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# **Workpapers - 2022 Financial Year**

## **CK Family Super Fund**

Preparer: Steven Lee

Reviewer: Sandra Lee

Printed: 15 February 2023

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# Lead Schedule

2022 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
24200	Contributions	(\$10,033.51)		100%	Completed
25000	Interest Received	(\$153.78)		100%	Completed
28500	Transfers In	(\$456,627.25)		100%	Completed
33200	Formation Expenses Written Off	\$995.00		100%	Completed
48500	Income Tax Expense	\$1,228.65		100%	Completed
49000	Profit/Loss Allocation Account	\$464,590.89		100%	Completed
50000	Members	(\$464,590.89)		100%	Completed
60400	Bank Accounts	\$403,469.54		100%	Completed
64100	Borrowing Expenses	\$1,350.00		100%	Completed
77250	Real Estate Properties (Australian - Non Residential)	\$61,000.00		100%	Completed
85000	Income Tax Payable /Refundable	(\$1,228.65)		100%	Completed
A	Financial Statements				Completed
B	Permanent Documents				Completed
C	Other Documents				Completed
D	Pension Documentation				Completed
E	Estate Planning				Completed

# 24200 - Contributions

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
CHOJOH00001A	(Contributions) Choi, John Young Mook - Accumulation (Accumulation)	(\$1,995.00)		100%
KIMYOO00001A	(Contributions) Kim, Yoon Hee - Accumulation (Accumulation)	(\$8,038.51)		100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$10,033.51)		

## Supporting Documents

- Contributions Breakdown Report [Report](#)
- SuperStream Contribution Data Report [Report](#)
- 7127696932537.pdf [CHOJOH00001A](#)

## Standard Checklist

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



**NCC Bring Forward Caps**

Member	Bring Forward Cap	2019	2020	2021	2022	Total	Current Position
Choi, John Young Mook	N/A	0.00	0.00	0.00	1,895.00	N/A	Bring Forward Not Triggered
Kim, Yoon Hee	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered

**Choi, John Young Mook**

Date	Transaction Description	Ledger Data					SuperStream Data				
		Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
13/12/2021	Direct Credit from J Y M CHOI , SMSF	Personal - Non-Concessional		100.00							
10/03/2022	Direct Credit from ATO , ATO009000016008854	Government Co-Contributions			100.00						
30/06/2022	Bare trustee company set up	Personal - Non-Concessional		800.00							
30/06/2022	SMSF setup	Personal - Non-Concessional		995.00							
<b>Total - Choi, John Young Mook</b>			<b>0.00</b>	<b>1,895.00</b>	<b>100.00</b>	<b>0.00</b>			<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

**Kim, Yoon Hee**

Date	Transaction Description	Ledger Data					SuperStream Data				
		Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
13/12/2021	Direct Credit from QUICKSUPER , QUICKSPR3104141214	Employer	520.52				Employer	SCP HEALTHSHARE(N SW)	520.52		
29/12/2021	Direct Credit from QUICKSUPER , QUICKSPR3113865910	Employer	1,020.01				Employer	SCP HEALTHSHARE(N SW)	1,020.01		
10/01/2022	Direct Credit from QUICKSUPER , QUICKSPR3120590884	Employer	522.05				Employer	SCP HEALTHSHARE(N SW)	522.05		

24/01/2022	Direct Credit from QUICKSUPER , QUICKSPR3129995560	Employer	458.88	Employer	SCP HEALTHSHARE(N SW)	458.88
07/02/2022	Direct Credit from QUICKSUPER , QUICKSPR3139223820	Employer	427.04	Employer	SCP HEALTHSHARE(N SW)	427.04
21/02/2022	Direct Credit from QUICKSUPER , QUICKSPR3149061434	Employer	502.74	Employer	SCP HEALTHSHARE(N SW)	502.74
07/03/2022	Direct Credit from QUICKSUPER , QUICKSPR3159131649	Employer	513.32	Employer	SCP HEALTHSHARE(N SW)	513.32
21/03/2022	Direct Credit from QUICKSUPER , QUICKSPR3168907392	Employer	516.92	Employer	SCP HEALTHSHARE(N SW)	516.92
04/04/2022	Direct Credit from QUICKSUPER , QUICKSPR3178892784	Employer	509.94	Employer	SCP HEALTHSHARE(N SW)	509.94
19/04/2022	Direct Credit from QUICKSUPER , QUICKSPR3188271246	Employer	524.12	Employer	SCP HEALTHSHARE(N SW)	524.12
02/05/2022	Direct Credit from QUICKSUPER , QUICKSPR3197075224	Employer	453.43	Employer	SCP HEALTHSHARE(N SW)	453.43
16/05/2022	Direct Credit from QUICKSUPER , QUICKSPR3207313285	Employer	516.92	Employer	SCP HEALTHSHARE(N SW)	516.92
30/05/2022	Direct Credit from QUICKSUPER , QUICKSPR3217191748	Employer	509.94	Employer	SCP HEALTHSHARE(N SW)	509.94
13/06/2022	Direct Credit from QUICKSUPER , QUICKSPR3227507052	Employer	520.52	Employer	SCP HEALTHSHARE(N SW)	520.52
27/06/2022	Direct Credit from QUICKSUPER , QUICKSPR3237755681	Employer	522.16	Employer	SCP HEALTHSHARE(N SW)	522.16

**Total - Kim, Yoon Hee**

**8,038.51      0.00      0.00      0.00**

**8,038.51      0.00      0.00**

**Total for All Members**

**8,038.51      1,895.00      100.00      0.00**

**CK Family Super Fund**

**SuperStream Contribution Data Report**

For The Period 01 July 2021 - 30 June 2022

Transaction Date	Reference	Employer Org	Pay Period	Employer	Personal - NCC	Spouse & Child	Other Family & Friends	Any Other	Total
<b>Kim, Yoon Hee</b>									
13/12/2021	QUICKSPR3104141214	SCP HEALTHSHARE(NSW)	26/11/2021 - 09/12/2021	520.52	0.00	0.00	0.00	0.00	520.52
29/12/2021	QUICKSPR3113865910	SCP HEALTHSHARE(NSW)	10/12/2021 - 23/12/2021	1,020.01	0.00	0.00	0.00	0.00	1,020.01
10/01/2022	QUICKSPR3120590884	SCP HEALTHSHARE(NSW)	24/12/2021 - 06/01/2022	522.05	0.00	0.00	0.00	0.00	522.05
24/01/2022	QUICKSPR3129995560	SCP HEALTHSHARE(NSW)	07/01/2022 - 20/01/2022	458.88	0.00	0.00	0.00	0.00	458.88
07/02/2022	QUICKSPR3139223820	SCP HEALTHSHARE(NSW)	21/01/2022 - 03/02/2022	427.04	0.00	0.00	0.00	0.00	427.04
21/02/2022	QUICKSPR3149061434	SCP HEALTHSHARE(NSW)	04/02/2022 - 17/02/2022	502.74	0.00	0.00	0.00	0.00	502.74
07/03/2022	QUICKSPR3159131649	SCP HEALTHSHARE(NSW)	18/02/2022 - 03/03/2022	513.32	0.00	0.00	0.00	0.00	513.32
21/03/2022	QUICKSPR3168907392	SCP HEALTHSHARE(NSW)	04/03/2022 - 17/03/2022	516.92	0.00	0.00	0.00	0.00	516.92
04/04/2022	QUICKSPR3178892784	SCP HEALTHSHARE(NSW)	18/03/2022 - 31/03/2022	509.94	0.00	0.00	0.00	0.00	509.94
19/04/2022	QUICKSPR3188271246	SCP HEALTHSHARE(NSW)	01/04/2022 - 14/04/2022	524.12	0.00	0.00	0.00	0.00	524.12
02/05/2022	QUICKSPR3197075224	SCP HEALTHSHARE(NSW)	15/04/2022 - 28/04/2022	453.43	0.00	0.00	0.00	0.00	453.43
16/05/2022	QUICKSPR3207313285	SCP HEALTHSHARE(NSW)	29/04/2022 - 12/05/2022	516.92	0.00	0.00	0.00	0.00	516.92
30/05/2022	QUICKSPR3217191748	SCP HEALTHSHARE(NSW)	13/05/2022 - 26/05/2022	509.94	0.00	0.00	0.00	0.00	509.94
13/06/2022	QUICKSPR3227507052	SCP HEALTHSHARE(NSW)	27/05/2022 - 09/06/2022	520.52	0.00	0.00	0.00	0.00	520.52
27/06/2022	QUICKSPR3237755681	SCP HEALTHSHARE(NSW)	10/06/2022 - 23/06/2022	522.16	0.00	0.00	0.00	0.00	522.16
				<b>8,038.51</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>8,038.51</b>
				<b>8,038.51</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>8,038.51</b>

