

# Statement of Financial Position

As at 30 June 2023

|  | Note | 2023<br>\$              | 2022<br>\$       |
|--|------|-------------------------|------------------|
| <b>INVESTMENTS</b>                                     |      |                         |                  |
| Australian Listed Shares                               | 10   | 485 <sup>50</sup>       | 2,425            |
| Property - Residential                                 | 11   | 1,715,635 <sup>50</sup> | 2,074,591        |
|  |      | <b>1,716,120</b>        | <b>2,077,016</b> |
| <b>OTHER ASSETS</b>                                    |      |                         |                  |
| Fixtures & Fittings                                    | 12   | 10,210 <sup>42</sup>    | -                |
| Accumulated Depreciation                               | 13   | (845) <sup>42</sup>     | -                |
| Cash at Bank   | 14   | 49,719 <sup>60</sup>    | 54,964           |
| Sundry Debtors - Fund Level                            | 15   | 109 <sup>29</sup>       | 109              |
| Accrued Income   | 16   | 714 <sup>43</sup>       | 952              |
|  |      | <b>59,907</b>           | <b>56,025</b>    |
| <b>TOTAL ASSETS</b>                                    |      | <b>1,776,027</b>        | <b>2,133,041</b> |
| <b>LIABILITIES</b>                                     |      |                         |                  |
| Provisions for Tax - Fund                              | 17   | 6,628 <sup>66</sup>     | 2,803            |
| Loans  | 18   | 223,550 <sup>43</sup>   | 566,646          |
|  |      | <b>230,178</b>          | <b>569,449</b>   |
| <b>TOTAL LIABILITIES</b>                               |      | <b>230,178</b>          | <b>569,449</b>   |
| <b>NET ASSETS AVAILABLE TO PAY BENEFITS</b>            |      | <b>1,545,849</b>        | <b>1,563,592</b> |
| <b>REPRESENTED BY: LIABILITY FOR MEMBERS' BENEFITS</b> |      |                         |                  |
| Allocated to Members' Accounts                         | 19   | 1,545,849               | 1,563,592        |
|  |      | <b>1,545,849</b>        | <b>1,563,592</b> |

This Statement is to be read in conjunction with the notes to the Financial Statements

# Operating Statement

For the year ended 30 June 2023

|   | Note | 2023<br>\$       | 2022<br>\$      |
|---|------|------------------|-----------------|
| <b>REVENUE</b>  |      |                  |                 |
| <b>Investment Revenue</b>   |      |                  |                 |
| Australian Listed Shares  | 2    | -                | 14,326          |
| Property - Residential  | 3    | 65,184           | 13,595          |
|   |      | <b>65,184</b>    | <b>27,921</b>   |
| <b>Contribution Revenue</b>   |      |                  |                 |
| Member Non-Concessional Contributions                               |      | 297,500          | 536,560         |
| Employer Concessional Contributions                                 |      | 25,000           | 25,000          |
| Self-Employed Concessional Contributions                            |      | 2,500            | -               |
|   |      | <b>325,000</b>   | <b>561,560</b>  |
| <b>Other Revenue</b>  |      |                  |                 |
| Cash at Bank  | 4    | 60               | 12              |
| Market Movement Non-Realised  | 5    | (360,896)        | (1,244)         |
| Market Movement Realised  | 6    | -                | (36,395)        |
|   |      | <b>(360,836)</b> | <b>(37,627)</b> |
|   |      | <b>29,348</b>    | <b>551,854</b>  |
| <b>EXPENSES</b>   |      |                  |                 |
| <b>General Expense</b>  |      |                  |                 |
| Fund Administration Expenses  | 7    | 5,565            | 6,515           |
| Property / Real Estate Expenses - Residential 1                     | 8    | 29,934           | 6,070           |
| Member Group Life Premiums  |      | 3,538            | 3,586           |
|   |      | <b>39,037</b>    | <b>16,171</b>   |
| <b>BENEFITS ACCRUED AS A RESULT OF OPERATIONS BEFORE INCOME TAX</b> |      | <b>(9,689)</b>   | <b>535,683</b>  |
| <b>Tax Expense</b>  |      |                  |                 |
| Fund Tax Expenses   | 9    | 8,056            | (6,454)         |
|   |      | <b>8,056</b>     | <b>(6,454)</b>  |
| <b>BENEFITS ACCRUED AS A RESULT OF OPERATIONS</b>                   |      | <b>(17,745)</b>  | <b>542,137</b>  |

This Statement is to be read in conjunction with the notes to the Financial Statements

Bill Cassarino Superannuation Fund

# Member Account Balances

For the year ended 30 June 2023

| Member Accounts                 | Opening Balance     | Transfers & Tax Free Contributions | Taxable Contributions | Transfers to Pension Membership | Less: Member Tax | Less: Member Expenses | Less: Withdrawals | Distributions       | Closing Balance     |
|---------------------------------|---------------------|------------------------------------|-----------------------|---------------------------------|------------------|-----------------------|-------------------|---------------------|---------------------|
| <b>Cassarino, Bill (53)</b>     |                     |                                    |                       |                                 |                  |                       |                   |                     |                     |
| <b>Accumulation</b>             |                     |                                    |                       |                                 |                  |                       |                   |                     |                     |
| Accum (00001)                   | 1,357,061.47        | -                                  | 27,500.00             | -                               | 3,594.35         | 3,537.69              | -                 | (291,281.04)        | 1,086,148.39        |
|                                 | <b>1,357,061.47</b> | <b>-</b>                           | <b>27,500.00</b>      | <b>-</b>                        | <b>3,594.35</b>  | <b>3,537.69</b>       | <b>-</b>          | <b>(291,281.04)</b> | <b>1,086,148.39</b> |
| <b>Cassarino, Danielle (19)</b> |                     |                                    |                       |                                 |                  |                       |                   |                     |                     |
| <b>Accumulation</b>             |                     |                                    |                       |                                 |                  |                       |                   |                     |                     |
| Accum (00004)                   | 103,265.10          | 148,750.00                         | -                     | -                               | -                | -                     | -                 | (22,164.92)         | 229,850.18          |
|                                 | <b>103,265.10</b>   | <b>148,750.00</b>                  | <b>-</b>              | <b>-</b>                        | <b>-</b>         | <b>-</b>              | <b>-</b>          | <b>(22,164.92)</b>  | <b>229,850.18</b>   |
| <b>Cassarino, Mark (21)</b>     |                     |                                    |                       |                                 |                  |                       |                   |                     |                     |
| <b>Accumulation</b>             |                     |                                    |                       |                                 |                  |                       |                   |                     |                     |
| Accum (00005)                   | 103,265.10          | 148,750.00                         | -                     | -                               | -                | -                     | -                 | (22,164.92)         | 229,850.18          |
|                                 | <b>103,265.10</b>   | <b>148,750.00</b>                  | <b>-</b>              | <b>-</b>                        | <b>-</b>         | <b>-</b>              | <b>-</b>          | <b>(22,164.92)</b>  | <b>229,850.18</b>   |
| <b>Reserve</b>                  | -                   | -                                  | -                     | -                               | -                | -                     | -                 | -                   | -                   |
| <b>TOTALS</b>                   | <b>1,563,591.67</b> | <b>297,500.00</b>                  | <b>27,500.00</b>      | <b>-</b>                        | <b>3,594.35</b>  | <b>3,537.69</b>       | <b>-</b>          | <b>(335,610.88)</b> | <b>1,545,848.75</b> |

CALCULATED FUND EARNING RATE: (21.4641)%  
 APPLIED FUND EARNING RATE: (21.4641)%

## Trial Balance

As at 30 June 2023

| Account Number | Account Description  | Units        | 2023         |              | 2022         |              |
|----------------|--|--------------|--------------|--------------|--------------|--------------|
|                |  |              | Debit \$     | Credit \$    | Debit \$     | Credit \$    |
| <b>125</b>     | <b>Accumulation Member Balance</b>   |              |              |              |              |              |
| 125 00001      | Cassarino, Bill  |              |              | 1,357,061.47 |              | 1,021,455.97 |
| 125 00004      | Cassarino, Danielle  |              |              | 103,265.10   |              | -            |
| 125 00005      | Cassarino, Mark  |              |              | 103,265.10   |              | -            |
| <b>205</b>     | <b>Australian Listed Shares</b>  |              |              |              |              |              |
| 205 2875       | Caeneus Minerals Ltd   | 485,000.0000 | 485.00       |              | 2,425.00     |              |
| <b>211</b>     | <b>Property - Residential</b>  |              |              |              |              |              |
| 211 0001       | Property - Residential Account 1   |              | 1,715,635.00 |              | 2,074,590.71 |              |
| <b>232</b>     | <b>Fixtures &amp; Fittings</b>   |              |              |              |              |              |
| 232 0001       | Fixtures & Fittings Account 1  |              | 10,210.00    |              | -            |              |
| <b>233</b>     | <b>Accumulated Depreciation</b>  |              |              |              |              |              |
| 233 0001       | Accumulated Depreciation Account 1   |              | (845.00)     |              | -            |              |
| <b>290</b>     | <b>Cash at Bank</b>  |              |              |              |              |              |
| 290 0002       | Cash at Bank   |              | 49,108.17    |              | 54,353.22    |              |
| 290 0003       | Cash at Bank   |              | 610.60       |              | 610.60       |              |
| <b>300</b>     | <b>Sundry Debtors - Fund Level</b>   |              |              |              |              |              |
| 300 0001       | Sundry Debtors   |              | 109.17       |              | 109.17       |              |
| <b>310</b>     | <b>Accrued Income</b>  |              |              |              |              |              |
| 310 0015       | Borrowing Costs  |              | 714.00       |              | 952.00       |              |
| <b>450</b>     | <b>Provisions for Tax - Fund</b>   |              |              |              |              |              |
| 450 0009       | Provision for Income Tax   |              |              | 6,628.20     |              | 2,802.62     |
| <b>495</b>     | <b>Loans</b>   |              |              |              |              |              |
| 495 0001       | Loans - Other  |              |              | 223,549.99   |              | 566,646.41   |
| <b>605</b>     | <b>Australian Listed Shares</b>  |              |              |              |              |              |
| 605 0104       | Altium Limited - Dividends   |              |              | -            |              | 95.34        |
| 605 0139       | Ansell Limited - Dividends   |              |              | -            |              | 374.47       |
| 605 0146       | Asset Income for Australia and New Zealand Bank Ordinary Shares              |              |              | -            |              | 1,187.12     |
| 605 0362       | Beacon Minerals - Dividends  |              |              | -            |              | 312.50       |
| 605 0380       | Asset Income for The Broken Hill Proprietary Company Limited Ordinary Shares |              |              | -            |              | 2,272.68     |
| 605 0650       | Coles Group Limited - Dividends  |              |              | -            |              | 224.28       |
| 605 0660       | Asset Income for Commonwealth Bank of Australia                              |              |              | -            |              | 772.50       |
| 605 0995       | Fortescue Metals Grp - Dividends   |              |              | -            |              | 4,715.85     |
| 605 1690       | Newcrest Mining - Dividends  |              |              | -            |              | 382.50       |
| 605 1724       | Northern Star - Dividends  |              |              | -            |              | 90.44        |
| 605 1860       | Perseus Mining Ltd - Dividends   |              |              | -            |              | 109.17       |
| 605 1931       | Pro Medicus Limited - Dividends  |              |              | -            |              | 84.08        |
| 605 1974       | Ramsay Health Care - Dividends   |              |              | -            |              | 412.00       |
| 605 2140       | Sandfire Resources - Dividends   |              |              | -            |              | 765.96       |

## Trial Balance

As at 30 June 2023

| Account Number | Account Description                                    | Units | 2023     |              | 2022     |             |
|----------------|--|-------|----------|--------------|----------|-------------|
|                |  |       | Debit \$ | Credit \$    | Debit \$ | Credit \$   |
| 605 2158       | Seek Limited - Dividends                               |       |          | -            |          | 140.20      |
| 605 2216       | Sonic Healthcare - Dividends                           |       |          | -            |          | 243.65      |
| 605 2249       | ST Barbara Limited - Dividends                         |       |          | -            |          | 64.60       |
| 605 2583       | Asset Income for Woodside Petroleum Limited            |       |          | -            |          | 195.73      |
| 605 2584       | Woolworths Limited - Dividends                         |       |          | -            |          | 347.05      |
| 605 2739       | Wesfarmers PPS   |       |          | -            |          | 484.20      |
| 605 2864       | ResMed Inc, USA  |       |          | -            |          | 125.30      |
| 605 2868       | Integral Diagnostics Limited                           |       |          | -            |          | 479.50      |
| 605 2869       | Fisher & Paykel Healthcare Corporation Limited         |       |          | -            |          | 278.60      |
| 605 2870       | Evolution Mining Limited                               |       |          | -            |          | 123.35      |
| 605 2899       | Endeavour Group Limited                                |       |          | -            |          | 44.17       |
| <b>611</b>     | <b>Property - Residential</b>                          |       |          |              |          |             |
| 611 0001       | Property - Residential Account 1                       |       |          | 65,184.00    |          | 13,594.50   |
| <b>690</b>     | <b>Cash at Bank</b>                                    |       |          |              |          |             |
| 690 0001       | Cash at Bank - Bank Interest                           |       |          | -            |          | 12.29       |
| 690 0002       | Cash at Bank - Trading (Fund)                          |       |          | 4.83         |          | -           |
| 690 0003       | Bank Interest - 3                                      |       |          | -            |          | 0.07        |
| 690 0007       | Cash at Bank - Other (Fund)                            |       |          | 55.00        |          | -           |
| <b>700</b>     | <b>Member Non-Concessional Contributions</b>           |       |          |              |          |             |
| 700 00001      | Cassarino, Bill  |       |          | -            |          | 330,000.00  |
| 700 00004      | Cassarino, Danielle                                    |       |          | 148,750.00   |          | 103,280.00  |
| 700 00005      | Cassarino, Mark  |       |          | 148,750.00   |          | 103,280.00  |
| <b>702</b>     | <b>Employer Concessional Contributions</b>             |       |          |              |          |             |
| 702 00001      | Cassarino, Bill  |       |          | 25,000.00    |          | 25,000.00   |
| <b>704</b>     | <b>Self-Employed Concessional Contributions</b>        |       |          |              |          |             |
| 704 00001      | Cassarino, Bill  |       |          | 2,500.00     |          | -           |
| <b>780</b>     | <b>Market Movement Non-Realised</b>                    |       |          |              |          |             |
| 780 0013       | Market Movement Non-Realised - Real Property           |       |          | (358,955.71) |          | 28.40       |
| 780 0015       | Market Movement Non-Realised Listed Shares and Options |       |          | (1,940.00)   |          | (1,272.38)  |
| <b>785</b>     | <b>Market Movement Realised</b>                        |       |          |              |          |             |
| 785 0007       | Market Movement Realised - Other Managed Investments   |       |          | -            |          | (3,585.18)  |
| 785 0008       | Market Movement Realised - Other Assets                |       |          | -            |          | (6,091.23)  |
| 785 0015       | Market Movement Realised Listed Shares and Options     |       |          | -            |          | (26,719.15) |
| <b>801</b>     | <b>Fund Administration Expenses</b>                    |       |          |              |          |             |
| 801 0011       | Professional Fees                                      |       | 4,956.60 |              | 5,748.60 |             |
| 801 0017       | Bank Charges   |       | -        |              | 117.49   |             |
| 801 0019       | Subscriptions and Registrations (Admin)                |       | 608.00   |              | 618.00   |             |

# Trial Balance

As at 30 June 2023

| Account Number | Account Description                                    | Units | 2023                |                     | 2022                |                     |
|----------------|--|-------|---------------------|---------------------|---------------------|---------------------|
|                |  |       | Debit \$            | Credit \$           | Debit \$            | Credit \$           |
| 801 0021       | Interest Paid (Admin)                                  |       | -                   |                     | 30.61               |                     |
| <b>808</b>     | <b>Property / Real Estate Expenses - Residential 1</b> |       |                     |                     |                     |                     |
| 808 0002       | Property - Residential 1 - Agent Fees / Commissions    |       | 3,368.54            |                     | -                   |                     |
| 808 0005       | Property - Residential 1 - Depreciation                |       | 845.00              |                     | -                   |                     |
| 808 0008       | Property - Residential 1 - Gardening/Lawn Mowing       |       | 840.00              |                     | -                   |                     |
| 808 0009       | Property - Residential 1 - Insurance                   |       | 3,317.71            |                     | -                   |                     |
| 808 0010       | Property - Residential 1 - Interest                    |       | 14,976.77           |                     | 5,502.21            |                     |
| 808 0011       | Property - Residential 1 - Land Tax                    |       | 1,775.00            |                     | -                   |                     |
| 808 0016       | Property - Residential 1 - Rates                       |       | 2,733.55            |                     | -                   |                     |
| 808 0017       | Property - Residential 1 - Other                       |       | 598.00              |                     | 238.00              |                     |
| 808 0018       | Property - Residential 1 - Repairs & Maintenance       |       | 775.50              |                     | 330.00              |                     |
| 808 0023       | Property - Residential 1 - Water Charges               |       | 702.48              |                     | -                   |                     |
| <b>828</b>     | <b>Member Group Life Premiums</b>                      |       |                     |                     |                     |                     |
| 828 00001      | Cassarino, Bill  |       | 3,537.69            |                     | 3,586.29            |                     |
| <b>860</b>     | <b>Fund Tax Expenses</b>                               |       |                     |                     |                     |                     |
| 860 0004       | Income Tax Expense                                     |       | 8,056.20            |                     | 3,054.62            |                     |
| 860 0008       | Tax Accrued During Period (Deferred Tax)               |       | -                   |                     | (9,508.97)          |                     |
|                | <b>Assumed Growth</b>                                  |       | -                   |                     | 0.01                |                     |
|                |  |       | <b>1,823,117.98</b> | <b>1,823,117.98</b> | <b>2,142,757.56</b> | <b>2,142,757.56</b> |

**WARNING: This report didn't balance. The discrepancy has been put into the Assumed Growth A/C**

For help click [here](#)

# Tax Reconciliation

For the year ended 30 June 2023

## INCOME

|  |           |           |                  |
|--|-----------|-----------|------------------|
| <b>Gross Interest Income</b>                         |           | 59.00     |                  |
| <b>Gross Dividend Income</b>                         |           |           |                  |
| Imputation Credits                                   | -         |           |                  |
| Franked Amounts                                      | -         |           |                  |
| Unfranked Amounts                                    | -         |           |                  |
| <b>Gross Rental Income</b>                           |           | 65,184.00 |                  |
| <b>Gross Foreign Income</b>                          |           |           |                  |
| <b>Gross Trust Distributions</b>                     |           |           |                  |
| <b>Gross Assessable Contributions</b>                |           |           |                  |
| Employer Contributions/Untaxed Transfers             | 25,000.00 |           |                  |
| Member Contributions                                 | 2,500.00  | 27,500.00 |                  |
| <b>Gross Capital Gain</b>                            |           |           |                  |
| Net Capital Gain                                     | -         |           |                  |
| Pension Capital Gain Revenue                         | -         |           |                  |
| <b>Non-arm's length income</b>                       |           |           |                  |
| <b>Net Other Income</b>                              |           |           |                  |
| <b>Gross Income</b>                                  |           |           | <b>92,743.00</b> |
| Less Exempt Current Pension Income                   |           |           |                  |
| <b>Total Income</b>                                  |           |           | <b>92,743.00</b> |
| <b>LESS DEDUCTIONS</b>                               |           |           |                  |
| <b>Other Deduction</b>                               |           | 39,035.00 |                  |
| <b>Total Deductions</b>                              |           |           | <b>39,035.00</b> |
| <b>TAXABLE INCOME</b>                                |           |           | <b>53,708.00</b> |
| Gross Income Tax Expense (15% of Standard Component) |           | 8,056.20  |                  |
| (45% of Non-arm's length income)                     |           |           |                  |
| Less Foreign Tax Offset                              | -         |           |                  |
| Less Other Tax Credit                                | -         |           |                  |
| <b>Tax Assessed</b>                                  |           |           | <b>8,056.20</b>  |
| Less Imputed Tax Credit                              |           |           |                  |
| Less Amount Already paid (for the year)              |           |           |                  |
| <b>TAX DUE OR REFUNDABLE</b>                         |           |           | <b>8,056.20</b>  |
| <b>Supervisory Levy</b>                              |           |           | <b>259.00</b>    |
| <b>AMOUNT DUE OR REFUNDABLE</b>                      |           |           | <b>8,315.20</b>  |

Dec PAYGI (714)  
 Mar PAYGI (714)  
 2023 tax 8,056.20  
6,628.20

## Bill Cassarino Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2023

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### Note 1: Summary of Significant Accounting Policies

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The financial statements are special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and accompanying Regulations, the trust deed of the fund and the needs of members.

