVICE 110562513/1483539	0.00	50.23	0.00	229,533.33
28/12/2022	Tax Effect of Direct Member Expenses	0.00	0.00	7.53	229,540.86
09/01/2023	ANZ INTERNET BANKING FUNDS TFER TRANSFER 230916 FROM 194193065 EFFECTIVE DATE 07 JAN 2023	0.00	0.00	2,300.00	231,840.86
09/01/2023	Contribution Tax Withheld	0.00	345.00	0.00	231,495.86
30/01/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1517508	0.00	50.23	0.00	231,445.63
30/01/2023	Tax Effect of Direct Member Expenses	0.00	0.00	7.53	231,453.16
07/02/2023	ANZ M-BANKING FUNDS TFER TRANSFER 464633 FROM 194193065	0.00	0.00	2,300.00	233,753.16
07/02/2023	Contribution Tax Withheld	0.00	345.00	0.00	233,408.16

Date	Description	Quantity	Debits	Credits	Balance
28/02/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1550251	0.00	50.23	0.00	233,357.93
28/02/2023	Tax Effect of Direct Member Expenses	0.00	0.00	7.53	233,365.46
07/03/2023	ANZ M-BANKING FUNDS TFER TRANSFER 428498 FROM 194193065	0.00	0.00	2,300.00	235,665.46
07/03/2023	Contribution Tax Withheld	0.00	345.00	0.00	235,320.46
28/03/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1579979	0.00	50.23	0.00	235,270.23
28/03/2023	Tax Effect of Direct Member Expenses	0.00	0.00	7.53	235,277.76
11/04/2023	Contribution Tax Withheld	0.00	345.00	0.00	234,932.76
11/04/2023	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER	0.00	0.00	2,300.00	237,232.76
28/04/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1612739	0.00	50.23	0.00	237,182.53
28/04/2023	Tax Effect of Direct Member Expenses	0.00	0.00	7.53	237,190.06
09/05/2023	Contribution Tax Withheld	0.00	345.00	0.00	236,845.06
09/05/2023	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER	0.00	0.00	2,300.00	239,145.06
29/05/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1646886	0.00	50.23	0.00	239,094.83
29/05/2023	Tax Effect of Direct Member Expenses	0.00	0.00	7.53	239,102.36
07/06/2023	ANZ INTERNET BANKING FUNDS TFER TRANSFER 609180 FROM 194193065	0.00	0.00	2,300.00	241,402.36
07/06/2023	Contribution Tax Withheld	0.00	345.00	0.00	241,057.36

Date	Description	Quantity	Debits	Credits	Balance
28/06/2023	PAYMENT TO NOBLEOAK SERVICE 110562513/1679546	0.00	50.23	0.00	241,007.13
28/06/2023	Tax Effect of Direct Member Expenses	0.00	0.00	7.53	241,014.66
30/06/2023	Income Taxes Allocated	0.00	1,252.24	0.00	239,762.42
30/06/2023	Investment Profit or Loss	0.00	0.00	30,536.54	270,298.96
30/06/2023	Tax Effect of Direct Member Expenses	0.00	0.00	0.04	270,299.00
30/06/2023	Closing Balance	0.00	0.00	0.00	270,299.00

Permanent Documents

OCR_011.pdf
OCR_018.pdf
OCR_013.pdf
OCR_016 Consent to Act 1.pdf
OCR_021.pdf
OCR_014 Investment Strategy.pdf
OCR_017.pdf
OCR_015 Consent to Act.pdf
OCR_012 ATO Vicki.pdf
DC_ASIC Extract.pdf
OCR_Bushell SF - Signed Deed.pdf

Bushell Super Fund

ABN: 61 155 004 895

Activity Statement Preparation Report - Detail For the period 1 July 2022 to 30 June 2023

GST Detail

Description	Return Item	Gross (Inc GST)	GST
Income (GST Collected)			
<u>Sales Detail</u>			
CREDIT INTEREST PAID		0.25	0.00
CREDIT INTEREST PAID		0.01	0.00
CREDIT INTEREST PAID		0.01	0.00
Cash Account Interest		1.37	0.00
Cash Account Interest		2.34	0.00
Cash Account Interest		1.37	0.00
Cash Account Interest		3.12	0.00
Cash Account Interest		3.31	0.00
Cash Account Interest		0.53	0.00
Cash Account Interest		0.56	0.00
Rental Statement		1,650.00	150.00
Rental Statement		1,650.00	150.00
Rental Statement		1,650.00	150.00
Rental Statement		1,650.00	150.00
Rental Statement		1,650.00	150.00
Rental Statement		1,650.00	150.00
Rental Statement		825.00	75.00
Rental Statement		825.00	75.00
Rental Statement		825.00	75.00
Rental Statement		825.00	75.00
Rental Statement		825.00	75.00
Rental Statement		825.00	75.00
Rental Statement		825.00	75.00
Rental Statement		825.00	75.00
Rental Statement		825.00	75.00
Rental Statement		1,650.00	150.00
Rental Statement		837.50	76.14
Rental Statement		837.50	76.14
Rental Statement		1,650.00	150.00
Rental Statement		1,650.00	150.00
Total Sales	G1	22,312.87	2,027.28
<u>Export Sales Detail</u>			
Nil			
Export Sales	G2		
<u>Other GST-Free Sales Detail</u>			
Other GST-Free Sales	G3		
Total GST Collect on Sales	1A		2,027.28
<u>Outgoings (GST Paid)</u>			
<u>Capital Purchases Detail</u>			
Property Purchase Deposit		580,000.00	58,000.00
Capital Purchases	G10	580,000.00	58,000.00

Bushell Super Fund
ABN: 61 155 004 895
Activity Statement Preparation Report - Detail
For the period 1 July 2022 to 30 June 2023

Non-Capital Purchases Detail

ANZ INTERNET BANKING BPAY ASIC {361127}		290.00	0.00
ANZ INTERNET BANKING FUNDS TFER TRANSFER 377660 TO 0132		1,662.00	0.00
Non-Capital Purchases	G11	1,952.00	0.00
Total GST Paid on Purchases	1B		58,000.00

Bushell Super Fund
ABN: 61 155 004 895
Activity Statement Preparation Report - Detail
For the period 1 July 2022 to 30 June 2023

PAYG Withholding Tax Detail

Description	Return Item	Gross	Tax Withheld
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Benefit Payment Detail

Paul Bushell

Vicki Bushell

Total Benefit Payments	W1		
Amounts withheld from benefit payments (W1)	W2		0.00
Total Amounts Withheld	W5		0.00

Self-managed superannuation fund annual return **2023**

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2023* (NAT 71287).

- ! The *Self-managed superannuation fund annual return instructions 2023* (NAT 71606) (the instructions) can assist you to complete this annual return.
- The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.

S M I T H S T

- Place X in ALL applicable boxes.

➤ Postal address for annual returns:

Australian Taxation Office
GPO Box 9845
[insert the name and postcode
of your capital city]

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 **Tax file number (TFN)**

➤ To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

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

2 **Name of self-managed superannuation fund (SMSF)**

Bushell Super Fund

3 **Australian business number (ABN)** (if applicable)

4 **Current postal address**

PO Box 230

Suburb/town

Glen Osmond

State/territory

SA

Postcode

5064

5 **Annual return status**

Is this an amendment to the SMSF's 2023 return?

A No Yes

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

B No Yes

Fund's tax file number (TFN) *****

6 SMSF auditor

Auditor's name

Title: MR

Family name

Boys

First given name

Anthony

Other given names

SMSF Auditor Number

100014140

Auditor's phone number

04

10702708

Postal address

PO Box 3376

Suburb/town

Rundle Mall

State/territory

SA

Postcode

5000

Date audit was completed

A

Day Month Year

Was Part A of the audit report qualified?

B No Yes

Was Part B of the audit report qualified?

C No Yes

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

D No Yes **7 Electronic funds transfer (EFT)**

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

A Fund's financial institution account details

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

Fund BSB number 013442

Fund account number 646263985

Fund account name

Delta Coffee Pty Ltd ATF Bushell Super Fund

I would like my tax refunds made to this account. Go to C.**B Financial institution account details for tax refunds**

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

BSB number

Account number

Account name

C Electronic service address alias

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

smsfdataflow

Fund's tax file number (TFN)

8 Status of SMSF Australian superannuation fund **A** No Yes Fund benefit structure **B** Code
 Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No Yes

9 Was the fund wound up during the income year?
 No Yes If yes, provide the date on which the fund was wound up Have all tax lodgment and payment obligations been met? No Yes

10 Exempt current pension income
 Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

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

No Go to Section B: Income.

Yes Exempt current pension income amount **A** \$.00

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

Segregated assets method **B**

Unsegregated assets method **C** Was an actuarial certificate obtained? **D** Yes

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

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

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

Fund's tax file number (TFN)

Section B: Income

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

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** No Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2023*.

Have you applied an exemption or rollover? **M** No Yes Code

Net capital gain **A** \$ -00

Gross rent and other leasing and hiring income **B** \$ -00

Gross interest **C** \$ -00

Forestry managed investment scheme income **X** \$ -00

Gross foreign income	D1 \$ <input type="text" value="223"/> -00	Net foreign income	D \$ <input type="text" value="223"/> -00	Loss <input type="checkbox"/>
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Australian franking credits from a New Zealand company **E** \$ -00

Transfers from foreign funds **F** \$ -00 Number

Gross payments where ABN not quoted **H** \$ -00

Calculation of assessable contributions

Assessable employer contributions

R1 \$ -00

plus Assessable personal contributions

R2 \$ -00

plus ****No-TFN-quoted contributions**

R3 \$ -00
(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

R6 \$ -00

Gross distribution from partnerships **I** \$ -00

*Unfranked dividend amount **J** \$ -00

*Franked dividend amount **K** \$ -00

*Dividend franking credit **L** \$ -00

*Gross trust distributions **M** \$ -00

Assessable contributions
(R1 plus R2 plus R3 less R6)

R \$ -00

Calculation of non-arm's length income

*Net non-arm's length private company dividends

U1 \$ -00

plus *Net non-arm's length trust distributions

U2 \$ -00

plus *Net other non-arm's length income

U3 \$ -00

*Other income **S** \$ -00

*Assessable income due to changed tax status of fund **T** \$ -00

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

U \$ -00

#This is a mandatory label.

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

GROSS INCOME
(Sum of labels A to U)

W \$ -00

Exempt current pension income **Y** \$ -00

TOTAL ASSESSABLE INCOME
(W less Y)

V \$ -00

Fund's tax file number (TFN)

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$ <input type="text" value="0"/> -00	A2 \$ <input type="text" value="0"/> -00	
Interest expenses overseas	B1 \$ <input type="text" value="0"/> -00	B2 \$ <input type="text" value="0"/> -00	
Capital works expenditure	D1 \$ <input type="text" value="0"/> -00	D2 \$ <input type="text" value="0"/> -00	
Decline in value of depreciating assets	E1 \$ <input type="text" value="0"/> -00	E2 \$ <input type="text" value="0"/> -00	
Insurance premiums – members	F1 \$ <input type="text" value="1434"/> -00	F2 \$ <input type="text" value="0"/> -00	
SMSF auditor fee	H1 \$ <input type="text" value="0"/> -00	H2 \$ <input type="text" value="0"/> -00	
Investment expenses	I1 \$ <input type="text" value="0"/> -00	I2 \$ <input type="text" value="0"/> -00	
Management and administration expenses	J1 \$ <input type="text" value="290"/> -00	J2 \$ <input type="text" value="1662"/> -00	
Forestry managed investment scheme expense	U1 \$ <input type="text" value="0"/> -00	U2 \$ <input type="text" value="0"/> -00	
Other amounts	L1 \$ <input type="text" value="0"/> -00 <input type="text" value=""/>	L2 \$ <input type="text" value="0"/> -00 <input type="text" value=""/>	
Tax losses deducted	M1 \$ <input type="text" value="0"/> -00		

TOTAL DEDUCTIONS
N \$ -00
 (Total **A1** to **M1**)

TOTAL NON-DEDUCTIBLE EXPENSES
Y \$ -00
 (Total **A2** to **L2**)

#TAXABLE INCOME OR LOSS -00 Loss
O \$ -00
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

TOTAL SMSF EXPENSES
Z \$ -00
 (N plus Y)

#This is a mandatory label.

Fund's tax file number (TFN) *****

Section D: Income tax calculation statement

#Important:

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

13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2023* on how to complete the calculation statement.

#Taxable income	A \$	<input type="text" value="92612"/>	-00
		<i>(an amount must be included even if it is zero)</i>	
#Tax on taxable income	T1 \$	<input type="text" value="13891.80"/>	
		<i>(an amount must be included even if it is zero)</i>	
#Tax on no-TFN-quoted contributions	J \$	<input type="text" value="0"/>	
		<i>(an amount must be included even if it is zero)</i>	

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

Foreign income tax offset	C1 \$	<input type="text" value="27.44"/>	
Rebates and tax offsets	C2 \$	<input type="text"/>	
Non-refundable non-carry forward tax offsets	C \$	<input type="text" value="27.44"/>	
		<i>(C1 plus C2)</i>	

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

Early stage venture capital limited partnership tax offset	D1 \$	<input type="text" value="0"/>	
Early stage venture capital limited partnership tax offset carried forward from previous year	D2 \$	<input type="text" value="0"/>	
Early stage investor tax offset	D3 \$	<input type="text" value="0"/>	
Early stage investor tax offset carried forward from previous year	D4 \$	<input type="text" value="0"/>	
Non-refundable carry forward tax offsets	D \$	<input type="text" value="0"/>	
		<i>(D1 plus D2 plus D3 plus D4)</i>	

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

Complying fund's franking credits tax offset	E1 \$	<input type="text" value="134.76"/>	
No-TFN tax offset	E2 \$	<input type="text"/>	
National rental affordability scheme tax offset	E3 \$	<input type="text"/>	
Exploration credit tax offset	E4 \$	<input type="text"/>	
Refundable tax offsets	E \$	<input type="text" value="134.76"/>	
		<i>(E1 plus E2 plus E3 plus E4)</i>	

#TAX PAYABLE **T5 \$**
(T3 less E – cannot be less than zero)

Section 102AAM interest charge
G \$

Fund's tax file number (TFN)

Credit for tax withheld – foreign resident withholding (excluding capital gains)	
H2 \$	<input type="text" value="0"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	
H3 \$	<input type="text" value="0"/>
Credit for TFN amounts withheld from payments from closely held trusts	
H5 \$	<input type="text"/>
Credit for interest on no-TFN tax offset	
H6 \$	<input type="text"/>
Credit for foreign resident capital gains withholding amounts	
H8 \$	<input type="text"/>
Eligible credits	
H \$	<input type="text" value="0"/>
<i>(H2 plus H3 plus H5 plus H6 plus H8)</i>	

#Tax offset refunds <small>(Remainder of refundable tax offsets)</small>	I \$	<input type="text" value="0"/>
<i>(unused amount from label E – an amount must be included even if it is zero)</i>		

PAYG instalments raised	
K \$	<input type="text" value="0"/>
Supervisory levy	
L \$	<input type="text" value="259"/>
Supervisory levy adjustment for wound up funds	
M \$	<input type="text"/>
Supervisory levy adjustment for new funds	
N \$	<input type="text" value="259"/>

AMOUNT DUE OR REFUNDABLE <small>A positive amount at S is what you owe, while a negative amount is refundable to you.</small>	S \$	<input type="text" value="14247.60"/>
<i>(T5 plus G less H less I less K plus L less M plus N)</i>		

#This is a mandatory label.

Section E: Losses

14 Losses

! If total loss is greater than \$100,000, complete and attach a *Losses schedule 2023*.

Tax losses carried forward to later income years	U \$	<input type="text" value="0"/>	-00
Net capital losses carried forward to later income years	V \$	<input type="text" value="0"/>	-00

Fund's tax file number (TFN) *****

Section F: Member information

MEMBER 1

Title: MR

Family name

Bushell

First given name

Paul

Other given names

Leonard

Member's TFN

See the Privacy note in the Declaration. *****

Day Month Year

Date of birth 02/02/1968

Contributions

OPENING ACCOUNT BALANCE \$ 0

Refer to instructions for completing these labels.

Employer contributions

A \$ 25300

ABN of principal employer

A1

Personal contributions

B \$ 0

CGT small business retirement exemption

C \$ 0

CGT small business 15-year exemption amount

D \$ 0

Personal injury election

E \$ 0

Spouse and child contributions

F \$ 0

Other third party contributions

G \$ 0

Proceeds from primary residence disposal

H \$ 0

Receipt date

Day Month Year

H1

Assessable foreign superannuation fund amount

I \$ 0

Non-assessable foreign superannuation fund amount

J \$ 0

Transfer from reserve: assessable amount

K \$ 0

Transfer from reserve: non-assessable amount

L \$ 0

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

T \$ 0

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

M \$ 0

TOTAL CONTRIBUTIONS N \$ 25300

(Sum of labels A to M)

Other transactions

Allocated earnings or losses

O \$ 41318.74

Loss

Inward rollovers and transfers

P \$ 356029.76

Outward rollovers and transfers

Q \$ 0

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Code

Code

Accumulation phase account balance

S1 \$ 422648.50

Retirement phase account balance - Non CDBIS

S2 \$ 0

Retirement phase account balance - CDBIS

S3 \$ 0

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 422648.50

(S1 plus S2 plus S3)

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$

Fund's tax file number (TFN)

MEMBER 2

Title:

Family name

First given name

Other given names

Member's TFN
See the Privacy note in the Declaration.

Date of birth (Day Month Year)

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

Receipt date (Day Month Year)
H1

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J \$

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

Contributions from non-complying funds and previously non-complying funds
T \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)
M \$

TOTAL CONTRIBUTIONS N \$
(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses **O** \$ Loss

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Loss

Code

Code

TRIS Count

CLOSING ACCOUNT BALANCE S \$
(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

Fund's tax file number (TFN)

Section H: **Assets and liabilities**

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$ -00
 Unlisted trusts **B** \$ -00
 Insurance policy **C** \$ -00
 Other managed investments **D** \$ -00

15b Australian direct investments

Limited recourse borrowing arrangements
 Australian residential real property
J1 \$ -00
 Australian non-residential real property
J2 \$ -00
 Overseas real property
J3 \$ -00
 Australian shares
J4 \$ -00
 Overseas shares
J5 \$ -00
 Other
J6 \$ -00
 Property count
J7

Cash and term deposits **E** \$ -00
 Debt securities **F** \$ -00
 Loans **G** \$ -00
 Listed shares **H** \$ -00
 Unlisted shares **I** \$ -00
 Limited recourse borrowing arrangements **J** \$ -00
 Non-residential real property **K** \$ -00
 Residential real property **L** \$ -00
 Collectables and personal use assets **M** \$ -00
 Other assets **O** \$ -00

15c Other investments

Crypto-Currency **N** \$ -00

15d Overseas direct investments

Overseas shares **P** \$ -00
 Overseas non-residential real property **Q** \$ -00
 Overseas residential real property **R** \$ -00
 Overseas managed investments **S** \$ -00
 Other overseas assets **T** \$ -00

TOTAL AUSTRALIAN AND OVERSEAS ASSETS **U** \$ -00
 (Sum of labels **A** to **T**)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year?
A No Yes \$ -00

Fund's tax file number (TFN)

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No Yes

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 \$ <input type="text" value=""/>	-00		
Permissible temporary borrowings	V2 \$ <input type="text" value=""/>	-00		
Other borrowings	V3 \$ <input type="text" value=""/>	-00	Borrowings	V \$ <input type="text" value="0"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)			W \$	<input type="text" value="692947"/>
Reserve accounts			X \$	<input type="text" value="0"/>
Other liabilities			Y \$	<input type="text" value="13729"/>
TOTAL LIABILITIES			Z \$	<input type="text" value="706676"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$

Total TOFA losses **I** \$

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2022–23 income year, write **2023**). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2023*. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2023* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2023*. **D**

Section K: **Declarations**

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date Day / Month / Year

Preferred trustee or director contact details:

Title:

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return

Hrs

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

TAX AGENT'S DECLARATION:

I declare that the *Self-managed superannuation fund annual return 2023* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date Day / Month / Year

Tax agent's contact details

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

Bushell Super Fund
Investment Revaluation as at 30 June 2023

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
Managed Funds Market					
VAN0001AU Vanguard Australian Fixed Interest Index Fund	30 Jun 2023	1.01947	14,432.96000	14,714.00	(206.13)
VAN0002AU Vanguard Australian Shares Index Fund	30 Jun 2023	2.47722	7,803.81000	19,331.73	(110.99)
VAN0003AU Vanguard W'sale International Shares Index Fund	30 Jun 2023	2.94722	5,521.26000	16,272.38	1,274.72
VAN0004AU Vanguard Australian Property Securities Index Fund	30 Jun 2023	0.85894	22,344.61000	19,192.69	(379.76)
Managed Funds Market Total				69,510.80	577.84
Property Direct Market					
PROP1 Unit 20 81 Cooper Street Campbellfield VIC 3061	30 Jun 2023	580,000.00000	1.00000	580,000.00	58,000.00
Property Direct Market Total				580,000.00	58,000.00
Fund Total				649,510.80	58,577.84

Bushell Super Fund
Investment Income Comparison Report
For the period 1 July 2022 to 30 June 2023

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data					
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+	
Cash At Bank										
ANZ.BACCT: ANZ Bank Account										
30/09/2022	Interest	0.25	0.00							
30/11/2022	Interest	0.01	0.00							
31/01/2023	Interest	0.01	0.00							
		0.27	0.00							
VANCASH: Vanguard Cash Account										
02/12/2022	Interest	1.37	0.00							
04/01/2023	Interest	2.34	0.00							
02/02/2023	Interest	1.37	0.00							
02/03/2023	Interest	3.12	0.00							
04/04/2023	Interest	3.31	0.00							
02/05/2023	Interest	0.53	0.00							
02/06/2023	Interest	0.56	0.00							
		12.60	0.00							
Total		12.87	0.00							
Managed Investments										
VAN0001AU: Vanguard Australian Fixed Interest Index Fund										
31/12/2022	Distribution	8.83	0.00		6,338	0	0.0014	8.83	0.00	
31/03/2023	Distribution	25.30	0.00		9,730	0	0.0026	25.30	0.00	
30/06/2023	Distribution	39.38	0.00	*	14,433	0	0.0027	39.37	0.00	
		73.51	0.00					73.50	0.00	
VAN0002AU: Vanguard Australian Shares Index Fund										
31/12/2022	Distribution	57.70	0.00		2,835	0	0.0204	57.70	0.00	
31/03/2023	Distribution	87.88	0.00		5,618	0	0.0156	87.88	0.00	
30/06/2023	Distribution	190.28	0.00		7,804	0	0.0244	190.28	0.00	
		335.86	0.00					335.86	0.00	
VAN0003AU: Vanguard W'sale International Shares Index Fund										
31/12/2022	Distribution	36.08	0.00		2,444	0	0.0148	36.08	0.00	
31/03/2023	Distribution	75.58	0.00		3,770	0	0.0200	75.58	0.00	
30/06/2023	Distribution	348.29	0.00	*	5,521	0	0.0631	348.27	0.00	
		459.95	0.00					459.93	0.00	
VAN0004AU: Vanguard Australian Property Securities Index Fund										
31/12/2022	Distribution	80.12	0.00		8,096	0	0.0099	80.12	0.00	
31/03/2023	Distribution	148.96	0.00		15,914	0	0.0094	148.96	0.00	
30/06/2023	Distribution	278.42	0.00	*	22,345	0	0.0125	278.41	0.00	
		507.50	0.00					507.49	0.00	
Total		1,376.82	0.00					1,376.78	0.00	

+Note: Tax Credits refer to franking credits for domestic income and foreign tax credits where the income is foreign in nature.

Bushell Super Fund

Tax Accounting Reconciliation

For the period 1 July 2022 to 30 June 2023

Operating Statement Profit vs. Provision for Income Tax		2023
		\$
Benefits Accrued as a Result of Operations before Income Tax		706,839.30
<u>ADD:</u>		
Non-Deductible Expenses		1,662.00
Non-Taxable Income		154.14
Taxable Capital Gains		482.00
<u>LESS:</u>		
Increase in Market Value		58,577.84
Distributed Capital Gains		722.20
Rollovers In		557,223.72
Rounding		1.68
Taxable Income or Loss		<u><u>92,612.00</u></u>
	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	92,612.00	13,891.80
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
Provision for Income Tax		<u><u>13,891.80</u></u>

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	<u>13,891.80</u>
Income Tax Expense	<u><u>13,891.80</u></u>

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	13,891.80
<u>LESS:</u>	
Franking Credits	134.76
Foreign Tax Credits	27.44
Income Tax Payable (Receivable)	<u><u>13,729.60</u></u>

Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	0.0000%
Pension Exempt % (Expenses)	0.0000%
Assets Segregated For Pensions	No

Bushell Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
				Section B
Income				
Net Capital Gain				
Gross Capital Gain - Distributed Capital Gains from Trusts	As Per Investment Disposals CGT Report	30 Jun 2023	A	722.00
Deferred Capital Gain Realised		30 Jun 2023	A	0.00
Less Capital Losses Applied		30 Jun 2023	A	0.00
Less Discount		30 Jun 2023	A	(240.00)
Total Net Capital Gain			A	482.00
Gross Rent and Other Leasing & Hiring Income				
Rental Income/Disbursements Received	PROP1: Unit 20 81 Cooper Street Campbellfield VIC 3061	06 Oct 2022	B	1,500.00
Rental Income/Disbursements Received	PROP1: Unit 20 81 Cooper Street Campbellfield VIC 3061	07 Oct 2022	B	761.36
Rental Income/Disbursements Received	PROP1: Unit 20 81 Cooper Street Campbellfield VIC 3061	07 Nov 2022	B	761.36
Rental Income/Disbursements Received	PROP1: Unit 20 81 Cooper Street Campbellfield VIC 3061	07 Nov 2022	B	1,500.00
Rental Income/Disbursements Received	PROP1: Unit 20 81 Cooper Street Campbellfield VIC 3061	06 Dec 2022	B	1,500.00
Rental Income/Disbursements Received	PROP1: Unit 20 81 Cooper Street Campbellfield VIC 3061	07 Dec 2022	B	750.00
Rental Income/Disbursements Received	PROP1: Unit 20 81 Cooper Street Campbellfield VIC 3061	09 Jan 2023	B	750.00
Rental Income/Disbursements Received	PROP1: Unit 20 81 Cooper Street Campbellfield VIC 3061	09 Jan 2023	B	1,500.00
Rental Income/Disbursements Received	PROP1: Unit 20 81 Cooper Street Campbellfield VIC 3061	06 Feb 2023	B	1,500.00
Rental Income/Disbursements Received	PROP1: Unit 20 81 Cooper Street Campbellfield VIC 3061	07 Feb 2023	B	750.00
Rental Income/Disbursements Received	PROP1: Unit 20 81 Cooper Street Campbellfield VIC 3061	06 Mar 2023	B	1,500.00
Rental Income/Disbursements Received	PROP1: Unit 20 81 Cooper Street Campbellfield VIC 3061	07 Mar 2023	B	750.00
Rental Income/Disbursements Received	PROP1: Unit 20 81 Cooper Street Campbellfield VIC 3061	11 Apr 2023	B	1,500.00
Rental Income/Disbursements Received	PROP1: Unit 20 81 Cooper Street Campbellfield VIC 3061	11 Apr 2023	B	750.00
Rental Income/Disbursements Received	PROP1: Unit 20 81 Cooper Street Campbellfield VIC 3061	08 May 2023	B	1,500.00
Rental Income/Disbursements Received	PROP1: Unit 20 81 Cooper Street Campbellfield VIC 3061	09 May 2023	B	750.00
Rental Income/Disbursements Received	PROP1: Unit 20 81 Cooper Street Campbellfield VIC 3061	07 Jun 2023	B	1,500.00
Rental Income/Disbursements Received	PROP1: Unit 20 81 Cooper Street Campbellfield VIC 3061	07 Jun 2023	B	750.00
Less Rounding			B	(0.72)
Total Gross Rent and Other Leasing & Hiring Income			B	20,272.00
Gross Interest				
CREDIT INTEREST PAID	ANZ.BACCT: ANZ Bank Account	30 Sep 2022	C	0.25
CREDIT INTEREST PAID	ANZ.BACCT: ANZ Bank Account	30 Nov 2022	C	0.01
CREDIT INTEREST PAID	ANZ.BACCT: ANZ Bank Account	31 Jan 2023	C	0.01
Cash Account Interest	VANCASH: Vanguard Cash Account	02 Dec 2022	C	1.37
Cash Account Interest	VANCASH: Vanguard Cash Account	04 Jan 2023	C	2.34

Bushell Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
Cash Account Interest	VANCASH: Vanguard Cash Account	02 Feb 2023	C	1.37
Cash Account Interest	VANCASH: Vanguard Cash Account	02 Mar 2023	C	3.12
Cash Account Interest	VANCASH: Vanguard Cash Account	04 Apr 2023	C	3.31
Cash Account Interest	VANCASH: Vanguard Cash Account	02 May 2023	C	0.53
Cash Account Interest	VANCASH: Vanguard Cash Account	02 Jun 2023	C	0.56
<i>Less Rounding</i>			C	(0.87)
Total Gross Interest			C	12.00
Total Forestry Managed Investment Scheme Income			X	0.00
Net Foreign Income				
Distribution - Tax Statement	VAN0001AU: Vanguard Australian Fixed Interest Index Fund	31 Dec 2022	D	1.00
Distribution - Tax Statement	VAN0001AU: Vanguard Australian Fixed Interest Index Fund	31 Mar 2023	D	2.85
Distribution - Tax Statement	VAN0001AU: Vanguard Australian Fixed Interest Index Fund	30 Jun 2023	D	4.44
Distribution - Tax Statement	VAN0002AU: Vanguard Australian Shares Index Fund	31 Dec 2022	D	1.73
Distribution - Tax Statement	VAN0002AU: Vanguard Australian Shares Index Fund	31 Mar 2023	D	2.63
Distribution - Tax Statement	VAN0002AU: Vanguard Australian Shares Index Fund	30 Jun 2023	D	5.70
Distribution - Tax Statement	VAN0003AU: Vanguard W'sale International Shares Index Fund	31 Dec 2022	D	15.55
Distribution - Tax Statement	VAN0003AU: Vanguard W'sale International Shares Index Fund	31 Mar 2023	D	32.57
Distribution - Tax Statement	VAN0003AU: Vanguard W'sale International Shares Index Fund	30 Jun 2023	D	150.10
Distribution - Tax Statement	VAN0004AU: Vanguard Australian Property Securities Index Fund	31 Dec 2022	D	1.07
Distribution - Tax Statement	VAN0004AU: Vanguard Australian Property Securities Index Fund	31 Mar 2023	D	1.99
Distribution - Tax Statement	VAN0004AU: Vanguard Australian Property Securities Index Fund	30 Jun 2023	D	3.71
<i>Less Rounding</i>			D	(0.34)
Total Net Foreign Income			D	223.00
Total Australian Franking Credits from a New Zealand Company			E	0.00
Total Transfers from Foreign Funds			F	0.00
Total Gross Payments where ABN not quoted			H	0.00
Total Gross Distribution from Partnerships			I	0.00
Total Unfranked Dividend Amount			J	0.00
Total Franked Dividend Amount			K	0.00
Total Dividend Franking Credit			L	0.00
Gross Trust Distributions				
Distribution - Tax Statement	VAN0001AU: Vanguard Australian Fixed Interest Index Fund	31 Dec 2022	M	1.06
VAN0001AU Distribution - Cash	VAN0001AU: Vanguard Australian Fixed Interest Index Fund	31 Dec 2022	M	8.83
Distribution - Tax Statement	VAN0001AU: Vanguard Australian Fixed Interest Index Fund	31 Mar 2023	M	3.07
VAN0001AU Distribution - Cash	VAN0001AU: Vanguard Australian Fixed Interest Index Fund	31 Mar 2023	M	25.30
Distribution - Tax Statement	VAN0001AU: Vanguard Australian Fixed Interest Index Fund	30 Jun 2023	M	4.77
VAN0001AU Distribution - Cash	VAN0001AU: Vanguard Australian Fixed Interest Index Fund	30 Jun 2023	M	39.38

Bushell Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
Distribution - Tax Statement	VAN0002AU: Vanguard Australian Shares Index Fund	31 Dec 2022	M	19.76
VAN0002AU Distribution - Cash	VAN0002AU: Vanguard Australian Shares Index Fund	31 Dec 2022	M	57.70
Distribution - Tax Statement	VAN0002AU: Vanguard Australian Shares Index Fund	31 Mar 2023	M	30.11
VAN0002AU Distribution - Cash	VAN0002AU: Vanguard Australian Shares Index Fund	31 Mar 2023	M	87.88
Distribution - Tax Statement	VAN0002AU: Vanguard Australian Shares Index Fund	30 Jun 2023	M	65.19
VAN0002AU Distribution - Cash	VAN0002AU: Vanguard Australian Shares Index Fund	30 Jun 2023	M	190.28
Distribution - Tax Statement	VAN0003AU: Vanguard W'sale International Shares Index Fund	31 Dec 2022	M	(36.03)
VAN0003AU Distribution - Cash	VAN0003AU: Vanguard W'sale International Shares Index Fund	31 Dec 2022	M	36.08
Distribution - Tax Statement	VAN0003AU: Vanguard W'sale International Shares Index Fund	31 Mar 2023	M	(75.48)
VAN0003AU Distribution - Cash	VAN0003AU: Vanguard W'sale International Shares Index Fund	31 Mar 2023	M	75.58
Distribution - Tax Statement	VAN0003AU: Vanguard W'sale International Shares Index Fund	30 Jun 2023	M	(347.85)
VAN0003AU Distribution - Cash	VAN0003AU: Vanguard W'sale International Shares Index Fund	30 Jun 2023	M	348.29
Distribution - Tax Statement	VAN0004AU: Vanguard Australian Property Securities Index Fund	31 Dec 2022	M	(46.38)
VAN0004AU Distribution - Cash	VAN0004AU: Vanguard Australian Property Securities Index Fund	31 Dec 2022	M	80.12
Distribution - Tax Statement	VAN0004AU: Vanguard Australian Property Securities Index Fund	31 Mar 2023	M	(86.24)
VAN0004AU Distribution - Cash	VAN0004AU: Vanguard Australian Property Securities Index Fund	31 Mar 2023	M	148.96
Distribution - Tax Statement	VAN0004AU: Vanguard Australian Property Securities Index Fund	30 Jun 2023	M	(161.18)
VAN0004AU Distribution - Cash	VAN0004AU: Vanguard Australian Property Securities Index Fund	30 Jun 2023	M	278.42
<i>Less Rounding</i>			M	(0.62)
Total Gross Trust Distributions			M	747.00
Assessable Employer Contributions				
ANZ INTERNET BANKING FUNDS TFER TRANSFER 349169 FROM 194193065 EFFECTIVE DATE 10 SEP 2022	1: Paul Bushell	12 Sep 2022	R1	2,300.00
PAYMENT FROM MAMMOTH SWEEPING PAUL SUPER EFFECTIVE DATE 15 SEP 2022	1: Paul Bushell	16 Sep 2022	R1	2,300.00
ANZ INTERNET BANKING FUNDS TFER TRANSFER 985368 FROM 904297943	1: Paul Bushell	15 Nov 2022	R1	2,300.00
ANZ INTERNET BANKING FUNDS TFER TRANSFER 985877 FROM 194193065	1: Paul Bushell	15 Nov 2022	R1	2,300.00
PAYMENT FROM MAMMOTH SWEEPING PAUL SUPER	1: Paul Bushell	07 Dec 2022	R1	2,300.00
ANZ INTERNET BANKING FUNDS TFER TRANSFER 230916 FROM 194193065 EFFECTIVE DATE 07 JAN 2023	1: Paul Bushell	09 Jan 2023	R1	2,300.00
ANZ M-BANKING FUNDS TFER TRANSFER 464462 FROM 194193065	1: Paul Bushell	07 Feb 2023	R1	2,300.00
ANZ M-BANKING FUNDS TFER TRANSFER 428324 FROM 194193065	1: Paul Bushell	07 Mar 2023	R1	2,300.00
PAYMENT FROM MAMMOTH SWEEPING PAUL SUPER	1: Paul Bushell	11 Apr 2023	R1	2,300.00
PAYMENT FROM MAMMOTH SWEEPING PAUL SUPER	1: Paul Bushell	09 May 2023	R1	2,300.00
ANZ INTERNET BANKING FUNDS TFER TRANSFER 609108 FROM 194193065	1: Paul Bushell	07 Jun 2023	R1	2,300.00
ANZ INTERNET BANKING FUNDS TFER TRANSFER 349169 FROM 194193065 EFFECTIVE DATE 10 SEP 2022	2: Vicki Bushell	12 Sep 2022	R1	2,300.00

Bushell Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER EFFECTIVE DATE 15 SEP 2022	2: Vicki Bushell	16 Sep 2022	R1	2,300.00
ANZ INTERNET BANKING FUNDS TFER TRANSFER 979911 FROM 327581978	2: Vicki Bushell	30 Sep 2022	R1	17,000.00
ANZ INTERNET BANKING FUNDS TFER TRANSFER 985771 FROM 194193065	2: Vicki Bushell	15 Nov 2022	R1	2,300.00
ANZ INTERNET BANKING FUNDS TFER TRANSFER 985989 FROM 194193065	2: Vicki Bushell	15 Nov 2022	R1	2,300.00
ANZ INTERNET BANKING FUNDS TFER TRANSFER 986460 FROM 904297943	2: Vicki Bushell	15 Nov 2022	R1	5,000.00
PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER	2: Vicki Bushell	07 Dec 2022	R1	2,300.00
ANZ INTERNET BANKING FUNDS TFER TRANSFER 230916 FROM 194193065 EFFECTIVE DATE 07 JAN 2023	2: Vicki Bushell	09 Jan 2023	R1	2,300.00
ANZ M-BANKING FUNDS TFER TRANSFER 464633 FROM 194193065	2: Vicki Bushell	07 Feb 2023	R1	2,300.00
ANZ M-BANKING FUNDS TFER TRANSFER 428498 FROM 194193065	2: Vicki Bushell	07 Mar 2023	R1	2,300.00
PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER	2: Vicki Bushell	11 Apr 2023	R1	2,300.00
PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER	2: Vicki Bushell	09 May 2023	R1	2,300.00
ANZ INTERNET BANKING FUNDS TFER TRANSFER 609180 FROM 194193065	2: Vicki Bushell	07 Jun 2023	R1	2,300.00
Total Assessable Employer Contributions			R1	72,600.00
Total Assessable Personal Contributions			R2	0.00
Total No-TFN quoted contributions			R3	0.00
Total Transfer of Liability to life insurance company or PST			R6	0.00
Total Assessable Contributions			R	72,600.00
Total Other Income			S	0.00
Total Assessable Income Due to Changed Tax Status of Fund			T	0.00
Total Net Non-arm's Length Income			U	0.00
Total Exempt Current Pension Income			Y	0.00
Total Assessable Income				94,336.00
Deductions			Section C	
Total Interest Expenses within Australia			A	0.00
Total Interest Expenses Overseas			B	0.00
Total Capital Works Deductions			D	0.00
Total Deduction for Decline in Value of Depreciating Assets			E	0.00
Death or Disability Premiums				
PAYMENT TO MLC LIMITED R28791087	1: Paul Bushell	24 Nov 2022	F	122.85
PAYMENT TO MLC LIMITED R28791087	1: Paul Bushell	28 Dec 2022	F	122.85
PAYMENT TO MLC LIMITED R28791087	1: Paul Bushell	24 Jan 2023	F	122.85
PAYMENT TO MLC LIMITED R28791087	1: Paul Bushell	24 Feb 2023	F	122.85
PAYMENT TO MLC LIMITED R28791087	1: Paul Bushell	24 Mar 2023	F	122.85
PAYMENT TO MLC LIMITED R28791087	1: Paul Bushell	24 Apr 2023	F	122.85
PAYMENT TO MLC LIMITED R28791087	1: Paul Bushell	24 May 2023	F	122.85
PAYMENT TO MLC LIMITED R28791087	1: Paul Bushell	26 Jun 2023	F	122.85

Bushell Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
PAYMENT TO NOBLEOAK SERVICE 110562513/1421157	2: Vicki Bushell	28 Oct 2022	F	50.23
PAYMENT TO NOBLEOAK SERVICE 110562513/1452284	2: Vicki Bushell	28 Nov 2022	F	50.23
PAYMENT TO NOBLEOAK SERVICE 110562513/1483539	2: Vicki Bushell	28 Dec 2022	F	50.23
PAYMENT TO NOBLEOAK SERVICE 110562513/1517508	2: Vicki Bushell	30 Jan 2023	F	50.23
PAYMENT TO NOBLEOAK SERVICE 110562513/1550251	2: Vicki Bushell	28 Feb 2023	F	50.23
PAYMENT TO NOBLEOAK SERVICE 110562513/1579979	2: Vicki Bushell	28 Mar 2023	F	50.23
PAYMENT TO NOBLEOAK SERVICE 110562513/1612739	2: Vicki Bushell	28 Apr 2023	F	50.23
PAYMENT TO NOBLEOAK SERVICE 110562513/1646886	2: Vicki Bushell	29 May 2023	F	50.23
PAYMENT TO NOBLEOAK SERVICE 110562513/1679546	2: Vicki Bushell	28 Jun 2023	F	50.23
Less Rounding			F	(0.87)
Total Death or Disability Premiums			F	1,434.00
Total Death Benefit Increase			G	0.00
Total Approved Auditor Fee			H	0.00
Total Investment Expenses			I	0.00
Management and Administration Expenses				
ANZ INTERNET BANKING BPAY ASIC {361127}		01 Dec 2022	J	290.00
Total Management and Administration Expenses			J	290.00
Total Forestry Managed Investment Scheme Deduction			U	0.00
Total Other Deductions			L	0.00
Tax Losses Deducted				
Tax Losses Brought Forward		30 Jun 2023	M	0.00
Less Net Exempt Income		30 Jun 2023	M	0.00
Total Tax Losses Deducted			M	0.00
Total Deductions				1,724.00
Taxable Income or Loss			(V - N) O	92,612.00

Income Tax Calculation Statement

Section D

Gross Tax

Gross Tax @ 15% for Concessional Income		30 Jun 2023	T1	13,891.80
Gross Tax @ 45% for Net Non-Arm's Length Income		30 Jun 2023	T1	0.00
No-TFN Quoted Contributions @ 32%		30 Jun 2023	J	0.00
Total Gross Tax				13,891.80

Credit: Foreign Tax Income Offset

Distribution - Tax Statement	VAN0002AU: Vanguard Australian Shares Index Fund	31 Dec 2022	C1	0.08
Distribution - Tax Statement	VAN0002AU: Vanguard Australian Shares Index Fund	31 Mar 2023	C1	0.13
Distribution - Tax Statement	VAN0002AU: Vanguard Australian Shares Index Fund	30 Jun 2023	C1	0.27

Bushell Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
Distribution - Tax Statement	VAN0003AU: Vanguard W'sale International Shares Index Fund	31 Dec 2022	C1	2.10
Distribution - Tax Statement	VAN0003AU: Vanguard W'sale International Shares Index Fund	31 Mar 2023	C1	4.39
Distribution - Tax Statement	VAN0003AU: Vanguard W'sale International Shares Index Fund	30 Jun 2023	C1	20.23
Distribution - Tax Statement	VAN0004AU: Vanguard Australian Property Securities Index Fund	31 Dec 2022	C1	0.04
Distribution - Tax Statement	VAN0004AU: Vanguard Australian Property Securities Index Fund	31 Mar 2023	C1	0.07
Distribution - Tax Statement	VAN0004AU: Vanguard Australian Property Securities Index Fund	30 Jun 2023	C1	0.13
Total Credit: Foreign Tax Income Offset			C1	27.44
Total Credit: Rebates and Tax Offset			C2	0.00
Rebates and Offsets			C	27.44
SUBTOTAL				13,864.36
Credit: Refundable Franking Credits				
Distribution - Tax Statement	VAN0002AU: Vanguard Australian Shares Index Fund	31 Dec 2022	E1	21.20
Distribution - Tax Statement	VAN0002AU: Vanguard Australian Shares Index Fund	31 Mar 2023	E1	32.29
Distribution - Tax Statement	VAN0002AU: Vanguard Australian Shares Index Fund	30 Jun 2023	E1	69.91
Distribution - Tax Statement	VAN0004AU: Vanguard Australian Property Securities Index Fund	31 Dec 2022	E1	1.80
Distribution - Tax Statement	VAN0004AU: Vanguard Australian Property Securities Index Fund	31 Mar 2023	E1	3.33
Distribution - Tax Statement	VAN0004AU: Vanguard Australian Property Securities Index Fund	30 Jun 2023	E1	6.23
Total Credit: Refundable Franking Credits			E1	134.76
Total Credit: No-TFN Tax Offset			E2	0.00
Total Credit: Refundable National Rental Affordability Scheme Tax Offset			E3	0.00
Total Credit: Interest on Early Payments			H1	0.00
Total Credit: Foreign Resident Withholding			H2	0.00
Total Credit: ABN/TFN Not Quoted (Non-Individual)			H3	0.00
Total Credit: Interest on No-TFN Tax Offset			H6	0.00
Total Eligible Credits				0.00
Net Tax Payable				13,729.60
Total PAYG Instalments Raised			K	0.00
Total Supervisory Levy			L	259.00
Total Supervisory Levy Adjustment for Wound Up Funds			M	0.00
Total Supervisory Levy Adjustment for New Funds			N	259.00
Total Amount Due / (Refundable)				14,247.60

Bushell Super Fund

Members Summary Report - For the period 1/07/2022 to 30/06/2023

Member's Detail	Opening Balance	Increases				Decreases					Closing Balance	
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid		
Mr Paul Bushell												
13 FRAN STREET GLENROY VIC 3046												
Accumulation	Accumulation	0.00	25,300.00	356,029.76	47,913.91	0.00	(5,612.37)	0.00	(982.80)	0.00	0.00	422,648.50
		0.00	25,300.00	356,029.76	47,913.91	0.00	(5,612.37)	0.00	(982.80)	0.00	0.00	422,648.50
Mrs Vicki Bushell												
13 FRAN STREET GLENROY VIC 3046												
Accumulation	Accumulation	0.00	47,300.00	201,193.96	30,536.54	0.00	(8,279.43)	0.00	(452.07)	0.00	0.00	270,299.00
		0.00	47,300.00	201,193.96	30,536.54	0.00	(8,279.43)	0.00	(452.07)	0.00	0.00	270,299.00
		0.00	72,600.00	557,223.72	78,450.45	0.00	(13,891.80)	0.00	(1,434.87)	0.00	0.00	692,947.50

Bushell Super Fund

Investment Summary as at 30 June 2023

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<u>Bank</u>								
ANZ Bank Account				337.12	337.12			0.05%
Vanguard Cash Account				0.09	0.09			- %
				337.21	337.21			0.05%
<u>Managed Funds Market</u>								
Vanguard Australian Fixed Interest Index Fund	14,432.96000	1.0338	1.0195	14,920.13	14,714.00	(206.13)	(1.38)%	2.26%
Vanguard Australian Shares Index Fund	7,803.81000	2.4914	2.4772	19,442.72	19,331.73	(110.99)	(0.57)%	2.97%
Vanguard W'sale International Shares Index Fund	5,521.26000	2.7163	2.9472	14,997.66	16,272.38	1,274.72	8.50%	2.50%
Vanguard Australian Property Securities Index Fund	22,344.61000	0.8759	0.8589	19,572.45	19,192.69	(379.76)	(1.94)%	2.95%
				68,932.96	69,510.80	577.84	0.84%	10.70%
<u>Property Direct Market</u>								
Unit 20 81 Cooper Street Campbellfield VIC 3061	1.00000	522,000.0000	580,000.0000	522,000.00	580,000.00	58,000.00	11.11%	89.25%
				522,000.00	580,000.00	58,000.00	11.11%	89.25%
				591,270.17	649,848.01	58,577.84	9.91%	100.00%

The accounting cost is the original cost base adjusted by any subsequent capital call/improvement or capital return transactions. In many cases, it is not the same as the adjusted or reduced cost base, or the reset cost base resulting from the CGT relief. To view the tax cost base and unrealised gain/(loss) for tax purposes refer to the Unrealised Capital Gains Report or change the report parameter to tax cost base.

Bushell Super Fund
Investment Income Summary
For the period 1 July 2022 to 30 June 2023

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST					
<u>Bank</u>													
ANZ Bank Account													
0.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.27	0.00	0.00	0.00	0.00
Vanguard Cash Account													
12.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12.60	0.00	0.00	0.00	0.00
12.87	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12.87	0.00	0.00	0.00	0.00
<u>Managed Funds Market</u>													
Vanguard Australian Fixed Interest Index Fund													
73.51	0.00	0.00	0.00	0.00	(17.19)	0.00	0.00	0.00	90.70	0.00	0.00	0.00	0.00
Vanguard Australian Property Securities Index Fund													
507.50	11.36	0.24	0.00	0.00	(41.07)	0.00	339.70	0.00	220.47	0.00	169.85	0.00	169.85
Vanguard Australian Shares Index Fund													
335.86	123.40	0.48	0.00	0.00	(1.24)	0.00	0.00	0.00	460.98	0.00	0.00	0.00	0.00
Vanguard W'sale International Shares Index Fund													
459.95	0.00	26.72	0.00	0.00	(94.64)	0.00	382.50	0.00	198.81	0.00	191.25	0.00	191.25
1,376.82	134.76	27.44	0.00	0.00	(154.14)	0.00	722.20	0.00	970.96	0.00	361.10	0.00	361.10
<u>Property Direct Market</u>													
Unit 20 81 Cooper Street Campbellfield VIC 3061													
22,300.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,027.28	20,272.72	0.00	0.00	0.00	0.00
22,300.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,027.28	20,272.72	0.00	0.00	0.00	0.00
23,689.69	134.76	27.44	0.00	0.00	(154.14)	0.00	722.20	2,027.28	21,256.55	0.00	361.10	0.00	361.10

Bushell Super Fund
Investment Income Summary
For the period 1 July 2022 to 30 June 2023

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST					

* Distributed capital gains components correspond to the cash amount received. You should refer to Realised Capital Gains or Distribution Reconciliation Reports for tax and capital gain reporting purpose.

Bushell Super Fund
Distribution Reconciliation Report
For the period 1 July 2022 to 30 June 2023

Net Distribution	Australian Income			Other Non-Assessable Amounts			Foreign Income			Capital Gains			AMIT	Gross Distribution		
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Capital Returns	Assesable Amounts	Foreign Tax Credits	Discounted Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Net Cost Base Increase/ (Decrease)	Accounting	Tax
<i>Managed Funds Market</i>																
Vanguard Australian Fixed Interest Index Fund																
73.51	82.41	0.00	0.00	(17.19)	0.00	0.00	0.00	8.29	0.00	0.00	0.00	0.00	0.00	17.19	73.51	82.41
Vanguard Australian Shares Index Fund																
335.86	327.52	123.40	0.00	(1.24)	0.00	0.00	0.00	9.58	0.48	0.00	0.00	0.00	0.00	1.24	459.74	450.92
Vanguard W'sale International Shares Index Fund																
459.95	0.59	0.00	0.00	(94.64)	0.00	0.00	0.00	171.50	26.72	191.25	191.25	0.00	0.00	94.64	486.67	0.59
Vanguard Australian Property Securities Index Fund																
507.50	202.34	11.36	0.00	(41.07)	0.00	0.00	0.00	6.53	0.24	169.85	169.85	0.00	0.00	41.07	519.10	213.70
1,376.82	612.86	134.76	0.00	(154.14)	0.00	0.00	0.00	195.90	27.44	361.10	361.10	0.00	0.00	154.14	1,539.02	747.62
1,376.82	612.86	134.76	0.00	(154.14)	0.00	0.00	0.00	195.90	27.44	361.10	361.10	0.00	0.00	154.14	1,539.02	747.62

Bushell Super Fund
Distribution Reconciliation Report
For the period 1 July 2022 to 30 June 2023

Net Distribution	Australian Income			Other Non-Assessable Amounts				Foreign Income			Capital Gains			AMIT	Gross Distribution	
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Capital Returns	Assesable Amounts	Foreign Tax Credits	Discounted Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Net Cost Base Increase/ (Decrease)	Accounting	Tax

Reconciliation

	Australian Income			Other Non-Assessable Amounts			Foreign Income		Capital Gains				Gross Distribution	
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Assesable Amounts	Foreign Tax Credits	Disc. Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Accounting	Tax
Gross Accounting Distribution	612.86	134.76		(154.14)	-	-	195.90	27.44	361.10	361.10	-	-	1,539.02	-
Gross Tax Distribution	612.86	134.76		-	-	-	-	-	-	-	-	-	-	747.62
Net Foreign Income	-	-		-	-	-	195.90	27.44	-	-	-	-	-	223.34
Net Distributed Capital Gain	-	-		-	-	-	-	-	722.20	N/A	-	-	-	722.20

Bushell Super Fund
(ABN: 61 155 004 895)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 13 FRAN STREET GLENROY, VIC 3046
Member Number: 1	Date of Birth: 2 February 1968
Mr Paul Leonard Bushell	Date Joined Fund: 28 July 2022
	Eligible Service Date: 28 February 1989
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts

Withdrawal Benefit as at 1 Jul 2022	
Accumulation	-
Total as at 1 Jul 2022	-

Withdrawal Benefit as at 30 Jun 2023	
Accumulation	422,648.50
Total as at 30 Jun 2023	422,648.50

Your Tax Components

Tax Free	20,871.10
Taxable - Taxed	401,777.40
Taxable - Untaxed	-

Your Preservation Components

Preserved	422,648.50
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

	Balance	Insurance	Total Benefit
On Death	422,648.50	400,000.00	822,648.50
On TPD	422,648.50	-	422,648.50
Salary Cont	-	-	-

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:

mail Bushell Super Fund, 13 Fran Street, GLENROY VIC 3046

Bushell Super Fund
 (ABN: 61 155 004 895)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 13 FRAN STREET GLENROY, VIC 3046
Member Number: 1	Date of Birth: 2 February 1968
Mr Paul Leonard Bushell	Date Joined Fund: 28 July 2022
Accumulation Account	Eligible Service Date: 28 February 1989
Accumulation	Tax File Number Held: Yes
	Account Start Date: 28 July 2022

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	-
<i>Increases to your account:</i>	
Employer Contributions	25,300.00
Rollovers In	356,029.76
Share Of Net Fund Income	47,913.91
Tax Effect Of Direct Member Expenses	147.42
Total Increases	429,391.09
<i>Decreases to your account:</i>	
Contributions Tax	3,795.00
Member Insurance Premiums	982.80
Tax on Net Fund Income	1,964.79
Total Decreases	6,742.59
Withdrawal Benefit as at 30 Jun 2023	422,648.50

Your Tax Components		
Tax Free	4.9382 %	20,871.10
Taxable - Taxed		401,777.40
Taxable - Untaxed		-

Your Preservation Components	
Preserved	422,648.50
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits			
	Balance	Insurance	Total Benefit
On Death	422,648.50	400,000.00	822,648.50
On TPD	422,648.50	-	422,648.50
Salary Cont		-	

Your Beneficiaries	
No beneficiary details have been recorded	

For Enquiries:
 mail Bushell Super Fund, 13 Fran Street, GLENROY VIC 3046



Trustee

The Trustee of the Fund is as follows:

Delta Coffee Pty Ltd

The directors of the Trustee company are:

Vicki Bushell and
Paul Bushell

Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

Trustee Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While every effort has been made by the Trustee to ensure the accuracy and completeness of this statement, the Trustee does not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund

.....
Vicki Bushell
Director - Delta Coffee Pty Ltd

.....
Paul Bushell
Director - Delta Coffee Pty Ltd

Statement Date: 30 June 2023

For Enquiries:
mail Bushell Super Fund, 13 Fran Street, GLENROY VIC 3046

Bushell Super Fund
 (ABN: 61 155 004 895)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 13 FRAN STREET GLENROY, VIC 3046
Member Number: 2	Date of Birth: 30 January 1972
Mrs Vicki Lee Bushell	Date Joined Fund: 28 July 2022
	Eligible Service Date: 16 June 1993
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts	
Withdrawal Benefit as at 1 Jul 2022	
Accumulation	-
Total as at 1 Jul 2022	-
Withdrawal Benefit as at 30 Jun 2023	
Accumulation	270,299.00
Total as at 30 Jun 2023	270,299.00

Your Tax Components	
Tax Free	10,031.00
Taxable - Taxed	260,268.00
Taxable - Untaxed	-

Your Preservation Components	
Preserved	270,287.55
Restricted Non Preserved	-
Unrestricted Non Preserved	11.45

Your Insurance Benefits
 No insurance details have been recorded

Your Beneficiaries
 No beneficiary details have been recorded

For Enquiries:
 mail Bushell Super Fund, 13 Fran Street, GLENROY VIC 3046

Bushell Super Fund
 (ABN: 61 155 004 895)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 13 FRAN STREET GLENROY, VIC 3046
Member Number: 2	Date of Birth: 30 January 1972
Mrs Vicki Lee Bushell	Date Joined Fund: 28 July 2022
Accumulation Account	Eligible Service Date: 16 June 1993
Accumulation	Tax File Number Held: Yes
	Account Start Date: 28 July 2022

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2022 -	Tax Free 3.7111 % 10,031.00
<u>Increases to your account:</u>	Taxable - Taxed 260,268.00
Employer Contributions 47,300.00	Taxable - Untaxed -
Rollovers In 201,193.96	Your Preservation Components
Share Of Net Fund Income 30,536.54	Preserved 270,287.55
Tax Effect Of Direct Member Expenses 67.81	Restricted Non Preserved -
<u>Total Increases</u> 279,098.31	Unrestricted Non Preserved 11.45
<u>Decreases to your account:</u>	Your Insurance Benefits
Contributions Tax 7,095.00	No insurance details have been recorded
Member Insurance Premiums 452.07	Your Beneficiaries
Tax on Net Fund Income 1,252.24	No beneficiary details have been recorded
<u>Total Decreases</u> 8,799.31	
Withdrawal Benefit as at 30 Jun 2023 <u><u>270,299.00</u></u>	

For Enquiries:
 mail Bushell Super Fund, 13 Fran Street, GLENROY VIC 3046



Trustee

The Trustee of the Fund is as follows:

Delta Coffee Pty Ltd

The directors of the Trustee company are:

Vicki Bushell and
Paul Bushell

Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

Trustee Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While every effort has been made by the Trustee to ensure the accuracy and completeness of this statement, the Trustee does not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund

.....
Vicki Bushell
Director - Delta Coffee Pty Ltd

.....
Paul Bushell
Director - Delta Coffee Pty Ltd

Statement Date: 30 June 2023

For Enquiries:
mail Bushell Super Fund, 13 Fran Street, GLENROY VIC 3046

Bushell Super Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mr Paul Bushell

Date of Birth: 02 Feb 1968
Age: 55 (at 30/06/2023)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

Prior Year Contributions **Non-Concessional**
Contributions for the previous 2 years are not confirmed
3-year cap in effect from previous years Unknown
Total non-concessional contributions in previous 2 years **Unknown**

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	102,500.00	0.00
Contributions made (to this fund)	3	25,300.00	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		25,300.00	0.00
Amount above caps	4	0.00	0.00
Available		104,700.00	110,000.00

Notes

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Member may be eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	25,300.00
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Contributions as allocated	25,300.00
NonConcessional	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	Contributions as allocated	0.00
Other	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	Total Other contributions	0.00

Transactions

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
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Bushell Super Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mr Paul Bushell

12/09/2022	Employer Voluntary	2,300.00	manual
16/09/2022	Employer Voluntary	2,300.00	manual
15/11/2022	Employer Voluntary	2,300.00	manual
15/11/2022	Employer Voluntary	2,300.00	manual
07/12/2022	Employer Voluntary	2,300.00	manual
09/01/2023	Employer Voluntary	2,300.00	manual
07/02/2023	Employer Voluntary	2,300.00	manual
07/03/2023	Employer Voluntary	2,300.00	manual
11/04/2023	Employer Voluntary	2,300.00	manual
09/05/2023	Employer Voluntary	2,300.00	manual
07/06/2023	Employer Voluntary	2,300.00	manual
Totals:		25,300.00	

Bushell Super Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mrs Vicki Bushell

Date of Birth: 30 Jan 1972
Age: 51 (at 30/06/2023)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

Prior Year Contributions		Non-Concessional	
Contributions for the previous 2 years are not confirmed			Unknown
3-year cap in effect from previous years			Unknown
Total non-concessional contributions in previous 2 years			Unknown
Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	102,500.00	0.00
Contributions made (to this fund)	3	47,300.00	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		47,300.00	0.00
Amount above caps	4	0.00	0.00
Available		82,700.00	110,000.00

Notes

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Member may be eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	47,300.00
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Contributions as allocated	47,300.00
NonConcessional	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	Contributions as allocated	0.00
Other	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	Total Other contributions	0.00

Transactions

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
12/09/2022	Employer Voluntary	2,300.00			manual
16/09/2022	Employer Voluntary	2,300.00			manual
30/09/2022	Employer Voluntary	17,000.00			manual
15/11/2022	Employer Voluntary	5,000.00			manual
15/11/2022	Employer Voluntary	2,300.00			manual

Bushell Super Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mrs Vicki Bushell

15/11/2022	Employer Voluntary	2,300.00	manual
07/12/2022	Employer Voluntary	2,300.00	manual
09/01/2023	Employer Voluntary	2,300.00	manual
07/02/2023	Employer Voluntary	2,300.00	manual
07/03/2023	Employer Voluntary	2,300.00	manual
11/04/2023	Employer Voluntary	2,300.00	manual
09/05/2023	Employer Voluntary	2,300.00	manual
07/06/2023	Employer Voluntary	2,300.00	manual
Totals:		47,300.00	

Bushell Super Fund
Investment Movement Summary
For the period 1 July 2022 to 30 June 2023

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<i>Bank</i>										
ANZ Bank Account		0.00		661,323.99		660,986.87	0.00		337.12	337.12
Vanguard Cash Account		0.00		68,412.60		68,412.51	0.00		0.09	0.09
		0.00		729,736.59		729,399.38	0.00		337.21	337.21
<i>Managed Funds Market</i>										
Vanguard Australian Fixed Interest Index Fund	0.00	0.00	14,432.96	14,920.13	0.00	0.00	0.00	14,432.96	14,920.13	14,714.00
Vanguard Australian Property Securities Index Fund	0.00	0.00	22,344.61	19,572.45	0.00	0.00	0.00	22,344.61	19,572.45	19,192.69
Vanguard Australian Shares Index Fund	0.00	0.00	7,803.81	19,442.72	0.00	0.00	0.00	7,803.81	19,442.72	19,331.73
Vanguard W'sale International Shares Index Fund	0.00	0.00	5,521.26	14,997.66	0.00	0.00	0.00	5,521.26	14,997.66	16,272.38
		0.00	68,932.96	68,932.96		0.00	0.00		68,932.96	69,510.80
<i>Property Direct Market</i>										
Unit 20 81 Cooper Street Campbellfield VIC 3061	0.00	0.00	1.00	522,000.00	0.00	0.00	0.00	1.00	522,000.00	580,000.00
		0.00	522,000.00	522,000.00		0.00	0.00		522,000.00	580,000.00
Fund Total		0.00	1,320,669.55	1,320,669.55		729,399.38	0.00		591,270.17	649,848.01

Inquires 1300 300 630

Issue date 27 Nov 22

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 45668999

Check this statement carefully

You are legally obligated to ensure that all your company details listed on this company statement are complete and correct. This is required under s346C (1) and/or s346B and s346C (2) of the *Corporations Act 2001*.

You must check this statement carefully and inform ASIC of any changes or corrections immediately. **Do not return this statement.** You must notify ASIC within 28 days after the date of change, and within 28 days after the date of issue of your annual company statement. Late lodgement of changes will result in late fees. These requirements do not apply to the **Additional company information**.

ACN 623 083 385
FOR DELTA COFFEE PTY LTD

REVIEW DATE: 27 November 22

You must notify ASIC of any changes to company details — Do not return this statement



To make changes to company details or amend incorrect information

- go to www.asic.gov.au/changes
- log in to our online services and make the required updates
- first time users will need to use the corporate key provided on this company statement



Phone if you've already notified ASIC of changes but they are not shown correctly in this statement.
Ph: 1300 300 630



Use your agent.

Company Statement

These are the current company details held by ASIC. You must check this statement carefully and inform ASIC of any changes or corrections immediately. Late fees apply. **Do not return this statement.**

1 Registered office

C/- SMSF AUSTRALIA UNIT 8 435-439 FULLARTON ROAD HIGHGATE SA 5063

2 Principal place of business

13 FRAN STREET GLENROY VIC 3046

3 Officeholders

Name: PAUL BUSHELL
Born: ESSENDON VIC
Date of birth: 02/02/1968
Address: 13 FRAN STREET GLENROY VIC 3046
Office(s) held: DIRECTOR, APPOINTED 27/11/2017; SECRETARY, APPOINTED 27/11/2017

Name: VICKI LEE BUSHELL
Born: CARLTON VIC
Date of birth: 30/01/1972
Address: 13 FRAN STREET GLENROY VIC 3046
Office(s) held: DIRECTOR, APPOINTED 28/07/2022

4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY SHARES	4	\$4.00	\$0.00

5 Members

These details continue on the next page

DELTA COFFEE PTY LTD ACN 623 083 385

Page 1 of 2

Company statement continued

Name: PAUL BUSHELL

Address: 13 FRAN STREET GLENROY VIC 3046

Share Class	Total number held	Fully paid	Beneficially held
ORD	2	Yes	Yes

Name: VICKI LEE BUSHELL

Address: 13 FRAN STREET GLENROY VIC 3046

Share Class	Total number held	Fully paid	Beneficially held
ORD	2	Yes	Yes

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

End of company statement

This concludes the information to which the company must respond (if incorrect) under s346C of the *Corporations Act 2001*.

Additional company information

This information is optional under the *Corporations Act 2001*. Late lodgement fees or late review fees do not apply to this information. To add, remove or change a contact address, see www.asic.gov.au/addresses.

6 Contact address for ASIC use only

Registered agent name: SMSF AUSTRALIA PTY LTD
Registered agent number: 46046
Address: PO BOX 230 GLEN OSMOND SA 5064

**ASIC**

Australian Securities & Investments Commission

ABN 86 768 265 615

DELTA COFFEE PTY LTD
SMSF AUSTRALIA PTY LTD
PO BOX 230 GLEN OSMOND SA 5064**INVOICE STATEMENT**

Issue date 27 Nov 22

DELTA COFFEE PTY LTD

ACN 623 083 385

Account No. 22 623083385

Summary

Opening Balance	\$0.00
New items	\$290.00
Payments & credits	\$0.00
TOTAL DUE	\$290.00

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

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

www.asic.gov.au/invoices

1300 300 630

Please pay

Immediately	\$0.00
By 27 Jan 23	\$290.00

If you have already paid please ignore this invoice statement.

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

**ASIC**

Australian Securities & Investments Commission

PAYMENT SLIP

DELTA COFFEE PTY LTD

ACN 623 083 385

Account No: 22 623083385



22 623083385

TOTAL DUE	\$290.00
Immediately	\$0.00
By 27 Jan 23	\$290.00

Payment options are listed on the back of this payment slip
Bill Code: 17301
Ref: 2296230833859


*814 129 0002296230833859 29

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2022-11-27	Annual Review - Pty Co	4X1702206480B A	\$290.00
	Outstanding transactions		
2022-11-27	Annual Review - Pty Co	4X1702206480B A	\$290.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2296 2308 3385 929

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

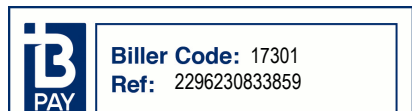
Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841



Biller Code: 17301
Ref: 2296230833859

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

COMMERCIAL LEASE AGREEMENT

THIS LEASE (this "Lease") dated this 26th day of June, 2022

BETWEEN:

**Delta Coffee Pty Ltd trustee for Bushell Family trust of 13 Fran St, Glenroy
VIC 3046, Australia
Telephone: (04) 1956 9918
(the "Landlord")**

OF THE FIRST PART

- AND -

**Blackout EMP Pty Ltd of 46 Lytton St, Glenroy VIC 3046, Australia and
Delta Warehouse Pty Ltd T/As of 13 Fran St, Glenroy VIC 3046, Australia
Telephone: (04) 2137 3731, (04) 1956 9918
(collectively and individually the "Tenant")**

OF THE SECOND PART

IN CONSIDERATION OF the Landlord leasing certain premises to the Tenant, the Tenant leasing those premises from the Landlord and the mutual benefits and obligations set forth in this Lease, the receipt and sufficiency of which consideration is hereby acknowledged, the Parties to this Lease (the "Parties") agree as follows:

Definitions

1. When used in this Lease, the following expressions will have the meanings indicated:
 - a. "Additional Rent" means all amounts payable by the Tenant under this Lease except Base Rent, whether or not specifically designated as Additional Rent elsewhere in this Lease;
 - b. "Building" means all buildings, improvements, equipment, fixtures, property and facilities from time to time located at 20/81 Cooper St Service Rd, Campbellfield VIC 3061, Australia, as from time to time altered, expanded or reduced by the Landlord in its sole discretion;
 - c. "Common Areas and Facilities" mean:
 - i. those portions of the Building areas, buildings, improvements, facilities, utilities,

- equipment and installations in or forming part of the Building which from time to time are not designated or intended by the Landlord to be let to tenants of the Building including, without limitation, exterior weather walls, roofs, entrances and exits, parking areas, driveways, loading docks and area, storage, mechanical and electrical rooms, areas above and below leasable premises and not included within leasable premises, security and alarm equipment, grassed and landscaped areas, retaining walls and maintenance, cleaning and operating equipment serving the Building; and
- ii. those lands, areas, buildings, improvements, facilities, utilities, equipment and installations which serve or are for the useful benefit of the Building, the tenants of the Building or the Landlord and those having business with them, whether or not located within, adjacent to or near the Building and which are designated from time to time by the Landlord as part of the Common Areas and Facilities;
- d. "Leasable Area" means with respect to any rentable premises, the area expressed in square metres of all floor space including floor space of mezzanines, if any, determined, calculated and certified by the Landlord and measured from the exterior face of all exterior walls, doors and windows, including walls, doors and windows separating the rentable premises from enclosed Common Areas and Facilities, if any, and from the centre line of all interior walls separating the rentable premises from adjoining rentable premises. There will be no deduction or exclusion for any space occupied by or used for columns, ducts or other structural elements;
 - e. "Premises" means the warehouse space at 20/81 Cooper St Service Rd, Campbellfield VIC 3061, Australia.
 - f. "Rent" means the total of Base Rent and Additional Rent.

Leased Premises

- 2. The Landlord agrees to rent to the Tenant the warehouse space municipally described as 20/81 Cooper St Service Rd, Campbellfield VIC 3061, Australia (the "Premises").

The Premises will be used for only the following permitted use (the "Permitted Use"): storage and general business activities.

- 3. No pets or animals are allowed to be kept in or about the Premises or in any common areas in the Building containing the Premises without the prior written permission of the Landlord. Upon thirty (30) days' notice, the Landlord may revoke any consent previously given under this clause.
- 4. Subject to the provisions of this Lease, the Tenant is entitled to the exclusive use of the following parking on or about the Premises: 3 (the "Parking"). Only properly insured motor vehicles may be parked in the Tenant's Parking.

5. The Premises are provided to the Tenant without any fixtures, chattels or leasehold improvements.
6. The Landlord reserves the right in its reasonable discretion to alter, reconstruct, expand, withdraw from or add to the Building from time to time. In the exercise of those rights, the Landlord undertakes to use reasonable efforts to minimise any interference with the visibility of the Premises and to use reasonable efforts to ensure that direct entrance to and exit from the Premises is maintained.
7. The Tenant acknowledges that the Landlord or its agent will have the right to enter the Premises at all reasonable times to show them to prospective purchasers, encumbrancers, lessees or assignees, and may also during the ninety days preceding the termination of the terms of this Lease, place upon the Premises the usual type of notice to the effect that the Premises are for rent, which notice the Tenant will permit to remain on them.

Term

8. The term of the Lease commences at 12:00 noon on 7 July 2022 and ends at 12:00 noon on 7 July 2027 (the "Term").
9. Should the Tenant remain in possession of the Premises with the consent of the Landlord after the natural expiration of this Lease, a new tenancy from month to month will be created between the Landlord and the Tenant which will be subject to all the terms and conditions of this Lease but will be terminable upon either party giving one month's notice to the other party.

Rent

10. Subject to the provisions of this Lease, the Tenant will pay a base rent of \$2,475.00, payable per month, for the Premises (the "Base Rent"), without setoff, abatement or deduction. In addition to the Base Rent, the Tenant will pay for any fees or taxes arising from the Tenant's business.
11. The Tenant will pay the Base Rent on or before the 7th of each and every month of the Term to the Landlord.

Rent Review

12. The Landlord and Tenant will review the basic rent after each five-year period, which will become effective at the commencement of the following five-year period.
13. For any rent review, the basic rent will be calculated as being the higher of the Base Rent payable immediately before the date of review and the Open Market Rent on the date of review.
14. The rent review will assume that:
 - a. the Premises are fit for occupation by a willing tenant;

- b. the Premises may be lawfully let for the Permitted Use;
 - c. the Landlord and Tenant have complied with their respective obligations in this Lease; and
 - d. if the Premises have been damaged or destroyed, they have been fully repaired.
15. The rent review will disregard:
- a. the fact that the Tenant, or any predecessor or subtenant, occupied the Premises;
 - b. any goodwill attached to the Premises because of the Tenant's occupation;
 - c. any work done to the Premises that was not done pursuant to an obligation in this Lease; and
 - d. any activities on, or work done to, any adjoining premises.
16. If the Landlord and Tenant cannot agree on the basic rent on the date of review, then the Open Market Rent will be determined by a valuer acting as an expert, appointed by the President of the Real Estate Institute of Australia.
17. The results of the rent review will be recorded in a memorandum that will be signed by the Landlord and Tenant.

Outgoings

18. In addition to the Base Rent and as Additional Rent, without setoff, abatement or deduction, the Tenant will pay Rates and Body Corp expense plus Utilities.
19. The Tenant will pay to the lawful taxing authorities, or to the Landlord, as it may direct, as and when the same become due and payable, all taxes, rates, use fees, duties, assessments and other charges that are levied, rated, charged or assessed against or in respect of all improvements, equipment and facilities of the Tenant on or in default by the Tenant and in respect of any business carried on in the Premises or in respect of the use or occupancy of the Premises by the Tenant and every subtenant, licensee, concessionaire or other person doing business on or from the Premises or occupying any portion of the Premises.

Landlord's Estimate

20. The Landlord may, in respect of all taxes and Outgoings and any other items of Additional Rent referred to in this Lease compute bona fide estimates of the amounts which are anticipated to accrue in the next following lease year, calendar year or fiscal year, or portion of such year, as the Landlord may determine is most appropriate for each and of all items of Additional Rent, and the Landlord may provide the Tenant with written notice and a reasonable breakdown of the amount of any such estimate, and the Tenant, following receipt of such written notice of the estimated amount and breakdown will pay to the Landlord such amount, in equal consecutive monthly installment throughout the applicable period with the monthly installment of Base Rent. With

respect to any item of Additional rent which the Landlord has not elected to estimate from time to time, the Tenant will pay to the Landlord the amount of such item of Additional Rent, determined under the applicable provisions of this Lease, immediately upon receipt of an invoice setting out such items of Additional Rent. Within one hundred and twenty (120) days of the conclusion of each year of the term or a portion of a year, as the case may be, calendar year or fiscal year, or portion of such year, as the case may be, for which the Landlord has estimated any item of Additional Rent, the Landlord will compute the actual amount of such item of Additional Rent, and make available to the Tenant for examination a statement providing the amount of such item of Additional Rent and the calculation of the Tenant's share of that Additional Rent for such year or portion of such year. If the actual amount of such items of Additional Rent, as set out in the any such statement, exceeds the aggregate amount of the installment paid by the Tenant in respect of such item, the Tenant will pay to the Landlord the amount of excess within fifteen (15) days of receipt of any such statement. If the contrary is the case, any such statement will be accompanied by a refund to the Tenant of any such overpayment without interest, provided that the Landlord may first deduct from such refund any rent which is then in arrears.

Use and Occupation

21. The Tenant will use and occupy the Premises only for the Permitted Use and for no other purpose whatsoever. The Tenant will carry on business under the name of _____, Mammoth Sweeping & Scrubbing and will not change such name without the prior written consent of the Landlord, such consent not to be unreasonably withheld. The Tenant will open the whole of the Premises for business to the public fully fixtured, stocked and staffed on the date of commencement of the term and throughout the term, will continuously occupy and utilise the entire Premises in the active conduct of its business in a reputable manner on such days and during such hours of business as may be determined from time to time by the Landlord.
22. The Tenant covenants that the Tenant will carry on and conduct its business from time to time carried on upon the Premises in such manner as to comply with any statute, including any subordinate legislation, which is in force now or in the future and taking into account any amendment or re-enactment, or any government department, local authority, other public or competent authority or court of competent jurisdiction and of the insurers in relation to the use, occupation and enjoyment of the Building (including in relation to health and safety compliance with the proper practice recommended by all appropriate authorities).

Advance Rent

23. On execution of this Lease, the Tenant will pay the Landlord advance rent (the "Advance Rent") to be held by the Landlord without interest and to be applied on account of the first and last installments of Base Rent as they fall due and to be held to the extent not so applied as security for

and which may be applied by the Landlord to the performance of the covenants and obligations of the Tenant under this Lease.

Quiet Enjoyment

24. The Landlord covenants that on paying the Rent and performing the covenants contained in this Lease, the Tenant will peacefully and quietly have, hold, and enjoy the Premises for the agreed term.

Overholding

25. If the Tenant continues to occupy the Premises without the written consent of the Landlord after the expiration or other termination of the Term, then, without any further written agreement, the Tenant will be a month-to-month tenant at a minimum monthly rental equal to twice the Base Rent and subject always to all of the other provisions of this Lease insofar as the same are applicable to a month-to-month tenancy and a tenancy from year to year will not be created by implication of law.

