
Workpapers - 2020 Financial Year

Lorne Superannuation Fund

Preparer: Kelly Fu

Reviewer: Kelly Fu

Printed: 15 September 2020

Lead Schedule

2020 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
23900	Dividends Received	(\$496.00)	(\$1,748.40)	(71.63)%	Completed
24700	Changes in Market Values of Investments	\$14,806.03	\$582.80	2440.5%	Completed
25000	Interest Received	(\$62,100.62)	(\$43,398.55)	43.09%	Completed
30100	Accountancy Fees	\$2,530.00	\$2,750.00	(8)%	Completed
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%	Completed
30700	Auditor's Remuneration	\$990.00	\$990.00	0%	Completed
31500	Bank Charges	\$5.90	\$13.10	(54.96)%	Completed
38700	Legal Fees	\$3,376.50	\$2,363.35	42.87%	Completed
41600	Pensions Paid	\$14,109.25	\$73,600.00	(80.83)%	Completed
48500	Income Tax Expense	(\$212.57)	(\$749.31)	(71.63)%	Completed
49000	Profit/Loss Allocation Account	\$26,732.51	(\$34,661.99)	(177.12)%	Completed
50000	Members	(\$713,475.15)	(\$686,742.64)	3.89%	Completed
60400	Bank Accounts	\$57,593.58	\$45,279.12	27.2%	Completed
76000	Other Assets	\$623,000.00	\$623,000.00	0%	Completed
77600	Shares in Listed Companies (Australian)	\$32,669.00	\$17,583.20	85.8%	Completed
85000	Income Tax Payable /Refundable	\$212.57	\$880.32	(75.85)%	Completed
A	Financial Statements				N/A - Not Applicable

Code	Workpaper	CY Balance	LY Balance	Change	Status
B	Permanent Documents				N/A - Not Applicable
C	Other Documents				N/A - Not Applicable
D	Pension Documentation				Completed
E	Estate Planning				N/A - Not Applicable

23900 - Dividends Received

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
WBC.AX	Westpac Banking Corporation	(\$496.00)	(\$1,748.40)	(71.63)%
TOTAL		CY Balance	LY Balance	
		(\$496.00)	(\$1,748.40)	

Supporting Documents

- Dividend Reconciliation Report [Report](#)
- Investment Income Comparison Report [Report](#)
- 23900 - Westpac Dividend.pdf

Standard Checklist

- Attach copies of all dividend statements.
- Attach copy of Dividend Reconciliation Report
- Attach copy of Investment Income Comparison Report

Lorne Superannuation Fund

Dividend Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
Shares in Listed Companies (Australian)										
WBC.AX Westpac Banking Corporation										
20/12/2019	496.00	0.00	496.00	212.57						
	496.00	0.00	496.00	212.57						
	496.00	0.00	496.00	212.57						
TOTAL	496.00	0.00	496.00	212.57						

Tax Return Reconciliation

	Totals	Tax Return Label
Unfranked	0.00	J
Franked Dividends	496.00	K
Franking Credits	212.57	L

Lorne Superannuation Fund
Investment Income Comparison

As at 30 June 2020

Investment	Ledger Data			ASX & UUT Data							
	Transaction Date	Income Amount	Franking Credit	Date Payable	Ex Div/Dist Date	Units On Hand	45 Day Qualified	Amount per share/unit	Estimated Income	Estimated Franking*	
Reconciled											
Shares in Listed Companies (Australian)											
WBC.AX	Westpac Banking Corporation	20/12/2019	496.00	212.57	20/12/2019	12/11/2019	620.00	620.00	0.8000	496.00	212.57
			496.00	212.57					0.8000	496.00	212.57
			496.00	212.57					0.8000	496.00	212.57

*Franking credit is estimated using 45 day qualified units. The estimation might not be accurate for preference shares and hedging arrangements.

All registry communications to:
Link Market Services Limited
Locked Bag A6015, Sydney South NSW 1235
Telephone (free call within Australia): +61 1800 804 255
ASX Code: WBC
Email: westpac@linkmarketservices.com.au
Website: www.linkmarketservices.com.au



046 / 231248
LORNE INVESTMENTS (SA) PTY LTD
<LORNE SUPERANNUATION A/C>
34 SUSSEX STREET
GLENELG SA 5045

Key details

Payment date: 20 December 2019
Record date: 13 November 2019
SRN/HIN: X00049761473
TFN/ABN status: RECEIVED AND RECORDED

Final dividend statement for the six months ended 30 September 2019

This dividend is 100% franked with Australian franking credits at the company tax rate of 30%.

Description	Participating holding	Dividend rate per share [#]	Unfranked amount	Franked amount	Total amount	Franking credit
Ordinary shares	620	80 cents	\$0.00	\$496.00	\$496.00	\$212.57
Net dividend amount					\$496.00	
						***New Zealand Imputation Credit (NZIC)
						NZ\$43.40

[#] The final dividend of 80 cents per share takes into consideration the cost of the Bank Levy which was equivalent to 8 cents per share over 2019. All amounts are in Australian dollars unless otherwise stated.

^{***} Only relevant for New Zealand taxpayers.

PAYMENT INSTRUCTIONS

ADELAIDE BANK

BSB: 610-101

ACC: *****4586

ACCOUNT NAME: LORNE INVESTMENTS (SA) PTY LTD <LORNE SUPERANNUATI

PAYMENT REFERENCE NUMBER: 001235700561

A payment has been made to the above account. If this account is not valid please turn over for instructions to update your details.

**Please keep this statement for your tax records.
It can also be accessed online in Link's Investor Centre, see over for login instructions.**

24700 - Changes in Market Values of Investments

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	\$14,806.03	\$582.80	2440.5%
TOTAL		CY Balance	LY Balance	
		\$14,806.03	\$582.80	

Supporting Documents

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

Lorne 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	
Westpac Banking Corporation										
	01/07/2019	Opening Balance	620.00	0.00	0.00	0.00	17,583.20	0.00	0.00	0.00
	31/08/2019	Revaluation	0.00	0.00	(86.80)	0.00	17,496.40	0.00	0.00	0.00
	30/09/2019	Revaluation	0.00	0.00	1,041.60	0.00	18,538.00	0.00	0.00	0.00
	31/10/2019	Revaluation	0.00	0.00	(837.00)	0.00	17,701.00	0.00	0.00	0.00
	30/11/2019	Revaluation	0.00	0.00	(2,498.60)	0.00	15,202.40	0.00	0.00	0.00
	31/12/2019	Revaluation	0.00	0.00	(74.40)	0.00	15,128.00	0.00	0.00	0.00
	20/01/2020	Purchase	1,200.00	29,891.83	0.00	0.00	45,019.83	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	(12,350.83)	0.00	32,669.00	0.00	0.00	0.00
	30/06/2020		1,820.00	29,891.83	(14,806.03)	0.00	32,669.00	0.00	0.00	0.00
Total Market Movement										0.00
										(14,806.03)

Lorne Superannuation Fund

Capital Gains Reconciliation Report

For the period: 01 July 2019 to 30 June 2020

	Total	Discounted	Indexed	Other	Notional
Losses available to offset					
Carried forward from prior losses	38,514.31				
Carried forward from prior losses - Collectables	0.00				
Current year capital losses	0.00				
Current year capital losses - Collectables	0.00				
Total Losses Available	38,514.31				
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				

Lorne Superannuation Fund

Capital Gains Reconciliation Report

For the period: 01 July 2019 to 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	38,514.31				
Net Capital Losses Carried Forward to later income years - Collectables	0.00				
Total Net Capital Losses Carried Forward to later income years (14V)	38,514.31				

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

25000 - Interest Received

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
LORNE_LOANTOTILTSLAB	Loan to Tilt Slab (SA) Pty Ltd	(\$1,068.55)	(\$12,999.88)	(91.78)%
BBL148766355	Bendigo Bank ***6355	(\$5.97)	(\$10.69)	(44.15)%
LORNE B&S SMITH	Brenton & Sonia Smith - Tumby Bay	(\$61,000.00)	(\$30,000.00)	103.33%
CBA Direct Investmen	CBA Direct Investment ***4490	(\$26.10)	(\$387.98)	(93.27)%
TOTAL		CY Balance	LY Balance	
		(\$62,100.62)	(\$43,398.55)	

Supporting Documents

○ Interest Reconciliation Report [Report](#)

Standard Checklist

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

Notes

Kelly Fu

Note | CBA Direct Investmen

Refer to A/C 60400 CBA statements.

15/09/2020 05:33

Note | BBL148766355

Refer to A/C 60400 Bendigo statements.

15/09/2020 05:33

Note | LORNE B&S SMITH

Per query email with Rosney (trustee): 5. How is progressing with Brenton Smith loan? We notice there were quite a few payments of \$4,000 and \$5,000 totally \$61,000 for the whole year. Were they purely interest payments or repayments of capital? Any relevant documents will be great helps. – He has kept up with his repayments and has sold a number of blocks at the Tumby Bay Development. He has a meeting with Beyond Bank to refinance and hopefully I will be out soon.

Note | LORNE_LOANTOTILTSLAB

Per query email with Rosney (trustee): 4. There was only 1 payment of \$2654.79 interest of Tilt Slab loan (on 1/7 /2019). Can we know why the payments stopped? Was the loan renewed or updated, or any legal action please provide related documents? – Ian and I will talk about this. He sold quite a lot of stock which should cover 19-20 interest. I will get back to you.

