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TREKS SUPERANNUATION FUND
GENERAL LEDGER FOR THE PERIOD 01/07/2019 TO 30/06/2020
FROM ACCOUNT 242/000 TO 242/999 - ENTRIES: ALL

Printed: Friday 23 April, 2021 @ 08:03:36

Date	Ref	Type	Units	Debits \$	Credits \$	Balance \$
242 <u>Employer Contributions - Concessional</u>						
242/001 <u>Watkins, Troy</u>						
24/10/2019	241019	Bank Statement			2,251.98	(2,251.98)
Narration: Remitter=PRECISION CH Ref=PASCH1910210001446						
23/01/2020	230120	Bank Statement			2,251.98	(4,503.96)
Narration: Remitter=PRECISION CH Ref=PASCH2001200007501						
22/04/2020	220420	Bank Statement			2,251.98	(6,755.94)
Narration: Remitter=PRECISION CH Ref=PASCH2004170006874						
16/06/2020	160620	Bank Statement			750.66	(7,506.60)
Narration: Remitter=PRECISION CH Ref=PASCH2006110002736						
16/06/2020	160620	Bank Statement			750.66	(8,257.26)
Narration: Remitter=PRECISION CH Ref=PASCH2006110004103						
22/06/2020	220620	Bank Statement			14,250.66	(22,507.92)
Narration: Remitter=PRECISION CH Ref=PASCH2006170005096						
242/002 <u>Watkins, Krisanne Kelli</u>						
05/07/2019	050719	Bank Statement			153.83	(153.83)
Narration: Remitter=QUICKSUPER Ref=QUICKSPR2469055931						
19/07/2019	190719	Bank Statement			153.83	(307.66)
Narration: Remitter=QUICKSUPER Ref=QUICKSPR2478743780						
02/08/2019	020819	Bank Statement			76.91	(384.57)
Narration: Remitter=QUICKSUPER Ref=QUICKSPR2488857303						
20/12/2019	201219	Bank Statement			23.23	(407.80)
Narration: Remitter=QUICKSUPER Ref=QUICKSPR2594150840						
26/06/2020	260620	Bank Statement			12,000.00	(12,407.80)
Narration: Remitter=PRECISION CH Ref=PASCH2006230006110						
Total Debits:						
Total Credits:					\$34,915.72	
Current Year Profit/(Loss):					N/A	

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[Logout](#)



[Australia Post](#) > [Self-managed super fund gateway service](#) > View fund transactions

View Transactions

* Required information

Display Contribution and Rollover Transactions as reported via the SuperStream system.

Please select a fund by either Name or ABN

Select fund by name *

The trustee for Treks Superannuation Fund - 29 339 334 508

OR

Select fund by ABN *

--- Please select a fund ---

Download an **Annual Statement** of the current and previous financial year for the selected fund.

Start date *

2019-07-01

End date *

2021-01-31

Date (Type)	From	Amount	Details
2019-07-05 Contribution	QuickSuper (71088314827)	\$ 153.83	Hide details
<p>Member name MS Krisanne WATKINS</p> <p>Member number UNKNOWN</p> <p>Payment reference QUICKSPR2469055931</p> <p>Pay period start date 2019-06-21</p> <p>Pay period end date 2019-07-04</p> <p>Contribution amounts</p> <p>Super guarantee amount \$ 116.91</p> <p>Salary sacrifice amount \$ 36.92</p>			
2019-07-19 Contribution	QuickSuper (71088314827)	\$ 153.83	Hide details

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Date (Type)	From	Amount	Details
<p>Member name MS Krisanne WATKINS Member number UNKNOWN</p> <p>Payment reference QUICKSPR2478743780 Pay period start date 2019-07-05 Pay period end date 2019-07-18</p> <p>Contribution amounts Super guarantee amount \$ 116.91 Salary sacrifice amount \$ 36.92</p>			
2019-08-02 Contribution	QuickSuper (71088314827)	\$ 76.91	Hide details
<p>Member name MS Krisanne WATKINS Member number UNKNOWN</p> <p>Payment reference QUICKSPR2488857303 Pay period start date 2019-07-19 Pay period end date 2019-08-01</p> <p>Contribution amounts Super guarantee amount \$ 58.45 Salary sacrifice amount \$ 18.46</p>			
2019-12-20 Contribution	QuickSuper (71088314827)	\$ 23.23	Hide details
<p>Member name MS Krisanne WATKINS Member number UNKNOWN</p> <p>Payment reference QUICKSPR2594150840 Pay period start date 2019-12-06 Pay period end date 2019-12-19</p> <p>Contribution amounts Super guarantee amount \$ 23.23</p>			

Note: Transaction information searches may take up to 60 seconds.

[Save as CSV](#)

[Return to Funds List](#)

TREKS SUPERANNUATION FUND
GENERAL LEDGER FOR THE PERIOD 01/07/2019 TO 30/06/2020
FROM ACCOUNT 250/000 TO 250/999 - ENTRIES: ALL

2.1

Printed: Thursday 17 June, 2021 @ 07:45:58

Date	Ref	Type	Units	Debits \$	Credits \$	Balance \$
<u>250</u> <u>Interest Received</u>						
<u>250/001</u> <u>Cash at Bank - WBC 034-292 34-5320</u>						
31/07/2019	310719	Bank Statement			68.15 6-1	(68.15)
		Narration: INTEREST PAID				
30/08/2019	300819	Bank Statement			36.08	(104.23)
		Narration: INTEREST PAID				
30/09/2019	300919	Bank Statement			25.16	(129.39)
		Narration: INTEREST PAID				
31/10/2019	311019	Bank Statement			10.30	(139.69)
		Narration: INTEREST PAID				
29/11/2019	291119	Bank Statement			7.05	(146.74)
		Narration: INTEREST PAID				
31/12/2019	311219	Bank Statement			7.39	(154.13)
		Narration: INTEREST PAID				
31/01/2020	310120	Bank Statement			5.56	(159.69)
		Narration: INTEREST PAID				
28/02/2020	280220	Bank Statement			7.60	(167.29)
		Narration: INTEREST PAID				
31/03/2020	310320	Bank Statement			5.34	(172.63)
		Narration: INTEREST PAID				
30/04/2020	300420	Bank Statement			4.02	(176.65)
		Narration: INTEREST PAID				
29/05/2020	290520	Bank Statement			4.56	(181.21)
		Narration: INTEREST PAID				
30/06/2020	300620	Bank Statement			6.71 6-9	(187.92)
		Narration: INTEREST PAID				
<u>250/002</u> <u>Cash at Bank - WBC 034-292 44-5604</u>						
31/03/2020	310320	Bank Statement			0.02 1-7	(0.02)
		Narration: INTEREST PAID				
<u>250/004</u> <u>Loan - Micropile Holdings Pty Ltd</u>						
30/09/2019	760	Journal - Cash			460.27	(460.27)
31/10/2019	760	Journal - Cash			2,383.56	(2,843.83)
30/11/2019	760	Journal - Cash			2,334.09	(5,177.92)
31/12/2019	760	Journal - Cash			2,439.65	(7,617.57)
31/01/2020	760	Journal - Cash			2,468.66	(10,086.23)
19/03/2020	190320	Bank Statement			2,141.23	(12,227.46)
		Narration: Part of \$6549.31				
02/04/2020	020420	Bank Statement			2,236.49 8-3	(14,463.95)
		Narration: Part of \$6613.70				
05/05/2020	050520	Bank Statement			2,113.98	(16,577.93)
		Narration: Part of \$6520.55				
28/05/2020	280520	Bank Statement			2,132.05	(18,709.98)
		Narration: Part of \$6528.77				
25/06/2020	250620	Bank Statement			1,677.23	(20,387.21)
		Narration: Part of \$176198.63				
25/06/2020	76001	Journal - Cash		390.20 8-3		(19,997.01)
		Narration: T/up interest adjustment to clear loan				
<u>250/006</u> <u>ATO</u>						
21/11/2019	85001	Journal - Cash			10.93 10-3	(10.93)
		Narration: T/up interest on ITA				

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TREKS SUPERANNUATION FUND
GENERAL LEDGER FOR THE PERIOD 01/07/2019 TO 30/06/2020
FROM ACCOUNT 250/000 TO 250/999 - ENTRIES: ALL

Printed: Thursday 17 June, 2021 @ 07:45:58

Date	Ref	Type	Units	Debits \$	Credits \$	Balance \$
08/04/2020	080420	Bank Statement Narration: ATO part of \$597.39			10.3 10.01	(20.94)
<u>250/007 Loan - Piling & Concreting Australia (PCA) Pty Ltd</u>						
19/09/2019	76002	Journal - Cash Narration: T/up interest per client's loan spreadsheet			630.14	(630.14)
30/12/2019	76002	Journal - Cash Narration: T/up interest per client's loan spreadsheet			320.55	(950.69)
28/01/2020	76002	Journal - Cash Narration: T/up interest per client's loan spreadsheet			67.12	(1,017.81)
19/03/2020	76002	Journal - Cash Narration: T/up interest per client's loan spreadsheet			356.16	(1,373.97)
03/04/2020	76002	Journal - Cash Narration: T/up interest per client's loan spreadsheet			82.19	(1,456.16)

Total Debits: **\$390.20**

Total Credits: **\$22,052.25**

Current Year Profit/(Loss): **N/A**

See # 2.3

client supplied

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Treks Super Fund / Interest Reconciliation

PCA

Interest rate per annum 10%

Date	Description	Reimbursement Due Date	Amount Borrowed	Date Reimbursed	Number of Days Reimb	Interest payable	Amount Reimbursed	Balance Owing	Notes
1/07/2019	Balance as at 1/7/2019							\$0.00	
26/08/2019	PCA Short Term Loan fr TREKS	30/09/2019	100,000.00	17/09/2019	23	630.14	100,000.00	\$630.14	
19/09/2019	Pay interest from S/term loan	19/09/2019					630.14	\$0.00	
30/12/2019	Short Term Loan Treks S/Fund	7/01/2020	75,000.00	7/01/2020	9.00	320.55	75,320.55	\$0.00	
28/01/2020	Short Term Loan Treks S/Fund	7/02/2020	35,000.00	3/02/2020	7.00	67.12	35,067.12	\$0.00	
19/03/2020	Short Term Loan Treks S/Fund		100,000.00		13.00	356.16	100,794.52	\$100,356.16	Balance Sheet \$100k 31/3/20.
3/04/2020	Interest to 3/4/2020 on \$100k loan	3/04/2020			3.00	82.19	100,794.52	-\$356.16	P&L Interest \$356.16
22/03/2021	Overpayment of Interest Repaid	22/03/2021		22/03/2021			356.16	\$0.00	
			\$ 440,000.00			\$ -6,738.36	\$ 446,738.36	\$0.00	

1456-16

Transactions	\$ 440,000.00
Interest	\$ 6,738.36
Reimbursement	\$ 446,738.36
Closing Balance	<u><u>-\$ 0.00</u></u>

TREKS SUPERANNUATION FUND
GENERAL LEDGER FOR THE PERIOD 01/07/2019 TO 30/06/2020
FROM ACCOUNT 301 TO 301 - ENTRIES: ALL
 Printed: Wednesday 21 April, 2021 @ 08:36:51

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Date	Ref	Type	Units	Debits \$	Credits \$	Balance \$
301						
Accountancy Fees						
13/12/2019	131219	Bank Statement		2,145.00	3-2	2,145.00
Narration: Part of \$2530						
20/05/2020	200520	Bank Statement		2,200.00	3-3	4,345.00
Narration: Part of \$2530						
Total Debits:				\$4,345.00		
Total Credits:						
Current Year Profit/(Loss):				N/A		

3.2



Simmons Livingstone & Associates

A.B.N. 45 163 871 958
PO Box 806, Oxenford 4210 Queensland
Tele 07 5561 8800 | Fax 07 5561 8700
simmonslivingstone.com.au

Troy & Krisanne Watkins
Treks Superannuation Fund
20 Erave Avenue
RUNAWAY BAY QLD 4216

Tax Invoice
018613

Ref: WATKTS1
18 November, 2019

Description	Amount
Preparation of Financial Statements for the fund for the year ended 30th June 2018 including the following:- - Operating Statement, Statement of Financial Position & Notes to the Financial Statements - Trustee's declaration - Preparation and lodgement of income tax and regulatory return - Calculation of tax estimate - Memorandum of Resolutions - Preparation of Member's Statements - Processing transactions regarding recalculated balances of the Loan to Micropile Holdings Pty Ltd. - Processing transactions for new loan to Piling & Concreting Australia (PCA) Pty Ltd - Preparation of records in accordance with the auditor's requirements including payment of disbursement to SMSF Audits.	<p>Acc 2145 Audit 385 <hr/>2530</p> <p>2,300.00</p>
Please note that this invoice is now due.	2,300.00
GST: \$	230.00
Amount Due: \$	2,530.00

The firm reserves the right to charge interest of 11.5% compounding daily on outstanding amounts. The firm reserves the right to refer the outstanding invoices to a debt collection agency or legal practitioner, at a cost to the client. Such costs may include commission, administration fees, legal costs and interest as charged by the debt collection agency or legal practitioner.

Direct Deposit (EFT)
Account Name Simmons Livingstone & Associates
BSB: 064 445 Account: 1052 7520

Ref: WATKTS1
Invoice: 018613
18 November, 2019
Amount Due: \$ 2,530.00

Credit Card (Please indicate type) Mastercard Visa Card CCV

Card Number:

Cardholder Signature Expiry/.....

Liability limited by a scheme approved under Professional Standards Legislation



3.3

Troy & Krisanne Watkins
Treks Superannuation Fund
20 Erave Avenue
RUNAWAY BAY QLD 4216

Tax Invoice
019981

Ref: WATKTS1
1 April, 2020

Description	Amount
Preparation of Financial Statements for the fund for the year ended 30th June 2019 including the following:- - Operating Statement, Statement of Financial Position & Notes to the Financial Statements - Trustee's declaration - Preparation and lodgement of income tax and regulatory return - Calculation of tax estimate - Memorandum of Resolutions - Preparation of Member's Statements - Preparation of records in accordance with the auditor's requirements including payment of disbursement to SMSF Audits.	2,300.00 2,300.00 GST: \$ 230.00 Amount Due: \$ 2,530.00

Acc Audit 2200
330
2530

The firm reserves the right to charge interest of 11.5% compounding daily on outstanding amounts. The firm reserves the right to refer the outstanding invoices to a debt collection agency or legal practitioner, at a cost to the client. Such costs may include commission, administration fees, legal costs and interest as charged by the debt collection agency or legal practitioner.

Direct Deposit (EFT)
 Account Name Simmons Livingstone & Associates
 BSB: 064 445 Account: 1052 7520
 Ref: WATKTS1
 Invoice: 019981
 1 April, 2020
Amount Due: \$ 2,530.00

Credit Card (Please indicate type) Mastercard Visa
 Card CCV
 Card Number:

Cardholder Signature Expiry/.....
 Liability limited by a scheme approved under Professional Standards Legislation

TREKS SUPERANNUATION FUND
GENERAL LEDGER FOR THE PERIOD 01/07/2019 TO 30/06/2020
FROM ACCOUNT 307 TO 307 - ENTRIES: ALL
 Printed: Wednesday 21 April, 2021 @ 08:37:03

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Date	Ref	Type	Units	Debits \$	Credits \$	Balance \$
307 Auditor's Remuneration						
13/12/2019	131219	Bank Statement		385.00	4-2	385.00
Narration: Part of \$2530						
20/05/2020	200520	Bank Statement		330.00	4-3	715.00
Narration: Part of \$2530						
Total Debits:				\$715.00		
Total Credits:						
Current Year Profit/(Loss):				N/A		

SMSF AUDITS

4.2

PO BOX 2182
MILTON QLD 4064

ABN: 71 157 191 962

Ph: (07) 3367 2477
Fx: (07) 3367 3208

TAX INVOICE

Please note our new bank account details.

To: Treks Superannuation Fund
c/- Simmons Livingstone & Associates
PO Box 806
OXENFORD QLD 4210

Invoice No: 177980
Date: 14/11/19
Our Ref: 177980

<u>Description</u>	<u>Professional Services Rendered</u>	<u>Amount</u>
--------------------	---------------------------------------	---------------

Review and Audit of Financial Statements for
Treks Superannuation Fund
for the period ended 30 June 2018

Inclusive of:

- Preparation of audit report
- Trustees letter
- Review for SIS Act compliance

WITH ALL DUE CARE & ATTENTION

OUR FEE DUE & PAYABLE	500.00
AMENDED FINANCIALS	50.00
O. & O.E.	55.00

** \$220 discount fee will be applicable if total amount is paid within 14 days **

The Amount Due includes GST

Amount \$ 605.00

- 220

PLEASE USE INVOICE NUMBER AS REFERENCE FOR DIRECT PAYMENTS

INVOICE 177980

**PAYMENT TERMS: Payment within fourteen days
Cash/Cheque/Bankcard/Mastercard/Visa**

Direct Cr facility: Commonwealth Bank, BSB - 064121 A/C No - 10306474

Cardholder's Name:

Cardholder's Signature:

Amount: \$ 617.10
(incl. of 2% charge)

Card Number: _____ Expiry Date: ____/____/____

Credit Card Payments are accepted by Phone, Fax or Post

** \$220 discount fee will be applicable if total amount is paid within 14 days **

Invoices must be disputed within 14 days

8 385

SMSF AUDITS

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PO BOX 2182
MILTON QLD 4064

ABN: 71 157 191 962

Ph: (07) 3368 2794
Fx: (07) 3367 3208

TAX INVOICE

Please note our new bank account details.

To: Treks Superannuation Fund
c/- Simmons Livingstone & Associates
PO Box 806
OXENFORD QLD 4210

Invoice No: 179346
Date: 31/03/20
Our Ref: 179346

<u>Description</u>	<u>Professional Services Rendered</u>	<u>Amount</u>
Review and Audit of Financial Statements for Treks Superannuation Fund for the period ended 30 June 2019		

Inclusive of:

- Preparation of audit report
- Trustees letter
- Review for SIS Act compliance

WITH ALL DUE CARE & ATTENTION

OUR FEE DUE & PAYABLE 500.00
GST 50.00
O. & O.E.

** \$220 discount fee will be applicable if total amount is paid within 14 days **

The Amount Due includes GST

Amount

\$ 550.00

-220

PLEASE USE INVOICE NUMBER AS REFERENCE FOR DIRECT PAYMENTS

INVOICE 179346

PAYMENT TERMS: Payment within fourteen days

Cash/Cheque/Bankcard/Mastercard/Visa

Direct Cr facility: Commonwealth Bank, BSB - 064121 A/C No - 10306474

Cardholder's Name:

Cardholder's Signature:

Amount: \$ 561.00

(incl. of 2% charge)

Card Number: _____ Expiry Date: ___/___/___

Credit Card Payments are accepted by Phone, Fax or Post

** \$220 discount fee will be applicable if total amount is paid within 14 days **

Invoices must be disputed within 14 days

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TREKS SUPERANNUATION FUND
GENERAL LEDGER FOR THE PERIOD 01/07/2019 TO 30/06/2020
FROM ACCOUNT 390/001 TO 390/002 - ENTRIES: ALL

Printed: Friday 23 April, 2021 @ 08:33:20

Date	Ref	Type	Units	Debits	Credits	Balance
				\$	\$	\$
390 <u>Life Insurance Premiums - Preserved</u>						
390/001 <u>Watkins, Troy</u>						
08/07/2019	080719	Bank Statement		265.70		265.70
Narration: PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc YL495108 034-292						
29/07/2019	290719	Bank Statement		237.12		502.82
Narration: PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc CL495109 034-292						
07/08/2019	070819	Bank Statement		265.70		768.52
Narration: PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc YL495108 034-292						
28/08/2019	280819	Bank Statement		237.12		1,005.64
Narration: PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc CL495109 034-292						
09/09/2019	090919	Bank Statement		265.70		1,271.34
Narration: PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc YL495108 034-292						
27/09/2019	270919	Bank Statement		8,643.56		9,914.90
Narration: PAYMENT BY AUTHORITY TO ONEPATHLIFE OnePath Life Ltd 1007009925/1YjN5						
30/09/2019	300919	Bank Statement		237.12		10,152.02
Narration: PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc CL495109 034-292						
08/10/2019	081019	Bank Statement		279.23		10,431.25
Narration: PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc YL495108 034-292						
07/11/2019	071119	Bank Statement		279.23		10,710.48
Narration: PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc YL495108 034-292						
28/11/2019	281119	Bank Statement		474.14		11,184.62
Narration: PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc CL495109 034-292						
09/12/2019	091219	Bank Statement		279.23		11,463.85
Narration: PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc YL495108 034-292						
30/12/2019	301219	Bank Statement		237.12		11,700.97
Narration: PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc CL495109 034-292						
07/01/2020	070120	Bank Statement		279.23		11,980.20
Narration: PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc YL495108 034-292						
28/01/2020	280120	Bank Statement		237.12		12,217.32
Narration: PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc CL495109 034-292						
07/02/2020	070220	Bank Statement		279.23		12,496.55
Narration: PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc YL495108 034-292						
28/02/2020	280220	Bank Statement		237.02		12,733.57
Narration: PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc CL495109 034-292						
09/03/2020	090320	Bank Statement		279.13		13,012.70
Narration: PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc YL495108 034-292						
30/03/2020	300320	Bank Statement		237.02		13,249.72
Narration: PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc CL495109 034-292						
07/04/2020	070420	Bank Statement		279.13		13,528.85
Narration: PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc YL495108 034-292						
28/04/2020	280420	Bank Statement		237.02		13,765.87
Narration: PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc CL495109 034-292						
07/05/2020	070520	Bank Statement		279.13		14,045.00
Narration: PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc YL495108 034-292						
28/05/2020	280520	Bank Statement		237.02		14,282.02
Narration: PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc CL495109 034-292						
09/06/2020	090620	Bank Statement		279.13		14,561.15
Narration: PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc YL495108 034-292						
29/06/2020	290620	Bank Statement		237.02		14,798.17
Narration: PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc CL495109 034-292						
390/002 <u>Watkins, Krisanne Kelli</u>						
03/07/2019	030719	Bank Statement		144.23		144.23

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TREKS SUPERANNUATION FUND
GENERAL LEDGER FOR THE PERIOD 01/07/2019 TO 30/06/2020
FROM ACCOUNT 390/001 TO 390/002 - ENTRIES: ALL
Printed: Friday 23 April, 2021 @ 08:33:20

Date	Ref	Type	Units	Debits	Credits	Balance
				\$	\$	\$
Narration: PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc YL495110 034-292						
01/08/2019	010819	Bank Statement		690.46	5-28	834.69
Narration: PAYMENT BY AUTHORITY TO ONEPATHLIFE OnePath Life Ltd 1007009949/1XDWg						
06/08/2019	060819	Bank Statement		144.23	5-9	978.92
Narration: PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc YL495110 034-292						
03/09/2019	030919	Bank Statement		144.23	5-9	1,123.15
Narration: PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc YL495110 034-292						
03/10/2019	031019	Bank Statement		92.11		1,215.26
Narration: PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc CL495111 034-292						
04/11/2019	041119	Bank Statement		204.61		1,419.87
Narration: PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc CL495111 034-292						
				Total Debits:	\$16,218.04	
				Total Credits:		
				Current Year Profit/(Loss):	N/A	

See Summary of BT Insurances @ #5-9

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39011



17 Jun 2019

000381 000



THE TRUSTEES
TREKS SUPERANNUATION FUND
20 ERAVE AVENUE
RUNAWAY BAY QLD 4216

Portfolio No: BL495108-A

Your BT Protection Plans renewal

Dear Sir/madam,

Thank you for choosing BT insurance. Should the unexpected happen, you have insurance in place to financially protect you and your loved ones.