Additional Rights on Reentry

26. If the Landlord reenters the Premises or terminates this Lease, then:
- a. notwithstanding any such termination or the Term thereby becoming forfeited and void, the provisions of this Lease relating to the consequences of termination will survive;
 - b. the Landlord may use such reasonable force as it may deem necessary for the purpose of gaining admittance to and retaking possession of the Premises and the Tenant hereby releases the Landlord from all actions, proceedings, claims and demands whatsoever for and in respect of any such forcible entry or any loss or damage in connection therewith or consequential thereupon;
 - c. the Landlord may expel and remove, forcibly, if necessary, the Tenant, those claiming under the Tenant, and their effects, as allowed by law, without being taken or deemed to be guilty of any manner of trespass;
 - d. in the event that the Landlord has removed the property of the Tenant, the Landlord may store such property in a public warehouse or at a place selected by the Landlord, at the expense of the Tenant. If the Landlord feels that it is not worth storing such property given its value and the cost to store it, then the Landlord may dispose of such property in its sole discretion and use such funds, if any, towards any indebtedness of the Tenant to the Landlord. The Landlord will not be responsible to the Tenant for the disposal of such property other than to provide any balance of the proceeds to the Tenant after paying any storage costs and any amounts owed by the Tenant to the Landlord;

- e. the Landlord may relet the Premises or any part of the Premises for a term or terms which may be less or greater than the balance of the Term remaining and may grant reasonable concessions in connection with such reletting including any alterations and improvements to the Premises;
- f. after reentry, the Landlord may procure the appointment of a receiver to take possession and collect rents and profits of the business of the Tenant, and, if necessary to collect the rents and profits the receiver may carry on the business of the Tenant and take possession of the personal property used in the business of the Tenant, including inventory, trade fixtures, and furnishings, and use them in the business without compensating the Tenant;
- g. after reentry, the Landlord may terminate the Lease on giving 5 days' written notice of termination to the Tenant. Without this notice, reentry of the Premises by the Landlord or its agents will not terminate this Lease;
- h. the Tenant will pay to the Landlord on demand:
 - i. all rent, Additional Rent and other amounts payable under this Lease up to the time of reentry or termination, whichever is later;
 - ii. reasonable expenses as the Landlord incurs or has incurred in connection with the reentering, terminating, reletting, collecting sums due or payable by the Tenant, realising upon assets seised; including without limitation, brokerage, fees and expenses and legal fees and disbursements and the expenses of keeping the Premises in good order, repairing the same and preparing them for reletting; and
 - iii. as liquidated damages for the loss of rent and other income of the Landlord expected to be derived from this Lease during the period which would have constituted the unexpired portion of the Term had it not been terminated, at the option of the Landlord, either:
 - i. an amount determined by reducing to present worth at an assumed interest rate of twelve percent (12%) per annum all Base Rent and estimated Additional Rent to become payable during the period which would have constituted the unexpired portion of the Term, such determination to be made by the Landlord, who may make reasonable estimates of when any such other amounts would have become payable and may make such other assumptions of the facts as may be reasonable in the circumstances; or
 - ii. an amount equal to the Base Rent and estimated Additional Rent for a period of six (6) months.

Inspections and Landlord's Right to Enter

27. The Landlord and the Tenant will complete, sign and date an inspection report at the beginning and at the end of this tenancy.
28. During the Term and any renewal of this Lease, the Landlord and its agents may enter the Premises to make inspections or repairs. Except where the Landlord or its agents consider it an emergency, the Landlord will provide the Tenant with written notice 24 hours prior to entering.

Renewal of Lease

29. Upon giving written notice no later than 60 days before the expiration of the Term, the Tenant may renew this Lease for an additional term. All terms of the renewed lease will be the same except for any signing incentives/inducements and this renewal clause and the amount of the rent. If the Landlord and the Tenant cannot agree as to the amount of the Rent, the amount of the Rent will be determined by mediation. The Rent should be determined taking into consideration the market rent of similarly improved premises in the market, as well as the location, use, age, and size of premises.

Landlord Chattels

30. The Landlord will not supply any chattels.

Tenant Improvements

31. The Tenant will obtain written permission from the Landlord before doing any of the following:
 - a. painting, wallpapering, redecorating or in any way significantly altering the appearance of the Premises;
 - b. removing or adding walls, or performing any structural alterations;
 - c. changing the amount of heat or power normally used on the Premises as well as installing additional electrical wiring or heating units;
 - d. subject to this Lease, placing or exposing or allowing to be placed or exposed anywhere inside or outside the Premises any placard, notice or sign for advertising or any other purpose;
 - e. affixing to or erecting upon or near the Premises any radio or TV antenna or tower, or satellite dish; or
 - f. installing or affixing upon or near the Premises any plant, equipment, machinery or apparatus without the Landlord's prior consent.

Utilities and Other Costs

32. The Tenant is responsible for the direct payment of the following utilities and other charges in relation to the Premises: electricity, natural gas, water, sewer, telephone, internet and cable.
33. The Tenant will also directly pay for the following utilities and other charges in relation to the Premises: Rates and Body corporate.

Insurance

34. The Tenant is hereby advised and understands that the personal property of the Tenant is not insured by the Landlord for either damage or loss, and the Landlord assumes no liability for any such loss. The Tenant is advised that, if insurance coverage is desired by the Tenant, the Tenant should inquire of Tenant's insurance agent regarding a Tenant's policy of insurance.
35. The Tenant is responsible for insuring the Premises for damage or loss to the structure, mechanical or improvements to the Building on the Premises for the benefit of the Tenant and the Landlord. Such insurance should include such risks as fire, theft, vandalism, flood and disaster.
36. The Tenant is responsible for insuring the Premises for liability insurance for the benefit of the Tenant and the Landlord.
37. The Tenant will provide proof of such insurance to the Landlord upon the issuance or renewal of such insurance.

Abandonment

38. If at any time during the Term, the Tenant abandons the Premises or any part of the Premises, the Landlord may, at its option, enter the Premises by any means without being liable for any prosecution for such entering, and without becoming liable to the Tenant for damages or for any payment of any kind whatever, and may, at the Landlord's discretion, as agent for the Tenant, relet the Premises, or any part of the Premises, for the whole or any part of the then unexpired Term, and may receive and collect all rent payable by virtue of such reletting, and, at the Landlord's option, hold the Tenant liable for any difference between the Rent that would have been payable under this Lease during the balance of the unexpired Term, if this Lease had continued in force, and the net rent for such period realised by the Landlord by means of the reletting. If the Landlord's right of reentry is exercised following abandonment of the premises by the Tenant, then the Landlord may consider any personal property belonging to the Tenant and left on the Premises to also have been abandoned, in which case the Landlord may dispose of all such personal property in any manner the Landlord will deem proper and is relieved of all liability for doing so.

Tenant's Indemnity

39. The Tenant will and does hereby indemnify and save harmless the Landlord of and from all loss and damage and all actions, claims, costs, demands, expenses, fines, liabilities and suits of any nature whatsoever for which the Landlord will or may become liable, incur or suffer by reason of a breach, violation or nonperformance by the Tenant of any covenant, term or provision hereof or by reason of any construction or other liens for any work done or materials provided or services rendered for alterations, improvements or repairs, made by or on behalf of the Tenant to the Premises, or by reason of any injury occasioned to or suffered by any person or damage to any property, or by reason of any wrongful act or omission, default or negligence on the part of the Tenant or any of its agents, concessionaires, contractors, customers, employees, invitees or licensees in or about the Building, or any losses caused, or contributed to, by any trespasser while that trespasser is on the Premises.

Legal Fees

40. All costs, expenses and expenditures including and without limitation, complete legal costs incurred by the Landlord on a solicitor/client basis as a result of unlawful detainer of the Premises, the recovery of any rent due under the Lease, or any breach by the Tenant of any other condition contained in the Lease, will forthwith upon demand be paid by the Tenant as Additional Rent. All rents including the Base Rent and Additional Rent will bear interest at the rate of twelve (12%) per cent per annum from the due date until paid.

Governing Law

41. It is the intention of the Parties to this Lease that the tenancy created by this Lease and the performance under this Lease, and all suits and special proceedings under this Lease, be construed in accordance with and governed, to the exclusion of the law of any other forum, by the laws of the State of Victoria, without regard to the jurisdiction in which any action or special proceeding may be instituted.

Severability

42. If there is a conflict between any provision of this Lease and the applicable legislation of the State of Victoria (the "Act"), the Act will prevail and such provisions of the Lease will be amended or deleted as necessary in order to comply with the Act. Further, any provisions that are required by the Act are incorporated into this Lease.

Assignment and Subletting

43. The Tenant will not assign this Lease in whole or in part, nor sublet all or any part of the Premises, nor grant any license or part with possession of the Premises or transfer to any other person in whole or in part or any other right or interest under this Lease (except to a parent, subsidiary or affiliate of the Tenant), without the prior written consent of the Landlord in each instance, which consent will not be unreasonably withheld so long as the proposed assignment or sublease complies with the provisions of this Lease.
44. Before giving consent, the Landlord may require reasonable documentation to satisfy the Landlord that the proposed assignee or subtenant is capable of performing the Tenant's obligations under this Lease.
45. Notwithstanding any assignment or sublease, the Tenant will remain fully liable on this Lease and will not be released from performing any of the terms, covenants and conditions of this Lease.
46. If the Lease is assigned or if the Premises or any part of the Premises are sublet or occupied by anyone other than the Tenant, the Landlord may collect rent directly from the assignee, subtenant or occupant, and apply the net amount collected, or the necessary portion of that amount, to the rent owing under this Lease.
47. The prohibition against assigning or subletting without the consent required by this Lease will be constructed to include a prohibition against any assignment or sublease by operation of law.
48. The consent by the Landlord to any assignment or sublease will not constitute a waiver of the necessity of such consent to any subsequent assignment or sublease.

Bulk Sale

49. No bulk sale of goods and assets of the Tenant may take place without first obtaining the written consent of the Landlord, which consent will not be unreasonably withheld so long as the Tenant and the Purchaser are able to provide the Landlord with assurances, in a form satisfactory to the Landlord, that the Tenant's obligations in this Lease will continue to be performed and respected, in the manner satisfactory to the Landlord, after completion of the said bulk sale.

Care and Use of Premises

50. The Tenant will promptly notify the Landlord of any damage, or of any situation that may significantly interfere with the normal use of the Premises.
51. Vehicles which the Landlord reasonably considers unsightly, noisy, dangerous, improperly insured, inoperable or unlicensed are not permitted in the Tenant's parking stall(s), and such vehicles may be towed away at the Tenant's expense. Parking facilities are provided at the Tenant's own risk. The Tenant is required to park in only the space allotted to them.

52. The Tenant will not make (or allow to be made) any noise or nuisance which, in the reasonable opinion of the Landlord, disturbs the comfort or convenience of other tenants.
53. The Tenant will not engage in any illegal trade or activity on or about the Premises.
54. The Landlord and Tenant will comply with standards of health, sanitation, fire, housing and safety as required by law.

Surrender of Premises

55. At the expiration of the lease term, the Tenant will quit and surrender the Premises in as good a state and condition as they were at the commencement of this Lease, reasonable use and wear and damages by the elements excepted.

Hazardous Materials

56. The Tenant will not keep or have on the Premises any article or thing of a dangerous, flammable, or explosive character that might unreasonably increase the danger of fire on the Premises or that might be considered hazardous by any responsible insurance company.

Rules and Regulations

57. The Tenant will obey all rules and regulations posted by the Landlord regarding the use and care of the Building, parking lot and other common facilities that are provided for the use of the Tenant in and around the Building on the Premises.

General Provisions

58. Any waiver by the Landlord of any failure by the Tenant to perform or observe the provisions of this Lease will not operate as a waiver of the Landlord's rights under this Lease in respect of any subsequent defaults, breaches or nonperformance and will not defeat or affect in any way the Landlord's rights in respect of any subsequent default or breach.
59. This Lease will extend to and be binding upon and inure to the benefit of the respective heirs, executors, administrators, successors and assigns, as the case may be, of each party to this Lease. All covenants are to be construed as conditions of this Lease.
60. All sums payable by the Tenant to the Landlord pursuant to any provision of this Lease will be deemed to be Additional Rent and will be recoverable by the Landlord as rental arrears.
61. Where there is more than one Tenant executing this Lease, all Tenants are jointly and severally liable for each other's acts, omissions and liabilities pursuant to this Lease.
62. Time is of the essence in this Lease.

63. This Lease will constitute the entire agreement between the Landlord and the Tenant. Any prior understanding or representation of any kind preceding the date of this Lease will not be binding on either party to this Lease except to the extent incorporated in this Lease. In particular, no warranties of the Landlord not expressed in this Lease are to be implied.

IN WITNESS WHEREOF the Parties to this Lease have duly affixed their signatures under hand and seal, or by a duly authorised officer under seal, on this 26th day of June, 2022.

Delta Coffee Pty Ltd trustee for Bushell Family trust
(Landlord)

(Witness)

Per: _____(SEAL)

Blackout EMP Pty Ltd (Tenant)

(Witness)

Per: _____(SEAL)

Delta Warehouse Pty Ltd T/As (Tenant)

(Witness)

Per: _____(SEAL)

63. This Lease will constitute the entire agreement between the Landlord and the Tenant. Any prior understanding or representation of any kind preceding the date of this Lease will not be binding on either party to this Lease except to the extent incorporated in this Lease. In particular, no warranties of the Landlord not expressed in this Lease are to be implied.

IN WITNESS WHEREOF the Parties to this Lease have duly affixed their signatures under hand and seal, or by a duly authorised officer under seal, on this 26th day of June, 2022.

W Bushell
(Witness)

Delta Coffee Pty Ltd trustee for Bushell Family trust
(Landlord)

Per: [Signature] (SEAL)

W Bushell
(Witness)

Blackout EMP Pty Ltd (Tenant)

Per: [Signature] (SEAL)

W Bushell
(Witness)

Delta Warehouse Pty Ltd T/As (Tenant)

Per: [Signature] (SEAL)



LIFE INSURANCE

23 November 2022


510152-001 000026(1604) H1
Delta Coffee Pty Ltd ATF The Trustee for
Bushell Super Fund
U 8/435-439 FULLARTON RD
HIGHGATE SA 5063

Policy number	Product type
R28791087	MLC Insurance (Wrap or SMSF)
Life Insured	Your reference number
Paul Bushell	C111081858

Welcome to your new policy: Here's what you need to know

To Delta Coffee Pty Ltd ATF The Trustee for Bushell Super Fund,

Thank you for taking out insurance with MLC Life Insurance. Your insurance will help you stay financially protected through life's ups and downs. And, with over 130 years looking after Australians, you can be certain we're going to be there when you need us.

We've enclosed your policy schedule and policy document which gives you important information about your insurance. Please keep these in a safe place with your Product Disclosure Statement for your future reference.

We confirm that your Interim Accident Insurance ended on the 9 November 2022.

Our promise to you

We always look for ways to offer better protection. Where we upgrade your type of insurance and it won't affect your premiums we'll pass those upgrades on to you so you can take advantage of those improvements.

We also understand that your insurance is there to provide you with peace of mind and that when you make a claim it's during a time of need. We aim to make the claims process simple and convenient and treat policy owners and beneficiaries with respect.

Reviewing your insurance through the life of your policy

You should review your insurance as your circumstances change and speak with your financial adviser to help decide if your insurance remains appropriate for your needs.

If you wish to cancel, reduce or alter your cover, please call us on **13 65 25**, we are available to help you from 8:30am to 6pm (AEST/AEDT), Monday to Friday.



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and recovery program

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MLC Life Insurance,
access Vivo at no
extra cost from today
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your policy.



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VIVO
AT MLC LIFE INSURANCE

Insurer
MLC Limited
ABN 90 000 000 402
AFSL 230694

PO Box 23455
Docklands VIC 3008

Tel 13 65 25
mlcinsurance.com.au

Insurance is issued by MLC Limited. MLC Limited uses the MLC brand under licence from the Insignia Financial Group. MLC Limited is part of the Nippon Life Insurance Group and is not a part of the Insignia Financial Group.

For hearing impaired customers, please call **1300 555 727**. For customers requiring interpreting or translation services, please call **13 14 50**.

If you are interested in information about the risks and consequences of reducing or cancelling your insurance, please speak to your financial adviser or go to mlcinsurance.com.au/cancelyourinsurance

If you need help

If you have any questions please:

- contact your adviser INSURANCE WATCH PTY LTD on 180011456
- send an email to enquiries.retail@mlcinsurance.com.au, or
- call **13 65 25** Monday to Friday

Yours sincerely



Michael Rogers
Chief Retail Insurance Officer
MLC Life Insurance



LIFE INSURANCE

MLC Life Insurance Policy Schedule

This Policy Schedule replaces any previous Policy Schedules. Effective date 9 November 2022

Policy details

Policy Owner	Delta Coffee Pty Ltd ATF The Trustee for Bushell Super Fund		
Product name	MLC Insurance (Wrap or SMSF)		
Policy number	R28791087	Policy start date	9 November 2022
Review Date(Annual renewal)	9 November	Monthly premium*	\$122.85
Monthly policy fee	\$0.00	Stamp Duty state	VIC
Monthly Stamp Duty	\$0.00		

* Your Monthly premium includes the policy fee and stamp duty

Life Insured details

Life Insured

Life Insured	Mr Paul Bushell	Date of Birth	2 February 1968
Age next birthday	55	Occupation Class	NA

What you're covered for

Mr Paul Bushell Life Insured

Benefit type	Premium structure	Benefit amount	Monthly Premium	Benefit expiry date	Smoker status	Inflation Linked
Life Cover	Stepped	\$400,000	\$122.85	9 November 2042	Non-smoker	Yes

Extra benefits (benefit details)

Special Conditions

- Loading: 50% applied due to family history of heart disease

The premium details in this Schedule will be valid until the next Review Date. This Schedule is current as at the effective date shown, and replaces any Schedule previously issued. You should refer to the Policy Document for full details of when we will pay a Benefit. Please also refer to your Policy Document for a full description of your Extra benefits, including any eligibility criteria that may apply.



The Life Insurance Code of Practice

MLC Limited has adopted the Life Insurance Code of Practice which sets standards for customer service and as a strong supporter of the Code MLC Limited commits to these service standards. Below is some important information you need to know.

For more information

To find out more about the Code you can visit fsc.org.au/policy/life-insurance/code-of-practice

Why does the cost of insurance increase?

We recalculate your premiums every year based on a number of factors and below is an explanation of how these contribute to increasing the cost of insurance.

Age rate changes

If you have stepped premiums, the cost of providing your insurance increases as you get older due to the increased likelihood that you will claim. As you get older your premium will be based on the rates for that age.

If you have level premiums the age rates we use are based on your age at the time you took out cover. The premiums for all increases to the sum insured will be calculated on rates that apply to your age at the time of the increase.

Automatic and voluntary increases to the sum insured

Your sum insured can increase automatically with inflation or if you choose a higher level of cover. Your premium will be based on the higher sum insured.

Other factors

Premium increases may also occur due to changes in government charges, such as stamp duty. We might also need to change our rates or any discounts we've offered to reflect our insurance business experience, like the cost of claims. Your policy fee may also increase in line with inflation.

Making a claim

We're here to help. If you need to make a claim please contact our Claims Customer Care Team on **1300 125 246**.

Risks of replacing insurance

Before you take steps to cancel and replace an existing life insurance policy, talk to your financial adviser or contact us on **13 65 25**. A new policy may require you to re-serve waiting periods, additional health exclusions may apply, and the new policy may not provide you the same cover.

Importantly, don't cancel your existing policy before your replacement insurance is in place.

We're here to help

Do you need more cover? Have your circumstances changed or are you experiencing difficulty meeting premium payments? There may be some options to help you meet your current needs. Talk to your financial adviser or contact us on **13 65 25** between 8.30am and 6pm (AEST), Monday to Friday about reviewing your cover. For hearing impaired customers, please call **1300 555 727**. For customers requiring interpreting or translation services, please call **13 14 50**.

Complaint resolution

If you have a complaint about any of the products, or the services you've received, we'd like an opportunity to put it right.

Please call us on **13 65 25** (toll free **1800 062 061**) or for international calls **+61 2 9121 6500** (charges apply) between 8.30am and 6pm (AEST/AEDT), Monday to Friday, to discuss your concerns. For hearing impaired customers, please call **1300 555 727**. For customers requiring interpreting or translation services, please call **13 14 50**.

Trustee of the Fund
NULIS Nominees
(Australia) Limited
ABN 80 008 515 633
AFSL 236465

Fund
MLC Super Fund
ABN 70 732 426 024

Insurer
MLC Limited
ABN 90 000 000 402
AFSL 230694

PO Box 23455
Docklands VIC 3008

Tel 13 65 25
mlcinsurance.com.au

NULIS Nominees (Australia) Limited, ABN 80 008 515 633, AFSL 236465 (NULIS) as Trustee of the MLC Super Fund, ABN 70 732 426 024 (the Fund), NULIS is part of Insignia Financial Ltd ABN 49 100 103 722 and its related bodies corporate (Insignia Financial Group). Insurance is issued by MLC Limited. MLC Limited uses the MLC brand under licence from the Insignia Financial Group. MLC Limited is part of the Nippon Life Insurance Group and is not part of the Insignia Financial Group.

If we are unable to resolve your issues to your satisfaction, we will put you in contact with our Internal Complaints Resolution Team. For more information, please visit mlcinsurance.com.au/support/customer

Important

Please contact us if you've changed your address, phone number(s), and email address, so we can stay in touch.

If you're not satisfied with the resolution provided by our Internal Complaints Resolution Team, or we haven't responded to you in a timely matter (in 45 calendar days for super or traditional trustee service complaints, and 30 calendar days for other products and services), you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA is an independent body that provides a complaint resolution service free of charge to customers. AFCA's contact details are:
Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Ph: **1800 931 678**
Email: info@afca.org.au
Website: afca.org.au



MLC Insurance Policy Document

This document is part of the insurance Policy
You have taken out.

31 October 2022

The following pages describe the terms of Your insurance in detail. Your current Schedule to this Policy identifies who is insured, and the insurance and Options provided under Your Policy. The only insurances You have are those specified in Your current Schedule. The Benefits applicable to Your insurance are paid from MLC's Statutory Fund No. 1.

Important notice

This Policy is designed purely for protection insurance and is not a savings plan. Unlike some other types of life insurance which have investment or savings components, this Policy will never have a surrender or cash value.

This life insurance Policy is issued by:

MLC Limited (MLCL)

ABN 90 000 000 402 | AFSL 230694

40 Mount Street

North Sydney NSW 2060

This document is important.
Please keep it in a safe place.

MLC Limited uses the MLC brand under licence from the Insignia Financial Group. MLC Limited is part of the Nippon Life Insurance Group and is not a part of the Insignia Financial Group. MLC Limited ABN 90 000 000 402 AFSL 230694.

MLC Insurance Policy Document

Contents

Here's what you'll find
within this Policy Document

Definitions applying to all types of insurance	3
General terms	6
Life Cover insurance	14

Definitions

applying to all types of insurance

Accident means an event where Injury is caused directly and solely by violent, external and visible means, independently of all other causes.

Benefit means the amount(s) shown in Your current Schedule for which we insure You. These are the maximum amounts that can be paid under each insurance provided by this Policy.

Child or Children means a person who is:

- under the age of 21; and
- the natural child, stepchild, adopted child or a child under the legal guardianship of the Life Insured.

CPI means the 'Consumer Price Index: All Groups Index Weighted Average for Eight Capital Cities' published by the Australian Bureau of Statistics or, if that is not available, any reasonable substitute chosen by us.

Doctor means a person who is registered in Australia as a medical practitioner by the Medical Board of Australia, or a medical practitioner with qualifications equivalent to Australian medical practice or registration standards if practicing outside Australia. Medical practitioner does not include:

- You;
- Your business partner; or
- Your immediate family members.

Where reasonable, we require the Doctor to be a Specialist, particularly if the condition is more commonly diagnosed and treated by a Specialist. Note – a chiropractor, psychologist, physiotherapist and/or allied or alternative health provider is not a medical practitioner unless registered as a medical practitioner by the Medical Board of Australia.

Existing Insurance means an existing insurance of the same or equivalent type held under a policy with another insurer.

Extension means an attached insurance where Benefits are modified according to adjustments and benefit payments on another insurance. An Extension may be on the same or a different policy to Your Policy. Where an Extension is held on a different policy to Your Policy it is also known as a connected benefit.

Family means Spouse, Children, parents, brother(s) or sister(s).

Gainfully Employed or Gainful Employment means working for earnings, payment or profit.

Injury means bodily injury.

Life Insured means the person named in Your current Schedule, whose life is insured under this Policy.

MLCL, we, us or our means MLCL Limited.

Mortgage means a loan secured by a first mortgage over the Life Insured's home.

Normal Physical Domestic Duties means the household duties normally performed by a person who remains at home completing full-time unpaid domestic duties. It does not include a person working in a regular occupation including part-time and/or paid voluntary work that provides an income.

Normal Physical Domestic Duties specifically include:

- cooking and preparing meals – meaning the ability to prepare meals using kitchen appliances
- cleaning the home – meaning the ability to carry out the basic internal household chores using domestic equipment such as a vacuum and mop
- washing clothes – meaning the ability to do the household's laundry

Definitions applying to all types of insurance

- shopping for groceries – meaning the ability to purchase general household grocery items (excluding online shopping)
- safely driving a car – the physical ability to drive a car, and
- caring for Children – meaning the ability to care for and supervise Children (where applicable).

You will be considered to be unable to carry out Normal Physical Domestic Duties if You are unable to perform four or more of these duties.

Option means the feature(s) listed in Your current Schedule for which we insure You.

Original Benefit means the Benefit at the Start Date of the insurance or Option.

Permanent Incapacity and Permanently Incapacitated means the Life Insured's ill-health (whether physical or mental) which makes it unlikely that the Life Insured will ever engage in Gainful Employment for which the Life Insured is reasonably qualified by education, training or experience.

Policy has the same meaning as set out in **This Policy is a contract** under **General terms**.

Policy Document has the same meaning as set out in **This Policy is a contract** under **General terms**.

Policy Pause means the suspension of:

- Your payment of Premiums; and
- MLCL's liability to cover the Life Insured,

for the duration of the Policy Pause Period.

Policy Pause Period means the period agreed with You during which Premiums do not have to be paid and which commences from the date agreed by MLCL and stated in our confirmation letter to You.

Policy Owner means the person (or persons) who is named in Your current Schedule as the Policy Owner.

Premium means the money paid to us (or owed to us) for the insurance and Options we provide under this Policy.

Premium Rates means the base rates charged for each insurance as a function of components such as the Life Insured's age, gender, occupation and smoking status.

Premium Structure means the premium structure as shown in Your current Schedule and will be either a stepped premium or a level premium (see the **Stepped Premium** and **Level Premium** sections under **General terms**).

Review Date is the date shown on Your current Schedule on which the review of Your Benefits and Premiums each year take effect. Policy anniversary or annual renewal date has the same meaning as Review Date.

Schedule means the Schedule issued to You with this Policy and updated from time to time. An updated Schedule will be issued each year or any time there is a change in the Benefits or types of insurance provided under this Policy. The updated Schedule will replace the previous Schedule from the time that it is issued by us.

Sickness means an illness or disease that becomes apparent while this Policy is in force.

Specialist means a Doctor who is an appropriate specialist in a relevant medical field.

Spouse means a husband or wife or a partner in an equivalent de facto relationship, including same-sex relationships.

Start Date means that date from which You are covered for a Benefit as shown in Your current Schedule.

Definitions applying to all types of insurance

Temporary Incapacity and Temporarily Incapacitated means the Life Insured's ill health (whether physical or mental) which causes the Life Insured to:

- cease to be Gainfully Employed, or
- cease temporarily to receive any gain or reward under a continuing arrangement for the Life Insured to be Gainfully Employed (including paid leave such as sick leave).

Termination Date is the date when Your insurance ends. The Termination Date may vary for different types of insurances.

Whole Person Function is as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment' current as at the date of impairment, or an equivalent guide to impairment approved by us.

You or Your means the Policy Owner (or Owners).



General terms

These general terms apply to all types of insurance provided by this Policy. These terms should be considered before the sections that follow. This document should be read together with Your current Schedule.

This Policy is a contract

This Policy is a contract that consists of:

- Your application for insurance including the personal statements and other information given to MLCL by You or the Life Insured (regardless of the method by which it was provided);
- the terms contained in this document (Policy Document);
- Your current Schedule issued for this Policy including the acceptance terms and exclusions of this Policy; and
- any future documents that change this Policy.

No financial adviser or other person may change this Policy. Any changes You request will only be valid if we confirm them in writing to You.

The Policy starts on the Start Date shown in Your current Schedule.

The Policy only provides the insurance, Options and Benefits specified in Your current Schedule. The Policy does not provide insurance or Options included in this Policy Document unless it is specified in Your current Schedule.

The Policy is governed by the laws of New South Wales.

Interpretation

In this Policy Document unless the context otherwise requires:

- defined terms are capitalised;
- singular words include the plural and plural words include the singular;
- other parts of speech and grammatical forms of a word or phrase defined in this Policy Document have a corresponding meaning;
- specifying anything after the words 'include' or 'for example' does not limit what else is included; and
- a reference to a government or medical body (including an institute, association or authority), whether statutory or not:
 - which ceases to exist; or
 - whose powers or functions are transferred to another body,

is a reference to the body which replaces it or which substantially succeeds to its powers or functions.

Guarantee of upgrade

Whenever we improve the terms of insurance You have chosen as part of this Policy without charging an extra premium, we will add those improvements to Your Policy and You accept those improvements by continuing to pay Premiums.

The improvements will apply only to future claims and not to past or current claims or any claims resulting from health conditions or events which started or took place before the effective date of the improvements.

We will notify You of the effective date of any improvements to Your Policy.

General terms

Should a situation arise where You are disadvantaged by the application of a Policy term that has been changed under the Guarantee of upgrade since Your Policy started, then we will instead apply the prior version of that term that is most advantageous to You.

Flexible cover under one Policy

You may change the Benefit amount and types of insurance

You may request a change to Your insurance including a change to the Benefit or to add or remove a type of insurance or Option.

To apply for a change, You must complete and return the appropriate form specified by us. Each change is subject to our approval and we may ask You for more information. Premiums for this Policy may alter if any of these changes happen.

If, following the issue of this Policy, additional types of insurance are obtained for the Life Insured, that new insurance will be subject to the terms applicable at that time or we may accept the insurance only on special conditions. The terms outlined in this Policy Document may not apply to the additional insurance.

If there is more than one Policy Owner

If there is more than one Policy Owner, this Policy will be jointly owned by all of them.

If one Policy Owner dies, this Policy will be owned by the remaining Policy Owner, or jointly owned by all remaining Policy Owners.

We will pay any Benefits under this Policy to the Policy Owner(s).

Changes of address, payment method or the refusal of Inflation Proofing increases that may apply to Your insurance or Options, may be made by a single Policy Owner. All other changes, including changes to Your insurance, Options or Benefits must be agreed to by all Policy Owners. Only a Policy Owner, and not the Life Insured, can vary, change, extend or otherwise exercise any rights applying to the Policy.

Different insurances end on different dates

Each insurance sets out in detail when it ends. Note that the Termination Date may be different for each insurance.

The cooling-off period

You can cancel any insurance provided by this Policy, in full or part, within 14 days

After Your Policy is issued and You receive Your first Schedule from us, You can request the cancellation of the whole Policy, or one or more insurances or Options in it, by notifying us in writing within 14 days. This cooling-off period starts from the first of:

- the receipt of the first Schedule issued to You; and
- the end of the fifth business day after the first Schedule was issued to You.

We will cancel the whole Policy, or just part of this Policy, in accordance with Your request notified to us within the cooling-off period.

If, as a result, this Policy is cancelled completely, we will return to You all the money paid to us under this Policy (other than any government fees or charges that apply).

If an alteration or claim is made on the Policy during these 14 days, this will confirm acceptance of the Policy and We won't refund any Premiums paid.

General terms

If, as a result, any insurance provided by this Policy is cancelled, we will return to You the money paid to us that relates to the insurance that is cancelled (other than any government fees or charges that apply). Any remaining insurance will continue unchanged.

Premiums

When Premiums are payable

Premiums for this Policy and the frequency You have agreed to are shown in the current Schedule.

Premiums are payable in advance.

Stepped Premium

If Your Premium Structure is Stepped Premium (see Your current Schedule), Your Benefits remain at the same level and Premiums vary each year depending upon the Life Insured's age and our Premium Rates at the time, subject always to any Inflation Proofing increases, variations and other increases to the level of Benefits.

The acceptance terms shown in Your current Schedule will be taken into account in calculating the Premiums payable or Benefits provided.

Level Premium

If Your Premium Structure is Level Premium (see Your current Schedule), Your Premiums are based on the age of the Life Insured at the Start Date of each insurance.

Level Premium Rates (and therefore the Premiums payable) are not guaranteed and can change from time to time. See the section **Premium rates can change** below for further information.

An increase in Benefit, including Inflation Proofing increases, will increase Your Premiums and that increase will be calculated using the rates applicable to the Life Insured, based on the Life Insured's age as at the date of the increase (for the increased component only).

All Premiums after the Review Date following the Life Insured's 65th birthday, for any insurance that has not expired, will be calculated on a Stepped Premium Structure.

The acceptance terms shown in Your current Schedule will be taken into account in calculating the Premiums payable or Benefits provided.

Premium Rates can change

We may change one or more components of our Premium Rates for the Life Insured's risk classification at any time but:

- we will give You one month's written notice before we change Your Premium;
- we will only change Your Premium as at the Review Date following any change; and
- we will only change Your Premium on a simultaneous and consistent basis with other insurance policies of the same kind.

Premium Rates available on request

Premium Rates for each type of insurance are available on request.

General terms

If Premiums are not paid

This Policy will be cancelled and cover will cease if:

- a Premium is not paid in full by the date that it is due to be paid; and
- after providing You with notice as required by the applicable law, the Premium is still not paid in full by the end of that notice period.

We will deduct any unpaid Premium from any Benefits paid under the Policy.

Premiums are not required to be paid during any Policy Pause Period, if applicable.

Refunding Premiums

If Your Policy is cancelled at Your request, and:

- You pay Your Premiums monthly, Your Policy will end as at the next date we would have debited Your Premium if Your Policy had not been cancelled; or
- You pay Your Premiums half-yearly or yearly, Your Policy will end on the receipt of Your cancellation request. Any Premium paid by You for a period after that date will be refunded.

Policy fee and other charges

Policy fee can change

A Policy fee (where applicable) is shown in Your current Schedule. The Policy fee is included in the Premium and is payable at the same time as the Premium. The Policy fee may change each Review Date in line with the rise in CPI.

Frequency loadings

If Premiums are paid other than yearly we will apply a frequency loading and the Premiums will be higher than if paid yearly. We can change this loading at any time and will notify You of any material changes. Any changes will apply at Your Review Date.

Government charges

We reserve the right to recover from You the cost of any duty, tax, excise, impost, charge or deduction of the Commonwealth or any State or Territory Government, as they may apply to this Policy from time to time.

There is no GST charged on the Premium.

Family Law charges

We reserve the right to charge a fee if we have to comply with a Family Law injunction or order which alters the rights, liabilities or property interests of You and to recover any legal costs incurred by us in responding to matters arising from an order or injunction.

More information is contained in the MLCL publication 'How Family Law may affect Your superannuation, life insurance and other investments'. To obtain a copy, please call us on **13 65 25**.



General terms

General Claim Requirements

What we need to pay a claim

All types of insurance

The Benefit You are entitled to for each insurance is shown in Your current Schedule.

We will pay a Benefit when:

- we have proof of the Life Insured's age;
- You have satisfied our claim requirements; and
- we are satisfied that all the events entitling You to payment of the Benefit have happened.

We may ask for further proof or information to be satisfied that You are entitled to the Benefit. Different types of insurances may set out special claim requirements.

If we request, You must provide us with:

- proof of identity;
- a completed claim form;
- a treating doctor's report in a form satisfactory to us; and
- any medical, employment and financial information reasonably required by us to assess the claim.

Any proof or information that You must provide is at Your cost.

If we request, the Life Insured must fully participate in any:

- medical examinations conducted by an appropriately qualified Doctor appointed by us; and
- examination or assessment by other professionals at such times as we reasonably require (including functional, employability or vocational assessments, psychological assessments, factual interviews or financial audits conducted by an appropriate third party appointed by us).

If we appoint a Doctor or other professional to conduct an examination, assessment or interview, we will pay for it.

If we request, the Life Insured must complete any authorities including a medical authority, general authority or Medicare/Pharmaceutical Benefits Scheme authority to permit us to collect, use and disclose the Life Insured's personal information (including sensitive information).

Any information or authority that You or the Life Insured provides, and information that we obtain, may be used to:

- assess and manage the claim; and
- investigate any information or answers provided by You or the Life Insured when applying for insurance or changes in insurance to confirm whether there has been a failure to comply with the duty of disclosure or duty to take care not to make a misrepresentation or any misrepresentations have been made.

A Benefit will only be paid if the Policy is in force when the events leading to the claim happen and (unless the claim is made for Life Cover insurance after the death of the Life Insured) when the claim is made.

If we do not accept a claim we will provide our reasons.

General terms

Timeframe for making a claim

Different types of insurances may state different timeframes for You to make a claim and provide us with the proof and information we need.

If Your insurance does not state a timeframe, it is preferable that the claim (together with the proof and information that we need) for the payment of the Benefit be made within 12 months after the event entitling You to payment of the Benefit under this Policy.

We will not refuse to assess a claim but delays in providing information may impact our ability to assess Your claim and may impact payment of the Benefit.

Payments and transfers

Currency

Premiums and Benefits under this Policy must be paid in Australian dollars.

Transfer of ownership

You may transfer the ownership of this Policy to someone else. The transfer has to be approved by us and registered with us before it will be effective. If You transfer this Policy You will no longer have any legal rights under it or entitlement to any Benefits.

Policy Pause

(Policy Pause only applies if Your Policy was first issued between 1 October 2021 and 26 June 2022)

We will suspend Your payment of Premiums and Your Benefits for Your choice of a period of 3, 6, 9 or 12 months (the Policy Pause Period).

The Policy Pause Period cannot exceed 12 months.

Policy Pause can only be exercised once over the life of the Policy (which includes the reinstatement of the Policy after it has been cancelled). The period You choose cannot be extended.

We will not be liable for any insured event which arises during the Policy Pause Period. See the section **How Policy Pause can affect claims**.

When Policy Pause applies

You can apply for Policy Pause if:

- Your Policy has been in force and the Premiums paid for at least 6 months, and
 - You're experiencing financial hardship.
- Policy Pause will apply:
- to all insurances and Benefits on the paused Policy, including on any Policy that is connected to a paused Policy, and
 - for the duration of the Policy Pause Period.

Suspension of Premiums

Premiums will not be payable for the Policy Pause Period.

How Policy Pause can affect claims

All insurance in respect of any Life Insured and our liability under a paused Policy is suspended for the entire duration of the Policy Pause Period.

General terms

This means no Benefit shall be payable for any death, disability, a Critical Condition or other insured event for which a Benefit would ordinarily be payable under a paused Policy where the death, disability, Critical Condition or other insured event:

- first occurs during the Policy Pause Period; or
- arises from or is related to an injury, illness, condition or symptom that first occurs during the Policy Pause Period which the Life Insured:
 - was aware of, or a reasonable person in the Life Insured's position would have been aware of, and
 - sought advice or treatment for from a registered medical practitioner or other health professional during the Policy Pause Period (or a reasonable person in the Life Insured's position would have sought such advice or treatment).

This is the Policy Pause exclusion.

Receipt of Premiums by us for any part of the Policy Pause Period does not end or otherwise affect the suspension of cover or our liability under these Policy Pause terms.

Cessation of the Policy Pause

The Policy Pause will end at the expiry of the Policy Pause Period.

You can request to end the Policy Pause earlier, at any time during the Policy Pause Period, subject to meeting conditions or requirements that apply as set out in our published guidelines current at that time. You should read the Guidelines before applying for Policy Pause. The Guidelines may change from time to time.

At the end of the Policy Pause Period, Your insurance and our liability resume. The Policy Pause exclusion will continue to apply to Your insurance.

The Policy Pause Period does not count towards satisfying any Exclusion Periods or Waiting Periods applicable to Your Policy. For example if You are serving an Exclusion Period, when the Policy Pause starts, You will need to serve the rest of your Exclusion Period once the Policy Pause ends.

Premiums will be payable again from the end of the Policy Pause Period. Premiums payable will be on rates that apply at the time of the end of the Policy Pause and any loadings on Your Policy will continue to apply. During Policy Pause, Your Policy will still reflect increases that would ordinarily apply to Your Policy, such as increases for Inflation Proofing. Premiums payable will therefore also reflect these increases.

Conflicting Terms

In the event of conflict between these Policy Pause terms and any other terms of the paused Policy, these Policy Pause terms shall prevail.

When this Policy ends

This Policy ends when:

- each of the insurances shown in Your current Schedule have ended and any Benefits we owe You have been paid;
- a policy to which Your Policy is connected, including as an Extension, has ended (in which case we may offer you replacement insurance for Your Policy); or
- the Policy is cancelled if Premiums are not paid. See the section **if Premiums are not paid** under **Premiums**.

The conditions applicable to when each insurance will end are detailed in the section of this Policy relevant to that insurance.

General terms

Reinstatement

If this Policy is cancelled due to non-payment of Premiums, You can apply to have it reinstated (put back in force) on terms set by us and agreed to by You, up to 6 months after the date this Policy was cancelled, subject to the following:

- Your Policy will not be reinstated until we approve the reinstatement (we are under no obligation to approve the reinstatement);
- our receipt of all overdue Premiums (payment of overdue amounts does not automatically reinstate Your Policy);
- if we do not reinstate Your Policy, we will refund any Premiums You send to us after this Policy is cancelled; and
- before reinstatement, You must respond to questions we may ask You consistent with Your duty to take reasonable care not to make a misrepresentation.

Replacement insurance

If we accept Your application for insurance on the basis that it is to replace the Existing Insurance:

- If the insurance You're replacing is issued by MLC, then You agree that we will cancel the insurance once the insurance You've applied for starts.
- If the insurance You're replacing is with another provider, then once the insurance You've applied for starts, it will be Your responsibility to cancel the replaced insurance. If this does not happen, any Benefit that is payable under this Policy (eg the Life Cover benefit payable on the death of the Life Insured) will be reduced by any benefit that You are entitled to receive for the same event under that part of Your Existing Insurance.



Life Cover insurance (including Terminal Illness and Specific Accidental Injury Benefit)

Please check Your current Schedule carefully. Your current Schedule shows details of the Life Cover insurance Benefit provided under this insurance and the relevant Life Insured.

Life Cover Benefit

When we will pay

If the Life Insured dies while this Life Cover insurance is in force, we will pay You the Benefit provided by this Life Cover insurance ('the Life Cover Benefit').

Terminal Illness Benefit

When we will pay

If the Life Insured is diagnosed as having a Terminal Illness while this Life Cover insurance is in force, we will pay You the Life Cover Benefit.

Terminal Illness means an Illness that, even with appropriate medical treatment, in the opinion of two Doctors, one of whom is a Specialist approved by us, is likely to lead to death within a period that ends no more than 24 months from the date the Doctors certify the Terminal Illness ('the Certification Period').

We must be notified in writing of the Terminal Illness within the Certification Period.

You do not have to return to MLCL the Terminal Illness Benefit paid if the Life Insured survives the 24 month period.

Specific Accidental Injury Benefit

When we will pay

If due to an Accident the Life Insured:

- suffers one of the Specific Accidental Injury Benefit events (see below); and
- where this Life Cover insurance first commenced after 30 June 2014, as a result of the Specific Accidental Injury Benefit event the Life Insured is Permanently Incapacitated,

while this Life Cover insurance is in force, we will pay the Specific Accidental Injury Benefit to You.

Life Cover insurance (including Terminal Illness and Specific Accidental Injury Benefit)

What we will pay

The Specific Accidental Injury Benefit payable will be a proportion of the Life Cover Benefit, as described in the table below:

Specific Accidental Injury Benefit events	Portion of Life Cover Benefit payable
loss of the use of both hands	
loss of the use of both feet	
loss of sight in both eyes	100% of the Life Cover Benefit up to \$2,000,000
loss of the use of one hand and one foot	
loss of the use of one foot and the sight in one eye	
loss of the use of one hand and the sight in one eye	
loss of the use of one hand	
loss of the use of one foot	25% of the Life Cover Benefit up to \$500,000
loss of sight in one eye	

Conditions that apply to the Specific Accidental Injury Benefit

- The loss or loss of the use, as the case may be, must be total and permanent and happen while this Life Cover insurance is in force.
 - The loss or loss of the use, as the case may be, must happen within 6 months of the Accident and be a direct result of the Accident.
 - Upon payment of the Specific Accidental Injury Benefit, the Life Cover Benefit payable on the Life Insured's death will be reduced by the Specific Accidental Injury Benefit paid and we will reduce the Premiums payable for this Life Cover insurance in line with the reduced Life Cover Benefit.
 - If Terminal Illness Support insurance covers the Life Insured, then the Terminal Illness Support insurance will be reduced to the lesser of:
 - \$250,000; and
 - 50% of the subsequently reduced Life Cover Benefit.
- We will reduce future Premiums for the Terminal Illness Support insurance in line with the reduced Terminal Illness Support Benefit.
- If more than one MLCL Insurance Policy covers the Life Insured for a Specific Accidental Injury Benefit event and the Life Insured suffers that Specific Accidental Injury Benefit event:
 - the most we will pay You is the maximum amount of the Life Cover Benefit payable for that Specific Accidental Injury Benefit event that is shown in the table above regardless of how many MLCL insurance policies (super and/or non-super) You have which cover the Life Insured; and
 - if the total amount of Specific Accidental Injury benefits under all these policies is more than the maximum Benefit payable for that Specific Accidental Injury Benefit event as shown in the table above, the Specific Accidental Injury Benefit will be paid from each policy in proportion to the total Life Cover benefit payable under the MLCL insurance policies.

Life Cover insurance (including Terminal Illness and Specific Accidental Injury Benefit)

- If the Life Insured is also covered under Total and Permanent Disability insurance (Stand Alone) or Critical Illness (Stand Alone) insurance with MLCL, the maximum benefit payable under this Specific Accidental Injury Benefit as shown in the table above will be reduced by the total of any Benefit paid under those insurance covers for an event that is also covered under the Specific Accidental Injury Benefit.

What Specific Accidental Injury Benefit does not cover

If, before this Life Cover insurance started, or was last reinstated, the Life Insured had already lost the use of one hand or of one foot or the loss of sight of one eye, then, if the Life Insured subsequently suffers one or more of the Specific Accidental Injury Benefit events set out above, we will only pay a Benefit of 25% of the Life Cover Benefit up to \$500,000.

We will not pay any Specific Accidental Injury Benefit where the loss or the loss of the use, as the case may be, arises from or is contributed to by a self-inflicted Injury.

Payment of the Specific Accidental Injury Benefit may affect other Benefits

If we pay the Specific Accidental Injury Benefit, and You have any of the following insurance that covers the same Life Insured (see Your current Schedule):

- Total and Permanent Disability (Extension to Life Cover)
- Total and Permanent Disability (Extension to Critical Illness)
- Critical Illness (Extension to Life Cover)

we will reduce Your Total and Permanent Disability and/or Critical Illness Benefits for the Life Insured by the Specific Accidental Injury Benefit paid.

We will reduce future Premiums in line with these reduced Benefits.

Increases without further medical evidence

If a Personal or Business Event happens (see below) while this insurance is in force and before the Review Date after the Life Insured turns 55, You can request an increase in the Life Cover Benefit without providing further medical evidence.

You will need to provide financial evidence satisfactory to us that supports the increase requested, proof of the Personal or Business Event and request the increase in writing.

Unless we otherwise agree, You can only apply for an increase in the Life Cover Benefit as a result of a Personal or a Business Event if:

- the Life Insured was accepted for this insurance without any additional loadings due to the Life Insured's health;
- this insurance is not the result of applying the Life Cover Buy Back Option under Total and Permanent Disability insurance or Critical Illness insurance; and
- You have not made, or are not entitled to make, a claim under this insurance.

Life Cover insurance (including Terminal Illness and Specific Accidental Injury Benefit)

Personal Event

Birth, adoption, marriage, divorce, undergraduate degree completed or Child starts secondary school

If the Life Insured:

- or their Spouse gives birth to, or adopts, a Child;
- gets married or divorced;
- completes an undergraduate degree at a government recognised university;
- receives an increase in their Earnings of at least 10% in the previous 12 months; or
- has a Child who starts secondary school,

You can apply to increase Your Life Cover Benefit by an amount up to 25% of the Original Benefit. The maximum increase for any one of these events is \$200,000.

Home loans and home improvement loans

If the Life Insured takes out, or increases, a Mortgage to purchase or improve their home, the maximum amount You can apply to increase Your Life Cover Benefit for either event is the lesser of:

- 50% of the Original Benefit;
- the value of the new Mortgage;
- the value of the latest increase in the existing Mortgage; and
- \$200,000.

Business Event

Ownership (buy/sell), share purchase, business continuation agreement

If this Life Cover insurance forms part of a written ownership (buy/sell) share purchase or business continuation agreement and the Life Insured is a partner, shareholder or unit holder in the business, then, where the value of the Life Insured's financial interest in the business increases (see below), You can apply to increase Your Life Cover Benefit in proportion to the increase in the value of the Life Insured's financial interest in the business since the last Review Date.

The maximum amount You can apply to increase Your Life Cover Benefit for this event is the lesser of:

- 25% of the Original Benefit;
- the increase, averaged over the preceding 3 years, in the net value of the Life Insured's financial interest in the business; and
- \$200,000.

The value of the Life Insured's financial interest in the business in any one year will be calculated on their share of the net value of the business at the end of that year ('net' meaning the value of the business less any liabilities). The method chosen to value the business must be in accordance with established business valuation practice for the industry in which the business operates and must be satisfactory to us.

In any period that the business was not operating the value of the Life Insured's financial interest in the business is nil.

The level of Your Life Cover Benefit must be equal to, or less than, the value of the Life Insured's financial interest in the business as determined above.

Life Cover insurance (including Terminal Illness and Specific Accidental Injury Benefit)

Asset Protection (Loan Guarantee)

If this Life Cover insurance covers any part of a business loan (Business Loan) which the Life Insured is personally responsible for, and where the part of the Business Loan for which the Life Insured is responsible increases, You can apply to increase Your Life Cover Benefit in proportion to the increase in the part of the Business Loan the Life Insured is responsible for since the last Review Date.

The maximum amount You can apply to increase Your Life Cover Benefit for this event is the lesser of:

- 25% of the Original Benefit;
- the increase in that part of the Business Loan the Life Insured is responsible for, which is averaged over the preceding 3 years; and
- \$200,000.

The part of the Business Loan the Life Insured is responsible for in any one year will be calculated on their share of the Business Loan at the end of that year.

In any period that the business was not operating the part of the Business Loan the Life Insured is responsible for is nil.

Conditions that apply to Increases without further medical evidence

You must apply for an increase in Your Life Cover Benefit:

- between the day the relevant Personal Event happens and 30 days after the first Review Date following the event; or
- within 30 days of the first Review Date following the relevant Business Event.

You must provide reasonable proof of the event.

Proof required for a Business Event increase may include, but is not limited to, company minutes, ownership (buy/sell) agreements, audited company accounts and tax returns, or such other documents or evidence as we may require.

Under this feature You can only apply for one increase during any one year period.

Subject to the following paragraph, the maximum cumulative amount of all increases in the Life Cover Benefit under this right is the lesser of:

- 100% of the Original Benefit; and
- \$2,000,000.

However, if more than one MLCL Insurance Policy (super and non-super) covers the Life Insured and provides a right to increase the Life Cover Benefit without further medical evidence, the maximum cumulative amount of all increases in the Life Cover benefits under this right for all the MLCL policies covering the Life Insured is the lesser of:

- an amount equal to the total of the Life Insured's Life Cover benefits under the policies at the start of each policy; and
- \$2,000,000.

In the first 6 months after the Life Cover Benefit is increased due to the Life Insured's marriage, divorce or Mortgage, the increased Benefit will only be paid if the Life Insured's death is due to an Accident.

The Premiums for Life Cover insurance will rise in line with the increased Life Cover Benefits.

Life Cover insurance (including Terminal Illness and Specific Accidental Injury Benefit)

Business Safeguard Option

If You have selected the Business Safeguard Option (see Your current Schedule) You can apply for future increases in the Life Cover Benefit without the need to provide further medical evidence.

Definitions specific to the Business Safeguard Option

In this Business Safeguard Option section, some words are used in specific ways. These words and their definitions are set out below:

Asset Protection (Loan Guarantee) means a legally binding agreement where the Life Insured is personally responsible for any part of a business loan.

Business means the entity on which we based our assessment of Your application at the time You applied for the Business Safeguard Option.

Loan Guarantee means the amount of a business loan for which the Life Insured is personally responsible in relation to the Business.

Nominated Business Safeguard Purpose means the purpose nominated in Your insurance application and agreed to by us, for which this insurance was obtained.

The purposes that can be nominated are:

- Ownership (Buy/Sell) Agreement; and
- Asset Protection (Loan Guarantee) insurance.

Ownership (Buy/Sell) Agreement means a legally binding agreement where the Life Insured's share of the Business is purchased by the remaining business partner(s) when a certain event or events occur.

Value of the Business or Valuation of the Business means a valuation of the Life Insured's financial interest in the Business. The same method of valuation used when You first applied for the Business Safeguard Option must be used to support the request for the increase.

Eligibility for an increase under the Business Safeguard Option

To be eligible for an increase under the Business Safeguard Option, Your Life Cover insurance must be for one of the following purposes:

- an Ownership (Buy/Sell) Agreement; or
- Asset Protection (Loan Guarantee) insurance,

and the value of the Life Insured's financial interest in or to the Business, as applicable, must have increased.

You can apply to increase the Life Cover Benefit under the Business Safeguard Option up to a maximum amount of the lesser of:

- 3 times the Original Benefit, including the Original Benefit;
- \$15,000,000; and
- the value of the Life Insured's financial interest in or to the Business as applicable to the Nominated Business Safeguard Purpose.

The limits described above include the total of all death benefits for all policies from all life insurance companies covering the Life Insured.

Life Cover insurance (including Terminal Illness and Specific Accidental Injury Benefit)

If the original Life Cover Benefit was less than 100% of the value of the Life Insured's financial interest in or to the Business as applicable to the Nominated Business Safeguard Purpose, then the relevant Benefit can only be increased under this Business Safeguard Option to an equivalent percentage of the value of the Life Insured's financial interest in or to the Business as applicable, at the time of the application to increase the Life Cover Benefit.

The Premiums for Life Cover insurance will rise in line with the increased Benefits.

Conditions that apply to the Business Safeguard Option

The following conditions apply to the Business Safeguard Option:

- any increase in the Life Cover Benefit must be approved by us;
- You may only exercise this Business Safeguard Option up to the Review Date after the Life Insured turns 65;
- the Business Safeguard Option may only be exercised in accordance with the limitations and conditions as set out above;
- if the Business Safeguard Option is not exercised within 3 consecutive Review Dates, no further application for an increase can be made unless You can provide reasonable proof that You were not eligible to exercise this Option because financial evidence relating to the Business and the Nominated Business Safeguard Purpose did not support an increase in the Benefit for that period;
- for the first 6 months after an increase in the Life Cover Benefit as a result of an increase in the Loan Guarantee, the increase in the Benefit only applies to death resulting from an Accident;
- You cannot apply for an increase under the Business Safeguard Option if You have made or are entitled to make a claim under this Life Cover insurance;
- You must apply for an increase in Your Life Cover Benefit within 30 days of the first Review Date following the relevant Business Event; and
- You must provide reasonable proof of the event to our satisfaction. Proof required for a Business Event increase may include, but is not limited to, company minutes, ownership (buy/sell) agreements, audited company accounts and tax returns, or such other documents or evidence as we may require.

What Business Safeguard Option does not cover

- We will not pay the Life Cover Benefit on the death of the Life Insured (whether sane or insane) who commits suicide within 13 months of the Start Date, or the date of last reinstatement, of this Life Cover insurance.

If this insurance replaced similar insurance, we will calculate the 13-month period from the start date of the replaced similar insurance if that similar insurance or replacement insurance was held continuously since that date. We will only calculate the 13-month period this way on the amount of the insurance that was replaced.

Inflation Proofing

If Inflation Proofing applies to Your insurance (see Your current Schedule), every year on the Review Date, we will increase the Life Cover Benefit until the Life Cover insurance ends.

The increase at any one Review Date under Inflation Proofing will be the greater of:

- the latest annual CPI increase available at the date we calculate the increased Life Cover Benefit; and
- 5%.

Premiums payable will vary depending on the increased Benefit and the age of the Life Insured. You may refuse any Inflation Proofing increase for a year by notifying us within 2 months after the Review Date for that year.

If the percentage increase in the CPI, or any substitute for it, is negative, we will treat the CPI increase as being nil.

Life Cover insurance (including Terminal Illness and Specific Accidental Injury Benefit)

Economiser

The Economiser allows You to freeze the Life Cover Premiums (excluding the Policy fee) with the result that:

- the Life Cover Premiums will remain the same in the future as at the date the Economiser is exercised; and
- the Life Cover Benefit will reduce at each Policy Review Date to an amount that can be purchased by the frozen Premium.

Conditions that apply to the Economiser

- The Economiser is only available where Your Premium Structure is a Stepped Premium (see the section **Premiums in General terms** and Your current Schedule).
- The Economiser can only be exercised after the Life Insured's 30th birthday.
- Once the Economiser is exercised, Inflation Proofing, Increases without further medical evidence and the Business Safeguard Option will cease to apply.
- The Economiser must be exercised at the same time for all insurance on this Policy, and for any insurance connected to this Policy as an Extension.
- The Premium freeze will take effect from the Policy Review Date after You exercise the Economiser.
- The Policy fee may change each Review Date as described in the section **Policy fee and other charges in General terms**.
- The Premium rate may change in the future as described in the section **Premiums in General terms**.
- Any change to the Life Cover Benefit (including increases, decreases and policy loading reviews) will reset the frozen Premium at an amount applicable for the new Life Cover Benefit as at the date of the change.
- Once the Economiser is exercised it can only be cancelled with our approval and cannot be cancelled while the Premium is being waived.
- You must advise us in writing to exercise the Economiser.

If the Life Cover Benefit reduces to \$10,000 or less, the Premium freeze ends, and we will recalculate the Premium for the insurance so that the Life Cover Benefit does not fall below this minimum level.

Claim Requirements

General claim requirements are outlined earlier in this Policy Document. For this Life Cover insurance, the following additional requirements apply.

If We request, You must provide:

- certified copy of the complete death certificate;
- certified copy of the Coroner's report;
- certified copy of the will and probate or Statutory declaration and grant of letters of administration; and
- potential beneficiary statutory declaration(s).

Exclusions

When we will not pay a Benefit

We will not pay a Benefit for death or Terminal Illness arising from or contributed to by suicide or attempted suicide within 13 months after this insurance started, was last reinstated, or was increased (for the increase in the Life Cover Benefit).

Life Cover insurance (including Terminal Illness and Specific Accidental Injury Benefit)

If this insurance replaced similar insurance, we will calculate the 13-month period from the start date of the replaced similar insurance if that similar insurance or replacement insurance was held continuously since that date. We will only calculate the 13-month period this way on the amount of the insurance that was replaced.

Termination

When Life Cover insurance ends

Your Life Cover insurance ends on the earliest of the following:

- the date we cancel this insurance following Your cancellation request;
- we pay an amount equal to the full Life Cover Benefit;
- the Life Cover Benefit is reduced to nil under the terms of this insurance;
- we pay a Benefit equal to the full Life Cover Benefit under any insurance that is connected as an Extension to this insurance;
- the Life Insured's death;
- the date it is cancelled because the Premium for this insurance has not been paid;
- the date it is cancelled because of a fraudulent claim; or
- the Termination Date shown in Your current Schedule.



LIFE INSURANCE

Summary of your application

Underwriting (Insured)

Underwriting Decision

REFERRED

Product range

MLC Insurance

Application method

Tele Underwriting

Submit date

12 October 2022

Existing Cover

Existing Insurance with MLC Limited

No

Existing Insurance Other Company

No

Application Details

Date

12 October 2022

Name of adviser

INSURANCE WATCH PTY LTD

Adviser email

support@insurancewatch.com.au

Adviser phone

+61 1800111456

Adviser number

C3064318

Life to be Insured Details

Application Number

A2209112503

Life insured name

Paul Bushell

Date of birth

02 February 1968

Gender

Male

Insurer
MLC Limited
ABN 90 000 000 402
AFSL 230694

PO Box 23455
Docklands
VIC 3008

Tel 136 525
mlcinsurance.com.au

Insurance is issued by MLC Limited. MLC Limited uses the MLC brand under licence from the Insignia Financial Group. MLC Limited is part of the Nippon Life Insurance Group and is not a part of the Insignia Financial Group.

Smoker status Non-Smoker
BMI 24.44
Residential address 13 FRAN ST GLENROY VIC 3046 AUS
Postal address 13 FRAN ST GLENROY VIC 3046 AUS
Email address paul@mammothswEEPing.com.au
Primary phone 0419569918
Secondary phone N/A
Other phone N/A

Occupational Details

Annual earnings \$48,620.00
Employee status Self Employed
Primary occupation Cleaner, Office, Factory, School, Store , Janitor (contract only - minimum two years experience)
Primary occupation rating NA, B
Do you have any secondary occupation? No

Summary of policies being applied for within this application submission

Number of policies: 1

MLC Insurance (Wrap/SMSF) - Policy 1		Frequency: Monthly
Benefit Name	Benefit Amount	Commission Structure Initial Premium
Life Cover (Stepped)	\$400,000.00	H:100/100 \$122.85
Total and Permanent Disability (extension to Life Cover) - Any Occupation (Stepped)	\$100,000.00	H:100/100 \$70.03
Policy Fee		\$0.00
Stamp Duty		\$7.00
Total Monthly Premium		\$199.88

The Vivo Incentive has been applied to all applicable lump sum covers (i.e. included in the gross premium amount) **Yes**

BUSHELL SUPER FUND
13 FRAN STREET
GLENROY VIC 3046

Vanguard Personal Investor Quarterly Statement

Period ending 31 December 2022

Investor name: BUSHELL SUPER FUND
Account number: 51365146
Tax file number status: Supplied
Account type: Smsf

Your portfolio summary

Portfolio opening value as at 26 October 2022	\$0.00
Deposits into Vanguard Cash Account	\$27,000.00
Withdrawals from Vanguard Cash Account	\$0.00
Assets transferred in	\$0.00
Assets transferred out	\$0.00
Change in investment value	-\$370.83
Income from your investments	\$1.37
Withholding tax	\$0.00
Direct fees and costs	\$0.00
Portfolio closing value as at 31 December 2022	\$26,630.54
Return after withholding tax and fees	-\$369.46

A tax statement, providing you with details of your income for tax purposes, will be issued separately. The information in this statement does not provide details of the gain or loss on disposal for tax purposes and should not be relied on for your tax position.

Contact us



Log in to Vanguard Online
vanguard.com.au/personal

Your portfolio valuation as at 31 December 2022

Summary

Investment type	Value (\$)
Vanguard Cash Account	0.00
Managed funds	26,630.54
Income on investments due not yet received	0.00
Total cash and investment value	26,630.54

Vanguard Cash Account

Investment	Value date	Value (\$)
Vanguard Cash Account	31-Dec-22	0.00
Total Vanguard Cash Account		0.00

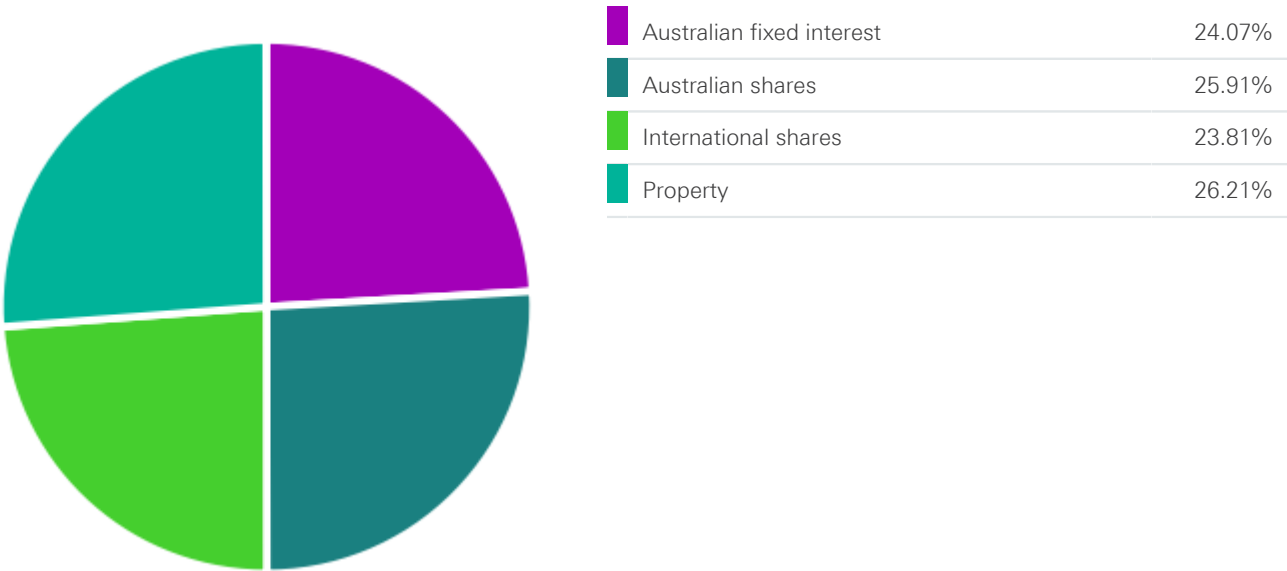
Managed funds

Code	Investment product	Quantity	Sell price (\$)	Price date	Value (\$)
VAN0001AU	Vanguard Australian Fixed Interest Index Fund	6,337.77	1.0112	30-Dec-22	6,408.75
VAN0004AU	Vanguard Australian Property Securities Index Fund	8,095.92	0.8622	30-Dec-22	6,980.30
VAN0002AU	Vanguard Australian Shares Index Fund	2,835.14	2.4342	30-Dec-22	6,901.30
VAN0003AU	Vanguard International Shares Index Fund	2,444.27	2.5939	30-Dec-22	6,340.19
Total managed funds					26,630.54

Notes:

- If you sell shares or ETFs, the investment value you receive will be net of any applicable brokerage fee charged on the sale. Prices listed represent the market closing price provided by the relevant exchange on the last business day of the statement period and do not account for brokerage fees.
- Prices listed for managed funds are the "sell" price as at the price date, which is the price that would have been received on sale of the units. This is normally less than the "buy price", as a result of buy/sell spreads charged by managed funds to cover transaction costs.
- The portfolio valuation includes transactions that are confirmed, not yet settled up to and including those on the last day of the reporting period.
- Income on investments due not yet received includes accrued income that is due to settle after this statement reporting period.
- The price for managed funds is rounded to four decimal places. For shares and ETFs, the price is rounded to three decimal places.

Your investment asset allocation (%) as at 31 December 2022



Note: This excludes cash held in your Vanguard Cash Account.

Your Vanguard Cash Account transaction details

BSB: 013936
Account number: 163314016

Effective date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
26-Oct-2022	Opening balance			0.00
15-Nov-2022	Off-System BSB Direct Entry Deposit - Bushell Super Fund		20,000.00	20,000.00
16-Nov-2022	Buy transaction of VAN0003AU	5,000.00		15,000.00
16-Nov-2022	Buy transaction of VAN0002AU	5,000.00		10,000.00
16-Nov-2022	Buy transaction of VAN0004AU	5,000.00		5,000.00
16-Nov-2022	Buy transaction of VAN0001AU	5,000.00		0.00
02-Dec-2022	Cash Account Interest		1.37	1.37
07-Dec-2022	Off-System BSB Direct Entry Deposit - invest Bushell sup		1,000.00	1,001.37
08-Dec-2022	Buy transaction of VAN0004AU	501.37		500.00
08-Dec-2022	Buy transaction of VAN0002AU	250.00		250.00
08-Dec-2022	Buy transaction of VAN0002AU	250.00		0.00
08-Dec-2022	Direct Debit payment in 08/12/2022		6,000.00	6,000.00
13-Dec-2022	Buy transaction of VAN0003AU	1,500.00		4,500.00
13-Dec-2022	Buy transaction of VAN0002AU	1,500.00		3,000.00
13-Dec-2022	Buy transaction of VAN0004AU	1,500.00		1,500.00
13-Dec-2022	Buy transaction of VAN0001AU	1,500.00		0.00
31-Dec-2022	Closing balance			0.00

Note:

- The cash account transaction details exclude managed funds 'sell' transactions placed (not settled) up to and including the last day of the statement reporting period.

Vanguard Cash Account interest rate

26-Oct-2022 to 29-Oct-2022 2.75% p.a.

30-Oct-2022 to 1-Nov-2022 2.25% p.a.

2-Nov-2022 to 6-Dec-2022 2.50% p.a.

7-Dec-2022 to 14-Dec-2022 2.75% p.a.

15-Dec-2022 to 31-Dec-2022 2.50% p.a.

The interest rates listed above are net of the Indirect Cash Management Fee. Please refer to the Vanguard Personal Investor Guide for further information.

Your investment transaction details

Trade date	Settlement date	Investment product	Transaction description	Quantity	Price (\$)	Brokerage fee (\$)	Currency	Value (\$)
16-Nov-2022	16-Nov-2022	Vanguard Australian Shares Index Fund(VAN0002AU)	Manual fund transfer for Vanguard Australian Shares Index Fund	2,031.12	2.4617	0.00	AUD	5,000.00
16-Nov-2022	16-Nov-2022	Vanguard Australian Fixed Interest Index Fund(VAN0001AU)	Manual fund transfer for Vanguard Australian Fixed Interest Index Fund	4,894.76	1.0215	0.00	AUD	5,000.00
16-Nov-2022	16-Nov-2022	Vanguard Australian Property Securities Index Fund(VAN0004AU)	Manual fund transfer for Vanguard Australian Property Securities Index Fund	5,815.98	0.8597	0.00	AUD	5,000.00
16-Nov-2022	16-Nov-2022	Vanguard International Shares Index Fund(VAN0003AU)	Manual fund transfer for Vanguard International Shares Index Fund	1,881.61	2.6573	0.00	AUD	5,000.00
08-Dec-2022	08-Dec-2022	Vanguard Australian Property Securities Index Fund(VAN0004AU)	Manual fund transfer for Vanguard Australian Property Securities Index Fund	573.65	0.8740	0.00	AUD	501.37
08-Dec-2022	08-Dec-2022	Vanguard Australian Shares Index Fund(VAN0002AU)	Manual fund transfer for Vanguard Australian Shares Index Fund	100.78	2.4807	0.00	AUD	250.00
08-Dec-2022	08-Dec-2022	Vanguard Australian Shares Index Fund(VAN0002AU)	Manual fund transfer for Vanguard Australian Shares Index Fund	100.78	2.4807	0.00	AUD	250.00

Trade date	Settlement date	Investment product	Transaction description	Quantity	Price (\$)	Brokerage fee (\$)	Currency	Value (\$)
13-Dec-2022	13-Dec-2022	Vanguard Australian Shares Index Fund(VAN0002AU)	Manual fund transfer for Vanguard Australian Shares Index Fund	602.46	2.4898	0.00	AUD	1,500.00
13-Dec-2022	13-Dec-2022	Vanguard Australian Property Securities Index Fund(VAN0004AU)	Manual fund transfer for Vanguard Australian Property Securities Index Fund	1,706.29	0.8791	0.00	AUD	1,500.00
13-Dec-2022	13-Dec-2022	Vanguard Australian Fixed Interest Index Fund(VAN0001AU)	Manual fund transfer for Vanguard Australian Fixed Interest Index Fund	1,443.01	1.0395	0.00	AUD	1,500.00
13-Dec-2022	13-Dec-2022	Vanguard International Shares Index Fund(VAN0003AU)	Manual fund transfer for Vanguard International Shares Index Fund	562.66	2.6659	0.00	AUD	1,500.00

Notes:

- The investment transaction details include transaction orders that are confirmed, not yet settled up to and including those on the last day of the reporting period.
- The price for managed funds is rounded to four decimal places. For shares and ETFs, the price is rounded to three decimal places.

Total fees and costs you paid for the period 26-Oct-2022 to 31-Dec-2022

Fees and costs deducted directly from your account	Amount (\$)
Brokerage Fee	0.00
Account Fee	0.00
Total	0.00

Fees and costs deducted from your investment	Amount (\$)
Indirect Cost	11.56
Total fees and costs you paid	11.56

Notes:

- The Account Fee (if applicable) is deducted from your Vanguard Cash Account quarterly in arrears.
- The fees and costs deducted from your investment include a reasonable estimate of the fees costs deducted from your investment(s) in any Vanguard Funds and ETFs you held during the period. It includes (as applicable) Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the relevant Product Disclosure Statement
- Vanguard receives an Indirect Cash Management Fee which ranges between 0.00% and 1.50% p.a. from the financial institution where your Cash Account funds are held on deposit. It is the difference between the amount of interest earned on the pooled cash held in the omnibus accounts at our authorised deposit-taking institution and the interest we credit to your Vanguard Cash Account. This amount is calculated daily on the value of your Vanguard Cash Account and is received monthly by Vanguard before the Vanguard Cash Account Interest Rate to investors is declared. It is not a fee deducted from your account and therefore has not been included in the above total. The current Interest Rate and Indirect Cash Management Fee is published on our website in the Cash Account Interest Rate notice. Please refer to the Vanguard Personal Investor Guide for further information.

Further information about Vanguard Personal Investor is available on request. You can obtain a copy of this information on the Vanguard website at the following location www.vanguard.com.au. The latest version of the Investor Guide can be found at www.vanguard.com.au/offerdocuments.

Vanguard has a dispute resolution process for resolving complaints. If you have a complaint, please contact us on 1300 655 101, or send us a secure message via Vanguard Online. We will respond as soon as possible (and always within 30 days for standard complaints). Complex complaints may have a different maximum timeframe for responding. We will notify you if a different maximum timeframe will apply to your complaint.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority.

Website: www.afca.org.au
 Email: info@afca.org.au
 Telephone: 1800 931 678 (free call)
 In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

You can view a copy of your Vanguard Personal Investor Statement for the relevant financial year on Vanguard Online.

Vanguard obtains the information in this report from a number of sources believed to be reliable as at the report date. While Vanguard makes best endeavours to ensure the accuracy of the information in this report, Vanguard cannot warrant or guarantee the accuracy of information provided by third parties.

Vanguard Investments Australia Ltd (ABN 72 072 881 086 / AFS Licence 227263) is the operator of Vanguard Personal Investor. Past performance is not an indication of future performance.

BUSHELL SUPER FUND
13 FRAN STREET
GLENROY VIC 3046

Vanguard Personal Investor Quarterly Statement

Period ending 31 March 2023

Investor name: BUSHELL SUPER FUND
Account number: 51365146
Tax file number status: Supplied
Account type: Smsf

Your portfolio summary

Portfolio opening value as at 1 January 2023	\$26,630.54
Deposits into Vanguard Cash Account	\$20,800.00
Withdrawals from Vanguard Cash Account	\$0.00
Assets transferred in	\$0.00
Assets transferred out	\$0.00
Change in investment value	\$870.57
Income from your investments	\$189.56
Withholding tax	\$0.00
Direct fees and costs	\$0.00
Portfolio closing value as at 31 March 2023	\$48,490.67
Return after withholding tax and fees	\$1,060.13

A tax statement, providing you with details of your income for tax purposes, will be issued separately. The information in this statement does not provide details of the gain or loss on disposal for tax purposes and should not be relied on for your tax position.

Contact us



Log in to Vanguard Online
vanguard.com.au/personal

Your portfolio valuation as at 31 March 2023

Summary

Investment type	Value (\$)
Vanguard Cash Account	0.00
Managed funds	48,490.67
Income on investments due not yet received	0.00
Total cash and investment value	48,490.67

Vanguard Cash Account

Investment	Value date	Value (\$)
Vanguard Cash Account	31-Mar-23	0.00
Total Vanguard Cash Account		0.00

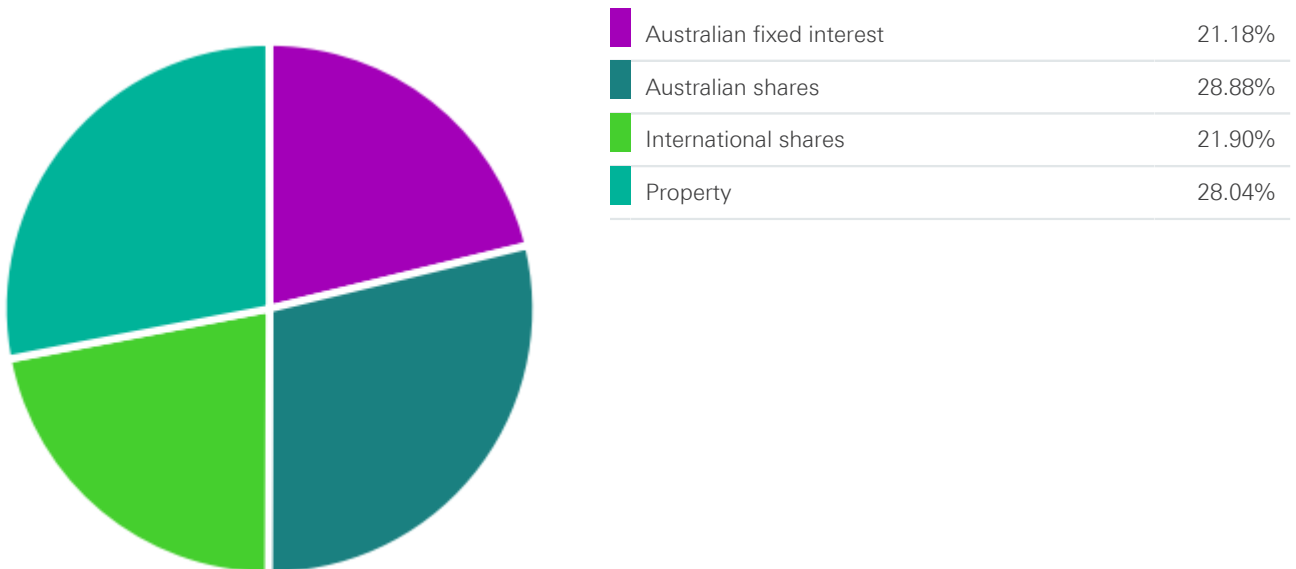
Managed funds

Code	Investment product	Quantity	Sell price (\$)	Price date	Value (\$)
VAN0001AU	Vanguard Australian Fixed Interest Index Fund	9,730.32	1.0557	31-Mar-23	10,272.30
VAN0004AU	Vanguard Australian Property Securities Index Fund	15,913.78	0.8544	31-Mar-23	13,596.73
VAN0002AU	Vanguard Australian Shares Index Fund	5,618.20	2.4927	31-Mar-23	14,004.49
VAN0003AU	Vanguard International Shares Index Fund	3,770.43	2.8159	31-Mar-23	10,617.15
Total managed funds					48,490.67

Notes:

- If you sell shares or ETFs, the investment value you receive will be net of any applicable brokerage fee charged on the sale. Prices listed represent the market closing price provided by the relevant exchange on the last business day of the statement period and do not account for brokerage fees.
- Prices listed for managed funds are the “sell” price as at the price date, which is the price that would have been received on sale of the units. This is normally less than the “buy price”, as a result of buy/sell spreads charged by managed funds to cover transaction costs.
- The portfolio valuation includes transactions that are confirmed, not yet settled up to and including those on the last day of the reporting period.
- Income on investments due not yet received includes accrued income that is due to settle after this statement reporting period.
- The price for managed funds is rounded to four decimal places. For shares and ETFs, the price is rounded to three decimal places.

Your investment asset allocation (%) as at 31 March 2023



Note: This excludes cash held in your Vanguard Cash Account.