The financial statements have also been prepared on a cash basis unless otherwise stated and are based on historical costs, except for investments, which have been measured at market values.

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.

#### 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 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 their market values, which is the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

- that the buyer and 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 values have been determined as follows:

- i. shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- ii. units in managed funds by reference to the unit redemption price at the end of the reporting period;
- iii. fixed interest securities by reference to the redemption price at the end of the reporting period; and
- iv. investment properties at trustees' assessment of their realisable value.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the reporting date. The trustees have determined that the gross values of the fund's financial liabilities are 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 are subject to an insignificant risk of change in value.

#### c. Revenue

Revenue is recognised at the market value of the consideration received or receivable.

Interest revenue



## Bill Cassarino Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2023

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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 trusts are recognised as at the date the unit value is quoted ex-distributions and if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable.

### Contributions and Transfers

Contributions received and transfers in are recognised when the control and the benefits from the revenue is transferred to the fund. Contributions and transfers in are recognised gross of any taxes.

### Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and are 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 the investment was acquired during the period).

### d. Expenses

Expense are recognised and reflected in the operating statement when they are incurred.

### e. Benefits Paid

Benefits are recognised when a valid withdrawal notice is received and approved by the trustee(s) in accordance with the fund's Trust Deed.

### f. 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.

### g. Income Tax

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

Current income tax expense charged to the profit or loss is the tax payable (refundable) on taxable income. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (refunded from) the relevant taxation authority.

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

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

## Bill Cassarino Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2023

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

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

Current tax assets and liabilities are offset where a legally enforceable right of set-off exists and it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur. Deferred tax assets and liabilities are offset where:

(a) a legally enforceable right of set-off exists; and

(b) the deferred tax assets and liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities, where it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur in future periods in which significant amounts of deferred tax assets or liabilities are expected to be recovered or settled.

The rate of tax used to determine income tax expense (revenue) and current tax liabilities (assets) is 15%, the applicable rate for a complying superannuation fund. This rate is applied to taxable income, after any claim for exempt current pension income, where applicable. The top personal marginal tax rate is applied to a non-complying superannuation fund and to non-arm's length income (NALI).

### h. Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

### i. Critical Accounting Estimates and Judgments

The preparation of financial statements requires the trustees to make judgments, 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.

### j. Events Subsequent to Balance Date

The superannuation fund is an Accumulation fund and consequently any reduction or increment in market value of the fund is a reduction in member benefits. Any significant movement in the market value of investments after balance date has not been brought to account. Investments are in principle held for the long term and it is not appropriate to bring any subsequent reduction or increment in market values to account as at year end. Net movement in market values subsequent to balance date will be recognised in the next financial year.

**Bill Cassarino Superannuation Fund**

## Notes to the Financial Statements

For the year ended 30 June 2023

|  | <b>2023</b>   | <b>2022</b>   |
|--|---------------|---------------|
|  | <b>\$</b>     | <b>\$</b>     |
| <b>Note 2: Australian Listed Shares</b>                                      |               |               |
| Altium Limited - Dividends   | -             | 95            |
| Ansell Limited - Dividends   | -             | 374           |
| Asset Income for Australia and New Zealand Bank Ordinary Shares              | -             | 1,187         |
| Asset Income for Commonwealth Bank of Australia                              | -             | 773           |
| Asset Income for The Broken Hill Proprietary Company Limited Ordinary Shares | -             | 2,273         |
| Asset Income for Woodside Petroleum Limited                                  | -             | 196           |
| Beacon Minerals - Dividends  | -             | 313           |
| Coles Group Limited - Dividends  | -             | 224           |
| Endeavour Group Limited  | -             | 44            |
| Evolution Mining Limited   | -             | 123           |
| Fisher & Paykel Healthcare Corporation Limited                               | -             | 279           |
| Fortescue Metals Grp - Dividends   | -             | 4,716         |
| Integral Diagnostics Limited   | -             | 480           |
| Newcrest Mining - Dividends  | -             | 383           |
| Northern Star - Dividends  | -             | 90            |
| Perseus Mining Ltd - Dividends   | -             | 109           |
| Pro Medicus Limited - Dividends  | -             | 84            |
| Ramsay Health Care - Dividends   | -             | 412           |
| ResMed Inc, USA  | -             | 125           |
| Sandfire Resources - Dividends   | -             | 766           |
| Seek Limited - Dividends   | -             | 140           |
| Sonic Healthcare - Dividends   | -             | 244           |
| ST Barbara Limited - Dividends   | -             | 65            |
| Wesfarmers PPS   | -             | 484           |
| Woolworths Limited - Dividends   | -             | 347           |
|  | <b>-</b>      | <b>14,326</b> |
| <b>Note 3: Property - Residential</b>  |               |               |
| Property - Residential Account 1   | 65,184        | 13,595        |
|  | <b>65,184</b> | <b>13,595</b> |
| <b>Note 4: Cash at Bank</b>  |               |               |
| Cash at Bank - Bank Interest   | -             | 12            |
| Cash at Bank - Other (Fund)  | 55            | -             |
| Cash at Bank - Trading (Fund)  | 5             | -             |
|  | <b>60</b>     | <b>12</b>     |

**Bill Cassarino Superannuation Fund**

## Notes to the Financial Statements

For the year ended 30 June 2023

|  | 2023             | 2022            |
|--|------------------|-----------------|
|  | \$               | \$              |
| <b>Note 5: Market Movement Non-Realised</b>                    |                  |                 |
| Market Movement Non-Realised - Real Property                   | (358,956)        | 28              |
| Market Movement Non-Realised Listed Shares and Options         | (1,940)          | (1,272)         |
|  | <b>(360,896)</b> | <b>(1,244)</b>  |
| <b>Note 6: Market Movement Realised</b>                        |                  |                 |
| Market Movement Realised - Other Assets                        | -                | (6,091)         |
| Market Movement Realised - Other Managed Investments           | -                | (3,585)         |
| Market Movement Realised Listed Shares and Options             | -                | (26,719)        |
|  | -                | <b>(36,395)</b> |
| <b>Note 7: Fund Administration Expenses</b>                    |                  |                 |
| Bank Charges   | -                | 117             |
| Interest Paid (Admin)  | -                | 31              |
| Professional Fees  | 4,957            | 5,749           |
| Subscriptions and Registrations (Admin)                        | 608              | 618             |
|  | <b>5,565</b>     | <b>6,515</b>    |
| <b>Note 8: Property / Real Estate Expenses - Residential 1</b> |                  |                 |
| Property - Residential 1 - Agent Fees / Commissions            | 3,369            | -               |
| Property - Residential 1 - Depreciation                        | 845              | -               |
| Property - Residential 1 - Gardening/Lawn Mowing               | 840              | -               |
| Property - Residential 1 - Insurance                           | 3,318            | -               |
| Property - Residential 1 - Interest                            | 14,977           | 5,502           |
| Property - Residential 1 - Land Tax                            | 1,775            | -               |
| Property - Residential 1 - Other                               | 598              | 238             |
| Property - Residential 1 - Rates                               | 2,734            | -               |
| Property - Residential 1 - Repairs & Maintenance               | 776              | 330             |
| Property - Residential 1 - Water Charges                       | 702              | -               |
|  | <b>29,934</b>    | <b>6,070</b>    |
| <b>Note 9: Fund Tax Expenses</b>                               |                  |                 |
| Income Tax Expense   | 8,056            | 3,055           |
| Tax Accrued During Period (Deferred Tax)                       | -                | (9,509)         |
|  | <b>8,056</b>     | <b>(6,454)</b>  |
| <b>Note 10: Australian Listed Shares</b>                       |                  |                 |
| Caeneus Minerals Ltd   | 485              | 2,425           |
|  | <b>485</b>       | <b>2,425</b>    |

**Bill Cassarino Superannuation Fund**  
Notes to the Financial Statements  
For the year ended 30 June 2023

|   | <b>2023</b>      | <b>2022</b>      |
|---|------------------|------------------|
|   | <b>\$</b>        | <b>\$</b>        |
| <b>Note 11: Property - Residential</b>      |                  |                  |
| Property - Residential Account 1            | 1,715,635        | 2,074,591        |
|   | <b>1,715,635</b> | <b>2,074,591</b> |
| <b>Note 12: Fixtures &amp; Fittings</b>     |                  |                  |
| Fixtures & Fittings Account 1               | 10,210           | -                |
|   | <b>10,210</b>    | <b>-</b>         |
| <b>Note 13: Accumulated Depreciation</b>    |                  |                  |
| Accumulated Depreciation Account 1          | (845)            | -                |
|   | <b>(845)</b>     | <b>-</b>         |
| <b>Note 14: Cash at Bank</b>                |                  |                  |
| Cash at Bank                                | 49,108 8         | 54,353           |
| Cash at Bank                                | 611 1            | 611              |
|   | <b>49,719</b>    | <b>54,964</b>    |
| <b>Note 15: Sundry Debtors - Fund Level</b> |                  |                  |
| Sundry Debtors                              | 109              | 109              |
|   | <b>109</b>       | <b>109</b>       |
| <b>Note 16: Accrued Income</b>              |                  |                  |
| Borrowing Costs                             | 714              | 952              |
|   | <b>714</b>       | <b>952</b>       |
| <b>Note 17: Provisions for Tax - Fund</b>   |                  |                  |
| Provision for Income Tax                    | 6,628            | 2,803            |
|   | <b>6,628</b>     | <b>2,803</b>     |
| <b>Note 18: Loans</b>                       |                  |                  |
| Loans - Other                               | 223,550          | 566,646          |
|   | <b>223,550</b>   | <b>566,646</b>   |

**Bill Cassarino Superannuation Fund**

Notes to the Financial Statements

For the year ended 30 June 2023

|   | <b>2023</b>      | <b>2022</b>      |
|---|------------------|------------------|
|   | \$               | \$               |
| <b>Note 19A: Movements in Members' Benefits</b> |                  |                  |
| Liability for Members' Benefits Beginning:      | 1,563,592        | 1,021,456        |
| Add: Increase (Decrease) in Members' Benefits   | (17,743)         | 542,136          |
| <b>Liability for Members' Benefits End</b>      | <b>1,545,849</b> | <b>1,563,592</b> |

**Note 19B: Members' Other Details**

|                            |           |           |
|----------------------------|-----------|-----------|
| Total Unallocated Benefits | -         | -         |
| Total Forfeited Benefits   | -         | -         |
| Total Preserved Benefits   | 1,545,849 | 1,563,592 |
| Total Vested Benefits      | 1,545,849 | 1,563,592 |

# Net Capital Gain/Loss Summary

For the year ended 30 June 2023

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## CAPITAL GAINS SUMMARY

|  |   |
|--|---|
| Assessable Current year CG revenue - discount method   | - |
| Assessable Current year CG revenue - indexation method | - |
| Assessable Current year CG revenue - other method      | - |
| PLUS indexed capital gain                              | - |
| PLUS discount capital gain                             | - |
| PLUS non-indexed/-discounted-gain                      | - |
| LESS capital loss from last year                       | - |
| LESS current year capital loss                         | - |
| LESS discounting where applicable                      | - |
| Net capital gain                                       | - |

# Notes to the Tax Reconciliation Deductions

For the year ended 30 June 2023

| Account       | Member | Date       | Description      | Transaction Amount | Deductible % | Deductible \$    | Pension Exempt Apportionment | Apportionment Factor | Tagged to Member | Deduction        |
|---------------|--------|------------|------------------|--------------------|--------------|------------------|------------------------------|----------------------|------------------|------------------|
| 801 0011      |        | 30/06/2023 | Walker Partners  | 4,956.60           | 100.00       | 4,956.60         | Yes                          | 1.0000               |                  | 4,956.60         |
| 801 0019      |        | 30/06/2023 | ASIC             | 349.00             | 100.00       | 349.00           | Yes                          | 1.0000               |                  | 349.00           |
| 801 0019      |        | 30/06/2023 | Super Levy       | 259.00             | 100.00       | 259.00           | Yes                          | 1.0000               |                  | 259.00           |
| 808 0002      |        | 30/06/2023 | agent            | 3,368.54           | 100.00       | 3,368.54         | Yes                          | 1.0000               |                  | 3,368.54         |
| 808 0005      |        | 30/06/2023 | depn             | 845.00             | 100.00       | 845.00           | Yes                          | 1.0000               |                  | 845.00           |
| 808 0008      |        | 30/06/2023 | Lawn             | 840.00             | 100.00       | 840.00           | Yes                          | 1.0000               |                  | 840.00           |
| 808 0009      |        | 30/06/2023 | AAMI Insurance   | 3,317.71           | 100.00       | 3,317.71         | Yes                          | 1.0000               |                  | 3,317.71         |
| 808 0010      |        | 30/06/2023 | interest on loan | 14,976.77          | 100.00       | 14,976.77        | Yes                          | 1.0000               |                  | 14,976.77        |
| 808 0011      |        | 30/06/2023 | Land Tax         | 1,775.00           | 100.00       | 1,775.00         | Yes                          | 1.0000               |                  | 1,775.00         |
| 808 0016      |        | 30/06/2023 | council          | 683.35             | 100.00       | 683.35           | Yes                          | 1.0000               |                  | 683.35           |
| 808 0016      |        | 30/06/2023 | Rates            | 2,050.20           | 100.00       | 2,050.20         | Yes                          | 1.0000               |                  | 2,050.20         |
| 808 0017      |        | 30/06/2023 | loan fee         | 360.00             | 100.00       | 360.00           | Yes                          | 1.0000               |                  | 360.00           |
| 808 0017      |        | 30/06/2023 | blackhole exp    | 238.00             | 100.00       | 238.00           | Yes                          | 1.0000               |                  | 238.00           |
| 808 0018      |        | 30/06/2023 | r&m              | 775.50             | 100.00       | 775.50           | Yes                          | 1.0000               |                  | 775.50           |
| 808 0023      |        | 30/06/2023 | water            | 702.48             | 100.00       | 702.48           | Yes                          | 1.0000               |                  | 702.48           |
| 828           | 00001  | 30/06/2023 | Life Insurance   | 3,537.69           | 100.00       | 3,537.69         | No                           | -                    | SUPER            | 3,537.69         |
| <b>TOTALS</b> |        |            |                  | <b>39,034.84</b>   |              | <b>39,034.84</b> |                              |                      |                  | <b>39,034.84</b> |



# Notes to the Tax Reconciliation

## Revenue Summary

For the year ended 30 June 2023

| Account                                | Description                         | Date       | Revenue Amount   | TFN Credit | TFN Closely Held Trusts | ABN Credit | Notes |
|--|-------------------------------------|------------|------------------|------------|-------------------------|------------|-------|
| <b>Assessable Revenue Accounts</b>     |                                     |            |                  |            |                         |            |       |
| 611 0001                               | Property - Residential Account 1    | 30/06/2023 | 59,654.13        | -          | -                       | -          |       |
| 611 0001                               | Property - Residential Account 1    | 30/06/2023 | 5,529.87         | -          | -                       | -          |       |
| 690 0002                               | Cash at Bank - Trading (Fund)       | 30/06/2023 | 4.83             | -          | -                       | -          |       |
| 690 0007                               | Cash at Bank - Other (Fund)         | 30/06/2023 | 55.00            | -          | -                       | -          |       |
|  | <b>Total Assessable Revenue</b>     |            | <b>65,243.83</b> | -          | -                       | -          |       |
| <b>Non-assessable Revenue Accounts</b> |                                     |            |                  |            |                         |            |       |
|  | <b>Total Non-assessable Revenue</b> |            | -                | -          | -                       | -          |       |
|  | <b>Total Revenue</b>                |            | <b>65,243.83</b> | -          | -                       | -          |       |

**Notes:**

FMSI - Forestry Managed Investment Scheme (FMSI) income, NZL - Australian franking credits from a New Zealand company, ABN - Payment where ABN not quoted, PARTNERSHIP - Distribution from partnership

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# Notes to the Tax Reconciliation

## Non-Trust Income - Assessable Amounts

For the year ended 30 June 2023

| Account       | Description                      | Date       | Rent             | Unfranked | Unfranked CFI | Franked  | Imputation Credit | NALI     | Interest     | Other Taxable | Total            |
|---------------|----------------------------------|------------|------------------|-----------|---------------|----------|-------------------|----------|--------------|---------------|------------------|
| 611 0001      | Property - Residential Account 1 | 30/06/2023 | 59,654.13        | -         | -             | -        | -                 | -        | -            | -             | 59,654.13        |
| 611 0001      | Property - Residential Account 1 | 30/06/2023 | 5,529.87         | -         | -             | -        | -                 | -        | -            | -             | 5,529.87         |
| 690 0002      | Cash at Bank - Trading (Fund)    | 30/06/2023 | -                | -         | -             | -        | -                 | -        | 4.83         | -             | 4.83             |
| 690 0007      | Cash at Bank - Other (Fund)      | 30/06/2023 | -                | -         | -             | -        | -                 | -        | 55.00        | -             | 55.00            |
| <b>TOTALS</b> |                                  |            | <b>65,184.00</b> | <b>-</b>  | <b>-</b>      | <b>-</b> | <b>-</b>          | <b>-</b> | <b>59.83</b> | <b>-</b>      | <b>65,243.83</b> |

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# Notes to the Tax Reconciliation

## Exempt Pension Income / Deduction Apportionment

For the year ended 30 June 2023

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### EXEMPT CURRENT PENSION INCOME

The Exempt Current Pension Income is calculated using segregation of assets and income.