Your policy is guaranteed renewable

Your renewal date is 7 Jul 2019. Each year your policy automatically renews, and we send you a renewal notice that provides you with an updated Renewal Summary that details your cover and premiums to be paid for the next year.

Your renewal details at a glance

Policy number	Insured person(s)	Type of insurance	Renewal premium	Payment frequency	Payment method
YL495108	Troy Watkins	Term Life	\$265.60	Monthly	Automatic debit
YF495108	Troy Watkins	Flexible Linking Plus	\$172.68	Monthly	Automatic debit

Other cover in your Protection Plans portfolio

You also hold other insurance policies within your Protection Plans portfolio, which we have listed below. We will write to you when the renewal date for these policies is approaching.

Insurer: Westpac Life Insurance Services Limited ABN 51 003 149 157 AFSL 233728
Call: 1300 553 764 Fax: 02 9274 5442 Mail: GPO BOX 5467, Sydney NSW 2001

The issuer for BT Protection Plans, except for Term Life as Superannuation and Income Protection as Superannuation, is the insurer For Term Life as Superannuation and Income Protection as Superannuation (part of the Superannuation Division of Westpac MasterTrust ABN 81 236 903 448), the issuer is Westpac Securities Administration Limited ABN 77 000 049 472 AFSL 233731.

Policy number	Insured person(s)	Type of Insurance	Commencement date
CL495109	Troy Watkins	Income Protection	28 Jul 2017
CF495109	Troy Watkins	Income Linking Plus	28 Jul 2017
YL495110	Krisanne Watkins	Term Life	28 Jul 2017
YF495110	Krisanne Watkins	Flexible Linking Plus	28 Jul 2017
CL495111	Krisanne Watkins	Income Protection	28 Jul 2017
CF495111	Krisanne Watkins	Income Linking Plus	28 Jul 2017

Details of your policy

Your premium and your level of cover may have changed. Each year your premium is reviewed based on age, level of cover (including any Consumer Price Indexation (CPI) increase) and a range of other aspects of your policy. From time to time we may also make changes to your premium rates as part of a review of our pricing. If we do increase the premium rates on your policy, we will always notify you prior to the increase taking effect.

We want to make sure that you know exactly what you're covered for so please read your Product Disclosure Statement and Policy Document (PDS) and the details of your insurance in the attached Policy Schedule, including any discounts or loyalty bonuses that may apply to your cover with us.

As life changes, often so does your requirement for protection. Your Protection Plans policy contains many features which allow you to pause, increase or decrease your cover - so your cover and premiums can be adjusted to suit your current circumstances.

The enclosed booklet forms part of this annual notice and contains more information about your premiums, how to increase or decrease your cover, and how to make a claim.

Any questions?

If you have any questions, would like to discuss your cover or want to make a claim, call your financial adviser or one of our insurance specialists on **1300 553 764** between 8.00am and 6.30pm (Sydney and Melbourne time), Monday to Friday.

Yours sincerely,



Scott Moffitt
Head of Life Insurance Operations

Your BT Protection Plans
Renewal Summary for Flexible Linking Plus

Effective: 7 Jul 2019

Policy owner Troy Watkins (32199380)
Address TREKS SUPERANNUATION FUND
 20 ERAVE AVENUE
 RUNAWAY BAY QLD 4216

Your policy details

Portfolio number BL495108-A
Policy number YF495108
Product name Flexible Linking Plus
Policy risk commencement date 7 Jul 2017
Renewal date 7 Jul each year

Premium details

Premium \$158.42
Policy fee \$0.00
Stamp duty \$14.26
Total premium payable **\$172.68**
Premiums payable 7th July and then at a monthly frequency
CPI increase 3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Troy Watkins (32199380)	20 Aug 1974	Male	Non-Smoker	No

Troy Watkins	Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
	Living Plus Benefit	7 Jul 2050	\$159,135	Level 65	No	N/A
	Super Plus TPD Benefit (Own)	7 Jul 2040	\$1,697,440	Stepped	No	B

Optional benefits selected Living Reinstatement



The following product is linked to this policy. It may impact on the benefits payable under this policy.

Product	Policy number	Insured person	Commencement date
Term Life	YL495108	Troy Watkins	7 Jul 2017

Loyalty benefit details

Troy Watkins

Benefit type	Loyalty benefit	Loyalty benefit effective date
Living Plus Benefit	\$7,957	7 Jul 2020
Super Plus TPD Benefit (Own)	\$84,872	7 Jul 2020

Discount details

Policy discounts	Personal Advice Staff	
Insured person discounts	Discount	Applies to
Troy Watkins	Multi Policy	All benefits

The discount information set out in this table is based on your current policy details. Ongoing discount eligibility may be subject to change and any variation will be reflected in your next Renewal Summary.

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Your BT Protection Plans Renewal Summary for Term Life

Effective: 7 Jul 2019

Policy owner Treks Superannuation Fund

Address TREKS SUPERANNUATION FUND
20 ERAVE AVENUE
RUNAWAY BAY QLD 4216

Your policy details

Portfolio number BL495108-A

Policy number YL495108

Product name Term Life

Policy risk commencement date 7 Jul 2017

Renewal date 7 Jul each year

Premium details

Premium \$245.01

Policy fee \$8.50

Stamp duty \$12.09

Total premium payable **\$265.60**

Premiums payable 7th July and then at a monthly frequency

CPI increase 3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions	
Troy Watkins (32199380)	20 Aug 1974	Male	Non-Smoker	No	
Troy Watkins					
Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Death Benefit	7 Jul 2073	\$1,803,530	Stepped	No	N/A
TPD Benefit (Any)	7 Jul 2073	\$1,697,440	Stepped	No	B

Policy: YL495108 Page: 1

Insurer: Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728
Call: 1300 553 764 Fax: 02 9274 5442 Mail: GPO BOX 5467, Sydney NSW 2001

The issuer for BT Protection Plans, except for Term Life as Superannuation and Income Protection as Superannuation, is the insurer For Term Life as Superannuation and Income Protection as Superannuation (part of the Superannuation Division of Westpac MasterTrust ABN 81 256 905 448), the issuer is Westpac Securities Administration Limited ABN 77 000 049 472 AFSL 233731.



The following product is linked to this policy. It may impact on the benefits payable under this policy.

Product	Policy number	Insured person	Commencement date
Flexible Linking Plus	YF495108	Troy Watkins	7 Jul 2017

Loyalty benefit details

Troy Watkins Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$90,177	7 Jul 2020
TPD Benefit (Any)	\$84,872	7 Jul 2020

Discount details

Policy discounts	Personal Advice Staff	
Insured person discounts	Discount	Applies to
Troy Watkins	Multi Policy	All benefits

The discount information set out in this table is based on your current policy details. Ongoing discount eligibility may be subject to change and any variation will be reflected in your next Renewal Summary.

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12 Jun 2019



THE TRUSTEES
TREKS SUPERANNUATION FUND
20 ERAVE AVENUE
RUNAWAY BAY QLD 4216

Portfolio No: BL495108-A

Your BT Protection Plans renewal

Dear Sir/madam,

Thank you for choosing BT insurance. Should the unexpected happen, you have insurance in place to financially protect you and your loved ones.

Your policy is guaranteed renewable

Your renewal date is 28 Jul 2019. Each year your policy automatically renews, and we send you a renewal notice that provides you with an updated Renewal Summary that details your cover and premiums to be paid for the next year.

Your renewal details at a glance

Policy number	Insured person(s)	Type of insurance	Renewal premium	Payment frequency	Payment method
5-19 CL495109 [^]	Troy Watkins	Income Protection	\$237.02	Monthly	Automatic debit 390/1
5-15 CF495109	Troy Watkins	Income Linking Plus	\$32.33	Monthly	Automatic debit
5-13 YL495110	Krisanne Watkins	Term Life	\$56.25	Monthly	Automatic debit \$
5-11 YF495110	Krisanne Watkins	Flexible Linking Plus	\$55.32	Monthly	Automatic debit
5-21 CL495111	Krisanne Watkins	Income Protection	\$87.88	Monthly	Automatic debit 390/2
5-17 f CF495111	Krisanne Watkins	Income Linking Plus	\$15.86	Monthly	Automatic debit

Insurer: Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728
Call: 1300 552 764 Fax: 02 9274 5442 Mail: GPO BOX 5467, Sydney NSW 2001

The issuer for BT Protection Plans, except for Term Life as Superannuation and Income Protection as Superannuation, is the insurer For Term Life as Superannuation and Income Protection as Superannuation (part of the Superannuation Division of Westpac MasterTrust ABN 81 250 903 448), the issuer is Westpac Securities Administration Limited ABN 77 000 049 472 AFSL 233731.

Other cover in your Protection Plans portfolio

You also hold other insurance policies within your Protection Plans portfolio, which we have listed below. We will write to you when the renewal date for these policies is approaching.

Policy number	Insured person(s)	Type of Insurance	Commencement date
YL495108	Troy Watkins	Term Life	7 Jul 2017
YF495108	Troy Watkins	Flexible Linking Plus	7 Jul 2017

Details of your policy

Your premium and your level of cover may have changed. Each year your premium is reviewed based on age, level of cover (including any Consumer Price Indexation (CPI) increase) and a range of other aspects of your policy. From time to time we may also make changes to your premium rates as part of a review of our pricing. If we do increase the premium rates on your policy, we will always notify you prior to the increase taking effect.

We want to make sure that you know exactly what you're covered for so please read your Product Disclosure Statement and Policy Document (PDS) and the details of your insurance in the attached Policy Schedule, including any discounts or loyalty bonuses that may apply to your cover with us.

As life changes, often so does your requirement for protection. Your Protection Plans policy contains many features which allow you to pause, increase or decrease your cover - so your cover and premiums can be adjusted to suit your current circumstances.

The enclosed booklet forms part of this annual notice and contains more information about your premiums, how to increase or decrease your cover, and how to make a claim.

Any questions?

If you have any questions, would like to discuss your cover or want to make a claim, call your financial adviser or one of our insurance specialists on **1300 553 764** between 8.00am and 6.30pm (Sydney and Melbourne time), Monday to Friday.

Yours sincerely,



Scott Moffitt
Head of Life Insurance Operations

**Your BT Protection Plans
Renewal Summary for Flexible Linking Plus**

Effective: 28 Jul 2019

Policy owner Krisanne Watkins (27591315)

Address 20 ERAVE AVENUE
RUNAWAY BAY QLD 4216

Your policy details

Portfolio number BL495108-A

Policy number YF495110

Product name Flexible Linking Plus

Policy risk commencement date 28 Jul 2017

Renewal date 28 Jul each year

Premium details

Premium \$50.75

Policy fee \$0.00

Stamp duty \$4.57

Total premium payable \$55.32

Premiums payable 3rd July and then at a monthly frequency

CPI increase 3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Krisanne Watkins (27591315)	20 Jul 1983	Female	Non-Smoker	Yes

Krisanne Watkins

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Living Plus Benefit	28 Jul 2058	\$159,135	Level 65	No	N/A
Super Plus TPD Benefit (Own)	28 Jul 2048	\$742,630	Stepped	No	A

Optional benefits selected Living Reinstatement



The following product is linked to this policy. It may impact on the benefits payable under this policy.

Product	Policy number	Insured person	Commencement date
Term Life	YL495110	Krisanne Watkins	28 Jul 2017

Loyalty benefit details

Krisanne Watkins

Benefit type	Loyalty benefit	Loyalty benefit effective date
Living Plus Benefit	\$7,957	28 Jul 2017
Super Plus TPD Benefit (Own)	\$37,132	28 Jul 2017

Discount details

Policy discounts	Personal Advice Staff	
Insured person discounts	Discount	Applies to
Krisanne Watkins	Multi Policy	All benefits

The discount information set out in this table is based on your current policy details. Ongoing discount eligibility may be subject to change and any variation will be reflected in your next Renewal Summary.

Loadings and exclusions for Flexible Linking Plus

Portfolio number	BL495108-A
Policy number	YF495110

Exclusions

Insured person
Krisanne Watkins

Please note that the following exclusions apply

No benefit shall be payable under the TPD Benefit if the claim is directly or indirectly related to a mental disorder, including but not limited to any form of anxiety, stress, depression, psychosis, neurosis or complications and treatment thereof.

No benefit shall be payable under the TPD Benefit if the claim is directly or indirectly related to any disease or disorder of, or injury to the right shoulder unless in the opinion of independent medical assessments acceptable to us, the disability was in no way associated with, not aggravated nor complicated by the pre-existing condition relating to the excluded disorder.

Your BT Protection Plans Renewal Summary for Term Life

Effective: 28 Jul 2019

Policy owner Treks Superannuation Fund

Address TREKS SUPERANNUATION FUND
20 ERAVE AVENUE
RUNAWAY BAY QLD 4216

Your policy details

Portfolio number BL495108-A

Policy number YL495110

Product name Term Life

Policy risk commencement date 28 Jul 2017

Renewal date 28 Jul each year

Premium details

Premium \$45.88

Policy fee \$8.50

Stamp duty \$1.87

Total premium payable **\$56.25**

Premiums payable 3rd July and then at a monthly frequency

CPI increase 3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Krisanne Watkins (27591315)	20 Jul 1983	Female	Non-Smoker	Yes

Krisanne Watkins	Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
	Death Benefit	28 Jul 2081	\$848,720	Stepped	No	N/A
	TPD Benefit (Any)	28 Jul 2081	\$742,630	Stepped	No	A

Policy: YL495110 Page: 1

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The following product is linked to this policy. It may impact on the benefits payable under this policy.

Product	Policy number	Insured person	Commencement date
Flexible Linking Plus	YF495110	Krisanne Watkins	28 Jul 2017

Loyalty benefit details

Krisanne Watkins

Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$42,436	28 Jul 2017
TPD Benefit (Any)	\$37,132	28 Jul 2017

Discount details

Policy discounts	Personal Advice Staff	
Insured person discounts	Discount	Applies to
Krisanne Watkins	Multi Policy	All benefits

The discount information set out in this table is based on your current policy details. Ongoing discount eligibility may be subject to change and any variation will be reflected in your next Renewal Summary.

Loadings and exclusions for Term Life

Portfolio number	BL495108-A
Policy number	YL495110

Exclusions

Insured person
Krisanne Watkins

Please note that the following exclusions apply

No benefit shall be payable under the TPD Benefit if the claim is directly or indirectly related to a mental disorder, including but not limited to any form of anxiety, stress, depression, psychosis, neurosis or complications and treatment thereof.

No benefit shall be payable under the TPD Benefit if the claim is directly or indirectly related to any disease or disorder of, or injury to the right shoulder unless in the opinion of independent medical assessments acceptable to us, the disability was in no way associated with, not aggravated nor complicated by the pre-existing condition relating to the excluded disorder.

**Your BT Protection Plans
Renewal Summary for Income Linking Plus**

Effective: 28 Jul 2019

Policy owner Troy Watkins (32199380)
Address TREKS SUPERANNUATION FUND
20 ERAVE AVENUE
RUNAWAY BAY QLD 4216

Your policy details

Portfolio number BL495108-A
Policy number CF495109
Product name Income Linking Plus
Policy risk commencement date 28 Jul 2017
Renewal date 28 Jul each year

Premium details

Premium \$29.66
Policy fee \$0.00
Stamp duty \$2.67
Total premium payable \$32.33
Premiums payable 28th July and then at a monthly frequency
CPI increase 3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Troy Watkins (32199380)	20 Aug 1974	Male	Non-Smoker	Yes

Troy Watkins

Benefit type	Monthly benefit	Expiry date	Premium option	Loadings	Occupation category
Super Plus IP Benefit (Own)	\$8,487	28 Jul 2040	Stepped	No	BB

Benefit type Indemnity
Waiting period 90 days
Benefit period To Age 65



Income ratio 80.00%

The following product is linked to this policy. It may impact on the benefits payable under this policy.

Product	Policy number	Insured person	Commencement date
Income Protection	CL495109	Troy Watkins	28 Jul 2017

Loyalty benefit details

Troy Watkins Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$50,000	28 Jul 2020

Discount details

Policy discounts	Personal Advice Staff
Insured person discounts Troy Watkins	Discount Multi Policy Applies to All benefits

The discount information set out in this table is based on your current policy details. Ongoing discount eligibility may be subject to change and any variation will be reflected in your next Renewal Summary.

Loadings and exclusions for Income Linking Plus

Portfolio number	BL495108-A
Policy number	CF495109

Exclusions

**Insured person
Troy Watkins**

Please note that the following exclusions apply

If the Insured Person continues to be partially or totally disabled after 6 months of benefit payments, any ongoing income will be taken into consideration in the calculation of the monthly disability benefit. The benefit will be: ((A-B) divided by A) multiplied by the monthly total disability benefit where: A) is the Insured Person's pre-disability monthly earnings; B) is the current monthly earnings. Monthly earnings include income received or income the Insured Person is entitled to receive from the current or former business whilst receiving a monthly benefit. This includes: the Insured Person's share of profits of the business from all business entities, after the deduction of business expenses and before income tax is deducted. This is determined in line with the usual manner that profits and/or losses of the business are divided between the Insured Person's and any co-owners, partners, shareholders or beneficiaries of the business; and any other remuneration, whether in the form of salary or wages, superannuation, director's fees, allowances or any other monetary or non-monetary benefit, the Insured Person receives or is entitled to receive (before income tax is deducted) directly or indirectly from his/her employment or from the business. Any amounts referred to above which are received or are entitled to be received as a lump sum, or at periods other than monthly, will be converted to a monthly amount in such manner as we, at our discretion, determine.

Your BT Protection Plans Renewal Summary for Income Linking Plus

Effective: 28 Jul 2019

Policy owner Krisanne Watkins (27591315)

Address 20 ERAVE AVENUE
RUNAWAY BAY QLD 4216

Your policy details

Portfolio number BL495108-A

Policy number CF495111

Product name Income Linking Plus

Policy risk commencement date 28 Jul 2017

Renewal date 28 Jul each year

Premium details

Premium \$14.55

Policy fee \$0.00

Stamp duty \$1.31

Total premium payable \$15.86

Premiums payable 3rd July and then at a monthly frequency

CPI increase 3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Krisanne Watkins (27591315)	20 Jul 1983	Female	Non-Smoker	Yes

Krisanne Watkins

Benefit type	Monthly benefit	Expiry date	Premium option	Loadings	Occupation category
Super Plus IP Benefit (Own)	\$3,044	28 Jul 2048	Stepped	No	A

Benefit type Indemnity
Waiting period 30 days
Benefit period To Age 65
Income ratio 80.00%

Policy: CF495111 Page: 1



The following product is linked to this policy. It may impact on the benefits payable under this policy.

Product	Policy number	Insured person	Commencement date
Income Protection	CL495111	Krisanne Watkins	28 Jul 2017

Loyalty benefit details

Krisanne Watkins Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$50,000	28 Jul 2020

Discount details

Policy discounts	Personal Advice Staff	
Insured person discounts Krisanne Watkins	Discount Multi Policy	Applies to All benefits

The discount information set out in this table is based on your current policy details. Ongoing discount eligibility may be subject to change and any variation will be reflected in your next Renewal Summary.

Loadings and exclusions for Income Linking Plus

Portfolio number	BL495108-A
Policy number	CF495111

Exclusions

Insured person
Krisanne Watkins

Please note that the following exclusions apply

In addition to the policy benefit offsets outlined in the relevant section of the policy document the amount of the monthly Total Disability Benefit or Partial Disability Benefit will be reduced if any amounts are due to be paid or are payable to me under any other Income Protection Insurance or Group Salary Continuance Plan

No benefit shall be payable under this Policy if the claim is directly or indirectly related to a mental disorder, including but not limited to any form of anxiety, stress, depression, psychosis, neurosis or complications and treatment thereof.

No benefit shall be payable under this Policy if the claim is directly or indirectly related to any disease or disorder of, or injury to the right shoulder unless in the opinion of independent medical assessments acceptable to us, the disability was in no way associated with, not aggravated nor complicated by the pre-existing condition relating to the excluded disorder.

Your BT Protection Plans Renewal Summary for Income Protection

Effective: 28 Jul 2019

Policy owner Treks Superannuation Fund
Address TREKS SUPERANNUATION FUND
20 ERAVE AVENUE
RUNAWAY BAY QLD 4216

Your policy details

Portfolio number BL495108-A
Policy number CL495109
Product name Income Protection
Policy risk commencement date 28 Jul 2017
Renewal date 28 Jul each year

Premium details

Premium \$208.95
Policy fee \$8.50
Stamp duty \$19.57
Total premium payable \$237.02
Premiums payable 28th July and then at a monthly frequency
CPI increase 3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions	
Troy Watkins (32199380)	20 Aug 1974	Male	Non-Smoker	Yes	
Troy Watkins					
Benefit type	Monthly benefit	Expiry date	Premium option	Loadings	Occupation category
Income Protection (Own)	\$8,487	28 Jul 2040	Stepped	No	BB
Benefit type	Indemnity				
Waiting period	90 days				
Benefit period	To Age 65				

Policy: CL495109 Page: 1

Income ratio 80.00%

The following product is linked to this policy. It may impact on the benefits payable under this policy.