\*Data last updated: 07/02/2023





THE TRUSTEE FOR CK FAMILY SUPER FUND  
PO BOX 1906  
MACQUARIE CENTRE NSW 2113

Our reference: 7127696932537  
Phone: 13 10 20  
ABN: 56 119 482 064

10 March 2022

## **Superannuation remittance advice**

To whom it may concern

An amount of \$100.00 has been forwarded to you from the super co-contribution account for THE TRUSTEE FOR CK FAMILY SUPER FUND as per the enclosed remittance advice.

More information about the remittance process is provided on the back of this page, but if you have any questions please phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday.

Yours faithfully

Grant Brodie  
Deputy Commissioner of Taxation

### Reading your remittance advice

This remittance advice provides details of super co-contribution payments credited to you for one or more of your members.

### Payment for and account details

These details are provided so you can reconcile each payment with the correct member account.

Where you have made a claim for payment, the member and account details will match those you reported to us as part of your claim.

### Remittance reference number

This is a unique identifier we assign to the remittance of a member's super co-contribution payment.

It is important to note this number as it needs to be quoted if you are not accepting a particular payment on this remittance.

### Payment

This is the total amount of super co-contribution being credited for a member.

### Tax file numbers

From 1 July 2007, funds cannot accept any member contributions, including super co-contributions paid by the Australian Taxation Office unless the fund holds a tax file number for that member.

### What should you do if you will not be accepting one or more payments on the remittance?

You will need to complete a *Superannuation payment variation advice* (NAT 8451) statement and lodge it and your repayment with us on or before **15 April 2022**.

The *Completing the Superannuation payment variation advice* (NAT 8450) statement instructions will help you fill out this form.

Your repayment can be sent electronically to us by BPAY® or direct credit, or by cheque enclosed with the completed form.

If you are paying by cheque, please refer to the 'How to pay' information on the *Superannuation payment variation advice* (NAT 8451) statement. This will help you to complete the repayment details.

## HOW TO PAY

Your payment reference number (PRN) is:

BPAY®



Billers code: 75556

Ref:

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or credit card account.

More info: [www.bpay.com.au](http://www.bpay.com.au)

### CREDIT OR DEBIT CARD

Pay online with your credit or debit card at [www.governmenteasypay.gov.au/PayATO](http://www.governmenteasypay.gov.au/PayATO)

To pay by phone, call the Government EasyPay service on **1300 898 089**.

A card payment fee applies.

### OTHER PAYMENT OPTIONS

For other payment options, visit [www.ato.gov.au/paymentoptions](http://www.ato.gov.au/paymentoptions)

## Superannuation remittance advice

Provider: THE TRUSTEE FOR CK FAMILY SUPER FUND  
Tax file number: 697 334 148  
Remittance type: Super co-contribution

Payment for	Account/Other ID	TFN	Date of birth	Remittance reference number	Financial year	Payment
John Choi		350 756 463	10/2/1963	7027592047095	2021	\$100.00

Payment details	Description	Processed date	Credit
	Super co-contribution remittance	09 March 2022	\$100.00 CR
<b>Total payment amount</b>			<b>\$100.00 CR</b>



# 25000 - Interest Received

2022 Financial Year

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**Preparer** Steven Lee

**Reviewer** Sandra Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
BTA123228710	BT Panorama Cash Account ***710	(\$153.78)		100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$153.78)		

## Supporting Documents

- Interest Reconciliation Report [Report](#)
- Annual tax statement (01 Jul 2021 - 30 Jun 2022).pdf

## Standard Checklist

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

**CK Family Super Fund**  
**Interest Reconciliation Report**

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
<b>Bank Accounts</b>					
BTA123228710 BT Panorama Cash Account ***710					
30/11/2021	6.94	6.94			
31/12/2021	19.41	19.41			
31/01/2022	19.48	19.48			
28/02/2022	17.63	17.63			
31/03/2022	19.56	19.56			
30/04/2022	18.99	18.99			
31/05/2022	18.66	18.66			
30/06/2022	33.11	33.11			
	153.78	153.78			
	<b>153.78</b>	<b>153.78</b>			
<b>TOTAL</b>	<b>153.78</b>	<b>153.78</b>			

**Tax Return Reconciliation**

	Totals	Tax Return Label
Gross Interest	153.78	11C

# Annual tax statement

for the period 1 July 2021 to 30 June 2022

## Account details

Product	Cash Management Account
Account ID	123228710
Account name	CK SUPER INVESTMENT PTY LTD
	ATF CK Family Super Fund
Entity type	SMSF

## Contents

Summary of assessable income	2
Deductions and credits summary	3
Interest schedule	5
Complaints	6

For more information



1300 881 716



[support@panorama.com.au](mailto:support@panorama.com.au)

Please read the Panorama tax guide where the information contained in this statement is further explained

# Summary of assessable income

Item	Amount \$
Gross interest	153.78
Unfranked dividends from shares	0.00
Franked dividends from shares	0.00
Franking credits from shares	0.00
Franked distributions from trusts	0.00
Distributions from trusts	0.00
Net capital gain	0.00
Foreign income	0.00
Foreign trust and CFC income	0.00
Australian franking credits from a New Zealand franking company	0.00
Other income	0.00
<b>Total assessable income</b>	<b>\$153.78</b>



# Deductions and credits summary

## Deductions

Item	Amount \$
Listed investment company capital gain deduction	0.00
Expenses	0.00
Loss on sale of traditional security	0.00
<b>Total deductions/expenses</b>	<b>\$0.00</b>

## Total taxable income from investment assets

**\$153.78**

## Tax credits

Item	Amount \$
TFN amounts withheld from interest	0.00
TFN amounts withheld from unfranked dividends	0.00
TFN amounts withheld from trust distributions	0.00
Credit for tax paid by trustee	0.00
Franking credits from shares (after 45 day rule)	0.00
Franking credits from trust distributions (after 45 day rule)	0.00
Australian franking credits from a New Zealand franking company	0.00
Foreign income tax offset (including CG offset)	0.00
Non-resident withholding tax on non-MIT distributions	0.00
Share of ESVCLP Tax Offset	0.00
Share of Early Stage Investor Tax Offset	0.00
Exploration Credits	0.00

## Total tax credits

**\$0.00**

# Deductions and credits summary

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## Additional information for non-residents

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Item	Amount \$	Tax Withheld
Interest income	0.00	0.00
Unfranked dividends	0.00	0.00
Clean building MIT fund payments	0.00	0.00
NCMI MIT fund payments	0.00	0.00
eNCMI MIT fund payments	0.00	0.00
Other MIT fund payments	0.00	0.00

\*Please consult with your tax adviser to confirm the deductibility of expenses, and to determine the tax label that should be applied to each expense.