Lorne Superannuation Fund

Interest Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
BBL148766355 Bendigo Bank ***6355					
01/07/2019	0.00	0.00			
01/08/2019	0.00	0.00			
01/09/2019	0.02	0.02			
01/10/2019	0.13	0.13			
01/11/2019	0.49	0.49			
01/12/2019	0.72	0.72			
01/01/2020	0.95	0.95			
01/02/2020	1.31	1.31			
01/03/2020	1.51	1.51			
01/04/2020	0.84	0.84			
01/05/2020	0.00	0.00			
01/06/2020	0.00	0.00			
	5.97	5.97			
CBA Direct Investmen CBA Direct Investment ***4490					
01/07/2019	10.33	10.33			
01/08/2019	4.79	4.79			
01/09/2019	3.13	3.13			
01/10/2019	2.77	2.77			
01/11/2019	1.72	1.72			

Lorne Superannuation Fund

Interest Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
01/12/2019	1.26	1.26			
01/01/2020	1.30	1.30			
01/02/2020	0.80	0.80			
	26.10	26.10			
	32.07	32.07			

Other Assets

LORNE B&S SMITH Brenton & Sonia Smith - Tumby Bay

16/09/2019	5,000.00	5,000.00			
08/10/2019	5,000.00	5,000.00			
10/10/2019	5,000.00	5,000.00			
23/10/2019	4,000.00	4,000.00			
16/11/2019	5,000.00	5,000.00			
18/12/2019	5,000.00	5,000.00			
08/01/2020	4,000.00	4,000.00			
13/01/2020	4,000.00	4,000.00			
28/01/2020	4,000.00	4,000.00			
21/02/2020	4,000.00	4,000.00			
17/04/2020	4,000.00	4,000.00			
23/04/2020	4,000.00	4,000.00			
15/05/2020	4,000.00	4,000.00			
29/06/2020	4,000.00	4,000.00			

Lorne Superannuation Fund
Interest Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
	61,000.00	61,000.00			
LORNE_LOANTOTILTSLAB Loan to Tilt Slab (SA) Pty Ltd					
01/07/2019	(369.80)	(369.80)			
01/07/2019	2,654.79	2,654.79			
01/07/2019	(1,216.44)	(1,216.44)			
	1,068.55	1,068.55			
	62,068.55	62,068.55			
TOTAL	62,100.62	62,100.62			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	62,100.62	11C

30100 - Accountancy Fees

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$2,530.00	\$2,750.00	(8)%
TOTAL		CY Balance	LY Balance	
		\$2,530.00	\$2,750.00	

Supporting Documents

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

Standard Checklist

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

Lorne Superannuation Fund

General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
17/09/2019	0185398786 Super audit & acc 00294406331401 - E-BANKING TFR		2,530.00		2,530.00 DR
			2,530.00		2,530.00 DR

Total Debits: 2,530.00

Total Credits: 0.00

TAX INVOICE

Invoice Date 03 September 2019

Invoice No. 41652

Client Code LORNESF

Lorne Superannuation Fund
 34 Sussex Street
 GLENELG SA 5045

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

Preparation of Financial Statements and Statutory Minutes for the Lorne Superannuation Fund for the year ended 30 June 2019.

Preparation and lodgement of Fund Income Tax Return for the Lorne Superannuation Fund for the year ended 30 June 2019 including schedules as required.

Processing and calculation of pension account and documentation.

Resolve queries as necessary.

Our Fee Total	2,300.00
Plus: GST	230.00
TOTAL FEE	\$2,530.00

✂

Remittance Advice - Please return with your payment

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

Invoice Due Date - 17 September 2019

Please forward cheques to:
 PDK Financial Synergy P/L
 PO Box 3685
 ADELAIDE SA 5000

Credit Card: Mastercard/Visa (Please circle)

Card No: 4052
2152
0231
0135
 Expires: 10 / 22

For Direct Deposit:
 BSB: 035-000
 Account No: 683075

Name on Card: Rosney Broad
 Signature: *R Broad*

Client Code: LORNESF

Invoice No: 41652

Amount Due: \$2,530.00

Amount Paid: \$ 2530.00

Liability limited by a scheme approved under Professional Standards Legislation

30400 - ATO Supervisory Levy

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

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

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

Lorne Superannuation Fund

General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
23/09/2019	ATO 0924192073 ATO006000011398336 - DIRECT CREDIT		259.00		259.00 DR
			259.00		259.00 DR

Total Debits: 259.00

Total Credits: 0.00

30700 - Auditor's Remuneration

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$990.00	\$990.00	0%
TOTAL		CY Balance	LY Balance	
		\$990.00	\$990.00	

Supporting Documents

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

Standard Checklist

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

Lorne Superannuation Fund

General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
17/09/2019	0185398786 Super audit & acc 00294406331401 - E-BANKING TFR		990.00		990.00 DR
			990.00		990.00 DR

Total Debits: 990.00

Total Credits: 0.00

TAX INVOICE

Invoice Date 03 September 2019

Invoice No. 41651

Client Code LORNESF

Lorne Superannuation Fund
34 Sussex Street
GLENELG SA 5045

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

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

Preparation of Audit Report.

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

Our Fee Total	900.00
Plus: GST	90.00
TOTAL FEE	\$ 990.00

Remittance Advice - Please return with your payment

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

Invoice Due Date - 17 September 2019

Please forward cheques to:

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

Credit Card: Mastercard/Visa (Please circle)

Card No: 4052 2152 0231 0135 Expires: 10/22

For Direct Deposit:

BSB: 035-000
Account No: 683075

Name on Card: Rosney Broad

Signature: R Broad

Client Code: LORNESF

Invoice No: 41651

Amount Due: \$ 990.00

Amount Paid: \$ 990.00

Liability limited by a scheme approved under Professional Standards Legislation

31500 - Bank Charges

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
31500	Bank Charges	\$5.90	\$13.10	(54.96)%
TOTAL		CY Balance	LY Balance	
		\$5.90	\$13.10	

Supporting Documents

◦ General Ledger [Report](#)

Standard Checklist

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

Notes

Kelly Fu

Note

Per bank statements.

15/09/2020 06:26

Lorne Superannuation Fund

General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Bank Charges (31500)					
<u>Bank Charges (31500)</u>					
01/07/2019	TRANSACTION FEES CHARGED 06/19 - TRANSACTION FEES CHARGED		1.20		1.20 DR
01/08/2019	TRANSACTION FEES CHARGED 07/19 - TRANSACTION FEES CHARGED		1.60		2.80 DR
01/09/2019	TRANSACTION FEES CHARGED 08/19 - TRANSACTION FEES CHARGED		1.50		4.30 DR
01/10/2019	TRANSACTION FEES CHARGED 09/19 - TRANSACTION FEES CHARGED		0.40		4.70 DR
01/11/2019	TRANSACTION FEES CHARGED 10/19 - TRANSACTION FEES CHARGED		0.40		5.10 DR
01/12/2019	TRANSACTION FEES CHARGED 11/19 - TRANSACTION FEES CHARGED		0.40		5.50 DR
01/02/2020	TRANSACTION FEES CHARGED 01/20 - TRANSACTION FEES CHARGED		0.40		5.90 DR
			5.90		5.90 DR

Total Debits: 5.90

Total Credits: 0.00

38700 - Legal Fees

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
38700	Legal Fees	\$3,376.50	\$2,363.35	42.87%
TOTAL		CY Balance	LY Balance	
		\$3,376.50	\$2,363.35	

Supporting Documents

- General Ledger [Report](#)
- 38700 - Legal fees.pdf

Standard Checklist

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

Lorne Superannuation Fund

General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Legal Fees (38700)					
<u>Legal Fees (38700)</u>					
17/07/2019	BPAY TO: DEFT LEGAL PAYMENTS 0109811565 - BILL PAYMENT		940.50		940.50 DR
26/07/2019	MBL265822031140468 0158724245Cowell Cla - PAY ANYONE		1,410.00		2,350.50 DR
28/08/2019	BPAY TO: DEFT LEGAL PAYMENTS 0110920473 - BILL PAYMENT		165.00		2,515.50 DR
08/11/2019	BPAY TO: DEFT LEGAL PAYMENTS 0112822649 - BILL PAYMENT		181.75		2,697.25 DR
02/01/2020	BPAY TO: DEFT LEGAL PAYMENTS 0114111039 - BILL PAYMENT		679.25		3,376.50 DR
			3,376.50		3,376.50 DR

Total Debits: 3,376.50

Total Credits: 0.00

Tax Invoice
ABN 17 631 601 397

28 June 2019

Account Ref: 140468
Tax Invoice No: 137085

Ms Rosney Lorne Broad
34 Sussex Street
GLENELG SA 5045

Re: Brenton P & Sonia L Smith - Loan Agreement

To our professional services rendered as detailed in the attached schedule

Total fees	\$855.00
Total disbursements	\$0.00
Total GST applied	\$85.50
Total fees and disbursements including GST	\$940.50

To ensure that payment is credited to the correct account please return the slip below with your remittance.

With Compliments
Cowell Clarke

Per: 

Symoane Mercurio
Special Counsel



Billers Code: 423236
Billers Ref: 304477185 11777

Contact your participating financial institution to make a BPAY payment from your cheque or savings account



*453 304477185 11777



Pay from your Credit Card or registered bank account at www.deft.com.au or by phone on 1300 30 10 90. Register at www.deft.com.au or by calling 1800 672 162. Registration is NOT required for one off Credit Card payments.



Pay by mailing this payment slip with your Cheque to:
DEFT Payment Systems
Locked Bag 656
ADELAIDE SA 5001
Please make cheques payable to:
Cowell Clarke Pty Ltd

Credit Card surcharges may apply.



Pay in person at any Australia Post Office by Cash, Cheque or EFTPOS.

Due Date:

12 July 2019

DEFT Reference Number:

304477185 11777

Amount Due:

\$940.50

Lodgment Details

Lodgment ID: 754699 **Transmission Date:** 25/07/2019 4:02:33 PM ACST
Lodgment Date: 25/07/2019 4:02:33 PM ACST **Your File Reference:** 140468

Cause of Action Details

Filing: New **Jurisdiction:** Federal Court of Australia (FCA)
Filing Registry: SOUTH AUSTRALIA REGISTRY - FEDERAL COURT OF AUSTRALIA **File Title:** ROSNEY BROAD v BRENTON SMITH HOLDINGS PTY LTD
Appeal Y/N: No **Action:** CORPORATIONS ACTION
Case Type: Winding Up **Primary Act:** CORPORATIONS ACT 2001
Source: Federal Court of Australia **National Practice Area / Area of Law:** Commercial and Corporations
Sub Area: Corporations and Corporate Insolvency

Lodged Documents

Original Document	Document Type	Document Status	Fee	Requests
Form 2 Originating Process - Brenton Smith Holdings Pty Ltd ACN 085 123 217.pdf	Originating process (Rule 2.2): Federal Court (Corporations) Rules 2000 form 2	Originating Document	AUD\$ 1410.00	
Affidavit in Support of Application - Brenton Smith Holdings Pty Ltd ACN 085 123 217.pdf	Affidavit in Support of Application for Winding Up - Form 59 - Rule 29.02(1)	Supporting Document	AUD\$ 0.00	
Affidavit of Service of Statutory Demand - Brenton Smith Holdings Pty Ltd ACN 085 123 217.pdf	Affidavit of Service of Demand - Form 59 - Rule 29.02(1)	Supporting Document	AUD\$ 0.00	
Consent of Liquidator - Brenton Smith Holdings Pty Ltd ACN 085 123 217.pdf	Consent of liquidator/provisional liquidator (Rules 5.5, 6.1): Federal Court (Corporations) Rules 2000 form 8	Supporting Document	AUD\$ 0.00	

Total Cost (\$AUD): **AUD\$ 1410.00**

Parties for this Action

Sequence	Representative	Name	Matter Role Type	Lodged on behalf of	Corporate Type
		COWELL CLARKE	Legal Representative Plaintiff	<input type="checkbox"/>	other
1	COWELL CLARKE	Broad, Rosney	Plaintiff	<input checked="" type="checkbox"/>	other
1		Brenton Smith Holdings Pty Ltd	Defendant	<input type="checkbox"/>	

Contact for the File

Surname: MERCURIO **Given Names:** SYMOANE

Hearing Details

Filing Registry	RFL Date Time	Reason for Listing	Description
SOUTH AUSTRALIA REGISTRY - FEDERAL COURT OF AUSTRALIA	11/09/2019 09:30	Hearing	CORPORATIONS LIST

Payment Details

Based on the Corporation Type and Document(s) selected, the total transaction cost is AUD\$ 1410.00.