Product	Policy number	Insured person	Commencement date
Income Linking Plus	CF495109	Troy Watkins	28 Jul 2017

Loyalty benefit details

Troy Watkins Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$50,000	28 Jul 2020

Discount details

Policy discounts	Personal Advice Staff	
Insured person discounts	Discount	Applies to
Troy Watkins	Multi Policy	All benefits

The discount information set out in this table is based on your current policy details. Ongoing discount eligibility may be subject to change and any variation will be reflected in your next Renewal Summary.

Loadings and exclusions for Income Protection

Portfolio number	BL495108-A
Policy number	CL495109

Exclusions

Insured person
Troy Watkins

Please note that the following exclusions apply

If the Insured Person continues to be partially or totally disabled after 6 months of benefit payments, any ongoing income will be taken into consideration in the calculation of the monthly disability benefit. The benefit will be: ((A-B) divided by A) multiplied by the monthly total disability benefit where: A) is the Insured Person's pre-disability monthly earnings; B) is the current monthly earnings. Monthly earnings include income received or income the Insured Person is entitled to receive from the current or former business whilst receiving a monthly benefit. This includes: the Insured Person's share of profits of the business from all business entities, after the deduction of business expenses and before income tax is deducted. This is determined in line with the usual manner that profits and/or losses of the business are divided between the Insured Person's and any co-owners, partners, shareholders or beneficiaries of the business; and any other remuneration, whether in the form of salary or wages, superannuation, director's fees, allowances or any other monetary or non-monetary benefit, the Insured Person receives or is entitled to receive (before income tax is deducted) directly or indirectly from his/her employment or from the business. Any amounts referred to above which are received or are entitled to be received as a lump sum, or at periods other than monthly, will be converted to a monthly amount in such manner as we, at our discretion, determine.

**Your BT Protection Plans
 Renewal Summary for Income Protection**

Effective: 28 Jul 2019

Policy owner Treks Superannuation Fund

Address TREKS SUPERANNUATION FUND
 20 ERAVE AVENUE
 RUNAWAY BAY QLD 4216

Your policy details

Portfolio number BL495108-A
Policy number CL495111
Product name Income Protection
Policy risk commencement date 28 Jul 2017
Renewal date 28 Jul each year

Premium details

Premium \$72.12
Policy fee \$8.50
Stamp duty \$7.26
Total premium payable **\$87.88**
Premiums payable 3rd July and then at a monthly frequency
CPI increase 3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Krisanne Watkins (27591315)	20 Jul 1983	Female	Non-Smoker	Yes

Krisanne Watkins

Benefit type	Monthly benefit	Expiry date	Premium option	Loadings	Occupation category
Income Protection (Own)	\$3,044	28 Jul 2048	Stepped	No	A

Benefit type Indemnity
Waiting period 30 days
Benefit period To Age 65

Insurer: Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728
 Call: 1300 553 764 Fax: 02 9274 5442 Mail: GPO BOX 5467, Sydney NSW 2001
 The issuer for BT Protection Plans, except for Term Life as Superannuation and Income Protection as Superannuation, is the insurer
 For Term Life as Superannuation and Income Protection as Superannuation (part of the Superannuation Division of Westpac MasterTrust
 ABN 61 236 903 443), the issuer is Westpac Securities Administration Limited ABN 77 000 049 472 AFSL 233731.



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Income ratio 80.00%

The following product is linked to this policy. It may impact on the benefits payable under this policy.

Product	Policy number	Insured person	Commencement date
Income Linking Plus	CF495111	Krisanne Watkins	28 Jul 2017

Loyalty benefit details

Krisanne Watkins Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$50,000	28 Jul 2020

Discount details

Policy discounts	Personal Advice Staff
Insured person discounts	Discount
Krisanne Watkins	Multi Policy
	Applies to All benefits

The discount information set out in this table is based on your current policy details. Ongoing discount eligibility may be subject to change and any variation will be reflected in your next Renewal Summary.

Loadings and exclusions for Income Protection

Portfolio number	BL495108-A
Policy number	CL495111

Exclusions

Insured person
Krisanne Watkins

Please note that the following exclusions apply

In addition to the policy benefit offsets outlined in the relevant section of the policy document the amount of the monthly Total Disability Benefit or Partial Disability Benefit will be reduced if any amounts are due to be paid or are payable to me under any other Income Protection Insurance or Group Salary Continuance Plan

No benefit shall be payable under this Policy if the claim is directly or indirectly related to any disease or disorder of, or injury to the right shoulder unless in the opinion of independent medical assessments acceptable to us, the disability was in no way associated with, not aggravated nor complicated by the pre-existing condition relating to the excluded disorder.

No benefit shall be payable under this Policy if the claim is directly or indirectly related to a mental disorder, including but not limited to any form of anxiety, stress, depression, psychosis, neurosis or complications and treatment thereof.

ENJOY THE SECURITY OF BEING COVERED

OnePath

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Mr Troy Watkins & Mrs Krisanne Watkins
ATF Treks Superannuation Fund
20 ERAVE AVENUE
RUNAWAY BAY QLD 4216

YOUR ANNUAL PREMIUM IS

\$8,643.56

THIS INCLUDES A DISCOUNT OF

\$687.05

26 September 2019

Dear policy owners,

WELCOME AND THANKS FOR CHOOSING US

We're pleased to confirm you're now covered from the date and in the amount/s shown in the attached Policy Schedule.

You've made a smart decision to choose to protect what's important to you and here are the reasons why:

Type of cover	Why it's important
Life	Pays a lump sum in the event of death or terminal illness which can be used to cover everyday living expenses for any dependants, pay off debts and expenses.
Total Permanent Disablement (TPD)	Pays a lump sum should you become permanently disabled, which can be used for out of pocket and ongoing medical expenses, to take care of dependants and any necessary changes to living arrangements.
Income Secure	Pays a monthly benefit to replace part of your income, if you are disabled and unable to work, which can be used to cover everyday living expenses and maintain your lifestyle.

The 'premium' is the amount you pay for your cover to protect what's important to you. We've been insuring Australians for over 140 years, so you can count on us to provide the financial support you need when it matters most.

YOUR COVER

See the attached Policy Schedule

POLICY OWNER(S)

Krisanne Kelli Watkins
Troy Watkins

FUND NAME/EMT PRODUCT NAME

Treks Superannuation Fund

POLICY NUMBER

1007009925

LINKED POLICY NUMBER

1007009895

LIFE INSURED

Troy Watkins

PAYMENT METHOD

Direct Debit

QUESTIONS OR CHANGES?



Call us:

133 667 weekdays
8.30am to 6.00pm (AEST)



Email us:

customer.risk@onepath.com.au



Your Financial Adviser:

Tom Graham
0755618800

WHAT'S IN THIS PACK

- Your Policy Schedule - shows details of your insurance cover.

WHAT YOU NEED TO DO

- Read the information in this pack and keep it with your important documents.
- Check the Policy Schedule is correct. If you're the life insured under this policy, also review the information in the Personal Statement which was submitted with the application and make sure it's still correct.
- If you're not the life insured, please confirm this information with them. If anything is missing or incorrect, please call us.

COOLING OFF PERIOD

If you change your mind and want to cancel this policy, or any part of your cover within 28 days from the date of this correspondence, let us know in writing and we'll refund any premiums paid. Please let your adviser know about your decision so you can discuss options.

We won't be able to refund any tax amounts or government charges that we can't recover. You can't exercise this right if you have claimed on your policy during this time. See the Product Disclosure Statement for more information about the cooling off period.

FLEXIBLE COVER

We don't think insurance should be a set and forget decision. You can apply to change your cover to meet your needs, or the way you pay for it, at anytime.

BE REWARDED WITH QANTAS POINTS[^]

Insurance is a smart idea. And it's even smarter when it comes with a perk.

If you're a Qantas Frequent Flyer member, you can earn 1 Qantas Point per dollar of premium paid on your eligible policy. Not a Qantas Frequent Flyer member? OnePath have arranged to waive the join fee for eligible policy holders if you join at qantas.com/onepathjoin. To start earning points, go to onepath.com.au/qff and enter your Qantas Frequent Flyer membership number.

WE'RE HERE TO HELP

If you have any questions about your cover or your insurance needs, please call your financial adviser, Tom Graham, on 0755618800.

We're thrilled to have you with us and look forward to helping protect you and your loved ones.

Kind regards,
Customer Service Team



S.24



Important Information

OnePath Life Limited ABN 33 009 657 176, AFSL 238341 (OnePath Life) is the issuer of OneCare External Master Trust.

This information is of a general nature and does not take into account your personal needs and financial circumstances. You should consider the appropriateness of the advice, having regard to your objectives, financial situation and needs.

You should read the PDS (available online at onepath.com.au or by calling 1800 649 981) and consider whether this product is right for you.

[^] You must be a Qantas Frequent Flyer member and correctly register your Qantas Frequent Flyer membership details with OnePath Life to start earning Qantas Points on eligible premiums you pay. A joining fee usually applies, however OnePath Life are offering complimentary membership to eligible policy holders. The complimentary offer may be withdrawn at any time. Membership and Qantas Points are subject to Qantas Frequent Flyer program terms and conditions at qantas.com/terms. Qantas Points accrue in accordance with and subject to the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions'. Eligible policies are OneCare, OneCare Super and SmartCare. The maximum number of points you can earn on eligible policies is capped at 20,000 points per year, per policy.



OnePath Life Limited
ABN 33 009 657 176 AFSL 238341
onepath.com.au

ONECARE POLICY SCHEDULE

DATE

26 September 2019

5-25

YOUR POLICY SUMMARY

Policy number: 1007009925
Policy owner(s):
Krisanne Kelli Watkins
Troy Watkins
Fund name:
Treks Superannuation Fund
Policy start date: 26 September
2019
Policy anniversary date: 26 September
Linked policy number: 1007009895

	First name	Surname	Date of birth	Gender
Life/lives insured:	Troy	Watkins	22 August 1974	Male
Annual premium before discount(s)*:				\$9,330.61
Discount(s) - Multi Cover and Package:				\$687.05
Annual premium after discount(s)*:				\$8,643.56
Includes:				
Policy Fee(s)*:				\$47.29

*Includes stamp duty if applicable.

You should keep this Policy Schedule in a secure place, along with your other insurance policy documents, as they will be required when you make a claim. If you lose the Policy Schedule, Policy Terms or any of your other insurance documents you can contact us for a replacement copy. We may charge a fee to cover our costs in issuing a replacement. The amounts insured under this policy are subject to the Policy Schedule, Policy Terms and any other notice issued by us to you. OnePath Life Limited (ABN 33 009 657 176, AFSL 238341) ('OnePath Life') is the issuer of the product.

XPREFE0024

ONECARE POLICY SCHEDULE

DATE

26 September 2019

5-26

POLICY NUMBER

1007009925

Life Insured: Troy Watkins

LIFE COVER WITH OPTIONAL TRAUMA AND TPD COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$2,000,000	\$1,505.67	Yes	26 September 2019	25 September 2104
Super TPD (Working)	\$1,680,000	\$3,071.36	Yes	26 September 2019	25 September 2039

Exclusions

Please note that the specific exclusions listed in the table below are in addition to any general exclusion that may apply to your Policy.

Cover type	Cover start date	Exclusions
Life Cover	26 September 2019	No claim shall be payable under this cover for death that is a direct or indirect result of participation in any form of underwater diving activities.
Super TPD (Working)	26 September 2019	No benefit shall be payable under this cover for total or permanent disability that is a direct or indirect result of participation in any form of underwater diving activities.

Options

Benefit payment type: Lump sum
 Premium type: Stepped premium
 Occupation category†: HH
 TPD definition: Any Occupation
 Smokert: No

Optional extras

Premium Waiver Disability Option: No
 Business Guarantee Option: No
 Double TPD Option: No

This Policy is linked to policy number 1007009895 under a SuperLink arrangement. Therefore the sum insured in this policy will be reduced by the amount of benefits paid out under any linked policy. Please read your Policy Terms for full details of how SuperLink arrangements operate.

INCOME SECURE COVER

Cover type	Monthly amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Income Secure SuperLink	\$10,265	\$4,066.53	Yes	26 September 2019	25 September 2039

ONECARE POLICY SCHEDULE

DATE

26 September 2019

5.21

POLICY NUMBER

1007009925

Life Insured: Troy Watkins

Exclusions

Please note that the specific exclusions listed in the table below are in addition to any general exclusion that may apply to your Policy.

Cover type	Cover start date	Exclusions
Income Secure SuperLink	26 September 2019	No claim shall be payable under this Income Secure cover where any claim arises in relation to the practice or participation in any form of underwater diving activities.
Income Secure SuperLink	26 September 2019	I acknowledge if I go on claim, any 'ongoing income' will not affect any total disability benefits I receive under my Income Secure policy for the first six months. If I am still on claim after six months, then OnePath will treat the 'ongoing income' as 'other payments' as defined in the OneCare Product Disclosure Statement and Policy Terms. This may result in the monthly amount insured payable reducing, so that any payment received in combination of business income and insured benefit does not exceed 75% of the pre-claim earnings (or 80% if Priority Income Option has been selected). 'Ongoing income' is the net profit (income less expenses) you or any related person/ entity on your behalf receive, derive or are entitled to receive from your current or former employment/ business.

Options

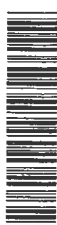
Benefit payment type: Indemnity
 Premium type: Stepped premium
 Waiting period: 90 days
 Benefit period: 6 years
 Occupation category†: HH
 Smokert: No

Optional extras

Accident Option: No
 Premier Accident Option: No
 Increasing Claim Option: Yes
 Priority Income Option:
 - Mortgage Maintenance: No (0.00%)

This Policy is linked to policy number 1007009895 under a SuperLink arrangement. For more information about your SuperLink arrangement, including under which policy we will assess your claim, please see your PDS and Policy Terms.

5-28



Mrs Krisanne Kelli Watkins
Mr Troy Watkins
ATF TREKS SUPERANNUATION FUND
Via: krisanne@live.com.au

Product name: OneCare
Policy owner(s): Mrs Krisanne Kelli Watkins
Mr Troy Watkins
ATF TREKS SUPERANNUATION FUND
Policy number: 1007009949
OnePath reference: 1007009949/FYL

20 July 2020

2019/2020 INSURANCE PREMIUM SUMMARY

Dear policy owner,

Important information for your 2019/2020 tax return.

Thank you for choosing OnePath Life to help protect you and your family.

To help with preparation of your fund's tax return for the year ending 30 June 2020, the following table shows the premium paid on your policy throughout the financial year, and (if applicable) the portion of that premium considered to be for benefits that replace income.

Life insured	Cover type	Total premium paid	Portion of total premium paid for replacement of income benefit/s
Mrs Krisanne Kelli Watkins	Life Cover	\$366.10	-
Mrs Krisanne Kelli Watkins	Super TPD (Working)	\$324.36	-

Handwritten: } 690.46

The information contained in this letter does not constitute tax advice. We recommend you seek independent tax advice specific to your personal circumstances, from an accountant or registered tax agent.

Any questions?

If you have any questions or need any further help, please:

- contact your financial adviser, Tom Graham on 0755618800
- call Customer Services on 133 667, weekdays between 8.30am and 6.00pm (AEST)
- email us at customer.risk@onepath.com.au

Yours sincerely,

Jay Tutt
Head of Customer Service & Operations

5-29



Mrs Krisanne Kelli Watkins
Mr Troy Watkins
Treks Superannuation Fund
Via: twatkins@pcacontracting.com.au

Product name: OneCare
Policy owner(s): Mrs Krisanne Kelli Watkins
Mr Troy Watkins
Treks Superannuation Fund
Policy number: 1007009925
OnePath reference: 1007009925/FYL

20 July 2020

2019/2020 INSURANCE PREMIUM SUMMARY

Dear policy owner,

Important information for your 2019/2020 tax return.

Thank you for choosing OnePath Life to help protect you and your family.

To help with preparation of your fund's tax return for the year ending 30 June 2020, the following table shows the premium paid on your policy throughout the financial year, and (if applicable) the portion of that premium considered to be for benefits that replace income.

Life insured	Cover type	Total premium paid	Portion of total premium paid for replacement of income benefit/s
Mr Troy Watkins	Life Cover	\$1,505.67	-
Mr Troy Watkins	Income Secure SuperLink	\$4,066.53	\$4,054.33
Mr Troy Watkins	Super TPD (Working)	\$3,071.36	-

The information contained in this letter does not constitute tax advice. We recommend you seek independent tax advice specific to your personal circumstances, from an accountant or registered tax agent.

Any questions?

If you have any questions or need any further help, please:

- contact your financial adviser, Tom Graham on 0755618800
- call Customer Services on 133 667, weekdays between 8.30am and 6.00pm (AEST)
- email us at customer.risk@onpath.com.au

Yours sincerely,

Jay Tutt
Head of Customer Service & Operations



A/c 604

Westpac DIY Super Savings Account

6-1
#345320**TRANSACTIONS**

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/05/19	Payment By Authority To Bt Life Insuranc CI495109 034-292	191.60		263,986.81
30/05/19	Deposit Online 2712176 Pymt Micropile Holdin Micropile Holdings		7,112.09	271,098.90
31/05/19	Interest Paid		112.03	271,210.93
03/06/19	Transaction Fee	15.00		271,195.93
03/06/19	Payment By Authority To Bt Life Insuranc YI495110 034-292	127.71		271,068.22
07/06/19	Payment By Authority To Bt Life Insuranc YI495108 034-292	232.92		270,835.30
10/06/19	Deposit Quicksuper Quickspr2450350896		153.83	270,989.13
11/06/19	Deposit Precision Ch Pasch1906050003064		1,501.32	272,490.45
20/06/19	Deposit Online 2805792 Pymt Micropile Holdin Micropile Holdings		8,358.39	280,848.84
20/06/19	Deposit Online 2805812 Pymt Piling & Concret Super / Loan Repay		106.85	280,955.69
21/06/19	Deposit Quicksuper Quickspr2458938422		153.83	281,109.52
24/06/19	Deposit Precision Ch Pasch1906190003120		26,250.66	307,360.18
28/06/19	Interest Paid		95.32	307,455.50
28/06/19	Payment By Authority To Bt Life Insuranc CI495109 034-292	191.60		307,263.90
01/07/19	Transaction Fee	15.00		307,248.90
03/07/19	Payment By Authority To Bt Life Insuranc YI495110 034-292	144.23		307,104.67
05/07/19	Deposit Quicksuper Quickspr2469055931		153.83	307,258.50
08/07/19	Payment By Authority To Bt Life Insuranc YI495108 034-292	265.70		306,992.80
19/07/19	Deposit Quicksuper Quickspr2478743780		153.83	307,146.63
29/07/19	Payment By Authority To Bt Life Insuranc CI495109 034-292	237.12		306,909.51
31/07/19	Interest Paid		68.15	306,977.66
31/07/19	CLOSING BALANCE			306,977.66

CONVENIENCE AT YOUR FINGERTIPS

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



TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 034-292 34-5320

Transaction fee(s) period 01 JAN 2019 to 30 JUN 2019

		Charged	Unit Price	Fee
Total \$90.00	Non-internet/electronic tele-banking withd	18	\$5.00	\$90.00
	Total	18		\$90.00

**ANNUAL INFORMATION
FOR THE PERIOD 1 JULY 2018 TO 30 JUNE 2019**

For account: 4292/345320

Total interest credited \$1,416.84

These details are provided for your records and taxation purposes

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Westpac Live



Find out about Online Banking at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
31 July 2019 - 31 January 2020

6.3

Westpac DIY Super Savings Account

Account Name
MR TROY WATKINS & MRS KRISANNE
KELLI WATKINS ATF TREKS
SUPERANNUATION FUND

Customer ID
2073 0437 WATKINS, TROY
4747 9659 WATKINS, KRISANNE
KELLI

BSB Account Number
034-292 345 320

Opening Balance	+ \$306,977.66
Total Credits	+ \$380,646.33
Total Debits	- \$635,297.59
Closing Balance	+ \$52,326.40

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
19 Jul 2019	0.15 %	0.15 %	0.15 %	0.15 %
24 Oct 2019	0.10 %	0.10 %	0.10 %	0.10 %

Effective Date	Over \$499999
19 Jul 2019	0.15 %
24 Oct 2019	0.10 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/07/19	STATEMENT OPENING BALANCE			306,977.66
01/08/19	Transaction Fee	15.00		306,962.66
01/08/19	Payment By Authority To Onepath Life Ltd 1007009949/1Xdwg	690.46		306,272.20
02/08/19	Deposit Quicksuper Quickspr2488857303		76.91	306,349.11
06/08/19	Payment By Authority To Bt Life Insuranc YI495110 034-292	144.23		306,204.88
07/08/19	Payment By Authority To Bt Life Insuranc YI495108 034-292	265.70		305,939.18
26/08/19	Withdrawal Mobile 1327110 Tfr Westpac Diy	100,000.00		205,939.18