# Interest schedule

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## Cash

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Date	Investment	Amount \$
<b>Transaction Account</b>		
30 Nov 2021	Cash Management Account	6.94
31 Dec 2021	Cash Management Account	19.41
31 Jan 2022	Cash Management Account	19.48
28 Feb 2022	Cash Management Account	17.63
31 Mar 2022	Cash Management Account	19.56
30 Apr 2022	Cash Management Account	18.99
31 May 2022	Cash Management Account	18.66
30 Jun 2022	Cash Management Account	33.11
<b>Subtotal</b>		<b>\$153.78</b>
<b>Total cash</b>		<b>\$153.78</b>

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**Total interest**

**\$153.78**

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Interest is reflected on a cash basis and does not include interest accrued that will be received after period end.

# Complaints

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If you have a complaint, contact our dedicated Customer Solutions team on 1300 881 716 from 8.00am to 6.30pm, Monday to Friday (Sydney time) or write to us at GPO Box 2675, Sydney NSW 2001. 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.

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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## Disclaimer

This document may not be copied, reproduced or otherwise distributed or circulated without the express permission of BT Portfolio Services Ltd ABN 73 095 055 208 AFSL 233715 (BTPS). This statement is designed to assist you in preparing your 1 Jul 2021 - 30 Jun 2022 Australian Tax Return. It is provided for the use of investors in Panorama and is based on current Australian taxation laws and their interpretation.

Due to the nature of taxation law, a number of assumptions have been made in the preparation of this statement and these are disclosed in the Panorama tax guide. The application of tax laws depends upon an investor's specific circumstances and our assumptions may not be relevant to you. You should therefore seek professional advice on the taxation implications of your investments and should not rely on the information contained in this statement which should be used as a guide only. In addition, if a parcel reset has occurred the information in this statement may not be accurate and you should not rely on it without professional taxation advice.

The information contained in this statement is given in good faith and has been derived from sources believed to be accurate at the statement request date. However, it is general information only and should not be considered a comprehensive statement on any matter nor relied upon as such. BTPS operates Panorama Investments and BT Invest. Westpac Financial Services Ltd ABN 20 000 241 127 AFSL 233716 (WFSL) is the responsible entity and issuer of interests in BT Managed Portfolios. Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 (Westpac) is the issuer of the Cash Management Account (BT CMA). Together, these products are referred to as the Panorama products.

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# 28500 - Transfers In

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
CHOJOH00001A	(Transfers In) Choi, John Young Mook - Accumulation (Accumulation)	(\$11,756.63)		100%
KIMYOO00001A	(Transfers In) Kim, Yoon Hee - Accumulation (Accumulation)	(\$444,870.62)		100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$456,627.25)		

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

- Attached copies of all Transfer Statements and Rollover Benefits Statements

# CK Family Super Fund General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Transfers In (28500)</b>					
<u>(Transfers In) Choi, John Young Mook - Accumulation (CHOJOH00001A)</u>					
15/11/2021	Direct Credit from AWARE , SSGF626401067559 [SuperStream roll in at 12/11/2021 - PRN:532264603651112242]			11,756.63	11,756.63 CR
				<b>11,756.63</b>	<b>11,756.63 CR</b>
<u>(Transfers In) Kim, Yoon Hee - Accumulation (KIMYOO00001A)</u>					
19/11/2021	Direct Credit from AWARE , SSEW204002690898 [SuperStream roll in at 18/11/2021 - PRN:532264603651118734]			444,870.62	444,870.62 CR
				<b>444,870.62</b>	<b>444,870.62 CR</b>

**Total Debits: 0.00**

**Total Credits: 456,627.25**

# 33200 - Formation Expenses Written Off

2022 Financial Year

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**Preparer** Steven Lee

**Reviewer** Sandra Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
33200	Formation Expenses Written Off	\$995.00		100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$995.00		

## Supporting Documents

- General Ledger [Report](#)
- INV-0076.pdf

## Standard Checklist

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

# CK Family Super Fund General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Formation Expenses Written Off (33200)</b>					
Formation Expenses Written Off (33200)					
30/06/2022	SMSF setup		995.00		995.00 DR
			<b>995.00</b>		<b>995.00 DR</b>
<b>Total Debits:</b>			<b>995.00</b>		
<b>Total Credits:</b>			<b>0.00</b>		





# TAX INVOICE

CK Family Super Fund

**Invoice Date**  
21 Sep 2021

**Invoice Number**  
INV-0076

**ABN**  
60 061 126 663

SuperHelp Australia  
PTY LTD  
PO Box 1906  
MACQUARIE  
CENTRE NSW 2113  
AUSTRALIA

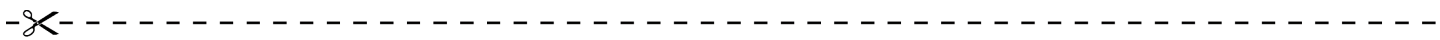
Item	Description	Quantity	Unit Price	GST	Amount AUD
COYSET UP	Company Setup	1.00	800.00	10%	800.00
SMSFSE TUP	SMSF SETUP	1.00	195.00	10%	195.00
INCLUDES GST 10%					90.46
<b>TOTAL AUD</b>					995.00
Less Amount Paid					995.00
<b>AMOUNT DUE AUD</b>					<b>0.00</b>

## Due Date: 5 Oct 2021

Please pay the balance of our fees by direct credit into our bank account.

OUR BANK DETAILS (Use your name or your SMSF name as the reference):

Account Name: Superhelp Australia Pty Ltd  
Bank: Commonwealth Bank  
BSB: 06 2099  
Account Number: 1041 7929



# PAYMENT ADVICE

To: SuperHelp Australia PTY LTD  
PO Box 1906  
MACQUARIE CENTRE NSW 2113  
AUSTRALIA

**Customer** CK Family Super Fund  
**Invoice Number** INV-0076

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**Amount Due** 0.00  
**Due Date** 5 Oct 2021

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**Amount Enclosed**

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Enter the amount you are paying above

# 48500 - Income Tax Expense

2022 Financial Year

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**Preparer** Steven Lee

**Reviewer** Sandra Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	\$1,228.65		100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$1,228.65		

## Supporting Documents

No supporting documents

# 49000 - Profit/Loss Allocation Account

2022 Financial Year

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**Preparer** Steven Lee

**Reviewer** Sandra Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	\$464,590.89		100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$464,590.89		

## Supporting Documents

No supporting documents

## 50000 - Members

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
CHOJOH00001A	Choi, John Young Mook - Accumulation (Accumulation)		(\$13,751.63)	\$22.12		\$0.60	(\$13,728.91)	
KIMYOO00001A	Kim, Yoon Hee - Accumulation (Accumulation)		(\$452,909.13)	\$819.10		\$1,228.05	(\$450,861.98)	
	<b>TOTAL</b>	<b>Opening Balance</b>	<b>Contribution Income</b>	<b>Earnings</b>	<b>Member Payments</b>	<b>Tax &amp; Fees</b>	<b>Closing Balance</b>	
			(\$466,660.76)	\$841.22		\$1,228.65	(\$464,590.89)	

### Supporting Documents

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

### Standard Checklist

- Attach copies of Members Statements

# CK Family Super Fund

## Members Statement

John Young Mook Choi  
 10/45 Edward Bennett Drive  
 Cherrybrook, New South Wales, 2126, Australia

### Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	59	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	13,728.91
Date Joined Fund:	22/09/2021	Total Death Benefit:	13,728.91
Service Period Start Date:	06/03/2000		
Date Left Fund:			
Member Code:	CHOJOH00001A		
Account Start Date:	22/09/2021		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

### Your Balance

Total Benefits	13,728.91
<u>Preservation Components</u>	
Preserved	13,728.91
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	3,757.56
Taxable	9,971.35

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021		
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)	1,895.00	
Government Co-Contributions	100.00	
Other Contributions		
Proceeds of Insurance Policies		
Transfers In	11,756.63	
Net Earnings	(22.12)	
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax	0.60	
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	13,728.91	0.00

**CK Family Super Fund**  
**Members Statement**

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**Trustee's Disclaimer**

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

\_\_\_\_\_  
Yoon Hee Kim  
Director

\_\_\_\_\_  
John Young Mook Choi  
Director

# CK Family Super Fund

## Members Statement

Yoon Hee Kim  
 10/45 Edward Bennett Drive  
 Cherrybrook, New South Wales, 2126, Australia

### Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	58	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	450,861.98
Date Joined Fund:	22/09/2021	Total Death Benefit:	450,861.98
Service Period Start Date:	01/07/1991		
Date Left Fund:			
Member Code:	KIMYOO00001A		
Account Start Date:	22/09/2021		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

### Your Balance

Total Benefits	450,861.98
<u>Preservation Components</u>	
Preserved	450,861.98
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	
Taxable	450,861.98

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021		
<u>Increases to Member account during the period</u>		
Employer Contributions	8,038.51	
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In	444,870.62	
Net Earnings	(819.10)	
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	1,205.78	
Income Tax	22.27	
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	450,861.98	0.00



**CK Family Super Fund**  
**Members Statement**

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**Trustee's Disclaimer**

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

\_\_\_\_\_  
Yoon Hee Kim  
Director

\_\_\_\_\_  
John Young Mook Choi  
Director

CK Family Super Fund

# Members Summary

As at 30 June 2022

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
<b>John Young Mook Choi (Age: 59)</b>											
CHOJOH00001A - Accumulation											
	1,995.00	11,756.63	(22.12)				0.60				13,728.91
	<b>1,995.00</b>	<b>11,756.63</b>	<b>(22.12)</b>				<b>0.60</b>				<b>13,728.91</b>
<b>Yoon Hee Kim (Age: 58)</b>											
KIMYOO00001A - Accumulation											
	8,038.51	444,870.62	(819.10)			1,205.78	22.27				450,861.98
	<b>8,038.51</b>	<b>444,870.62</b>	<b>(819.10)</b>			<b>1,205.78</b>	<b>22.27</b>				<b>450,861.98</b>
	<b>10,033.51</b>	<b>456,627.25</b>	<b>(841.22)</b>			<b>1,205.78</b>	<b>22.87</b>				<b>464,590.89</b>

# 60400 - Bank Accounts

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
BTA123228710	BT Panorama Cash Account ***710	\$403,469.54		100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$403,469.54		

## Supporting Documents

- Bank Statement Report [Report](#)
- Annual investment statement (01 Jul 2021 - 30 Jun 2022).pdf [BTA123228710](#)

## Standard Checklist

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

# CK Family Super Fund Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60400 / BTA123228710  
**Account Name:** BT Panorama Cash Account \*\*\*710  
**BSB and Account Number:** 262786 123228710

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
		\$ 61,550.00		\$ 465,019.54		\$ 403,469.54	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
15/11/2021	Direct Credit from AWARE , SSGF626401067559 [SuperStream roll in at 12/11/2021 - PRN:532264603651112242]		11,756.63	11,756.63		
19/11/2021	Direct Credit from AWARE , SSEW204002690898 [SuperStream roll in at 18/11/2021 - PRN:532264603651118734]		444,870.62	456,627.25		
30/11/2021	Interest payment for Cash Management Account		6.94	456,634.19		
13/12/2021	Direct Credit from QUICKSUPER , QUICKSPR3104141214		520.52	457,154.71		
13/12/2021	Direct Credit from J Y M CHOI , SMSF		100.00	457,254.71		
29/12/2021	Direct Credit from QUICKSUPER , QUICKSPR3113865910		1,020.01	458,274.72		
31/12/2021	Interest payment for Cash Management Account		19.41	458,294.13		
10/01/2022	Direct Credit from QUICKSUPER , QUICKSPR3120590884		522.05	458,816.18		
24/01/2022	Direct Credit from QUICKSUPER , QUICKSPR3129995560		458.88	459,275.06		
31/01/2022	Interest payment for Cash Management Account		19.48	459,294.54		
07/02/2022	Direct Credit from QUICKSUPER , QUICKSPR3139223820		427.04	459,721.58		
21/02/2022	Direct Credit from QUICKSUPER , QUICKSPR3149061434		502.74	460,224.32		
28/02/2022	Interest payment for Cash Management Account		17.63	460,241.95		
07/03/2022	Direct Credit from QUICKSUPER , QUICKSPR3159131649		513.32	460,755.27		
10/03/2022	Direct Credit from ATO , ATO009000016008854		100.00	460,855.27		
21/03/2022	Direct Credit from QUICKSUPER , QUICKSPR3168907392		516.92	461,372.19		

**CK Family Super Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
31/03/2022	Interest payment for Cash Management Account		19.56	461,391.75		
04/04/2022	Direct Credit from QUICKSUPER , QUICKSPR3178892784		509.94	461,901.69		
19/04/2022	Direct Credit from QUICKSUPER , QUICKSPR3188271246		524.12	462,425.81		
30/04/2022	Interest payment for Cash Management Account		18.99	462,444.80		
02/05/2022	Direct Credit from QUICKSUPER , QUICKSPR3197075224		453.43	462,898.23		
16/05/2022	Direct Credit from QUICKSUPER , QUICKSPR3207313285		516.92	463,415.15		
19/05/2022	Payment to LJ Hooker Commercial Central Coast INV5680	61,000.00		402,415.15		
26/05/2022	Payment to Superhelp Australia Pty Ltd bare trust set up	550.00		401,865.15		
30/05/2022	Direct Credit from QUICKSUPER , QUICKSPR3217191748		509.94	402,375.09		
31/05/2022	Interest payment for Cash Management Account		18.66	402,393.75		
13/06/2022	Direct Credit from QUICKSUPER , QUICKSPR3227507052		520.52	402,914.27		
27/06/2022	Direct Credit from QUICKSUPER , QUICKSPR3237755681		522.16	403,436.43		
30/06/2022	Interest payment for Cash Management Account		33.11	403,469.54		
30/06/2022	CLOSING BALANCE			403,469.54		
		<u>61,550.00</u>	<u>465,019.54</u>			

# Annual statement

for the period 1 July 2021 to 30 June 2022

## Account details

Product	Cash Management Account
Account ID	123228710
Account name	CK SUPER INVESTMENT PTY LTD ATF CK Family Super Fund

## Contents

Your statement at a glance	2
Portfolio valuation	3
Earnings and expenses	4
Transaction history	7
Complaints	10

# \$403,469.54

Portfolio value as at 30 Jun 2022

For more information



Please read the Annual Statement Guide where the information contained in this statement is further explained

Annual statement created 1 Aug 2022

# Your statement at a glance

<b>Total portfolio opening balance 1 Jul 2021</b>	<b>\$0.00</b>
<b>Inflows</b>	<b>\$464,865.76</b>
Deposits to Transaction account	\$464,865.76
Asset transfers in	\$0.00
<b>Outflows</b>	<b>-\$61,550.00</b>
Payments from Transaction account	-\$61,550.00
Asset transfers out	\$0.00
<b>Expenses</b>	<b>\$0.00</b>
Fees	\$0.00
Taxes	\$0.00
<b>Income on investments</b>	<b>\$153.78</b>
<b>Market movement</b>	<b>\$0.00</b>
<b>Total portfolio closing balance 30 Jun 2022</b>	<b>\$403,469.54</b>

# Portfolio valuation

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## Transaction account

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	Balance \$	Total portfolio %
Transaction account	\$403,469.54	100.00%
<b>Total transaction account balance</b>	<b>\$403,469.54</b>	<b>100.00%</b>

**Total portfolio value as at 30 Jun 2022** **\$403,469.54** **100%**

---

"Total outstanding trades" (if applicable) are outstanding cash or/ and asset transactions due to settle post 30 June.