The calculation is outlined below using only transactions tagged to segregated pension members:

|                                      |          |          |
|--------------------------------------|----------|----------|
| <b>Gross Interest Income</b>         |          | -        |
| <b>Gross Dividend Income</b>         |          | -        |
| Imputation Credits                   | -        |          |
| Franked Amounts                      | -        |          |
| Unfranked Amounts                    | <u>-</u> | -        |
| <b>Gross Rental Income</b>           |          | -        |
| <b>Gross Foreign Income</b>          |          | -        |
| <b>Gross Trust Distributions</b>     |          | -        |
| <b>Net Capital Gains</b>             |          | -        |
| <b>Net Other Income</b>              | <u></u>  | -        |
| <b>Exempt Current Pension Income</b> |          | <u>-</u> |

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# Notes to the Tax Reconciliation

Exempt Pension Income / Deduction Apportionment

For the year ended 30 June 2023

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## APPORTIONMENT FACTOR FOR GENERAL ADMINISTRATIVE EXPENSES

### Fund Income:

|                                   |                   |
|-----------------------------------|-------------------|
| Gross Income                      | 92,743.00         |
| PLUS Non-assessable Contributions | 297,500.00        |
| PLUS Rollins                      | -                 |
|                                   | <u>390,243.00</u> |

### Reduced Fund Income:

|                                    |                   |
|------------------------------------|-------------------|
| Fund Income                        | 390,243.00        |
| LESS Exempt Current Pension Income | -                 |
|                                    | <u>390,243.00</u> |

### Apportionment Factor:

|                            |                     |
|----------------------------|---------------------|
| <u>Reduced Fund Income</u> | <u>390,243.00</u>   |
| Fund Income                | 390,243.00          |
|                            | <u>1.0000000000</u> |

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## APPORTIONMENT FACTOR FOR INVESTMENT EXPENSES

### Assessable Investment Income:

|                                    |                  |
|------------------------------------|------------------|
| Gross Income                       | 92,743.00        |
| LESS Gross Taxable Contributions   | 27,500.00        |
| LESS Exempt Current Pension Income | -                |
|                                    | <u>65,243.00</u> |

### Total Investment Income:

|                                  |                  |
|----------------------------------|------------------|
| Gross Income                     | 92,743.00        |
| LESS Gross Taxable Contributions | <u>27,500.00</u> |
|                                  | 65,243.00        |

### Apportionment Factor:

|                                     |                     |
|-------------------------------------|---------------------|
| <u>Assessable Investment Income</u> | <u>65,243.00</u>    |
| Total Investment Income             | 65,243.00           |
|                                     | <u>1.0000000000</u> |

# Accrued Capital Gains

For the year ended 30 June 2023

|   | Date<br>Acquired | Units               | Market Value        | Cost Base Used      | Cost Base<br>Adjustment | Gain Method | Adjusted Cost       | Gain/Loss           |
|---|------------------|---------------------|---------------------|---------------------|-------------------------|-------------|---------------------|---------------------|
| <b>Capital Gains Tax Assets</b>           |                  |                     |                     |                     |                         |             |                     |                     |
| 205 2875 Caeneus Minerals Ltd (CAD)       | 23/02/2022       | 40,000.0000         | 40.00               | 319.95              | -                       | Loss        | 319.95              | (279.95)            |
|   | 23/02/2022       | 95,000.0000         | 95.00               | 732.45              | -                       | Loss        | 732.45              | (637.45)            |
|   | 23/02/2022       | 350,000.0000        | 350.00              | 2,644.95            | -                       | Loss        | 2,644.95            | (2,294.95)          |
|   |                  | <b>485,000.0000</b> | <b>485.00</b>       | <b>3,697.35</b>     | -                       |             | <b>3,697.35</b>     | <b>(3,212.35)</b>   |
| 211 0001 Property - Residential Account 1 | 30/06/2022       | -                   | 162,112.51          | 196,028.00          | -                       | Loss        | 196,028.00          | (33,915.49)         |
|   | 30/06/2022       | -                   | 598,738.22          | 724,000.00          | -                       | Loss        | 724,000.00          | (125,261.78)        |
|   | 30/06/2022       | -                   | 954,784.27          | 1,154,534.31        | -                       | Loss        | 1,154,534.31        | (199,750.04)        |
|   |                  | <b>-</b>            | <b>1,715,635.00</b> | <b>2,074,562.31</b> | -                       |             | <b>2,074,562.31</b> | <b>(358,927.31)</b> |
| <b>TOTALS</b>                             |                  |                     | <b>1,716,120.00</b> | <b>2,078,259.66</b> | -                       |             | <b>2,078,259.66</b> | <b>(362,139.66)</b> |
| <b>GRAND TOTAL</b>                        |                  |                     |                     |                     |                         |             |                     | <b>(362,139.66)</b> |

Provision for Deferred Income Tax = (362,139.66) x 0.15 = 0.00

Bill Cassarino Superannuation Fund

# Market Value Movements

From 01/07/2022 to 30/06/2023

| Account Number         | Account Description              | Code | Opening Balance     | Purchases | Sales | Adjustments | Closing Market Value | Realised Movement | Unrealised Movement |
|------------------------|----------------------------------|------|---------------------|-----------|-------|-------------|----------------------|-------------------|---------------------|
| <b>Domestic Shares</b> |                                  |      |                     |           |       |             |                      |                   |                     |
| 2052875                | Caeneus Minerals Ltd             | CAD  | 2,425.00            | -         | -     | -           | 485.00               | -                 | (1,940.00)          |
|                        |                                  |      | <b>2,425.00</b>     | -         | -     | -           | <b>485.00</b>        | -                 | <b>(1,940.00)</b>   |
| <b>Property</b>        |                                  |      |                     |           |       |             |                      |                   |                     |
| 2110001                | Property - Residential Account 1 |      | 2,074,590.71        | -         | -     | -           | 1,715,635.00         | -                 | (358,955.71)        |
|                        |                                  |      | <b>2,074,590.71</b> | -         | -     | -           | <b>1,715,635.00</b>  | -                 | <b>(358,955.71)</b> |
|                        | <b>TOTALS</b>                    |      | <b>2,077,015.71</b> | -         | -     | -           | <b>1,716,120.00</b>  | -                 | <b>(360,895.71)</b> |

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# Investment Summary

As at 30 June 2023

| Investment                       | Code | Units        | Average Unit Cost \$ | Market Price \$ | Adjusted Cost \$    | Market Value \$     | Gain / Loss \$      | Gain / Loss %  | Portfolio Weight % |
|----------------------------------|------|--------------|----------------------|-----------------|---------------------|---------------------|---------------------|----------------|--------------------|
| <b>Cash</b>                      |      |              |                      |                 |                     |                     |                     |                |                    |
| Cash at Bank                     | -    | -            | -                    | -               | 49,108.17           | 49,108.17           | -                   | -              | 2.78               |
| Cash at Bank                     | -    | -            | -                    | -               | 610.60              | 610.60              | -                   | -              | 0.03               |
|                                  |      |              |                      |                 | <b>49,718.77</b>    | <b>49,718.77</b>    | -                   | -              | <b>2.82</b>        |
| <b>Domestic Shares</b>           |      |              |                      |                 |                     |                     |                     |                |                    |
| Caeneus Minerals Ltd             | CAD  | 485,000.0000 | 0.0076               | 0.0010          | 3,697.35            | 485.00              | 26 (3,212.35)       | (86.88)        | 0.03               |
|                                  |      |              |                      |                 | <b>3,697.35</b>     | <b>485.00</b>       | <b>(3,212.35)</b>   | <b>(86.88)</b> | <b>0.03</b>        |
| <b>Property</b>                  |      |              |                      |                 |                     |                     |                     |                |                    |
| Property - Residential Account 1 | -    | -            | -                    | -               | 2,074,562.31        | 1,715,635.00        | (358,927.31)        | (17.30)        | 97.16              |
|                                  |      |              |                      |                 | <b>2,074,562.31</b> | <b>1,715,635.00</b> | <b>(358,927.31)</b> | <b>(17.30)</b> | <b>97.16</b>       |
| <b>Total Investments</b>         |      |              |                      |                 | <b>2,127,978.43</b> | <b>1,765,838.77</b> | <b>(362,139.66)</b> | <b>(17.02)</b> | <b>100.00</b>      |

Gain / Loss \$ is equal to Market Value \$ less Adjusted Cost \$  
 Gain / Loss % is equal to Gain Loss \$ divided by Adjusted Cost \$, expressed as a percentage.

Book value \$1,715,635  
 Plant & Equip \$10,210<sup>41</sup>  
 Accum Depn (\$845)<sup>42</sup>  
\$1,725,000 <sup>49</sup>



Thursday, 6<sup>th</sup> July 2023

Prince Ziggy Pty Ltd  
4 Ivan St Strathmore VIC 3041

To whom it may concern,

**RE: 12 Omuna Court, Safety Beach**

Thank you for inviting us to appraise your property and for giving us the opportunity to provide you with our estimated selling price. Should you have any queries regarding the contents of this letter, we would like to stress that the lines of communication are always open and we welcome any comments you may have.

Estimate of Selling Price

We take our accountability and duty of care to you very seriously.

Using our professional expertise, we have assessed your property on its individual merits, and anticipated market movements.

We believe that the value of the property is approximately **\$1,725,000**. Achieving this price and more would come down to a well-executed sales campaign.

If I can be of any further assistance or you would like to discuss this appraisal in more detail, please contact me anytime on 0412 939224.

Kind regards,

**Kara James**

Licensed Estate Agent

03 5970 8000 | 0412 939 224

[stonerealestatemornington.com.au](http://stonerealestatemornington.com.au)

*This appraisal has been prepared solely for the information of the client and not for any third party. We wish to emphasise that while every effort has been made in arriving at the valuation figure, it is still only an opinion and must not be taken as a sworn valuation. We must caution you that should the appraisal or any part thereof be incorrect or incomplete in any way, Mornington Real Estate Pty Ltd will not be held responsible.*

**Stone Real Estate – Mornington Peninsula**

Level 1/311 Main Street, Mornington  
[mornington@stonerealestate.com.au](mailto:mornington@stonerealestate.com.au)

Mornington Real Estate Pty Ltd – ABN 77 162 113 420  
Stone Real Estate – Mornington Peninsula

Peninsula Property Investment Group Pty Ltd ABN 40 649 867 050  
Stone Real Estate – Mornington Peninsula  
Rental Department

[stonerealestate.com.au](http://stonerealestate.com.au)



Mornington Peninsula Shire  
Private Bag 1000,  
Besgrove Street, Rosebud 3939

RN  
2022

ABN 53 159 890 143  
For general enquiries, call us or visit our website  
📞 mornpen.vic.gov.au  
☎ 1300 850 600 (local call, fees apply)

Prince Ziggy Pty Ltd  
C/- Nicholas Lynch Pty Ltd  
8/1A Main Street  
MORNINGTON VIC 3931

# 2022-23

## Rates and Valuation Notice



MORNINGTON  
PENINSULA  
Shire

### Property details

12 Omuna Court SAFETY BEACH VIC 3936  
Lot 155 LP 81222 Vol 8742 Fol 030

|  |  |
|--|--|
| <b>Site Value:</b><br>\$760,000              | <b>Date of issue</b><br>12/08/2022       |
| <b>Capital improved value</b><br>\$1,690,000 | <b>Date of declaration</b><br>07/06/2022 |
| <b>Net annual value</b><br>\$84,500          | <b>Date of valuation</b><br>01/01/2022   |
| <b>AVPCC</b><br>110 - Residential            |  |

### Financial details

|   |            |
|---|------------|
| Green Waste Bin                           | \$145.00   |
| Residential Improved<br>(0.0011929 X CIV) | \$2,016.00 |
| Waste Service Charge                      | \$366.00   |

### Total Shire rates and charges \$2,527.00

|   |          |
|---|----------|
| Fire Service Levy Residential Fixed                     | \$117.00 |
| Fire Service Levy Residential Variable (0.000053 X CIV) | \$89.55  |

### Total State Government Fire Levy \$206.55

### Balance due \$2,733.55

### Property number

134797

### Total amount due

**\$2,733.55**

### Arrears (due immediately)

**\$0.00**

### Current payable

**\$2,733.55** 15/02/2023

### Instalments

|     |                 |                |
|-----|-----------------|----------------|
| 1st | <b>\$683.35</b> | Due 30/09/2022 |
| 2nd | <b>\$683.40</b> | Due 30/11/2022 |
| 3rd | <b>\$683.40</b> | Due 28/02/2023 |
| 4th | <b>\$683.40</b> | Due 31/05/2023 |

The rating year is from 01/07/2022 to 30/06/2023. Please check BPAY reference number before making any payments. Important interest on late payments will be charged at 10.00% p.a. See reverse for details and important information. If 1st instalment payment is not received by 30 September 2022, total amount must be received by 15 February 2023. Please note a \$21.00 charge will apply if another copy of this notice is requested.

### Green/hard waste voucher

Non-transferable. Expires 30 September 2023.

20210113479703



### Green/hard waste voucher

Non-transferable. Expires 30 September 2023.

20210113479703



### Green/hard waste voucher

Non-transferable. Expires 30 September 2023.

20210113479703



Billers code: 20537  
Ref no: 4001347973

BPAY® this payment via internet or phone banking. **BPAY View®** View and pay this bill using internet banking.  
BPAY View Registration No: 4001347973



Post Billpay code: 3064  
Ref no: 1347 973

Pay in person at any post office, by phone  
☎ 13 18 16 or go to 📧 postbillpay.com.au



\*3064 1347973

Property location: 12 Omuna Court, SAFETY BEACH VIC 3936  
Name: Prince Ziggy Pty Ltd  
Property number: 134797

Full payment amount: \$2,733.55 Instalment amount: \$683.35  
Full payment due: 15/02/2023 Instalment due: 30/09/2022



For emailed notices  
📧 mornpen.enotices.com.au  
Ref no: FC49C703FA



Council use only



MORNINGTON  
PENINSULA  
Shire

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SIGN OUT

| MY ACCOUNTS |                        | MY DETAILS |            | SETTINGS      |  | HELP |  |
|-------------|------------------------|------------|------------|---------------|--|------|--|
| Date        | Transaction details    | Debits     | Credits    | Balance       |  |      |  |
| 25 Jun 2023 | Service Fee            | \$30.00    |            | -\$223,549.99 |  |      |  |
| 25 Jun 2023 | Interest Charged       | \$1,422.69 |            | -\$223,519.99 |  |      |  |
| 23 Jun 2023 | Direct Debit Repayment |            | \$1,699.21 | -\$222,097.30 |  |      |  |
| 25 May 2023 | Direct Debit Repayment |            | \$1,658.70 | -\$223,796.51 |  |      |  |
| 25 May 2023 | Service Fee            | \$30.00    |            | -\$225,455.21 |  |      |  |
| 25 May 2023 | Interest Charged       | \$1,339.90 |            | -\$225,425.21 |  |      |  |
| 25 Apr 2023 | Service Fee            | \$30.00    |            | -\$224,085.31 |  |      |  |
| 25 Apr 2023 | Interest Charged       | \$1,362.07 |            | -\$224,055.31 |  |      |  |
| 24 Apr 2023 | Direct Debit Repayment |            | \$1,658.70 | -\$222,693.24 |  |      |  |
| 25 Mar 2023 | Service Fee            | \$30.00    |            | -\$224,351.94 |  |      |  |
| 25 Mar 2023 | Interest Charged       | \$1,204.64 |            | -\$224,321.94 |  |      |  |
| 24 Mar 2023 | Direct Debit Repayment |            | \$1,619.58 | -\$223,117.30 |  |      |  |



SIGN OUT

| MY ACCOUNTS |                        | MY DETAILS | SETTINGS   | HELP          |
|-------------|------------------------|------------|------------|---------------|
| 25 Feb 2023 | Service Fee            | \$30.00    |            | -\$224,796.88 |
| 25 Feb 2023 | Interest Charged       | \$1,284.36 |            | -\$224,706.88 |
| 24 Feb 2023 | Direct Debit Repayment |            | \$1,579.47 | -\$223,422.52 |
| 25 Jan 2023 | Direct Debit Repayment |            | \$1,579.47 | -\$225,001.99 |
| 25 Jan 2023 | Service Fee            | \$30.00    |            | -\$226,581.46 |
| 25 Jan 2023 | Interest Charged       | \$1,272.36 |            | -\$226,551.46 |
| 25 Dec 2022 | Service Fee            | \$30.00    |            | -\$225,279.10 |
| 25 Dec 2022 | Interest Charged       | \$1,215.24 |            | -\$225,249.10 |
| 23 Dec 2022 | Direct Debit Repayment |            | \$4,000.00 | -\$224,033.86 |
| 25 Nov 2022 | Direct Debit Repayment |            | \$4,000.00 | -\$228,033.86 |
| 25 Nov 2022 | Service Fee            | \$30.00    |            | -\$232,033.86 |
| 25 Nov 2022 | Interest Charged       | \$1,230.68 |            | -\$232,003.86 |
| 25 Oct 2022 | Direct Debit Repayment |            | \$4,000.00 | -\$230,773.19 |