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TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/08/19	Payment By Authority To Bt Life Insuranc CI495109 034-292	237.12		205,702.06
30/08/19	Interest Paid		36.08	205,738.14
02/09/19	Transaction Fee	20.00		205,718.14
03/09/19	Payment By Authority To Bt Life Insuranc YI495110 034-292	144.23		205,573.91
09/09/19	Payment By Authority To Bt Life Insuranc YI495108 034-292	265.70		205,308.21
17/09/19	Deposit Online 2602399 Pymt Piling & Concret Super / Loan Repay		100,000.00	305,308.21
17/09/19	Withdrawal Mobile 1004094 Tfr Westpac Diy	9,687.45		295,620.76
19/09/19	Deposit Online 2900642 Pymt Piling & Concret Super / Loan Repay		630.14	296,250.90
23/09/19	Withdrawal Mobile 1621708 Tfr Westpac Diy	200,000.00		96,250.90
24/09/19	Deposit Online 2302341 Pymt Piling & C Super / Loan Repay		200,000.00	296,250.90
24/09/19	Withdrawal Mobile 1378032 Tfr Westpac Diy	200,000.00		96,250.90
27/09/19	Payment By Authority To Onepath Life Ltd 1007009925/1Yjn5	8,643.56		87,607.34
30/09/19	Interest Paid		25.16	87,632.50
30/09/19	Payment By Authority To Bt Life Insuranc CI495109 034-292	237.12		87,395.38
01/10/19	Transaction Fee	20.00		87,375.38
03/10/19	Payment By Authority To Bt Life Insuranc CI495111 034-292	92.11		87,283.27
08/10/19	Payment By Authority To Bt Life Insuranc YI495108 034-292	279.23		87,004.04
24/10/19	Deposit Precision Ch Pasch1910210001446		2,251.98	89,256.02
31/10/19	Interest Paid		10.30	89,266.32
01/11/19	Transaction Fee	10.00		89,256.32
04/11/19	Payment By Authority To Bt Life Insuranc CI495111 034-292	204.61		89,051.71
07/11/19	Payment By Authority To Bt Life Insuranc YI495108 034-292	279.23		88,772.48
28/11/19	Payment By Authority To Bt Life Insuranc CI495109 034-292	474.14		88,298.34
29/11/19	Interest Paid		7.05	88,305.39
02/12/19	Transaction Fee	15.00		88,290.39
09/12/19	Payment By Authority To Bt Life Insuranc YI495108 034-292	279.23		88,011.16
13/12/19	Withdrawal Mobile 1899646 Tfr Westpac Diy	2,530.00		85,481.16

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TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
20/12/19	Deposit Quicksuper Quickspr2594150840		23.23	85,504.39
30/12/19	Withdrawal Mobile 1795518 Tfr Westpac Diy	75,000.00		10,504.39
30/12/19	Payment By Authority To Bt Life Insuranc CI495109 034-292	237.12		10,267.27
31/12/19	Interest Paid		7.39	10,274.66
02/01/20	Transaction Fee	10.00		10,264.66
07/01/20	Deposit Online 2502590 Pymt Piling & C Super / Loan Repay		75,320.55	85,585.21
07/01/20	Payment By Authority To Bt Life Insuranc YI495108 034-292	279.23		85,305.98
23/01/20	Deposit Precision Ch Pasch2001200007501		2,251.98	87,557.96
28/01/20	Withdrawal Mobile 1355537 Tfr Westpac Diy	35,000.00		52,557.96
28/01/20	Payment By Authority To Bt Life Insuranc CI495109 034-292	237.12		52,320.84
31/01/20	Interest Paid		5.56	52,326.40
31/01/20	CLOSING BALANCE			52,326.40

CONVENIENCE AT YOUR FINGERTIPS

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

TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 034-292 34-5320

Transaction fee(s) period 01 JUL 2019 to 31 DEC 2019

		Charged	Unit Price	Fee
Total \$90.00	Non-internet/electronic tele-banking withd	18	\$5.00	\$90.00
	Total	18		\$90.00



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MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Westpac Live

Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking

Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch

Find branches and ATMs at
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THANK YOU FOR BANKING WITH WESTPAC

**Westpac DIY Super Savings Account**Statement Period
31 January 2020 - 31 July 2020

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Account Name
MR TROY WATKINS & MRS KRISANNE
KELLI WATKINS ATF TREKS
SUPERANNUATION FUNDCustomer ID
2073 0437 WATKINS, TROY
4747 9659 WATKINS, KRISANNE
KELLIBSB
034-292Account Number
345 320

Opening Balance	+ \$52,326.40
Total Credits	+ \$386,501.96
Total Debits	- \$115,759.60
Closing Balance	+ \$323,068.76

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
24 Oct 2019	0.10 %	0.10 %	0.10 %	0.10 %
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
24 Oct 2019	0.10 %
17 Mar 2020	0.05 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/01/20	STATEMENT OPENING BALANCE			52,326.40
03/02/20	Deposit Online 2804522 Pymt Micropile Micropile Holdings		17,586.05	69,912.45
03/02/20	Deposit Online 2805695 Pymt Piling & C Super / Loan Repay		35,067.12	104,979.57
03/02/20	Transaction Fee	10.00		104,969.57
07/02/20	Payment By Authority To Bt Life Insuranc YI495108 034-292	279.23		104,690.34
28/02/20	Interest Paid		7.60	104,697.94



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TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/02/20	Payment By Authority To Bt Life Insuranc CI495109 034-292	237.02		104,460.92
02/03/20	Transaction Fee	10.00		104,450.92
09/03/20	Payment By Authority To Bt Life Insuranc YI495108 034-292	279.13		104,171.79
18/03/20	Withdrawal Mobile 1221142 Tfr Westpac Diy	100,000.00		4,171.79
19/03/20	Deposit Online 2808537 Pymt Micropile Micropile Holdings		6,549.31	10,721.10
23/03/20	Withdrawal Mobile 1710349 Tfr Westpac Diy	10,000.00		721.10
30/03/20	Payment By Authority To Bt Life Insuranc CI495109 034-292	237.02		484.08
31/03/20	Interest Paid		5.34	489.42
01/04/20	Transaction Fee	10.00		479.42
02/04/20	Deposit Online 2801239 Pymt Piling & C Super / Loan Repay		356.16	835.58
02/04/20	Deposit Online 2801978 Pymt Micropile Micropile Holdings		6,613.70	7,449.28
03/04/20	Deposit Online 2007985 Pymt Piling & C Super / Loan Repay		100,438.36	107,887.64
07/04/20	Payment By Authority To Bt Life Insuranc YI495108 034-292	279.13		107,608.51
08/04/20	Deposit Ato Ato002000012219445		597.39	108,205.90
22/04/20	Deposit Precision Ch Pasch2004170006874		2,251.98	110,457.88
28/04/20	Payment By Authority To Bt Life Insuranc CI495109 034-292	237.02		110,220.86
30/04/20	Interest Paid		4.02	110,224.88
01/05/20	Transaction Fee	10.00		110,214.88
05/05/20	Deposit Online 2804622 Pymt Micropile Micropile Holdings		6,520.55	116,735.43
07/05/20	Payment By Authority To Bt Life Insuranc YI495108 034-292	279.13		116,456.30
20/05/20	Withdrawal Mobile 1923217 Tfr Westpac Diy	2,300.00		114,156.30
20/05/20	Withdrawal Mobile 1933658 Tfr Westpac Diy	250.00		113,906.30
28/05/20	Deposit Online 2806323 Pymt Micropile Micropile Holdings		6,528.77	120,435.07
28/05/20	Payment By Authority To Bt Life Insuranc CI495109 034-292	237.02		120,198.05
29/05/20	Interest Paid		4.56	120,202.61
01/06/20	Transaction Fee	10.00		120,192.61
09/06/20	Payment By Authority To Bt Life Insuranc YI495108 034-292	279.13		119,913.48



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TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
16/06/20	Deposit Precision Ch Pasch2006110002736		750.66	120,664.14
16/06/20	Deposit Precision Ch Pasch2006110004103		750.66	121,414.80
22/06/20	Deposit Precision Ch Pasch2006170005096		14,250.66	135,665.46
25/06/20	Deposit Online 2506611 Pymt Micropile Micropile Holdings		176,198.63	311,864.09
26/06/20	Deposit Precision Ch Pasch2006230006110		12,000.00	323,864.09
29/06/20	Payment By Authority To Bt Life Insuranc CI495109 034-292	237.02		323,627.07
30/06/20	Interest Paid		6.71	323,633.78
01/07/20	Transaction Fee	10.00		323,623.78
07/07/20	Payment By Authority To Bt Life Insuranc YI495108 034-292	305.98		323,317.80
28/07/20	Payment By Authority To Bt Life Insuranc CI495109 034-292	262.77		323,055.03
31/07/20	Interest Paid		13.73	323,068.76
31/07/20	CLOSING BALANCE			323,068.76

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 034-292 34-5320
Transaction fee(s) period 01 JAN 2020 to 30 JUN 2020

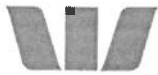
		Charged	Unit Price	Fee
Total	Non-internet/electronic tele-banking withd	12	\$5.00	\$60.00
\$60.00	Total	12		\$60.00

ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2019 TO 30 JUNE 2020

For account: 4292/345320
Total interest credited

\$187.92

These details are provided for your records and taxation purposes



6.10

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

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1.2

TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 034-292 44-5604

Transaction fee(s) period 01 MAY 2019 to 31 JUL 2019

Total \$0.00

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

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 Statement Period
 30 August 2019 - 29 November 2019

1.3

Westpac DIY Super Working Account

 Account Name
 MR TROY WATKINS & MRS KRISANNE
 KELLI WATKINS ATF TREKS
 SUPERANNUATION FUND

 Customer ID
 2073 0437 WATKINS, TROY
 4747 9659 WATKINS, KRISANNE
 KELLI

 BSB Account Number
 034-292 445 604

Opening Balance	+ \$5.00
Total Credits	+ \$409,687.45
Total Debits	- \$409,687.45
Closing Balance	+ \$5.00

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
19 Jul 2019	0.10 %	0.10 %	0.10 %	0.10 %
24 Oct 2019	0.05 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
19 Jul 2019	0.10 %
24 Oct 2019	0.05 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/08/19	STATEMENT OPENING BALANCE			5.00
17/09/19	Deposit Online 2004094 Tfr Westpac Diy Super Sa		9,687.45	9,692.45
17/09/19	Withdrawal Mobile 8105464 Bpay Tax Office	9,687.45		5.00
23/09/19	Deposit Online 2621709 Tfr Westpac Diy T&k Loan		200,000.00	200,005.00
23/09/19	Withdrawal-Osko Payment 1630583 Piling & Concreting Australia Pca Loan	200,000.00		5.00
24/09/19	Deposit Online 2378032 Tfr Westpac Diy		200,000.00	200,005.00



714

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
24/09/19	Withdrawal-Osko Payment 1307712 Micropile Holdings Pca Loan	200,000.00		5.00
29/11/19	CLOSING BALANCE			5.00

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 034-292 44-5604

Transaction fee(s) period 01 AUG 2019 to 31 OCT 2019

Total \$0.00

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

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 Statement Period
 29 November 2019 - 28 February 2020

1.5

Westpac DIY Super Working Account

 Account Name
 MR TROY WATKINS & MRS KRISANNE
 KELLI WATKINS ATF TREKS
 SUPERANNUATION FUND

 Customer ID
 2073 0437 WATKINS, TROY
 4747 9659 WATKINS, KRISANNE
 KELLI

 BSB Account Number
 034-292 445 604

Opening Balance	+ \$5.00
Total Credits	+ \$112,530.00
Total Debits	- \$112,530.00
Closing Balance	+ \$5.00

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
24 Oct 2019	0.05 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
24 Oct 2019	0.05 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/11/19	STATEMENT OPENING BALANCE			5.00
13/12/19	Deposit Online 2899647 Tfr Westpac Diy		2,530.00	2,535.00
13/12/19	Withdrawal-Osko Payment 1811228 Simmons Livingstone & Associates Accountants	2,530.00		5.00
30/12/19	Deposit Online 2795519 Tfr Westpac Diy		75,000.00	75,005.00
30/12/19	Withdrawal-Osko Payment 1708714 Piling & Concreting Australia	75,000.00		5.00
28/01/20	Deposit Online 2355537 Tfr Westpac Diy		35,000.00	35,005.00
28/01/20	Withdrawal-Osko Payment 1365093 Piling & Concreting Australia	35,000.00		5.00
28/02/20	CLOSING BALANCE			5.00



7.6

CONVENIENCE AT YOUR FINGERTIPS

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 034-292 44-5604

Transaction fee(s) period 01 NOV 2019 to 31 JAN 2020

Total \$0.00

MORE INFORMATION

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Statement Period
28 February 2020 - 29 May 2020

1-7

Westpac DIY Super Working Account

Account Name
MR TROY WATKINS & MRS KRISANNE
KELLI WATKINS ATF TREKS
SUPERANNUATION FUND

Customer ID
2073 0437 WATKINS, TROY
4747 9659 WATKINS, KRISANNE
KELLI

BSB Account Number
034-292 445 604

Opening Balance	+ \$5.00
Total Credits	+ \$112,550.02
Total Debits	- \$112,530.00
Closing Balance	+ \$25.02

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
24 Oct 2019	0.05 %	0.05 %	0.05 %	0.05 %
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
24 Oct 2019	0.05 %
17 Mar 2020	0.02 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/02/20	STATEMENT OPENING BALANCE			5.00
18/03/20	Deposit Online 2221143 Tfr Westpac Diy		100,000.00	100,005.00
18/03/20	Withdrawal-Osko Payment 1231736 Piling & Concreting Australia	100,000.00		5.00
23/03/20	Deposit Online 2710350 Tfr Westpac Diy		10,000.00	10,005.00
31/03/20	Interest Paid		0.02	10,005.02
01/04/20	Withdrawal Mobile 9400091 Bpay Tax Office	10,000.00		5.02
20/05/20	Deposit Online 2923217 Tfr Westpac Diy		2,300.00	2,305.02
20/05/20	Deposit Online 2933659 Tfr Westpac Diy		250.00	2,555.02



TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
20/05/20	Withdrawal-Osko Payment 1943374 Simmons Livingstone & Associates	2,530.00		25.02
29/05/20	CLOSING BALANCE			25.02

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 034-292 44-5604

Transaction fee(s) period 01 FEB 2020 to 30 APR 2020

Total \$0.00

MORE INFORMATION

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Statement Period
29 May 2020 - 31 August 2020

1-9

Westpac DIY Super Working Account

Account Name
**MR TROY WATKINS & MRS KRISANNE
KELLI WATKINS ATF TREKS
SUPERANNUATION FUND**

Customer ID
**2073 0437 WATKINS, TROY
4747 9659 WATKINS, KRISANNE
KELLI**

BSB Account Number
034-292 445 604

Opening Balance	+ \$25.02
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$25.02

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/05/20	STATEMENT OPENING BALANCE			25.02
31/08/20	CLOSING BALANCE			25.02

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7.10

TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 034-292 44-5604

Transaction fee(s) period 01 MAY 2020 to 31 JUL 2020

Total \$0.00

MORE INFORMATION

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TREKS SUPERANNUATION FUND
GENERAL LEDGER FOR THE PERIOD 01/07/2019 TO 30/06/2020
FROM ACCOUNT 760/001 TO 760/001 - ENTRIES: ALL

8-1

Printed: Friday 23 April, 2021 @ 08:44:41

Date	Ref	Type	Units	Debits \$	Credits \$	Balance \$
760 <u>Other Assets</u>						
760/001 <u>Loan - Micropile Holdings Pty Ltd</u>						
01/07/2019		Opening Balance				0.00
24/09/2019	240919	Bank Statement		200,000.00		200,000.00
		Narration: WITHDRAWAL-OSKO PAYMENT 1307712 Micropile Holdings PCA Loan				
30/09/2019	760	Journal - Cash		460.27		200,460.27
31/10/2019	760	Journal - Cash		2,383.56		202,843.83
30/11/2019	760	Journal - Cash		2,334.09		205,177.92
31/12/2019	760	Journal - Cash		2,439.65		207,617.57
31/01/2020	760	Journal - Cash		2,468.66		210,086.23
03/02/2020	030220	Bank Statement			17,586.05	192,500.18
		Narration: Micropile holdings				
19/03/2020	190320	Bank Statement			4,408.08	188,092.10
		Narration: Part of \$6549.31				
02/04/2020	020420	Bank Statement			4,377.21	183,714.89
		Narration: Part of \$6613.70				
05/05/2020	050520	Bank Statement			4,406.57	179,308.32
		Narration: Part of \$6520.55				
28/05/2020	280520	Bank Statement			4,396.72	174,911.60
		Narration: Part of \$6528.77				
25/06/2020	250620	Bank Statement			174,521.40	390.20
		Narration: Part of \$176198.63				
25/06/2020	76001	Journal - Cash			390.20	0.00
		Narration: T/up interest adjustment to clear loan				
		Total Debits:		\$210,086.23		
		Total Credits:			\$210,086.23	
		Current Year Profit/(Loss):				N/A

TREKS Super Fund Loan / Interest Reconciliation

Micropile Holdings

Interest rate per annum

10%

14%

Date	Description	Reimbursement		Amount Borrowed	Date Reimbursed	Number of Days Reimb	Interest payable	Amount		Notes
		Due Date	Amount					Reimbursed	Balance Owning	
9/09/2015	Loan to Micropile	31/01/2017	120,000.00			22.00	723.29		\$120,723.29	
30/09/2015	MPH Interest Payment	1/10/2015				-	-	\$ 723.29	\$120,000.00	
31/10/2015	MPH Interest Payment	1/11/2015				31.00	1,019.18	1,019.18	\$120,000.00	
30/11/2015	MPH Interest Payments	1/12/2015				30.00	986.30	986.30	\$120,000.00	
31/12/2015	MPH Interest Payments	1/01/2016				31.00	1,019.18	1,019.18	\$120,000.00	
31/01/2016	MPH Interest Payments	1/02/2016				31.00	1,019.18	1,019.18	\$119,999.99	
28/02/2016	MPH Interest Payments	1/03/2016				29.00	953.42	953.42	\$120,000.00	
31/03/2016	MPH Interest Payments	1/04/2016			31/03/2016	31.00	1,019.18	1,019.18	\$120,000.00	
30/04/2016	MPH Interest Payments	1/05/2016			29/04/2016	30.00	986.30	986.30	\$120,000.00	
31/05/2016	MPH Interest Payments	1/06/2016			31/05/2016	31.00	1,019.18	1,019.18	\$120,000.00	
30/06/2016	MPH Interest Payments	1/07/2016			1/07/2016	30.00	986.30	986.30	\$120,000.00	
31/07/2016	MPH Interest Payments	1/08/2016			1/08/2016	31.00	1,019.18	1,019.18	\$120,000.00	
31/08/2016	MPH Interest Payments	1/09/2016			1/09/2016	31.00	1,019.18	1,019.18	\$120,000.00	
5/09/2016	MPH Interest Payments Sept	1/10/2016	34,125.00			4.00	131.51	131.51	\$154,256.51	
5/09/2016	Loan to Micropile / Interest Sept	1/10/2016			4/10/2016	26.00	1,098.81	1,229.38	\$154,125.94	
31/10/2016	MPH Interest Payments	1/11/2016			31/10/2016	31.00	1,309.01	1,309.01	\$154,125.94	
30/11/2016	MPH Interest Payments	1/12/2016			1/12/2016	30.00	1,266.79	1,266.78	\$154,125.95	
31/12/2016	MPH Interest Payments	1/01/2017			3/01/2017	31.00	1,309.01	1,309.01	\$154,125.95	
31/01/2017	MPH Interest Payments	1/02/2017			2/02/2017	31.00	1,309.01	1,309.01	\$154,125.95	
28/02/2017	MPH Interest Payments	1/03/2017			28/02/2017	28.00	1,182.34	1,182.33	\$154,125.96	
31/03/2017	MPH Interest Payments Mar	1/04/2017			31/03/2017	31.00	1,309.01	1,309.01	\$154,125.96	
30/04/2017	Loan Repayment April 2017	1/05/2017			28/04/2017	30.00	1,266.79	1,266.79	\$148,280.66	
31/05/2017	Loan Repayment May 2017	1/06/2017			7/06/2017	31.00	1,259.37	1,259.37	\$142,427.94	
30/06/2017	Loan Repayment June 2017	1/07/2017			4/07/2017	30.00	1,170.64	1,170.64	\$136,486.49	
31/07/2017	Loan Repayment July 2017	1/08/2017			1/08/2017	31.00	1,159.20	1,159.20	\$130,533.60	
1/09/2017	Loan Repayment Aug 2017 - Interest Only	1/09/2017			29/08/2017	31.00	1,108.64	1,108.64	\$130,897.24	
1/10/2017	Loan Repayment Sept 2017 - Interest Only	1/10/2017			3/10/2017	30.00	1,075.87	1,075.87	\$131,230.11	
1/11/2017	Loan Repayment Oct 2017 - Interest Only	1/11/2017			31/10/2017	31.00	1,114.56	1,114.56	\$131,600.20	
25/11/2017	Loan Repayment Nov 2017	1/12/2017			25/11/2017	30.00	1,081.65	1,081.65	\$125,569.76	
25/12/2017	Loan Repayment Dec 2017	1/01/2018			25/12/2017	31.00	1,066.48	1,066.48	\$119,524.15	
26/01/2018	Loan Repayment Jan 2018	1/02/2018			2/02/2018	31.00	1,015.14	1,015.14	\$113,427.20	
28/02/2018	Loan Repayment Feb 2018	1/03/2018			27/02/2018	28.00	870.13	870.13	\$107,185.24	
31/03/2018	Loan Repayment March 2018	1/04/2018			3/04/2018	31.00	910.34	910.34	\$100,983.49	
30/04/2018	Loan Repayment April 2018	1/05/2018			1/05/2018	30.00	830.00	830.00	\$94,701.40	
31/05/2018	Loan Repayment May 2018	1/06/2018			21/06/2018	31.00	804.31	804.31	\$88,393.62	
30/06/2018	Loan Repayment June 2018	30/06/2018			2/08/2018	30.00	726.52	726.52	\$82,008.05	Reconciled to B/Sheet
31/07/2018	Loan Repayment July 2018	2/08/2018			9/08/2018	31.00	696.51	696.51	\$75,592.47	
31/08/2018	Loan Repayment August 2018	4/09/2018			6/09/2018	31.00	642.02	642.02	\$69,122.40	
30/09/2018	Loan Repayment September 2018	2/10/2018			11/10/2018	30.00	568.13	568.13	\$62,578.44	

Total Interest for 2017
\$14,650.65

8.2

**TROY WATKINS AND KRISANNE KELLI WATKINS AS TRUSTEES FOR TREKS
SUPERANNUATION FUND**

AND

MICROPILE HOLDINGS PTY LTD

AND

ROBERT MICHAEL BOLLMAN

AND

SIMONE LUCY BOLLMAN

AND

ALLAN JOHN HERSE

AND

NATASHA JO HERSE

AND

TROY WATKINS

AND

KRISANNE KELLI WATKINS

AND

THE BOLLMAN TRUST

AND

HERSE FAMILY TRUST

AND

TREKS FAMILY TRUST

DEED OF LOAN

8.5

THIS DEED dated 24th September 2019

BETWEEN Troy Watkins and Krisanne Kelli Watkins as trustees of Treks Superannuation Fund
ABN 29 339 334 508 of 20 Erave Avenue, Runaway Bay, Queensland 4216 (Lender)

AND Micropile Holdings Pty Ltd ABN 73 157 976 915 of Level 2, Corporate Centre One, 2
Corporate Court, Bundall Qld 4217 (Borrower)

AND Robert Michael Bollman and Simone Lucy Bollman of 3 Samarai Avenue, Runaway
Bay, Queensland 4216

And

Allan John Herse and Natasha Jo Herse of 15 Drysdale Place Paradise Point,
Queensland 4216

And

Troy Watkins and Krisanne Kelli Watkins of 20 Erave Avenue, Runaway Bay,
Queensland 4216

And

The Bollman Trust ABN 48 008 167 605 of Level 2, Corporate Centre One, 2 Corporate
Court, Bundall Qld 4217

And

Herse Family Trust ABN 74 683 977 328 of 15 Drysdale Place Paradise Point,
Queensland 4216

And

Treks Family Trust ABN 51 913 074 007 of 20 Erave Avenue, Runaway Bay, Queensland
4216 (Guarantors)

RECITALS

- A. The Lender has, at the request of the Guarantors, agreed to lend money to the Borrower in accordance with and subject to the terms of this deed.