By proceeding to payment the Liable Party warrants that the Corporation Type chosen is correct. Criminal penalties can apply to a person who knowingly makes an untrue representation to obtain a benefit from the Commonwealth.

By continuing to payment I confirmed that I had read, understood and agreed to the above statement.

Payment Method: Credit Card **Amount (\$AUD):** AUD\$ 1410.00

Tax Invoice
ABN 17 631 601 397

01 August 2019

Account Ref: 140468
Tax Invoice No: 137993

Ms Rosney Lorne Broad
34 Sussex Street
GLENELG SA 5045

Re: Brenton P & Sonia L Smith - Loan Agreement

Account strictly 14 days

Summary of disbursements as attached

Total disbursements	\$150.00
Total GST applied	\$15.00
Total disbursements including GST	\$165.00

To ensure that payment is credited to the correct account please return the slip below with your remittance.

With Compliments
Cowell Clarke

Per: 

Symoane Mercurio
Special Counsel



Biller Code: 423236
Biller Ref: 304477185 11777

Contact your participating financial institution to make a BPAY payment from your cheque or savings account



*453 304477185 11777



Pay from your Credit Card or registered bank account at www.deft.com.au or by phone on 1300 30 10 90. Register at www.deft.com.au or by calling 1800 672 162. Registration is NOT required for one off Credit Card payments.

Credit Card surcharges may apply.



Pay by mailing this payment slip with your Cheque to:
DEFT Payment Systems
Locked Bag 656
ADELAIDE SA 5001
Please make cheques payable to:
Cowell Clarke Pty Ltd



Pay in person at any Australia Post Office by Cash, Cheque or EFTPOS.

DEFT Reference Number:

304477185 11777

Due Date:

15 August 2019

Amount Due:

\$165.00

Tax Invoice
ABN 17 631 601 397

29 October 2019

Account Ref: 140468
Tax Invoice No: 139615

Ms Rosney Lorne Broad
34 Sussex Street
GLENELG SA 5045

Re: Brenton P & Sonia L Smith - Loan Agreement

To our professional services rendered as detailed in the attached schedule

Total fees	\$92.50
Total disbursements	\$80.00
Total GST applied	\$9.25
Total fees and disbursements including GST	\$181.75

To ensure that payment is credited to the correct account please return the slip below with your remittance.

With Compliments
Cowell Clarke

Per: 

Symoane Mercurio
Special Counsel



Bill Code: 423236
Bill Ref: 304477185 11777

Contact your participating financial institution to make a BPAY payment from your cheque or savings account



*453 304477185 11777



Pay from your Credit Card or registered bank account at www.deft.com.au or by phone on 1300 30 10 90. Register at www.deft.com.au or by calling 1800 672 162. Registration is NOT required for one off Credit Card payments.

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Pay by mailing this payment slip with your Cheque to:
DEFT Payment Systems
Locked Bag 656
ADELAIDE SA 5001
Please make cheques payable to:
Cowell Clarke Pty Ltd



Pay in person at any Australia Post Office by Cash, Cheque or EFTPOS.

DEFT Reference Number:

304477185 11777

Due Date:

12 November 2019

Amount Due:

\$181.75

Tax Invoice
ABN 17 631 601 397

20 December 2019

Account Ref: 140468
Tax Invoice No: 140986

Ms Rosney Lorne Broad
34 Sussex Street
GLENELG SA 5045

Re: Brenton P & Sonia L Smith - Loan Agreement

To our professional services rendered as detailed in the attached schedule

Total fees	\$617.50
Total disbursements	\$0.00
Total GST applied	\$61.75
Total fees and disbursements including GST	\$679.25

To ensure that payment is credited to the correct account please return the slip below with your remittance.

With Compliments
Cowell Clarke

Per: 

Symoane Mercurio
Special Counsel



Bill Code: 423236
Bill Ref: 304477185 11777

Contact your participating financial institution to make a BPAY payment from your cheque or savings account



*453 304477185 11777



Pay from your Credit Card or registered bank account at www.deft.com.au or by phone on 1300 30 10 90. Register at www.deft.com.au or by calling 1800 672 162. Registration is NOT required for one off Credit Card payments.

Credit Card surcharges may apply.



Pay by mailing this payment slip with your Cheque to:
DEFT Payment Systems
Locked Bag 656
ADELAIDE SA 5001
Please make cheques payable to:
Cowell Clarke Pty Ltd



Pay in person at any Australia Post Office by Cash, Cheque or EFTPOS.

Due Date:

03 January 2020

DEFT Reference Number:

304477185 11777

Amount Due:

\$679.25

41600 - Pensions Paid

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
BROROS00004P	(Pensions Paid) Broad, Rosney - Pension (Account Based Pension)	\$14,109.25	\$73,600.00	(80.83)%
TOTAL		CY Balance	LY Balance	
		\$14,109.25	\$73,600.00	

Supporting Documents

- Pension Summary Report [Report](#)

Standard Checklist

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

Lorne Superannuation Fund

Pension Summary Report

As at 30/06/2020

Member Name : Broad, Rosney

Member Age : 64* (Date of Birth : 04/08/1954)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
BROROS 00004P	Account Based Pension	01/07/2017	37.32%	2.00%	\$13,730.00*	N/A	\$14,109.25	\$0.00	\$14,109.25	NIL

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

					\$13,730.00	\$0.00	\$14,109.25	\$0.00	\$14,109.25	\$0.00
--	--	--	--	--	--------------------	---------------	--------------------	---------------	--------------------	---------------

Total :

					\$13,730.00	\$0.00	\$14,109.25	\$0.00	\$14,109.25	\$0.00
--	--	--	--	--	--------------------	---------------	--------------------	---------------	--------------------	---------------

*Age as at 01/07/2019 or pension start date for new pensions.

48500 - Income Tax Expense

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	(\$212.57)	(\$749.31)	(71.63)%
TOTAL		CY Balance	LY Balance	
		(\$212.57)	(\$749.31)	

Supporting Documents

No supporting documents

49000 - Profit/Loss Allocation Account

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	\$26,732.51	(\$34,661.99)	(177.12)%
TOTAL		CY Balance	LY Balance	
		\$26,732.51	(\$34,661.99)	

Supporting Documents

No supporting documents

50000 - Members

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
BROROS00004P	Broad, Rosney - Pension (Account Based Pension)	(\$686,742.64)		(\$40,841.76)	\$14,109.25		(\$713,475.15)	3.89%
TOTAL		Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$686,742.64)		(\$40,841.76)	\$14,109.25		(\$713,475.15)	

Supporting Documents

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

Standard Checklist

- Attach copies of Members Statements

Members Statement

Rosney Broad
 34 Sussex Street
 Glenelg, South Australia, 5045, Australia

Your Details

Date of Birth : 04/08/1954
 Age: 65
 Tax File Number: Provided
 Date Joined Fund: 31/08/2005
 Service Period Start Date: 18/11/1997
 Date Left Fund:
 Member Code: BROROS00004P
 Account Start Date: 01/07/2017
 Account Phase: Retirement Phase
 Account Description: Account Based Pension

Nominated Beneficiaries N/A
 Vested Benefits 713,475.15
 Total Death Benefit 713,475.15
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

Total Benefits 713,475.15

Preservation Components

Preserved

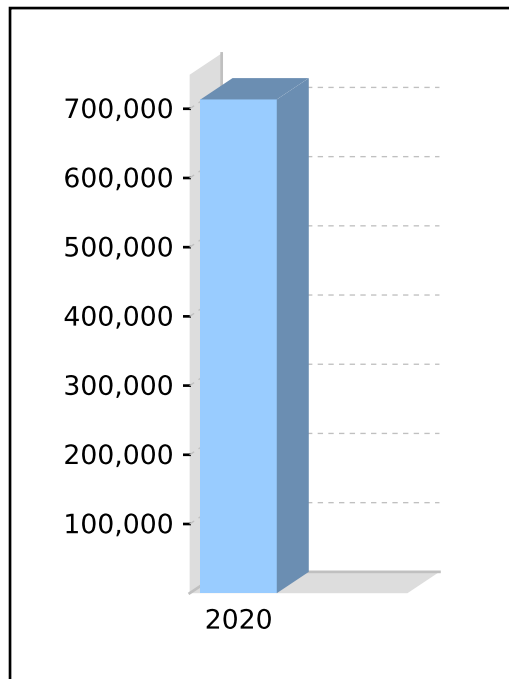
Unrestricted Non Preserved 713,475.15

Restricted Non Preserved

Tax Components

Tax Free (37.32%) 266,296.19

Taxable 447,178.96



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	686,742.64
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	40,841.76
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	14,109.25
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	713,475.15

Lorne Superannuation Fund

Members Summary Report

As at 30 June 2020

Opening Balance	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Rosney Broad (Age: 65)											
BROROS00004P - Account Based Pension - Tax Free: 37.32%											
686,742.64			40,841.76		14,109.25						713,475.15
686,742.64			40,841.76		14,109.25						713,475.15
686,742.64			40,841.76		14,109.25						713,475.15

60400 - Bank Accounts

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
BBL148766355	Bendigo Bank ***6355	\$56,808.45	\$3,628.26	1465.72%
CBA Direct Investmen	CBA Direct Investment ***4490	\$785.13	\$41,650.86	(98.11)%
TOTAL		CY Balance	LY Balance	
		\$57,593.58	\$45,279.12	