Liberty Online  
 Terms of Use Privacy Policy

All rights reserved | Liberty Financial Pty Ltd | ABN 55 077 248 981 | Australian Credit Licence 286296 | Liberty Network Services Pty Ltd | ABN 65 151 156 028 | Australian Credit Licence 404042



SIGN OUT

| MY ACCOUNTS |                        | SETTINGS     | HELP          |
|-------------|------------------------|--------------|---------------|
| DATE        | DESCRIPTION            | AMOUNT       | BALANCE       |
| 25 Sep 2022 | Service Fee            | \$30.00      | -\$233,588.04 |
| 25 Sep 2022 | Interest Charged       | \$1,112.71   | -\$233,558.04 |
| 23 Sep 2022 | Direct Debit Repayment | \$4,100.96   | -\$232,445.33 |
| 25 Aug 2022 | Direct Debit Repayment | \$3,877.57   | -\$236,546.29 |
| 25 Aug 2022 | Service Fee            | \$30.00      | -\$240,423.86 |
| 25 Aug 2022 | Interest Charged       | \$1,098.73   | -\$240,393.86 |
| 25 Jul 2022 | Direct Debit Repayment | \$3,659.53   | -\$239,355.13 |
| 25 Jul 2022 | Service Fee            | \$50.00      | -\$243,014.66 |
| 25 Jul 2022 | Interest Charged       | \$1,338.25   | -\$242,984.66 |
| 06 Jul 2022 | Cash Repayment         | \$300,000.00 | -\$241,646.41 |
| 05 Jul 2022 | Cash Repayment         | \$25,000.00  | -\$541,646.41 |
| 25 Jun 2022 | Service Fee            | \$30.00      | -\$566,646.41 |
| 25 Jun 2022 | Interest Charged       | \$1,951.41   | -\$566,616.41 |

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# Account Statement

Customer Enquiries 13 11 33



Bill Cassarino  
4 Ivan Street  
STRATHMORE VIC 3041

|                                      |                |                             |              |
|--------------------------------------|----------------|-----------------------------|--------------|
| <b>Borrowers/Guarantors</b>          |                | <b>Loan Account Number:</b> | 3768727      |
| Bill Cassarino                       |                |                             |              |
| Bill Cassarino Superannuation Fund   |                |                             |              |
| <b>Start Date:</b>                   | 1 January 2023 | <b>End Date:</b>            | 30 June 2023 |
| <b>Opening Rate:</b>                 | 6.65%          | <b>Closing Rate:</b>        | 7.65%        |
| <b>Monthly Repayment:</b>            | \$1,699.21     | <b>Account Status:</b>      | Current      |
| <b>Default Rate (if applicable):</b> | 9.65%          | <b>Payment Frequency:</b>   | Monthly      |
| <b>BPAY Biller Code:</b>             | 64956          | <b>BPAY CRN:</b>            | 37687274     |

Account Summary as at 30 June 2023

| Opening Balance | + | Interest Charged | + | Other Debits | - | Total Credits | = | Closing Balance |
|-----------------|---|------------------|---|--------------|---|---------------|---|-----------------|
| \$225,279.10    |   | \$7,886.02       |   | \$180.00     |   | \$9,795.13    |   | \$223,549.99    |

### Get online today!

Access your statements online. Simply log on to Liberty Online to view. You can also:

- Withdraw funds
- Pay bills
- Make BPAY payments

To setup an online account in minutes, please visit [activate.liberty.com.au](https://activate.liberty.com.au).

### Building Insurance for your Property

Insurance helps you mitigate the risk of financial loss in events such as fire or storm. It is also a requirement of your loan contract that you have building insurance for your property. Please ensure a copy of your current certificate has been provided, noting Secure Funding Pty Ltd. Fees may apply if a current certificate is not on file. To update your account, send your certificate to [service@liberty.com.au](mailto:service@liberty.com.au).

# Account Statement

## Customer Enquiries 13 11 33

**Get online today!**

Access your statements online. Simply log on to Liberty Online to view. You can also:

- Withdraw funds
- Pay bills
- Make BPAY payments

To setup an online account in minutes, please visit [activate.liberty.com.au](http://activate.liberty.com.au).

| Date          | Transaction            | Debit             | Credit             | Balance      |
|---------------|------------------------|-------------------|--------------------|--------------|
| 25/06/23      | Service Fee            | \$30.00           |                    | \$223,549.99 |
| 25/06/23      | Interest Charged       | \$1,422.69        |                    | \$223,519.99 |
| 23/06/23      | Direct Debit Repayment |                   | -\$1,699.21        | \$222,097.30 |
| 25/05/23      | Direct Debit Repayment |                   | -\$1,658.70        | \$223,796.51 |
| 25/05/23      | Service Fee            | \$30.00           |                    | \$225,455.21 |
| 25/05/23      | Interest Charged       | \$1,339.90        |                    | \$225,425.21 |
| 25/04/23      | Service Fee            | \$30.00           |                    | \$224,085.31 |
| 25/04/23      | Interest Charged       | \$1,362.07        |                    | \$224,055.31 |
| 24/04/23      | Direct Debit Repayment |                   | -\$1,658.70        | \$222,693.24 |
| 25/03/23      | Service Fee            | \$30.00           |                    | \$224,351.94 |
| 25/03/23      | Interest Charged       | \$1,204.64        |                    | \$224,321.94 |
| 24/03/23      | Direct Debit Repayment |                   | -\$1,619.58        | \$223,117.30 |
| 25/02/23      | Service Fee            | \$30.00           |                    | \$224,736.88 |
| 25/02/23      | Interest Charged       | \$1,284.36        |                    | \$224,706.88 |
| 24/02/23      | Direct Debit Repayment |                   | -\$1,579.47        | \$223,422.52 |
| 25/01/23      | Direct Debit Repayment |                   | -\$1,579.47        | \$225,001.99 |
| 25/01/23      | Service Fee            | \$30.00           |                    | \$226,581.46 |
| 25/01/23      | Interest Charged       | \$1,272.36        |                    | \$226,551.46 |
| 01/01/23      | Opening balance        |                   |                    | \$225,279.10 |
| <b>Totals</b> |                        | <b>\$8,066.02</b> | <b>-\$9,795.13</b> |              |

Borrowing cost in Blackhole

|                | 2022 FY = \$1,190 | Accum   | Balance |
|----------------|-------------------|---------|---------|
| 2022 - \$238   |                   | \$238   | \$952   |
| 2023 - \$238   |                   | \$476   | \$714   |
| 2024 - \$238   |                   | \$714   | \$476   |
| 2025 - \$238   |                   | \$952   | \$238   |
| 2026 - \$238   |                   | \$1,190 | \$0     |
| <u>\$1,190</u> |                   |         |         |

Period 01/07/2022 to 30/06/2023

| Asset Code    | Description                                    | Acquisition Date | Priv. Use % | Cost                                 | Open Adj. Value | Disposals     |             | Decline in |            | Deduction for Decline |     | Prime Cost | Diminishing Value | Close Adj. Value |
|---------------|--|------------------|-------------|--------------------------------------|-----------------|---------------|-------------|------------|------------|-----------------------|-----|------------|-------------------|------------------|
|               |  |                  |             |                                      |                 | Disposal Date | Term. Value | Assessable | Deductible | Eff. Life or %        | YTD |            |                   |                  |
| 742<br>742001 | <b>Plant &amp; Equipment</b><br>Daikin Air Con | 31/01/2023       | -           | 10210                                | -               | -             | -           | -          | 20.00 D    | 845                   | 845 | 845        | 9365              |                  |
| TOTAL         |  |                  |             | 10210                                | 0               | 0             | 0           | 0          |            |                       | 845 | 845        | 9365              |                  |
|               |  |                  |             | Less balancing adjustment offset     | 0               |               |             |            |            |                       |     |            |                   |                  |
|               |  |                  |             | Assessable income                    | 0               |               |             |            |            |                       |     |            |                   |                  |
|               |  |                  |             | Total deduction for decline in value |                 |               |             |            |            | 845                   |     |            |                   |                  |

\* Asset has cost limit

Notes:

- Assets allocated to taxation pools are not included in this report.
- Where a taxation pool is set up refer to the relevant pool schedule report for details of decline in value for the pool.
- For disposed assets that have non-taxable use refer to Capital Gains Schedule report for any gain or loss resulting from a CGT K7 event.
- The Open Adj. Value includes second element of cost (additional expense) incurred in the current year. Hence, this amount may vary from the Close Adj. Value from the previous year.
- Assets that have been fully depreciated in a prior year are excluded based on the selection made for this report.

Taxpayer's Signature

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**AIR CONDITIONING**  
Cooling & Heating

**NCG Air Conditioning & Mechanical Services**  
Mail: P.O. Box 128 , Bulleen VIC 3105  
Shop: 8 Helen St, Heidelberg West 3081  
Tel: 9459 6388 Fax: 9459 8388  
ABN: 52 161 712 438

Date: 31/01/2023

No: 66202

ARC AU39432

## Tax Invoice/Delivery Docket

**Invoice To:**

**Prince Ziggy Pty Ltd**  
12 Omuna Crt  
Saftey Beach VIC 3000

**Service To:**

**4 Ivan St**  
Strathmore VIC 3041

|  |   |
|--|---|
| <b>Customer Name:</b> Prince Ziggy Pty Ltd | <b>Service Date:</b> 31/01/2023             |
| <b>Contact:</b> Bill Cassarino             | <b>Tel:</b>                                 |
| <b>Mobile:</b> 0432495200                  | <b>Email:</b> bill@allworldlogistics.com.au |

SALE & INSTALLATION (  ) INSTALLATION ONLY ( ) SALE ONLY ( ) REPAIR ( ) Service ( )

| Model / Description / Serial Number  |  |
|--|--|
| 1. [Daikin] FDYAN140A-CV Cool: 14.0 kw / Heat: 16.5 kw<br>Indoor S/N: <b>88091210294449</b> Outdoor S/N: <b>717638E022781N</b> |  |
| 2. [Daikin] BRC1E63 - Wired Controller Cool: kw / Heat: kw<br>Indoor S/N: <b>548270EE17009S</b> Outdoor S/N:                   |  |

**Installation Details & Comments**

|                   |                               |                          |                     |
|-------------------|-------------------------------|--------------------------|---------------------|
| <b>Sales</b>      | <b>T-NCG-Bulleen-Kingsley</b> | <b>Total Incl. GST:</b>  | <b>\$ 10,210.00</b> |
| <b>Signature</b>  |                               | <b>GST:</b>              | <b>\$ 928.18</b>    |
| <b>Print name</b> |                               | <b>Payment received:</b> | <b>\$ 5,760.00</b>  |
| <b>Date</b>       |                               | <b>Balance:</b>          | <b>\$ 4,450.00</b>  |

|  |   |  |
|--|---|--|
| <p><b>Cheque or Money Order</b><br/>Make Cheque payable to 'NCG Air Conditioning &amp; Mechanical Services' and post to P. O. BOX 128 BULLEEN VIC 3105</p> <p><b>Credit Card Payment (Surcharge apply)</b></p> | <p><b>Direct Bank Deposit</b><br/>NCG Air Conditioning &amp; Mechanical Services<br/>BSB: 063 583<br/>Account No.: 10285351<br/>Bank: Commonwealth Bank<br/><i>Please quote the invoice number as the reference</i></p> | <p>Invoice#: <b>66202</b></p> <p>Amount Due: <b>\$ 4,450.00</b></p> <p><b>Due Date: Please Pay Now</b></p> |
|--|---|--|



## Certificate of Insurance

Date of Issue 10 February 2023

Policy Number HPL126341610

Page 1 of 2

### Landlord Insurance

Thank you for being an AAMI Landlord Building Insurance customer.

Please have a read through the Certificate of Insurance to check all your policy details are correct and that the amount of cover meets your needs.

We do rely on you to honestly disclose all the correct details in regards to your policy.

We'd like to let you know that you can easily manage this policy online. Simply visit [aami.com.au/login](http://aami.com.au/login) to update your personal details, manage payments and view or update your policy details.

If you'd like help with something you can't take care of online, give us a call on 13 22 44.

Take care,

The AAMI Team

#### Insured Address

12 OMUNA CT,  
SAFETY BEACH VIC 3936

#### The Insured

Prince Ziggy PTY LTD

#### Period of Insurance

23 March 2023 to 11:59pm 23 March 2024

#### Policy Type

Landlord Building Insurance

#### Landlord Cover

Building Sum Insured: Complete Replacement Cover<sup>®</sup>

Legal Liability: \$20 million

Tenant Protection Option: No

Written rental agreement: Yes

#### Excess Details

You may be able to reduce your premium if you choose a higher Flexi-Premium excess.

Building Flexi-Premiums<sup>®</sup> Excess: \$1,500

Unoccupied Excess: \$1,000

#### What you have told us

This document sets out the information that we have relied on to decide if we can insure you and on what terms. We may give you a copy of the information you have previously told us. If any of this information has changed, or is incorrect, please contact us.

#### The Building

Dwelling Type: House

Main flooring: Timber/Laminate

Open Floor Plan: Yes

Wall Construction: Brick Veneer

Year Built: Approx. 2015

For complaints concerning AAMI products or services, you can phone us on 1300 240 437; write to us at: AAMI Customer Relations Team, PO Box 14180, Melbourne City Mail Centre VIC 8001; or email us on [idr@aami.com.au](mailto:idr@aami.com.au). You may have spoken about your policy with a Distributor providing financial services appointed under AFSL 230859 and representing AAI Limited ABN 48 005 297 807 trading as AAMI (AAI). Distributors include EXL Service Philippines Inc. and/or WNS Global Services Philippines Inc. and their staff. AAI remunerates corporate distributors on a fee for service basis while their staff receive a salary comprising commission where they meet sales, risk, quality and behavioural targets.

AAI Limited ABN 48 005 297 807 trading as AAMI.



## The Building cont.

Well maintained and in good condition: Yes

This includes, but is not limited to, there are: no leaks, holes, damage, rust, or wood rot in the roof, gutters, windows, walls, floors, fences, or anywhere else; no damage to foundations, walls, steps, flooring, ceilings, gates, and fences and is structurally sound; no damage from or infestation of termites, ants, vermin, or other creatures; no broken, missing glass or boarded-up windows. Refer to the PDS for further details.

Under Renovation/Construction: No

Used for Business: No

Unoccupied: No

Mortgage: Yes

Financier: Secure Funding PTY LTD

Trust Classification: None

Quality of Construction: Above Average

No of Bedrooms: 5

No of Bathrooms: 2

Ducted AC/Heating: Yes

Granny Flat: No

Garage/Carport: Triple

We have used other sources for additional information about the building. For more information, please visit [www.aami.com.au/sum-insured](http://www.aami.com.au/sum-insured).

## When you need to contact us

It is important that you check the information provided on your Certificate of Insurance. If any details are incorrect or have changed, you should contact us to update your details.

Also, when you hold a policy with us, there are other circumstances you need to tell us about during the period of insurance. These circumstances are set out in the 'When you need to contact us' section of your PDS. If you do not contact us when you need to, you may not be covered under your policy and it may lead us to reduce or refuse to pay a claim and/or cancel your policy.

## Insurance and Criminal History

You have told us that in the past **three** years:

- You or anyone to be insured under this policy have NOT had an insurer decline or cancel a policy, impose specific conditions on a policy, or refuse a claim.
- You or anyone to be insured under this policy have had NO insurance claims for loss or damage relating to home or contents insurance (excluding any claims made on this policy).
- You or anyone to be insured under this policy have NOT committed any criminal act in relation to fraud, theft, burglary, drugs, arson or criminal, malicious or wilful damage.

For complaints concerning AAMI products or services, you can phone us on 1300 240 437; write to us at: AAMI Customer Relations Team, PO Box 14180, Melbourne City Mail Centre VIC 8001; or email us on [idr@aami.com.au](mailto:idr@aami.com.au). You may have spoken about your policy with a Distributor providing financial services appointed under AFSL 230859 and representing AAI Limited ABN 48 005 297 807 trading as AAMI (AAI). Distributors include EXL Service Philippines Inc. and/or WNS Global Services Philippines Inc. and their staff. AAI remunerates corporate distributors on a fee for service basis while their staff receive a salary comprising commission where they meet sales, risk, quality and behavioural targets.

AAI Limited ABN 48 005 297 807 trading as AAMI.



# 2023 Land Tax Assessment Notice



7052732017001000001  
VILLIERS PTY LTD  
PRINCE ZIGGY PTY LTD  
4 IVAN STREET  
STRATHMORE VIC 3041

THIS NOTICE IS ISSUED TO YOU IN YOUR CAPACITY AS TRUSTEE FOR:  
**BILL CASSARINO SUPERANNUATION FUND**

## Paying land tax for the first time?

If you own property but you don't live in it, this may be the first time you'll be paying land tax. Find out more at [sro.vic.gov.au/first](http://sro.vic.gov.au/first)

**Paul Broderick**  
Commissioner of State Revenue

|   |                    |
|---|--------------------|
| <b>CUSTOMER NUMBER</b><br>QUOTE IF YOU CONTACT US   | <b>116230827</b>   |
| <b>ASSESSMENT NUMBER</b><br>THIS CHANGES EVERY YEAR | <b>62062468</b>    |
| <b>ISSUE DATE</b>                                   | <b>31 MAR 2023</b> |
| <b>TOTAL PAYABLE</b>                                | <b>\$1,775.00</b>  |

**INTEREST IS CHARGED ON LATE PAYMENTS**

### TWO WAYS TO PAY

**1 IN FULL**

**PAY BY 11 AUG 2023**

**2 INSTALMENTS**

**SET UP BY 28 APR 2023**

Instalments are **ONLY** payable via the online system, **AutoPay**.  
AutoPay allows you to set up automated payments using your credit card or transaction account.  
Choose from the following options:

|  |                            |                                |
|--|----------------------------|--------------------------------|
| <b>FOUR INSTALMENTS</b><br>(EQUAL AMOUNTS) | <b>MONTHLY INSTALMENTS</b> | <b>FORTNIGHTLY INSTALMENTS</b> |
|--|----------------------------|--------------------------------|

**sro.vic.gov.au/autopay**

## PAY IN FULL BY DUE DATE USING ONE OF THESE PAYMENT METHODS

**BPAY®**

**Billers Code: 5249**  
**REF: 62062468**

**Telephone and internet banking**  
Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account.  
[bpay.com.au](http://bpay.com.au)

**CARD**

**Customer No: 116230827**  
**REF: 62062468**

**Visa or Mastercard only**  
Pay via our website or phone 13 21 61.  
A card payment fee applies.  
[sro.vic.gov.au/paylandtax](http://sro.vic.gov.au/paylandtax)

**AUSTRALIA POST**

**Post Billpay \$1,775.00**

**Pay in-store**  
Take this notice to any Australia Post.  
**State Revenue Office (VIC) payment**

**\*382 400 0062062468 6**

## Summary of assessment

Assessment number: 62062468

Period of assessment: 1 January 2023 to 31 December 2023

Land tax applies to land you owned on 31 December 2022.