"Total income accrued" (if applicable) includes cash and reinvested income due to settle post 30 June.



# Earnings and expenses

<b>Income</b>	
	<b>Amount \$</b>
Transaction account income	\$153.78
Term deposit interest	\$0.00
Managed portfolio income	\$0.00
Tailored portfolio income	\$0.00
Listed security income	\$0.00
Managed fund income	\$0.00
Accrued interest	\$0.00
Other income	\$0.00
<b>Total income</b>	<b>\$153.78</b>
<b>Market movement</b>	
	<b>Amount \$</b>
Realised/unrealised market movement	\$0.00
<b>Total market movement</b>	<b>\$0.00</b>

# Earnings and expenses

<b>Expenses</b>	
<b>Fee type</b>	<b>Amount \$</b>
Administration fees	\$0.00
Investment management fees	\$0.00
Expense Recovery - Legislative	\$0.00
SMSF fees	\$0.00
SMSF Administration fee	\$0.00
SMSF Actuarial fee	\$0.00
SMSF Audit fee	\$0.00
SMSF Establishment fee	\$0.00
Taxes	\$0.00
Non-resident withholding tax	\$0.00
TFN withholding tax	\$0.00
<b>Total expenses</b>	<b>\$0.00</b>

**Net earnings**

**\$153.78**

"Accrued interest" includes interest due to settle post 30 June. Any term deposit interest reported as accrued interest on your statement last year has also been included in your opening balance this year, and as such, total term deposit interest income reported this year might be different from the cash interest received as the total interest has taken into account any accrued interest reported in last year's statement.

Changes in market value exclude any gains or losses arising from assets held outside the service. This statement does not provide the gain or loss on disposal for tax purposes and should not be relied upon in making decisions about your tax position. You should seek professional advice regarding your tax position.

"Total expenses" shown above may not include all the fees and costs in relation to your investments (for example it does not include any information on the fees and costs relating to any underlying managed investment (other than BT Managed Portfolios) that you access through Panorama Investments).

# Fees and costs summary

Description	Amount
<b>Fees deducted directly from your account</b>	<b>\$0.00</b>
This amount has been deducted directly from your account (reflected in the transactions listed on this statement). It includes the insurance premiums you paid.	
<b>Fees and costs deducted from your investment</b>	<b>\$0.00</b>
This approximate amount has been deducted from your investment. It covers amounts that have reduced the return on your investment and are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs. This amount is the Transaction Account fee only. This amount does not include the Other Fees and Costs below related to your selected investment options.	
<b>Total fees and costs you paid</b>	<b>\$0.00</b>
This approximate amount includes all the fees and costs that affected your investment during the period.	
<b>Other fees and costs (investment options)</b>	<b>\$0.00</b>
This approximate amount has been deducted from the investment options you have chosen and has reduced the return on these investments but is not charged to you directly as a fee.	
These fees and costs include management fees and costs, performance fees, transaction costs and buy/sell spreads associated with your selected investment options.	
<b>Total fees and costs you paid - with investment options fees and costs</b>	<b>\$0.00</b>
This approximate amount includes the total fees and costs you paid and the other fees and costs associated with your selected investment options during the reporting period.	

## Additional explanation of fees and costs

The fees and costs information shown above may not include all the fees and costs in relation to your underlying investments. For more information regarding the fees and costs of the underlying investment options available through the Product, refer to the product disclosure statement or other disclosure document for the relevant investment option, which may be obtained free of charge online by logging in to your account, on request from your adviser (if you have one) or by contacting us.

# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
<b>Opening balance as at 1 Jul 2021</b>							<b>\$0.00</b>
15 Nov 2021	15 Nov 2021	Deposit	Direct Credit from AWARE , SSGF626401067559			\$11,756.63	\$11,756.63
19 Nov 2021	19 Nov 2021	Deposit	Direct Credit from AWARE , SSEW204002690898			\$444,870.62	\$456,627.25
30 Nov 2021	30 Nov 2021	Income	Interest payment for Cash Management Account			\$6.94	\$456,634.19
13 Dec 2021	13 Dec 2021	Deposit	Direct Credit from QUICKSUPER , QUICKSPR3104141214			\$520.52	\$457,154.71
13 Dec 2021	13 Dec 2021	Deposit	Direct Credit from J Y M CHOI , SMSF			\$100.00	\$457,254.71
29 Dec 2021	29 Dec 2021	Deposit	Direct Credit from QUICKSUPER , QUICKSPR3113865910			\$1,020.01	\$458,274.72
31 Dec 2021	31 Dec 2021	Income	Interest payment for Cash Management Account			\$19.41	\$458,294.13
10 Jan 2022	10 Jan 2022	Deposit	Direct Credit from QUICKSUPER , QUICKSPR3120590884			\$522.05	\$458,816.18
24 Jan 2022	24 Jan 2022	Deposit	Direct Credit from QUICKSUPER , QUICKSPR3129995560			\$458.88	\$459,275.06
31 Jan 2022	31 Jan 2022	Income	Interest payment for Cash Management Account			\$19.48	\$459,294.54
7 Feb 2022	7 Feb 2022	Deposit	Direct Credit from QUICKSUPER , QUICKSPR3139223820			\$427.04	\$459,721.58
21 Feb 2022	21 Feb 2022	Deposit	Direct Credit from QUICKSUPER , QUICKSPR3149061434			\$502.74	\$460,224.32
28 Feb 2022	28 Feb 2022	Income	Interest payment for Cash Management Account			\$17.63	\$460,241.95
7 Mar 2022	7 Mar 2022	Deposit	Direct Credit from QUICKSUPER , QUICKSPR3159131649			\$513.32	\$460,755.27

# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
10 Mar 2022	10 Mar 2022	Deposit	Direct Credit from ATO ATO009000016008854			\$100.00	\$460,855.27
21 Mar 2022	21 Mar 2022	Deposit	Direct Credit from QUICKSUPER QUICKSPR3168907392			\$516.92	\$461,372.19
31 Mar 2022	31 Mar 2022	Income	Interest payment for Cash Management Account			\$19.56	\$461,391.75
4 Apr 2022	4 Apr 2022	Deposit	Direct Credit from QUICKSUPER QUICKSPR3178892784			\$509.94	\$461,901.69
19 Apr 2022	19 Apr 2022	Deposit	Direct Credit from QUICKSUPER QUICKSPR3188271246			\$524.12	\$462,425.81
30 Apr 2022	30 Apr 2022	Income	Interest payment for Cash Management Account			\$18.99	\$462,444.80
2 May 2022	2 May 2022	Deposit	Direct Credit from QUICKSUPER QUICKSPR3197075224			\$453.43	\$462,898.23
16 May 2022	16 May 2022	Deposit	Direct Credit from QUICKSUPER QUICKSPR3207313285			\$516.92	\$463,415.15
19 May 2022	19 May 2022	Payment	Payment to LJ Hooker Commercial Central Coast INV5680		\$61,000.00		\$402,415.15
26 May 2022	26 May 2022	Payment	Payment to Superhelp Australia Pty Ltd bare trust set up		\$550.00		\$401,865.15
30 May 2022	30 May 2022	Deposit	Direct Credit from QUICKSUPER QUICKSPR3217191748			\$509.94	\$402,375.09
31 May 2022	31 May 2022	Income	Interest payment for Cash Management Account			\$18.66	\$402,393.75
13 Jun 2022	13 Jun 2022	Deposit	Direct Credit from QUICKSUPER QUICKSPR3227507052			\$520.52	\$402,914.27
27 Jun 2022	27 Jun 2022	Deposit	Direct Credit from QUICKSUPER QUICKSPR3237755681			\$522.16	\$403,436.43

# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
30 Jun 2022	30 Jun 2022	Income	Interest payment for Cash Management Account			\$33.11	\$403,469.54
<b>Subtotal</b>					<b>\$61,550.00</b>	<b>\$465,019.54</b>	

**Closing balance as at 30 Jun 2022**

**\$403,469.54**

Transactions are reflected in this statement as at the date the transaction occurred. Dividends or distributions may not be reflected in this statement until they are credited to your account. This statement may not include other recent transactions that have not been processed.

Withholding tax transactions, that apply to dividends or distributions that are not settled at the time of statement generation, are not included in this statement and can be viewed online when the year-end tax transaction is finalised.

# Complaints

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If you have a complaint, contact our dedicated Customer Solutions team on 1300 881 716 from 8.00am to 6.30pm, Monday to Friday (Sydney time) or write to us at GPO Box 2675, Sydney NSW 2001. 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.

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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## Disclaimer

The information contained in this statement is given in good faith and has been derived from sources believed to be accurate at the statement request date. However, it is general information only and should not be considered a comprehensive statement on any matter nor relied upon as such. BT Portfolio Services Ltd ABN 73 095 055 208 AFSL 233715 (BTFS) operates Panorama Investments and BT Invest. Westpac Financial Services Ltd ABN 20 000 241 127 AFSL 233716 (WFSL) is the responsible entity and issuer of interests in BT Managed Portfolios. Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 (Westpac) is the issuer of the Cash Management Account (BT CMA). Together, these products are referred to as the Panorama products.

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# 64100 - Borrowing Expenses

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
64100	Borrowing Expenses	\$1,350.00		100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$1,350.00		

## Supporting Documents

- General Ledger [Report](#)
- INV-0178.pdf
- INV-0798.pdf

## Standard Checklist

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



# CK Family Super Fund General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Borrowing Expenses (64100)</b>					
<u>Borrowing Expenses (64100)</u>					
26/05/2022	Payment to Superhelp Australia Pty Ltd bare trust set up		550.00		550.00 DR
30/06/2022	Bare trustee company set up		800.00		1,350.00 DR
			<b>1,350.00</b>		<b>1,350.00 DR</b>

**Total Debits: 1,350.00**

**Total Credits: 0.00**



# TAX INVOICE

CK Family Super Fund

**Invoice Date**  
27 Oct 2021

**Invoice Number**  
INV-0178

**ABN**  
60 061 126 663

SuperHelp Australia  
PTY LTD  
PO Box 1906  
MACQUARIE  
CENTRE NSW 2113  
AUSTRALIA

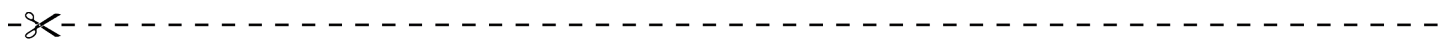
Item	Description	Quantity	Unit Price	GST	Amount AUD
COYSET UP	Company Setup - CK Property Pty Ltd	1.00	800.00	10%	800.00
INCLUDES GST 10%					72.73
<b>TOTAL AUD</b>					800.00
Less Amount Paid					800.00
<b>AMOUNT DUE AUD</b>					<b>0.00</b>

## Due Date: 10 Nov 2021

Please pay the balance of our fees by direct credit into our bank account.

OUR BANK DETAILS (Use your name or your SMSF name as the reference):

Account Name: Superhelp Australia Pty Ltd  
Bank: Commonwealth Bank  
BSB: 06 2099  
Account Number: 1041 7929



## PAYMENT ADVICE

To: SuperHelp Australia PTY LTD  
PO Box 1906  
MACQUARIE CENTRE NSW 2113  
AUSTRALIA

**Customer** CK Family Super Fund  
**Invoice Number** INV-0178

**Amount Due** 0.00  
**Due Date** 10 Nov 2021

**Amount Enclosed**

Enter the amount you are paying above



# TAX INVOICE

CK Family Super Fund

**Invoice Date**  
25 May 2022

**Invoice Number**  
INV-0798

**ABN**  
60 061 126 663

SuperHelp Australia  
PTY LTD  
PO Box 1906  
MACQUARIE  
CENTRE NSW 2113  
AUSTRALIA

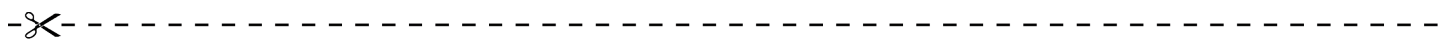
Item	Description	Quantity	Unit Price	GST	Amount AUD
BTRUST	BARE TRUST SETUP	1.00	550.00	10%	550.00
			INCLUDES GST	10%	50.00
			<b>TOTAL AUD</b>		550.00
			Less Amount Paid		550.00
			<b>AMOUNT DUE AUD</b>		<b>0.00</b>

## Due Date: 8 Jun 2022

Please pay the balance of our fees by direct credit into our bank account.

OUR BANK DETAILS (Use your name or your SMSF name as the reference):

Account Name: Superhelp Australia Pty Ltd  
Bank: Commonwealth Bank  
BSB: 06 2099  
Account Number: 1041 7929



## PAYMENT ADVICE

To: SuperHelp Australia PTY LTD  
PO Box 1906  
MACQUARIE CENTRE NSW 2113  
AUSTRALIA

**Customer** CK Family Super Fund  
**Invoice Number** INV-0798

**Amount Due** 0.00  
**Due Date** 8 Jun 2022

**Amount Enclosed**

Enter the amount you are paying above

# 77250 - Real Estate Properties (Australian - Non Residential)

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
5ACECR	2/6 Ace Crescent, Tuggerah NSW, Australia	1.000000	\$61,000.00			100%
<b>TOTAL</b>		<b>CY Units</b>	<b>CY Balance</b>	<b>LY Units</b>	<b>LY Balance</b>	
		1.000000	\$61,000.00			

## Supporting Documents

- Investment Movement Report [Report](#)

## Standard Checklist

- Attach copies of Purchase or Sale contracts if property was purchased or disposed of during the year
- Attach copy of current certificate of title
- Attach current building insurance policy
- Attach Declaration of Trust
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

# CK Family Super Fund

## Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
<b>Bank Accounts</b>										
BT Panorama Cash Account ***710				465,019.54		(61,550.00)			403,469.54	403,469.54
				<b>465,019.54</b>		<b>(61,550.00)</b>			<b>403,469.54</b>	<b>403,469.54</b>
<b>Real Estate Properties (Australian - Non Residential)</b>										
5ACECR - 2/6 Ace Crescent, Tuggerah NSW, Australia			1.00	61,000.00				1.00	61,000.00	61,000.00
				<b>61,000.00</b>					<b>61,000.00</b>	<b>61,000.00</b>
				<b>526,019.54</b>		<b>(61,550.00)</b>			<b>464,469.54</b>	<b>464,469.54</b>