Your Vanguard Cash Account transaction details

BSB: 013936
Account number: 163314016

Effective date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
1-Jan-2023	Opening balance			0.00
04-Jan-2023	Cash Account Interest		2.34	2.34
09-Jan-2023	Direct Debit payment in 09/01/2023		6,000.00	6,002.34
09-Jan-2023	Off-System BSB Direct Entry Deposit - Bushell Super		1,000.00	7,002.34
11-Jan-2023	Buy transaction of VAN0002AU	502.00		6,500.34
11-Jan-2023	Buy transaction of VAN0004AU	500.00		6,000.34
12-Jan-2023	Buy transaction of VAN0003AU	1,500.00		4,500.34
12-Jan-2023	Buy transaction of VAN0002AU	1,500.00		3,000.34
12-Jan-2023	Buy transaction of VAN0004AU	1,500.00		1,500.34
12-Jan-2023	Buy transaction of VAN0001AU	1,500.00		0.34
02-Feb-2023	Cash Account Interest		1.37	1.71
07-Feb-2023	Deposit for investment purchases		7,000.00	7,001.71
08-Feb-2023	Buy transaction of VAN0002AU	1.71		7,000.00
13-Feb-2023	Buy transaction of VAN0004AU	2,500.00		4,500.00
13-Feb-2023	Buy transaction of VAN0003AU	1,000.00		3,500.00
13-Feb-2023	Buy transaction of VAN0002AU	2,500.00		1,000.00
13-Feb-2023	Buy transaction of VAN0001AU	1,000.00		0.00
02-Mar-2023	Cash Account Interest		3.12	3.12
07-Mar-2023	Deposit for investment purchases		6,800.00	6,803.12
13-Mar-2023	Buy transaction of VAN0003AU	1,000.00		5,803.12
13-Mar-2023	Buy transaction of VAN0002AU	2,400.00		3,403.12
13-Mar-2023	Buy transaction of VAN0002AU	3.12		3,400.00
13-Mar-2023	Buy transaction of VAN0004AU	2,400.00		1,000.00
13-Mar-2023	Buy transaction of VAN0001AU	1,000.00		0.00
31-Mar-2023	Closing balance			0.00

Note:

- The cash account transaction details exclude managed funds 'sell' transactions placed (not settled) up to and including the last day of the statement reporting period.

Vanguard Cash Account interest rate

1-Jan-2023 to 7-Feb-2023 2.50% p.a.

8-Feb-2023 to 7-Mar-2023 2.75% p.a.

8-Mar-2023 to 22-Mar-2023 3.00% p.a.

23-Mar-2023 to 31-Mar-2023 2.75% p.a.

The interest rates listed above are net of the Indirect Cash Management Fee. Please refer to the Vanguard Personal Investor Guide for further information.

Your investment transaction details

Trade date	Settlement date	Investment product	Transaction description	Quantity	Price (\$)	Brokerage fee (\$)	Currency	Value (\$)
01-Jan-2023	01-Jan-2023	Vanguard Australian Shares Index Fund(VAN0002AU)	Dividend reinvestment plan for Vanguard Australian Shares Index Fund	23.89	2.4152	0.00	AUD	57.70
01-Jan-2023	01-Jan-2023	Vanguard Australian Fixed Interest Index Fund(VAN0001AU)	Dividend reinvestment plan for Vanguard Australian Fixed Interest Index Fund	8.75	1.0091	0.00	AUD	8.83
01-Jan-2023	01-Jan-2023	Vanguard Australian Property Securities Index Fund(VAN0004AU)	Dividend reinvestment plan for Vanguard Australian Property Securities Index Fund	94.00	0.8523	0.00	AUD	80.12
01-Jan-2023	01-Jan-2023	Vanguard International Shares Index Fund(VAN0003AU)	Dividend reinvestment plan for Vanguard International Shares Index Fund	13.99	2.5790	0.00	AUD	36.08
11-Jan-2023	11-Jan-2023	Vanguard Australian Property Securities Index Fund(VAN0004AU)	Manual fund transfer for Vanguard Australian Property Securities Index Fund	570.13	0.8770	0.00	AUD	500.00
11-Jan-2023	11-Jan-2023	Vanguard Australian Shares Index Fund(VAN0002AU)	Manual fund transfer for Vanguard Australian Shares Index Fund	203.05	2.4723	0.00	AUD	502.00
12-Jan-2023	12-Jan-2023	Vanguard Australian Shares Index Fund(VAN0002AU)	Manual fund transfer for Vanguard Australian Shares Index Fund	599.71	2.5012	0.00	AUD	1,500.00

Trade date	Settlement date	Investment product	Transaction description	Quantity	Price (\$)	Brokerage fee (\$)	Currency	Value (\$)
12-Jan-2023	12-Jan-2023	Vanguard Australian Fixed Interest Index Fund(VAN0001AU)	Manual fund transfer for Vanguard Australian Fixed Interest Index Fund	1,451.52	1.0334	0.00	AUD	1,500.00
12-Jan-2023	12-Jan-2023	Vanguard Australian Property Securities Index Fund(VAN0004AU)	Manual fund transfer for Vanguard Australian Property Securities Index Fund	1,692.05	0.8865	0.00	AUD	1,500.00
12-Jan-2023	12-Jan-2023	Vanguard International Shares Index Fund(VAN0003AU)	Manual fund transfer for Vanguard International Shares Index Fund	568.78	2.6372	0.00	AUD	1,500.00
08-Feb-2023	08-Feb-2023	Vanguard Australian Shares Index Fund(VAN0002AU)	Manual fund transfer for Vanguard Australian Shares Index Fund	0.66	2.5840	0.00	AUD	1.71
13-Feb-2023	13-Feb-2023	Vanguard Australian Shares Index Fund(VAN0002AU)	Manual fund transfer for Vanguard Australian Shares Index Fund	982.55	2.5444	0.00	AUD	2,500.00
13-Feb-2023	13-Feb-2023	Vanguard Australian Fixed Interest Index Fund(VAN0001AU)	Manual fund transfer for Vanguard Australian Fixed Interest Index Fund	973.14	1.0276	0.00	AUD	1,000.00
13-Feb-2023	13-Feb-2023	Vanguard International Shares Index Fund(VAN0003AU)	Manual fund transfer for Vanguard International Shares Index Fund	368.31	2.7151	0.00	AUD	1,000.00
13-Feb-2023	13-Feb-2023	Vanguard Australian Property Securities Index Fund(VAN0004AU)	Manual fund transfer for Vanguard Australian Property Securities Index Fund	2,742.13	0.9117	0.00	AUD	2,500.00

Trade date	Settlement date	Investment product	Transaction description	Quantity	Price (\$)	Brokerage fee (\$)	Currency	Value (\$)
13-Mar-2023	13-Mar-2023	Vanguard Australian Property Securities Index Fund(VAN0004AU)	Manual fund transfer for Vanguard Australian Property Securities Index Fund	2,719.55	0.8825	0.00	AUD	2,400.00
13-Mar-2023	13-Mar-2023	Vanguard International Shares Index Fund(VAN0003AU)	Manual fund transfer for Vanguard International Shares Index Fund	375.08	2.6661	0.00	AUD	1,000.00
13-Mar-2023	13-Mar-2023	Vanguard Australian Fixed Interest Index Fund(VAN0001AU)	Manual fund transfer for Vanguard Australian Fixed Interest Index Fund	959.14	1.0426	0.00	AUD	1,000.00
13-Mar-2023	13-Mar-2023	Vanguard Australian Shares Index Fund(VAN0002AU)	Manual fund transfer for Vanguard Australian Shares Index Fund	971.94	2.4693	0.00	AUD	2,400.00
13-Mar-2023	13-Mar-2023	Vanguard Australian Shares Index Fund(VAN0002AU)	Manual fund transfer for Vanguard Australian Shares Index Fund	1.26	2.4693	0.00	AUD	3.12

Notes:

- The investment transaction details include transaction orders that are confirmed, not yet settled up to and including those on the last day of the reporting period.
- The price for managed funds is rounded to four decimal places. For shares and ETFs, the price is rounded to three decimal places.

Total fees and costs you paid for the period 01-Jan-2023 to 31-Mar-2023

Fees and costs deducted directly from your account	Amount (\$)
Brokerage Fee	0.00
Account Fee	0.00
Total	0.00

Fees and costs deducted from your investment	Amount (\$)
Indirect Cost	20.25
Total fees and costs you paid	20.25

Notes:

- The Account Fee (if applicable) is deducted from your Vanguard Cash Account quarterly in arrears.
- The fees and costs deducted from your investment include a reasonable estimate of the fees costs deducted from your investment(s) in any Vanguard Funds and ETFs you held during the period. It includes (as applicable) Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the relevant Product Disclosure Statement
- Vanguard receives an Indirect Cash Management Fee which ranges between 0.00% and 1.50% p.a. from the financial institution where your Cash Account funds are held on deposit. It is the difference between the amount of interest earned on the pooled cash held in the omnibus accounts at our authorised deposit-taking institution and the interest we credit to your Vanguard Cash Account. This amount is calculated daily on the value of your Vanguard Cash Account and is received monthly by Vanguard before the Vanguard Cash Account Interest Rate to investors is declared. It is not a fee deducted from your account and therefore has not been included in the above total. The current Interest Rate and Indirect Cash Management Fee is published on our website in the Cash Account Interest Rate notice. Please refer to the Vanguard Personal Investor Guide for further information.

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If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority.

Website: www.afca.org.au
 Email: info@afca.org.au
 Telephone: 1800 931 678 (free call)
 In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

You can view a copy of your Vanguard Personal Investor Statement for the relevant financial year on Vanguard Online.

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BUSHELL SUPER FUND
13 FRAN STREET
GLENROY VIC 3046

Vanguard Personal Investor Quarterly Statement

Period ending 30 June 2023

Investor name: BUSHELL SUPER FUND
Account number: 51365146
Tax file number status: Supplied
Account type: Smsf

Your portfolio summary

Portfolio opening value as at 1 April 2023	\$48,490.67
Deposits into Vanguard Cash Account	\$20,600.00
Withdrawals from Vanguard Cash Account	\$0.00
Assets transferred in	\$0.00
Assets transferred out	\$0.00
Change in investment value	\$934.42
Income from your investments	\$342.12
Withholding tax	\$0.00
Direct fees and costs	\$0.00
Portfolio closing value as at 30 June 2023	\$70,367.21
Return after withholding tax and fees	\$1,276.54

A tax statement, providing you with details of your income for tax purposes, will be issued separately. The information in this statement does not provide details of the gain or loss on disposal for tax purposes and should not be relied on for your tax position.

Contact us



Log in to Vanguard Online
vanguard.com.au/personal

Your portfolio valuation as at 30 June 2023

Summary

Investment type	Value (\$)
Vanguard Cash Account	0.09
Managed funds	70,367.12
Income on investments due not yet received	0.00
Total cash and investment value	70,367.21

Vanguard Cash Account

Investment	Value date	Value (\$)
Vanguard Cash Account	30-Jun-23	0.09
Total Vanguard Cash Account		0.09

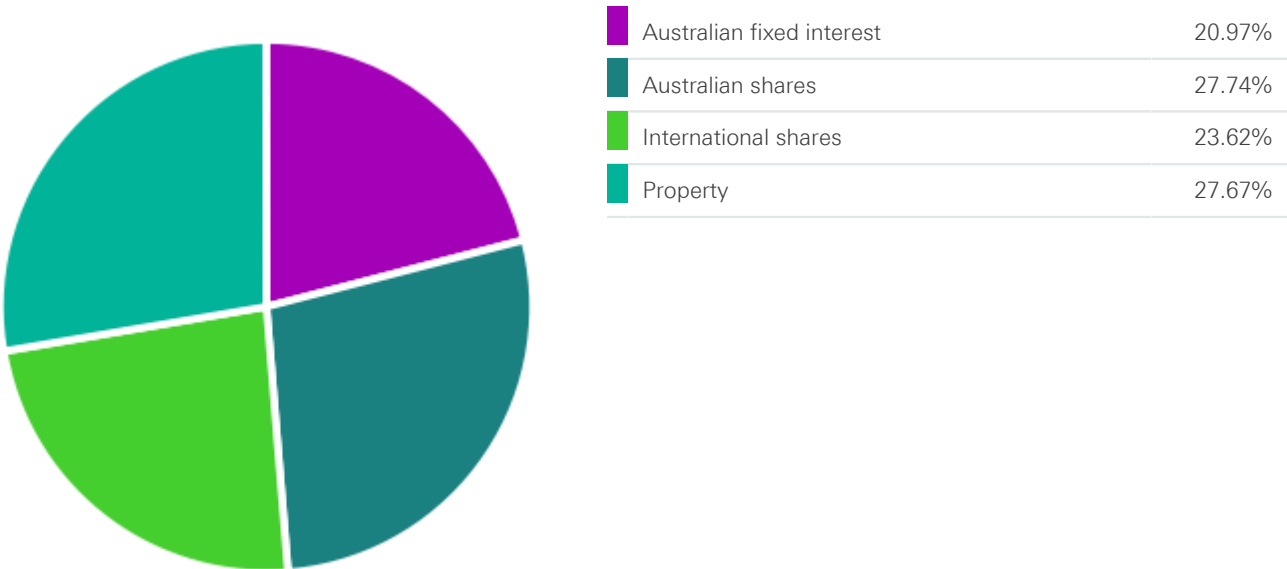
Managed funds

Code	Investment product	Quantity	Sell price (\$)	Price date	Value (\$)
VAN0001AU	Vanguard Australian Fixed Interest Index Fund	14,432.96	1.0222	30-Jun-23	14,753.37
VAN0004AU	Vanguard Australian Property Securities Index Fund	22,344.61	0.8714	30-Jun-23	19,471.09
VAN0002AU	Vanguard Australian Shares Index Fund	7,803.81	2.5016	30-Jun-23	19,522.01
VAN0003AU	Vanguard International Shares Index Fund	5,521.26	3.0103	30-Jun-23	16,620.65
Total managed funds					70,367.12

Notes:

- If you sell shares or ETFs, the investment value you receive will be net of any applicable brokerage fee charged on the sale. Prices listed represent the market closing price provided by the relevant exchange on the last business day of the statement period and do not account for brokerage fees.
- Prices listed for managed funds are the "sell" price as at the price date, which is the price that would have been received on sale of the units. This is normally less than the "buy price", as a result of buy/sell spreads charged by managed funds to cover transaction costs.
- The portfolio valuation includes transactions that are confirmed, not yet settled up to and including those on the last day of the reporting period.
- Income on investments due not yet received includes accrued income that is due to settle after this statement reporting period.
- The price for managed funds is rounded to four decimal places. For shares and ETFs, the price is rounded to three decimal places.

Your investment asset allocation (%) as at 30 June 2023



Note: This excludes cash held in your Vanguard Cash Account.

Your Vanguard Cash Account transaction details

BSB: 013936
Account number: 163314016

Effective date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
1-Apr-2023	Opening balance			0.00
04-Apr-2023	Cash Account Interest		3.31	3.31
11-Apr-2023	Off-System BSB Direct Entry Deposit - Bushell super fund		7,000.00	7,003.31
12-Apr-2023	Buy transaction of VAN0004AU	2,000.00		5,003.31
12-Apr-2023	Buy transaction of VAN0001AU	1,500.00		3,503.31
12-Apr-2023	Buy transaction of VAN0002AU	2,003.31		1,500.00
12-Apr-2023	Buy transaction of VAN0003AU	1,500.00		0.00
02-May-2023	Cash Account Interest		0.53	0.53
09-May-2023	Off-System BSB Direct Entry Deposit - investment		6,800.00	6,800.53
10-May-2023	Buy transaction of VAN0003AU	1,700.00		5,100.53
10-May-2023	Buy transaction of VAN0001AU	1,700.00		3,400.53
10-May-2023	Buy transaction of VAN0002AU	1,700.00		1,700.53
10-May-2023	Buy transaction of VAN0004AU	1,700.00		0.53
02-Jun-2023	Cash Account Interest		0.56	1.09
07-Jun-2023	Off-System BSB Direct Entry Deposit - Bushell Super fund		6,800.00	6,801.09
08-Jun-2023	Buy transaction of VAN0004AU	55.00		6,746.09
09-Jun-2023	Buy transaction of VAN0001AU	1,686.00		5,060.09
09-Jun-2023	Buy transaction of VAN0004AU	1,687.00		3,373.09
09-Jun-2023	Buy transaction of VAN0003AU	1,686.00		1,687.09
09-Jun-2023	Buy transaction of VAN0002AU	1,687.00		0.09
30-Jun-2023	Closing balance			0.09

Note:

- The cash account transaction details exclude managed funds 'sell' transactions placed (not settled) up to and including the last day of the statement reporting period.

Vanguard Cash Account interest rate

1-Apr-2023 to 2-May-2023 2.75% p.a.

3-May-2023 to 6-Jun-2023 3.00% p.a.

7-Jun-2023 to 30-Jun-2023 3.25% p.a.

The interest rates listed above are net of the Indirect Cash Management Fee. Please refer to the Vanguard Personal Investor Guide for further information.

Your investment transaction details

Trade date	Settlement date	Investment product	Transaction description	Quantity	Price (\$)	Brokerage fee (\$)	Currency	Value (\$)
01-Apr-2023	01-Apr-2023	Vanguard Australian Shares Index Fund(VAN0002AU)	Dividend reinvestment plan for Vanguard Australian Shares Index Fund	35.45	2.4790	0.00	AUD	87.88
01-Apr-2023	01-Apr-2023	Vanguard Australian Fixed Interest Index Fund(VAN0001AU)	Dividend reinvestment plan for Vanguard Australian Fixed Interest Index Fund	24.01	1.0537	0.00	AUD	25.30
01-Apr-2023	01-Apr-2023	Vanguard Australian Property Securities Index Fund(VAN0004AU)	Dividend reinvestment plan for Vanguard Australian Property Securities Index Fund	176.25	0.8452	0.00	AUD	148.96
01-Apr-2023	01-Apr-2023	Vanguard International Shares Index Fund(VAN0003AU)	Dividend reinvestment plan for Vanguard International Shares Index Fund	27.02	2.7972	0.00	AUD	75.58
12-Apr-2023	12-Apr-2023	Vanguard International Shares Index Fund(VAN0003AU)	Manual fund transfer for Vanguard International Shares Index Fund	534.78	2.8049	0.00	AUD	1,500.00
12-Apr-2023	12-Apr-2023	Vanguard Australian Property Securities Index Fund(VAN0004AU)	Manual fund transfer for Vanguard Australian Property Securities Index Fund	2,316.42	0.8634	0.00	AUD	2,000.00
12-Apr-2023	12-Apr-2023	Vanguard Australian Fixed Interest Index Fund(VAN0001AU)	Manual fund transfer for Vanguard Australian Fixed Interest Index Fund	1,416.43	1.0590	0.00	AUD	1,500.00

Trade date	Settlement date	Investment product	Transaction description	Quantity	Price (\$)	Brokerage fee (\$)	Currency	Value (\$)
12-Apr-2023	12-Apr-2023	Vanguard Australian Shares Index Fund(VAN0002AU)	Manual fund transfer for Vanguard Australian Shares Index Fund	789.98	2.5359	0.00	AUD	2,003.31
10-May-2023	10-May-2023	Vanguard Australian Shares Index Fund(VAN0002AU)	Manual fund transfer for Vanguard Australian Shares Index Fund	677.35	2.5098	0.00	AUD	1,700.00
10-May-2023	10-May-2023	Vanguard Australian Fixed Interest Index Fund(VAN0001AU)	Manual fund transfer for Vanguard Australian Fixed Interest Index Fund	1,617.96	1.0507	0.00	AUD	1,700.00
10-May-2023	10-May-2023	Vanguard Australian Property Securities Index Fund(VAN0004AU)	Manual fund transfer for Vanguard Australian Property Securities Index Fund	1,904.34	0.8927	0.00	AUD	1,700.00
10-May-2023	10-May-2023	Vanguard International Shares Index Fund(VAN0003AU)	Manual fund transfer for Vanguard International Shares Index Fund	605.15	2.8092	0.00	AUD	1,700.00
08-Jun-2023	08-Jun-2023	Vanguard Australian Property Securities Index Fund(VAN0004AU)	Manual fund transfer for Vanguard Australian Property Securities Index Fund	64.18	0.8569	0.00	AUD	55.00
09-Jun-2023	09-Jun-2023	Vanguard Australian Property Securities Index Fund(VAN0004AU)	Manual fund transfer for Vanguard Australian Property Securities Index Fund	1,969.64	0.8565	0.00	AUD	1,687.00
09-Jun-2023	09-Jun-2023	Vanguard International Shares Index Fund(VAN0003AU)	Manual fund transfer for Vanguard International Shares Index Fund	583.88	2.8876	0.00	AUD	1,686.00

Trade date	Settlement date	Investment product	Transaction description	Quantity	Price (\$)	Brokerage fee (\$)	Currency	Value (\$)
09-Jun-2023	09-Jun-2023	Vanguard Australian Fixed Interest Index Fund(VAN0001AU)	Manual fund transfer for Vanguard Australian Fixed Interest Index Fund	1,644.24	1.0254	0.00	AUD	1,686.00
09-Jun-2023	09-Jun-2023	Vanguard Australian Shares Index Fund(VAN0002AU)	Manual fund transfer for Vanguard Australian Shares Index Fund	682.83	2.4706	0.00	AUD	1,687.00

Notes:

- The investment transaction details include transaction orders that are confirmed, not yet settled up to and including those on the last day of the reporting period.
- The price for managed funds is rounded to four decimal places. For shares and ETFs, the price is rounded to three decimal places.

Total fees and costs you paid for the period 01-Apr-2023 to 30-Jun-2023

Fees and costs deducted directly from your account	Amount (\$)
Brokerage Fee	0.00
Account Fee	0.00
Total	0.00

Fees and costs deducted from your investment	Amount (\$)
Indirect Cost	30.57
Total fees and costs you paid	30.57

Notes:

- The Account Fee (if applicable) is deducted from your Vanguard Cash Account quarterly in arrears.
- The fees and costs deducted from your investment include a reasonable estimate of the fees costs deducted from your investment(s) in any Vanguard Funds and ETFs you held during the period. It includes (as applicable) Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the relevant Product Disclosure Statement
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Due Date: 04 Aug 2022

TAX INVOICE

Trustee for Bushell Super Fund
13 Fran St
GLENROY VIC 3046
AUSTRALIAInvoice Number
INV-1121Invoice Date
28 Jul 2022

Description	GST	Amount
For Professional Services including:		
- Establishment of Self Managed Superannuation Fund with corporate trustee including all legal, software and accounting disbursements	10%	1,662.00
	Subtotal	1,510.91
	Total GST 10%	151.09
	Invoice Total	1,662.00
	Payments Received	0.00
	Amount Due	\$1,662.00

Account payment terms are STRICTLY 7 days net
accounts@smsfaustralia.com

How to Pay

EFT directly into our bank account:
Account: SMSF Australia Pty Ltd
BSB: 065-004 Account No: 1108 1117
Reference: Name and INV-1121Credit card payment via Stripe
VISA or MasterCard Accepted
3% surcharge oncharged

VALUATION REPORT

Units 20/81 Cooper Street, Campbellfield
VIC 3061



Sourced from nearmap

Prepared For	Australia & New Zealand Banking Group Limited		
Report Purpose	First mortgage security	Borrower	Delta Coffee Pty Ltd ACN 623083385 in its own capacity and as trustee for Bushell Family Trust ABN 7
Our Reference	14783228	Client Reference	1004950999 / 1004950999 / VXJ- 000019245400
Property Description	The property comprises a 190 sqm warehouse/office unit with a first-level office component built 2021. It forms part of a 28-unit complex zoned Industrial 1 known as '81 Cooper Street Business Park'. The subject property is located toward the rear of the development and does not benefit from street frontage.		
Title Area		Total Lettable Area	190 sqm
Zoning	Industrial 1		
Passing Net Income	N/A	Market Net Income	\$27,280 per annum
Initial Yield	N/A	Market Yield	4.59%
Capitalisation Rate	4.75%	Reversionary Yield	4.70%
Site Utilisation	N/A	WALE	0.0 yrs
Lettable Area Rate	\$3,053 /sqm	Site Rate	\$0 /sqm
Market Value As Is:	Market Value with Vacant Possession:		\$580,000
	Market Net Rent:		\$27,280 pa
Interest Valued	Fee simple with vacant possession		
Date of Valuation	28 June 2022	Inspection	28 June 2022
Signatories	 David Lee AAPI CPV Certified Practising Valuer API No: 82767 Primary Valuer PH 0447 766 134 david.lee@opteonsolutions.com		
	 Kris Cviker FAPI CPV National Quality Manager API No: 68389 Supervising Member		
Reliance on Whole Report	This valuation should be read in its entirety, inclusive of any summary and annexures. The valuer and valuation firm does not accept any responsibility where part of this report has been relied upon without reference to the full context of the valuation report.		

SOLUTIONS WITH EXCELLENCE

Opteon Property Group Pty Ltd
ABN 78 144 732 589

Liability limited by a scheme approved under Professional Standards Legislation

PO Box 1875, Geelong VIC 3220
P 1300 40 50 60

E info@opteonsolutions.com
W www.opteonsolutions.com

Important Warning

Opteon Property Group Pty Ltd (Opteon) has prepared this Valuation Report for its client's exclusive use and it does not authorise the disclosure of this Valuation Report to any unauthorised third party except in the circumstance below. If Opteon's client is a lender that is subject to the Banking Code of Practice (**Lender**), Opteon authorises disclosure of the Valuation Report to a customer of the Lender (**Lender's Customer**) who:

- a. directly paid for or reimbursed the lender specifically for this Valuation Report; and
- b. has acknowledged and agreed in writing, prior to receiving a copy of this Valuation Report, that Opteon and the valuer has no liability to the Lender's Customer howsoever arising, including as a result of negligence.

Any use by a Lender's Customer is subject to the following warnings and terms of use.

1. The Lender instructed Opteon to undertake a valuation of the subject property and prepare a Valuation Report for the Lender to rely upon when assessing the subject property's suitability for mortgage security purposes.
 2. Opteon prepared the Valuation Report in accordance with the Lender's instructions (Instructions). When preparing the Valuation Report and providing it to the Lender, Opteon acted solely and exclusively for the Lender and owed no duty to advise the Lender's Customer or to consider their circumstances or position.
 3. Opteon is aware that the Lender is subject to the Banking Code of Practice (Code) and is disclosing the Valuation Report to its customer to meet its obligations under the Code. Where the Valuation Report is disclosed to the Lender's Customer under the Code, a copy of the Instructions should also have been provided to the Lender's Customer. Please contact the Lender if you have not been provided with a copy of the Instructions. The Valuation Report should be read in conjunction with the Instructions.
 4. Opteon has not assumed any duty to advise the Lender's Customer or to consider the Lender's Customer's circumstances or position by being aware that the Lender must meet its obligations under the Code and provide the Lender's Customer with a copy of the Valuation Report.
 5. Opteon has no liability to the Lender's Customer howsoever arising at law, including as a result of negligence. Opteon did not prepare the Valuation Report for the Lender's Customer and therefore makes no representations nor assumes any duty of care at all to the Lender's Customer.
 6. The Lender's Customer should not rely in any way on the Valuation Report as its sole purpose is for use by the Lender in assessing the subject property for mortgage security purposes in the context of the Lender's Customer's loan application or extension. Specifically, the Lender's Customer should not rely upon the Valuation Report for the purpose of:
 - a. deciding whether or not to enter into a transaction or alter their financial position; or
 - b. seeking finance from a third party,and should seek their own advice and valuation in such circumstances.
 7. The insurance value (if any) set out in the Valuation Report is an estimate of the cost to replace the property new and is based on construction costs at the date of valuation. The value includes some, but not all, ancillary costs that may be encountered when rebuilding the property as detailed in the Valuation Report. The insurance value should not be relied on as a full and accurate estimation of the insurance value for the purposes of making a decision as to the level of insurance coverage you should maintain.
 8. The contents of the Valuation Report are confidential and Opteon does not authorise the disclosure of the Valuation Report by the Lender's Customer to any third party.
 9. The Lender's Customer should take note of the date of valuation of the subject property and be aware that the Valuation Report is current at the date of valuation only. The market value of the property may change significantly over a short period of time.
 10. The Lender's Customer should direct any questions relating to the Valuation Report to the Lender because Opteon is unable to speak to you directly due to privacy and confidentiality obligations owed to the Lender.
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1.0 Risk Profile

OCCUPANCY/CASHFLOW	Low	Low – Medium	Medium	Medium – High	High
Occupancy Status	The property is currently vacant, and in accordance with Valuation Standards our valuation for mortgage security purposes has been assessed on a vacant possession basis.				
Leasing Demand	Leasing demand for the property is currently reasonable.				
Letting Period	3-6 months assuming proper incentives and marketing. We have assumed a 1 month rent free period as an incentives in our assessment.				
Foreseeable Factors Likely to Impact on Value 3-5 yrs	<p>Currently foreseeable factors which may impact on the future value of the subject property include:</p> <ul style="list-style-type: none"> • Foreseeable declining market conditions • Political uncertainty, rising inflation and interest rates which may result in lower demand and reduced market activity • Increased competition from other developments • Leasing of property • Possible upward pressure on yields which (all other factors held constant) would have an adverse impact on value 				

MARKET	Low	Low – Medium	Medium	Medium – High	High
Marketability	Good, having regard to the well regarded industrial location.				
Recent Market Direction	Steady noting the increase in interest rates which may affect the property values on a macro level.				
Market Volatility	<p>The market for similar properties in this location in the past has generally demonstrated moderate market volatility, however, demand and prices for commercial assets have increased significantly through 2021/22.</p> <p>This cycle appears to have turned following the RBA's official cash rate increases in May and June 2022. An expectation of further increases in the cash rate in coming months have been widely reported as a result of surging CPI which is well above the RBA's target band of 2-3%. Rising inflation is expected to be exacerbated in the near future by Australia's low unemployment rate, low dollar and sharp increase in the 10 year bond rate over the past 24 months.</p> <p>The market is expected to be at the peak of a yield cycle. The potential economic impacts of rising inflation and interest rates gives rise to an increased risk of above average volatility and potential for a market correction. An increase in yields, all things being equal, will have an adverse impact on market values.</p>				
Selling Period	Estimated 3-6 months, assuming proper marketing and a realistic asking price. The estimated selling period is typical for the property type in this location.				
Likely Buyer Profile	Likely buyers for the property include owner occupiers and speculative investors.				
Last Known Sale	\$470,250 on 12 November 2020				
Prior Sale Comment	Appears to be the off the plan sale of the subject property. Market growth evident since the date of sale.				
Current Contract Price	\$580,000 on 24 May 2022				
Current Contract Price Comment	The subject property has sold for \$580,000 excluding GST on 24 May 2022 and was facilitated by BNW Commercial. The sale price is considered to be within market parameters and has been adopted as our valuation.				

ASSET	Low	Low – Medium	Medium	Medium – High	High
Highest & Best Use	The highest and best use for the property is considered to be the existing use.				
Functionality	The property is functional for the existing use.				
Specialisation	The property is a standard/non-specialised asset, with similar properties traded in the market.				

Capital Expenditure	During our inspection we did not note any items requiring immediate capital expenditure, other than items which would normally be undertaken as part of an ongoing regular maintenance program.
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ASSET MANAGEMENT	Low	Low – Medium	Medium	Medium – High	High
Asset Complexity	The property is a standard asset class requiring fairly passive management.				
Current Management	The property is currently managed by the owner.				

2.0 Assumptions

Significant and Verifiable Assumptions	<ul style="list-style-type: none"> The property has an equitable allocation of unit entitlement. It is assumed there are no extraordinary items within the Owners' Corporation which could impact on the marketability or value of the property. Some of the adopted outgoings are estimated in the absence of actual outgoings. Should actual outgoings differ from that described within our valuation report, we reserve the right to review and amend our assessment accordingly. We understand the applicant has the property under current contract of sale. It is prudent for the applicant and intending mortgagee to undertake their own legal investigations and due diligence, and if necessary, refer any matters to the valuer for review prior to the advance of mortgage funds. This Valuation is not a substitute for your formal legal, building and property due diligence investigations. Opteon is not an expert in legal documents.
Assumptions Requiring Further Consultancy	<ul style="list-style-type: none"> Nil

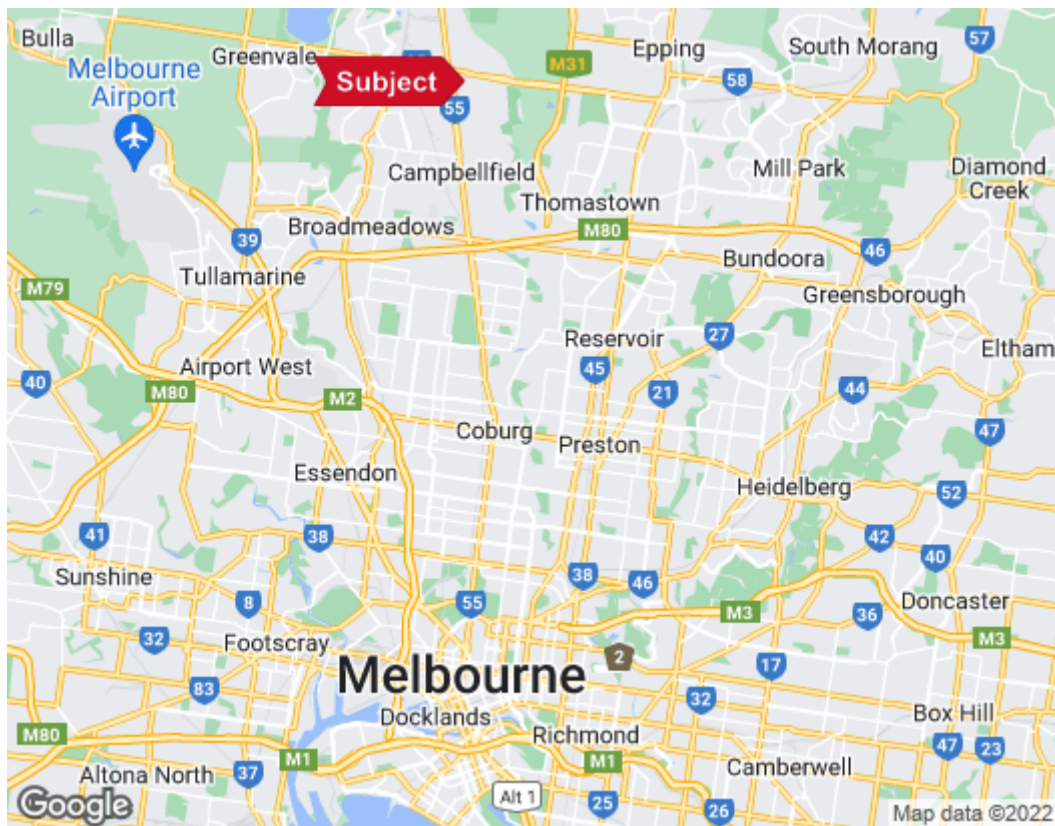
3.0 Mortgage Considerations

Other Authorised Users	This valuation has been prepared in accordance with the API's Australia and New Zealand Valuation and Property Standards (or RICS Valuation - Professional Standards) and ANZ's 'Professional Services Brief – Valuations' (March 2021)
Recommended Documents to Sight	None recommended
Suitability as Security	Whilst the suitability of the property as security is the commercial prerogative of the lender, the subject property is considered to be suitable security for first mortgage security purposes, subject to the comments within this report.
Prudent Lender	This Valuation is given subject to the following Prudent Lending Clause, unless; the person or entity making such loan is an authorised deposit taking institution within the meaning of the Banking Act 1959 (including but not limited to any bank, building society or credit union). The Valuation is prepared on the assumption that the Lender as referred to in the valuation report (and no other) may rely on the valuation for mortgage finance purposes and the Lender has complied with its own lending guidelines as well as prudent finance industry lending practices, and has considered all prudent aspects of credit risk for any potential borrower including the borrowers' ability to service and repay any mortgage loan. Further, the valuation is prepared on the assumption that the Lender is providing mortgage financing at a conservative and prudent loan to value ratio (LVR). The valuer accepts no liability whatsoever if prudent lending practices fail to be strictly observed and/or if the lender relies solely on this valuation, and no other criteria, to advance loan funds.

4.0 Location

Location	The subject property is situated on the southern side of Merola Way within the well established suburb of Campbellfield. Surrounding properties are utilised predominantly for residential purposes. Melbourne CBD is about 17 kilometres to the south. Bounded in the east by the Merri Creek and in the west by the Upfield railway line, Campbellfield is a large, predominantly industrial suburb in Melbourne's north. The residential part of the suburb is concentrated in the south around the old Campbellfield village. There have been major demographic changes in the suburb over the period 1981-2006, specifically the growth of the Iraqi community and the ageing of the population.
Neighbourhood	Properties in the immediate vicinity include conjoined industrial units.
Access	The subject is located on the southern side of the road, and has good access to a sealed road with constructed kerbs, gutters and footpaths.
Parking	On site parking for 3-cars (on title).
Transport & Infrastructure	The property has good access to major arterial roads including Hume Freeway/Craigieburn Bypass and the Metropolitan Ring Road.

Location Map



Sourced from maps.googleapis.com

5.0 Tenure

5.1 Title Particulars:

Title Reference	Tenure	Registered Proprietor
Lot 37 Plan of Subdivision 800863F Volume 12353 Folio 353	Strata Title	Joint Proprietors Ramandeep Kaur and Sukhvir Singh

Unit Entitlement	The property has a unit entitlement of 19 out of 1,363 in the Strata Plan, which is a 1% share in the common property.
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5.2 Easements, Encumbrances & Other Interests Noted on Title

Encumbrances	<p>The title search indicates title to the property is subject to the following: Mortgage AV323231A dated 11 February 2022 in favour of Ascent Funds Management Ltd Mortgage AV323232X dated 11 February 2022 in favour of David Tweed Covenant E163227 dated 16 September 1971 relates to the restriction of the built form of the parent site. Any encumbrances created by Section 98 Transfer of Land Act 1958 or Section 24 Subdivision Act 1988. Agreement Section 173 Planning and Environment Act 1987 AU191892R dated 30 March 2021, relates to an Agreement between Hume City Council and Genesis Development (Vic) Pty Ltd. The agreement stipulates the conditions and guidelines relating to the master subdivision and its development. It is assumed that the subject property adheres to and satisfies these provisions. Owners Corporation 1 Plan No. PS800863F The notations on the title search are not considered to have a material impact on the marketability or value of the property.</p>
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6.0 Planning

Local Government Area	Hume City Council
Planning Scheme	Hume Planning Scheme
Current Zoning	Industrial 1
Overlays	This property is not subject to any overlay controls
Existing Use	Vacant Warehouse/Office
Permitted Uses	Various uses within the zoning are permissible subject to obtaining Council approvals.
Zoning Effect	Existing use conforms.
Heritage Issues	Not applicable

7.0 Site Details

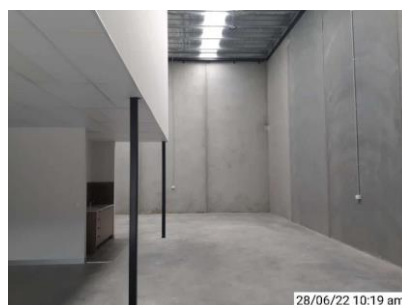
Site Description	The strata development occupies a a generally rectangular shaped internal allotment, that is generally level throughout. The site has a good profile to vehicular traffic.
Dimensions	The shape and dimensions of the property are shown on the Title Plan.
Identification	Title search, cadastral mapping, plan of subdivision and street number.
Services	Electricity, town water, sewerage, and telecommunication services are available/connected.

8.0 Improvements

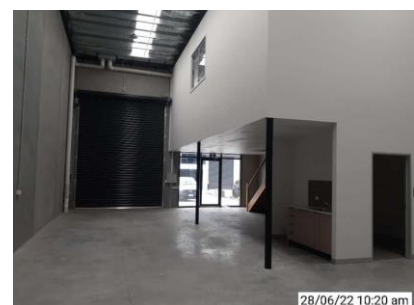
8.1 Main Building



Front



Warehouse



Warehouse



Ground Floor Amenities



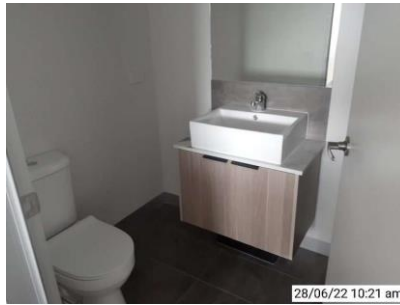
Ground Floor Amenities



First Floor Offices



First Floor Offices



First Floor Amenities



Fire Safety



Car Accommodation



Front of Development



Cooper Street Westbound



Cooper Street Eastbound

Main Building Type	Industrial (warehouse/office)
Level / Style	Part two storey, modern
Accommodation	<p>The warehouse (132 sqm) is accessible via a front ERSD (being 3.6 metres wide x 4.5 metres high) which is clear spanning in nature with a clearance height of 6.75 metres (approximately). The ground floorplate also provides an amenities block (8 sqm).</p> <p>The first-floor accommodation (50 sqm) comprises an open plan office space, a kitchenette, storage closet, and amenities.</p> <p>The property benefits from on site parking for 3-cars (on title).</p>
Construction:	
Floors	Concrete

Main External Walls	Concrete tilt panel
Windows	Aluminium
Roof	Metal deck underlain with foil sisalation and security mesh
Main Interior Linings	Plasterboard to the office component, concrete to the warehouse accommodation
Ceilings	Plasterboard and suspended ceiling tiles on metal grid frame to the offices with exposed underside of roof to the warehouse
Clearance Height	6.75 metres
Construction Year	Year Built 2021
Building Services:	
Lighting	LED downlighting, High-Bay LED.
Air-conditioning / Ventilation	Split system reverse cycle air-conditioning
Electrical	The building has standard electrical services.
Fire Services	Basic firefighting equipment is provided including fire extinguishers, and emergency exit signs and exits.
Building Services Comment	The building appears to provide a good standard of building services.

8.2 Building Areas

Source of Areas	The building areas have been obtained from on-site measurements.	
Accommodation:	Measurement Basis:	Lettable Area:
Warehouse	IPMS 3 – Industrial (GLA)	132 sqm
Office/Amenities	IPMS 3 – Industrial (GLA)	58 sqm
		190 sqm

8.3 Condition and Repairs

Repairs & Maintenance	At the time of inspection the building appeared to be in reasonable condition with no significant requirements for repairs being noted other than items which would normally be undertaken as part of regular repairs and maintenance.
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9.0 Environmental Issues

9.1 Contamination Commentary

Current Use	Vacant Warehouse/Office
Past Use	Industrial Development Site (prior to construction)
Site Contamination	Based on our site observations, current and past uses along with surrounding uses, contamination of the site is considered unlikely. Pursuant to valuation practice standards our valuation has been assessed assuming the property is free of any contamination. If contamination has been identified, is a risk, or is known to exist this could impact on the value and marketability of the property and we recommend the client seek expert advice from an environmental consultant on requirements for remediation and possible costs if considered necessary. We reserve the right to review and if necessary vary the valuation if any contamination or other environmental hazard is found to exist and we are supplied with an Environmental Site Assessment and remediation costs.
API List of Potentially Contaminating Activities	The current and/or past uses are not listed on the API List of Potentially Contaminating Activities, Industries and Land Uses.
Contaminated Sites Register	We have searched the Priority Sites Register (contaminated sites register) on the EPA Victoria web site and the subject property is not listed.

Environmental Audit

We have not been provided with an environmental audit, nor are we aware of the property being affected by soil contamination. We have not investigated the site beneath the surface or undertaken vegetation or soil sampling.

9.2 Asbestos

Asbestos Register

We have requested but were not able to sight an asbestos register.

Notwithstanding State and territory regulations also apply, National Safe Work Australia Code of Practice "How To Manage and Control Asbestos In The Workplace", specifies an asbestos register is not required to be prepared when:

- the workplace is a building that was constructed after 31 December 2003, and
- no asbestos has been identified at the workplace, and
- no asbestos is likely to be present at the workplace from time to time.

Based on our observations on site (albeit we have not inspected cavities or inaccessible parts of buildings) it would appear that an asbestos register is not required.

Inspection Observations

As there were only limited commercial building products with asbestos content available for sale from 1986, the likelihood of any being installed in the subject property is remote. However, should an asbestos audit detect installed asbestos products we reserve the right to review this valuation.

10.0 Outgoings

Outgoings Schedule

		Adopted	\$/sqm:
Statutory Outgoings:	Land Tax	\$0	\$0.00
	Council Rates	\$2,000	\$10.53
	Water & Sewerage Rates	\$845	\$4.45
		\$2,845	\$15
Operating Expenses:	Owners Corporation Fees	\$1,427	\$7.51
	Fire Protection	\$800	\$4.21
		\$2,227	\$12
Total Outgoings:		\$5,073	\$27
Apportioned:	Recoverable Outgoings	\$5,073	\$26.70
	Non-Recovered Outgoings	\$0	\$0.00

10.1

Occupancy Status

The property is currently vacant, and in accordance with Valuation Standards our valuation for mortgage security purposes has been assessed on a vacant possession basis.

The subject has a WALE (by income) of 0.0 years which has been considered in our valuation assessment.

11.0 Market Commentary

The North industrial sector extends from Brunswick/Thornbury/Preston/Heidelberg out to Donnybrook, with the main estates located in Campbellfield, Epping, Somerton, Thomastown and Broadmeadows. It offers a diversity in site areas with a comprehensive road transport infrastructure including the Western Ring Road, Craigieburn Bypass/Hume Freeway, Cooper Street and Hume Highway. The market strength is underpinned with the drivers of good roadway infrastructure, the low cash rate which facilitates the owner-occupier sector, a strong investor demand, and a broader tightening land supply translating to real growth in land value rates ranging from \$450 - \$800 psm for circa 2,000 sqm – 5,000 sqm lots, principally around the Frasers and McMullin Groups Cooper Street Estates. The sub \$5,000,000 market is characterised by principally medium size freestanding modern design office-high clearance warehousing with good loading and an increasing supply of strata office-warehouses targeting the sub \$1,000,000 owner-occupier market. Prime investment yields range from 3.50% – 4.75%, whilst secondary yields range from 4.75% – 6.00%. Prime rents range from \$90 - \$150 psm overall, whilst secondary rents range from \$70 - \$90 psm overall.

11.1 Rent Evidence

Address	Date	Term & Options	Total Rent	Lettable Area	Overall Rate
14/35 Jesica Road, Campbellfield, VIC	Mar 2022	Term: 3 yrs Options: 3 yrs	\$45,000 pa Net	466 sqm	\$97

Comments: Comprises a circa 2013 built warehouse/office strata unit with a lettable area of 466 sqm. It forms part of a larger development and is zoned Industrial 1. The accommodation provides a warehouse of 390 sqm and an office component of 76 sqm. Located towards the rear of the development.

Rental Analysis: Offices 76 sqm @ \$156; Warehouse 390 sqm @ \$85;

Address	Date	Term & Options	Total Rent	Lettable Area	Overall Rate
39/35-37 Jesica Road, Campbellfield, VIC	Jan 2022	Term: 2 yrs Options: 2 yrs	\$45,000 pa Net	517 sqm	\$87

Comments: Comprises a 517 sqm warehouse/office facility built circa 2018 in Industrial 1 zoning. Accommodation a clear spanning warehouse and a two storey office/amenities component (96sqm) that protrudes from the facade. Benefits from 7 on-site car spaces and ERSD access.

Rental Analysis: Warehouse 421 sqm @ \$80; Office 96 sqm @ \$160;

Address	Date	Term & Options	Total Rent	Lettable Area	Overall Rate
2/146 Northbourne Road, Campbellfield, VIC	Aug 2021	Term: 2 yrs Options: 2 yrs	\$20,000 pa Net	205 sqm	\$98

Comments: The property comprises a circa 2008 built 205 sqm strata warehouse unit with a two-level office component. It forms part of a 9-unit complex zoned Industrial 1 known as the 'Tradies Place'.

Rental Analysis: Office 66 sqm @ \$156; Warehouse 139 sqm @ \$70;

Address	Date	Term & Options	Total Rent	Lettable Area	Overall Rate
20/85 Cooper Street, Campbellfield, VIC	Aug 2021	Term: 3 yrs Options: 3 yrs	\$27,000 pa Net	190 sqm	\$142

Comments: Comprises a 190 sqm recently completed warehouse unit, that forms part of a larger development. There are 3 car spaces provided on title. Advised \$32,000 gross rental with estimated outgoings to the amount of \$5,000 pa (as advised by agent) which equates to a net effective and analysed rent of \$142 /sqm pa.

Rental Analysis: Offices 44 sqm @ \$232; Warehouse 146 sqm @ \$115;

11.2 Market Rent

Passing and Market Income Analysis

Level/Tenancy	Tenant	Area/Qty Unit	Passing Rent	Net Or Gross	Passing Rent Rate	Passing Income	Market Rent Rate	Market Rent	Market Recovered Outgoings	Market Income
Warehouse	Vacant	132 sqm	\$0	Net	@ \$0	\$0	@ \$110	\$14,520	\$3,524	\$18,044
Office/Amenities	Vacant	58 sqm	\$0	Net	@ \$0	\$0	@ \$220	\$12,760	\$1,549	\$14,309
Totals:			\$0		@ \$0	\$0	@ \$144	\$27,280	\$5,073	\$32,353

Market Rent Conclusions:

We make the following observations concerning the rental rates:

- The rental rates vary with the strength of the industrial precinct, proximity to transport, size and quality of improvements.
- The premises which are smaller and which have superior improvements tend to attach to the higher rental rates, which is consistent in most industrial accommodation.

Overall the rates reviewed are \$87 to \$142 /sqm net.

Furthermore, we have taken into consideration the most comparable lease being 20/85 Cooper Street, Campbellfield showing an analysed net lettable area rate of \$142 /sqm. The lease properties is similarly internally located towards the rear and has a similar lettable area and office space. Located in the neighbouring development. On balance, a similar rate /sqm pa is therefore applicable to the subject.

We have taken into consideration the location, access, exposure, and nature of the improvements in our assessment herein. Therefore, for our calculation purposes, we have adopted an assessed rate of \$144 /sqm net.



The adopted market rents for the various components of the subject property are summarised as follows:

- Industrial Warehouse Rate \$110 /sqm
- Office/Amenities Rate \$220 /sqm

11.3 Sale Evidence

Property	20/85 Cooper Street, Campbellfield, VIC			
Sale Price	\$585,000			
Sale Date	16-Mar-22			
Sale Status	Settled			
Site Area				
Zoning	Industrial 1			
Lettable Area	190 sqm			
Property Description	The property comprises a recently built 190 sqm warehouse with a first-level office component built 2021. It forms part of a multi-unit complex zoned Industrial 1 known as '85 Cooper Street Business Park'. Sold leased on a 3 year lease term with a passing rental of \$27,000 per annum net by BNW Commercial.			
Analysis	WALE	2.4 years	Initial Net Yield	4.62%
	Market Net Yield	4.62%	Reversionary Yield	4.62%
	Lettable Area Rate	\$3,079/sqm		
Comparability	Comparable lettable area. Comparable quality improvements. Comparable location being in the neighboring development. Superior tenancy profile/longer WALE. Recent sale and similar market conditions prevail.			
	After balancing adjustments for the attributes of the properties and consideration of any changes in market conditions the sale indicates a lower \$ /sqm lettable area rate and a slightly higher/softer capitalisation rate (yield) for the subject property.			



Property		10/81 Cooper Street, Campbellfield, VIC		
Sale Price	\$575,000			
Sale Date	10-Mar-22			
Sale Status	Agents Advice			
Site Area				
Zoning	Industrial 1			
Lettable Area	191 sqm			
Property Description	The property comprises a recently built 191 sqm warehouse with a first-level office component built 2021. It forms part of a 28-unit complex zoned Industrial 1 known as the 81 Cooper Street Business Park. Sold with vacant possession by BNW Commercial.			
Analysis	Market Net Yield	4.71%	Reversionary Yield	4.82%
	Lettable Area Rate	\$3,010/sqm		
Comparability	<p>Comparable lettable area. Comparable quality improvements. Comparable location being in the same development. Sold vacant. Recent sale and similar market conditions prevail.</p> <p>After balancing adjustments for the attributes of the properties and consideration of any changes in market conditions the sale indicates a comparable \$ /sqm lettable area rate and a comparable capitalisation rate (yield) for the subject property.</p>			
Property		33A Salvator Drive, Campbellfield, VIC		
Sale Price	\$800,000			
Sale Date	08-Mar-22			
Sale Status	Settled			
Site Area				
Zoning	Industrial 3			
Lettable Area	375 sqm			
Property Description	The property comprises a circa 2006 built warehouse/office facility with a lettable area of 375 sqm. It forms part of a 2 lot subdivision and is zoned Industrial 3. Benefits from street frontage to Salvator Drive and on-site car parking. Sold leased by Raine & Horne on a 3 year term that commenced 11 January 2021 with 3% rental increases and a passing rent of \$28,325 per annum. Lease is noted to be below market parameters at the date of sale.			
Analysis	WALE	1.8 years	Initial Net Yield	3.54%
	Market Net Yield	4.39%	Reversionary Yield	4.45%
	Lettable Area Rate	\$2,133/sqm		
Comparability	<p>Larger lettable area. Inferior quality improvements. Broadly comparable location. Superior tenancy profile/longer WALE albeit noted to be a below market lease. Recent sale and similar market conditions prevail.</p> <p>After balancing adjustments for the attributes of the properties and consideration of any changes in market conditions the sale indicates a higher \$ /sqm lettable area rate and a higher/softer capitalisation rate (yield) for the subject property.</p>			

Property		19/3 Katz Way, Somerton, VIC		
Sale Price	\$540,000			
Sale Date	21-Jan-22			
Sale Status	Settled			
Site Area				
Zoning	Industrial 1			
Lettable Area	171 sqm			
Property Description	Comprises a 2017 built 137 sqm warehouse unit with a first floor, air conditioned office (34 sqm). It forms part of the 19-unit complex that is zoned Industrial Zone 1. The subject property has street frontage with shared driveway access. The property benefits from a reception area, disable amenities, CCTV, automated entry gates, ERSD. Sold with vacant possession by Steveway Real Estate.			
Analysis	Market Net Yield	4.46%	Reversionary Yield	4.56%
	Lettable Area Rate	\$3,158/sqm		
Comparability	Smaller lettable area. Comparable quality improvements. Broadly comparable location albeit superior positioning noting its street frontage . Sold vacant. Slightly dated sale but similar market conditions prevail. After balancing adjustments for the attributes of the properties and consideration of any changes in market conditions the sale indicates a lower \$ /sqm lettable area rate and a higher/softer capitalisation rate (yield) for the subject property.			

Sales Analysis Summary

Address	Sale Price	Date	Lettable Area	\$ /sqm		
				Lettable	Market Yield	WALE
20/85 Cooper Street, Campbellfield	\$585,000	Mar-22	190 sqm	\$3,079	4.62%	2.38 yrs
10/81 Cooper Street, Campbellfield	\$575,000	Mar-22	191 sqm	\$3,010	4.71%	VP
33A Salvator Drive, Campbellfield	\$800,000	Mar-22	375 sqm	\$2,133	4.39%	1.80 yrs
19/3 Katz Way, Somerton	\$540,000	Jan-22	171 sqm	\$3,158	4.46%	VP
Subject Property	\$580,000	Jun-22	190 sqm	\$3,053	4.59%	VP

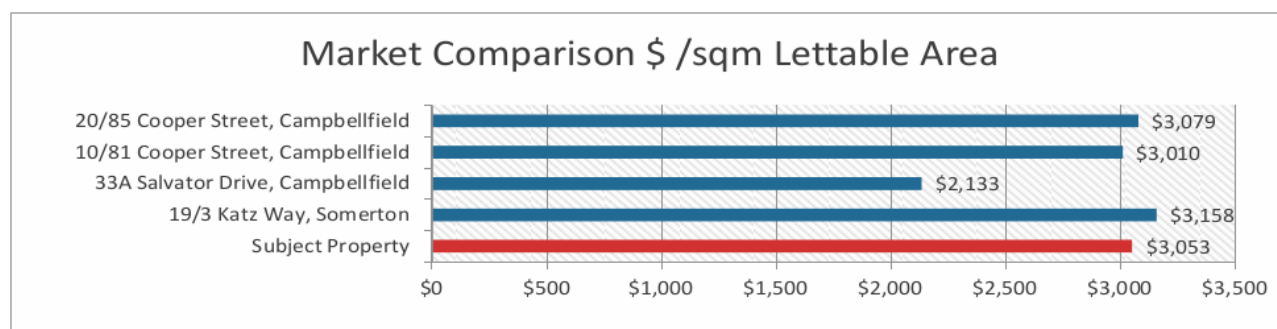
Sales Evidence Conclusions:

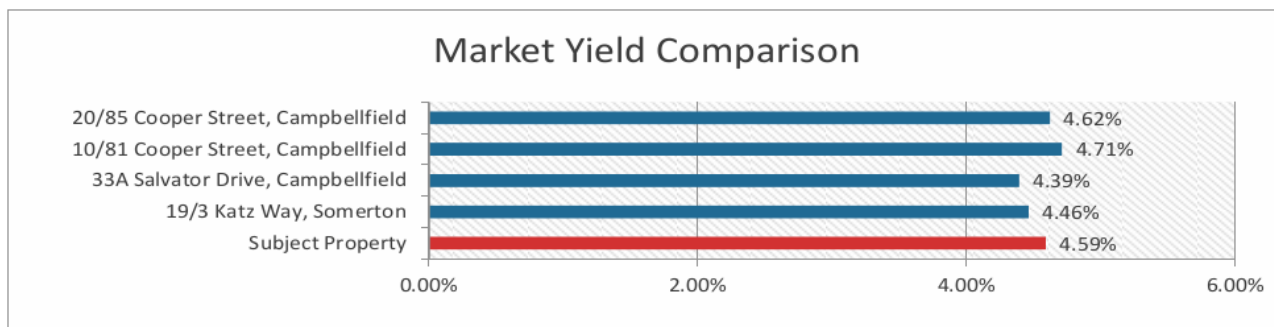
The evidence above demonstrates the following ranges:

- \$ /sqm lettable rate range from \$2,133 - \$3,158 /sqm and net market yield range from 4.39% - 4.71%.

We highlight the most comparable and most recent sales at 10/81 Cooper Street, Campbellfield showing a lettable rate of \$3,010 /sqm. The sale subject is similar in all aspects and located within the same development. On balance, the sale indicates that the subject property should have a similar /sqm rate to \$3,010 /sqm and a broadly similar yield to 4.59% applied.

In consideration of the attributes of the subject property and the most comparable sales above, we have adopted a Lettable Area rate of \$3,000 /sqm for our Direct Comparison Approach and a capitalisation rate of 4.75% for our Capitalisation approach.





12.0 Additional Commentary

The subject property has sold for \$580,000 excluding GST on 24 May 2022 and was facilitated by BNW Commercial. The sale price is considered to be within market parameters and has been adopted as our valuation.

13.0 SWOT Analysis

Strengths	<ul style="list-style-type: none"> • A new and modern property • Provides a first level office component • Provision of on-site car parking • Proximity to major arterial roads • New build, therefore provides some depreciation benefits
Weaknesses	<ul style="list-style-type: none"> • Premises currently vacant • Less preferred strata title • Located towards the rear of the development with no street frontage exposure
Opportunities	<ul style="list-style-type: none"> • Strike lease agreement to a third party
Threats	<ul style="list-style-type: none"> • The subject market is potentially at the 'top of the cycle' resulting in some risk of volatility and/or declining market conditions • Potential Owners Corporation issues • Development of competing premises • Downturn in the property market and/or economic climate • Economic factors including interest rates • Inherent property risks (including insurable and un-insurable risks)

14.0 Valuation Methodology & Conclusions

14.1 Primary Valuation Method

Comparable Transactions (Direct Comparison) - Lettable Area				Market Value
Lower Range:	190 sqm	\$2,900		\$551,000
Mid Range:	190 sqm	\$3,000		\$570,000
Upper Range:	190 sqm	\$3,100		\$589,000
Indicates Market Value:				\$580,000
		Rounding	\$20,000	

14.2 Secondary Valuation Method

Capitalisation of Market Income

Letting Up and Incentives

Level/Tenancy	Tenant	Letting Up Period	Letting Costs	Letting Up Allowance	Rent Free	Incentives
Warehouse	Vacant	3 mths	\$2,256	\$4,511	1 mths	\$1,210
Office/Amenities	Vacant	3 mths	\$1,789	\$3,577	1 mths	\$1,063
Totals:			\$4,044	\$8,088		\$2,273

Market Income Capitalisation Method - with Vacant Possession

Market Annual Rent:	\$27,280
Recoverable Outgoings:	\$5,073
Market Income:	<u>\$32,353</u>
<u>Less</u> Outgoings:	<u>-(\$5,073)</u>
Net Market Annual Income:	\$27,280
Capitalised	@ 4.75%
Capitalised Value (before adjustments):	<u>\$574,316</u>
Capital Adjustments:	
Letting Up Allowance	-(\$8,088)
Leasing Costs	-(\$4,044)
New Tenant Incentives	-(\$2,273)
Sub-Total:	<u>-(\$14,406)</u>
Total Market Value:	\$559,910

Indicates, Total Market Value:	Rounding	\$20,000	\$560,000
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Sensitivity Analysis:

Net Market Annual Income:	\$27,280	\$27,280	\$27,280
Capitalised	@ 4.25%	@ 4.75%	@ 5.25%
Capitalised Value:	\$641,882	\$574,316	\$519,619
Capital Adjustments:	-(\$14,406)	-(\$14,406)	-(\$14,406)
Total Market Value:	\$627,477	\$559,910	\$505,213

Indicates Total Market Value:	Rounding	\$25,000	\$625,000	\$550,000	\$500,000
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Reflecting:	Reversionary Yield	4.36%	4.96%	5.46%
	\$ /sqm Lettable Area	\$3,289	\$2,895	\$2,632

14.3 Valuation Conclusion

Valuation Reconciliation

Comparable Transactions (Direct Comparison) - Lettable Area	\$580,000
Capitalisation Method (Vacant Possession)	\$560,000
Current Contract of Sale	\$580,000

Adopted Valuation:	\$580,000
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Valuation Outputs:	
Lettable Area Rate:	\$3,053
Market Yield:	4.59%
Reversionary Yield:	4.70%

15.0 Estimated Insurance Value

Insurance Comments

Insurance should be arranged by the Owners Corporation in accordance with relevant legislation. We recommend that the Lender satisfies itself that the Owners Corporation has sufficient cover for the development as well as the subject property.

16.0 Conditions & Limitations

16.1 Scope of Work and Instructions

Identity of Valuer	Opteon Property Group Pty Ltd
Independence of Valuer/Disclosure	Unless otherwise disclosed, the valuer does not have any material connection or involvement with the subject property or the parties to the valuation that could limit the valuer's ability to provide an unbiased and objective valuation. The valuation has been assessed independently by the valuer without material assistance from others.
Valuation Currency	This valuation has been assessed in Australian dollars (\$AUD).
Restrictions on Use	First mortgage security purposes This report has been prepared for the private and confidential use of our client, Australia & New Zealand Banking Group Limited and the nominated other authorised users, for the specified purpose and it should not be relied upon by any other party for any purpose and the valuer shall not have any liability to any party who does so. The report should not be reproduced in whole or part without the express written authority of Opteon Property Group Pty Ltd. Our warning is registered here, that any party, other than those specifically named in this report as our client or authorised user should obtain their own valuation before acting in any way in respect of the subject property.
Basis of Value	Market Value
Extent of Valuers' Work and Limitations	The extent of investigation undertaken by the valuer in completing the valuation has included: <ul style="list-style-type: none"> • collation of information from relevant parties regarding the subject property; • undertaking our own research regarding the subject property; • an inspection of the property and measurement of buildings where required; • undertaking market research in terms of values and/or costs of similar properties; • preparation of valuation calculations, and; • preparation of this report; This valuation has been based on information supplied which is assumed to have been provided in good faith and contain a full and frank disclosure of all information that is relevant to the valuation of the property. The valuer has not undertaken due diligence or verification of the information supplied.
Nature and Source of Information	Information we have been provided with and relied upon in undertaking our valuation includes: <ul style="list-style-type: none"> • Instructions • Contract of Sale • Plan of Subdivision • Rates Notices • Owners Corporation Certificate
Compliance/Departures with Valuation Standards	This valuation has been prepared in accordance with the International Valuation Standards and other applicable Valuation Standards.

16.2 Disclaimers

Counter Signatory Declaration	<i>The counter signatory acting in the capacity of a Supervising Member has reviewed the valuation report and working papers and based upon that review is satisfied that there is a reasonable basis for the valuation process undertaken and the methodology adopted by the Primary Valuer. The counter signatory did not inspect the subject property and may not have inspected comparable evidence. The opinion of value has been arrived at by the Primary Valuer who undertook the inspection and prepared the valuation calculations. The counter signatory confirms that the report is genuine and is endorsed by Opteon Property Group Pty Ltd.</i>
Environmental	<i>This valuation assumes there are no environmental issues with the property or hazardous or toxic materials present unless specifically identified within the valuation report. We are not experts in environmental matters and make no representations about any environmental matters relating to the property. If an environmental assessment is subsequently carried out, or the property is otherwise found to contain contamination or other environmental hazards, we reserve the right to review and, if necessary, amend this valuation.</i>

Full Disclosure	<i>This valuation assumes that any information, documentation and data provided by you or any third parties is accurate and is a full disclosure of information which may impact on the value of the property. Whilst the Valuer has taken reasonable steps to verify the information supplied, we do not accept any liability whatsoever for any information being insufficient, inaccurate or misleading. If inaccuracies in the information are subsequently discovered, we reserve the right to review and, if necessary, amend our valuation.</i>
Geotechnical	<i>Our valuation assumes there are no adverse geotechnical conditions affecting the property. We are not experts in civil or geotechnical engineering and do not make any comment as to the geotechnical integrity of the property. If it is subsequently determined that there are adverse geotechnical conditions, we reserve the right to review and, if necessary, amend this valuation.</i>
GST	<i>All values quoted are exclusive of GST unless specified otherwise. If you are uncertain about any the GST treatment of transaction of the property, we recommend you seek advice from a qualified accountant. In analysing sales and/or leasing evidence we have attempted to ascertain whether the price/rent is exclusive or inclusive of GST. We reserve the right to review and, if necessary, amend our valuation in the event subsequent information becomes available which identifies the GST treatment is different.</i>
Heritage	<i>Unless specified otherwise, our valuation assumes that any heritage issues do not and will not impact on the use and value of the property. We have not obtained formal confirmation of heritage listings beyond what is identified in this report. If the client has concerns in relation to heritage issues we recommend the client seeks formal information from the relevant authorities. We reserve the right to review and, if necessary, amend our valuation if onerous heritage restrictions are identified through formal searches.</i>
Insurance Value	<i>The insurance reinstatement value excludes: all personal items and contents; loss of profits; any allowance for loss in land value as a consequence of the existing improvements not being permitted to be rebuilt due to changes in planning controls, development standards or the extinguishment of existing use rights; any increase in proportionate costs as a consequence of a partial loss; costs for removal of asbestos; and increased costs as a consequence of widespread catastrophic events. Some or all of the itemised cost factors could be automatically excluded in the insurance policy therefore it is important to establish the extent of such inclusions with the insurer. We recommend you investigate the terms and conditions of your insurance policy to determine the extent of inclusions and exclusions or discuss the issue with your insurance broker or insurer. This Insurance Value should only be regarded as an estimate. If a more accurate assessment is required, we recommend a quantity surveyor be engaged.</i>
Market Change	<i>This valuation is current as at the Date of Valuation only. The value assessed in this report may change significantly and unexpectedly over a relatively short period (including as a result of general market movements or factors specific to the particular property). We do not accept liability for losses arising from such subsequent changes in value. Where the valuation is being relied upon for mortgage purposes, without limiting the generality of the above comment, we do not assume any responsibility or accept any liability where this valuation is relied upon after the expiration of 90 days from the date of the valuation, or such earlier date if you become aware of any factors that have any effect on the valuation.</i>
Market Value	<i>“Market Value” is the estimated amount for which an asset or liability would be transferred on the valuation date between a willing buyer and a willing seller in an arm’s length transaction after proper marketing where the parties each acted knowledgeably, prudently and without compulsion.</i>
Planning and Building Approvals	<i>Town planning and zoning information was informally obtained from the relevant local and State Government authorities or online sources which should be verified if considered necessary. This valuation assumes all necessary and appropriate town planning and/or building, consents, approvals and certifications have been issued unless specified otherwise within the valuation report. If formal searches subsequently obtained contains additional or contrary information, we reserve the right to review and, if necessary, amend the valuation.</i>
Publication of Report	<i>You are not permitted to publish any part of this valuation nor to refer to the valuation itself or the names and details of the Valuers involved in this valuation without our prior written approval as to the form and context in which it is to appear.</i>
Prudent Lending	<i>Where this valuation is prepared for a lender that is not an authorised deposit taking institution within the meaning of the Banking Act 1959 (Cth), this valuation is prepared on the assumption that: the lender may rely on this valuation for mortgage finance purposes; the lender has complied with its own lending guidelines as well as prudent finance industry lending practices; the lender has considered all prudent aspects of credit risk for any potential borrower, including the borrower’s ability to service and repay any mortgage loan; and that the lender is providing mortgage financing at a conservative and prudent loan to value ratio.</i>
Short Form Valuation Report	<i>This valuation report has been prepared for mortgage security purposes and is presented in a short form as per standing instructions where applicable. A more comprehensive valuation report can be provided if required.</i>

Site Survey	<p><i>This report is not a site survey and any comments relating to survey matters are not given in the capacity as an expert surveyor.</i></p> <p><i>Unless specified otherwise, the valuation is made on the basis that there are no encroachments by or upon the property and this should be confirmed by a current survey report if considered necessary. If any encroachments are noted by a survey we reserve the right to review and, if necessary, amend this valuation.</i></p>
Structural Matters	<p><i>This report is not a structural survey and any comments relating to the condition of the improvements on the property are not given in the capacity as an expert.</i></p> <p><i>Unless specified otherwise, we have not sighted a structural report nor have we inspected unexposed or inaccessible parts of the premises. We therefore cannot comment on the structural integrity, defects, rot or infestation of the improvements nor can we comment on any knowledge of the use in construction materials such as asbestos or other materials which are considered hazardous, other than matters which are obvious.</i></p> <p><i>This valuation assumes the building is structurally sound; building services are adequate and appropriately maintained; the building complies with applicable building, health, safety and fire laws and regulations. If an expert's report establishes structural issues we reserve the right to review and, if necessary, amend this valuation.</i></p>
Third Parties	<p><i>This report has been prepared exclusively for the private and confidential use by our client and any other authorised users (only) to use for the specified purpose. This report must not be relied on by any other person for any purpose and we do not accept any liability or responsibility whatsoever to any other party who relies on the valuation without our express written authority. Any person who is not specifically named as authorised to use this report should obtain their own valuation before acting in any way in respect of the subject property.</i></p>
Title and Encumbrances	<p><i>If there are errors or omissions in the Title information provided to us, we reserve the right to review our valuation.</i></p> <p><i>Any encumbrances, encroachments, restrictions, leases or covenants which are not noted on the Title may affect the value of the property.</i></p> <p><i>Unless specified otherwise, this valuation assumes there are no native title interests affecting the property.</i></p> <p><i>If the property is strata titled, this valuation assumes the property has an equitable unit entitlement. Our valuation is assessed without the benefit of a search of the owner's corporation records and assumes there are no abnormal assets or liabilities within the owner's corporation.</i></p>

17.0 Contamination Questionnaire

Question	Response
Historical Use	
1. Is there any indication that there has been previous noxious or potentially contaminating use of the property?	No
Planning Controls	
2. Is the property subject to an environmental planning overlay that could constrain land use and development, or an overlay that indicates the need for an environmental audit as part of any development approval process?	No
Adjoining Planning Controls	
3. Is land adjoining the property the subject of an overlay that indicates adjoining land could be contaminated?	No
Neighbouring Land Use	
4. Based on a visual inspection to the extent that it is reasonably possible to do so, are there adjoining sites that appear to or are known to have or have had noxious or potentially contaminating uses?	No
Current Operations at the Property	
5. Have your investigations identified industrial processes onsite that involve the use of chemicals or hazardous materials?	No
6. Have your investigations identified there having been, past or present, the underground storage of fuels, chemicals or hazardous materials at the Property?	No
Registers, Notices and Orders	
7. Is the property included in the current register of contaminated sites, or the subject of a contaminated land audit as indicated on that public register?	No
Environmental Licensing	
8. Are the operations at the premises subject to an environmental license, resource consent or equivalent?	No
Asbestos	
9a. Could any buildings or improvements at the property predate 1990?	No
9b. Is asbestos containing material known to be present at the Property?	Unknown
10. Were there any observed non-compliances with statutory requirements pertaining to asbestos or hazardous materials (e.g. failure to maintain current asbestos register / record?)	Unknown
11. Did the asbestos register / record indicate the presence of asbestos?	Unknown
12. Is an Asbestos Management Plan in place for the Property?	Unknown
Aluminium Composite Cladding	
13. Based on a visual inspection to the extent that it is reasonably possible could any buildings or improvements at the property incorporate aluminium composite cladding as part of their design /build?	No
14. If 'yes' to the above (Q13) has the Property Owner taken additional measures to confirm the authenticity of the external wall cladding used, or to be used on the building, in particular, whether the product being used is of acceptable quality, meets Australian standards (BCA) and is fit for its intended purpose? Please attach any supporting documents as an annexure to the report.	N/A

18.0 Appendices

1. Valex Instructions
2. Title Search Statement
3. Contract of Sale (signed & dated), Plan of Subdivision, Rates Notices, Owners Corporation Certificate
4. Planning Property Report

APPENDIX 1

VALEX INSTRUCTIONS

Service Type	Commercial Report
Address	20/81 Cooper Street CAMPBELLFIELD VIC 3061
ValEx ID	19245400
Urgency	URGENT
Ordered By	Mandy Luo Email: Jinyu.Luo@anz.com Mobile: 0466 525 549
Funder	Australia and New Zealand Banking Group Limited - ANZ BANK Email: doNotReply@corelogic.com.au Phone: 1300 715 264
Client Agreement Level	Level 2
Client	Australia and New Zealand Banking Group Limited - ANZ - SMALL BUSINESS BANKING Email: anz@valex.com.au Phone: 1300 715 264
Client Type	Bank
Valuation Firm	Opteon (Victoria) Pty Ltd trading as Opteon Email: valex@opteonsolutions.com Phone: 1300 40 50 60 Fax: (03) 5223 2309
Valuer	
Valuation Type	Standard Mortgage
Order Date	Sun 26th June 2022, 7:21am AEST
Ordered Via	CoreLogic
Banker Name	mandy LUO
Banker Email	mandy.luo@anz.com
Loan Ref	1004950999
Borrower(s)	Delta Coffee Pty Ltd ACN 623083385 in its own capacity and as trustee for Bushell Family Trust ABN 7
Prices	\$580,000 (estimated) \$580,000 (contract)
Contract Date	24 May 2022
Transaction	Purchase
Purpose	Mortgage
Property Type	Office
Occupancy	Owner Occupied
Number of Units/Lots	0
Previous Sale	N/A
Property Value	N/A
Complex Security	No

Communication

Communication Path - Valfirm to Client
Indicates that the Valfirm can only liaise with the Client

Where do I source documentation from? Client to Provide
Ensure you add a Delay to request the Documentation

Contact(s)

Swarit Verma - Vendor
Company: The agents
Email: swarit@the-agents.com.au
Phone: (03) 8366 9998
Mobile: 0410 566 196
Work: 0410 566 196
Note: please also contact ANZ Banker Dan Nguyen m P: +61 401
118 386 or Dan Nguyen if there is any question

Additional Instructions /

please assign job to david.lee from opteon

APPENDIX 2
TITLE SEARCH STATEMENT

REGISTER SEARCH STATEMENT (Title Search) Transfer of Land Act 1958

Page 1 of 2

VOLUME 12353 FOLIO 353

Security no : 124098620218P
Produced 28/06/2022 03:46 PM

LAND DESCRIPTION

Lot 37 on Plan of Subdivision 800863F.
PARENT TITLE Volume 12315 Folio 996
Created by instrument PS800863F Stage 2 14/01/2022

REGISTERED PROPRIETOR

Estate Fee Simple
Joint Proprietors
RAMANDEEP KAUR
SUKHVIR SINGH both of 8 CHEER TERRACE TARNEIT VIC 3029
AV323230C 11/02/2022

ENCUMBRANCES, CAVEATS AND NOTICES

MORTGAGE AV323231A 11/02/2022
ASCENT FUNDS MANAGEMENT LTD

MORTGAGE AV323232X 11/02/2022
DAVID TWEED

COVENANT E163227 16/09/1971

Any encumbrances created by Section 98 Transfer of Land Act 1958 or Section 24 Subdivision Act 1988 and any other encumbrances shown or entered on the plan set out under DIAGRAM LOCATION below.

AGREEMENT Section 173 Planning and Environment Act 1987
AU191892R 30/03/2021

DIAGRAM LOCATION

SEE PS800863F FOR FURTHER DETAILS AND BOUNDARIES

ACTIVITY IN THE LAST 125 DAYS

NIL

-----END OF REGISTER SEARCH STATEMENT-----

Additional information: (not part of the Register Search Statement)

Street Address: UNIT 20 81 COOPER STREET CAMPBELLFIELD VIC 3061

ADMINISTRATIVE NOTICES

NIL

eCT Control 19907P OAKLEY THOMPSON & CO PTY LTD
Effective from 11/02/2022

REGISTER SEARCH STATEMENT (Title Search) Transfer of Land Act 1958

Page 2 of 2

OWNERS CORPORATIONS

The land in this folio is affected by
OWNERS CORPORATION 1 PLAN NO. PS800863F

DOCUMENT END

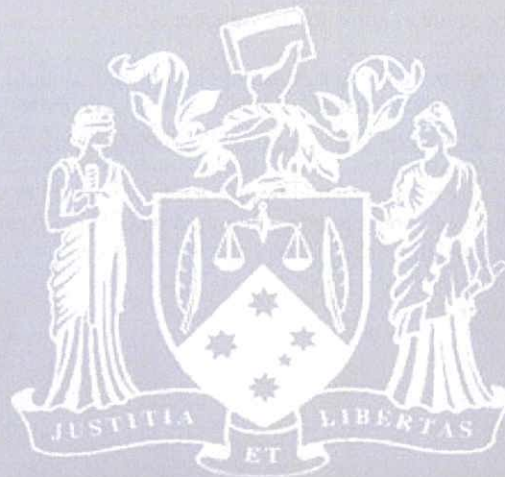
APPENDIX 3

CONTRACT OF SALE (SIGNED & DATED), PLAN OF SUBDIVISION, RATES NOTICES, OWNERS CORPORATION CERTIFICATE



Contract of sale of land

Property: UNIT 20 81 COOPER STREET CAMPBELLFIELD VIC 3061



Contract of sale of land

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IMPORTANT NOTICE TO PURCHASERS – COOLING-OFF

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

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

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

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

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

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

NOTICE TO PURCHASERS OF PROPERTY OFF-THE-PLAN

Off-the-plan sales (Section 9AA(1A) of the *Sale of Land Act 1962*)

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

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

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

Approval

This contract is approved as a standard form of contract under section 53A of the *Estate Agents Act 1980* by the Law Institute of Victoria Limited. The Law Institute of Victoria Limited is authorised to approve this form under the *Legal Profession Uniform Law Application Act 2014*.