Supporting Documents

- Bank Statement Report [Report](#)
- 60400 - Bendigo Bank Statements 2020.pdf [BBL148766355](#)
- 60400 - CBA Statements 2020.pdf [CBA Direct Investmen](#)

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

Lorne Superannuation Fund
Bank Statement

For The Period 01 July 2019 - 30 June 2020

Chart Code: 60400 / BBL148766355

Account Name: Bendigo Bank ***6355

BSB and Account Number: 633000 148766355

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 3,628.26 \$ 18,295.16 \$ 71,475.35 \$ 56,808.45

Data Feed Used

BGL Bank Data Service

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2019	Opening Balance			3,628.26		
01/07/2019	- INTEREST	0.00		3,628.26		
01/07/2019	TRANSACTION FEES CHARGED 06/19 - TRANSACTION FEES CHARGED	1.20		3,627.06		
01/07/2019	0178425270 June Interest 00320053651201 - E- BANKING TFR		2,654.79	6,281.85		
01/07/2019	0178425360 June Interest 00294406331401 - E- BANKING TFR	369.80		5,912.05		
01/07/2019	0178425442 June Interest 00293307271201 - E- BANKING TFR	1,216.44		4,695.61	4,695.61	
17/07/2019	BPAY TO: DEFT LEGAL PAYMENTS 0109811565 - BILL PAYMENT	940.50		3,755.11	3,755.11	
26/07/2019	MBL265822031140468 0158724245Cowell Cla - PAY ANYONE	1,410.00		2,345.11	2,345.11	
01/08/2019	- INTEREST	0.00		2,345.11		
01/08/2019	TRANSACTION FEES CHARGED 07/19 - TRANSACTION FEES CHARGED	1.60		2,343.51	2,343.51	
07/08/2019	Transfer to other Pay Lawyers [CBA 0914355088 Pay Lawyers - DIRECT CREDIT]		6,000.00	8,343.51	8,343.51	
08/08/2019	BPAY TO: DEFT LEGAL PAYMENTS 0110392505 - BILL PAYMENT	4,232.27		4,111.24	4,111.24	
28/08/2019	BPAY TO: DEFT LEGAL PAYMENTS 0110920473 - BILL PAYMENT	165.00		3,946.24	3,946.24	
30/08/2019	#Chq:1 - DEPOSIT - CHEQUE(S)		131.01	4,077.25	4,077.25	
01/09/2019	- INTEREST		0.02	4,077.27		
01/09/2019	TRANSACTION FEES CHARGED 08/19 - TRANSACTION FEES CHARGED	1.50		4,075.77	4,075.77	

Lorne Superannuation Fund
Bank Statement

For The Period 01 July 2019 - 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
16/09/2019	Brenton 0922735462 Kiebrox - DIRECT CREDIT		5,000.00	9,075.77	9,075.77	
17/09/2019	0185398786 Super audit & acc 00294406331401 - E-BANKING TFR	3,520.00		5,555.77		
17/09/2019	Brenton Smith 0923012801 Rosney - DIRECT CREDIT		697.27	6,253.04	6,253.04	
23/09/2019	ATO 0924192073 ATO006000011398336 - DIRECT CREDIT		490.31	6,743.35	6,743.35	
01/10/2019	- INTEREST		0.13	6,743.48		
01/10/2019	TRANSACTION FEES CHARGED 09/19 - TRANSACTION FEES CHARGED	0.40		6,743.08	6,743.08	
08/10/2019	Payment BRENTON SMITH - OSKO PAYMENT		5,000.00	11,743.08	11,743.08	
10/10/2019	Payment BRENTON SMITH - OSKO PAYMENT		5,000.00	16,743.08	16,743.08	
11/10/2019	BPAY TO: DEFT LEGAL PAYMENTS 0112090536 - BILL PAYMENT	5,574.25		11,168.83	11,168.83	
23/10/2019	Kiebrox BRENTON SMITH - OSKO PAYMENT		4,000.00	15,168.83	15,168.83	
01/11/2019	- INTEREST		0.49	15,169.32		
01/11/2019	TRANSACTION FEES CHARGED 10/19 - TRANSACTION FEES CHARGED	0.40		15,168.92		
08/11/2019	BPAY TO: DEFT LEGAL PAYMENTS 0112822649 - BILL PAYMENT	181.75		14,987.17	14,987.17	
16/11/2019	Payment BRENTON SMITH - OSKO PAYMENT		5,000.00	19,987.17	19,987.17	
01/12/2019	- INTEREST		0.72	19,987.89		
01/12/2019	TRANSACTION FEES CHARGED 11/19 - TRANSACTION FEES CHARGED	0.40		19,987.49	19,987.49	
18/12/2019	Payment BRENTON SMITH - OSKO PAYMENT		5,000.00	24,987.49		
20/12/2019	WBC DIVIDEND 0943236907 001235700561 - DIVIDEND [System Matched Income Data]		496.00	25,483.49	25,483.49	
01/01/2020	- INTEREST		0.95	25,484.44	25,484.44	
02/01/2020	BPAY TO: DEFT LEGAL PAYMENTS 0114111039 - BILL PAYMENT	679.25		24,805.19	24,805.19	
08/01/2020	Brenton Smith 0946508033 Int Payment - DIRECT CREDIT		4,000.00	28,805.19	28,805.19	

Lorne Superannuation Fund
Bank Statement

For The Period 01 July 2019 - 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
13/01/2020	BRENTON SMITH 0947309718 INT PAYMENT - DIRECT CREDIT		4,000.00	32,805.19	32,805.19	
28/01/2020	Int Payment BRENTON SMITH - OSKO PAYMENT		4,000.00	36,805.19	36,805.19	
01/02/2020	- INTEREST		1.31	36,806.50		
01/02/2020	TRANSACTION FEES CHARGED 01/20 - TRANSACTION FEES CHARGED	0.40		36,806.10	36,806.10	
21/02/2020	Kiebrox BRENTON SMITH - OSKO PAYMENT		4,000.00	40,806.10	40,806.10	
01/03/2020	- INTEREST		1.51	40,807.61	40,807.61	
01/04/2020	- INTEREST		0.84	40,808.45	40,808.45	
17/04/2020	Payment BRENTON SMITH - OSKO PAYMENT		4,000.00	44,808.45	44,808.45	
23/04/2020	April Payment BRENTON SMITH - OSKO PAYMENT		4,000.00	48,808.45	48,808.45	
01/05/2020	- INTEREST	0.00		48,808.45	48,808.45	
15/05/2020	May Payment BRENTON SMITH - OSKO PAYMENT		4,000.00	52,808.45	52,808.45	
01/06/2020	- INTEREST	0.00		52,808.45	52,808.45	
29/06/2020	Repayment BRENTON SMITH - OSKO PAYMENT		4,000.00	56,808.45	56,808.45	
30/06/2020	CLOSING BALANCE			56,808.45	56,808.45	
		18,295.16	71,475.35			

Lorne Superannuation Fund
Bank Statement

For The Period 01 July 2019 - 30 June 2020

Chart Code: 60400 / CBA Direct Investmen


Account Name: CBA Direct Investment ***4490

BSB and Account Number: 067167 12744490

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 41,650.86 \$ 40,891.83 \$ 26.10 \$ 785.13

Data Feed Used
 BGL Bank Data Service

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2019	Opening Balance			41,650.86		
01/07/2019	DEPOSIT INTEREST		10.33	41,661.19	41,661.19	
01/08/2019	DEPOSIT INTEREST		4.79	41,665.98	41,665.98	
07/08/2019	Transfer to other Pay Lawyers [CBA 0914355088 Pay Lawyers - DIRECT CREDIT]	6,000.00		35,665.98	35,665.98	
01/09/2019	DEPOSIT INTEREST		3.13	35,669.11	35,669.11	
19/09/2019	From Rosney Transfer to xx0135	5,000.00		30,669.11	30,669.11	
01/10/2019	DEPOSIT INTEREST		2.77	30,671.88	30,671.88	
01/11/2019	DEPOSIT INTEREST		1.72	30,673.60		
01/12/2019	DEPOSIT INTEREST		1.26	30,674.86	30,674.86	
01/01/2020	DEPOSIT INTEREST		1.30	30,676.16	30,676.16	
20/01/2020	COMMSEC COMMONWEALTH SEC	29,891.83		784.33	784.33	
01/02/2020	DEPOSIT INTEREST		0.80	785.13	785.13	
30/06/2020	CLOSING BALANCE			785.13	785.13	
		<u>40,891.83</u>	<u>26.10</u>			

009586

 LORNE INVESTMENTS (SA) PTY LTD
 34 SUSSEX STREET
 GLENELG SA 5045

Your details at a glance

BSB number	633-000
Account number	148766355
Customer number	29330776/1201
Account title	LORNE INVESTMENTS (SA) PTY LTD ATF LORNE SUPERANNUATION FUND

Account summary

Statement period	1 Jun 2020 - 30 Jun 2020
Statement number	87
Opening balance on 1 Jun 2020	\$52,808.45
Deposits & credits	\$4,000.00
Withdrawals & debits	\$0.00
Closing Balance on 30 Jun 2020	\$56,808.45

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 **Bendigo Bank**

Any questions?

Contact Marie Rae at Shop 14 Cnr Brighton & Jetty Rds,
Glenelg 5045 on **08 8225 2125**, or call **1300 BENDIGO**
(1300 236 344).

Bendigo Business Cash Management


Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$52,808.45
1 Jun 20	INTEREST		0.00	52,808.45
29 Jun 20	OSKO PAYMENT BRENTON SMITH Repayment		4,000.00	56,808.45
Transaction totals / Closing balance		\$0.00	\$4,000.00	\$56,808.45

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

Card Security

For information on how to securely use your card and account please visit [bendigobank.com.au/cardsecurity](https://www.bendigobank.com.au/cardsecurity)

009586

 LORNE INVESTMENTS (SA) PTY LTD
 34 SUSSEX STREET
 GLENELG SA 5045

Your details at a glance

BSB number	633-000
Account number	148766355
Customer number	29330776/1201
Account title	LORNE INVESTMENTS (SA) PTY LTD ATF LORNE SUPERANNUATION FUND

Account summary

Statement period	1 May 2020 - 31 May 2020
Statement number	86
Opening balance on 1 May 2020	\$48,808.45
Deposits & credits	\$4,000.00
Withdrawals & debits	\$0.00
Closing Balance on 31 May 2020	\$52,808.45

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Any questions?

