
Workpapers - 2020 Financial Year

A & J Superannuation Fund

Preparer: Thomas Nasmyth

Reviewer: Sam Greco

Printed: 19 March 2021

Lead Schedule

2020 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
24200	Contributions	(\$91,761.73)	(\$56,883.08)	61.32%	Completed
24700	Changes in Market Values of Investments	\$8,303.36	(\$86,936.34)	(109.55)%	Completed
28000	Property Income	(\$25,169.53)	(\$28,105.72)	(10.45)%	Completed
30100	Accountancy Fees	\$2,890.00	\$2,890.00	0%	Completed
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%	Completed
30700	Auditor's Remuneration	\$528.00	\$506.00	4.35%	Completed
30800	ASIC Fees	\$321.00	\$316.00	1.58%	Completed
31500	Bank Charges	\$453.75	\$120.00	278.13%	Completed
33400	Depreciation	\$9,334.46	\$10,183.70	(8.34)%	Completed
41930	Property Expenses - Agents Management Fees	\$2,543.09	\$2,158.86	17.8%	Completed
41960	Property Expenses - Council Rates	\$1,959.70	\$1,903.60	2.95%	Completed
41980	Property Expenses - Insurance Premium	\$1,317.67	\$1,264.72	4.19%	Completed
42010	Property Expenses - Interest on Loans	\$7,465.94	\$11,302.31	(33.94)%	Completed
42060	Property Expenses - Repairs Maintenance	\$387.00	\$333.50	16.04%	Completed
42100	Property Expenses - Strata Levy Fees	\$1,456.08	\$1,456.08	0%	Completed

Code	Workpaper	CY Balance	LY Balance	Change	Status
42150	Property Expenses - Water Rates	\$1,380.90	\$1,555.85	(11.24)%	Completed
46000	Benefits Paid/Transfers Out			0%	N/A - Not Applicable
48500	Income Tax Expense	\$2,795.40	\$2,961.00	(5.59)%	Completed
49000	Profit/Loss Allocation Account	\$75,535.91	\$134,714.52	(43.93)%	N/A - Not Applicable
50000	Members	(\$509,534.66)	(\$436,998.75)	16.6%	Ready for Review
60400	Bank Accounts	\$22,116.74	\$34,454.92	(35.81)%	Completed
64000	Formation Expenses	\$2,749.00	\$2,749.00	0%	Completed
76000	Other Assets	\$1,142.58	\$2,104.58	(45.71)%	Completed
76550	Plant and Equipment (at written down value) - Unitised	\$7,234.37	\$9,465.34	(23.57)%	Completed
77200	Real Estate Properties (Australian - Residential)	\$577,765.63	\$590,534.66	(2.16)%	Completed
77600	Shares in Listed Companies (Australian)	\$3,351.65	\$5,027.47	(33.33)%	Completed
85000	Income Tax Payable /Refundable	(\$2,795.40)	(\$1,107.00)	152.52%	Completed
85500	Limited Recourse Borrowing Arrangements	(\$102,029.91)	(\$206,230.22)	(50.53)%	Completed
A	Financial Statements				In Progress
B	Permanent Documents				Not Started
C	Other Documents				Not Started
D	Pension Documentation				Not Started

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

24200 - Contributions

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
COUJEN00001A	(Contributions) Courtney-Pratt, Jennifer - Accumulation (Accumulation)	(\$3,000.00)	(\$3,000.00)	0%
COUAND00001A	(Contributions) Courtney-Pratt, Andrew - Accumulation (Accumulation)	(\$88,761.73)	(\$53,883.08)	64.73%
TOTAL		CY Balance	LY Balance	
		(\$91,761.73)	(\$56,883.08)	

Supporting Documents

- Contributions Breakdown Report [Report](#)
- Spouse Contrib for Jenny 12-06-2020 \$3000.pdf [COUJEN00001A](#)
- NCC Member after tax \$30,000 - ASC-P.pdf [COUAND00001A](#)
- NCC Member after tax \$35,000 - ASC-P.pdf [COUAND00001A](#)

Standard Checklist

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

A & J Superannuation Fund

Contributions Breakdown Report

For The Period 01 July 2019 - 30 June 2020

Summary

Member	D.O.B	Age (at 30/06/2019)	Total Super Balance (at 30/06/2019) *1	Concessional	Non-Concessional	Other	Reserves	Total
Courtney-Pratt, Andrew	18/01/1962	57	433,754.50	23,761.73	65,000.00	0.00	0.00	88,761.73
Courtney-Pratt, Jennifer	29/09/1953	65 *4	3,244.25	0.00	3,000.00	0.00	0.00	3,000.00
All Members				23,761.73	68,000.00	0.00	0.00	91,761.73

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

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

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Courtney-Pratt, Andrew	Concessional	23,761.73	25,000.00	1,238.27 Below Cap
	Non-Concessional	65,000.00	100,000.00	35,000.00 Below Cap
Courtney-Pratt, Jennifer	Concessional	0.00	50,000.00	50,000.00 Below Cap
	Non-Concessional	3,000.00	100,000.00	97,000.00 Below Cap

Carry Forward Unused Concessional Contribution Cap

Member	2015	2016	2017	2018	2019	2020	Current Position
Courtney-Pratt, Andrew							
Concessional Contribution Cap	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	19,677.37	35,000.00	36,253.30	25,293.12	25,883.08	23,761.73	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	0.00	1,238.27	
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	0.00	0.00	
Maximum Cap Available	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	1,238.27 Below Cap
Total Super Balance	0.00	0.00	0.00	290,175.49	302,672.40	433,754.50	

DATA P									
16/01/2020	Transfer From ANDREW COURTNEY-PRATT	Personal - Non- Concessional		35,000.00					
07/02/2020	ADP2020020717185 96 AUTOMATIC DATA P	Employer		2,120.76					
06/03/2020	ADP2020030617359 39 AUTOMATIC DATA P	Employer		2,037.57					
08/04/2020	ADP2020040817535 10 AUTOMATIC DATA P	Employer		2,604.33					
08/05/2020	ADP2020050817720 24 AUTOMATIC DATA P	Employer		1,872.33					
Total - Courtney-Pratt, Andrew				23,761.73	65,000.00	0.00	0.00	0.00	0.00

Courtney-Pratt, Jennifer

Date	Transaction Description	Contribution Type	Ledger Data				SuperStream Data				
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
05/06/2020	Spouse contributio NETBANK TFR	Spouse and Child		3,000.00							
Total - Courtney-Pratt, Jennifer			0.00	3,000.00	0.00	0.00			0.00	0.00	0.00
Total for all members			23,761.73	68,000.00	0.00	0.00					



Confirmation

Sent

Payment summary

Deposit receipt number **WPACAU2SXXXN20190714000000271730140**

Payer

From **Westpac Choice 734-610 xx9807**

Payer name **ANDREW COURTNEY-PRATT**

Description **Personal after tax contribution**

Payee

To **SMSF**
Business transaction account 064-451 xxx8283

Description **Personal after tax contribution**

Payment details

Amount **\$30,000.00**

Payment method **Osko**

Scheduled payment date **14 Jul 2019**

Payment ID **b2dad71f-300f-4908-9ea6-360088e88ad6**

Copyright © 2018 Westpac Banking Corporation
ABN 33 007 457 141 & AFSL & Australian credit license 233714



Confirmation

Sent

Payment summary

Deposit receipt number **WPACAU2SXXXN20200116000000648212450**

Payer

From **Westpac Choice 734-610 xx9807**

Payer name **ANDREW COURTNEY-PRATT**

Description **personal after tax contribution TO SMSF**

Payee

To **SMSF**
Business transaction account 064-451 xxxx8283

Description **personal after tax contribution**

Payment details

Amount **\$35,000.00**

Payment method **Osko**

Scheduled payment date **16 Jan 2020**

Payment ID **5f7cad99-e9a1-48a7-916a-f6c9c7a66b4e**

Copyright © 2018 Westpac Banking Corporation
ABN 33 007 457 141 & AFSL & Australian credit license 233714



Receipt

Receipt number
N011604891581

Amount
\$40,000.00

From
Business Trans Acct
06 4451 1043 8283
Loan Repayment

To
Loan Account
034-059 Westpac Banking Corporation
462643
Loan Repayment

When
Thursday 16 Jan 2020 at 12:22pm Sydney/Melbourne time

[Tools & calculators](#) [Find a branch](#) [Financial assistance](#) [Contact us](#)

[Important information](#) [Privacy](#) [Cookies](#) [Terms of use](#)

© 2020 Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945



Your Statement

Statement 27 (Page 1 of 2)

Account Number 06 4451 10438283

Statement Period 11 Apr 2019 - 10 Jul 2019

Closing Balance \$33,339.72 CR

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



041

THE DIRECTOR
 2 CUTHERO CT
 HIGHLAND PARK QLD 4211

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: AJCP INVESTMENT PTY LTD ITF A & J SUPERA
 NNUATION FUND

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

Date	Transaction	Debit	Credit	Balance
11 Apr	2019 OPENING BALANCE			\$30,219.04 CR
01 May	Account Fee	10.00		\$30,209.04 CR
01 May	Direct Credit 301500 Property Managem RENT PAYMENT		2,129.56	\$32,338.60 CR
04 May	Transfer to other Bank NetBank Loan repayment	3,000.00		\$29,338.60 CR
08 May	Direct Credit 501203 AUTOMATIC DATA P ADP201905081541694		1,910.20	\$31,248.80 CR
23 May	DEFT PAYMENTS-NetBank BPAY 96503 27299473210000000589 Body Corp fees	485.36		\$30,763.44 CR
01 Jun	Account Fee	10.00		\$30,753.44 CR
01 Jun	Direct Credit 301500 Property Managem RENT PAYMENT		2,440.45	\$33,193.89 CR
04 Jun	Transfer to other Bank NetBank Loan repayment	3,000.00		\$30,193.89 CR
05 Jun	Transfer to CBA A/c NetBank Jenny lump sum wdl	3,000.00		\$27,193.89 CR
07 Jun	UNITYWATER NetBank BPAY 130393 0998167621 Water rates bill	385.35		\$26,808.54 CR
07 Jun	Direct Credit 501203 AUTOMATIC DATA P ADP201906071563673		2,581.82	\$29,390.36 CR
12 Jun	Transfer from JENNIFER COURTNE NetBank Spouse contributio		3,000.00	\$32,390.36 CR

*# 4391.14023.1.2 ZZ258R3 0303 SL R3.S931.D191.O V06.00.25

2019
2020

24700 - Changes in Market Values of Investments

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	\$8,303.36	(\$86,936.34)	(109.55)%
TOTAL		CY Balance	LY Balance	
		\$8,303.36	(\$86,936.34)	

Supporting Documents

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

Standard Checklist

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

A & J Superannuation Fund

Market Movement Report

As at 30 June 2020

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
65 Viola Square, Common Property										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	13,058.00	0.00	0.00	0.00
	30/06/2020	Depreciation	0.00	0.00	0.00	(351.15)	12,706.85	0.00	0.00	0.00
	30/06/2020		1.00	0.00	0.00	(351.15)	12,706.85	0.00	0.00	0.00
65 Viola Square, Construction Costs										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	215,320.74	0.00	0.00	0.00
	30/06/2020	Depreciation	0.00	0.00	0.00	(5,790.33)	209,530.41	0.00	0.00	0.00
	30/06/2020		1.00	0.00	0.00	(5,790.33)	209,530.41	0.00	0.00	0.00
65 Viola Square, Peregian Springs										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	362,155.92	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	(6,627.55)	0.00	355,528.37	0.00	0.00	0.00
	30/06/2020		1.00	0.00	(6,627.55)	0.00	355,528.37	0.00	0.00	0.00
Automatic Garage Door Motor including										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	190.78	0.00	0.00	0.00
	30/06/2020	Depreciation	0.00	0.00	0.00	(71.54)	119.24	0.00	0.00	0.00
	30/06/2020		1.00	0.00	0.00	(71.54)	119.24	0.00	0.00	0.00
Blinds										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	778.83	0.00	0.00	0.00
	30/06/2020	Depreciation	0.00	0.00	0.00	(292.06)	486.77	0.00	0.00	0.00
	30/06/2020		1.00	0.00	0.00	(292.06)	486.77	0.00	0.00	0.00
Borrowing Expenses										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	2,104.58	0.00	0.00	0.00
	30/06/2020	Depreciation	0.00	0.00	0.00	(962.00)	1,142.58	0.00	0.00	0.00
	30/06/2020		1.00	0.00	0.00	(962.00)	1,142.58	0.00	0.00	0.00
Canopy Rangehood										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	654.48	0.00	0.00	0.00
	30/06/2020	Depreciation	0.00	0.00	0.00	(109.04)	545.44	0.00	0.00	0.00
	30/06/2020		1.00	0.00	0.00	(109.04)	545.44	0.00	0.00	0.00
Carpets										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	1,646.14	0.00	0.00	0.00
	30/06/2020	Depreciation	0.00	0.00	0.00	(329.23)	1,316.91	0.00	0.00	0.00
	30/06/2020		1.00	0.00	0.00	(329.23)	1,316.91	0.00	0.00	0.00

A & J Superannuation Fund

Market Movement Report

As at 30 June 2020

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
Ceiling Exhaust Fans										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	166.29	0.00	0.00	0.00
	30/06/2020	Depreciation	0.00	0.00	0.00	(62.36)	103.93	0.00	0.00	0.00
	30/06/2020		1.00	0.00	0.00	(62.36)	103.93	0.00	0.00	0.00
Ceiling Fans										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	499.26	0.00	0.00	0.00
	30/06/2020	Depreciation	0.00	0.00	0.00	(187.22)	312.04	0.00	0.00	0.00
	30/06/2020		1.00	0.00	0.00	(187.22)	312.04	0.00	0.00	0.00
Dishwasher										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	669.25	0.00	0.00	0.00
	30/06/2020	Depreciation	0.00	0.00	0.00	(133.85)	535.40	0.00	0.00	0.00
	30/06/2020		1.00	0.00	0.00	(133.85)	535.40	0.00	0.00	0.00
Hot Plates										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	283.71	0.00	0.00	0.00
	30/06/2020	Depreciation	0.00	0.00	0.00	(106.39)	177.32	0.00	0.00	0.00
	30/06/2020		1.00	0.00	0.00	(106.39)	177.32	0.00	0.00	0.00
Hot Water Systems										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	806.93	0.00	0.00	0.00
	30/06/2020	Depreciation	0.00	0.00	0.00	(134.43)	672.50	0.00	0.00	0.00
	30/06/2020		1.00	0.00	0.00	(134.43)	672.50	0.00	0.00	0.00
Lighting Consumables										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	228.87	0.00	0.00	0.00
	30/06/2020	Depreciation	0.00	0.00	0.00	(85.83)	143.04	0.00	0.00	0.00
	30/06/2020		1.00	0.00	0.00	(85.83)	143.04	0.00	0.00	0.00
Lighting Consumables (Common										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	30/06/2020		1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mint Payments Limited - Ordinary Fully										
	01/07/2019	Opening Balance	209,478.00	0.00	0.00	0.00	5,027.47	0.00	0.00	0.00
	31/12/2019	Revaluation	0.00	0.00	(1,047.39)	0.00	3,980.08	0.00	0.00	0.00
	31/01/2020	Revaluation	0.00	0.00	(628.43)	0.00	3,351.65	0.00	0.00	0.00
	29/02/2020	Revaluation	0.00	0.00	(628.44)	0.00	2,723.21	0.00	0.00	0.00

A & J Superannuation Fund

Market Movement Report

As at 30 June 2020

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
	31/03/2020	Revaluation	0.00	0.00	(1,047.39)	0.00	1,675.82	0.00	0.00	0.00
	30/04/2020	Revaluation	0.00	0.00	(628.43)	0.00	1,047.39	0.00	0.00	0.00
	31/05/2020	Revaluation	0.00	0.00	628.43	0.00	1,675.82	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	1,675.83	0.00	3,351.65	0.00	0.00	0.00
	30/06/2020		209,478.00	0.00	(1,675.82)	0.00	3,351.65	0.00	0.00	0.00
Oven										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	818.95	0.00	0.00	0.00
	30/06/2020	Depreciation	0.00	0.00	0.00	(136.44)	682.51	0.00	0.00	0.00
	30/06/2020		1.00	0.00	0.00	(136.44)	682.51	0.00	0.00	0.00
Smoke Detectors										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	218.36	0.00	0.00	0.00
	30/06/2020	Depreciation	0.00	0.00	0.00	(81.89)	136.47	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	0.01	0.00	136.48	0.00	0.00	0.00
	30/06/2020		1.00	0.00	0.01	(81.89)	136.48	0.00	0.00	0.00
Split System Air Conditioning Units										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	2,503.49	0.00	0.00	0.00
	30/06/2020	Depreciation	0.00	0.00	0.00	(500.70)	2,002.79	0.00	0.00	0.00
	30/06/2020		1.00	0.00	0.00	(500.70)	2,002.79	0.00	0.00	0.00
Total Market Movement					(8,303.36)					(8,303.36)

A & J Superannuation Fund

Capital Gains Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

	Total	Discounted	Indexed	Other	Notional
Losses available to offset					
Carried forward from prior losses	2,556.70				
Carried forward from prior losses - Collectables	0.00				
Current year capital losses	0.00				
Current year capital losses - Collectables	0.00				
Total Losses Available	2,556.70				
Total Losses Available - Collectables	0.00				
Capital Gains					
Capital gains from disposal of assets	0.00	0.00	0.00	0.00	0.00
Capital gains from disposal of assets - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains from trust distributions	0.00	0.00	0.00	0.00	0.00
Capital Gains Before Losses applied	0.00	0.00	0.00	0.00	0.00
Losses and discount applied					
Losses applied	0.00	0.00	0.00	0.00	0.00
Losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	0.00				
CGT Discount applied - Collectables	0.00				

A & J Superannuation Fund

Capital Gains Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

	Total	Discounted	Indexed	Other	Notional
Net Capital Gain					
Net capital gain	0.00				
Net capital gain - Collectables	0.00				
Total Net Capital Gain (11A)	0.00				
Net Capital Losses Carried Forward to later income					
Net Capital Losses Carried Forward to later income years	2,556.70				
Net Capital Losses Carried Forward to later income years - Collectables	0.00				
Total Net Capital Losses Carried Forward to later income years (14V)	2,556.70				

Note

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

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

28000 - Property Income

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
65 Viola Square	65 Viola Square, Peregian Springs	(\$25,169.53)	(\$28,105.72)	(10.45)%
TOTAL		CY Balance	LY Balance	
		(\$25,169.53)	(\$28,105.72)	

Supporting Documents

- General Ledger [Report](#)
- EXP Rental RE Annual Summary 01-07-19 to 30-06-20.pdf [65 Viola Square](#)

Standard Checklist

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

A & J Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Income (28000)					
<u>65 Viola Square, Peregian Springs (65 Viola Square)</u>					
01/08/2019	RENT PAYMENT Property Managem			1,951.26	1,951.26 CR
01/09/2019	RENT PAYMENT Property Managem			2,440.45	4,391.71 CR
01/10/2019	RENT PAYMENT Property Managem			2,086.44	6,478.15 CR
01/11/2019	RENT PAYMENT Property Managem			1,112.65	7,590.80 CR
01/12/2019	RENT PAYMENT Property Managem			535.72	8,126.52 CR
01/01/2020	RENT PAYMENT Property Managem			2,394.30	10,520.82 CR
01/02/2020	RENT PAYMENT Property Managem			1,434.38	11,955.20 CR
01/03/2020	RENT PAYMENT Property Managem			2,394.30	14,349.50 CR
01/04/2020	RENT PAYMENT Property Managem			1,914.34	16,263.84 CR
01/05/2020	RENT PAYMENT Property Managem			2,533.92	18,797.76 CR
01/06/2020	RENT PAYMENT Property Managem			1,914.34	20,712.10 CR
30/06/2020	RENT PAYMENT Property Managem			1,835.34	22,547.44 CR
30/06/2020	Being to gross up Rent Received by Expenses deducted from Rental Income by Agent			2,622.09	25,169.53 CR
				25,169.53	25,169.53 CR

Total Debits: 0.00

Total Credits: 25,169.53



Income & Expenditure Summary

Andrew & Jennifer Courtney-Pratt

Date 1/07/2019 to 30/06/2020

From Statement: 29 (30/06/2019)
To Statement: 40 (30/06/2020)

A&J Future Fund Pty Ltd as TTE (ID: 693)

	Debit	Credit	Total
Opening Balance			\$0.00
Owner Contributions			\$0.00

Residential Properties

65 Viola Sq, Peregian Springs, qld 4573

Property Income

Residential Rent	\$0.00	\$24,741.43	\$24,741.43
Water Rates	\$0.00	\$428.10	\$428.10
	\$0.00	\$25,169.53	\$25,169.53
			<i>(GST Total: \$0.00)</i>

Property Expenses

Administration Fee	\$60.00	\$0.00	\$60.00
+ GST	\$6.00	\$0.00	\$6.00
Fire Protection	\$71.82	\$0.00	\$71.82
+ GST	\$7.18	\$0.00	\$7.18
Letting Fee	\$520.00	\$0.00	\$520.00
+ GST	\$52.00	\$0.00	\$52.00
Residential Management Fee	\$1,731.90	\$0.00	\$1,731.90
+ GST	\$173.19	\$0.00	\$173.19
	\$2,622.09	\$0.00	\$2,622.09
			<i>(GST Total: \$238.37)</i>

PROPERTY BALANCE: \$22,547.44

(GST Balance: -\$238.37)

Ownership Expenses & Payments

Owner Expenses

	\$0.00	\$0.00	\$0.00
--	--------	--------	--------

Report shows all transactions reported on statements created within reporting period.





onlineproperty
sales & rentals

Income & Expenditure Summary

(GST Total: \$0.00)

Owner Payments

AJCP Investment Pty Ltd ITF A&J Superannuation Fund

\$22,547.44

\$22,547.44

CLOSING BALANCE: \$0.00

Report shows all transactions reported on statements created within reporting period.



Online Property Sales Pty Ltd ABN 21 989 042 838
Corp. Licence Number: 4305974 Licensee Name & Number: Carissa Spicer 3491949

Need help? Chat with us

Generated on 1/07/2020 7:00 AM
Page 2 of 2

30100 - Accountancy Fees

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$2,890.00	\$2,890.00	0%
TOTAL		CY Balance	LY Balance	
		\$2,890.00	\$2,890.00	

Supporting Documents

- General Ledger [Report](#)
- EXP Accountant Fee Debtor Summary Trustee Custodian Trust.pdf [30100](#)
- EXP Accountant Fee - ASIC return 13-09-19.pdf [30100](#)
- EXP Accountant Fee Debtor Summary Trustee Coy.pdf [30100](#)
- EXP Accountant Fee - ASIC Return 02-03-20.pdf [30100](#)
- EXP Accountant Fee Debtor summary SMSF.pdf [30100](#)
- EXP Accountant Inv and receipt \$2420.pdf [30100](#)

Standard Checklist

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

A & J Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<i>Accountancy Fees (30100)</i>					
13/09/2019	Transfer to other Accountant Bill		235.00		235.00 DR
02/03/2020	Transfer to other Accountant bill		235.00		470.00 DR
30/04/2020	Transfer to other 2019 smsf bill		2,420.00		2,890.00 DR
			2,890.00		2,890.00 DR

Total Debits: 2,890.00

Total Credits: 0.00

Sam Greco & Co - Business Focused Solutions

By: THOMASN

18 February, 2021

Report: Debtors Ledger Entries By Client
Client Range: AJFU0001
Debtors Ledger Range: 01/07/2019 to 30/06/2020

Page 1 of 1

Debtors Ledger Entries By Client

Reference	Debtor Type	Invoice	Receipt	Debit (Ex Tax)	Tax	Credit (Ex Tax)	Tax	Balance
AJFU0001 -- A & J Future Fund Pty Ltd								0.00
02/03/2020	Invoice	204721		213.64	21.36			235.00
02/03/2020	Receipt Item	204721	051351			213.64	21.36	0.00
				<u>213.64</u>	<u>21.36</u>	<u>213.64</u>	<u>21.36</u>	
Totals				213.64	21.36	213.64	21.36	
Total (Inc Tax)								
Total (Ex Tax)								



CHARTERED ACCOUNTANT

Business Focused Solutions

A.B.N. 16 230 504 491
PO Box 354, ASPLEY QLD 4034
Phone (07) 3263 5200 Fax (07) 3263 4830

Andrew Courtney-Pratt
AJCP Investments Pty Ltd
2 Cuthero Court
HIGHLAND PARK QLD 4211

Receipt
050275

Ref: AJCP0001
13 September, 2019

Invoice	Description	Amount
203593	paid via direct deposit	235.00
Total Amount of Receipt		235.00



Receipt

Receipt number
N091396786775

Amount
\$235.00

From
Business Trans Acct
06 4451 1043 8283
Accountant Bill

To
Senrico Pty Ltd
484-799 Suncorp-Metway Limited
167066970
INV 203593

When
Friday 13 Sep 2019 at 8:27am Sydney/Melbourne time

[Tools & calculators](#) [Find a branch](#) [Financial assistance](#) [Contact us](#)

[Important information](#) [Privacy](#) [Cookies](#) [Terms of use](#)

© 2019 Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945

Debtors Ledger Entries By Client

Reference	Debtor Type	Invoice	Receipt	Debit (Ex Tax)	Tax	Credit (Ex Tax)	Tax	Balance
AJCP0001 -- AJCP Investments Pty Ltd								0.00
11/09/2019	Invoice	203593		213.64	21.36			235.00
13/09/2019	Receipt Item	203593	050275			213.64	21.36	0.00
				213.64	21.36	213.64	21.36	
Totals				213.64	21.36	213.64	21.36	
Total (Inc Tax)								
Total (Ex Tax)								



CHARTERED ACCOUNTANT

Business Focused Solutions

A.B.N. 16 230 504 491
 PO Box 354, ASPLEY QLD 4034
 Phone (07) 3263 5200 Fax (07) 3263 4830

Andrew Courtney-Pratt
 A & J Future Fund Pty Ltd
 2 Cuthero Court
 HIGHLAND PARK QLD 4211

Tax Invoice
204721
 Ref: AJFU0001
 2 March, 2020

Description	Amount
<p>TO CORPORATE REGISTRY SERVICES</p> <p>Preparation of the Australian Securities & Investments Commission Company Annual Statement Package for the 2019/20 financial year.</p> <p>General company secretarial services relating to maintaining an up to date company register as required by the Corporations Law, where applicable and adhering to the requirements of the Registered Office (as below).</p> <p>Registered Office - Is the address which is registered with ASIC as the official address of a company, an association or any other legal entity. Generally it will form part of the public record. It does not have to be where the organisation conducts its business. The Registered Office of a Company must be open: ·For such hours (being no fewer that 3) between 9am and 5pm on each business day or ·Each business day from at least 10am to 12noon and from at least 2pm to 4pm; A representative of the company must be present at all times when the office is open.</p> <p>Always be aware of your company review dates and company office holder's duties link to ASIC for more information http://www.asic.gov.au/company-officeholders*</p>	235.00

Terms: Strictly Seven Days **AMT Due \$ 235.00**

The Amount Due Includes GST of \$21.36
 * Indicates Taxable Supply

Refer to our Terms of Trade on our website www.taxonline.com.au
REMINDER - TAX RETURNS AND BAS'S WILL NOT BE LODGED UNTIL PAYMENT OF INVOICE

Remittance Advice.		Invoice: 204721
A & J Future Fund Pty Ltd		Ref: AJFU0001
*Cheque *Cash *M/card & VISA Only		2 March, 2020
*Direct Deposit - please use Invoice No. as your REFERENCE		Amt Due: \$ 235.00
Senrico Pty Ltd — BSB 484 799 Acc 167 066 970		
Card No.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Validation No. <input type="text"/> <input type="text"/> <input type="text"/>
Cardholder	Signature	Expiry Date/...../.....



CHARTERED ACCOUNTANT

Business Focused Solutions

A.B.N. 16 230 504 491
PO Box 354, ASPLEY QLD 4034
Phone (07) 3263 5200 Fax (07) 3263 4830

Andrew Courtney-Pratt
A & J Future Fund Pty Ltd
2 Cuthero Court
HIGHLAND PARK QLD 4211

Receipt
051351

Ref: AJFU0001
2 March, 2020

Invoice	Description	Amount
204721	Paid via direct deposit	235.00
Total Amount of Receipt		235.00



Receipt

Receipt number
N030200823541

Amount
\$235.00

From
Business Trans Acct
06 4451 1043 8283
Accountant bill

To
Senrico Pty Ltd
484-799 Suncorp-Metway Limited
167066970
Inv 204721

When
Monday 02 Mar 2020 at 4:15pm Sydney/Melbourne time

[Tools & calculators](#) [Find a branch](#) [Financial assistance](#) [Contact us](#)

[Important information](#) [Privacy](#) [Cookies](#) [Terms of use](#)

© 2020 Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945

Debtors Ledger Entries By Client

Reference	Debtor Type	Invoice	Receipt	Debit (Ex Tax)	Tax	Credit (Ex Tax)	Tax	Balance
AJSU0001 -- A & J Superannuation Fund								0.00
23/04/2020	Invoice	204988		2,200.00	220.00			2,420.00
30/04/2020	Receipt Item	204988	051626			2,200.00	220.00	0.00
				2,200.00	220.00	2,200.00	220.00	
Totals				2,200.00	220.00	2,200.00	220.00	
Total (Inc Tax)								
Total (Ex Tax)								



CHARTERED ACCOUNTANT

Business Focused Solutions

A.B.N. 16 230 504 491
PO Box 354, ASPLEY QLD 4034
Phone (07) 3263 5200 Fax (07) 3263 4830

Andrew Courtney-Pratt
A & J Superannuation Fund
2 Cuthero Court
HIGHLAND PARK QLD 4211

Tax Invoice
204988

Ref: AJSU0001
23 April, 2020

Description	Amount
<p>Professional Services Rendered</p> <p>Preparation of Financial Statements for the period ended 30 June 2019 which included: Dissection and coding of Bank Statements in preparation of Journals for preparation of Trial Balance for the year ended 30 June 2019</p> <p>Limited Recourse Borrowing arrangement</p> <p>Calculate members benefits and allocate income to each member</p> <p>Preparation of Member Statements for the period ended 30 June 2019</p> <p>Preparation and Lodgement of Superannuation Fund Tax Return and associated schedules for the year ended 30 June 2019</p> <p>Preparation of Resolution of Minutes for the period ended 30 June 2019</p> <p>Sundry advice and Other Matters</p> <p>(This invoice does not include Auditor Fees. These will be invoiced separately by the Auditor.)*</p>	<p>2,420.00</p>

Description	Amount

Terms: Strictly Seven Days **AMT Due \$ 2,420.00**
 The Amount Due Includes GST of \$220.00
 * Indicates Taxable Supply
Refer to our Terms of Trade on our website www.taxonline.com.au
REMINDER - TAX RETURNS AND BAS'S WILL NOT BE LODGED UNTIL PAYMENT OF INVOICE

Remittance Advice.		Invoice: 204988
A & J Superannuation Fund		Ref: AJSU0001
*Cheque	*Cash	23 April, 2020
*M/card & VISA Only		
*Direct Deposit - please use Invoice No. as your REFERENCE		Amt Due: \$ 2,420.00
Senrico Pty Ltd --- BSB 484 799 Acc 167 066 970		
Card No.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Validation No. <input type="text"/> <input type="text"/> <input type="text"/>
Cardholder	Signature	Expiry Date/...../.....



Receipt

Receipt number

N043005604367

Amount

\$2,420.00

From

Business Trans Acct

06 4451 1043 8283

2019 smsf bill

To

Senrico Pty Ltd

484-799 Suncorp-Metway Limited

167066970

INV 204988

When

Thursday 30 Apr 2020 at 9:20am Sydney/Melbourne time

[Tools & calculators](#) [Find a branch](#) [Financial assistance](#) [Contact us](#)

[Important information](#) [Privacy](#) [Cookies](#) [Terms of use](#)

© 2020 Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945



CHARTERED ACCOUNTANT

Business Focused Solutions

A.B.N. 16 230 504 491
PO Box 354, ASPLEY QLD 4034
Phone (07) 3263 5200 Fax (07) 3263 4830

Andrew Courtney-Pratt
A & J Superannuation Fund
2 Cuthero Court
HIGHLAND PARK QLD 4211

Receipt
051626

Ref: AJSU0001
30 April, 2020

Invoice	Description	Amount
204988	Paid via direct deposit	2,420.00
Total Amount of Receipt		2,420.00

30400 - ATO Supervisory Levy

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

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

Supporting Documents

- General Ledger [Report](#)
- Supervisory Levy per 2019 ITR.pdf [30400](#)

Standard Checklist

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

A & J Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
21/05/2020	NETBANK BPAY TAX OFFICE PAYMENTS		259.00		259.00 DR
			259.00		259.00 DR

Total Debits: 259.00

Total Credits: 0.00

Credit for interest on early payments – amount of interest
H1

Credit for tax withheld – foreign resident withholding (excluding capital gains)
H2

Credit for tax withheld – where ABN or TFN not quoted (non-individual)
H3

Credit for TFN amounts withheld from payments from closely held trusts
H5

Credit for interest on no-TFN tax offset
H6

Credit for foreign resident capital gains withholding amounts
H8

Eligible credits
H
 (H1 plus H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds **I**
 (Remainder of refundable tax offsets).
 (unused amount from label E- an amount must be included even if it is zero)

PAYG instalments raised
K

Supervisory levy
L

Supervisory levy adjustment for wound up funds
M

Supervisory levy adjustment for new funds
N

Total amount of tax payable **S**
 (T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2019.

Tax losses carried forward to later income years **U**

Net capital losses carried forward to later income years **V**

	Net capital losses brought forward from prior years	Net capital losses carried forward to later income years
Non-Collectables	2,556	2,556
Collectables		0

30700 - Auditor's Remuneration

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$528.00	\$506.00	4.35%
TOTAL		CY Balance	LY Balance	
		\$528.00	\$506.00	

Supporting Documents

- General Ledger [Report](#)
- EXP Audit SAA Fee.pdf [30700](#)

Standard Checklist

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

A & J Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
30/04/2020	Transfer to other 2019 audit bill		528.00		528.00 DR
			528.00		528.00 DR
Total Debits:			528.00		
Total Credits:			0.00		



TAX INVOICE

A & J Superannuation Fund
Attention: Andrew Courtney-Pratt
2 Cuthero Court
HIGHLAND PARK QLD 4211

Invoice Date
20 Apr 2020

Invoice Number
INV-0776

Reference
2019 A&J Super

ABN
18 160 477 430

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

Description	Quantity	Unit Price	GST	Amount AUD
Audit of the 2019 Financial Statements, Income Tax Return, attached schedules and the operations of your Superannuation Fund.	1.00	460.00	10%	460.00
Review of the current A.T.O. concerns with Self-Managed Superannuation Funds and how these apply to your fund.	1.00	20.00	10%	20.00
			Subtotal	480.00
			TOTAL GST 10%	48.00
			TOTAL AUD	528.00

Due Date: 4 May 2020

Bendigo Bank
BSB 633 000
Account 1470 767 98

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

[View and pay online now](#)



PAYMENT ADVICE

Customer	A & J Superannuation Fund
Invoice Number	INV-0776
Amount Due	528.00
Due Date	4 May 2020

Amount Enclosed

Enter the amount you are paying above

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



Receipt

Receipt number
N043005596030

Amount
\$528.00

From
Business Trans Acct
06 4451 1043 8283
2019 audit bill

To
Thomas Nasmyth
633-000 Bendigo and Adelaide Bank Limited
147076798
INV 0776

When
Thursday 30 Apr 2020 at 9:15am Sydney/Melbourne time

[Tools & calculators](#) [Find a branch](#) [Financial assistance](#) [Contact us](#)

[Important information](#) [Privacy](#) [Cookies](#) [Terms of use](#)

© 2020 Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945

30800 - ASIC Fees

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30800	ASIC Fees	\$321.00	\$316.00	1.58%
TOTAL		CY Balance	LY Balance	
		\$321.00	\$316.00	

Supporting Documents

- General Ledger [Report](#)
- ASIC Return and fee \$54 Corporate Trustee SMSF.pdf [30800](#)
- ASIC Return Fee \$267 Corp Trustee Custodian Tst.pdf [30800](#)

Standard Checklist

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

A & J Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
ASIC Fees (30800)					
ASIC Fees (30800)					
13/09/2019	NETBANK BPAY ASIC		54.00		54.00 DR
02/03/2020	NETBANK BPAY ASIC		267.00		321.00 DR
			321.00		321.00 DR

Total Debits: 321.00

Total Credits: 0.00



Receipt

Receipt number
N091396784646

Amount
\$54.00

From
Business Trans Acct
06 4451 1043 8283
ASIC bill 2019

To
ASIC
AUSTRALIAN SECURITIES & INVESTMENTS
COMMISSION

Biller Code: 17301
Ref: 2291602783758

When
Friday 13 Sep 2019 at 8:23am Sydney/Melbourne time

[Tools & calculators](#) [Find a branch](#) [Financial assistance](#) [Contact us](#)

[Important information](#) [Privacy](#) [Cookies](#) [Terms of use](#)

© 2019 Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945

ASIC

Australian Securities and Investments Commission
ABN 86 768 265 615

Inquiries
www.asic.gov.au/invoices
1300 300 630

AJCP INVESTMENT PTY LTD
ACN/ARBN 160 278 375
C/- Sam Greco & Co Business Focus Solution
Sam Greco & Co, Level 1, 1355 Gympie Road, Aspley, QLD 4034

Invoice Statement

Issue Date: 10/09/2019
Account Number: 22 160278375

Summary

Balance Outstanding \$0.00
New Charges \$54.00

Please Pay

Immediately \$0.00
By 10/11/2019 \$54.00

TOTAL DUE

\$54.00

If you have already paid please ignore this invoice statement

- Amounts 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
- 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 company statement, or
 - pay your annual review within 2 months of the annual review date
- Information on late fee amounts can be found on the ASIC website

Date	Reference	Description	Amount
10/09/2019	3X2423499480P PA	2019 Annual Review	54.00

Payment Slip

AJCP INVESTMENT PTY LTD

ACN/ARBN

160 278 375

Account Number:

22 160278375

Payment Options

Immediately \$0.00
By 10/11/2019 \$54.00
Total Due \$54.00



*814 129 0002291602783758 84



22 160278375



Billpay Code: 8929
Ref: 2291 6027 8375 884



Bill Code: 17301
Reference: 2291602783758



In person at any Post Office, pay by cash, Cheque, EFTPOS, Mastercard or VISA



By phone 13 18 16 pay by Mastercard or VISA



Online postbillpay.com.au by Mastercard or VISA



Mail this payment slip and your cheque to
ASIC, Locked Bag 5000, Gippsland Mail Centre VIC 3841.

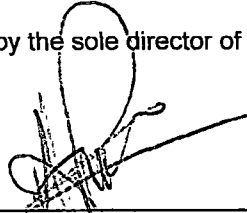
Telephone & Internet Banking – BPAY
Contact your bank, credit union or building society to make payment

Company Name: AJCP INVESTMENT PTY LTD
ACN/ARBN: 160 278 375
Document Type: Solvency Resolution

Solvency:

It was resolved after reviewing the result of the company for the previous year, reviewing the cash flow budgets for the ensuing year and considering the ability of the company to realise assets that the company would be able to pay its debts as and when they fall due.

Signed by the sole director of the company:



ANDREW COURTNEY-PRATT

13/9/19

Annual Company Statement

Extract of Particulars – s346A(1) Corporations Act 2001

This Annual Company Statement is generated from the data in our Corporate Database. Please check this statement carefully. Do not return this Statement to ASIC.

Check this statement carefully

You are legally obligated to ensure that all your company details are complete and correct. This is required under s346C (1) and/or s346B and s346c (2) of the Corporations Act 2001.

Failure to notify the ASIC of incorrect details or missing data in this Statement may result in substantial penalties.

If you have any questions about this form or if any of the data in this form is incorrect, please contact us.

Company Name
AJCP INVESTMENT PTY LTD
ACN
160 278 375

Annual Review Date
10/09/2019

Agent Information

ASIC Registered Agent Name Sam Greco & Co Business Focus Solution
ASIC Registered Agent Number 9932
Address Level 1, Mitcham House,, 1355 Gympie Road, ASPLEY, QLD 4034
Telephone
Email info@taxonline.com.au

Address Information

Registered Office Address Sam Greco & Co, Level 1, 1355 Gympie Road, Aspley, QLD 4034
Principal Place of Business 2 CUTHERO COURT, HIGHLAND PARK, QLD 4211

Annual Company Statement Continued

Company Officers

Name ANDREW COURTNEY-PRATT
Address 2 CUTHERO COURT, HIGHLAND PARK, QLD 4211
Date of Birth 18/01/1962
Place of Birth HOBART, TAS
Offices held Director Appointed: 10/09/2012
Secretary Appointed: 10/09/2012

Company Share Structure

Share Class	Shares description	Number Issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY SHARES	1	\$1.00	\$0.00

Company Shareholders

Shareholder	Class Code	Total Number of shares held	Are shares fully paid?	Are shares beneficially owned?
ANDREW COURTNEY-PRATT 2 CUTHERO COURT, HIGHLAND PARK, QLD 4211	ORD	1	Yes	Yes

End of Company Statement

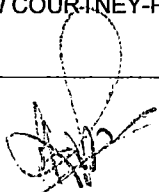
This concludes the information to which the company must respond under s346C of the Corporations Act 2001.

Declaration and Signature

I certify that the information in this form is true and correct

Name ANDREW COURTNEY-PRATT
Capacity Director

Sign here



Date 11/09/2019

ASIC

Australian Securities and Investments Commission
ABN 86 768 265 615

Inquiries
www.asic.gov.au/invoices
1300 300 630

A&J FUTURE FUND PTY LTD
ACN/ARBN 611 059 182
C/- Sam Greco & Co Business Focus Solution
Sam Greco & Co, Level 1, 1355 Gympie Road, Aspley, QLD 4034

Invoice Statement

Issue Date: 01/03/2020
Account Number: 22 611059182

Summary

Balance Outstanding \$0.00
New Charges \$267.00

Please Pay

Immediately \$0.00
By 01/05/2020 \$267.00

TOTAL DUE \$267.00

If you have already paid please ignore this invoice statement

- Amounts 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
- 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 company statement, or
 - pay your annual review within 2 months of the annual review date
- Information on late fee amounts can be found on the ASIC website

Date	Reference	Description	Amount
01/03/2020	3X3562609480B PA	2020 Annual Review	267.00

Payment Slip

A&J FUTURE FUND PTY LTD

ACN/ARBN
Account Number:

611 059 182
22 611059182

Payment Options

Immediately \$0.00
By 01/05/2020 \$267.00
Total Due \$267.00



*814 129 0002296110591825 89



22 611059182



Billpay Code: 8929
Ref: 2296 1105 9182 589



Billers Code: 17301
Reference: 2296110591825



In person at any Post Office, pay by cash, Cheque, EFTPOS, Mastercard or VISA



By phone 13 18 16 pay by Mastercard or VISA



Online postbillpay.com.au by Mastercard or VISA



Mail this payment slip and your cheque to
ASIC, Locked Bag 5000, Gippsland Mail Centre VIC 3841.