Copyright

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Disclaimer

This document is a precedent intended for users with the knowledge, skill and qualifications required to use the precedent to create a document suitable for the transaction.

Like all precedent documents it does not attempt and cannot attempt to include all relevant issues or include all aspects of law or changes to the law. Users should check for any updates including changes in the law and ensure that their particular facts and circumstances are appropriately incorporated into the document to achieve the intended use.

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WARNING TO ESTATE AGENTS
DO NOT USE THIS CONTRACT FOR SALES OF 'OFF THE PLAN' PROPERTIES
UNLESS IT HAS BEEN PREPARED BY A LEGAL PRACTITIONER

© Copyright August 2019

Contract of sale of land

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

The terms of this contract are contained in the --

- particulars of sale; and
- special conditions, if any; and
- general conditions (which are in standard form; see general condition 6.1)

in that order of priority.

SIGNING OF THIS CONTRACT

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

Purchasers should ensure that they have received a section 32 statement from the vendor before signing this contract. In this contract, "section 32 statement" means the statement required to be given by a vendor under section 32 of the *Sale of Land Act 1962*.

The authority of a person signing --

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

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

SIGNED BY THE PURCHASER:

on 24th 05 / 2022

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

Paul Bushell

State nature of authority, if applicable:

(Director) BUSHELL DELTA COFFEE PL TRUSTEE OF BUSHELL FAMILY TRUST

This offer will lapse unless accepted within [] clear business days (3 clear business days if none specified)
In this contract, "business day" has the same meaning as in section 30 of the *Sale of Land Act 1962*

SIGNED BY THE VENDOR:

on 24 / 05 / 2022

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

RAMANDEEP KAUR and SUKHVIR SINGH

State nature of authority, if applicable:

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

Table of contents

Particulars of sale

Special conditions (if any)

General conditions:

- 1 Electronic signature
- 2 Liability of signatory
- 3 Guarantee
- 4 Nominee
- 5 Encumbrances
- 6 Vendor warranties
- 7 Identity of the land
- 8 Services
- 9 Consents
- 10 Transfer & duty
- 11 Release of security interest
- 12 Builder warranty insurance
- 13 General law land
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- 15 Deposit bond
- 16 Bank guarantee
- 17 Settlement
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- 25 GST withholding
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- 28 Notices
- 29 Inspection
- 30 Terms contract
- 31 Loss or damage before settlement
- 32 Breach
- 33 Interest
- 34 Default notice
- 35 Default not remedied

Particulars of sale

Vendor's estate agent

Name: The Agents Commercial Pty Ltd
 Address: Shop 20, 100 Overton Road Williams Landing VIC 3027
 Email: swarit@the-agents.com.au
 Tel: Mob: 0410 566 196 Fax: Ref:

Vendor

Name: SUKHVIR SINGH and RAMANDEEP KAUR
 Address:
 ABN/ACN:
 Email:

Vendor's legal practitioner or conveyancer

Name: MJ LEGAL PTY LTD
 Address: U8, Middleborough Road, Box Hill South VIC 3128
 Email: jay@mjlegal.com.au
 Tel: Mob: 0439390533 Fax: Ref: 10946

Purchaser's estate agent

Name: The Agents Commercial Pty Ltd
 Address: Shop 20, 100 overton Road, williams Landing
 Email: swarit@the-agents.com.au
 Tel: Mob: 0410 566 196 Fax: Ref:

Purchaser

Name: Delta Coffee PTYLTD the Trustee for The Bushell Family Trust
 Address: 13 Fran Street Glenroy Vic 3046
 ABN/ACN: 78363201033
 Email: paul@mammothswEEPing.com.au

Purchaser's legal practitioner or conveyancer

Name: AAA Conveyancing Concepts(Dominic)
 Address: U 8 12 Morgan Ct, Glenroy Victoria 3046
 Email:
 Tel: 03 9300 3163 Fax: DX: Ref:

Land (general conditions 7 and 13)

The land is described in the table below –

Certificate of Title reference	being lot	on plan
Volume 12353 Folio 353	37	PS800863F
Volume	Folio	

If no title or plan references are recorded in the table, the land is as described in the section 32 statement or the register search statement and the document referred to as the diagram location in the register search statement attached to the section 32 statement

The land includes all improvements and fixtures.

Property address

The address of the land is: UNIT 20 81 COOPER STREET CAMPBELLFIELD VIC 3061

Goods sold with the land (general condition 6.3(f)) *(list or attach schedule)*

Fixtures and chattels in permanent nature attached to land

Payment

Price \$ 580000

Deposit \$ 30000 by 26 / 05 / 2022 (of which \$ 0 has been paid)

Balance \$ 550000 payable at settlement

Deposit bond

General condition 15 applies only if the box is checked

Bank guarantee

General condition 16 applies only if the box is checked

GST (general condition 19)

Subject to general condition 19.2, the price includes GST (if any), unless the next box is checked

- GST (if any) must be paid in addition to the price if the box is checked
- This sale is a sale of land on which a 'farming business' is carried on which the parties consider meets the requirements of section 38-480 of the GST Act if the box is checked
- This sale is a sale of a 'going concern' if the box is checked
- The margin scheme will be used to calculate GST if the box is checked

Settlement (general conditions 17 & 26.2)

is due on 04 / 07 / 2022

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

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

Lease (general condition 5.1)

At settlement the purchaser is entitled to vacant possession of the property unless the box is checked, in which case the property is sold subject to*:

(*only one of the boxes below should be checked after carefully reading any applicable lease or tenancy document)

a lease for a term ending on / / 20..... with [.....] options to renew, each of [.....] years

OR

a residential tenancy for a fixed term ending on / / 20.....

OR

a periodic tenancy determinable by notice

Terms contract (general condition 30)

This contract is intended to be a terms contract within the meaning of the *Sale of Land Act 1962* if the box is checked. *(Reference should be made to general condition 30 and any further applicable provisions should be added as special conditions)*

Loan (general condition 20)

This contract is subject to a loan being approved and the following details apply if the box is checked:

Lender: ANZ

(or another lender chosen by the purchaser)

Loan amount: no more than \$ 638000 Approval date: 06 / 06 / 2022

Building report

General condition 21 applies only if the box is checked

Pest report

General condition 22 applies only if the box is checked

Special Conditions

Instructions: *It is recommended that when adding special conditions:*

- *each special condition is numbered;*
- *the parties initial each page containing special conditions;*
- *a line is drawn through any blank space remaining on the last page; and*
- *attach additional pages if there is not enough space.*

Refer special conditions attached

1/ Subject To Finance

2/ Toilet seat repaired(downstairs)

3/ roof to put in broom cupboard(upstairs)

S.F

R.K

OB

20187 COOPE

General Conditions

Contract signing

1. ELECTRONIC SIGNATURE

- 1.1 In this general condition "electronic signature" means a digital signature or a visual representation of a person's handwritten signature or mark which is placed on a physical or electronic copy of this contract by electronic or mechanical means, and "electronically signed" has a corresponding meaning.
- 1.2 The parties consent to this contract being signed by or on behalf of a party by an electronic signature.
- 1.3 Where this contract is electronically signed by or on behalf of a party, the party warrants and agrees that the electronic signature has been used to identify the person signing and to indicate that the party intends to be bound by the electronic signature.
- 1.4 This contract may be electronically signed in any number of counterparts which together will constitute the one document.
- 1.5 Each party consents to the exchange of counterparts of this contract by delivery by email or such other electronic means as may be agreed in writing.
- 1.6 Each party must upon request promptly deliver a physical counterpart of this contract with the handwritten signature or signatures of the party and all written evidence of the authority of a person signing on their behalf, but a failure to comply with the request does not affect the validity of this contract.

2. LIABILITY OF SIGNATORY

Any signatory for a proprietary limited company purchaser is personally liable for the due performance of the purchaser's obligations as if the signatory were the purchaser in the case of a default by a proprietary limited company purchaser.

3. GUARANTEE

The vendor may require one or more directors of the purchaser to guarantee the purchaser's performance of this contract if the purchaser is a proprietary limited company.

4. NOMINEE

The purchaser may no later than 14 days before the due date for settlement nominate a substitute or additional person to take a transfer of the land, but the named purchaser remains personally liable for the due performance of all the purchaser's obligations under this contract.

Title

5. ENCUMBRANCES

- 5.1 The purchaser buys the property subject to:
 - (a) any encumbrance shown in the section 32 statement other than mortgages or caveats; and
 - (b) any reservations, exceptions and conditions in the crown grant; and
 - (c) any lease or tenancy referred to in the particulars of sale.
- 5.2 The purchaser indemnifies the vendor against all obligations under any lease or tenancy that are to be performed by the landlord after settlement.

6. VENDOR WARRANTIES

- 6.1 The vendor warrants that these general conditions 1 to 35 are identical to the general conditions 1 to 35 in the form of contract of sale of land published by the Law Institute of Victoria Limited and the Real Estate Institute of Victoria Ltd in the month and year set out at the foot of this page.
- 6.2 The warranties in general conditions 6.3 and 6.4 replace the purchaser's right to make requisitions and inquiries.
- 6.3 The vendor warrants that the vendor:
 - (a) has, or by the due date for settlement will have, the right to sell the land; and
 - (b) is under no legal disability; and
 - (c) is in possession of the land, either personally or through a tenant; and
 - (d) has not previously sold or granted any option to purchase, agreed to a lease or granted a pre-emptive right which is current over the land and which gives another party rights which have priority over the interest of the purchaser; and
 - (e) will at settlement be the holder of an unencumbered estate in fee simple in the land; and
 - (f) will at settlement be the unencumbered owner of any improvements, fixtures, fittings and goods sold with the land.
- 6.4 The vendor further warrants that the vendor has no knowledge of any of the following:

- (a) public rights of way over the land;
 - (b) easements over the land;
 - (c) lease or other possessory agreement affecting the land;
 - (d) notice or order directly and currently affecting the land which will not be dealt with at settlement, other than the usual rate notices and any land tax notices;
 - (e) legal proceedings which would render the sale of the land void or voidable or capable of being set aside.
- 6.5 The warranties in general conditions 6.3 and 6.4 are subject to any contrary provisions in this contract and disclosures in the section 32 statement.
- 6.6 If sections 137B and 137C of the *Building Act 1993* apply to this contract, the vendor warrants that:
- (a) all domestic building work carried out in relation to the construction by or on behalf of the vendor of the home was carried out in a proper and workmanlike manner; and
 - (b) all materials used in that domestic building work were good and suitable for the purpose for which they were used and that, unless otherwise stated in the contract, those materials were new; and
 - (c) domestic building work was carried out in accordance with all laws and legal requirements, including, without limiting the generality of this warranty, the *Building Act 1993* and regulations made under the *Building Act 1993*.
- 6.7 Words and phrases used in general condition 6.6 which are defined in the *Building Act 1993* have the same meaning in general condition 6.6.
- 7. IDENTITY OF THE LAND**
- 7.1 An omission or mistake in the description of the property or any deficiency in the area, description or measurements of the land does not invalidate the sale.
- 7.2 The purchaser may not:
- (a) make any objection or claim for compensation for any alleged misdescription of the property or any deficiency in its area or measurements; or
 - (b) require the vendor to amend title or pay any cost of amending title.
- 8. SERVICES**
- 8.1 The vendor does not represent that the services are adequate for the purchaser's proposed use of the property and the vendor advises the purchaser to make appropriate inquiries. The condition of the services may change between the day of sale and settlement and the vendor does not promise that the services will be in the same condition at settlement as they were on the day of sale.
- 8.2 The purchaser is responsible for the connection of all services to the property after settlement and the payment of any associated cost.
- 9. CONSENTS**
- The vendor must obtain any necessary consent or licence required for the vendor to sell the property. The contract will be at an end and all money paid must be refunded if any necessary consent or licence is not obtained by settlement.
- 10. TRANSFER & DUTY**
- 10.1 The purchaser must prepare and deliver to the vendor at least 7 days before the due date for settlement any paper transfer of land document which is necessary for this transaction. The delivery of the transfer of land document is not acceptance of title.
- 10.2 The vendor must promptly initiate the Duties on Line or other form required by the State Revenue Office in respect of this transaction, and both parties must co-operate to complete it as soon as practicable.
- 11. RELEASE OF SECURITY INTEREST**
- 11.1 This general condition applies if any part of the property is subject to a security interest to which the *Personal Property Securities Act 2009 (Cth)* applies.
- 11.2 For the purposes of enabling the purchaser to search the Personal Property Securities Register for any security interests affecting any personal property for which the purchaser may be entitled to a release, statement, approval or correction in accordance with general condition 11.4, the purchaser may request the vendor to provide the vendor's date of birth to the purchaser. The vendor must comply with a request made by the purchaser under this condition if the purchaser makes the request at least 21 days before the due date for settlement.
- 11.3 If the purchaser is given the details of the vendor's date of birth under general condition 11.2, the purchaser must
- (a) only use the vendor's date of birth for the purposes specified in general condition 11.2; and
 - (b) keep the date of birth of the vendor secure and confidential.
- 11.4 The vendor must ensure that at or before settlement, the purchaser receives—
- (a) a release from the secured party releasing the property from the security interest; or

- (b) a statement in writing in accordance with section 275(1)(b) of the *Personal Property Securities Act 2009 (Cth)* setting out that the amount or obligation that is secured is nil at settlement; or
- (c) a written approval or correction in accordance with section 275(1)(c) of the *Personal Property Securities Act 2009 (Cth)* indicating that, on settlement, the personal property included in the contract is not or will not be property in which the security interest is granted.

11.5 Subject to general condition 11.6, the vendor is not obliged to ensure that the purchaser receives a release, statement, approval or correction in respect of personal property—

- (a) that—
 - (i) the purchaser intends to use predominantly for personal, domestic or household purposes; and
 - (ii) has a market value of not more than \$5000 or, if a greater amount has been prescribed for the purposes of section 47(1) of the *Personal Property Securities Act 2009 (Cth)*, not more than that prescribed amount; or
- (b) that is sold in the ordinary course of the vendor's business of selling personal property of that kind.

11.6 The vendor is obliged to ensure that the purchaser receives a release, statement, approval or correction in respect of personal property described in general condition 11.5 if—

- (a) the personal property is of a kind that may or must be described by serial number in the Personal Property Securities Register; or
- (b) the purchaser has actual or constructive knowledge that the sale constitutes a breach of the security agreement that provides for the security interest.

11.7 A release for the purposes of general condition 11.4(a) must be in writing.

11.8 A release for the purposes of general condition 11.4(a) must be effective in releasing the goods from the security interest and be in a form which allows the purchaser to take title to the goods free of that security interest.

11.9 If the purchaser receives a release under general condition 11.4(a) the purchaser must provide the vendor with a copy of the release at or as soon as practicable after settlement.

11.10 In addition to ensuring that a release is received under general condition 11.4(a), the vendor must ensure that at or before settlement the purchaser receives a written undertaking from a secured party to register a financing change statement to reflect that release if the property being released includes goods of a kind that are described by serial number in the Personal Property Securities Register.

11.11 The purchaser must advise the vendor of any security interest that is registered on or before the day of sale on the Personal Property Securities Register, which the purchaser reasonably requires to be released, at least 21 days before the due date for settlement.

11.12 The vendor may delay settlement until 21 days after the purchaser advises the vendor of the security interests that the purchaser reasonably requires to be released if the purchaser does not provide an advice under general condition 11.11.

11.13 If settlement is delayed under general condition 11.12 the purchaser must pay the vendor—

- (a) interest from the due date for settlement until the date on which settlement occurs or 21 days after the vendor receives the advice, whichever is the earlier; and
- (b) any reasonable costs incurred by the vendor as a result of the delay—

as though the purchaser was in default.

11.14 The vendor is not required to ensure that the purchaser receives a release in respect of the land. This general condition 11.14 applies despite general condition 11.1.

11.15 Words and phrases which are defined in the *Personal Property Securities Act 2009 (Cth)* have the same meaning in general condition 11 unless the context requires otherwise.

12. BUILDER WARRANTY INSURANCE

The vendor warrants that the vendor will provide at settlement details of any current builder warranty insurance in the vendor's possession relating to the property if requested in writing to do so at least 21 days before settlement.

13. GENERAL LAW LAND

13.1 The vendor must complete a conversion of title in accordance with section 14 of the *Transfer of Land Act 1958* before settlement if the land is the subject of a provisional folio under section 23 of that Act.

13.2 The remaining provisions of this general condition 13 only apply if any part of the land is not under the operation of the *Transfer of Land Act 1958*.

- 13.3 The vendor is taken to be the holder of an unencumbered estate in fee simple in the land if there is an unbroken chain of title starting at least 30 years before the day of sale proving on the face of the documents the ownership of the entire legal and equitable estate without the aid of other evidence.
- 13.4 The purchaser is entitled to inspect the vendor's chain of title on request at such place in Victoria as the vendor nominates.
- 13.5 The purchaser is taken to have accepted the vendor's title if:
- (a) 21 days have elapsed since the day of sale; and
 - (b) the purchaser has not reasonably objected to the title or reasonably required the vendor to remedy a defect in the title.
- 13.6 The contract will be at an end if:
- (a) the vendor gives the purchaser a notice that the vendor is unable or unwilling to satisfy the purchaser's objection or requirement and that the contract will end if the objection or requirement is not withdrawn within 14 days of the giving of the notice; and
 - (b) the objection or requirement is not withdrawn in that time.
- 13.7 If the contract ends in accordance with general condition 13.6, the deposit must be returned to the purchaser and neither party has a claim against the other in damages.
- 13.8 General condition 17.1 [settlement] should be read as if the reference to 'registered proprietor' is a reference to 'owner' in respect of that part of the land which is not under the operation of the *Transfer of Land Act 1958*.

Money

14. DEPOSIT

- 14.1 The purchaser must pay the deposit:
- (a) to the vendor's licensed estate agent; or
 - (b) if there is no estate agent, to the vendor's legal practitioner or conveyancer; or
 - (c) if the vendor directs, into a special purpose account in an authorised deposit-taking institution in Victoria specified by the vendor in the joint names of the purchaser and the vendor.
- 14.2 If the land sold is a lot on an unregistered plan of subdivision, the deposit:
- (a) must not exceed 10% of the price; and
 - (b) must be paid to the vendor's estate agent, legal practitioner or conveyancer and held by the estate agent, legal practitioner or conveyancer on trust for the purchaser until the registration of the plan of subdivision.
- 14.3 The deposit must be released to the vendor if:
- (a) the vendor provides particulars, to the satisfaction of the purchaser, that either-
 - (i) there are no debts secured against the property; or
 - (ii) if there are any debts, the total amount of those debts together with any amounts to be withheld in accordance with general conditions 24 and 25 does not exceed 80% of the sale price; and
 - (b) at least 28 days have elapsed since the particulars were given to the purchaser under paragraph (a); and
 - (c) all conditions of section 27 of the *Sale of Land Act 1962* have been satisfied.
- 14.4 The stakeholder must pay the deposit and any interest to the party entitled when the deposit is released, the contract is settled, or the contract is ended.
- 14.5 The stakeholder may pay the deposit and any interest into court if it is reasonable to do so.
- 14.6 Where the purchaser is deemed by section 27(7) of the *Sale of Land Act 1962* to have given the deposit release authorisation referred to in section 27(1), the purchaser is also deemed to have accepted title in the absence of any prior express objection to title.
- 14.7 Payment of the deposit may be made or tendered:
- (a) in cash up to \$1,000 or 0.2% of the price, whichever is greater; or
 - (b) by cheque drawn on an authorised deposit-taking institution; or
 - (c) by electronic funds transfer to a recipient having the appropriate facilities for receipt.
- However, unless otherwise agreed:

- (d) payment may not be made by credit card, debit card or any other financial transfer system that allows for any chargeback or funds reversal other than for fraud or mistaken payment, and
- (e) any financial transfer or similar fees or deductions from the funds transferred, other than any fees charged by the recipient's authorised deposit-taking institution, must be paid by the remitter.

- 14.8 Payment by electronic funds transfer is made when cleared funds are received in the recipient's bank account.
- 14.9 Before the funds are electronically transferred the intended recipient must be notified in writing and given sufficient particulars to readily identify the relevant transaction.
- 14.10 As soon as the funds have been electronically transferred the intended recipient must be provided with the relevant transaction number or reference details.
- 14.11 For the purpose of this general condition 'authorised deposit-taking institution' means a body corporate for which an authority under section 9(3) of the *Banking Act 1959 (Cth)* is in force.

15. DEPOSIT BOND

- 15.1 This general condition only applies if the applicable box in the particulars of sale is checked.
- 15.2 In this general condition "deposit bond" means an irrevocable undertaking to pay on demand an amount equal to the deposit or any unpaid part of the deposit. The issuer and the form of the deposit bond must be satisfactory to the vendor. The deposit bond must have an expiry date at least 45 days after the due date for settlement.
- 15.3 The purchaser may deliver a deposit bond to the vendor's estate agent, legal practitioner or conveyancer within 7 days after the day of sale.
- 15.4 The purchaser may at least 45 days before a current deposit bond expires deliver a replacement deposit bond on the same terms and conditions.
- 15.5 Where a deposit bond is delivered, the purchaser must pay the deposit to the vendor's legal practitioner or conveyancer on the first to occur of:
 - (a) settlement;
 - (b) the date that is 45 days before the deposit bond or any replacement deposit bond expires;
 - (c) the date on which this contract ends in accordance with general condition 35.2 [default not remedied] following breach by the purchaser; and
 - (d) the date on which the vendor ends this contract by accepting repudiation of it by the purchaser.
- 15.6 The vendor may claim on the deposit bond without prior notice if the purchaser defaults under this contract or repudiates this contract and the contract is ended. The amount paid by the issuer satisfies the obligations of the purchaser under general condition 15.5 to the extent of the payment.
- 15.7 Nothing in this general condition limits the rights of the vendor if the purchaser defaults under this contract or repudiates this contract, except as provided in general condition 15.6.
- 15.8 This general condition is subject to general condition 14.2 [deposit].

16. BANK GUARANTEE

- 16.1 This general condition only applies if the applicable box in the particulars of sale is checked.
- 16.2 In this general condition:
 - (a) "bank guarantee" means an unconditional and irrevocable guarantee or undertaking by a bank in a form satisfactory to the vendor to pay on demand any amount under this contract agreed in writing, and
 - (b) "bank" means an authorised deposit-taking institution under the *Banking Act 1959 (Cth)*.
- 16.3 The purchaser may deliver a bank guarantee to the vendor's legal practitioner or conveyancer.
- 16.4 The purchaser must pay the amount secured by the bank guarantee to the vendor's legal practitioner or conveyancer on the first to occur of:
 - (a) settlement;
 - (b) the date that is 45 days before the bank guarantee expires;
 - (c) the date on which this contract ends in accordance with general condition 35.2 [default not remedied] following breach by the purchaser; and
 - (d) the date on which the vendor ends this contract by accepting repudiation of it by the purchaser.
- 16.5 The vendor must return the bank guarantee document to the purchaser when the purchaser pays the amount secured by the bank guarantee in accordance with general condition 16.4.

- 16.6 The vendor may claim on the bank guarantee without prior notice if the purchaser defaults under this contract or repudiates this contract and the contract is ended. The amount paid by the bank satisfies the obligations of the purchaser under general condition 16.4 to the extent of the payment.
- 16.7 Nothing in this general condition limits the rights of the vendor if the purchaser defaults under this contract or repudiates this contract except as provided in general condition 16.6.
- 16.8 This general condition is subject to general condition 14.2 [deposit].

17. SETTLEMENT

- 17.1 At settlement:
- (a) the purchaser must pay the balance; and
 - (b) the vendor must:
 - (i) do all things necessary to enable the purchaser to become the registered proprietor of the land; and
 - (ii) give either vacant possession or receipt of rents and profits in accordance with the particulars of sale.
- 17.2 Settlement must be conducted between the hours of 10.00 am and 4.00 pm unless the parties agree otherwise.
- 17.3 The purchaser must pay all money other than the deposit in accordance with a written direction of the vendor or the vendor's legal practitioner or conveyancer.

18. ELECTRONIC SETTLEMENT

- 18.1 Settlement and lodgement of the instruments necessary to record the purchaser as registered proprietor of the land will be conducted electronically in accordance with the Electronic Conveyancing National Law. This general condition 18 has priority over any other provision of this contract to the extent of any inconsistency.
- 18.2 A party must immediately give written notice if that party reasonably believes that settlement and lodgement can no longer be conducted electronically. General condition 18 ceases to apply from when such a notice is given.
- 18.3 Each party must:
- (a) be, or engage a representative who is, a subscriber for the purposes of the Electronic Conveyancing National Law,
 - (b) ensure that all other persons for whom that party is responsible and who are associated with this transaction are, or engage, a subscriber for the purposes of the Electronic Conveyancing National Law, and
 - (c) conduct the transaction in accordance with the Electronic Conveyancing National Law.
- 18.4 The vendor must open the electronic workspace ("workspace") as soon as reasonably practicable and nominate a date and time for settlement. The inclusion of a specific date and time for settlement in a workspace is not of itself a promise to settle on that date or at that time. The workspace is an electronic address for the service of notices and for written communications for the purposes of any electronic transactions legislation.
- 18.5 This general condition 18.5 applies if there is more than one electronic lodgement network operator in respect of the transaction. In this general condition 18.5 "the transaction" means this sale and purchase and any associated transaction involving any of the same subscribers.
- To the extent that any interoperability rules governing the relationship between electronic lodgement network operators do not provide otherwise:
- (a) the electronic lodgement network operator to conduct all the financial and lodgement aspects of the transaction after the workspace locks must be one which is willing and able to conduct such aspects of the transaction in accordance with the instructions of all the subscribers in the workspaces of all the electronic lodgement network operators after the workspace locks;
 - (b) if two or more electronic lodgement network operators meet that description, one may be selected by purchaser's incoming mortgagee having the highest priority but if there is no mortgagee of the purchaser, the vendor must make the selection.
- 18.6 Settlement occurs when the workspace records that:
- (a) there has been an exchange of funds or value between the exchange settlement account or accounts in the Reserve Bank of Australia of the relevant financial institutions or their financial settlement agents in accordance with the instructions of the parties; or
 - (b) if there is no exchange of funds or value, the documents necessary to enable the purchaser to become registered proprietor of the land have been accepted for electronic lodgement.
- 18.7 The parties must do everything reasonably necessary to effect settlement:
- (a) electronically on the next business day, or
 - (b) at the option of either party, otherwise than electronically as soon as possible –
- if, after the locking of the workspace at the nominated settlement time, settlement in accordance with general condition 18.6 has not occurred by 4.00 pm, or 6.00 pm if the nominated time for settlement is after 4.00 pm.
- 18.8 Each party must do everything reasonably necessary to assist the other party to trace and identify the recipient of any missing or mistaken payment and to recover the missing or mistaken payment.

18.9 The vendor must before settlement:

- (a) deliver any keys, security devices and codes ("keys") to the estate agent named in the contract,
- (b) direct the estate agent to give the keys to the purchaser or the purchaser's nominee on notification of settlement by the vendor, the vendor's subscriber or the electronic lodgement network operator;
- (c) deliver all other physical documents and items (other than the goods sold by the contract) to which the purchaser is entitled at settlement, and any keys if not delivered to the estate agent, to the vendor's subscriber or, if there is no vendor's subscriber, confirm in writing to the purchaser that the vendor holds those documents, items and keys at the vendor's address set out in the contract, and

give, or direct its subscriber to give, all those documents and items and any such keys to the purchaser or the purchaser's nominee on notification by the electronic lodgement network operator of settlement.

19. **GST**

19.1 The purchaser does not have to pay the vendor any amount in respect of GST in addition to the price if the particulars of sale specify that the price includes GST (if any).

19.2 The purchaser must pay to the vendor any GST payable by the vendor in respect of a taxable supply made under this contract in addition to the price if:

- (a) the particulars of sale specify that GST (if any) must be paid in addition to the price; or
- (b) GST is payable solely as a result of any action taken or intended to be taken by the purchaser after the day of sale, including a change of use; or
- (c) the particulars of sale specify that the supply made under this contract is of land on which a 'farming business' is carried on and the supply (or part of it) does not satisfy the requirements of section 38-480 of the GST Act; or
- (d) the particulars of sale specify that the supply made under this contract is of a going concern and the supply (or a part of it) does not satisfy the requirements of section 38-325 of the GST Act.

19.3 The purchaser is not obliged to pay any GST under this contract until a tax invoice has been given to the purchaser.

19.4 If the particulars of sale specify that the supply made under this contract is of land on which a 'farming business' is carried on:

- (a) the vendor warrants that the property is land on which a farming business has been carried on for the period of 5 years preceding the date of supply; and
- (b) the purchaser warrants that the purchaser intends that a farming business will be carried on after settlement on the property.

19.5 If the particulars of sale specify that the supply made under this contract is a 'going concern':

- (a) the parties agree that this contract is for the supply of a going concern; and
- (b) the purchaser warrants that the purchaser is, or prior to settlement will be, registered for GST; and
- (c) the vendor warrants that the vendor will carry on the going concern until the date of supply.

19.6 If the particulars of sale specify that the supply made under this contract is a 'margin scheme' supply, the parties agree that the margin scheme applies to this contract.

19.7 In this general condition:

- (a) 'GST Act' means *A New Tax System (Goods and Services Tax) Act 1999 (Cth)*; and
- (b) 'GST' includes penalties and interest.

20. **LOAN**

20.1 If the particulars of sale specify that this contract is subject to a loan being approved, this contract is subject to the lender approving the loan on the security of the property by the approval date or any later date allowed by the vendor.

20.2 The purchaser may end the contract if the loan is not approved by the approval date, but only if the purchaser:

- (a) immediately applied for the loan; and
- (b) did everything reasonably required to obtain approval of the loan; and
- (c) serves written notice ending the contract, together with written evidence of rejection or non-approval of the loan, on the vendor within 2 clear business days after the approval date or any later date allowed by the vendor; and
- (d) is not in default under any other condition of this contract when the notice is given.

20.3 All money must be immediately refunded to the purchaser if the contract is ended.

21. **BUILDING REPORT**

21.1 This general condition only applies if the applicable box in the particulars of sale is checked.

21.2 The purchaser may end this contract within 14 days from the day of sale if the purchaser:

- (a) obtains a written report from a registered building practitioner or architect which discloses a current defect in a structure on the land and designates it as a major building defect;

- (b) gives the vendor a copy of the report and a written notice ending this contract; and
- (c) is not then in default.

21.3 All money paid must be immediately refunded to the purchaser if the contract ends in accordance with this general condition.

21.4 A notice under this general condition may be served on the vendor's legal practitioner, conveyancer or estate agent even if the estate agent's authority has formally expired at the time of service.

21.5 The registered building practitioner may inspect the property at any reasonable time for the purpose of preparing the report.

22. PEST REPORT

22.1 This general condition only applies if the applicable box in the particulars of sale is checked.

22.2 The purchaser may end this contract within 14 days from the day of sale if the purchaser:

- (a) obtains a written report from a pest control operator licensed under Victorian law which discloses a current pest infestation on the land and designates it as a major infestation affecting the structure of a building on the land;
- (b) gives the vendor a copy of the report and a written notice ending this contract; and
- (c) is not then in default.

22.3 All money paid must be immediately refunded to the purchaser if the contract ends in accordance with this general condition.

22.4 A notice under this general condition may be served on the vendor's legal practitioner, conveyancer or estate agent even if the estate agent's authority has formally expired at the time of service.

22.5 The pest control operator may inspect the property at any reasonable time for the purpose of preparing the report.

23. ADJUSTMENTS

23.1 All periodic outgoings payable by the vendor, and any rent and other income received in respect of the property must be apportioned between the parties on the settlement date and any adjustments paid and received as appropriate.

23.2 The periodic outgoings and rent and other income must be apportioned on the following basis:

- (a) the vendor is liable for the periodic outgoings and entitled to the rent and other income up to and including the day of settlement; and
- (b) the land is treated as the only land of which the vendor is owner (as defined in the *Land Tax Act 2005*); and
- (c) the vendor is taken to own the land as a resident Australian beneficial owner; and
- (d) any personal statutory benefit available to each party is disregarded in calculating apportionment.

23.3 The purchaser must provide copies of all certificates and other information used to calculate the adjustments under general condition 23, if requested by the vendor.

24. FOREIGN RESIDENT CAPITAL GAINS WITHHOLDING

24.1 Words defined or used in Subdivision 14-D of Schedule 1 to the *Taxation Administration Act 1953 (Cth)* have the same meaning in this general condition unless the context requires otherwise.

24.2 Every vendor under this contract is a foreign resident for the purposes of this general condition unless the vendor gives the purchaser a clearance certificate issued by the Commissioner under section 14-220 (1) of Schedule 1 to the *Taxation Administration Act 1953 (Cth)*. The specified period in the clearance certificate must include the actual date of settlement.

24.3 The remaining provisions of this general condition 24 only apply if the purchaser is required to pay the Commissioner an amount in accordance with section 14-200(3) or section 14-235 of Schedule 1 to the *Taxation Administration Act 1953 (Cth)* ("the amount") because one or more of the vendors is a foreign resident, the property has or will have a market value not less than the amount set out in section 14-215 of the legislation just after the transaction, and the transaction is not excluded under section 14-215(1) of the legislation.

24.4 The amount is to be deducted from the vendor's entitlement to the contract consideration. The vendor must pay to the purchaser at settlement such part of the amount as is represented by non-monetary consideration.

24.5 The purchaser must:

- (a) engage a legal practitioner or conveyancer ("representative") to conduct all the legal aspects of settlement, including the performance of the purchaser's obligations under the legislation and this general condition; and
- (b) ensure that the representative does so.

24.6 The terms of the representative's engagement are taken to include instructions to have regard to the vendor's interests and instructions that the representative must:

- (a) pay, or ensure payment of, the amount to the Commissioner in the manner required by the Commissioner and as soon as reasonably and practicably possible, from moneys under the control or direction of the representative in accordance with this general condition if the sale of the property settles;
- (b) promptly provide the vendor with proof of payment; and
- (c) otherwise comply, or ensure compliance, with this general condition;

despite:

- (d) any contrary instructions, other than from both the purchaser and the vendor; and
- (e) any other provision in this contract to the contrary.

24.7 The representative is taken to have complied with the requirements of general condition 24.6 if:

- (a) the settlement is conducted through an electronic lodgement network; and
- (b) the amount is included in the settlement statement requiring payment to the Commissioner in respect of this transaction.

24.8 Any clearance certificate or document evidencing variation of the amount in accordance with section 14-235(2) of Schedule 1 to the *Taxation Administration Act 1953 (Cth)* must be given to the purchaser at least 5 business days before the due date for settlement.

24.9 The vendor must provide the purchaser with such information as the purchaser requires to comply with the purchaser's obligation to pay the amount in accordance with section 14-200 of Schedule 1 to the *Taxation Administration Act 1953 (Cth)*. The information must be provided within 5 business days of request by the purchaser. The vendor warrants that the information the vendor provides is true and correct.

24.10 The purchaser is responsible for any penalties or interest payable to the Commissioner on account of late payment of the amount.

25. GST WITHHOLDING

25.1 Words and expressions defined or used in Subdivision 14-E of Schedule 1 to the *Taxation Administration Act 1953 (Cth)* or in *A New Tax System (Goods and Services Tax) Act 1999 (Cth)* have the same meaning in this general condition unless the context requires otherwise. Words and expressions first used in this general condition and shown in italics and marked with an asterisk are defined or described in at least one of those Acts.

25.2 The purchaser must notify the vendor in writing of the name of the recipient of the *supply for the purposes of section 14-255 of Schedule 1 to the *Taxation Administration Act 1953 (Cth)* at least 21 days before the due date for settlement unless the recipient is the purchaser named in the contract.

25.3 The vendor must at least 14 days before the due date for settlement provide the purchaser and any person nominated by the purchaser under general condition 4 with a GST withholding notice in accordance with section 14-255 of Schedule 1 to the *Taxation Administration Act 1953 (Cth)*, and must provide all information required by the purchaser or any person so nominated to confirm the accuracy of the notice.

25.4 The remaining provisions of this general condition 25 apply if the purchaser is or may be required to pay the Commissioner an *amount in accordance with section 14-250 of Schedule 1 to the *Taxation Administration Act 1953 (Cth)* because the property is *new residential premises or *potential residential land in either case falling within the parameters of that section, and also if the sale attracts the operation of section 14-255 of the legislation. Nothing in this general condition 25 is to be taken as relieving the vendor from compliance with section 14-255.

25.5 The amount is to be deducted from the vendor's entitlement to the contract *consideration and is then taken to be paid to the vendor, whether or not the vendor provides the purchaser with a GST withholding notice in accordance with section 14-255 of Schedule 1 to the *Taxation Administration Act 1953 (Cth)*. The vendor must pay to the purchaser at settlement such part of the amount as is represented by non-monetary consideration.

25.6 The purchaser must:

- (a) engage a legal practitioner or conveyancer ("representative") to conduct all the legal aspects of settlement, including the performance of the purchaser's obligations under the legislation and this general condition; and
- (b) ensure that the representative does so.

25.7 The terms of the representative's engagement are taken to include instructions to have regard to the vendor's interests relating to the payment of the amount to the Commissioner and instructions that the representative must:

- (a) pay, or ensure payment of, the amount to the Commissioner in the manner required by the Commissioner and as soon as reasonably and practicably possible, from moneys under the control or direction of the representative in accordance with this general condition on settlement of the sale of the property;
- (b) promptly provide the vendor with evidence of payment, including any notification or other document provided by the purchaser to the Commissioner relating to payment; and
- (c) otherwise comply, or ensure compliance, with this general condition;

despite:

- (d) any contrary instructions, other than from both the purchaser and the vendor; and
- (e) any other provision in this contract to the contrary.

25.8 The representative is taken to have complied with the requirements of general condition 25.7 if:

- (a) settlement is conducted through an electronic lodgement network; and
- (b) the amount is included in the settlement statement requiring payment to the Commissioner in respect of this transaction.

- 25.9 The purchaser may at settlement give the vendor a bank cheque for the amount in accordance with section 16-30 (3) of Schedule 1 to the *Taxation Administration Act 1953 (Cth)*, but only if:
- (a) so agreed by the vendor in writing; and
 - (b) the settlement is not conducted through an electronic lodgement network.
- However, if the purchaser gives the bank cheque in accordance with this general condition 25.9, the vendor must:
- (c) immediately after settlement provide the bank cheque to the Commissioner to pay the amount in relation to the supply; and
 - (d) give the purchaser a receipt for the bank cheque which identifies the transaction and includes particulars of the bank cheque, at the same time the purchaser gives the vendor the bank cheque.
- 25.10 A party must provide the other party with such information as the other party requires to:
- (a) decide if an amount is required to be paid or the quantum of it, or
 - (b) comply with the purchaser's obligation to pay the amount,
- in accordance with section 14-250 of Schedule 1 to the *Taxation Administration Act 1953 (Cth)*. The information must be provided within 5 business days of a written request. The party providing the information warrants that it is true and correct.
- 25.11 The vendor warrants that:
- (a) at settlement, the property is not new residential premises or potential residential land in either case falling within the parameters of section 14-250 of Schedule 1 to the *Taxation Administration Act 1953 (Cth)* if the vendor gives the purchaser a written notice under section 14-255 to the effect that the purchaser will not be required to make a payment under section 14-250 in respect of the supply, or fails to give a written notice as required by and within the time specified in section 14-255; and
 - (b) the amount described in a written notice given by the vendor to the purchaser under section 14-255 of Schedule 1 to the *Taxation Administration Act 1953 (Cth)* is the correct amount required to be paid under section 14-250 of the legislation.
- 25.12 The purchaser is responsible for any penalties or interest payable to the Commissioner on account of non-payment or late payment of the amount, except to the extent that:
- (a) the penalties or interest arise from any failure on the part of the vendor, including breach of a warranty in general condition 25.11; or
 - (b) the purchaser has a reasonable belief that the property is neither new residential premises nor potential residential land requiring the purchaser to pay an amount to the Commissioner in accordance with section 14-250 (1) of Schedule 1 to the *Taxation Administration Act 1953 (Cth)*.
- The vendor is responsible for any penalties or interest payable to the Commissioner on account of non-payment or late payment of the amount if either exception applies.

Transactional

26. TIME & CO OPERATION

- 26.1 Time is of the essence of this contract.
- 26.2 Time is extended until the next business day if the time for performing any action falls on a day which is not a business day.
- 26.3 Each party must do all things reasonably necessary to enable this contract to proceed to settlement, and must act in a prompt and efficient manner.
- 26.4 Any unfulfilled obligation will not merge on settlement.

27. SERVICE

- 27.1 Any document required to be served by or on any party may be served by or on the legal practitioner or conveyancer for that party.
- 27.2 A cooling off notice under section 31 of the *Sale of Land Act 1962* or a notice under general condition 20 [loan approval], 21 [building report] or 22 [pest report] may be served on the vendor's legal practitioner, conveyancer or estate agent even if the estate agent's authority has formally expired at the time of service.
- 27.3 A document is sufficiently served:
- (a) personally, or
 - (b) by pre-paid post, or
 - (c) in any manner authorized by law or by the Supreme Court for service of documents, including any manner authorised for service on or by a legal practitioner, whether or not the person serving or receiving the document is a legal practitioner, or
 - (d) by email.

27.4 Any document properly sent by:

- (a) express post is taken to have been served on the next business day after posting, unless proved otherwise;
- (b) priority post is taken to have been served on the fourth business day after posting, unless proved otherwise;
- (c) regular post is taken to have been served on the sixth business day after posting, unless proved otherwise;
- (d) email is taken to have been served at the time of receipt within the meaning of section 13A of the *Electronic Transactions (Victoria) Act 2000*.

27.5 In this contract 'document' includes 'demand' and 'notice', 'serve' includes 'give', and 'served' and 'service' have corresponding meanings.

28. NOTICES

28.1 The vendor is responsible for any notice, order, demand or levy imposing liability on the property that is issued or made before the day of sale, and does not relate to periodic outgoings.

28.2 The purchaser is responsible for any notice, order, demand or levy imposing liability on the property that is issued or made on or after the day of sale, and does not relate to periodic outgoings.

28.3 The purchaser may enter the property to comply with that responsibility where action is required before settlement.

29. INSPECTION

The purchaser and/or another person authorised by the purchaser may inspect the property at any reasonable time during the 7 days preceding and including the settlement day.

30. TERMS CONTRACT

30.1 If this is a 'terms contract' as defined in the *Sale of Land Act 1962*:

- (a) any mortgage affecting the land sold must be discharged as to that land before the purchaser becomes entitled to possession or to the receipt of rents and profits unless the vendor satisfies section 29M of the *Sale of Land Act 1962*; and
- (b) the deposit and all other money payable under the contract (other than any money payable in excess of the amount required to so discharge the mortgage) must be paid to a legal practitioner or conveyancer or a licensed estate agent to be applied in or towards discharging the mortgage.

30.2 While any money remains owing each of the following applies:

- (a) the purchaser must maintain full damage and destruction insurance of the property and public risk insurance noting all parties having an insurable interest with an insurer approved in writing by the vendor;
- (b) the purchaser must deliver copies of the signed insurance application forms, the policies and the insurance receipts to the vendor not less than 10 days before taking possession of the property or becoming entitled to receipt of the rents and profits;
- (c) the purchaser must deliver copies of any amendments to the policies and the insurance receipts on each amendment or renewal as evidence of the status of the policies from time to time;
- (d) the vendor may pay any renewal premiums or take out the insurance if the purchaser fails to meet these obligations;
- (e) insurance costs paid by the vendor under paragraph (d) must be refunded by the purchaser on demand without affecting the vendor's other rights under this contract;
- (f) the purchaser must maintain and operate the property in good repair (fair wear and tear excepted) and keep the property safe, lawful, structurally sound, weatherproof and free from contaminations and dangerous substances;
- (g) the property must not be altered in any way without the written consent of the vendor which must not be unreasonably refused or delayed;
- (h) the purchaser must observe all obligations that affect owners or occupiers of land;
- (i) the vendor and/or other person authorised by the vendor may enter the property at any reasonable time to inspect it on giving 7 days written notice, but not more than twice in a year.

31. LOSS OR DAMAGE BEFORE SETTLEMENT

31.1 The vendor carries the risk of loss or damage to the property until settlement.

31.2 The vendor must deliver the property to the purchaser at settlement in the same condition it was in on the day of sale, except for fair wear and tear.

31.3 The purchaser must not delay settlement because one or more of the goods is not in the condition required by general condition 31.2, but may claim compensation from the vendor after settlement.

31.4 The purchaser may nominate an amount not exceeding \$5,000 to be held by a stakeholder to be appointed by the parties if the property is not in the condition required by general condition 31.2 at settlement.

31.5 The nominated amount may be deducted from the amount due to the vendor at settlement and paid to the stakeholder, but only if the purchaser also pays an amount equal to the nominated amount to the stakeholder.

31.6 The stakeholder must pay the amounts referred to in general condition 31.5 in accordance with the determination of the dispute, including any order for payment of the costs of the resolution of the dispute.

32. BREACH

A party who breaches this contract must pay to the other party on demand:

- (a) compensation for any reasonably foreseeable loss to the other party resulting from the breach; and
- (b) any interest due under this contract as a result of the breach.

Default

33. INTEREST

Interest at a rate of 2% per annum plus the rate for the time being fixed by section 2 of the *Penalty Interest Rates Act 1983* is payable at settlement on any money owing under the contract during the period of default, without affecting any other rights of the offended party.

34. DEFAULT NOTICE

34.1 A party is not entitled to exercise any rights arising from the other party's default, other than the right to receive interest and the right to sue for money owing, until the other party is given and fails to comply with a written default notice.

34.2 The default notice must:

- (a) specify the particulars of the default; and
- (b) state that it is the offended party's intention to exercise the rights arising from the default unless, within 14 days of the notice being given -
 - (i) the default is remedied; and
 - (ii) the reasonable costs incurred as a result of the default and any interest payable are paid.

35. DEFAULT NOT REMEDIED

35.1 All unpaid money under the contract becomes immediately payable to the vendor if the default has been made by the purchaser and is not remedied and the costs and interest are not paid.

35.2 The contract immediately ends if:

- (a) the default notice also states that unless the default is remedied and the reasonable costs and interest are paid, the contract will be ended in accordance with this general condition; and
- (b) the default is not remedied and the reasonable costs and interest are not paid by the end of the period of the default notice.

35.3 If the contract ends by a default notice given by the purchaser:

- (a) the purchaser must be repaid any money paid under the contract and be paid any interest and reasonable costs payable under the contract; and
- (b) all those amounts are a charge on the land until payment; and
- (c) the purchaser may also recover any loss otherwise recoverable.

35.4 If the contract ends by a default notice given by the vendor:

- (a) the deposit up to 10% of the price is forfeited to the vendor as the vendor's absolute property, whether the deposit has been paid or not; and
- (b) the vendor is entitled to possession of the property; and
- (c) in addition to any other remedy, the vendor may within one year of the contract ending either:
 - (i) retain the property and sue for damages for breach of contract; or
 - (ii) resell the property in any manner and recover any deficiency in the price on the resale and any resulting expenses by way of liquidated damages; and
- (d) the vendor may retain any part of the price paid until the vendor's damages have been determined and may apply that money towards those damages; and
- (e) any determination of the vendor's damages must take into account the amount forfeited to the vendor.

35.5 The ending of the contract does not affect the rights of the offended party as a consequence of the default.

SPECIAL CONDITIONS

1. AUCTION CONDITIONS (If applicable)

If the property is offered for sale by public auction, the sale is subject to the vendor's reserve price. The rules for the conduct of the auction shall be as set out in the schedules to the Sale of Land (Public Auctions) Regulations 2014 or any rules prescribed by regulation which modify or replace those rules. If the Property is sold by public auction, the provisions of this special condition shall apply:

1.1. Subject to the reserve price the highest bidder whose bid is accepted by the auctioneer will be the purchaser.

1.2. The auctioneer may refuse any bid, but no bid may be retracted.

1.3. The auctioneer may withdraw the Property from sale at any time.

1.4. If any dispute arises concerning any bid the auctioneer must at his option either decide whose was the last bid or submit the property again at the last undisputed bid.

1.5. The auctioneer may determine the maximum or minimum amount by which the bidding may be advanced.

1.6. The auctioneer may refer a bid to the Vendor at any time before the conclusion of the auction.

1.7. The vendor reserves the right to:-

1.7.1. bid personally or by an agent provided that such bid is fully disclosed as being a "vendor's bid";

1.7.2. withdraw the property at any time before it is actually sold without disclosing the reserve price.

1.8. The successful bidder must immediately on the fall of the hammer signs this contract. If the successful bidder fails to do so within 15 minutes the vendor may, without prejudice to the vendor's rights against the successful bidder, re-offer the property for sale to any other person.

1.9. If a reserve price has been set for the Property and the Property is passed in below that reserve price, the Vendor will first negotiate with the highest bidder for the purchase price.

2. RESTRICTIONS

2.1. The Purchaser acknowledges that by enquiry of the appropriate local authorities, it has satisfied itself as to the zoning and planning restrictions (including all planning approvals, permits and consents) on and in respect of the land sold and the use to which the land may be put and the development thereof.

2.2. The property is sold subject to any restriction as to use under any order, plan, scheme, regulation or by-law made by any authority empowered by any legislation to control the use of land. No such restriction constitutes a

defect in the vendor's title or affects the validity of this contract. The purchaser must not make any requisition or objection and is not entitled to any compensation from the vendor in respect of any such restriction.

2.3. The Purchaser shall assume liability for compliance with any notices or orders relating to the Property (other than those referring to the apportionable outgoings) which are made or issued on or after the Date of Sale and the Purchaser shall assume liability arising therefrom and indemnify the Vendor against such liability. This Special Condition shall not merge upon settlement and shall ensure for the benefit of the Vendor.

3. USE OF THE LAND

The Purchaser acknowledges that the Vendor gives no warranty as to the use to which the land sold may be put if the use is permissible only with the consent of any authority under or in pursuance of any statute, ordinance, regulations, by-law, town planning scheme or interim development order or other enactment or order of the Court the Purchaser shall obtain such consent at the Purchaser's own expense.

4. CONDITION OF PROPERTY

4.1. The property and any chattels are sold:

4.1.1. in their present condition and state of repair;

4.1.2. subject to all defects latent and patent;

4.1.3. subject to any infestations and dilapidation;

4.1.4. subject to all existing water, sewerage, drainage and plumbing services and connections in respect of the property; and

4.1.5. subject to any non-compliance, that is disclosed herein, with the Local Government Act or any Ordinance under that Act in respect of any building on the land.

4.2. The purchaser agrees not to seek to terminate rescind or make any objection requisition or claim for compensation arising out of any of the matters covered by this clause.

4.3. No failure of any buildings or improvements to comply with any planning or building legislation regulations or by-laws or any planning permit constitutes a defect in the vendor's title or affects the validity of this contract.

4.4 The Vendor does not give any warranty with respect to the chattels sold under this contract nor with respect to any appliances, including but not limited to any hot water service or stove, and any implied warranty as to the working condition or state thereof, as at the Day of Sale or the settlement date is hereby negated.

4.5 The Vendor is not required and is hereby relieved of any obligation, express or implied, to ensure that any chattel sold pursuant to this Contract or any appliance, including but not limited to any hot water service or stove, is in the same state and condition on the settlement date as it was on the Day of Sale. The Purchase agrees and acknowledges that in relation to any appliance, including but not limited to any hot water service or stove, that ceases to operate or function between the Day of Sale and the settlement date such deterioration or change in the state and condition thereof shall be deemed to be wholly attributable to fair and normal wear and tear.

4.6 The land and buildings (if any) as sold hereby and inspected by the purchaser is sold on the basis of existing improvements thereon and the purchaser shall not make any requisition or claim any compensation for any deficiency or defect in the said improvements as to their suitability for occupation or otherwise including any requisition in relation to the issue or non issue of Building Permits and/or completion of inspections by the relevant authorities in respect of any improvements herein.

5. ENTIRE AGREEMENT

This contract sets out all the terms of this sale. Any promise, condition, representation or warranty which may have been made by the vendor or by any person on behalf of the vendor and which is not set out in this contract is negated and withdrawn. The purchaser acknowledges that there is no other contract agreement or collateral warranty subsisting at the time of signing this contract. This condition operates for the benefit of the vendor and the vendor's estate agent and their respective employees, agents and contractors.

6. PURCHASER'S ENQUIRIES

6.1 (No Reliance) The Purchaser warrants that it does not rely on any representation or warranty of any kind made by the Vendor or anyone on the Vendor's behalf (including without limitation in relation to the use to which the Property may be put, surrounding land uses and the amount of stamp duty the Purchaser may be required to pay) except to the extent of any warranties expressly contained in this Contract.

6.2 (Own Inspections) The Purchaser acknowledges and agrees that the Purchaser has purchased the Property as a result of the Purchaser's own inspection and enquiries and that the Vendor makes no warranties in respect of the following:

- 6.2.1 the suitability of the Property for any use;
- 6.2.2 the nature, condition, quality or state of repair of the Property including the fitness for any purpose of the Property;
- 6.2.3 whether there are any latent or patent defects or dilapidation or infestation of the Property;
- 6.2.4 whether the Property complies with any laws including environmental laws;
- 6.2.5 any current or potential financial return or income from the Property;
- 6.2.6 the existing and future land uses for lands in and surrounding both the land in the Plan and the Development Land; and
- 6.2.7 whether any improvements are constructed wholly within the boundaries of the Property or whether any improvements of third parties encroach on the Property.

7. PURCHASER'S INSPECTION

7.1 The Purchaser warrants to the Vendor that, because of the Purchaser's own inspection and enquiries, the Purchaser:

- (a) is satisfied as to the nature, quality, condition and state of repair of the Property;
- (b) accepts that all structures or improvements on the Property are contained wholly within the title boundaries of the Property and that no structure or improvements of any adjoining property encroaches over or under the title boundaries to the Property;
- (c) accepts the Property with all Property Controls and Approvals;
- (d) accepts the Property as it is and subject to all defects (latent or patent) and all dilapidation and infestation and any noncompliance with any Property Controls or Approvals; and
- (e) is satisfied about the purposes for which the Property may be used and about all restrictions and prohibitions on its development.

8. FOREIGN ACQUISITIONS AND TAKEOVERS

The Purchaser warrants and represents to the Vendor that the Purchaser is not under any legal disability or restriction which would prohibit the Purchaser from entering into this Contract or which would render the Contract illegal, void or voidable. In particular, the Purchaser warrants that the Purchaser does not require consent under the Foreign Acquisitions and Takeover Act 1975 to purchase the property or alternatively that such consent has been duly obtained prior to the signing hereof. The Purchaser acknowledges that the Vendor has entered into this Contract in reliance upon aforesaid representations and warranties and that in the event of any such representations and warranties proving to be false the Purchaser shall be responsible for and indemnify the Vendor in respect of all loss and damage suffered by the Vendor, which indemnity shall be enforceable regardless of whether or not this Contract continues in force or becomes void or voidable.

9. VENDOR'S STATEMENT

The Purchaser acknowledges that prior to signing this contract or any agreement or document in respect of the sale hereby made which is legally binding upon or intended to legally bind the Purchaser, the Purchaser received the Vendor's statement executed by the Vendor; and due diligence check list was made available to the Purchaser in accordance with sections 33A and 33B of the Sale of Land Act 1962.

~~10. DEFAULT~~

~~General condition 26 is deleted and replaced by the following:~~

~~10.1: The vendor gives notice to the Purchaser that in the event that the Purchaser fails to complete the purchase of the property on the due date specified in the contract of sale or any other date as may have been mutually agreed to by the parties, then the Purchaser will pay to the Vendor, interest on the balance owing under the Contract of sale at the rate of 4% per annum plus the rate for the time being fixed by the *Penalty Interest Rates Act 1983* as well as the following expenses;~~

~~10.2: All legal costs and all expenses incurred by the vendor resulting from the purchaser's breach of this contract of sale which includes additional legal fees of the Vendor's Solicitor, and legal costs of Notice of Default, which amounts are to be paid at settlement;~~

~~10.3: Rebooking fee and settlement fee payable to the vendor's representative in the sum of \$250 plus any such fees levied by third parties in connected to this transaction.~~

~~Without limiting any other rights of the Vendor, if the Purchaser fails to settle on the due date for Settlement as set out in the particulars of sale to this Contract and has previously confirmed arrangements to settle on the due date or requests an extension to the due date on the due date, the Purchaser must pay to the Vendor's solicitors an amount of \$300 representing a contribution to the Vendor's additional legal costs and disbursements.~~

11. REASONABLY FORSEEABLE LOSS FOR FAILING TO SETTLE

In GC& the expression "any reasonably foreseeable loss" (without limiting the generality of those words) include:

11.1 all legal costs and disbursements on a solicitor and own client basis;

11.2 all bank or finance company fees or charges;

11.3 all additional interest payable to lenders; and

11.4 all costs incurred by the Vendor either directly or indirectly in reselling the property including but not limited to the cost of marketing, advertising and commissions;

incurred by the Vendor as a result of the Purchaser failing to pay the residue of the Price(except where the failure has arisen because of the Vendor being in breach of this contract) on the date fixed by the Contract or any other date agreed by the parties.

12 IDENTITY OF THE LAND MISTAKES AND OMISSIONS

An omission or mistake in the description, measurements or area of the land does not invalidate the sale and the purchaser cannot make any objection or claim for compensation for any alleged mis-description of the property or any deficiency in its area or measurements; or require the vendor to amend title or pay any cost of amending title.

13. DESCRIPTION OF PROPERTY

13.1 The Purchaser admits that the land as offered for sale and inspected by the Purchaser is identical with that described in the title given above. The Purchaser shall not make any requisition or claim any compensation for any alleged misdescription of the land or deficiency in its area or measurements or call upon the Vendor to amend title or to bear all or part of the costs of doing so.

13.2 The Purchaser has purchased the property as a result of the Purchaser's own inspection or inquiries and in its present condition and state of repair and subject to all faults and defects both latent or patent and except to any

extent expressly provided in this Contract the Vendor has not and no person on the Vendor's behalf has made any warranty or representation in relation to those matters.

14. REPRESENTATION OR WARRANTIES

14.1 The Vendors do not warrant that at the time of the Settlement all fixed appliances are in working order.

14.2 The Purchaser acknowledges and agrees that there are no conditions, warranties or other terms affecting the sale of the land and the chattels (if any) other than those embodied in this Contract or the aforesaid Vendor's Statement and shall not be entitled to rely upon the representations or statements made by the Vendor or its agent or the Auctioneer unless the same are included in this Contract or the aforesaid Vendor's Statement.

15. BYLAWS AND REGULATIONS

15.1 Any improvements on the property may be subject to or require compliance with the Victoria Building Regulations, municipal by laws, relevant statutes and any regulations thereunder or any repealed laws under which improvements were constructed. Any failure to comply with any one or more of those laws shall not and shall be deemed not to constitute a defect in the Vendor's title and the Purchaser shall not make any requisition or claim any compensation from the vendor on that ground; and

15.2 The Purchaser acknowledges that the Vendor makes no representations or warranties in the procuring of a building permit, building approvals, certificate of occupancy or any other permits in relation to the property and further acknowledges that failure of any improvements on the property hereby sold to comply with the Victorian Building regulations Council or Shire By Laws, Statutes or Regulations thereunder shall not constitute a defect in the Vendors title and the Purchaser shall not make any requisition or claim any compensation in relation thereto.

15.3 The purchaser acknowledges that it is his responsibility to check with the appropriate authorities as to the availability and the cost of connecting or re-connecting to the property any services he may require.

15.4 The Purchaser shall assume liability for and comply with all the Vendor's obligations (if any) under all orders or notices (other than for apportionable outgoings) served in respect of the property sold on or after the date hereof and indemnify the Vendors from any actions, suits, claims, demands, costs and expenses whatsoever arising in connection therewith.

16 FOREIGN RESIDENT CAPITAL GAINS WITHHOLDING PAYMENT

In the event that this sale is of a property with a value of \$750,000.00 dollars or more then:

16.1 Clearance certificate or variation

17.1.1 The vendor must immediately advise the purchaser whether a clearance certificate or variation notice from the Australian Taxation Office will be provided.

16.1.2 A clearance certificate or variation must be given at least 7 days prior to settlement.

16.2 Withholding and remission of payment

16.2.1 If the vendor gives a clearance certificate, the purchaser must not withhold any amount.

16.2.2 If the vendor gives the purchaser a variation notice, the purchaser must withhold the amount specified in that notice.

16.2.3 In the event that the vendor does not provide a clearance certificate or a variation notice prior to settlement then the purchaser must withhold 12.5% of the purchase price on account of the Foreign Resident Capital Gains Withholding Payment.

16.2.4 The purchaser must remit to the Australian Taxation Office any amount withheld on account of the Foreign Resident Capital Gains Withholding Payment as soon as possible following settlement.

16.3 Vendor to indemnify purchaser

In the event that for any reason the purchaser becomes liable to pay an amount to the Australian Taxation Office on account of a liability arising out of the obligations of the vendor and purchaser under the Taxation Administration Act 1953 then the vendor indemnifies and holds harmless the purchaser from all amounts for which the purchaser becomes liable.

17. SEVERABILITY

In the event of any part of this contract being or becoming void or unenforceable or being illegal then that part shall be severed from this contract to the extent that all parts that shall not be or become void, unenforceable or illegal shall remain in full force and effect and be unaffected by such severance.

18. LAND TAX

18.1 Despite any other condition in the Contract, the parties agree that:

18.1.1 for the purpose of Special Condition 18.2.2 the relevant assessment for land tax is that effected on 31 December of the year preceding the Settlement Date which includes all the titles that comprises the Property (Land Tax Assessment); and

18.1.2 land tax will be adjusted:

(a) based on the proportional land tax stated on the Land Tax Assessment; and

(b) in accordance with any of the following methods that the Vendor, in its absolute discretion, elects to apply:

(i) between the Vendor and the Purchaser on the basis that the amount to be apportioned between them is the proportion of the land tax (calculated on a proportional basis) equal to the

proportion which the surface area of the Property bears to the surface area of the land that is subject to the proportional land tax stated on the Land Tax Assessment;

(ii) if the Property is ever separately assessed for land tax, on the basis of that separate assessment; or

(c) on such basis as determined by the Vendor (acting reasonably),

as the Vendor may reasonably direct the Purchase on or before the Settlement date.

18.2 The Purchaser acknowledges and agrees that:

18.2.1 if the Purchaser is in breach of this Contract by not completing this contract on the settlement date;

and

18.2.2 if as a result of the Purchaser's breach, completion of this Contract takes place on a date that is after 31 December in the year that completion of this Contract is due to take place (Settlement year); then

18.2.3 the Purchaser's breach will result in an increase in the amount of the Vendor's land tax assessment for the year following the Settlement year as a result of the Property continuing to be included in the Vendor's total landholdings in Victoria; and

18.2.4 the additional tax which the vendor will incur in accordance with this Special Condition (Additional Land Tax) is a reasonably foreseeable loss incurred by the Vendor as a result of the Purchaser's breach in respect of which the Vendor is entitled to compensation from the Purchaser.

18.3 if Special Condition 18.2 applies, then, on the Settlement date, the Purchaser must in addition to the balance pay to the Vendor on account of the Additional Land Tax an amount equal to 2% of the Price of the Property (Amount Paid).

18.4 the parties agree that if the Additional Land Tax as assessed by the Commissioner of State Revenue is;

18.4.1 less than the Amount Paid, the Vendor must refund the difference to the Purchaser; or

18.4.2 more than that Amount Paid, the Purchaser must pay the difference to the Vendor within 7 days of being served with a written demand for such payment.

18.5 Despite Special Condition 18.2, payment of the Price will not be delayed and no money will be withheld from the Vendor out of the Price on account of any land tax which may be or may subsequently become charged on the Land.

18.6 The Vendor acknowledges that:

18.6.1 it is liable and responsible for payment of land tax chargeable on the Land until the date upon which the Purchaser becomes entitled to possession; and

18.6.2 subject to Special condition 18.1, it must pay any such land tax assessed to the Vendor within the time specified in the assessment notice.

19.0 Building and Pest inspection (COVID 19)

The parties agree that should the Victorian Government imposes restrictions under the Health Directives issued by the Victorian Chief Health Office and if the purchaser is unable to fulfill the building and pest inspection on or before the due date;

- I. the Vendor may grant only one extension of maximum two weeks; and
- II. advise the purchaser that any further extension request is refused

in which case the purchaser may, within 2 clear business days either:

- III. end the contract; or
- IV. advise the vendor that the purchaser no longer relies on this condition

20.0 SWIMMING POOL OR SPA

If the property contains a Swimming Pool or Spa ("pool") the purchaser acknowledges that:

- i. The purchaser must comply with the provisions of the Building Act 1993 and the Building Regulations 1994 and 2018 ("Regulations"); and
- ii. The purchaser must ensure that there is a safety barrier installed and that such Safety Barrier complies with Regulation 5.13 of the Regulations (or any regulation imposed in the future by any regulatory authority which relates to pool safety barriers); and
- iii. The purchaser must register the pool with the local council immediately upon settlement; and
- iv. The purchaser agrees to indemnify and keep indemnified, the vendor against any non-compliance of any regulation by the Vendor from the day of sale.

21.0 SOLAR PANELS

If the property includes solar panels, the purchaser acknowledged that:

- i. The Vendor makes no warranties as to the condition of the solar panels; and
- ii. The Vendor makes no warranties as to any savings that may be available to the purchaser as a result of the existence of the solar panels; and
- iii. The purchaser must comply with any relevant regulations imposed currently or in the future by any regulatory authority which may apply to the solar panels and will not call upon the Vendors for any matter relating to the same; and
- iv. The purchaser agrees to indemnify and keep indemnified, the vendor, against any non-compliance of any regulation by the Vendor from the day of sale.

This document is prepared from a precedent intended solely for use by legal practitioners with the knowledge, skill and qualifications required to use the precedent to create a document suitable to meet the vendor's legal obligation to give certain statements and documents to a purchaser before the purchaser signs a contract to purchase the land. This document incorporates the requirements in section 32 of the *Sale of Land Act 1962* as at 30 October 2018.

Vendor Statement


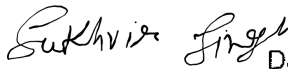
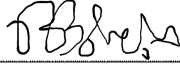
section 32 statement

The vendor makes this statement in respect of the land in accordance with section 32 of the *Sale of Land Act 1962*.

This statement must be signed by the vendor and given to the purchaser before the purchaser signs the contract.

The vendor may sign by electronic signature.

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

Land	VOLUME 12353 FOLIO 353	
	Lot 37 on Plan of Subdivision 800863F	
Property Address	UNIT 20 81 COOPER STREET CAMPBELLFIELD VIC 3061	
Vendor's name	RAMANDEEP KAUR and SUKHVIR SINGH	
Signature	 	Date 24/05/2022
Purchaser's name		
Signature	Paul Bushell	Date 24/05/2022

Important information

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1. FINANCIAL MATTERS

1.1 Particulars of any Rates, Taxes, Charges or Other Similar Outgoings (and any interest on them)

(a) *Their total does not exceed: \$ _____

OR

(b) *Are contained in the attached certificate/s.

OR

(c) *Their amounts are:

Authority	Amount	Interest (if any)
(1) _____	(1) \$ _____	(1) \$ _____
(2) _____	(2) \$ _____	(2) \$ _____
(3) _____	(3) \$ _____	(3) \$ _____
(4) _____	(4) \$ _____	(4) \$ _____

(d) *There are NO amounts for which the purchaser may become liable as a consequence of the sale of which the vendor might reasonably be expected to have knowledge¹, which are not included above; other than any amounts described in this rectangular box.

\$ _____

1.2 Particulars of any Charge (whether registered or not) imposed by or under any Act to secure an amount due under that Act, including the amount owing under the charge

\$ _____ To _____

Other particulars (including dates and times of payments):

1.3 Terms Contract

This section 1.3 only applies if this vendor statement is in respect of a terms contract where the purchaser is obliged to make 2 or more payments (other than a deposit or final payment) to the vendor after the execution of the contract and before the purchaser is entitled to a conveyance or transfer of the land.

*Attached is a Law Institute of Victoria published "Additional Vendor Statement".

1.4 Sale Subject to Mortgage

This section 1.4 only applies if this vendor statement is in respect of a contract which provides that any mortgage (whether registered or unregistered), is NOT to be discharged before the purchaser becomes entitled to possession or receipts of rents and profits.

*Attached is a Law Institute of Victoria published "Additional Vendor Statement".

¹ Other than any GST payable in accordance with the contract.

2. INSURANCE

2.1 Damage and Destruction

This section 2.1 only applies if this vendor statement is in respect of a contract which does NOT provide for the land to remain at the risk of the vendor until the purchaser becomes entitled to possession or receipt of rents and profits.

(a) *Attached is a copy or extract of any policy of insurance in respect of any damage to or destruction of the land.

OR

(b) *Particulars of any such policy of insurance in respect of any damage to or destruction of the land are as follows:

Name of insurance company: _____

Type of policy: _____ Policy no: _____

Expiry date: _____ / _____ / _____ Amount insured: _____

2.2 Owner-Builder

This section 2.2 only applies where there is a residence on the land that was constructed by an owner - builder within the preceding 6 years and section 137B of the Building Act 1993 applies to the residence.

- (a) *Attached is a copy or extract of any policy of insurance required under the *Building Act* 1993.
OR

- (b) *Particulars of any required insurance under the Building Act 1993 are as follows:

Name of insurance company: _____

Policy no: _____ Expiry date: _____ / _____ / _____

Note: There may be additional legislative obligations in respect of the sale of land on which there is a building or on which building work has been carried out.

3. LAND USE**3.1 Easements, Covenants or Other Similar Restrictions**

A description of any easement, covenant or other similar restriction affecting the land (whether registered or unregistered): -

- (a) *Is in the attached copies of title document/s.

OR

- *Is as follows:

- (b) *Particulars of any existing failure to comply with that easement, covenant or other similar restriction are:

3.2 Road Access

*There is NO access to the property by road if the square box is marked with an "X"

3.3 Designated Bushfire Prone Area

*The land is in a designated bushfire prone area under section 192A of the *Building Act* 1993 if the square box is marked with an "X"

3.4 Planning Scheme

- *Attached is a certificate with the required specified information.

OR

- *The required specified information is as follows:

(a) Name of planning scheme _____

(b) Name of responsible authority _____

(c) Zoning of the land _____

(d) Name of planning overlay _____

220187 CUONH...

4. NOTICES

4.1 Notice, Order, Declaration, Report or Recommendation

Particulars of any notice, order, declaration, report or recommendation of a public authority or government department or approved proposal directly and currently affecting the land, being a notice, order, declaration, report, recommendation or approved proposal of which the vendor might reasonably be expected to have knowledge:

*Are contained in the attached certificates and/or statements.

OR

*Are as follows:

4.2 Agricultural Chemicals

There are NO notices, property management plans, reports or orders in respect of the land issued by a government department or public authority in relation to livestock disease or contamination by agricultural chemicals affecting the ongoing use of the land for agricultural purposes. However, if this is not the case, the details of any such notices, property management plans, reports or orders, are as follows:

4.3 Compulsory Acquisition

The particulars of any notices of intention to acquire that have been served under section 6 of the *Land Acquisition and Compensation Act 1986* are as follows:

5. BUILDING PERMITS

Particulars of any building permit issued under the *Building Act 1993* in the preceding 7 years (required only where there is a residence on the land):

*Are contained in the attached certificate.

OR

*Are as follows:

6. OWNERS CORPORATION

This section 6 only applies if the land is affected by an owners corporation within the meaning of the *Owners Corporations Act 2006*.

6.1 *Attached is a current owners corporation certificate with its required accompanying documents and statements, issued in accordance with section 151 of the *Owners Corporations Act 2006*.

OR

6.2 *Attached is the information prescribed for the purposes of section 151(4)(a) of the *Owner Corporations Act 2006* and the copy documents specified in section 151(4)(b)(i) and (iii) of that Act.

OR

6.3 *The owners corporation is an inactive owners corporation.²

² An inactive owners corporation includes one that in the previous 15 months has not held an annual general meeting, not fixed any fees and not held any insurance.

7. *GROWTH AREAS INFRASTRUCTURE CONTRIBUTION ("GAIC")

Words and expressions in this section 7 have the same meaning as in Part 9B of the *Planning and Environment Act 1987*.

7.1 Work-in-Kind Agreement

This section 7.1 only applies if the land is subject to a work-in-kind agreement.

- (a) *The land is NOT to be transferred under the agreement unless the square box is marked with an "X"
- (b) *The land is NOT land on which works are to be carried out under the agreement (other than Crown land) unless the square box is marked with an "X"
- (c) *The land is NOT land in respect of which a GAIC is imposed unless the square box is marked with an "X"

7.2 GAIC Recording

This section 7.2 only applies if there is a GAIC recording.

Any of the following certificates or notices must be attached if there is a GAIC recording.

The accompanying boxes marked with an "X" indicate that such a certificate or notice that is attached:

- (a) *Any certificate of release from liability to pay a GAIC
- (b) *Any certificate of deferral of the liability to pay the whole or part of a GAIC
- (c) *Any certificate of exemption from liability to pay a GAIC
- (d) *Any certificate of staged payment approval
- (e) *Any certificate of no GAIC liability
- (f) *Any notice providing evidence of the grant of a reduction of the whole or part of the liability for a GAIC or an exemption from that liability
- (g) *A GAIC certificate issued under Part 9B of the *Planning and Environment Act 1987* must be attached if there is no certificate or notice issued under any of sub -sections 7.2 (a) to (f) above

8. SERVICES

The services which are marked with an "X" in the accompanying square box are NOT connected to the land:

- Electricity supply Gas supply Water supply Sewerage Telephone services

9. TITLE

Attached are copies of the following documents:

9.1 *(a) Registered Title

A Register Search Statement and the document, or part of a document, referred to as the "diagram location" in that statement which identifies the land and its location.

OR

*(b) General Law Title

The last conveyance in the chain of title or other document which gives evidence of the vendor's title to the land.

- *9.2 Evidence of the vendor's right or power to sell (where the vendor is not the registered proprietor or the owner in fee simple).

10. SUBDIVISION

10.1 Unregistered Subdivision

This section 10.1 only applies if the land is subject to a subdivision which is not registered.

- (a) *Attached is a copy of the plan of subdivision certified by the relevant municipal council if the plan is not yet registered.
OR
- (b) *Attached is a copy of the latest version of the plan if the plan of subdivision has not yet been certified.

10.2 Staged Subdivision

This section 10.2 only applies if the land is part of a staged subdivision within the meaning of section 37 of the *Subdivision Act 1988*.

- (a) *Attached is a copy of the plan for the first stage if the land is in the second or a subsequent stage.
- (b) The requirements in a statement of compliance relating to the stage in which the land is included that have not been complied with are as follows:

- (c) The proposals relating to subsequent stages that are known to the vendor are as follows:

- (d) The contents of any permit under the *Planning and Environment Act 1987* authorising the staged subdivision are:

10.3 Further Plan of Subdivision

This section 10.3 only applies if the land is subject to a subdivision in respect of which a further plan within the meaning of the *Subdivision Act 1988* is proposed.

- (a) *Attached is a copy of the plan which has been certified by the relevant municipal council (if the later plan has not been registered).
OR
- (b) *Attached is a copy of the latest version of the plan (if the later plan has not yet been certified).

11. *DISCLOSURE OF ENERGY INFORMATION

(Disclosure of this information is not required under section 32 of the Sale of Land Act 1962 but may be included in this vendor statement for convenience.)

Details of any energy efficiency information required to be disclosed regarding a disclosure affected building or disclosure area affected area of a building as defined by the *Building Energy Efficiency Disclosure Act 2010* (Cth)

- (a) to be a building or part of a building used or capable of being used as an office for administrative, clerical, professional or similar based activities including any support facilities; and
- (b) which has a net lettable area of at least 1000m²; (but does not include a building under a strata title system or if an occupancy permit was issued less than 2 years before the relevant date):
 - *Are contained in the attached building energy efficiency certificate.
 - OR
 - *Are as follows:

12. DUE DILIGENCE CHECKLIST

(The Sale of Land Act 1962 provides that the vendor or the vendor's licensed estate agent must make a prescribed due diligence checklist available to purchasers before offering land for sale that is vacant residential land or land on which there is a residence. The due diligence checklist is NOT required to be provided with, or attached to, this vendor statement but the checklist may be attached as a matter of convenience.)

- Vacant Residential Land or Land with a Residence
- Attach Due Diligence Checklist (this will be automatically attached if ticked)

13. ATTACHMENTS

(Any certificates, documents and other attachments may be annexed, and additional information may be added to this section 13 where there is insufficient space in any of the earlier sections)

(Attached is a Law Institute of Victoria published "Additional Vendor Statement" if section 1.3 (Terms Contract) or section 1.4 (Sale Subject to Mortgage) applies)

2019



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The Victorian Government acknowledges the Traditional Owners of Victoria and pays respects to their ongoing connection to their Country, History and Culture. The Victorian Government extends this respect to their Elders, past, present and emerging.

REGISTER SEARCH STATEMENT (Title Search) Transfer of Land Act 1958

Page 1 of 2

VOLUME 12353 FOLIO 353

Security no : 124097458249Y
Produced 09/05/2022 04:58 PM

LAND DESCRIPTION

Lot 37 on Plan of Subdivision 800863F.
PARENT TITLE Volume 12315 Folio 996
Created by instrument PS800863F Stage 2 14/01/2022

REGISTERED PROPRIETOR

Estate Fee Simple
Joint Proprietors
RAMANDEEP KAUR
SUKHVIR SINGH both of 8 CHEER TERRACE TARNEIT VIC 3029
AV323230C 11/02/2022

ENCUMBRANCES, CAVEATS AND NOTICES

MORTGAGE AV323231A 11/02/2022
ASCENT FUNDS MANAGEMENT LTD

MORTGAGE AV323232X 11/02/2022
DAVID TWEED

COVENANT E163227 16/09/1971

Any encumbrances created by Section 98 Transfer of Land Act 1958 or Section 24 Subdivision Act 1988 and any other encumbrances shown or entered on the plan set out under DIAGRAM LOCATION below.