Contact Marie Rae at Shop 14 Cnr Brighton & Jetty Rds,
Glenelg 5045 on **08 8225 2125**, or call **1300 BENDIGO**

Bendigo Business Cash Management


Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$48,808.45
1 May 20	INTEREST		0.00	48,808.45
15 May 20	OSKO PAYMENT BRENTON SMITH May Payment		4,000.00	52,808.45
Transaction totals / Closing balance		\$0.00	\$4,000.00	\$52,808.45

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

Card Security

For information on how to securely use your card and account please visit bendigobank.com.au/cardsecurity

009586

 LORNE INVESTMENTS (SA) PTY LTD
 34 SUSSEX STREET
 GLENELG SA 5045

Your details at a glance

BSB number	633-000
Account number	148766355
Customer number	29330776/1201
Account title	LORNE INVESTMENTS (SA) PTY LTD ATF LORNE SUPERANNUATION FUND

Account summary

Statement period	1 Apr 2020 - 30 Apr 2020
Statement number	85
Opening balance on 1 Apr 2020	\$40,807.61
Deposits & credits	\$8,000.84
Withdrawals & debits	\$0.00
Closing Balance on 30 Apr 2020	\$48,808.45

There's four big
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more with us.

Try more Bendigo.

Any questions?

Contact Marie Rae at Shop 14 Cnr Brighton & Jetty Rds, Glenelg 5045 on **08 8225 2125**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Business Cash Management


Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$40,807.61
1 Apr 20	INTEREST		0.84	40,808.45
17 Apr 20	OSKO PAYMENT BRENTON SMITH Payment		4,000.00	44,808.45
23 Apr 20	OSKO PAYMENT BRENTON SMITH April Payment		4,000.00	48,808.45
Transaction totals / Closing balance		\$0.00	\$8,000.84	\$48,808.45

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

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 LORNE INVESTMENTS (SA) PTY LTD
 34 SUSSEX STREET
 GLENELG SA 5045

Your details at a glance

BSB number	633-000
Account number	148766355
Customer number	29330776/1201
Account title	LORNE INVESTMENTS (SA) PTY LTD ATF LORNE SUPERANNUATION FUND

Account summary

Statement period	1 Mar 2020 - 31 Mar 2020
Statement number	84
Opening balance on 1 Mar 2020	\$40,806.10
Deposits & credits	\$1.51
Withdrawals & debits	\$0.00
Closing Balance on 31 Mar 2020	\$40,807.61

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Bendigo Business Cash Management


Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$40,806.10
1 Mar 20	INTEREST		1.51	40,807.61
1 Mar 20	Interest Rate	0.050%PA		
16 Mar 20	Interest Rate	0.000%PA		
Transaction totals / Closing balance		\$0.00	\$1.51	\$40,807.61

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 LORNE INVESTMENTS (SA) PTY LTD
 34 SUSSEX STREET
 GLENELG SA 5045

Your details at a glance

BSB number	633-000
Account number	148766355
Customer number	29330776/1201
Account title	LORNE INVESTMENTS (SA) PTY LTD ATF LORNE SUPERANNUATION FUND

Account summary

Statement period	1 Feb 2020 - 29 Feb 2020
Statement number	83
Opening balance on 1 Feb 2020	\$36,805.19
Deposits & credits	\$4,001.31
Withdrawals & debits	\$0.40
Closing Balance on 29 Feb 2020	\$40,806.10

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Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$36,805.19
1 Feb 20	INTEREST		1.31	36,806.50
1 Feb 20	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	Net Transaction Fees for January 20	0.40		36,806.10
1 Feb 20	Interest Rate	0.050%PA		
21 Feb 20	OSKO PAYMENT BRENTON SMITH Kiebrox		4,000.00	40,806.10
Transaction totals / Closing balance		\$0.40	\$4,001.31	\$40,806.10

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 LORNE INVESTMENTS (SA) PTY LTD
 34 SUSSEX STREET
 GLENELG SA 5045

Your details at a glance

BSB number	633-000
Account number	148766355
Customer number	29330776/1201
Account title	LORNE INVESTMENTS (SA) PTY LTD ATF LORNE SUPERANNUATION FUND

Account summary

Statement period	1 Jan 2020 - 31 Jan 2020
Statement number	82
Opening balance on 1 Jan 2020	\$25,483.49
Deposits & credits	\$12,000.95
Withdrawals & debits	\$679.25
Closing Balance on 31 Jan 2020	\$36,805.19

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Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$25,483.49
1 Jan 20	INTEREST		0.95	25,484.44
1 Jan 20	Interest Rate 0.050%PA			
2 Jan 20	BILL PAYMENT 0114111039 BPAY TO: DEFT LEGAL PAYMENTS	679.25		24,805.19
8 Jan 20	DIRECT CREDIT Int Payment Brenton Smith 0946508033		4,000.00	28,805.19
13 Jan 20	DIRECT CREDIT INT PAYMENT BRENTON SMITH 0947309718		4,000.00	32,805.19
28 Jan 20	OSKO PAYMENT BRENTON SMITH Int Payment		4,000.00	36,805.19
Transaction totals / Closing balance		\$679.25	\$12,000.95	\$36,805.19

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 LORNE INVESTMENTS (SA) PTY LTD
 34 SUSSEX STREET
 GLENELG SA 5045

Your details at a glance

BSB number 633-000
Account number 148766355
 Customer number 29330776/1201
 Account title LORNE INVESTMENTS (SA) PTY LTD
 ATF LORNE SUPERANNUATION FUND

Account summary

Statement period 1 Dec 2019 - 31 Dec 2019
 Statement number 81
 Opening balance on 1 Dec 2019 \$19,987.17
 Deposits & credits \$5,496.72
 Withdrawals & debits \$0.40
Closing Balance on 31 Dec 2019 \$25,483.49

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Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$19,987.17
1 Dec 19	INTEREST		0.72	19,987.89
1 Dec 19	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	Net Transaction Fees for November 19	0.40		19,987.49
1 Dec 19	Interest Rate	0.050%PA		
18 Dec 19	OSKO PAYMENT BRENTON SMITH Payment		5,000.00	24,987.49
20 Dec 19	DIVIDEND 001235700561 WBC DIVIDEND 0943236907		496.00	25,483.49
Transaction totals / Closing balance		\$0.40	\$5,496.72	\$25,483.49

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 LORNE INVESTMENTS (SA) PTY LTD
 34 SUSSEX STREET
 GLENELG SA 5045

Your details at a glance

BSB number	633-000
Account number	148766355
Customer number	29330776/1201
Account title	LORNE INVESTMENTS (SA) PTY LTD ATF LORNE SUPERANNUATION FUND

Account summary

Statement period	1 Nov 2019 - 30 Nov 2019
Statement number	80
Opening balance on 1 Nov 2019	\$15,168.83
Deposits & credits	\$5,000.49
Withdrawals & debits	\$182.15
Closing Balance on 30 Nov 2019	\$19,987.17

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Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$15,168.83
1 Nov 19	INTEREST		0.49	15,169.32
1 Nov 19	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	Net Transaction Fees for October 19	0.40		15,168.92
1 Nov 19	Interest Rate	0.050%PA		
8 Nov 19	BILL PAYMENT 0112822649 BPAY TO: DEFT LEGAL PAYMENTS	181.75		14,987.17
16 Nov 19	OSKO PAYMENT BRENTON SMITH Payment		5,000.00	19,987.17
Transaction totals / Closing balance		\$182.15	\$5,000.49	\$19,987.17

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 LORNE INVESTMENTS (SA) PTY LTD
 34 SUSSEX STREET
 GLENELG SA 5045

Your details at a glance

BSB number	633-000
Account number	148766355
Customer number	29330776/1201
Account title	LORNE INVESTMENTS (SA) PTY LTD ATF LORNE SUPERANNUATION FUND

Account summary

Statement period	1 Oct 2019 - 31 Oct 2019
Statement number	79
Opening balance on 1 Oct 2019	\$6,743.35
Deposits & credits	\$14,000.13
Withdrawals & debits	\$5,574.65
Closing Balance on 31 Oct 2019	\$15,168.83

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Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$6,743.35
1 Oct 19	INTEREST		0.13	6,743.48
1 Oct 19	Monthly Transaction Summary			
	E-BANKING TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	Net Transaction Fees for September 19	0.40		6,743.08
1 Oct 19	Interest Rate	0.050%PA		
8 Oct 19	OSKO PAYMENT BRENTON SMITH Payment		5,000.00	11,743.08
10 Oct 19	OSKO PAYMENT BRENTON SMITH Payment		5,000.00	16,743.08
11 Oct 19	BILL PAYMENT 0112090536 BPAY TO: DEFT LEGAL PAYMENTS	5,574.25		11,168.83
23 Oct 19	OSKO PAYMENT BRENTON SMITH Kiebrox		4,000.00	15,168.83
Transaction totals / Closing balance		\$5,574.65	\$14,000.13	\$15,168.83

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 LORNE INVESTMENTS (SA) PTY LTD
 34 SUSSEX STREET
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Your details at a glance

BSB number	633-000
Account number	148766355
Customer number	29330776/1201
Account title	LORNE INVESTMENTS (SA) PTY LTD ATF LORNE SUPERANNUATION FUND

Account summary

Statement period	1 Sep 2019 - 30 Sep 2019
Statement number	78
Opening balance on 1 Sep 2019	\$4,077.25
Deposits & credits	\$6,187.60
Withdrawals & debits	\$3,521.50
Closing Balance on 30 Sep 2019	\$6,743.35

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Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$4,077.25
1 Sep 19	INTEREST		0.02	4,077.27
1 Sep 19	Monthly Transaction Summary			
	COLLECTION ITEMS (1 @ 0.70)	0.70		
	BILL PAYMENT WITHDRAWALS (2 @ 0.40)	0.80		
	Total Transaction Fees	1.50		
	Net Transaction Fees for August 19	1.50		4,075.77
1 Sep 19	Interest Rate	0.000%PA		
16 Sep 19	DIRECT CREDIT Kiebrox Brenton 0922735462		5,000.00	9,075.77
16 Sep 19	Interest Rate	0.050%PA		
17 Sep 19	E-BANKING TFR 00294406331401 0185398786 Super audit & acc	3,520.00		5,555.77
17 Sep 19	DIRECT CREDIT Rosney Brenton Smith 0923012801		697.27	6,253.04
23 Sep 19	DIRECT CREDIT ATO006000011398336 ATO 0924192073		490.31	6,743.35

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 LORNE INVESTMENTS (SA) PTY LTD
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Your details at a glance