### 2023 calculation

|                         |                   |
|-------------------------|-------------------|
| Total taxable value     | \$760,000.00      |
| Tax calculation         | \$1,775.00        |
| <b>2023 tax payable</b> | <b>\$1,775.00</b> |

For land tax rates, visit [sro.vic.gov.au/landtaxrate](https://sro.vic.gov.au/landtaxrate)

### ABOUT LAND TAX

Land tax is calculated using site valuations provided by the Valuer-General Victoria and councils.

Our website has information on:

- exemptions
- valuations
- payments
- land tax rates

[sro.vic.gov.au/landtax](https://sro.vic.gov.au/landtax)

### AMENDING DETAILS

You can update your details online.

Personal:

- address
- contact details

Property:

- claim or remove an exemption
- add or remove land you own

[sro.vic.gov.au/mylandtax](https://sro.vic.gov.au/mylandtax)

### YOUR RIGHT TO OBJECT

If you disagree with the valuation of your property, you can lodge an objection online.

[sro.vic.gov.au/valueobjection](https://sro.vic.gov.au/valueobjection)

If you disagree with another aspect of your assessment, you can lodge a written objection within 60 days of receiving your assessment. An objection is a formal avenue of dispute resolution requiring you to explain fully and in detail the grounds of your objection.

[sro.vic.gov.au/assessment](https://sro.vic.gov.au/assessment)

### OUTSTANDING LAND TAX

The land tax on this assessment does not include land tax owing from prior years.

### INTERPRETING SERVICE

For languages other than English, contact the free Translating and Interpreting Service on 13 14 50.

### REGISTER ONLINE NOW

Manage your land tax online:

- view and pay assessments
- apply for exemptions
- update property ownership

[sro.vic.gov.au/mylandtaxregister](https://sro.vic.gov.au/mylandtaxregister)

HOW TO CONTACT US AT THE STATE REVENUE OFFICE

[sro.vic.gov.au/landtax](https://sro.vic.gov.au/landtax) | Phone 13 21 61 DURING BUSINESS HOURS (AEST)



# Statement of lands for period 1 January 2023 to 31 December 2023

Assessment number: 62062468

Level of value date: 1 January 2022

**Lands owned as at midnight 31 December 2022 — Where a property was sold after 31 December, the vendor (seller) is still liable for the land tax. Any adjustment (pro-rata) of the assessed amount is a private arrangement between the buyer and seller.**

| Item                       | Address/Municipality                                       | Land ID/References      | Single holding tax <sup>†</sup> | Proportional tax <sup>††</sup> | Taxable value    |
|----------------------------|--|-------------------------|---------------------------------|--------------------------------|------------------|
| 1                          | 12 OMUNA CT, SAFETY BEACH,<br>3936<br>MORNINGTON PENINSULA | 040169113<br>155 L81222 | \$1,775.00                      | \$1,775.00                     | \$760,000        |
| <b>Total taxable value</b> |  |                         |                                 |                                | <b>\$760,000</b> |

## Penalties for failing to notify of errors and omissions

You must ensure that the information contained in your land tax assessment is correct to avoid penalties. If any land you own is omitted from this assessment or is incorrectly specified as exempt, you must notify us within 60 days of the issue of this assessment. If you have not already, you must also notify us if you hold land as trustee for a trust or if you are an absentee owner. Penalties may apply if you do not make a required notification. You can request an amendment to your assessment or notify us of changes by visiting [sro.vic.gov.au/assessment](http://sro.vic.gov.au/assessment).

## Explanation of codes (for details, go to [sro.vic.gov.au/codes](http://sro.vic.gov.au/codes))

<sup>†</sup>SINGLE HOLDING TAX

<sup>††</sup>PROPORTIONAL TAX

This is the amount of tax you would pay on the one property. This is the tax applicable to the specific land as a proportion of the total land tax liability of your assessment.

(w) 5970 8000  
 www.stonerealestate.com.au  
 rentalsmornington@stonerealestate.com.au  
 Level 1/311 Main St  
 Mornington VIC 3931  
 ABN: 77162113420



Bill Cassarino - Prince Ziggy Pty Ltd  
 Prince Ziggy Pty Ltd  
 4 Ivan St  
 Strathmore VIC 3041

## Folio Summary

Folio: OWN02887  
 From: 1/07/2022  
 To: 30/06/2023  
 Created: 3/07/2023

| Money In    | Money Out  | Balance     |
|-------------|------------|-------------|
| \$27,160.00 | \$2,304.00 | \$24,856.00 |

| Account                               | Included Tax | Money Out       | Money In          |
|---------------------------------------|--------------|-----------------|-------------------|
| <b>Statement 1 - 15 February 2023</b> |              |                 |                   |
| <b>12 Omuna Ct, Safety Beach VIC</b>  |              |                 |                   |
| Rent                                  |              |                 | \$5,432.00        |
| Water Rates                           |              | \$140.25        |                   |
| Residential Management Fee            | \$24.69      | \$271.60        |                   |
|                                       |              | <u>\$411.85</u> | <u>\$5,432.00</u> |
| Subtotal                              |              | <u>\$411.85</u> | <u>\$5,432.00</u> |
| <b>Statement 2 - 15 March 2023</b>    |              |                 |                   |
| <b>12 Omuna Ct, Safety Beach VIC</b>  |              |                 |                   |
| Rent                                  |              |                 | \$5,432.00        |
| Releasing Fee                         | \$10.00      | \$110.00        |                   |
| Water Rates                           |              | \$140.25        |                   |
| Residential Management Fee            | \$24.69      | \$271.60        |                   |
|                                       |              | <u>\$521.85</u> | <u>\$5,432.00</u> |
| Subtotal                              |              | <u>\$521.85</u> | <u>\$5,432.00</u> |
| <b>Statement 3 - 14 April 2023</b>    |              |                 |                   |
| <b>12 Omuna Ct, Safety Beach VIC</b>  |              |                 |                   |
| Rent                                  |              |                 | \$5,432.00        |
| General Repairs and Maintenance       | \$13.00      | \$143.00        |                   |
| Residential Management Fee            | \$24.69      | \$271.60        |                   |
|                                       |              | <u>\$414.60</u> | <u>\$5,432.00</u> |
| Subtotal                              |              | <u>\$414.60</u> | <u>\$5,432.00</u> |
| <b>Statement 4 - 16 May 2023</b>      |              |                 |                   |
| <b>12 Omuna Ct, Safety Beach VIC</b>  |              |                 |                   |
| Rent                                  |              |                 | \$5,432.00        |
| Residential Management Fee            | \$24.69      | \$271.60        |                   |
|                                       |              | <u>\$271.60</u> | <u>\$5,432.00</u> |
| Subtotal                              |              | <u>\$271.60</u> | <u>\$5,432.00</u> |
| <b>Statement 5 - 14 June 2023</b>     |              |                 |                   |
| <b>12 Omuna Ct, Safety Beach VIC</b>  |              |                 |                   |
| Rent                                  |              |                 | \$5,432.00        |
| General Repairs and Maintenance       | \$37.50      | \$412.50        |                   |
| Residential Management Fee            | \$24.69      | \$271.60        |                   |
|                                       |              | <u>\$684.10</u> | <u>\$5,432.00</u> |

| <b>Account</b> | <b>Included Tax</b> | <b>Money Out</b>  | <b>Money In</b>    |
|----------------|---------------------|-------------------|--------------------|
| Subtotal       |                     | <u>\$684.10</u>   | <u>\$5,432.00</u>  |
| <b>Total</b>   |                     | <u>\$2,304.00</u> | <u>\$27,160.00</u> |

Total Tax on Money Out: \$183.95

**Jacobs & Lowe - Bennetts Pty Ltd as Trustee**  
ABN 42 236 896 863 ACN 114 504 237  
Officer In Effective Control: Peter Skewes Lic. Estate Agent  
Licensed Agents, Auctioneers, Property Managers, MREI

Prince Ziggy Pty Ltd  
4 Ivan Street  
STRATHMORE VIC 3041

**Financial Statement for the period**

**01/07/2022 to 30/06/2023**

04/07/2023

RE: 12 Omuna Court, SAFETY BEACH, VIC, 3936

Page 1 of 1

|                                    | Y.T.D.              | July          | August        | September     | October       | November      | December           | January            | February      | March         | April         | May           | June          |
|------------------------------------|---------------------|---------------|---------------|---------------|---------------|---------------|--------------------|--------------------|---------------|---------------|---------------|---------------|---------------|
| <b>Revenue</b>                     |                     |               |               |               |               |               |                    |                    |               |               |               |               |               |
| 402. Rent                          | \$10,864.00         | \$0.00        | \$0.00        | \$0.00        | \$0.00        | \$0.00        | \$5,432.00         | \$5,432.00         | \$0.00        | \$0.00        | \$0.00        | \$0.00        | \$0.00        |
|                                    | <b>\$10,864.00</b>  | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$5,432.00</b>  | <b>\$5,432.00</b>  | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> |
| <b>Expenses</b>                    |                     |               |               |               |               |               |                    |                    |               |               |               |               |               |
| 500. Commission on Rental          | -\$493.22           | \$0.00        | \$0.00        | \$0.00        | \$0.00        | \$0.00        | -\$246.61          | -\$246.61          | \$0.00        | \$0.00        | \$0.00        | \$0.00        | \$0.00        |
| 512.03 GST on Commission on Rental | -\$49.32            | \$0.00        | \$0.00        | \$0.00        | \$0.00        | \$0.00        | -\$24.66           | -\$24.66           | \$0.00        | \$0.00        | \$0.00        | \$0.00        | \$0.00        |
|                                    | <b>-\$542.54</b>    | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>-\$271.27</b>   | <b>-\$271.27</b>   | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> |
| <b>Capital</b>                     |                     |               |               |               |               |               |                    |                    |               |               |               |               |               |
| 102. Distribution to Owner         | -\$10,321.46        | \$0.00        | \$0.00        | \$0.00        | \$0.00        | \$0.00        | -\$5,160.73        | -\$5,160.73        | \$0.00        | \$0.00        | \$0.00        | \$0.00        | \$0.00        |
|                                    | <b>-\$10,321.46</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>-\$5,160.73</b> | <b>-\$5,160.73</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> |
| <b>Owner Distribution</b>          |                     |               |               |               |               |               |                    |                    |               |               |               |               |               |
| Bill Cassarino                     | \$10,321.46         | \$0.00        | \$0.00        | \$0.00        | \$0.00        | \$0.00        | \$5,160.73         | \$5,160.73         | \$0.00        | \$0.00        | \$0.00        | \$0.00        | \$0.00        |
|                                    | <b>\$10,321.46</b>  | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$5,160.73</b>  | <b>\$5,160.73</b>  | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> |





(w) 1300 487 469  
 www.nicholaslynch.com.au  
 kate.robinson@nl.com.au  
 Suite 8 1a Main Street  
 Mornington VIC 3931  
 ABN: 29 138 954 677  
 Licence: 074571L

### Folio Summary

Prince Ziggy Pty Ltd  
 4 Ivan St  
 Strathmore VIC 3041

Folio: OWN03439  
 From: 1/07/2022  
 To: 24/11/2022  
 Created: 24/11/2022

|                                |                                |                               |
|--------------------------------|--------------------------------|-------------------------------|
| <b>Money In</b><br>\$27,325.87 | <b>Money Out</b><br>\$2,849.20 | <b>Balance</b><br>\$24,476.67 |
|--------------------------------|--------------------------------|-------------------------------|

| Account                              | Included Tax | Money Out                | Money In                  |
|--------------------------------------|--------------|--------------------------|---------------------------|
| <b>12 Omuna Ct, Safety Beach VIC</b> |              |                          |                           |
| <b>Jul 2022</b>                      |              |                          |                           |
| Rent                                 |              |                          | \$5,432.00                |
| Reimbursement - Water                |              |                          | \$165.87                  |
| Management Fees                      | \$24.69      | \$271.60                 |                           |
| Air Conditioning                     | \$20.00      | \$220.00                 |                           |
| Water Rates                          | \$33.27      | \$366.00                 |                           |
|                                      |              | <u>\$857.60</u>          | <u>\$5,597.87</u>         |
| <b>Aug 2022</b>                      |              |                          |                           |
| Rent                                 |              |                          | \$5,432.00                |
| Management Fees                      | \$24.69      | \$271.60                 |                           |
|                                      |              | <u>\$271.60</u>          | <u>\$5,432.00</u>         |
| <b>Sep 2022</b>                      |              |                          |                           |
| Rent                                 |              |                          | \$5,432.00                |
| Management Fees                      | \$24.69      | \$271.60                 |                           |
| Council Rates                        | \$62.12      | \$683.35                 |                           |
| Water Rates                          | \$20.17      | \$221.85                 |                           |
|                                      |              | <u>\$1,176.80</u>        | <u>\$5,432.00</u>         |
| <b>Oct 2022</b>                      |              |                          |                           |
| Rent                                 |              |                          | \$5,432.00                |
| Management Fees                      | \$24.69      | \$271.60                 |                           |
|                                      |              | <u>\$271.60</u>          | <u>\$5,432.00</u>         |
| <b>Nov 2022</b>                      |              |                          |                           |
| Rent                                 |              |                          | \$5,432.00                |
| Management Fees                      | \$24.69      | \$271.60                 |                           |
|                                      |              | <u>\$271.60</u>          | <u>\$5,432.00</u>         |
| <b>Subtotal</b>                      |              | <u><u>\$2,849.20</u></u> | <u><u>\$27,325.87</u></u> |
| <b>Account Transactions</b>          |              |                          |                           |
| No transactions                      |              |                          |                           |
| <b>Total</b>                         |              | <u><u>\$2,849.20</u></u> | <u><u>\$27,325.87</u></u> |

Total Tax on Money Out: \$259.01

31 August 2022

Mr Bill Cassarino  
4 Ivan Street  
STRATHMORE VIC 3041

POLICY NUMBER: 87556787  
POLICY TYPE: Virgin Life Insurance

Hi Bill,

Thanks for letting us know about:

- ✓ your request to decrease the level of cover provided under your policy
- ✓ your request to decline the indexation of your premiums

If at any time in the future you would like to reinstate the inflation protection you can, as this is a policy feature that will always be available to you. It's as simple as a phone call to **1300 849 965**.

#### PLEASE CHECK YOUR PAPERWORK

We've enclosed the revised Policy Schedule listing all the information about your cover. Please check these changes carefully, and call us straight away on **1300 849 965** if there's anything we've missed.

**Please note: The information contained in the enclosed Policy Schedule overrides any information previously sent. This Policy Schedule forms part of your Policy Documentation, so please store it in a safe place for future reference.**

#### HOW TO GET IN TOUCH

Any questions? We're here to help, so visit us at [virginmoney.com.au](http://virginmoney.com.au) or call our Customer Care Team on **1300 849 965**.

All the best,



Ken Bryan  
Head of Insurance

Virgin Life Insurance is promoted by Virgin Money (Australia) Pty Limited ABN 75 103 478 897, Authorised Representative No. 280884 of Virgin Money Financial Services Pty Ltd ABN 51 113 285 395 AFSL 286869. Products are issued by TAL Life Limited ABN 70 050 109 450 AFSL 237848 (the insurer). TAL Direct Pty Limited ABN 39 084 666 017 AFSL 243260 (TAL Direct) has been authorised under an arrangement with the insurer to enter into, vary or cancel insurance cover on behalf of the insurer as if it were the insurer.

Virgin Insurance  
Reply Paid GPO Box 5380, Sydney NSW 2001  
T 1300 849 965 [virginmoney.com.au](http://virginmoney.com.au)

## Policy Schedule

This Policy Schedule is issued by TAL Life Limited ABN 70 050 109 450 AFSL 237848 and replaces all previously issued Policy Schedules.

This Virgin Life Insurance policy has been issued to:

|                          |  |
|--------------------------|--|
| Policy Owner(s)          | Mr Bill Cassarino                                  |
| Policy Number            | 87556787   |
| Policy Commencement Date | 10 October 2017                                    |
| Policy Expiry Date       | 9 October 2050                                     |
| Premium Amount           | \$3,205.13   |
| Premium Frequency        | Annual   |
| Indexation               | No   |
| Discount Included        | High Sum Insured Discount, Annual Premium Discount |

### LIFE INSURED

| Name              | Date of Birth | Gender | Cover Option | Cover Commencement Date | Cover Expiry Date | Cover Amount | Premium    |
|-------------------|---------------|--------|--------------|-------------------------|-------------------|--------------|------------|
| Mr Bill Cassarino | 13/05/1970    | Male   | Tailored     | 10/10/2017              | 09/10/2050        | \$1,000,000  | \$3,205.13 |

This is a stepped premium structure, which means your premiums will generally go up each year with age and level of cover. Records for this policy are maintained on TAL's NSW register, and premiums are placed in TAL's Statutory Fund Number 1.

### NOMINATED BENEFICIARY

| Life Insured      | Nominated Beneficiary | Allocated % of Benefit |
|-------------------|-----------------------|------------------------|
| Mr Bill Cassarino | Danielle Cassarino    | 50                     |
| Mr Bill Cassarino | Mark Cassarino        | 50                     |

TAL will pay claim proceeds to the nominated beneficiary in accordance with s48A of the Insurance Contracts Act 1984 (Cth).