AGREEMENT Section 173 Planning and Environment Act 1987
AU191892R 30/03/2021

DIAGRAM LOCATION

SEE PS800863F FOR FURTHER DETAILS AND BOUNDARIES

ACTIVITY IN THE LAST 125 DAYS

NUMBER		STATUS	DATE
PS800863F/S2 (B)	PLAN OF SUBDIVISION	Registered	14/01/2022
AV323229L (E)	DISCHARGE OF MORTGAGE	Registered	11/02/2022
AV323230C (E)	TRANSFER	Registered	11/02/2022
AV323231A (E)	MORTGAGE	Registered	11/02/2022
AV323232X (E)	MORTGAGE	Registered	11/02/2022

-----END OF REGISTER SEARCH STATEMENT-----

Additional information: (not part of the Register Search Statement)

Street Address: UNIT 20 81 COOPER STREET CAMPBELLFIELD VIC 3061

ADMINISTRATIVE NOTICES

NIL



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**REGISTER SEARCH STATEMENT (Title Search) Transfer of
Land Act 1958**

Page 2 of 2

eCT Control 19907P OAKLEY THOMPSON & CO PTY LTD
Effective from 11/02/2022

OWNERS CORPORATIONS

The land in this folio is affected by
OWNERS CORPORATION 1 PLAN NO. PS800863F

DOCUMENT END



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Document Type	Plan
Document Identification	PS800863F
Number of Pages (excluding this cover sheet)	9
Document Assembled	09/05/2022 17:02

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PLAN OF SUBDIVISION		EDITION 2	PS 800863 F	
LOCATION OF LAND Parish: Wollert Township: ----- Section: ----- Crown Allotment: ----- Crown Portion: 1 (Part) Title References: Vol 10848 Fol 384 Last Plan Reference: TP 453498 W (Lot 11) Postal Address: 81-85 Cooper Street CAMPBELLFIELD 3061 MGA2020 Co-ords: E 319625 GDA2020 N 5831565 Zone 55		COUNCIL NAME: City of Hume		
VESTING OF ROADS AND/OR RESERVES		NOTATIONS		
Identifier	Council/Body/Person	Staging This is/ is not a staged subdivision Planning permit No.		
NIL	NIL	Lots in this plan may be affected by one or more Owners Corporations. For details of any Owners Corporations including purpose, responsibility, entitlement and liability see Owners Corporation search report, Owners Corporation additional information and if applicable, Owners Corporation rules. Common Property No: 1 is all the land in the plan except Lots 1-56.		
Depth Limitation: Does not apply		Survey: This plan is / is not based on survey This is a SPEAR plan. This survey has been connected to Permanent Mark Nots: Wollert PM 55 and Yuroke PM 374 in Proclaimed Survey Area No: -----		
Boundaries shown by thick continuous hatched lines are defined by buildings. Location of boundaries defined by buildings: Median. Boundaries shown 'M'. Exterior face: All other boundaries.				
EASEMENT INFORMATION				
Legend: A - Appurtenant Easement E - Encumbering Easement R - Encumbering Easement (Road)				
Easements and rights implied by Section 12(2) of the Subdivision Act 1988 apply to all the land in this plan.				
Easement Reference	Purpose	Width (Metres)	Origin	Land Benefited / In Favour Of
E-1, E-3	TRANSMISSION OF ELECTRICITY	4.88	C915963	S.E.C.V.
E-2	DRAINAGE AND SEWERAGE	SEE DIAG	LP 74497	LOTS IN LP 74497
E-2	DRAINAGE AND SEWERAGE	SEE DIAG	LP 77952	LOTS IN LP 77952
E-2	DRAINAGE	SEE DIAG	THIS PLAN	HUME CITY COUNCIL
E-3, E-4	POWERLINE	SEE DIAG	THIS PLAN SEC 88, ELECTRICITY INDUSTRY ACT 2000	JEMENA ELECTRICITY NETWORKS (VIC) LTD
MERIDIAN LAND SURVEYORS PROVIDERS OF SPATIAL DATA SOLUTIONS 28/266 BOLTON ST, ELTHAM 3095 Ph: (03) 9439 0070 www.meridiansurvey.com.au		Surveyors Ref: E 5096 Comp Owen M. Dabelstein Version 02		Original sheet size: A3 Sheet 1 of 8
				THIS IS A LAND USE VICTORIA COMPILED PLAN FOR DETAILS SEE MODIFICATION TABLE HEREIN



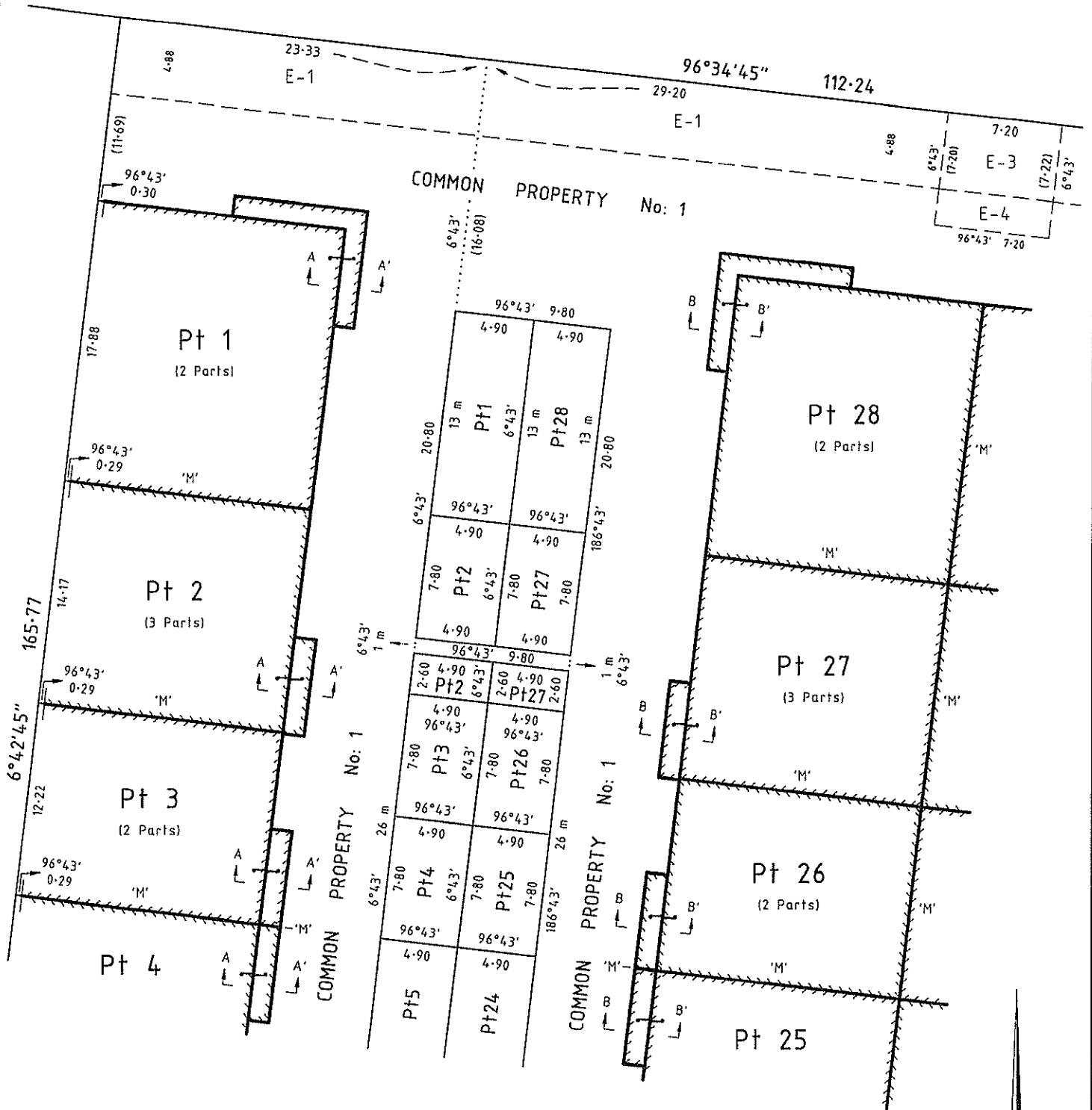
NGA2020
Zone 55

DIAGRAM 1
OVERALL SITE
LAYOUT

PS 800863 F

ENLARGEMENT
OF PART OF
DIAGRAM 1

COOPER STREET



See sheet 4

MCA2020
Zone 55

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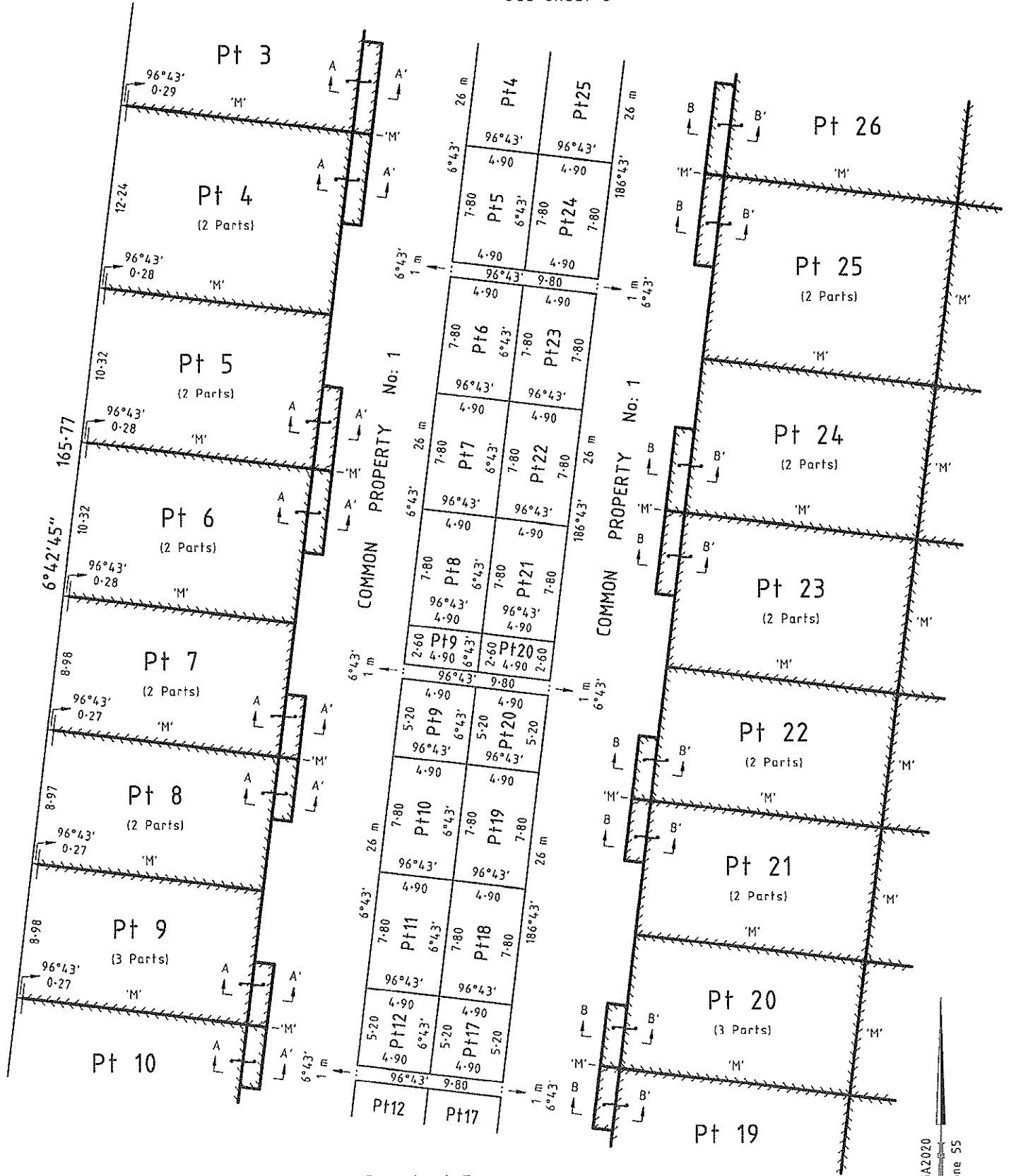
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Sheet 3

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ENLARGEMENT
OF PART OF
DIAGRAM 1

See sheet 3



See sheet 5

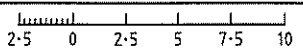
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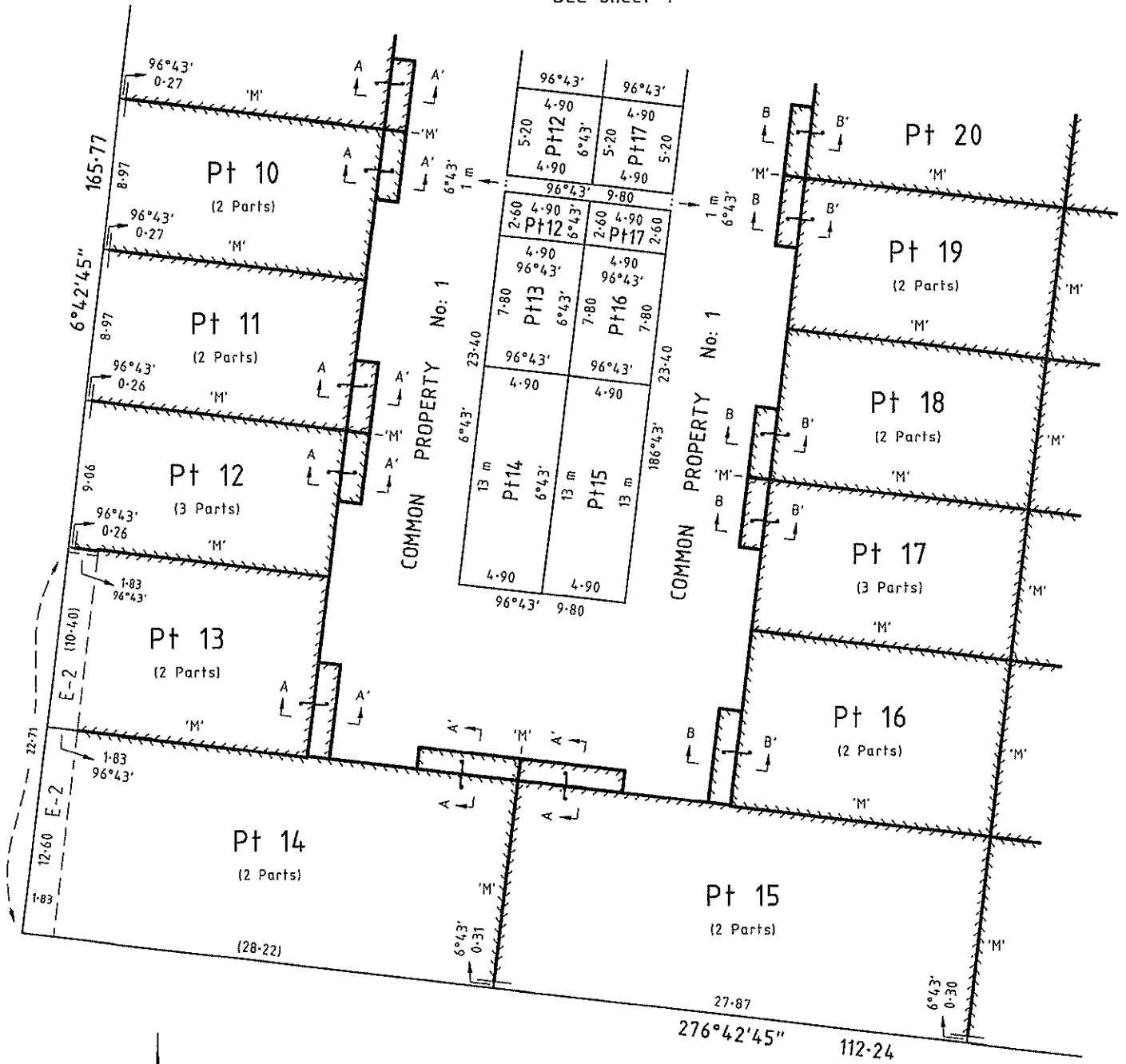
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Sheet 4

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ENLARGEMENT
OF PART OF
DIAGRAM 1

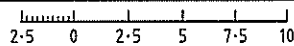
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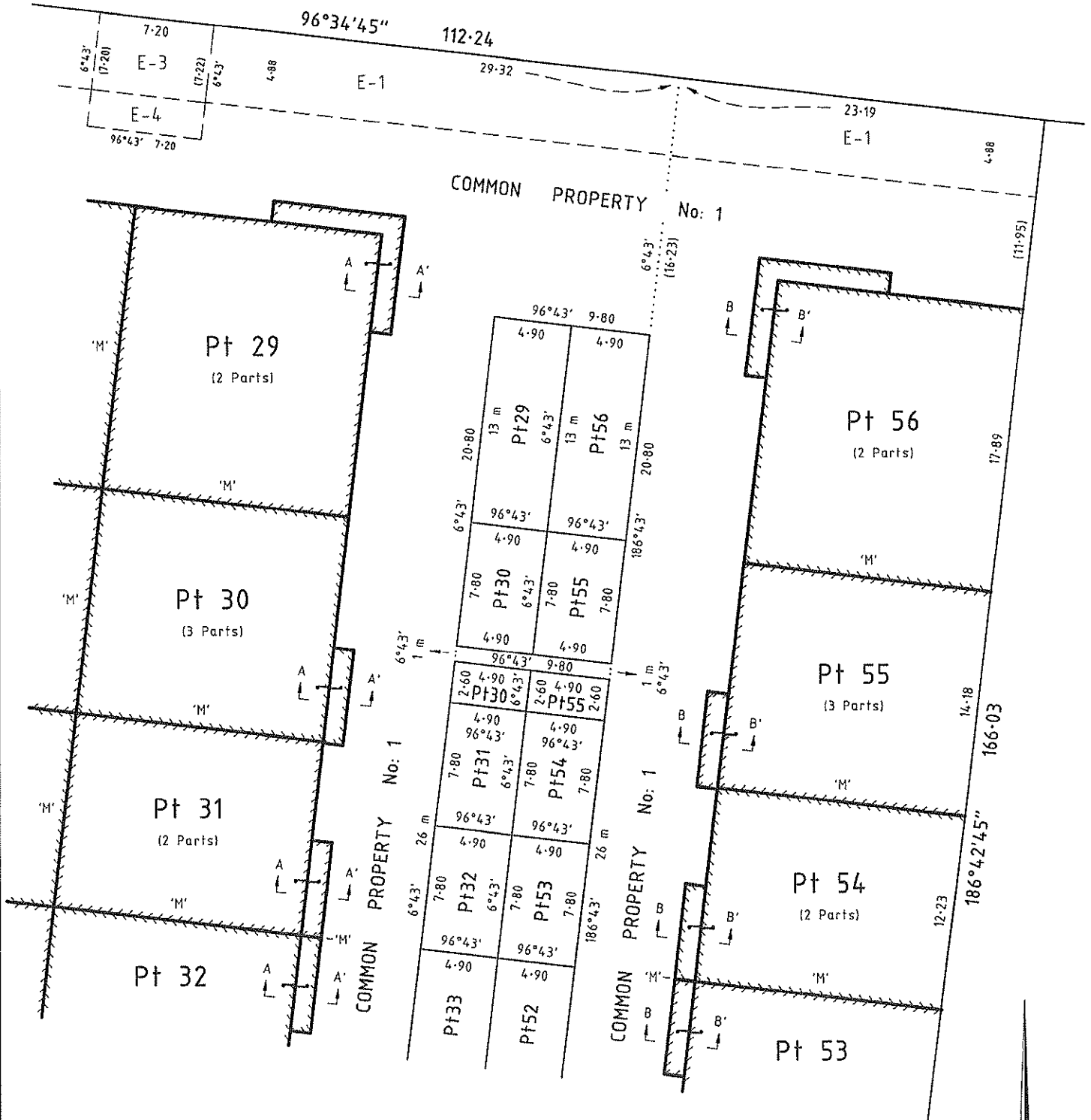
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PS 800863 F

ENLARGEMENT
OF PART OF
DIAGRAM 1

COOPER STREET



See sheet 7

MGA2020
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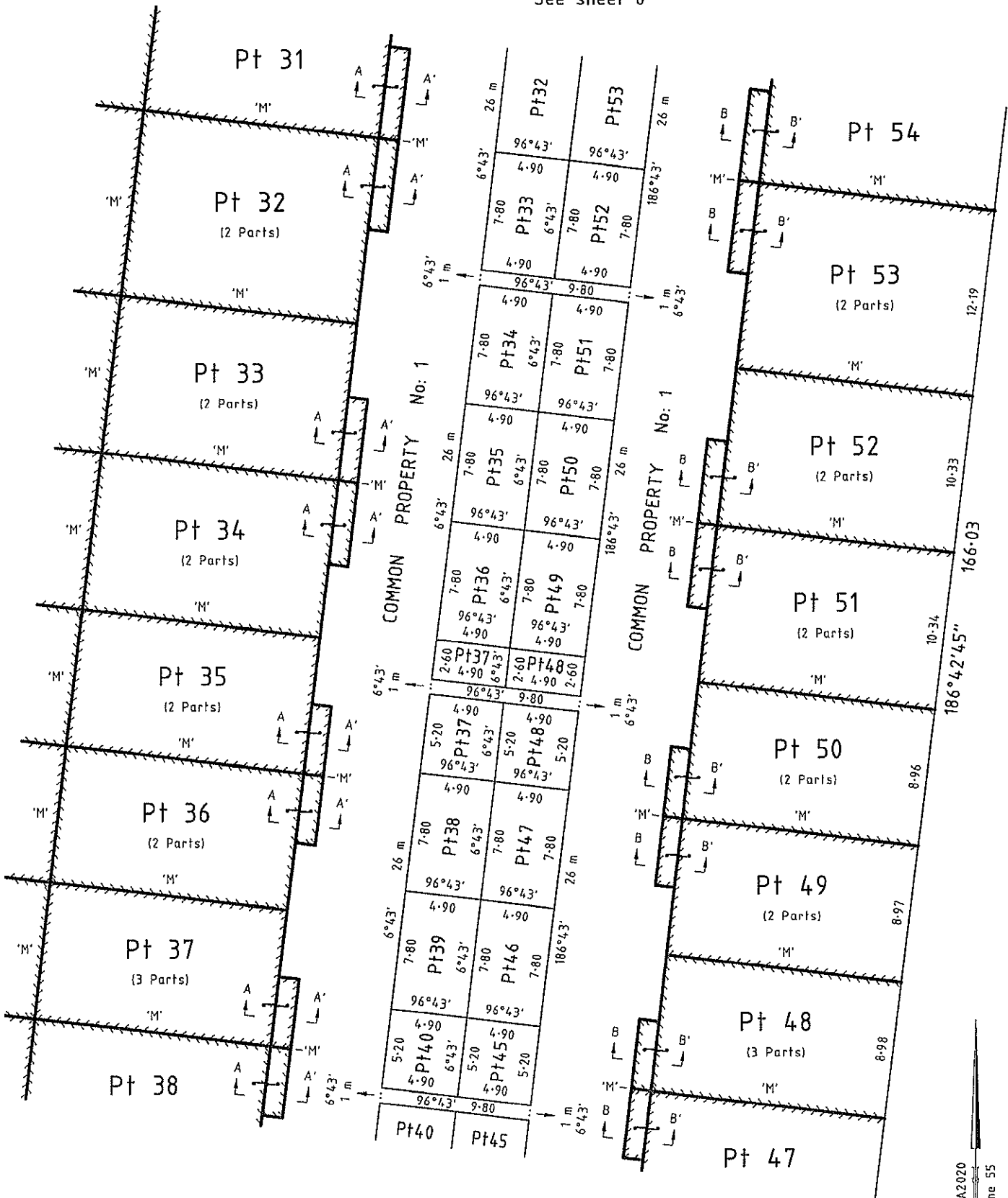
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OF PART OF
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See sheet 6



See sheet 8

MGA2020
Zone 55

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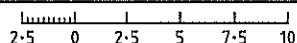
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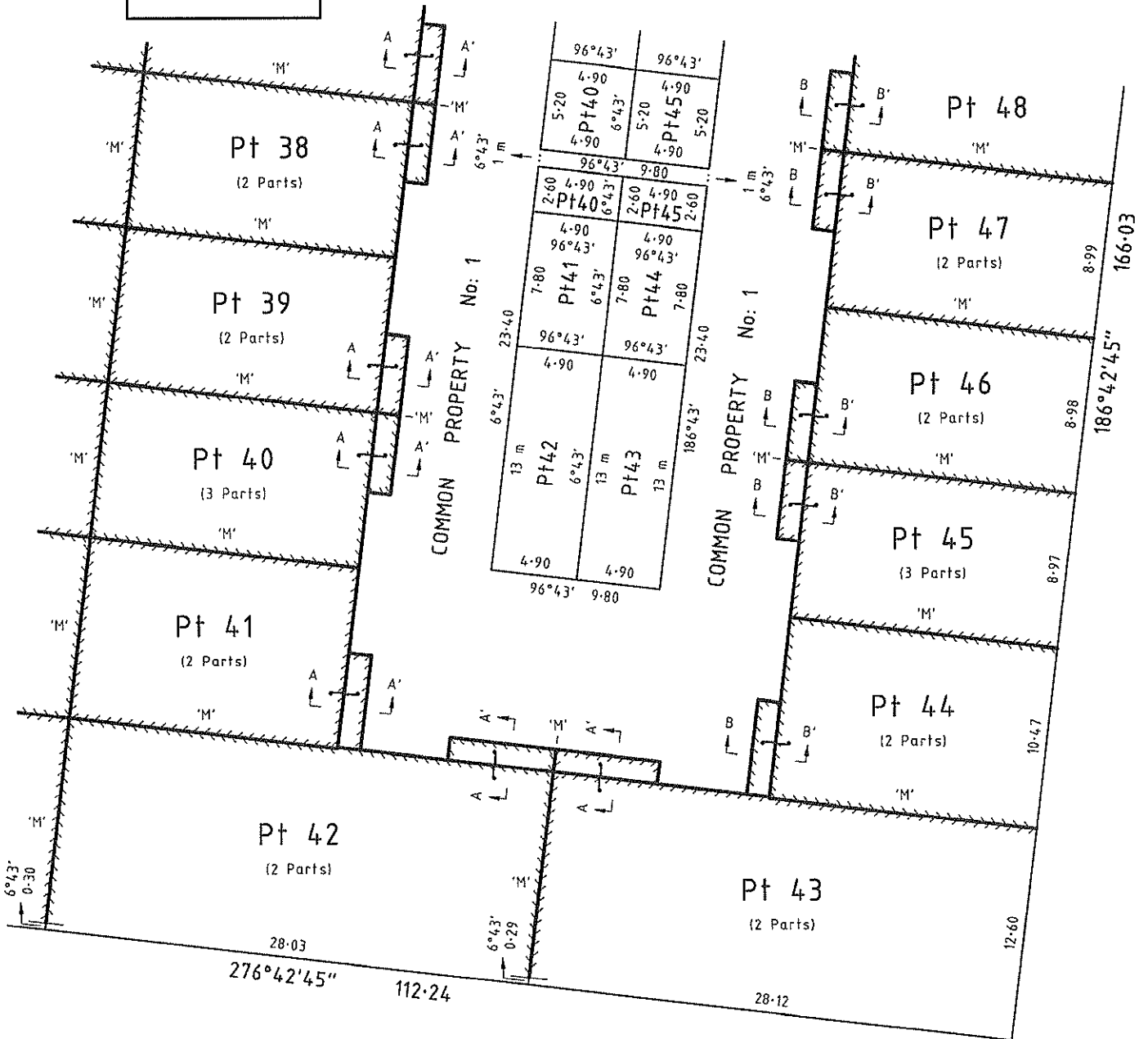
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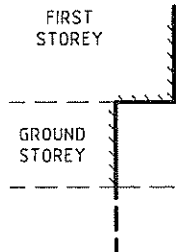
PS 800863 F

ENLARGEMENT
OF PART OF
DIAGRAM 1

See sheet 7



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29Pt - 43Pt



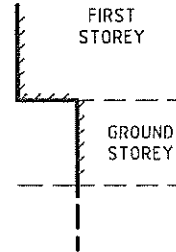
COMMON
PROP. No: 1

SITE LEVEL

SECTION A-A'

PART LOTS 1 THROUGH 15
AND 29 THROUGH 43
(NOT TO SCALE)

16Pt - 28Pt
44Pt - 56Pt



COMMON
PROP. No: 1

SITE LEVEL

SECTION B-B'

PART LOTS 16 THROUGH 28
AND 44 THROUGH 56
(NOT TO SCALE)

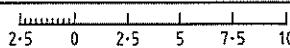


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Sheet 8

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E163227

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30.00 G RT 11 9-55 9 15 30 2 SEP 16 71

RODDA, BALLARD & VROLAND *et*

RF 16.7 111

V I C T O R I A

T R A N S F E R O F L A N D

HOOKER-REX PTY. LIMITED of 327 Collins Street, Melbourne, being registered as the proprietor of an estate in fee simple in the land hereinafter described subject to the encumbrances notified hereunder IN CONSIDERATION of the sum of FORTY-FOUR THOUSAND DOLLARS (\$44,000.00) paid to it by RUBERY OWEN & KEMSLEY PROPRIETARY LIMITED of Burleigh Avenue, Woodville, North, South Australia DOETH HEREBY TRANSFER to the said Rubery Owen & Kemsley Proprietary Limited ALL ITS ESTATE AND INTEREST in ALL THAT piece of land being Lot 11 on Plan of Subdivision No. 77952 Parish of Wollert and being the whole of the land more particularly described in Certificate of Title Volume 8703 Folio 781 AND the said Rubery Owen & Kemsley Proprietary Limited for itself its successors assigns and transferees the registered proprietor or proprietors for the time being of the land hereby transferred and of every part thereof DOETH HEREBY and as separate covenants COVENANT with the said Hooker-Rex Pty. Limited and other the registered proprietor or proprietors for the time being of the land comprised in Plans of Subdivision Nos. 74497, 76156, 77570, 77120, 77952, 78811, 81490 and 87662 or any part thereof (other than the land hereby transferred) as follows:-

1. That it will not erect or cause or suffer to be erected upon the said land any building or buildings unless the outside wall of such building facing the frontage to Cooper Road is constructed of brick or concrete or reinforced concrete or masonry or masonry veneer or glass curtain walling.

CAVEAT

660
[Signature]

SEP-15-71 7 28 00 4 62701
VICTORIA + STAMP DUTY
LE F 1813 *** 660-0



[Handwritten initials]

2. That it will not erect or construct or cause or suffer to be constructed or erected on the land ^{hereby transferred} ~~sold~~ any building or buildings at a lesser distance than thirty-five ^{Cooper} (35) feet from the frontage to ~~Northbourne~~ Road.

3. That it will not pave or cause or suffer to be paved otherwise than for the purpose of driveways or footways any part of the land hereby transferred which is situated between the frontage of the said land to ^{Cooper} ~~Northbourne~~ Road and any buildings or any screen wall as provided in clause 4 erected on the land hereby transferred

4. That it will not store or cause or suffer to be stored any goods or materials or permit the parking of any vehicles on the area of the said land situated between ^{Cooper} ~~Northbourne~~ Road and any building erected on the said land unless same shall be screened by a wall constructed of brick or concrete or reinforced concrete or masonry or masonry veneer erected at least thirty-five (35) feet from the frontage of the said land to ^{Cooper} ~~Northbourne~~ Road and provided always that no vehicle or vehicles or stored goods and materials shall at any time exceed the height of such screen wall.

AND IT IS HEREBY AGREED AS FOLLOWS:-

That the benefit of the foregoing covenants and each of them shall be attached to and run at law and in equity with the land comprised in Plans of Subdivision Nos. 74497, 76156, 77570, 77120, 77952, 78811, 81490 and 87662 or any part thereof (other than the land hereby transferred) and that the burden thereof shall be annexed to and run at law and in equity with the land hereby transferred and every part thereof and that the same shall be noted and appear on the Certificate of Title to issue for

the said land and every part thereof as an encumbrance affecting the same and every part thereof.

DATED this *23rd* day of *August* 1971.

EXECUTED by HOOKER-REX PTY. LIMITED)

by being signed by its Attorney)

THOMAS DIXSON CHAPMAN under power) *Thomas Chapman*

No. 172290 in the presence of:)

[Handwritten signature]

THE COMMON SEAL of RUBERY OWEN &)

KEMSLEY PROPRIETARY LIMITED was)

hereto affixed in accordance with)

its Articles of Association and in)

the presence of:)



[Handwritten signature]
..... Director
W. Gwinnett
[Handwritten signature]
..... Secretary
R.J. Putna

ENCUMBRANCES REFERRED TO:

As shown at the foot of the said Certificate of Title.

7.30/9/71 The easement created by Instrument No *915963*

in E/163226
AMENDED with consent
Solicitors for *2/2/71*
7.30/9/71



A memorandum of the within instrument
has been entered in the Register Book



DATE 13 1971.

HOKER-REX PTY. LIMITED

- to -

ROBERT OWEN & KEMSLEY PROPRIETARY LIMITED

TRANSFER OF LAND

RODDA, BALLARD & VROLAND,
Solicitors,
697 Burke Road,
CAMBERWELL. 3124.
82-3311
CWB:EH B.8096



Department of Environment, Land, Water & Planning

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Produced 09/05/2022 05:01:32 PM

Status	Registered	Dealing Number	AU191892R
Date and Time Lodged	30/03/2021 10:20:25 PM		

Lodger Details

Lodger Code	17223H
Name	MADDOCKS
Address	
Lodger Box	
Phone	
Email	
Reference	MYM:S173LC 8400162

APPLICATION TO RECORD AN INSTRUMENT

Jurisdiction	VICTORIA
--------------	----------

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Estate and/or Interest

FEE SIMPLE

Land Title Reference

10848/384

Instrument and/or legislation

RECORD - AGREEMENT - SECTION 173
Planning & Environment Act - section 173

Applicant(s)

Name	HUME CITY COUNCIL
Address	
Street Number	1079
Street Name	PASCOE VALE
Street Type	ROAD
Locality	BROADMEADOWS
State	VIC
Postcode	3047

Additional Details



Department of Environment, Land, Water & Planning

Electronic Instrument Statement

Refer Image Instrument

The applicant requests the recording of this Instrument in the Register.

Execution

1. The Certifier has taken reasonable steps to verify the identity of the applicant or his, her or its administrator or attorney.
2. The Certifier holds a properly completed Client Authorisation for the Conveyancing Transaction including this Registry Instrument or Document.
3. The Certifier has retained the evidence supporting this Registry Instrument or Document.
4. The Certifier has taken reasonable steps to ensure that this Registry Instrument or Document is correct and compliant with relevant legislation and any Prescribed Requirement.

Executed on behalf of	HUME CITY COUNCIL
Signer Name	ZINA TEOH
Signer Organisation	PARTNERS OF MADDOCKS
Signer Role	AUSTRALIAN LEGAL PRACTITIONER
Execution Date	30 MARCH 2021

File Notes:

NIL

This is a representation of the digitally signed Electronic Instrument or Document certified by Land Use Victoria.

Statement End.



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Maddocks

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DX 259 Melbourne

Agreement under section 173 of the Planning and Environment Act 1987

Subject Land: 81-85 Cooper Street, Campbellfield VIC 3061

Hume City Council
and

Genesis Development (Vic) Pty Ltd
ACN 147 560 254



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Agreement under section 173 of the Planning and Environment Act 1987

Dated

Parties

Name	Hume City Council
Address	1079 Pascoe Vale Road, Broadmeadows, Victoria
Short name	Council

Name	Genesis Development (Vic) Pty Ltd ACN 147 560 254
Address	Jack Yacoub & Associates 3 Holden Street, Fitzroy North, Victoria
Short name	Owner

Background

- A. Council is the responsible authority for the Planning Scheme.
- B. The Owner is or is entitled to be the registered proprietor of the Subject Land.
- C. Council issued the Planning Permit requiring the Owner to enter into this Agreement providing for the matters set out in condition 4(b) of the Planning Permit.
- D. As at the date of this Agreement, the Subject Land is encumbered by a mortgage in favour of the Mortgagee. The Mortgagee consents to the Owner entering into this Agreement.

The Parties agree

1. Definitions

In this Agreement unless the context admits otherwise:

Act means the *Planning and Environment Act 1987*.

Agreement means this Agreement and includes this Agreement as amended from time to time.

Consent Fee means a fee payable by the Owner to Council for deciding whether to give consent for anything this Agreement provides must not be done without Council's consent, and which is payable at the rate of:



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- (a) \$325.80 if paid within 12 months from the date that this Agreement commences; or
- (b) \$325.80 plus Indexation if paid at any time after 12 months from the date that this Agreement commences.

CPI means the annual Consumer Price Index (All Groups-Melbourne) as published by the Australian Bureau of Statistics, or, if that index number is no longer published, its substitute as a cumulative indicator of the inflation rate in Australia, as determined by Council from time to time.

Current Address means:

- (c) for Council, the address shown on page one of this Agreement, or any other address listed on Council's website; and
- (d) for the Owner, the address shown on page one of this Agreement or any other address provided by the Owner to Council for any purpose relating to the Subject Land.

Current Email means:

- (a) for Council, contactus@hume.vic.gov.au, or any other email address listed on Council's website; and
- (b) for the Owner, any email address provided by the Owner to Council for the express purpose of electronic communication regarding this Agreement.

Development Permit means planning permit no. P21641.1, as amended from time to time, issued on 31 January 2019, authorising the development of the Subject Land in accordance with plans endorsed by Council.

Endorsed Plan means the plan endorsed with the stamp of Council from time to time as the plan which forms part of the Planning Permit.

Indexation means an annual adjustment to the Consent Fee carried out in accordance with CPI.

Mortgagee means the person registered or entitled from time to time to be registered as mortgagee of the Subject Land.

Owner means the person registered or entitled from time to time to be registered as proprietor of an estate in fee simple of the Subject Land and includes a mortgagee-in-possession.

Owner's obligations includes the Owner's specific obligations and the Owner's further obligations.

Party or Parties means the Parties to this Agreement but does not include a person who has transferred or otherwise disposed of all of their interests in the Subject Land.

Planning Permit means planning permit no. P22221, as amended from time to time, issued on 6 August 2020, authorising a 'multi-unit industrial staged subdivision in accordance with PS 800863F' on the Subject Land in accordance with the Endorsed Plan.

Planning Scheme means the Hume Planning Scheme and any other planning scheme that applies to the Subject Land.



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Subject Land means the land situated at 81-85 Cooper Street, Campbellfield being the land referred to in certificate of title volume 10848 folio 384 and any reference to the Subject Land includes any lot created by the subdivision of the Subject Land or any part of it.

2. Interpretation

In this Agreement unless the context admits otherwise:

- 2.1 the singular includes the plural and vice versa;
- 2.2 a reference to a gender includes all genders;
- 2.3 a reference to a person includes a reference to a firm, corporation or other corporate body and that person's successors in law;
- 2.4 any agreement, representation, warranty or indemnity by 2 or more persons (including where 2 or more persons are included in the same defined term) binds them jointly and severally;
- 2.5 a term used has its ordinary meaning unless that term is defined in this Agreement. If a term is not defined in this Agreement and it is defined in the Act, it has the meaning as defined in the Act;
- 2.6 a reference to an Act, regulation or the Planning Scheme includes any Act, regulation or amendment amending, consolidating or replacing the Act, regulation or Planning Scheme;
- 2.7 the Background forms part of this Agreement;
- 2.8 the Owner's obligations take effect as separate and several covenants which are annexed to and run at law and equity with the Subject Land; and
- 2.9 any reference to a clause, page, condition, attachment or term is a reference to a clause, page, condition, attachment or term of this Agreement.

3. Purposes of Agreement

The Parties acknowledge and agree that the purposes of this Agreement are to:

- 3.1 give effect to the Planning Permit; and
- 3.2 achieve and advance the objectives of planning in Victoria and the objectives of the Planning Scheme in respect of the Subject Land.

4. Reasons for Agreement

The Parties acknowledge and agree that Council has entered into this Agreement for the following reasons:

- 4.1 Council would not have issued the Planning Permit without the condition requiring this Agreement; and
- 4.2 the Owner has elected to enter into this Agreement in order to take the benefit of the Planning Permit.

5. Agreement required

The Parties agree that this Agreement will continue to be required until the Owner has complied with all of the Owner's obligations.

6. Owner's specific obligations

The Owner covenants and agrees that:

6.1 Compliance with Development Permit

6.1.1 except with the prior written consent of Council, the Owner must only develop the Subject Land in accordance with the Development Permit and the conditions of the Development Permit; and

6.2 Expiry of the Development Permit

the Owner's obligations under clause 6.1.1 continue to apply:

6.2.1 regardless of any right conferred by the Planning Scheme;

6.2.2 regardless of any subdivision of the Subject Land; and

6.2.3 even if the Development Permit expires, is cancelled or otherwise ceases to operate.

7. Owner's further obligations**7.1 Notice and registration**

The Owner must bring this Agreement to the attention of all prospective occupiers, purchasers, lessees, licensees, mortgagees, chargees, transferees and assigns.

7.2 Further actions

The Owner:

7.2.1 must do all things necessary to give effect to this Agreement;

7.2.2 consents to Council applying to the Registrar of Titles to record this Agreement on the certificate of title of the Subject Land in accordance with s 181 of the Act; and

7.2.3 agree to do all things necessary to enable Council to do so, including:

(a) sign any further agreement, acknowledgment or document; and

(b) obtain all necessary consents to enable the recording to be made.



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7.3 Fees

The Owner must pay any Consent Fee to Council within 14 days after a written request for payment.

7.4 Council's costs to be paid

The Owner must pay to Council within 14 days after a written request for payment, Council's costs and expenses (including legal expenses) relating to this Agreement, including:

7.4.1 preparing, drafting, finalising, signing, recording and enforcing this Agreement;

7.4.2 preparing, drafting, finalising and recording any amendment to this Agreement;

7.4.3 preparing, drafting, finalising and recording any document to give effect to the ending of this Agreement.

7.5 Time for determining consent

If Council makes a request for payment of any Consent Fee under clause 7.3, the Parties agree that Council will not decide whether to grant the consent sought until payment has been made to Council in accordance with the request.

7.6 Interest for overdue money

7.6.1 The Owner must pay to Council interest in accordance with s 227A of the *Local Government Act 1989* on any amount due under this Agreement that is not paid by the due date.

7.6.2 If interest is owing, Council will apply any payment made to interest and any balance of the payment to the principal amount.

8. Agreement under s 173 of the Act

Without limiting or restricting the respective powers to enter into this Agreement, and insofar as it can be so treated, this Agreement is made as a deed in accordance with s 173 of the Act.

9. Owner's warranties

The Owner warrants that apart from the Owner and any other person who has consented in writing to this Agreement, no other person has any interest, either legal or equitable, in the Subject Land which may be affected by this Agreement.

10. Successors in title

Until such time as a memorandum of this Agreement is recorded on the certificate of title of the Subject Land, the Owner must require successors in title to:

10.1 give effect to this Agreement; and

10.2 enter into a deed agreeing to be bound by the terms of this Agreement.

11. General matters**11.1 Notices**

A notice or other communication required or permitted to be served by a Party on another Party must be in writing and may be served:

- 11.1.1 personally on the other Party;
- 11.1.2 by leaving it at the other Party's Current Address;
- 11.1.3 by posting it by priority prepaid post addressed to the other Party at the other Party's Current Address; or
- 11.1.4 by email to the other Party's Current Email.

11.2 Counterparts

This Agreement may be executed in counterparts, all of which taken together constitute one document.

11.3 No waiver

Any time or other indulgence granted by Council to the Owner or any variation of this Agreement or any judgment or order obtained by Council against the Owner does not amount to a waiver of any of Council's rights or remedies under this Agreement.

11.4 Severability

If a court, arbitrator, tribunal or other competent authority determines that any part of this Agreement is unenforceable, illegal or void then that part is severed with the other provisions of this Agreement remaining operative.

11.5 No fettering of Council's powers

This Agreement does not fetter or restrict Council's power or discretion to make decisions or impose requirements or conditions in connection with the grant of planning approvals or certification of plans subdividing the Subject Land or relating to use or development of the Subject Land.

11.6 Inspection of documents

A copy of any planning permit, document or plan referred to in this Agreement is available for inspection at Council offices during normal business hours upon giving the Council reasonable notice.

11.7 Governing law

This Agreement is governed by and is to be construed in accordance with the laws of Victoria.



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12. Commencement of Agreement

This Agreement commences on the date specified on page one or if no date is specified on page one, the date Council executes this Agreement.

13. Ending of Agreement

13.1 This Agreement ends with the written consent of Council.

13.2 After this Agreement has ended, Council will, at the Owner's written request and cost, apply to the Registrar of Titles under s 183(1) of the Act to cancel the record of this Agreement.




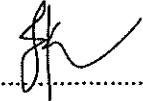
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Signing Page

Signed, sealed and delivered as a deed by the Parties.

Signed by and on behalf, and with the authority, of)
the **Hume City Council** by ~~Kirsty Miller~~, Manager)
Statutory Planning & Building Control Services, in)
the exercise of a power conferred by an Instrument)
of Delegation, in the presence of:)


.....
James McNulty
Manager Statutory Planning
& Building Control
Services


.....
Witness

Jouna Kolose
.....
Name of Witness (please print)



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Executed as a deed by Genesis Development (Vic))
Pty Ltd ACN 147 560 254 in accordance with s 127(1))
and s 127(3) of the Corporations Act 2001:


.....

Signature of Sole Director and Sole
Company Secretary

KARIM WANES
.....

Print full name



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Mortgagee's Consent

National Australia Bank Ltd as Mortgagee under instrument of mortgage no. AT635166L consents to the Owner entering into this Agreement and in the event that the Mortgagee becomes mortgagee-in-possession, agrees to be bound by the covenants and conditions of this Agreement.

A handwritten signature in black ink, appearing to read 'HENRY FIDELIS', written over a horizontal dotted line.

HENRY FIDELIS



Registrar of Titles
Land Titles Office
2 Lonsdale Street
MELBOURNE

**APPLICATION TO REGISTER AN AGREEMENT UNDER SECTION 173 OF THE
PLANNING AND ENVIRONMENT ACT 1987**

**Certificate of Title Volume 10848 Folio 384
Registered Proprietor: Genesis Development (Vic) Pty Ltd**

National Australia Bank Limited A.B.N. 12 004 044 937 as Mortgagee pursuant to
Registered Mortgage number AT635166L hereby consents to the within
Agreement.

Dated this *2nd* day of *March* 20 *21*

EXECUTED by **NATIONAL AUSTRALIA BANK
LIMITED** by being signed sealed and delivered in
Victoria by its Attorney

who holds the position of Level 3 Attorney under
Power of Attorney dated 1/3/2007 (a certified
copy of which is filed in Permanent Order Book
No 277 Page No 025 Item 35) in the presence of:

.....
) Attorney
)
)
)
)
)
)
)

**HENRY FIDELIS
SENIOR BUSINESS
BANKING MANAGER**

**PRARTHU PANDEY
BUSINESS BANKING
MANAGER**

Signature of Witness

BUILDING PERMIT

Issued To

Class: Owner Contact: Ken & James Waness - Genesis Developments Pty.Ltd

Postal Address: 11 Cameron Court GREENVALE VIC 3059

Address for
giving or serving
of documents:

Telephone: (04) 0247 5296

Agent ACN: _____

Agent ARBN: _____

Property Details

No: 81-85 Road/Street: Cooper Street City/Suburb/Town: CAMPBELLFIELD

Lot: 11 LP/PS: PS077952 Volume: 10848 Folio: 384

Crown Allotment: _____ Section: _____ Parish: _____ County: _____

Municipal District: City of Hume Postcode: 3061

Builder¹

Builder: Muscrete Constructions P/L

Address: 14 Fleet Street SOMERTON VIC 3062

Telephone: (03) 9303 9797

Details of building practitioners and architects**a) to be engaged in the building work²**

Name	Category/Class	Registration No
Richard Muscat	Builder - Commercial	CBL19736
Geoff Butler	Building Surveyor/Inspector	BS1107/INU1090

b) who were engaged to prepare documents forming part of the application for this permit³

Name	Category/Class	Registration No
CivilTest P/L	Engineer - Geotechnical	
Matrix Engineering Group	Engineer - Civil	EC28035
BB Design Group P/L	Draftsperson	DPAD1344

Details of relevant planning permit

Planning Permit No: P21641.01 Date of Grant of Planning Permit: 31/01/2019

Nature of Building Work

Construction of a new Building

Stories Contained: 2 Rise In Storeys: 2 Effective Height: 7650

Type of Construction C BCA Version: 2018

Stage of Work Permitted: Construct 56 Warehouses

Total Floor Area of new building work: 190-380 m2 Cost of building works: \$11,000,000.00

Building classification

<i>Part of Building</i>	<i>BCA Classification</i>	<i>Description</i>
Unit 54,55 & 56	7b	Warehouse
Units 47,48,49,50,51,52,53	7b	Warehouse
Units 40,41,42,43,44,45,46	7b	Warehouse
Units 33,34,35,36,37,38,39	7b	Warehouse
Units 26,27,28,29,30,31,32	7b	Warehouse
Units 19,20,21,22,23,24,25	7b	Warehouse
Units 12,13,14,15,16,17,18	7b	Warehouse
Units 1,2,3,4,5,6,7,8,9,10,11	7b	Warehouse

Alternative Solution

An Alternative Solution was used to determine compliance with the following Performance Requirements of the BCA that relate to this project:

DP 4

Inspection requirements

The mandatory notification stages are:

Footings	<input checked="" type="checkbox"/>
Panels	<input checked="" type="checkbox"/>
Frame	<input checked="" type="checkbox"/>
Final	<input checked="" type="checkbox"/>

Occupation or Use of building

An occupancy permit is required prior to the occupation or use of this building

If an occupancy permit is required, the permit is required for the whole of the building in respect of which the building work is carried out

Commencement and Completion

Building work must commence by: 17/03/2021 Building work must be completed by: 17/03/2023

Relevant Building Surveyor

Name: Geoff Butler Registration No: BSU 1107 / INU 1090

Business Name: Construction Concepts Advisors P/L

Address: 4 Valias St WARRANDYTE VIC 3113

Phone: 0398441739 Fax: 0398441740

Permit Number: 5422279971976

Date of Permit Issue: 17/03/2020

Signature: 

1. Under regulation 317 the person in charge of the carrying out of building work on an allotment must take all reasonable steps to ensure that a copy of this permit and one set of any approved plans, specifications and documents are available for inspection at the allotment while the building work is in progress. They must also take all reasonable steps to ensure that the registration numbers and contact details of the builder and building surveyor and the number and date of issue of this permit are displayed in a conspicuous position accessible to the public before and during the building work to which this permit applies.

Under regulation 318 an owner of a building or land, for which a building permit has been issued, must notify the relevant building surveyor within 14 days after any change in the name or address of the owner or of the building carrying out the building work. The penalty for non-compliance is 10 penalty units.

2. Include building practitioners with continuing involvement in the building work.

3. Include only building practitioners with no further involvement in the building work.

CONSTRUCTION CONCEPTS

ADVISORS P/L
ABN 38 007 282 635

No. 4 VALLAS STREET,
NORTH WARRANDYTE, 3113.
PHONE: (03) 9844 1739
MOBILE PHONE: 0418 330 666
FAX: (03) 9844 1740
info@constructionconcepts.com.au
www.constructionconcepts.com.au

Performance Assessment by Building Surveyor under Building Code of Australia

Property: 81 – 85 (Lot 1) Cooper Street Campbellfield

Works: Proposed fifty six warehouse development

Building Class: 7b

Performance requirement: D P 4 of the BCA

Criteria:

It is proposed to construct fifty six new warehouses that will be located on the east, west and south boundaries of the allotment. The external wall construction will be of concrete panels. Warehouses 14, 15, 42 & 43 because of their configuration are to have a single exit door provided, however, the overall distance of travel is greater than the maximum permitted by Part D of the BCA. Under the deemed to satisfy provisions of the Building Code of Australia the maximum distance of travel to a single exit door should not exceed 20.0 metres.

These four warehouses are approximately 300 m² in floor area.

In respect of DP 4

Warehouse 14, 15, 42 & 43 are to be served by a single exit door, however, the overall distance of travel is nominally 27.5 metres to these doors respectively. Allowing for the compact size of these four warehouses and subsequently the relatively small number of occupants I consider that congestion would not be a factor in delaying egress from these warehouses. It is also proposed to install one hard wired residential type smoke alarm within the warehouse area, which would provide early warning to the occupants. By alerting them earlier than sensory cues this will compensate for the additional distance to be travelled.

I am therefore satisfied that the early warning to be provided to warehouse 14, 15, 42 and 43 will compensate for the additional distance to be travelled to one exit door.

Determination:

Under the provisions of the Performance criteria of the Building Code of Australia I am satisfied that the design will not unduly affect the health, safety and amenity of the occupants of these specific warehouse buildings in this instance.

This assessment is specific to this proposal and should the circumstances based on the assessment be altered or changed then the criteria would need to be reviewed by a suitably qualified person.

Signed: 

Geoff Butler.
Building Surveyor B.S.1107

Graduate VUT – Certificate in Performance Based Building Regulations and Fire Codes
(29/10/97)

Date: 17/03/20



Building Approvals/Inspections • Building Consultants



Building Act 1993
Building Regulations 2018

FORM 16
Regulation 192

OCCUPANCY PERMIT

Issued To

Class: Owner *Contact:* Genesis Development (VIC) Pty.Ltd
Postal Address: 11 Cameron Court GREENVALE VIC 3059
Address for giving or serving of documents: _____
Telephone: _____

Copy to

Agent of Owner: Muscrete Constructions P/L *Class:* Builder - Commercial
Address: 14 Fleet Street SOMERTON VIC 3062
Contact: Richard Muscat *Telephone:* (03) 9303 9797

Property Details

No: 81-85 *Road/Street:* Cooper Street *City/Suburb/Town:* CAMPBELLFIELD *Postcode:* 3061
Lot: 11 *LP/PS:* PS077952 *Volume:* 10848 *Folio:* 384
Crown Allotment: _____ *Section:* _____ *Parish:* _____ *County:* _____
Municipal District: City of Hume

Description of building work

Building Permit No. 5422279971976

<i>Part of Building</i>	<i>Permitted Use</i>	<i>BCA Class</i>	<i>Max Permissible Floor Live Load</i>	<i>Max no of People to be accommodated</i>
Units 52,53,54,55 & 56	Warehouse	7b	3 & 5 kpa	12
Units 47,48,49,50,51,	Warehouse	7b	3 & 5 kpa	12
Units 41,42,43,44,45,46	Warehouse	7b	3 & 5 kpa	12
Units 35,36,37,38,39,40	Warehouse	7b	3 & 5 kpa	12
Units 29,30,31,32,33,34	Warehouse	7b	3 & 5 kpa	12

Stories Contained: 2 *Rise In Storeys:* 2 *Effective Height:* 7650
Type of Construction C *BCA Version:* 2018

Alternative Solution

An Alternative Solution was used to determine compliance with the following Performance Requirements of the BCA that relate to this project:

DP 4

Conditions

Occupation is subject to the following conditions

(1) Essential safety measures

Essential safety measures must be maintained in accordance with the maintenance requirements set out in the following table:

<i>Essential Safety Measure</i>	<i>BCA or other provision to which essential safety measure has been installed and is to operate</i>	<i>Frequency and type of maintenance required</i>
Smoke alarms - Units 42 & 43	BCA Volume 2 part 3.7.2.2 & A.S 3786	In accordance with A.S 3786
Exit signs	BCA Volume 1 part E4.5, A.S 2293.1	BCA Volume 1 part E4.5, A.S 2293.1
Fire extinguishers	BCA Volume 1 part E1.6, A.S 2444	In accordance with A.S 1851-2005
Exit doors and paths of travel	BCA Volume 1 part D1.6	At all times
Emergency lighting	BCA Volume 1 part E4.2, A.S 2293.1	In accordance with A. S 2293.2-1995

Suitability for occupation

The building or place of public entertainment or part of a building or place of public entertainment to which this permit applies is suitable for occupation.

Certificate

Permit Number: 20/5579-0/0 Date of inspection: 28/06/2021 Date of Issue: 28/06/2021

Signature

Relevant Building Surveyor 

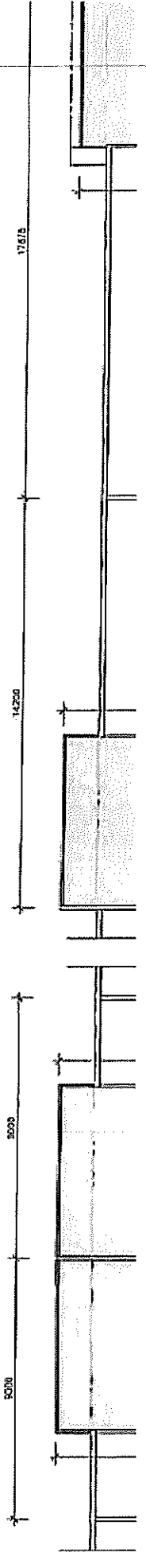
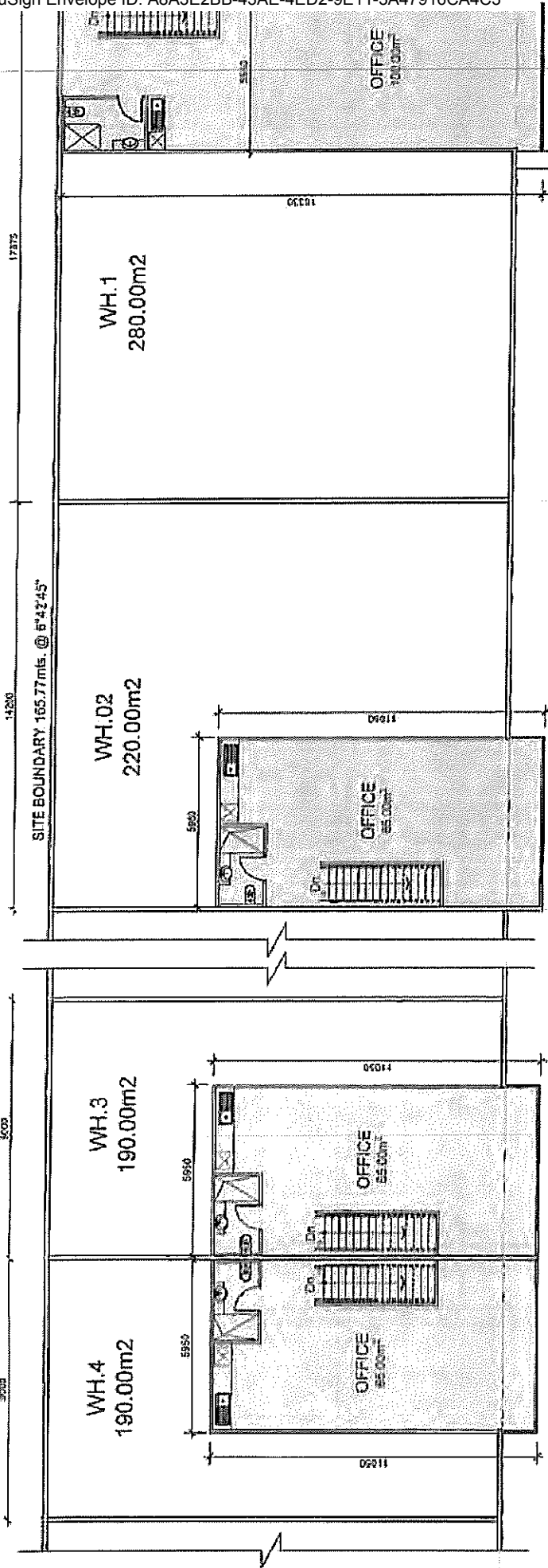
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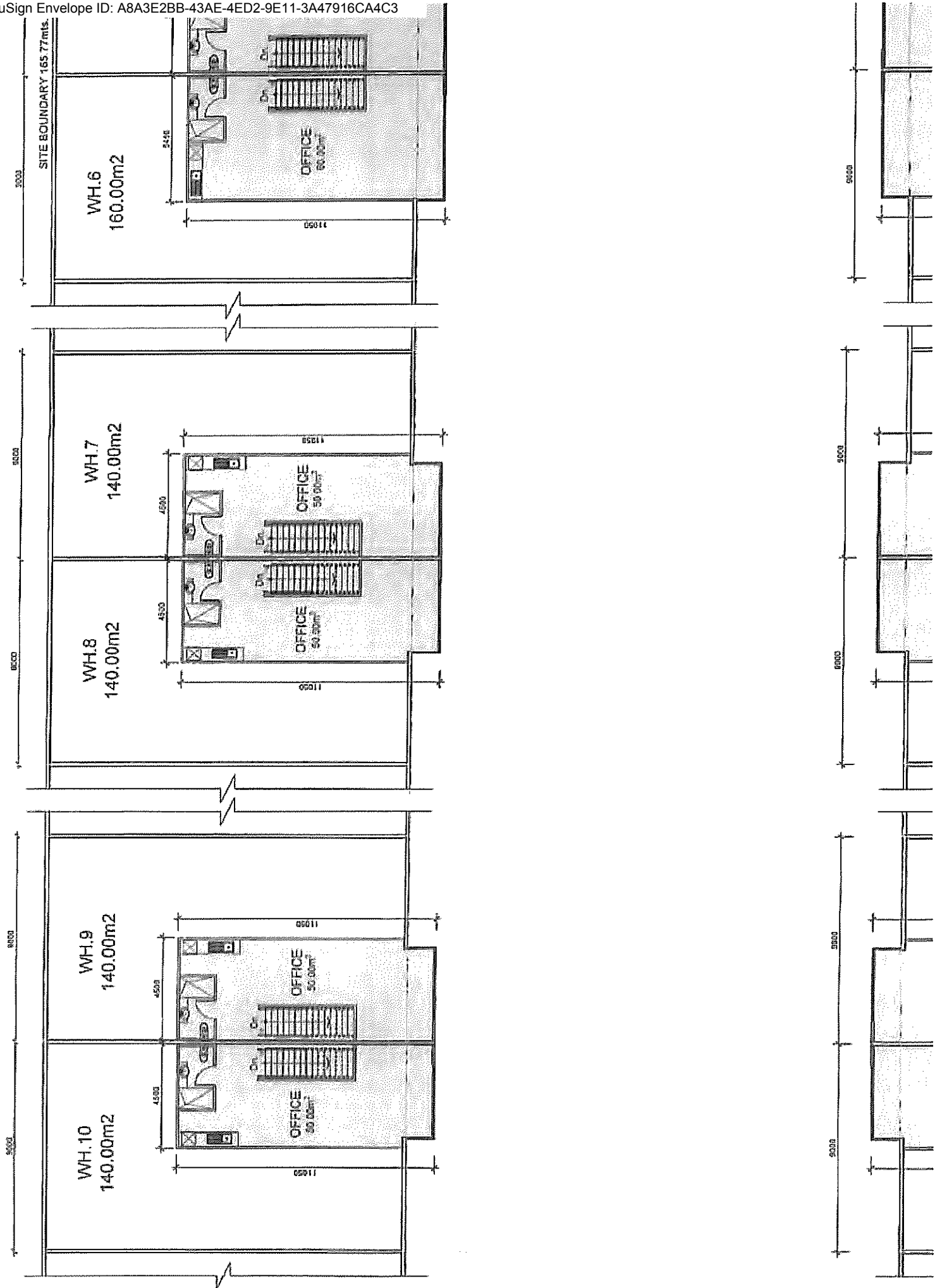
Business Name: Construction Concepts Advisors P/L

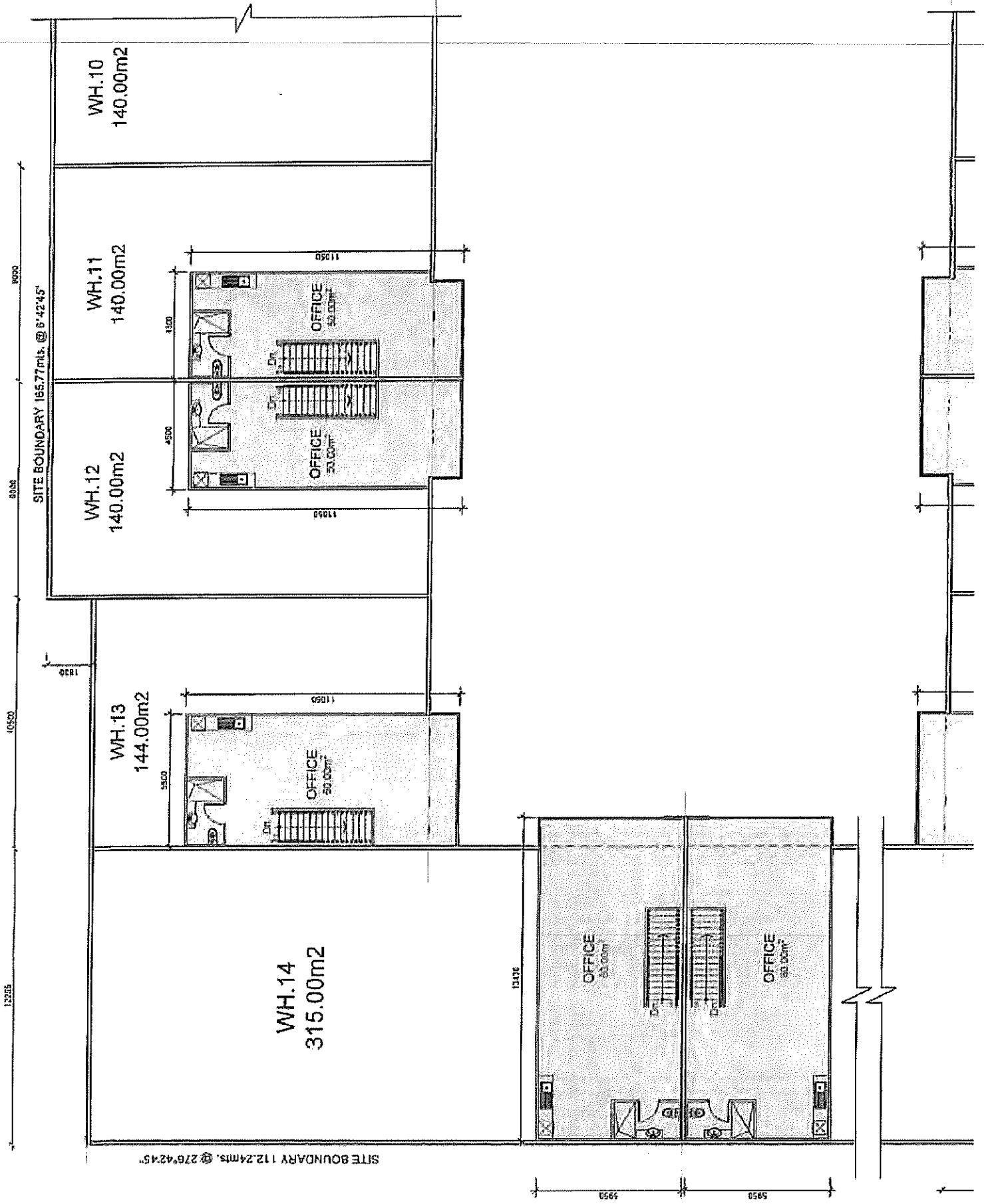
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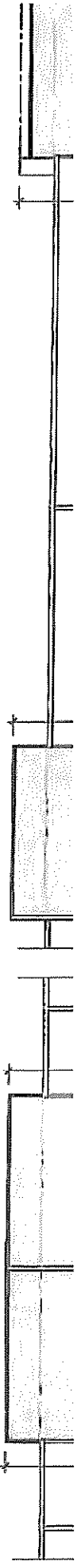
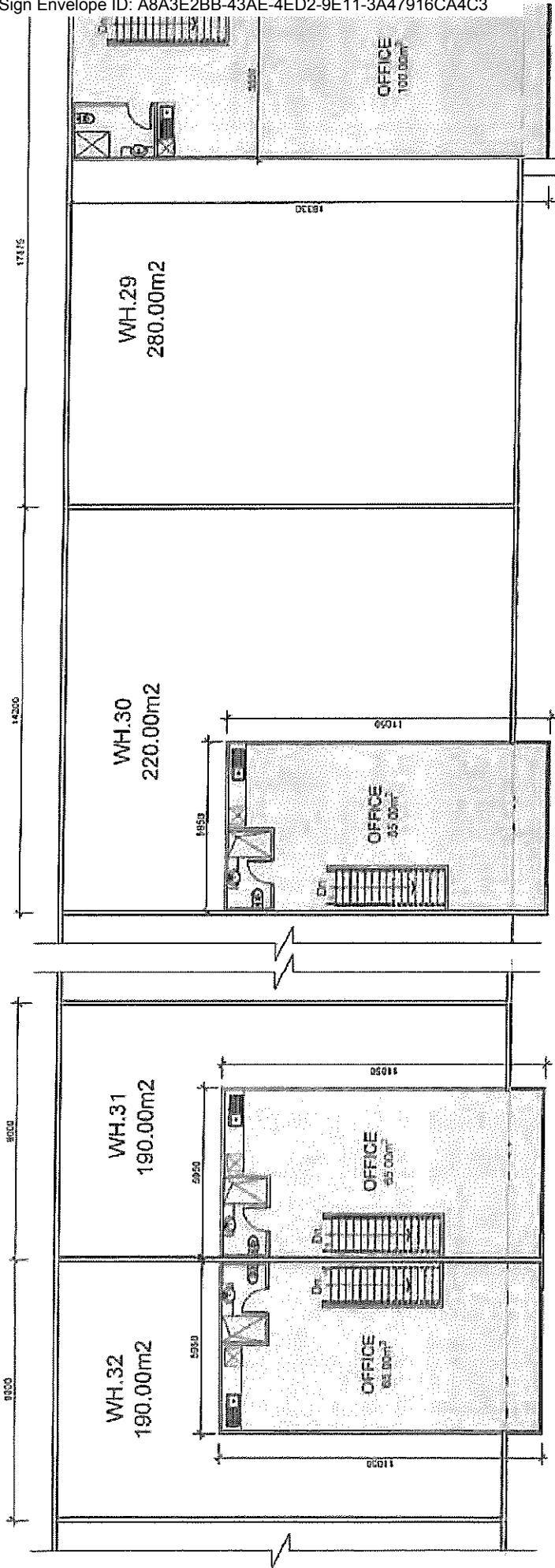
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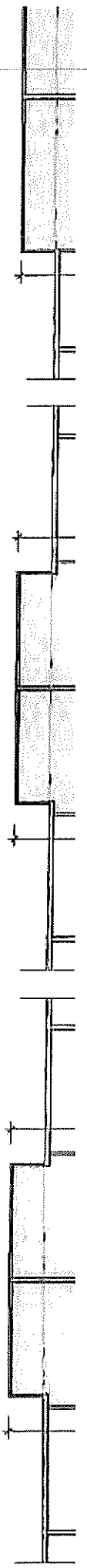
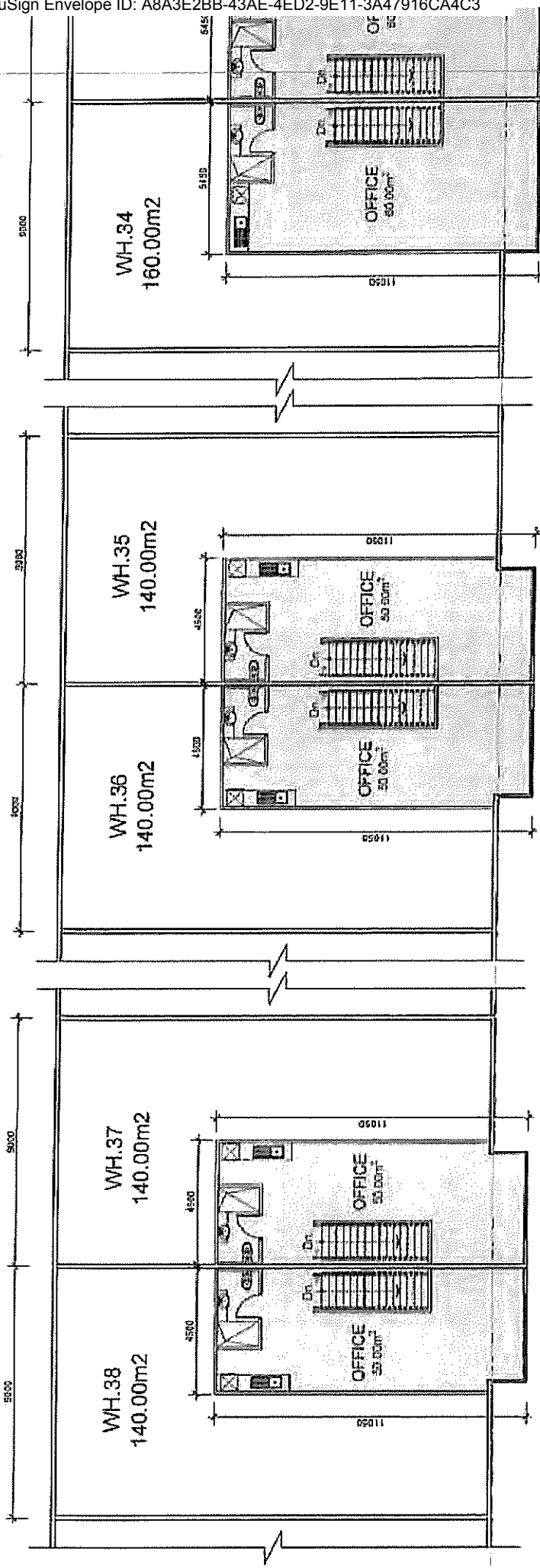
NOTE: This occupancy permit is not evidence that the building, part of the building or building work described above complies with the Building Act 1993 or the Building Regulations 2018, however, it is evidence that the building meets with the approved documents, has been inspected and is deemed suitable for occupation.