BSB number	633-000
Account number	148766355
Customer number	29330776/1201
Account title	LORNE INVESTMENTS (SA) PTY LTD ATF LORNE SUPERANNUATION FUND

Account summary

Statement period	1 Aug 2019 - 31 Aug 2019
Statement number	77
Opening balance on 1 Aug 2019	\$2,345.11
Deposits & credits	\$6,131.01
Withdrawals & debits	\$4,398.87
Closing Balance on 31 Aug 2019	\$4,077.25

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Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$2,345.11
1 Aug 19	INTEREST		0.00	2,345.11
1 Aug 19	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	E-BANKING TRANSFERS (2 @ 0.40)	0.80		
	Total Transaction Fees	1.60		
	Net Transaction Fees for July 19	1.60		2,343.51
1 Aug 19	Interest Rate	0.000%PA		
7 Aug 19	DIRECT CREDIT Pay Lawyers CBA 0914355088		6,000.00	8,343.51
7 Aug 19	Interest Rate	0.050%PA		
8 Aug 19	BILL PAYMENT 0110392505 BPAY TO: DEFT LEGAL PAYMENTS	4,232.27		4,111.24
8 Aug 19	Interest Rate	0.000%PA		
28 Aug 19	BILL PAYMENT 0110920473 BPAY TO: DEFT LEGAL PAYMENTS	165.00		3,946.24

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Bendigo Business Cash Management *(continued).*

Date	Transaction	Withdrawals	Deposits	Balance
30 Aug 19	DEPOSIT - CHEQUE(S) #Chq: 1		131.01	4,077.25
Transaction totals / Closing balance		\$4,398.87	\$6,131.01	\$4,077.25

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Your details at a glance

BSB number	633-000
Account number	148766355
Customer number	29330776/1201
Account title	LORNE INVESTMENTS (SA) PTY LTD ATF LORNE SUPERANNUATION FUND

Account summary

Statement period	1 Jul 2019 - 31 Jul 2019
Statement number	76
Opening balance on 1 Jul 2019	\$3,628.26
Deposits & credits	\$2,654.79
Withdrawals & debits	\$3,937.94
Closing Balance on 31 Jul 2019	\$2,345.11

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Bendigo Business Cash Management

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$3,628.26
1 Jul 19	INTEREST		0.00	3,628.26
1 Jul 19	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	E-BANKING TRANSFERS (2 @ 0.40)	0.80		
	Total Transaction Fees	1.20		
	Net Transaction Fees for June 19	1.20		3,627.06
1 Jul 19	E-BANKING TFR 00320053651201 0178425270 June Interest		2,654.79	6,281.85
1 Jul 19	E-BANKING TFR 00294406331401 0178425360 June Interest	369.80		5,912.05
1 Jul 19	E-BANKING TFR 00293307271201 0178425442 June Interest	1,216.44		4,695.61
1 Jul 19	Interest Rate 0.000%PA			
17 Jul 19	BILL PAYMENT 0109811565 BPAY TO: DEFT LEGAL PAYMENTS	940.50		3,755.11
26 Jul 19	PAY ANYONE 0158724245Cowell Cla MBL265822031140468	1,410.00		2,345.11

...continued overleaf >



Your Statement

Statement 90 (Page 1 of 2)

Account Number 06 7167 12744490

Statement Period 12 Jun 2020 - 11 Jul 2020

Closing Balance \$785.13 CR

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



046
 LORNE INVESTMENTS SA PTY LTD AND
 LORNE SUPERANNUATION
 34 SUSSEX ST
 GLENELG SA 5045

Direct Investment Account

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

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Name: LORNE INVESTMENTS (SA) PTY LTD ITF LORNE SUPERANNUATION

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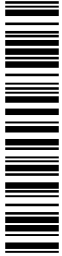
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
12 Jun 2020	OPENING BALANCE			\$785.13 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2020 is \$26.10			
11 Jul 2020	CLOSING BALANCE			\$785.13 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$785.13 CR		Nil		Nil		\$785.13 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Jul	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.05%
	\$500,000.00 and over	0.30%



*# 3552.8590.1.1 ZZ258R3 0303 SL.R3.S911.D195.O V06.00.30



Your Statement

Statement 89 (Page 1 of 1)

Account Number 06 7167 12744490

Statement Period 12 May 2020 - 11 Jun 2020

Closing Balance \$785.13 CR

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



LORNE INVESTMENTS SA PTY LTD AND
 LORNE SUPERANNUATION
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Date	Transaction	Debit	Credit	Balance
12 May 2020	OPENING BALANCE			\$785.13 CR
11 Jun 2020	CLOSING BALANCE			\$785.13 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$785.13 CR		Nil		Nil		\$785.13 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Jun	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.05%
	\$500,000.00 and over	0.30%

Note. Interest rates are effective as at the date shown but are subject to change.



*# 19560.35425.1.1 ZZ258R3 0303 SL.R3.S911.D163.OV06.00.30



Account Number 06 7167 12744490

Statement Period 12 Apr 2020 - 11 May 2020

Closing Balance \$785.13 CR

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



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 LORNE INVESTMENTS SA PTY LTD AND
 LORNE SUPERANNUATION
 34 SUSSEX ST
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Date	Transaction	Debit	Credit	Balance
12 Apr 2020	OPENING BALANCE			\$785.13 CR
11 May 2020	CLOSING BALANCE			\$785.13 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$785.13 CR		Nil		Nil		\$785.13 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 May	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.05%
	\$500,000.00 and over	0.30%

Note. Interest rates are effective as at the date shown but are subject to change.





Your Statement

Statement 87 (Page 1 of 1)

Account Number 06 7167 12744490

Statement Period 12 Mar 2020 - 11 Apr 2020

Closing Balance \$785.13 CR

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



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 LORNE INVESTMENTS SA PTY LTD AND
 LORNE SUPERANNUATION
 34 SUSSEX ST
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Date	Transaction	Debit	Credit	Balance			
12 Mar 2020	OPENING BALANCE			\$785.13 CR			
11 Apr 2020	CLOSING BALANCE			\$785.13 CR			
	Opening balance	-	Total debits	+	Total credits	=	Closing balance
	\$785.13 CR		Nil		Nil		\$785.13 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Apr	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.05%
	\$500,000.00 and over	0.30%

Note. Interest rates are effective as at the date shown but are subject to change.



16098.38140.1.1.ZZ258R3.0303.SL.R3.S913.D105.OV06.00.28



Account Number 06 7167 12744490

Statement Period 12 Feb 2020 - 11 Mar 2020

Closing Balance \$785.13 CR

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



046
 LORNE INVESTMENTS SA PTY LTD AND
 LORNE SUPERANNUATION
 34 SUSSEX ST
 GLENELG SA 5045

Direct Investment Account

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

Your CommSec Commonwealth Direct Investment Account specifically designed for CommSec share traders can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, NetBank, EFTPOS, telephone banking and bank branches.

Name: LORNE INVESTMENTS (SA) PTY LTD ITF LORNE SUPERANNUATION

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			
12 Feb 2020	OPENING BALANCE			\$785.13 CR			
11 Mar 2020	CLOSING BALANCE			\$785.13 CR			
	Opening balance	-	Total debits	+	Total credits	=	Closing balance
	\$785.13 CR		Nil		Nil		\$785.13 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Mar	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.01%
	\$20,000.00 - \$49,999.99	0.01%
	\$50,000.00 - \$99,999.99	0.01%
	\$100,000.00 - \$249,999.99	0.10%
	\$250,000.00 - \$499,999.99	0.30%
	\$500,000.00 and over	0.55%

Note. Interest rates are effective as at the date shown but are subject to change.





Account Number 06 7167 12744490

Statement Period 12 Jan 2020 - 11 Feb 2020

Closing Balance \$785.13 CR

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



046
 LORNE INVESTMENTS SA PTY LTD AND
 LORNE SUPERANNUATION
 34 SUSSEX ST
 GLENELG SA 5045

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Date	Transaction	Debit	Credit	Balance
12 Jan	2020 OPENING BALANCE			\$30,676.16 CR
20 Jan	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	29,891.83		\$784.33 CR
01 Feb	Credit Interest		0.80	\$785.13 CR
11 Feb	2020 CLOSING BALANCE			\$785.13 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$30,676.16 CR		\$29,891.83		\$0.80		\$785.13 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Feb	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.01%
	\$20,000.00 - \$49,999.99	0.05%
	\$50,000.00 - \$99,999.99	0.10%
	\$100,000.00 - \$249,999.99	0.35%
	\$250,000.00 - \$499,999.99	0.55%
	\$500,000.00 and over	0.80%

Note. Interest rates are effective as at the date shown but are subject to change.



16481.33092.1.1 ZZ258F3 0303SL.R3.S911.D042.OV06.00.28



Account Number 06 7167 12744490

Statement Period 12 Dec 2019 - 11 Jan 2020

Closing Balance \$30,676.16 CR

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



046

LORNE INVESTMENTS SA PTY LTD AND
 LORNE SUPERANNUATION
 34 SUSSEX ST
 GLENELG SA 5045

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Name: LORNE INVESTMENTS (SA) PTY LTD ITF LORNE SUPERANNUATION

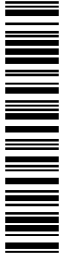
Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

Date	Transaction	Debit	Credit	Balance
12 Dec 2019	OPENING BALANCE			\$30,674.86 CR
01 Jan	Credit Interest		1.30	\$30,676.16 CR
11 Jan 2020	CLOSING BALANCE			\$30,676.16 CR
	Opening balance			
		-	Total debits	
			+ Total credits	
			=	Closing balance
		\$30,674.86 CR	Nil	\$1.30
				\$30,676.16 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Jan	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.01%
	\$20,000.00 - \$49,999.99	0.05%
	\$50,000.00 - \$99,999.99	0.10%
	\$100,000.00 - \$249,999.99	0.35%
	\$250,000.00 - \$499,999.99	0.55%
	\$500,000.00 and over	0.80%

Note. Interest rates are effective as at the date shown but are subject to change.