- B. The Guarantors and the Borrower acknowledge that the money referred to in this deed has been received by the Borrower.

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OPERATIVE PART

1. Loan

- a) The Lender has at the request of the Guarantors, if applicable, agreed to lend to the Borrower the principal sum shown in the first schedule on the drawdown date shown in the first schedule.
- b) The Lender may at the request of the Borrower lend further amounts of money to the Borrower and all such amounts shall be deemed to be money lent by the Lender to the Borrower pursuant to this clause provided always that the Lender shall not be obliged or required to lend such further money to the Borrower hereunder.

2. Interest

The Borrower covenants with the Lender to pay to the Lender interest in respect of the principal sum calculated in accordance with the provisions of the schedule at the time and in the manner therein set forth and to duly and punctually observe and perform every other obligation contained in the second schedule.

3. Repayment

- a. The Borrower covenants with the Lender to repay the principal sum or so much thereof as is then unpaid to the Lender on the due date shown in the first schedule.
- b. The Borrower further covenants with the Lender that the money owing will be repaid upon written demand being made by the Lender at any time after the happening of any of the following events:
 - i. Default being made by the Borrower in the due or punctual payment to the Lender of any money which comprises part of the money owing;
 - ii. The Failure of the Borrower to rectify a default in the due or punctual observance or performance of any other obligations on the part of the Borrower under this deed within 7 days of being requested to do so by the Lender.

4. Early repayment

The Borrower shall be entitled to repay the whole of the principal sum or the amount then unpaid at any time with interest calculated to the date of repayment.

5. Governing laws and jurisdiction

The laws in force in Queensland govern this deed.

6. Guarantors guarantee and indemnity

- a) The Guarantors warrants that before execution hereof they have sought such advice as they deem necessary to understand the full import of their responsibilities under this guarantee and in particular the financial impositions on them consequential on default by the Borrower in performance of their obligations and payment of any money due under this agreement. They have acquainted themselves with this documentation and sought such advice as they deem necessary. They have satisfied themselves as to the financial position of the Borrower and its capacity to comply with its obligations.
- b) The Guarantors hereby guarantees to the Lender the due and punctual performance of all the obligations of the Borrower under this agreement and hereby indemnifies the Lender against all losses, expenditures, costs and expenses of whatever nature suffered or incurred directly or indirectly by the Lender in recovering any money owing as a result of default in such performance.
- c) The guarantee and indemnity is continuing and irrevocable and the obligations of the Guarantors are absolute and unconditional in all circumstances and must continue notwithstanding that there is any change in the name style constitution or otherwise of the Borrower.
- d) This guarantee continues despite the payment of any part of the amount owing and despite any time or other concession or compromise extended by the Lender to the Borrower or any other person.
- e) This guarantee will not be affected by the neglect or omission of the Lender to enforce any of its right in whole or in part or if a Lender dies or becomes of unsound mind or bankrupt or being a Company goes into liquidation or any other obligation of the Lender for any reason becoming unenforceable in whole or in part.
- f) This guarantee and indemnity is a principal obligation and is not to be treated as ancillary or collateral to any obligation to the intent that this guarantee and indemnity will be enforceable notwithstanding that any of the agreements and other obligations arising between the Lender and the Borrower are in whole or part unenforceable for any reason.
- g) The Lender need not first exercise its rights against the Borrower before exercising its rights under this guarantee against the Guarantors.
- h) The Guarantors agrees that the guarantee and indemnity is a continuing guarantee, and extends to the ultimate balance owing under this deed, and that the Guarantors remains fully liable under the guarantee and indemnity despite the fact that the Lender might have done something which may otherwise have the effect at law or in equity of varying or discharging the Guarantors liability.

7. Costs

The Borrower shall pay all costs fees and duties in relation to this deed.

THE FIRST SCHEDULE

- Item 1 Principal sum \$200,000.00

- Item 2 Due Date 24th September 2021

- Item 3 Drawdown date 24th September 2019

THE SECOND SCHEDULE

Deferred repayment period followed by principal and interest repayments.

The Borrower will pay to the Lender the principal sum, or so much thereof as shall remain unpaid on the date which is 2 years from the Drawdown Date.

In the meantime the Borrower will calculate interest to the Lender on any amount payable under this deed at the rate of 10% per annum calculated on monthly rests and payable on the first working day of each month commencing in February 2020.

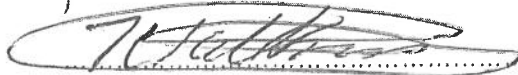
At the expiry of the Deferred Repayment Period, or such earlier date as the Borrower may elect, the Borrower will pay the principal and interest on the principal sum or on so much thereof as for the time being shall remain unpaid, and upon any judgement or order in which this or the preceding covenant may become merged at the rate of 10% per annum as follows, by equal monthly payments on the first working day of each and every month in each and every year until the principal sum and interest shall be fully paid and satisfied, and in any event in no more than 24 months.

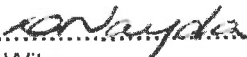
The Borrower agrees, as an independent obligation which will not merge in any judgement or order, to pay interest on any judgement or order for the payment of all or any part of the money secured at the rate payable under the judgment or order or interest calculated at the rate and in the manner set out in the preceding sub-clause.

Execution page

EXECUTED AS A DEED

SIGNED SEALED AND DELIVERED BY
TROY WATKINS AS A TRUSTEE OF THE TREKS
SUPERANNUATION FUND in the presence of:

)
)

Signature


Signature of Witness

Debbie Nayda
Print name of witness

SIGNED SEALED AND DELIVERED BY
KRISANNE KELLI WATKINS AS A TRUSTEE OF THE
TREKS SUPERANNUATION FUND in the presence of:

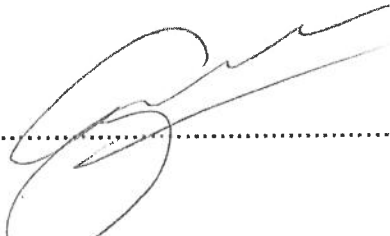
)
)

Signature


Signature of Witness

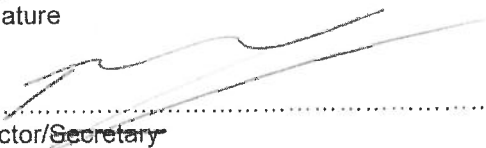
Debbie Nayda
Print name of witness

EXECUTED BY MICROPILE HOLDINGS PTY LTD in the
presence of:


Director

Name: Allan Herse

)
)
Signature


Director/Secretary

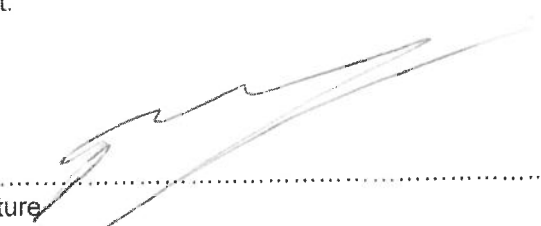
Name: Robert Bollman

By signing this guarantee, you are acknowledging that you have received, read and understood the agreement to which this guarantee relates. In other words, you understand the obligations that must be performed failing which you will become liable.

If there are 2 or more of you then individually you undertake to observe the agreements and pay any money owing if the Company whose obligations, you are guaranteeing fails to meet those obligations.

This guarantee is also an indemnity. This means that if for any reason the obligations of the Company you are guaranteeing are invalid or unenforceable, you are still liable to make the payment.

SIGNED SEALED AND DELIVERED BY
ROBERT MICHAEL BOLLMAN AS A GUARANTOR in
the presence of:

)
)
.....
Signature 

.....
Signature of Witness 

.....
Print name of witness *Debbie Nayda*

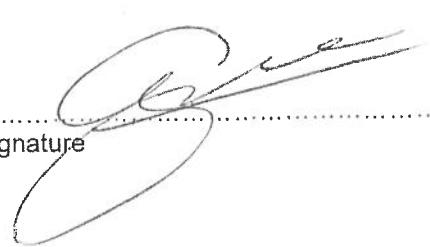
SIGNED SEALED AND DELIVERED BY
SIMONE LUCY BOLLMAN AS GUARANTOR in the
presence of:


)
)
.....
Signature 

.....
Signature of Witness 

.....
Print name of witness *Debbie Nayda*

SIGNED SEALED AND DELIVERED BY
ALLAN JOHN HERSE AS GUARANTOR in the presence
of:

)
)
.....
Signature 

.....
Signature of Witness 

.....
Print name of witness *Natasha Herse*

By signing this guarantee, you are acknowledging that you have received, read and understood the agreement to which this guarantee relates. In other words, you understand the obligations that must be performed failing which you will become liable.

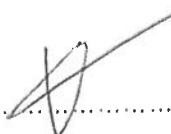
If there are 2 or more of you then individually you undertake to observe the agreements and pay any money owing if the company whose obligations, you are guaranteeing fails to meet those obligations.

This guarantee is also an indemnity. This means that if for any reason the obligations of the company you are guaranteeing are invalid or unenforceable, you are still liable to make the payment.

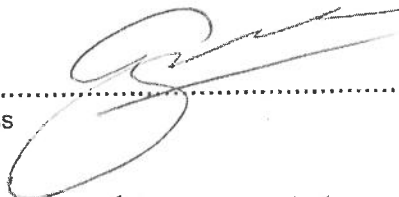
SIGNED SEALED AND DELIVERED BY
NATASHA JO HERSE AS A GUARANTOR in the
presence of:

)
)

.....
Signature



.....
Signature of Witness



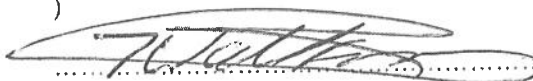
.....
Print name of witness

Allan Herse

SIGNED SEALED AND DELIVERED BY
TROY WATKINS AS GUARANTOR in the presence of:

)
)

.....
Signature



.....
Signature of Witness

^{TW} ^{or}
 *Debbie Namya*

.....
Print name of witness

^{TW} ^{or}
~~Troy Watkins~~ *Debbie Namya*

SIGNED SEALED AND DELIVERED BY
KRISANNE KELLI WATKINS AS GUARANTOR in the
presence of:

)
)

.....
Signature



.....
Signature of Witness



.....
Print name of witness

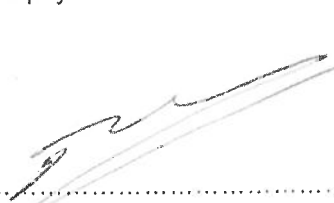
Debbie Namya

By signing this guarantee, you are acknowledging that you have received, read and understood the agreement to which this guarantee relates. In other words, you understand the obligations that must be performed failing which you will become liable.

If there are 2 or more of you then individually you undertake to observe the agreements and pay any money owing if the company whose obligations, you are guaranteeing fails to meet those obligations.

This guarantee is also an indemnity. This means that if for any reason the obligations of the company you are guaranteeing are invalid or unenforceable, you are still liable to make the payment.

EXECUTED BY OZSTEEL PTY LTD ACN 134 664 850)
AS TRUSTEE FOR THE BOLLMAN TRUST ABN 48 008)
167 605 AS GUARANTOR

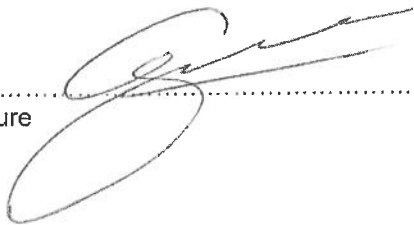

.....
Director/Secretary

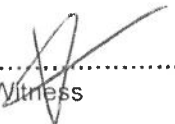
.....
Sole Director/Director

Name Robert Bollman

.....
Name

SIGNED SEALED AND DELIVERED BY)
ALLAN JOHN HERSE AS TRUSTEE FOR HERSE)
FAMILY TRUST ABN 74 683 977 328 AS A
GUARANTOR in the presence of:


.....
Signature


.....
Signature of Witness

Natasha Herse
.....
Print name of witness

By signing this guarantee, you are acknowledging that you have received, read and understood the agreement to which this guarantee relates. In other words, you understand the obligations that must be performed failing which you will become liable.

If there are 2 or more of you then individually you undertake to observe the agreements and pay any money owing if the company whose obligations, you are guaranteeing fails to meet those obligations.

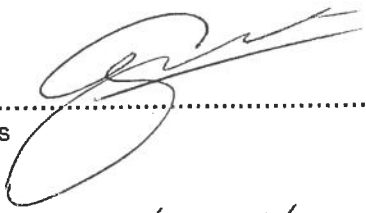
This guarantee is also an indemnity. This means that if for any reason the obligations of the company you are guaranteeing are invalid or unenforceable, you are still liable to make the payment.

**SIGNED SEALED AND DELIVERED BY
NATASHA JO HERSE AS TRUSTEE FOR HERSE
FAMILY TRUST ABN 74 683 977 328 AS A
GUARANTOR in the presence of:**

)
)

Signature



.....
Signature of Witness 

.....
Alan Herse
Print name of witness

**EXECUTED BY T & K CONSTRUCTIONS PTY LTD ACN
137 328 940 AS TRUSTEE FOR TREKS FAMILY TRUST
ABN 51 913 074 007 AS A GUARANTOR :**

)
)

.....
Director/Secretary


.....
Sole Director/Director

.....
Name

.....
Troy Watkins
Name

THE SECOND SCHEDULE ADDENDUM

Deferred repayment period followed by principal and interest repayments.

Original Documented Arrangement

Lending Period	2 years from draw down date
Interest Rate	10% per annum calculated on monthly rests
Commencement of Repayments	February 2020
Interest Rate Post Deferral Period	10% per annum calculated on monthly rests

Intended Arrangement – Agreed Addendum

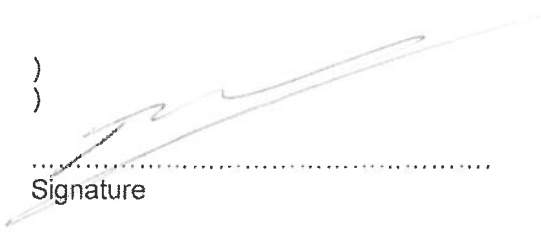
Lending Period	2 years from draw down date
Interest Rate	14% per annum calculated on monthly rests
Commencement of Repayments	February 2020
Interest Rate Post Deferral Period	14% per annum calculated on monthly rests

The intent and acceptance of all parties being the lenders and borrower was that interest would be paid at a rate of 14% per annum calculated on monthly rests, which was not reflected in the original deed of loan agreement executed on 24th September 2019, therefore this addendum shall stand as a correction to the original documented agreement. This Addendum is to be read in conjunction with all other unamended sections of the original Deed of Loan executed on 24th September 2019.

EXECUTED AS ACCEPTANCE OF THE ADDENDUM

SIGNED SEALED AND DELIVERED BY
ROBERT MICHAEL BOLLMAN AS A TRUSTEE ON
BEHALF OF THE RM BOLLMAN SUPERANNUATION
FUND in the presence of:

)
)
.....
Signature



.....
Signature of Witness

.....
Print name of witness


SIGNED SEALED AND DELIVERED BY
ALLAN JOHN HERSE AS A TRUSTEE ON BEHALF OF
THE HERSE SUPERANNUATION FUND in the presence
of:


)
)
.....
Signature 

.....
Signature of Witness 

.....
Print name of witness
Debbie Nayda


SIGNED SEALED AND DELIVERED BY
TROY WATKINS AS A TRUSTEE ON BEHALF OF THE
TREKS SUPERANNUATION FUND in the presence of:


)
)
.....
Signature 

.....
Signature of Witness 


.....
Print name of witness
Debbie Nayda

EXECUTED MICROPILE HOLDINGS PTY LTD)
in the presence of:)

.....
Signature - Robert Bollman 

.....
Signature of Witness 

.....
Print name of witness
Debbie Nayda

.....
Signature - Allan Herse 

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Financial Statements

MICROPILE HOLDINGS PTY LTD

ABN 73 157 976 915

For the Period,

1 July 2019 to 30 June 2020

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MICROPILE HOLDINGS PTY LTD Financial Statements Contents

For The Year Ended 30 June 2020

Rental Trading Accounts	1
Profit and Loss Statement	2
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Directors Declaration	8
Compilation Report	9

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MICROPILE HOLDINGS PTY LTD

Rental Property Statement

For The Year Ended 30 June 2020

	Notes	2020	2019
Rental Property Statement for 6 Harrington Street, Arundel QLD 4214			
Income			
Rent Received		134,960	144,001
Outgoings		46,246	34,449
Total Income		181,206	178,450
Less Expenses			
Depreciation		35,469	135,348
Interest Paid		59,919	55,711
Repairs & Maintenance		940	-
Rates, Water & Land Tax		46,016	62,610
Total Expenses		142,344	253,669
Net Rental Income		38,862	(75,219)
Total Income from Rental		38,862	(75,219)

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MICROPILE HOLDINGS PTY LTD

Profit and Loss Statement

For The Year Ended 30 June 2020

	Notes	2020	2019
Trading Account			
Income			
Sale of Micropile Bar		313,686	719,538
Cost of Goods Sold			
Cost of Micropile Bar		258,864	500,386
Total Cost of Goods Sold		258,864	500,386
Direct Expenses			
Customs & Duties		20,452	18,505
Port, Quarantine, Clearance Fee		11,226	19,417
Total Direct Expenses		31,678	37,922
Gross Profit		23,143	181,230
		7.38%	25.19%

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MICROPILE HOLDINGS PTY LTD

Profit and Loss Statement

For The Year Ended 30 June 2020

	Notes	2020	2019
Gross Profit - Trading Account		23,143	181,230
		23,143	181,230
Common Income			
Net Rental Income		38,862	(75,219)
Interest Received		134	31
Machinery Rental		708,278	653,335
Insurance Settlements		-	2,349
Profit (Loss) on Disposal of Assets		18,723	49,852
Foreign Exchange Gain (Loss)		-	560
Total Common Income		765,997	630,908
Expenses			
Accountancy Fees		4,500	4,550
Amortisation	2a	2,779	2,567
Bank Charges		789	486
Depreciation		129,267	304,461
Insurance		2,763	1,800
Interest Paid	2b	72,483	30,526
Legal costs		540	600
Registrations & Licensing		5,762	7,039
Tool Replacements		330	-
Total Expenses		219,213	352,029
Net Operating Profit		569,927	460,109
Net Operating Profit Before Income Tax		569,927	460,109
Income Tax Expense		27,740	126,530
Operating Profit After Income Tax		542,187	333,579
Retained profits at the beginning of the Period		1,755,619	1,422,040
Total Available for Appropriation		2,297,806	1,755,619
Retained Profits at the end of the Period		2,297,806	1,755,619

These unaudited statements should be read in conjunction with the Notes to the Financial Statements and are subject to the Accountant's Compilation Report.

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MICROPILE HOLDINGS PTY LTD

Balance Sheet

As at 30 June 2020

	Notes	2020	2019
Current Assets			
Cash and Cash Equivalents	3	780,232	161,110
Trade and Other Receivables	4	68,921	192,206
Income Tax Refundable		-	6,177
Inventory	5	229,088	318,302
Other Current Assets	6	3,063	-
Total Current Assets		1,081,305	677,796
Non Current Assets			
Property, Plant and Equipment	7	3,050,978	2,415,782
Loans	8	6,555	19,115
Other Non Current Assets	9	3,023	5,353
Total Non-Current Assets		3,060,556	2,440,250
Total Assets		4,141,860	3,118,046
Current Liabilities			
Financial Liabilities	10	211,122	82,544
Trade and Other Liabilities	11	3,385	69,762
Income Tax Liability		27,740	-
Total Current Liabilities		242,246	152,306
Non Current Liabilities			
Financial Liabilities	10	1,601,797	1,210,109
Total Non Current Liabilities		1,601,797	1,210,109
Total Liabilities		1,844,043	1,362,415
Net Assets		2,297,818	1,755,631
Equity			
Capital	12	12	12
Retained Profits		2,297,806	1,755,619
Total Equity		2,297,818	1,755,631

MICROPILE HOLDINGS PTY LTD

Notes to the Financial Statements

For the Year Ended 30 June 2020

1. Statement of Significant Accounting Policies

The financial statements are a special purpose report prepared for use by directors and members. The directors have determined that the company is not a reporting entity.

The statements are prepared on an accruals basis. They are based on historic costs and do not take into account changing money values or, except where specifically stated, current valuations of non current assets.

No Australian Accounting Standards, Australian Accounting Interpretations Views or other authoritative pronouncements of the Australian Accounting Standards Board have been applied.