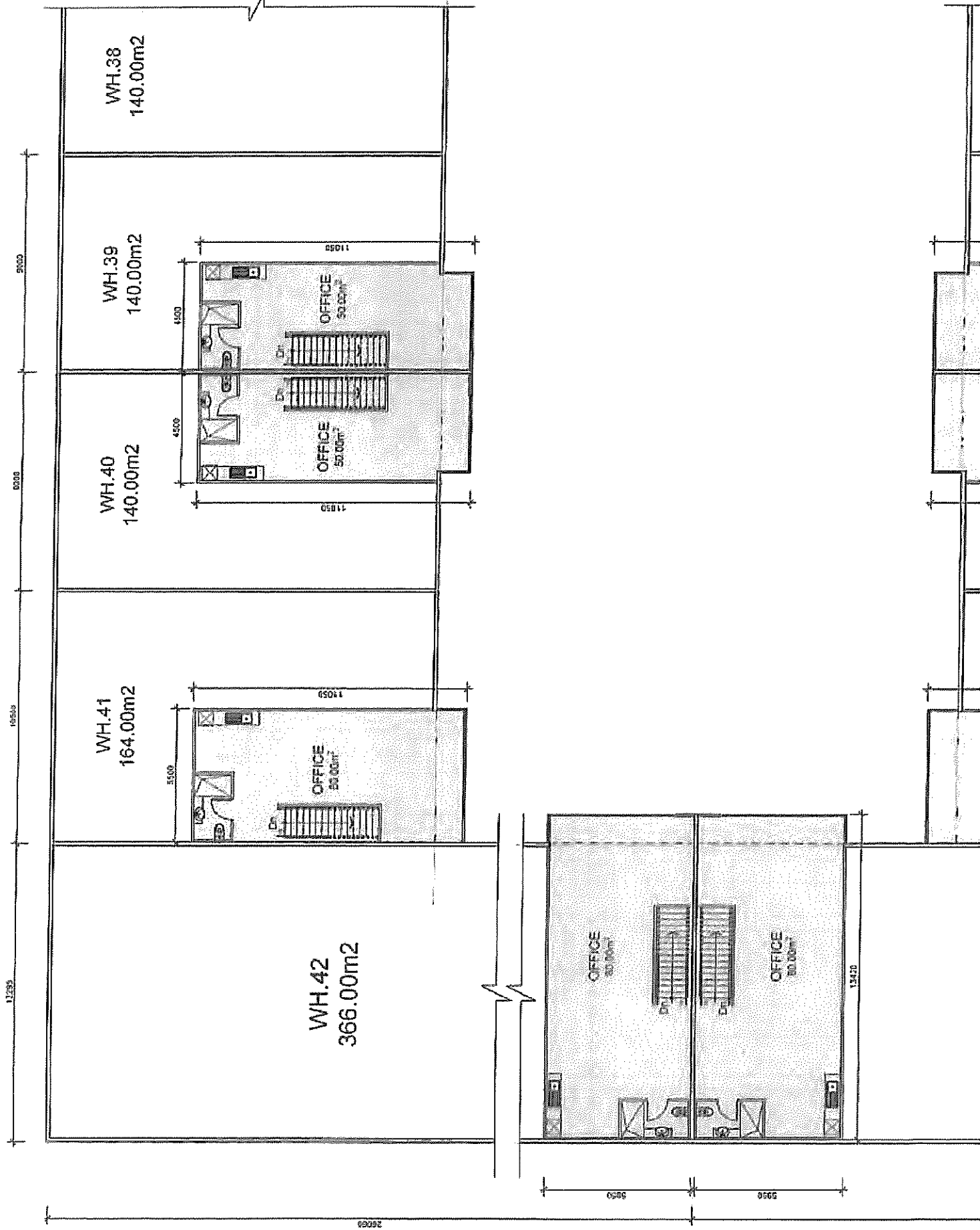


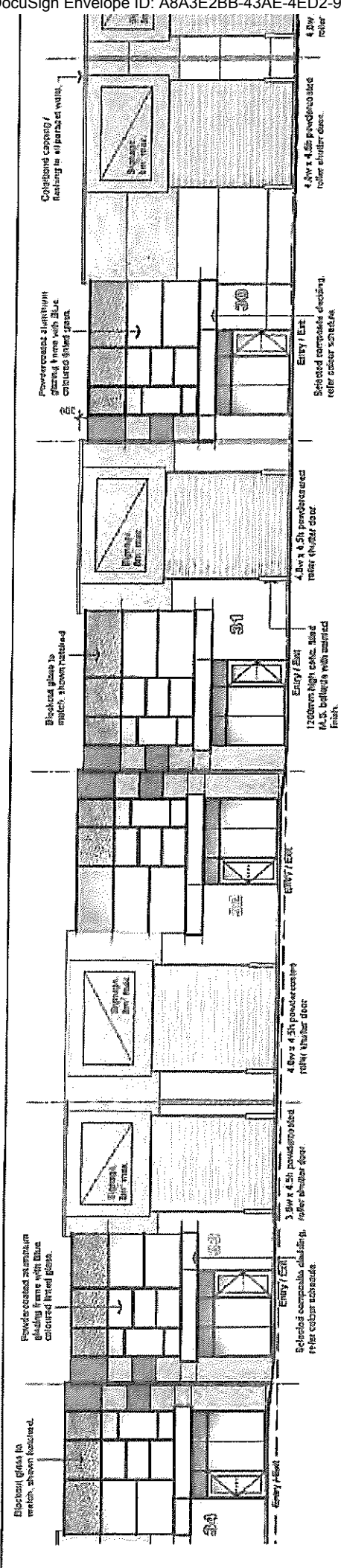




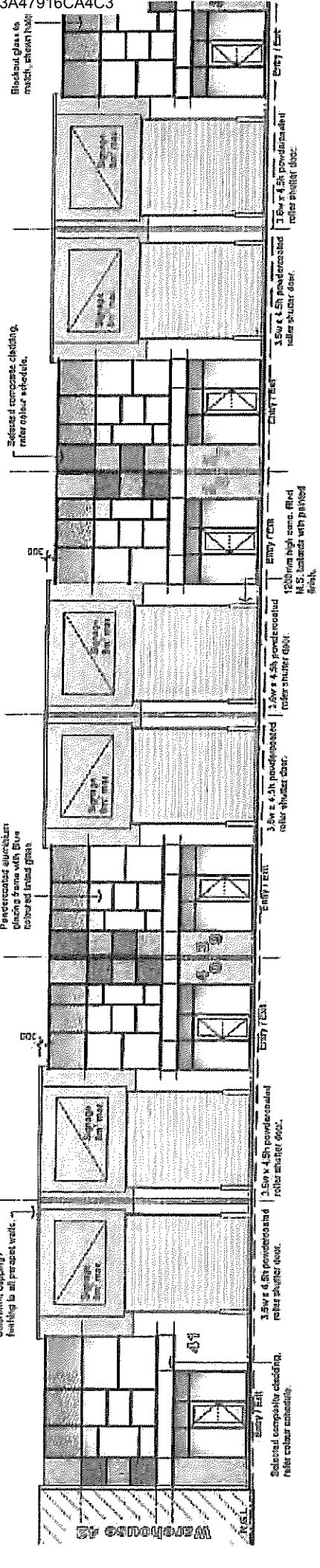




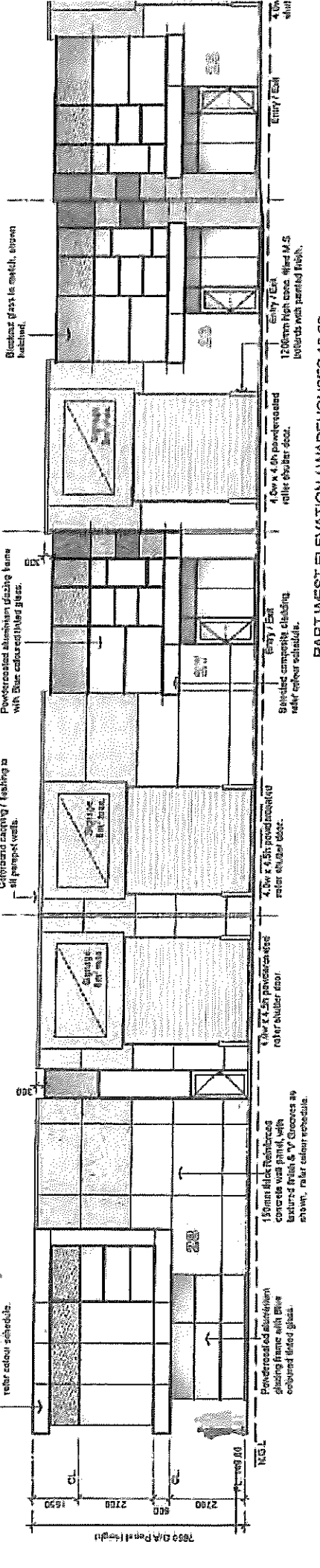




PART EAST ELEVATION / WAREHOUSES 29-42



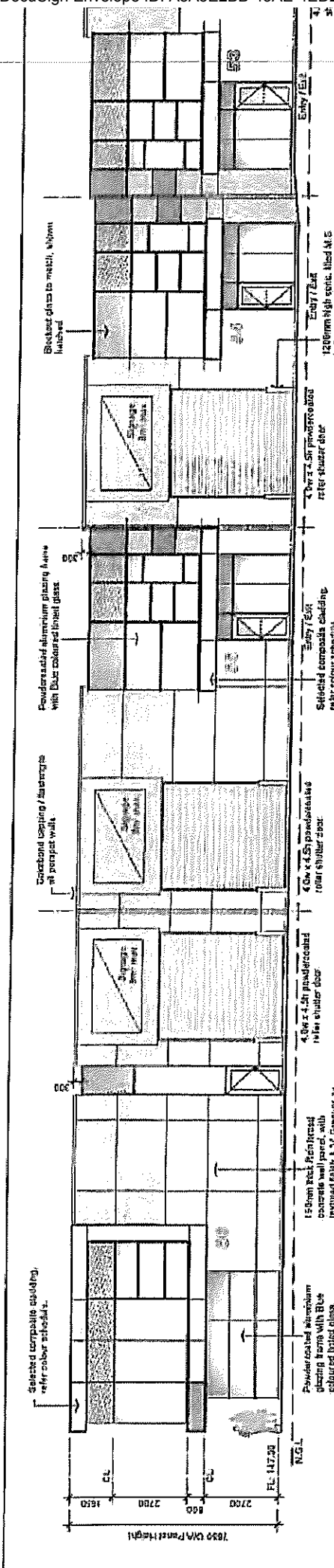
PART WEST ELEVATION / WAREHOUSES 29-42



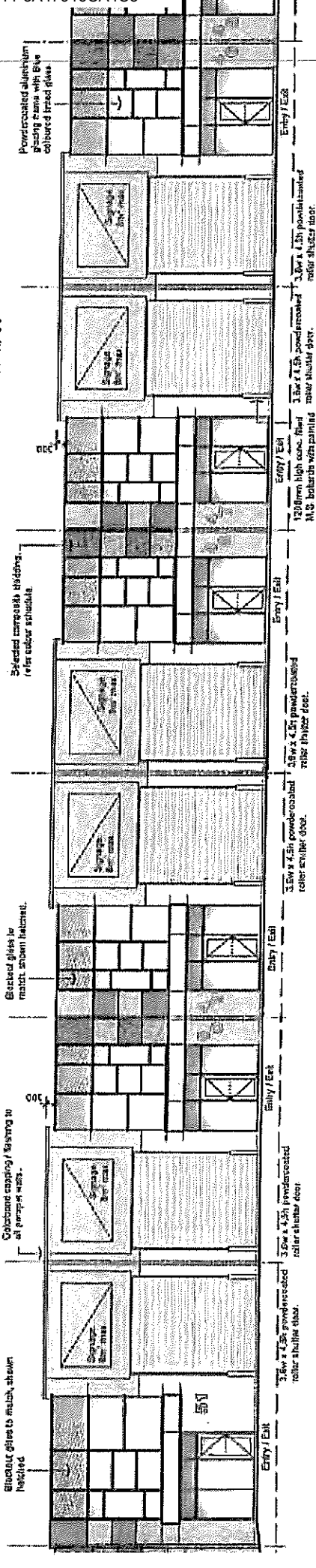
PART EAST ELEVATION / WAREHOUSES 15-28



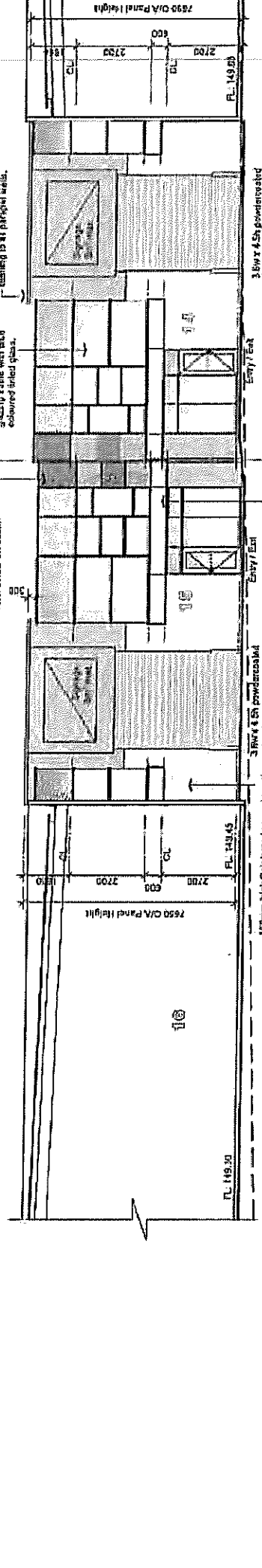
PART WEST ELEVATION / WAREHOUSES 15-28



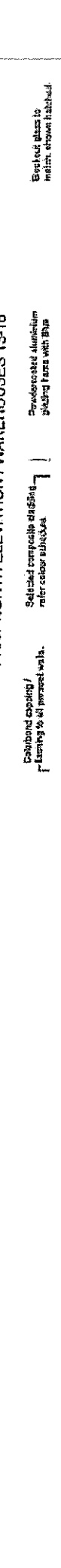
PART WEST ELEVATION / WAREHOUSES 43-56



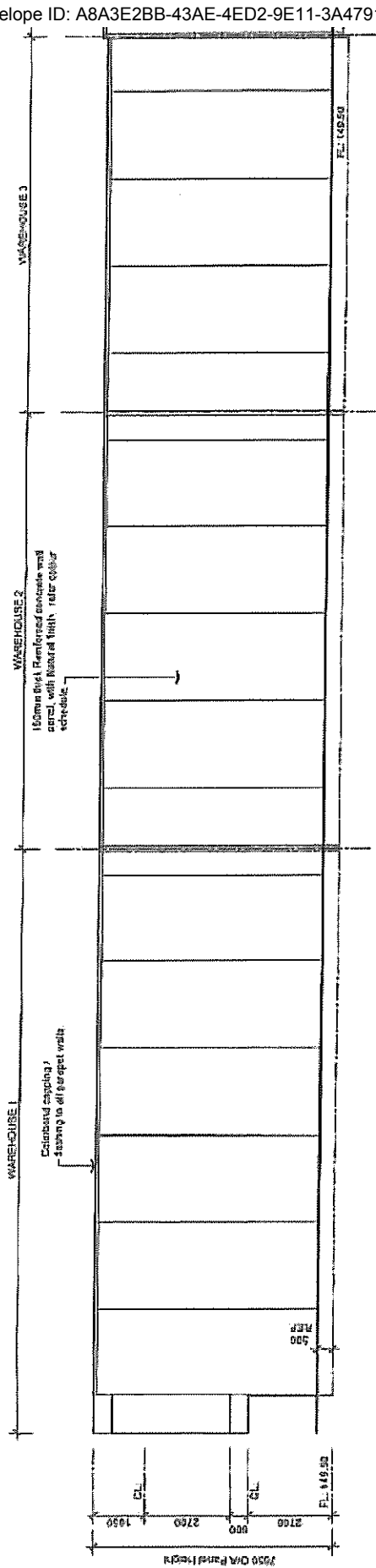
PART WEST ELEVATION / WAREHOUSES 43-56



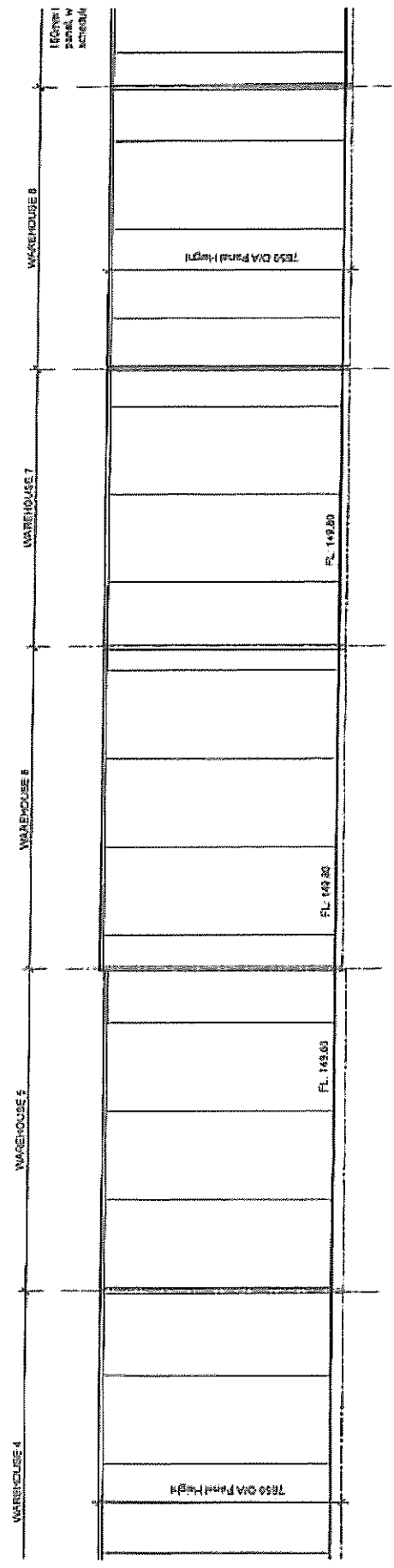
PART NORTH ELEVATION / WAREHOUSES 13-16



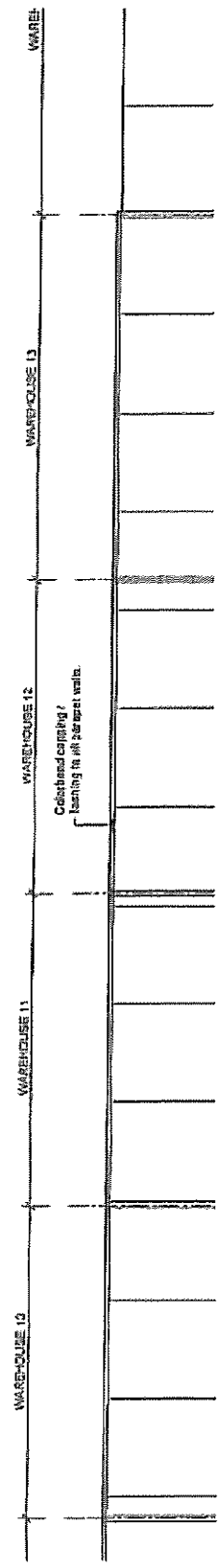
PART NORTH ELEVATION / WAREHOUSES 13-16

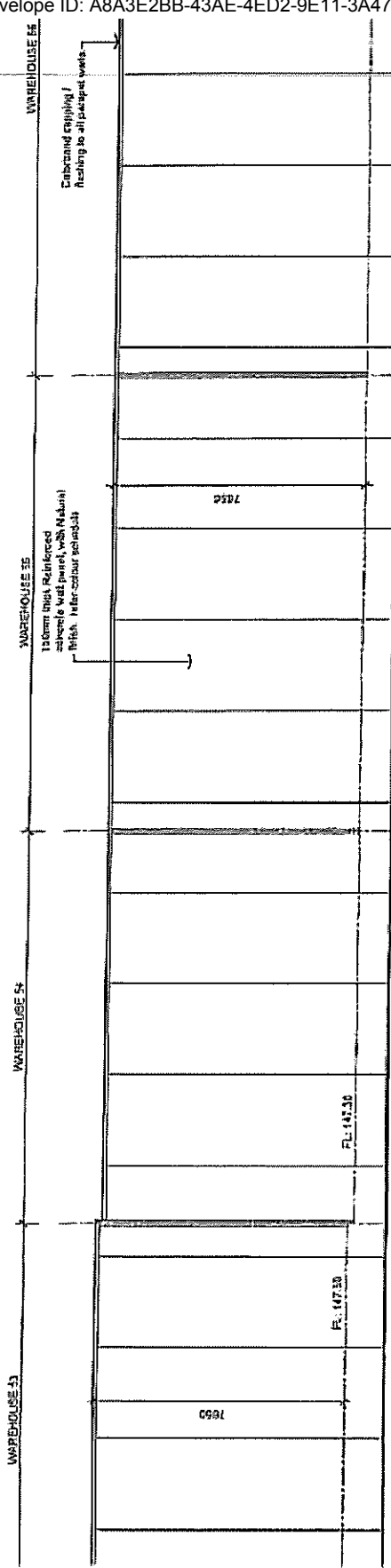


PART WEST ELEVATION / WAREHOUSES 1-14

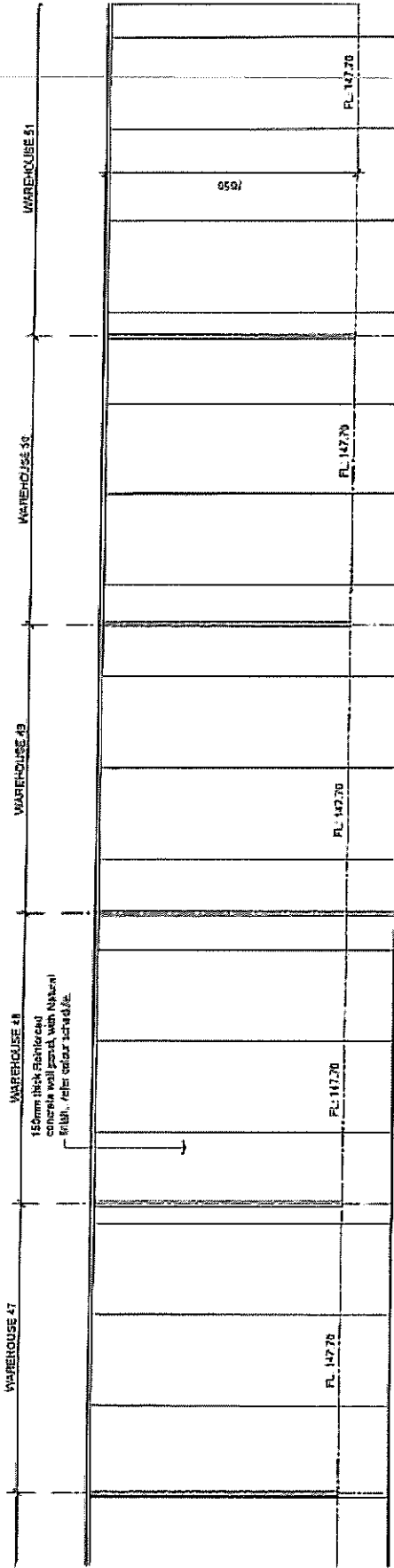


PART WEST ELEVATION / WAREHOUSES 1-14

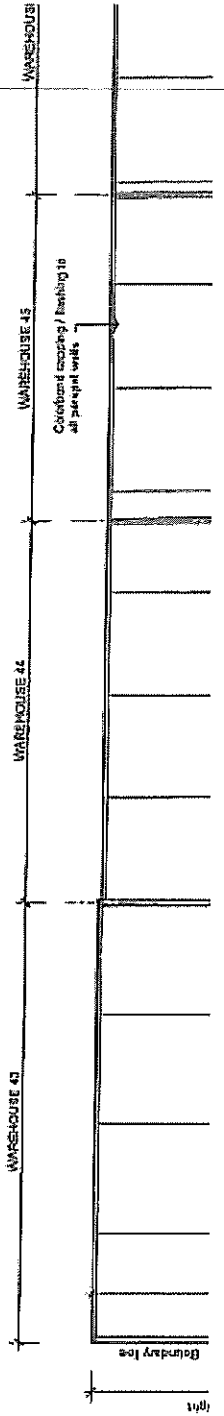




PART EAST ELEVATION / WAREHOUSES 43-56



PART EAST ELEVATION / WAREHOUSES 43-56



WAREHOUSE 13

WAREHOUSE 14

Boundary line

FL. 145.85

PART SOUTH ELEVATION / WAREHOUSES 14/15/42/43

WAREHOUSE 43

WAREHOUSE 42

FL. 144.30

FL. 143.45

PART SOUTH ELEVATION / WAREHOUSES 14/15/42/43

8100



Signage Plan L30

Proposed 300mm thick, 1.82 height concrete panels with applied machine finish as per structural engineers design. Color & v groove patterns as selected.

Components including Signage by structural steel frame as per manufacturer's specification.

FINISHES SCHEDULE

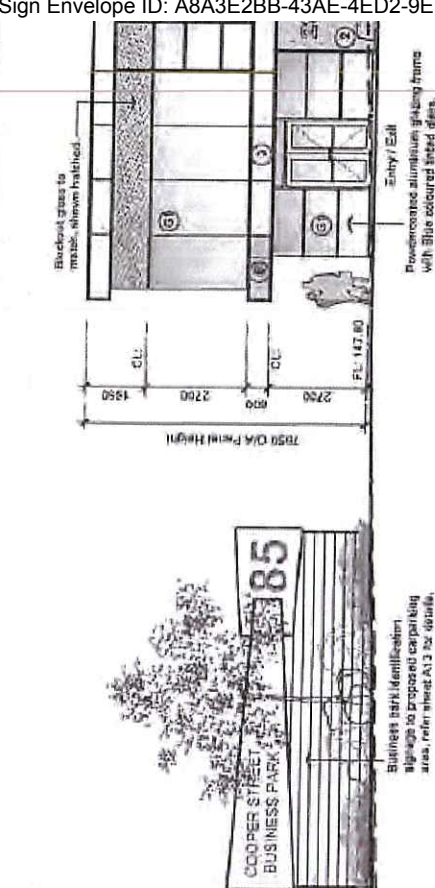
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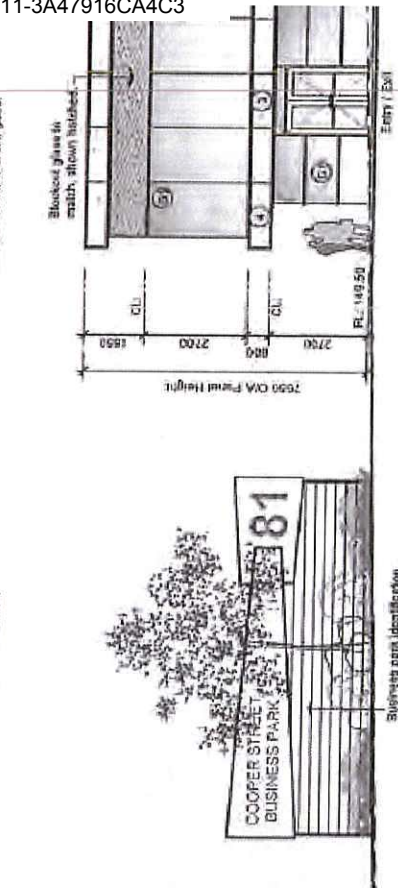
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500x500x100

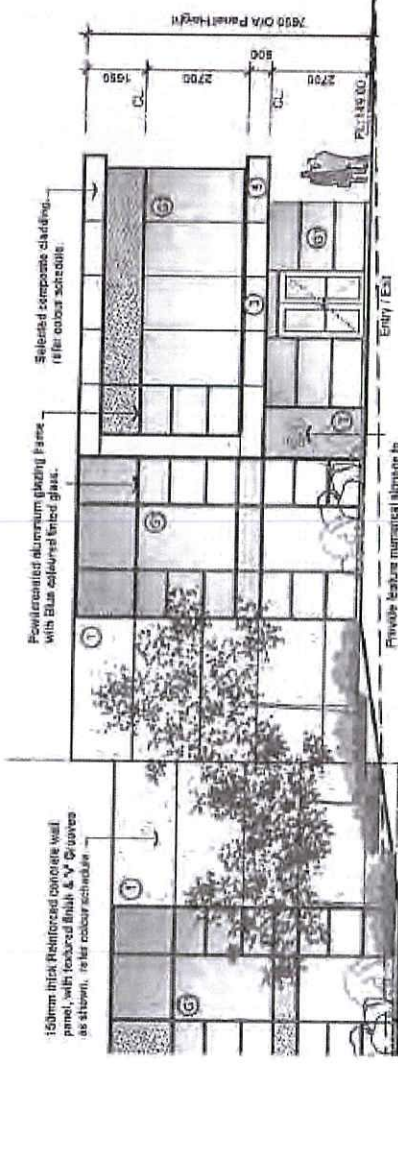
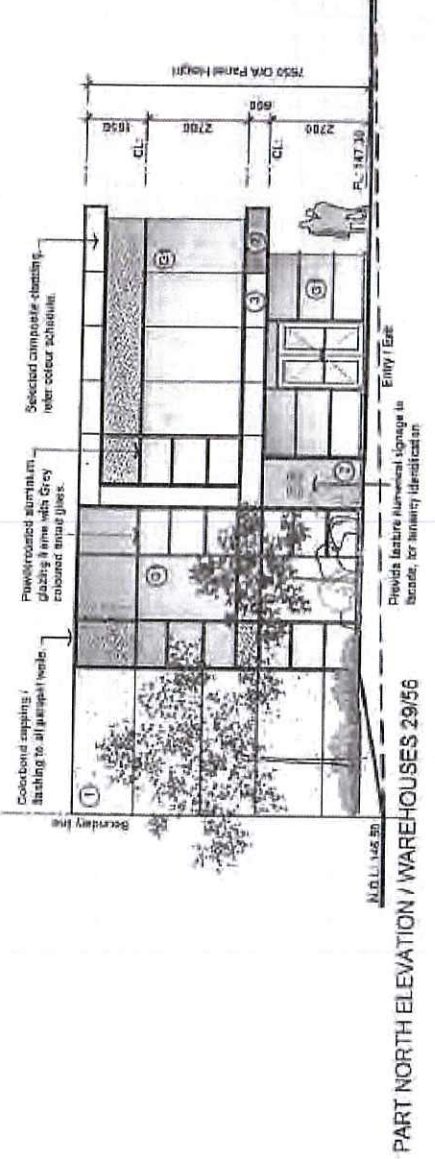
COLLUX LEXICON HALF



PART NORTH ELEVATION / WAREHOUSES 29/56

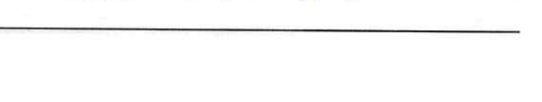
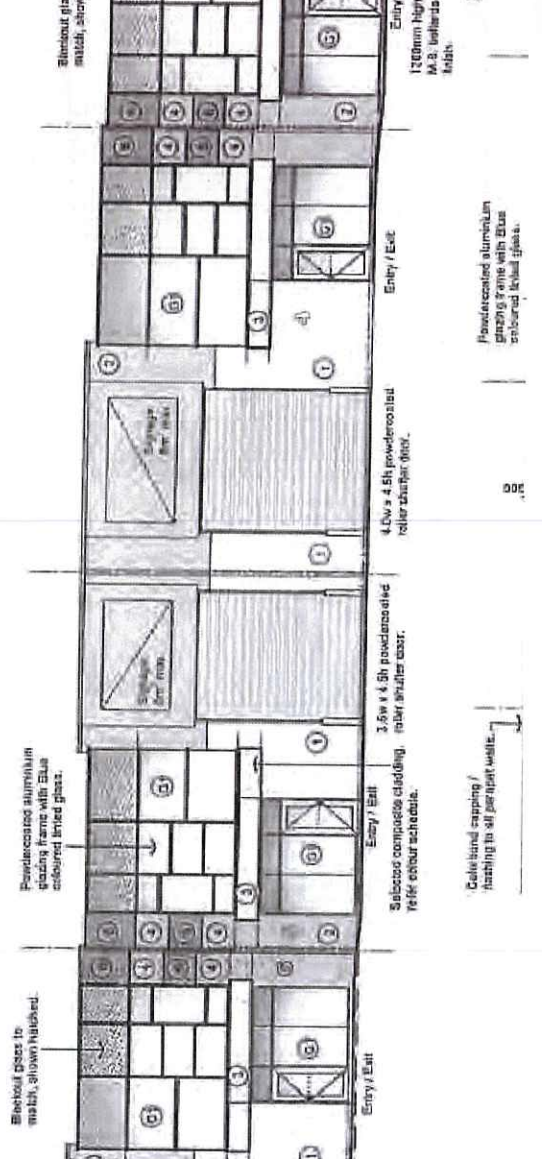
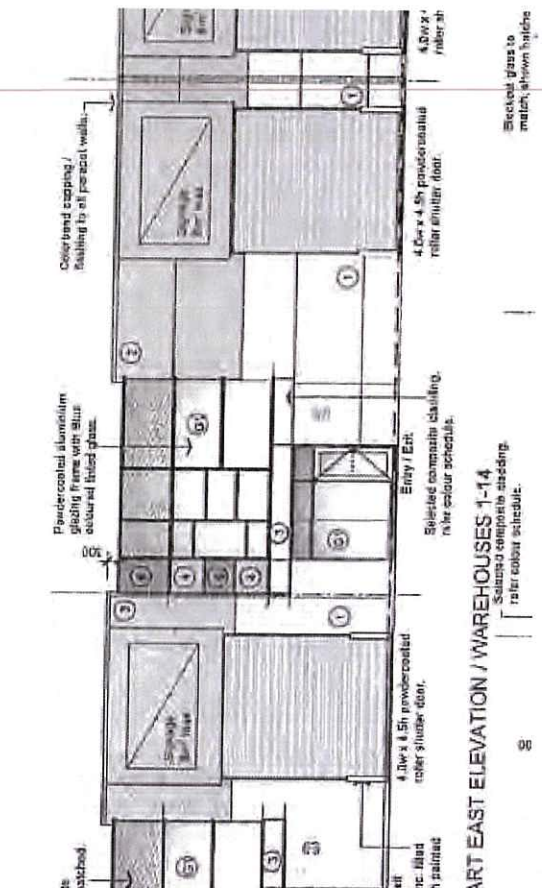


PART NORTH ELEVATION / WAREHOUSES 1/28

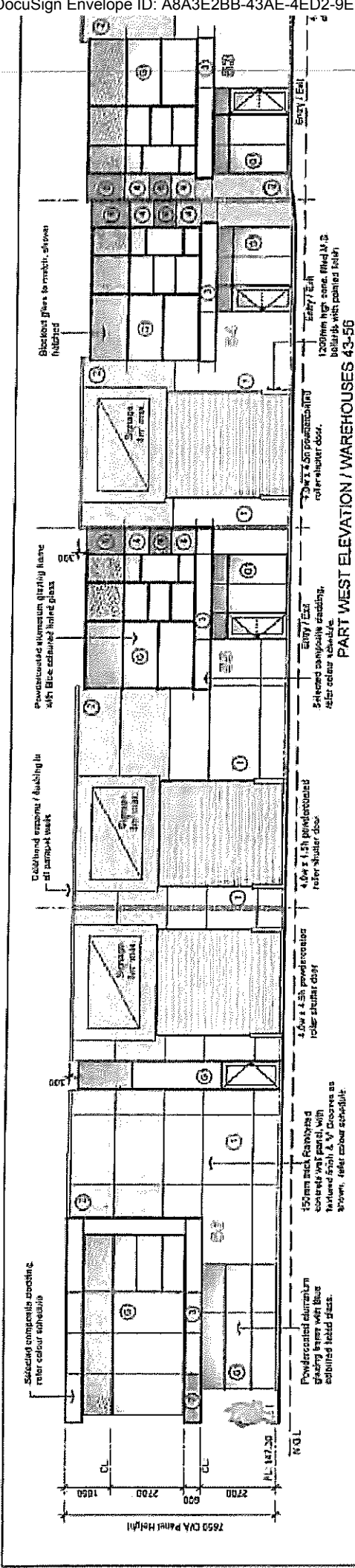


PART EAST ELEVATION / WAREHOUSES 29/56

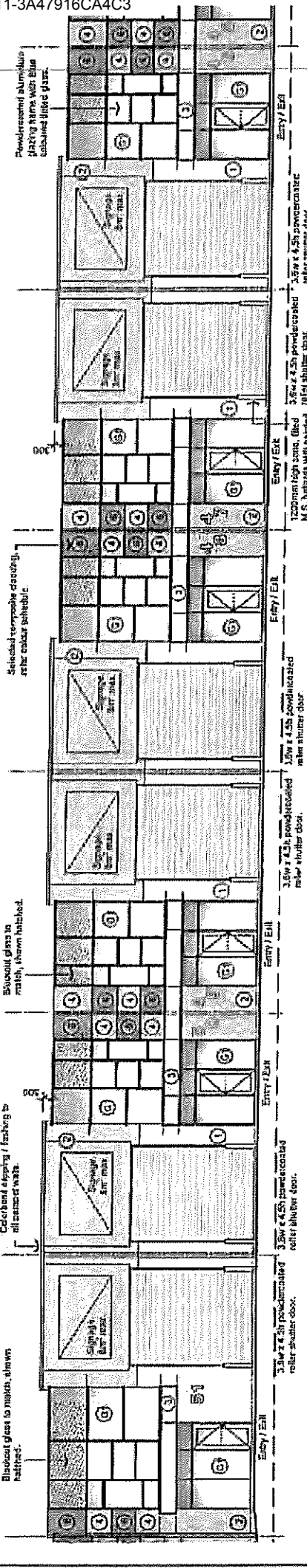
PART EAST ELEVATION / WAREHOUSES 1-14



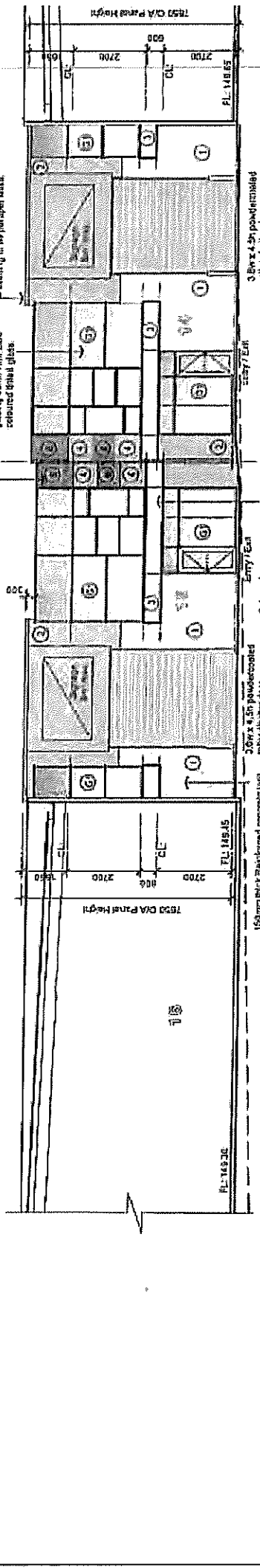
PART EAST ELEVATION / WAREHOUSES 1-14



PART WEST ELEVATION / WAREHOUSES 43-55



PART WEST ELEVATION / WAREHOUSES 43-56



PART NORTH ELEVATION / WAREHOUSES 13-15

Blackout glass to match adjacent
Powdercoated aluminum glazing system with Blue colored tinted glass
Selected composite cladding refer colour schedule
Colourbond coping / flashing to all parapet walls
3.6m x 4.5m powdercoated roller shutter door
150mm thick reinforced concrete wall panel, with tumbled finish & V Grooves as shown refer colour schedule

FIXTURES & FITTINGS SCHEDULE

(if any)

**ANNEXURE F –
PLAN OF SURFACE
LEVEL WORKS**

COOPER STREET

TBM: RIVET IN PATH
RL 148.44 AHD

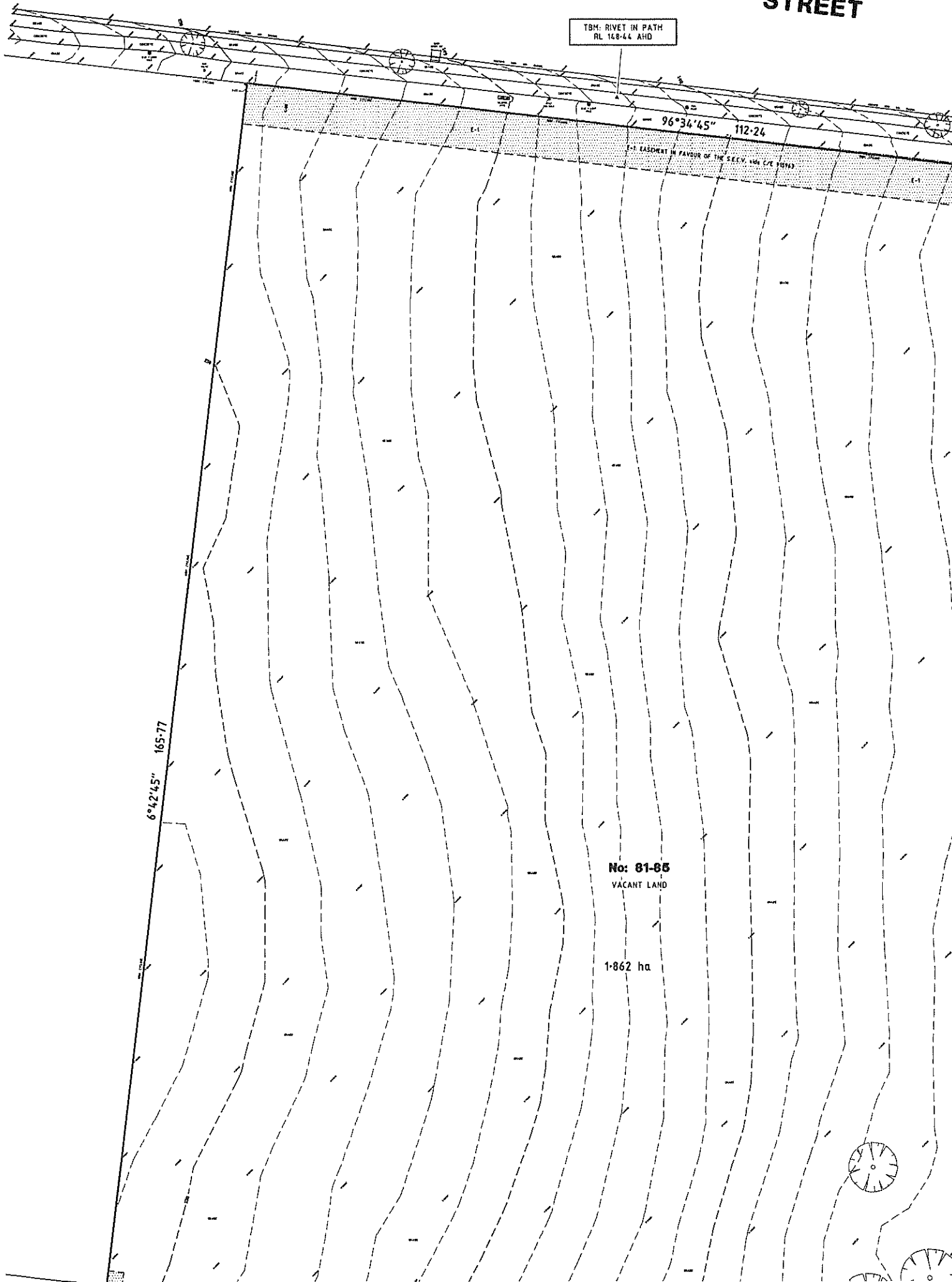
96°34'45" 112.24

E-2 EASEMENT IN FAVOUR OF THE SECV. AND L/C (1983)

6°42'45" 165.77

No: 81-85
VACANT LAND

1.862 ha



Property No : 741706
Certificate No : eLIC051905
LAND INFORMATION CERTIFICATE
Year Ending: 30 June 2022
All Enquiries and Updates to Rates on 9205 2688



ABN 14 854 354 856

1079 PASCOE VALE ROAD
 BROADMEADOWS
 VICTORIA 3047

PO BOX 119
 DALLAS 3047

Telephone: 03 9205 2200
 Rates Dept 03 9205 2688
 Facsimile: 03 9309 0109
 www.hume.vic.gov.au

Your Reference: 10946
 Date of Issue: 10/05/2022

SECURE ELECTRONIC REGISTRIES VICTORIA (SERV)
TWO MELBOURNE QUARTER
LEVEL 13/697 COLLINS ST
DOCKLANDS VIC 3008

Property Description: Property Situated:	Lot S2 PS 800863F/S1 Vol 12315 Fol 996 81-85 COOPER ST CAMPBELLFIELD VIC 3061
---	--

Site Value \$3650000	C.I.V. \$3650000	N.A.V. \$182500
----------------------	------------------	-----------------

The level of valuation is 1/01/2021 and the Date the Valuation was adopted for Rating Purposes is 1/09/2021

RATES AND CHARGES FROM	01/07/2021	TO	30/06/2022
	RATE LEVIED ON C.I.V.		BALANCES OUTSTANDING
General Rate	\$6,685.26		\$2,209.94
Land Use Rebate	\$0.00		\$0.00
Optional Waste Charges	\$0.00		\$0.00
Fire Service Property Levy	\$409.68		\$131.06
Special Charge / Rate	\$0.00		\$0.00
Arrears as at 30/06/2021			\$0.00
Interest / Legal Costs			
TOTAL RATES AND CHARGES	\$7,094.94		\$2,341.00

**PLEASE NOTE :	Rates for 2021/2022 are payable by four instalments on the following dates 30/09/2021, 30/11/2021, 28/02/2022 & 31/05/2022
------------------------	---

OTHER CHARGES				
Account Number / Description	Principal	Interest	Interest To	Balance
		TOTAL OTHER CHARGES		

PEXA BPAY BILLER CODE HAS CHANGED, PLEASE SEE NEXT PAGE FOR DETAILS
TOTAL OUTSTANDING AT ISSUE DATE : \$2,341.00

All overdue rates and charges must be paid at settlement.

Lot 37 on PS800863F is not yet separately rated and is part only of this property. Please contact the Rates Office on 9205 2688 in regard to a possible supplementary rate/valuation or separate assessment for this lot. The above rates and charges levied are effective for the period 01/07/2021 to 30/06/2022.

Property No : 741706
Certificate No : eLIC051905
LAND INFORMATION CERTIFICATE
Year Ending: 30 June 2022
All Enquiries and Updates to Rates on 9205 2688

Property Situated: 81-85 COOPER ST CAMPBELLFIELD VIC 3061

This Certificate provides information regarding valuations, rates, charges, other monies owing and any orders and notices made under the Local Government Act 2020, the Local Government Act 1958, Local Government Act 1989 or under a Local Law of the Council. This Certificate is not required to include information regarding planning, building, health, land fill, land slip, flooding information or service easements. Information regarding these matters may be available from the Council or the relevant authority. A fee may be charged for such information.

NOTICES, ORDERS, OUTSTANDING OR POTENTIAL LIABILITY / SUBDIVISIONAL REQUIREMENTS.

- There is no potential liability for Rates under the Cultural and Recreational Lands Act 1963.
- There is no potential liability for rates under section 173 or 174A of the Local Government Act 1989, nor is any amount due under section 227 of the Local Government Act 1989.
- There is no outstanding amount required to be paid for Recreational Purposes or any transfer of land required to be made to Council for Recreational Purposes under section 18 of the Subdivision Act 1988 or the Local Government Act 1958.

There are no notices or orders on the land that have been served by Council under the Local Government Act 1989, the Local Government Act 1958, or under a Local Law of the Council which have a continuing application as at the date of this certificate.

- It is recommended that new industrial and commercial property owners in particular, check the property complies with the conditions of any Planning Permits issued and the Hume Planning Scheme, to avoid enforcement proceedings. Contact Development Services on telephone (03) 9205 2309 for information on planning controls relating to the property.

New Swimming Pool & Spa registration laws commenced 1 December 2019. Pool Owners must register their Swimming Pools & Spas with Council by 1 June 2020. www.hume.vic.gov.au for more information and registrations.

I HEREBY CERTIFY THAT AS AT THE DATE OF ISSUE, THE INFORMATION GIVEN IN THIS CERTIFICATE IS A TRUE AND CORRECT DISCLOSURE OF THE MATTERS SET OUT ABOVE. RECEIVED \$27.40 BEING THE FEE REQUIRED FOR THIS CERTIFICATE.

Verbal update of information contained in this Certificate will only be given for 90 days after date of issue. Council cannot be held responsible for any information given verbally.



Delegated Officer
10/05/2022

Please Note: Council ownership records will only be updated on receipt of a Notice of Acquisition. Prompt attention will facilitate the new owners' dealings with council. All notices of acquisition can be sent directly to rates@hume.vic.gov.au

PEXA BPAY BILLER CODE HAS CHANGED



Biller Code: 357947
Ref: 7417066

If settling outstanding amounts via BPay please send advice to rates@hume.vic.gov.au

Property Clearance Certificate

Taxation Administration Act 1997



KEITH JAMES

Your Reference: LD:64255886-019-6.10946

Certificate No: 55715571

Issue Date: 10 MAY 2022

Enquiries: JXD11

Land Address: UNIT 20, 81 COOPER STREET CAMPBELLFIELD VIC 3061

Land Id	Lot	Plan	Volume	Folio	Tax Payable
48551500	37	800863	12353	353	\$1,670.94

Vendor: RAMANDEEP KAUR & SUKHVIR SINGH

Purchaser: JAY WIJE

Current Land Tax	Year	Taxable Value	Proportional Tax	Penalty/Interest	Total
NIMMO STREET PROPERTY TRUST	2022	\$101,389	\$1,670.94	\$0.00	\$1,670.94

Comments: Land Tax will be payable but is not yet due - please see note 6 on reverse.

Current Vacant Residential Land Tax	Year	Taxable Value	Proportional Tax	Penalty/Interest	Total

Comments:

Arrears of Land Tax	Year	Proportional Tax	Penalty/Interest	Total

This certificate is subject to the notes that appear on the reverse. The applicant should read these notes carefully.

Paul Broderick
Commissioner of State Revenue

CAPITAL IMP VALUE: \$101,389

SITE VALUE: \$101,389

AMOUNT PAYABLE: \$1,670.94

Notes to Certificates Under Section 95AA of the *Taxation Administration Act 1997*

Certificate No: 55715571

Power to issue Certificate

1. The Commissioner of State Revenue can issue a Property Clearance Certificate (Certificate) to an owner, mortgagee or bona fide purchaser of land who makes an application specifying the land for which the Certificate is sought and pays the application fee.

Amount shown on Certificate

2. The Certificate shows any land tax (including Vacant Residential Land Tax, interest and penalty tax) that is due and unpaid on the land described in the Certificate at the date of issue. In addition, it may show:
 - Land tax that has been assessed but is not yet due,
 - Land tax for the current tax year that has not yet been assessed, and
 - Any other information that the Commissioner sees fit to include, such as the amount of land tax applicable to the land on a single holding basis and other debts with respect to the property payable to the Commissioner.

Land tax is a first charge on land

3. Unpaid land tax (including Vacant Residential Land Tax, interest and penalty tax) is a first charge on the land to which it relates. This means it has priority over any other encumbrances on the land, such as a mortgage, and will continue as a charge even if ownership of the land is transferred. Therefore, a purchaser may become liable for any such unpaid land tax.

Information for the purchaser

4. If a purchaser of the land described in the Certificate has applied for and obtained a Certificate, the amount recoverable from the purchaser cannot exceed the 'amount payable' shown. A purchaser cannot rely on a Certificate obtained by the vendor.

Information for the vendor

5. Despite the issue of a Certificate, the Commissioner may recover a land tax liability from a vendor, including any amount identified on this Certificate.

General information

6. A Certificate showing no liability for the land does not mean that the land is exempt from land tax. It means that there is nothing to pay at the date of the Certificate.
7. An updated Certificate may be requested free of charge via our website, if:
 - The request is within 90 days of the original Certificate's issue date, and
 - There is no change to the parties involved in the transaction for which the Certificate was originally requested.

For Information Only

LAND TAX CALCULATION BASED ON SINGLE OWNERSHIP


Land Tax = \$0.00

Taxable Value = \$101,389

Calculated as \$0 plus (\$101,389 - \$0) multiplied by 0.000 cents.

Property Clearance Certificate - Payment Options

BPAY




Billers Code: 5249
Ref: 55715571

Telephone & Internet Banking - BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account.

www.bpay.com.au

CARD



Ref: 55715571

Visa or Mastercard

Pay via our website or phone 13 21 61. A card payment fee applies.

sro.vic.gov.au/paylandtax



YARRA VALLEY WATER
ABN 93 066 902 501

Lucknow Street
Mitcham Victoria 3132

Private Bag 1
Mitcham Victoria 3132

DX 13204

F (03) 9872 1353

E enquiry@yvw.com.au
yvw.com.au

9th May 2022

Keith James C/- LANDATA
LANDATA

Dear Keith James C/- LANDATA,

RE: Application for Water Information Statement

Property Address:	20/81 COOPER STREET CAMPBELLFIELD 3061
Applicant	Keith James C/- LANDATA LANDATA
Information Statement	30692676
Conveyancing Account Number	7959580000
Your Reference	10946

Thank you for your recent application for a Water Information Statement (WIS). We are pleased to provide you the WIS for the above property address. This statement includes:

- Yarra Valley Water Property Information Statement
- Melbourne Water Property Information Statement
- Asset Plan
- Rates Certificate

If you have any questions about Yarra Valley Water information provided, please phone us on **1300 304 688** or email us at the address enquiry@yvw.com.au. For further information you can also refer to the Yarra Valley Water website at www.yvw.com.au.

Yours sincerely,

Steve Lennox
GENERAL MANAGER
RETAIL SERVICES



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yvw.com.au

Yarra Valley Water Property Information Statement

Property Address	20/79 COOPER STREET CAMPBELLFIELD 3061
------------------	--

STATEMENT UNDER SECTION 158 WATER ACT 1989

THE FOLLOWING INFORMATION RELATES TO SECTION 158(3)

Existing sewer mains will be shown on the Asset Plan.

Please note: Unless prior consent has been obtained, the Water Act prohibits:

1. The erection and/or placement of any building, wall, bridge, fence, embankment, filling, material, machinery or other structure over or under any sewer or drain.
2. The connection of any drain or sewer to, or interference with, any sewer, drain or watercourse.



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yvw.com.au

Melbourne Water Property Information Statement

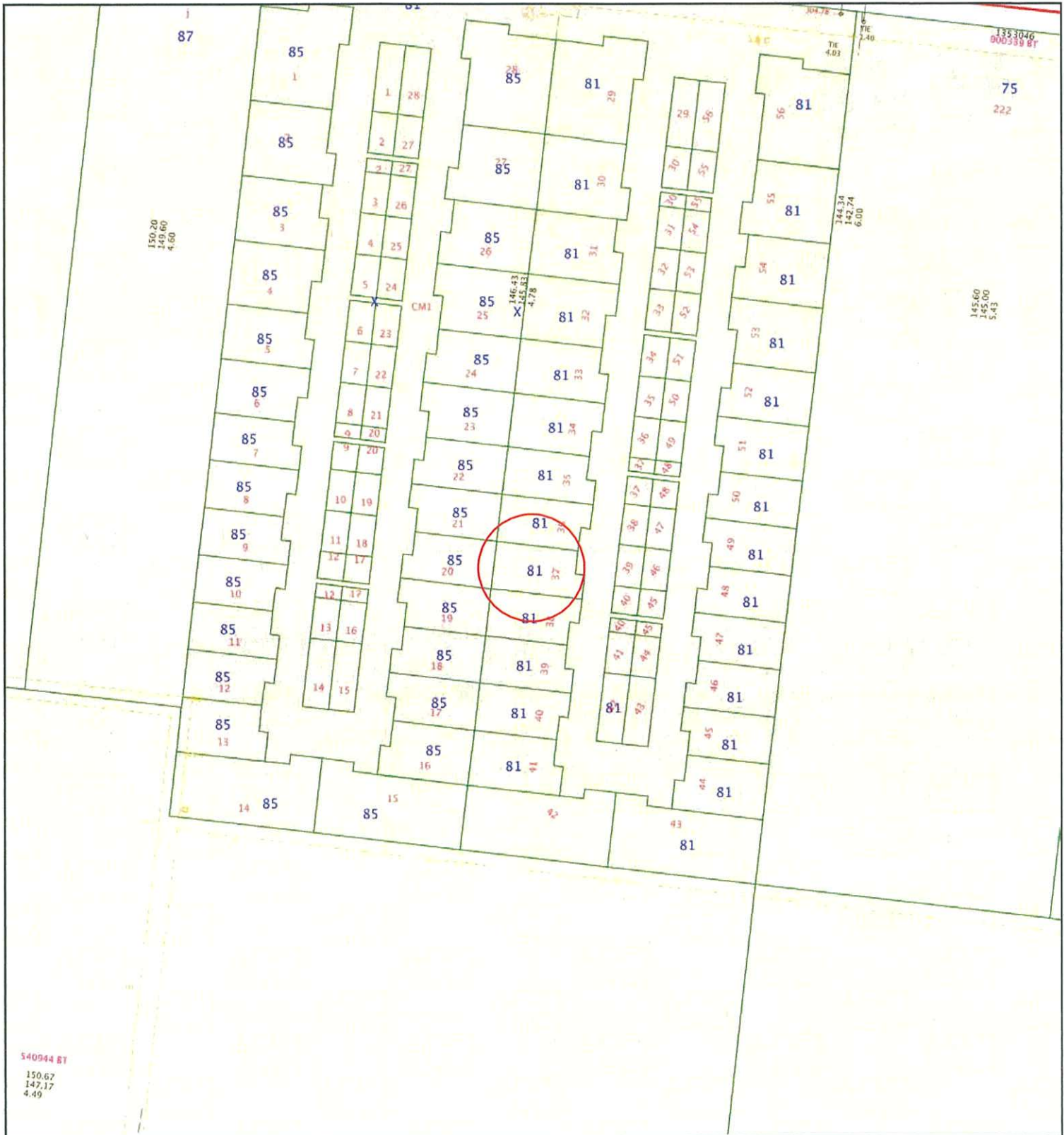
Property Address	20/79 COOPER STREET CAMPBELLFIELD 3061
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STATEMENT UNDER SECTION 158 WATER ACT 1989

Please note: Unless prior consent has been obtained, the Water Act prohibits:

1. The erection and/or placement of any building, wall, bridge, fence, embankment, filling, material, machinery or other structure over or under any sewer or drain.
2. The connection of any drain or sewer to, or interference with, any sewer, drain or watercourse.

If you have any questions regarding Melbourne Water encumbrances or advisory information, please contact Melbourne Water on 9679 7517.



**Yarra Valley Water
Information Statement
Number: 30692676**

Address	20/81 COOPER STREET CAMPBELLFIELD 3061
Date	09/05/2022
Scale	1:1000



ABN 93 066 902 501

Existing Title	Access Point Number	GLV2-42	MW Drainage Channel Centreline
Proposed Title	Sewer Manhole	MW Drainage Underground Centreline	MW Drainage Manhole
Easement	Sewer Pipe Flow	MW Drainage Natural Waterway	Sewer Branch
Existing Sewer	Sewer Offset	<1.00>	
Abandoned Sewer	Sewer Branch		

Disclaimer: This information is supplied on the basis Yarra Valley Water Ltd;
 - Does not warrant the accuracy or completeness of the information supplied, including, without limitation, the location of Water and Sewer Assets;
 - Does not accept any liability for loss or damage of any nature, suffered or incurred by the recipient or any other persons relying on this information;
 - Recommends recipients and other persons using this information make their own site investigations and accommodate their works accordingly;



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yvw.com.au

Keith James C/- LANDATA
LANDATA
certificates@landata.vic.gov.au

RATES CERTIFICATE

Account No: 9912487593
Rate Certificate No: 30692676

Date of Issue: 09/05/2022
Your Ref: 10946

With reference to your request for details regarding:

Property Address	Lot & Plan	Property Number	Property Type
UNIT 20/81 COOPER ST, CAMPBELLFIELD VIC 3061	37\PS800863	5254997	Commercial

Agreement Type	Period	Charges	Outstanding
Commercial Water Service Charge	01-04-2022 to 30-06-2022	\$72.29	\$72.29
Commercial Water Usage Charge <i>Water Usage – 1.000000kL x \$2.91710000 = \$2.92</i> Estimated Average Daily Usage \$0.03	25-11-2021 to 28-02-2022	\$2.92	\$0.00
Commercial Sewer Service Charge	01-04-2022 to 30-06-2022	\$139.04	\$139.04
Commercial Sewer Disposal Charge		\$0.00	\$0.00
Other Charges:			
Interest	No interest applicable at this time		
	No further charges applicable to this property		
	Balance Brought Forward		\$0.00
	Total for This Property		\$211.33
	Total Due		\$211.33

IMPORTANT NOTICE FOR SOLICITORS AND CONVEYANCERS

We have changed our BPAY biller code. Please refer to the payment options and update your bank details.

GENERAL MANAGER
RETAIL SERVICES

Note:

- Invoices generated with Residential Water Usage during the period 01/07/2017 – 30/09/2017 will include a Government Water Rebate of \$100.
- This statement details all tariffs, charges and penalties due and payable to Yarra Valley Water as at the date of this statement and also includes tariffs and charges (other than for usage charges yet to be billed) which are due and payable to the end of the current financial quarter.
- All outstanding debts are due to be paid to Yarra Valley Water at settlement. Any debts that are unpaid at

settlement will carry over onto the purchaser's first quarterly account and follow normal credit and collection activities - pursuant to section 275 of the Water Act 1989.

4. If the total due displays a (-\$ cr), this means the account is in credit. Credit amounts will be transferred to the purchasers account at settlement.

5. Yarra Valley Water provides information in this Rates Certificate relating to waterways and drainage as an agent for Melbourne Water and relating to parks as an agent for Parks Victoria - pursuant to section 158 of the Water Act 1989.

6. The charges on this rates certificate are calculated and valid at the date of issue. To obtain up to date financial information, please order a Rates Settlement Statement prior to settlement.

7. From 01/07/2019, Commercial Water Usage is billed 291.72 cents per kilolitre

8. From 01/07/2019, Commercial Recycled Water Usage is billed 186.34 cents per kilolitre

9. From 01/07/2019, Commercial Sewage Disposal is calculated using the following equation: Water Usage (kl) x Seasonal Factor x Discharge Factor x Price (cents/kl) 202.37 cents per kilolitre

10. From 01/07/2019, Commercial Recycled Sewage Disposal is calculated using the following equation: Recycled Water Usage (kl) x Seasonal Factor x Discharge Factor x Price (cents/kl) 202.37 cents per kilolitre

11. The property is a serviced property with respect to all the services, for which charges are listed in the Statement of Fees above.

To ensure you accurately adjust the settlement amount, we strongly recommend you book a Special Meter Reading:

- Special Meter Readings ensure that actual water use is adjusted for at settlement.
- Without a Special Meter Reading, there is a risk your client's settlement adjustment may not be correct.



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ABN 93 066 902 501

Lucknow Street
Mitcham Victoria 3132

Private Bag 1
Mitcham Victoria 3132

DX 13204

F (03) 9872 1353

E enquiry@yvw.com.au
yvw.com.au

Property No: 5254997

Address: UNIT 20/81 COOPER ST, CAMPBELLFIELD VIC 3061

Water Information Statement Number: 30692676

HOW TO PAY



Billers Code: 314567
Ref: 99124875936



Mail a Cheque with the Remittance Advice below to:
Yarra Valley Water
GPO Box 2860 Melbourne VIC 3001

Amount Paid

Date Paid

Receipt Number

Please Note: BPAY is available for individual property settlements.

PROPERTY SETTLEMENT REMITTANCE ADVICE

Property No: 5254997

Address: UNIT 20/81 COOPER ST, CAMPBELLFIELD VIC 3061

Water Information Statement Number: 30692676

Cheque Amount: \$

OWNERS CORPORATION CERTIFICATE

Owners Corporations Act 2006, s.151 Owners Corporations Act 2006, Owners Corporations Regulations 2018

As at 12th May 2022

1. OWNERS CORPORATION DETAILS

Plan Number: 800863F

Address of Plan: 81 Cooper Street Campbellfield Victoria 3061

Lot Number this statement relates to:

Unit Number this statement relates to:

Postal Address: 16/11-13 Northpark Drive SOMERTON VIC 3062

2. CERTIFICATE DETAILS

Vendor: Mrs Ramandeep Kaur and Mr Sukhvir Singh

Postal Address for Lot 37: 8 Cheer Terrace Tarneit Victoria 3029

Purchaser:

Person requesting Certificate: Jayantha Wijethilake

Reference:

Address: Unit 08, 205 Middleborough Rd, Box Hill VIC 3128

Fax:

E-mail: jay@mjlegal.com.au

3. CURRENT ANNUAL LEVY FEES FOR LOT 37

ADMINISTRATIVE FUND

The annual administrative levy fees for Lot 37 are **356.86 per annum** commencing on 24 July 2021. Levies for this plan are raised over **4 periods**

Period	Amount	Due Date	Status
24/04/22 to 23/07/22	356.86	24/04/22	Paid

Maintenance Fund

There are currently no annual Maintenance Fund levy fees payable for Lot 37.

OWNERS CORPORATION CERTIFICATE

(Continued)

As at 12th May 2022

For Plan No. 800863F - Lot 37

4. CURRENT LEVY POSITION FOR LOT 37

Fund	Balance	Paid To
Administrative	0.00	23 July 2022
Maintenance Fund	0.00	
BALANCE	0.00	

5. SPECIAL LEVIES

There are currently no special levy fees due for Lot 37.

6. OTHER CHARGES

There are currently no additional charges payable by Lot 37 that relate to work performed by the owners corporation or some other act that incurs additional charge.

7. FUNDS HELD BY OWNERS CORPORATION

The owners corporation holds the following funds as at 12 May 2022:

Account / Fund	Amount
Administrative Fund	40,199.67
Maintenance Fund	0.00
TOTAL FUNDS HELD AS AT 12 MAY 2022	\$40,199.67

8. INSURANCE

The owners corporation currently has the following insurance cover in place:

Policy	
Policy No.	CS0006066956
Expiry Date	5-July-2022
Insurance Company	QBE Commercial
Broker	Archer Insurance
Premium	27384.53
Cover Type	Amount of Cover
Common Area Contents	121500
Damage (i.e. Building) Policy	12150000
Fidelity Guarantee Insurance	100000
Government Audit Costs	25000
Government Audit Costs - Appeal Expenses	100000
Government Audit Costs - Legal Defense Expenses	50000
Loss of Rent	1822500
Lot Owner's Fixtures and Improvements	250000
Property, Death and Injury (Public Liability)	20000000
Voluntary Workers Insurance	200000/2000

OWNERS CORPORATION CERTIFICATE

(Continued)

As at 12th May 2022

For Plan No. 800863F - Lot 37

9. CONTINGENT LIABILITIES

The owners corporation has no contingent liabilities arising from legal proceedings not otherwise shown or budgeted for in items 3, 5 or 6 above.

10. CONTRACTS OR AGREEMENTS AFFECTING COMMON PROPERTY

The owners corporation has not or do not intend in the foreseeable future to enter into any contracts affecting the common property.

11. AUTHORITIES OR DEALINGS AFFECTING COMMON PROPERTY

The owners corporation has not granted any authorities or dealings affecting the common property.

12. AGREEMENTS TO PROVIDE SERVICES

The owners corporation has not made any agreements to provide services to lot owners and occupiers or the general public for a fee.

13. NOTICES OR ORDERS

The owners corporation currently has no orders or notices served in the last 12 months that have not been satisfied.

14. CURRENT OR FUTURE PROCEEDINGS

The owners corporation is not currently a party to any proceedings or is aware of any circumstances which may give rise to proceedings.

15. APPOINTMENT OF AN ADMINISTRATOR

The owners corporation is not aware of an application or a proposal for the appointment of an administrator.

16. PROFESSIONAL MANAGER DETAILS

Name of Manager:	Genesis PM Pty Ltd
ABN / ACN:	58 615 913 070
Address of Manager:	16/11-13 Northpark Drive SOMERTON VIC 3062
Telephone:	94645515
Facsimile:	
E-mail Address:	strata@genesisproperty.com.au

17. ADDITIONAL INFORMATION

Nil.

OWNERS CORPORATION CERTIFICATE

(Continued)

As at 12th May 2022

For Plan No. 800863F - Lot 37

SIGNING

The common seal of Owners Corporation No. ,
Plan No. 800863F, was affixed and witnessed by and in the
presence of the registered manager in accordance with Section 20(1)
and Section 21(2A) of the Owners Corporations Act 2006.



Registered Manager

Full name: James Wanes

Company: Genesis PM Pty Ltd

Address of registered office: 16/11-13 Northpark Drive SOMERTON
VIC 3062

12/05/2022

Date



Common Seal
of Owners Corporation



Genesis PM Pty Ltd
genesisproperty.com.au

16/11-13 Northpark Drive
Somerton VIC 3062
03 9464 5515
strata@genesisproperty.com.au

Jayantha Wijethilake
Unit 08, 205 Middleborough Rd, Box Hill VIC 3128

12th May 2022

Dear Jayantha Wijethilake

Re: OWNERS CORPORATION CERTIFICATE - LOT 37, PLAN NO. 800863F

In response to your request, we now attach an Owners Corporation Certificate for Lot 37 in Plan No. 800863F dated 12th May 2022. This certificate is intended for use for the purpose of section 151 of the *Owners Corporations Act 2006* ("**Act**").

Pursuant to section 151(4)(b) of the Act, we also attach the following:

- (a) A copy of the Rules for this Owners Corporation;
- (b) A statement of advice and information for prospective purchasers of a strata title lot in Victoria in accordance with Regulation 17 of the *Owners Corporations Regulations 2018*; and
- (c) A copy of the minutes of the last annual general meeting of the Owners Corporation showing all resolutions passed at that meeting.

Please note that if you require any further information on the matters reported in the attached Owners Corporation Certificate, you may inspect a copy of the Owners Corporation Register in accordance with section 150 of the Act. An inspection of the Register must be booked in advance by contacting our office during business hours or via email at strata@genesisproperty.com.au. Please note the inspection of the Register may require the payment of a fee.

Yours faithfully



Registered Manager

Full name: James Wanes
Company: Genesis PM Pty Ltd
Address of registered office: 16/11-13 Northpark Drive SOMERTON
VIC 3062

12/05/2022

Date

Consolidated Rules

Owners Corporation 1 Plan of Subdivision Number PS 800863F

Cooper Street Business Park

**79-81 Cooper Street,
Campbellfield VIC 3061**

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1. Health, safety and security

1.1 Health, safety and security of lot owners, occupiers of lots and others

A lot owner or occupier must not use the lot, or permit it to be used, so as to cause a hazard to the health, safety and security of an owner, occupier, or user of another lot.

1.2 Storage of flammable liquids and other dangerous substances and materials

1. Except with the approval in writing of the owners corporation, an owner or occupier of a lot must not use or store on the lot or on the common property any flammable chemical, liquid or gas or other flammable material.

2. This rule does not apply to—

- a) chemicals, liquids, gases or other material used or intended to be used for domestic purposes; or
- b) any chemical, liquid, gas or other material in a fuel tank of a motor vehicle or internal combustion engine.

1.3 Waste disposal

An owner or occupier must ensure that the disposal of garbage or waste does not adversely affect the health, hygiene or comfort of the occupiers or users of other lots.

2. Management and administration

2.1 Metering of services and apportionment of costs of services

1. The Owners Corporation must not seek payment or reimbursement for a cost or charge from a lot owner or occupier that is more than the amount that the supplier would have charged the lot owner or occupier for the same goods or services.
2. If a supplier has issued an account to the Owners Corporation, the owners corporation cannot recover from the lot owner or occupier an amount which includes any amount that is able to be claimed as a concession or rebate by or on behalf of the lot owner or occupier from the relevant supplier.
3. Subrule (2) does not apply if the concession or rebate—
 - a) must be claimed by the lot owner or occupier and the owners corporation has given the lot owner or occupier an opportunity to claim it and the lot owner or occupier has not done so by the payment date set by the relevant supplier; or
 - b) is paid directly to the lot owner or occupier as a refund.

3. Use of common property

3.1 Use of common property

1. An owner or occupier of a lot must not obstruct the lawful use and enjoyment of the common property by any other person entitled to use the common property.
2. An owner or occupier of a lot must not, without the written approval of the Owners Corporation, use for his or her own purposes as a garden any portion of the common property.
3. An approval under subrule (2) may state a period for which the approval is granted.

4. If the Owners Corporation has resolved that an animal is a danger or is causing a nuisance to the common property, it must give reasonable notice of this resolution to the owner or occupier who is keeping the animal.
5. An owner or occupier of a lot who is keeping an animal that is the subject of a notice under subrule (4) must remove that animal.
6. Subrules (4) and (5) do not apply to an animal that assists a person with an impairment or disability.

3.2 Vehicles and parking on common property

An owner or occupier of a lot must not, unless in the case of an emergency, park or leave a motor vehicle or other vehicle or

permit a motor vehicle or other vehicle—

1.
 - a. to be parked or left in parking spaces situated on common property and allocated for other lots; or
 - b. on the common property so as to obstruct a driveway, pathway, entrance or exit to a lot; or
 - c. in any place other than a parking area situated on common property specified for that purpose by the owners corporation.
2. The Owners Corporation may arrange for any vehicle parked or left in breach of these Rules to be wheel clamped or towed away.
3. The cost of the Owners Corporation to tow away any vehicle will be a debt due to the Owners Corporation, payable on demand by the Occupier that is responsible for the vehicle gaining access to Common Property, whether or not that Occupier is the registered owner of the vehicle.
4. An Occupier must not take or permit a motor vehicle or other vehicle on Common Property that may leak or drop oil, coolant, grease, Contaminants or other materials or substances on Common Property or a Lot.
5. The cost of the Owners Corporation to clean and remove oil, coolant, grease, Contaminants or other materials or substances on Common Property will be a debt due to the Owners Corporation, payable on demand, by the Occupier that is responsible for the vehicle that has dropped the oil, coolant, grease or other materials or substances gaining access to Common Property, whether or not that Occupier is the registered owner of that vehicle.
6. Any vehicle under the control of an Occupier must:
 - a. not at any time exceed 10 kilometers per hour when on Common Property or any slower speed notified by the Owners Corporation from time to time;
 - b. not be driven in any manner that is reckless, negligent or dangerous; and
 - c. be driven in a manner that observes all signs that are on Common Property in relation to the use of any vehicle.
7. Car spaces are intended for the parking of registered vehicles only. Heavy vehicles such as trucks, trailers and any machinery are not permitted to be parked on the car spaces.
8. The size of the parked vehicle cannot exceed the dimensions of the designated car space bay

3.3 Damage to common property

1. An owner or occupier of a lot must not damage or alter the common property without the written approval of the Owners Corporation.
2. An owner or occupier of a lot must not damage or alter a structure that forms part of the common property without the written approval of the Owners Corporation.
3. An approval under subrule (1) or (2) may state a period for which the approval is granted, and may specify the works and conditions to which the approval is subject.

4. An owner or person authorised by an owner may install a locking or safety device to protect the lot against intruders, or a screen or barrier to prevent entry of animals or insects, if the device, screen or barrier is soundly built and is consistent with the colour, style and materials of the building.
5. The owner or person referred to in subrule (4) must keep any device, screen or barrier installed in good order and repair.

4. Lots

4.1 Change of use of lots

An owner or occupier of a lot must give written notification to the owners corporation if the owner or occupier changes the

existing use of the lot in a way that will affect the insurance premiums for the owners corporation.

Example

If the change of use results in a hazardous activity being carried out on the lot, or results in the lot being used for commercial or industrial purposes rather than residential purposes.

4.2 Cleaning and repair

An Occupier must:

1. keep its Lot (including any parking space, storage bays or cages, balconies and other property that forms part of its Lot) neat, clean, tidy and in good repair and condition;
2. regularly clean all exterior glass surfaces on the boundary of its Lot that are not:
 - a. the responsibility of the Owners Corporation to clean; or
 - b. unsafe to access;
3. take all reasonable steps to minimise any disturbance, noise and interruption to others when cleaning; and
4. take all reasonable steps to prevent infestation of the Lot by vermin and insects.
5. not allow for any materials/rubbish bins/storage to be kept on any common property at any time

5. Behaviour of persons

5.1 Behaviour of owners, occupiers and invitees on common property

An owner or occupier of a lot must take all reasonable steps to ensure that guests of the owner or occupier do not behave in

a manner likely to unreasonably interfere with the peaceful enjoyment of any other person entitled to use the common property.

5.2 Noise and other nuisance control

1. An owner or occupier of a lot, or a guest of an owner or occupier, must not unreasonably create any noise likely to interfere with the peaceful enjoyment of any other person entitled to use the common property.
2. Subrule (1) does not apply to the making of a noise if the Owners Corporation has given written permission for the noise to be made.

6. Dispute resolution

1. The grievance procedure set out in this rule applies to disputes involving a lot owner, manager, or an occupier or the Owners Corporation.
2. The party making the complaint must prepare a written statement in the approved form.
3. If there is a grievance committee of the Owners Corporation, it must be notified of the dispute by the complainant.
4. If there is no grievance committee, the Owners Corporation must be notified of any dispute by the complainant, regardless of whether the Owners Corporation is an immediate party to the dispute.
5. The parties to the dispute must meet and discuss the matter in dispute, along with either the grievance committee or the Owners Corporation, within 14 working days after the dispute comes to the attention of all the parties.
6. A party to the dispute may appoint a person to act or appear on his or her behalf at the meeting.
7. If the dispute is not resolved, the grievance committee or owners corporation must notify each party of his or her right to take further action under Part 10 of the *Owners Corporations Act 2006*.
8. This process is separate from and does not limit any further action under Part 10 of the *Owners Corporations Act 2006*.

7. Appearance of Lots

7.1 Owners of Lots must not:

1. Without prior written consent of the Owners Corporation, alter the exterior walls, glass walls or windows of the Lot;
2. Install or permit to be installed bars, screens or grilles or other safety devices to the exterior of any windows or doors of a Lot without the prior written consent of the Owners Corporation;
3. Operate or permit to be operated on the Lot or within it any device or electronic equipment which interferes with any appliance lawfully in use on the Common Property, another Lot or another part of the Building;
4. Allow any part of the Lot, including any balcony, winter garden, car park or storage area to become unkept, unsightly, untidy, unclean or not properly maintained so that it detracts from the amenity or appearance of the Building, nor place or have any washing, towel, bedding, clothing or other article so as to be visible from the Common Property or outside the Building without the written consent of the Owners Corporation;
5. Construct or erect any structures and fittings on the exterior or roofs of lots which are visible from the streetscape without the written consent from the Owners Corporation.
6. Allow any glass walls or windows to be dirty or unclean which is visible from outside the Lot.
7. Install or permit to be installed any materials or obstructions onto the fences and/or gates of the Common property without written consent from the Owners Corporation.
8. Car spaces are only to be used for the parking of registered and roadworthy vehicles. Trailers, trays, scrap metal, wrecked cars etc.. are not permitted to be stored on car spaces.
9. Garbage bins of any kind are not be kept in car spaces or on the driveways of the property.
10. An Occupier must not without first obtaining the consent of the Owners Corporation: keep anything within its Lot that is visible from the outside of the Lot which is:
 - a. unsightly;
 - b. inconsistent with the general appearance, quality and style of the Development;

11. attach or hang from the exterior of its Lot any aerial, speaker, acoustic device, television screen, security device, wires or other apparatus;
12. construct or erect any shed, storage cage, enclosure or structure of any nature or description on a balcony, car parking space, terrace garden area or otherwise;
13. tint or otherwise alter any glazed surfaces to alter their appearance;
14. in any way alter external surfaces of its Lot.
15. Appropriate signage and advertisement only permitted in the following locations:
 - a. Directly above the roller shutters onto the designated concrete panel signage area. The signage permitted size is limited to 4 metres squared total.
 - b. On any exterior glazing

8. Mail

1. An Occupier must:
 - a. clear its mail-receiving box of all material and objects every day, whether the mail, newspapers or advertising material is solicited or not;
2. The Owners Corporation may remove unsightly build-up in or around any mail- receiving box and/or newspaper receptacle and:
 - a. is under no obligation to retain or store anything that is cleared; and
 - b. may destroy anything that it removes.

9. Insurance

1. An Occupier must not bring to, do or keep anything in its Lot or bring anything on to Common Property which does or is likely to:
 - a. increase the rate of insurance premium on the Development or the Common Property;
 - b. contain any Contaminant;
 - c. conflict with or breach:
 - i. any Law relating to fires, contamination or flammable substance;
 - ii. these Rules; or
 - iii. any insurance policy on the Development or the Common Property.
2. An Occupier must reimburse the Owners Corporation on demand for any increase in insurance premium resulting from any consent given to, or act or neglect by, the Occupier.

10. Smoking

An Occupier must not:

1. smoke cigarettes, cigars, e-cigarettes or tobacco or permit any guest to smoke cigarettes, cigars, e-cigarettes or tobacco on any part of the Common Property or otherwise in contravention of any Law;
2. throw cigarette butts or cigarette ash on the Common Property or individual lots below their lot.

11. Owners Corporation Fees

1. The fees set by the Owners Corporation to cover general administration and maintenance, insurance and other recurrent obligations must be paid half-yearly in advance by each Member according to his or her Lot liability or as otherwise directed by the Owners Corporation or the Manager.

2. Any special fees or charges levied by the Owners Corporation to cover extraordinary items of expenditure must be paid on the due date set by the Owners Corporation upon the levying of each special fee or charge.
3. The Owners Corporation will and is entitled to re-coup all legal costs and all special fees/charges/levies and associated costs it incurs or expends in the recovery of any outstanding fees and any other costs incurred as a result of a breach of the Owners Corporation rules by a Member.

12. Goods and Services Tax

12.1 General

1. words or expressions used in this Rule which have a particular meaning in the GST Law have the same meaning, unless the context otherwise requires;
2. any reference to GST payable by a party includes any corresponding GST payable by the representative member of any GST group of which that party is a member;
3. any reference to an input tax credit entitlement by a party includes any corresponding input tax credit entitlement by the representative member of any GST group of which that party is a member; and
4. if the GST law treats part of a supply as a separate supply for the purpose of determining whether GST is payable on that part of the supply or for the purpose of determining the tax period to which that part of the supply is attributable, such part of the supply is to be treated as a separate supply.

12.2 GST not included

1. Unless GST is expressly included, the consideration to be paid or provided under any Rule for any supply made under or in connection with these Rules does not include GST.
2. To the extent that any supply made under or in connection with these Rules is a taxable supply, the GST exclusive consideration otherwise to be paid or provided for that taxable supply is increased by the amount of any GST payable in respect of that taxable supply and that amount must be paid at the same time and in the same manner as the GST exclusive consideration is otherwise to be paid or provided.
3. A party's right to payment under this Rule is subject to a valid tax invoice being delivered to the recipient of the taxable supply.
4. To the extent that 1 party is required to reimburse or indemnify another party for a loss, cost or expense incurred by that other party, that loss, cost or expense does not include any amount in respect of GST for which that other party is entitled to claim an input tax credit.
5. To the extent that any consideration payable to a party under these Rules is determined by reference to a cost incurred by a party, or is determined by reference to a price, value, sales, revenue or similar amount, the GST exclusive amount of that cost, price, value, sales, revenue or similar amount must be used.

Statement of advice and information for prospective purchasers and lot owners

Schedule 3, Regulation 12, Owners Corporations Regulations 2007

What is an Owners Corporation?

The lot you are considering buying is part of an Owners Corporation. Whenever a plan of subdivision creates common property, an owners corporation is responsible for managing the common property. A purchaser of a lot that is part of an Owners Corporation automatically becomes a member of the owners corporation when the transfer of that lot to the purchaser has been registered with Land Victoria.

If you buy into an owners corporation, you will be purchasing not only the individual property, but also ownership of, and the right to use, the common property as set out in the plan of subdivision. This common property may include driveways, stairs, paths, passages, lifts, lobbies, common garden areas and other facilities set up for use by owners and occupiers. In order to identify the boundary between the individual lot you are purchasing (for which the owner is solely responsible) and the common property (for which all members of the owners corporation are responsible), you should closely inspect the plan of subdivision.

How are decisions made by an Owners Corporation?

As an owner, you will be required to make financial contributions to the Owners Corporation, in particular for the repair, maintenance and management of the common property. Decisions as to the management of this common property will be the subject of collective decision making. Decisions as to these financial contributions, which may involve significant expenditure, will be decided by a vote.

Owners Corporation rules

The Owners Corporation rules may deal with matters such as car parking, noise, pets, the appearance or use of lots, behaviour of owners, occupiers or guests and grievance procedures. You should look at the Owners Corporation rules to consider any restrictions imposed by the rules.

Lot entitlement and lot liability

The plan of subdivision will also show your lot entitlement and lot liability. Lot liability represents the share of Owners Corporation expenses that each lot owner is required to pay.

Lot entitlement is an owner's share of ownership of the common property, which determines voting rights. You should make sure that the allocation of lot liability and entitlement for the lot you are considering buying seems fair and reasonable.