Telephone & Internet Banking – BPAY
Contact your bank, credit union or building society to make payment



Receipt

Receipt number
N030200825988

Amount
\$267.00

From
Business Trans Acct
06 4451 1043 8283
Asic bill 2020

To
ASIC
AUSTRALIAN SECURITIES & INVESTMENTS
COMMISSION

Biller Code: 17301
Ref: 2296110591825

When
Monday 02 Mar 2020 at 4:19pm Sydney/Melbourne time

[Tools & calculators](#) [Find a branch](#) [Financial assistance](#) [Contact us](#)

[Important information](#) [Privacy](#) [Cookies](#) [Terms of use](#)

© 2020 Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945

31500 - Bank Charges

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
31500	Bank Charges	\$453.75	\$120.00	278.13%
TOTAL		CY Balance	LY Balance	
		\$453.75	\$120.00	

Supporting Documents

- General Ledger [Report](#)
- EXP Bank Fees CBA Business Ac 10438283.pdf [31500](#)
- EXP Bank Fees Westpac Loan Ac 46-2643.pdf [31500](#)

Standard Checklist

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

A & J Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Bank Charges (31500)					
<u>Bank Charges (31500)</u>					
01/07/2019	Account Fee		10.00		10.00 DR
16/07/2019	Administration Fee		300.00		310.00 DR
16/07/2019	Break Costs		33.75		343.75 DR
01/08/2019	Account Fee		10.00		353.75 DR
01/09/2019	Account Fee		10.00		363.75 DR
01/10/2019	Account Fee		10.00		373.75 DR
01/11/2019	Account Fee		10.00		383.75 DR
01/12/2019	Account Fee		10.00		393.75 DR
01/01/2020	Account Fee		10.00		403.75 DR
01/02/2020	Account Fee		10.00		413.75 DR
01/03/2020	Account Fee		10.00		423.75 DR
01/04/2020	Account Fee		10.00		433.75 DR
01/05/2020	Account Fee		10.00		443.75 DR
01/06/2020	Account Fee		10.00		453.75 DR
			453.75		453.75 DR

Total Debits: 453.75

Total Credits: 0.00



Your Statement

Statement 27 (Page 1 of 2)

Account Number 06 4451 10438283

Statement Period 11 Apr 2019 - 10 Jul 2019

Closing Balance \$33,339.72 CR

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



041

THE DIRECTOR
 2 CUTHERO CT
 HIGHLAND PARK QLD 4211

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: AJCP INVESTMENT PTY LTD ITF A & J SUPERA
 NNUATION FUND

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

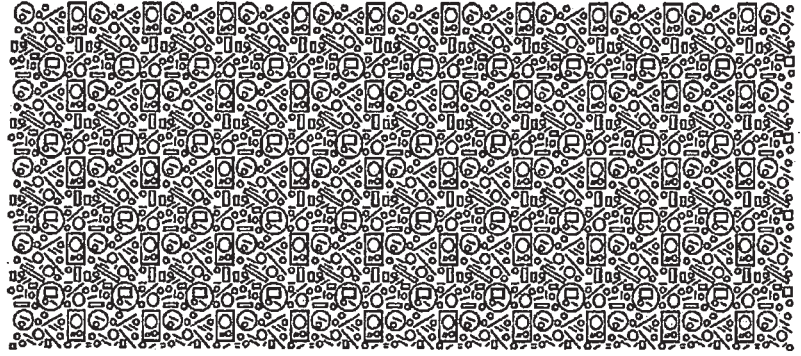
Date	Transaction	Debit	Credit	Balance
11 Apr	2019 OPENING BALANCE			\$30,219.04 CR
01 May	Account Fee	10.00		\$30,209.04 CR
01 May	Direct Credit 301500 Property Managem RENT PAYMENT		2,129.56	\$32,338.60 CR
04 May	Transfer to other Bank NetBank Loan repayment	3,000.00		\$29,338.60 CR
08 May	Direct Credit 501203 AUTOMATIC DATA P ADP201905081541694		1,910.20	\$31,248.80 CR
23 May	DEFT PAYMENTS-NetBank BPAY 96503 27299473210000000589 Body Corp fees	485.36		\$30,763.44 CR
01 Jun	Account Fee	10.00		\$30,753.44 CR
01 Jun	Direct Credit 301500 Property Managem RENT PAYMENT		2,440.45	\$33,193.89 CR
04 Jun	Transfer to other Bank NetBank Loan repayment	3,000.00		\$30,193.89 CR
05 Jun	Transfer to CBA A/c NetBank Jenny lump sum wdl	3,000.00		\$27,193.89 CR
07 Jun	UNITYWATER NetBank BPAY 130393 0998167621 Water rates bill	385.35		\$26,808.54 CR
07 Jun	Direct Credit 501203 AUTOMATIC DATA P ADP201906071563673		2,581.82	\$29,390.36 CR
12 Jun	Transfer from JENNIFER COURTNE NetBank Spouse contributio		3,000.00	\$32,390.36 CR

*# 4391.14023.1.2 ZZ258R3 0303 SL R3.S931.D191.O V06.00.25

2019
2020

Account Number

06 4451 10438283



Date	Transaction	Debit	Credit	Balance
30 Jun	Direct Credit 301500 Property Managem RENT PAYMENT		2,064.56	\$34,454.92 CR
01 Jul	Account Fee	10.00		\$34,444.92 CR
04 Jul	Transfer to other Bank NetBank Loan repayment	3,000.00		\$31,444.92 CR
08 Jul	Direct Credit 501203 AUTOMATIC DATA P ADP201907081585771		1,894.80	\$33,339.72 CR
10 Jul	2019 CLOSING BALANCE			\$33,339.72 CR
<p style="text-align: center;">Opening balance - Total debits + Total credits = Closing balance</p> <p style="text-align: center;">\$30,219.04 CR \$12,900.71 \$16,021.39 \$33,339.72 CR</p>				

Transaction Summary during 1st April 2019 to 30th June 2019

Transaction Type	01 Apr to 30 Apr	01 May to 31 May	01 Jun to 30 Jun	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$2.50	\$0.00
Cheques written	0	0	0	0	0	\$1.50	\$0.00
Cheque deposit	0	0	0	0	0	\$1.50	\$0.00
Over the counter deposit	0	0	0	0	0	\$2.50	\$0.00
Quick deposits	0	0	0	0	0	\$0.20	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$1.50	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$2.50	\$0.00



Your Statement

Statement 28 (Page 1 of 2)

Account Number 06 4451 10438283

Statement Period 11 Jul 2019 - 10 Oct 2019

Closing Balance \$24,501.80 CR

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



041

THE DIRECTOR
 2 CUTHERO CT
 HIGHLAND PARK QLD 4211

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: AJCP INVESTMENT PTY LTD ITF A & J SUPERA
 NNUATION FUND

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

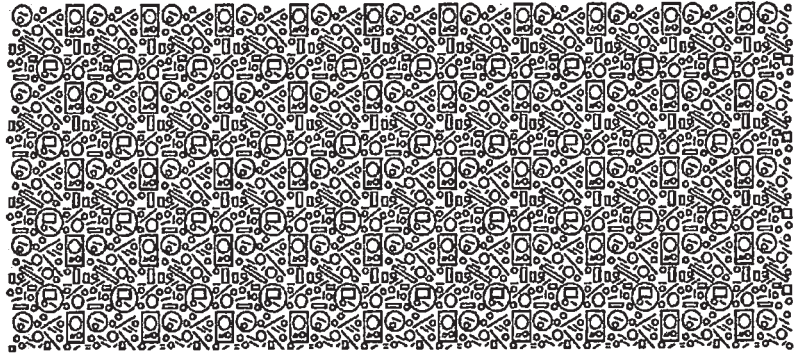
Date	Transaction	Debit	Credit	Balance
11 Jul	2019 OPENING BALANCE			\$33,339.72 CR
14 Jul	Transfer From ANDREW COURTNEY-PRATT Personal after tax contribution		30,000.00	\$63,339.72 CR
14 Jul	Transfer to other Bank NetBank Loan Repayment	40,000.00		\$23,339.72 CR
25 Jul	SUNSHINE COAST CNCL NetBank BPAY 18259 101442837 Rates bill	979.85		\$22,359.87 CR
01 Aug	Account Fee	10.00		\$22,349.87 CR
01 Aug	TERRI SCHEER NetBank BPAY 63461 706852167	349.00		\$22,000.87 CR
01 Aug	Direct Credit 301500 Property Managem RENT PAYMENT		1,951.26	\$23,952.13 CR
04 Aug	Transfer to other Bank NetBank Loan repayment	3,000.00		\$20,952.13 CR
08 Aug	Direct Credit 501203 AUTOMATIC DATA P ADP201908081606508		2,349.75	\$23,301.88 CR
13 Aug	SHANNONS INSURANCE NetBank BPAY 51839 010175443 Insurance renewal	968.67		\$22,333.21 CR
01 Sep	Account Fee	10.00		\$22,323.21 CR
01 Sep	Direct Credit 301500 Property Managem RENT PAYMENT		2,440.45	\$24,763.66 CR
02 Sep	UNITYWATER NetBank BPAY 130393 0998167621 Water rates bill	341.71		\$24,421.95 CR



*# 4395.14460.1.1 ZZZ58R3 0303 SL.R3.S931.D283.O.V06.00.26

Account Number

06 4451 10438283



Date	Transaction	Debit	Credit	Balance
02 Sep	DEFT PAYMENTS NetBank BPAY 96503 2729947321000000589 Body Corp fees	485.36		\$23,936.59 CR
04 Sep	Transfer to other Bank NetBank Loan repayment	3,000.00		\$20,936.59 CR
06 Sep	Direct Credit 501203 AUTOMATIC DATA P ADP201909061626564		2,075.47	\$23,012.06 CR
13 Sep	ASIC NetBank BPAY 17301 2291602783758 ASIC bill 2019	54.00		\$22,958.06 CR
13 Sep	Transfer to other Bank NetBank Accountant Bill	235.00		\$22,723.06 CR
01 Oct	Account Fee	10.00		\$22,713.06 CR
01 Oct	Direct Credit 301500 Property Managem RENT PAYMENT		2,086.44	\$24,799.50 CR
04 Oct	Transfer to other Bank NetBank Loan repayment	3,000.00		\$21,799.50 CR
08 Oct	Direct Credit 501203 AUTOMATIC DATA P ADP201910081644891		2,702.30	\$24,501.80 CR
10 Oct	2019 CLOSING BALANCE			\$24,501.80 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$33,339.72 CR		\$52,443.59		\$43,605.67		\$24,501.80 CR

Transaction Summary during 1st July 2019 to 30th September 2019

Transaction Type	01 Jul to 31 Jul	01 Aug to 31 Aug	01 Sep to 30 Sep	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$2.50	\$0.00
Cheques written	0	0	0	0	0	\$1.50	\$0.00
Cheque deposit	0	0	0	0	0	\$1.50	\$0.00
Over the counter deposit	0	0	0	0	0	\$2.50	\$0.00
Quick deposits	0	0	0	0	0	\$0.20	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$1.50	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$2.50	\$0.00



Your Statement

Statement 29 (Page 1 of 2)

Account Number 06 4451 10438283

Statement Period 11 Oct 2019 - 10 Jan 2020

Closing Balance \$24,518.00 CR

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



041

THE DIRECTOR
 2 CUTHERO CT
 HIGHLAND PARK QLD 4211

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

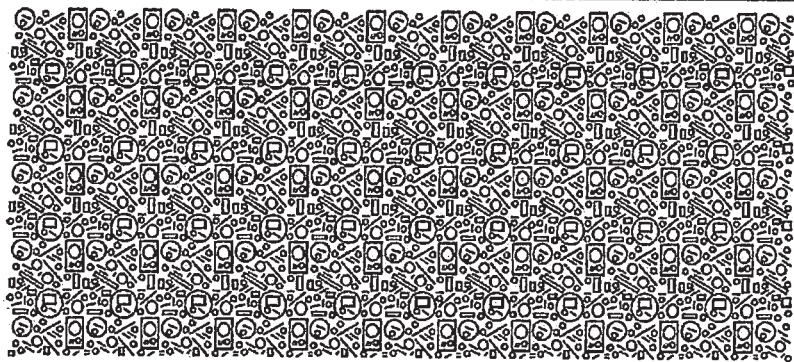
Name: AJCP INVESTMENT PTY LTD ITF A & J SUPERA
 NNUATION FUND

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

Date	Transaction	Debit	Credit	Balance
11 Oct	2019 OPENING BALANCE			\$24,501.80 CR
01 Nov	Account Fee	10.00		\$24,491.80 CR
01 Nov	Direct Credit 301500 Property Managem RENT PAYMENT		1,112.65	\$25,604.45 CR
04 Nov	Transfer to other Bank NetBank Loan repayment	3,000.00		\$22,604.45 CR
08 Nov	Direct Credit 501203 AUTOMATIC DATA P ADP201911081664769		1,927.38	\$24,531.83 CR
28 Nov	UNITYWATER NetBank BPAY 130393 0998167621 Qtr water bill	307.53		\$24,224.30 CR
01 Dec	Account Fee	10.00		\$24,214.30 CR
01 Dec	Direct Credit 301500 Property Managem RENT PAYMENT		535.72	\$24,750.02 CR
02 Dec	Transfer to other Bank NetBank Relay Carpet	308.00		\$24,442.02 CR
04 Dec	Transfer to other Bank NetBank Loan repayment	3,000.00		\$21,442.02 CR
06 Dec	Direct Credit 501203 AUTOMATIC DATA P ADP201912061681969		1,997.31	\$23,439.33 CR
01 Jan	Account Fee	10.00		\$23,429.33 CR
01 Jan	Direct Credit 301500 Property Managem RENT PAYMENT		2,394.30	\$25,823.63 CR



*# 4667.15117.1.1 ZZ258R3 0303 SL R3.S931.D010.O V06.00.28



Date	Transaction	Debit	Credit	Balance
02 Jan	DEFT PAYMENTS NetBank BPAY 96503 27299473210000000589 Body Corp fees	485.36		\$25,338.27 CR
04 Jan	Transfer to other Bank NetBank Loan repayment	3,000.00		\$22,338.27 CR
08 Jan	Direct Credit 501203 AUTOMATIC DATA P ADP202001081699582		2,179.73	\$24,518.00 CR
10 Jan 2020	CLOSING BALANCE			\$24,518.00 CR
Opening balance - Total debits + Total credits = Closing balance				
	\$24,501.80 CR	\$10,130.89	\$10,147.09	\$24,518.00 CR

Transaction Summary during 1st October 2019 to 31st December 2019

Transaction Type	01 Oct to 31 Oct	01 Nov to 30 Nov	01 Dec to 31 Dec	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$2.50	\$0.00



Your Statement

Statement 30 (Page 1 of 2)

Account Number 06 4451 10438283

Statement Period 11 Jan 2020 - 10 Apr 2020

Closing Balance \$21,119.90 CR

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



041

THE DIRECTOR
 2 CUTHERO CT
 HIGHLAND PARK QLD 4211

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: AJCP INVESTMENT PTY LTD ITF A & J SUPERA
 NNUATION FUND

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

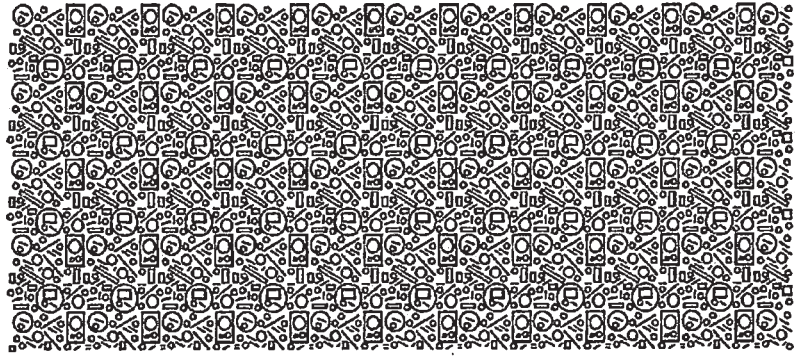
Date	Transaction	Debit	Credit	Balance
11 Jan	2020 OPENING BALANCE			\$24,518.00 CR
16 Jan	Transfer From ANDREW COURTNEY-PRATT personal after tax contribution		35,000.00	\$59,518.00 CR
16 Jan	Transfer to other Bank NetBank Loan Repayment	40,000.00		\$19,518.00 CR
22 Jan	SUNSHINE COAST CNCL NetBank BPAY 18259 101442837 Council Rates	979.85		\$18,538.15 CR
01 Feb	Account Fee	10.00		\$18,528.15 CR
01 Feb	Direct Credit 301500 Property Managem RENT PAYMENT		1,434.38	\$19,962.53 CR
04 Feb	Transfer to other Bank NetBank Loan repayment	3,000.00		\$16,962.53 CR
07 Feb	Direct Credit 501203 AUTOMATIC DATA P ADP202002071718596		2,120.76	\$19,083.29 CR
01 Mar	Account Fee	10.00		\$19,073.29 CR
01 Mar	Direct Credit 301500 Property Managem RENT PAYMENT		2,394.30	\$21,467.59 CR
02 Mar	UNITYWATER NetBank BPAY 130393 0998167621 Water rates bill	391.93		\$21,075.66 CR
02 Mar	Transfer to other Bank NetBank Accountant bill	235.00		\$20,840.66 CR
02 Mar	ASIC NetBank BPAY 17301 2296110591825 Asic bill 2020	267.00		\$20,573.66 CR



*# 12234.36852.1.1 ZZ258R3 0303 SL.R3.S932.D105.O.V06.00.28

Account Number

06 4451 10438283



Date	Transaction	Debit	Credit	Balance			
04 Mar	Transfer to other Bank NetBank Loan repayment	3,000.00		\$17,573.66 CR			
06 Mar	Direct Credit 501203 AUTOMATIC DATA P ADP202003061735939		2,037.57	\$19,611.23 CR			
01 Apr	Account Fee	10.00		\$19,601.23 CR			
01 Apr	Direct Credit 301500 Property Managem RENT PAYMENT		1,914.34	\$21,515.57 CR			
04 Apr	Transfer to other Bank NetBank Loan repayment	3,000.00		\$18,515.57 CR			
08 Apr	Direct Credit 501203 AUTOMATIC DATA P ADP202004081753510		2,604.33	\$21,119.90 CR			
10 Apr	2020 CLOSING BALANCE			\$21,119.90 CR			
Opening balance		-	Total debits	+	Total credits	=	Closing balance
\$24,518.00 CR			\$50,903.78		\$47,505.68		\$21,119.90 CR

Transaction Summary during 1st January 2020 to 31st March 2020

Transaction Type	01 Jan to 31 Jan	01 Feb to 29 Feb	01 Mar to 31 Mar	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$0.00	\$0.00



Account Number 06 4451 10438283

Statement Period 11 Apr 2020 - 10 Jul 2020

Closing Balance \$20,786.74 CR

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



041

THE DIRECTOR
 2 CUTHERO CT
 HIGHLAND PARK QLD 4211

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: AJCP INVESTMENT PTY LTD ITF A & J SUPERA
 NNUATION FUND

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

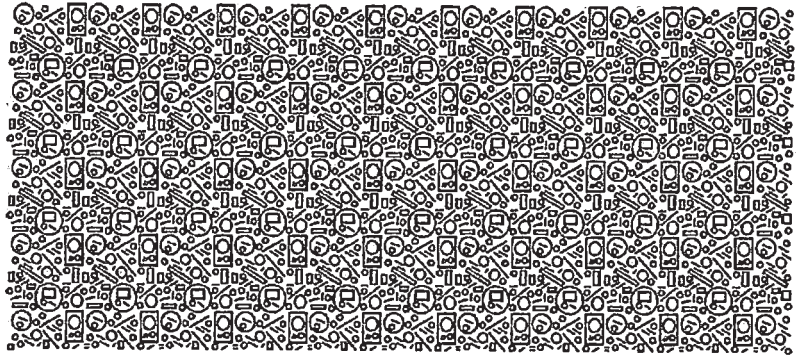
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
11 Apr	2020 OPENING BALANCE			\$21,119.90 CR
30 Apr	Transfer to other Bank NetBank 2019 audit bill	528.00		\$20,591.90 CR
30 Apr	Transfer to other Bank NetBank 2019 smsf bill	2,420.00		\$18,171.90 CR
01 May	Account Fee	10.00		\$18,161.90 CR
01 May	Direct Credit 301500 Property Managem RENT PAYMENT		2,533.92	\$20,695.82 CR
04 May	Transfer to other Bank NetBank Loan Repayment	1,000.00		\$19,695.82 CR
08 May	Direct Credit 501203 AUTOMATIC DATA P ADP202005081772024		1,872.33	\$21,568.15 CR
21 May	TAX OFFICE PAYMENTS NetBank BPAY 75556 551009405641234421 SMSF tax	1,366.00		\$20,202.15 CR
01 Jun	Account Fee	10.00		\$20,192.15 CR
01 Jun	Direct Credit 301500 Property Managem RENT PAYMENT		1,914.34	\$22,106.49 CR
03 Jun	Transfer to CBA A/c NetBank Jenny lump sum wdl	3,000.00		\$19,106.49 CR



Account Number

06 4451 10438283



2019
2020

Date	Transaction	Debit	Credit	Balance			
04 Jun	Transfer to other Bank NetBank Loan Repayment	1,000.00		\$18,106.49 CR			
05 Jun	Transfer from JENNIFER COURTNE NetBank Spouse contributio		3,000.00	\$21,106.49 CR			
07 Jun	UNITYWATER NetBank BPAY 130393 0998167621 Water rates bill	339.73		\$20,766.76 CR			
07 Jun	DEFT PAYMENTS NetBank BPAY 96503 27299473210000000589 Body corp fees	485.36		\$20,281.40 CR			
30 Jun	Direct Credit 301500 Property Managem RENT PAYMENT		1,835.34	\$22,116.74 CR			
01 Jul	Account Fee	10.00		\$22,106.74 CR			
04 Jul	Transfer to other Bank NetBank Loan Repayment	1,000.00		\$21,106.74 CR			
08 Jul	Audit Shield NetBank BPAY 253575 404251204791420 Audit shield	320.00		\$20,786.74 CR			
10 Jul 2020	CLOSING BALANCE			\$20,786.74 CR			
Opening balance		-	Total debits	+	Total credits	=	Closing balance
\$21,119.90 CR			\$11,489.09		\$11,155.93		\$20,786.74 CR

Transaction Summary during 1st April 2020 to 30th June 2020							
Transaction Type	01 Apr to 30 Apr	01 May to 31 May	01 Jun to 30 Jun	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$0.00	\$0.00

33400 - Depreciation

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
65 Viola Square11	Hot Water Systems	\$134.43	\$161.31	(16.66)%
65 Viola Square16	Borrowing Expenses	\$962.00	\$962.00	0%
65 Viola Square4	Ceiling Fans	\$187.22	\$299.55	(37.5)%
65 Viola Square6	Hot Plates	\$106.39	\$170.23	(37.5)%
65 Viola Square5	Oven	\$136.44	\$163.71	(16.66)%
65 Viola Square3	Lighting Consumables	\$85.83	\$137.32	(37.5)%
65 Viola Square2	Split System Air Conditioning Units	\$500.70	\$625.87	(20)%
65 Viola Square13	Blinds	\$292.06	\$467.30	(37.5)%
65 Viola Square9	Automatic Garage Door Motor including Controls	\$71.54	\$114.47	(37.5)%
65 Viola Square14	Ceiling Exhaust Fans	\$62.36	\$99.77	(37.5)%
65 Viola Square8	Dishwasher	\$133.85	\$167.31	(20)%
65 Viola Square7	Canopy Rangehood	\$109.04	\$130.83	(16.66)%
65 Viola Square17	65 Viola Square, Construction Costs	\$5,790.33	\$5,790.33	0%
65 Viola Square10	Smoke Detectors	\$81.89	\$131.01	(37.49)%
65 Viola Square18	65 Viola Square, Common Property Construction Costs	\$351.15	\$351.15	0%
65 Viola Square12	Carpets	\$329.23	\$411.54	(20)%

TOTAL	CY Balance	LY Balance
	\$9,334.46	\$10,183.70

Supporting Documents

- Depreciation Schedule Report [Report](#)

Standard Checklist

- Attach Depreciation Schedule

A & J Superannuation Fund

Depreciation Schedule

For The Period 01 July 2019 - 30 June 2020

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments			Depreciation			Closing Written Down Value	
				Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation ¹	Method	Rate	Calculated Depreciation ²		Posted Depreciation ³
Other Assets											
Borrowing Expenses											
	07/09/2016	4,810.00	2,104.58			4,810.00	Prime Cost	20.00 %	962.00	962.00	1,142.58
		4,810.00	2,104.58			4,810.00				962.00	1,142.58
Plant and Equipment (at written down value) - Unitised											
Automatic Garage Door Motor including Controls											
	07/09/2016	601.00	190.78			190.78	Low Value Pool	37.50 %	71.54	71.54	119.24
Blinds											
	07/09/2016	2,454.00	778.83			778.83	Low Value Pool	37.50 %	292.06	292.06	486.77
Canopy Rangehood											
	07/09/2016	1,090.00	654.48			654.48	Diminishing Value	16.66 %	109.04	109.04	545.44
Carpets											
	07/09/2016	3,072.00	1,646.14			1,646.14	Diminishing Value	20.00 %	329.23	329.23	1,316.91
Ceiling Exhaust Fans											
	07/09/2016	524.00	166.29			166.29	Low Value Pool	37.50 %	62.36	62.36	103.93
Ceiling Fans											
	07/09/2016	1,573.00	499.26			499.26	Low Value Pool	37.50 %	187.22	187.22	312.04
Dishwasher											
	07/09/2016	1,249.00	669.25			669.25	Diminishing Value	20.00 %	133.85	133.85	535.40
Hot Plates											
	07/09/2016	894.00	283.71			283.71	Low Value Pool	37.50 %	106.39	106.39	177.32

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments			Depreciation			Closing Written Down Value	
				Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation ¹	Method	Rate	Calculated Depreciation ²		Posted Depreciation ³
Hot Water Systems											
	07/09/2016	1,344.00	806.93			806.93	Diminishing Value	16.66 %	134.43	134.43	672.50
Lighting Consumables											
	07/09/2016	721.00	228.87			228.87	Low Value Pool	37.50 %	85.83	85.83	143.04
Oven											
	07/09/2016	1,364.00	818.95			818.95	Diminishing Value	16.66 %	136.44	136.44	682.51
Smoke Detectors											
	07/09/2016	688.00	218.36			218.36	Low Value Pool	37.50 %	81.89	81.89	136.48
Split System Air Conditioning Units											
	07/09/2016	4,672.00	2,503.49			2,503.49	Diminishing Value	20.00 %	500.70	500.70	2,002.79
		20,246.00	9,465.34			9,465.34				2,230.98	7,234.37
Real Estate Properties (Australian - Residential)											
65 Viola Square, Common Property Construction Costs											
	07/09/2016	14,046.00	13,058.00			14,046.00	Prime Cost	2.50 %	351.15	351.15	12,706.85
65 Viola Square, Construction Costs											
	07/09/2016	231,613.00	215,320.74			231,613.00	Prime Cost	2.50 %	5,790.33	5,790.33	209,530.41
		245,659.00	228,378.74			245,659.00				6,141.48	222,237.26
		270,715.00	239,948.66			259,934.34				9,334.46	230,614.21

¹ Amounts have been pro rated based on number of days in the year

² Depreciation calculated as per depreciation method

³ Depreciation amounts posted to the ledger

41930 - Property Expenses - Agents Management Fees

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
65 Viola Square	65 Viola Square, Peregian Springs	\$2,543.09	\$2,158.86	17.8%
TOTAL		CY Balance	LY Balance	
		\$2,543.09	\$2,158.86	

Supporting Documents

- General Ledger [Report](#)
- EXP Rental RE Annual Summary 01-07-19 to 30-06-20.pdf [65 Viola Square](#)

Standard Checklist

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

A & J Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Agents Management Fees (41930)					
65 Viola Square, Peregian Springs (65 Viola Square)					
30/06/2020	Being to gross up Rent Received by Expenses deducted from Rental Income by Agent		1,905.09		1,905.09 DR
30/06/2020	Being to gross up Rent Received by Expenses deducted from Rental Income by Agent		572.00		2,477.09 DR
30/06/2020	Being to gross up Rent Received by Expenses deducted from Rental Income by Agent		66.00		2,543.09 DR
			2,543.09		2,543.09 DR
Total Debits:	2,543.09				
Total Credits:	0.00				



Income & Expenditure Summary

Andrew & Jennifer Courtney-Pratt

Date 1/07/2019 to 30/06/2020

From Statement: 29 (30/06/2019)
To Statement: 40 (30/06/2020)

A&J Future Fund Pty Ltd as TTE (ID: 693)

	Debit	Credit	Total
Opening Balance			\$0.00
Owner Contributions			\$0.00

Residential Properties

65 Viola Sq, Peregian Springs, qld 4573

Property Income

Residential Rent	\$0.00	\$24,741.43	\$24,741.43
Water Rates	\$0.00	\$428.10	\$428.10
	\$0.00	\$25,169.53	\$25,169.53
			<i>(GST Total: \$0.00)</i>

Property Expenses

Administration Fee	\$60.00	\$0.00	\$60.00
+ GST	\$6.00	\$0.00	\$6.00
Fire Protection	\$71.82	\$0.00	\$71.82
+ GST	\$7.18	\$0.00	\$7.18
Letting Fee	\$520.00	\$0.00	\$520.00
+ GST	\$52.00	\$0.00	\$52.00
Residential Management Fee	\$1,731.90	\$0.00	\$1,731.90
+ GST	\$173.19	\$0.00	\$173.19
	\$2,622.09	\$0.00	\$2,622.09
			<i>(GST Total: \$238.37)</i>

PROPERTY BALANCE: \$22,547.44

(GST Balance: -\$238.37)

Ownership Expenses & Payments

Owner Expenses

	\$0.00	\$0.00	\$0.00
--	--------	--------	--------

Report shows all transactions reported on statements created within reporting period.



onlineproperty
sales & rentals

Income & Expenditure Summary

(GST Total: \$0.00)

Owner Payments

AJCP Investment Pty Ltd ITF A&J Superannuation Fund

\$22,547.44

\$22,547.44

CLOSING BALANCE: \$0.00

Report shows all transactions reported on statements created within reporting period.



Online Property Sales Pty Ltd ABN 21 989 042 838
Corp. Licence Number: 4305974 Licensee Name & Number: Carissa Spicer 3491949

Need help? Chat with us

Generated on 1/07/2020 7:00 AM
Page 2 of 2

41960 - Property Expenses - Council Rates

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
65 Viola Square	65 Viola Square, Peregian Springs	\$1,959.70	\$1,903.60	2.95%
TOTAL		CY Balance	LY Balance	
		\$1,959.70	\$1,903.60	

Supporting Documents

- General Ledger [Report](#)
- EXP Rental Council Rates 01-07-19 to 31-12-19.pdf [65 Viola Square](#)
- EXP Rental Council Rates 01-01-20 to 30-06-20.pdf [65 Viola Square](#)

Standard Checklist

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

A & J Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Council Rates (41960)					
65 Viola Square, Peregian Springs (65 Viola Square)					
25/07/2019	NETBANK BPAY SUNSHINE COAST CNCL		979.85		979.85 DR
22/01/2020	NETBANK BPAY SUNSHINE COAST CNCL		979.85		1,959.70 DR
			1,959.70		1,959.70 DR

Total Debits: 1,959.70

Total Credits: 0.00

HALF YEARLY RATE NOTICE FOR PERIOD

1 July 2019 to 31 December 2019

ISSUE DATE 23 July 2019
 PROPERTY NO. **248689**
 VALUATION \$34,020
 PAYMENT REFERENCE NO. 101442837
 DUE DATE FOR PAYMENT **23 August 2019**

NET AMOUNT PAYABLE \$979.85



043352 041

 A & J FUTURE FUND PTY LTD TTE
 2 CUTHERO CT
 HIGHLAND PARK QLD 4211

PROPERTY LOCATION: North East Village Ridges, 65 Viola Sq PEREGIAN SPRINGS QLD 4573
PROPERTY DESCRIPTION: Lot 3404 SP 264896 - North East Village Ridges PEREGIAN SPRINGS QLD 4573 -
 Contribution Entitlement = 10/1610 - Interest Entitlement = 360/68868

RATES AND CHARGES	UNITS	RATE CHARGED	AMOUNT
General Rate - Category 16		Minimum Rate =	747.00
Waste Bin - 240 Litre	1 x	\$298.60 x .5 =	149.30
Heritage Levy	1 x	\$13.00 x .5 =	6.50
Environment Levy	1 x	\$76.00 x .5 =	38.00
Transport Levy	1 x	\$44.00 x .5 =	22.00
State Emergency Management Levy: Class D Group 2	1 x	\$108.80 x .5 =	54.40
TOTAL:			\$1,017.20
Discount - (only if paid by 23 August 2019):			\$37.35-
Net amount Payable:			\$979.85

Please refer to the enclosed Schedule of Rates to ensure that your property is in the correct general rate category, in particular the **Transitory Accommodation** rating categories. It is the property owner's responsibility to confirm all rates and charges are correct.

PAYMENT OPTIONS

PROPERTY NO. 248689 A & J FUTURE FUND PTY LTD TTE	GROSS 1,017.20	DISCOUNT 37.35-	NET AMOUNT PAYABLE 979.85	DUE DATE 23 August 2019
---	-------------------	--------------------	------------------------------	-----------------------------------

BPAY
Bill Code: 18259
Ref: 101442837

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

Post Billpay
 Pay in Person at any Post Office, Credit Card not accepted.



*214 101442837

Pay using your smartphone
 Download the Sniip App and scan the code to pay now.





DIRECT DEBIT
 If you wish to pay your rates by direct debit please contact Council for further information.

Telephone
 Credit Card by Phone
 Phone 13 18 16 and follow the prompts
 Billpay Code: 0214
 Ref: 1 0144 2837
 MasterCard & Visa accepted

Internet
 Go to www.sunshinecoast.qld.gov.au, click on 'Pay and Apply' and follow the prompts
 Ref: 1 0144 2837
 MasterCard & Visa accepted

706SC-P0088_v4
 706SC10_Under7_L_72/043352/046835/13

IMPORTANT INFORMATION – PLEASE READ CAREFULLY

Notice is hereby given that rates and charges levied by the Sunshine Coast Regional Council, by the virtue of the "Local Government Act" and amendments thereto, on land described on the front of this Rate Notice for the period stated (and Arrears of rates and charges, with Interest if any), are now due, and hereby required to be paid by the due date of this Notice.

It is the property owner's responsibility to confirm that all rates and charges are correct at the time of issue of the Rate Notice. Adjustments to rates and charges levied in prior financial years will only be done in exceptional circumstances. To ensure that your property is in the correct general rate category please refer to the enclosed Schedule of Rates, which has descriptions of all differential general rate categories for the Sunshine Coast Council. Please note the **Transitory Accommodation** rating categories apply where a property is offered or available for holiday rental letting, typically for period/s less than 28 consecutive days at any one time. If you have queries about other rates and charges please refer to the current Revenue Statement, available on Council's website, or contact Council's Customer Service Centre for more information.

CHANGE OF ADDRESS: Council requires notification of any change of postal address from ratepayers. When notifying Council in writing, you must state your full name and all property numbers to which the change applies.

INTEREST: From 1 July 2019 to 30 June 2020 interest charges of 9.83% per annum, compounding daily, will apply to overdue rates and charges.

MYCOUNCIL: Register online with MyCouncil - a secure gateway to some of council's services such as access to view or pay your rates account, receive your rates notice by email and much more. Find MyCouncil on council's website www.sunshinecoast.qld.gov.au

ON TIME PAYMENT DISCOUNT: Discount is only allowed where ALL rates and charges are paid in FULL by the DUE DATE of this Notice.

Please note: if you make your rate payment on the due date after your financial institution's cut off time, the payment will be processed the following business day. This may result in loss of discount. If you are unsure of your internet or phone banking cut-off times please contact your financial institution directly.

PAYMENT ARRANGEMENTS: There are a number of payment arrangement options available if you cannot make payment in full by the due date of this notice. These payment arrangement options can be found by visiting Council's website at www.sunshinecoast.qld.gov.au or alternatively by contacting Council's Customer Service Centre.

PENSION CONCESSION: If you hold a Pensioner Concession Card or Veteran Affairs Gold Card and own a property which is your principal place of residence you may be entitled to State and Council funded concessions on your Council rates. Please visit Council's website at www.sunshinecoast.qld.gov.au or contact Council's Customer Service Centre for more information.

PROPERTY SALES/NEW OWNERS: If you have sold this property please forward this Rate Notice onto the new owner OR return it to Council. A penalty can apply if notification of a sale is not provided to the Department of Natural Resources, Mines and Energy or to Council within 30 days of the settlement.

RATE RECOVERY PROCESS: Where rates and charges remain outstanding after the due date, interest will be charged and a Rate Reminder Notice will be issued requesting payment. Where rates and charges remain unpaid after the reminder period, further recovery action will be commenced.

Debt recovery action can include but is not limited to the referral to an external debt recovery agent. In accordance with Section 134 of the *Local Government Regulation 2012* Council may also undertake court proceedings to recover overdue rates and charges.

LEGAL AND PROFESSIONAL COSTS: Where a "Claim" and "Statement of Claim" has been filed with the Magistrates Court for the recovery of overdue rates and charges, Legal and Professional Costs are incurred. Non payment of Legal and Professional Costs does not affect discount. Legal and Professional costs are not considered overdue rates and charges until judgment has been entered.

STATE WASTE LEVY: State Government has paid the amount of \$8,986,922 to Council to mitigate the impact of the Queensland Waste Levy on households.

STATE EMERGENCY MANAGEMENT LEVY: This Levy is a State Government charge, levied in accordance with the *Fire and Emergency Service Act 1990*, and supporting regulations. Please refer to these documents for full details of property classification and contribution amounts.

VALUATIONS: The valuation used for rating purposes is provided by the Department of Natural Resources, Mines and Energy (DNRME). Should you have any questions relating to the level or determination of your valuation please direct your enquiries to DNRME, Level 1, 9-13 Mill Street Nambour QLD 4560 Ph: (07) 5451 2227.

OTHER PAYMENT OPTIONS:



By Mail
Post your cheque (must include the remittance advice with barcode) to Sunshine Coast Regional Council

Locked Bag 72
Sunshine Coast Mail Centre, Q 4560



Pay in Person
at any Council Office -
8.30am to 4.30pm weekdays

Caloundra
1 Omrah Avenue

Maroochydore
10 First Avenue

Nambour
Cnr Currie and Bury Street



Sunshine Coast Council cares
about the environment.
This notice has been produced using
Australian made carbon neutral paper.



Receipt

Receipt number

N072592321874

Amount

\$979.85

From

Business Trans Acct

06 4451 1043 8283

Rates bill

To

Council Rates

SUNSHINE COAST REGIONAL COUNCIL

Biller Code: 18259

Ref: 101442837

When

Thursday 25 Jul 2019 at 4:53pm Sydney/Melbourne time

[Tools & calculators](#) [Find a branch](#) [Financial assistance](#) [Contact us](#)

[Important information](#) [Privacy](#) [Cookies](#) [Terms of use](#)

© 2019 Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945



043437 041

 A & J FUTURE FUND PTY LTD TTE
 2 CUTHERO CT
 HIGHLAND PARK QLD 4211

HALF YEARLY RATE NOTICE FOR PERIOD	
1 January 2020 to 30 June 2020	
ISSUE DATE	21 January 2020
PROPERTY NO.	248689
VALUATION	\$36,198
PAYMENT REFERENCE NO.	101442837
DUE DATE FOR PAYMENT	21 February 2020
NET AMOUNT PAYABLE	\$979.85


PROPERTY LOCATION: North East Village Ridges, 65 Viola Sq PEREGIAN SPRINGS QLD 4573
PROPERTY DESCRIPTION: Lot 3404 SP 264896 - North East Village Ridges PEREGIAN SPRINGS QLD 4573 - Contribution Entitlement = 10/16:10 - Interest Entitlement = 360/68868 -

RATES AND CHARGES	UNITS	RATE CHARGED	AMOUNT
General Rate - Category 16		Minimum Rate =	747.00
Waste Bin - 240 Litre	1 x	\$298.60 x .5 =	149.30
Heritage Levy	1 x	\$13.00 x .5 =	6.50
Environment Levy	1 x	\$76.00 x .5 =	38.00
Transport Levy	1 x	\$44.00 x .5 =	22.00
State Emergency Management Levy: Class D Group 2	1 x	\$108.80 x .5 =	54.40
TOTAL:			\$1,017.20
Discount - (only if paid by 21 February 2020):			\$37.35-
Net amount Payable:			\$979.85

Please refer to the enclosed Schedule of Rates to ensure that your property is in the correct general rate category, in particular the **Transitory Accommodation** rating categories. It is the property owner's responsibility to confirm all rates and charges are correct.

PAYMENT OPTIONS

PROPERTY NO.	GROSS	DISCOUNT	NET AMOUNT PAYABLE	DUE DATE
248689	1,017.20	37.35-	979.85	21 February 2020
A & J FUTURE FUND PTY LTD TTE				



Bill Code: 18259
Ref: 101442837

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




Post Billpay
 Pay in Person at any Post Office, Credit Card not accepted.




*214 101442837

Pay using your smartphone
 Download the Sniip App and scan the code to pay now.




 If you wish to pay your rates by direct debit please contact Council for further information.

 **Credit Card by Phone**
 Phone 13 18 16 and follow the prompts
Billpay Code: 0214
Ref: 1 0144 2837
 MasterCard & Visa accepted

Internet
 Go to www.sunshinecoast.qld.gov.au, click on 'Pay and Apply' and follow the prompts
Ref: 1 0144 2837
 MasterCard & Visa accepted

706SC10 Under7_1_8704543704694712 706SCP0093_V1

IMPORTANT INFORMATION – PLEASE READ CAREFULLY

Notice is hereby given that rates and charges levied by the Sunshine Coast Regional Council, by the virtue of the "Local Government Act" and amendments thereto, on land described on the front of this Rate Notice for the period stated (and Arrears of rates and charges, with interest if any), are now due, and hereby required to be paid by the due date of this Notice.

It is the property owner's responsibility to confirm that all rates and charges are correct at the time of issue of the Rate Notice. Adjustments to rates and charges levied in prior financial years will only be done in exceptional circumstances. To ensure that your property is in the correct general rate category please refer to the enclosed Schedule of Rates, which has descriptions of all differential general rate categories for the Sunshine Coast Council. Please note the **Transitory Accommodation** rating categories apply where a property is offered or available for holiday rental letting, typically for period/s less than 28 consecutive days at any one time. If you have queries about other rates and charges please refer to the current Revenue Statement, available on Council's website, or contact Council's Customer Service Centre for more information.

CHANGE OF ADDRESS: Council requires notification of any change of postal address from ratepayers. When notifying Council in writing, you must state your full name and all property numbers to which the change applies.

INTEREST: From 1 July 2019 to 30 June 2020 interest charges of 9.83% per annum, compounding daily, will apply to overdue rates and charges.

MYCOUNCIL: Register online with MyCouncil - a secure gateway to some of council's services such as access to view or pay your rates account, receive your rates notice by email and much more. Find MyCouncil on council's website www.sunshinecoast.qld.gov.au

ON TIME PAYMENT DISCOUNT: Discount is only allowed where ALL rates and charges are paid in FULL by the DUE DATE of this Notice.

Please note: if you make your rate payment on the due date after your financial institution's cut off time, the payment will be processed the following business day. This may result in loss of discount. If you are unsure of your internet or phone banking cut-off times please contact your financial institution directly.

PAYMENT ARRANGEMENTS: There are a number of payment arrangement options available if you cannot make payment in full by the due date of this notice. These payment arrangement options can be found by visiting Council's website at www.sunshinecoast.qld.gov.au or alternatively by contacting Council's Customer Service Centre. It is recommended that arrangements are established prior to the due date shown on the rate notice.

PENSION CONCESSION: If you hold a Pensioner Concession Card or Veteran Affairs Gold Card and own a property which is your principal place of residence you may be entitled to State and Council funded concessions on your Council rates. Please visit Council's website at www.sunshinecoast.qld.gov.au or contact Council's Customer Service Centre for more information.

PROPERTY SALES/NEW OWNERS: If you have sold this property please forward this Rate Notice onto the new owner OR return it to Council. A penalty can apply if notification of a sale is not provided to the Department of Natural Resources, Mines and Energy or to Council within 30 days of the settlement.

RATE RECOVERY PROCESS: Where rates and charges remain outstanding after the due date, interest will be charged and a Rate Reminder Notice will be issued requesting payment. Where rates and charges remain unpaid after the reminder period, further recovery action will be commenced.

Debt recovery action can include but is not limited to the referral to an external debt recovery agent. In accordance with Section 134 of the *Local Government Regulation 2012* Council may also undertake court proceedings to recover overdue rates and charges.

LEGAL AND PROFESSIONAL COSTS: Where a "Claim" and "Statement of Claim" has been filed with the Magistrates Court for the recovery of overdue rates and charges, Legal and Professional Costs are incurred. Non payment of Legal and Professional Costs does not affect discount. Legal and Professional costs are not considered overdue rates and charges until judgment has been entered.

STATE WASTE LEVY: State Government has paid the amount of \$8,986,922 to Council to mitigate the impact of the Queensland Waste Levy on households.

STATE EMERGENCY MANAGEMENT LEVY: This Levy is a State Government charge, levied in accordance with the *Fire and Emergency Service Act 1990*, and supporting regulations. Please refer to these documents for full details of property classification and contribution amounts.

VALUATIONS: The valuation used for rating purposes is provided by the Department of Natural Resources, Mines and Energy (DNRME). Should you have any questions relating to the level or determination of your valuation please direct your enquiries to DNRME, Level 1, 9-13 Mill Street Nambour QLD 4560 Ph: (07) 5451 2227.

OTHER PAYMENT OPTIONS:



By Mail
Post your cheque (**must include the remittance advice with barcode**) to Sunshine Coast Regional Council

Locked Bag 72
Sunshine Coast Mail Centre, Q 4560



Pay in Person
at any Council Office -
8.30am to 4.30pm weekdays

Caloundra
1 Omrah Avenue

Maroochydore
10 First Avenue

Nambour
Cnr Currie and Bury Street



Sunshine Coast Council cares
about the environment.
This notice has been produced using
Australian made carbon neutral paper.



Receipt

Receipt number
N012200441489

Amount
\$979.85

From
Business Trans Acct
06 4451 1043 8283
Council Rates

To
Council Rates
SUNSHINE COAST REGIONAL COUNCIL

Biller Code: 18259
Ref: 101442837

When
Wednesday 22 Jan 2020 at 3:56pm Sydney/Melbourne time

[Tools & calculators](#) [Find a branch](#) [Financial assistance](#) [Contact us](#)

[Important information](#) [Privacy](#) [Cookies](#) [Terms of use](#)

© 2020 Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945

41980 - Property Expenses - Insurance Premium

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
65 Viola Square	65 Viola Square, Peregian Springs	\$1,317.67	\$1,264.72	4.19%
TOTAL		CY Balance	LY Balance	
		\$1,317.67	\$1,264.72	

Supporting Documents

- General Ledger [Report](#)
- EXP Rental Landlord Insurance.pdf [65 Viola Square](#)
- EXP Rental Home Insurance 07-09-19 to 07-09-20.pdf [65 Viola Square](#)

Standard Checklist

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

A & J Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Insurance Premium (41980)					
65 Viola Square, Peregian Springs (65 Viola Square)					
01/08/2019	NETBANK BPAY TERRI SCHEER		349.00		349.00 DR
13/08/2019	NETBANK BPAY SHANNONS INSURANCE		968.67		1,317.67 DR
			1,317.67		1,317.67 DR

Total Debits: 1,317.67

Total Credits: 0.00

Policy Schedule

Landlord Preferred Policy

To sign up to receive your policy documents electronically please visit terriscbeer.com.au/paperless



041

AJCP Super Fund Pty Ltd
2 Cuthero Court
HIGHLAND PARK QLD 4211

19 July 2019

POLICY NUMBER: TS0685216LPP

AMOUNT DUE: \$ 349.00

Insured: AJCP Super Fund Pty Ltd

Insured Address: 65 Viola Square, PEREGIAN SPRINGS QLD 4573

Premium Type

Renewal

Sum Insured

Contents/Building	\$60,000
Liability to Other	\$20,000,000
Weekly rent	Up to \$1,000

Expiry Date

4.00pm 07/09/2019. We invite you to renew your policy until 4.00pm 07/09/2020

Managing Agent

Online Property Sales

Excess per claim

Loss of rent	\$0
Add. benefits in Sect 1, Liability and Tax audit	\$0
Tenant damage	\$500
Scorching or pet damage	\$250
Earthquake or Tsunami	\$200
Other claims	\$100

Property Details

The land size is less than 2 acres.