ABN 27 106 808 986

┌ 000884 000 PRU



VILLIERS PTY LTD  
 <BILL CASSARINO S/F A/C>  
 4 IVAN STREET  
 STRATHMORE VIC 3041

X0093567633

**Update your information.**

**Online:**  
 www.computershare.com.au/easyupdate/PRU

**By Mail:**  
 Computershare Investor Services Pty Limited  
 GPO Box 2975 Melbourne  
 Victoria 3001 Australia

**Enquiries:**  
 (within Australia) 1300 850 505  
 (international) +61 3 9415 4000

**Holder Identification Number (HIN)**

**HIN WITHHELD**

|                |                  |
|----------------|------------------|
| ASX Code       | PRU              |
| TFN/ABN Status | Not Quoted       |
| Record Date    | 3 December 2021  |
| Payment Date   | 10 December 2021 |
| Cheque Number  | 934              |

**Perseus Mining Limited - Capital Return Payment**

Perseus Mining Limited (ASX/TSX: PRU) (**Perseus** or the **Company**) is pleased to announce that its Board of Directors has approved the implementation of a Dividend Policy commencing with a distribution by way of a capital return to shareholders.

The capital return of A\$0.015 per share has now been paid and the details of the amount paid to you is below.

| Description     | Amount per Share | Participating Shares | Franked Amount | Unfranked Amount              | Gross Payment  |
|-----------------|------------------|----------------------|----------------|-------------------------------|----------------|
| Ordinary Shares | \$0.015          | 7,278                | \$0.00         | \$109.17                      | \$109.17       |
|                 |                  |                      |                | Less resident withholding tax | \$51.00        |
|                 |                  |                      |                | <b>Net Payment</b>            | <b>\$58.17</b> |
|                 |                  |                      |                | Franking Credit               | \$0.00         |

Note: You should retain this statement to assist in preparing your tax return.

**PLEASE BANK THIS CHEQUE PROMPTLY**

283233\_CHQ\_AU/000884/002650

Never banked



VILLIERS PTY LTD <BILL CASSARINO S/F A/C>  
4 IVAN STREET  
STRATHMORE VIC 3041  
AUSTRALIA

## Trading Account Statement

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

Trading Account Number: 486476

| Date         | Reference | Description  | Debit        | Credit       | Balance |
|--------------|-----------|--------------|--------------|--------------|---------|
| 01/07/2022   |           | Open Balance |              |              | 0.00    |
| <b>Total</b> |           |              | <b>0.000</b> | <b>0.000</b> |         |

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. CMC Markets Stockbroking is the trading name of CMC Markets Stockbroking Limited (ABN 69 081 002 851, AFSL No. 246381), a Participant of the Australian Stock Exchange (ASX Group).

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VILLIERS PTY LTD <BILL CASSARINO S/F A/C>  
4 IVAN STREET  
STRATHMORE VIC 3041  
AUSTRALIA

**Confirmations**

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

Trading Account Number: 486476

| Code | Confirmation No. | Type | Trade Date | Settlement Date | Price | Quantity | Brokerage | GST | Other fees | Consideration |
|------|------------------|------|------------|-----------------|-------|----------|-----------|-----|------------|---------------|
|------|------------------|------|------------|-----------------|-------|----------|-----------|-----|------------|---------------|

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VILLIERS PTY LTD <BILL CASSARINO S/F A/C>  
4 IVAN STREET  
STRATHMORE VIC 3041  
AUSTRALIA

### Holdings

At close of business: 30/06/2023

Trading Account Number: 486476

| Code         | Company Name            | Closing Price | FX Rate | Quantity | Value          |
|--------------|-------------------------|---------------|---------|----------|----------------|
| MTL          | MANTLE MINERALS LIMITED | 0.001         |         | 485,000  | 485.000        |
| <b>Total</b> |                         |               |         |          | <b>485,000</b> |

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VILLIERS PTY LTD <BILL CASSARINO S/F A/C>  
4 IVAN STREET  
STRATHMORE VIC 3041  
AUSTRALIA

### International Dividends

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

Trading Account Number: 486476

| Code         | Pay Date | Ex Date | Holdings at Ex Date | Gross Amount Per Share | Gross Fees Amount | Tax Withheld | Net Amount | FX Rate | Net Amount (AUD) |
|--------------|----------|---------|---------------------|------------------------|-------------------|--------------|------------|---------|------------------|
| <b>Total</b> |          |         |                     |                        |                   |              |            |         | <b>0.00</b>      |

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. CMC Markets Stockbroking is the trading name of CMC Markets Stockbroking Limited (ABN 69 081 002 851, AFSL No. 246381), a Participant of the Australian Stock Exchange (ASX Group).

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## Statement Glossary

### Trading Account Statement

The Trading Account Statement displays all transactions processed through the trading account during the reporting period. This may include trade transactions (buying and selling shares) as well as cash movements for settling trades. All prices and values are denominated in AUD unless otherwise indicated.

|                    |   |
|--------------------|---|
| <b>Date</b>        | The date the transaction was processed        |
| <b>Reference</b>   | A unique reference number for the transaction |
| <b>Description</b> | A brief description of the transaction        |
| <b>Debit</b>       | Amount debited from the trading account       |
| <b>Credit</b>      | Amount credited to the trading account        |
| <b>Balance</b>     | A running balance of the trading account      |

### Confirmations

The Confirmations statement lists all equity trade confirmations recorded on the trading account during the reporting period. This is a summary of the information provided to you through email or printed trade confirmations issued on the day of the trade. All prices and values are denominated in AUD unless otherwise indicated.

|                         |   |
|-------------------------|---|
| <b>Code</b>             | The instrument code traded  |
| <b>Confirmation No</b>  | The unique confirmation reference number  |
| <b>Type</b>             | Indicates if the transaction was a Buy or Sell  |
| <b>Trade Date</b>       | The date the trade was recorded   |
| <b>Settlement Date</b>  | The date the transaction was due to settle. This will usually, but not always, be 2 business day after the trade date   |
| <b>Price</b>            | The average price at which the shares were bought or sold   |
| <b>Quantity</b>         | The number of shares bought or sold   |
| <b>Brokerage</b>        | The brokerage charged for the transaction (excluding GST)   |
| <b>GST</b>              | The GST charged for the transaction for brokerage and any other fees  |
| <b>Other Fees</b>       | Any other fees related to the transaction (excluding GST). This may include stamp duty, postage fees, or exchange fees. Please refer to your original confirmation for full details |
| <b>Consideration</b>    | The consideration paid (for buys) or received (for sells) net of brokerage, fees, and GST   |
| <b>Foreign Exchange</b> | For confirmations related to international shares, the foreign exchange rate and price in local currency is displayed   |

### Holdings

The Holdings statement displays all equity positions held at the end of the reporting period.

|                      |  |
|----------------------|--|
| <b>Code</b>          | The instrument code  |
| <b>Company Name</b>  | The name of the company or instrument  |
| <b>Closing Price</b> | The price as at market close on the last trading day of the reporting period   |
| <b>FX Rate</b>       | The foreign exchange rate applied to international holdings  |
| <b>Quantity</b>      | The notional number of shares held. This will include any pending buy transactions, and exclude any pending sell transactions            |
| <b>Value</b>         | The value, in AUD, of the holding at the end of the reporting period. So Closing Price x Quantity (x FX rate for international holdings) |

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## Statement Glossary

### International Dividends

The International Dividends Statement lists all dividends paid from International shares during the reporting period. All prices and values are denominated in AUD unless otherwise indicated.

|                               |  |
|-------------------------------|--|
| <b>Code</b>                   | The instrument code  |
| <b>Pay Date</b>               | The date the dividend was paid to you  |
| <b>Ex Date</b>                | The date after which a security will trade without the dividend. You must hold the security on this date to be entitled to the dividend  |
| <b>Holdings at Ex Date</b>    | The number of shares you held on the ex date   |
| <b>Gross Amount Per Share</b> | The amount paid by the company per share held  |
| <b>Gross Amount</b>           | The gross amount paid, being Amount per Share x Holdings at ex date  |
| <b>Fees</b>                   | Custodial Fees charged by our custodian  |
| <b>Tax Withheld</b>           | The amount of tax withheld from the dividend. In some cases for US Shares you may be eligible for a reduced rate of withholding tax. See the trading platform under Support   US Tax Form for more details |
| <b>Net Amount</b>             | The net amount paid after tax has been withheld in the local currency of the instrument  |
| <b>FX Rate</b>                | The foreign exchange rate applied to the dividend payment  |
| <b>Net Amount (AUD)</b>       | The net amount in AUD paid into your account   |

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# ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 72

10 JUNE 2022 TO 11 JULY 2022

THE MANAGER  
VILLIERS PTY LTD ATF BILL CASSARINO SUP  
4 IVAN ST  
STRATHMORE VIC 3041

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

VILLIERS PTY LTD ATF BILL CASSARINO  
SUPERANNUATION FUND

### Branch Number (BSB)

013-377

### Account Number

3003-87219



## NEED TO GET IN TOUCH?

|  |    |  |
|--|----|--|
| <br><b>ANZ Internet Banking</b><br>anz.com | OR | <br><b>Enquiries:</b> 13 13 14<br><b>Lost/Stolen Cards:</b> 1800 033 844 |
|--|----|--|

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3003-87219

## Transaction Details

Please retain this statement for taxation purposes

| Date          | Transaction Details  | Withdrawals (\$)   | Deposits (\$)      | Balance (\$)       |
|---------------|--|--------------------|--------------------|--------------------|
| <b>2022</b>   |  |                    |                    |                    |
| <b>10 JUN</b> | <b>OPENING BALANCE</b>   |                    |                    | <b>53,055.67</b>   |
| 16 JUN        | <b>TRANSFER</b><br>FROM NICHOLAS LYNCH R 12 OMUNA COURT SAF              |                    | 4,747.90           | 57,803.57          |
| 24 JUN        | <b>PAYMENT</b><br>TO SECURE FUNDING P 3768727                            | 3,450.80           |                    | 54,352.77          |
| 30 JUN        | <b>CREDIT INTEREST PAID</b>  |                    | 0.45               | 54,353.22          |
| 04 JUL        | <b>ANZ INTERNET BANKING FUNDS TFER</b><br>TRANSFER 957941 FROM 493940825 |                    | 25,000.00          | 79,353.22          |
| 04 JUL        | <b>ANZ INTERNET BANKING PAYMENT 960888</b><br>TO SECURE FUNDING PTY LTD  | 25,000.00          |                    | 54,353.22          |
|               | <b>TOTALS AT END OF PAGE</b>   | <b>\$28,450.80</b> | <b>\$29,748.35</b> |                    |
|               | <b>TOTALS AT END OF PERIOD</b>   | <b>\$28,450.80</b> | <b>\$29,748.35</b> | <b>\$54,353.22</b> |

### This Statement Includes

|                             |        |
|-----------------------------|--------|
| Interest earned on deposits | \$0.45 |
|-----------------------------|--------|

### Yearly Summary

Previous Year to 30/06/2022 (\$)

|                             |       |
|-----------------------------|-------|
| Interest earned on deposits | 12.29 |
|-----------------------------|-------|

### Fee Summary

Fees Charged for period: 01 JUN 2022 to 30 JUN 2022

#### Summary of ANZ Transaction Fees

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

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

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 11/07/22 and the monthly fee cycle, as appears above, ended on 30/06/22.

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3003-87219

## Transaction Details

Please retain this statement for taxation purposes

| Date          | Transaction Details   | Withdrawals (\$)  | Deposits (\$)     | Balance (\$)       |
|---------------|---|-------------------|-------------------|--------------------|
| <b>2022</b>   |   |                   |                   |                    |
| <b>11 JUL</b> | <b>OPENING BALANCE</b>                                      |                   |                   | <b>54,353.22</b>   |
| 15 JUL        | <b>TRANSFER</b><br>FROM NICHOLAS LYNCH R 12 OMUNA COURT SAF |                   | 4,740.27          | 59,093.49          |
| 19 JUL        | <b>ANZ INTERNET BANKING BPAY</b><br>ASIC {776186}           | 59.00             |                   | 59,034.49          |
| 25 JUL        | <b>PAYMENT</b><br>TO SECURE FUNDING P 3768727               | 3,659.53          |                   | 55,374.96          |
| 29 JUL        | <b>CREDIT INTEREST PAID</b>                                 |                   | 0.45              | 55,375.41          |
|               | <b>TOTALS AT END OF PAGE</b>                                | <b>\$3,718.53</b> | <b>\$4,740.72</b> |                    |
|               | <b>TOTALS AT END OF PERIOD</b>                              | <b>\$3,718.53</b> | <b>\$4,740.72</b> | <b>\$55,375.41</b> |

### This Statement Includes

|                             |        |
|-----------------------------|--------|
| Interest earned on deposits | \$0.45 |
|-----------------------------|--------|

### Fee Summary

Fees Charged for period: 01 JUL 2022 to 29 JUL 2022

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

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

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 11/08/22 and the monthly fee cycle, as appears above, ended on 29/07/22.

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

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3003-87219

## Transaction Details

Please retain this statement for taxation purposes

| Date          | Transaction Details   | Withdrawals (\$)  | Deposits (\$)     | Balance (\$)       |
|---------------|---|-------------------|-------------------|--------------------|
| <b>2022</b>   |   |                   |                   |                    |
| <b>11 AUG</b> | <b>OPENING BALANCE</b>                                      |                   |                   | <b>55,375.41</b>   |
| 16 AUG        | <b>TRANSFER</b><br>FROM NICHOLAS LYNCH R 12 OMUNA COURT SAF |                   | 5,160.40          | 60,535.81          |
| 25 AUG        | <b>PAYMENT</b><br>TO SECURE FUNDING P 3768727               | 3,877.57          |                   | 56,658.24          |
| 31 AUG        | <b>CREDIT INTEREST PAID</b>                                 |                   | 0.51              | 56,658.75          |
|               | <b>TOTALS AT END OF PAGE</b>                                | <b>\$3,877.57</b> | <b>\$5,160.91</b> |                    |
|               | <b>TOTALS AT END OF PERIOD</b>                              | <b>\$3,877.57</b> | <b>\$5,160.91</b> | <b>\$56,658.75</b> |

## This Statement Includes

|                             |        |
|-----------------------------|--------|
| Interest earned on deposits | \$0.51 |
|-----------------------------|--------|

## Fee Summary

Fees Charged for period: 30 JUL 2022 to 31 AUG 2022

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

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

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 09/09/22 and the monthly fee cycle, as appears above, ended on 31/08/22.

| Summary of Relationship Benefit for this account | Amount (\$) |
|--|-------------|
| <b>Your Relationship Benefit</b>                 | <b>0.60</b> |
| <b>This is made up of:</b>                       |             |
| Value of Free Transactions                       | 0.60        |

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3003-87219

## Transaction Details

Please retain this statement for taxation purposes

| Date          | Transaction Details  | Withdrawals (\$)   | Deposits (\$)     | Balance (\$)       |
|---------------|--|--------------------|-------------------|--------------------|
| <b>2022</b>   |  |                    |                   |                    |
| <b>09 SEP</b> | <b>OPENING BALANCE</b>   |                    |                   | <b>56,658.75</b>   |
| 15 SEP        | <b>TRANSFER</b><br>FROM NICHOLAS LYNCH R 12 OMUNA COURT SAF      |                    | 4,255.20          | 60,913.95          |
| 19 SEP        | <b>ANZ INTERNET BANKING BPAY</b><br>TAX OFFICE PAYMENT (801756)  | 3,061.62           |                   | 57,852.33          |
| 23 SEP        | <b>PAYMENT</b><br>TO SECURE FUNDING P 3768727                    | 4,100.96           |                   | 53,751.37          |
| 30 SEP        | <b>CREDIT INTEREST PAID</b>                                      |                    | 0.47              | 53,751.84          |
| 05 OCT        | <b>ANZ INTERNET BANKING PAYMENT 348382</b><br>TO WALKER PARTNERS | 4,956.60           |                   | 48,795.24          |
|               | <b>TOTALS AT END OF PAGE</b>                                     | <b>\$12,119.18</b> | <b>\$4,255.67</b> |                    |
|               | <b>TOTALS AT END OF PERIOD</b>                                   | <b>\$12,119.18</b> | <b>\$4,255.67</b> | <b>\$48,795.24</b> |

### This Statement Includes

|                             |        |
|-----------------------------|--------|
| Interest earned on deposits | \$0.47 |
|-----------------------------|--------|

### Fee Summary

Fees Charged for period: 01 SEP 2022 to 30 SEP 2022

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

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

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 11/10/22 and the monthly fee cycle, as appears above, ended on 30/09/22.

| Summary of Relationship Benefit for this account | Amount (\$) |
|--|-------------|
| <b>Your Relationship Benefit</b>                 | <b>1.20</b> |
| <b>This is made up of:</b>                       |             |
| Value of Free Transactions                       | 1.20        |

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# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3003-87219

## Transaction Details

Please retain this statement for taxation purposes

| Date          | Transaction Details   | Withdrawals (\$)  | Deposits (\$)     | Balance (\$)       |
|---------------|---|-------------------|-------------------|--------------------|
| <b>2022</b>   |   |                   |                   |                    |
| <b>11 OCT</b> | <b>OPENING BALANCE</b>                                      |                   |                   | <b>48,795.24</b>   |
| 18 OCT        | <b>TRANSFER</b><br>FROM NICHOLAS LYNCH R 12 OMUNA COURT SAF |                   | 5,160.40          | 53,955.64          |
| 25 OCT        | <b>PAYMENT</b><br>TO VIRGIN LIFE INS 87556787-C4610198      | 3,537.69          |                   | 50,417.95          |
| 25 OCT        | <b>PAYMENT</b><br>TO SECURE FUNDING P 3768727               | 4,000.00          |                   | 46,417.95          |
| 31 OCT        | <b>CREDIT INTEREST PAID</b>                                 |                   | 0.42              | 46,418.37          |
|               | <b>TOTALS AT END OF PAGE</b>                                | <b>\$7,537.69</b> | <b>\$5,160.82</b> |                    |
|               | <b>TOTALS AT END OF PERIOD</b>                              | <b>\$7,537.69</b> | <b>\$5,160.82</b> | <b>\$46,418.37</b> |

## This Statement Includes

|                             |        |
|-----------------------------|--------|
| Interest earned on deposits | \$0.42 |
|-----------------------------|--------|

## Fee Summary

Fees Charged for period: 01 OCT 2022 to 31 OCT 2022

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

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

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 11/11/22 and the monthly fee cycle, as appears above, ended on 31/10/22.

| Summary of Relationship Benefit for this account | Amount (\$) |
|--|-------------|
| <b>Your Relationship Benefit</b>                 | <b>1.20</b> |
| <b>This is made up of:</b>                       |             |
| Value of Free Transactions                       | 1.20        |



# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3003-87219

## Transaction Details

Please retain this statement for taxation purposes

| Date                           | Transaction Details   | Withdrawals (\$)  | Deposits (\$)     | Balance (\$)       |
|--------------------------------|---|-------------------|-------------------|--------------------|
| <b>2022</b>                    |   |                   |                   |                    |
| 11 NOV                         | <b>OPENING BALANCE</b>                                      |                   |                   | <b>46,418.37</b>   |
| 15 NOV                         | <b>TRANSFER</b><br>FROM NICHOLAS LYNCH R 12 OMUNA COURT SAF |                   | 5,160.40          | 51,578.77          |
| 25 NOV                         | <b>PAYMENT</b><br>TO SECURE FUNDING P 3768727               | 4,000.00          |                   | 47,578.77          |
| 30 NOV                         | <b>CREDIT INTEREST PAID</b>                                 |                   | 0.40              | 47,579.17          |
| <b>TOTALS AT END OF PAGE</b>   |   | <b>\$4,000.00</b> | <b>\$5,160.80</b> |                    |
| <b>TOTALS AT END OF PERIOD</b> |   | <b>\$4,000.00</b> | <b>\$5,160.80</b> | <b>\$47,579.17</b> |

### This Statement Includes

|                             |        |
|-----------------------------|--------|
| Interest earned on deposits | \$0.40 |
|-----------------------------|--------|

### Fee Summary

Fees Charged for period: 01 NOV 2022 to 30 NOV 2022

#### Summary of ANZ Transaction Fees

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

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

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 09/12/22 and the monthly fee cycle, as appears above, ended on 30/11/22.

| Summary of Relationship Benefit for this account | Amount (\$) |
|--|-------------|
| <b>Your Relationship Benefit</b>                 | <b>0.60</b> |
| <b>This is made up of:</b>                       |             |
| Value of Free Transactions                       | 0.60        |

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3003-87219

## Transaction Details

Please retain this statement for taxation purposes

| Date          | Transaction Details  | Withdrawals (\$)  | Deposits (\$)     | Balance (\$)       |
|---------------|--|-------------------|-------------------|--------------------|
| <b>2022</b>   |  |                   |                   |                    |
| <b>09 DEC</b> | <b>OPENING BALANCE</b>   |                   |                   | <b>47,579.17</b>   |
| 12 DEC        | ANZ INTERNET BANKING BPAY<br>ASIC {255214}   | 290.00            |                   | 47,289.17          |
| 16 DEC        | TRANSFER<br>FROM JACOBS & LOWE B 12 OMUNA COURT, SA                                    |                   | 5,160.73          | 52,449.90          |
| 23 DEC        | PAYMENT<br>TO SECURE FUNDING P 3768727   | 4,000.00          |                   | 48,449.90          |
| 28 DEC        | ANZ INTERNET BANKING BPAY<br>TAX OFFICE PAYMENT {912357}<br>EFFECTIVE DATE 24 DEC 2022 | 714.00            |                   | 47,735.90          |
| 28 DEC        | ANZ INTERNET BANKING BPAY<br>MORNINGTON PEN SHI {913630}<br>EFFECTIVE DATE 24 DEC 2022 | 2,050.20          |                   | 45,685.70          |
| 30 DEC        | CREDIT INTEREST PAID   |                   | 0.40              | 45,686.10          |
|               | <b>TOTALS AT END OF PAGE</b>   | <b>\$7,054.20</b> | <b>\$5,161.13</b> |                    |
|               | <b>TOTALS AT END OF PERIOD</b>   | <b>\$7,054.20</b> | <b>\$5,161.13</b> | <b>\$45,686.10</b> |

### This Statement Includes

|                             |        |
|-----------------------------|--------|
| Interest earned on deposits | \$0.40 |
|-----------------------------|--------|

### Fee Summary

Fees Charged for period: 01 DEC 2022 to 30 DEC 2022

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

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

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 11/01/23 and the monthly fee cycle, as appears above, ended on 30/12/22.

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3003-87219

## Transaction Details

Please retain this statement for taxation purposes

| Date          | Transaction Details   | Withdrawals (\$)  | Deposits (\$)     | Balance (\$)       |
|---------------|---|-------------------|-------------------|--------------------|
| <b>2023</b>   |   |                   |                   |                    |
| <b>11 JAN</b> | <b>OPENING BALANCE</b>  |                   |                   | <b>45,686.10</b>   |
| 17 JAN        | <b>TRANSFER</b><br>FROM JACOBS & LOWE B 12 OMUNA COURT, SA          |                   | 5,160.73          | 50,846.83          |
| 17 JAN        | <b>ANZ MOBILE BANKING PAYMENT 085717</b><br>TO NCG AIR CONDITIONING | 5,760.00          |                   | 45,086.83          |
| 25 JAN        | <b>PAYMENT</b><br>TO SECURE FUNDING P 3768727                       | 1,579.47          |                   | 43,507.36          |
| 31 JAN        | <b>CREDIT INTEREST PAID</b>   |                   | 0.39              | 43,507.75          |
|               | <b>TOTALS AT END OF PAGE</b>  | <b>\$7,339.47</b> | <b>\$5,161.12</b> |                    |
|               | <b>TOTALS AT END OF PERIOD</b>                                      | <b>\$7,339.47</b> | <b>\$5,161.12</b> | <b>\$43,507.75</b> |

### This Statement Includes

|                             |        |
|-----------------------------|--------|
| Interest earned on deposits | \$0.39 |
|-----------------------------|--------|

### Fee Summary

Fees Charged for period: 31 DEC 2022 to 31 JAN 2023

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

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

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 10/02/23 and the monthly fee cycle, as appears above, ended on 31/01/23.

| Summary of Relationship Benefit for this account | Amount (\$) |
|--|-------------|
| <b>Your Relationship Benefit</b>                 | <b>0.60</b> |
| <b>This is made up of:</b>                       |             |
| Value of Free Transactions                       | 0.60        |

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3003-87219

## Transaction Details

Please retain this statement for taxation purposes

| Date          | Transaction Details   | Withdrawals (\$)  | Deposits (\$)     | Balance (\$)       |
|---------------|---|-------------------|-------------------|--------------------|
| <b>2023</b>   |   |                   |                   |                    |
| <b>10 FEB</b> | <b>OPENING BALANCE</b>  |                   |                   | <b>43,507.75</b>   |
| 13 FEB        | <b>ANZ INTERNET BANKING BPAY</b><br>AAMI (429858)<br>EFFECTIVE DATE 12 FEB 2023                   | 3,317.71          |                   | 40,190.04          |
| 13 FEB        | <b>ANZ MOBILE BANKING PAYMENT 338830</b><br>TO NCG AIR CONDITIONING<br>EFFECTIVE DATE 12 FEB 2023 | 4,450.00          |                   | 35,740.04          |
| 15 FEB        | <b>TRANSFER</b><br>FROM MORNINGTON REAL 12 OMUNA CT SAFETY  |                   | 5,020.15          | 40,760.19          |
| 24 FEB        | <b>PAYMENT</b><br>TO SECURE FUNDING P 3768727   | 1,579.47          |                   | 39,180.72          |
| 28 FEB        | <b>CREDIT INTEREST PAID</b>   |                   | 0.32              | 39,181.04          |
|               | <b>TOTALS AT END OF PAGE</b>  | <b>\$9,347.18</b> | <b>\$5,020.47</b> |                    |
|               | <b>TOTALS AT END OF PERIOD</b>  | <b>\$9,347.18</b> | <b>\$5,020.47</b> | <b>\$39,181.04</b> |

## This Statement Includes

|                             |        |
|-----------------------------|--------|
| Interest earned on deposits | \$0.32 |
|-----------------------------|--------|

## Fee Summary

Fees Charged for period: 01 FEB 2023 to 28 FEB 2023

### Summary of ANZ Transaction Fees

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

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

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 10/03/23 and the monthly fee cycle, as appears above, ended on 28/02/23.

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3003-87219

## Transaction Details

Please retain this statement for taxation purposes

| Date                           | Transaction Details  | Withdrawals (\$)  | Deposits (\$)     | Balance (\$)       |
|--------------------------------|--|-------------------|-------------------|--------------------|
| <b>2023</b>                    |  |                   |                   |                    |
| <b>10 MAR</b>                  | <b>OPENING BALANCE</b>   |                   |                   | <b>39,181.04</b>   |
| 15 MAR                         | <b>TRANSFER</b><br>FROM MORNINGTON REAL 12 OMUNA CT SAFETY                     |                   | 4,910.15          | 44,091.19          |
| 23 MAR                         | <b>ANZ MOBILE BANKING PAYMENT 603206</b><br>TO GEURTS LAWN MOWING SAFTEY BEACH | 840.00            |                   | 43,251.19          |
| 24 MAR                         | <b>PAYMENT</b><br>TO SECURE FUNDING P 3768727                                  | 1,619.58          |                   | 41,631.61          |
| 31 MAR                         | <b>CREDIT INTEREST PAID</b>  |                   | 0.35              | 41,631.96          |
| 06 APR                         | <b>ANZ INTERNET BANKING BPAY</b><br>SROVIC LAND TAX (870766)                   | 1,775.00          |                   | 39,856.96          |
| <b>TOTALS AT END OF PAGE</b>   |  | <b>\$4,234.58</b> | <b>\$4,910.50</b> |                    |
| <b>TOTALS AT END OF PERIOD</b> |  | <b>\$4,234.58</b> | <b>\$4,910.50</b> | <b>\$39,856.96</b> |

### This Statement Includes

|                             |        |
|-----------------------------|--------|
| Interest earned on deposits | \$0.35 |
|-----------------------------|--------|

### Fee Summary

Fees Charged for period: 01 MAR 2023 to 31 MAR 2023

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

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

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 11/04/23 and the monthly fee cycle, as appears above, ended on 31/03/23.

| Summary of Relationship Benefit for this account | Amount (\$) |
|--|-------------|
| <b>Your Relationship Benefit</b>                 | <b>0.60</b> |
| <b>This is made up of:</b>                       |             |
| Value of Free Transactions                       | 0.60        |

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3003-87219

## Transaction Details

Please retain this statement for taxation purposes

| Date          | Transaction Details                                      | Withdrawals (\$)  | Deposits (\$)     | Balance (\$)       |
|---------------|--|-------------------|-------------------|--------------------|
| <b>2023</b>   |  |                   |                   |                    |
| <b>11 APR</b> | <b>OPENING BALANCE</b>                                   |                   |                   | <b>39,856.96</b>   |
| 12 APR        | ANZ INTERNET BANKING BPAY<br>TAX OFFICE PAYMENT (630188) | 714.00            |                   | 39,142.96          |
| 14 APR        | TRANSFER<br>FROM MORNINGTON REAL 12 OMUNA CT SAFETY      |                   | 5,017.40          | 44,160.36          |
| 24 APR        | PAYMENT<br>TO SECURE FUNDING P 3768727                   | 1,658.70          |                   | 42,501.66          |
| 28 APR        | CREDIT INTEREST PAID                                     |                   | 0.32              | 42,501.98          |
|               | <b>TOTALS AT END OF PAGE</b>                             | <b>\$2,372.70</b> | <b>\$5,017.72</b> |                    |
|               | <b>TOTALS AT END OF PERIOD</b>                           | <b>\$2,372.70</b> | <b>\$5,017.72</b> | <b>\$42,501.98</b> |

### This Statement Includes

|                             |        |
|-----------------------------|--------|
| Interest earned on deposits | \$0.32 |
|-----------------------------|--------|

### Fee Summary

Fees Charged for period: 01 APR 2023 to 28 APR 2023

#### Summary of ANZ Transaction Fees

|                                       | Transactions |                 | Fee Per<br>Transaction<br>(\$) | Total<br>Charge<br>(\$) |
|---------------------------------------|--------------|-----------------|--------------------------------|-------------------------|
|                                       | Total        | Free Additional |                                |                         |
| <b>Transaction Fees</b>               |              |                 |                                |                         |
| INTERNET/ONLINE WDL                   | 2.00         | 2.00            | 0.60                           | 0.00                    |
| EFTPOS/PHONE BANKING WDL              | 1.00         | 1.00            | 0.60                           | 0.00                    |
| <b>Total Transaction Fees Charged</b> |              |                 |                                | <b>\$0.00</b>           |

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

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 11/05/23 and the monthly fee cycle, as appears above, ended on 28/04/23.

### Summary of Relationship Benefit for this account

Amount (\$)

**Your Relationship Benefit**

**1.80**

**This is made up of:**

Value of Free Transactions

**1.80**

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3003-87219

## Transaction Details

Please retain this statement for taxation purposes

| Date          | Transaction Details                                 | Withdrawals (\$)  | Deposits (\$)     | Balance (\$)       |
|---------------|---|-------------------|-------------------|--------------------|
| <b>2023</b>   |   |                   |                   |                    |
| <b>11 MAY</b> | <b>OPENING BALANCE</b>                              |                   |                   | <b>42,501.98</b>   |
| 16 MAY        | TRANSFER<br>FROM MORNINGTON REAL 12 OMUNA CT SAFETY |                   | 5,160.40          | 47,662.38          |
| 25 MAY        | PAYMENT<br>TO SECURE FUNDING P 3768727              | 1,658.70          |                   | 46,003.68          |
| 31 MAY        | CREDIT INTEREST PAID                                |                   | 0.41              | 46,004.09          |
| 02 JUN        | TRANSFER<br>FROM ATO ATO006000017874961             |                   | 55.00             | 46,059.09          |
|               | <b>TOTALS AT END OF PAGE</b>                        | <b>\$1,658.70</b> | <b>\$5,215.81</b> |                    |
|               | <b>TOTALS AT END OF PERIOD</b>                      | <b>\$1,658.70</b> | <b>\$5,215.81</b> | <b>\$46,059.09</b> |

### This Statement Includes

|                             |        |
|-----------------------------|--------|
| Interest earned on deposits | \$0.41 |
|-----------------------------|--------|

### Fee Summary

Fees Charged for period: 29 APR 2023 to 31 MAY 2023

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

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

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 09/06/23 and the monthly fee cycle, as appears above, ended on 31/05/23.

| Summary of Relationship Benefit for this account | Amount (\$) |
|--|-------------|
| <b>Your Relationship Benefit</b>                 | <b>0.60</b> |
| <b>This is made up of:</b>                       |             |
| Value of Free Transactions                       | 0.60        |



# ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 84  
09 JUNE 2023 TO 11 JULY 2023

THE MANAGER  
VILLIERS PTY LTD ATF BILL CASSARINO SUP  
4 IVAN ST  
STRATHMORE VIC 3041

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

VILLIERS PTY LTD ATF BILL CASSARINO  
SUPERANNUATION FUND

### Branch Number (BSB)



013-377

### Account Number

3003-87219



## NEED TO GET IN TOUCH?

|   |    |   |
|---|----|---|
| <br><b>ANZ Internet Banking</b><br>anz.com | OR | <br><b>Enquiries: 13 13 14</b><br><b>Lost/Stolen Cards: 1800 033 844</b> |
|---|----|---|



# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3003-87219

## Transaction Details

Please retain this statement for taxation purposes

| Date          | Transaction Details  | Withdrawals (\$)  | Deposits (\$)     | Balance (\$)       |
|---------------|--|-------------------|-------------------|--------------------|
| <b>2023</b>   |  |                   |                   |                    |
| <b>09 JUN</b> | <b>OPENING BALANCE</b>                                     |                   |                   | <b>46,059.09</b>   |
| 14 JUN        | <b>TRANSFER</b><br>FROM MORNINGTON REAL 12 OMUNA CT SAFETY |                   | 4,747.90          | 50,806.99          |
| 23 JUN        | <b>PAYMENT</b><br>TO SECURE FUNDING P 3768727              | 1,699.21          |                   | 49,107.78          |
| 30 JUN        | <b>CREDIT INTEREST PAID</b>                                |                   | 0.39              | 49,108.17          |
|               | <b>TOTALS AT END OF PAGE</b>                               | <b>\$1,699.21</b> | <b>\$4,748.29</b> |                    |
|               | <b>TOTALS AT END OF PERIOD</b>                             | <b>\$1,699.21</b> | <b>\$4,748.29</b> | <b>\$49,108.17</b> |

### This Statement Includes

|                             |        |
|-----------------------------|--------|
| Interest earned on deposits | \$0.39 |
|-----------------------------|--------|

### Yearly Summary

Previous Year to 30/06/2023 (\$)

|                             |      |
|-----------------------------|------|
| Interest earned on deposits | 4.83 |
|-----------------------------|------|

### Fee Summary

Fees Charged for period: 01 JUN 2023 to 30 JUN 2023

| Summary of ANZ Transaction Fees       | Transactions |                 | Fee Per Transaction (\$) | Total Charge (\$) |
|---------------------------------------|--------------|-----------------|--------------------------|-------------------|
|                                       | Total        | Free Additional |                          |                   |
| <b>Transaction Fees</b>               |              |                 |                          |                   |
| EFTPOS/PHONE BANKING WDL              | 2.00         | 2.00            | 0.60                     | 0.00              |
| <b>Total Transaction Fees Charged</b> |              |                 |                          | <b>\$0.00</b>     |

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

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 11/07/23 and the monthly fee cycle, as appears above, ended on 30/06/23.

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3003-87219

| Summary of Relationship Benefit for this account | Amount (\$) |
|--|-------------|
| <b>Your Relationship Benefit</b>                 | <b>1.20</b> |
| <b>This is made up of:</b>                       |             |
| Value of Free Transactions                       | 1.20        |

## We're introducing BPAY<sup>®</sup> daily limits in ANZ Phone Banking

We'll soon be making changes to ANZ Phone Banking to introduce a daily limit for BPAY<sup>®</sup> payments. For more information about making payments online and the different limits available, visit [www.anz.com/support/make-payments](http://www.anz.com/support/make-payments)

## IMPORTANT INFORMATION

### PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification, and if necessary, adjustments will appear on a later statement.

Further information in relation to this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [anz.com](http://anz.com) or by calling 13 13 14.