Further information

If you are interested in finding out more about living in an Owners Corporation, you can contact Consumer Affairs Victoria. If you require further information about the particular owners corporation you are buying into you can inspect that Owners Corporation's information register.

Management of an Owners Corporation

An Owners Corporation may be self-managed by the lot owners or professionally managed by an Owners Corporation manager. If an owners corporation chooses to appoint a professional manager, it must be a manager registered with the Business Licensing Authority (BLA).

If you are uncertain about any aspect of the Owners Corporation or the documents you have received from the Owners Corporation, you should seek expert advice.

7. Annual Budget

It was resolved that the inaugural year's budget proposal of \$46,546.00 + GST for the Owners Corporation was received and accepted.

It was resolved that Owners Corporations' inaugural financial period will commence on 24/07/2021 and conclude on 23/07/2022. The following year's financial period will commence 24/07/2022 and conclude on 23/07/2023.

Members of the Owners Corporation resolved that the Manager has the authority to raise a Special Levy if there are insufficient funds to meet ongoing working capital requirements for the Owners Corporation.

The Members of the Owners Corporation acknowledged that the Disbursement Fee may be raised during the year if items such as Australia Post charges increase in price.

8. Owners Corporation fees

It was resolved that the above annual budget of \$46,546.00 plus GST is to be accepted and to be levied by notice from the Manager in the following quarterly instalments:

Instalment number	Amount	Date
1	\$11,636.50 plus GST	24 th July 2021
2	\$11,636.50 plus GST	24 th October 2021
3	\$11,636.50 plus GST	24 th January 2022
4	\$11,636.50 plus GST	24 th April 2022

9. Common Seal

It was resolved that the Owners Corporation Manager to arrange for a common seal of the Owners Corporation to be produced

10. Election of the Secretary

The Members of the Owners Corporation resolved by ordinary resolution not to elect a Member of the Committee as Secretary and that the Manager assumes the role of Secretary in accordance with Section 107 of the Owners Corporation Act 2006.

11. Penalty Interest

It was resolved the Owners Corporation charge interest at the rate fixed under Section 2 of the Penalty Interest Rates Act 1983 on money owed by a member to the Owners Corporation from the due date for fees and charges set under Section 24 (1) and Section 29 (1) of the Owners Corporation Act 2006 and on any other amount payable by a lot owner to the Owners Corporation.

12. Debt Recovery

It was resolved by ordinary resolution that the costs incurred by the Owners Corporation in recovering fees and levies due under Section 32 of the Act will be fully recoverable from the indebted lot owner. This includes administrative fees charged to the Owners Corporation by the Manager and all legal fees incurred as a result of the failure to pay levies, fees and charges due.

It was resolved the Manager of the Owners Corporation and/or the Committee shall have the power pursuant to this resolution to appoint a lawyer to act on its behalf in relations to any necessary debt recovery action taken.

It was resolved the Owners Corporation may instruct its lawyer to recover arrears of fees, special levies, charges and contributions due and payable by a lot owner, in particular:

- a) To issue a Letter of Demand to any lot owner in arrears if any of such arrears have remained unpaid for more than 28 days;
- b) To initiate legal proceedings in VCAT or in any court of competent jurisdiction for recovery of all arrears, penalty interest thereon and all owners corporation's legal and administrative cost of recovery if any of such arrears have remained unpaid for more than seven (7) days after the date of the Letter of Demand.

It was resolved the Owners Corporation instruct its manager:

- a) To send additional final fee notice to any lot owner detailing the lot owner's arrears of fees as soon as arrears remain unpaid for more than 28 days;
- b) To levy against any such lot owner in arrears, an amount of \$50 inc. GST in regards to the administrative processes required to collate the information required for sending of the additional final fee notice;
- c) To levy against any such lot owner a sum to indemnify the Owners Corporation for the lawyer's costs incurred in issuing a Letter of Demand.

It was resolved the Owners Corporation may commence debt recovery proceedings for recovery of outstanding fees, levies, charges and other money due, against any member of the Owners Corporation in a court of competent jurisdiction as provided by the Act. This resolution does not detract in any way from the power of the Owners Corporation to make an application to VCAT under Part 11 of the Owners Corporation Act 2006 to recover fees and charges and other money or to enforce the Rules of the Owners Corporation. The Manager of the Owners Corporation and/or the Committee shall have the power pursuant to the resolution to determine the appropriate jurisdiction on a case by case basis in the sole discretion of the Manager and/or Committee.

13. Special Resolutions

It was resolved by special resolution that the additional rules attached to this AGM is to be accepted and enforced by the Owners Corporation

14. Rule Breach Penalty

It was resolved by special resolution that any singular breach of the rules of the Owners Corporation will result in a \$100.00 penalty PER breach, paid by the offending lot owner to the Owners Corporation.

15. Registration of GST, TFN & ABN

It was resolved by special resolution that the Owners Corporation will register for GST, TFN & ABN. GST is to be made applicable on all levies. James Wanen from Genesis PM is authorized to register and lodge according statements on behalf of the Owners Corporation.

16. Fire Equipment Maintenance:

It was resolved that lot owners are to ensure all fire equipment is serviced by certified fire equipment maintenance providers in accordance with the Australian Standards 1851.

It is important to note that it is the responsibility of the Owners to ensure that fire protection equipment within their lot satisfies relevant fire regulations to ensure that insurance policy coverage is not compromised.

17. Instrument of Delegation

The Members of the Owners Corporation resolved by ordinary resolution to delegate the powers and functions of the Owners Corporation to the elected members of the Committee and/or the Chairperson in accordance with the Owners Corporation Act 2006 Section 11, except where a special or unanimous resolution is required. This Instrument will remain in force until the next Annual General Meeting when the Committee and/or Chairperson are elected. The Owners Corporation further delegates all the powers and functions to the Manager that are necessary for it to perform its duties as Manager, in accordance with Section 3.2 of the Contract of Appointment. This Instrument will remain in force for the duration of the Contract of Appointment. The Members further resolved that two persons who are owners (or a director of a corporation who is a lot owner) of separate lots and are Members of the Owners Corporation will execute an Instrument of Delegation and approve the affixing of the seal.

18. Model and Additional Rules

It was resolved that the Model Rules as defined in the Owners Corporation Act 2006 and associated regulations and the Additional Rules shall be the rules adopted by the Owners Corporation. Copy of these rules is attached.

19. Details of Next AGM

Next AGM date: 17th October 2021 (First Meeting - subject to change by notice to members)

Meeting Closed: 3:15pm



CHAIRMAN

DATED 16th day of July 2021





Minutes of the Special General Meeting

Owners Corporation	Owners Corporation 1 - PS 800863 F
Property Address	81 Cooper Street, Campbellfield VIC 3061
Meeting Date	Thursday 27 January, 2022
Meeting Location	81 Cooper Street, Campbellfield VIC 3061
Meeting Commenced	2:30pm
Genesis PM rep. by	James Wanes
Members Present	Karim Wanes (Lots 1, 15, 29-56)
Proxies	Nil
Apologies	Nil
Notes	

1. Election of a Chairperson for the Meeting

It was resolved that James Wanes is elected Chairperson for the Inaugural General Meeting.

2. Appointment of Owners Corporation Manager

It was resolved that the Owners Corporation appoints Genesis PM Pty Ltd to be the manager of the Owners Corporation in accordance with Section 119 of the *Owners Corporation Act 2006* using the Contract of Appointment

3. Delegation to Manager

It was resolved that pursuant to Section 11 of the *Owners Corporation Act 2006*, the Owners Corporation delegates powers and functions to the Manager as set out in these minutes and the Contract of Appointment.

3. Contract of Appointment

It was resolved to sign the contract of appointment with Genesis PM Pty Ltd, as tabled at the meeting

4. Committee of Management

It was resolved that a Committee will not be appointed and the Owners Corporation will consider the appointment of a Committee at the first general meeting of foundation owners.

5. Building Insurance

It was resolved that the Owners Corporation pursuant to Section 61 of the Act to take out:

- Reinstatement and replacement insurance in accordance with Section 59 of the Act;
- Public liability insurance in accordance with Section 60 of the Act,
- Any additional insurance in accordance with Section 62 of the Act.

The Owners Corporation resolved that the following insurance cover is to be taken through insurance brokers 'Archer Insurance Corp' effective from 5th July 2021. It is resolved that the insurance policy has been increased to accommodate for the 'Stage 2' lots at a cost of \$6,800.94 in premium for period 10/01/2022-15/07/2022.

Insurer QBE Commercial
Insured to 05-July-2022 at 4:00pm

Insurance Policy Cover Details

Cover type	Cover amount
Building	\$12,150,000
Common area contents	\$121,500
Loss of rent	\$1,822,500
Public or legal liability	\$20,000,000
Voluntary Workers	\$2,000/\$200,000
Fidelity Guarantee	\$100,000
Audit Fees	\$25,000
Workplace, Health & Safety Breaches	\$100,000
Legal Defence Expenses	\$50,000
Fixtures and Improvements	\$250,000

Excess	Amount
Standard	\$1,000
Fire	\$2,500
Unoccupancy	\$2,500
Earthquake	Lesser of \$20,000 of 1% of Policy 1 Insured Property

Other excess payable are shown in the policy wording

The Members of the Owners Corporation resolved by ordinary resolution to accept the current building insured amount upon renewal.

Members further resolve that the Manager may engage a broker or agent in the future to source the insurance cover on behalf of the Owners Corporation.

Genesis PM reminds members that it is an individual Owner's responsibility to ensure appropriate insurance cover is undertaken for the internal of their lot. It is recommended that Owners consider undertaking contents insurance for the fixtures and fittings in your lot, e.g. personally owned items, as well as cover for any resultant damage that may occur to lots adjacent yours.

It is recommended that all Owners discuss the matter of insurance for their Lot with their personal insurer.

6. Bank Accounts

It was resolved that the Owners Corporation Manager open and operate bank accounts in trust for the Owners Corporation. Further, the bank accounts will be opened with Macquarie Bank and the original signatories of the account would be persons in senior management positions within Genesis PM Pty Ltd.

7. Annual Budget

It was resolved that the inaugural year's budget proposal will be increased to \$64,000.75 inc GST for the Owners Corporation was received and accepted. It is noted that all existing lots (1-28) last instalment for the year will remain unchanged. Lot 29-56 will pay the same amount for the last instalment also.

It was resolved that Owners Corporations' inaugural financial period will commence on 24/07/2021 and conclude on 23/07/2022. The following year's financial period will commence 24/07/2022 and conclude on 23/07/2023.

Members of the Owners Corporation resolved that the Manager has the authority to raise a Special Levy if there are insufficient funds to meet ongoing working capital requirements for the Owners Corporation.

The Members of the Owners Corporation acknowledged that the Disbursement Fee may be raised during the year if items such as Australia Post charges increase in price.

It was resolved that a special levy of \$19,349.50 be raised by lots 29-56 to meet funds required to pay the insurance renewal when it becomes due and also garden/general maintenance up until the next OC financial year at which time the total budget for the Owners Corporation will be revised at the next AGM.

8. Owners Corporation fees

It was resolved that the above annual budget of \$64,000.75 inc GST is to be accepted and to be levied by notice from the Manager in the following quarterly instalments:

Instalment number	Amount	Date
1	\$12,800.15 inc GST	24 th July 2021
2	\$12,800.15 inc GST	24 th October 2021
3	\$12,800.15 inc GST	24 th January 2022
4	\$25,600.30 inc GST	24 th April 2022

9. Penalty Interest

It was resolved the Owners Corporation charge interest at the rate fixed under Section 2 of the Penalty Interest Rates Act 1983 on money owed by a member to the Owners Corporation from the due date for fees and charges set under Section 24 (1) and Section 29 (1) of the Owners Corporation Act 2006 and on any other amount payable by a lot owner to the Owners Corporation.

10. Debt Recovery

It was resolved by ordinary resolution that the costs incurred by the Owners Corporation in recovering fees and levies due under Section 32 of the Act will be fully recoverable from the indebted lot owner. This includes administrative fees charged to the Owners Corporation by the Manager and all legal fees incurred as a result of the failure to pay levies, fees and charges due.

It was resolved the Manager of the Owners Corporation and/or the Committee shall have the power pursuant to this resolution to appoint a lawyer to act on its behalf in relations to any necessary debt recovery action taken.

It was resolved the Owners Corporation may instruct its lawyer to recover arrears of fees, special levies, charges and contributions due and payable by a lot owner, in particular:

- a) To issue a Letter of Demand to any lot owner in arrears if any of such arrears have remained unpaid for more than 28 days;
- b) To initiate legal proceedings in VCAT or in any court of competent jurisdiction for recovery of all arrears, penalty interest thereon and all owners corporation's legal and administrative cost of recovery if any of such arrears have remained unpaid for more than seven (7) days after the date of the Letter of Demand.

It was resolved the Owners Corporation instruct its manager:

- a) To send additional final fee notice to any lot owner detailing the lot owner's arrears of fees as soon as arrears remain unpaid for more than 28 days;
- b) To levy against any such lot owner in arrears, an amount of \$50 inc. GST in regards to the administrative processes required to collate the information required for sending of the additional final fee notice;
- c) To levy against any such lot owner a sum to indemnify the Owners Corporation for the lawyer's costs incurred in issuing a Letter of Demand.

It was resolved the Owners Corporation may commence debt recovery proceedings for recovery of outstanding fees, levies, charges and other money due, against any member of the Owners Corporation in a court of competent jurisdiction as provided by the Act. This resolution does not detract in any way from the power of the Owners Corporation to make an application to VCAT under Part 11 of the Owners Corporation Act 2006 to recover fees and charges and other money or to enforce the Rules of the Owners Corporation. The Manager of the Owners Corporation and/or the Committee shall have the power pursuant to the resolution to determine the appropriate jurisdiction on a case by case basis in the sole discretion of the Manager and/or Committee.

11. Fire Equipment Maintenance:

It was resolved that lot owners are to ensure all fire equipment is serviced by certified fire equipment maintenance providers in accordance with the Australian Standards 1851.

It is important to note that is the responsibility of the Owners is to ensure that fire protection equipment within their lot satisfies relevant fire regulations to ensure that insurance policy coverage is not compromised.

12. Instrument of Delegation

The Members of the Owners Corporation resolved by ordinary resolution to delegate the powers and functions of the Owners Corporation to the elected members of the Committee and/or the Chairperson in accordance with the Owners Corporation Act 2006 Section 11, except where a special or unanimous resolution is required. This Instrument will remain in force until the next Annual General Meeting when the Committee and/or Chairperson are elected. The Owners Corporation further delegates all the powers and functions to the Manager that are necessary for it to perform its duties as Manager, in accordance with Section 3.2 of the Contract of Appointment. This Instrument will remain in force for the duration of the Contract of Appointment. The Members further resolved that two persons who are owners (or a director of a corporation who is a lot owner) of separate lots and are Members of the Owners Corporation will execute an Instrument of Delegation and approve the affixing of the seal.

13. Model and Additional Rules

It was resolved that the Model Rules as defined in the Owners Corporation Act 2006 and associated regulations and the Additional Rules shall be the rules adopted by the Owners Corporation. Copy of these rules is attached.

14. Details of Next AGM

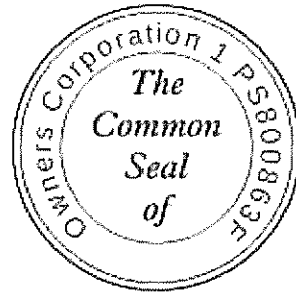
Next AGM date: 16th August 2022 (AGM - subject to change by notice to members)

Meeting Closed: 3:25pm



.....
CHAIRMAN

DATED 27th day of January 2022





Department of Environment, Land, Water & Planning

Owners Corporation Search Report

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Produced: 09/05/2022 05:01:28 PM

OWNERS CORPORATION 1
PLAN NO. PS800863F

The land in PS800863F is affected by 1 Owners Corporation(s)

Land Affected by Owners Corporation:

Common Property 1, Lots 1 - 56.

Limitations on Owners Corporation:

Unlimited

Postal Address for Services of Notices:

GENESIS PM UNIT 16 11-13 NORTH PARK DRIVE SOMERTON VIC 3062

OC052559A 02/07/2021

Owners Corporation Manager:

NIL

Rules:

Model Rules apply unless a matter is provided for in Owners Corporation Rules. See Section 139(3) Owners Corporation Act 2006

Owners Corporation Rules:

1. OC052560R 02/07/2021

Additional Owners Corporation Information:

OC052559A 02/07/2021

Notations:

NIL

Entitlement and Liability:

NOTE – Folio References are only provided in a Premium Report.

Land Parcel	Entitlement	Liability
Common Property 1	0	0
Lot 1	38	38
Lot 2	29	29
Lot 3	26	26
Lot 4	26	26
Lot 5	22	22
Lot 6	22	22



Department of Environment, Land, Water & Planning

Owners Corporation Search Report

Produced: 09/05/2022 05:01:28 PM

OWNERS CORPORATION 1
PLAN NO. PS800863F

Entitlement and Liability:

NOTE – Folio References are only provided in a Premium Report.

Land Parcel	Entitlement	Liability
Lot 7	19	19
Lot 8	19	19
Lot 9	19	19
Lot 10	19	19
Lot 11	19	19
Lot 12	19	19
Lot 13	20	20
Lot 14	40	40
Lot 15	43	43
Lot 16	22	22
Lot 17	19	19
Lot 18	19	19
Lot 19	19	19
Lot 20	19	19
Lot 21	19	19
Lot 22	19	19
Lot 23	22	22
Lot 24	22	22
Lot 25	26	26
Lot 26	26	26
Lot 27	29	29
Lot 28	38	38
Lot 29	38	38
Lot 30	29	29
Lot 31	26	26
Lot 32	26	26
Lot 33	22	22
Lot 34	22	22
Lot 35	19	19



Department of Environment, Land, Water & Planning

Owners Corporation Search Report

Produced: 09/05/2022 05:01:28 PM

OWNERS CORPORATION 1
PLAN NO. PS800863F

Entitlement and Liability:

NOTE – Folio References are only provided in a Premium Report.

Land Parcel	Entitlement	Liability
Lot 36	19	19
Lot 37	19	19
Lot 38	19	19
Lot 39	19	19
Lot 40	19	19
Lot 41	22	22
Lot 42	43	43
Lot 43	43	43
Lot 44	22	22
Lot 45	19	19
Lot 46	19	19
Lot 47	19	19
Lot 48	19	19
Lot 49	19	19
Lot 50	19	19
Lot 51	22	22
Lot 52	22	22
Lot 53	26	26
Lot 54	26	26
Lot 55	29	29
Lot 56	38	38
Total	1363.00	1363.00

From 31 December 2007 every Body Corporate is deemed to be an Owners Corporation. Any reference to a Body Corporate in any Plan, Instrument or Folio is to be read as a reference to an Owners Corporation.

Statement End.

PROPERTY REPORT



Environment,
Land, Water
and Planning

From www.planning.vic.gov.au at 12 May 2022 04:37 PM

PROPERTY DETAILS

Address: **20/81 COOPER STREET CAMPBELLFIELD 3061**
 Lot and Plan Number: **Lot 37 PS800863**
 Standard Parcel Identifier (SPI): **37\PS800863**
 Local Government Area (Council): **HUME**
 Council Property Number: **743331**
 Directory Reference: **Melway 180 F10**

www.hume.vic.gov.au

This property is not in a designated bushfire prone area.
No special bushfire construction requirements apply. Planning provisions may apply.

Further information about the building control system and building in bushfire prone areas can be found on the Victorian Building Authority website <https://www.vba.vic.gov.au>

SITE DIMENSIONS

All dimensions and areas are approximate. They may not agree with those shown on a title or plan.



Area: 187 sq. m

Perimeter: 88 m

For this property:

- Site boundaries
- Road frontages

Dimensions for individual parcels require a separate search, but dimensions for individual units are generally not available.

20 overlapping dimension labels are not being displayed

Calculating the area from the dimensions shown may give a different value to the area shown above

For more accurate dimensions get copy of plan at [Title and Property Certificates](#)

UTILITIES

Rural Water Corporation: **Southern Rural Water**
 Melbourne Water Retailer: **Yarra Valley Water**
 Melbourne Water: **Inside drainage boundary**
 Power Distributor: **JEMENA**

STATE ELECTORATES

Legislative Council: **NORTHERN METROPOLITAN**
 Legislative Assembly: **BROADMEADOWS**

PLANNING INFORMATION

Planning Zone: [INDUSTRIAL 1 ZONE \(IN1Z\)](#)
[SCHEDULE TO THE INDUSTRIAL 1 ZONE \(IN1Z\)](#)

Planning Overlay: None

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PROPERTY REPORT

Planning scheme data last updated on 9 May 2022.

A **planning scheme** sets out policies and requirements for the use, development and protection of land. This report provides information about the zone and overlay provisions that apply to the selected land. Information about the State and local policy, particular, general and operational provisions of the local planning scheme that may affect the use of this land can be obtained by contacting the local council or by visiting <https://www.planning.vic.gov.au>

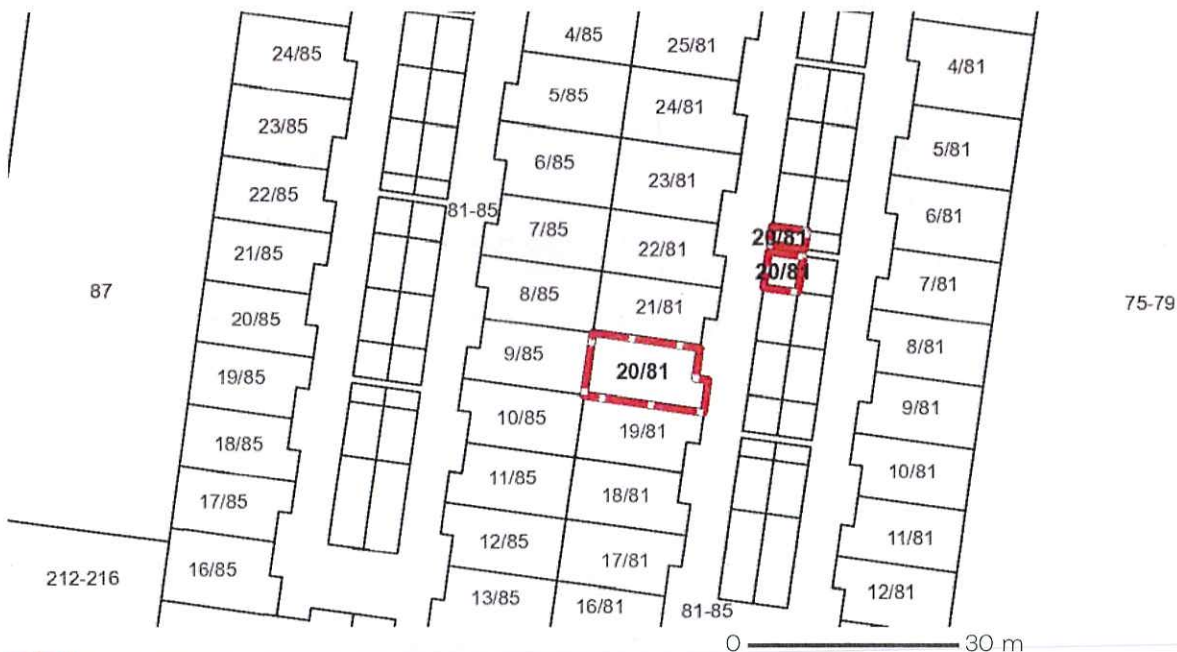
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For details of surrounding properties, use this service to get the Reports for properties of interest.

To view planning zones, overlay and heritage information in an interactive format visit <https://mapshare.maps.vic.gov.au/vicplan>

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Area Map



 Selected Property

PLANNING PROPERTY REPORT

From www.planning.vic.gov.au at 12 May 2022 04:37 PM

PROPERTY DETAILS

Address: **20/81 COOPER STREET CAMPBELLFIELD 3061**
 Lot and Plan Number: **Lot 37 PS800863**
 Standard Parcel Identifier (SPI): **37\PS800863**
 Local Government Area (Council): **HUME**
 Council Property Number: **743331**
 Planning Scheme: **Hume**
 Directory Reference: **Melway 180 F10**

www.hume.vic.gov.au

[Planning Scheme - Hume](#)

UTILITIES

Rural Water Corporation: **Southern Rural Water**
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STATE ELECTORATES

Legislative Council: **NORTHERN METROPOLITAN**
 Legislative Assembly: **BROADMEADOWS**

OTHER

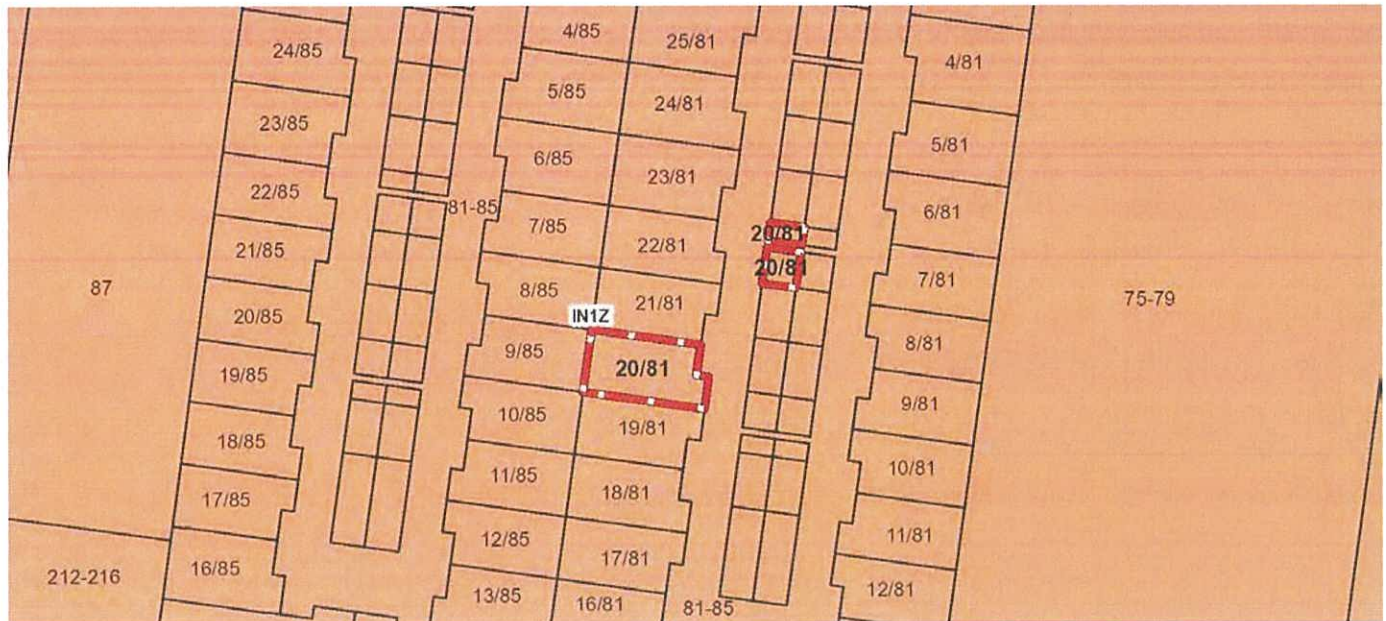
Registered Aboriginal Party: **Wurundjeri Woi Wurrung Cultural Heritage Aboriginal Corporation**

[View location in VicPlan](#)

Planning Zones

[INDUSTRIAL 1 ZONE \(IN1Z\)](#)

[SCHEDULE TO THE INDUSTRIAL 1 ZONE \(IN1Z\)](#)



 **IN1Z - Industrial 1**

Note: labels for zones may appear outside the actual zone - please compare the labels with the legend.

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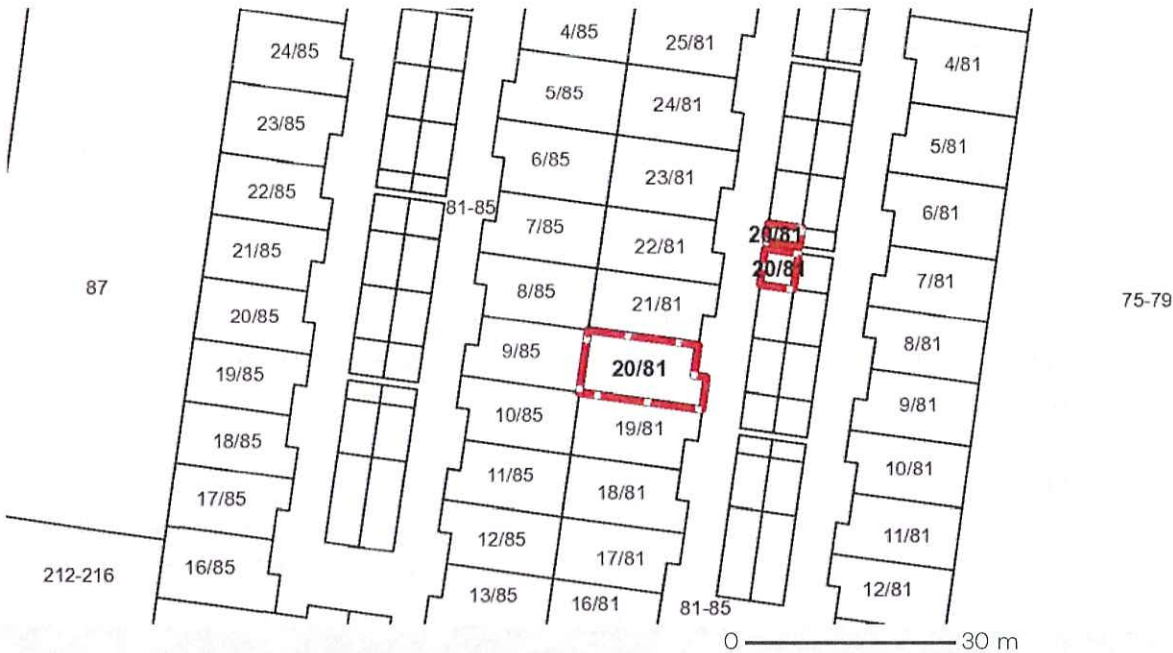
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PLANNING PROPERTY REPORT

Planning Overlays

No planning overlay found



Further Planning Information

Planning scheme data last updated on 9 May 2022.

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PLANNING PROPERTY REPORT

Designated Bushfire Prone Areas

This property is not in a designated bushfire prone area.

No special bushfire construction requirements apply. Planning provisions may apply.



Designated bushfire prone areas as determined by the Minister for Planning are in effect from 8 September 2011 and amended from time to time.

The Building Regulations 2018 through application of the Building Code of Australia, apply bushfire protection standards for building works in designated bushfire prone areas.

Designated bushfire prone areas maps can be viewed on VicPlan at <https://mapshare.maps.vic.gov.au/vicplan> or at the relevant local council.

Note: prior to 8 September 2011, the whole of Victoria was designated as bushfire prone area for the purposes of the building control system.

Further information about the building control system and building in bushfire prone areas can be found on the Victorian Building Authority website <https://www.vba.vic.gov.au>

Copies of the Building Act and Building Regulations are available from <http://www.legislation.vic.gov.au>

For Planning Scheme Provisions in bushfire areas visit <https://www.planning.vic.gov.au>

Native Vegetation

Native plants that are indigenous to the region and important for biodiversity might be present on this property. This could include trees, shrubs, herbs, grasses or aquatic plants. There are a range of regulations that may apply including need to obtain a planning permit under Clause 52.17 of the local planning scheme. For more information see [Native Vegetation \(Clause 52.17\)](#) with local variations in [Native Vegetation \(Clause 52.17\) Schedule](#)

To help identify native vegetation on his property and the application of Clause 52.17 please visit the Native Vegetation Information Management system <https://nvim.delwp.vic.gov.au/> and [Native vegetation \(environment.vic.gov.au\)](https://www.environment.vic.gov.au) or please contact your relevant council.

You can find out more about the natural values on your property through NatureKit [NatureKit \(environment.vic.gov.au\)](https://www.environment.vic.gov.au)

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Due diligence checklist

What you need to know before buying a residential property

Before you buy a home, you should be aware of a range of issues that may affect that property and impose restrictions or obligations on you, if you buy it. This checklist aims to help you identify whether any of these issues will affect you. The questions are a starting point only and you may need to seek professional advice to answer some of them. You can find links to organisations and web pages that can help you learn more, by visiting the Due diligence checklist page on the Consumer Affairs Victoria website (consumer.vic.gov.au/duediligencechecklist).

Urban living

Moving to the inner city?

High density areas are attractive for their entertainment and service areas, but these activities create increased traffic as well as noise and odours from businesses and people. Familiarising yourself with the character of the area will give you a balanced understanding of what to expect.

Is the property subject to an owners corporation?

If the property is part of a subdivision with common property such as driveways or grounds, it may be subject to an owners corporation. You may be required to pay fees and follow rules that restrict what you can do on your property, such as a ban on pet ownership.

Growth areas

Are you moving to a growth area?

You should investigate whether you will be required to pay a growth areas infrastructure contribution.

Flood and fire risk

Does this property experience flooding or bushfire?

Properties are sometimes subject to the risk of fire and flooding due to their location. You should properly investigate these risks and consider their implications for land management, buildings and insurance premiums.

Rural properties

Moving to the country?

If you are looking at property in a rural zone, consider:

- Is the surrounding land use compatible with your lifestyle expectations? Farming can create noise or odour that may be at odds with your expectations of a rural lifestyle.
- Are you considering removing native vegetation? There are regulations which affect your ability to remove native vegetation on private property.

(04/10/2016)

- Do you understand your obligations to manage weeds and pest animals?

Can you build new dwellings?

Does the property adjoin crown land, have a water frontage, contain a disused government road, or are there any crown licences associated with the land?

Is there any earth resource activity such as mining in the area?

You may wish to find out more about exploration, mining and quarrying activity on or near the property and consider the issue of petroleum, geothermal and greenhouse gas sequestration permits, leases and licences, extractive industry authorisations and mineral licences.

Soil and groundwater contamination

Has previous land use affected the soil or groundwater?

You should consider whether past activities, including the use of adjacent land, may have caused contamination at the site and whether this may prevent you from doing certain things to or on the land in the future.

Land boundaries

Do you know the exact boundary of the property?

You should compare the measurements shown on the title document with actual fences and buildings on the property, to make sure the boundaries match. If you have concerns about this, you can speak to your lawyer or conveyancer, or commission a site survey to establish property boundaries.

Planning controls

Can you change how the property is used, or the buildings on it?

All land is subject to a planning scheme, run by the local council. How the property is zoned and any overlays that may apply, will determine how the land can be used. This may restrict such things as whether you can build on vacant land or how you can alter or develop the land and its buildings over time.

The local council can give you advice about the planning scheme, as well as details of any other restrictions that may apply, such as design guidelines or bushfire safety design. There may also be restrictions – known as encumbrances – on the property's title, which prevent you from developing the property. You can find out about encumbrances by looking at the section 32 statement.

Are there any proposed or granted planning permits?

The local council can advise you if there are any proposed or issued planning permits for any properties close by. Significant developments in your area may change the local 'character' (predominant style of the area) and may increase noise or traffic near the property.

Safety

Is the building safe to live in?

Building laws are in place to ensure building safety. Professional building inspections can help you assess the property for electrical safety, possible illegal building work, adequate pool or spa fencing and the presence of asbestos, termites, or other potential hazards.

Building permits

Have any buildings or retaining walls on the property been altered, or do you plan to alter them?

There are laws and regulations about how buildings and retaining walls are constructed, which you may wish to investigate to ensure any completed or proposed building work is approved. The local council may be able to give you information about any building permits issued for recent building works done to the property, and what you must do to plan new work. You can also commission a private building surveyor's assessment.

Are any recent building or renovation works covered by insurance?

Ask the vendor if there is any owner-builder insurance or builder's warranty to cover defects in the work done to the property.

Utilities and essential services

Does the property have working connections for water, sewerage, electricity, gas, telephone and internet?

Unconnected services may not be available, or may incur a fee to connect. You may also need to choose from a range of suppliers for these services. This may be particularly important in rural areas where some services are not available.

Buyers' rights

Do you know your rights when buying a property?

The contract of sale and section 32 statement contain important information about the property, so you should request to see these and read them thoroughly. Many people engage a lawyer or conveyancer to help them understand the contracts and ensure the sale goes through correctly. If you intend to hire a professional, you should consider speaking to them before you commit to the sale. There are also important rules about the way private sales and auctions are conducted. These may include a cooling-off period and specific rights associated with 'off the plan' sales. The important thing to remember is that, as the buyer, you have rights.

APPENDIX 4
PLANNING PROPERTY REPORT

From www.planning.vic.gov.au at 27 June 2022 10:23 AM

PROPERTY DETAILS

Address: **20/81 COOPER STREET CAMPBELLFIELD 3061**
 Lot and Plan Number: **Lot 37 PS800863**
 Standard Parcel Identifier (SPI): **37\PS800863**
 Local Government Area (Council): **HUME**
 Council Property Number: **743331**
 Planning Scheme: **Hume**
 Directory Reference: **Melway 180 F10**

www.hume.vic.gov.au

[Planning Scheme - Hume](#)

UTILITIES

Rural Water Corporation: **Southern Rural Water**
 Melbourne Water Retailer: **Yarra Valley Water**
 Melbourne Water: **Inside drainage boundary**
 Power Distributor: **JEMENA**

STATE ELECTORATES

Legislative Council: **NORTHERN METROPOLITAN**
 Legislative Assembly: **BROADMEADOWS**

OTHER

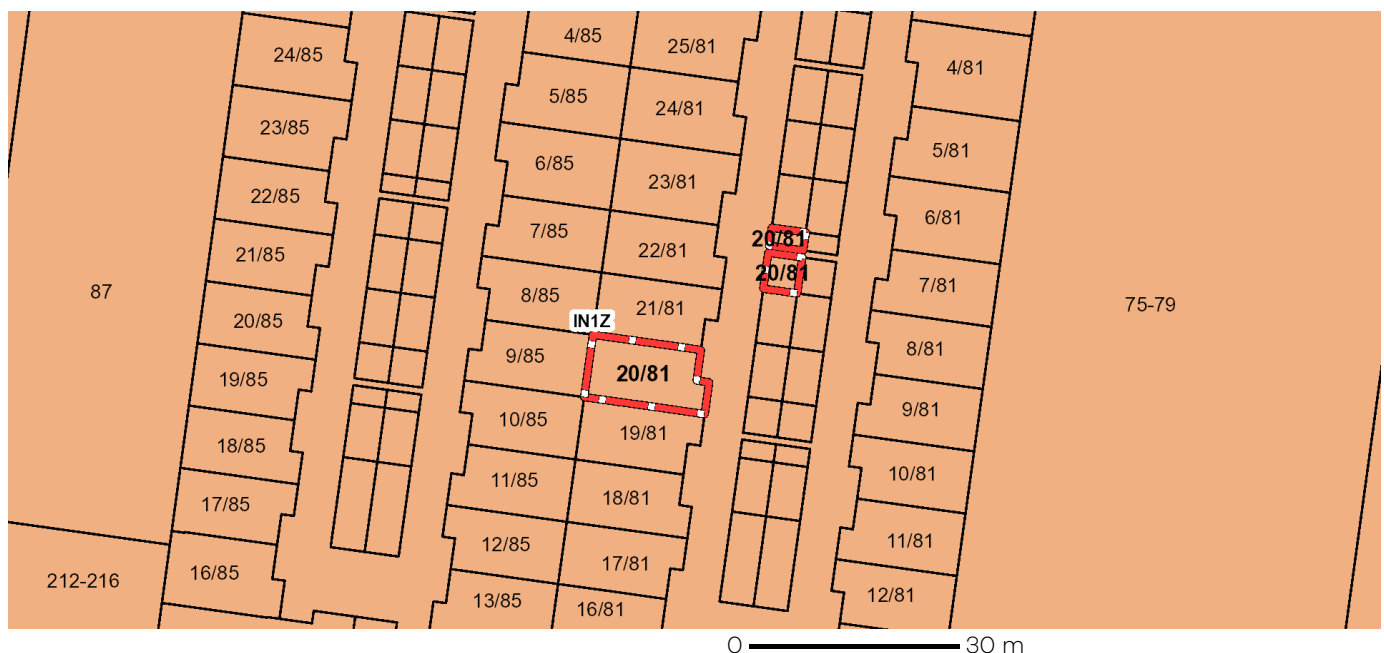
Registered Aboriginal Party: **Wurundjeri Woi Wurrung Cultural Heritage Aboriginal Corporation**

[View location in VicPlan](#)

Planning Zones

[INDUSTRIAL 1 ZONE \(IN1Z\)](#)

[SCHEDULE TO THE INDUSTRIAL 1 ZONE \(IN1Z\)](#)



IN1Z - Industrial 1

Note: labels for zones may appear outside the actual zone - please compare the labels with the legend.

Planning Overlays

No planning overlay found

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Further Planning Information

Planning scheme data last updated on 24 June 2022.

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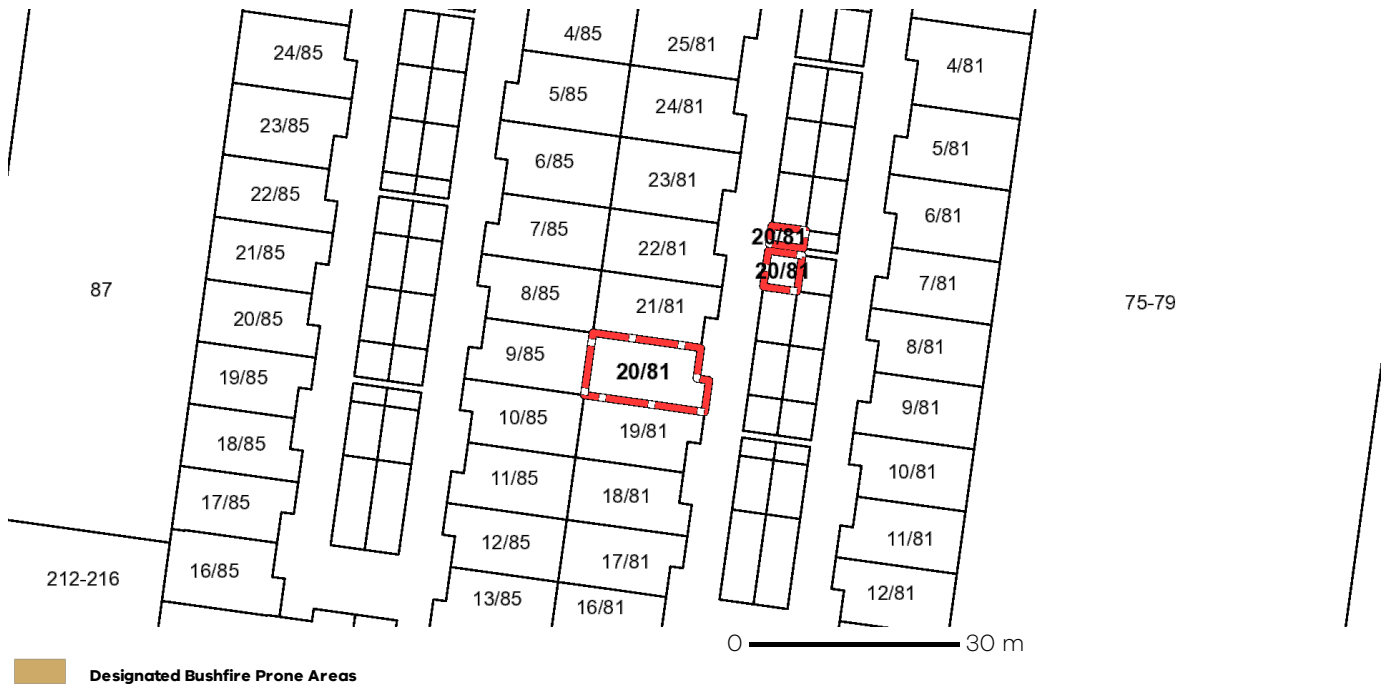
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For Planning Scheme Provisions in bushfire areas visit <https://www.planning.vic.gov.au>

Native Vegetation

Native plants that are indigenous to the region and important for biodiversity might be present on this property. This could include trees, shrubs, herbs, grasses or aquatic plants. There are a range of regulations that may apply including need to obtain a planning permit under Clause 52.17 of the local planning scheme. For more information see [Native Vegetation \(Clause 52.17\)](#) with local variations in [Native Vegetation \(Clause 52.17\) Schedule](#)

To help identify native vegetation on this property and the application of Clause 52.17 please visit the Native Vegetation Information Management system <https://nvim.delwp.vic.gov.au/> and [Native vegetation \(environment.vic.gov.au\)](https://www.environment.vic.gov.au) or please contact your relevant council.

You can find out more about the natural values on your property through NatureKit [NatureKit \(environment.vic.gov.au\)](https://www.environment.vic.gov.au)

 Rollover In completed

SUPER.GEN.RLVR.2 - Rollover Process successful

Rollover In

Status Complete 
Payment Reference Number **981722757253009257**
Created Date **30/09/2022 at 7:24 AM**
Amount **Full Balance Requested**

Class (Receiving) Fund Details

Fund Name **Bushell Super Fund**
ABN **61155004895**
Member Name **Paul Bushell**

Transferring Fund Details

Fund Name **CARE Super**
Fund Type **APRA**
Fund ABN **98172275725**
Fund USI **CAR0100AU**
Member Id **325333817**

 Rollover In completed

SUPER.GEN.RLVR.2 - Rollover Process successful

Rollover In

Status Complete 
Payment Reference Number **981722757252609748**
Created Date **19/09/2022 at 12:15 PM**
Amount **Full Balance Requested**

Class (Receiving) Fund Details

Fund Name **Bushell Super Fund**
ABN **61155004895**
Member Name **Vicki Bushell**

Transferring Fund Details

Fund Name **CARE Super**
Fund Type **APRA**
Fund ABN **98172275725**
Fund USI **CAR0100AU**
Member Id **325333814**



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 1

08 SEPTEMBER 2022 TO 07 OCTOBER 2022

THE DIRECTOR
DELTA COFFEE PTY LTD
13 FRAN ST
GLENROY VIC 3046

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

DELTA COFFEE PTY LTD
ACN 623 083 385 AS TRUSTEE FOR
BUSHELL SUPER FUND

Branch Number (BSB)

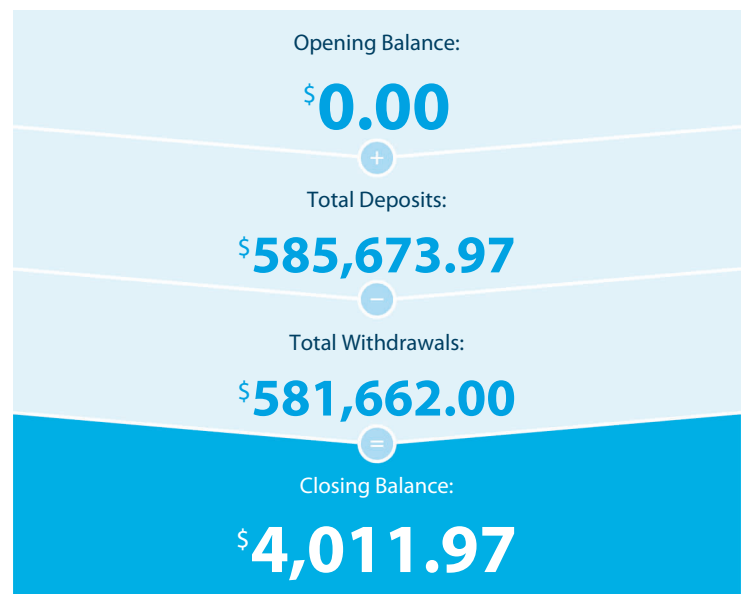
013-442

Account Number

6462-63985

Account Descriptor

BUSINESS ESSENTIAL



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



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

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 6462-63985

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				
08 SEP	OPENING BALANCE			0.00
12 SEP	ANZ INTERNET BANKING FUNDS TFER TRANSFER 349169 FROM 194193065 EFFECTIVE DATE 10 SEP 2022		4,600.00	4,600.00
12 SEP	ANZ INTERNET BANKING FUNDS TFER TRANSFER 377660 TO 013230904297943 EFFECTIVE DATE 10 SEP 2022	1,662.00		2,938.00
16 SEP	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER EFFECTIVE DATE 15 SEP 2022		2,300.00	5,238.00
16 SEP	PAYMENT FROM MAMMOTH SWEEPING PAUL SUPER EFFECTIVE DATE 15 SEP 2022		2,300.00	7,538.00
26 SEP	TRANSFER FROM CARE SUPER PTY L 981722757252609748		201,193.96	208,731.96
30 SEP	ANZ INTERNET BANKING FUNDS TFER TRANSFER 979911 FROM 327581978		17,000.00	225,731.96
30 SEP	TRANSFER FROM CARE SUPER PTY L 981722757253009257		356,029.76	581,761.72
30 SEP	ANZ INTERNET BANKING FUNDS TFER TRANSFER 980167 TO 013160327581978	580,000.00		1,761.72
30 SEP	CREDIT INTEREST PAID		0.25	1,761.97
06 OCT	TRANSFER FROM BLACKOUT SER RENT		1,500.00	3,261.97
07 OCT	PAYMENT FROM MAMMOTH SWEEPING RENT		750.00	4,011.97
	TOTALS AT END OF PAGE	\$581,662.00	\$585,673.97	
	TOTALS AT END OF PERIOD	\$581,662.00	\$585,673.97	\$4,011.97

This Statement Includes

Interest earned on deposits	\$0.25
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ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 6462-63985

Fee Summary

Fees Charged for period: 08 SEP 2022 to 30 SEP 2022

Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
INTERNET/ONLINE WDL	6.00	6.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	2.00	2.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

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

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 07/10/22 and the monthly fee cycle, as appears above, ended on 30/09/22.

Summary of Relationship Benefit for this account

Amount (\$)

Your Relationship Benefit	4.80
This is made up of:	
Value of Free Transactions	4.80

IMPORTANT INFORMATION

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Web: www.afca.org.au

Write Australian Financial Complaints Authority Limited
to: GPO Box 3,
Melbourne VIC 3001



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 2

07 OCTOBER 2022 TO 08 NOVEMBER 2022

THE DIRECTOR
DELTA COFFEE PTY LTD
13 FRAN ST
GLENROY VIC 3046

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

DELTA COFFEE PTY LTD
ACN 623 083 385 AS TRUSTEE FOR
BUSHELL SUPER FUND

Branch Number (BSB)

013-442

Account Number

6462-63985

Account Descriptor

BUSINESS ESSENTIAL



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



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

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 6462-63985

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				
07 OCT	OPENING BALANCE			4,011.97
17 OCT	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER EFFECTIVE DATE 15 OCT 2022		2,300.00	6,311.97
17 OCT	ANZ M-BANKING FUNDS TFER TRANSFER 597071 TO 013230904297943 EFFECTIVE DATE 15 OCT 2022	2,300.00		4,011.97
28 OCT	PAYMENT TO NOBLEOAK SERVICE 110562513/1421157	50.23		3,961.74
31 OCT	ANZ INTERNET BANKING FUNDS TFER TRANSFER 655379 FROM 904297943		2,300.00	6,261.74
31 OCT	ANZ M-BANKING FUNDS TFER TRANSFER 091812 TO 013230904297943	2,300.00		3,961.74
01 NOV	ANZ INTERNET BANKING FUNDS TFER TRANSFER 372843 FROM 904297943		2,300.00	6,261.74
01 NOV	ANZ M-BANKING FUNDS TFER TRANSFER 252707 TO 013230904297943	2,300.00		3,961.74
02 NOV	ANZ INTERNET BANKING FUNDS TFER TRANSFER 948912 FROM 904297943		2,300.00	6,261.74
02 NOV	ANZ INTERNET BANKING FUNDS TFER TRANSFER 244878 TO 013230904297943	2,300.00		3,961.74
07 NOV	PAYMENT FROM MAMMOTH SWEEPING RENT		750.00	4,711.74
07 NOV	ANZ M-BANKING FUNDS TFER TRANSFER 800045 FROM 327581978		1,500.00	6,211.74
	TOTALS AT END OF PAGE	\$9,250.23	\$11,450.00	
	TOTALS AT END OF PERIOD	\$9,250.23	\$11,450.00	\$6,211.74

Fee Summary

Fees Charged for period: 01 OCT 2022 to 31 OCT 2022

Summary of ANZ Transaction Fees

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

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

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 08/11/22 and the monthly fee cycle, as appears above, ended on 31/10/22.

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 6462-63985

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

IMPORTANT INFORMATION

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Web: www.afca.org.au

Write to: **Australian Financial Complaints Authority Limited**
GPO Box 3,
Melbourne VIC 3001



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 3

08 NOVEMBER 2022 TO 08 DECEMBER 2022

THE DIRECTOR
DELTA COFFEE PTY LTD
13 FRAN ST
GLENROY VIC 3046

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

DELTA COFFEE PTY LTD
ACN 623 083 385 AS TRUSTEE FOR
BUSHELL SUPER FUND

Branch Number (BSB)

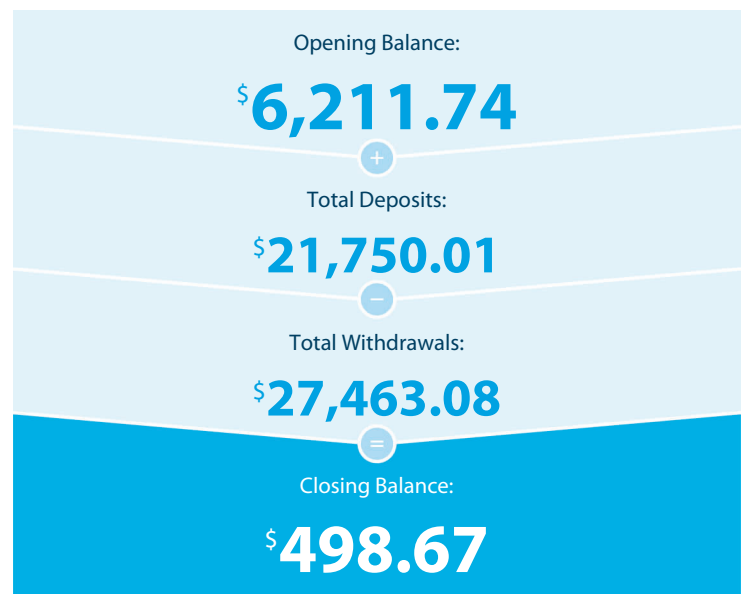
013-442

Account Number

6462-63985

Account Descriptor

BUSINESS ESSENTIAL



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



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

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 6462-63985

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				
08 NOV	OPENING BALANCE			6,211.74
10 NOV	ANZ INTERNET BANKING FUNDS TFER TRANSFER 757014 FROM 194193065		175.00	6,386.74
15 NOV	ANZ INTERNET BANKING FUNDS TFER TRANSFER 985989 FROM 194193065		2,300.00	8,686.74
15 NOV	ANZ INTERNET BANKING FUNDS TFER TRANSFER 985877 FROM 194193065		2,300.00	10,986.74
15 NOV	ANZ INTERNET BANKING FUNDS TFER TRANSFER 985771 FROM 194193065		2,300.00	13,286.74
15 NOV	ANZ INTERNET BANKING FUNDS TFER TRANSFER 985368 FROM 904297943		2,300.00	15,586.74
15 NOV	ANZ INTERNET BANKING FUNDS TFER TRANSFER 986460 FROM 904297943		5,000.00	20,586.74
15 NOV	ANZ INTERNET BANKING PAYMENT 988144 TO BUSHELL SUPER FUND	20,000.00		586.74
21 NOV	PAYMENT FROM BLACKOUT SERVICE PTY LTD T/ GST EFFECTIVE DATE 19 NOV 2022		300.00	886.74
24 NOV	PAYMENT TO MLC LIMITED R28791087	122.85		763.89
28 NOV	PAYMENT TO NOBLEOAK SERVICE 110562513/1452284	50.23		713.66
30 NOV	CREDIT INTEREST PAID		0.01	713.67
01 DEC	ANZ INTERNET BANKING BPAY ASIC {361127}	290.00		423.67
06 DEC	TRANSFER FROM BLACKOUT SER FACTORY RENT		1,650.00	2,073.67
07 DEC	PAYMENT FROM MAMMOTH SWEEPING RENT +GST		825.00	2,898.67
07 DEC	PAYMENT FROM MAMMOTH SWEEPING PAUL SUPER		2,300.00	5,198.67
07 DEC	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER		2,300.00	7,498.67
07 DEC	ANZ INTERNET BANKING PAYMENT 397012 TO BUSHELL SUPER FUND	1,000.00		6,498.67
08 DEC	PAYMENT TO VANGUARD51365146 1404508	6,000.00		498.67
	TOTALS AT END OF PAGE	\$27,463.08	\$21,750.01	
	TOTALS AT END OF PERIOD	\$27,463.08	\$21,750.01	\$498.67

This Statement Includes

Interest earned on deposits	\$0.01
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ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 6462-63985

Fee Summary

Fees Charged for period: 01 NOV 2022 to 30 NOV 2022

Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
INTERNET/ONLINE WDL	11.00	11.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

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

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 08/12/22 and the monthly fee cycle, as appears above, ended on 30/11/22.

Summary of Relationship Benefit for this account

Amount (\$)

Your Relationship Benefit

7.20

This is made up of:

Value of Free Transactions

7.20

IMPORTANT INFORMATION

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Melbourne VIC 3001



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 4

08 DECEMBER 2022 TO 06 JANUARY 2023

THE DIRECTOR
DELTA COFFEE PTY LTD
13 FRAN ST
GLENROY VIC 3046

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

DELTA COFFEE PTY LTD
ACN 623 083 385 AS TRUSTEE FOR
BUSHELL SUPER FUND

Branch Number (BSB)

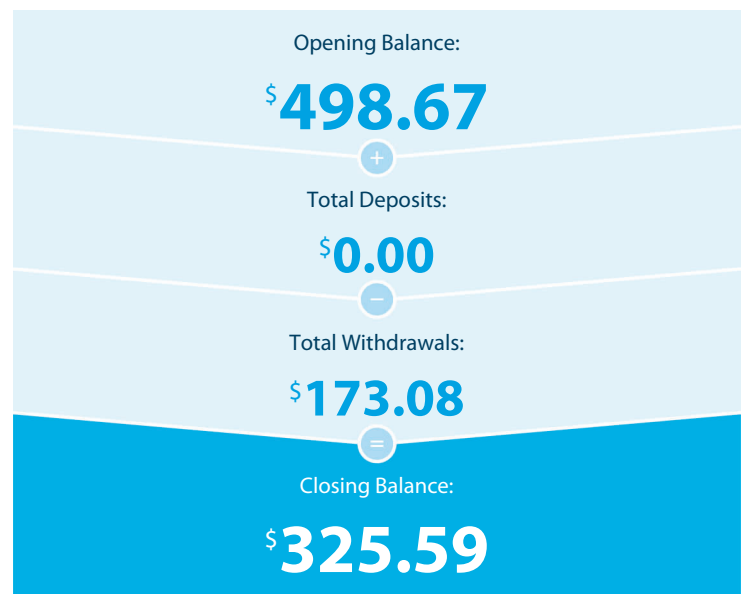
013-442

Account Number

6462-63985

Account Descriptor

BUSINESS ESSENTIAL



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



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

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 6462-63985

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				
08 DEC	OPENING BALANCE			498.67
28 DEC	PAYMENT TO NOBLEOAK SERVICE 110562513/1483539	50.23		448.44
28 DEC	PAYMENT TO MLC LIMITED R28791087	122.85		325.59
	TOTALS AT END OF PAGE	\$173.08	\$0.00	
	TOTALS AT END OF PERIOD	\$173.08	\$0.00	\$325.59

Fee Summary

Fees Charged for period: 01 DEC 2022 to 30 DEC 2022

Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
INTERNET/ONLINE WDL	5.00	5.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

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

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 06/01/23 and the monthly fee cycle, as appears above, ended on 30/12/22.

Summary of Relationship Benefit for this account

Amount (\$)

Your Relationship Benefit

3.60

This is made up of:

Value of Free Transactions

3.60

IMPORTANT INFORMATION

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ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 5

06 JANUARY 2023 TO 08 FEBRUARY 2023

THE DIRECTOR
DELTA COFFEE PTY LTD
13 FRAN ST
GLENROY VIC 3046

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

DELTA COFFEE PTY LTD
ACN 623 083 385 AS TRUSTEE FOR
BUSHELL SUPER FUND

Branch Number (BSB)

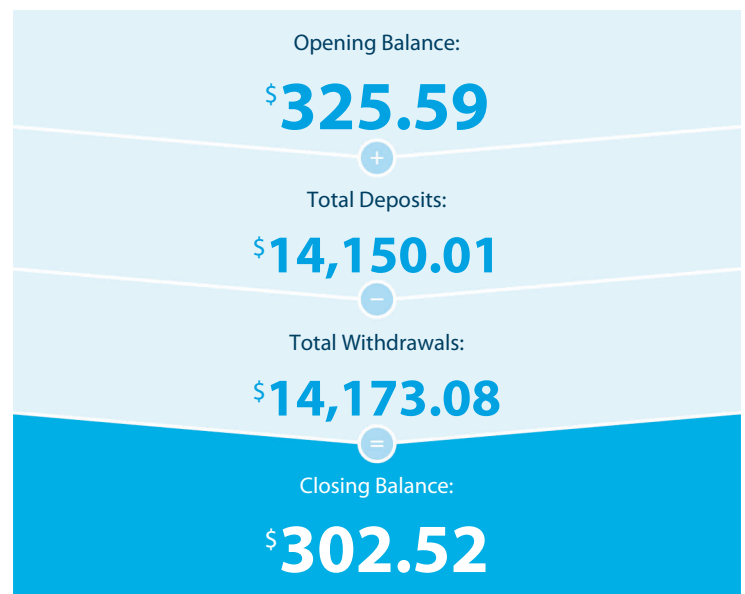
013-442

Account Number

6462-63985

Account Descriptor

BUSINESS ESSENTIAL



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



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

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 6462-63985

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2023				
06 JAN	OPENING BALANCE			325.59
09 JAN	PAYMENT FROM MAMMOTH SWEEPING RENT +GST EFFECTIVE DATE 07 JAN 2023		825.00	1,150.59
09 JAN	PAYMENT FROM BLACKOUT SERVICE PTY LTD T/ RENT EFFECTIVE DATE 07 JAN 2023		1,650.00	2,800.59
09 JAN	ANZ INTERNET BANKING FUNDS TFER TRANSFER 230939 FROM 194193065 EFFECTIVE DATE 07 JAN 2023		2,300.00	5,100.59
09 JAN	ANZ INTERNET BANKING FUNDS TFER TRANSFER 230916 FROM 194193065 EFFECTIVE DATE 07 JAN 2023		2,300.00	7,400.59
09 JAN	ANZ MOBILE BANKING PAYMENT 352767 TO BUSHELL SUPER FUND	1,000.00		6,400.59
09 JAN	PAYMENT TO VANGUARD51365146 1465345	6,000.00		400.59
24 JAN	PAYMENT TO MLC LIMITED R28791087	122.85		277.74
30 JAN	PAYMENT TO NOBLEOAK SERVICE 110562513/1517508	50.23		227.51
31 JAN	CREDIT INTEREST PAID		0.01	227.52
06 FEB	TRANSFER FROM BLACKOUT SER FACTORY RENT		1,650.00	1,877.52
07 FEB	PAYMENT FROM MAMMOTH SWEEPING RENT +GST		825.00	2,702.52
07 FEB	ANZ M-BANKING FUNDS TFER TRANSFER 464633 FROM 194193065		2,300.00	5,002.52
07 FEB	ANZ M-BANKING FUNDS TFER TRANSFER 464462 FROM 194193065		2,300.00	7,302.52
07 FEB	PAYMENT TO VANGUARD51365146 1548507	7,000.00		302.52
	TOTALS AT END OF PAGE	\$14,173.08	\$14,150.01	
	TOTALS AT END OF PERIOD	\$14,173.08	\$14,150.01	\$302.52

This Statement Includes

Interest earned on deposits	\$0.01
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ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 6462-63985

Fee Summary

Fees Charged for period: 31 DEC 2022 to 31 JAN 2023

Summary of ANZ Transaction Fees

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

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

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 08/02/23 and the monthly fee cycle, as appears above, ended on 31/01/23.

Summary of Relationship Benefit for this account

Amount (\$)

Your Relationship Benefit 2.40

This is made up of:

Value of Free Transactions 2.40

IMPORTANT INFORMATION

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Melbourne VIC 3001



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 6

08 FEBRUARY 2023 TO 08 MARCH 2023

THE DIRECTOR
DELTA COFFEE PTY LTD
13 FRAN ST
GLENROY VIC 3046

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

DELTA COFFEE PTY LTD
ACN 623 083 385 AS TRUSTEE FOR
BUSHELL SUPER FUND

Branch Number (BSB)

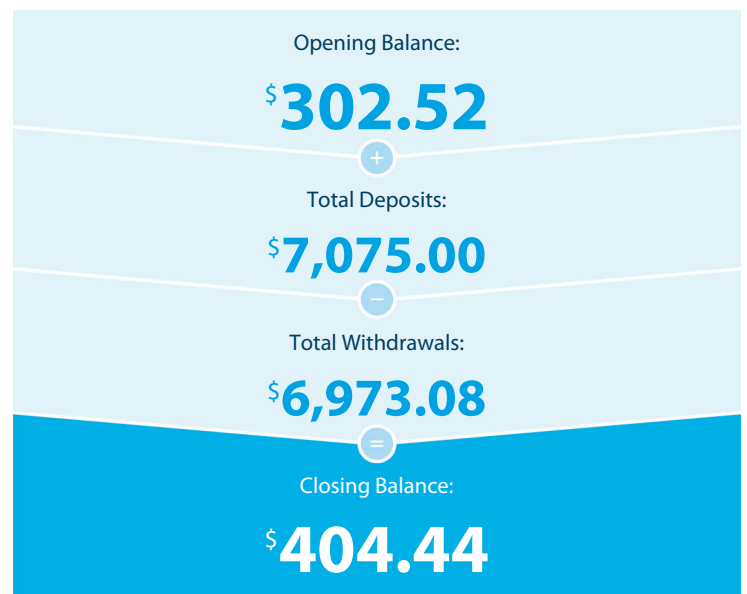
013-442

Account Number

6462-63985

Account Descriptor

BUSINESS ESSENTIAL



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



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

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 6462-63985

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2023				
08 FEB	OPENING BALANCE			302.52
24 FEB	PAYMENT TO MLC LIMITED R28791087	122.85		179.67
28 FEB	PAYMENT TO NOBLEOAK SERVICE 110562513/1550251	50.23		129.44
06 MAR	TRANSFER FROM BLACKOUT SER FACTORY RENT		1,650.00	1,779.44
07 MAR	PAYMENT FROM MAMMOTH SWEEPING RENT +GST		825.00	2,604.44
07 MAR	ANZ M-BANKING FUNDS TFER TRANSFER 428498 FROM 194193065		2,300.00	4,904.44
07 MAR	ANZ M-BANKING FUNDS TFER TRANSFER 428324 FROM 194193065		2,300.00	7,204.44
07 MAR	PAYMENT TO VANGUARD51365146 1619537	6,800.00		404.44
	TOTALS AT END OF PAGE	\$6,973.08	\$7,075.00	
	TOTALS AT END OF PERIOD	\$6,973.08	\$7,075.00	\$404.44

Fee Summary

Fees Charged for period: 01 FEB 2023 to 28 FEB 2023

Summary of ANZ Transaction Fees

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

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

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 08/03/23 and the monthly fee cycle, as appears above, ended on 28/02/23.

Summary of Relationship Benefit for this account

Amount (\$)

Your Relationship Benefit

1.20

This is made up of:

Value of Free Transactions

1.20

IMPORTANT INFORMATION

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ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 7
08 MARCH 2023 TO 06 APRIL 2023

THE DIRECTOR
DELTA COFFEE PTY LTD
13 FRAN ST
GLENROY VIC 3046

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

DELTA COFFEE PTY LTD
ACN 623 083 385 AS TRUSTEE FOR
BUSHELL SUPER FUND

Branch Number (BSB)

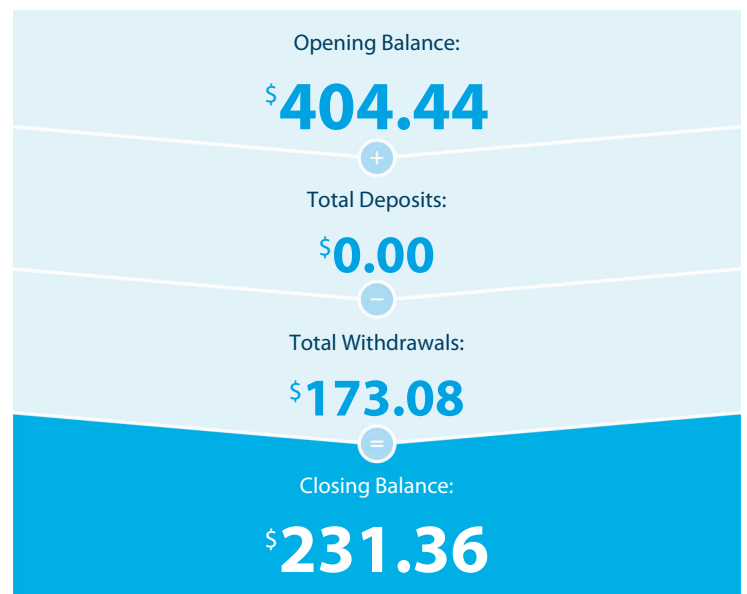
013-442

Account Number

6462-63985

Account Descriptor

BUSINESS ESSENTIAL



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



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

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 6462-63985

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2023				
08 MAR	OPENING BALANCE			404.44
24 MAR	PAYMENT TO MLC LIMITED R28791087	122.85		281.59
28 MAR	PAYMENT TO NOBLEOAK SERVICE 110562513/1579979	50.23		231.36
	TOTALS AT END OF PAGE	\$173.08	\$0.00	
	TOTALS AT END OF PERIOD	\$173.08	\$0.00	\$231.36

Fee Summary

Fees Charged for period: 01 MAR 2023 to 31 MAR 2023

Summary of ANZ Transaction Fees

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

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

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 06/04/23 and the monthly fee cycle, as appears above, ended on 31/03/23.

Summary of Relationship Benefit for this account Amount (\$)

Your Relationship Benefit **1.20**

This is made up of:

Value of Free Transactions 1.20

IMPORTANT INFORMATION

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ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 8
06 APRIL 2023 TO 08 MAY 2023

THE DIRECTOR
DELTA COFFEE PTY LTD
13 FRAN ST
GLENROY VIC 3046

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

DELTA COFFEE PTY LTD
ACN 623 083 385 AS TRUSTEE FOR
BUSHELL SUPER FUND

Branch Number (BSB)

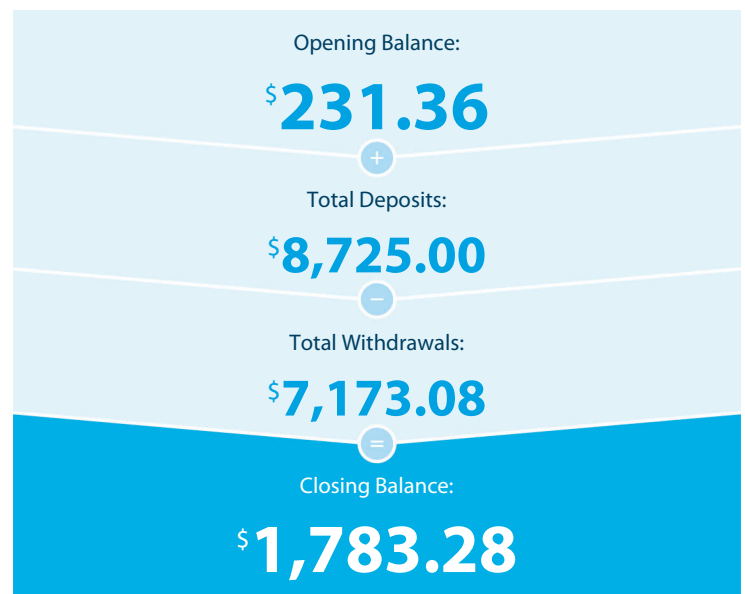
013-442

Account Number

6462-63985

Account Descriptor

BUSINESS ESSENTIAL



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



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

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 6462-63985

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2023				
06 APR	OPENING BALANCE			231.36
11 APR	PAYMENT FROM MAMMOTH SWEEPING RENT +GST		825.00	1,056.36
11 APR	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER		2,300.00	3,356.36
11 APR	PAYMENT FROM MAMMOTH SWEEPING PAUL SUPER		2,300.00	5,656.36
11 APR	TRANSFER FROM BLACKOUT SER FACTORY RENT		1,650.00	7,306.36
11 APR	ANZ INTERNET BANKING PAYMENT 686944 TO BUSHELL SUPER FUND	7,000.00		306.36
24 APR	PAYMENT TO MLC LIMITED R28791087	122.85		183.51
28 APR	PAYMENT TO NOBLEOAK SERVICE 110562513/1612739	50.23		133.28
08 MAY	TRANSFER FROM BLACKOUT SER FACTORY RENT		1,650.00	1,783.28
	TOTALS AT END OF PAGE	\$7,173.08	\$8,725.00	
	TOTALS AT END OF PERIOD	\$7,173.08	\$8,725.00	\$1,783.28

Fee Summary

Fees Charged for period: 01 APR 2023 to 28 APR 2023

Summary of ANZ Transaction Fees

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

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

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 08/05/23 and the monthly fee cycle, as appears above, ended on 28/04/23.

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 6462-63985

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

IMPORTANT INFORMATION

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ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 9
08 MAY 2023 TO 08 JUNE 2023

THE DIRECTOR
DELTA COFFEE PTY LTD
13 FRAN ST
GLENROY VIC 3046

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

DELTA COFFEE PTY LTD
ACN 623 083 385 AS TRUSTEE FOR
BUSHELL SUPER FUND

Branch Number (BSB)

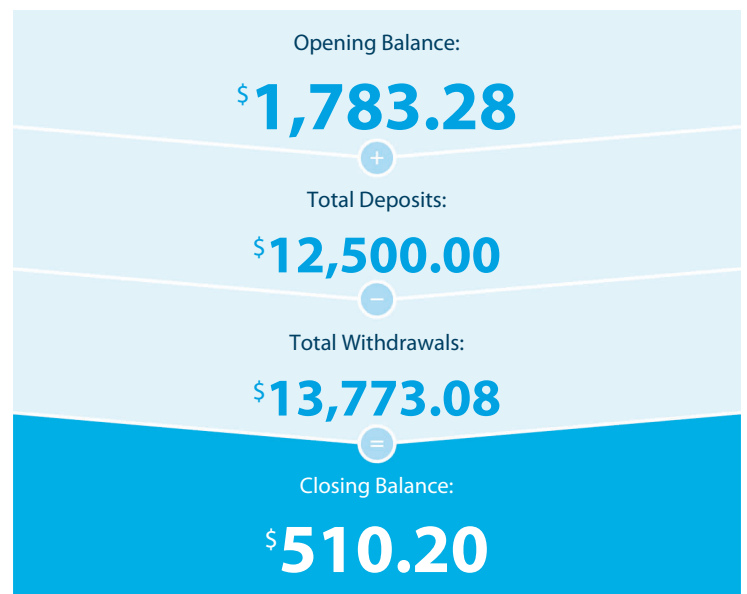
013-442

Account Number

6462-63985

Account Descriptor

BUSINESS ESSENTIAL



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



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

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 6462-63985

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2023				
08 MAY	OPENING BALANCE			1,783.28
09 MAY	PAYMENT FROM MAMMOTH SWEEPING RENT +GST		825.00	2,608.28
09 MAY	PAYMENT FROM MAMMOTH SWEEPING VICKI SUPER		2,300.00	4,908.28
09 MAY	PAYMENT FROM MAMMOTH SWEEPING PAUL SUPER		2,300.00	7,208.28
09 MAY	ANZ INTERNET BANKING PAYMENT 703117 TO BUSHELL SUPER FUND	6,800.00		408.28
24 MAY	PAYMENT TO MLC LIMITED R28791087	122.85		285.43
29 MAY	PAYMENT TO NOBLEOAK SERVICE 110562513/1646886	50.23		235.20
07 JUN	PAYMENT FROM MAMMOTH SWEEPING RENT +GST		825.00	1,060.20
07 JUN	ANZ INTERNET BANKING FUNDS TFER TRANSFER 609180 FROM 194193065		2,300.00	3,360.20
07 JUN	ANZ INTERNET BANKING FUNDS TFER TRANSFER 609108 FROM 194193065		2,300.00	5,660.20
07 JUN	TRANSFER FROM BLACKOUT SER FACTORY RENT		1,650.00	7,310.20
07 JUN	ANZ INTERNET BANKING PAYMENT 853737 TO BUSHELL SUPER FUND	6,800.00		510.20
	TOTALS AT END OF PAGE	\$13,773.08	\$12,500.00	
	TOTALS AT END OF PERIOD	\$13,773.08	\$12,500.00	\$510.20

Fee Summary

Fees Charged for period: 29 APR 2023 to 31 MAY 2023

Summary of ANZ Transaction Fees

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

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

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 08/06/23 and the monthly fee cycle, as appears above, ended on 31/05/23.

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 6462-63985

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

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ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 10
08 JUNE 2023 TO 07 JULY 2023

THE DIRECTOR
DELTA COFFEE PTY LTD
13 FRAN ST
GLENROY VIC 3046

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

DELTA COFFEE PTY LTD
ACN 623 083 385 AS TRUSTEE FOR
BUSHELL SUPER FUND

Branch Number (BSB)

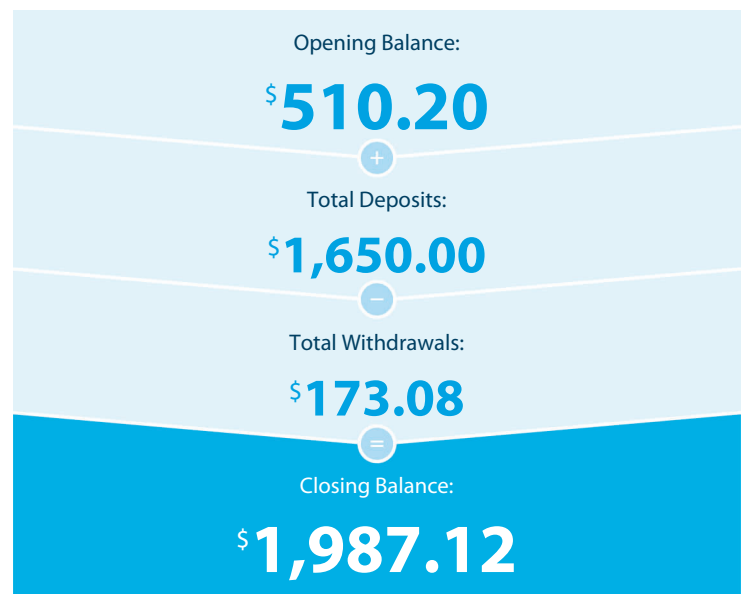
013-442

Account Number

6462-63985

Account Descriptor

BUSINESS ESSENTIAL



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



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

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 6462-63985

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2023				
08 JUN	OPENING BALANCE			510.20
26 JUN	PAYMENT TO MLC LIMITED R28791087	122.85		387.35
28 JUN	PAYMENT TO NOBLEOAK SERVICE 110562513/1679546	50.23		337.12
06 JUL	TRANSFER FROM BLACKOUT SER FACTORY RENT		1,650.00	1,987.12
	TOTALS AT END OF PAGE	\$173.08	\$1,650.00	
	TOTALS AT END OF PERIOD	\$173.08	\$1,650.00	\$1,987.12

Yearly Summary

Previous Year to 30/06/2023 (\$)

Interest earned on deposits	0.27
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Fee Summary

Fees Charged for period: 01 JUN 2023 to 30 JUN 2023

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

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

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 07/07/23 and the monthly fee cycle, as appears above, ended on 30/06/23.