Annual Premium \$349.00

If the information shown is incorrect, please call to advise us.

Insurer: AAI Limited ABN 48 005 297 807 AFSL 230859

Last year's annual premium \$336.00
Change on last year 3.9 %

Please turn over for important policy information

Special Conditions

This document will be a tax invoice for GST when you make payment

Payment Slip for: AJCP Super Fund Pty Ltd - 65 Viola Square, PEREGIAN SPRINGS QLD 4573

Amount Payable

\$349.00

Due Date

07/09/2019

Policy Number

TS0685216LPP

Payment Reference No

706852167

Payment Options



By Phone: call us on 1800 804 016, with your Visa or Mastercard, using the Payment Reference No.



Billor Code: 63461

Ref: 706852167



Telephone & Internet Banking - BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. To use the **QR code**, use the reader within your mobile banking app. More info: www.bpay.com.au

TS00033 01/03/14 A

Insured details

What you have told us:

This document sets out the information that we have relied on to decide whether to renew your policy and on what terms.

If any of this information has changed, or is incorrect, please contact us on the contact details set out in this document. See your duty of disclosure for further details of your obligations.

You have told us that you and anyone to be insured under the policy:

- have not had an insurer decline insurance, decline renewal on a policy or had special terms or conditions imposed on insurance
- have not, during the past 5 years, had 3 or more claims under a landlord or home and contents insurance policy or made a claim of more than \$5,000
- have not been convicted of theft or fraud in the last 5 years
- are not aware of any existing circumstances which may lead to a claim under this policy.

Your Duty of Disclosure

Before you renew this contract of insurance, you have a duty of disclosure under the Insurance Contracts Act 1984.

If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed or is incorrect. If we do this, please advise us about any change or tell us that there is no change.

If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

You have this duty until we agree to renew the contract.

If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Privacy

We appreciate privacy is important to you. We are committed to protecting your personal information. For further information, please refer to our Privacy Statement and Suncorp Group Privacy Policy by visiting terriscbeer.com.au/privacy or call us on 1800 804 016.

Premium Details

Why your premium may change

Each time you renew your insurance, your premium is likely to change, even if your personal circumstances have not. There are many factors that may change your premium in any given year, examples include the amount your assets are insured for, your claims history, more accurate data, our claims experience and changes to repair/replacement costs. Your premium may also be impacted by changes to discounts.

The premium comparison has been included to assist you in understanding the changes to your premium, including the impact of any taxes and charges. The premium shown includes any discounts.

Cover	Last year	This year
Contents/Building	\$60,000	\$60,000
Weekly rent	Up to \$1,000	Up to \$1,000
Premium	\$280.23	\$291.08
GST	\$28.02	\$29.11
Stamp Duty	\$27.74	\$28.82
Annual Premium (*)	\$336.00	\$349.00

* Please note that minor rounding may be present in your premium calculation.

When referring to an amount from 'last year' on this notice

If you have made a change to your policy in the last 12 months, when we refer to an amount from last year, it may not be the amount you paid. To provide a more useful comparison, we are showing you an amount for your cover as of your most recent change. The amount from last year has been provided for comparison purposes only and should not be used for tax purposes.

This is a Supplementary Product Disclosure Statement (SPDS) issued by AAI Limited ABN 48 005 297 807 AFSL No. 230859, trading as Vero Insurance.

This SPDS supplements the following Product Disclosure Statements (PDS's):

- ◆ Terri Scheer Landlord Preferred Policy Product Disclosure Statement and Policy Wording TS00005
- ◆ Terri Scheer Landlord Residential Building Insurance Policy Product Disclosure Statement and Policy Wording TS00012
- ◆ Terri Scheer Landlord Preferred Policy Self Managed Product Disclosure Statement and Policy Wording TS00067
- ◆ Terri Scheer Short Stay Policy Product Disclosure Statement and Policy Wording TS00016

all with a prepared date of 2 November 2017 and must be read together with the PDS and any other SPDS we have given you or may give you for the PDS.

The purpose of this SPDS is to update the information in the PDS for seeking an external review of a complaint due to a change to the relevant external dispute resolution scheme.

The Financial Ombudsman Service (FOS) Australia will no longer accept new disputes on and from 1 November 2018. The Australian Financial Complaints Authority (AFCA) will deal with all new financial service disputes, on and from this date.

Change to the PDS

On page 7 of all the above PDS's, replace '**Step 3. Seek review by an external service**' with the following:

Step 3. Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any decision AFCA makes is binding on us, provided you also accept the decision. You do not have to accept their decision and you have the option of seeking remedies elsewhere.

AFCA has authority to hear certain complaints. Contact AFCA to confirm if they can assist you.

You can contact AFCA:

- ◆ By phone: 1800 931 678
- ◆ By email: info@afca.org.au
- ◆ In writing: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
- ◆ By visiting: www.afca.org.au



Receipt

Receipt number
N080199279363

Amount
\$349.00

From
Business Trans Acct
06 4451 1043 8283

To
Landlord Insurance
TERRI SCHEER INSURANCE PTY LTD

Biller Code: 63461
Ref: 706852167

When
Thursday 01 Aug 2019 at 10:58am Sydney/Melbourne time

[Tools & calculators](#) [Find a branch](#) [Financial assistance](#) [Contact us](#)

[Important information](#) [Privacy](#) [Cookies](#) [Terms of use](#)

© 2019 Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945

Home Insurance Your Renewal Certificate



SHARE THE PASSION

Ph: 13 46 46 Web: shannons.com.au
Fax: 1300 135 335
Claims Fax: 1300 794 662
State Branch: Unit 5B, 305 Montague Road West End QLD 4101



MR ANDREW COURTNEY-PRATT

2 CUTHERO CT
HIGHLAND PARK QLD 4211

Policy Number

SHH010175443

Period of Insurance

07 Sep 2019 to 07 Sep 2020

6 August 2019

Dear Mr Andrew Courtney-Pratt,

We are pleased to invite you to renew your Home Insurance. Your current policy expires at 3.59pm on 7 Sep 2019.

Shannons enjoys a special relationship with motoring enthusiasts, and our dedicated team is in place to offer you a knowledgeable and personalised service. Please find enclosed your certificate showing policy details for the new period of insurance. Please read the certificate including the Duty of Disclosure section carefully. If any of the details shown on your certificate are incorrect or there is information you need to tell us, please call us on 13 46 46.

You must pay the premium by the due date to be insured.

If you have any questions, please call 13 46 46.

Thank you for insuring with Shannons – Insurance for motoring enthusiasts.

Total Amount Payable	\$ 968.67
Last Year's Annual Premium	\$ 928.72
Change on Last Year*	4.3%

When referring to an amount from 'last year' on this notice

If you have made a change to your policy in the last 12 months, when we refer to an amount from last year, it may not be the amount you paid. To provide a more useful comparison, we are showing you an amount for your cover as of your most recent change.

*Why your premium may change

Each year your premium is likely to change even if your personal circumstances haven't. Factors like the number of claims we experience, improved data and changes to the cost of running our business can impact your premium. Your premium may also be impacted by changes to discounts.

For more information please visit www.shannons.com.au/premium

To ensure cover please pay by 07 Sep 2019



Page 1 of 5

How to Pay

See over for annual payment methods



Direct Debit - no hassle payment

Automatic instalments from your nominated debit or credit card account.

Call 13 46 46 to arrange today

Monthly Direct Debit	\$80.72	Quarterly Direct Debit	\$242.16
Half Yearly Direct Debit	\$484.33	Yearly Direct Debit	\$968.67

Policy Number

SHH010175443

Date Due: **07 Sep 2019**

Amount Due: **\$968.67**

This document will be a Tax invoice for GST when you have made your payment

Insurance issued by AAI Limited ABN 48 005 297 807 AFSL 230859. Shannons Pty Limited ABN 91 099 692 636 acts as an agent and authorised representative of AAI Limited.

Policy Number

SHH010175443



SHARE THE PASSION

Page 2 of 5

The premium comparison has been included to assist you in understanding the changes to your premium, including the impact of any taxes and charges. The premium shown includes any discounts.

	Sum Insured	Base Premium	FSL/ESL	GST	Stamp Duty	Total Premium
65 Viola Square, Peregian Springs 4573						
Last Year						
Your Home	\$352,800	\$774.58	\$0.00	\$77.46	\$76.68	\$928.72
This Year						
Your Home	\$370,400	\$807.90	\$0.00	\$80.79	\$79.98	\$968.67

The amount from last year has been provided for comparison purposes only and should not be used for tax purposes.

Policy Number

SHH010175443

Page 3 of 5



SHARE THE PASSION

■ Features of your Home Policy

- Cover for Fire, Storm, Theft and Vandalism
- Loss of rent caused by tenant default (limits and conditions apply)*
- Malicious damage caused by tenants or their visitors (up to \$25,000)*
- Legal costs to recover unpaid rent (up to \$5,000)
- Pay your premiums by instalments

*Only applies when your home is tenanted under a rental agreement (but not a short term accommodation booking arrangement). Conditions, limits and exclusions apply. Refer to the Product Disclosure Statement for full details.

Manage your policies & claims online

Shannons easy, secure & convenient tools allow you to:

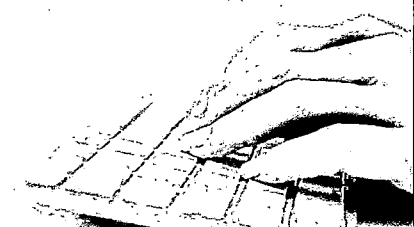
POLICY

- ✓ Update contact details
- ✓ Make a payment
- ✓ View your policies
- ✓ Download documents

CLAIMS

- ✓ Make a claim
- ✓ Track your claim progress
- ✓ Pay excess
- ✓ Book vehicle assessment

GO TO SHANNONS.COM.AU/INSURANCE/ONLINE-SERVICES TO LOGIN



Date Paid: _____ Reference Number: _____ Amount Due: **\$968.67** Date Due: **07 Sep 2019**



How to Pay

Please note, Shannons are no longer able to take cash payments at Shannons Branches. Please select an alternative payment method:



Pay by Phone - 1300 660 046

Simply call with your Mastercard or Visa card details ready for this 24-hour automated service.



Pay by Mail

Send this slip with your cheque made payable to: Shannons Pty Limited
GPO Box 4328, Sydney NSW 2001



Pay by Web - shannons.com.au

Go online with your Mastercard or Visa card details ready for secure internet payments.



Billers Code: 51839
Ref No: 010175443

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



Australia Post

Present this notice intact, with your payment at any Australia Post office.



*2489 SHH010175443 07092019

217SH1DL SURFACEZ24156FR-E3532 ST7982 135963

Policy Number

SHH010175443

Page 4 of 5



SHARE THE PASSION

Home Insurance for the Motoring Enthusiast

Shannons offer a unique Home & Contents Insurance policy designed for motoring enthusiasts.

- You'll be eligible for our multi-policy discount of up to 10%
- \$10,000 Enthusiast Insurance cover for your automotive memorabilia, collectibles, motor spare parts, and tools
- No extra charge for flood cover or electrical motor burnout
- Pay by the month at no extra cost

CALL 13 46 46 NOW FOR A QUOTE



About You

Insured Name:

Mr Andrew Courtney-Pratt

Period of Insurance:

7 September 2019 at 4:00pm EST to 7 September 2020 at 3:59 PM EST

Home Phone:

07 55782515

Mobile:

0417 242 388

Email:

ajcourt88@bigpond.com

Prior Claims:

MOTOR BURNOUT

NATURAL HAZARD

ACCIDENTAL LOSS OR DAMAGE

Your Privacy

We appreciate privacy is important to you. Shannons is committed to protecting your personal information. For further information, please refer to our customer privacy statement by visiting www.shannons.com.au/privacy or call us on 13 46 46.

What you have told us

This document sets out the information that we have relied on to decide whether to renew your policy and on what terms.

If any of this information has changed, or is incorrect, please contact us on the contact details set out in this document. See your duty of disclosure for further details of your obligations.

Insurance History

Cover has been provided on the basis of the following information which you have provided to us.

- No person covered under this policy has ever had insurance cancelled.
- No person covered under this policy has ever been refused insurance or had a policy declined.
- No person covered under this policy has been convicted of a criminal offence in the last 5 years.

Your Duty of Disclosure

Before you renew this contract of insurance, you have a duty of disclosure under the Insurance Contracts Act 1984.

If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed or is incorrect. If we do this, please advise us about any change or tell us that there is no change.

If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

You have this duty until we agree to renew the contract.

If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Policy Number

SHH010175443

Page 5 of 5



SHARE THE PASSION

Your Discounts

You have received our **Multi Policy Discount** of up to 10% on this policy.

If you have more than one vehicle currently insured on the same Shannons Motor Insurance Policy you will receive our **Multi Vehicle Discount**.

Your Premium

	Sum Insured	Premium	FSL/ESL	GST	Stamp Duty	Total Premium
Your Home	\$370,400	\$807.90	\$0.00	\$80.79	\$79.98	\$968.67
Total		\$807.90	\$0.00	\$80.79	\$79.98	\$968.67
Annual Amount						\$968.67
Monthly Amount						\$80.72

About Your Home

65 Viola Square , Peregian Springs 4573

Type of Cover	Sum Insured
Home	\$370,400
Contents	Not Taken
Legal Liability	\$20 million
Enthusiast Items Cover	Not Taken
Unspecified Personal Effects	Not Taken
Specified Personal Effects	Not Taken
Accidental Damage Cover	Not Taken

Refer to your Product Disclosure Statement for full details.

Excesses	Amount
Home	\$500

Interested Party
Westpac

About your Home

You have told us the following about your home:

- Your Home is not used for a business or trade.
- Your Home has security doors fitted to all external doors.
- Your Home is not undergoing renovation nor is it under construction.
- Your Home is in good condition.
- Your Home is not in a neighbourhood watch area.
- Your Home has no windows with keyed locks or grills.
- The construction type of Your Home is brick veneer.
- Your Home is an investment property.
- Your Home is described as a house.
- Your Home does not have a security alarm.
- Your Home has deadlocks fitted to all external doors.



2175HDL SURFACE24158PR E3532 S17983 135965-

SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT (SPDS)

This is a Supplementary Product Disclosure Statement (SPDS), issued by AAI Limited (AAI) 48 005 297 807, AFSL No. 230859. Shannons Pty Limited ABN 91 099 692 636 is an authorised representative (No. 239594) of AAI.

This SPDS supplements the **Shannons Home & Contents Insurance with Enthusiast Cover Product Disclosure Statement (the PDS)**, preparation date 5 September 2017 and must be read together with the PDS and any other SPDS we have given you or may give you for the PDS.

The purpose of this SPDS is to:

- update the late and overdue payment information under the 'Paying Your Premium' section;
- update the information in the PDS for seeking an external review of a complaint due to a change to the relevant external dispute complaint scheme.

WHAT ARE THE CHANGES?

1. On page 11 of the PDS, under the 'Paying Your Premium' section, replace the sub-headings "**Late annual payments**" and "**Overdue instalments**" and their subsequent information with the following:

LATE ANNUAL, HALF YEARLY AND QUARTERLY PAYMENTS

If you do not pay your premium by the due date we will give you a written notice of policy cancellation where we are required by law to do so.

OVERDUE MONTHLY INSTALMENTS

If you pay your premium by monthly instalments and your instalment is overdue, we can do one or both of the following:

- refuse to pay a claim if an instalment is **14** days (or more) overdue;
- cancel your policy if an instalment is **1** month (or more) overdue. We will notify you of the cancellation.

2. On page 112 under the '**How we will deal with a complaint**' section, replace the entire section "**Step 3. Seek review by an external service**" with the following:

Step 3. Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Any decision AFCA makes is binding on us, provided you also accept the decision. You do not have to accept their decision and you have the option of seeking remedies elsewhere.

AFCA has authority to hear certain complaints. Contact AFCA to confirm if they can assist you. You can contact AFCA:

By phone: 1800 931 678

By email: info@afca.org.au

In writing: Australian Financial Complaints Authority,
GPO Box 3, Melbourne, VIC 3001

By visiting: www.afca.org.au



217SHD.LSURFACE224168PP.E3632.S17984.195987-



Receipt

Receipt number
N081397606887

Amount
\$968.67

From
Business Trans Acct
06 4451 1043 8283
Insurance renewal

To
Shannons
AAI LIMITED. Shannons Pty Limited as Auth Rep

Biller Code: 51839
Ref: 010175443

When
Tuesday 13 Aug 2019 at 10:44am Sydney/Melbourne time

[Tools & calculators](#) [Find a branch](#) [Financial assistance](#) [Contact us](#)

[Important information](#) [Privacy](#) [Cookies](#) [Terms of use](#)

© 2019 Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945

42010 - Property Expenses - Interest on Loans

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
65 Viola Square	65 Viola Square, Peregian Springs	\$7,465.94	\$11,302.31	(33.94)%
TOTAL		CY Balance	LY Balance	
		\$7,465.94	\$11,302.31	

Supporting Documents

- General Ledger [Report](#)
- BANK Westpac Loan Ac 46-2643.pdf [65 Viola Square](#)

Standard Checklist

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

A & J Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Interest on Loans (42010)					
65 Viola Square, Peregian Springs (65 Viola Square)					
10/07/2019	Interest		860.26		860.26 DR
12/08/2019	Interest		781.34		1,641.60 DR
10/09/2019	Interest		655.38		2,296.98 DR
10/10/2019	Interest		723.87		3,020.85 DR
11/11/2019	Interest		744.07		3,764.92 DR
10/12/2019	Interest		661.30		4,426.22 DR
10/01/2020	Interest		697.29		5,123.51 DR
10/02/2020	Interest		538.48		5,661.99 DR
10/03/2020	Interest		459.96		6,121.95 DR
14/04/2020	Interest		521.58		6,643.53 DR
11/05/2020	Interest		390.66		7,034.19 DR
10/06/2020	Interest		431.75		7,465.94 DR
			7,465.94		7,465.94 DR

Total Debits: 7,465.94

Total Credits: 0.00



SMSF Investment Property Loan



AJCP INVESTMENT PTY LTD
2 CUTHERO CT
HIGHLAND PARK QLD 4211

041

Statement Period

31 March 2020 - 30 June 2020

Account No.

034-059 46-2643

YOUR ACCOUNT SUMMARY

YOUR ACCOUNT STATUS as at 30 JUN 2020

Opening Balance	- \$105,685.92	Limit	\$303,106.00
Total Credits	+ \$5,000.00	Funds Available ¹	\$0.00
Total Debits	- \$1,343.99		
Closing Balance ¹	- \$102,029.91		

YOUR ACCOUNT DETAILS

YOUR CUSTOMER DETAILS

Account Name	Your Name	Your Customer Number
AJCP INVESTMENT PTY LTD ATF A&J SUPERANNUATION FUND	AJCP INVESTMENT PTY LTD	3936 1870

YOUR LOAN SUMMARY

Repayment Type ²	Principal and Interest
Loan Expiry Date ³	06 September 2036

TRANSACTIONS

034-059 46-2643

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction.

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/03/20	Statement Opening Balance			-105,685.92
06/04/20	Deposit CBA Loan Repayment		3,000.00	-102,685.92
14/04/20	Interest	521.58		-103,207.50
04/05/20	Deposit CBA Loan Repayment		1,000.00	-102,207.50
11/05/20	Interest	390.66		-102,598.16
04/06/20	Deposit CBA Loan Repayment		1,000.00	-101,598.16
10/06/20	Interest	431.75		-102,029.91
30/06/20	Closing Balance			-102,029.91

S00-073 / M002225 / 189 / CN4CNCNPW



CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

INTEREST RATES SUMMARY

Annual Percentage Rate (per annum) on Debit Balances

Effective Date	Annual Rate
17 Mar 2020	5.13 %

MORE INFORMATION

Things you should know:

- ¹ Proceeds of cheques will not be available until cleared.
- ² To learn more about loan repayment types, go to:
<https://www.westpac.com.au/personal-banking/home-loans/read-up-on/loan-repayment-options/>
- ³ Your Loan Term expires on this date and all debit funds are due and payable.

Westpac Live



Find out about Online Banking
at [westpac.com.au/westpaclive](https://www.westpac.com.au/westpaclive)

Telephone Banking



132 032
+61 2 9293 9270 if overseas
8am-8pm 7 days

Local Branch



[westpac.com.au/locateus](https://www.westpac.com.au/locateus)

THANK YOU FOR BANKING WITH WESTPAC



SMSF Investment Property Loan



AJCP INVESTMENT PTY LTD
2 CUTHERO CT
HIGHLAND PARK QLD 4211

041

Statement Period

31 December 2019 - 31 March 2020

Account No.

034-059 46-2643

YOUR ACCOUNT SUMMARY

YOUR ACCOUNT STATUS as at 31 MAR 2020

Opening Balance	- \$152,990.19	Limit	\$309,051.00
Total Credits	+ \$49,000.00	Funds Available	\$0.00
Total Debits	- \$1,695.73		
Closing Balance ¹	- \$105,685.92		

YOUR ACCOUNT DETAILS

YOUR CUSTOMER DETAILS

Account Name
AJCP INVESTMENT PTY LTD
ATF A&J SUPERANNUATION FUND

Your Name
AJCP INVESTMENT PTY LTD

Your Customer Number
3936 1870

YOUR LOAN SUMMARY

Repayment Type² Principal and Interest
Loan Expiry Date³ 06 September 2036

TRANSACTIONS

034-059 46-2643

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction.

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/12/19	Statement Opening Balance			-152,990.19
06/01/20	Deposit CBA Loan Repayment		3,000.00	-149,990.19
10/01/20	Interest	697.29		-150,687.48
16/01/20	Deposit CBA Loan Repayment		40,000.00	-110,687.48
04/02/20	Deposit CBA Loan Repayment		3,000.00	-107,687.48
10/02/20	Interest	538.48		-108,225.96
04/03/20	Deposit CBA Loan Repayment		3,000.00	-105,225.96
10/03/20	Interest	459.96		-105,685.92
31/03/20	Closing Balance			-105,685.92

S014349 / M007536 / 092 / CN4CNCPPW

**CONVENIENCE AT YOUR FINGERTIPS**

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

INTEREST RATES SUMMARY**Annual Percentage Rate (per annum) on Debit Balances**

Effective Date	Annual Rate
16 Oct 2019	5.38 %
17 Mar 2020	5.13 %

MORE INFORMATION**Things you should know:**

- 1 Proceeds of cheques will not be available until cleared.
- 2 To learn more about loan repayment types, go to:
<https://www.westpac.com.au/personal-banking/home-loans/read-up-on/loan-repayment-options/>
- 3 Your Loan Term expires on this date and all debit funds are due and payable.

Westpac Live

Find out about Online Banking
at [westpac.com.au/westpaclive](https://www.westpac.com.au/westpaclive)

Telephone Banking

132 032
+61 2 9293 9270 if overseas
8am-8pm 7 days

Local Branch

[westpac.com.au/locateus](https://www.westpac.com.au/locateus)

THANK YOU FOR BANKING WITH WESTPAC



SMSF Investment Property Loan



AJCP INVESTMENT PTY LTD
2 CUTHERO CT
HIGHLAND PARK QLD 4211

041

Statement Period

30 September 2019 - 31 December 2019

Account No.

034-059 46-2643

YOUR ACCOUNT SUMMARY

YOUR ACCOUNT STATUS as at 31 DEC 2019

Opening Balance	- \$159,860.95	Limit	\$314,644.00
Total Credits	+ \$9,000.00	Funds Available ¹	\$0.00
Total Debits	- \$2,129.24		
Closing Balance ¹	- \$152,990.19		

YOUR ACCOUNT DETAILS

YOUR CUSTOMER DETAILS

Account Name
AJCP INVESTMENT PTY LTD
ATF A&J SUPERANNUATION FUND

Your Name
AJCP INVESTMENT PTY LTD

Your Customer Number
3936 1870

YOUR LOAN SUMMARY

Repayment Type ² Principal and Interest
Loan Expiry Date ³ 06 September 2036

TRANSACTIONS

034-059 46-2643

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction.

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/09/19	Statement Opening Balance			-159,860.95
04/10/19	Deposit CBA Loan Repayment		3,000.00	-156,860.95
10/10/19	Interest	723.87		-157,584.82
04/11/19	Deposit CBA Loan Repayment		3,000.00	-154,584.82
11/11/19	Interest	744.07		-155,328.89
04/12/19	Deposit CBA Loan Repayment		3,000.00	-152,328.89
10/12/19	Interest	661.30		-152,990.19
31/12/19	Closing Balance			-152,990.19

S015113 / M007809 / 001 / CN4CNCPPW



CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

INTEREST RATES SUMMARY

Annual Percentage Rate (per annum) on Debit Balances

Effective Date	Annual Rate
09 Sep 2019	5.53 %
16 Oct 2019	5.38 %

MORE INFORMATION

Things you should know:

- ¹ Proceeds of cheques will not be available until cleared.
- ² To learn more about loan repayment types, go to:
<https://www.westpac.com.au/personal-banking/home-loans/read-up-on/loan-repayment-options/>
- ³ Your Loan Term expires on this date and all debit funds are due and payable.

Westpac Live



Find out about Online Banking
at [westpac.com.au/westpaclive](https://www.westpac.com.au/westpaclive)

Telephone Banking



132 032
+61 2 9293 9270 if overseas
8am-8pm 7 days

Local Branch



[westpac.com.au/locateus](https://www.westpac.com.au/locateus)

THANK YOU FOR BANKING WITH WESTPAC



SMSF Investment Property Loan



AJCP INVESTMENT PTY LTD
2 CUTHERO CT
HIGHLAND PARK QLD 4211

041

Statement Period

28 June 2019 - 30 September 2019

Account No.

034-059 46-2643

YOUR ACCOUNT SUMMARY

YOUR ACCOUNT STATUS as at 30 SEP 2019

Opening Balance	- \$206,230.22	Limit	\$319,803.00
Total Credits	+ \$49,000.00	Funds Available ¹	\$0.00
Total Debits	- \$2,630.73		
Closing Balance ¹	- \$159,860.95		

YOUR ACCOUNT DETAILS

YOUR CUSTOMER DETAILS

Account Name
AJCP INVESTMENT PTY LTD
ATF A&J SUPERANNUATION FUND

Your Name
AJCP INVESTMENT PTY LTD
Your Customer Number
3936 1870

YOUR LOAN SUMMARY

Repayment Type ² Principal and Interest
Loan Expiry Date ³ 06 September 2036

TRANSACTIONS

034-059 46-2643

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction.

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/06/19	Statement Opening Balance			-206,230.22
04/07/19	Deposit CBA Loan Repayment		3,000.00	-203,230.22
10/07/19	Interest	860.26		-204,090.48
15/07/19	Deposit CBA Loan Repayment		40,000.00	-164,090.48
16/07/19	Administration Fee	300.00		-164,390.48
16/07/19	Break Costs	33.75		-164,424.23
05/08/19	Deposit CBA Loan Repayment		3,000.00	-161,424.23
12/08/19	Interest	781.34		-162,205.57
04/09/19	Deposit CBA Loan Repayment		3,000.00	-159,205.57
10/09/19	Interest	655.38		-159,860.95
30/09/19	Closing Balance			-159,860.95

S019112 / M009979 / 274 / CN4CNCPW



CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills; transfer funds, check your account balances and much more

INTEREST RATES SUMMARY

Annual Percentage Rate (per annum) on Debit Balances

Effective Date	Annual Rate
07 Sep 2016	5.09 %
09 Sep 2019	5.53 %

MORE INFORMATION

Things you should know:

- ¹ Proceeds of cheques will not be available until cleared.
- ² To learn more about loan repayment types, go to:
<https://www.westpac.com.au/personal-banking/home-loans/read-up-on/loan-repayment-options/>
- ³ Your Loan Term expires on this date and all debit funds are due and payable.

Westpac Live



Find out about Online Banking
at [westpac.com.au/westpaclive](https://www.westpac.com.au/westpaclive)

Telephone Banking



132 032
+61 2 9293 9270 if overseas
8am-8pm 7 days

Local Branch



[westpac.com.au/locateus](https://www.westpac.com.au/locateus)

THANK YOU FOR BANKING WITH WESTPAC

42060 - Property Expenses - Repairs Maintenance

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
65 Viola Square	65 Viola Square, Peregian Springs	\$387.00	\$333.50	16.04%
TOTAL		CY Balance	LY Balance	
		\$387.00	\$333.50	

Supporting Documents

- General Ledger [Report](#)
- EXP Rental Repairs Relay Carpet 01-12-19 \$308.pdf [65 Viola Square](#)
- EXP Rental RE Annual Summary 01-07-19 to 30-06-20.pdf [65 Viola Square](#)

Standard Checklist

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

A & J Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Repairs Maintenance (42060)					
65 Viola Square, Peregian Springs (65 Viola Square)					
02/12/2019	Transfer to other Relay Carpet		308.00		308.00 DR
30/06/2020	Being to gross up Rent Received by Expenses deducted from Rental Income by Agent		79.00		387.00 DR
			387.00		387.00 DR

Total Debits: 387.00

Total Credits: 0.00

QUOTE

Online Property Sales

Date
1 Dec 2019

Expiry
15 Dec 2019

Quote Number
QU-0561

Reference
65 Viola Square, Peregrin
Springs

ABN
24 557 620 722

Cannon Floor Covering
Pty Ltd as Trustee for
Cannon Family Trust
12 Moreton Bay Drive
CALOUNDRA WEST QLD
4551

Description	Quantity	Unit Price	GST	Amount AUD
Pull up and relay of approxiately 10 lm of carpet	10.00	28.00	10%	280.00
			Subtotal	280.00
			TOTAL GST 10%	28.00
			TOTAL AUD	308.00

Terms

100% of quote due on acceptance to proceed.

Account: Cannon Floor Covering Pty Ltd
BSB: 633 000
Account Number: 167 685 312



Receipt

Receipt number
N120293387539

Amount
\$308.00

From
Business Trans Acct
06 4451 1043 8283
Relay Carpet

To
Cannon Floor Cov Pty
633-000 Bendigo and Adelaide Bank Limited
167685312
QU 0561

When
Monday 02 Dec 2019 at 11:42am Sydney/Melbourne time

[Tools & calculators](#) [Find a branch](#) [Financial assistance](#) [Contact us](#)

[Important information](#) [Privacy](#) [Cookies](#) [Terms of use](#)

© 2019 Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945



Income & Expenditure Summary

Andrew & Jennifer Courtney-Pratt

Date 1/07/2019 to 30/06/2020

From Statement: 29 (30/06/2019)
To Statement: 40 (30/06/2020)

A&J Future Fund Pty Ltd as TTE (ID: 693)

	Debit	Credit	Total
Opening Balance			\$0.00
Owner Contributions			\$0.00

Residential Properties

65 Viola Sq, Peregian Springs, qld 4573

Property Income

Residential Rent	\$0.00	\$24,741.43	\$24,741.43
Water Rates	\$0.00	\$428.10	\$428.10
	\$0.00	\$25,169.53	\$25,169.53
			<i>(GST Total: \$0.00)</i>

Property Expenses

Administration Fee	\$60.00	\$0.00	\$60.00
+ GST	\$6.00	\$0.00	\$6.00
Fire Protection	\$71.82	\$0.00	\$71.82
+ GST	\$7.18	\$0.00	\$7.18
Letting Fee	\$520.00	\$0.00	\$520.00
+ GST	\$52.00	\$0.00	\$52.00
Residential Management Fee	\$1,731.90	\$0.00	\$1,731.90
+ GST	\$173.19	\$0.00	\$173.19
	\$2,622.09	\$0.00	\$2,622.09
			<i>(GST Total: \$238.37)</i>

PROPERTY BALANCE: \$22,547.44

(GST Balance: -\$238.37)

Ownership Expenses & Payments

Owner Expenses

	\$0.00	\$0.00	\$0.00
--	--------	--------	--------

Report shows all transactions reported on statements created within reporting period.





onlineproperty
sales & rentals

Income & Expenditure Summary

(GST Total: \$0.00)

Owner Payments

AJCP Investment Pty Ltd ITF A&J Superannuation Fund

\$22,547.44

\$22,547.44

CLOSING BALANCE: \$0.00

Report shows all transactions reported on statements created within reporting period.



Online Property Sales Pty Ltd ABN 21 989 042 838
Corp. Licence Number: 4305974 Licensee Name & Number: Carissa Spicer 3491949

Need help? Chat with us

Generated on 1/07/2020 7:00 AM
Page 2 of 2

42100 - Property Expenses - Strata Levy Fees

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
65 Viola Square	65 Viola Square, Peregian Springs	\$1,456.08	\$1,456.08	0%
TOTAL		CY Balance	LY Balance	
		\$1,456.08	\$1,456.08	

Supporting Documents

- General Ledger [Report](#)
- EXP Rental Body Corp 01-02-20 to 31-05-20.pdf [65 Viola Square](#)
- EXP Rental Body Corp 01-09-19 to 31-01-20.pdf [65 Viola Square](#)
- EXP Rental Body Corp 01-06-20 to 30-09-20.pdf [65 Viola Square](#)

Standard Checklist

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

A & J Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Strata Levy Fees (42100)					
65 Viola Square, Peregian Springs (65 Viola Square)					
02/09/2019	NETBANK BPAY DEFT PAYMENTS		485.36		485.36 DR
02/01/2020	NETBANK BPAY DEFT PAYMENTS		485.36		970.72 DR
07/06/2020	NETBANK BPAY DEFT PAYMENTS		485.36		1,456.08 DR
			1,456.08		1,456.08 DR

Total Debits: 1,456.08

Total Credits: 0.00

North East Village Ridges CTS 46271

Managed by Ernst Body Corporate Management ABN 87 010 209 784 on Behalf of the Body Corporate.

e. ernstlevies@ebcm.com.au
 t. +61 07 5519 2991
 w. ebcm.com.au
 a. PO BOX 10374 Southport QLD 4215

TAX INVOICE
 ABN 49 462 172 496

Body Corporate and Community Management Act 1997

NOTICE OF CONTRIBUTIONS

A & J Future Fund Pty Ltd ATF
 2 Cuthero Crt
 HIGHLAND PARK QLD 4211

Date of Notice	18 December 2019		
A/c No	58		
Lot No	3404	Unit No	3404
Contrib Ent.	10		
Interest Ent.	360		

Account	Period	Due Date	Amount	Discount	If received by*	Net Amount
Admin Fund	01/02/20 to 31/05/20	01/02/20	606.70	121.34	01/02/20	485.36
Totals (Levies include GST)			606.70	121.34		\$485.36

Taxable Supply on Gross is \$551.55 and GST is \$55.15 or on Net is \$441.24 and GST is \$44.12

Interest at the rate of 30.00% per annum (2.50% per month) is payable on overdue Levies.

Please make your payment in accordance with the attached slip

Please make your cheque payable to The body corporate for, North East Village Ridges CTS 46271

Teller stamp and initials	Sign up to receive your levy notice(s) /correspondence via email by visiting https://ebcm.com.au/electronic-communication-consent	Amount Paid
		\$
		Date Paid
		/ /

* "received by" means received by the body corporate bank or by the body corporate manager. Payments made to an agent are not received by the body corporate until transferred to the body corporate bank account or to the body corporate manager

Tel: 1300 552 311
Ref: 1406 1812 9

Telephone: Call this number to pay by credit card using a land line or mobile phone. International +613 8648 0158

www.stratamax.com.au
Ref: 1406 1812 9

Internet: Visit this website to make a secure credit card payment over the internet.

Tel: 1300 552 311
Ref: 1406 1812 9

Direct Debit: Make auto payments directly from your nominated bank account or credit card. Go to www.stratapay.com/ddr to register.

By using Stratapay payment options you are taken to have read and agreed to the User Terms & Conditions available at www.stratapay.com or by phoning 1300 135 610. Additional charges may apply.



Account Reference
 3404/3404 46271/1000000058
 Reference Name
 A & J FUTURE FUND PTY LTD ATF

StrataPay Reference No.
1406 1812 9

Due Date
01 Feb 20

Amount
\$485.36

BPAY Biller Code: 96503
 Ref: 272994732 1000 0000 589

BPay: Contact your participating financial institution to make a payment from your cheque or savings account.

POST billpay In Person: Pay by cash, cheque or EFTPOS at any Post Office in Australia.
 Payments made at Australia Post will incur a \$2.75 DEFT processing fee.

Mail: Send this payment with your cheque to:
 DEFT Payment Systems, GPO Box 141
 Brisbane Qld 4001

Make cheques payable to:
 North East Village Ridges
 CTS 46271
 ABN 49 462 172 496



DEFT Reference Number
 272994732 1000 0000 589

Managed by
 Ernst Body Corporate Mgt P/L
 Account
 North East Village Ridges
 CTS 46271
 ABN 49 462 172 496



*442 272994732 10000000589



ERNST

BODY CORPORATE
MANAGEMENT

Setting the Standards in Strata

If unclaimed please return to
PO BOX 10374 SOUTHPORT QLD 4215



041 R 1
383533353

A & J Future Fund Pty Ltd ATF
2 CUTHERO CT
HIGHLAND PARK QLD 4211





Receipt

Receipt number
N010208118060

Amount
\$485.36

From
Business Trans Acct
06 4451 1043 8283
Body Corp fees

To
Body Corporate
DEFT PAYMENT SYSTEMS

Bill	Code: 96503
Ref:	27299473210000000589

When
Thursday 02 Jan 2020 at 9:09am Sydney/Melbourne time

[Tools & calculators](#) [Find a branch](#) [Financial assistance](#) [Contact us](#)

[Important information](#) [Privacy](#) [Cookies](#) [Terms of use](#)

© 2020 Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945

North East Village Ridges CTS 46271

Managed by Ernst Body Corporate Management ABN 87 010 209 784 on Behalf of the Body Corporate.

e. ernstlevies@ebcm.com.au
 t. +61 07 5519 2991
 w. ebcm.com.au
 a. PO BOX 10374 Southport QLD 4215

TAX INVOICE
 ABN 49 462 172 496

Body Corporate and Community Management Act 1997

NOTICE OF CONTRIBUTIONS

A & J Future Fund Pty Ltd ATF
 2 Cuthero Crt
 HIGHLAND PARK QLD 4211

Date of Notice	21 August 2019		
A/c No	58		
Lot No	3404	Unit No	3404
Contrib Ent.	10		
Interest Ent.	360		

Account	Period	Due Date	Amount	Discount	If received by*	Net Amount
Admin Fund	01/10/19 to 31/01/20	01/10/19	606.70	121.34	01/10/19	485.36

Totals (Levies include GST) 606.70 121.34 **\$485.36**

Taxable Supply on Gross is \$551.55 and GST is \$55.15 or on Net is \$441.24 and GST is \$44.12

Interest at the rate of 30.00% per annum (2.50% per month) is payable on overdue Levies.

Please make your payment in accordance with the attached slip
Please make your cheque payable to The body corporate for, North East Village Ridges CTS 46271

Teller stamp and initials

Sign up to receive your levy notice(s) /correspondence via email by visiting
<https://ebcm.com.au/electronic-communication-consent>

Amount Paid
\$
Date Paid
/ /

* ~ received by" means received by the body corporate bank or by the body corporate manager. Payments made to an agent are not received by the body corporate until transferred to the body corporate bank account or to the body corporate manager

Tel: 1300 552 311 **Telephone:** Call this number to pay by credit card using a land line or mobile phone. International +613 8648 0158
 Ref: 1406 1812 9

www.stratamax.com.au **Internet:** Visit this website to make a secure credit card payment over the internet.
 Ref: 1406 1812 9

Tel: 1300 552 311 **Direct Debit:** Make auto payments directly from your nominated bank account or credit card. Go to www.stratapay.com/ddr to register.
 Ref: 1406 1812 9

By using StrataPay payment options you are taken to have read and agreed to the User Terms & Conditions available at www.stratapay.com or by phoning 1300 135 610. Additional charges may apply.



Account Reference
 3404/3404 46271/1000000058
 Reference Name
 A & J FUTURE FUND PTY LTD ATF

StrataPay Reference No.
1406 1812 9
 Due Date
01 Oct 19
 Amount
\$485.36

BPAY Biller Code: 96503 **BPay:** Contact your participating financial institution to make a payment from your cheque or savings account.
 Ref: 272994732 1000 0000 589

POST billpay In Person: Pay by cash, cheque or EFTPOS at any Post Office in Australia. Payments made at Australia Post will incur a \$2.75 DEFT processing fee.

Mail: Send this payment with your cheque to:
 DEFT Payment Systems, GPO Box 141
 Brisbane Qld 4001

Make cheques payable to:
 North East Village Ridges
 CTS 46271
 ABN 49 462 172 496



*442 272994732 10000000589



ERNST

BODY CORPORATE
MANAGEMENT

Setting the Standards in Strata

If unclaimed please return to
PO BOX 10374 SOUTHPORT QLD 4215



A & J Future Fund Pty Ltd ATF
2 CUTHERO CT
HIGHLAND PARK QLD 4211

041 R 1
309256030





Receipt

Receipt number
N090295059123

Amount
\$485.36

From
Business Trans Acct
06 4451 1043 8283
Body Corp fees

To
Body Corporate
DEFT PAYMENT SYSTEMS

Biller Code: 96503
Ref: 27299473210000000589

When
Monday 02 Sep 2019 at 1:31pm Sydney/Melbourne time

[Tools & calculators](#) [Find a branch](#) [Financial assistance](#) [Contact us](#)

[Important information](#) [Privacy](#) [Cookies](#) [Terms of use](#)

© 2019 Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945

North East Village Ridges CTS 46271

Managed by Ernst Body Corporate Management ABN 87 010 209 784 on Behalf of the Body Corporate.

e. ernstlevies@ebcm.com.au
 t. +61 07 5519 2991
 w. ebcm.com.au
 a. PO BOX 10374 Southport QLD 4215

TAX INVOICE
 ABN 49 462 172 496

Body Corporate and Community Management Act 1997

NOTICE OF CONTRIBUTIONS

A & J Future Fund Pty Ltd ATF
 2 Cuthero Crt
 HIGHLAND PARK QLD 4211

Date of Notice	21 May 2020		
A/c No	58		
Lot No	3404	Unit No	3404
Contrib Ent.	10		
Interest Ent.	360		

Account	Period	Due Date	Amount	Discount	If received by*	Net Amount
Admin Fund	01/06/20 to 30/09/20	20/06/20	606.70	121.34	20/06/20	485.36
Totals (Levies include GST)			606.70	121.34		\$485.36

Taxable Supply on Gross is \$551.55 and GST is \$55.15 or on Net is \$441.24 and GST is \$44.12

Interest at the rate of 30.00% per annum (2.50% per month) is payable on overdue Levies.

Please make your payment in accordance with the attached slip

Please make your cheque payable to The body corporate for, North East Village Ridges CTS 46271

Teller stamp and initials

Sign up to receive your levy notice(s) /correspondence via email by visiting
<https://ebcm.com.au/electronic-communication-consent>

Amount Paid
\$
Date Paid
/ /

* ~ received by" means received by the body corporate bank or by the body corporate manager. Payments made to an agent are not received by the body corporate until transferred to the body corporate bank account or to the body corporate manager

Tel: 1300 552 311 **Telephone:** Call this number to pay by credit card using a land line or mobile phone. International +613 8648 0158
 Ref: 1406 1812 9

Internet: Visit this website to make a secure credit card payment over the internet.
www.stratamax.com.au
 Ref: 1406 1812 9

Direct Debit: Make auto payments directly from your nominated bank account or credit card. Go to www.stratapay.com/ddr to register.
 Tel: 1300 552 311
 Ref: 1406 1812 9

By using StrataPay payment options you are taken to have read and agreed to the User Terms & Conditions available at www.stratapay.com or by phoning 1300 135 610. Additional charges may apply.

STRATAPAY
 A Smarter Way...

StrataPay Reference No.
1406 1812 9
 Due Date
20 Jun 20
 Amount
\$485.36

BPAY Biller Code: 96503 **BPay:** Contact your participating financial institution to make a payment from your cheque or savings account.
 Ref: 272994732 1000 0000 589

POST billpay In Person: Pay by cash, cheque or EFTPOS at any Post Office in Australia. Payments made at Australia Post will incur a \$2.75 DEFT processing fee.