# 85000 - Income Tax Payable/Refundable

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	(\$1,228.65)		100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$1,228.65)		

## Supporting Documents

- Non Deductible Expense Reconciliation [Report](#)
- Tax Reconciliation Report [Report](#)
- Exempt Pension Reconciliation [Report](#)
- Statement of Taxable Income [Report](#)

## Standard Checklist

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

**CK Family Super Fund**

**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2021 - 30 June 2022

Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
<b>Segment - 22 September 2021 to 30 June 2022</b>					
<b>Label C</b>					
30/11/2021	25000/BTA123228710	BT Panorama Cash Account ***710	6.94		
31/12/2021	25000/BTA123228710	BT Panorama Cash Account ***710	19.41		
31/01/2022	25000/BTA123228710	BT Panorama Cash Account ***710	19.48		
28/02/2022	25000/BTA123228710	BT Panorama Cash Account ***710	17.63		
31/03/2022	25000/BTA123228710	BT Panorama Cash Account ***710	19.56		
30/04/2022	25000/BTA123228710	BT Panorama Cash Account ***710	18.99		
31/05/2022	25000/BTA123228710	BT Panorama Cash Account ***710	18.66		
30/06/2022	25000/BTA123228710	BT Panorama Cash Account ***710	33.11		
		<b>Total</b>	153.78	0.000 %	<b>0.00</b>
				<b>Total Segment ECPI *</b>	<b>0.00</b>
			<b>SMSF Annual Return Rounding</b>		<b>0.00</b>
				<b>Total ECPI</b>	<b>0.00</b>

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

CK Family Super Fund

# Pension Non Deductible Expense Report

For The Period 01 July 2021 - 30 June 2022

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Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
<b>Segment - 22 September 2021 to 30 June 2022</b>						
<b>Label L</b>						
30/06/2022	33200	Formation Expenses Written Off	995.00			
		<b>Total</b>	995.00	0.000 %	0.00	995.00
<b>Total Segment Expenses</b>					<b>0.00</b>	<b>995.00</b>
<b>Total Expenses *</b>					<b>0.00</b>	<b>995.00</b>

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\* General expense percentage - 0.000 %

\* Investment expense percentage - 0.000 %



CK Family Super Fund  
**Statement of Taxable Income**

For the year ended 30 June 2022

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	<b>2022</b>
	<b>\$</b>
Benefits accrued as a result of operations	465,819.54
<b>Less</b>	
Non Taxable Transfer In	456,627.25
Non Taxable Contributions	1,995.00
	<u>458,622.25</u>
<b>Add</b>	
SMSF non deductible expenses	995.00
	<u>995.00</u>
SMSF Annual Return Rounding	(1.29)
	<u>8,191.00</u>
<b>Taxable Income or Loss</b>	<u>8,191.00</u>
Income Tax on Taxable Income or Loss	1,228.65
	<u>1,228.65</u>
<b>CURRENT TAX OR REFUND</b>	<u>1,228.65</u>
Supervisory Levy	259.00
Supervisory Levy Adjustment for New Funds	259.00
	<u>259.00</u>
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>1,746.65</u>

## CK Family Super Fund

# Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>C - Income - Gross interest</b>				
	30/11/2021	25000/BTA123228710	BT Panorama Cash Account ***710	6.94
	31/12/2021	25000/BTA123228710	BT Panorama Cash Account ***710	19.41
	31/01/2022	25000/BTA123228710	BT Panorama Cash Account ***710	19.48
	28/02/2022	25000/BTA123228710	BT Panorama Cash Account ***710	17.63
	31/03/2022	25000/BTA123228710	BT Panorama Cash Account ***710	19.56
	30/04/2022	25000/BTA123228710	BT Panorama Cash Account ***710	18.99
	31/05/2022	25000/BTA123228710	BT Panorama Cash Account ***710	18.66
	30/06/2022	25000/BTA123228710	BT Panorama Cash Account ***710	33.11
<b>Sub-Total</b>				<b>153.78</b>
<b>Ignore Cents</b>				<b>0.78</b>
<b>Total</b>				<b>153.00</b>
<b>R1 - Assessable employer contributions</b>				
	13/12/2021	24200/KIMYOO00001A	(Contributions) Kim, Yoon Hee - Accumulation (Accumulation)	520.52
	29/12/2021	24200/KIMYOO00001A	(Contributions) Kim, Yoon Hee - Accumulation (Accumulation)	1,020.01
	10/01/2022	24200/KIMYOO00001A	(Contributions) Kim, Yoon Hee - Accumulation (Accumulation)	522.05
	24/01/2022	24200/KIMYOO00001A	(Contributions) Kim, Yoon Hee - Accumulation (Accumulation)	458.88
	07/02/2022	24200/KIMYOO00001A	(Contributions) Kim, Yoon Hee - Accumulation (Accumulation)	427.04
	21/02/2022	24200/KIMYOO00001A	(Contributions) Kim, Yoon Hee - Accumulation (Accumulation)	502.74
	07/03/2022	24200/KIMYOO00001A	(Contributions) Kim, Yoon Hee - Accumulation (Accumulation)	513.32
	21/03/2022	24200/KIMYOO00001A	(Contributions) Kim, Yoon Hee - Accumulation (Accumulation)	516.92
	04/04/2022	24200/KIMYOO00001A	(Contributions) Kim, Yoon Hee - Accumulation (Accumulation)	509.94
	19/04/2022	24200/KIMYOO00001A	(Contributions) Kim, Yoon Hee - Accumulation (Accumulation)	524.12
	02/05/2022	24200/KIMYOO00001A	(Contributions) Kim, Yoon Hee - Accumulation (Accumulation)	453.43
	16/05/2022	24200/KIMYOO00001A	(Contributions) Kim, Yoon Hee - Accumulation (Accumulation)	516.92
	30/05/2022	24200/KIMYOO00001A	(Contributions) Kim, Yoon Hee - Accumulation (Accumulation)	509.94
	13/06/2022	24200/KIMYOO00001A	(Contributions) Kim, Yoon Hee - Accumulation (Accumulation)	520.52
	27/06/2022	24200/KIMYOO00001A	(Contributions) Kim, Yoon Hee - Accumulation (Accumulation)	522.16
<b>Sub-Total</b>				<b>8,038.51</b>
<b>Ignore Cents</b>				<b>0.51</b>
<b>Total</b>				<b>8,038.00</b>
<b>R - Assessable contributions (R1 plus R2 plus R3 less R6)</b>				
			Assessable employer contributions	8,038.51
<b>Sub-Total</b>				<b>8,038.51</b>
<b>Ignore Cents</b>				<b>0.51</b>
<b>Total</b>				<b>8,038.00</b>
<b>W - GROSS INCOME (Sum of labels A to U)</b>				