2. Expenses	2020	2019
a Amortisation		
Borrowing costs	2,779	2,567
	2,779	2,567
b Interest Paid		
Interest - Chattel Mortgages	11,927	12,784
Interest - Business Loan From Related Parties	60,556	17,742
	72,483	30,526
3. Cash and Cash Equivalents	2020	2019
Cash on hand	12	12
BOQ - MPH Chq Acc 5056	93,655	2,411
Westpac - 566752	686,565	158,687
Total Cash and Cash Equivalents	780,232	161,110
4. Trade and Other Receivables	2020	2019
Trade Receivables	68,921	192,206
Total Trade and Other Receivables	68,921	192,206
5. Inventory	2020	2019
Stock on hand	229,088	318,302
Total Inventory	229,088	318,302
6. Other Current Assets	2020	2019
International Deposits Clearing	3,063	-
Total Other Current Assets	3,063	-

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MICROPILE HOLDINGS PTY LTD Notes to the Financial Statements

For the Year Ended 30 June 2020

7. Property, Plant and Equipment	2020	2019
Buildings & Land		
6 Harrington Street, Arundel - Land at Cost	1,160,842	1,211,279
6 Harrington Street, Arundel - Buildings	697,762	686,039
6 Harrington Street, Arundel - Purchase Costs	50,437	-
Less Accumulated Depreciation	(170,817)	(135,348)
	1,738,224	1,761,969
Plant and Equipment		
Less Accumulated Depreciation	(1,202,591)	(1,084,816)
	1,279,627	605,008
Motor Vehicles		
Less Accumulated Depreciation	(18,107)	(33,813)
	28,631	43,425
Office Furniture & Equipment		
Less Accumulated Depreciation	(1,955)	(1,799)
	624	780
Furniture & Fittings		
Less Accumulated Depreciation	(3,422)	(2,693)
	3,871	4,600
Software		
Less Accumulated Depreciation	(9,309)	(9,309)
	-	-
Total Property, Plant and Equipment	3,050,978	2,415,782

8. Loans (Receivable)	2020	2019
Piling & Concreting Australia (PCA) Pty Ltd	6,555	19,115
Total Loans	6,555	19,115

9. Other Non Current Assets	2020	2019
Prepaid Borrowing Expenses	3,023	5,353
Total Other Non Current Assets	3,023	5,353

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MICROPILE HOLDINGS PTY LTD Notes to the Financial Statements

For the Year Ended 30 June 2020

10. Financial Liabilities	2020	2019
Hire Purchase Liability	234,773	89,145
Less Unexpired Hire Purchase Liability	(23,651)	(6,601)
Non-Current Financial Liabilities		
BOQ Loan # 4771 - Business Loan	1,088,946	1,107,482
Hire Purchase Liability	569,630	105,476
Less Unexpired Hire Purchase Liability	(56,780)	(2,849)
Total Financial Liabilities	1,812,918	1,292,652
11. Trade and Other Liabilities	2020	2019
Trade Creditors	3,385	69,762
Total Trade and Other Liabilities	3,385	69,762
12. Capital	2020	2019
Issued Capital	12	12
Total Capital	12	12

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MICROPILE HOLDINGS PTY LTD

Directors' Declaration

The directors declare that the company is not a reporting entity. The directors have determined that this special purpose financial report should be prepared in accordance with the accounting policies outlined in Note 1 to the financial statements.

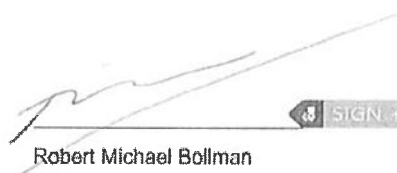
The directors of the company declare that:

1. financial position as at 30 June 2020 and its performance for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
2. in the directors' opinion there are reasonable grounds to believe that the company will be able to pay its debts as and when they become due and payable.

This declaration is made in accordance with a resolution of the Board of Directors.


Allan John Herse

SIGN + RETURN


Robert Michael Bollman

SIGN + RETURN


Troy Watkins

SIGN + RETURN

Dated:

MICROPILE HOLDINGS PTY LTD Compilation Report

Findex (Aust) Pty Ltd

Scope

On the basis of information provided by the directors of MICROPILE HOLDINGS PTY LTD we have compiled in accordance with APES 315 'Compilation of Financial Information' the special purpose financial report of the company for the period ended 30 June 2020.

We have compiled the accompanying special purpose financial statements of MICROPILE HOLDINGS PTY LTD, which comprise the Balance Sheet for the year ended 30 June 2020 and a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1.

The Responsibility of Directors

The Directors of MICROPILE HOLDINGS PTY LTD are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the basis of accounting used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

Our Responsibility

On the basis of information provided by the directors we have compiled the accompanying special purpose financial statements in accordance with the basis of accounting as described in Note 1 to the financial statements and APES 315 Compilation of Financial Information. We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the basis of accounting described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110 Code of Ethics for Professional Accountants.

Assurance Disclaimer

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements. The special purpose financial statements were compiled exclusively for the benefit of the directors who are responsible for the reliability, accuracy and completeness of the information used to compile them. Accordingly, these special purpose financial statements may not be suitable for other purposes. We do not accept responsibility for the contents of the special purpose financial statements.

Signed:

Date:



Kim Davis
Partner

The title 'Partner' conveys that the person is a senior member within their respective division, and is among the group of persons who hold an equity interest (shareholder) in its parent entity, Findex Group Limited. The only professional service offering which is conducted by a partnership is the Crowe Australasia external audit division. All other professional services offered by Findex Group Limited are conducted by a privately owned organisation and/or its subsidiaries.

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TREKS SUPERANNUATION FUND
GENERAL LEDGER FOR THE PERIOD 01/07/2019 TO 30/06/2020
FROM ACCOUNT 760/002 TO 760/002 - ENTRIES: ALL

Printed: Tuesday 11 May, 2021 @ 13:10:32

Date	Ref	Type	Units	Debits \$	Credits \$	Balance \$
760 Other Assets						
760/002 Loan - Piling & Concreting Australia (PCA) Pty Ltd						
26/08/2019	260819	Bank Statement		100,000.00	11-1	100,000.00
Narration: WITHDRAWAL-OSKO PAYMENT 1338536 Piling & Concreting Australia						
17/09/2019	170919	Bank Statement			100,000.00	
Narration: DEPOSIT ONLINE 2602399 PYMT Piling & Concret Super / Loan Repay						
19/09/2019	190919	Bank Statement			630.14	(630.14)
Narration: DEPOSIT ONLINE 2900642 PYMT Piling & Concret Super / Loan Repay						
19/09/2019	76002	Journal - Cash		630.14	13-3	
Narration: T/up interest per client's loan spreadsheet						
23/09/2019	230919	Bank Statement	error	200,000.00	13-1b	200,000.00
Narration: WITHDRAWAL-OSKO PAYMENT 1630583 Piling & Concreting Australia PCA Loan						
24/09/2019	240919	Bank Statement	repay error		200,000.00	
Narration: DEPOSIT ONLINE 2302341 PYMT Piling & C Super / Loan Repay						
30/12/2019	301219	Bank Statement		75,000.00	12-1	75,000.00
Narration: WITHDRAWAL-OSKO PAYMENT 1708714 Piling & Concreting Australia						
30/12/2019	76002	Journal - Cash		320.55	13-3	75,320.55
Narration: T/up interest per client's loan spreadsheet						
07/01/2020	070120	Bank Statement			75,320.55	
Narration: DEPOSIT ONLINE 2502590 PYMT Piling & C Super / Loan Repay (034292345320)						
28/01/2020	280120	Bank Statement		35,000.00	12-1	35,000.00
Narration: WITHDRAWAL-OSKO PAYMENT 1365093 Piling & Concreting Australia						
28/01/2020	76002	Journal - Cash		67.12	13-3	35,067.12
Narration: T/up interest per client's loan spreadsheet						
03/02/2020	030220	Bank Statement			35,067.12	
Narration: DEPOSIT ONLINE 2805695 PYMT Piling & C Super / Loan Repay (034292345320)						
18/03/2020	180320	Bank Statement		100,000.00	13-1 ✓ Rec'd	100,000.00
Narration: WITHDRAWAL-OSKO PAYMENT 1231736 Piling & Concreting Australia						
19/03/2020	76002	Journal - Cash		356.16	13-1	100,356.16
Narration: T/up interest per client's loan spreadsheet						
02/04/2020	020420	Bank Statement			356.16	100,000.00
Narration: DEPOSIT ONLINE 2801239 PYMT Piling & C Super / Loan Repay						
03/04/2020	030420	Bank Statement			100,438.36	(438.36)
Narration: DEPOSIT ONLINE 2007985 PYMT Piling & C Super / Loan Repay (034292345320)						
03/04/2020	76002	Journal - Cash		82.19	13-3	(356.17)
Narration: T/up interest per client's loan spreadsheet						
30/06/2020	76002	Journal - Cash		356.17	13-3	0.00
Narration: Realloc balance of Loan Piling & Concreting to creditor - re overpayment of interest repaid in the 2021 year						

Total Debits: \$511,812.33

Total Credits: \$511,812.33

Current Year Profit/(Loss): N/A

Treks Super Fund / Interest Reconciliation

PCA

Interest rate per annum 10%

Date	Description	Reimbursement Due Date	Amount Borrowed	Date Reimbursed	Number of Days Reimb	Interest payable	Amount Reimbursed	Balance Owning	Notes
1/07/2019	Balance as at 1/7/2019							\$0.00	
26/08/2019	PCA Short Term Loan fr TREKS	30/09/2019	100,000.00	17/09/2019	23	630.14	100,000.00	\$630.14	
19/09/2019	Pay interest from S/term loan	19/09/2019				-	630.14	\$0.00	
30/12/2019	Short Term Loan Treks S/Fund	7/01/2020	75,000.00	7/01/2020	9.00	320.55	75,320.55	\$0.00	
28/01/2020	Short Term Loan Treks S/Fund	7/02/2020	35,000.00	3/02/2020	7.00	67.12	35,067.12	\$0.00	
19/03/2020	Short Term Loan Treks S/Fund	3/04/2020	100,000.00		13.00	356.16	100,794.52	\$100,356.16	Balance Sheet \$100k 31/3/20:
3/04/2020	Interest to 3/4/2020 on \$100k loan				3.00	82.19	100,794.52	-\$356.16	P&L Interest \$356.16
22/03/2021	Overpayment of Interest Repaid	22/03/2021				-	356.16	\$0.00	
						\$	6,738.36 \$ 446,738.36	\$0.00	

\$ 1456.16

Transactions	\$ 440,000.00
Interest	\$ 6,738.36
Reimbursement	\$ 446,738.36
Closing Balance	-\$ 0.00

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Piling & Concreting Australia (PCA) Pty Ltd

Financial Statements and Income Tax Returns

Year ended 30 June 2020

Confidential

Prepared by:
Findex (Aust) Pty Ltd
ABN 84 006 466 351

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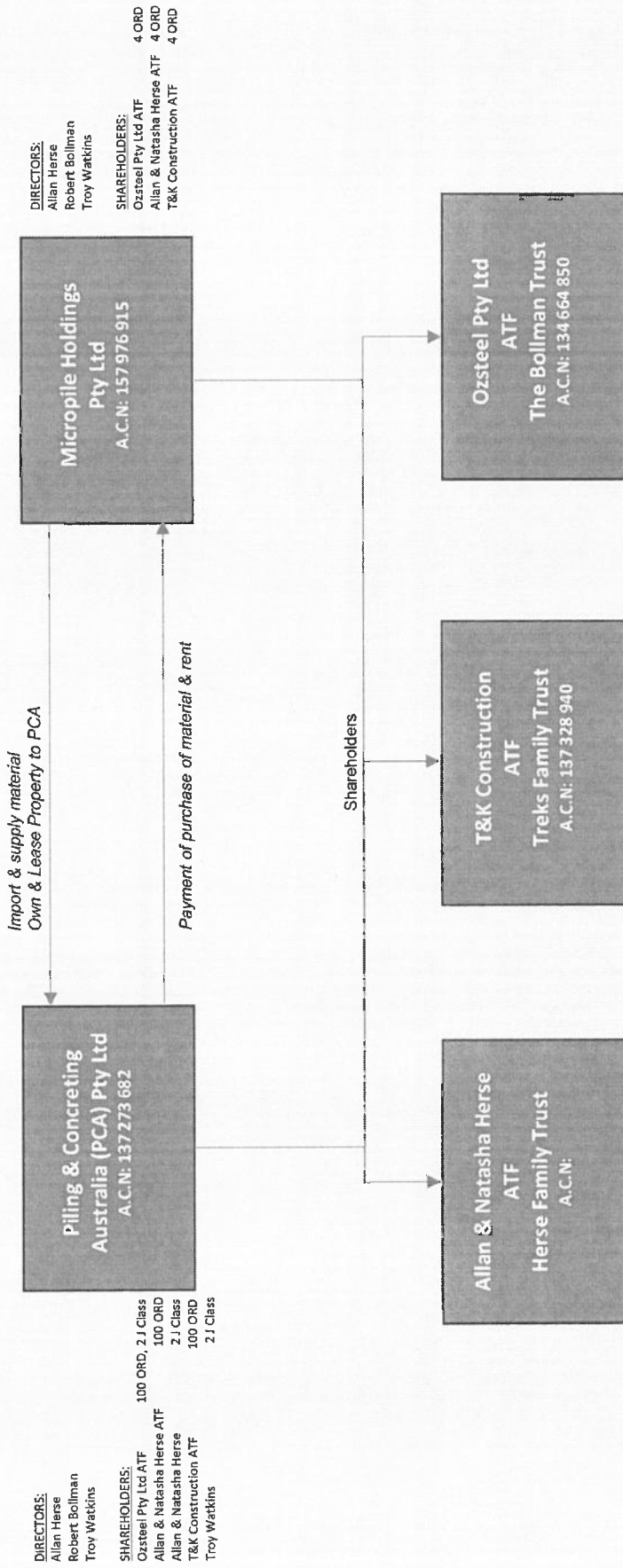
For further information:

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PCA & MPH GROUP



FINDEX

YOUR STORY
IS OUR BUSINESS

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FINDEX

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PILING & CONCRETING AUSTRALIA (PCA) PTY LTD

A N 9 13 2 3 2

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1 July 2019 to 30 June 2020

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PILING & CONCRETING AUSTRALIA (PCA) PTY LTD Financial Statements Contents

For The Year Ended 30 June 2020

Profit and Loss Statement	1
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Directors Declaration	9
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PILING & CONCRETING AUSTRALIA (PCA) PTY LTD

Profit and Loss Statement

For The Year Ended 30 June 2020

	Notes	2020	2019
Income			
Sales Revenue	2a	20,727,978	19,809,855
Cost of Goods Sold			
Cost of Goods Sold	3a	10,397,025	10,451,169
Total Cost of Goods Sold		10,397,025	10,451,169
Gross Profit		10,330,953	9,358,686
		49.84%	47.24%
Expenses			
Advertising		3,730	23,065
Amortisation	4a	2,938	2,974
Bad Debts Written Off		10,880	-
Bank Charges		16,054	12,179
Client Gifts		1,149	2,395
Contractor Payments		121,122	131,397
Computer Expenses		79,088	40,035
Depreciation		984,044	913,835
Donations		900	1,030
Electricity		11,026	9,202
Entertainment Expenses		10,248	23,843
General Expenses		42,392	21,174
Human Resources		89,031	90,858
Insurance	4b	437,496	222,066
Interest Paid	4c	142,707	110,963
Office Supplies		30,875	19,093
Merchandising		15,096	20,911
Motor Vehicle Expenses		171,264	174,075
Payroll Tax		183,064	298,389
Permits, Licences & Fees		3,432	1,912
Postage		2,080	2,042
Printing and Stationery		8,481	10,843
Professional Fees	4d	33,143	68,203
Safety Equipment & Clothing		65,263	57,398
Rent		365,446	269,733
Research & Development Costs		65,307	46,110
Salaries & Wages		3,251,249	2,477,194
Security Costs		-	2,258
Staff Training & Conferences		76,096	97,776

PILING & CONCRETING AUSTRALIA (PCA) PTY LTD

Profit and Loss Statement

For The Year Ended 30 June 2020

	Notes	2020	2019
Subscriptions & Memberships		28,860	25,335
Superannuation Contributions		268,148	197,666
Telephone		24,328	18,960
Tooling & Maintenance	4e	1,106,680	1,327,176
Travelling Expenses		698,129	454,590
Loss on Disposal of Non-Current Assets		9,317	-
Work Cover		206,701	135,916
Total Expenses		8,565,764	7,310,596
Net Operating Profit		1,765,189	2,048,090
Other Income			
Interest Received	5a	7,063	7,851
Other Income		38,216	-
Fuel Tax Rebates		99,515	108,330
Government Subsidies	5b	341,000	-
Profit (Loss) on Disposal of Non-Current Assets		-	1,888
Total Other Income		485,794	118,069
Net Profit Before Income Tax		2,250,983	2,166,159
Income Tax Expense		(822,767)	(1,001,250)
Retained profits at the beginning of the Period		4,081,063	3,090,175
Total Available for Appropriation		5,509,279	4,255,084
Dividends paid or proposed		571,188	825,288
R&D Tax Incentive		(618,523)	(651,267)
Retained Profits at the end of the Period		5,556,614	4,081,063

PILING & CONCRETING AUSTRALIA (PCA) PTY LTD

Balance Sheet

As at 30 June 2020

	Notes	2020	2019
Current Assets			
Cash and Cash Equivalents	6	2,559,337	1,539,761
Trade and Other Receivables	7	4,376,584	3,350,175
Income Tax Refundable		-	249,361
Other Current Assets	8	-	26,217
Total Current Assets		6,935,920	5,165,514
Non Current Assets			
Property, Plant and Equipment	9	4,611,055	4,325,971
Other Non Current Assets	10	6,862	7,071
Total Non-Current Assets		4,617,917	4,333,043
Total Assets		11,553,837	9,498,557
Current Liabilities			
Financial Liabilities	11	967,867	917,558
Trade and Other Liabilities	12	1,827,703	1,191,729
Income Tax Liability		204,244	-
GST Liability	13	417,567	257,898
Provisions	14	712,600	916,396
Other Current Liabilities	15	-	49,109
Total Current Liabilities		4,129,982	3,332,690
Non Current Liabilities			
Financial Liabilities	11	1,866,935	2,084,497
Total Non Current Liabilities		1,866,935	2,084,497
Total Liabilities		5,996,917	5,417,187
Net Assets		5,556,920	4,081,369
Equity			
Capital	16	306	306
Retained Profits		5,556,614	4,081,063
Total Equity		5,556,920	4,081,369

PILING & CONCRETING AUSTRALIA (PCA) PTY LTD

Notes to the Financial Statements

For the Year Ended 30 June 2020

1. Statement of Significant Accounting Policies

The financial statements are a special purpose report prepared for use by directors and the member. The directors have determined that the company is not a reporting entity.

The statements are prepared on an accruals basis. They are based on historic costs and do not take into account changing money values or, except where specifically stated, current valuations of non current assets.

No Australian Accounting Standards, Australian Accounting Interpretations Views or other authoritative pronouncements of the Australian Accounting Standards Board have been applied.

2. Income	2020	2019
a Sales Revenue		
Concreting	2,441,391	2,333,009
Piling	14,365,372	15,300,955
Services Income	266,492	293,013
Shotcrete	755,481	1,256,819
Supply of Materials	783	-
Grout Shore & Earth Work	340,776	488,540
Meshing Systems	-	97,810
Structural Installation	437,470	-
Cathodic Protection	2,047,568	-
Geotechnical Drilling	63,470	-
Other Income	9,175	39,708
	<u>20,727,978</u>	<u>19,809,855</u>

3. Cost of Goods Sold	2020	2019
a Cost of Goods Sold		
Purchases	4,116,002	4,359,745
Engineering	410,442	257,267
Equipment Hire	1,419,926	1,146,262
Labour	4,105,477	4,426,494
Transport & Freight	344,380	261,400
Other Site Establishment Fees	797	-
	<u>10,397,024</u>	<u>10,451,169</u>

4. Expenses	2020	2019
a Amortisation		
Borrowing costs	2,937	2,974
	<u>2,937</u>	<u>2,974</u>

PILING & CONCRETING AUSTRALIA (PCA) PTY LTD Notes to the Financial Statements

For the Year Ended 30 June 2020

b Insurance		
Insurance - Contract Works & Project	62,763	11,701
Insurance - Public Liability	93,774	78,509
Insurance - Business Pack	140,736	107,024
Insurance - Professional Indemnity	136,806	23,992
Insurance - Travel Insurance	2,656	-
Insurance - Importing Insurance	761	840
	437,496	222,066
c Interest Paid		
Interest Paid	142,707	110,963
	142,707	110,963
d Professional Fees		
Financial Accounting Fees	19,749	28,459
Legal Fees	1,524	25,718
Quality Assurance	9,614	14,027
Litigation and Dispute	2,256	-
	33,143	68,203
e Tooling & Maintenance		
Tooling Exchange Conversion	-	38,291
Machinery Maintenance	397,466	432,604
Tooling & Fitment	275,249	312,457
Equipment Maintenance	66,437	83,297
Petrol (Diesel & Unleaded)	360,831	401,133
Tool Replacements	6,697	59,393
	1,106,680	1,327,176

5. Other Income	2020	2019
a Interest Received		
Interest Received	7,063	7,851
	7,063	7,851
b Government Subsidies		
JobKeeper Payment	291,000	-
ATO Cashflow Boost	50,000	-
	341,000	-

PILING & CONCRETING AUSTRALIA (PCA) PTY LTD

Notes to the Financial Statements

For the Year Ended 30 June 2020

6. Cash and Cash Equivalents	2020	2019
Cash on Hand	300	300
Petty Cash	500	400
Westpac - Business A/c	89,936	680,727
BOQ - Business A/c	12,816	12,816
Westpac - Quarantine A/c	516,192	184,003
Westpac - Higher Interest 8501	1,290,488	329,233
NAB - Term Deposit - Powers Rd	29,221	29,221
NAB - Cheque Account	18,874	71,023
Westpac - Term Dep RMS #5892	-	24,100
Westpac - Term Dep UGL 2 #5649	-	61,863
Westpac Term - Seven Hill #1151	-	6,417
Westpac - Term Dep Morton #0677	12,216	12,216
Westpac - Term Dep Morton #0669	-	12,216
Westpac - Term Dep Morton #9872	9,170	9,170
Westpac - Term Dep Morton #9864	-	9,170
Westpac ISM # 9573	-	29,430
Westpac - Term Dep RMS #8239	38,456	38,456
Westpac - Term Dep RMS #7578	29,667	29,000
Westpac Term Dep T'grid #1608	368,820	-
Westpac Term Dep Downer #2 #8206	60,336	-
Westpac - Term Dep RMS #5427	69,800	-
Westpac - Term Dep Downer #4563	12,545	-
Total Cash and Cash Equivalents	2,559,337	1,539,761
7. Trade and Other Receivables	2020	2019
Short-term Deposits	12,320	-
Trade Receivables	4,364,264	3,350,175
Total Trade and Other Receivables	4,376,584	3,350,175
8. Other Current Assets	2020	2019
ISM Clearing Account	-	7,989
Prepayments	-	18,228
Total Other Current Assets	-	26,217

PILING & CONCRETING AUSTRALIA (PCA) PTY LTD Notes to the Financial Statements

For the Year Ended 30 June 2020

9. Property, Plant and Equipment	2020	2019
Plant and Equipment	6,739,802	5,911,255
Less Accumulated Depreciation	(3,041,553)	(2,317,044)
	3,698,249	3,594,210
Motor Vehicles	1,356,989	1,048,900
Less Accumulated Depreciation	(520,405)	(379,104)
	836,585	669,796
Office Furniture & Equipment	200,296	143,697
Less Accumulated Depreciation	(124,075)	(81,733)
	76,222	61,965
Total Property, Plant and Equipment	4,611,055	4,325,971
10. Other Non Current Assets	2020	2019
Prepaid Borrowing Expenses	6,862	7,071
Total Other Non Current Assets	6,862	7,071
11. Financial Liabilities	2020	2019
Current Financial Liabilities		
Chattel Mortgages	967,867	917,558
Non-Current Financial Liabilities		
Chattel Mortgages	1,860,381	2,065,382
Micropile Holdings Pty Ltd	6,555	19,115
Total Non-Current Financial Liabilities	1,866,935	2,084,497
Total Financial Liabilities	2,834,802	3,002,055
12. Trade and Other Liabilities	2020	2019
Trade Creditors	1,789,846	1,071,031
PAYG Withholding Taxes Payable	37,857	120,698
Total Trade and Other Liabilities	1,827,703	1,191,729

PILING & CONCRETING AUSTRALIA (PCA) PTY LTD

Notes to the Financial Statements

For the Year Ended 30 June 2020

13. GST	2020	2019
GST Payable	417,567	257,898
GST Liability	417,567	257,898
14. Provisions	2020	2019
Provision for Annual Leave	269,811	209,516
Retention Held	442,789	706,880
Total Provisions	712,600	916,396
15. Other Current Liabilities	2020	2019
Accrued Expenses	-	49,109
Other Current Liabilities	-	49,109
16. Capital	2020	2019
Issued Capital	306	306
Total Capital	306	306

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PILING & CONCRETING AUSTRALIA (PCA) PTY LTD

Directors' Declaration

The directors declare that the company is not a reporting entity. The directors have determined that this special purpose financial report should be prepared in accordance with the accounting policies outlined in Note 1 to the financial statements.