Mail: Send this payment with your cheque to:
 DEFT Payment Systems, GPO Box 141
 Brisbane Qld 4001

Make cheques payable to:
 North East Village Ridges
 CTS 46271
 ABN 49 462 172 496

DEFT
 PAYMENT SYSTEMS

 DEFT Reference Number
 272994732 1000 0000 589

Managed by
 Ernst Body Corporate Mgt P/L
 Account
 North East Village Ridges
 CTS 46271
 ABN 49 462 172 496



*442 272994732 10000000589

+272994732

10000000589<

000048536< 4+



ERNST

BODY CORPORATE
MANAGEMENT

Setting the Standards in Strata

If unclaimed please return to
PO BOX 10374 SOUTHPORT QLD 4215



041 R 1
471575266

A & J Future Fund Pty Ltd ATF
2 CUTHERO CT
HIGHLAND PARK QLD 4211





Receipt

Receipt number

N060709644756

Amount

\$485.36

From

Business Trans Acct

06 4451 1043 8283

Body corp fees

To

Body Corporate

DEFT PAYMENT SYSTEMS

Bill Code: 96503

Ref: 27299473210000000589

When

Sunday 07 Jun 2020 at 3:54pm Sydney/Melbourne time

[Tools & calculators](#) [Find a branch](#) [Financial assistance](#) [Contact us](#)

[Important information](#) [Privacy](#) [Cookies](#) [Terms of use](#)

© 2020 Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945

42150 - Property Expenses - Water Rates

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
65 Viola Square	65 Viola Square, Peregian Springs	\$1,380.90	\$1,555.85	(11.24)%
TOTAL		CY Balance	LY Balance	
		\$1,380.90	\$1,555.85	

Supporting Documents

- General Ledger [Report](#)
- EXP Rental Unity Water 20-02-20 to 25-05-20.pdf [65 Viola Square](#)
- EXP Rental Unity Water 21-11-19 to 19-02-20.pdf [65 Viola Square](#)
- EXP Rental Unity Water 31-05-19 to 21-08-19.pdf [65 Viola Square](#)
- EXP Rental Unity Water 22-08-19 to 20-11-19.pdf [65 Viola Square](#)

Standard Checklist

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

A & J Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Water Rates (42150)					
65 Viola Square, Peregian Springs (65 Viola Square)					
02/09/2019	NETBANK BPAY UNITYWATER		341.71		341.71 DR
28/11/2019	NETBANK BPAY UNITYWATER		307.53		649.24 DR
02/03/2020	NETBANK BPAY UNITYWATER		391.93		1,041.17 DR
07/06/2020	NETBANK BPAY UNITYWATER		339.73		1,380.90 DR
			1,380.90		1,380.90 DR

Total Debits: 1,380.90

Total Credits: 0.00



Unitywater

Serving you today,
investing in tomorrow.

001049 000



A&J Future Fund Pty Ltd as TTE
2 Cuthero Ct
HIGHLAND PARK QLD 4211

WATER AND SEWERAGE YOUR BILL

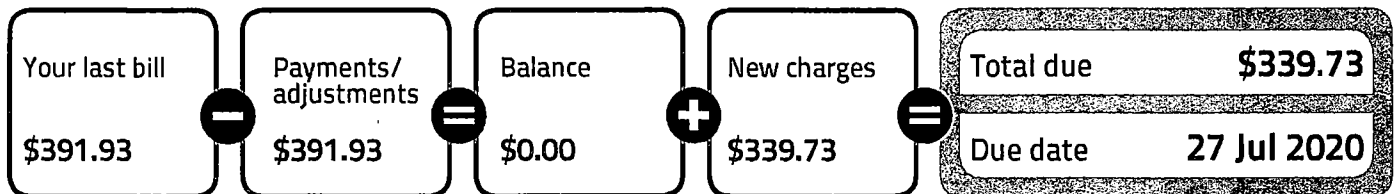
1300 086 489
Emergencies and faults 24 Hours, 7 days
Account enquiries 8am-5pm Mon-Fri

unitywater.com
ABN 89 791 717 472

Account number	99816762
Payment reference	0998 1676 21
Property	65 Viola Sq, PEREGIAN SPRINGS, QLD

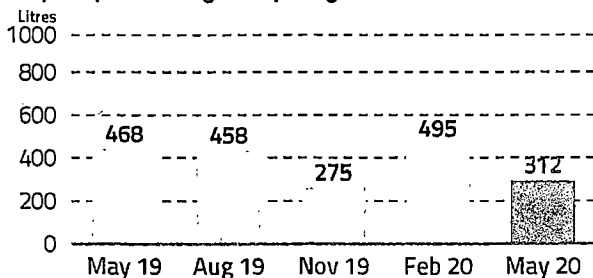
Bill number	7120306637
Billing period	20 Feb 2020 96 days to 25 May 2020
Issue date	28 May 2020
Approximate date of next meter reading	17 Aug 2020

Your account activity

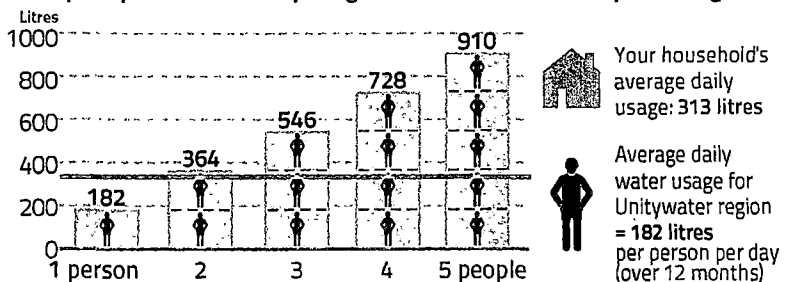


No interest charges will apply to overdue amounts on bills issued during the 6-month period starting 2 April 2020

Compare your average daily usage over time



Compare your current daily usage with others in the Unitywater region



Extra time to pay and no interest

We're helping our customers by providing an extra 30 days to pay their bill and we won't charge interest on overdue amounts on bills issued for 6 months.* You don't have to do anything - it's automatically applied to this bill.

*Starts 2 April 2020. For more information, visit unitywater.com/customer-relief



Easy ways to pay For other payment options - see over



BPAY®
Bill Code: 130393
Ref: 0998 1676 21

Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account.

Find out more at bpay.com.au

® Registered to BPAY Pty Ltd ABN 69 079 137 518



Direct Debit
Login to My Account at unitywater.com to set up automatic payments from your bank account or credit card or call us for assistance.

SmoothPay

Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free. Find out more at unitywater.com/smoothpay

Your account details



1300 086 489

Account enquiries

8am-5pm Mon-Fri

Water meter details 1 kilolitre (kL) = 1000 litres (L)

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	No. of days	Average daily usage (L)
15W0301333	19 Feb 20	640	25 May 20	670	30	96	312.5
Total water usage					30	96	312.5
Total sewerage usage (waste and greywater) = 90% of water usage					27.00	96	281.2

Activity since last bill

Last bill	\$391.93
Payments / adjustments	
2 Mar 2020 CBA BPAY BPAY 02/03/2020	-\$391.93
Account balance	\$0.00

Water and Sewerage Charges

Lot 3404 Plan SP264896 Installation ID 223164281485

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	20 Feb 20 to 25 May 20	0.3125	96	\$2.953	\$88.59

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

Unitywater (local government distributor-retailer price)

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water up to 822 L/day	20 Feb 20 to 25 May 20	0.3125	96	\$0.667	\$20.01
Sewerage up to 740 L/day	20 Feb 20 to 25 May 20	0.2812	96	\$0.667	\$18.01
Fixed Access Charges	Period	x No.	x Days	x Price/day	
Water Access 20mm	20 Feb 20 to 25 May 20	1	96	\$0.718	\$68.93
Sewerage Access	20 Feb 20 to 25 May 20	1	96	\$1.502	\$144.19
Water subtotal					\$177.53
Sewerage subtotal					\$162.20

New water and sewerage charges \$339.73

Total Due = ① + ② \$339.73

Important information

Payment assistance

If you are having difficulty paying, please call Unitywater as soon as you receive your bill and before its due date to discuss how we can help.

Changing contact details

Login to My Account at unitywater.com for quick, easy changes online 24/7 or call us during business hours.

Pensioners

If you own and live at your property and have an eligible concession card, you may apply for a pensioner rebate. Please call Unitywater or fill out our easy online form at unitywater.com/pensioner.

Credit card payments

Only MasterCard and Visa are accepted. A credit card surcharge may apply to your payment. Learn more at unitywater.com/creditcard.

Interest on overdue amounts

No interest will apply to overdue amounts on bills issued during the 6-month period starting 2 April 2020. Find out more at unitywater.com/customer-relief.

Water efficiency

For water efficiency tips, visit unitywater.com/water-tips.

Interpreter service 13 14 50

当您需口译员时，请致电 13 14 50。
 اتصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.
 Khi bạn cần thông ngôn, xin gọi số 13 14 50.
 *공역사가 필요하시면 13-14 50 으로 연락하십시오.
 *Cuando necesite un intérprete llame al 13.14.50.

Privacy policy

We've updated our privacy policy so that we can deliver improved services with trusted partners. Visit unitywater.com/privacy.

International calls

+ 61 7 5431 8333

unitywater.com

PO Box 953

Caboolture QLD 4510

1300 086 489

More payment options



Credit card by phone or online
 To make a one-off credit card (Visa or MasterCard only) payment call 1300 047 763 or go to unitywater.com. A credit card surcharge may apply.
Ref: 0998 1676 21



Cheques by mail
 Send this portion with your cheque payable to: Unitywater, Locked Bag 2, Maroochydore BC QLD 4558



In person, by phone or online
Billpay Code: 4028
Ref: 0998 1676 21
 Pay in person at any post office, call 13 18 16, or go to postbillpay.com.au



*4028 0998167621 00033973

Account number	99816762
Payment reference	0998 1676 21
Total due	\$339.73
Due date	27 Jul 2020



Receipt

Receipt number

N060700036891

Amount

\$339.73

From

Business Trans Acct

06 4451 1043 8283

Water rates bill

To

Unity Water Peregian

UNITYWATER

Biller Code: 130393

Ref: 0998167621

When

Sunday 07 Jun 2020 at 3:49pm Sydney/Melbourne time

[Tools & calculators](#) [Find a branch](#) [Financial assistance](#) [Contact us](#)

[Important information](#) [Privacy](#) [Cookies](#) [Terms of use](#)

© 2020 Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945



Unitywater

Serving you today,
investing in tomorrow.

☎ 001191 000



A&J Future Fund Pty Ltd as TTE
2 Cuthero Ct.
HIGHLAND PARK QLD 4211

WATER AND SEWERAGE YOUR BILL

☎ **1300 086 489**
Emergencies and faults 24 Hours, 7 days
Account enquiries 8am-5pm Mon-Fri

🌐 **unitywater.com**
ABN 89 791 717 472

Account number	99816762
Payment reference	0998 1676 21
Property	65 Viola Sq, PEREGIAN SPRINGS, QLD

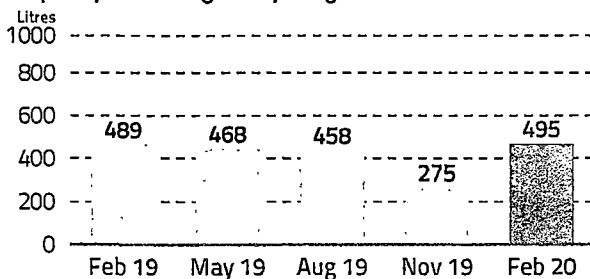
Bill number	7119973991
Billing period	21 Nov 2019 91 days to 19 Feb 2020
Issue date	26 Feb 2020
Approximate date of next meter reading	21 May 2020

Your account activity

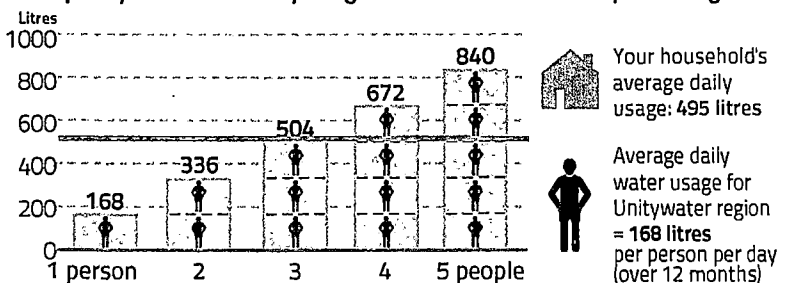
Your last bill \$307.53	-	Payments/ adjustments \$307.53	=	Balance \$0.00	+	New charges \$391.93	=	Total due \$391.93
								Due date 27 Mar 2020

8% interest per annum, compounding daily, will apply to any amount not paid by the due date

Compare your average daily usage over time



Compare your current daily usage with others in the Unitywater region



Count the Ways LET'S SAVE WATER TOGETHER

Our dam levels are dropping. Let's count on each other to make positive changes, like cutting your shower time to 4 minutes.

For personalised tips tailored to your home, visit:
unitywater.com/savewater

Easy ways to pay For other payment options - see over



BPAY*
Biller Code: 130393
Ref: 0998 1676 21
Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account.
Find out more at bpay.com.au
* Registered to BPAY Pty Ltd ABN 69 079 137 518



Direct Debit
Login to My Account at unitywater.com to set up automatic payments from your bank account or credit card or call us for assistance.

SmoothPay

Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free. Find out more at unitywater.com/smoothpay

Your account details



1300 086 489

Account enquiries

8am-5pm Mon-Fri

Water meter details 1 kilolitre (kL) = 1000 litres (L)

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	No. of days	Average daily usage (L)
15W0301333	20 Nov 19	595	19 Feb 20	640	45	91	494.5
Total water usage					45	91	494.5
Total sewerage usage (waste and greywater) = 90% of water usage					40.50	91	445.1

Activity since last bill

Last bill	\$307.53
Payments / adjustments	
28 Nov 2019 CBA BPAY BPAY 28/11/2019	-\$307.53
Account balance	\$0.00

Water and Sewerage Charges

Lot 3404 Plan SP264896 Installation ID 223164281485

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	21 Nov 19 to 19 Feb 20	0.4945	91	\$2.953	\$132.88

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

Unitywater (local government distributor-retailer price)

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water up to 822 L/day	21 Nov 19 to 19 Feb 20	0.4945	91	\$0.667	\$30.02
Sewerage up to 740 L/day	21 Nov 19 to 19 Feb 20	0.4451	91	\$0.667	\$27.01
Fixed Access Charges	Period	x No.	x Days	x Price/day	
Water Access 20mm	21 Nov 19 to 19 Feb 20	1	91	\$0.718	\$65.34
Sewerage Access	21 Nov 19 to 19 Feb 20	1	91	\$1.502	\$136.68
Water subtotal					\$228.24
Sewerage subtotal					\$163.69

New water and sewerage charges **\$391.93**

Total Due = ① + ② **\$391.93**

Important information

Payment assistance

If you are having difficulty paying, please call Unitywater as soon as you receive your bill and before its due date to discuss how we can help.

Changing contact details

Login to My Account at unitywater.com for quick, easy changes online 24/7 or call us during business hours.

Pensioners

If you own and live at your property and have an eligible concession card, you may apply for a pensioner rebate. Please call Unitywater or fill out our easy online form at unitywater.com/pensioner.

Credit card payments

Only MasterCard and Visa are accepted. A credit card surcharge may apply to your payment. Learn more at unitywater.com/creditcard.

Interest on overdue amounts

Interest of 8% per annum, compounding daily, will apply to any amount not paid by the due date.

Water efficiency

For water efficiency tips, visit unitywater.com/water-tips.

Interpreter service 13 14 50

当您需要口译员时，请致电 13 14 50。
 اتصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.
 Khi bạn cần thông ngôn, xin gọi số 13 14 50.
 공역사가 필요하시면 13 14 50 으로 연락하십시오.
 Cuando necesite un intérprete llame al 13 14 50.

Privacy policy

We've updated our privacy policy so that we can deliver improved services with trusted partners. Visit unitywater.com/privacy.

International calls

+ 61 7 5431 8333

unitywater.com

PO Box 953

Caboolture QLD 4510

1300 086 489

More payment options



Credit card by phone or online

To make a one-off credit card (Visa or MasterCard only) payment call 1300 047 763 or go to unitywater.com. A credit card surcharge may apply.
Ref: 0998 1676 21



In person, by phone or online

Billpay Code: 4028

Ref: 0998 1676 21

Pay in person at any post office, call 13 18 16, or go to postbillpay.com.au



*4028 0998167621 00039193

Account number 99816762

Payment reference 0998 1676 21

Total due **\$391.93**

Due date **27 Mar 2020**



Cheques by mail

Send this portion with your cheque payable to: Unitywater, Locked Bag 2, Maroochydore BC QLD 4558



Receipt

Receipt number
N030200821415

Amount
\$391.93

From
Business Trans Acct
06 4451 1043 8283
Water rates bill

To
Unity Water Peregian
UNITYWATER

Biller Code: 130393
Ref: 0998167621

When
Monday 02 Mar 2020 at 4:11pm Sydney/Melbourne time

[Tools & calculators](#) [Find a branch](#) [Financial assistance](#) [Contact us](#)

[Important information](#) [Privacy](#) [Cookies](#) [Terms of use](#)

© 2020 Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945



Unitywater

Serving you today,
investing in tomorrow.

001134 000



A&J Future Fund Pty Ltd as TTE
2 Cuthero Ct
HIGHLAND PARK QLD 4211



WATER AND SEWERAGE YOUR BILL

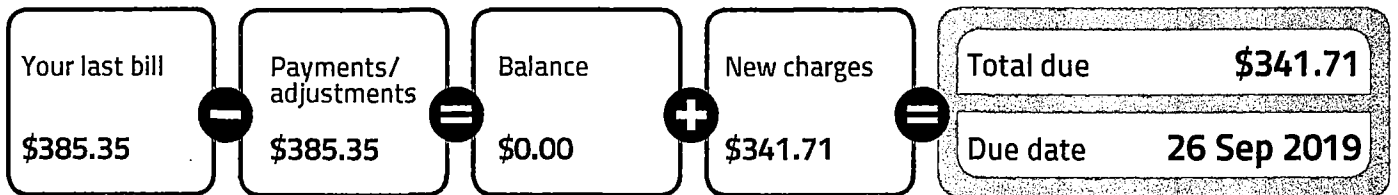
1300 086 489
Emergencies and faults 24 Hours, 7 days
Account enquiries 7am-6pm Mon-Fri

unitywater.com
ABN 89 791 717 472

Account number	99816762
Payment reference	0998 1676 21
Property	65 Viola Sq, PEREGIAN SPRINGS, QLD

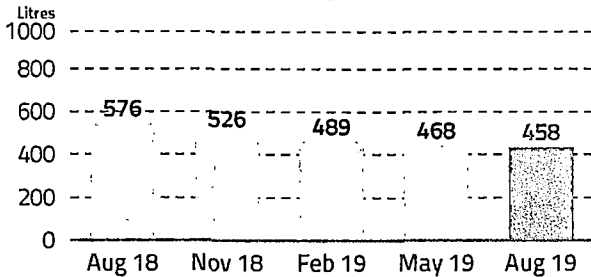
Bill number	7119314692
Billing period	31 May 2019 83 days to 21 Aug 2019
Issue date	27 Aug 2019
Approximate date of next meter reading	21 Nov 2019

Your account activity

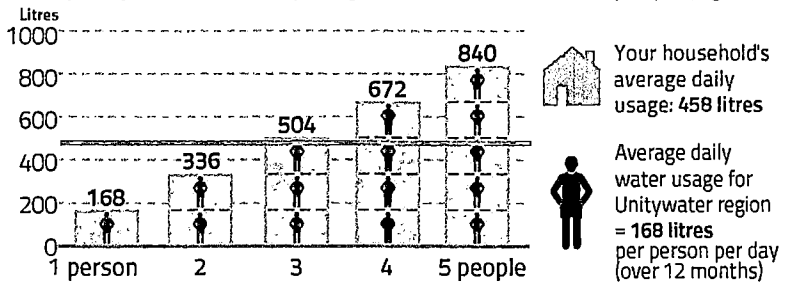


11% interest per annum, compounding daily, will apply to any amount not paid by the due date

Compare your average daily usage over time



Compare your current daily usage with others in the Unitywater region



GET TO KNOW THE INS AND OUTS OF YOUR BILL

See inside for the full picture about 2019-20 water and sewerage prices and what these charges pay for.

Easy ways to pay For other payment options - see over



BPAY*
Biller Code: 130393
Ref: 0998 1676 21

Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account. Find out more at bpay.com.au

© Registered to BPAY Pty Ltd ABN 69 079 137 518



Direct Debit
Login to My Account at unitywater.com to set up automatic payments from your bank account or credit card or call us for assistance.

SmoothPay

Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free. Find out more at unitywater.com/smoothpay



Water meter details 1 kilolitre (kL) = 1000 litres (L)

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	No. of days	Average daily usage (L)
15W0301333	30 May 19	532	21 Aug 19	570	38	83	457.8
Total water usage					38	83	457.8
Total sewerage usage (waste and greywater) = 90% of water usage					34.20	83	412.0

Activity since last bill

Last bill	\$385.35
Payments / adjustments	
7 Jun 2019 CBA BPAY BPAY 07/06/2019	-\$385.35
Account balance	\$0.00

Water and Sewerage Charges

Lot 3404 Plan SP264896 Installation ID 223164281485

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	31 May 19 to 30 Jun 19	0.4578	31	\$2.785	\$39.53
State Govt Bulk Water	01 Jul 19 to 21 Aug 19	0.4578	52	\$2.953	\$70.30

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

Unitywater (local government distributor-retailer price)

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water up to 822 L/day	31 May 19 to 30 Jun 19	0.4578	31	\$0.667	\$9.47
Water up to 822 L/day	01 Jul 19 to 21 Aug 19	0.4578	52	\$0.667	\$15.88
Sewerage up to 740 L/day	31 May 19 to 30 Jun 19	0.4120	31	\$0.667	\$8.52
Sewerage up to 740 L/day	01 Jul 19 to 21 Aug 19	0.4120	52	\$0.667	\$14.29

Fixed Access Charges	Period	x No.	x Days	x Price/day	
Water Access 20mm	31 May 19 to 30 Jun 19	1	31	\$0.703	\$21.80
Water Access 20mm	01 Jul 19 to 21 Aug 19	1	52	\$0.718	\$37.34
Sewerage Access	31 May 19 to 30 Jun 19	1	31	\$1.499	\$46.48
Sewerage Access	01 Jul 19 to 21 Aug 19	1	52	\$1.502	\$78.10

Water subtotal \$194.32
Sewerage subtotal \$147.39

New water and sewerage charges	\$341.71
Total Due = ① + ②	\$341.71

Important information

Payment assistance

If you are having difficulty paying, please call Unitywater as soon as you receive your bill and before its due date to discuss how we can help.

Changing contact details

Login to My Account at unitywater.com for quick, easy changes online 24/7 or call us during business hours.

Pensioners

If you own and live at your property and have an eligible concession card, you may apply for a pensioner rebate. Please call Unitywater or fill out our easy online form at unitywater.com/pensioner.

Credit card payments

Only MasterCard and Visa are accepted. A credit card surcharge may apply to your payment. Learn more at unitywater.com/creditcard.

Interest on overdue amounts

Interest of 11% per annum, compounding daily, will apply to any amount not paid by the due date.

Interpreter service 13 14 50

当您需口译员时，请致电 13 14 50。
احصل على الترميم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.
Khi bạn cần thông ngôn, xin gọi số 13-14-50.
통역사가 필요하시면 13-14-50 으로 연락하십시오.
Cuando necesite un intérprete, llame al 13 14 50.

Privacy policy

We've updated our privacy policy so that we can deliver improved services with trusted partners. Visit unitywater.com/privacy.

International calls
+ 61 7 5431 8333

unitywater.com
PO Box 953
Caboolture QLD 4510
1300 086 489



This document is printed on National Carbon Offset Standard certified carbon neutral paper.

More payment options



Credit card by phone or online

To make a one-off credit card (Visa or MasterCard only) payment call 1300 047 763 or go to unitywater.com. A credit card surcharge may apply.
Ref: 0998 1676 21 Maximum \$10,000



Cheques by mail

Send this portion with your cheque payable to: Unitywater, Locked Bag 2, Maroochydore BC QLD 4558



In person, by phone or online

Billpay Code: 4028

Ref: 0998 1676 21

Pay in person at any post office, call 13 18 16, or go to postbillpay.com.au



*4028 0998167621 00034171

Account number	99816762
Payment reference	0998 1676 21
Total due	\$341.71
Due date	26 Sep 2019



Receipt

Receipt number

N090293992919

Amount

\$341.71

From

Business Trans Acct

06 4451 1043 8283

Water rates bill

To

Unity Water Peregian

UNITYWATER

Bill Code: 130393

Ref: 0998167621

When

Monday 02 Sep 2019 at 11:23am Sydney/Melbourne time

[Tools & calculators](#) [Find a branch](#) [Financial assistance](#) [Contact us](#)

[Important information](#) [Privacy](#) [Cookies](#) [Terms of use](#)

© 2019 Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945



Unitywater

Serving you today,
investing in tomorrow.

001275 000



A&J Future Fund Pty Ltd as TTE
2 Cuthero Ct
HIGHLAND PARK QLD 4211



WATER AND SEWERAGE YOUR BILL

1300 086 489
Emergencies and faults 24 Hours, 7 days
Account enquiries 7am-6pm Mon-Fri

unitywater.com
ABN 89 791 717 472

Account number	99816762
Payment reference	0998 1676 21
Property	65 Viola Sq, PEREGIAN SPRINGS, QLD

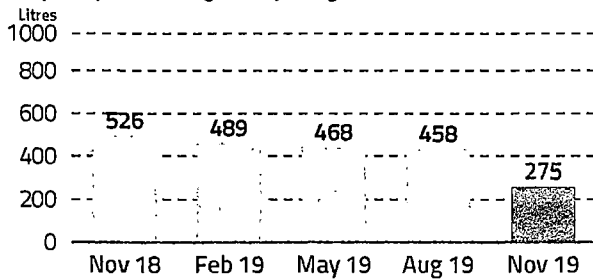
Bill number	7119638864
Billing period	22 Aug 2019 91 days to 20 Nov 2019
Issue date	25 Nov 2019
Approximate date of next meter reading	19 Feb 2020

Your account activity

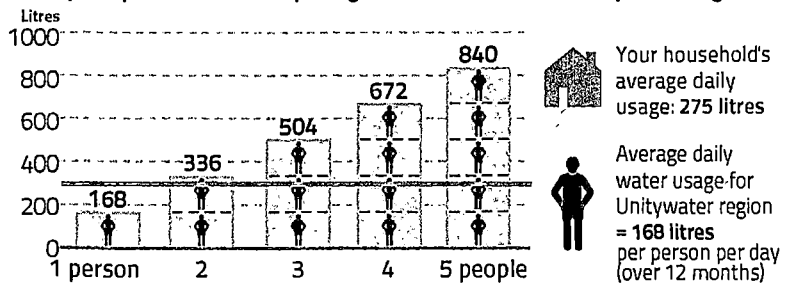
Your last bill \$341.71	-	Payments/ adjustments \$341.71	=	Balance \$0.00	+	New charges \$307.53	=	Total due \$307.53
								Due date 27 Dec 2019

8% interest per annum, compounding daily, will apply to any amount not paid by the due date

Compare your average daily usage over time



Compare your current daily usage with others in the Unitywater region



Count the Ways LET'S SAVE WATER TOGETHER

Our dam levels are dropping. Let's count on each other to make positive changes, like cutting your shower time to 4 minutes.

For personalised tips tailored to your home, visit unitywater.com/savewater

Easy ways to pay For other payment options - see over



BPAY*
Biller Code: 130393
Ref: 0998 1676 21

Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account.
Find out more at bpay.com.au
© Registered to BPAY Pty Ltd ABN 69 079 137 518



Direct Debit
Login to My Account at unitywater.com to set up automatic payments from your bank account or credit card or call us for assistance.

SmoothPay

Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free.
Find out more at unitywater.com/smoothpay



Water meter details 1 kilolitre (kL) = 1000 litres (L)

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	No. of days	Average daily usage (L)
15W0301333	21 Aug 19	570	20 Nov 19	595	25	91	274.7
Total water usage					25	91	274.7
Total sewerage usage (waste and greywater) = 90% of water usage					22.50	91	247.3

Activity since last bill

Last bill	\$341.71
Payments / adjustments	
2 Sep 2019 CBA BPAY BPAY 02/09/2019	-\$341.71
Account balance	\$0.00

Water and Sewerage Charges

Lot 3404 Plan SP264896 Installation ID 223164281485

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	22 Aug 19 to 20 Nov 19	0.2747	91	\$2.953	\$73.82

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

Unitywater (local government distributor-retailer price)

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water up to 822 L/day	22 Aug 19 to 20 Nov 19	0.2747	91	\$0.667	\$16.68
Sewerage up to 740 L/day	22 Aug 19 to 20 Nov 19	0.2473	91	\$0.667	\$15.01
Fixed Access Charges	Period	x No.	x Days	x Price/day	
Water Access 20mm	22 Aug 19 to 20 Nov 19	1	91	\$0.718	\$65.34
Sewerage Access	22 Aug 19 to 20 Nov 19	1	91	\$1.502	\$136.68
Water subtotal					\$155.84
Sewerage subtotal					\$151.69

New water and sewerage charges	\$307.53
Total Due = ① + ②	\$307.53

Important information

Payment assistance

If you are having difficulty paying, please call Unitywater as soon as you receive your bill and before its due date to discuss how we can help.

Changing contact details

Login to My Account at unitywater.com for quick, easy changes online 24/7 or call us during business hours.

Pensioners

If you own and live at your property and have an eligible concession card, you may apply for a pensioner rebate. Please call Unitywater or fill out our easy online form at unitywater.com/pensioner

Credit card payments

Only MasterCard and Visa are accepted. A credit card surcharge may apply to your payment. Learn more at unitywater.com/creditcard

Interest on overdue amounts

Interest of 8% per annum, compounding daily, will apply to any amount not paid by the due date.

Water efficiency

For water efficiency tips, visit unitywater.com/water-tips

Interpreter service 13 14 50

当您需要口译员时，请致电 13 14 50。
اتصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.
Khi bạn cần thông ngôn, xin gọi số 13 14 50.
중역사가 필요하시면 13-14-50 으로 연락하십시오.
Quando necessita un interprete llame al 13 14 50.

Privacy policy

We've updated our privacy policy so that we can deliver improved services with trusted partners. Visit unitywater.com/privacy

International calls

+ 61.7 5431 8333

unitywater.com

PO Box 953

Caboolture QLD 4510

1300 086 489

More payment options



Credit card by phone or online

To make a one-off credit card (Visa or MasterCard only) payment call 1300 047 763 or go to unitywater.com. A credit card surcharge may apply.
Ref: 0998 1676 21



In person, by phone or online

Billpay Code: 4028

Ref: 0998 1676 21

Pay in person at any post office, call 13 18 16, or go to postbillpay.com.au



*4028 0998167621 00030753

Account number 99816762

Payment reference 0998 1676 21

Total due \$307.53

Due date 27 Dec 2019



Cheques by mail

Send this portion with your cheque payable to: Unitywater, Locked Bag 2, Maroochydore BC QLD 4558



Receipt

Receipt number

N112893075809

Amount

\$307.53

From

Business Trans Acct

06 4451 1043 8283

Qtr water bill

To

Unity Water Peregian

UNITYWATER

Bill Code: 130393

Ref: 0998167621

When

Thursday 28 Nov 2019 at 2:41pm Sydney/Melbourne time

[Tools & calculators](#) [Find a branch](#) [Financial assistance](#) [Contact us](#)

[Important information](#) [Privacy](#) [Cookies](#) [Terms of use](#)

© 2019 Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945

46000 - Benefits Paid/Transfers Out

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
COUJEN00001A	(Benefits Paid/Transfers Out) Courtney-Pratt, Jennifer - Accumulation (Accumulation)			0%
TOTAL		CY Balance	LY Balance	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

A & J Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Benefits Paid/Transfers Out (46000)					
<i>(Benefits Paid/Transfers Out) Courtney-Pratt, Jennifer - Accumulation (COUJEN00001A)</i>					
03/06/2020	Transfer to CBA A- Jenny lump sum w		3,000.00		3,000.00 DR
03/06/2020	System Member Journals			3,000.00	0.00 DR
			3,000.00	3,000.00	0.00 DR

Total Debits: 3,000.00

Total Credits: 3,000.00

48500 - Income Tax Expense

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	\$2,795.40	\$2,961.00	(5.59)%
TOTAL		CY Balance	LY Balance	
		\$2,795.40	\$2,961.00	

Supporting Documents

- Statement Of Taxable Income for 01-07-2019-30-06-2020.pdf 48500

A & J Superannuation Fund
Statement of Taxable Income

For the year ended 30 June 2020

	2020
	\$
Benefits accrued as a result of operations	94,293.31
Less	
Increase in MV of investments	7,658.64
Non Taxable Contributions	68,000.00
	<u>75,658.64</u>
SMSF Annual Return Rounding	1.33
Taxable Income or Loss	<u>18,636.00</u>
Income Tax on Taxable Income or Loss	2,795.40
CURRENT TAX OR REFUND	<u>2,795.40</u>
Supervisory Levy	259.00
AMOUNT DUE OR REFUNDABLE	<u>3,054.40</u>

49000 - Profit/Loss Allocation Account

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	\$75,535.91	\$134,714.52	(43.93)%
TOTAL		CY Balance	LY Balance	
		\$75,535.91	\$134,714.52	

Supporting Documents

No supporting documents

50000 - Members

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
COUAND00001A	Courtney-Pratt, Andrew - Accumulation (Accumulation)	(\$433,754.50)	(\$88,761.73)	\$13,343.12		\$2,800.40	(\$506,372.71)	16.74%
COUJEN00001A	Courtney-Pratt, Jennifer - Accumulation (Accumulation)	(\$3,244.25)	(\$3,000.00)	\$87.30	\$3,000.00	(\$5.00)	(\$3,161.95)	(2.54)%
TOTAL		Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$436,998.75)	(\$91,761.73)	\$13,430.42	\$3,000.00	\$2,795.40	(\$509,534.66)	

Supporting Documents

- Members Statements [Report](#)
- Members Summary [Report](#)
- members_summary-wp-2020.pdf [COUAND00001A](#)
- members_statements-wp-2020.pdf [COUJEN00001A](#)

Standard Checklist

- Attach copies of Members Statements

A & J Superannuation Fund

Members Statement

Andrew Courtney-Pratt
 2 Cuthero Court
 Highland Park, Queensland, 4211, Australia

Your Details

Date of Birth :	18/01/1962	Nominated Beneficiaries	N/A
Age:	58	Vested Benefits	506,372.71
Tax File Number:	Provided	Total Death Benefit	506,372.71
Date Joined Fund:	10/09/2012	Current Salary	0.00
Service Period Start Date:		Previous Salary	0.00
Date Left Fund:		Disability Benefit	0.00
Member Code:	COUAND00001A		
Account Start Date	10/09/2012		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits 506,372.71

Preservation Components

Preserved 506,372.71

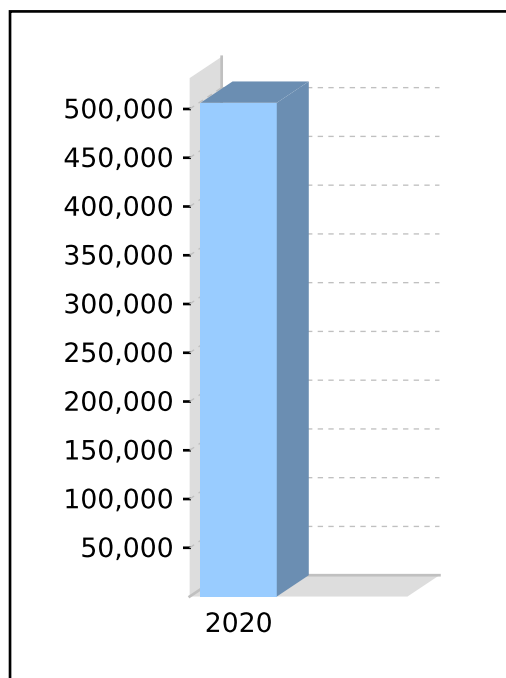
Unrestricted Non Preserved

Restricted Non Preserved

Tax Components

Tax Free 94,921.01

Taxable 411,451.70



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	433,754.50
<u>Increases to Member account during the period</u>	
Employer Contributions	23,761.73
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	65,000.00
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(13,343.12)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	3,564.27
Income Tax	(763.87)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	506,372.71

A & J Superannuation Fund

Members Statement

Jennifer Courtney-Pratt
 2 Cuthero Court
 Highland Park, Queensland, 4211, Australia

Your Details

Date of Birth :	29/09/1953	Nominated Beneficiaries	N/A
Age:	66	Vested Benefits	3,161.95
Tax File Number:	Not Provided	Total Death Benefit	3,161.95
Date Joined Fund:	23/06/2016	Current Salary	0.00
Service Period Start Date:	23/06/2016	Previous Salary	0.00
Date Left Fund:		Disability Benefit	0.00
Member Code:	COUJEN00001A		
Account Start Date	23/06/2016		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

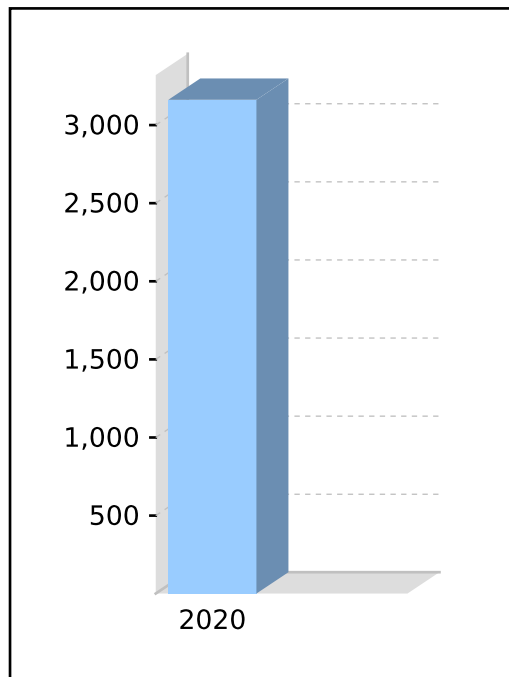
Total Benefits 3,161.95

Preservation Components

Preserved 244.25
 Unrestricted Non Preserved 2,917.70
 Restricted Non Preserved

Tax Components

Tax Free 3,199.02
 Taxable (37.07)



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	3,244.25
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	3,000.00
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(87.30)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	(5.00)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	3,000.00
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	3,161.95

A & J Superannuation Fund

Members Summary

As at 30 June 2020

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Andrew Courtney-Pratt (Age: 58)											
COUAND00001A - Accumulation											
433,754.50	88,761.73		(13,343.12)			3,564.27	(763.87)				506,372.71
433,754.50	88,761.73		(13,343.12)			3,564.27	(763.87)				506,372.71
Jennifer Courtney-Pratt (Age: 66)											
COUJEN00001A - Accumulation											
3,244.25	3,000.00		(87.30)				(5.00)	3,000.00			3,161.95
3,244.25	3,000.00		(87.30)				(5.00)	3,000.00			3,161.95
436,998.75	91,761.73		(13,430.42)			3,564.27	(768.87)	3,000.00			509,534.66

60400 - Bank Accounts

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
CBA10438283	CBA Business Trans Account-8283	\$22,116.74	\$34,454.92	(35.81)%
TOTAL		CY Balance	LY Balance	
		\$22,116.74	\$34,454.92	

Supporting Documents

- Bank Statement Report [Report](#)
- BANK CBA Business Ac 10438283.pdf [CBA10438283](#)

Standard Checklist

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

A & J Superannuation Fund

Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Chart Code: 60400 / CBA10438283

Account Name: CBA Business Trans Account-8283

BSB and Account Number: 064451 10438283

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 34,454.92 \$ 126,647.35 \$ 114,309.17 \$ 22,116.74

Data Feed Used
 BGL Bank Data Service

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2019	Opening Balance			34,454.92		
01/07/2019	Account Fee	10.00		34,444.92	34,444.92	
04/07/2019	Transfer to other Loan repayment	3,000.00		31,444.92	31,444.92	
08/07/2019	ADP201907081585771 AUTOMATIC DATA P		1,894.80	33,339.72	33,339.72	
14/07/2019	Transfer From ANDREW COURTNEY-PRATT		30,000.00	63,339.72		
14/07/2019	Transfer to other Loan Repayment	40,000.00		23,339.72	23,339.72	
25/07/2019	NETBANK BPAY SUNSHINE COAST CNCL	979.85		22,359.87	22,359.87	
01/08/2019	RENT PAYMENT Property Managem		1,951.26	24,311.13		
01/08/2019	Account Fee	10.00		24,301.13		
01/08/2019	NETBANK BPAY TERRI SCHEER	349.00		23,952.13	23,952.13	
04/08/2019	Transfer to other Loan repayment	3,000.00		20,952.13	20,952.13	
08/08/2019	ADP201908081606508 AUTOMATIC DATA P		2,349.75	23,301.88	23,301.88	
13/08/2019	NETBANK BPAY SHANNONS INSURANCE	968.67		22,333.21	22,333.21	
01/09/2019	RENT PAYMENT Property Managem		2,440.45	24,773.66		
01/09/2019	Account Fee	10.00		24,763.66	24,763.66	
02/09/2019	NETBANK BPAY UNITYWATER	341.71		24,421.95		
02/09/2019	NETBANK BPAY DEFT PAYMENTS	485.36		23,936.59	23,936.59	

A & J Superannuation Fund
Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
04/09/2019	Transfer to other Loan repayment	3,000.00		20,936.59	20,936.59	
06/09/2019	ADP201909061626564 AUTOMATIC DATA P		2,075.47	23,012.06	23,012.06	
13/09/2019	NETBANK BPAY ASIC	54.00		22,958.06		
13/09/2019	Transfer to other Accountant Bill	235.00		22,723.06	22,723.06	
01/10/2019	RENT PAYMENT Property Managem		2,086.44	24,809.50		
01/10/2019	Account Fee	10.00		24,799.50	24,799.50	
04/10/2019	Transfer to other Loan repayment	3,000.00		21,799.50	21,799.50	
08/10/2019	ADP201910081644891 AUTOMATIC DATA P		2,702.30	24,501.80	24,501.80	
01/11/2019	RENT PAYMENT Property Managem		1,112.65	25,614.45		
01/11/2019	Account Fee	10.00		25,604.45		
04/11/2019	Transfer to other Loan repayment	3,000.00		22,604.45	22,604.45	
08/11/2019	ADP201911081664769 AUTOMATIC DATA P		1,927.38	24,531.83	24,531.83	
28/11/2019	NETBANK BPAY UNITYWATER	307.53		24,224.30	24,224.30	
01/12/2019	RENT PAYMENT Property Managem		535.72	24,760.02		
01/12/2019	Account Fee	10.00		24,750.02	24,750.02	
02/12/2019	Transfer to other Relay Carpet	308.00		24,442.02	24,442.02	
04/12/2019	Transfer to other Loan repayment	3,000.00		21,442.02		
06/12/2019	ADP201912061681969 AUTOMATIC DATA P		1,997.31	23,439.33	23,439.33	
01/01/2020	RENT PAYMENT Property Managem		2,394.30	25,833.63		
01/01/2020	Account Fee	10.00		25,823.63	25,823.63	
02/01/2020	NETBANK BPAY DEFT PAYMENTS	485.36		25,338.27	25,338.27	

A & J Superannuation Fund
Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
04/01/2020	Transfer to other Loan repayment	3,000.00		22,338.27	22,338.27	
08/01/2020	ADP202001081699582 AUTOMATIC DATA P		2,179.73	24,518.00	24,518.00	
16/01/2020	Transfer From ANDREW COURTNEY-PRATT		35,000.00	59,518.00		
16/01/2020	Transfer to other Loan Repayment	40,000.00		19,518.00	19,518.00	
22/01/2020	NETBANK BPAY SUNSHINE COAST CNCL	979.85		18,538.15	18,538.15	
01/02/2020	RENT PAYMENT Property Managem		1,434.38	19,972.53		
01/02/2020	Account Fee	10.00		19,962.53	19,962.53	
04/02/2020	Transfer to other Loan repayment	3,000.00		16,962.53	16,962.53	
07/02/2020	ADP202002071718596 AUTOMATIC DATA P		2,120.76	19,083.29	19,083.29	
01/03/2020	RENT PAYMENT Property Managem		2,394.30	21,477.59		
01/03/2020	Account Fee	10.00		21,467.59	21,467.59	
02/03/2020	Transfer to other Accountant bill	235.00		21,232.59		
02/03/2020	NETBANK BPAY ASIC	267.00		20,965.59		
02/03/2020	NETBANK BPAY UNITYWATER	391.93		20,573.66	20,573.66	
04/03/2020	Transfer to other Loan repayment	3,000.00		17,573.66	17,573.66	
06/03/2020	ADP202003061735939 AUTOMATIC DATA P		2,037.57	19,611.23	19,611.23	
01/04/2020	RENT PAYMENT Property Managem		1,914.34	21,525.57		
01/04/2020	Account Fee	10.00		21,515.57	21,515.57	
04/04/2020	Transfer to other Loan repayment	3,000.00		18,515.57	18,515.57	
08/04/2020	ADP202004081753510 AUTOMATIC DATA P		2,604.33	21,119.90	21,119.90	
30/04/2020	Transfer to other 2019 audit bill	528.00		20,591.90		

A & J Superannuation Fund
Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
30/04/2020	Transfer to other 2019 smsf bill	2,420.00		18,171.90	18,171.90	
01/05/2020	RENT PAYMENT Property Managem		2,533.92	20,705.82		
01/05/2020	Account Fee	10.00		20,695.82	20,695.82	
04/05/2020	Transfer to other Loan Repayment	1,000.00		19,695.82	19,695.82	
08/05/2020	ADP202005081772024 AUTOMATIC DATA P		1,872.33	21,568.15	21,568.15	
21/05/2020	NETBANK BPAY TAX OFFICE PAYMENTS	1,366.00		20,202.15	20,202.15	
01/06/2020	RENT PAYMENT Property Managem		1,914.34	22,116.49		
01/06/2020	Account Fee	10.00		22,106.49	22,106.49	
03/06/2020	Transfer to CBA A- Jenny lump sum w	3,000.00		19,106.49	19,106.49	
04/06/2020	Transfer to other Loan Repayment	1,000.00		18,106.49	18,106.49	
05/06/2020	Spouse contributio NETBANK TFR		3,000.00	21,106.49	21,106.49	
07/06/2020	NETBANK BPAY UNITYWATER	339.73		20,766.76		
07/06/2020	NETBANK BPAY DEFT PAYMENTS	485.36		20,281.40	20,281.40	
30/06/2020	RENT PAYMENT Property Managem		1,835.34	22,116.74	22,116.74	
30/06/2020	CLOSING BALANCE			22,116.74	22,116.74	
		<u>126,647.35</u>	<u>114,309.17</u>			