11846.24709.1.1.ZZ258R3.0303.SL.R3.S912.D013.OV06.00.28



Account Number 06 7167 12744490

Statement Period 12 Nov 2019 - 11 Dec 2019

Closing Balance \$30,674.86 CR

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



046
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 LORNE SUPERANNUATION
 34 SUSSEX ST
 GLENELG SA 5045

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Name: LORNE INVESTMENTS (SA) PTY LTD ITF LORNE SUPERANNUATION

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	
12 Nov 2019	OPENING BALANCE			\$30,673.60 CR	
01 Dec	Credit Interest		1.26	\$30,674.86 CR	
11 Dec 2019	CLOSING BALANCE			\$30,674.86 CR	
		Opening balance	- Total debits	+ Total credits	= Closing balance
		\$30,673.60 CR	Nil	\$1.26	\$30,674.86 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Dec	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.01%
	\$20,000.00 - \$49,999.99	0.05%
	\$50,000.00 - \$99,999.99	0.10%
	\$100,000.00 - \$249,999.99	0.35%
	\$250,000.00 - \$499,999.99	0.55%
	\$500,000.00 and over	0.80%

Note. Interest rates are effective as at the date shown but are subject to change.



17700.38315.1.1.ZZ258R3.0303.SL.R3.S911.D345.OV06.00.28



Account Number 06 7167 12744490

Statement Period 12 Oct 2019 - 11 Nov 2019

Closing Balance \$30,673.60 CR

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



046
 LORNE INVESTMENTS SA PTY LTD AND
 LORNE SUPERANNUATION
 34 SUSSEX ST
 GLENELG SA 5045

Direct Investment Account

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Name: LORNE INVESTMENTS (SA) PTY LTD ITF LORNE SUPERANNUATION

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Date	Transaction	Debit	Credit	Balance	
12 Oct 2019	OPENING BALANCE			\$30,671.88 CR	
01 Nov	Credit Interest		1.72	\$30,673.60 CR	
11 Nov 2019	CLOSING BALANCE			\$30,673.60 CR	
		Opening balance	- Total debits	+ Total credits	= Closing balance
		\$30,671.88 CR	Nil	\$1.72	\$30,673.60 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Nov	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.01%
	\$20,000.00 - \$49,999.99	0.05%
	\$50,000.00 - \$99,999.99	0.10%
	\$100,000.00 - \$249,999.99	0.35%
	\$250,000.00 - \$499,999.99	0.55%
	\$500,000.00 and over	0.80%

Note. Interest rates are effective as at the date shown but are subject to change.





Account Number 06 7167 12744490

Statement Period 12 Sep 2019 - 11 Oct 2019

Closing Balance \$30,671.88 CR

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



LORNE INVESTMENTS SA PTY LTD AND
 LORNE SUPERANNUATION
 34 SUSSEX ST
 GLENELG SA 5045

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Date	Transaction	Debit	Credit	Balance
12 Sep 2019	OPENING BALANCE			\$35,669.11 CR
19 Sep	Transfer to xx0135 NetBank From Rosney	5,000.00		\$30,669.11 CR
01 Oct	Credit Interest		2.77	\$30,671.88 CR
11 Oct 2019	CLOSING BALANCE			\$30,671.88 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$35,669.11 CR		\$5,000.00		\$2.77		\$30,671.88 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Oct	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.01%
	\$20,000.00 - \$49,999.99	0.05%
	\$50,000.00 - \$99,999.99	0.10%
	\$100,000.00 - \$249,999.99	0.35%
	\$250,000.00 - \$499,999.99	0.55%
	\$500,000.00 and over	0.80%

Note. Interest rates are effective as at the date shown but are subject to change.





Account Number 06 7167 12744490

Statement Period 12 Aug 2019 - 11 Sep 2019

Closing Balance \$35,669.11 CR

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



046

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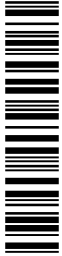
Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

Date	Transaction	Debit	Credit	Balance	
12 Aug 2019	OPENING BALANCE			\$35,665.98 CR	
01 Sep	Credit Interest		3.13	\$35,669.11 CR	
11 Sep 2019	CLOSING BALANCE			\$35,669.11 CR	
		Opening balance	- Total debits	+ Total credits	= Closing balance
		\$35,665.98 CR	Nil	\$3.13	\$35,669.11 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Sep	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.05%
	\$20,000.00 - \$49,999.99	0.10%
	\$50,000.00 - \$99,999.99	0.20%
	\$100,000.00 - \$249,999.99	0.70%
	\$250,000.00 - \$499,999.99	0.90%
	\$500,000.00 and over	1.15%

Note. Interest rates are effective as at the date shown but are subject to change.



*# 16306.29487.1.1 ZZ258R3 0303.SL.R3.S911.D254.OV06.00.26



Account Number 06 7167 12744490

Statement Period 12 Jul 2019 - 11 Aug 2019

Closing Balance \$35,665.98 CR

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



046
 LORNE INVESTMENTS SA PTY LTD AND
 LORNE SUPERANNUATION
 34 SUSSEX ST
 GLENELG SA 5045

Direct Investment Account

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Date	Transaction	Debit	Credit	Balance	
12 Jul	2019 OPENING BALANCE			\$41,661.19 CR	
01 Aug	Credit Interest		4.79	\$41,665.98 CR	
07 Aug	Transfer to other Bank NetBank Pay Lawyers	6,000.00		\$35,665.98 CR	
11 Aug	2019 CLOSING BALANCE			\$35,665.98 CR	
		Opening balance	- Total debits	+ Total credits	= Closing balance
		\$41,661.19 CR	\$6,000.00	\$4.79	\$35,665.98 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.05%
	\$20,000.00 - \$49,999.99	0.10%
	\$50,000.00 - \$99,999.99	0.20%
	\$100,000.00 - \$249,999.99	0.70%
	\$250,000.00 - \$499,999.99	0.90%
	\$500,000.00 and over	1.15%

Note. Interest rates are effective as at the date shown but are subject to change.



17497.44607.1.1.ZZ258R3.0303.SL.R3.S912.D224.OV06.00.25



Account Number 06 7167 12744490

Statement Period 12 Jun 2019 - 11 Jul 2019

Closing Balance \$41,661.19 CR

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



LORNE INVESTMENTS SA PTY LTD AND
 LORNE SUPERANNUATION
 34 SUSSEX ST
 GLENELG SA 5045

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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				
12 Jun	2019 OPENING BALANCE			\$41,650.86 CR				
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$387.98							
01 Jul	Credit Interest		10.33	\$41,661.19 CR				
11 Jul	2019 CLOSING BALANCE			\$41,661.19 CR				
		Opening balance	-	Total debits	+	Total credits	=	Closing balance
		\$41,650.86 CR		Nil		\$10.33		\$41,661.19 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Jul	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.10%
	\$20,000.00 - \$49,999.99	0.15%
	\$50,000.00 - \$99,999.99	0.45%
	\$100,000.00 - \$249,999.99	0.95%
	\$250,000.00 - \$499,999.99	1.15%
	\$500,000.00 and over	1.40%

Note. Interest rates are effective as at the date shown but are subject to change.



*# 18128.35545.1.1 ZZ258R3 0303SL.R3.S911.D192.OV06.00.25

76000 - Other Assets

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
LORNE_LOANTOTILTSLAB	Loan to Tilt Slab (SA) Pty Ltd		\$130,000.00		\$130,000.00	0%
LORNE B&S SMITH	Brenton & Sonia Smith - Tumby Bay		\$493,000.00		\$493,000.00	0%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
			\$623,000.00		\$623,000.00	

Supporting Documents

◦ Investment Movement Report [Report](#)

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

Notes

Kelly Fu

Note

As per client's notes both loan/investments remain the same.

15/09/2020 06:29

Lorne 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										
Bendigo Bank ***6355		3,628.26		71,475.35		(18,295.16)			56,808.45	56,808.45
CBA Direct Investment ***4490		41,650.86		26.10		(40,891.83)			785.13	785.13
		45,279.12		71,501.45		(59,186.99)			57,593.58	57,593.58
Shares in Listed Companies (Australian)										
Westpac Banking Corporation	620.00	19,931.95	1,200.00	29,891.83				1,820.00	49,823.78	32,669.00
		19,931.95		29,891.83					49,823.78	32,669.00
		65,211.07		101,393.28		(59,186.99)			107,417.36	90,262.58

77600 - Shares in Listed Companies (Australian)

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
WBC.AX	Westpac Banking Corporation	1820.000000	\$32,669.00	620.000000	\$17,583.20	85.8%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		1820.000000	\$32,669.00	620.000000	\$17,583.20	

Supporting Documents

- 77600 - WBC _ Link Market Services.pdf

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

Balance History

Currency Australian Dollar 

 **View:** WBC, X*****1473 (LORNE INVESTMENTS (SA) PTY LTD <LORNE SUPERANNUATION A/C>)


Balance as at date (dd/mm/yyyy) 

Displaying Balance History as at **30 Jun 2020**

HIN/SRN EMP ID	Security Code▲	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****1473	WBC	17.95	1,820	1,820	32,669.00

Viewing 1 - 1 of 1

Total Value: \$ 32,669.00

Ask us now 

85000 - Income Tax Payable/Refundable

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	\$212.57	\$880.32	(75.85)%
TOTAL		CY Balance	LY Balance	
		\$212.57	\$880.32	

Supporting Documents

- Exempt Pension Reconciliation [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- Tax Reconciliation Report [Report](#)
- Statement of Taxable Income [Report](#)
- 85000 - ATO ITA.pdf
- 85000 - ATO ICA.pdf

Standard Checklist

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

Lorne 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 C						
	01/07/2019	25000/LORNE_LOANTOTILT	Loan to Tilt Slab (SA) Pty Ltd	(1,216.44)		
	01/07/2019	25000/LORNE_LOANTOTILT	Loan to Tilt Slab (SA) Pty Ltd	(369.80)		
	01/07/2019	25000/CBA Direct	CBA Direct Investment ***4490	10.33		
	01/07/2019	25000/LORNE_LOANTOTILT	Loan to Tilt Slab (SA) Pty Ltd	2,654.79		
	01/08/2019	25000/CBA Direct	CBA Direct Investment ***4490	4.79		
	01/09/2019	25000/BBL148766355	Bendigo Bank ***6355	0.02		
	01/09/2019	25000/CBA Direct	CBA Direct Investment ***4490	3.13		
	16/09/2019	25000/LORNE_LOANTOTILT	Loan to Tilt Slab (SA) Pty Ltd	5,000.00		
	01/10/2019	25000/CBA Direct	CBA Direct Investment ***4490	2.77		
	01/10/2019	25000/BBL148766355	Bendigo Bank ***6355	0.13		
	08/10/2019	25000/LORNE B&S SMITH	Brenton & Sonia Smith - Tumby Bay	5,000.00		
	10/10/2019	25000/LORNE B&S SMITH	Brenton & Sonia Smith - Tumby Bay	5,000.00		
	23/10/2019	25000/LORNE B&S SMITH	Brenton & Sonia Smith - Tumby Bay	4,000.00		
	01/11/2019	25000/CBA Direct	CBA Direct Investment ***4490	1.72		
	01/11/2019	25000/BBL148766355	Bendigo Bank ***6355	0.49		
	16/11/2019	25000/LORNE B&S SMITH	Brenton & Sonia Smith - Tumby Bay	5,000.00		
	01/12/2019	25000/CBA Direct	CBA Direct Investment ***4490	1.26		
	01/12/2019	25000/BBL148766355	Bendigo Bank ***6355	0.72		
	18/12/2019	25000/LORNE B&S SMITH	Brenton & Sonia Smith - Tumby Bay	5,000.00		
	01/01/2020	25000/CBA Direct	CBA Direct Investment ***4490	1.30		
	01/01/2020	25000/BBL148766355	Bendigo Bank ***6355	0.95		