The directors of the company declare that:

1. financial position as at 30 June 2020 and its performance for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
2. in the directors' opinion there are reasonable grounds to believe that the company will be able to pay its debts as and when they become due and payable.

This declaration is made in accordance with a resolution of the Board of Directors.

Robert Michael Bollman

Allan John Herse

Troy Watkins

Dated:

PILING & CONCRETING AUSTRALIA (PCA) PTY LTD Compilation Report

Findex (Aust) Pty Ltd

Scope

On the basis of information provided by the directors of PILING & CONCRETING AUSTRALIA (PCA) PTY LTD we have compiled in accordance with APES 315 'Compilation of Financial Information' the special purpose financial report of the company for the period ended 30 June 2020.

We have compiled the accompanying special purpose financial statements of PILING & CONCRETING AUSTRALIA (PCA) PTY LTD, which comprise the Balance Sheet and the Profit and Loss Statement for the year ended 30 June 2020 and a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1.

The Responsibility of Directors

The Directors of PILING & CONCRETING AUSTRALIA (PCA) PTY LTD are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the basis of accounting used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

Our Responsibility

On the basis of information provided by the directors we have compiled the accompanying special purpose financial statements in accordance with the basis of accounting as described in Note 1 to the financial statements and APES 315 Compilation of Financial Information. We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the basis of accounting described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110 Code of Ethics for Professional Accountants.

Assurance Disclaimer

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements. The special purpose financial statements were compiled exclusively for the benefit of the directors who are responsible for the reliability, accuracy and completeness of the information used to compile them. Accordingly, these special purpose financial statements may not be suitable for other purposes. We do not accept responsibility for the contents of the special purpose financial statements.

Signed:

Date:

Kim Davis
Partner

The title 'Partner' conveys that the person is a senior member within their respective division, and is among the group of persons who hold an equity interest (shareholder) in its parent entity, Findex Group Limited. The only professional service offering which is conducted by a partnership is the Crowe Australasia external audit division. All other professional services offered by Findex Group Limited are conducted by a privately owned organisation and/or its subsidiaries.



10.1

PAYG Instalments report 2020

Tax Agent 24659936
Last Updated 17/04/2021

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
924824329	THE TRUSTEE FOR TREKS SUPERANNUATION FUND	2,362.00	1,658.00	2,010.00	762.00	6,792.00 ✓

Total No of Clients: 1



10.2

Activity statement 001

Date generated	21/04/2021
Overdue	\$6,006.00 DR
Not yet due	\$0.00
Balance	\$6,006.00 DR

Transactions

23 results found - from 21 April 2019 to 21 April 2021 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Apr 2021	1 Apr 2021	General interest charge			\$6,006.00 DR
7 Mar 2021	2 Mar 2021	Original Activity Statement for the period ending 31 Dec 20 - PAYG Instalments	\$1,617.00		\$6,006.00 DR
2 Nov 2020	2 Nov 2020	General interest charge			\$4,389.00 DR
1 Nov 2020	28 Oct 2020	Original Activity Statement for the period ending 30 Sep 20 - PAYG Instalments	\$1,617.00		\$4,389.00 DR
3 Aug 2020	3 Aug 2020	General interest charge			\$2,772.00 DR
2 Aug 2020	28 Jul 2020	Original Activity Statement for the period ending 30 Jun 20 - PAYG Instalments	^ \$762.00		\$2,772.00 DR ^
1 Jun 2020	1 May 2020	General interest charge			\$2,010.00 DR
10 May 2020	28 Apr 2020	Original Activity Statement for the period ending 31 Mar 20 - PAYG Instalments	^ \$2,010.00		\$2,010.00 DR
3 Apr 2020	14 Dec 2019	General interest charge			\$0.00
3 Apr 2020	2 Dec 2019	Credit transfer received from Income Tax Account	-	\$1,658.00	\$0.00
3 Apr 2020	2 Dec 2019	Credit transfer received from Income Tax Account	-	\$561.22	\$1,658.00 DR
2 Apr 2020	1 Apr 2020	Payment received		\$10,000.00	\$2,219.22 DR
1 Apr 2020	1 Apr 2020	General interest charge			\$12,219.22 DR
1 Mar 2020	28 Feb 2020	Original Activity Statement for the period ending 31 Dec 19 - PAYG Instalments	^ \$1,658.00		\$12,219.22 DR
30 Nov 2019	30 Nov 2019	General interest charge			\$10,561.22 DR
21 Nov 2019	26 Nov 2019	Credit transferred in from Income tax account		\$1,449.78	\$10,561.22 DR
21 Nov 2019	21 Nov 2019	General interest charge			\$12,011.00 DR
3 Nov 2019	28 Oct 2019	Original Activity Statement for the period ending 30 Sep 19 - PAYG Instalments	^ \$2,362.00		\$12,011.00 DR
31 Aug 2019	31 Aug 2019	General interest charge			\$9,649.00 DR
4 Aug 2019	29 Jul 2019	Original Activity Statement for the period ending 30 Jun 19 - PAYG Instalments	\$2,384.00		\$9,649.00 DR
25 May 2019	25 May 2019	General interest charge			\$7,265.00 DR
5 May 2019	29 Apr 2019	Original Activity Statement for the period ending 31 Mar 19 - PAYG Instalments	\$2,384.00		\$7,265.00 DR
27 Apr 2019	27 Apr 2019	General interest charge			\$4,881.00 DR



Australian Government
Australian Taxation Office

Agent SIMMONS LIVINGSTONE AND
ASSOCIATES PTY
Client THE TRUSTEE FOR TREKS
SUPERANNUATION FUND
ABN 29 339 334 508
TFN 924 824 329

10.3

Income tax 551

Date generated	21/04/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

8 results found - from 01 July 2019 to 21 April 2021 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
3 Apr 2020	8 Apr 2020	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$597.39		\$0.00
3 Apr 2020	3 Apr 2020	Interest on overpayment for Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$10.01	\$597.39 CR
3 Apr 2020	2 Dec 2019	Credit transferred to Integrated Client Account	\$1,658.00		\$587.38 CR
3 Apr 2020	2 Dec 2019	Credit transferred to Integrated Client Account	\$561.22		\$2,245.38 CR
3 Apr 2020	2 Dec 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$2,806.60	\$2,806.60 CR
21 Nov 2019	26 Nov 2019	Credit offset to integrated client account	\$1,449.78		\$0.00
21 Nov 2019	21 Nov 2019	Interest on overpayment for Income Tax for the period from 01 Jul 17 to 30 Jun 18		\$10.93	\$1,449.78 CR
21 Nov 2019	12 Jun 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18		\$1,438.85	\$1,438.85 CR

Date 15th August 2019

TROY WATKINS AND KRISANNE KELLI WATKINS AS TRUSTEES FOR TREKS
SUPERANNUATION FUND

AND
PILING & CONCRETING AUSTRALIA (PCA) PTY LTD

AND
ROBERT MICHAEL BOLLMAN

AND
SIMONE LUCY BOLLMAN

AND
ALLAN JOHN HERSE

AND
NATASHA JO HERSE

AND
TROY WATKINS

AND

KRISANNE KELLI WATKINS

AND

THE BOLLMAN TRUST

AND

HERSE FAMILY TRUST

AND

TREKS FAMILY TRUST

DEED OF LOAN

11-1

THIS DEED dated 15th August 2019

BETWEEN Troy Watkins and Krisanne Kelli Watkins as trustees of Treks Superannuation Fund
ABN 29 339 334 508 of 20 Erave Avenue, Runaway Bay, Queensland 4216 (Lender)

AND Piling & Concreting Australia (PCA) Pty Ltd ABN 79 137 273 682 of Level 2, Corporate
Centre One, 2 Corporate Court, Bundall Queensland 4217 (Borrower)

AND Robert Michael Bollman and Simone Lucy Bollman of 3 Samarai Avenue, Runaway
Bay, Queensland 4216

And

Allan John Herse and Natasha Jo Herse of 15 Drysdale Place Paradise Point,
Queensland 4216

And

Troy Watkins and Krisanne Kelli Watkins of 20 Erave Avenue, Runaway Bay,
Queensland 4216

And

The Bollman Trust ABN 48 008 167 605 of Level 2, Corporate Centre One, 2 Corporate
Court, Bundall Queensland 4217

And

Herse Family Trust ABN 74 683 977 328 of 15 Drysdale Place Paradise Point,
Queensland 4216

And

Treks Family Trust ABN 51 913 074 007 of 20 Erave Avenue, Runaway Bay, Queensland
4216 (Guarantors)

RECITALS

- A. The Lender has, at the request of the Guarantors, agreed to lend money to the Borrower in accordance with and subject to the terms of this deed.
- B. The Guarantors and the Borrower acknowledge that the money referred to in this deed has been received by the Borrower.

11-2

11-3

OPERATIVE PART

1. Loan

- a) The Lender has at the request of the Guarantors, if applicable, agreed to lend to the Borrower the principal sum shown in the first schedule on the drawdown date shown in the first schedule.
- b) The Lender may at the request of the Borrower lend further amounts of money to the Borrower and all such amounts shall be deemed to be money lent by the Lender to the Borrower pursuant to this clause provided always that the Lender shall not be obliged or required to lend such further money to the Borrower hereunder.

2. Interest

The Borrower covenants with the Lender to pay to the Lender interest in respect of the principal sum calculated in accordance with the provisions of the schedule at the time and in the manner therein set forth and to duly and punctually observe and perform every other obligation contained in the second schedule.

3. Repayment

- a. The Borrower covenants with the Lender to repay the principal sum or so much thereof as is then unpaid to the Lender on the due date shown in the first schedule.
- b. The Borrower further covenants with the Lender that the money owing will be repaid upon written demand being made by the Lender at any time after the happening of any of the following events:
 - i. Default being made by the Borrower in the due or punctual payment to the Lender of any money which comprises part of the money owing.
 - ii. The Failure of the Borrower to rectify a default in the due or punctual observance or performance of any other obligations on the part of the Borrower under this deed within 7 days of being requested to do so by the Lender.

4. Early repayment

The Borrower shall be entitled to repay the whole of the principal sum or the amount then unpaid at any time with interest to the date of repayment.

5. Governing laws and jurisdiction

The laws in force in Queensland govern this deed.

6. Guarantors guarantee and indemnity

- a) The Guarantors warrants that before execution hereof they have sought such advice as they deem necessary to understand the full import of their responsibilities under this guarantee and in particular the financial impositions on them consequential on default by the Borrower in performance of their obligations and payment of any money due under this agreement. They have acquainted themselves with this documentation and sought such advice as they deem necessary. They have satisfied themselves as to the financial position of the Borrower and its capacity to comply with its obligations.
- b) The Guarantors hereby guarantees to the Lender the due and punctual performance of all the obligations of the Borrower under this agreement and hereby indemnifies the Lender against all losses, expenditures, costs and expenses of whatever nature suffered or incurred directly or indirectly by the Lender in recovering any money owing as a result of default in such performance.
- c) The guarantee and indemnity is continuing and irrevocable and the obligations of the Guarantors are absolute and unconditional in all circumstances and must continue notwithstanding that there is any change in the name style constitution or otherwise of the Borrower.
- d) This guarantee continues despite the payment of any part of the amount owing and despite any time or other concession or compromise extended by the Lender to the Borrower or any other person.
- e) This guarantee will not be affected by the neglect or omission of the Lender to enforce any of its right in whole or in part or if a Lender dies or becomes of unsound mind or bankrupt or being a Company goes into liquidation or any other obligation of the Lender for any reason becoming unenforceable in whole or in part.
- f) This guarantee and indemnity is a principal obligation and is not to be treated as ancillary or collateral to any obligation to the intent that this guarantee and indemnity will be enforceable notwithstanding that any of the agreements and other obligations arising between the Lender and the Borrower are in whole or part unenforceable for any reason.
- g) The Lender need not first exercise its rights against the Borrower before exercising its rights under this guarantee against the Guarantors.
- h) The Guarantors agrees that the guarantee and indemnity is a continuing guarantee, and extends to the ultimate balance owing under this deed, and that the Guarantors remains fully liable under the guarantee and indemnity despite the fact that the Lender might have done something which may otherwise have the effect at law or in equity of varying or discharging the Guarantors liability.

11-5

7. Costs

The Borrower shall pay all costs, fees and duties in relation to this deed.

THE FIRST SCHEDULE

Item 1	Principal sum \$100,000.00
Item 2	Due Date 30 th September 2019
Item 3	Drawdown date 26 th August 2019

11-7

THE SECOND SCHEDULE

Interest is payable on the full borrowings at the end of the lend term as per schedule one.

The Borrower will pay to the Lender the principal sum and any accrued interest at the end of the borrowing period which shall not exceed 3 months from the Drawdown Date.

Interest will be payable by the Lender on any amount payable under this deed at the rate of 10% per annum calculated on monthly rests and payable on completion of the borrowing period. Such interest may be capitalised by the Lender as it deems appropriate and the Borrower shall pay interest on the capitalised interest at the same rate and calculated in the same manner.

At the expiry of the borrowing Period, or such earlier date as the Borrower may elect, the Borrower will pay the principal and interest on the principal sum or on so much thereof as for the time being shall remain unpaid, and upon any judgement or order in which this or the preceding covenant may become merged at the rate of 10% per annum as follows, by equal monthly payments on the first working day of each and every month in each and every year until the principal sum and interest shall be fully paid and satisfied, and in any event in no more than 3 months.

The Borrower agrees, as an independent obligation which will not merge in any judgement or order, to pay interest on any judgement or order for the payment of all or any part of the money secured at the rate payable under the judgment or order or interest calculated at the rate and in the manner set out in the preceding sub-clause.

Execution page

EXECUTED AS A DEED

SIGNED SEALED AND DELIVERED BY TROY WATKINS AS A TRUSTEE OF THE TREKS SUPERANNUATION FUND in the presence of:

Signature of Troy Watkins

Signature of Witness

Print name of witness

SIGNED SEALED AND DELIVERED BY KRISIANNE KELLI WATKINS AS A TRUSTEE OF THE TREKS SUPERANNUATION FUND in the presence of:

Signature of Krisianne Kelli Watkins

Signature of Witness

Print name of witness

EXECUTED BY PILING & CONCRETING AUSTRALIA (PCA) PTY LTD in the presence of:

Signature of Director/Secretary

Signature of Director

Name: Allan Hesse

Name: Robert Bollman

By signing this guarantee, you are acknowledging that you have received, read and understood the agreement to which this guarantee relates. In other words, you understand the obligations that must be performed failing which you will become liable.

If there are 2 or more of you then individually you undertake to observe the agreements and pay any money owing if the Company whose obligations, you are guaranteeing fails to meet those obligations.

This guarantee is also an indemnity. This means that if for any reason the obligations of the Company you are guaranteeing are invalid or unenforceable, you are still liable to make the payment.

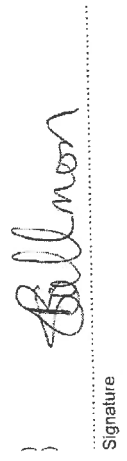
SIGNED SEALED AND DELIVERED BY
ROBERT MICHAEL BOLLMAN AS A GUARANTOR in
the presence of:

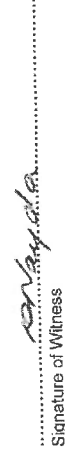

.....
Signature


.....
Signature of Witness

Debbie Nanda
.....
Print name of witness

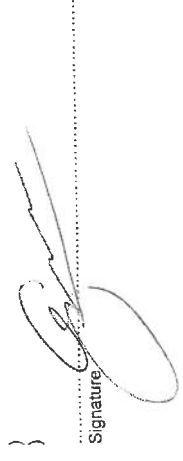
SIGNED SEALED AND DELIVERED BY
SIMONE LUCY BOLLMAN AS GUARANTOR in the
presence of:


.....
Signature


.....
Signature of Witness

Debbie Nanda
.....
Print name of witness

SIGNED SEALED AND DELIVERED BY
ALLAN JOHN HERSE AS GUARANTOR in the presence
of:


.....
Signature


.....
Signature of Witness

Debbie Nanda
.....
Print name of witness

By signing this guarantee, you are acknowledging that you have received, read and understood the agreement to which this guarantee relates. In other words, you understand the obligations that must be performed failing which you will become liable.

If there are 2 or more of you then individually you undertake to observe the agreements and pay any money owing if the company whose obligations, you are guaranteeing fails to meet those obligations.

This guarantee is also an indemnity. This means that if for any reason the obligations of the company you are guaranteeing are invalid or unenforceable, you are still liable to make the payment.

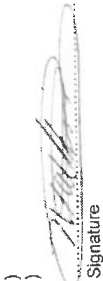
SIGNED SEALED AND DELIVERED BY
NATASHA JO HERSE AS A GUARANTOR in the
presence of:



Signature


Signature of Witness


Print name of witness

SIGNED SEALED AND DELIVERED BY
TROY WATKINS AS GUARANTOR in the presence of:


Signature


Signature of Witness


Print name of witness

SIGNED SEALED AND DELIVERED BY
KRISANNE KELLI WATKINS AS GUARANTOR in the
presence of:


Signature


Signature of Witness



Print name of witness

By signing this guarantee, you are acknowledging that you have received, read and understood the agreement to which this guarantee relates. In other words, you understand the obligations that must be performed failing which you will become liable.

If there are 2 or more of you then individually you undertake to observe the agreements and pay any money owing if the company whose obligations, you are guaranteeing fails to meet those obligations.

This guarantee is also an indemnity. This means that if for any reason the obligations of the company you are guaranteeing are invalid or unenforceable, you are still liable to make the payment.

EXECUTED BY OZSTEEL PTY LTD ACN 134 664 850)
AS TRUSTEE FOR THE BOLLMAN TRUST ABN 48 008)
167 605 AS GUARANTOR

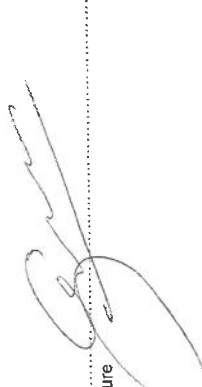

.....
Director/Secretary

..... Name **Robert Bollman**

..... Sole Director/Director

..... Name

SIGNED SEALED AND DELIVERED BY)
ALLAN JOHN HERSE AS TRUSTEE FOR HERSE)
FAMILY TRUST ABN 74 683 977 328 AS A)
GUARANTOR in the presence of:


.....
Signature

.....
Signature of Witness

Debra Nanda
.....
Print name of witness

11-11

11-12

By signing this guarantee, you are acknowledging that you have received, read and understood the agreement to which this guarantee relates. In other words, you understand the obligations that must be performed failing which you will become liable.

If there are 2 or more of you then individually you undertake to observe the agreements and pay any money owing if the company whose obligations, you are guaranteeing fails to meet those obligations.

This guarantee is also an indemnity. This means that if for any reason the obligations of the company you are guaranteeing are invalid or unenforceable, you are still liable to make the payment.