A & J Superannuation Fund

Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Chart Code: 85500 / Westpac 46-2643

Account Name: Westpac Investment Property Loan 46-2643

BSB and Account Number: 034059 462643

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ (206,230.22) \$ 7,799.69 \$ 112,000.00 \$ (102,029.91)

Data Feed Used

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2019	Opening Balance			(206,230.22)		
04/07/2019	Transfer to other Loan repayment		3,000.00	(203,230.22)		
10/07/2019	Interest	860.26		(204,090.48)		
14/07/2019	Transfer to other Loan Repayment		40,000.00	(164,090.48)		
16/07/2019	Administration Fee	300.00		(164,390.48)		
16/07/2019	Break Costs	33.75		(164,424.23)		
04/08/2019	Transfer to other Loan repayment		3,000.00	(161,424.23)		
12/08/2019	Interest	781.34		(162,205.57)		
04/09/2019	Transfer to other Loan repayment		3,000.00	(159,205.57)		
10/09/2019	Interest	655.38		(159,860.95)		
04/10/2019	Transfer to other Loan repayment		3,000.00	(156,860.95)		
10/10/2019	Interest	723.87		(157,584.82)		
04/11/2019	Transfer to other Loan repayment		3,000.00	(154,584.82)		
11/11/2019	Interest	744.07		(155,328.89)		
04/12/2019	Transfer to other Loan repayment		3,000.00	(152,328.89)		
10/12/2019	Interest	661.30		(152,990.19)		
04/01/2020	Transfer to other Loan repayment		3,000.00	(149,990.19)		

A & J Superannuation Fund
Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
10/01/2020	Interest	697.29		(150,687.48)		
16/01/2020	Transfer to other Loan Repayment		40,000.00	(110,687.48)		
04/02/2020	Transfer to other Loan repayment		3,000.00	(107,687.48)		
10/02/2020	Interest	538.48		(108,225.96)		
04/03/2020	Transfer to other Loan repayment		3,000.00	(105,225.96)		
10/03/2020	Interest	459.96		(105,685.92)		
04/04/2020	Transfer to other Loan repayment		3,000.00	(102,685.92)		
14/04/2020	Interest	521.58		(103,207.50)		
04/05/2020	Transfer to other Loan Repayment		1,000.00	(102,207.50)		
11/05/2020	Interest	390.66		(102,598.16)		
04/06/2020	Transfer to other Loan Repayment		1,000.00	(101,598.16)		
10/06/2020	Interest	431.75		(102,029.91)		
30/06/2020	CLOSING BALANCE			(102,029.91)		
		<u>7,799.69</u>	<u>112,000.00</u>			



Your Statement

Statement 27 (Page 1 of 2)

Account Number 06 4451 10438283

Statement Period 11 Apr 2019 - 10 Jul 2019

Closing Balance \$33,339.72 CR

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



041

THE DIRECTOR
 2 CUTHERO CT
 HIGHLAND PARK QLD 4211

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: AJCP INVESTMENT PTY LTD ITF A & J SUPERA
 NNUATION FUND

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

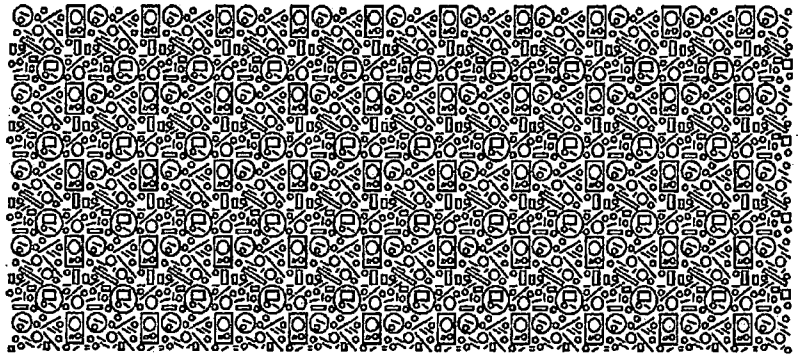
Date	Transaction	Debit	Credit	Balance
11 Apr 2019	OPENING BALANCE			\$30,219.04 CR
01 May	Account Fee	10.00		\$30,209.04 CR
01 May	Direct Credit 301500 Property Managem RENT PAYMENT		2,129.56	\$32,338.60 CR
04 May	Transfer to other Bank NetBank Loan repayment	3,000.00		\$29,338.60 CR
08 May	Direct Credit 501203 AUTOMATIC DATA P ADP201905081541694		1,910.20	\$31,248.80 CR
23 May	DEFT PAYMENTS-NetBank BPAY 96503 27299473210000000589 Body Corp fees	485.36		\$30,763.44 CR
01 Jun	Account Fee	10.00		\$30,753.44 CR
01 Jun	Direct Credit 301500 Property Managem RENT PAYMENT		2,440.45	\$33,193.89 CR
04 Jun	Transfer to other Bank NetBank Loan repayment	3,000.00		\$30,193.89 CR
05 Jun	Transfer to CBA A/c NetBank Jenny lump sum wdl	3,000.00		\$27,193.89 CR
07 Jun	UNITYWATER NetBank BPAY 130393 0998167621 Water rates bill	385.35		\$26,808.54 CR
07 Jun	Direct Credit 501203 AUTOMATIC DATA P ADP201906071563673		2,581.82	\$29,390.36 CR
12 Jun	Transfer from JENNIFER COURTNE NetBank Spouse contributio		3,000.00	\$32,390.36 CR

*# 4391.14023.1.2 ZZ258F3 0303 SL R3.5931.D191.O V06.00.25

2019
2020

Account Number

06 4451 10438283



Date	Transaction	Debit	Credit	Balance
30 Jun	Direct Credit 301500 Property Managem RENT PAYMENT		2,064.56	\$34,454.92 CR
01 Jul	Account Fee	10.00		\$34,444.92 CR
04 Jul	Transfer to other Bank NetBank Loan repayment	3,000.00		\$31,444.92 CR
08 Jul	Direct Credit 501203 AUTOMATIC DATA P ADP201907081585771		1,894.80	\$33,339.72 CR
10 Jul	2019 CLOSING BALANCE			\$33,339.72 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$30,219.04 CR		\$12,900.71		\$16,021.39		\$33,339.72 CR

Transaction Summary during 1st April 2019 to 30th June 2019

Transaction Type	01 Apr to 30 Apr	01 May to 31 May	01 Jun to 30 Jun	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$2.50	\$0.00
Cheques written	0	0	0	0	0	\$1.50	\$0.00
Cheque deposit	0	0	0	0	0	\$1.50	\$0.00
Over the counter deposit	0	0	0	0	0	\$2.50	\$0.00
Quick deposits	0	0	0	0	0	\$0.20	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$1.50	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$2.50	\$0.00



Your Statement

Statement 28 (Page 1 of 2)

Account Number 06 4451 10438283

Statement Period 11 Jul 2019 - 10 Oct 2019

Closing Balance \$24,501.80 CR

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



041

THE DIRECTOR
 2 CUTHERO CT
 HIGHLAND PARK QLD 4211

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: AJCP INVESTMENT PTY LTD ITF A & J SUPERA
 NNUATION FUND

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

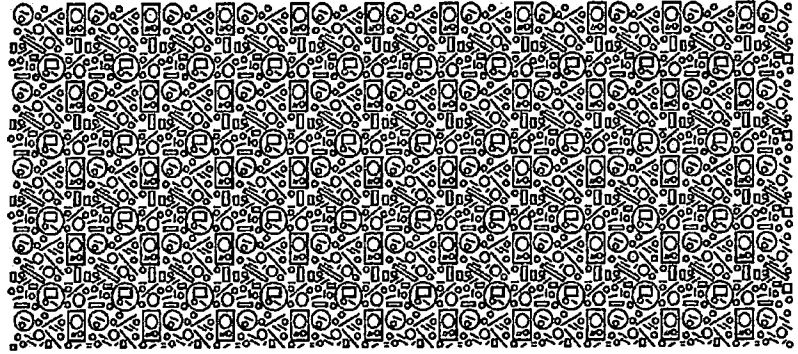
Date	Transaction	Debit	Credit	Balance
11 Jul	2019 OPENING BALANCE			\$33,339.72 CR
14 Jul	Transfer From ANDREW COURTNEY-PRATT Personal after tax contribution		30,000.00	\$63,339.72 CR
14 Jul	Transfer to other Bank NetBank Loan Repayment	40,000.00		\$23,339.72 CR
25 Jul	SUNSHINE COAST CNCL NetBank BPAY 18259 101442837 Rates bill	979.85		\$22,359.87 CR
01 Aug	Account Fee	10.00		\$22,349.87 CR
01 Aug	TERRI SCHEER NetBank BPAY 63461 706852167	349.00		\$22,000.87 CR
01 Aug	Direct Credit 301500 Property Managem RENT PAYMENT		1,951.26	\$23,952.13 CR
04 Aug	Transfer to other Bank NetBank Loan repayment	3,000.00		\$20,952.13 CR
08 Aug	Direct Credit 501203 AUTOMATIC DATA P ADP201908081606508		2,349.75	\$23,301.88 CR
13 Aug	SHANNONS INSURANCE NetBank BPAY 51839 010175443 Insurance renewal	968.67		\$22,333.21 CR
01 Sep	Account Fee	10.00		\$22,323.21 CR
01 Sep	Direct Credit 301500 Property Managem RENT PAYMENT		2,440.45	\$24,763.66 CR
02 Sep	UNITYWATER NetBank BPAY 130393 0998167621 Water rates bill	341.71		\$24,421.95 CR



*# 4395.14460.1.1 ZZ258R3 0303 SL.R3.S931.D283.O.V06.00.26

Account Number

06 4451 10438283



Date	Transaction	Debit	Credit	Balance
02 Sep	DEFT PAYMENTS NetBank BPAY 96503 27299473210000000589 Body Corp fees	485.36		\$23,936.59 CR
04 Sep	Transfer to other Bank NetBank Loan repayment	3,000.00		\$20,936.59 CR
06 Sep	Direct Credit 501203 AUTOMATIC DATA P ADP201909061626564		2,075.47	\$23,012.06 CR
13 Sep	ASIC NetBank BPAY 17301 2291602783758 ASIC bill 2019	54.00		\$22,958.06 CR
13 Sep	Transfer to other Bank NetBank Accountant Bill	235.00		\$22,723.06 CR
01 Oct	Account Fee	10.00		\$22,713.06 CR
01 Oct	Direct Credit 301500 Property Managem RENT PAYMENT		2,086.44	\$24,799.50 CR
04 Oct	Transfer to other Bank NetBank Loan repayment	3,000.00		\$21,799.50 CR
08 Oct	Direct Credit 501203 AUTOMATIC DATA P ADP201910081644891		2,702.30	\$24,501.80 CR
10 Oct	2019 CLOSING BALANCE			\$24,501.80 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$33,339.72 CR		\$52,443.59		\$43,605.67		\$24,501.80 CR

Transaction Summary during 1st July 2019 to 30th September 2019

Transaction Type	01 Jul to 31 Jul	01 Aug to 31 Aug	01 Sep to 30 Sep	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$2.50	\$0.00
Cheques written	0	0	0	0	0	\$1.50	\$0.00
Cheque deposit	0	0	0	0	0	\$1.50	\$0.00
Over the counter deposit	0	0	0	0	0	\$2.50	\$0.00
Quick deposits	0	0	0	0	0	\$0.20	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$1.50	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$2.50	\$0.00



Your Statement

Statement 29 (Page 1 of 2)

Account Number 06 4451 10438283

Statement Period 11 Oct 2019 - 10 Jan 2020

Closing Balance \$24,518.00 CR

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



041

THE DIRECTOR
 2 CUTHERO CT
 HIGHLAND PARK QLD 4211

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

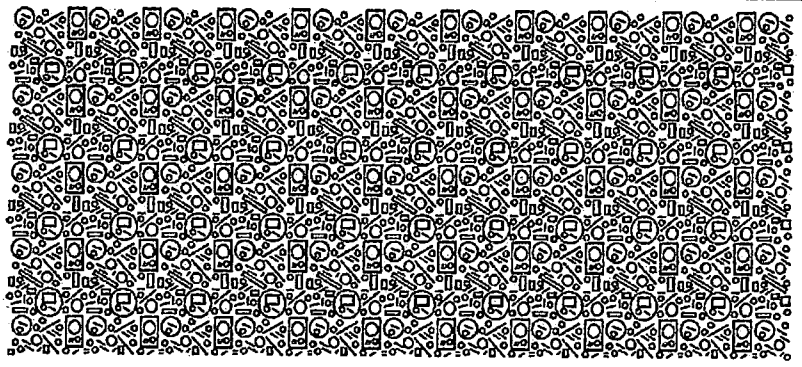
Name: AJCP INVESTMENT PTY LTD ITF A & J SUPERA
 NNUATION FUND

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

Date	Transaction	Debit	Credit	Balance
11 Oct	2019 OPENING BALANCE			\$24,501.80 CR
01 Nov	Account Fee	10.00		\$24,491.80 CR
01 Nov	Direct Credit 301500 Property Managem RENT PAYMENT		1,112.65	\$25,604.45 CR
04 Nov	Transfer to other Bank NetBank Loan repayment	3,000.00		\$22,604.45 CR
08 Nov	Direct Credit 501203 AUTOMATIC DATA P ADP201911081664769		1,927.38	\$24,531.83 CR
28 Nov	UNITYWATER NetBank BPAY 130393 0998167621 Qtr water bill	307.53		\$24,224.30 CR
01 Dec	Account Fee	10.00		\$24,214.30 CR
01 Dec	Direct Credit 301500 Property Managem RENT PAYMENT		535.72	\$24,750.02 CR
02 Dec	Transfer to other Bank NetBank Relay Carpet	308.00		\$24,442.02 CR
04 Dec	Transfer to other Bank NetBank Loan repayment	3,000.00		\$21,442.02 CR
06 Dec	Direct Credit 501203 AUTOMATIC DATA P ADP201912061681969		1,997.31	\$23,439.33 CR
01 Jan	Account Fee	10.00		\$23,429.33 CR
01 Jan	Direct Credit 301500 Property Managem RENT PAYMENT		2,394.30	\$25,823.63 CR



*# 4667.15117.1.1 ZZ258R3 0303 SL R3.S931.D010.O V06.00.28



Date	Transaction	Debit	Credit	Balance														
02 Jan	DEFT PAYMENTS NetBank BPAY 96503 27299473210000000589 Body Corp fees	485.36		\$25,338.27 CR														
04 Jan	Transfer to other Bank NetBank Loan repayment	3,000.00		\$22,338.27 CR														
08 Jan	Direct Credit 501203 AUTOMATIC DATA P ADP202001081699582		2,179.73	\$24,518.00 CR														
10 Jan	2020 CLOSING BALANCE			\$24,518.00 CR														
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: right;">Opening balance</td> <td style="text-align: center;">-</td> <td style="text-align: right;">Total debits</td> <td style="text-align: center;">+</td> <td style="text-align: right;">Total credits</td> <td style="text-align: center;">=</td> <td style="text-align: right;">Closing balance</td> </tr> <tr> <td style="text-align: right;">\$24,501.80 CR</td> <td></td> <td style="text-align: right;">\$10,130.89</td> <td></td> <td style="text-align: right;">\$10,147.09</td> <td></td> <td style="text-align: right;">\$24,518.00 CR</td> </tr> </table>					Opening balance	-	Total debits	+	Total credits	=	Closing balance	\$24,501.80 CR		\$10,130.89		\$10,147.09		\$24,518.00 CR
Opening balance	-	Total debits	+	Total credits	=	Closing balance												
\$24,501.80 CR		\$10,130.89		\$10,147.09		\$24,518.00 CR												

Transaction Summary during 1st October 2019 to 31st December 2019							
Transaction Type	01 Oct to 31 Oct	01 Nov to 30 Nov	01 Dec to 31 Dec	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$2.50	\$0.00



Your Statement

Statement 30 (Page 1 of 2)

Account Number 06 4451 10438283

Statement Period 11 Jan 2020 - 10 Apr 2020

Closing Balance \$21,119.90 CR

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



041

THE DIRECTOR
 2 CUTHERO CT
 HIGHLAND PARK QLD 4211

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: AJCP INVESTMENT PTY LTD ITF A & J SUPERA
 NNUATION FUND

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

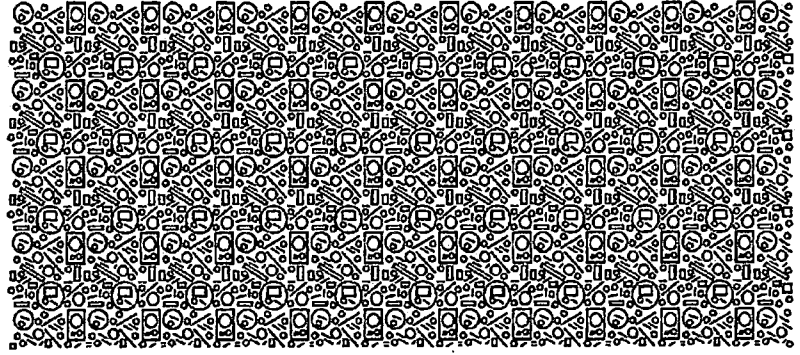
Date	Transaction	Debit	Credit	Balance
11 Jan	2020 OPENING BALANCE			\$24,518.00 CR
16 Jan	Transfer From ANDREW COURTNEY-PRATT personal after tax contribution		35,000.00	\$59,518.00 CR
16 Jan	Transfer to other Bank NetBank Loan Repayment	40,000.00		\$19,518.00 CR
22 Jan	SUNSHINE COAST CNCL NetBank BPAY 18259 101442837 Council Rates	979.85		\$18,538.15 CR
01 Feb	Account Fee	10.00		\$18,528.15 CR
01 Feb	Direct Credit 301500 Property Managem RENT PAYMENT		1,434.38	\$19,962.53 CR
04 Feb	Transfer to other Bank NetBank Loan repayment	3,000.00		\$16,962.53 CR
07 Feb	Direct Credit 501203 AUTOMATIC DATA P ADP202002071718596		2,120.76	\$19,083.29 CR
01 Mar	Account Fee	10.00		\$19,073.29 CR
01 Mar	Direct Credit 301500 Property Managem RENT PAYMENT		2,394.30	\$21,467.59 CR
02 Mar	UNITYWATER NetBank BPAY 130393 0998167621 Water rates bill	391.93		\$21,075.66 CR
02 Mar	Transfer to other Bank NetBank Accountant bill	235.00		\$20,840.66 CR
02 Mar	ASIC NetBank BPAY 17301 2296110591825 Asic bill 2020	267.00		\$20,573.66 CR



*# 12234.36852.1.1 ZZ258R3 0303 SL.R3.S932.D105.O.V06.00.28

Account Number

06 4451 10438283



Date	Transaction	Debit	Credit	Balance
04 Mar	Transfer to other Bank NetBank Loan repayment	3,000.00		\$17,573.66 CR
06 Mar	Direct Credit 501203 AUTOMATIC DATA P ADP202003061735939		2,037.57	\$19,611.23 CR
01 Apr	Account Fee	10.00		\$19,601.23 CR
01 Apr	Direct Credit 301500 Property Managem RENT PAYMENT		1,914.34	\$21,515.57 CR
04 Apr	Transfer to other Bank NetBank Loan repayment	3,000.00		\$18,515.57 CR
08 Apr	Direct Credit 501203 AUTOMATIC DATA P ADP202004081753510		2,604.33	\$21,119.90 CR
10 Apr	2020 CLOSING BALANCE			\$21,119.90 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$24,518.00 CR		\$50,903.78		\$47,505.68		\$21,119.90 CR

Transaction Summary during 1st January 2020 to 31st March 2020

Transaction Type	01 Jan to 31 Jan	01 Feb to 29 Feb	01 Mar to 31 Mar	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$0.00	\$0.00



041

THE DIRECTOR
2 CUTHERO CT
HIGHLAND PARK QLD 4211**Account Number** 06 4451 10438283**Statement Period** 11 Apr 2020 - 10 Jul 2020**Closing Balance** \$20,786.74 CR**Enquiries** 13 1998
(24 hours a day, 7 days a week)

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

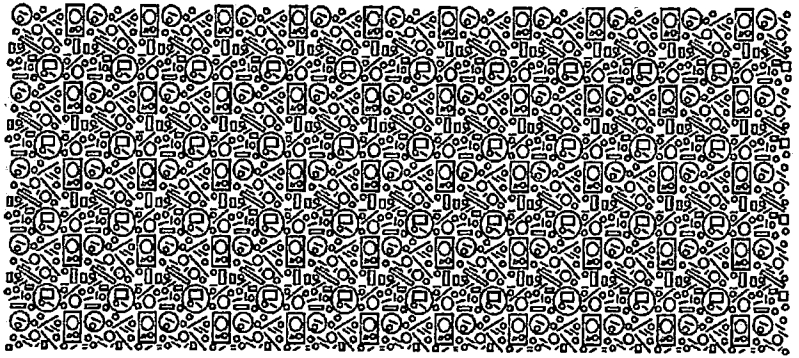
Name: AJCP INVESTMENT PTY LTD ITF A & J SUPERA
ANNUATION FUND

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

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

Date	Transaction	Debit	Credit	Balance
11 Apr	2020 OPENING BALANCE			\$21,119.90 CR
30 Apr	Transfer to other Bank NetBank 2019 audit bill	528.00		\$20,591.90 CR
30 Apr	Transfer to other Bank NetBank 2019 smsf bill	2,420.00		\$18,171.90 CR
01 May	Account Fee	10.00		\$18,161.90 CR
01 May	Direct Credit 301500 Property Managem RENT PAYMENT		2,533.92	\$20,695.82 CR
04 May	Transfer to other Bank NetBank Loan Repayment	1,000.00		\$19,695.82 CR
08 May	Direct Credit 501203 AUTOMATIC DATA P ADP202005081772024		1,872.33	\$21,568.15 CR
21 May	TAX OFFICE PAYMENTS NetBank BPAY 75556 551009405641234421 SMSF tax	1,366.00		\$20,202.15 CR
01 Jun	Account Fee	10.00		\$20,192.15 CR
01 Jun	Direct Credit 301500 Property Managem RENT PAYMENT		1,914.34	\$22,106.49 CR
03 Jun	Transfer to CBA A/c NetBank Jenny lump sum wdl	3,000.00		\$19,106.49 CR





2019
2020

Date	Transaction	Debit	Credit	Balance
04 Jun	Transfer to other Bank NetBank Loan Repayment	1,000.00		\$18,106.49 CR
05 Jun	Transfer from JENNIFER COURTNE NetBank Spouse contributio		3,000.00	\$21,106.49 CR
07 Jun	UNITYWATER NetBank BPAY 130393 0998167621 Water rates bill	339.73		\$20,766.76 CR
07 Jun	DEFT PAYMENTS NetBank BPAY 96503 27299473210000000589 Body corp fees	485.36		\$20,281.40 CR
30 Jun	Direct Credit 301500 Property Managem RENT PAYMENT		1,835.34	\$22,116.74 CR
01 Jul	Account Fee	10.00		\$22,106.74 CR
04 Jul	Transfer to other Bank NetBank Loan Repayment	1,000.00		\$21,106.74 CR
08 Jul	Audit Shield NetBank BPAY 253575 404251204791420 Audit shield	320.00		\$20,786.74 CR
10 Jul 2020	CLOSING BALANCE			\$20,786.74 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$21,119.90 CR		\$11,489.09		\$11,155.93		\$20,786.74 CR

Transaction Summary during 1st April 2020 to 30th June 2020

Transaction Type	01 Apr to 30 Apr	01 May to 31 May	01 Jun to 30 Jun	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$0.00	\$0.00

64000 - Formation Expenses

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
64000	Formation Expenses	\$2,749.00	\$2,749.00	0%
TOTAL		CY Balance	LY Balance	
		\$2,749.00	\$2,749.00	

Supporting Documents

- General Ledger [Report](#)
- Formation Cost GL 2016.pdf [64000](#)

Standard Checklist

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

A & J Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Formation Expenses (64000)					
<u>Formation Expenses (64000)</u>					
01/07/2019	Opening Balance				2,749.00 DR
					<hr/> 2,749.00 DR
Total Debits:	0.00				
Total Credits:	0.00				

A & J SUPERANNUATION FUND
GENERAL LEDGER FOR THE PERIOD 01/07/2015 TO 30/06/2016
FROM ACCOUNT 200/000 TO 999/999 - ENTRIES: ALL

Printed: Wednesday 19 April, 2017 @ 11:48:14

Date	Ref	Type	Units	Debits \$	Credits \$	Balance \$
01/07/2015		Opening Balance				100,023.56
30/06/2016	2016	Journal - Cash		4,260.64		104,284.20
		Narration: Add interest to Term Deposit				
640		<u>Formation Expenses</u>				
01/07/2015		Opening Balance				1,100.00
26/02/2016	2016	Bank Statement		1,649.00		2,749.00
		Narration: Brereton Lawyers - Bare Trust				
670		<u>Deposit on land</u>				
26/02/2016	2016	Bank Statement		1,000.00		1,000.00
		Narration: Deposit for Property 16/03/16 contract settling Sept 16				
02/04/2016	2016	Bank Statement		20,000.00		21,000.00
		Narration: Deposit House				
03/04/2016	2016	Bank Statement		20,000.00		41,000.00
		Narration: Deposit House				
04/04/2016	2016	Bank Statement		11,123.00		52,123.00
		Narration: Deposit House				
680		<u>Sundry Debtors</u>				
01/07/2015		Opening Balance				1,457.26
09/07/2015	2016	Bank Statement			458.96	998.30
		Narration: Distribution				
14/07/2015	2016	Bank Statement			295.98	702.32
		Narration: Distribution				
16/07/2015	2016	Bank Statement			702.32	0.00
		Narration: Distribution				
30/06/2016	2016	Journal - Cash		1,481.16		1,481.16
		Narration: distribution 30 June 2016 Pd 18 July 2016				
776		<u>Shares in Listed Companies (Australian)</u>				
776/001		<u>Newcrest Mining Limited - Ordinary Fully Paid</u>				
01/07/2015		Opening Balance				0.00
776/002		<u>Westpac Banking Corporation - Ordinary Fully Paid</u>				
09/10/2015	2016	Bank Statement	500.0000	15,292.26		15,292.26
		Narration: Buy 500 Shares				
30/06/2016	300616	Closing Journal - Non			592.26	14,700.00
		Narration: Market valuation adjustment at 30/06/2016				
			500.0000			
776/003		<u>Fortescue Metals Group Ltd - Ordinary Fully Paid</u>				
04/11/2015	2016	Bank Statement	5,000.0000	11,284.87		11,284.87
		Narration: Buy 5000 shares				
21/01/2016	776003	Journal - Cash	(5,000.0000)		11,284.87	
		Narration: Disposal of 5,000.0000 unit(s) purchased on 04/11/2015 in Fortescue Metals Group Ltd - Ordinary Fully Paid				
776/004		<u>Mint Payments Limited - Ordinary Fully Paid</u>				
22/12/2015	2016	Bank Statement	50,000.0000	5,279.95		5,279.95
		Narration: Buy 50000 shares				
26/02/2016	2016	Bank Statement	52,276.0000	3,950.65		9,230.60
		Narration: Buy 52276 shares				
01/03/2016	2016	Bank Statement	7,724.0000	579.30		9,809.90

76000 - Other Assets

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
65 Viola Square16	Borrowing Expenses	1.000000	\$1,142.58	1.000000	\$2,104.58	(45.71)%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		1.000000	\$1,142.58	1.000000	\$2,104.58	

Supporting Documents

- Investment Movement Report [Report](#)
- Borrow Cost - 2020 Depreciation Schedule.pdf [65 Viola Square16](#)

Standard Checklist

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

A & J Superannuation Fund

Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
CBA Business Trans Account-8283		34,454.92		114,309.17		(126,647.35)			22,116.74	22,116.74
		34,454.92		114,309.17		(126,647.35)			22,116.74	22,116.74
Other Assets										
Borrowing Expenses	1.00	4,810.00						1.00	4,810.00	1,142.58
		4,810.00							4,810.00	1,142.58
Plant and Equipment (at written down value) - Unitised										
Automatic Garage Door Motor including Controls	1.00	601.00						1.00	601.00	119.24
Blinds	1.00	2,454.00						1.00	2,454.00	486.77
Canopy Rangehood	1.00	1,090.00						1.00	1,090.00	545.44
Carpets	1.00	3,072.00						1.00	3,072.00	1,316.91
Ceiling Exhaust Fans	1.00	524.00						1.00	524.00	103.93
Ceiling Fans	1.00	1,573.00						1.00	1,573.00	312.04
Dishwasher	1.00	1,249.00						1.00	1,249.00	535.40

A & J Superannuation Fund

Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Hot Plates	1.00	894.00						1.00	894.00	177.32
Hot Water Systems	1.00	1,344.00						1.00	1,344.00	672.50
Lighting Consumables	1.00	721.00						1.00	721.00	143.04
Lighting Consumables (Common Property)	1.00	110.00						1.00	110.00	0.00
Oven	1.00	1,364.00						1.00	1,364.00	682.51
Smoke Detectors	1.00	688.00						1.00	688.00	136.48
Split System Air Conditioning Units	1.00	4,672.00						1.00	4,672.00	2,002.79
		20,356.00							20,356.00	7,234.37
Real Estate Properties (Australian - Residential)										
65 Viola Square, Common Property Construction Costs	1.00	14,046.00						1.00	14,046.00	12,706.85
65 Viola Square, Construction Costs	1.00	231,613.00						1.00	231,613.00	209,530.41
65 Viola Square, Peregian Springs	1.00	133,000.00						1.00	133,000.00	355,528.37
		378,659.00							378,659.00	577,765.63

A & J Superannuation Fund

Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Shares in Listed Companies (Australian)										
Mint Payments Limited - Ordinary Fully Paid	209,478.00	19,826.30						209,478.00	19,826.30	3,351.65
		19,826.30							19,826.30	3,351.65
	458,106.22			114,309.17		(126,647.35)			445,768.04	611,610.97

A & J Superannuation Fund

Depreciation Schedule

For The Period 01 July 2019 - 30 June 2020

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments			Depreciation				
				Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation ¹	Method	Rate	Calculated Depreciation ²	Posted Depreciation ³	Closing Written Down Value
Other Assets											
Borrowing Expenses											
	07/09/2016	4,810.00	2,104.58			4,810.00	Prime Cost	20.00 %	962.00	0.00	1,142.58
		4,810.00	2,104.58			4,810.00				0.00	1,142.58
Plant and Equipment (at written down value) - Unitised											
Automatic Garage Door Motor including Controls											
	07/09/2016	601.00	190.78			190.78	Low Value Pool	37.50 %	71.54	71.54	119.24
Blinds											
	07/09/2016	2,454.00	778.83			778.83	Low Value Pool	37.50 %	292.06	292.06	486.77
Canopy Rangehood											
	07/09/2016	1,090.00	654.48			654.48	Diminishing Value	16.66 %	109.04	109.04	545.44
Carpets											
	07/09/2016	3,072.00	1,646.14			1,646.14	Diminishing Value	20.00 %	329.23	329.23	1,316.91
Ceiling Exhaust Fans											
	07/09/2016	524.00	166.29			166.29	Low Value Pool	37.50 %	62.36	62.36	103.93
Ceiling Fans											
	07/09/2016	1,573.00	499.26			499.26	Low Value Pool	37.50 %	187.22	187.22	312.04
Dishwasher											
	07/09/2016	1,249.00	669.25			669.25	Diminishing Value	20.00 %	133.85	133.85	535.40
Hot Plates											
	07/09/2016	894.00	283.71			283.71	Low Value Pool	37.50 %	106.39	106.39	177.32

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

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
65 Viola Square8	Dishwasher	1.000000	\$535.40	1.000000	\$669.25	(20)%
65 Viola Square11	Hot Water Systems	1.000000	\$672.50	1.000000	\$806.93	(16.66)%
65 Viola Square12	Carpets	1.000000	\$1,316.91	1.000000	\$1,646.14	(20)%
65 Viola Square14	Ceiling Exhaust Fans	1.000000	\$103.93	1.000000	\$166.29	(37.5)%
65 Viola Square6	Hot Plates	1.000000	\$177.32	1.000000	\$283.71	(37.5)%
65 Viola Square15	Lighting Consumables (Common Property)	1.000000		1.000000		0%
65 Viola Square2	Split System Air Conditioning Units	1.000000	\$2,002.79	1.000000	\$2,503.49	(20)%
65 Viola Square9	Automatic Garage Door Motor including Controls	1.000000	\$119.24	1.000000	\$190.78	(37.5)%
65 Viola Square4	Ceiling Fans	1.000000	\$312.04	1.000000	\$499.26	(37.5)%
65 Viola Square7	Canopy Rangehood	1.000000	\$545.44	1.000000	\$654.48	(16.66)%
65 Viola Square3	Lighting Consumables	1.000000	\$143.04	1.000000	\$228.87	(37.5)%
65 Viola Square10	Smoke Detectors	1.000000	\$136.48	1.000000	\$218.36	(37.5)%
65 Viola Square13	Blinds	1.000000	\$486.77	1.000000	\$778.83	(37.5)%
65 Viola Square5	Oven	1.000000	\$682.51	1.000000	\$818.95	(16.66)%

TOTAL	CY Units	CY Balance	LY Units	LY Balance
	14.000000	\$7,234.37	14.000000	\$9,465.34

Supporting Documents

- Investment Movement Report [Report](#)
- depreciation_schedule_report-wp-2020.pdf

Standard Checklist

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

A & J Superannuation Fund

Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
CBA Business Trans Account-8283		34,454.92		114,309.17		(126,647.35)			22,116.74	22,116.74
		34,454.92		114,309.17		(126,647.35)			22,116.74	22,116.74
Other Assets										
Borrowing Expenses	1.00	4,810.00						1.00	4,810.00	1,142.58
		4,810.00							4,810.00	1,142.58
Plant and Equipment (at written down value) - Unitised										
Automatic Garage Door Motor including Controls	1.00	601.00						1.00	601.00	119.24
Blinds	1.00	2,454.00						1.00	2,454.00	486.77
Canopy Rangehood	1.00	1,090.00						1.00	1,090.00	545.44
Carpets	1.00	3,072.00						1.00	3,072.00	1,316.91
Ceiling Exhaust Fans	1.00	524.00						1.00	524.00	103.93
Ceiling Fans	1.00	1,573.00						1.00	1,573.00	312.04
Dishwasher	1.00	1,249.00						1.00	1,249.00	535.40

A & J Superannuation Fund

Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Hot Plates	1.00	894.00						1.00	894.00	177.32
Hot Water Systems	1.00	1,344.00						1.00	1,344.00	672.50
Lighting Consumables	1.00	721.00						1.00	721.00	143.04
Lighting Consumables (Common Property)	1.00	110.00						1.00	110.00	0.00
Oven	1.00	1,364.00						1.00	1,364.00	682.51
Smoke Detectors	1.00	688.00						1.00	688.00	136.48
Split System Air Conditioning Units	1.00	4,672.00						1.00	4,672.00	2,002.79
		20,356.00							20,356.00	7,234.37
Real Estate Properties (Australian - Residential)										
65 Viola Square, Common Property Construction Costs	1.00	14,046.00						1.00	14,046.00	12,706.85
65 Viola Square, Construction Costs	1.00	231,613.00						1.00	231,613.00	209,530.41
65 Viola Square, Peregian Springs	1.00	133,000.00						1.00	133,000.00	355,528.37
		378,659.00							378,659.00	577,765.63

A & J Superannuation Fund

Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
Shares in Listed Companies (Australian)										
Mint Payments Limited - Ordinary Fully Paid	209,478.00	19,826.30						209,478.00	19,826.30	3,351.65
		19,826.30							19,826.30	3,351.65
	458,106.22		114,309.17			(126,647.35)		445,768.04		611,610.97

A & J Superannuation Fund

Depreciation Schedule

For The Period 01 July 2019 - 30 June 2020

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments			Depreciation			Closing Written Down Value	
				Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation ¹	Method	Rate	Calculated Depreciation ²		Posted Depreciation ³
Other Assets											
Borrowing Expenses											
	07/09/2016	4,810.00	2,104.58			4,810.00	Prime Cost	20.00 %	962.00	962.00	1,142.58
		4,810.00	2,104.58			4,810.00				962.00	1,142.58
Plant and Equipment (at written down value) - Unitised											
Automatic Garage Door Motor including Controls											
	07/09/2016	601.00	190.78			190.78	Low Value Pool	37.50 %	71.54	71.54	119.24
Blinds											
	07/09/2016	2,454.00	778.83			778.83	Low Value Pool	37.50 %	292.06	292.06	486.77
Canopy Rangehood											
	07/09/2016	1,090.00	654.48			654.48	Diminishing Value	16.66 %	109.04	109.04	545.44
Carpets											
	07/09/2016	3,072.00	1,646.14			1,646.14	Diminishing Value	20.00 %	329.23	329.23	1,316.91
Ceiling Exhaust Fans											
	07/09/2016	524.00	166.29			166.29	Low Value Pool	37.50 %	62.36	62.36	103.93
Ceiling Fans											
	07/09/2016	1,573.00	499.26			499.26	Low Value Pool	37.50 %	187.22	187.22	312.04
Dishwasher											
	07/09/2016	1,249.00	669.25			669.25	Diminishing Value	20.00 %	133.85	133.85	535.40
Hot Plates											
	07/09/2016	894.00	283.71			283.71	Low Value Pool	37.50 %	106.39	106.39	177.32

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments			Depreciation			Closing Written Down Value	
				Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation ¹	Method	Rate	Calculated Depreciation ²		Posted Depreciation ³
Hot Water Systems											
	07/09/2016	1,344.00	806.93			806.93	Diminishing Value	16.66 %	134.43	134.43	672.50
Lighting Consumables											
	07/09/2016	721.00	228.87			228.87	Low Value Pool	37.50 %	85.83	85.83	143.04
Oven											
	07/09/2016	1,364.00	818.95			818.95	Diminishing Value	16.66 %	136.44	136.44	682.51
Smoke Detectors											
	07/09/2016	688.00	218.36			218.36	Low Value Pool	37.50 %	81.89	81.89	136.48
Split System Air Conditioning Units											
	07/09/2016	4,672.00	2,503.49			2,503.49	Diminishing Value	20.00 %	500.70	500.70	2,002.79
		20,246.00	9,465.34			9,465.34				2,230.98	7,234.37
Real Estate Properties (Australian - Residential)											
65 Viola Square, Common Property Construction Costs											
	07/09/2016	14,046.00	13,058.00			14,046.00	Prime Cost	2.50 %	351.15	351.15	12,706.85
65 Viola Square, Construction Costs											
	07/09/2016	231,613.00	215,320.74			231,613.00	Prime Cost	2.50 %	5,790.33	5,790.33	209,530.41
		245,659.00	228,378.74			245,659.00				6,141.48	222,237.26
		270,715.00	239,948.66			259,934.34				9,334.46	230,614.21

¹ Amounts have been pro rated based on number of days in the year

² Depreciation calculated as per depreciation method

³ Depreciation amounts posted to the ledger

77200 - Real Estate Properties (Australian - Residential)

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
65 Viola Square17	65 Viola Square, Construction Costs	1.000000	\$209,530.41	1.000000	\$215,320.74	(2.69)%
65 Viola Square	65 Viola Square, Peregian Springs	1.000000	\$355,528.37	1.000000	\$362,155.92	(1.83)%
65 Viola Square18	65 Viola Square, Common Property Construction Costs	1.000000	\$12,706.85	1.000000	\$13,058.00	(2.69)%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		3.000000	\$577,765.63	3.000000	\$590,534.66	

Supporting Documents

- Investment Movement Report [Report](#)
- 2020 AJSU0001 Investment Summary with Market Movement.pdf
- 3rd Party est Market Value 300619 - Property.pdf
- VALUATION Real Estate 05-03-2020.pdf

Standard Checklist

- Attach copies of Purchase or Sale contracts if property was purchased or disposed of during the year
- Attach copy of current certificate of title.
- Attach current building insurance policy
- Attach Declaration of Trust
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

A & J Superannuation Fund

Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
CBA Business Trans Account-8283		34,454.92		114,309.17		(126,647.35)			22,116.74	22,116.74
		34,454.92		114,309.17		(126,647.35)			22,116.74	22,116.74
Other Assets										
Borrowing Expenses	1.00	4,810.00						1.00	4,810.00	1,142.58
		4,810.00							4,810.00	1,142.58
Plant and Equipment (at written down value) - Unitised										
Automatic Garage Door Motor including Controls	1.00	601.00						1.00	601.00	119.24
Blinds	1.00	2,454.00						1.00	2,454.00	486.77
Canopy Rangehood	1.00	1,090.00						1.00	1,090.00	545.44
Carpets	1.00	3,072.00						1.00	3,072.00	1,316.91
Ceiling Exhaust Fans	1.00	524.00						1.00	524.00	103.93
Ceiling Fans	1.00	1,573.00						1.00	1,573.00	312.04
Dishwasher	1.00	1,249.00						1.00	1,249.00	535.40

A & J Superannuation Fund

Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Hot Plates	1.00	894.00						1.00	894.00	177.32
Hot Water Systems	1.00	1,344.00						1.00	1,344.00	672.50
Lighting Consumables	1.00	721.00						1.00	721.00	143.04
Lighting Consumables (Common Property)	1.00	110.00						1.00	110.00	0.00
Oven	1.00	1,364.00						1.00	1,364.00	682.51
Smoke Detectors	1.00	688.00						1.00	688.00	136.48
Split System Air Conditioning Units	1.00	4,672.00						1.00	4,672.00	2,002.79
		20,356.00							20,356.00	7,234.37
Real Estate Properties (Australian - Residential)										
65 Viola Square, Common Property Construction Costs	1.00	14,046.00						1.00	14,046.00	12,706.85
65 Viola Square, Construction Costs	1.00	231,613.00						1.00	231,613.00	209,530.41
65 Viola Square, Peregian Springs	1.00	133,000.00						1.00	133,000.00	355,528.37
		378,659.00							378,659.00	577,765.63

A & J Superannuation Fund

Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
Shares in Listed Companies (Australian)										
Mint Payments Limited - Ordinary Fully Paid	209,478.00	19,826.30						209,478.00	19,826.30	3,351.65
		19,826.30							19,826.30	3,351.65
	458,106.22		114,309.17			(126,647.35)		445,768.04		611,610.97

A & J Superannuation Fund

Investment Summary with Market Movement

As at 30 June 2020

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised		Realised Movement
						Overall	Current Year	
Cash/Bank Accounts								
CBA Business Trans Account-8283		22,116.740000	22,116.74	22,116.74	22,116.74			
			22,116.74		22,116.74			
Other Assets								
76000/65 Borrowing Expenses Viola Square	1.00	1,142.580000	1,142.58	4,810.00	4,810.00	(3,667.42)	0.00	0.00
			1,142.58		4,810.00	(3,667.42)	0.00	0.00
Plant and Equipment (at written down value) - Unitised								
76550/65 Automatic Garage Door Motor Viola Square including Controls Automat	1.00	119.240000	119.24	601.00	601.00	(481.76)	0.00	0.00
76550/65 Blinds Viola Square Blinds	1.00	486.770000	486.77	2,454.00	2,454.00	(1,967.23)	0.00	0.00
76550/65 Canopy Rangehood Viola Square Canopy	1.00	545.440000	545.44	1,090.00	1,090.00	(544.56)	0.00	0.00
76550/65 Carpets Viola Square Carpets	1.00	1,316.910000	1,316.91	3,072.00	3,072.00	(1,755.09)	0.00	0.00
76550/65 Ceiling Exhaust Fans Viola Square Ceiling	1.00	103.930000	103.93	524.00	524.00	(420.07)	0.00	0.00
76550/65 Ceiling Fans Viola Ceiling Fans	1.00	312.040000	312.04	1,573.00	1,573.00	(1,260.96)	0.00	0.00
76550/65 Dishwasher Viola Square Dishwas	1.00	535.400000	535.40	1,249.00	1,249.00	(713.60)	0.00	0.00
76550/65 Hot Plates Viola Square Hot Pla	1.00	177.320000	177.32	894.00	894.00	(716.68)	0.00	0.00

A & J Superannuation Fund

Investment Summary with Market Movement

As at 30 June 2020

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised		Realised Movement
						Overall	Current Year	
65 Viola Square Hot Water	1.00	672.500000	672.50	1,344.00	1,344.00	(671.50)	0.00	0.00
76550/65 Viola Square Lightin	1.00	143.040000	143.04	721.00	721.00	(577.96)	0.00	0.00
76550/65 Viola Square Com lig	1.00	0.000000	0.00	110.00	110.00	(110.00)	0.00	0.00
76550/65 Viola Square Oven	1.00	682.510000	682.51	1,364.00	1,364.00	(681.49)	0.00	0.00
76550/65 Viola Square Smoke D	1.00	136.480000	136.48	688.00	688.00	(551.52)	0.01	0.00
76550/65 Viola Square Split S	1.00	2,002.790000	2,002.79	4,672.00	4,672.00	(2,669.21)	0.00	0.00
			7,234.37		20,356.00	(13,121.63)	0.01	0.00
Real Estate Properties (Australian - Residential)								
77200/65 Viola Square Common	1.00	12,706.850000	12,706.85	14,046.00	14,046.00	(1,339.15)	0.00	0.00
77200/65 Viola Square, Constr	1.00	209,530.410000	209,530.41	231,613.00	231,613.00	(22,082.59)	0.00	0.00
65 Viola Square	1.00	355,528.370000	355,528.37	133,000.00	133,000.00	222,528.37	(6,627.55)	0.00
			577,765.63		378,659.00	199,106.63	(6,627.55)	0.00
Shares in Listed Companies (Australian)								
MNW.AX	209,478.00	0.016000	3,351.65	0.09	19,826.30	(16,474.65)	(1,675.82)	0.00
			3,351.65		19,826.30	(16,474.65)	(1,675.82)	0.00

Property Value = \$7,234.37 + \$12,706.85 + \$209,530.41 + \$355,528.37 = \$585,000

611,610.97	445,768.04	165,842.93	(8,303.36)	0.00
------------	------------	------------	------------	------

<https://www.realestate.com.au/property/65-viola-sq-peregian-springs-qld-4573>

Accessed 18/09/19 GS

65 Viola Square Peregian Springs Qld 4573

Bedrooms 4 Bathrooms 2 Car Spaces 2

Monitor local sales and receive updates on the value of your property.