# CK Family Super Fund

## Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount	\$
<b>W - GROSS INCOME (Sum of labels A to U)</b>					
				8,191.00	
<b>Sub-Total</b>				<b>8,191.00</b>	
<b>Ignore Cents</b>				<b>0.00</b>	
<b>Total</b>				<b>8,191.00</b>	
<b>V - TOTAL ASSESSABLE INCOME (W less Y)</b>					
				8,191.00	
<b>Sub-Total</b>				<b>8,191.00</b>	
<b>Ignore Cents</b>				<b>0.00</b>	
<b>Total</b>				<b>8,191.00</b>	
<b>L2 - Expenses - Other amounts (Non-deductible)</b>					
	30/06/2022	33200	Formation Expenses Written Off	995.00	
<b>Sub-Total</b>				<b>995.00</b>	
<b>Ignore Cents</b>				<b>0.00</b>	
<b>Total</b>				<b>995.00</b>	
<b>Y - TOTAL NON DEDUCTIBLE EXPENSES</b>					
				995.00	
<b>Sub-Total</b>				<b>995.00</b>	
<b>Ignore Cents</b>				<b>0.00</b>	
<b>Total</b>				<b>995.00</b>	
<b>O - TAXABLE INCOME OR LOSS</b>					
				8,191.00	
<b>Sub-Total</b>				<b>8,191.00</b>	
<b>Ignore Cents</b>				<b>0.00</b>	
<b>Total</b>				<b>8,191.00</b>	
<b>Z - TOTAL SMSF EXPENSES</b>					
				995.00	
<b>Sub-Total</b>				<b>995.00</b>	
<b>Ignore Cents</b>				<b>0.00</b>	
<b>Total</b>				<b>995.00</b>	
<b>A - Taxable income</b>					
				8,191.00	
<b>Sub-Total</b>				<b>8,191.00</b>	
<b>Ignore Cents</b>				<b>0.00</b>	
<b>Total</b>				<b>8,191.00</b>	
<b>T1 - Tax on taxable income</b>					
				1,228.65	
<b>Sub-Total</b>				<b>1,228.65</b>	
<b>Ignore Cents</b>				<b>0.00</b>	
<b>Total</b>				<b>1,228.65</b>	

# CK Family Super Fund Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>B - Gross Tax</b>				
				1,228.65
<b>Sub-Total</b>				<b>1,228.65</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>1,228.65</b>
<b>T2 - SUBTOTAL</b>				
				1,228.65
<b>Sub-Total</b>				<b>1,228.65</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>1,228.65</b>
<b>T3 - SUBTOTAL 2</b>				
				1,228.65
<b>Sub-Total</b>				<b>1,228.65</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>1,228.65</b>
<b>T5 - TAX PAYABLE</b>				
				1,228.65
<b>Sub-Total</b>				<b>1,228.65</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>1,228.65</b>
<b>L - Supervisory levy</b>				
				259.00
<b>Sub-Total</b>				<b>259.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>259.00</b>
<b>N - Supervisory levy adjustment for new funds</b>				
				259.00
<b>Sub-Total</b>				<b>259.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>259.00</b>
<b>S - AMOUNT DUE OR REFUNDABLE</b>				
				1,746.65
<b>Sub-Total</b>				<b>1,746.65</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>1,746.65</b>

# A - Financial Statements

2022 Financial Year

---

**Preparer** Steven Lee

**Reviewer** Sandra Lee

**Status** Completed

## Supporting Documents

No supporting documents

## Standard Checklist

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

## B - Permanent Documents

2022 Financial Year

---

**Preparer** Steven Lee

**Reviewer** Sandra Lee

**Status** Completed

### Supporting Documents

- Fund Summary Report Report

### Standard Checklist

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

# CK Family Super Fund Fund Summary Report

As at 30 June 2022

## Fund Details

Date Formed: 22/09/2021  
Tax File Number: Provided  
ABN: 56119482064

Period: 01/07/2021 - 30/06/2022  
Fund Type: SMSF  
GST Registered: No

## Postal Address:

10/45 Edward Bennett Drive  
Cherrybrook, New South Wales 2126

## Physical Address:

10/45 Edward Bennett Drive  
Cherrybrook, New South Wales 2126

## Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Choi, John Young Mook	59	1	0	Provided	Not Provided
Kim, Yoon Hee	58	1	0	Provided	Not Provided

## Fund Relationships

Relationship Type	Contact
Accountant	Superhelp Australia Pty Limited
Auditor	Super Audits Pty Ltd
Fund Contact	Choi, John Young Mook
Tax Agent	Superhelp Australia Pty Limited
Trustee	CK SUPER INVSETMENT PTY LTD Kim, Yoon Hee Choi, John Young Mook

## C - Other Documents

2022 Financial Year

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**Preparer** Steven Lee

**Reviewer** Sandra Lee

**Status** Completed

### Supporting Documents

- 20220630 Signed Investment Strategy.pdf

### Standard Checklist

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



# CK Family Super Fund

## Investment Strategy

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### Overview

The aim of this strategy is to provide the Members with an income on retirement.

### Investment Objectives

The Trustee(s) will at all times ensure the funds assets are invested in accordance with the trust deed and comply with the applicable legislative requirements.

The Trustee(s) will act prudently to maximise the rate of return, subject to acceptable risk parameters whilst maintaining an appropriate diversification across a broad range of assets whilst assessing the risks where it is determined the fund's portfolio lacks diversification and / or has elected to implement a sector bias.

Having considered the risk profile of the fund and the member's needs and circumstances, the trustee has adopted the following objectives for the investment of assets of the fund;

- to achieve an investment return (based on market values and net of tax and charges) that exceeds the CPI by at least 3% per annum when measured over a rolling 5 year period.
- to have a probability of zero or negative returns in any 12 Month period of less than one in five years; and
- have sufficient liquidity to meet liabilities as and when they fall due.
- to consider the need to hold a policy of insurance for one or more members of the fund.

### Investment Strategy

The fund will invest in a portfolio of assets according to market conditions and within the ranges specified below:

### Asset Allocation

The targeted asset allocation will be in the following ranges:

<u>Asset Class</u>	<u>Target Range</u>	<u>Benchmark</u>
Australian Shares	0 - 0 %	0 %
International Shares	0 - 0 %	0 %
Cash	0 - 80 %	80 %
Australian Fixed Interest	0 - 0 %	0 %
International Fixed Interest	0 - 0 %	0 %
Mortgages	0 - 0 %	0 %
Direct Property	0 - 20 %	20 %
Listed Property	0 - 0 %	0 %
Other	0 - 0 %	0 %

Quality companies and trusts as supported by research and fundamental analysis will be selected. Direct investments in property, artwork and lease equipment may form part of the strategy provided there is sufficient basis for the decision.

### Insurance

The Trustees have considered and consulted Professional Advice where necessary to ensure that all fund members have the correct type and level of insurance. Insurance may be held within or outside the SMSF.

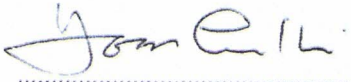
### Review and Monitoring

The trustees will monitor and review the fund's investment activities on a regular basis and to communicate with the members should they feel that any change in strategy is necessary in order to achieve the fund's objective.

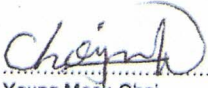
CK Family Super Fund  
Investment Strategy

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Date: 30/06/2022



.....  
Yoon Hee Kim



.....  
John Young Mook Choi

# D - Pension Documentation

2022 Financial Year

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**Preparer** Steven Lee

**Reviewer** Sandra Lee

**Status** Completed

## Supporting Documents

- Transfer Balance Account Summary [Report](#)

## Standard Checklist

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

**CK Family Super Fund**

**Transfer Balance Account Summary**

For The Period 01 July 2021 - 30 June 2022

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Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
--------	--------------	------	---------------	------------------	------------	-------	--------	---------	-----------	---------------

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John Young Mook  
Choi

Yoon Hee Kim

# E - Estate Planning

2022 Financial Year

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**Preparer** Steven Lee

**Reviewer** Sandra Lee

**Status** Completed

## Supporting Documents

No supporting documents

## Standard Checklist

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