Lorne 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
Label C						
	08/01/2020	25000/LORNE B&S SMITH	Brenton & Sonia Smith - Tumby Bay	4,000.00		
	13/01/2020	25000/LORNE B&S SMITH	Brenton & Sonia Smith - Tumby Bay	4,000.00		
	28/01/2020	25000/LORNE B&S SMITH	Brenton & Sonia Smith - Tumby Bay	4,000.00		
	01/02/2020	25000/BBL148766355	Bendigo Bank ***6355	1.31		
	01/02/2020	25000/CBA Direct	CBA Direct Investment ***4490	0.80		
	21/02/2020	25000/LORNE B&S SMITH	Brenton & Sonia Smith - Tumby Bay	4,000.00		
	01/03/2020	25000/BBL148766355	Bendigo Bank ***6355	1.51		
	01/04/2020	25000/BBL148766355	Bendigo Bank ***6355	0.84		
	17/04/2020	25000/LORNE B&S SMITH	Brenton & Sonia Smith - Tumby Bay	4,000.00		
	23/04/2020	25000/LORNE B&S SMITH	Brenton & Sonia Smith - Tumby Bay	4,000.00		
	15/05/2020	25000/LORNE B&S SMITH	Brenton & Sonia Smith - Tumby Bay	4,000.00		
	29/06/2020	25000/LORNE B&S SMITH	Brenton & Sonia Smith - Tumby Bay	4,000.00		
			Total	62,100.62	100.000 %	62,100.62
Label K						
	20/12/2019	23900/WBC.AX	Westpac Banking Corporation	496.00		
			Total	496.00	100.000 %	496.00
Label L						
	20/12/2019	23900/WBC.AX	Westpac Banking Corporation	212.57		
			Total	212.57	100.000 %	212.57
					Total Segment ECPI *	62,809.19

Lorne 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
				SMSF Annual Return Rounding	1.19
				Total ECPI	62,808.00

* 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.

Lorne 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 H							
Deemed Segregated							
	17/09/2019	30700	Auditor's Remuneration	990.00			
			Total	990.00	100.000 %	0.00	990.00

Label J							
Deemed Segregated							
	01/07/2019	31500	Bank Charges	1.20			
	17/07/2019	38700	Legal Fees	940.50			
	01/02/2020	31500	Bank Charges	0.40			
	08/11/2019	38700	Legal Fees	181.75			
	01/09/2019	31500	Bank Charges	1.50			
	01/11/2019	31500	Bank Charges	0.40			
	01/08/2019	31500	Bank Charges	1.60			
	01/10/2019	31500	Bank Charges	0.40			
	28/08/2019	38700	Legal Fees	165.00			
	01/12/2019	31500	Bank Charges	0.40			
	26/07/2019	38700	Legal Fees	1,410.00			
	17/09/2019	30100	Accountancy Fees	2,530.00			
	02/01/2020	38700	Legal Fees	679.25			
			Total	5,912.40	100.000 %	0.00	5,912.40

Lorne 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							
Deemed Segregated							
	23/09/2019	30400	ATO Supervisory Levy	259.00			
			Total	259.00	0.000 %	0.00	259.00
						Label Total	0.00
							6,171.40
						Total Segment Expenses	0.00
							7,161.40
						Total Expenses *	0.00
							7,161.40

* General expense percentage - 100.000 %

* Investment expense percentage - 100.000 %

Lorne Superannuation Fund
Statement of Taxable Income

For the year ended 30 June 2020

	2020
	\$
Benefits accrued as a result of operations	26,519.94
Less	
Exempt current pension income	62,808.00
	<u>62,808.00</u>
Add	
Decrease in MV of investments	14,806.03
SMSF non deductible expenses	7,161.00
Pension Payments	14,109.25
Franking Credits	212.57
	<u>36,288.85</u>
SMSF Annual Return Rounding	(0.79)
	<u>0.00</u>
Taxable Income or Loss	<u>0.00</u>
Income Tax on Taxable Income or Loss	0.00
Less	
Franking Credits	212.57
	<u>(212.57)</u>
CURRENT TAX OR REFUND	<u>(212.57)</u>
Supervisory Levy	259.00
	<u>46.43</u>
AMOUNT DUE OR REFUNDABLE	<u>46.43</u>

Lorne Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
H2 - Expenses - SMSF auditor fee non deductible				
	17/09/2019	30700	Auditor's Remuneration	990.00
Sub-Total				990.00
Ignore Cents				0.00
Total				990.00
J2 - Expenses - Management and administration expenses non deductible				
	23/09/2019	30400	ATO Supervisory Levy	259.00
	01/07/2019	31500	Bank Charges	1.20
	17/07/2019	38700	Legal Fees	940.50
	26/07/2019	38700	Legal Fees	1,410.00
	01/08/2019	31500	Bank Charges	1.60
	28/08/2019	38700	Legal Fees	165.00
	01/09/2019	31500	Bank Charges	1.50
	17/09/2019	30100	Accountancy Fees	2,530.00
	01/10/2019	31500	Bank Charges	0.40
	01/11/2019	31500	Bank Charges	0.40
	08/11/2019	38700	Legal Fees	181.75
	01/12/2019	31500	Bank Charges	0.40
	02/01/2020	38700	Legal Fees	679.25
	01/02/2020	31500	Bank Charges	0.40
Sub-Total				6,171.40
Ignore Cents				0.40
Total				6,171.00
N - TOTAL DEDUCTIONS				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
Y - TOTAL NON DEDUCTIBLE EXPENSES				
				6,902.00
Sub-Total				6,902.00
Ignore Cents				0.00
Total				6,902.00
O - TAXABLE INCOME OR LOSS				
				(259.00)
Sub-Total				(259.00)
Ignore Cents				0.00
Total				(259.00)
Z - TOTAL SMSF EXPENSES				
				7,161.00

Lorne 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				
Sub-Total				7,161.00
Ignore Cents				0.00
Total				7,161.00
E1 - Complying fund's franking credits tax offset				
	20/12/2019	23900/WBC.AX	Westpac Banking Corporation	212.57
Sub-Total				212.57
Ignore Cents				0.00
Total				212.57
E - Refundable tax offsets				
				212.57
Sub-Total				212.57
Ignore Cents				0.00
Total				212.57
I - Remainder of refundable tax offsets				
				212.57
Sub-Total				212.57
Ignore Cents				0.00
Total				212.57
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				46.43
Sub-Total				46.43
Ignore Cents				0.00
Total				46.43



Australian Government
Australian Taxation Office

Agent PDK FINANCIAL SYNERGY PTY LTD
Client LORNE SUPERANNUATION FUND
ABN 62 844 593 346
TFN 836 724 276

Activity statement 001

Date generated	15/09/2020
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

1 results found - from **01 July 2019** to **15 September 2020** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
15 Aug 2019	20 Aug 2019	Cheque refund	\$131.01		\$0.00



Australian Government
Australian Taxation Office

Agent PDK FINANCIAL SYNERGY PTY LTD
Client LORNE SUPERANNUATION FUND
ABN 62 844 593 346
TFN 836 724 276

Income tax 551

Date generated	15/09/2020
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

2 results found - from **01 July 2019** to **15 September 2020** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
19 Sep 2019	24 Sep 2019	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$490.31		\$0.00
19 Sep 2019	19 Sep 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$490.31	\$490.31 CR

A - Financial Statements

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status N/A - Not Applicable

Supporting Documents

No supporting documents

Standard Checklist

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

B - Permanent Documents

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status N/A - Not Applicable

Supporting Documents

- Fund Summary Report Report

Standard Checklist

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

Lorne Superannuation Fund

Fund Summary Report

As at 30/06/2020

Fund Details

Date Formed: 31/08/2005

Tax File Number: Provided

ABN: 62844593346

Period: 01/07/2019 - 30/06/2020

Fund Type: SMSF

GST Registered: No

Postal Address:

34 Sussex Street
Glenelg, South Australia 5045

Physical Address:

34 Sussex Street
Glenelg, South Australia 5045

Members

Number of Members: 1

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Broad, Rosney	65	1	1	Provided	Not Provided

Fund Relationships

Relationship Type	Contact
Auditor	Boys, Anthony William
Fund Contact	Broad, Rosney
Tax Agent	PDK Financial Synergy Pty Ltd
Trustee	Lorne Investments (Sa) Pty Ltd Broad, Rosney

C - Other Documents

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status N/A - Not Applicable

Supporting Documents

No supporting documents

Standard Checklist

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

D - Pension Documentation

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status Completed

Supporting Documents

- Transfer Balance Account Summary Report
- Pension Summary Report Report

Standard Checklist

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

Lorne Superannuation Fund

Pension Summary Report

As at 30/06/2020

Member Name : Broad, Rosney

Member Age : 64* (Date of Birth : 04/08/1954)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
BROROS 00004P	Account Based Pension	01/07/2017	37.32%	2.00%	\$13,730.00*	N/A	\$14,109.25	\$0.00	\$14,109.25	NIL

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

					\$13,730.00	\$0.00	\$14,109.25	\$0.00	\$14,109.25	\$0.00
--	--	--	--	--	--------------------	---------------	--------------------	---------------	--------------------	---------------

Total :

					\$13,730.00	\$0.00	\$14,109.25	\$0.00	\$14,109.25	\$0.00
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*Age as at 01/07/2019 or pension start date for new pensions.

Lorne 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
Rosney Broad	Below Cap									
		01/07/2019		Opening Balance				694,464.47	1,600,000.00	905,535.53

E - Estate Planning

2020 Financial Year

Preparer Kelly Fu

Reviewer Kelly Fu

Status N/A - Not Applicable

Supporting Documents

No supporting documents

Standard Checklist

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