Track this property

[What is tracking?](#)

What's it worth today?
ESTIMATED VALUE RANGE

\$525,000 - \$625,000

High Confidence

Want a professional opinion?

Find a local agent to help you understand what your property is worth.

Get a free market appraisal

-
- 2016
 - April 2016
\$205,000
 - March 2016
\$521,238

- [skip to Main Navigation](#)
- [skip to Content](#)



realestate.com.au®

Menu

Menu



- [Sign in](#)
- [Join](#)

-
- [Buy](#)
 - [Rent](#)
 - [Sold](#)
 - [Share](#)
 - [New homes](#)
 - [Find agents](#)
 - [Lifestyle](#)
 - [News](#)
 - [Commercial](#)

[Lot 3401 Viola Square](#)

- [ESTIMATED VALUE](#)
- [EQUITY](#)
- [ABOUT](#)
- [SIMILAR HOMES](#)
- [MARKET TRENDS](#)
- [SCHOOLS](#)

[67 Viola Square](#)

[Property Value Viola Square](#) 65 Viola Square

[Lot 3401 Viola Square](#)



151

[67 Viola Square](#)

OFF MARKET

This property is **not currently for sale or rent** on realestate.com.au

65 Viola Square Peregian Springs Qld 4573

Bedrooms 4 Bathrooms 2 Car Spaces 2

Monitor local sales and receive updates on the value of your property.

[Track this property.](#)

[What is tracking?](#)

Track this property

Next Step

How much could you borrow?

Calculate your maximum borrowing power.

[Get Started](#)

What's it worth today?

—

\$100K \$200K \$300K \$400K \$500K \$600K \$700K \$800K



ESTIMATED VALUE RANGE

\$520,000 - \$650,000 **\$585,000 is Average**

high Confidence

Last updated at 10 February, 2021

Want a professional opinion?

Find a local agent to help you understand what your property is worth.

[Get a market appraisal](#)

Property sale history

- 2016
 - April 2016
 - \$205,000
- March 2016
- \$521,238



realestate.c

Home Loans

Equity Calculator

Equity is the difference between the current value of your home and how much you owe on it. Find out how much equity you may be able to access from your home loan.

Estimated property value

\$

Outstanding home loan amount

\$



realestate.c

Home Loans

Check out our current home loan offers and see if you could save
See offers

About this house

65 Viola Square is a *4 bedroom, 2 bathroom house with 2 carspaces*

Land size 359 m²

Floor area Unavailable

Year built Unavailable

Data supplied by PropTrack

This property attributes information is based on historical and current data supplied to our affiliate companies by State government agencies. This information constitutes "Third Party Content" for the purposes of our website terms of use. realestate.com.au Pty Ltd does not make any warranty as to the accuracy, completeness or reliability of the information or accept any liability arising in any way from any omissions or errors. The information should not be regarded as advice or relied upon by you or any other person and we recommend that you seek professional advice before making any property decisions.

Shop Skinstitut &
Activeskin

Skinstitut Glycolic Clea

Shop now

Market Activity for 4 bedroom houses in Peregian Springs, QLD

- 17 For sale
- 89 Recently sold
- 0 Open for inspections this week
- 0 Auctions upcoming

Peregian Springs market wrap for 4 bedroom houses

\$755,000

MEDIAN SALE PRICE

6.5%

ANNUAL GROWTH

[SPONSORED](#)



[What's your property worth? Get a guide to the market. Get the guide](#)

Important information on local market data

The information published regarding market data is of a general nature only and does not consider your personal or investment objectives, financial situation or particular needs. Information is based on historical data and past performance is not necessarily indicative of future results. Realestate.com.au does not hold an Australian financial services or credit license and cannot provide any endorsement, recommendation or suggestion about any information or products displayed on this property profile. We strongly recommend that you obtain independent advice before you make any financial decisions using the information or investment tools contained on the property investment destination site, and we make no warranty as to the accuracy, completeness or reliability of the information or investment tools, nor do we accept any liability and responsibility arising in any way from omissions or errors contained on the property investment destination.

Featured news, tips and guides

<p>How to house hunt with a partner 3 min read</p>	<p>5 things to give up before you move Presented by</p>	<p>What is a duplex and what's it got going for it? 4 min read</p>	<p>Zoning 101: What you need to know 3 min read</p>	<p>Corona how to 3 min re.</p>
--	---	--	---	------------------------------------

Similar homes in Peregian Springs

Looking at similar homes in Peregian Springs, Qld 4573 can help you better understand this house's potential value.

Sold For Sale For Rent

[7 Hakea Way, Peregian Springs, Qld 4573](#)

[Bedrooms](#)

4

[Bathrooms](#)

2

[Car Spaces](#)

2

[\\$1,025,000](#)

[24 Feb 2021](#)

[54 Augusta Circuit, Peregian Springs, Qld 4573](#)

[Bedrooms](#)

4

[Bathrooms](#)

2

[Car Spaces](#)

2

[\\$1,165,000](#)

[17 Feb 2021](#)

[17 Greenside Court, Peregian Springs, Qld 4573](#)

[Bedrooms](#)

4

[Bathrooms](#)

2

[Car Spaces](#)

2

[\\$910,000](#)

[10 Feb 2021](#)

[17 Kingsmill Circuit, Peregian Springs, Qld 4573](#)

[Bedrooms](#)

4

[Bathrooms](#)

2

[Car Spaces](#)

2

[\\$755,000](#)

[10 Feb 2021](#)

[25 Doral Drive, Peregian Springs, Qld 4573](#)

[Bedrooms](#)

4

[Bathrooms](#)

2

[Car Spaces](#)

2

[\\$780,000](#)

[08 Feb 2021](#)

[35 Riviera Crescent, Peregian Springs, Qld 4573](#)

[Bedrooms](#)

4

[Bathrooms](#)

2

[Car Spaces](#)

2

[\\$695,000](#)

[03 Feb 2021](#)

[63 Augusta Cct, Peregian Springs, Qld 4573](#)

05/03/2021

65 Viola Square, Peregian Springs, Qld 4573

[Bedrooms](#)

4

[Bathrooms](#)

3

[Car Spaces](#)

2

[\\$1,455,000](#)

[02 Feb 2021](#)

[11 Oakmont Crt, Peregian Springs, Qld 4573](#)

[Bedrooms](#)

4

[Bathrooms](#)

4

[Car Spaces](#)

3

[\\$1,250,000](#)

[25 Jan 2021](#)

[9 Kauri Crescent, Peregian Springs, Qld 4573](#)

[Bedrooms](#)

4

[Bathrooms](#)

2

[Car Spaces](#)

2

[\\$758,500](#)

[22 Jan 2021](#)

[134 Balgownie Drive, Peregian Springs, Qld 4573](#)

[Bedrooms](#)

4

[Bathrooms](#)

2

[Car Spaces](#)

2

[\\$1,188,000](#)

[21 Jan 2021](#)

Show more

Show less

Research homes neighbouring 65 Viola Square

prev
next

See all the homes on Viola Square, Peregian Springs, Qld 4573.

[Explore this street](#)

Market Trends

Discover market trends for 4 bedroom houses in Peregian Springs

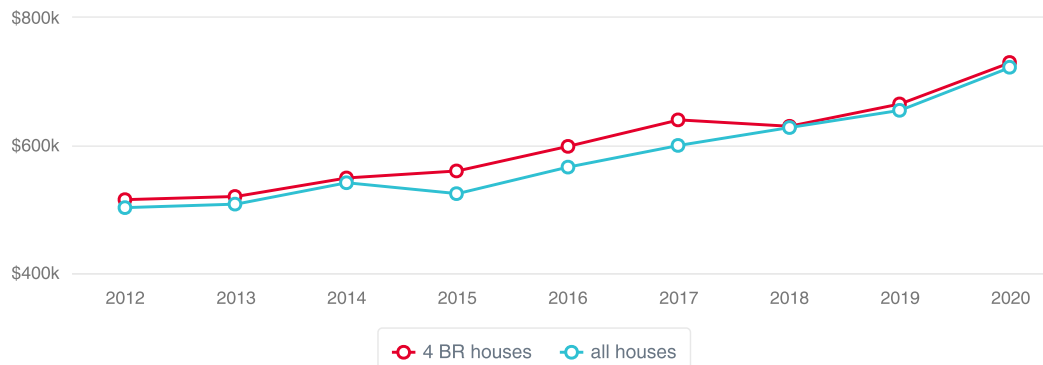
- Median sale price
- Median rent
- Properties sold

\$755k
median sale price

CURRENT

Peregian Springs median sale price trends (last 10 years)

1 year 10 years



How was this calculated?

Median sale price: The price of a property that falls in the middle of the total number of properties sold over the preceding 12 month period for '1 year' trends & calendar year for '10 years' trends. Data current as of 4 February 2021. Data supplied by PropTrack.

Median rent: The advertised weekly rent of a property that falls in the middle of the total number of properties listed over the preceding 12 month period for '1 year' trends & calendar year for '10 years' trends. Data current as of 9 February 2021. Data supplied by realestate.com.au.

Properties sold: The total number of properties sold over the preceding 12 month period for '1 year' trends & calendar year for '10 years' trends. Data current as of 4 February 2021. Data supplied by PropTrack.

Get an appraisal from local sales agents in Peregian Springs

You don't have to be ready to sell to get an appraisal. Speak to an expert to find your potential sale price and better understand the local market and selling process.

[Leon Butt](#) Lynx Property Group 35 Recent Sales

[Request appraisal](#)

[Jodie Curran](#) agent 457330 Recent Sales

[Request appraisal](#)

[Kerry Sullivan](#) Richardson & Wrench - Coolum 16 Recent Sales

[Request appraisal](#)

[Gavin Ryan](#) Lynx Property Group 14 Recent Sales

[Request appraisal](#)

[See more agents](#)

Based on recent house sales in Peregian Springs

Schools closest to 65 Viola Square

School name	Address	Type	Sector	Distance
Peregian Springs State School View Website	the avenue, peregian springs 4573	Primary	Government	0.34 km
St Andrew's Anglican College View Website	40 peregian springs drive, peregian springs 4573	Combined	Independent	0.95 km
Coolum State High School View Website	havana road east, coolum beach 4573	Secondary	Government	1.06 km
Peregian Beach College View Website	lot 601 old emu mountain road, peregian beach 4573	Combined	Independent	2.54 km
Coolum State School View Website	school road, coolum beach 4573	Primary	Government	3.69 km

Show more

Show less

“Distance” is a straight line calculation. See more about our schools data

We receive schools data from government agencies, schools, real estate agents and the general public. We update our schools data from regular updates and feedback received. “Distance” refers to the straight line between the property and the school address on our database. We recommend contacting schools directly regarding zoning and admission.

What is an 'estimated value'?

An 'estimated value' is a computer generated price calculated and supplied monthly by PropTrack using automated statistical models based on available local property data, including the type of property, recent sales and local price trends. It is not a price prediction and is only used as an indication of the potential value of a property. The 'estimated value' is current at the time of publication and should not be relied upon as an accurate representation of the market value of a property. realestate.com.au Pty Ltd makes no warranty as to the accuracy or reliability of the information contained in the 'estimated value' and realestate.com.au and its related entities, directors, officers and agents disclaim all liability and responsibility for any direct or indirect loss or damage which may be suffered by the recipient through relying on anything contained in or omitted from an 'estimated value'.

We encourage homeowners and property seekers to supplement this information with an appraisal from a local real estate agent.

Speak to a [real estate agent in Peregian Springs](#) for an agent appraisal of your property.

[Visit FAQ](#) OK, got it

Based on or contains data provided by the State of Queensland (Department of Natural Resources and Mines) 2018. In consideration of the State permitting use of this data you acknowledge and agree that the State gives no warranty in relation to the data (including accuracy, reliability, completeness, currency or suitability) and accepts no liability (including without limitation, liability in negligence) for any loss, damage or costs (including consequential damage) relating to any use of the data. Data must not be used for direct marketing or be used in breach of the privacy laws.

Updated by property owner

This property has been updated by the property owner. They have tracked the property as the owner and successfully submitted an update to the property.

[Visit FAQ](#) OK, got it

What is tracking?

Track your property to monitor recent sales for similar properties and receive monthly updates on its estimated value.

By telling us your relationship with the property you are tracking, we will tailor your realestate.com.au experience and the property insights we send you.

You can also track multiple properties including your primary residence and any investment properties.

We're continually improving the My Property experience to help you make better decisions, whether you're looking to buy, sell, renovate or lease out.

Personal information collection statement

We will collect and use your personal information to give you a personalised user experience (eg. receive information about the property you are claiming by email) and to promote our services and those of select third parties. Our Privacy Policy further explains how we collect, use and disclose personal information and how to access, correct or complain about the handling of personal information.

Close

Legal information about Property Value and Property Pages

Property Value and Property Pages exist to help people researching Australian property make informed decisions when buying and selling. Whilst we understand some property owners may prefer this information be kept confidential, we are licensed to display this information from various third parties. We do not display any personal information here and as such, these pages do not fall within the scope of the Privacy Act 1988 (Cth). Please note that Property pages and sold price information will not be removed on request.

This sold transactions information is based on historical and current data supplied to PropTrack's affiliate companies by real estate professionals. PropTrack does not have a practice of monitoring or making inquiries about this information. You rely on this information completely at your own risk. PropTrack does not make any warranty as to the accuracy, completeness or reliability of the information on this page or accept any liability arising in any way from any omissions or errors. The information should not be regarded as advice or relied upon by you or any other person and we recommend that you seek professional advice before making any property decisions.

Queensland Data

Based on or contains data provided by the State of Queensland (Department of Natural Resources and Mines) 2018. In consideration of the State permitting use of this data you acknowledge and agree that the State gives no warranty in relation to the data (including accuracy, reliability, completeness, currency or suitability) and accepts no liability (including without limitation, liability in negligence) for any loss, damage or costs (including consequential damage) relating to any use of the data. Data must not be used for direct marketing or be used in breach of the privacy laws.

- [Facebook](#)
- [Twitter](#)
- [Pinterest](#)
- [LinkedIn](#)
- [YouTube](#)

- [Advertise with us](#)
- [Help centre](#)
- [Agent admin](#)
- [Media sales](#)
- [Legal](#)

- [Opt out](#)
- [Privacy](#)
- [Site map](#)
- [Careers](#)

Personalised advertising: We show you more relevant advertising based on your activity. Prefer us not to? [Opt Out](#) of personalisation

- [REA Group corporate website](#)
- [Real estate to buy and rent](#)
- [Search for commercial real estate](#)
- [Search short-term and shared work spaces](#)
- [Australia's biggest share accommodation site](#)

International sites Partner sites

International sites: [China](#) [Malaysia](#) [Singapore](#) [Hong Kong](#) [Indonesia](#) [Thailand](#) [Philippines](#) [India](#) [International properties](#)

Partner sites: [news.com.au](#) [foxsports.com.au](#) [homeguru.com.au](#) [realestate.co.nz](#) [mansionglobal.com](#) [askizzy.org.au](#) [hipages.com.au](#) [makaan.com](#) [proptiger.com](#)

realestate.com.au is owned and operated by ASX-listed REA Group Ltd (REA:ASX) © REA Group Ltd.

77600 - Shares in Listed Companies (Australian)

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
MNW.AX	Mint Payments Limited - Ordinary Fully Paid	209478.000000	\$3,351.65	209478.000000	\$5,027.47	(33.33)%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		209478.000000	\$3,351.65	209478.000000	\$5,027.47	

Supporting Documents

- Investment Movement Report [Report](#)
- Balance Review Report [Report](#)
- MV ComSec Financial Summary 30 June 2020.pdf
- MV Shares MNW 300619.pdf [MNW.AX](#)

Standard Checklist

- Attach Balance Review Report
- Attach copies of HIN/SRN or Chess Statements, Broker Statements, Contract Notes Corporate Action documentation and any other relevant Source Documentation
- Attach Investment Movement Report
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy

A & J Superannuation Fund

Balance Review Report

As at 30 June 2020

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
60400	Bank Accounts						
CBA10438283	CBA Business Trans Account-8283	06445110438283	BGL Bank Data Service	30/06/2020	\$ 22,116.74	\$ 22,116.74	0.00
76000	Other Assets						
76000/65 Viola Square	Borrowing Expenses					1.0000	
76550	Plant and Equipment (at written down value) - Unitised						
76550/65 Viola Square Automat	Automatic Garage Door Motor including Controls					1.0000	
76550/65 Viola Square Blinds	Blinds					1.0000	
76550/65 Viola Square Canopy	Canopy Rangehood					1.0000	
76550/65 Viola Square Carpets	Carpets					1.0000	
76550/65 Viola Square Ceiling	Ceiling Exhaust Fans					1.0000	
76550/65 Viola Square Ceiling Fans	Ceiling Fans					1.0000	
76550/65 Viola Square Dishwas	Dishwasher					1.0000	
76550/65 Viola Square Hot Pla	Hot Plates					1.0000	
65 Viola Square Hot Water	Hot Water Systems					1.0000	
76550/65 Viola Square Com lig	Lighting Consumables (Common Property)					1.0000	
76550/65 Viola Square Lightin	Lighting Consumables					1.0000	
76550/65 Viola Square Oven	Oven					1.0000	

A & J Superannuation Fund

Balance Review Report

As at 30 June 2020

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
76550/65 Viola Square Smoke D	Smoke Detectors					1.0000	
76550/65 Viola Square Split S	Split System Air Conditioning Units					1.0000	
77200	Real Estate Properties (Australian - Residential)						
77200/65 Viola Square Common	65 Viola Square, Common Property Construction Costs					1.0000	
77200/65 Viola Square, Constr	65 Viola Square, Construction Costs					1.0000	
65 Viola Square	65 Viola Square, Peregian Springs					1.0000	
77600	Shares in Listed Companies (Australian)						
MNW.AX	Mint Payments Limited - Ordinary Fully Paid				Setup	209,478.0000	209,478.0000
85500	Limited Recourse Borrowing Arrangements						
65 Viola Square	Westpac Investment Property Loan 46-2643					-102,029.91	

A & J Superannuation Fund

Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
CBA Business Trans Account-8283		34,454.92		114,309.17		(126,647.35)			22,116.74	22,116.74
		34,454.92		114,309.17		(126,647.35)			22,116.74	22,116.74
Other Assets										
Borrowing Expenses	1.00	4,810.00						1.00	4,810.00	1,142.58
		4,810.00							4,810.00	1,142.58
Plant and Equipment (at written down value) - Unitised										
Automatic Garage Door Motor including Controls	1.00	601.00						1.00	601.00	119.24
Blinds	1.00	2,454.00						1.00	2,454.00	486.77
Canopy Rangehood	1.00	1,090.00						1.00	1,090.00	545.44
Carpets	1.00	3,072.00						1.00	3,072.00	1,316.91
Ceiling Exhaust Fans	1.00	524.00						1.00	524.00	103.93
Ceiling Fans	1.00	1,573.00						1.00	1,573.00	312.04
Dishwasher	1.00	1,249.00						1.00	1,249.00	535.40

A & J Superannuation Fund

Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Hot Plates	1.00	894.00						1.00	894.00	177.32
Hot Water Systems	1.00	1,344.00						1.00	1,344.00	672.50
Lighting Consumables	1.00	721.00						1.00	721.00	143.04
Lighting Consumables (Common Property)	1.00	110.00						1.00	110.00	0.00
Oven	1.00	1,364.00						1.00	1,364.00	682.51
Smoke Detectors	1.00	688.00						1.00	688.00	136.48
Split System Air Conditioning Units	1.00	4,672.00						1.00	4,672.00	2,002.79
		20,356.00							20,356.00	7,234.37
Real Estate Properties (Australian - Residential)										
65 Viola Square, Common Property Construction Costs	1.00	14,046.00						1.00	14,046.00	12,706.85
65 Viola Square, Construction Costs	1.00	231,613.00						1.00	231,613.00	209,530.41
65 Viola Square, Peregian Springs	1.00	133,000.00						1.00	133,000.00	355,528.37
		378,659.00							378,659.00	577,765.63

A & J Superannuation Fund

Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Shares in Listed Companies (Australian)										
Mint Payments Limited - Ordinary Fully Paid	209,478.00	19,826.30						209,478.00	19,826.30	3,351.65
		19,826.30							19,826.30	3,351.65
	458,106.22			114,309.17		(126,647.35)			445,768.04	611,610.97

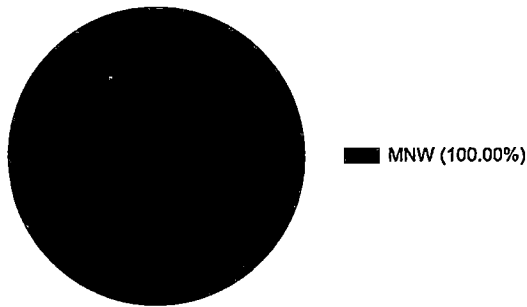
Financial Year Summary

1 JULY 2019 - 30 JUNE 2020

Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2020
Shares	2499338	AJCP INVESTMENT PTY LTD <A & J SUPER FUND A/C>	\$3,351.65
TOTAL PORTFOLIO VALUE			\$3,351.65

Allocation as at 30 June 2020

Shares in your portfolio



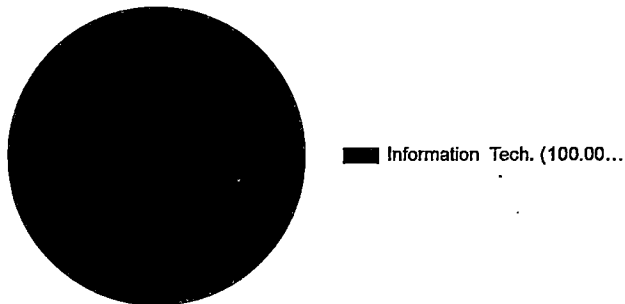
Estimated Interest & Dividends 2019-2020 Financial Year

Est. Franked Dividends	\$0.00
Est. Unfranked Dividends	\$0.00
Est. Franking Credits	\$0.00
Est. Interest Received from Interest Rate Securities	\$0.00
TOTAL INCOME	\$0.00

Fees & Charges 2019-2020 Financial Year

Total Brokerage (inc. GST)	\$0.00
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	\$0.00
TOTAL FEES & CHARGES	\$0.00

Sectors in your portfolio



Financial Year Summary



1 JULY 2019 - 30 JUNE 2020

This statement only provides information for CDIA accounts that have been designated as the settlement account for your trading account as at 30 June. Please refer to NetBank for interest income from all other CBA accounts.

The interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to Netbank for bank fees paid on your designated CDIA settlement account in the financial year.

Portfolio Valuation

30 JUNE 2020



SHARES - 2499338 - HIN 64691147

AJCP INVESTMENT PTY LTD <A & J SUPER FUND A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
MNW - MINT PAYMENTS LTD FPO (ORDINARY FULLY PAID)	209,478	\$0.0160	\$3,351.65	100.00%
		Sub Total	\$3,351.65	100.00%

Transaction Summary

1 JULY 2019 - 30 JUNE 2020

SHARES - 2499338 - HIN 64691147

AJCP INVESTMENT PTY LTD <A & J SUPER FUND
A/C>

Total Buys and Sells	2019 - 2020 Financial Year
Total Buys (inc. Brokerage + GST)	\$0.00
Total Sells (inc. Brokerage + GST)	\$0.00

No data available

Transaction Summary



1 JULY 2019 - 30 JUNE 2020

The transaction summary is only able to display information available to us. Transactions regarding corporate actions or stock transfers are not included and can be found on your statements as issued by the company or the share registry. Transactions for Issuer Sponsored holdings placed outside of this account are not included in this summary. Links to some of the key share registries can be found below:

Computershare (<http://www.computershare.com/au/Pages/default.aspx>)
Link Market Services (<https://investorcentre.linkmarketservices.com.au/Login.aspx/Login>)
Security Transfer Registrars (<https://www.securitytransfer.com.au/>)
Advanced Share Registry Services (<http://www.advancedshare.com.au/Home.aspx>)

Interest & Estimated Dividend Summary

1 JULY 2019 - 30 JUNE 2020



SHARES - 2499338 - HIN 64691147

AJCP INVESTMENT PTY LTD <A & J SUPER FUND A/C>

ESTIMATED DIVIDEND SUMMARY

No data available

TOTAL

\$0.00

ESTIMATED INTEREST RECEIVED

No data available

TOTAL

\$0.00

Interest & Estimated Dividend Summary

1 JULY 2019 - 30 JUNE 2020



This statement is issued by Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814 ("CommSec"), a participant of the ASX Group and Chi-X Australia. CommSec is a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia Group ("CBA"). Information contained in this statement is believed to be accurate at the time the statement is generated. CBA and its subsidiaries do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This statement is a summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. You should therefore retain your CHESS statements, dividend statements, confirmation contract notes and bank account statements for your records in this regard. If there are any errors in this statement, please contact us on 13 15 19. The total brokerage outlined does not include any rebates you may have received over the financial year. Please refer to your transaction statement records for any rebates you may have received for the report period. This report only includes dividends paid for holdings held with CommSec. Any dividends paid (based on the ex-dividend date) prior to holdings being transferred to CommSec are not included in this report. This report may not include information on some accounts if you have switched products during the financial year. CommSec is not a registered tax practitioner and the information provided in this report does not constitute tax advice. The above information whilst based upon your holdings only takes into account those of your circumstances of which we are aware. It is recommended that you provide the report to your tax adviser or accountant in order that your particular circumstances can be properly addressed.

Address Commonwealth Securities Locked Bag 22, Australia Square NSW 1215 | Enquiries 13 15 19 | www.commsec.com.au

Interest & Estimated Dividend Summary

1 JULY 2019 - 30 JUNE 2020



GLOSSARY

Units	The number of registered securities that you own.
Unit Price	The Portfolio Valuation 'Unit Price' is calculated using a 'Reference' Price provided by the ASX which takes into account an adjustment to determine value at Close of Market if the Security does not trade in the Closing Single Price Auction on the Valuation Date.
Brokerage	The fee or charge that is paid by you when transacting a buy or sell.
Holder Identification Number (HIN)	When you are CHESS sponsored with a Broker you will be issued a unique number, called a HIN. Multiple holdings can be registered under the single HIN. A HIN starts with the letter X and usually followed by 10 numbers, e.g. X0001234567.
Dividend	A dividend is a payment made to shareholders from the company. This payment is a portion of the company's profits. ASX listed companies typically pay dividends twice a year, usually as an 'interim' dividend and a 'final dividend'. From time to time, a company may also pay a 'special' dividend.
Ex-dividend date	The ex-dividend date occurs two business days before the company's Record Date. To be entitled to a dividend a shareholder must have purchased the shares before the ex-dividend date. If you purchase shares on or after that date, the previous owner of the shares (and not you) is entitled to the dividend.
Interim dividend	A dividend paid during a year representing a return based on the previous six months' financial performance and the outlook for the future.
Final dividend	A dividend paid during a year representing a return based on the previous twelve months' financial performance.
Special dividend	A dividend paid by the company outside typical recurring (interim and final) dividend cycle.
Record date	The record date is the date the share registries use in determining who is entitled to a dividend or entitlement associated with a security. Those who held the security in the company and were on the register on the record date are eligible for the entitlement.
Payment date	The date on which a declared dividend is scheduled to be paid.
Unfranked dividend	Dividends which do not carry a franking credit.
Franked dividend	Franked dividends are paid to security holders out of profits on which the company has already paid tax.
Franking /Imputation Credit	A franking credit is your share of tax paid by a company on the profits from which your dividend are paid. They are also known as Imputation Credits.
Total subscription	Total subscription can include, but are not limited to: CommSecIRESS fees, Morningstar research subscription fees and CommSec share trade alerts.
Other fees	Other fees can include, but are not limited to: Off market transfer fees, conditional trading fees, rejection fees, early and late settlement fees, fail fees, SRN query, rebooking fees, cheque payment fee or cheque dishonour fees and the printing and posting of contract notes.
Corporate action (CA)	Any action initiated by the company or corporation, for the purpose of giving an entitlement to shareholders.

Portfolio Valuation

30 JUNE 2019

CommSec



SHARES - 2499338 - HIN 64691147

AJCP INVESTMENT PTY LTD <A & J SUPER FUND A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
MNW - MINT PAYMENTS LTD FPO (ORDINARY FULLY PAID)	209,478	\$0.0240	\$5,027.47	100.00%
		Sub Total	\$5,027.47	100.00%

85000 - Income Tax Payable/Refundable

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	(\$2,795.40)	(\$1,107.00)	152.52%
TOTAL		CY Balance	LY Balance	
		(\$2,795.40)	(\$1,107.00)	

Supporting Documents

- Exempt Pension Reconciliation [Report](#)
- Statement of Taxable Income [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- Tax Reconciliation Report [Report](#)
- ATO IAS or BAS Account to 17-02-2021.pdf [85000](#)
- ATO ITR Account to 17-02-2021.pdf [85000](#)

Standard Checklist

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

A & J Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Segment - 01 July 2019 to 30 June 2020						
Label B						
	01/08/2019	28000/65 Viola Square	65 Viola Square, Peregian Springs	1,951.26		
	01/09/2019	28000/65 Viola Square	65 Viola Square, Peregian Springs	2,440.45		
	01/10/2019	28000/65 Viola Square	65 Viola Square, Peregian Springs	2,086.44		
	01/11/2019	28000/65 Viola Square	65 Viola Square, Peregian Springs	1,112.65		
	01/12/2019	28000/65 Viola Square	65 Viola Square, Peregian Springs	535.72		
	01/01/2020	28000/65 Viola Square	65 Viola Square, Peregian Springs	2,394.30		
	01/02/2020	28000/65 Viola Square	65 Viola Square, Peregian Springs	1,434.38		
	01/03/2020	28000/65 Viola Square	65 Viola Square, Peregian Springs	2,394.30		
	01/04/2020	28000/65 Viola Square	65 Viola Square, Peregian Springs	1,914.34		
	01/05/2020	28000/65 Viola Square	65 Viola Square, Peregian Springs	2,533.92		
	01/06/2020	28000/65 Viola Square	65 Viola Square, Peregian Springs	1,914.34		
	30/06/2020	28000/65 Viola Square	65 Viola Square, Peregian Springs	2,622.09		
	30/06/2020	28000/65 Viola Square	65 Viola Square, Peregian Springs	1,835.34		
			Total	25,169.53	0.000 %	0.00
					Total Segment ECPI *	0.00
					SMSF Annual Return Rounding	0.00
					Total ECPI	0.00

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

A & J Superannuation Fund

Pension Non Deductible Expense Report

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Segment - 01 July 2019 to 30 June 2020							
Label A							
	10/01/2020	42010/65 Viola Square	65 Viola Square, Peregian Springs	697.29			
	14/04/2020	42010/65 Viola Square	65 Viola Square, Peregian Springs	521.58			
	10/03/2020	42010/65 Viola Square	65 Viola Square, Peregian Springs	459.96			
	10/07/2019	42010/65 Viola Square	65 Viola Square, Peregian Springs	860.26			
	10/10/2019	42010/65 Viola Square	65 Viola Square, Peregian Springs	723.87			
	11/05/2020	42010/65 Viola Square	65 Viola Square, Peregian Springs	390.66			
	10/12/2019	42010/65 Viola Square	65 Viola Square, Peregian Springs	661.30			
	10/09/2019	42010/65 Viola Square	65 Viola Square, Peregian Springs	655.38			
	10/02/2020	42010/65 Viola Square	65 Viola Square, Peregian Springs	538.48			
	10/06/2020	42010/65 Viola Square	65 Viola Square, Peregian Springs	431.75			
	11/11/2019	42010/65 Viola Square	65 Viola Square, Peregian Springs	744.07			
	12/08/2019	42010/65 Viola Square	65 Viola Square, Peregian Springs	781.34			
			Total	7,465.94	0.000 %	7,465.94	0.00

Label E

	30/06/2020	33400/65 Viola Square9	Automatic Garage Door Motor including Controls	71.54			
	30/06/2020	33400/65 Viola Square11	Hot Water Systems	134.43			
	30/06/2020	33400/65 Viola Square18	65 Viola Square, Common Property Construction Costs	351.15			

A & J Superannuation Fund

Pension Non Deductible Expense Report

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Label E							
	30/06/2020	33400/65 Viola Square7	Canopy Rangehood	109.04			
	30/06/2020	33400/65 Viola Square14	Ceiling Exhaust Fans	62.36			
	30/06/2020	33400/65 Viola Square13	Blinds	292.06			
	30/06/2020	33400/65 Viola Square2	Split System Air Conditioning Units	500.70			
	30/06/2020	33400/65 Viola Square6	Hot Plates	106.39			
	30/06/2020	33400/65 Viola Square16	Borrowing Expenses	962.00			
	30/06/2020	33400/65 Viola Square17	65 Viola Square, Construction Costs	5,790.33			
	30/06/2020	33400/65 Viola Square10	Smoke Detectors	81.89			
	30/06/2020	33400/65 Viola Square5	Oven	136.44			
	30/06/2020	33400/65 Viola Square8	Dishwasher	133.85			
	30/06/2020	33400/65 Viola Square12	Carpets	329.23			
	30/06/2020	33400/65 Viola Square3	Lighting Consumables	85.83			
	30/06/2020	33400/65 Viola Square4	Ceiling Fans	187.22			
			Total	9,334.46	0.000 %	9,334.46	0.00

Label H

	30/04/2020	30700	Auditor's Remuneration	528.00			
			Total	528.00	0.000 %	528.00	0.00

Label I

A & J Superannuation Fund

Pension Non Deductible Expense Report

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Label I							
	30/06/2020	41930/65 Viola Square	65 Viola Square, Peregian Springs	66.00			
	01/08/2019	41980/65 Viola Square	65 Viola Square, Peregian Springs	349.00			
	13/08/2019	41980/65 Viola Square	65 Viola Square, Peregian Springs	968.67			
	07/06/2020	42150/65 Viola Square	65 Viola Square, Peregian Springs	339.73			
	02/03/2020	42150/65 Viola Square	65 Viola Square, Peregian Springs	391.93			
	02/09/2019	42100/65 Viola Square	65 Viola Square, Peregian Springs	485.36			
	07/06/2020	42100/65 Viola Square	65 Viola Square, Peregian Springs	485.36			
	02/01/2020	42100/65 Viola Square	65 Viola Square, Peregian Springs	485.36			
	30/06/2020	41930/65 Viola Square	65 Viola Square, Peregian Springs	572.00			
	30/06/2020	41930/65 Viola Square	65 Viola Square, Peregian Springs	1,905.09			
	25/07/2019	41960/65 Viola Square	65 Viola Square, Peregian Springs	979.85			
	02/12/2019	42060/65 Viola Square	65 Viola Square, Peregian Springs	308.00			
	28/11/2019	42150/65 Viola Square	65 Viola Square, Peregian Springs	307.53			
	02/09/2019	42150/65 Viola Square	65 Viola Square, Peregian Springs	341.71			
	30/06/2020	42060/65 Viola Square	65 Viola Square, Peregian Springs	79.00			
	22/01/2020	41960/65 Viola Square	65 Viola Square, Peregian Springs	979.85			
			Total	9,044.44	0.000 %	9,044.44	0.00

Label J

A & J Superannuation Fund

Pension Non Deductible Expense Report

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Label J							
	01/09/2019	31500	Bank Charges	10.00			
	13/09/2019	30800	ASIC Fees	54.00			
	01/02/2020	31500	Bank Charges	10.00			
	01/03/2020	31500	Bank Charges	10.00			
	01/10/2019	31500	Bank Charges	10.00			
	01/06/2020	31500	Bank Charges	10.00			
	01/05/2020	31500	Bank Charges	10.00			
	01/07/2019	31500	Bank Charges	10.00			
	01/12/2019	31500	Bank Charges	10.00			
	01/04/2020	31500	Bank Charges	10.00			
	30/04/2020	30100	Accountancy Fees	2,420.00			
	16/07/2019	31500	Bank Charges	300.00			
	02/03/2020	30801	Asic	267.00			
	16/07/2019	31500	Bank Charges	33.75			
	01/01/2020	31500	Bank Charges	10.00			
	01/11/2019	31500	Bank Charges	10.00			
	01/08/2019	31500	Bank Charges	10.00			
	13/09/2019	30100	Accountancy Fees	235.00			
	02/03/2020	30100	Accountancy Fees	235.00			
			Total	3,664.75	0.000 %	3,664.75	0.00
	21/05/2020	30400	ATO Supervisory Levy	259.00			

A & J Superannuation Fund

Pension Non Deductible Expense Report

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible	
Label J								
			Total	259.00	0.000 %	259.00	0.00	
						Label Total	3,923.75	0.00
Label L								
	21/05/2020	85000	Income Tax Payable/Refundable	1,107.00				
			Total	1,107.00	0.000 %	0.00	1,107.00	
						Total Segment Expenses	30,296.59	1,107.00
						Total Expenses *	30,296.59	1,107.00

* General expense percentage - 0.000 %

* Investment expense percentage - 0.000 %

A & J Superannuation Fund
Statement of Taxable Income

For the year ended 30 June 2020

	2020
	\$
Benefits accrued as a result of operations	94,293.31
Less	
Increase in MV of investments	7,658.64
Non Taxable Contributions	68,000.00
	<u>75,658.64</u>
SMSF Annual Return Rounding	1.33
Taxable Income or Loss	<u>18,636.00</u>
Income Tax on Taxable Income or Loss	2,795.40
CURRENT TAX OR REFUND	<u>2,795.40</u>
Supervisory Levy	259.00
AMOUNT DUE OR REFUNDABLE	<u>3,054.40</u>

A & J Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
B - Income - Gross rent and other leasing and hiring income				
	01/08/2019	28000/65 Viola Square	65 Viola Square, Peregian Springs	1,951.26
	01/09/2019	28000/65 Viola Square	65 Viola Square, Peregian Springs	2,440.45
	01/10/2019	28000/65 Viola Square	65 Viola Square, Peregian Springs	2,086.44
	01/11/2019	28000/65 Viola Square	65 Viola Square, Peregian Springs	1,112.65
	01/12/2019	28000/65 Viola Square	65 Viola Square, Peregian Springs	535.72
	01/01/2020	28000/65 Viola Square	65 Viola Square, Peregian Springs	2,394.30
	01/02/2020	28000/65 Viola Square	65 Viola Square, Peregian Springs	1,434.38
	01/03/2020	28000/65 Viola Square	65 Viola Square, Peregian Springs	2,394.30
	01/04/2020	28000/65 Viola Square	65 Viola Square, Peregian Springs	1,914.34
	01/05/2020	28000/65 Viola Square	65 Viola Square, Peregian Springs	2,533.92
	01/06/2020	28000/65 Viola Square	65 Viola Square, Peregian Springs	1,914.34
	30/06/2020	28000/65 Viola Square	65 Viola Square, Peregian Springs	1,835.34
	30/06/2020	28000/65 Viola Square	65 Viola Square, Peregian Springs	2,622.09
Sub-Total				25,169.53
Ignore Cents				0.53
Total				25,169.00
R1 - Assessable employer contributions				
	08/07/2019	24200/COUAND00001A	(Contributions) Courtney-Pratt, Andrew - Accumulation (Accumulati...	1,894.80
	08/08/2019	24200/COUAND00001A	(Contributions) Courtney-Pratt, Andrew - Accumulation (Accumulati...	2,349.75
	06/09/2019	24200/COUAND00001A	(Contributions) Courtney-Pratt, Andrew - Accumulation (Accumulati...	2,075.47
	08/10/2019	24200/COUAND00001A	(Contributions) Courtney-Pratt, Andrew - Accumulation (Accumulati...	2,702.30
	08/11/2019	24200/COUAND00001A	(Contributions) Courtney-Pratt, Andrew - Accumulation (Accumulati...	1,927.38
	06/12/2019	24200/COUAND00001A	(Contributions) Courtney-Pratt, Andrew - Accumulation (Accumulati...	1,997.31
	08/01/2020	24200/COUAND00001A	(Contributions) Courtney-Pratt, Andrew - Accumulation (Accumulati...	2,179.73
	07/02/2020	24200/COUAND00001A	(Contributions) Courtney-Pratt, Andrew - Accumulation (Accumulati...	2,120.76
	06/03/2020	24200/COUAND00001A	(Contributions) Courtney-Pratt, Andrew - Accumulation (Accumulati...	2,037.57
	08/04/2020	24200/COUAND00001A	(Contributions) Courtney-Pratt, Andrew - Accumulation (Accumulati...	2,604.33
	08/05/2020	24200/COUAND00001A	(Contributions) Courtney-Pratt, Andrew - Accumulation (Accumulati...	1,872.33
Sub-Total				23,761.73
Ignore Cents				0.73
Total				23,761.00

A & J Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
R - Assessable contributions (R1 plus R2 plus R3 less R6)				
Assessable employer contributions				23,761.73
Sub-Total				23,761.73
Ignore Cents				0.73
Total				23,761.00
W - GROSS INCOME (Sum of labels A to U)				
				48,930.00
Sub-Total				48,930.00
Ignore Cents				0.00
Total				48,930.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				48,930.00
Sub-Total				48,930.00
Ignore Cents				0.00
Total				48,930.00
A1 - Expenses - Interest expenses within Australia				
	10/07/2019	42010/65 Viola Square	65 Viola Square, Peregian Springs	860.26
	12/08/2019	42010/65 Viola Square	65 Viola Square, Peregian Springs	781.34
	10/09/2019	42010/65 Viola Square	65 Viola Square, Peregian Springs	655.38
	10/10/2019	42010/65 Viola Square	65 Viola Square, Peregian Springs	723.87
	11/11/2019	42010/65 Viola Square	65 Viola Square, Peregian Springs	744.07
	10/12/2019	42010/65 Viola Square	65 Viola Square, Peregian Springs	661.30
	10/01/2020	42010/65 Viola Square	65 Viola Square, Peregian Springs	697.29
	10/02/2020	42010/65 Viola Square	65 Viola Square, Peregian Springs	538.48
	10/03/2020	42010/65 Viola Square	65 Viola Square, Peregian Springs	459.96
	14/04/2020	42010/65 Viola Square	65 Viola Square, Peregian Springs	521.58
	11/05/2020	42010/65 Viola Square	65 Viola Square, Peregian Springs	390.66
	10/06/2020	42010/65 Viola Square	65 Viola Square, Peregian Springs	431.75
Sub-Total				7,465.94
Ignore Cents				0.94
Total				7,465.00
E1 - Expenses - Decline in value of depreciating assets				
	30/06/2020	33400/65 Viola Square18	65 Viola Square, Common Property Construction Costs	351.15
	30/06/2020	33400/65 Viola Square3	Lighting Consumables	85.83
	30/06/2020	33400/65 Viola Square4	Ceiling Fans	187.22
	30/06/2020	33400/65 Viola Square6	Hot Plates	106.39
	30/06/2020	33400/65 Viola Square7	Canopy Rangehood	109.04
	30/06/2020	33400/65 Viola Square9	Automatic Garage Door Motor including Controls	71.54
	30/06/2020	33400/65 Viola Square10	Smoke Detectors	81.89
	30/06/2020	33400/65 Viola Square14	Ceiling Exhaust Fans	62.36
	30/06/2020	33400/65 Viola	Borrowing Expenses	962.00

A & J Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
E1 - Expenses - Decline in value of depreciating assets				
		Square16		
	30/06/2020	33400/65 Viola Square17	65 Viola Square, Construction Costs	5,790.33
	30/06/2020	33400/65 Viola Square5	Oven	136.44
	30/06/2020	33400/65 Viola Square11	Hot Water Systems	134.43
	30/06/2020	33400/65 Viola Square8	Dishwasher	133.85
	30/06/2020	33400/65 Viola Square13	Blinds	292.06
	30/06/2020	33400/65 Viola Square12	Carpets	329.23
	30/06/2020	33400/65 Viola Square2	Split System Air Conditioning Units	500.70
Sub-Total				9,334.46
Ignore Cents				0.46
Total				9,334.00
H1 - Expenses - SMSF auditor fee				
	30/04/2020	30700	Auditor's Remuneration	528.00
Sub-Total				528.00
Ignore Cents				0.00
Total				528.00
I1 - Expenses - Investment expenses				
	30/06/2020	41930/65 Viola Square	65 Viola Square, Peregian Springs	1,905.09
	30/06/2020	41930/65 Viola Square	65 Viola Square, Peregian Springs	572.00
	30/06/2020	41930/65 Viola Square	65 Viola Square, Peregian Springs	66.00
	25/07/2019	41960/65 Viola Square	65 Viola Square, Peregian Springs	979.85
	22/01/2020	41960/65 Viola Square	65 Viola Square, Peregian Springs	979.85
	01/08/2019	41980/65 Viola Square	65 Viola Square, Peregian Springs	349.00
	13/08/2019	41980/65 Viola Square	65 Viola Square, Peregian Springs	968.67
	02/12/2019	42060/65 Viola Square	65 Viola Square, Peregian Springs	308.00
	30/06/2020	42060/65 Viola Square	65 Viola Square, Peregian Springs	79.00
	02/09/2019	42100/65 Viola Square	65 Viola Square, Peregian Springs	485.36
	02/01/2020	42100/65 Viola Square	65 Viola Square, Peregian Springs	485.36
	07/06/2020	42100/65 Viola Square	65 Viola Square, Peregian Springs	485.36
	02/09/2019	42150/65 Viola Square	65 Viola Square, Peregian Springs	341.71
	28/11/2019	42150/65 Viola Square	65 Viola Square, Peregian Springs	307.53
	02/03/2020	42150/65 Viola Square	65 Viola Square, Peregian Springs	391.93
	07/06/2020	42150/65 Viola Square	65 Viola Square, Peregian Springs	339.73
Sub-Total				9,044.44
Ignore Cents				0.44
Total				9,044.00
J1 - Expenses - Management and administration expenses				
	01/07/2019	31500	Bank Charges	10.00
	16/07/2019	31500	Bank Charges	300.00
	16/07/2019	31500	Bank Charges	33.75