If you have a complaint about an ANZ product or service, please contact us and we will try to resolve the issue as quickly as possible. Our customer complaints guide is available at <https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/>, alternatively you may wish to:

- Call us:**
- General enquiries **13 13 14**
  - If you're overseas **+61 3 9683 9999**
  - ANZ Complaint Resolution Team on **1800 805 154**
  - If you're deaf, hard of hearing and/or have a speech impairment, call **133 677** or visit the **National Relay Service** at: <https://nrschat.nrscall.gov.au/nrs/internetrelay>

**Write to us:** ANZ Complaint Resolution Team  
Locked Bag 4050,  
South Melbourne VIC 3205  
or **ANZ online complaints form:**

<https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/feedback/>

**Visit us:** At your nearest ANZ branch.  
if you have a Relationship Manager,  
please feel free to contact them.

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**Call:** 1800 931 678 (free call within Australia), or +61 1800 931 678 (International)  
**Online:** Email: [info@afca.org.au](mailto:info@afca.org.au)  
Web: [www.afca.org.au](http://www.afca.org.au)

**Write to:** Australian Financial Complaints Authority Limited  
GPO Box 3,  
Melbourne VIC 3001



# ANZ CASH INVESTMENT ACCT STATEMENT

STATEMENT NUMBER 5

25 MAY 2022 TO 25 NOVEMBER 2022

BILL CASSARINO SUPERANNUATION FUND  
VILLIERS PTY LTD  
4 IVAN ST  
STRATHMORE VIC 3041

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

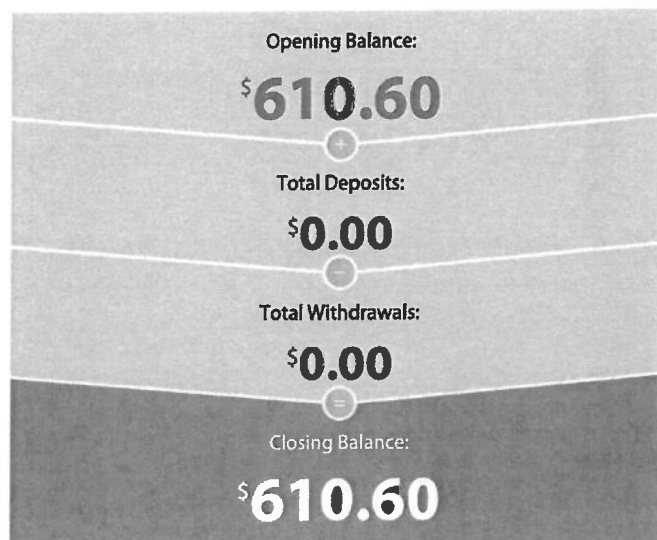
VILLIERS PTY LTD ATF  
BILL CASSARINO SUPERANNUATION FUND

### Branch Number (BSB)

012-012

### Account Number

4262-08554



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries: 133350**  
**Lost/Stolen Cards: 1800 033 844**

# ANZ CASH INVESTMENT ACCT STATEMENT

Account Number 4262-08554

## Transaction Details

Please retain this statement for taxation purposes

| Date          | Transaction Details            | Withdrawals (\$) | Deposits (\$) | Balance (\$)    |
|---------------|--------------------------------|------------------|---------------|-----------------|
| <b>2022</b>   |                                |                  |               |                 |
| <b>25 MAY</b> | <b>OPENING BALANCE</b>         |                  |               | <b>610.60</b>   |
|               | <b>TOTALS AT END OF PAGE</b>   | <b>\$0.00</b>    | <b>\$0.00</b> |                 |
|               | <b>TOTALS AT END OF PERIOD</b> | <b>\$0.00</b>    | <b>\$0.00</b> | <b>\$610.60</b> |

## Yearly Summary

Previous Year to 30/06/2022 (\$)

|                             |       |
|-----------------------------|-------|
| Interest paid on borrowings | 30.61 |
| Interest earned on deposits | 0.04  |

## IMPORTANT INFORMATION

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  - If you're deaf, hard of hearing and/or have a speech impairment, call **133 677** or visit the **National Relay Service** at: <https://nrschat.nrsccall.gov.au/nrs/internetrelay>

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South Melbourne VIC 3205  
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Melbourne VIC 3001  
**Online:** Email: [info@afca.org.au](mailto:info@afca.org.au)  
Web: [www.afca.org.au](http://www.afca.org.au)



# ANZ CASH INVESTMENT ACCT STATEMENT

STATEMENT NUMBER 6  
25 NOVEMBER 2022 TO 25 MAY 2023

BILL CASSARINO SUPERANNUATION FUND  
VILLIERS PTY LTD  
4 IVAN ST  
STRATHMORE VIC 3041

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

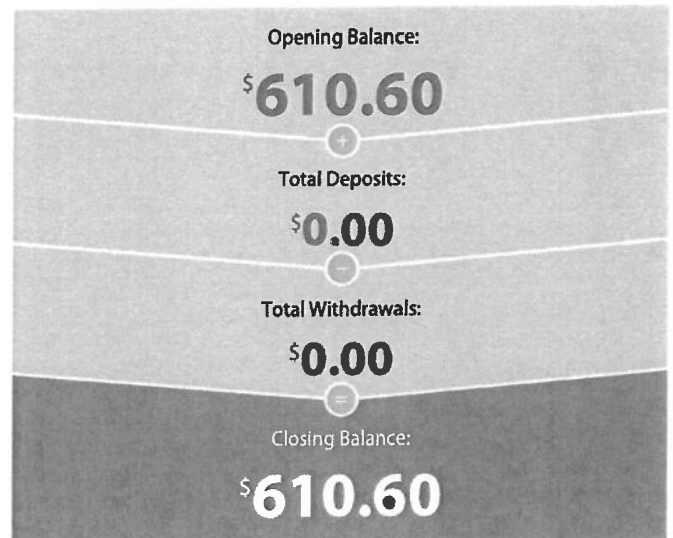
VILLIERS PTY LTD ATF  
BILL CASSARINO SUPERANNUATION FUND

### Branch Number (BSB)

012-012

### Account Number

4262-08554



## NEED TO GET IN TOUCH?

|  |    |  |
|--|----|--|
| <br><b>ANZ Internet Banking</b><br>anz.com | OR | <br><b>Enquiries: 133350</b><br><b>Lost/Stolen Cards: 1800 033 844</b> |
|--|----|--|

# ANZ CASH INVESTMENT ACCT STATEMENT

Account Number 4262-08554

## Transaction Details

Please retain this statement for taxation purposes

| Date   | Transaction Details     | Withdrawals (\$) | Deposits (\$) | Balance (\$) |
|--------|-------------------------|------------------|---------------|--------------|
| 2022   |                         |                  |               |              |
| 25 NOV | OPENING BALANCE         |                  |               | 610.60       |
|        | TOTALS AT END OF PAGE   | \$0.00           | \$0.00        |              |
|        | TOTALS AT END OF PERIOD | \$0.00           | \$0.00        | \$610.60     |

## IMPORTANT INFORMATION

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**Write to:** Australian Financial Complaints Authority Limited  
GPO Box 3,  
Melbourne VIC 3001  
**Online:** Email: [info@afca.org.au](mailto:info@afca.org.au)  
Web: [www.afca.org.au](http://www.afca.org.au)



# ANZ CASH INVESTMENT ACCT STATEMENT

STATEMENT NUMBER 7  
25 MAY 2023 TO 28 JULY 2023

BILL CASSARINO SUPERANNUATION FUND  
VILLIERS PTY LTD  
4 IVAN ST  
STRATHMORE VIC 3041

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

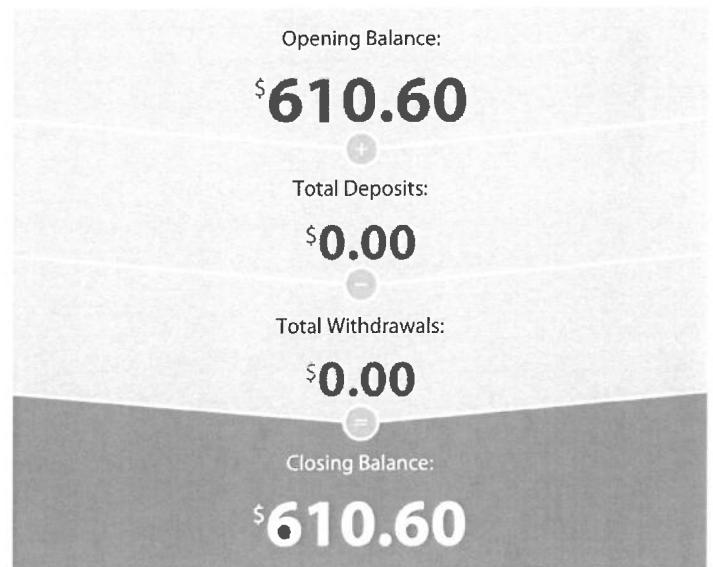
VILLIERS PTY LTD ATF  
BILL CASSARINO SUPERANNUATION FUND

### Branch Number (BSB)

012-012

### Account Number

4262-08554



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries: 133350**  
**Lost/Stolen Cards: 1800 033 844**

# ANZ CASH INVESTMENT ACCT STATEMENT

Account Number 4262-08554

## Transaction Details

Please retain this statement for taxation purposes

| Date   | Transaction Details     | Withdrawals (\$) | Deposits (\$) | Balance (\$) |
|--------|-------------------------|------------------|---------------|--------------|
| 2023   |                         |                  |               |              |
| 25 MAY | OPENING BALANCE         |                  |               | 610.60       |
|        | TOTALS AT END OF PAGE   | \$0.00           | \$0.00        |              |
|        | TOTALS AT END OF PERIOD | \$0.00           | \$0.00        | \$610.60     |

## We're introducing BPAY<sup>®</sup> daily limits in ANZ Phone Banking

We'll soon be making changes to ANZ Phone Banking to introduce a daily limit for BPAY<sup>®</sup> payments. For more information about making payments online and the different limits available, visit [www.anz.com/support/make-payments](http://www.anz.com/support/make-payments)

## IMPORTANT INFORMATION

### PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification, and if necessary, adjustments will appear on a later statement.

Further information in relation to this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [anz.com](http://anz.com) or by calling **13 13 14**.

If you have a complaint about an ANZ product or service, please contact us and we will try to resolve the issue as quickly as possible. Our customer complaints guide is available at <https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/>, alternatively you may wish to:

- Call us:**
- General enquiries **13 13 14**
  - If you're overseas **+61 3 9683 9999**
  - ANZ Complaint Resolution Team on **1800 805 154**
  - If you're deaf, hard of hearing and/or have a speech impairment, call **133 677** or visit the **National Relay Service** at: <https://nrschat.nrsccall.gov.au/nrs/internetrelay>

**Write to us:** ANZ Complaint Resolution Team  
Locked Bag 4050,  
South Melbourne VIC 3205  
or **ANZ online complaints form:**  
<https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/feedback/>

**Visit us:** At your nearest ANZ branch.  
If you have a Relationship Manager, please feel free to contact them.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

**Call:** **1800 931 678** (free call within Australia), or **+61 1800 931 678** (International)  
**Write to:** **Australian Financial Complaints Authority Limited**  
GPO Box 3,  
Melbourne VIC 3001

**Online:** Email: [info@afca.org.au](mailto:info@afca.org.au)  
Web: [www.afca.org.au](http://www.afca.org.au)



# Audit Trail

As at 30 June 2023

| Date       | Account Number | Cash/ Journal | Batch | Details                                     | Debit \$   | Credit \$  |
|------------|----------------|---------------|-------|---|------------|------------|
| 30/06/2023 | 290 0002       | C             | 2     | Lawn  | -          | 840.00     |
| 30/06/2023 | 290 0002       | C             | 3     | Walker Partners                             | -          | 4,956.60   |
| 30/06/2023 | 290 0002       | C             | 4     | Secure Funding Pty Ltd - Transfer           | -          | 58,433.19  |
| 30/06/2023 | 290 0002       | C             | 5     | Air Con                                     | -          | 10,210.00  |
| 30/06/2023 | 290 0002       | C             | 6     | Rent  | 59,654.13  | -          |
| 30/06/2023 | 290 0002       | C             | 7     | Rates                                       | -          | 2,050.20   |
| 30/06/2023 | 290 0002       | C             | 8     | Life Insurance                              | -          | 3,537.69   |
| 30/06/2023 | 290 0002       | C             | 9     | Land Tax                                    | -          | 1,775.00   |
| 30/06/2023 | 290 0002       | C             | 10    | Funds Transfer                              | 25,000.00  | -          |
| 30/06/2023 | 290 0002       | C             | 11    | Credit Interest                             | 4.83       | -          |
| 30/06/2023 | 290 0002       | C             | 12    | ATO   | -          | 4,230.62   |
| 30/06/2023 | 290 0002       | C             | 13    | Super Levy                                  | -          | 259.00     |
| 30/06/2023 | 290 0002       | C             | 14    | interest ato                                | 55.00      | -          |
| 30/06/2023 | 290 0002       | C             | 15    | ASIC  | -          | 349.00     |
| 30/06/2023 | 290 0002       | C             | 16    | AAMI Insurance                              | -          | 3,317.71   |
| 30/06/2023 | 290 0003       | C             | 17    | loan fee                                    | -          | 360.00     |
| 30/06/2023 | 290 0003       | C             | 18    | interest on loan                            | -          | 14,976.77  |
| 30/06/2023 | 290 0003       | C             | 19    | personal                                    | 300,000.00 | -          |
| 30/06/2023 | 290 0003       | C             | 20    | trf   | 58,433.19  | -          |
| 30/06/2023 | 290 0003       | C             | 21    | loan balance                                | -          | 343,096.42 |
| 30/06/2023 | 808 0008       | C             | 22    | Lawn  | 840.00     | -          |
| 30/06/2023 | 801 0011       | C             | 23    | Walker Partners                             | 4,956.60   | -          |
| 30/06/2023 | 390 0001       | C             | 24    | Secure Funding Pty Ltd - Transfer           | 58,433.19  | -          |
| 30/06/2023 | 390 0001       | C             | 25    | trf   | -          | 58,433.19  |
| 30/06/2023 | 808 0016       | C             | 26    | Rates                                       | 2,050.20   | -          |
| 30/06/2023 | 808 0011       | C             | 27    | Land Tax                                    | 1,775.00   | -          |
| 30/06/2023 | 702 00001      | C             | 28    | Contribution Employer Concessional Contribu | -          | 25,000.00  |
| 30/06/2023 | 801 0019       | C             | 31    | Super Levy                                  | 259.00     | -          |
| 30/06/2023 | 808 0009       | C             | 32    | AAMI Insurance                              | 3,317.71   | -          |
| 30/06/2023 | 808 0010       | C             | 33    | interest on loan                            | 14,976.77  | -          |
| 30/06/2023 | 808 0017       | C             | 34    | loan fee                                    | 360.00     | -          |
| 30/06/2023 | 495 0001       | C             | 35    | loan balance                                | 343,096.42 | -          |
| 30/06/2023 | 828 00001      | C             | 36    | Life Insurance                              | 3,537.69   | -          |
| 30/06/2023 | 690 0007       | C             | 37    | interest ato                                | -          | 55.00      |
| 30/06/2023 | 801 0019       | C             | 38    | ASIC  | 349.00     | -          |
| 30/06/2023 | 611 0001       | C             | 39    | Rent  | -          | 59,654.13  |
| 30/06/2023 | 290 0003       | C             | 40    | rent  | 5,529.87   | -          |
| 30/06/2023 | 290 0003       | C             | 41    | water                                       | -          | 702.48     |
| 30/06/2023 | 290 0003       | C             | 42    | agent                                       | -          | 3,368.54   |
| 30/06/2023 | 290 0003       | C             | 43    | r&m   | -          | 775.50     |
| 30/06/2023 | 290 0003       | C             | 44    | council                                     | -          | 683.35     |
| 30/06/2023 | 611 0001       | C             | 45    | rent  | -          | 5,529.87   |
| 30/06/2023 | 808 0023       | C             | 46    | water                                       | 702.48     | -          |
| 30/06/2023 | 808 0002       | C             | 47    | agent                                       | 3,368.54   | -          |

## Audit Trail

As at 30 June 2023

| Date       | Account Number | Cash/<br>Journal | Batch | Details                                     | Debit<br>\$ | Credit<br>\$ |
|------------|----------------|------------------|-------|---|-------------|--------------|
| 30/06/2023 | 808 0018       | C                | 48    | r&m   | 775.50      | -            |
| 30/06/2023 | 808 0016       | C                | 49    | council                                     | 683.35      | -            |
| 30/06/2023 | 704 00001      | C                | 50    | Contribution Self-Employed Concessional Con | -           | 2,500.00     |
| 30/06/2023 | 700 00004      | C                | 50    | Contribution Member Non-Concessional Cont   | -           | 148,750.00   |
| 30/06/2023 | 700 00005      | C                | 50    | Contribution Member Non-Concessional Cont   | -           | 148,750.00   |
| 30/06/2023 | 232 0001       | C                | 51    | Air Con                                     | 10,210.00   | -            |
| 30/06/2023 | 290 0001       | C                | 52    | depn  | -           | 845.00       |
| 30/06/2023 | 290 0001       | C                | 53    | accum depn                                  | 845.00      | -            |
| 30/06/2023 | 808 0005       | C                | 54    | depn  | 845.00      | -            |
| 30/06/2023 | 233 0001       | C                | 55    | accum depn                                  | -           | 845.00       |
| 30/06/2023 | 290 0001       | C                | 56    | blackhole exp                               | -           | 238.00       |
| 30/06/2023 | 290 0001       | C                | 57    | fin charge                                  | 238.00      | -            |
| 30/06/2023 | 808 0017       | C                | 58    | blackhole exp                               | 238.00      | -            |
| 30/06/2023 | 310 0015       | C                | 59    | fin charge                                  | -           | 238.00       |
| 30/06/2023 | 690 0002       | C                | 60    | Credit Interest                             | -           | 4.83         |
| 30/06/2023 | 450 0009       | C                | 61    | ATO   | 4,230.62    | -            |
| 30/06/2023 | 860 0004       | J                | 1     | Current year tax expense                    | 8,056.20    | -            |
| 30/06/2023 | 450 0009       | J                | 1     | Current year tax expense                    | -           | 8,056.20     |
| 30/06/2023 | 205 2875       | J                | 1     | Unrealised market movement                  | -           | 1,940.00     |
| 30/06/2023 | 780 0015       | J                | 1     | Unrealised market movement - Domestic Shar  | 1,940.00    | -            |
| 30/06/2023 | 211 0001       | J                | 1     | Unrealised market movement                  | -           | 358,955.71   |
| 30/06/2023 | 780 0013       | J                | 1     | Unrealised market movement - Property       | 358,955.71  | -            |

Transactions that have been reconciled to each other within the Master Clearing Account in the selected report period have not been included in this report.