Summary of Relationship Benefit for this account

Amount (\$)

Your Relationship Benefit 3.00

This is made up of:

Value of Free Transactions 3.00

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 6462-63985

We're introducing BPAY® daily limits in ANZ Phone Banking

We'll soon be making changes to ANZ Phone Banking to introduce a daily limit for BPAY® payments. For more information about making payments online and the different limits available, visit www.anz.com/support/make-payments

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BUSHELL SUPER FUND
13 FRAN STREET
GLENROY VIC 3046

Vanguard Personal Investor Annual Tax Report


1 July 2022 to 30 June 2023

Investor name: BUSHELL SUPER FUND
Account number: 51365146
Tax file number status: Supplied
Account type: Smsf

The tax guide reference items are valid for Australian tax resident individual investors only.

Income

Australian income (non-primary production)

Interest	Amount	Tax guide reference
Interest income	\$12.60	10L 
Interest income	\$12.60	

Dividends	Amount	Tax guide reference
Unfranked amount	\$0.00	11S
Franked amount (not inclusive of franking credits)	\$0.00	11T
Australian dividend franking credits	\$0.00	11U
Gross dividend income	\$0.00	

Contact us



Log in to Vanguard Online
vanguard.com.au/personal

Account number: 51365146

Trust distributions	Amount	Tax guide reference
Franked amount (inclusive of franking credits)	\$445.67	13C
Unfranked amount	\$40.67	13U
Interest income	\$127.49	13U
Other income	\$123.52	13U
Other income - CBMI	\$2.27	13U
Other income excl. NCMI	\$2.35	13U
Other income - NCMI	\$5.65	13U
Other deductions (relating to trust distributions)	\$0.00	13Y
Gross trust distribution income	\$747.62	

Australian income (primary production)

Trust distributions	Amount	Tax guide reference
PP Other income excl. NCMI	\$0.00	13L
PP Other income - NCMI	\$0.00	13L
PP Other deductions (relating to trust distributions)	\$0.00	13L
Gross trust distribution income	\$0.00	

Foreign income

Dividends	Amount	Tax guide reference
Foreign source div. income (including tax offsets)	\$0.00	20M + 20E
Australian franking credits from a NZ company	\$0.00	20F
Trust distributions	Amount	Tax guide reference
Assessable foreign income (including tax offsets)	\$223.34	20M + 20E
Attributable income CFC	\$0.00	19K
Non-taxable income	\$0.00	N/A
Gross foreign income	\$223.34	

Other income

	Amount	Tax guide reference
Disposal of traditional securities	\$0.00	24Y(gains)/ D15(losses)

Account number: 51365146

	Amount	Tax guide reference
Other assessable income	\$0.00	24Y
FX gains / losses	\$0.00	24Y(gains)/ D15(losses)
Management fee rebate	\$0.00	N/A
Gross other income	\$0.00	

Total gross income	\$983.56	
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Tax offsets

Tax offsets	Amount	Tax guide reference
Australian dividend franking credits	\$0.00	11U
Foreign dividend tax offsets	\$0.00	200
Trust franking credits	\$134.76	13Q
Trust foreign income tax offsets	\$27.44	200
Foreign cgt discounted tax offset	\$0.00	200
Foreign cgt other tax offset	\$0.00	200
Foreign cgt indexed tax offset	\$0.00	200
Australian franking credits from a NZ company	\$0.00	20F
Early stage venture capital LP offsets	\$0.00	T7K
Early stage investor offsets	\$0.00	T8L
Other refundable tax offsets exploration credits	\$0.00	T9P
Total tax offsets	\$162.20	

Total net income received	\$821.36	
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Deductions

Fees and expenses	Amount	Tax guide reference
Account Fee	\$0.00	N/A
Brokerage	\$0.00	N/A
Other fees	\$0.00	N/A
Total fees	\$0.00	

Account number: 51365146

Tax withheld	Amount	Tax guide reference
TFN withholding tax from gross interest	\$0.00	10M
TFN withholding tax from dividends	\$0.00	11V
TFN withholding tax from distributions	\$0.00	13R
Non-resident withholding tax	\$0.00	13A
Total withholding tax	\$0.00	

Other deductions	Amount	Tax guide reference
LIC capital gain amount ¹	\$0.00	D8
Total other deductions	\$0.00	

¹This amount relates to dividends received from a Listed Investment Company (LIC) which are attributable to LIC capital gains. Individuals, trusts or partnerships are entitled to a deduction of 50% and complying superannuation funds a deduction of 33.3 % of the LIC capital gain dividend. We recommend that you seek professional tax advice to assist you in completing your tax return.

Capital gains / (losses)

Capital gains from trust distributions	Amount	Tax guide reference
Discounted capital gains TAP	\$44.07	18
Discounted capital gains TAP - CBMI	\$0.00	18
Discounted capital gains TAP excluding NCMI	\$0.00	18
Discounted capital gains TAP - NCMI	\$0.00	18
Discounted capital gains non-TAP	\$317.03	18
Foreign capital gains - Discounted method	\$0.00	18
Foreign cgt discounted tax offset	\$0.00	18
CGT concession	\$361.10	18
CGT concession - CBMI	\$0.00	18
CGT concession excluding NCMI	\$0.00	18
CGT concession - NCMI	\$0.00	18
Foreign capital gains - Concessional method	\$0.00	18
Index capital gains TAP	\$0.00	18
Index capital gains non-TAP	\$0.00	18
Foreign capital gains - Indexation Method	\$0.00	18
Foreign cgt indexed tax offset	\$0.00	18

Account number: 51365146

Capital gains from trust distributions	Amount	Tax guide reference
Other capital gains TAP	\$0.00	18
Other capital gains TAP - CBMI	\$0.00	18
Other capital gains TAP excluding NCMI	\$0.00	18
Other capital gains TAP - NCMI	\$0.00	18
Other capital gains non-TAP	\$0.00	18
Foreign capital gains - Other	\$0.00	18
Foreign cgt other tax offset	\$0.00	18
Capital gains / (losses) from disposal of assets	Amount	Tax guide reference
Discounted capital gains	\$0.00	18
CGT concession	\$0.00	18
Index capital gains	\$0.00	18
Other capital gains	\$0.00	18
Capital loss ²	\$0.00	18
Total current year capital gains	\$722.20	18H
Net capital gain³	\$361.10	18A
Net capital losses carried forward	\$0.00	18V

²Capital loss is the current year capital loss from disposal of assets, prior to the offset of any capital gains.

³Where there are capital losses, these losses have been firstly offset against other capital gains, then index capital gains then lastly against the gross up discounted capital gains.

Account number: 51365146

Non-assessable income

	Amount	Tax guide reference
Return of capital	\$0.00	N/A
Tax free income	\$0.00	N/A
Tax deferred income	\$0.00	N/A
Tax exempt income	\$0.00	N/A
Non-assessable non-exempt income	\$0.00	N/A
Total non-assessable income	\$0.00	

AMIT cost base net amount	Amount	Tax guide reference
- Excess (reduce cost base)	\$0.00	N/A
- Shortfall (increase cost base)	\$154.14	N/A

Australian interest income and tax information

Payment date	Gross amount	Tax	Net amount
02-Dec-2022	\$1.37	\$0.00	\$1.37
04-Jan-2023	\$2.34	\$0.00	\$2.34
02-Feb-2023	\$1.37	\$0.00	\$1.37
02-Mar-2023	\$3.12	\$0.00	\$3.12
04-Apr-2023	\$3.31	\$0.00	\$3.31
02-May-2023	\$0.53	\$0.00	\$0.53
02-Jun-2023	\$0.56	\$0.00	\$0.56
Total interest income	\$12.60	\$0.00	\$12.60

Australian dividend income and tax information

Ex date	Payment date	Code	Investment product	Unfranked dividend income	Franked dividend income (not including franking tax credits)	Franking tax credits	Total dividend income
Total Australian dividend income				\$0.00	\$0.00	\$0.00	\$0.00

Australian trust distribution income and tax information

Australian income

Code	Investment product	Franked amount (including franking tax credits)	Unfranked amounts	Franking tax credits	Interest income	Other deductions
VAN0004AU	Vanguard Australian Property Securities Index Fund	\$42.16	\$4.22	\$11.36	\$39.89	\$0.00
VAN0002AU	Vanguard Australian Shares Index Fund	\$403.51	\$36.45	\$123.40	\$5.08	\$0.00
VAN0001AU	Vanguard Australian Fixed Interest Index Fund	\$0.00	\$0.00	\$0.00	\$82.41	\$0.00
VAN0003AU	Vanguard International Shares Index Fund	\$0.00	\$0.00	\$0.00	\$0.11	\$0.00
Total Australian trust distributions		\$445.67	\$40.67	\$134.76	\$127.49	\$0.00

Code	Investment product	NCMI – Primary Production	Primary Production Excl. NCMI	Other income	Other income - CBMI	Other Income excl. NCMI	Other Income - NCMI
VAN0004AU	Vanguard Australian Property Securities Index Fund	\$0.00	\$0.00	\$118.69	\$2.15	\$2.20	\$4.39
VAN0002AU	Vanguard Australian Shares Index Fund	\$0.00	\$0.00	\$4.35	\$0.12	\$0.15	\$1.26
VAN0001AU	Vanguard Australian Fixed Interest Index Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Account number: 51365146

Code	Investment product	NCMI – Primary Production	Primary Production Excl. NCMI	Other income	Other income - CBMI	Other Income excl. NCMI	Other Income - NCMI
VAN0003AU	Vanguard International Shares Index Fund	\$0.00	\$0.00	\$0.48	\$0.00	\$0.00	\$0.00
Total Australian trust distributions		\$0.00	\$0.00	\$123.52	\$2.27	\$2.35	\$5.65

Code	Investment product	Early-Stage Venture Capital Limited Partnership Tax Offset	Early-Stage Venture Investor Tax Offset	Other Refundable tax offsets
VAN0004AU	Vanguard Australian Property Securities Index Fund	\$0.00	\$0.00	\$0.00
VAN0002AU	Vanguard Australian Shares Index Fund	\$0.00	\$0.00	\$0.00
VAN0001AU	Vanguard Australian Fixed Interest Index Fund	\$0.00	\$0.00	\$0.00
VAN0003AU	Vanguard International Shares Index Fund	\$0.00	\$0.00	\$0.00
Total Australian trust distributions		\$0.00	\$0.00	\$0.00

Trust distributions from foreign source

Code	Investment product	Assessable foreign source income (Including tax offsets)	Attributable income CFC	Non-taxable income	Foreign income tax offsets
VAN0004AU	Vanguard Australian Property Securities Index Fund	\$6.77	\$0.00	\$0.00	\$0.24
VAN0002AU	Vanguard Australian Shares Index Fund	\$10.06	\$0.00	\$0.00	\$0.48

Account number: 51365146

Code	Investment product	Assessable foreign source income (Including tax offsets)	Attributable income CFC	Non-taxable income	Foreign income tax offsets
VAN0001AU	Vanguard Australian Fixed Interest Index Fund	\$8.29	\$0.00	\$0.00	\$0.00
VAN0003AU	Vanguard International Shares Index Fund	\$198.22	\$0.00	\$0.00	\$26.72
Total Australian trust distributions		\$223.34	\$0.00	\$0.00	\$27.44

Non-assessable income

Code	Investment product	Return of capital	Tax free	Tax deferred	Tax exempt	Non-assessable non-exempt income
VAN0004AU	Vanguard Australian Property Securities Index Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
VAN0002AU	Vanguard Australian Shares Index Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
VAN0001AU	Vanguard Australian Fixed Interest Index Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
VAN0003AU	Vanguard International Shares Index Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Australian trust distributions		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Capital gains

Code	Investment product	Discounted capital gains TAP	Discounted capital gains TAP - CBMI	Discounted capital gains TAP excluding NCMI	Discounted capital gains TAP - NCMI	Discounted capital gains non-TAP
VAN0004AU	Vanguard Australian Property Securities Index Fund	\$44.07	\$0.00	\$0.00	\$0.00	\$125.78

Account number: 51365146

Code	Investment product	Discounted capital gains TAP	Discounted capital gains TAP - CBMI	Discounted capital gains TAP excluding NCMI	Discounted capital gains TAP - NCMI	Discounted capital gains non-TAP
VAN0002AU	Vanguard Australian Shares Index Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
VAN0001AU	Vanguard Australian Fixed Interest Index Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
VAN0003AU	Vanguard International Shares Index Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$191.25
Total Australian trust distributions		\$44.07	\$0.00	\$0.00	\$0.00	\$317.03

Code	Investment product	CGT concession	CGT concession - CBMI	CGT concession excluding NCMI	CGT concession - NCMI	Index capital gains TAP	Index capital gains non-TAP
VAN0004AU	Vanguard Australian Property Securities Index Fund	\$169.85	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
VAN0002AU	Vanguard Australian Shares Index Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
VAN0001AU	Vanguard Australian Fixed Interest Index Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
VAN0003AU	Vanguard International Shares Index Fund	\$191.25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Australian trust distributions		\$361.10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Account number: 51365146

Code	Investment product	Other capital gains TAP	Other capital gains TAP - CBMI	Other capital gains TAP excluding NCMI	Other capital gains TAP - NCMI	Other capital gains non-TAP
VAN0004AU	Vanguard Australian Property Securities Index Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
VAN0002AU	Vanguard Australian Shares Index Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
VAN0001AU	Vanguard Australian Fixed Interest Index Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
VAN0003AU	Vanguard International Shares Index Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Australian trust distributions		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Code	Investment product	Foreign capital gains - Indexation method	Foreign offset CGT - Indexed	Foreign capital gains - Discounted method	Foreign offset CGT - Discounted method	Foreign capital gains - Other	Foreign offset credits - Other	Foreign capital gains - Concessional method
VAN0004AU	Vanguard Australian Property Securities Index Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
VAN0002AU	Vanguard Australian Shares Index Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
VAN0001AU	Vanguard Australian Fixed Interest Index Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
VAN0003AU	Vanguard International Shares Index Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Account number: 51365146

Code	Investment product	Foreign capital gains - Indexation method	Foreign offset CGT - Indexed	Foreign capital gains - Discounted method	Foreign offset CGT - Discounted method	Foreign capital gains - Other	Foreign offset credits - Other	Foreign capital gains - Concessional method
Total Australian trust distributions		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Foreign dividend income and tax information

Ex date	Payment date	Code	Investment product	Foreign source dividend income (including tax offsets)	Foreign income tax offsets	Australian franking credit from NZ companies
Total foreign dividend income				\$0.00	\$0.00	\$0.00

Capital gains / (losses) from disposal of assets

Purchase date	Quantity	Cost base	Reduced cost base	Sale date	Sale proceeds	Gross capital gain/loss	Discounted capital gains	CGT concession	Index capital gains	Other capital gains	Capital losses
Total		0.00	0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Disposal of traditional securities tax information

Code	Investment product	Quantity	Cost base	Purchase date	Sale date	Sale proceeds	Profit / (loss)
Total			\$0.00			\$0.00	\$0.00

TFN withholding credits and non-resident withholding tax information

Code	Investment product	TFN withholding credits	Non-resident withholding tax
VAN0001AU	Vanguard Australian Fixed Interest Index Fund	\$0.00	\$0.00
VAN0004AU	Vanguard Australian Property Securities Index Fund	\$0.00	\$0.00
VAN0002AU	Vanguard Australian Shares Index Fund	\$0.00	\$0.00
VAN0003AU	Vanguard International Shares Index Fund	\$0.00	\$0.00
Total		\$0.00	\$0.00

AMIT cost base net amount information

Code	Investment product	Excess (reduce cost base)	Shortfall (increase cost base)
VAN0004AU.AU	Vanguard Australian Property Securities Index Fund	\$0.00	\$41.07
VAN0002AU.AU	Vanguard Australian Shares Index Fund	\$0.00	\$1.24
VAN0001AU.AU	Vanguard Australian Fixed Interest Index Fund	\$0.00	\$17.19
VAN0003AU.AU	Vanguard International Shares Index Fund	\$0.00	\$94.64
Total		\$0.00	\$154.14

Account number: 51365146

Vanguard has a dispute resolution process for resolving complaints. If you have a complaint, please contact us on 1300 655 101, or send us a secure message via Vanguard Online. We will respond as soon as possible (and always within 30 days for standard complaints). Complex complaints may have a different maximum timeframe for responding. We will notify you if a different maximum timeframe will apply to your complaint.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

Vanguard Investments Australia Ltd (ABN 72 072 881 086 / AFS Licence 227263) is the operator of Vanguard Personal Investor.
Past performance is not an indication of future performance.

Bushell Super Fund**ABN: 61 155 004 895****Activity Statement Preparation Report - Detail****For the period 1 July 2022 to 30 June 2023****GST Detail**

Description	Return Item	Gross (Inc GST)	GST
Income (GST Collected)			
<u>Sales Detail</u>			
CREDIT INTEREST PAID		0.25	0.00
CREDIT INTEREST PAID		0.01	0.00
CREDIT INTEREST PAID		0.01	0.00
Cash Account Interest		1.37	0.00
Cash Account Interest		2.34	0.00
Cash Account Interest		1.37	0.00
Cash Account Interest		3.12	0.00
Cash Account Interest		3.31	0.00
Cash Account Interest		0.53	0.00
Cash Account Interest		0.56	0.00
Rental Statement		1,650.00	150.00
Rental Statement		1,650.00	150.00
Rental Statement		1,650.00	150.00
Rental Statement		1,650.00	150.00
Rental Statement		1,650.00	150.00
Rental Statement		1,650.00	150.00
Rental Statement		825.00	75.00
Rental Statement		825.00	75.00
Rental Statement		825.00	75.00
Rental Statement		825.00	75.00
Rental Statement		825.00	75.00
Rental Statement		825.00	75.00
Rental Statement		825.00	75.00
Rental Statement		825.00	75.00
Rental Statement		825.00	75.00
Rental Statement		1,650.00	150.00
Rental Statement		837.50	76.14
Rental Statement		837.50	76.14
Rental Statement		1,650.00	150.00
Rental Statement		1,650.00	150.00
Total Sales	G1	22,312.87	2,027.28
<u>Export Sales Detail</u>			
Nil			
Export Sales	G2		
<u>Other GST-Free Sales Detail</u>			
Other GST-Free Sales	G3		
Total GST Collect on Sales	1A		2,027.28
Outgoings (GST Paid)			
<u>Capital Purchases Detail</u>			
Property Purchase Deposit		580,000.00	58,000.00
Capital Purchases	G10	580,000.00	58,000.00
<u>Non-Capital Purchases Detail</u>			
ANZ INTERNET BANKING BPAY ASIC {361127}		290.00	0.00
ANZ INTERNET BANKING FUNDS TFER TRANSFER 377660 TO 0132		1,662.00	0.00
Non-Capital Purchases	G11	1,952.00	0.00

Bushell Super Fund

ABN: 61 155 004 895

Activity Statement Preparation Report - Detail

For the period 1 July 2022 to 30 June 2023

Total GST Paid on Purchases

1B

58,000.00

Bushell Super Fund
ABN: 61 155 004 895
Activity Statement Preparation Report - Detail
For the period 1 July 2022 to 30 June 2023

PAYG Withholding Tax Detail

Description	Return Item	Gross	Tax Withheld
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Benefit Payment Detail

Paul Bushell

Vicki Bushell

Total Benefit Payments	W1		
Amounts withheld from benefit payments (W1)	W2		0.00
Total Amounts Withheld	W5		0.00

Cryptocurrency

This includes established coins listed on recognised exchanges, ICOs and NFTs. The investments may be held on an exchange directly or stored in a secure cold wallets

Insurance

The trustees have reviewed the need to hold a contract insurance for members of the fund and have determined that [insert decision of trustees here] in compliance with the directives contained within SIS Act 1994 Regulation 4.09 (2)(e)


Review

The Trustees undertake to review this strategy on a continual basis and will regularly revisit the objectives and strategies of the fund consistent with the needs of members and will as a minimum review the fund's investment strategy annually.

Signed by the Trustee(s)

Name of Trustee: Paul Bushell

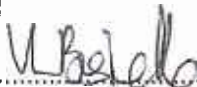
Signed



.....

Name of Trustee: Vicki Bushell

Signed



.....

DELTA COFFEE PTY LTD
ACN: 623 083 385
Share Register

<i>Date of Entry</i>	<i>Shareholder Name</i>	<i>Shareholder Address</i>	<i>Class of Share</i>	<i>Certificate Number</i>	<i>Shares Held</i>	<i>Share Numbers Held</i>	<i>Amount Paid per Share</i>	<i>Amount Unpaid per Share</i>	<i>Fully Paid</i>	<i>Beneficially Held</i>
28/07/2022	Vicki Lee Bushell	13 FRAN STREET, GLENROY VIC 3046	ORD	1	2	1-2	\$1	\$0	Y	Y



Director – Vicki Lee Bushell

Position on Diversification

From time to time fund investments may be diversified across asset classes but at other times maybe concentrated in only a few or one. The trustee will invest according to market conditions and availability of the fund's assets. A funds assets maybe predominantly invested in residential or commercial (or other types) of real estate should the trustee see fit to do so.

Required Rate of Return

The Trustee seeks an overall investment return for the fund in the 7-10 year term (medium term) of 3-5% above the average rate of inflation over that period.

Trustee's Obligations

The Trustee ensures that the fund meets the legislated standard minimums to continue to obtain concessional taxation status on the income. It is also incumbent on the Trustee to consider the tax consequences of all investments. Tax-advantaged products may reduce the fund's taxation burden. Tax is one of the Trustee's relevant concerns. The Trustee acknowledges that members' benefits are a liability of the fund. The Trustee gives thought to the level of benefit required to be paid to the member. However, while no terminations or benefits are expected to be paid out in the short to medium term the Trustee is at liberty to examine investments that are medium term. However, when the member is in pension phase the time horizon may be far shorter.

Paying Debts

The Trustee is obliged to pay tax, expenses and benefits. It will do so within 31 days. The Trustee ensures that it holds sufficient cash to meet such obligations.

Cost of Investing

The Trustee strives to reduce costs of investing. However, at times upfront investment costs are payable in order to obtain the best investment products that fit into this investment strategy. Exit costs and penalties may also be part of the cost of carrying out this investment strategy.

Gearing

Borrowing to invest is permissible by the fund in accordance with the rules and laws at the time.

Investments (all investments maybe held within the following range 0-100%)

Cash

Money can be held in kind, in banks, building societies, lending institutions and cash management accounts.

DB VB

DELTA COFFEE PTY LTD

ACN: 623 083 385

Consent to Become a Member

Pursuant to Section 120 of the *Corporations Act 2001*

TO: The Board of Directors
DELTA COFFEE PTY LTD
UNIT 8 435-439 FULLARTON ROAD
HIGHGATE SA 5063

I, VICKI LEE BUSHELL hereby consent to become a Member of DELTA COFFEE PTY LTD.

My personal details are as follows:

Full name: VICKI LEE BUSHELL

Former names (if any):

Residential Address: 13 FRAN STREET, GLENROY VIC 3046

Upon registration of the Company, I agree to take up shares in DELTA COFFEE PTY LTD as outlined in the table below:

<i>Class of Share</i>	<i>Shares Held</i>	<i>Amount Paid per Share</i>	<i>Amount Unpaid per Share</i>	<i>Fully Paid</i>	<i>Beneficially Held</i>
ORD	2	\$1	\$0	Y	Y

Dated: the 28th day of July 2022



.....
VICKI LEE BUSHELL

Minutes Record
Minutes of the first meeting of directors of
Delta Coffee Pty Ltd
ACN: 623 083 385

Held at: UNIT 8 435-439 FULLARTON ROAD, HIGHGATE SA 5063

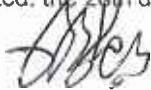
Present: Paul Leonard Bushell
Vicki Lee Bushell

Director(s) Resolved that
Vicki Lee Bushell
be appointed Director of the Company and signed consent(s) were tabled.

Register of Members **Resolved** that the following members be entered in the register of members in accordance with their consent(s) and share certificate(s) which were tabled.
Vicki Lee Bushell

Closure There being no further business the meeting was closed.

Signed as a true and correct record:
Dated: the 28th day of July 2022



Paul Leonard Bushell (Chairperson)

SMSF Investment Strategy

Bushell Super Fund

Date: 3 August 2022

Objective

This investment strategy of (as reviewed and amended annually or more often depending on changes to the needs of members) is created in compliance with the Superannuation Industry (Supervision) Act 1993.

The Fund:

1. accepts employer and member contribution and contributions from other persons as the laws allow
2. transfers from other Superannuation funds and from a spouse as the laws allow
3. provides benefits to members upon retirement and as the laws allow
4. provides other activities as allowed by the laws and regulations from time to time
5. allows access to any unrestricted non-preserved benefits (as/when allowed by the laws and regulations)
6. provides for the payment of pension benefits at a rate as determined in the future from time to time.

The fund complies with the current laws and regulations and the rules in the trust deed. It has the following investment objectives:

Risk and Return

It is recognised that timing (when you get into the investment) and time in the investment (how long you are in the investment) affects returns. Different investments have different returns and volatility. The Trustee (from time to time) of the fund has a strong emphasis on preserving the fund's capital. However, many sound investments are not capital guaranteed. Security of capital has to be tempered with the need to achieve the desired rate of return. Therefore, assets that show volatility may be of benefit to the fund.

The Trustee is ever vigilant to balance these two objectives:

- protecting the capital and
- growing the value of the fund by obtaining an acceptable rate of return.

 VB.

DELTA COFFEE PTY LTD
ACN 623 083 385

Registered in Victoria under the *Corporations Act 2001 (Cth)*

Share Certificate

Certificate No: 2

This is to certify that:

Vicki Lee Bushell

of 13 FRAN STREET, GLENROY VIC 3046

is the registered holder of:

Number of shares: 2

Class of shares: ORD

Fully or partly paid: Y

in the Company subject to the Constitution in force from time to time.

Executed by DELTA COFFEE PTY LTD by its)
duly authorised officer:)



.....
Signature of authorised director

.....
Paul Leonard Bushell

Date: the 28th day of July 2022

DELTA COFFEE PTY LTD

ACN: 623 083 385

Consent to Act As

Director

Pursuant to Section 204C and 201D of the *Corporations Act 2001*

TO: The Board of Directors
DELTA COFFEE PTY LTD
UNIT 8 435-439 FULLARTON ROAD
HIGHGATE SA 5063

I, VICKI LEE BUSHELL hereby consent to act as a Director of DELTA COFFEE PTY LTD with effect from the date of this consent.

My personal details are as follows:

Full name: VICKI LEE BUSHELL
Former names (if any): VICKI LEE BARRETT
Residential Address: 13 FRAN STREET, GLENROY VIC 3046
Date of Birth: 30th January 1972
Place of Birth: CARLTON, VIC

Dated: the 28th day of July 2022


.....
VICKI LEE BUSHELL

- having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments on behalf of the fund that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets and any earnings from those assets reflects their market value).

Accepting contributions and paying benefits

I understand that I can only accept contributions and pay benefits (income streams or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund trust deed have been met.

Administration

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
 - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees)
 - records of all changes of trustees, including directors of the corporate trustee
 - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
 - all trustee declarations
 - copies of all reports given to members
- ensure that the following are prepared and retained for at least five years
 - an annual statement of the financial position of the fund
 - an annual operating statement
 - copies of all annual returns lodged
 - accounts and statements that accurately record and explain the transactions and financial position of the fund
- ensure that an approved auditor is appointed within the prescribed period (currently this is no later than 31 days before the due date for lodgment of the fund's annual return but this may change to 45 days) to audit the fund for each income year, and provide that auditor with documents as requested
- lodge the fund's annual return, completed in its entirety, by the due date
- notify the ATO within 28 days of any changes to the
 - membership of the fund, or trustees or directors of the corporate trustee
 - name of the fund
 - contact person and their contact details
 - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 28 days of the fund being wound up or after becoming aware that the fund has ceased to be an SMSF.

DECLARATION

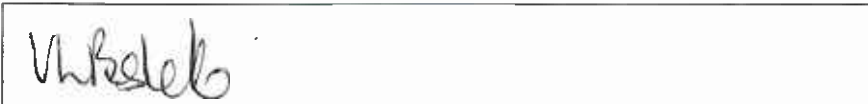
By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply.
- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.
- I do not have access to the government's financial assistance program that is available to trustees of Australian Prudential Regulation Authority (APRA) regulated funds in the case of financial loss due to fraudulent conduct or theft.

Trustee's or director's name

Vicki Bushell

Trustee's or director's signature



Date
 Day Month Year
 04 / 08 / 2022

Witness' name (witness must be 18 years old or over)

PAUL CHANDLER

Witness' signature



Date
 Day Month Year
 04 / 08 / 2022

**ASIC**

Australian Securities & Investments Commission

Forms Manager

Registered Agents

Company: DELTA COFFEE PTY LTD ACN 623 083 385

Company details

Date company registered 27-11-2017
 Company next review date 27-11-2022
 Company type Australian Proprietary Company
 Company status Registered
 Home unit company No
 Superannuation trustee company No
 Non profit company No

Registered office

C/- SMSF AUSTRALIA, UNIT 8 , 435-439 FULLARTON ROAD , HIGHGATE SA 5063

Principal place of business

13 FRAN STREET , GLENROY VIC 3046

Officeholders

BUSHELL, PAUL

Born 02-02-1968 at ESSENDON VIC

13 FRAN STREET , GLENROY VIC 3046

Office(s) held: Director, appointed 27-11-2017
Secretary, appointed 27-11-2017

BUSHELL, VICKI LEE

Born 30-01-1972 at CARLTON VIC

13 FRAN STREET , GLENROY VIC 3046

Office(s) held: Director, appointed 28-07-2022

Company share structure

Share class	Share description	Number issued	Total amount paid	Total amount unpaid
ORD	ORDINARY SHARES	4	4.00	0.00

Members

BUSHELL , PAUL

13 FRAN STREET , GLENROY VIC 3046

Share class	Total number held	Fully paid	Beneficially held
ORD	2	Yes	Yes

BUSHELL , VICKI LEE

13 FRAN STREET , GLENROY VIC 3046

Share class	Total number held	Fully paid	Beneficially held
ORD	2	Yes	Yes

Document history

These are the documents most recently received by ASIC from this organisation.

Received	Number	FormDescription	Status
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08-08-2022	7EBV20646	484	CHANGE TO COMPANY DETAILS	Processed and imaged
28-07-2022	7EBU88240	484	CHANGE TO COMPANY DETAILS	Processed and imaged
27-11-2017	6E0620072	201	APPLICATION FOR INCORPORATION (DIVN 1)	Processed and imaged

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SUPERANNUATION FUND DEED

Bushell Super Fund

Delta Coffee Pty Ltd
(Trustee)

EVAN RICHARDS & ASSOCIATES

Demystifying Law, Delivering Value

Level 4, 22 Grenfell Street

Adelaide SA 5000

evan.richards@erichards.com.au

www.erichards.com.au

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Date

This deed is made on 28/07/2022

Parties

Name	Delta Coffee Pty Ltd ('Trustee')
Address	UNIT 8 435-439 FULLARTON ROAD, HIGHGATE SA 5063

Name	Paul Leonard Bushell ('Member')
Address	13 FRAN STREET, GLENROY VIC 3046

Name	Vicki Lee Bushell ('Member')
Address	13 FRAN STREET, GLENROY VIC 3046

Recitals

- A. The Trustee hereby establishes an indefinitely continuing complying superannuation fund (Fund) which is:
- a. A self-managed superannuation fund for the purposes of the Superannuation Industry (Supervision) Act 1993-,
 - b. A complying superannuation fund for the purposes of the Income Tax Assessment Act 1997,
 - c. A regulated superannuation fund for the purposes of the Superannuation Industry (Supervision) Act 1993;
 - d. An accumulation fund within the meaning of the Superannuation Industry (Supervision) Regulations 1994; and e. subject to the duties and powers under this Deed for the purpose of providing superannuation benefits for those persons who, being eligible for membership, become Members of the Fund and their Dependants.
- B. The Trustee agrees to act as Trustee of the Fund.

Now this deed witnesses that the Trustee hereby constitutes an indefinitely continuing superannuation fund known as the "Bushell Super Fund" vested in and controlled and administered by the Trustee upon the trusts of this Deed (which includes this preamble, the Recitals and all of the following Parts hereof) effective from the date hereof.

Operative Terms

1 Definitions

Term	Meaning
Account	an account established by the Trustee for the purpose of administering the Fund or calculating the Benefits payable in respect of a Member or for any other purpose under this Deed
Account-Based Pension	has the meaning given in sub-regulation 1.03(1) of the SIS Regulations
Allocated Pension	a Pension that complies with sub-regulation 1.06(4) of the SIS Regulations
Auditor	an approved auditor within the meaning of the Relevant Law being the auditor appointed by the Trustee from time to time to audit the Fund
Beneficiary	a person (including a Member or a former Member) beneficially entitled to a Benefit from the Fund
Benefit	the benefits payable or that may be payable to a Member or his Dependants or any other person under this Deed or the Relevant Law
Commencement Date	the date of this Deed
Deed	this Deed
Dependant	<ul style="list-style-type: none"> a) a Member's spouse and, where there is more than one person who fits that description, the person determined by the Trustee to be the Member's spouse; b) a Member's child including any person who is, in the Trustee's opinion, maintained as a child by the Member; c) any other person whom the Trustee considers to be substantially financially dependant on the Member at the relevant time; and d) any other person considered to be a dependant under the Relevant Law
Eligible Fund	a superannuation fund, an approved deposit fund, an eligible rollover fund, a rollover annuity, or any other like fund or annuity which the acceptance of monies or assets from, or the payment or transfer of monies or assets to, would not, in the opinion of the Trustee, be in breach of the Relevant Law

Term	Meaning
Eligible Person	any person who is eligible to become a member of a self managed superannuation fund under the Relevant Law
Financial Year	<ul style="list-style-type: none"> a) the period from the Commencement Date to the following 30 June; b) the period from each subsequent 1 July to each following 30 June before the termination of the Fund; c) the period from the last 1 July before the termination of the Fund to the date of termination of the Fund; and d) such other period ending on such other date as the Trustee may from time to time determine
Fund	all of the assets from time to time held by the Trustee in the trusts established by this Deed
Member	a person who has been admitted to membership of the Fund and has not ceased membership of the Fund
Old-Age Pension	has the meaning given in section 10 of the SIS Act
Pension	has the meaning given in section 10 of the SIS Act
Pension Standards	<ul style="list-style-type: none"> a) for an Account-Based Pension, the standards in sub-regulation 1.06(9A) of the SIS Regulations; b) for an Allocated Pension, the standards in sub-regulation 1.06(4) of the SIS Regulations; c) for a Transition to Retirement Income Stream, the standards in the definition of that term in sub-regulation 6.01(2) of the SIS Regulations; and d) for any other Old-Age Pension, the relevant standards contained in the SIS Regulations

Term	Meaning
Relevant Law	<p>that legislation which must be complied with, or that the Trustee considers desirable to comply with, in order for the Fund to be a regulated and complying self managed superannuation fund or such other fund (whether by another name) that is entitled to concessional treatment for Taxation purposes. That legislation may include:</p> <ul style="list-style-type: none"> a) the SIS Act; b) the SIS Regulations; c) the <i>Superannuation (Financial Assistance Funding) Levy Act 1993</i> (Cth); d) the <i>Superannuation (Resolution of Complaints) Act 1993</i> (Cth); e) the <i>Superannuation (Rollover Benefits) Levy Act 1993</i> (Cth); f) the <i>Superannuation Entities (Taxation) Act 1987</i> (Cth); g) the <i>Superannuation Supervision Levy Act 1991</i> (Cth); h) the <i>Income Tax Assessment Act 1936</i> (Cth); i) the <i>Income Tax Assessment Act 1997</i> (Cth); and j) any other legislation, requirements, standards, guidelines, rulings or announcements
Review Date	the final day of each Financial Year and/or any other date the Trustee determines in its absolute discretion
SIS Act	the <i>Superannuation Industry (Supervision) Act 1993</i> (Cth)
SIS Regulations	the <i>Superannuation Industry (Supervision) Regulations 1994</i> (Cth)
Taxation	includes income tax (including capital gains tax, tax on eligible termination payments and tax on contributions), payroll tax, land tax, goods and services tax, stamp duty and any other taxes or duties
Transition to Retirement Income Stream	has the meaning given by sub-regulation 6.01(2) of the SIS Regulations
Trustee	the trustee(s) for the time being of the Fund

2 Rules of interpretation

- a) Any provision of this Deed must be read down to the extent necessary to be valid. If that is not possible, it must be severed. All other provisions of this Deed are unaffected.
- b) A provision of this Deed will not be construed to the disadvantage of a party because that party was responsible for including that provision and/or that provision benefits that party.
- c) In this Deed unless the contrary intention appears:
 - (i) a person includes any other legal entity and vice versa;
 - (ii) the singular includes the plural and vice versa;
 - (iii) a gender includes all other genders;
 - (iv) where an expression is defined, its other grammatical forms have a corresponding meaning;
 - (v) a clause or annexure is a clause of or an annexure to this Deed;
 - (vi) a reference to a document is to that document as amended or varied;
 - (vii) any legislation includes any subordinate legislation and amendments;
 - (viii) conduct includes any act, omission, representation, statement or undertaking whether or not in writing;
 - (ix) 'writing', 'written' and 'in writing' include any mode of representing or reproducing words in a visible form; and
 - (x) 'including', or similar words, does not limit what else might be included.

Headings are for convenience and do not affect the interpretation of this Deed.

3 Relevant Law

3.1 Inconsistency

Any provision of this Deed that is inconsistent or conflicts with the Relevant Law or prevents the Trustee from complying with the Relevant Law must be read down to the extent necessary to avoid that effect. If that is not possible, that provision must be excluded from this Deed but only to the extent necessary to avoid that effect. All other provisions of this Deed continue to be valid and enforceable.

3.2 Power to act in accordance with Relevant Law

The Trustee has the power to do all acts and things, or to omit to do such acts and things, as the Trustee considers necessary, desirable or expedient for the Fund to comply with the Relevant Law.

3.3 Deemed inclusion of Relevant Law

Notwithstanding any provision of this Deed, any clause or provision that must be included in this Deed from time to time in order for the Fund to comply with the Relevant Law is deemed to be included in this Deed as if every such provision was set out in this Deed, but only for so long as that deemed inclusion is necessary for the Fund to comply with the Relevant Law.

4 The Fund

4.1 Establishment

By this Deed the Trustee establishes the Bushell Super Fund.

4.2 Fund vested in Trustee

- (a) The Fund will be vested in the Trustee.
- (b) The Trustee will at all times hold, control and manage the Fund in accordance with the provisions of this Deed.
- (c) No Member will have any beneficial interest in the Fund or any asset of the Fund.

4.3 Purpose

Trustee must be a Constitutional Corporation or where the Trustee is not a Constitutional Corporation the primary purpose of the Fund shall be to provide old age pension and maintained solely for one or more of the purposes laid out in section 62 of the SIS Act.

5 Trustee

5.1 Number of Trustees

- (a) Where the Trustee consists of a constitutional corporation, there will only be one Trustee.
- (b) Where the Trustee consists of natural persons, there may be any number of Trustees subject to any minimum and maximum number prescribed by the Relevant Law.

5.2 Appointment and removal

- (a) Members may at any time by deed:
 - (i) remove any Trustee who is not a Member or a person acting as Trustee pursuant to **clauses 5.2(c) to 5.2(f)**;
 - (ii) appoint any person in that Trustee's place; and/or
 - (iii) appoint any person as an additional or replacement Trustee.
- (b) A Trustee will continue to hold office until the Trustee:
 - (i) resigns by notice to the Members;
 - (ii) if a natural person, dies;
 - (iii) if a natural person, becomes incapable of performing his duties as Trustee;
 - (iv) if a company, becomes an externally administered body corporate (as defined in the *Corporations Act 2001* (Cth)) or has a provisional liquidator appointed;
 - (v) is removed from office by the Members pursuant to the provisions of this Deed or the Relevant Law; or
 - (vi) becomes a disqualified person under the Relevant Law.
- (c) Subject to any restrictions imposed by the Relevant Law, if a Member dies:

- (i) the deceased Member's legal personal representative may act as a Trustee in place of the deceased Member for so long as the Relevant Law allows; and
 - (ii) for the purpose of this **clause 5.2(c)** the 'legal personal representative' of a deceased Member includes the executor named in the Will of the deceased Member whether or not a grant of Probate has been issued or will be sought in relation to the deceased Member's estate.
- (d) If a Member is under a legal disability, that Member's legal personal representative may act as Trustee in his place.
 - (e) If a Member is under a legal disability because of age, and the Member does not have a legal personal representative, the Member's parent or guardian may act as Trustee on behalf of the Member.
 - (f) A Trustee may, by enduring power of attorney, appoint another person to act as Trustee in his place.
 - (g) Where the Trustee consists of a constitutional corporation, the Members will do all things necessary to ensure that the appointment and removal of directors of the Trustee is governed in a manner substantially similar to **clauses 5.2(c) to 5.2(f)**.
 - (h) Section 14(2)(c) of the *Trustee Act* 1936 (SA) does not apply to this Deed.

5.3 Trustee meetings

- (a) Any Trustee may at any time convene a Trustees' meeting by notice to the other Trustees.
- (b) The Trustee that convenes the Trustees' meeting will be the chairman of the meeting unless all of the Trustees agree otherwise.
- (c) A Trustees' meeting may be held by any technological means by which the Trustees are able simultaneously to hear each other and to participate in discussion.
- (d) Subject to the provisions of this Deed, the Trustees may meet together, adjourn and regulate their meetings as they think fit.
- (e) A quorum for a meeting of Trustees is two Trustees unless there is only one Trustee, when a quorum is that Trustee.

5.4 Decisions of Trustees

- (a) Each Trustee has one vote and questions arising at a Trustees' meeting will be decided by a majority of the Trustees present and voting.
- (b) If there are an equal number of votes for and against a resolution the chairman of the Trustees' meeting will have the casting vote.

5.5 Minutes

- (a) The Trustees must record their decisions in written minutes, signed by the chairman of the Trustees' meeting.
- (b) Signed minutes are sufficient evidence of decisions and proceedings at meetings unless proved incorrect.

5.6 Written resolutions

A resolution in writing signed by all of the Trustees (or if the Trustee is a constitutional corporation, a resolution signed by all of the directors of the Trustee) will:

- (a) have the same effect and validity as a resolution of all the Trustees present and voting at a Trustees' meeting; and
- (b) be deemed to have been passed on the day on which the document was last signed by a Trustee (or if the Trustee is a constitutional corporation, by a director), notwithstanding that the written resolution may have been signed in two or more counterparts and may be in the form of a copy, telex, or facsimile transmission.

5.7 Conflict of interest

- (a) A Trustee and any firm, body or entity in which a Trustee has a direct or indirect interest may in any capacity:
 - (i) enter into any contracts or arrangement with the Fund;
 - (ii) be appointed to and hold any office or place of profit under the Trustees, other than the office of Auditor; and
 - (iii) act in a professional capacity, other than as the Auditor, for the Fund,

and may receive and retain for his own benefit any remuneration, profits or benefits as if he was not a Trustee.

- (b) Every Trustee must disclose his interest to the other Trustees.
- (c) The failure by a Trustee to make disclosure under this **clause 5.7** does not render void or voidable a contract or arrangement in which the Trustee has a direct or indirect interest.
- (d) A Trustee may vote in respect of a contract or arrangement or any other matter in which the Trustee has a direct or indirect interest.

5.8 Validity of acts of Trustees

The acts of the Trustee will remain valid notwithstanding that it is subsequently discovered that there was a defect in the appointment of a person as a Trustee or a person appointed as a Trustee was a disqualified person for the purposes of the Relevant Law.

5.9 Constitution

The Trustee must, if a constitutional corporation, ensure that its Constitution is consistent with any applicable requirements of the Relevant Law.

6 Trustee's duties

The Trustee (and if the Trustee is a constitutional corporation, the directors of the Trustee) must:

- (a) act honestly in all the Trustee's dealings with the Fund;
- (b) exercise the same degree of care, skill and diligence as an ordinary prudent person would exercise in dealing with property of another person for whom the person felt morally bound to provide;
- (c) ensure that the Trustee's duties and powers in respect of the Fund are performed and exercised in the best interests of Members;
- (d) keep the money and other assets of the Fund separate from any money and assets of the Trustee; and
- (e) not enter into any contract or do anything else that would prevent the Trustee from, or hinder the Trustee in, properly performing or exercising the Trustee's functions and powers in respect of the Fund.

7 Trustee's powers

7.1 All powers

The Trustee will have power to do everything necessary or desirable to manage, administer and deal with the Fund and all proceedings, matters and things connected with the Fund in an efficient and economical manner and so as to comply with the Relevant Law, including:

- (a) entering into and executing all contracts, deeds and documents and doing all such matters and things as it considers expedient for the purpose of carrying out the trusts, authorities, powers and discretions conferred upon the Trustee by this Deed;
- (b) giving such undertakings and incurring all such obligations relating to the Fund as the Trustee thinks fit;
- (c) instituting, conducting, defending or abandoning, settling, compromising or submitting to arbitration any claim, proceedings, matter or thing relating to the Fund or to the rights of Members or other persons claiming to be entitled to be paid a benefit from the Fund;
- (d) borrowing or lending money and securing the repayment of that money in any manner and upon any terms, with or without security which the Trustee may consider advisable;
- (e) insuring or re-insuring any risks, contingencies or liabilities of the Fund;
- (f) paying out of the Fund all expenses of and incidental to the management and administration of the Fund, including the fees of any advisers or agents and the remuneration of persons appointed pursuant to this Deed;
- (g) giving receipts and releases or discharges of any other kind in relation to any debts owed to the Fund; and

- (h) indemnifying or undertaking to indemnify any person in respect of any claim, matter or thing relating to the Fund or to the rights of Members or other persons entitled in respect of the Fund.

7.2 Absolute discretion

- (a) The Trustee, in the exercise of the authorities, powers and discretions given to it under this Deed, has an absolute and unfettered discretion and may from time to time exercise or enforce all or any of such powers, authorities and discretions, and will have power generally to do all such things as the Trustee in its absolute discretion considers appropriate in the administration of the Fund and the performance of its obligations under this Deed.
- (b) The Trustee may also in its absolute discretion waive any requirement of this Deed in respect of any Member.

7.3 Delegation

The Trustee may delegate and vary or remove any delegation to any person, on such terms as the Trustee may think fit, any of the authorities, powers and discretions conferred upon the Trustee by this Deed or the Relevant Law.

7.4 Remuneration

- (a) The Trustee will not receive any salary or remuneration from the Fund in respect of its services as Trustee.
- (b) Subject to the Relevant Law, nothing in this Deed will preclude any firm, corporation or partnership of which the Trustee or any of its directors is a partner, director, shareholder, related body corporate (as defined in the *Corporations Act 2001* (Cth)) or employee from being paid out of the Fund any proper fees or remuneration for professional or other services rendered by such firm, corporation or partnership in connection with the Fund.

7.5 Confidentiality

The Trustee will regard as strictly confidential so far as practicable all information disclosed to or gained by it in the course of administering the Fund or otherwise in connection with this Deed, or anything relating or incidental to it.

7.6 Dependants and other beneficiaries

The Trustee may exercise all its powers under this Deed and the Relevant Law in respect of Dependants and any other person entitled to a Benefit. All such persons must comply with the provisions of this Deed and any direction of the Trustee in relation to the payment of any Benefit to them or otherwise.

7.7 Indemnity

The Trustee (and if a constitutional corporation, each of its directors) will be indemnified out of the Fund against all liabilities, losses, costs and expenses incurred in the exercise, purported exercise or attempted exercise of the trusts, powers, authorities and discretions vested in the Trustee or at law, including in respect of any payments made to any person whom the Trustee bona fide believes to be entitled to the payment and it is subsequently found that the person was not in fact so entitled.

7.8 Release

The Trustee (and if a constitutional corporation, each of its directors) is released from all liabilities, losses, costs and expenses incurred in the exercise, purported exercise or attempted exercise of the

trusts, powers, authorities and discretions vested in the Trustee or at law, including in respect of any payments made to any person whom the Trustee bona fide believes to be entitled to the payment and it is subsequently found that the person was not in fact so entitled.

7.9 Limited indemnity and release

Nothing in this Deed has the effect of giving the Trustee (and if a constitutional corporation, each of its directors) an indemnity or release in respect of any liability:

- (a) for a breach of trust, where the Trustee fails to act honestly, or intentionally or recklessly fails to exercise, the degree of care and diligence that the Trustee was required to exercise; or
- (b) for a monetary penalty under a civil penalty order.

7.10 Trustee's lien

The Trustee will have, to the extent permitted by law, a lien on and over the assets of the Fund for the purpose of satisfying the indemnities given to the Trustee under this Deed and the Relevant Law.

8 Membership

8.1 Admission

The Trustee may in its absolute discretion admit any Eligible Person who has lodged with the Trustee an application for membership, in such form as the Trustee may require, to membership of the Fund.

8.2 Bound by this Deed

Every person admitted to membership of the Fund becomes a Member and is bound by this Deed.

8.3 Variation of membership terms

The Trustee may, by written agreement with any Member, vary the terms and conditions applicable to that Member's membership of the Fund, including the contributions and benefits payable to or in respect of the Member.

8.4 Information to new Members

The Trustee must, as soon as practicable after the admission of a Member, give to that Member any information required by the Relevant Law.

8.5 Trustee's requirements

A Member must provide such information and documents, submit to such medical examinations, and generally do such things as the Trustee deems necessary in order for the Trustee to satisfy itself that such person is entitled to a Benefit from the Fund.

8.6 Cessation

A Member ceases to be a Member if:

- (a) the Member dies; or
- (b) all Benefits payable to the Member under the Fund have been:
 - (i) transferred to another fund pursuant to **clause 10**; or
 - (ii) paid to the Member pursuant to **clause 14**.

9 Contributions to the Fund

9.1 Employer contributions

Subject to **clause 9.4**, the Trustee will accept such contributions to the Fund from a Member's employer as may be agreed from time to time between the Trustee, the Member and the employer.

9.2 Member contributions

Subject to **clause 9.4**, the Trustee will accept such contributions to the Fund as a Member may wish to make from time to time.

9.3 Manner and timing of contributions

The Trustee may determine the manner and timing of contributions to be accepted from a Member or a Member's employer.

9.4 Contributions

The Trustee:

- (a) may accept contributions from any person in respect of a Member to the extent permitted by the Relevant Law;
- (b) must not accept any contribution if, in the opinion of the Trustee, the acceptance of the contribution would be in breach of the Relevant Law; and
- (c) may refuse to accept such contributions as the Trustee deems appropriate.

9.5 Form of contributions

- (a) Contributions may be made either in cash or by transfer to the Trustee of an asset in specie or by any other means authorised by the Relevant Law.
- (b) If a contribution is made by the transfer of an asset to the Trustee:
 - (i) the amount of the transfer will be the market value of that asset determined by the Trustee at the time of its transfer; and
 - (ii) the other terms and conditions of the transfer will be as determined by the Trustee.

10 Transfers to and from other funds

10.1 Transfers to other funds

- (a) If requested by a Member, the Trustee may pay or transfer all or part of the Member's Benefits to an Eligible Fund, provided that the payment or transfer is not in breach of the Relevant Law.
- (b) If a Member ('Requesting Member') makes a request ('Transfer Request') pursuant to **clause 10.1(a)** of this Deed, the Trustee must resolve within one month whether or not to accept the Transfer Request.
- (c) If the Trustee does not accept the Transfer Request, the Requesting Member may, by one month's notice to each of the other Members, call a meeting of the Members to reconsider the Transfer Request.

- (d) A quorum for a Members' meeting will be two Members unless there is only one Member, when a quorum is that Member.
- (e) The chairman of the meeting will be the Requesting Member unless all of the members agree otherwise.
- (f) Any Member may appoint a proxy to vote on that Member's behalf.
- (g) If there are an equal number of votes in favour of and against accepting the Transfer Request, the chairman will have the casting vote.
- (h) If a majority of votes at the meeting of members are in favour of accepting the Transfer Request, the Requesting Member must notify the Trustee ('Notice') of that decision within one month.
- (i) The Members' decision in relation to a Transfer Request is binding on the Trustee.
- (j) The Trustee must pass all resolutions and do all acts necessary to give effect to the Transfer Request within one month of receiving the Notice unless the Requesting Member agrees otherwise.

10.2 Transfer by Trustee

The Trustee may of its own initiative pay or transfer the whole or part of a Member's Benefits to an Eligible Fund in such circumstances as may be permitted or required by the Relevant Law, whether or not the Member has requested or consented to such payment or transfer.

10.3 Benefits cease

The payment or transfer of a Member's Benefits to an Eligible Fund satisfies the Member's entitlement to those Benefits to the extent of the amount so paid or transferred. The receipt of such an amount by the Trustee of the other Eligible Fund completely discharges the Trustee for any liability in respect of that amount. The Trustee will have no responsibility to see to the application of that amount.

10.4 Transfers from other funds

If a Member requests, the Trustee may accept the transfer of money or assets from an Eligible Fund. The Trustee will credit the Member's Accounts in the manner agreed between the Trustee and the Member with the money or assets so received.

11 Investment portfolios

11.1 Selection of investment portfolios

- (a) Subject to the Relevant Law, the Trustee may allow a Member to select the investments for that Member's investment portfolio and the proportions of those investments.
- (b) The Trustee may restrict or impose conditions on that selection.

11.2 No selection

If a Member does not select an investment portfolio, the Trustee must invest the balance of that Member's Account in accordance with this Deed.

11.3 Variation or redemption

- (a) A Member may request the Trustee to vary or redeem any part of that Member's investment portfolio, as allowed by the Relevant Law.
- (b) The Trustee may (whether or not it is requested to do so) vary or redeem any part of an investment portfolio.

11.4 Delay or refusal

- (a) The Trustee may:
 - (i) delay in establishing, varying or redeeming any part of an investment portfolio; or
 - (ii) refuse to establish, vary or redeem any part of an investment portfolio.
- (b) If the Trustee delays in establishing, or refuses to establish, any part of an investment portfolio the Trustee must invest the balance of the Member's Account in accordance with this Deed.

11.5 Trustee may cease investment portfolio

- (a) The Trustee may cease any Member's investment portfolio. The Trustee must notify that Member that it has ceased its investment portfolio.
- (b) If the Trustee ceases a Member's investment portfolio the Trustee must invest the balance of that Member's Account in accordance with this Deed.

11.6 No liability

The Trustee is not liable to compensate a Member for any loss incurred in exercising or not exercising any of its powers under this **clause 11**.

11.7 No separate trust funds.

Investment portfolios are not separate trust funds.

12 Fund Accounts

12.1 Fund Accounts

The Trustee will keep such Accounts and reserves as the Trustee considers appropriate for the purpose of administering the Fund and calculating the Benefits payable to each Member.

12.2 Member Accounts

The Trustee must keep separate Accounts for each Member and, if desirable, keep in respect of each Member such separate Accounts as the Trustee considers necessary or desirable for any one or more of the following purposes:

- (a) differentiating between contributions made by the Member and contributions made for the benefit of the Member by an employer or any other person;
- (b) differentiating between the Member's preserved and non-preserved benefits;
- (c) calculating the Member's minimum benefits within the meaning of the Relevant Law;
- (d) identifying those monies and assets which are funding the Member's retirement benefits;
- (e) enabling the Member to have more than one pension; and

- (f) such other purpose as the Trustee considers appropriate.

12.3 Crediting Member's Accounts

The Trustee will credit or debit (as the case may be) each Member's Accounts with:

- (a) contributions received from the Member or any other person in respect of the Member;
- (b) any amounts transferred to or from an Eligible Fund;
- (c) if the Relevant Law permits, any amount transferred from or to the Member to or from the account of a spouse (as defined by section 10 of the SIS Act) either in this Fund or an Eligible Fund;
- (d) the income of the Fund at a rate determined by the Trustee pursuant to **clause 13.5**;
- (e) any Taxation, costs, expenses or liabilities in relation to the contributions received in respect of the Member including excess contributions tax;
- (f) any Taxation, costs, expenses or liabilities of the Fund that the Trustee considers appropriate;
- (g) any premiums and other expenses of any insurance policies in respect of the Member;
- (h) such proceeds, bonuses or rebates under any insurance policies as the Trustee determines; and
- (i) any other amounts that the Trustee considers appropriate.

12.4 Investment fluctuation Account

The Trustee may establish such Accounts for the purposes of smoothing any fluctuations in the value and earnings of investments of the Fund and for such other purposes as the Trustee may consider appropriate.

12.5 Reserves

The Trustee may establish reserves for the purposes of making provision for any existing or prospective liability for Taxation or any other liability or for any other purpose the Trustee considers appropriate in the course of administration of the Fund, including reserves for:

- (a) assets set aside to fund the pension of a Member;
- (b) forfeited Benefits;
- (c) contributions made on account of a specific group of Members;
- (d) earnings not allocated to Members' Accounts;
- (e) any proceeds, bonuses or rebates under an insurance policy not allocated to Member's Accounts; and
- (f) any amount left in a Member's Account after all benefits have been paid to the Member.

13 Investments

13.1 Strategy

The Trustee must formulate and give effect to an investment strategy that has regard to:

- (a) the risk involved in making, holding and realising, and the likely return from, the Fund's investments having regard to the Fund's objectives and cash flow requirements;
- (b) the composition of the Fund's investments as a whole, including the extent to which the investments are diverse or involve the Fund being exposed to risks from inadequate diversification;
- (c) the liquidity of the Fund's investments having regard to its expected cash flow requirements;
- (d) the ability of the Fund to discharge its existing and prospective liability; and
- (e) all other circumstances of the Fund and any other factor or matter the Trustee considers appropriate to have regard to.

The Trustee must notify Members of the investment strategy if required by the Relevant Law.

13.2 Authorised investments

The Trustee may invest all or so much of the moneys forming part of the Fund from time to time as is not required immediately for the payment of Benefits or other amounts authorised by this Deed in any investment whatsoever which the Trustee considers appropriate and which is authorised by the Relevant Law.

13.3 Power to sell and vary investments

The Trustee will have power as it sees fit to sell any investments and to vary and transpose any investments into other investments authorised by this Deed.

13.4 Investment income

- (a) The Trustee must at the Review Date:
 - (i) value all of the assets of the Fund; and
 - (ii) determine all the net income and net capital gains of the Fund in respect of the period since the last Review Date, whether realised or unrealised, and after deducting any capital losses and such allowance for expenses and Taxation as the Trustee considers appropriate.
- (b) If, within 30 days of a Review Date, the Trustees have not determined the value of an asset, any Trustee or any director of a corporate Trustee may request the Trustee to fix the value of the asset pursuant to **clause 13.4(c) to 13.4(g)**.
- (c) As soon as practicable after receipt of a request pursuant to **clause 13.4(b)**, the Trustee must appoint a valuer ('Valuer') to fix the value of the asset. The Valuer must:
 - (i) be suitably qualified to carry out a valuation of the nature and dimension required;
 - (ii) have evidenced his ability to produce credible work;
 - (iii) have at least five years experience in the valuation and analysis of assets similar to the asset;

- (iv) have an extensive knowledge of discounted cash flow analysis;
 - (v) have the ability to meet time requirements; and
 - (vi) have no pecuniary interest that could reasonably be regarded as being capable of affecting his ability to give an unbiased opinion.
- (d) The Valuer will receive written and verbal submissions from the Trustees or the directors of the Trustee within the time appointed by the Valuer. The Valuer will give reasonable consideration to such submissions before making a determination.
- (e) The asset value will be that sum which in the Valuer's opinion is the fair market value of the asset at the Review Date:
- (i) assuming a willing buyer and a willing seller;
 - (ii) assuming a reasonable period within which to negotiate the sale taking into account the nature of asset and the state of the market;
 - (iii) assuming the asset will be freely exposed to the market with reasonable publicity; and
 - (iv) on the basis that no account is taken of the interest of a special buyer.
- (f) The Valuer will act as an expert and not as an arbitrator. The Valuer's decision as to the value of the asset will be final.
- (g) The Trustee will pay the Valuer's costs of determining the value of the asset from the Fund.

13.5 Fund earning rate

At each Review Date, the Trustee must also determine the rate at which the income of the Fund is to be credited or debited to Member Accounts, any investment fluctuation account and other Accounts and reserves established by the Trustee, having regard to the following considerations:

- (a) whether the Member has established an investment portfolio;
- (b) the amount of income for the Financial Year ending on the relevant Review Date;
- (c) the amount of income expected for the subsequent Financial Year;
- (d) the amount of income credited to the Member's Accounts in previous Financial Years;
- (e) the amount of Taxation, costs and other liabilities of the Fund;
- (f) the investment strategy of the Fund; and
- (g) such other matters as the Trustee considers relevant.

13.6 Interim Fund earning rate

The Trustee may from time to time during a Financial Year determine an interim rate at which the income of the Fund is to be credited or debited to a Member's Accounts for the purpose of calculating the Member's Benefits.

14 Benefits

14.1 When payable

- (a) A Member's Benefit becomes payable if:
 - (i) the Member retires in the circumstances prescribed by the Relevant Law for the release of preserved and non-preserved Benefits;
 - (ii) the Member retires on the ground of permanent incapacity (within the meaning under the Relevant Law);
 - (iii) the Member requests payment and the Relevant Law allows that payment;
 - (iv) the Member dies; or
 - (v) such other event occurs that requires the Benefit to be paid pursuant to the Relevant Law.
- (b) If a benefit becomes payable to a Member under **clause 14.1** the Member may request that the Trustee retain all or part of the Member's Benefit in the Fund. The Trustee may accept the Member's request on any terms and conditions it wishes to impose but must commence to pay a Benefit to a Member when required by the Relevant Law.

14.2 Method of payment

Subject to **clause 14.3**, a Benefit may be paid:

- (a) in a lump sum;
- (b) by way of Pension or annuity;
- (c) by transfer of an asset of the Fund;
- (d) in such other manner as permitted by the Relevant Law; or
- (e) any combination of the above.

14.3 Pension

- (a) If the Trustee is not a constitutional corporation any Benefit payable under this Deed must be paid in the form of a Pension or in any other form that complies with the Relevant Law.
- (b) At the written request of a Member receiving a Pension or a Member who will be receiving a Pension in the future, the Trustee may commute all or part of the Pension to a lump sum.

14.4 Pension rules

- (a) Subject to the SIS Regulations, the Trustee must pay a Pension Benefit to a Beneficiary in the form of:
 - (i) an Allocated Pension;
 - (ii) an Account-Based Pension;
 - (iii) a Transition to Retirement Income Stream;
 - (iv) a Pension wholly determined by reference to policies of life assurance purchased or obtained by the Trustee solely to provide Pension Benefits to Members; or

- (v) such other form of Old-Age Pension as is permitted by the SIS Regulations.
- (b) The Trustee and the Beneficiary may agree which form of Pension is to be paid.
- (c) A Pension Benefit is subject to, and must be paid in accordance with, the relevant Pension Standards.
- (d) The Trustee may alter the amount or frequency of a Beneficiary's Pension as permitted by the relevant Pension Standards.

14.5 Death Benefits

14.5.1 General

If a Member dies, the Trustee must pay the Member's Benefit:

- (a) in accordance with the Member's binding death benefit nomination (if any) made under **clause 14.5(a)** unless the Trustee has rejected the binding death nomination pursuant to **clause 14.5(a)(i)**;
- (b) if that Member did not have a binding death benefit nomination, to one or more of that Member's Dependants or legal personal representatives in the manner, at the times, by such instalments and in such proportions determined by the Trustee in its absolute discretion, taking into consideration the Member's non-binding death benefit nomination (if any) made under **clause 14.5.2**; or
- (c) if the Trustee is, after reasonable enquiry, unable to locate any Dependants or legal personal representatives of the Member, in accordance with **clause 15**.

14.5.2 Non-binding death benefit nomination

- (a) A Member may make a non-binding death benefit nomination by notifying the Trustee of a manner in which the Member would prefer his benefit to be distributed upon his death between his Dependants and/or legal personal representative.
- (b) The Trustee may require a Member to complete a new non-binding death benefit nomination at any time.
- (c) A non-binding death benefit nomination is or becomes invalid if:
 - (i) the Relevant Law does not permit the Trustee to follow it;
 - (ii) the Member completes a later non-binding death benefit nomination; or
 - (iii) the Member makes a binding death benefit nomination under **clause 14.5.3**

14.5.3 Binding death benefit nomination

- (a) A Member may make a binding death benefit nomination by notifying the Trustee in a form binding upon the Trustee in accordance with the Relevant Law of the manner in which the Member's benefits are to be distributed upon his or her death between his or her Dependants and/or legal personal representative.
 - (i) A binding death benefit nomination can apply for a defined period of time or can apply indefinitely ('Non Lapsing Nomination').
 - (ii) A Non Lapsing Nomination must express to be binding until such time as it has been replaced by a subsequent valid binding death benefit nomination.

- (iii) If a Member is or is deemed to be under a legal disability any binding death benefit nomination they have previously made can be renewed by the duly appointed Attorney of the Member.
- (iv) No binding death benefit nomination can be revoked or altered except by the execution of a subsequent valid binding death benefit nomination by the Member.
- (b) The Trustee may reject a binding death benefit nomination on any grounds provided the Trustee notifies the Member of the rejection within 10 days of the Trustee receiving the binding death benefit nomination. If the Trustee rejects a binding death benefit nomination then:
 - (i) the Trustee is not bound to pay a Member's Benefits in accordance with that binding death benefit nomination; and
 - (ii) the Member may make another binding death benefit nomination.
- (c) The Trustee may require a Member to make a new binding death benefit nomination at any time.

14.5.4 Method of Payment

Subject to the Relevant Law, a Death Benefit payable under this **clause 14.5** may be paid:

- (a) in a lump sum;
- (b) by way of a pension or annuity;
- (c) by transfer of an asset of the Fund;
- (d) in such other manner as permitted by the Relevant Law; or
- (e) by any combination of the above.

14.6 Conditions

The payment of any Benefit under this Deed is subject to the Trustee receiving such information or documents or evidence as the Trustee considers necessary, and the person to whom the Benefit is to be paid executing such documents and doing such things as the Trustee considers necessary.

14.7 Taxation on Benefits

The Trustee may deduct from any Benefit payable any Taxation that is payable or that the Trustee considers to be payable.

14.8 Suspension of Benefit

The Trustee may suspend, alter or withhold any Benefit in respect of a Member who fails to provide any information (or if any information provided is incorrect, misleading or deliberately withheld) or who otherwise fails to comply with the provisions of this Deed or the requirements of the Relevant Law.

14.9 Transfer of assets

If a Benefit is paid by the transfer of an asset of the Fund, the value of the asset will be determined by the Trustee in its absolute discretion as at the date of transfer. That amount will be deducted from the Member's Benefit and the Trustee shall not be bound to see to the application of that amount.

14.10 Preserved Benefits

Nothing in this Deed requires or permits the payment of a Benefit to a Member where the Relevant Law requires that Benefit to be preserved.

15 Forfeiture of Benefits

15.1 Conditions of forfeiture

Subject to the Relevant Law, a Member forfeits his Benefit if any one or more of the following occurs:

- (a) the Member assigns, charges, or attempts to assign or charge any benefit;
- (b) the Member is, in the opinion of the Trustee, incapable of managing his affairs;
- (c) the Member's Benefit becomes payable to, or vested in, any other person, whether by his own act, operation of law, order of Court or otherwise;
- (d) the Member cannot be found by the Trustee after reasonable inquiry for a period of at least three years since the last contact between the Member and the Trustee; or
- (e) the Member dies and the Trustee is, after reasonable inquiry, unable to locate any Dependants or legal personal representative of the Member.

15.2 Application of forfeited Benefits

The Trustee may deal with any forfeited Benefit in one or more of the following ways:

- (a) for or towards the maintenance, education, advancement or otherwise for the benefit of the Member or his Dependants or any one of them in such proportions as the Trustee thinks fit, and in such form and manner and subject to such terms and conditions as the Trustee thinks fit; and
- (b) for or towards any other person or other purpose that is permitted by the Relevant Law.

16 Costs and expenses and Taxation

16.1 Costs and expenses

- (a) Except as otherwise expressly provided in this Deed, all costs, charges and expenses incurred in connection with the preparation, establishment, maintenance, administration, operation or winding up of the Fund will be borne by the Fund and paid by the Trustee out of the assets of the Fund.
- (b) The Trustee may debit Member Accounts, reserves and any other Accounts in such manner as it considers appropriate to reflect the payment of, or the making of, any provision for any such costs, charges and expenses.

16.2 Taxation

The Trustee will not be liable to account to any Member or any other person for any payments made by the Trustee in good faith to:

- (a) the Commonwealth of Australia or any State or Territory, or any other country or part of a country for Taxation or any other charges upon the Fund; or

- (b) on account of the retention of any moneys or assets in the Fund to meet any prospective liability on the part of the Trustee in relation to the Fund to such fiscal authority, notwithstanding that any such payment or provision need not have been made.

17 Records

17.1 Records and accounts to be kept

The Trustee must:

- (a) keep full and comprehensive minutes of all Trustee meetings;
- (b) keep account of all moneys received for, and disbursed from, the Fund and of all dealings in connection with the Fund;
- (c) collect and pay promptly into a bank or other Account of the Fund all moneys from time to time due to the Fund;
- (d) keep appropriate records, books and accounts, having regard to the requirements of the Relevant Law and make suitable arrangements for custody of documents relating to the investments of the Fund; and
- (e) prepare accounts and statements in relation to the Fund as at the end of the Financial Year in accordance with the Relevant Law.

17.2 Audit

The Trustee may appoint and remove an Auditor to audit the accounts and statements of the Fund and to report in writing to the Trustee in respect of such audit within the time specified by the Relevant Law.

17.3 Disclosure

The Trustee must provide to Members such documents and information as the Relevant Law requires the Trustee to provide.

18 Termination of the Fund

18.1 Termination

The Fund will terminate on such date as the Trustee determines in the following circumstances:

- (a) if it appears to the Trustee that the Fund is unable to pay its debts as and when they become due and payable and the Trustee resolves to terminate the Fund;
- (b) if for any reason the Trustee thinks it is appropriate to and does resolve to terminate the Fund;
- (c) if there are no Members in the Fund and the Trustee resolves to terminate the Fund; or
- (d) if the Members, by unanimous resolution, ask the Trustee to terminate the Fund.

18.2 Application of assets

The Trustee must, subject to the Relevant Law, apply the assets of the Fund in the following priority:

- (a) towards the costs of administering and winding up the Fund;
- (b) in paying or transferring Members' Benefits in accordance with this Deed; and
- (c) any balance to Members, Dependants, former Members, deceased Members or legal personal representatives, in such proportions as the Trustee in his discretion determines is appropriate, and the receipt by any such person is in full discharge of any claims in respect of the Fund.

19 Amendments

19.1 By deed

The Trustee may at any time, and from time to time, by deed or resolution add to, amend, alter, modify, vary or delete any provision of this Deed with immediate, prospective or retrospective effect to such extent as the Relevant Law permits.

19.2 Notice to Members

The Trustee must promptly give the Members notice of any such amendment if required pursuant to the Relevant Law to do so.

20 Other acts

Each party must, at its expense, promptly do all things reasonably necessary to give full effect to this Deed.

21 Costs

The Trustee must pay the costs (including stamp duty) payable in respect of this Deed.

22 Consents, requests and notices

- (a) A consent, request or notice must be in writing and executed by the person giving it or their agent. It may be given:
 - (i) by pre-paid post to the address notified to all parties;
 - (ii) by facsimile transmission to the facsimile number notified to the other parties; or
 - (iii) by any other means allowed by law.
- (b) A consent, notice or request, if validly given, is deemed to have been received:
 - (i) on the third business day after posting;
 - (ii) on the next business day after transmission by facsimile; or
 - (iii) at any other time allowed by law.

23 Governing law

The laws in Victoria govern this Deed. The parties submit to the jurisdiction of the Courts of Victoria and the Federal Court of Australia.

24 Dealing with rights and obligations granted by this Deed

The rights and obligations under this Deed:

- (a) are personal and cannot be assigned or charged without the prior consent of all parties;
- (b) cannot be waived except by express notice specifying the waiver;
- (c) are in addition to and do not effect any other rights that party may have; and
- (d) will not merge with any act done to complete or perform this Deed.

25 Parties

- (a) A party includes the party's successors and permitted assigns.
- (b) This Deed confers no rights or obligations upon any person who is not a party.
- (c) An agreement, representation, or warranty:
 - (i) (on the part of two or more persons binds them jointly and severally; and
 - (ii) in favour of two or more persons is for the benefit of them jointly and severally.



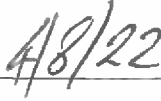
26 Time

- (a) Time means Victoria time.
- (b) A month means a calendar month.
- (c) A business day means any day that is not a Saturday, Sunday or public holiday in Victoria. If an act must be done on a day that is not a business day, it may be done on the next business day.
- (d) Where time is to be calculated from a day or event, that day or the day of that event must be excluded from that calculation.
- (e) Unless stated otherwise, time is of the essence.

27 Execution

- (a) This Deed (and any other document contemplated by this Deed) may be signed in counterparts. Each counterpart is taken to be an original. All counterparts together constitute one Deed. A signed counterpart may be delivered by facsimile.
- (b) A person signing this Deed on behalf of a party warrants that they have authority to bind that party for that purpose.

Executed as a deed.

Executed by Delta Coffee Pty Ltd in accordance with section 127 of the Corporations Act 2001 (Cth)		
		
Signature of Director	Signature of Director	Date of Signing

Resolution

Trustee: **Delta Coffee Pty Ltd**

SMSF: **Bushell Super Fund**

Proceedings: A superannuation fund deed prepared by Evan Richards & Associates

The Deed was considered by the directors.

Resolutions:

It was resolved as follows:-

1. That the Trustee adopt the deed to constitute a self managed superannuation fund to be known as the **Bushell Super Fund** to provide benefits for the Members on the terms set out in the Deed.
2. That the Trustee act as trustee of the Fund subject to the terms set out in the Deed.

Signed by the Directors in favour of the resolutions:


.....

(Directors Signature)


.....

(Directors Signature)

Date of Signing:.....*04/08/22*.....

Application For Membership

1. I, the person whose details appear in the Schedule, hereby apply for membership of the above mentioned Fund.
2. In consideration of my admission to membership, I hereby agree to abide by and be bound by the provisions of the Fund Deed and any rules made thereunder.
3. I hereby consent to:
 - (a) (where the Trustee of the Fund is a corporation) – be a director of the trustee corporation and I provide the information in the Schedule in compliance with my obligations under the Corporations Act 2001 (Cth); and
 - (b) (where the Trustee is or are natural persons) – to be a trustee of the Fund.
4. I declare that I am not a disqualified person within the meaning of Section 120 of the Superannuation Industry (Supervision) Act 1993.
5. Where there is an Employer Sponsor applicable to me I hereby authorise that Employer Sponsor to deduct from my salary and pay to the Fund as contributions the amounts (if any) as are from time to time agreed upon by myself and my Employer as contributions to be made by me to the above mentioned Fund.

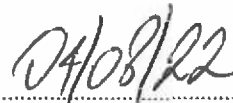
Schedule:

FULL NAME	Paul Leonard Bushell
ADDRESS	13 FRAN STREET, GLENROY VIC 3046
DATE OF BIRTH	02/02/1968
PLACE OF BIRTH	Essendon, VIC
TAX FILE NUMBER	163165253

Signature



Date



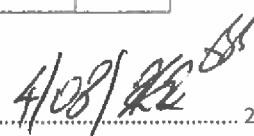

TFN Notification

Name:	Paul Leonard Bushell
Address:	13 FRAN STREET, GLENROY VIC 3046
Date of Birth:	02/02/1968
Sex:	Male

I agree to provide my Tax File Number:

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Signature 

Date  20 

Collection of tax file numbers is authorised by tax laws, the Superannuation Industry (Supervision) Act 1993 and the Privacy Act 1998. Changes to the tax file number law require Trustee to ask you to provide your tax file number to your superannuation fund. By completing this form and providing it to your fund will allow your fund trustee to use your tax file number for the purposes contained in the Superannuation Industry (Supervision) Act 1993 and for the purpose of paying eligible termination payments.

The purposes currently authorised include:

- taxing eligible termination payments at concessional rates;
- finding and amalgamating your superannuation benefits where insufficient information is available;
- passing your tax file number to the Australian Taxation Office whereby you receive a benefit or have unclaimed superannuation money after reaching the aged pension age; and
- allowing the trustee of your superannuation fund to provide your tax file number to a superannuation fund receiving any benefits you may transfer. Your trustee won't pass your tax file number to any other fund if you tell the trustee in writing that you don't want them to pass it on.

You are not required to provide your tax file number. Declining to quote your tax file number is not an offence. However, if you do not give your superannuation fund your tax file number, either now or later, you may pay more tax on your superannuation benefits than you have to.

The lawful purposes for which your tax file number can be used and the consequences of not quoting your tax file number may change in future, as a result of legislative change.

Application For Membership

6. I, the person whose details appear in the Schedule, hereby apply for membership of the above mentioned Fund.
7. In consideration of my admission to membership, I hereby agree to abide by and be bound by the provisions of the Fund Deed and any rules made thereunder.
8. I hereby consent to:
 - (c) (where the Trustee of the Fund is a corporation) – be a director of the trustee corporation and I provide the information in the Schedule in compliance with my obligations under the *Corporations Act 2001* (Cth); and
 - (d) (where the Trustee is or are natural persons) – to be a trustee of the Fund.
9. I declare that I am not a disqualified person within the meaning of Section 120 of the *Superannuation Industry (Supervision) Act 1993*.
10. Where there is an Employer Sponsor applicable to me I hereby authorise that Employer Sponsor to deduct from my salary and pay to the Fund as contributions the amounts (if any) as are from time to time agreed upon by myself and my Employer as contributions to be made by me to the above mentioned Fund.

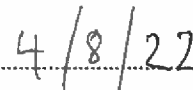
Schedule:

FULL NAME	Vicki Lee Bushell
ADDRESS	13 FRAN STREET, GLENROY VIC 3046
DATE OF BIRTH	30/01/1972
PLACE OF BIRTH	Carlton, VIC
TAX FILE NUMBER	160879079

Signature



Date



TFN Notification

Name:	Vicki Lee Bushell
Address:	13 FRAN STREET, GLENROY VIC 3046
Date of Birth:	30/01/1972
Sex:	Female

I agree to provide my Tax File Number:

1	6	0	8	7	9	0	7	9
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Signature V. Bushell.....

Date 04/08/..... 2022

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