A & J Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
J1 - Expenses - Management and administration expenses				
	01/08/2019	31500	Bank Charges	10.00
	01/09/2019	31500	Bank Charges	10.00
	13/09/2019	30800	ASIC Fees	54.00
	13/09/2019	30100	Accountancy Fees	235.00
	01/10/2019	31500	Bank Charges	10.00
	01/11/2019	31500	Bank Charges	10.00
	01/12/2019	31500	Bank Charges	10.00
	01/01/2020	31500	Bank Charges	10.00
	01/02/2020	31500	Bank Charges	10.00
	01/03/2020	31500	Bank Charges	10.00
	02/03/2020	30100	Accountancy Fees	235.00
	02/03/2020	30801	Asic	267.00
	01/04/2020	31500	Bank Charges	10.00
	30/04/2020	30100	Accountancy Fees	2,420.00
	01/05/2020	31500	Bank Charges	10.00
	01/06/2020	31500	Bank Charges	10.00
	21/05/2020	30400	ATO Supervisory Levy	259.00
Sub-Total				3,923.75
Ignore Cents				0.75
Total				3,923.00
L2 - Expenses - Other amounts (Non-deductible)				
	21/05/2020	85000	Income Tax Payable/Refundable	1,107.00
Sub-Total				1,107.00
Ignore Cents				0.00
Total				1,107.00
N - TOTAL DEDUCTIONS				
				30,294.00
Sub-Total				30,294.00
Ignore Cents				0.00
Total				30,294.00
Y - TOTAL NON DEDUCTIBLE EXPENSES				
				1,107.00
Sub-Total				1,107.00
Ignore Cents				0.00
Total				1,107.00
O - TAXABLE INCOME OR LOSS				
				18,636.00
Sub-Total				18,636.00
Ignore Cents				0.00
Total				18,636.00
Z - TOTAL SMSF EXPENSES				

A & J Superannuation Fund
Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
Z - TOTAL SMSF EXPENSES				
				31,401.00
Sub-Total				31,401.00
Ignore Cents				0.00
Total				31,401.00
A - Taxable income				
				18,636.00
Sub-Total				18,636.00
Ignore Cents				0.00
Total				18,636.00
T1 - Tax on taxable income				
				2,795.40
Sub-Total				2,795.40
Ignore Cents				0.00
Total				2,795.40
B - Gross Tax				
				2,795.40
Sub-Total				2,795.40
Ignore Cents				0.00
Total				2,795.40
T2 - SUBTOTAL				
				2,795.40
Sub-Total				2,795.40
Ignore Cents				0.00
Total				2,795.40
T3 - SUBTOTAL 2				
				2,795.40
Sub-Total				2,795.40
Ignore Cents				0.00
Total				2,795.40
T5 - TAX PAYABLE				
				2,795.40
Sub-Total				2,795.40
Ignore Cents				0.00
Total				2,795.40
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00

A & J Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
S - AMOUNT DUE OR REFUNDABLE				
				3,054.40
Sub-Total				3,054.40
Ignore Cents				0.00
Total				3,054.40



Australian Government
Australian Taxation Office

Agent SAM GRECO & CO.
Client THE TRUSTEE FOR A & J
 SUPERANNUATION FUND
ABN 72 362 001 833
TFN 940 564 123

Activity statement 001

Date generated	17/02/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

3 results found - from **17 February 2019** to **17 February 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
5 May 2019	29 Apr 2019	Original Activity Statement for the period ending 31 Mar 19 - PAYG Instalments	\$176.00		\$0.00
27 Mar 2019	26 Mar 2019	Payment		\$176.00	\$176.00 CR
3 Mar 2019	28 Feb 2019	Original Activity Statement for the period ending 31 Dec 18 - PAYG Instalments	\$839.00		\$0.00



Australian Government
Australian Taxation Office

Agent SAM GRECO & CO.
Client THE TRUSTEE FOR A & J
 SUPERANNUATION FUND
ABN 72 362 001 833
TFN 940 564 123

Income tax 551

Date generated	17/02/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

2 results found - from **17 February 2019** to **17 February 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
22 May 2020	21 May 2020	Payment received		\$1,366.00	\$0.00
9 May 2020	30 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$1,366.00		\$1,366.00 DR

85500 - Limited Recourse Borrowing Arrangements

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
Westpac 46-2643	Westpac Investment Property Loan 46-2643	(\$102,029.91)	(\$206,230.22)	(50.53)%
TOTAL		CY Balance	LY Balance	
		(\$102,029.91)	(\$206,230.22)	

Supporting Documents

- General Ledger [Report](#)
- BANK Westpac Loan Ac 46-2643.pdf [Westpac 46-2643](#)

Standard Checklist

- Attach Bank Statements, Loan statements and Loan Agreements
- Attach Security/Holding Trust deed
- Copy of bare trust agreement

A & J Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Limited Recourse Borrowing Arrangements (85500)					
<u>Westpac Investment Property Loan 46-2643 (Westpac 46-2643)</u>					
01/07/2019	Opening Balance				206,230.22 CR
04/07/2019	Transfer to other Loan repayment		3,000.00		203,230.22 CR
10/07/2019	Interest			860.26	204,090.48 CR
14/07/2019	Transfer to other Loan Repayment		40,000.00		164,090.48 CR
16/07/2019	Administration Fee			300.00	164,390.48 CR
16/07/2019	Break Costs			33.75	164,424.23 CR
04/08/2019	Transfer to other Loan repayment		3,000.00		161,424.23 CR
12/08/2019	Interest			781.34	162,205.57 CR
04/09/2019	Transfer to other Loan repayment		3,000.00		159,205.57 CR
10/09/2019	Interest			655.38	159,860.95 CR
04/10/2019	Transfer to other Loan repayment		3,000.00		156,860.95 CR
10/10/2019	Interest			723.87	157,584.82 CR
04/11/2019	Transfer to other Loan repayment		3,000.00		154,584.82 CR
11/11/2019	Interest			744.07	155,328.89 CR
04/12/2019	Transfer to other Loan repayment		3,000.00		152,328.89 CR
10/12/2019	Interest			661.30	152,990.19 CR
04/01/2020	Transfer to other Loan repayment		3,000.00		149,990.19 CR
10/01/2020	Interest			697.29	150,687.48 CR
16/01/2020	Transfer to other Loan Repayment		40,000.00		110,687.48 CR
04/02/2020	Transfer to other Loan repayment		3,000.00		107,687.48 CR
10/02/2020	Interest			538.48	108,225.96 CR
04/03/2020	Transfer to other Loan repayment		3,000.00		105,225.96 CR
10/03/2020	Interest			459.96	105,685.92 CR
04/04/2020	Transfer to other Loan repayment		3,000.00		102,685.92 CR
14/04/2020	Interest			521.58	103,207.50 CR
04/05/2020	Transfer to other Loan Repayment		1,000.00		102,207.50 CR
11/05/2020	Interest			390.66	102,598.16 CR
04/06/2020	Transfer to other Loan Repayment		1,000.00		101,598.16 CR
10/06/2020	Interest			431.75	102,029.91 CR
			112,000.00	7,799.69	102,029.91 CR

Total Debits: 112,000.00

Total Credits: 7,799.69



SMSF Investment Property Loan



AJCP INVESTMENT PTY LTD
2 CUTHERO CT
HIGHLAND PARK QLD 4211

041

Statement Period

31 March 2020 - 30 June 2020

Account No.

034-059 46-2643

YOUR ACCOUNT SUMMARY

YOUR ACCOUNT STATUS as at 30 JUN 2020

Opening Balance	- \$105,685.92	Limit	\$303,106.00
Total Credits	+ \$5,000.00	Funds Available ¹	\$0.00
Total Debits	- \$1,343.99		
Closing Balance ¹	- \$102,029.91		

YOUR ACCOUNT DETAILS

YOUR CUSTOMER DETAILS

Account Name	Your Name	Your Customer Number
AJCP INVESTMENT PTY LTD ATF A&J SUPERANNUATION FUND	AJCP INVESTMENT PTY LTD	3936 1870

YOUR LOAN SUMMARY

Repayment Type ²	Principal and Interest
Loan Expiry Date ³	06 September 2036

TRANSACTIONS

034-059 46-2643

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction.

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/03/20	Statement Opening Balance			-105,685.92
06/04/20	Deposit CBA Loan Repayment		3,000.00	-102,685.92
14/04/20	Interest	521.58		-103,207.50
04/05/20	Deposit CBA Loan Repayment		1,000.00	-102,207.50
11/05/20	Interest	390.66		-102,598.16
04/06/20	Deposit CBA Loan Repayment		1,000.00	-101,598.16
10/06/20	Interest	431.75		-102,029.91
30/06/20	Closing Balance			-102,029.91

S00-073 / M002225 / 189 / CN4CNCNPW



CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

INTEREST RATES SUMMARY

Annual Percentage Rate (per annum) on Debit Balances

Effective Date	Annual Rate
17 Mar 2020	5.13 %

MORE INFORMATION

Things you should know:

- 1 Proceeds of cheques will not be available until cleared.
- 2 To learn more about loan repayment types, go to:
<https://www.westpac.com.au/personal-banking/home-loans/read-up-on/loan-repayment-options/>
- 3 Your Loan Term expires on this date and all debit funds are due and payable.

Westpac Live



Find out about Online Banking
at [westpac.com.au/westpaclive](https://www.westpac.com.au/westpaclive)

Telephone Banking



132 032
+61 2 9293 9270 if overseas
8am-8pm 7 days

Local Branch



[westpac.com.au/locateus](https://www.westpac.com.au/locateus)

THANK YOU FOR BANKING WITH WESTPAC

**CONVENIENCE AT YOUR FINGERTIPS**

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

INTEREST RATES SUMMARY**Annual Percentage Rate (per annum) on Debit Balances**

Effective Date	Annual Rate
16 Oct 2019	5.38 %
17 Mar 2020	5.13 %

MORE INFORMATION**Things you should know:**

- 1 Proceeds of cheques will not be available until cleared.
- 2 To learn more about loan repayment types, go to:
<https://www.westpac.com.au/personal-banking/home-loans/read-up-on/loan-repayment-options/>
- 3 Your Loan Term expires on this date and all debit funds are due and payable.

Westpac Live

Find out about Online Banking
at [westpac.com.au/westpaclive](https://www.westpac.com.au/westpaclive)

Telephone Banking

132 032
+61 2 9293 9270 if overseas
8am-8pm 7 days

Local Branch

[westpac.com.au/locateus](https://www.westpac.com.au/locateus)

THANK YOU FOR BANKING WITH WESTPAC



SMSF Investment Property Loan



AJCP INVESTMENT PTY LTD
2 CUTHERO CT
HIGHLAND PARK QLD 4211

041

Statement Period
30 September 2019 - 31 December 2019

Account No. 034-059 46-2643

YOUR ACCOUNT SUMMARY

Opening Balance	- \$159,860.95	Limit	\$314,644.00
Total Credits	+ \$9,000.00	Funds Available ¹	\$0.00
Total Debits	- \$2,129.24		
Closing Balance ¹	- \$152,990.19		

YOUR ACCOUNT DETAILS

Account Name
AJCP INVESTMENT PTY LTD
ATF A&J SUPERANNUATION FUND

YOUR CUSTOMER DETAILS

Your Name
AJCP INVESTMENT PTY LTD
Your Customer Number
3936 1870

YOUR LOAN SUMMARY

Repayment Type ²	Principal and Interest
Loan Expiry Date ³	06 September 2036

TRANSACTIONS

034-059 46-2643

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction.

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/09/19	Statement Opening Balance			-159,860.95
04/10/19	Deposit CBA Loan Repayment		3,000.00	-156,860.95
10/10/19	Interest	723.87		-157,584.82
04/11/19	Deposit CBA Loan Repayment		3,000.00	-154,584.82
11/11/19	Interest	744.07		-155,328.89
04/12/19	Deposit CBA Loan Repayment		3,000.00	-152,328.89
10/12/19	Interest	661.30		-152,990.19
31/12/19	Closing Balance			-152,990.19

S015113 / M007809 / 001 / CN4CNCPPW



CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

INTEREST RATES SUMMARY

Annual Percentage Rate (per annum) on Debit Balances

Effective Date	Annual Rate
09 Sep 2019	5.53 %
16 Oct 2019	5.38 %

MORE INFORMATION

Things you should know:

- ¹ Proceeds of cheques will not be available until cleared.
- ² To learn more about loan repayment types, go to:
<https://www.westpac.com.au/personal-banking/home-loans/read-up-on/loan-repayment-options/>
- ³ Your Loan Term expires on this date and all debit funds are due and payable.

Westpac Live



Find out about Online Banking
at [westpac.com.au/westpaclive](https://www.westpac.com.au/westpaclive)

Telephone Banking



132 032
+61 2 9293 9270 if overseas
8am-8pm 7 days

Local Branch



[westpac.com.au/locateus](https://www.westpac.com.au/locateus)

THANK YOU FOR BANKING WITH WESTPAC



SMSF Investment Property Loan



AJCP INVESTMENT PTY LTD
2 CUTHERO CT
HIGHLAND PARK QLD 4211

041

Statement Period

28 June 2019 - 30 September 2019

Account No.

034-059 46-2643

YOUR ACCOUNT SUMMARY

YOUR ACCOUNT STATUS as at 30 SEP 2019

Opening Balance	- \$206,230.22	Limit	\$319,803.00
Total Credits	+ \$49,000.00	Funds Available ¹	\$0.00
Total Debits	- \$2,630.73		
Closing Balance ¹	- \$159,860.95		

YOUR ACCOUNT DETAILS

YOUR CUSTOMER DETAILS

Account Name
AJCP INVESTMENT PTY LTD
ATF A&J SUPERANNUATION FUND

Your Name
AJCP INVESTMENT PTY LTD
Your Customer Number
3936 1870

YOUR LOAN SUMMARY

Repayment Type ² Principal and Interest
Loan Expiry Date ³ 06 September 2036

TRANSACTIONS

034-059 46-2643

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction.

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/06/19	Statement Opening Balance			-206,230.22
04/07/19	Deposit CBA Loan Repayment		3,000.00	-203,230.22
10/07/19	Interest	860.26		-204,090.48
15/07/19	Deposit CBA Loan Repayment		40,000.00	-164,090.48
16/07/19	Administration Fee	300.00		-164,390.48
16/07/19	Break Costs	33.75		-164,424.23
05/08/19	Deposit CBA Loan Repayment		3,000.00	-161,424.23
12/08/19	Interest	781.34		-162,205.57
04/09/19	Deposit CBA Loan Repayment		3,000.00	-159,205.57
10/09/19	Interest	655.38		-159,860.95
30/09/19	Closing Balance			-159,860.95

S019112 / M009979 / 274 / CN4CNCPW

**CONVENIENCE AT YOUR FINGERTIPS**

Use Online, Mobile or Tablet Banking to pay bills; transfer funds, check your account balances and much more

INTEREST RATES SUMMARY**Annual Percentage Rate (per annum) on Debit Balances**

Effective Date	Annual Rate
07 Sep 2016	5.09 %
09 Sep 2019	5.53 %

MORE INFORMATION**Things you should know:**

- ¹ Proceeds of cheques will not be available until cleared.
- ² To learn more about loan repayment types, go to:
<https://www.westpac.com.au/personal-banking/home-loans/read-up-on/loan-repayment-options/>
- ³ Your Loan Term expires on this date and all debit funds are due and payable.

Westpac Live

Find out about Online Banking
at [westpac.com.au/westpaclive](https://www.westpac.com.au/westpaclive)

Telephone Banking

132 032
+61 2 9293 9270 if overseas
8am-8pm 7 days

Local Branch

[westpac.com.au/locateus](https://www.westpac.com.au/locateus)

THANK YOU FOR BANKING WITH WESTPAC

A - Financial Statements

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status In Progress

Supporting Documents

- 2020 A & J Super Fund ITR, financials.pdf

Standard Checklist

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

10 March, 2021

The Trustees
A & J Superannuation Fund
2 Cuthero Court
HIGHLAND PARK QLD 4211

Dear Andrew & Jennifer

Re: A & J Superannuation Fund

Enclosed please find the 2020 Superannuation Forms listed below:

1. Financial Statements;
2. Trustee Declaration;
3. Minutes of Meetings;
4. Members Statements;
5. Income Tax Return;
6. Audit Representation Letter;
7. Audit Engagement Letter

Income Tax Returns

Please peruse the financial statements and income tax return and if the details are correct, sign where indicated and return to us for lodgement. A bound copy of the Financial Statements and Income Tax Return for the Super Fund will be available once the audit has been completed.

Superannuation funds are required to self-assess their liability to taxation. A notice of assessment will **NOT** issue from the Taxation Office and it is the responsibility of the fund to ensure lodgement and any payment is made by the due date, which in your case is **17 May 2021**. However for the 2020 year, we have calculated that the Super Fund has an amount Payable of **\$3,054.40** after deducting the ATO supervisory levy.

Self-Managed Superannuation Fund Audit

Anyone who runs a Self-Managed Superannuation Fund (SMSF) must ensure that a registered SMSF auditor audits the fund annually. An SMSF auditor examines the validity and accuracy of an SMSF's financial records and makes sure the fund is compliant with superannuation rules. Upon receipt of your signed Financial Statements and Income Tax Return, we will forward your Self-Managed Superfund to a registered independent auditor. You will then be provided with a copy of the auditor's management letter, audit report and auditors invoice approximately 2 weeks after submission.

Minutes

The Minutes of Meetings are contained within the Financial Statements. These minutes are prepared as standard drafts; however you should peruse them to ensure they correctly state the position in relation to the matters raised. They may be amended or added to if your circumstances require. If no alterations are required and you wish to accept the drafts as actual records, please sign the minutes where indicated and return them to our office.

Audit Engagement Letter and Trustee Representation Letter

We also enclose the Audit Engagement Letter and Trustee Representation Letter. The auditors contact details and registrations numbers are contained in these documents. Please peruse these documents and if satisfactory, sign where indicated and return to our office.

Investment Strategy

We have included a copy of your fund's investment strategy in the financial statements.

You should review your strategy regularly (at least annually) to ensure it continues to meet the current and future needs of your members depending on their personal circumstances. It needs to be tailored to your Fund's circumstances and set out why and how you have chosen to invest the Fund's assets to meet these goals..

Certain significant events should also prompt you to review your strategy, such as:

- a market correction (e.g. resulting from Covid-19)
- when a member joins the fund or departs a fund
- when a member commences receiving a pension. This is to ensure the fund has sufficient liquid assets and cash flow to meet minimum pension payments prior to 30 June each year.

You should also document that you have undertaken this review and any decisions made arising from the review. For example, you could do this as part of the annual trustee meeting minutes. You should then provide these minutes or other evidence of a review to the super fund auditor. This will show that you've met the requirement to review regularly and, where necessary, revised your investment strategy.

Other Matters

2021 Concessional Contributions Cap - from 1 July 2021, the general concessional contribution cap is \$27,500 for all individuals, regardless of age.

Disclaimer

Taxation is only one of the matters that must be considered when making a decision on a financial product and you should consider taking advice from the holder of an Australian Financial Services licence before making a decision on a financial product.

Please do not hesitate to contact us if you have any queries or if we can be of further assistance in other matters and thank you for continuing to choose this firm to be of service to you.

Regards

Sam Greco

SAM GRECO

Encls

Jennifer Courtney-Pratt

.....
Jennifer Courtney Pratt

Andrew Courtney - Pratt

.....
Andrew Courtney Pratt

Financial statements and reports
for the year ended
30 June 2020

A & J Superannuation Fund

A & J Superannuation Fund

Operating Statement

For the year ended 30 June 2020

	Note	2020 \$	2019 \$
Income			
Investment Income			
Property Income	10	25,169.53	28,105.72
Contribution Income			
Employer Contributions		23,761.73	25,883.08
Personal Non Concessional		65,000.00	28,000.00
Other Contributions		3,000.00	3,000.00
Total Income		<u>116,931.26</u>	<u>84,988.80</u>
Expenses			
Accountancy Fees		2,890.00	2,890.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		528.00	506.00
ASIC Fees		321.00	316.00
Bank Charges		453.75	120.00
Depreciation		9,334.46	10,183.70
Property Expenses - Agents Management Fees		2,543.09	2,158.86
Property Expenses - Council Rates		1,959.70	1,903.60
Property Expenses - Insurance Premium		1,317.67	1,264.72
Property Expenses - Interest on Loans		7,465.94	11,302.31
Property Expenses - Repairs Maintenance		387.00	333.50
Property Expenses - Strata Levy Fees		1,456.08	1,456.08
Property Expenses - Water Rates		1,380.90	1,555.85
		<u>30,296.59</u>	<u>34,249.62</u>
Investment Losses			
Changes in Market Values	11	8,303.36	(86,936.34)
Total Expenses		<u>38,599.95</u>	<u>(52,686.72)</u>
Benefits accrued as a result of operations before income tax		<u>78,331.31</u>	<u>137,675.52</u>
Income Tax Expense	12	2,795.40	2,961.00
Benefits accrued as a result of operations		<u>75,535.91</u>	<u>134,714.52</u>

A.C.

The accompanying notes form part of these financial statements.

A & J Superannuation Fund

Statement of Financial Position

As at 30 June 2020

	Note	2020 \$	2019 \$
Assets			
Investments			
Other Assets	2	1,142.58	2,104.58
Plant and Equipment (at written down value) - Unitised	3	7,234.37	9,465.34
Real Estate Properties (Australian - Residential)	4	577,765.63	590,534.66
Shares in Listed Companies (Australian)	5	3,351.65	5,027.47
Total Investments		<u>589,494.23</u>	<u>607,132.05</u>
Other Assets			
Formation Expenses		2,749.00	2,749.00
CBA Business Trans Account-8283		22,116.74	34,454.92
Total Other Assets		<u>24,865.74</u>	<u>37,203.92</u>
Total Assets		<u>614,359.97</u>	<u>644,335.97</u>
Less:			
Liabilities			
Income Tax Payable		2,795.40	1,107.00
Limited Recourse Borrowing Arrangements		102,029.91	206,230.22
Total Liabilities		<u>104,825.31</u>	<u>207,337.22</u>
Net assets available to pay benefits		<u>509,534.66</u>	<u>436,998.75</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	7, 8		
Courtney-Pratt, Andrew - Accumulation		506,372.71	433,754.50
Courtney-Pratt, Jennifer - Accumulation		3,161.95	3,244.25
Total Liability for accrued benefits allocated to members' accounts		<u>509,534.66</u>	<u>436,998.75</u>

A.C.

The accompanying notes form part of these financial statements.

Notes to the Financial Statements

For the year ended 30 June 2020

Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

The financial statements have been prepared on a cash basis and are based on historical costs, except for investments which have been measured at market value.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue by the Director(s).

a. Measurement of Investments

The Fund initially recognises:

- (i) an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the Fund; and
- (ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the Fund have been measured at market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire an asset from a willing seller if the following assumptions were made:

- that the buyer and the seller deal with each other at arm's length in relation to the sale;
- that the sale occurred after proper marketing of the asset; and
- that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross values of the Fund's financial liabilities is equivalent to their market values. Any remeasurement changes in the gross values of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

b. Cash and Cash Equivalents

Cash and cash equivalents include cash on hand and at call, deposits with banks and short-term, highly liquid investments that are readily convertible to cash and subject to an insignificant risk of change in value.

c. Revenue

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is recognised at the fair value of the consideration received or receivable.

Notes to the Financial Statements

For the year ended 30 June 2020

Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

Dividend revenue

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

Rental revenue

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

Distribution revenue

Distributions from unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distribution and if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable at market value.

Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if acquired during the period).

Contributions

Contributions and transfers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

d. Liability for Accrued Benefits

The liability for accrued benefits represents the Fund's present obligation to pay benefits to members and beneficiaries, and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

e. Critical Accounting Estimates and Judgements

The preparation of financial statements requires the trustees to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

Note 2: Other Assets

	2020 \$	2019 \$
Borrowing Expenses	1,142.58	2,104.58
	1,142.58	2,104.58

Note 3: Plant and Equipment (at written down value) - Unitised

	2020 \$	2019 \$
Smoke Detectors	136.48	218.36

A.C.

A & J Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2020

Hot Water Systems	672.50	806.93
Carpets	1,316.91	1,646.14
Blinds	486.77	778.83
Ceiling Exhaust Fans	103.93	166.29
Split System Air Conditioning Units	2,002.79	2,503.49
Lighting Consumables	143.04	228.87
Ceiling Fans	312.04	499.26
Oven	682.51	818.95
Hot Plates	177.32	283.71
Canopy Rangehood	545.44	654.48
Dishwasher	535.40	669.25
Automatic Garage Door Motor including Controls	119.24	190.78
	7,234.37	9,465.34

Note 4: Real Estate Properties (Australian - Residential)

	2020	2019
	\$	\$
65 Viola Square, Peregian Springs	355,528.37	362,155.92
65 Viola Square, Construction Costs	209,530.41	215,320.74
65 Viola Square, Common Property Construction Costs	12,706.85	13,058.00
	577,765.63	590,534.66

Note 5: Shares in Listed Companies (Australian)

	2020	2019
	\$	\$
Mint Payments Limited - Ordinary Fully Paid	3,351.65	5,027.47
	3,351.65	5,027.47

Note 6: Banks and Term Deposits

	2020	2019
	\$	\$
Banks		
CBA Business Trans Account-8283	22,116.74	34,454.92
	22,116.74	34,454.92

A.C.

Notes to the Financial Statements

For the year ended 30 June 2020

Note 7: Liability for Accrued Benefits

	2020 \$	2019 \$
Liability for accrued benefits at beginning of year	436,998.75	305,284.23
Benefits accrued as a result of operations	75,535.91	134,714.52
Current year member movements	(3,000.00)	(3,000.00)
Liability for accrued benefits at end of year	509,534.66	436,998.75

Note 8: Vested Benefits

Vested benefits are benefits that are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the end of the reporting period.

	2020 \$	2019 \$
Vested Benefits	509,534.66	436,998.75

Note 9: Guaranteed Benefits

No guarantees have been made in respect of any part of the liability for accrued benefits.

Note 10: Rental Income

	2020 \$	2019 \$
65 Viola Square, Peregian Springs	25,169.53	28,105.72
	25,169.53	28,105.72

Note 11: Changes in Market Values**Unrealised Movements in Market Value**

	2020 \$	2019 \$
Plant and Equipment (at written down value) - Unitised		
Blinds	0.00	0.01
Smoke Detectors	0.01	0.00
	0.01	0.01
Real Estate Properties (Australian - Residential)		
65 Viola Square, Peregian Springs	(6,627.55)	87,983.72
	(6,627.55)	87,983.72

Shares in Listed Companies (Australian)

A.C.

A & J Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2020

Mint Payments Limited - Ordinary Fully Paid	(1,675.82)	(1,047.39)
	(1,675.82)	(1,047.39)
Total Unrealised Movement	(8,303.36)	86,936.34
Realised Movements in Market Value		
	2020	2019
	\$	\$
Total Realised Movement	0.00	0.00
Changes in Market Values	(8,303.36)	86,936.34
Note 12: Income Tax Expense		
	2020	2019
	\$	\$
The components of tax expense comprise		
Current Tax	2,795.40	2,961.00
Income Tax Expense	2,795.40	2,961.00

The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	11,749.70	20,651.33
Less:		
Tax effect of:		
Non Taxable Contributions	10,200.00	4,650.00
Increase in MV of Investments	0.00	13,040.45
Add:		
Tax effect of:		
Decrease in MV of Investments	1,245.50	0.00
Rounding	0.20	0.12
Income Tax on Taxable Income or Loss	2,795.40	2,961.00
Less credits:		
Current Tax or Refund	2,795.40	2,961.00

A.C.

Notes to the Financial Statements

For the year ended 30 June 2020

Note 13: Subsequent Event - COVID-19

The Coronavirus (Covid-19) pandemic is expected to cause material decline in the market value of the fund investments. The trustees are aware of the uncertainty surrounding the global markets during this time and the effects it will have on the value of the fund investments after the reporting date.

A & J Superannuation Fund

Investment Performance

As at 30 June 2020

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
Bank Accounts									
CBA Business Trans Account-8283	34,454.92	0.00	0.00	22,116.74	0.00	0.00	0.00	0.00	0.00 %
	34,454.92	0.00	0.00	22,116.74	0.00	0.00	0.00	0.00	0.00 %
Other Assets									
76000/65 Borrowing Expenses	2,104.58	0.00	0.00	1,142.58	0.00	(962.00)	(962.00)	(1,924.00)	(91.42) %
	2,104.58	0.00	0.00	1,142.58	0.00	(962.00)	(962.00)	(1,924.00)	(91.42) %
Plant and Equipment (at written down value) - Unitised									
76550/65 Automatic Garage Door Motor including Controls	190.78	0.00	0.00	119.24	0.00	(71.54)	(71.54)	(143.08)	(75.00) %
76550/65 Blinds	778.83	0.00	0.00	486.77	0.00	(292.06)	(292.06)	(584.12)	(75.00) %
76550/65 Canopy Rangehood	654.48	0.00	0.00	545.44	0.00	(109.04)	(109.04)	(218.08)	(33.32) %
76550/65 Carpets	1,646.14	0.00	0.00	1,316.91	0.00	(329.23)	(329.23)	(658.46)	(40.00) %
76550/65 Ceiling Exhaust Fans	166.29	0.00	0.00	103.93	0.00	(62.36)	(62.36)	(124.72)	(75.00) %
76550/65 Ceiling Fans	499.26	0.00	0.00	312.04	0.00	(187.22)	(187.22)	(374.44)	(75.00) %
76550/65 Dishwasher	669.25	0.00	0.00	535.40	0.00	(133.85)	(133.85)	(267.70)	(40.00) %
76550/65 Hot Plates	283.71	0.00	0.00	177.32	0.00	(106.39)	(106.39)	(212.78)	(75.00) %
65 Viola Hot Water Systems	806.93	0.00	0.00	672.50	0.00	(134.43)	(134.43)	(268.86)	(33.32) %
76550/65 Lighting Consumables	228.87	0.00	0.00	143.04	0.00	(85.83)	(85.83)	(171.66)	(75.00) %
76550/65 Oven	818.95	0.00	0.00	682.51	0.00	(136.44)	(136.44)	(272.88)	(33.32) %
76550/65 Smoke Detectors	218.36	0.00	0.00	136.48	0.00	(81.88)	(81.89)	(163.77)	(75.00) %
76550/65 Split System Air Conditioning Units	2,503.49	0.00	0.00	2,002.79	0.00	(500.70)	(500.70)	(1,001.40)	(40.00) %
	9,465.34	0.00	0.00	7,234.37	0.00	(2,230.97)	(2,230.98)	(4,461.95)	(47.14) %
Real Estate Properties (Australian - Residential)									
77200/65 65 Viola Square, Common Property Construction Costs	13,058.00	0.00	0.00	12,706.85	0.00	(351.15)	(351.15)	(702.30)	(5.38) %
77200/65 65 Viola Square, Construction Costs	215,320.74	0.00	0.00	209,530.41	0.00	(5,790.33)	(5,790.33)	(11,580.66)	(5.38) %

A.C.

A & J Superannuation Fund Investment Performance

As at 30 June 2020

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %	
65 Viola	65 Viola Square, Peregian Springs	362,155.92	0.00	0.00	355,528.37	0.00	(6,627.55)	8,659.15	2,031.60	0.56 %
		590,534.66	0.00	0.00	577,765.63	0.00	(12,769.03)	2,517.67	(10,251.36)	(1.74) %
Shares in Listed Companies (Australian)										
MNW.AX	Mint Payments Limited - Ordinary Fully Paid	5,027.47	0.00	0.00	3,351.65	0.00	(1,675.82)	0.00	(1,675.82)	(33.33) %
		5,027.47	0.00	0.00	3,351.65	0.00	(1,675.82)	0.00	(1,675.82)	(33.33) %
		641,586.97	0.00	0.00	611,610.97	0.00	(17,637.82)	(675.31)	(18,313.13)	(2.85) %

A.C.

A & J Superannuation Fund Investment Summary Report

As at 30 June 2020

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
CBA Business Trans Account-8283		22,116.740000	22,116.74	22,116.74	22,116.74			3.62 %
			22,116.74		22,116.74		0.00 %	3.62 %
Other Assets								
76000/65 Borrowing Expenses Viola Square	1.00	1,142.580000	1,142.58	4,810.00	4,810.00	(3,667.42)	(76.25) %	0.19 %
			1,142.58		4,810.00	(3,667.42)	(76.25) %	0.19 %
Plant and Equipment (at written down value) - Unitised								
76550/65 Automatic Garage Door Motor Viola Square including Controls Automat	1.00	119.240000	119.24	601.00	601.00	(481.76)	(80.16) %	0.02 %
76550/65 Blinds Viola Square Blinds	1.00	486.770000	486.77	2,454.00	2,454.00	(1,967.23)	(80.16) %	0.08 %
76550/65 Canopy Rangehood Viola Square Canopy	1.00	545.440000	545.44	1,090.00	1,090.00	(544.56)	(49.96) %	0.09 %
76550/65 Carpets Viola Square Carpets	1.00	1,316.910000	1,316.91	3,072.00	3,072.00	(1,755.09)	(57.13) %	0.22 %
76550/65 Ceiling Exhaust Fans Viola Square Ceiling	1.00	103.930000	103.93	524.00	524.00	(420.07)	(80.17) %	0.02 %
76550/65 Ceiling Fans Viola Ceiling Fans	1.00	312.040000	312.04	1,573.00	1,573.00	(1,260.96)	(80.16) %	0.05 %
76550/65 Dishwasher Viola Square Dishwas	1.00	535.400000	535.40	1,249.00	1,249.00	(713.60)	(57.13) %	0.09 %
76550/65 Hot Plates Viola	1.00	177.320000	177.32	894.00	894.00	(716.68)	(80.17) %	0.03 %

A.C.

A & J Superannuation Fund Investment Summary Report

As at 30 June 2020

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Square Hot Pla								
65 Viola Square Hot Water	1.00	672.500000	672.50	1,344.00	1,344.00	(671.50)	(49.96) %	0.11 %
76550/65 Viola Square Lightin	1.00	143.040000	143.04	721.00	721.00	(577.96)	(80.16) %	0.02 %
76550/65 Viola Square Com lig	1.00	0.000000	0.00	110.00	110.00	(110.00)	(100.00) %	0.00 %
76550/65 Viola Square Oven	1.00	682.510000	682.51	1,364.00	1,364.00	(681.49)	(49.96) %	0.11 %
76550/65 Viola Square Smoke D	1.00	136.480000	136.48	688.00	688.00	(551.52)	(80.16) %	0.02 %
76550/65 Viola Square Split S	1.00	2,002.790000	2,002.79	4,672.00	4,672.00	(2,669.21)	(57.13) %	0.33 %
			7,234.37		20,356.00	(13,121.63)	(64.46) %	1.18 %
Real Estate Properties (Australian - Residential)								
77200/65 Viola Square Common	1.00	12,706.850000	12,706.85	14,046.00	14,046.00	(1,339.15)	(9.53) %	2.08 %
77200/65 Viola Square, Constr	1.00	209,530.410000	209,530.41	231,613.00	231,613.00	(22,082.59)	(9.53) %	34.26 %
65 Viola Square	1.00	355,528.370000	355,528.37	133,000.00	133,000.00	222,528.37	167.31 %	58.13 %
			577,765.63		378,659.00	199,106.63	52.58 %	94.47 %
Shares in Listed Companies (Australian)								

A & J Superannuation Fund Investment Summary Report

As at 30 June 2020

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
MNW.AX Mint Payments Limited - Ordinary Fully Paid	209,478.00	0.016000	3,351.65	0.09	19,826.30	(16,474.65)	(83.10) %	0.55 %
			3,351.65		19,826.30	(16,474.65)	(83.10) %	0.55 %
			611,610.97		445,768.04	165,842.93	37.20 %	100.00 %

A.C.

A & J Superannuation Fund Investment Income Report

As at 30 June 2020

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
Real Estate Properties (Australian - Residential)												
65 Viola Square	65 Viola Square, Peregian Springs	25,169.53						25,169.53				
		25,169.53						25,169.53				
		25,169.53						25,169.53				

Assessable Income (Excl. Capital Gains) **25,169.53**

Net Capital Gain **0.00**

Total Assessable Income 25,169.53

* 1 Includes foreign credits from foreign capital gains.

* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

A.C.

A & J Superannuation Fund

Depreciation Schedule

For The Period 01 July 2019 - 30 June 2020

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments		Total Value For Depreciation ¹	Depreciation			Closing Written Down Value	
				Disposals/ Decrease	Additions/ Increase		Method	Rate	Calculated Depreciation ²		Posted Depreciation ³
Other Assets											
Borrowing Expenses											
	07/09/2016	4,810.00	2,104.58			4,810.00	Prime Cost	20.00 %	962.00	962.00	1,142.58
		4,810.00	2,104.58			4,810.00				962.00	1,142.58
Plant and Equipment (at written down value) - Unitised											
Automatic Garage Door Motor including Controls											
	07/09/2016	601.00	190.78			190.78	Low Value Pool	37.50 %	71.54	71.54	119.24
Blinds											
	07/09/2016	2,454.00	778.83			778.83	Low Value Pool	37.50 %	292.06	292.06	486.77
Canopy Rangehood											
	07/09/2016	1,090.00	654.48			654.48	Diminishing Value	16.66 %	109.04	109.04	545.44
Carpets											
	07/09/2016	3,072.00	1,646.14			1,646.14	Diminishing Value	20.00 %	329.23	329.23	1,316.91
Ceiling Exhaust Fans											
	07/09/2016	524.00	166.29			166.29	Low Value Pool	37.50 %	62.36	62.36	103.93
Ceiling Fans											
	07/09/2016	1,573.00	499.26			499.26	Low Value Pool	37.50 %	187.22	187.22	312.04
Dishwasher											
	07/09/2016	1,249.00	669.25			669.25	Diminishing Value	20.00 %	133.85	133.85	535.40
Hot Plates											
	07/09/2016	894.00	283.71			283.71	Low Value Pool	37.50 %	106.39	106.39	177.32

A.C.

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments		Total Value For Depreciation ¹	Depreciation			Closing Written Down Value	
				Disposals/ Decrease	Additions/ Increase		Method	Rate	Calculated Depreciation ²		Posted Depreciation ³
Hot Water Systems											
	07/09/2016	1,344.00	806.93			806.93	Diminishing Value	16.66 %	134.43	134.43	672.50
Lighting Consumables											
	07/09/2016	721.00	228.87			228.87	Low Value Pool	37.50 %	85.83	85.83	143.04
Oven											
	07/09/2016	1,364.00	818.95			818.95	Diminishing Value	16.66 %	136.44	136.44	682.51
Smoke Detectors											
	07/09/2016	688.00	218.36			218.36	Low Value Pool	37.50 %	81.89	81.89	136.48
Split System Air Conditioning Units											
	07/09/2016	4,672.00	2,503.49			2,503.49	Diminishing Value	20.00 %	500.70	500.70	2,002.79
		20,246.00	9,465.34			9,465.34				2,230.98	7,234.37
Real Estate Properties (Australian - Residential)											
65 Viola Square, Common Property Construction Costs											
	07/09/2016	14,046.00	13,058.00			14,046.00	Prime Cost	2.50 %	351.15	351.15	12,706.85
65 Viola Square, Construction Costs											
	07/09/2016	231,613.00	215,320.74			231,613.00	Prime Cost	2.50 %	5,790.33	5,790.33	209,530.41
		245,659.00	228,378.74			245,659.00				6,141.48	222,237.26
		270,715.00	239,948.66			259,934.34				9,334.46	230,614.21

¹ Amounts have been pro rated based on number of days in the year

² Depreciation calculated as per depreciation method

³ Depreciation amounts posted to the ledger

A.C.

A & J Superannuation Fund Trustees Declaration

Ajco Investment Pty Ltd ACN: 160278375

The directors of the trustee company have determined that the Fund is not a reporting entity and that these special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2020 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2020 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2020.

Specifically, the directors of the trustee company declare that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the Fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Regulations 1994; and
- to the knowledge of the directors of the trustee company, there have been no events or transactions subsequent to the balance date which could have a material impact on the Fund. Where such events have occurred, the effect of such events has been accounted and noted in the Fund's financial statements.

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

Andrew Courtney - Pratt

.....
Andrew Courtney-Pratt
Ajco Investment Pty Ltd
Director

19-03-2021

Dated this day of

A & J Superannuation Fund Compilation Report

We have compiled the accompanying special purpose financial statements of the A & J Superannuation Fund which comprise the statement of financial position as at 30/06/2020 the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Trustee(s)

The Trustee(s) of A & J Superannuation Fund are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

Our Responsibility

On the basis of information provided by the Trustee(s), we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework as described in Note 1 to the financial statements and APES 315: Compilation of Financial Information.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110: Code of Ethics for Professional Accountants.

Assurance Disclaimer

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements.

The special purpose financial statements were compiled exclusively for the benefit of the directors of the trustee company who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

Sam Greco & Co Chartered Accountants

of

Level 1 Mitcham House 1355 Gympie Road, Aspley, Queensland 4034

Signed:

Sam Greco

Dated: / / 11-03-2021

Minutes of a meeting of the Director(s)

held on / / at 2 Cuthero Court, Highland Park, Queensland 4211

PRESENT:	Andrew Courtney-Pratt
MINUTES:	The Chair reported that the minutes of the previous meeting had been signed as a true record.
FINANCIAL STATEMENTS OF SUPERANNUATION FUND:	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2020 and it was resolved that such statements be and are hereby adopted as tabled.</p>
TRUSTEE'S DECLARATION:	It was resolved that the trustee's declaration of the Superannuation Fund be signed.
ANNUAL RETURN:	Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2020, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
TRUST DEED:	The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
INVESTMENT STRATEGY:	The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.
INSURANCE COVER:	The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.
ALLOCATION OF INCOME:	It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
INVESTMENT ACQUISITIONS:	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2020.
INVESTMENT DISPOSALS:	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2020.
AUDITORS:	<p>It was resolved that</p> <p>Anthony Boys</p> <p>of</p> <p>Po Box 3376, Rundle Mall, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p>
TAX AGENTS:	<p>It was resolved that</p> <p>Sam Greco & Co Chartered Accountants</p>

Minutes of a meeting of the Director(s)

held on / / at 2 Cuthero Court, Highland Park, Queensland 4211

act as tax agents of the Fund for the next financial year.

TRUSTEE STATUS:

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the Fund and that they are not disqualified persons as defined by s 120 of the SISA.

PAYMENT OF BENEFITS:

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

CLOSURE:

All resolutions for this meeting were made in accordance with the SISA and Regulations.

There being no further business the meeting then closed.

Signed as a true record –

Andrew Courtney - Pratt
.....
Andrew Courtney-Pratt

Chairperson

A & J Superannuation Fund

Members Statement

Andrew Courtney-Pratt
 2 Cuthero Court
 Highland Park, Queensland, 4211, Australia

Your Details

Date of Birth : 18/01/1962
 Age: 58
 Tax File Number: Provided
 Date Joined Fund: 10/09/2012
 Service Period Start Date:
 Date Left Fund:
 Member Code: COUAND00001A
 Account Start Date 10/09/2012
 Account Phase: Accumulation Phase
 Account Description: Accumulation

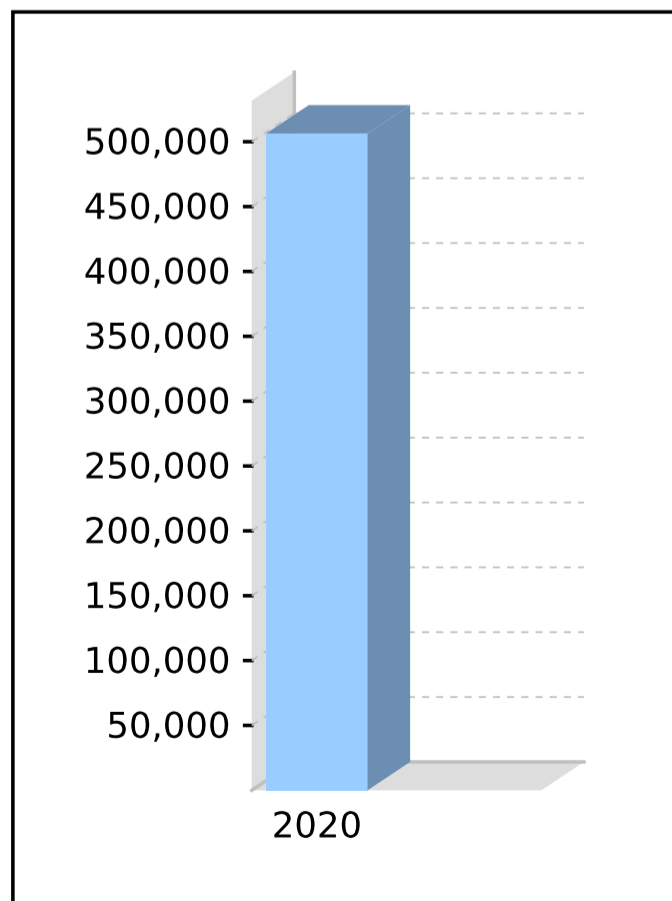
Nominated Beneficiaries N/A
 Vested Benefits 506,372.71
 Total Death Benefit 506,372.71
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

Total Benefits 506,372.71

Preservation Components
 Preserved 506,372.71
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components
 Tax Free 94,921.01
 Taxable 411,451.70



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	433,754.50
<u>Increases to Member account during the period</u>	
Employer Contributions	23,761.73
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	65,000.00
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(13,343.12)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	3,564.27
Income Tax	(763.87)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	506,372.71

A & J Superannuation Fund

Members Statement

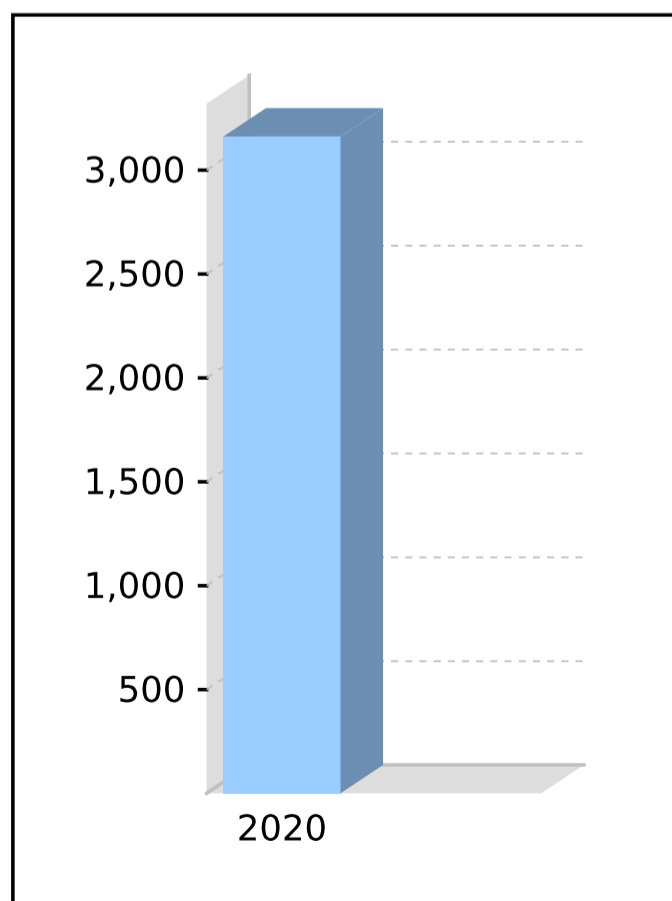
Jennifer Courtney-Pratt
 2 Cuthero Court
 Highland Park, Queensland, 4211, Australia

Your Details

Date of Birth :	29/09/1953	Nominated Beneficiaries	N/A
Age:	66	Vested Benefits	3,161.95
Tax File Number:	Not Provided	Total Death Benefit	3,161.95
Date Joined Fund:	23/06/2016	Current Salary	0.00
Service Period Start Date:	23/06/2016	Previous Salary	0.00
Date Left Fund:		Disability Benefit	0.00
Member Code:	COUJEN00001A		
Account Start Date	23/06/2016		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	3,161.95
<u>Preservation Components</u>	
Preserved	244.25
Unrestricted Non Preserved	2,917.70
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	3,161.95
Taxable	



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	3,244.25
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	3,000.00
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(87.30)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	(5.00)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	3,000.00
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	3,161.95

Investment Strategy

A & J Superannuation Fund

Background:

The investment strategy outlined below represents an expansion and clarification of the Investment Strategy agreed at the formation of A & J Superannuation Fund (“the Fund”). This Investment Strategy replaces the Investment Strategy document.

Objectives:

The objective of the fund is to:

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

The Investment objective of the trustees is to aim to achieve real medium to longer-term growth. In recognition of the 7year investment time frame of members the fund will have a high proportion of growth assets in the portfolio.

Investment Choice:

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

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

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

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

In drafting this investment strategy, the trustees have considered all of the circumstances of the fund, including:

- the risks and likely return associated with each investment.
- the range and diversity of investments held by the fund.
- any risks coming from limited diversification.
- the liquidity of the fund's investments.
- the ages and preferences of its members.
- expected cash flow requirements; and
- the ability of the fund to meet its existing and prospective liabilities such as paying benefits to its members.

Policies:

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

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

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

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

Risk profile and risk tolerance:

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

Members understand

- the trade-off between investment risk and long-term capital and income growth and have indicated asset growth is a priority

- Investment risk is borne by the members, as fluctuations in investment returns will affect the level of benefits available to members.

Geared Investments:

The Trustees have elected to purchase direct residential property using limited recourse borrowing arrangements. The Trustees have indicated they understand and are prepared to accept the increased volatility of returns associated with borrowing to invest, including the risk of loss, including the risk of total loss of invested assets where such assets are subject to limited recourse borrowing arrangements

Single Asset Strategy

The Trustees recognise the higher risk in investing predominantly in growth assets (particularly as a very large portion of the fund's assets are invested in a single property and the volatility associated with shares and property. The volatility will be compensated by the prospect of achieving higher return and growth in the longer term.

Insurance:

The Trustees have considered whether the Fund should not hold a contract of insurance for its members and concluded that:

- The members have appropriate insurance outside the fund

Liquidity:

The Members of the Fund are aged 58 & 66 and have significant assets outside of superannuation. At the present time neither expect to access their superannuation prior to age 65. There is no anticipated significant benefit payment in the next 7 years. Cash in excess of anticipated liquidity requirement will be invested in accordance with the Fund's investment strategy.

Asset Allocation:

The targeted asset allocation takes into account the benefits of a diversified asset mix, however, given the investment time horizon of the fund (which is based on the members life expectancies) and the members significant assets outside of superannuation, the allocation will be focused on maximising capital growth.

The Trustees recognise the higher risk in investing predominantly in growth assets and the volatility associated with shares and property. The volatility will be compensated by the prospect of achieving higher returns and growth in the medium term.

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

[Note : whilst a table with numeric asset allocation ranges or target is not a legislative requirements it is a simple and clear way for the Trustees to describe the fund's investment objectives. In the table below entering 0-100% for every asset would not be meaningful. Summing the mid-point of the allocation ranges should total around 100%.]

Growth Assets	Indicative Medium term range
• Australian listed equities	0-5%
• International listed equities	0-5%
• Australian listed property	0-5%
• [Direct Property]	80-98%
• [Collectables]	0-5%
Defensive assets	
• Cash and term deposits	0-5%
• Australian cash and bond funds	0-5%
• International cash and bond funds	0-5%
• Bullion	0-5%
	100%

All Directors of the Trustee Company to sign

Signed & dated

Andrew Courtney - Pratt

[Director of AJCP Investments Pty Ltd]

[Director of AJCP Investments Pty Ltd]

PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to ato.gov.au/privacy

The Australian Business Register

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

Please refer to the privacy statement on the Australian Business Register (ABR) website (www.abr.gov.au) for further information – it outlines our commitment to safeguarding your details.

Electronic funds transfer - direct debit

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax file number Year Name of partnership, trust, fund or entity

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration: I declare that:

- the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director

*Andrew Courtney - Pratt*Date **PART B Electronic funds transfer consent**

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference number Account Name

I authorise the refund to be deposited directly to the specified account.

Signature

Andrew Courtney - Pratt

Date

Self-managed superannuation fund annual return

2020

Who should complete this annual return?

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

 Return year

The Self-managed superannuation fund annual return instructions 2020 (NAT 71606) (the instructions) can assist you to complete this annual return.

The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT3036).

Section A: Fund information

1 Tax file number (TFN)

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

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN)

4 Current postal address

5 Annual return status

Is this an amendment to the SMSF's 2020 return?

 A N

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

 B N

6 SMSF auditor

Auditor's name

Title

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Use Agent address details?

Postal address

Date audit was completed

 A

Was Part A of the audit report qualified?

 B N

Was Part B of the audit report qualified?

 C N

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

 D

Sensitive (when completed)

7 Electronic funds transfer (EFT)

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

A Fund's financial institution account details

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

Fund BSB number (must be six digits) Fund account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

I would like my tax refunds made to this account. Y Print Y for yes or N for no. If Yes, Go to C.

B Financial institution account details for tax refunds

Use Agent Trust Account?

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

BSB number Account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

C Electronic service address alias

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

8 Status of SMSF

Australian superannuation fund A Y

Fund benefit structure B A Code

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

9 Was the fund wound up during the income year?

N Print Y for yes or N for no. If yes, provide the date on which fund was wound up

Have all tax lodgment and payment obligations been met?

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year? N Print Y for yes or N for no.

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

If Yes Exempt current pension income amount A

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

Segregated assets method B

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

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

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

Sensitive (when completed)

Section B: Income

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

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** **N** Print **Y** for yes or **N** for no.

Have you applied an exemption or rollover? **M** Print **Y** for yes or **N** for no. Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2020

Net capital gain **A**

Gross rent and other leasing and hiring income **B**

Gross interest **C**

Forestry managed investment scheme income **X**

Gross foreign income **D1** Net foreign income **D** Loss

Australian franking credits from a New Zealand company **E**

Transfers from foreign funds **F** Number

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I** Loss

* Unfranked dividend amount **J**

* Franked dividend amount **K**

* Dividend franking credit **L**

* Gross trust distributions **M** Code

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

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

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

* Other income **S** Code

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

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

#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 **W** Loss
 (Sum of labels A to U)

Exempt current pension income **Y**

TOTAL ASSESSABLE INCOME **V** Loss
 (W less Y)

Sensitive (when completed)

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 style="width: 100px;" type="text" value="7,465"/>		A2 <input style="width: 100px;" type="text"/>
Interest expenses overseas	B1 <input style="width: 100px;" type="text"/>		B2 <input style="width: 100px;" type="text"/>
Capital works expenditure	D1 <input style="width: 100px;" type="text"/>		D2 <input style="width: 100px;" type="text"/>
Decline in value of depreciating assets	E1 <input style="width: 100px;" type="text" value="9,334"/>		E2 <input style="width: 100px;" type="text"/>
Insurance premiums – members	F1 <input style="width: 100px;" type="text"/>		F2 <input style="width: 100px;" type="text"/>
SMSF auditor fee	H1 <input style="width: 100px;" type="text" value="528"/>		H2 <input style="width: 100px;" type="text"/>
Investment expenses	I1 <input style="width: 100px;" type="text" value="9,044"/>		I2 <input style="width: 100px;" type="text"/>
Management and administration expenses	J1 <input style="width: 100px;" type="text" value="3,923"/>		J2 <input style="width: 100px;" type="text"/>
Forestry managed investment scheme expense	U1 <input style="width: 100px;" type="text"/>		U2 <input style="width: 100px;" type="text"/>
Other amounts	L1 <input style="width: 100px;" type="text"/> <small>Code</small> <input style="width: 30px;" type="text"/>		L2 <input style="width: 100px;" type="text" value="1,107"/> <small>Code</small> <input style="width: 30px;" type="text" value="O"/>
Tax losses deducted	M1 <input style="width: 100px;" type="text"/>		
TOTAL DEDUCTIONS			TOTAL NON-DEDUCTIBLE EXPENSES
	N <input style="width: 100px;" type="text" value="30,294"/> <small>(Total A1 to M1)</small>		Y <input style="width: 100px;" type="text" value="1,107"/> <small>(Total A2 to L2)</small>
#TAXABLE INCOME OR LOSS			TOTAL SMSF EXPENSES
	O <input style="width: 100px;" type="text" value="18,636"/> <small>Loss</small> <input style="width: 30px;" type="text"/>		Z <input style="width: 100px;" type="text" value="31,401"/> <small>(N plus Y)</small>
(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)			

#This is a mandatory label.

Section D: Income tax calculation statement

#Important:

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

13 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2020 on how to complete the calculation statement.

#Taxable income	A <input style="width: 100px;" type="text" value="18,636"/>	(an amount must be included even if it is zero)
#Tax on taxable income	T1 <input style="width: 100px;" type="text" value="2,795.40"/>	(an amount must be included even if it is zero)
#Tax on no-TFN-quoted contributions	J <input style="width: 100px;" type="text" value="0.00"/>	(an amount must be included even if it is zero)
Gross tax	B <input style="width: 100px;" type="text" value="2,795.40"/>	(T1 plus J)

Sensitive (when completed)

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

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

Early stage venture capital limited partnership tax offset D1 <input type="text"/>	Non-refundable carry forward tax offsets D <input type="text" value="0.00"/> (D1 plus D2 plus D3 plus D4)
Early stage venture capital limited partnership tax offset carried forward from previous year D2 <input type="text"/>	
Early stage investor tax offset D3 <input type="text"/>	
Early stage investor tax offset carried forward from previous year D4 <input type="text"/>	

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

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

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

Section 102AAM interest charge
G

Sensitive (when completed)

Credit for interest on early payments – amount of interest	H1 <input type="text"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	H2 <input type="text"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	H3 <input type="text"/>
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
(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds **I**
(Remainder of refundable tax offsets).
(unused amount from label E- an amount must be included even if it is zero)

PAYG instalments raised
K

Supervisory levy
L

Supervisory levy adjustment for wound up funds
M

Supervisory levy adjustment for new funds
N

Total amount of tax payable **S**
(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: Losses

A.C.

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2020.

Tax losses carried forward to later income years **U**

Net capital losses carried forward to later income years **V**

Net capital losses brought forward from prior years	Net capital losses carried forward to later income years
Non-Collectables <input type="text" value="2,556"/>	<input type="text" value="2,556"/>
Collectables <input type="text"/>	<input type="text" value="0"/>

Sensitive (when completed)

Section F / Section G: **Member Information**

In Section F / G report all current members in the fund at 30 June.
Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

Title		Mr	See the Privacy note in the Declaration.	Member Number	1
Familyname		Courtney-Pratt	Member'sTFN		
First given name		Andrew		Account status	0 Code
Other given names					
Date of birth		18/01/1962	If deceased, date of death		

Contributions

OPENING ACCOUNT BALANCE 433,754.50

Refer to instructions for completing these labels

Employer contributions
A 23,761.73

ABN of principal employer
A1

Personal contributions
B 65,000.00

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
H

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 Contributions)
M

TOTAL CONTRIBUTIONS N 88,761.73
(Sum of labels A to M)

Other transactions

Accumulation phase account balance
S1 506,372.71

Retirement phase account balance - Non CDBIS
S2 0.00

Retirement phase account balance - CDBIS
S3 0.00

TRISCount 0

Allocated earnings or losses **O** 16,143.52 Loss L

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1** Code

Income stream payment **R2** Code

CLOSING ACCOUNT BALANCE S 506,372.71
S1 plus S2 plus S3

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

Sensitive (when completed)

		See the Privacy note in the Declaration.		Member Number
Title	Mrs	Member'sTFN		2
Familyname	Courtney- Pratt		Account status	
First given name	Jennifer		0 Code	
Other given names				
Date of birth	29/09/1953	If deceased, date of death		

Contributions

OPENING ACCOUNT BALANCE 3,244.25

Refer to instructions for completing these labels	Proceeds from primary residence disposal
Employer contributions	H
A	Receipt date
ABN of principal employer	H
A1	Assessable foreign superannuation fund amount
Personal contributions	I
B	Non-assessable foreign superannuation fund amount
CGT small business retirement exemption	J
C	Transfer from reserve: assessable amount
CGT small business 15-year exemption amount	K
D	Transfer from reserve: non-assessable amount
Personal injury election	L
E	Contributions from non-complying funds and previously non-complying funds
Spouse and child contributions	T
F 3,000.00	Any other contributions (including Super Co-contributions and low Income Super Contributions)
Other third party contributions	M
G	
TOTAL CONTRIBUTIONS N 3,000.00	
(Sum of labels A to M)	

Other transactions

Accumulation phase account balance	Allocated earnings or losses	O 82.30	Loss
S1 3,161.95	Inward rollovers and transfers	P	L
Retirement phase account balance - Non CDBIS	Outward rollovers and transfers	Q	
S2 0.00	Lump Sum payment	R1 3,000.00	Code
Retirement phase account balance - CDBIS	Income stream payment	R2	A
S3 0.00			Code
0 TRISCount	CLOSING ACCOUNT BALANCE S 3,161.95	S1 plus S2 plus S3	
Accumulation phase value	X1		
Retirement phase value	X2		
Outstanding limited recourse borrowing arrangement amount	Y		

Sensitive (when completed)

Section H: **Assets and liabilities**

15 ASSETS

15a Australian managed investments

Listed trusts	A	<input type="text"/>
Unlisted trusts	B	<input type="text"/>
Insurance policy	C	<input type="text"/>
Other managed investments	D	<input type="text"/>

15b Australian direct investments

Cash and term deposits	E	<input type="text" value="22,117"/>
Debt securities	F	<input type="text"/>
Loans	G	<input type="text"/>
Listed shares	H	<input type="text" value="3,352"/>
Unlisted shares	I	<input type="text"/>

Limited recourse borrowing arrangements	
Australian residential real property	J1 <input type="text" value="565,058"/>
Australian non-residential real property	J2 <input type="text"/>
Overseas real property	J3 <input type="text"/>
Australian shares	J4 <input type="text"/>
Overseas shares	J5 <input type="text"/>
Other	J6 <input type="text"/>
Property count	J7 <input type="text" value="1"/>

Limited recourse borrowing arrangements	J	<input type="text" value="565,058"/>
---	----------	--------------------------------------

Non-residential real property	K	<input type="text"/>
Residential real property	L	<input type="text" value="19,941"/>
Collectables and personal use assets	M	<input type="text"/>
Other assets	O	<input type="text" value="3,891"/>

15c Other investments

Crypto-Currency	N	<input type="text"/>
-----------------	----------	----------------------

15d Overseas direct investments

Overseas shares	P	<input type="text"/>
Overseas non-residential real property	Q	<input type="text"/>
Overseas residential real property	R	<input type="text"/>
Overseas managed investments	S	<input type="text"/>
Other overseas assets	T	<input type="text"/>

TOTAL AUSTRALIAN AND OVERSEAS ASSETS (Sum of labels A to T)	U	<input type="text" value="614,359"/>
---	----------	--------------------------------------

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** Print **Y** for yes or **N** for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** Print **Y** for yes or **N** for no.

Sensitive (when completed)

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements V1 <input style="width: 80%;" type="text" value="102,030"/>	
Permissible temporary borrowings V2 <input style="width: 80%;" type="text"/>	
Other borrowings V3 <input style="width: 80%;" type="text"/>	
Borrowings V <input style="width: 80%;" type="text" value="102,030"/>	
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G) W <input style="width: 80%;" type="text" value="509,534"/>	
Reserve accounts X <input style="width: 80%;" type="text"/>	
Other liabilities Y <input style="width: 80%;" type="text" value="2,795"/>	
TOTAL LIABILITIES Z <input style="width: 80%;" type="text" value="614,359"/>	

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains	H	<input style="width: 35%;" type="text"/>
Total TOFA losses	I	<input style="width: 35%;" type="text"/>

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2019–20 income year, write 2020). **A**

If revoking or varying a family trust election, print R for revoke or print V for variation, and complete and attach the Family trust election, revocation or variation 2020. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an Interposed entity election or revocation 2020 for each election **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2020. **D**

Sensitive (when completed)

Section K:Declarations

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date Day Month Year

Preferred trustee or director contact details:

Title

Familyname

First given name

Other given names

Area code Number

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 2020 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature Date Day Month Year

Tax agent's contact details

Title

Familyname

First given name

Other given names

Tax agent's practice

Area code Number

Tax agent's phone number

Tax agent number

Reference number

Sensitive (when completed)

Superannuation lump sum pre-payment statement

Warning: This form has been designed to assist you to prepare the Australian Tax Office's Superannuation lump sum pre-payment statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

PART 1 – SUPERANNUATION PROVIDER TO COMPLETE

Section A: Superannuation provider details

1 Superannuation fund, ADF, RSA or annuity provider name

A & J SUPERANNUATION FUND

2 Postal address

2 CUTHERO COURT

Suburb/town/locality

HIGHLAND PARK

State/territory

QLD

Postcode

4211

3 Australian business number (ABN) or withholder payer number

72362001833

4 Authorised contact person

Title:

Family name

First given name

Other given names

5 Daytime phone number (include area code)

Section B: Member's details

6 Your full name

Title:

MRS

Family name

COURTNEY-PRATT

First given name

Other given names

JENNIFER

7 Current postal address

2 CUTHERO COURT

Suburb/town/locality

HIGHLAND PARK

State/territory

QLD

Postcode

4211

8 Date of birth

29 SEPTEMBER 1953

Section C: Superannuation lump sum payment details

9 Lump sum payment is calculated to this date

10 Superannuation lump sum components

Taxable component

Taxed element \$

Untaxed element \$

Tax-free component \$

Total amount \$

11 Preservation amounts of the superannuation lump sum

Preserved amount \$

Restricted non-preserved \$

Unrestricted non-preserved \$

Total amount \$

Section D: Superannuation provider's signature

12 Date the statement is issued to the member

13 Member is to return statement by

14 Superannuation fund's, ADF's, RSA's or annuity provider's signature

Date

PART 2 – MEMBER TO COMPLETE

Section E: Cash amount

1 Pay me a gross cash amount of: \$

I understand that this amount may be subject to tax.

! You may wish to speak with a tax professional or your superannuation fund, ADF, RSA or annuity provider to make sure you are aware of your tax obligations and superannuation roll over options.

Section F: Rollover payment

2 Roll over my payment to: (provide the full name of fund, RSA or annuity provider)

3 Fund ABN

4 Superannuation fund, ADF, RSA or annuity provider postal address:

Suburb/town/locality

State/territory

Postcode

5 Member account number

6 Roll over an amount of: \$

Section G: Member's declaration

I authorise my superannuation lump sum to be paid as instructed on this statement.

Name (print in block letters)

JENNIFER COURTNEY-PRATT

Signature

Jennifer Courtney-Pratt

Date

19-03-2021

! You should keep a copy of the statement for your records for a period of five years.

Warning: This form has been designed to assist you to prepare the Australian Tax Office's Superannuation lump sum pre-payment statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

A & J Superannuation Fund
2 Cuthero Court HIGHLAND PARK QLD 4211

Mr Anthony Boys
Super Audits Pty Ltd
PO Box 3376
Rundle Mall SA 5000

Dear Sir,

A & J Superannuation Fund

Superannuation Fund Management/Trustee Representation Letter

In connection with your audit examination of the financial report of A & J Superannuation Fund for the year ended 30 June 2020, hereby confirm, at your request that to best of our knowledge and belief, the following representation relating to the accounts are correct.

Financial Report

We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter, for the preparation of the financial report.

The management/trustee have determined that the fund is not a reporting entity for the year ended 30 June 2020 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the fund. Accordingly, the financial report prepared is a special purpose financial report, which is for distribution to members of the fund and to satisfy the requirement of the SISA and the SISR, and to confirm that the financial report is free of material misstatements, including omissions.

Sole Purpose

The fund has been maintained for the sole purpose of providing superannuation benefits to its members and their dependents.

Superannuation Fund Books/Records/Minutes

- (a) We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit.
- (b) We have made available to you Minutes of all trustee(s)' meetings and the Trust Deed.
- (c) We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial statements, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial statements.
- (d) We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.
- (e) Records maintained during the period were in accordance with the Australian Taxation Office requirements.

Asset Form

The assets of the superannuation fund are being held in a form suitable for the benefit of the members of the fund and have been held in accordance with the fund's investment strategy.

Ownership and Pledging of Assets

The superannuation fund has satisfactory title to all assets disclosed in the Statement of Financial Position. Investments are registered in the name of the trustee(s).

No assets of the superannuation fund have been pledged to secure liabilities of the superannuation fund or of others.

Investments

- (f) We have considered the requirement of generally accepted accounting standards in regards to impairment of assets when assessing the impairment of assets and in ensuring that no assets are stated in excess of their recoverable amount.
- (g) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments that have not been disclosed in the financial statements.
- (h) The investment strategy has been determined with due regard to risk, return, liquidity, diversity and the insurance needs of fund members, and the assets of the fund are in line with this strategy.
- (i) All investments are acquired, maintained and disposed of on an arm's length basis.

Trust Deed

The superannuation fund is being conducted in accordance with its Trust Deed.

Superannuation Industry (Supervision) Act and Regulations

- (j) The fund meets the definition of a self-managed superannuation fund under the SISA.
- (k) The fund has been conducted in accordance with the SISA, the SISR and its governing rules at all times during the year. Also there were no amendments to the governing rules during the year, except as notified to you.
- (l) The fund is being conducted in accordance with the SISA and the SISR, in particular the relevant requirements of the following provisions:

Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67,67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA
- (m) The trustee(s) have been nominated and may only be removed in such manner and circumstances as are allowed in the Trust Deed.
- (n) The trustees are not disqualified persons under s126K of the SISA.
- (o) Any vacancy among the trustee(s) is filled in accordance with the Trust Deed.
- (p) The trustee(s) have complied with all trustee standards set out in SISR and the covenant prescribed by section 52 of the SISA.

- (q) The trustee(s) have complied with all investment standards set out in the SISA and the SISR.
- (r) Information retention obligations have been complied with.
- (s) All contributions accepted and benefits paid have been in accordance with the governing rules of the fund and relevant provisions of the SISA and the SISR.

There are no breaches or possible breaches of the SIS legislation whose effects should be considered for disclosure in the financial report or to the Australian Taxation Office.

Commitments

- (t) There are no material commitments for construction or acquisition of property, plant and equipment to acquire other non-current assets, such as investments or intangibles, other than those disclosed in the financial report.
- (u) There were no commitments for purchase or sale of securities or assets or any options given by the fund including options over share capital.

Taxation

- (v) We have calculated income tax expense, current tax liability, deferred tax liability and deferred tax asset according to the definitions of taxable income and allowable deductions. We have calculated and recognised all other applicable taxes according to the relevant tax legislation.
- (w) There are no activities that invoke the anti-avoidance provisions of any applicable tax legislation.

Borrowings

The trustees have not borrowed money on behalf of the superannuation fund with the exception of borrowings which were allowable under the SIS Act and the SIS Regulations.

Related Parties

- (x) The fund has not made any loans to, or provided financial assistance to members of the fund or their relatives.
- (y) No asset has been acquired from a member or related party other than as permitted under the SISA and the SISR.
- (z) Related party transactions and related amounts receivable or payable have been properly disclosed in the financial statements.
- (aa) All related party transactions have been conducted on commercial terms as if the transaction was undertaken on an arms length basis in accordance with section 109 of the SIS Act.

Accounting Misstatement Detected by Audit

There has been no misstatement noted by audit during the course of the current year audit.

Insurance

The superannuation fund has an established procedure whereby an officer reviews at least annually the adequacy of insurance cover on all assets and insurable risks where relevant. This review has been

performed and where it is considered appropriate, assets and insurable risks of the superannuation fund are adequately covered by insurance.

Accounting Estimates

We confirm the significant assumptions used in making accounting estimates are reasonable.

Fair Value Measurements and Disclosures

We confirm that significant assumptions used in fair value measurements and disclosures are reasonable and appropriately reflect our intent and ability to carry out specific courses of action on behalf of the fund.

Going Concern

In the opinion of the trustees there are reasonable grounds to believe that the superannuation fund will be able to:

- Pay its debts as and when they fall due.
- Continue as a going concern for the foreseeable future.

We, therefore, confirm that the going concern basis is appropriate for the financial report.

Events after Balance Sheet Date

We are not aware of any events that have occurred between the financial reporting date to the date of this letter that we need to disclose or recognise in the financial report.

Comparative Information

We confirm that there have been no restatements made to correct a material misstatement in the prior period financial report that affects the comparative information.

Fraud and Error

- (bb) There has been no:
 - (i) Fraud, error, or non-compliance with laws and regulations involving management or employees who have a significant role in the internal control structure.
 - (ii) Fraud, error, or non-compliance with laws and regulations that could have a material effect on the financial report.
 - (iii) Communication from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.
- (cc) The superannuation fund has disclosed to the auditor all significant facts relating to any frauds or suspected frauds known to management that may have affected the superannuation fund.
- (dd) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.
- (ee) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.

Legal Matters

We confirm that all matters that may result in legal action against the fund or the trustees in respect of the fund, have been discussed with a solicitor and brought to the attention of the auditor so that a solicitor's representation letter may be obtained.

General

- (ff) Neither the superannuation fund nor any Trustees have any plans or intentions that may materially affect the book value or classification of assets and liabilities at balance sheet date.
- (gg) The superannuation fund accepts responsibility for the implementation and operations of accounting and internal control systems that are designed to prevent and detect fraud and error. We have established and maintained adequate internal control to facilitate the preparation of a reliable financial report, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.
- (hh) There are no violations or possible violations of laws or regulations whose effects should be considered for disclosure in the financial report or as a basis for recording an expense.
- (ii) The superannuation fund has complied with all aspects of contractual agreements that would have a material effect on the financial report in the event of non-compliance.

We understand that your examination was made in accordance with the Australian Auditing Standards and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the fund taken as a whole, and that your tests of the financial records and other auditing procedures were limited to those which you considered necessary for that purpose.

Additional Matters

There are no additional matters.

Signed by the Directors of AJCO Investment Pty Ltd as Trustee for the A & J Superannuation Fund

Andrew Courtney - Pratt

Andrew Courtney-Pratt
Director

Jennifer Courtney-Pratt

Jennifer Courtney-Pratt
Director

A & J Superannuation Fund

Dear Andrew and Jennifer

A & J Superannuation Fund
Audit Engagement Letter

Objectives and Scope of the Audit

You have requested that we audit the financial statements of the SMSF for the year ended 30 June 2020. We are pleased to confirm our acceptance and understanding of this engagement by means of this letter.

Our audit will be performed in accordance with Australian Auditing Standards, the *Superannuation Industry (Supervision) Act 1993* (SISA) and the *Superannuation Industry (Supervision) Regulations* (SISR) with the objective of expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and the SISR.

Our Responsibilities

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance as to whether the financial report is free from material misstatement.

An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the implementation and operation of accounting and internal control systems that are designed to prevent and detect fraud and error, as well as evaluating the overall presentation of the financial report.

Because of the inherent limitations of an audit, together with the inherent limitations of internal control, there is an unavoidable risk that some material misstatement may not be detected, even though the audit is properly planned and performed in accordance with Australian Auditing Standards.

In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. We will, however, communicate to you in writing any significant deficiencies in internal control relevant to the audit of the financial report that we have identified during the audit.

Trustees' Responsibilities

Our audit will be conducted on the basis that the trustee(s) acknowledge and understand that they have responsibilities:

- For the preparation of the financial report that gives a true and fair view in accordance with the Australian Auditing Standards, other mandatory reporting requirements and the SIS Act and SIS Regulations is that of the trustee(s);
- For such internal control as the trustee(s) determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error; and
 - To provide us with: Access to all information of which the trustees are aware that is relevant to the preparation of the financial report such as records, documentation and other matters;

- Additional information that we may request from the trustees for the purpose of the audit; and
- Unrestricted access to persons within the entity from whom we determine it necessary to obtain audit evidence.

As part of our audit process, we will request from trustees written confirmation concerning representations made to us in connection with the audit.

Australian Auditing Standards require that we determine whether the financial reporting framework applied in the preparation of this special purpose of financial report is acceptable. If we determine the financial reporting framework to be unacceptable, we will not be able to undertake the audit engagement unless the framework is amended and then determined to be acceptable.

If a qualified audit report is to be issued following the completion of our audit, we will advise the details to you in a timely manner and prior to the issue of our report.

Audit of SIS Compliance

For the year ended 30 June 2020, we are required to form an opinion in respect of compliance with certain aspects of SIS. Our report must refer to the following sections and regulations:

Sections: 17A, 35AE, 35B, 35C(2), 52, 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA, 13.22C

Report on Significant Matters

Under section 129 of the SISA we are required to report to you in writing. If during the course of, or in connection with, our audit, we become aware of any contravention of the Act or Regulations which we believe has occurred, is occurring or may occur.

We are also required to report to the ATO, as regulator, any contravention of the SISA and the SISR, where we believe the contravention may affect the interests of the members of beneficiaries of the fund.

In addition, we are also required under section 130 to report to you if we believe the superannuation fund may be, or may be about to become, in an unsatisfactory financial position. If we are not satisfied with your response as trustee(s) as to the action taken to rectify the situation or we receive no response, we are obliged to report the matter to the ATO.

A failure on the part of the trustee to rectify these breaches to the satisfaction of the ATO may result in significant penalties to the trustee and the fund itself.

In addition to our report on the financial statements, we will also report to you any material weaknesses in the fund's system of accounting and internal control which come to our notice during the course of our audit.

Quality Control

The conduct of our audit in accordance Australian Auditing Standards means that information acquired by us in the course of our audit is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your expressed consent.

Our audit files may, however, be subject to review as part of the quality control review program of Regulators and or Professional Bodies which monitors compliance with professional standards by its members.

We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under this program. Should this occur, we will advise you. The same strict confidentiality requirements apply under this program as apply to us as your auditor.

Independence/Conflict of Interest

We have established policies and procedures designed to ensure our independence, including policies on holding financial interests in the superannuation fund and other related parties, rotation of audit partners, business relationships, employment relationships, and the provision of non-audit services in accordance with professional statement APES 110 – Code of Ethics for Professional Accountants.

Outsourced Services

We do not use any outsourced services in overseas locations when conducting client assignments.

Data Storage

We use data storage located in the office but it may be replicated to other locations.

Accepting our services as part of this engagement agreement indicates your acceptance of the use of outsourced services, cloud hosted software and outsourced data storage under the conditions outlined above.

Limitation of Liability

Our firm's liability to you or any other user of the audit report is limited by a Scheme approved under Professional Standards Legislation.

Other

We would appreciate acknowledgement of terms and conditions set out in this letter. Please note that this letter will be effective for future years unless the terms of the engagement are altered by future correspondence.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

If you have any queries in relation to this please contact me.

To: MR ANTHONY BOYS

I/We hereby confirm your appointment as Auditor under the above terms of engagement.

For and on behalf of AJCO Investment Pty Ltd as trustee for the A & J Superannuation Fund

**Signed &
Dated**

Andrew Courtney - Pratt

Jennifer Courtney-Pratt

Andrew Courtney-Pratt

Jennifer Courtney-Pratt

Yours sincerely

ANTHONY BOYS – REGISTERED COMPANY AUDITOR

DATED:

Signed document to be returned to P.O. Box 3376 Rundle Mall 5000



CHARTERED ACCOUNTANT

Business Focused Solutions

A.B.N. 16 230 504 491
 PO Box 354, ASPLEY QLD 4034
 Phone (07) 3263 5200 Fax (07) 3263 4830

Andrew Courtney-Pratt
 A & J Superannuation Fund
 2 Cuthero Court
 HIGHLAND PARK QLD 4211

Tax Invoice
207352
 Ref: AJSU0001
 11 March, 2021

Description	Amount
Professional Services Rendered Preparation of Financial Statements for the period ended 30 June 2020 which included: Dissection and coding of Bank Statements in preparation of Journals for preparation of Trial Balance for the year ended 30 June 2020 Calculate members benefits and allocate income to each member Preparation of Member Statements for the period ended 30 June 2020 Preparation and Lodgement of Superannuation Fund Tax Return and associated schedules for the year ended 30 June 2020 Preparation of Resolution of Minutes for the period ended 30 June 2020 Sundry advice and Other Matters (This invoice does not include Auditor Fees. These will be invoiced separately by the Auditor.)*	2,420.00

Description	Amount

Terms: Strictly Seven Days

AMT Due \$ 2,420.00

The Amount Due Includes GST of \$220.00

* Indicates Taxable Supply

Refer to our Terms of Trade on our website www.taxonline.com.au

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

A.C. J.C.




Remittance Advice.		Invoice: 207352
A & J Superannuation Fund		Ref: AJSU0001
*Cheque	*Cash	*M/card & VISA Only
*Direct Deposit - please use Invoice No. as your REFERENCE		11 March, 2021
Senrico Pty Ltd --- BSB 484 799 Acc 167 066 970		Amt Due: \$ 2,420.00
Card No.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Validation No. <input type="text"/> <input type="text"/> <input type="text"/>
Cardholder	Signature	Expiry Date/.....

Signature Certificate

Document Ref.: TO8QG-MVRAQ-GNPEW-OUS6Y

Document signed by:

	Sam Greco Verified E-mail: samg@taxonline.com.au	
IP: 14.202.251.9 Date: 11 Mar 2021 05:32:30 UTC		

	Andrew Courtney - Pratt Verified E-mail: ajcourt88@bigpond.com	
IP: 121.213.175.236 Date: 18 Mar 2021 23:51:31 UTC		

	Jennifer Courtney-Pratt Verified E-mail: jennygoldwing@gmail.com	
IP: 121.213.175.236 Date: 18 Mar 2021 23:59:56 UTC		

Document completed by all parties on:
18 Mar 2021 23:59:56 UTC

Page 1 of 1



Signed with PandaDoc.com

PandaDoc is the document platform that boosts your company's revenue by accelerating the way it transacts.



B - Permanent Documents

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Not Started

Supporting Documents

- Fund Summary Report [Report](#)
- Consent to act as Director Jenny C-P.pdf
- Complying Status Superfund Lookup.pdf
- Exp ASIC fees & Stmt 2018-19.pdf

Standard Checklist

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

A & J Superannuation Fund

Fund Summary Report

As at 30 June 2020

Fund Details

Date Formed: 10/09/2012
Tax File Number: Provided
ABN: 72362001833

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

Postal Address:

2 Cuthero Court
Highland Park, Queensland 4211

Physical Address:

2 Cuthero Court
Highland Park, Queensland 4211

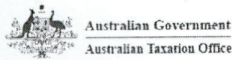
Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Courtney-Pratt, Andrew	58	1	0	Provided	Not Provided
Courtney-Pratt, Jennifer	66	1	0	Not Provided	Not Provided

Fund Relationships

Relationship Type	Contact
Accountant	Sam Greco & Co Chartered Accountants
Accountant/Bookkeeper	Sam Greco & Co Chartered Accountants
Auditor	Boys, Anthony
Auditor	Super Audits Pty Ltd
Fund Contact	Ajco Investment Pty Ltd
Fund Contact	Courtney-Pratt, Andrew
Tax Agent	Sam Greco & Co Chartered Accountants
Tax Agent	Greco, Sam
Trustee	Ajco Investment Pty Ltd Courtney-Pratt, Andrew



Super Fund Lookup

The Trustee for A & J Superannuation Fund

ABN:	72 362 001 833 View record on ABN Lookup
ABN Status:	Active from 10 Sep 2012
Fund type:	ATO Regulated Self-Managed Superannuation Fund
Contact details:	PO Box 354 ASPLEY QLD 4034 AUSTRALIA
Status:	Complying

ABN last updated: 29 Mar 2017

Record extracted: 18 Sep 2019

What does 'Complying' mean?

A 'Complying' SMSF:

- is a regulated fund
- is a resident of Australia, and
- has been issued with a [Notice of compliance](#)

APRA Funds

See the [guidance](#) issued by APRA for further assistance in managing transfers and rollovers to SMSFs. Use the [ATO Business Portal](#) to verify a person is a member of the SMSF before completing a transfer or rollover.

Superannuation guarantee payments

Contributions made to complying funds can qualify as Superannuation Guarantee (SG) payments. This record extract can be used to confirm this fund has been issued with a *Notice of Compliance* and is currently entitled to receive employer SG payments.

Tax rates

Complying funds that meet [Superannuation Industry \(Supervision\) Act 1993](#) (SISA) standards qualify for [concessional tax rates](#).

Also refer to [frequently asked questions](#).

Disclaimer

This extract is based on information supplied by superannuation entities to the Commissioner of Taxation.

Important Neither the Australian Government nor the ATO endorse or guarantee the performance of super funds.

**CONSENT TO ACT AS DIRECTOR
AND STATUTORY INFORMATION**

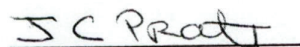
The Directors,

AJCP INVESTMENT PTY LTD

I hereby consent to act as Director of the Company and disclose the following information:

Full Name	Jennifer Ann Courtney-Pratt
Residential Address	2 CUTHERO COURT, HIGHLAND PARK, QLD 4211
Date of Birth	29/09/1953
Place of Birth	Lima, PERU
Appointment Date	19/09/2019

Dated: 19/09/2019



Jennifer Ann Courtney-Pratt

ASIC

Australian Securities and Investments Commission
ABN 86 768 265 615

Inquiries
www.asic.gov.au/invoices
1300 300 630

A&J FUTURE FUND PTY LTD
ACN/ARBN 611 059 182
C/- Sam Greco & Co Business Focus Solution
Sam Greco & Co, Level 1, 1355 Gympie Road, Aspley, QLD 4034

Invoice Statement

Issue Date: 01/03/2019
Account Number: 22 611059182

Summary

Balance Outstanding \$0.00
New Charges \$263.00

Please Pay

Immediately \$0.00
By 01/05/2019 \$263.00

TOTAL DUE \$263.00

If you have already paid please ignore this invoice statement

- Amounts 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
- 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 company statement, or
 - pay your annual review within 2 months of the annual review date
- Information on late fee amounts can be found on the ASIC website

Date	Reference	Description	Amount
01/03/2019	3X0844218480B PA	2019 Annual Review	263.00

Payment Slip

A&J FUTURE FUND PTY LTD

ACN/ARBN 611 059 182
Account Number: 22 611059182

Payment Options

Immediately \$0.00
By 01/05/2019 \$263.00
Total Due \$263.00



*814 129 0002296110591825 89



22 611059182



Billpay Code: 8929
Ref: 2296 1105 9182 589



Billers Code: 17301
Reference: 2296110591825



In person at any Post Office, pay by cash, Cheque, EFTPOS, Mastercard or VISA



By phone 13 18 16 pay by Mastercard or VISA



Online postbillpay.com.au by Mastercard or VISA



Mail this payment slip and your cheque to
ASIC, Locked Bag 5000, Gippsland Mail Centre VIC 3841.

Telephone & Internet Banking – BPAY
Contact your bank, credit union or building society to make payment

Inquires 1300 300 630

Issue date 11 Sep 18

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 43203147

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 160 278 375
FOR AJCP INVESTMENT PTY LTD

REVIEW DATE: 10 September 18

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**
SAM GRECO & CO LEVEL 1 1355 GYMPIE ROAD ASPLEY QLD 4034

2 **Principal place of business**
2 CUTHERO COURT HIGHLAND PARK QLD 4211

3 **Officeholders**

Name: ANDREW COURTNEY-PRATT
Born: HOBART TAS
Date of birth: 18/01/1962
Address: 2 CUTHERO COURT HIGHLAND PARK QLD 4211
Office(s) held: DIRECTOR, APPOINTED 10/09/2012; SECRETARY, APPOINTED 10/09/2012

4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY CLASS SHARES	1	\$1.00	\$0.00

5 **Members**

These details continue on the next page

AJCP INVESTMENT PTY LTD ACN 160 278 375

Page 1 of 2

Company statement continued

Name: ANDREW COURTNEY-PRATT

Address: 2 CUTHERO COURT HIGHLAND PARK QLD 4211

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	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: SAM GRECO & CO. BUSINESS FOCUSED SOLUTIONS
Registered agent number: 9932
Address: PO BOX 354 ASPLEY QLD 4034



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

Inquiries
www.asic.gov.au/invoices
1300 300 630

AJCP INVESTMENT PTY LTD
SAM GRECO & CO. BUSINESS FOCUSED SOLUTIONS
PO BOX 354
ASPLEY QLD 4034

INVOICE STATEMENT

Issue date 10 Sep 18

AJCP INVESTMENT PTY LTD

ACN 160 278 375

Account No. 22 160278375

Summary

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

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

Transaction details are listed on the back of this page

Please pay

Immediately	\$0.00
By 10 Nov 18	\$53.00

If you have already paid please ignore this invoice statement.

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



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP
AJCP INVESTMENT PTY LTD

ACN 160 278 375 Account No: 22 160278375



22 160278375

TOTAL DUE	\$53.00
Immediately	\$0.00
By 10 Nov 18	\$53.00

Payment options are listed on the back of this payment slip

iB PAY	Biller Code: 17301
	Ref: 2291602783758



*814 129 0002291602783758 84

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
	Unpaid or partially paid		
2018-09-10	Annual Review - Special Purpose Pty Co	2X9741272480P A	\$53.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2291 6027 8375 884

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

Bill Code: 17301
Ref: 2291602783758

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

C - Other Documents

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Not Started

Supporting Documents

No supporting documents

Standard Checklist

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

D - Pension Documentation

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Not Started

Supporting Documents

- Transfer Balance Account Summary [Report](#)

Standard Checklist

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

A & J Superannuation Fund

Transfer Balance Account Summary

For The Period 01 July 2019 - 30 June 2020

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
--------	--------------	------	---------------	------------------	------------	-------	--------	---------	-----------	---------------

Andrew Courtney-Pratt

Jennifer Courtney-Pratt

E - Estate Planning

2020 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Not Started

Supporting Documents

No supporting documents

Standard Checklist

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