SIGNED SEALED AND DELIVERED BY)
NATASHA JO HERSE AS TRUSTEE FOR HERSE)
FAMILY TRUST ABN 74 683 977 328 AS A)
GUARANTOR in the presence of:)
Signature

Signature of Witness

Print name of witness

Natasha Jo Herse

EXECUTED BY T & K CONSTRUCTIONS PTY LTD ACN)
137 328 940 AS TRUSTEE FOR TREKS FAMILY TRUST)
ABN 51 813 074 007 AS A GUARANTOR :

Director/Secretary

Sole Director/Director

Name

T & K Constructions Pty Ltd

Date

20th December 2019

TROY WATKINS AND KRISANNE KELLI WATKINS AS TRUSTEES FOR TREKS
SUPERANNUATION FUND

AND

PILING & CONCRETING AUSTRALIA (PCA) PTY LTD

AND

ROBERT MICHAEL BOLLMAN

AND

SIMONE LUCY BOLLMAN

AND

ALLAN JOHN HERSE

AND

NATASHA JO HERSE

AND

TROY WATKINS

AND

KRISANNE KELLI WATKINS

AND

THE BOLLMAN TRUST

AND

HERSE FAMILY TRUST

AND

TREKS FAMILY TRUST

DEED OF LOAN

12-1

12.2

THIS DEED dated 20th December 2019

BETWEEN Troy Watkins and Krisanne Kelli Watkins as trustees of Treks Superannuation Fund
ABN 29 339 334 508 of 20 Erave Avenue, Runaway Bay, Queensland 4216 (Lender)

AND Piling & Concreting Australia (PCA) Pty Ltd ABN 79 137 273 682 of Level 2, Corporate
Centre One, 2 Corporate Court, Bundall Queensland 4217 (Borrower)

AND Robert Michael Bollman and Simone Lucy Bollman of 3 Samarai Avenue, Runaway
Bay, Queensland 4216

And

Allan John Herse and Natasha Jo Herse of 15 Drysdale Place Paradise Point,
Queensland 4216

And

Troy Watkins and Krisanne Kelli Watkins of 20 Erave Avenue, Runaway Bay,
Queensland 4216

And

The Bollman Trust ABN 48 008 167 605 of Level 2, Corporate Centre One, 2 Corporate
Court, Bundall Queensland 4217

And

Herse Family Trust ABN 74 683 977 328 of 15 Drysdale Place Paradise Point,
Queensland 4216

And

Treks Family Trust ABN 51 913 074 007 of 20 Erave Avenue, Runaway Bay, Queensland
4216 (Guarantors)

RECITALS

- A. The Lender has, at the request of the Guarantors, agreed to lend money to the Borrower in accordance with and subject to the terms of this deed.
- B. The Guarantors and the Borrower acknowledge that the money referred to in this deed has been received by the Borrower.

12-3

OPERATIVE PART

1. Loan

- a) The Lender has at the request of the Guarantors, if applicable, agreed to lend to the Borrower the principal sum shown in the first schedule on the drawdown date shown in the first schedule.
- b) The Lender may at the request of the Borrower lend further amounts of money to the Borrower and all such amounts shall be deemed to be money lent by the Lender to the Borrower pursuant to this clause provided always that the Lender shall not be obliged or required to lend such further money to the Borrower hereunder.

2. Interest

The Borrower covenants with the Lender to pay to the Lender interest in respect of the principal sum calculated in accordance with the provisions of the schedule at the time and in the manner therein set forth and to duly and punctually observe and perform every other obligation contained in the second schedule.

3. Repayment

- a. The Borrower covenants with the Lender to repay the principal sum and interest to the Lender on the due date shown in the first schedule.
- b. The Borrower further covenants with the Lender that the money owing will be repaid upon written demand being made by the Lender at any time after the happening of any of the following events:
 - i. Default being made by the Borrower in the due or punctual payment to the Lender of any money which comprises part of the money owing;
 - ii. The Failure of the Borrower to rectify a default in the due or punctual observance or performance of any other obligations on the part of the Borrower under this deed within 7 days of being requested to do so by the Lender.

4. Early repayment

The Borrower shall be entitled to repay the whole of the principal sum or the amount then unpaid at any time with interest to the date of repayment.

5. Governing laws and jurisdiction

The laws in force in Queensland govern this deed.

12-4

6. Guarantors guarantee and indemnity

- a) The Guarantors warrants that before execution hereof they have sought such advice as they deem necessary to understand the full import of their responsibilities under this guarantee and in particular the financial impositions on them consequential on default by the Borrower in performance of their obligations and payment of any money due under this agreement. They have acquainted themselves with this documentation and sought such advice as they deem necessary. They have satisfied themselves as to the financial position of the Borrower and its capacity to comply with its obligations.
- b) The Guarantors hereby guarantees to the Lender the due and punctual performance of all the obligations of the Borrower under this agreement and hereby indemnifies the Lender against all losses, expenditures, costs and expenses of whatever nature suffered or incurred directly or indirectly by the Lender in recovering any money owing as a result of default in such performance.
- c) The guarantee and indemnity is continuing and irrevocable and the obligations of the Guarantors are absolute and unconditional in all circumstances and must continue notwithstanding that there is any change in the name style constitution or otherwise of the Borrower.
- d) This guarantee continues despite the payment of any part of the amount owing and despite any time or other concession or compromise extended by the Lender to the Borrower or any other person.
- e) This guarantee will not be affected by the neglect or omission of the Lender to enforce any of its right in whole or in part or if a Lender dies or becomes of unsound mind or bankrupt or being a Company goes into liquidation or any other obligation of the Lender for any reason becoming unenforceable in whole or in part.
- f) This guarantee and indemnity is a principal obligation and is not to be treated as ancillary or collateral to any obligation to the intent that this guarantee and indemnity will be enforceable notwithstanding that any of the agreements and other obligations arising between the Lender and the Borrower are in whole or part unenforceable for any reason.
- g) The Lender need not first exercise its rights against the Borrower before exercising its rights under this guarantee against the Guarantors.
- h) The Guarantors agrees that the guarantee and indemnity is a continuing guarantee, and extends to the ultimate balance owing under this deed, and that the Guarantors remains fully liable under the guarantee and indemnity despite the fact that the Lender might have done something which may otherwise have the effect at law or in equity of varying or discharging the Guarantors liability.

12-5

7. Costs

The Borrower shall pay all costs fees and duties in relation to this deed.

12.6

THE FIRST SCHEDULE

Item 1 Principal sum \$75,000.00
Item 2 Due Date 7th January 2020
Item 3 Drawdown date 30th December 2019

Subsequent Investment

Item 1 Principal sum \$35,000
Item 2 Due date 28th February 2020
Item 3 Drawdown date 28th January 2020

Total Investment \$110,000

12-7

THE SECOND SCHEDULE

Interest is payable on the full borrowings at the end of the lend term as per schedule one.

The Borrower will pay to the Lender the principal sum and any accrued interest at the end of the borrowing period which shall not exceed 1 month from the Drawdown Date.

Interest will be payable by the Lender on any amount payable under this deed at the rate of 10% per annum calculated on monthly rests and payable on completion of the borrowing period. Such interest may be capitalised by the Lender as it deems appropriate and the Borrower shall pay interest on the capitalised interest at the same rate and calculated in the same manner.

At the expiry of the borrowing Period, or such earlier date as the Borrower may elect, the Borrower will pay the principal and interest on the principal sum or on so much thereof as for the time being shall remain unpaid, and upon any judgement or order in which this or the preceding covenant may become merged at the rate of 10% per annum as follows, by equal monthly payments on the first working day of each and every month in each and every year until the principal sum and interest shall be fully paid and satisfied, and in any event in no more than 1 month.

The Borrower agrees, as an independent obligation which will not merge in any judgement or order, to pay interest on any judgement or order for the payment of all or any part of the money secured at the rate payable under the judgment or order or interest calculated at the rate and in the manner set out in the preceding sub-clause.

12-8

Execution page

EXECUTED AS A DEED

SIGNED SEALED AND DELIVERED BY TROY WATKINS AS A TRUSTEE OF THE TREKS SUPERANNUATION FUND in the presence of:

Signature

Signature of Witness

Print name of witness

SIGNED SEALED AND DELIVERED BY KRISIANNE KELLI WATKINS AS A TRUSTEE OF THE TREKS SUPERANNUATION FUND in the presence of:

Signature

Signature of Witness

Print name of witness

EXECUTED BY PILING & CONCRETING AUSTRALIA (PCA) PTY LTD in the presence of:

Signature
Director/Secretary

Director

Name: Aileen Herse

Name: Robert Ballman

By signing this guarantee, you are acknowledging that you have received, read and understood the agreement to which this guarantee relates. In other words, you understand the obligations that must be performed failing which you will become liable.

If there are 2 or more of you then individually you undertake to observe the agreements and pay any money owing if the Company whose obligations, you are guaranteeing fails to meet those obligations.

This guarantee is also an indemnity. This means that if for any reason the obligations of the Company you are guaranteeing are invalid or unenforceable, you are still liable to make the payment.

SIGNED SEALED AND DELIVERED BY
ROBERT MICHAEL BOLLMAN AS A GUARANTOR in
the presence of:



.....
Signature


.....
Signature of Witness

Debora Nampla
.....
Print name of witness

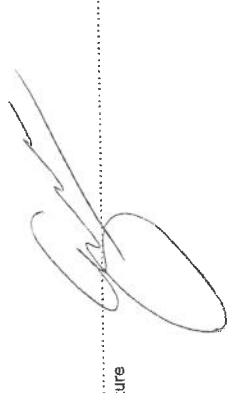
SIGNED SEALED AND DELIVERED BY
SIMONE LUCY BOLLMAN AS GUARANTOR in the
presence of:


.....
Signature


.....
Signature of Witness

Debora Nampla
.....
Print name of witness

SIGNED SEALED AND DELIVERED BY
ALLAN JOHN HERSE AS GUARANTOR in the presence
of:


.....
Signature


.....
Signature of Witness

Debora Nampla
.....
Print name of witness

12-10

By signing this guarantee, you are acknowledging that you have received, read and understood the agreement to which this guarantee relates. In other words, you understand the obligations that must be performed failing which you will become liable.

If there are 2 or more of you then individually you undertake to observe the agreements and pay any money owing if the company whose obligations, you are guaranteeing fails to meet those obligations.

This guarantee is also an indemnity. This means that if for any reason the obligations of the company you are guaranteeing are invalid or unenforceable, you are still liable to make the payment.

SIGNED SEALED AND DELIVERED BY
NATASHA JO HERSE AS A GUARANTOR in the
presence of:

.....
Signature

.....
Signature of Witness

.....
Print name of witness

SIGNED SEALED AND DELIVERED BY
TROY WATKINS AS GUARANTOR in the presence of:

.....
Signature

.....
Signature of Witness

.....
Print name of witness

SIGNED SEALED AND DELIVERED BY
KRISANNE KELLI WATKINS AS GUARANTOR in the
presence of:

.....
Signature

.....
Signature of Witness

.....
Print name of witness


2-11

By signing this guarantee, you are acknowledging that you have received, read and understood the agreement to which this guarantee relates. In other words, you understand the obligations that must be performed failing which you will become liable.

If there are 2 or more of you then individually you undertake to observe the agreements and pay any money owing if the company whose obligations, you are guaranteeing fails to meet those obligations.

This guarantee is also an indemnity. This means that if for any reason the obligations of the company you are guaranteeing are invalid or unenforceable, you are still liable to make the payment.

EXECUTED BY OZSTEEL PTY LTD ACN 134 664 850)
AS TRUSTEE FOR THE BOLLMAN TRUST ABN 48 008)
167 605 AS GUARANTOR

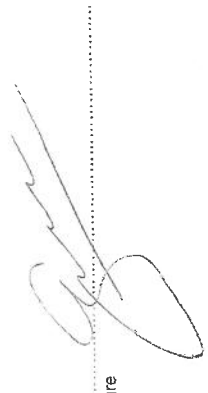

.....
Director/Secretary

..... Name Robert Bollman

..... Sole Director/Director

..... Name

SIGNED SEALED AND DELIVERED BY
ALLAN JOHN HERSE AS TRUSTEE FOR HERSE
FAMILY TRUST ABN 74 683 977 328 AS A
GUARANTOR in the presence of:


.....
Signature


.....
Signature of Witness

.....
Print name of witness

12-12

By signing this guarantee, you are acknowledging that you have received, read and understood the agreement to which this guarantee relates. In other words, you understand the obligations that must be performed failing which you will become liable.

If there are 2 or more of you then individually you undertake to observe the agreements and pay any money owing if the company whose obligations you are guaranteeing fails to meet those obligations.

This guarantee is also an indemnity. This means that if for any reason the obligations of the company you are guaranteeing are invalid or unenforceable, you are still liable to make the payment.

SIGNED SEALED AND DELIVERED BY)
NATASHA JO HERSE AS TRUSTEE FOR HERSE)
FAMILY TRUST ABN 74 683 977 328 AS A)
GUARANTOR in the presence of.

.....
Signature

.....
Signature of Witness

.....
Print name of witness

EXECUTED BY T & K CONSTRUCTIONS PTY LTD ACN)
137 328 940 AS TRUSTEE FOR TREKS FAMILY TRUST)
ABN 51 913 074 007 AS A GUARANTOR :

.....
Director/Secretary

.....
Sole Director/Director

.....
Name

.....
Name

16th March 2021

Treks Superannuation Fund
C/- PO Box 1605
Runaway Bay Qld 4216

Dear Troy,

Interest Adjustment – Self Managed Super Fund

During the July 2019 to June 2020 financial year, Piling & Concreting Australia Pty Ltd ("PCA") borrowed a sum of \$100,000 in March 2020 from your self managed super fund.

On the 3rd April 2020, PCA extinguished the loan and in doing so, overpaid the interest component by the amount of \$356.16 as outlined in the attached schedule.

As a result, PCA is requesting that these funds be returned as a solution to fix the overpayment. Please direct the payment of \$356.16 from your self managed super fund to PCA's bank account as follows;

Piling & Concreting Australia (PCA) Pty Ltd

Westpac

BSB: 034292

Account: 298499

Please provide a copy of this document and reconciliation to your accountant for their file.

We apologise for this oversight.

Yours sincerely,



Debbie Nayda
GM Administration & Safety

Treks Super Fund / Interest Reconciliation

PCA

Interest rate per annum 10%

Date	Description	Reimbursement Due Date	Amount Borrowed	Date Reimbursed	Number of Days Reimb	Interest payable	Amount Reimbursed	Balance Owning	Notes
1/07/2019	Balance as at 1/7/2019							\$0.00	
26/08/2019	PCA Short Term Loan fr TREKS	30/09/2019	100,000.00	17/09/2019	23	630.14	100,000.00	\$630.14	
19/09/2019	Pay interest from S/term loan	19/09/2019			-	-	630.14	\$0.00	
30/12/2019	Short Term Loan Treks S/Fund	7/01/2020	75,000.00	7/01/2020	9.00	320.55	75,320.55	\$0.00	
28/01/2020	Short Term Loan Treks S/Fund	7/02/2020	35,000.00	3/02/2020	7.00	67.12	35,067.12	\$0.00	
19/03/2020	Short Term Loan Treks S/Fund		100,000.00		13.00	356.16	100,794.52	\$100,356.16	Balance Sheet \$100k 31/3/20.
3/04/2020	Interest to 3/4/2020 on \$100k loan	3/04/2020			3.00	82.19	100,794.52	-\$356.16	P&L Interest \$356.16
								-\$356.16	
								-\$356.16	
								-\$356.16	
			\$ 440,000.00			\$ 6,738.36	\$ 447,094.52	-\$356.16	

Transactions	\$ 440,000.00
Interest	\$ 6,738.36
Reimbursement	\$ 447,094.52
Closing Balance	-\$ 356.16

**TROY WATKINS AND KRISANNE KELLI WATKINS AS TRUSTEES FOR TREKS
SUPERANNUATION FUND**

AND

PILING & CONCRETING AUSTRALIA (PCA) PTY LTD

AND

ROBERT MICHAEL BOLLMAN

AND

SIMONE LUCY BOLLMAN

AND

ALLAN JOHN HERSE

AND

NATASHA JO HERSE

AND

TROY WATKINS

AND

KRISANNE KELLI WATKINS

AND

THE BOLLMAN TRUST

AND

HERSE FAMILY TRUST

AND

TREKS FAMILY TRUST

DEED OF LOAN

13-5

THIS DEED dated 16th March 2020

BETWEEN Troy Watkins and Krisanne Kelli Watkins as trustees of Treks Superannuation Fund
ABN 29 339 334 508 of 20 Erave Avenue, Runaway Bay, Queensland 4216 (Lender)

AND Piling & Concreting Australia (PCA) Pty Ltd ABN 79 137 273 682 of Corporate Centre
One, Level 2, 2 Corporate Centre, Bundall, Queensland 4217 (Borrower)

AND Robert Michael Bollman and Simone Lucy Bollman of 3 Samarai Avenue, Runaway
Bay, Queensland 4216

And

Allan John Herse and Natasha Jo Herse of 15 Drysdale Place Paradise Point,
Queensland 4216

And

Troy Watkins and Krisanne Kelli Watkins of 20 Erave Avenue, Runaway Bay,
Queensland 4216

And

The Bollman Trust ABN 48 008 167 605 of Corporate Centre One, Level 2, 2 Corporate
Centre, Bundall, Queensland 4217

And

Herse Family Trust ABN 74 683 977 328 of 15 Drysdale Place Paradise Point,
Queensland 4216

And

Treks Family Trust ABN 51 913 074 007 of 20 Erave Avenue, Runaway Bay, Queensland
4216 (Guarantors)

RECITALS

- A. The Lender has, at the request of the Guarantors, agreed to lend money to the Borrower in accordance with and subject to the terms of this deed.

- B. The Guarantors and the Borrower acknowledge that the money referred to in this deed has been received by the Borrower.

OPERATIVE PART**1. Loan**

- a) The Lender has at the request of the Guarantors, if applicable, agreed to lend to the Borrower the principal sum shown in the first schedule on the drawdown date shown in the first schedule.
- b) The Lender may at the request of the Borrower lend further amounts of money to the Borrower and all such amounts shall be deemed to be money lent by the Lender to the Borrower pursuant to this clause provided always that the Lender shall not be obliged or required to lend such further money to the Borrower hereunder.

2. Interest

The Borrower covenants with the Lender to pay to the Lender interest in respect of the principal sum calculated in accordance with the provisions of the schedule at the time and in the manner therein set forth and to duly and punctually observe and perform every other obligation contained in the second schedule.

3. Repayment

- a. The Borrower covenants with the Lender to repay the principal sum or so much thereof as is then unpaid to the Lender on the due date shown in the first schedule.
- b. The Borrower further covenants with the Lender that the money owing will be repaid upon written demand being made by the Lender at any time after the happening of any of the following events:
 - i. Default being made by the Borrower in the due or punctual payment to the Lender of any money which comprises part of the money owing;
 - ii. The Failure of the Borrower to rectify a default in the due or punctual observance or performance of any other obligations on the part of the Borrower under this deed within 7 days of being requested to do so by the Lender.

4. Early repayment

The Borrower shall be entitled to repay the whole of the principal sum or the amount then unpaid at any time with interest to the date of repayment.

5. Governing laws and jurisdiction

The laws in force in Queensland govern this deed.

6. Guarantors guarantee and indemnity

- a) The Guarantors warrants that before execution hereof they have sought such advice as they deem necessary to understand the full import of their responsibilities under this guarantee and in particular the financial impositions on them consequential on default by the Borrower in performance of their obligations and payment of any money due under this agreement. They have acquainted themselves with this documentation and sought such advice as they deem necessary. They have satisfied themselves as to the financial position of the Borrower and its capacity to comply with its obligations.
- b) The Guarantors hereby guarantees to the Lender the due and punctual performance of all the obligations of the Borrower under this agreement and hereby indemnifies the Lender against all losses, expenditures, costs and expenses of whatever nature suffered or incurred directly or indirectly by the Lender in recovering any money owing as a result of default in such performance.
- c) The guarantee and indemnity is continuing and irrevocable and the obligations of the Guarantors are absolute and unconditional in all circumstances and must continue notwithstanding that there is any change in the name style constitution or otherwise of the Borrower.
- d) This guarantee continues despite the payment of any part of the amount owing and despite any time or other concession or compromise extended by the Lender to the Borrower or any other person.
- e) This guarantee will not be affected by the neglect or omission of the Lender to enforce any of its right in whole or in part or if a Lender dies or becomes of unsound mind or bankrupt or being a Company goes into liquidation or any other obligation of the Lender for any reason becoming unenforceable in whole or in part.
- f) This guarantee and indemnity is a principal obligation and is not to be treated as ancillary or collateral to any obligation to the intent that this guarantee and indemnity will be enforceable notwithstanding that any of the agreements and other obligations arising between the Lender and the Borrower are in whole or part unenforceable for any reason.
- g) The Lender need not first exercise its rights against the Borrower before exercising its rights under this guarantee against the Guarantors.
- h) The Guarantors agrees that the guarantee and indemnity is a continuing guarantee, and extends to the ultimate balance owing under this deed, and that the Guarantors remains fully liable under the guarantee and indemnity despite the fact that the Lender might have done something which may otherwise have the effect at law or in equity of varying or discharging the Guarantors liability.

7. **Costs**

The Borrower shall pay all costs fees and duties in relation to this deed.

THE FIRST SCHEDULE

- Item 1 Principal sum \$100,000.00**
- Item 2 Due Date 19th April 2020**
- Item 3 Drawdown date 19th March 2020**

THE SECOND SCHEDULE

Interest only repayment period followed by principal and interest repayments.

The Borrower will pay to the Lender the principal sum, or so much thereof as shall remain unpaid on the date which is one (1) month from the Drawdown Date.

In the meantime the Borrower will calculate interest to the Lender on any amount payable under this deed at the rate of 10% per annum calculated daily and payable on the first working day of each month commencing in April 2020 or earlier.

At the expiry of the Deferred Repayment Period, or such earlier date as the Borrower may elect, the Borrower will pay the principal and interest on the principal sum or on so much thereof as for the time being shall remain unpaid, and upon any judgement or order in which this or the preceding covenant may become merged at the rate of 10% per annum as follows, by equal monthly payments on the first working day of each and every month in each and every year until the principal sum and interest shall be fully paid and satisfied, and in any event in no more than 3 months.

The Borrower agrees, as an independent obligation which will not merge in any judgement or order, to pay interest on any judgement or order for the payment of all or any part of the money secured at the rate payable under the judgment or order or interest calculated at the rate and in the manner set out in the preceding sub-clause.

Execution page

EXECUTED AS A DEED

SIGNED SEALED AND DELIVERED BY
TROY WATKINS AS A TRUSTEE OF THE TREKS
SUPERANNUATION FUND in the presence of:

)
)

.....
Signature

.....
Signature of Witness

.....
Print name of witness

SIGNED SEALED AND DELIVERED BY
KRISANNE KELLI WATKINS AS A TRUSTEE OF THE
TREKS SUPERANNUATION FUND in the presence of:

)
)

.....
Signature

.....
Signature of Witness

.....
Print name of witness

EXECUTED BY PILING & CONCRETING AUSTRALIA
(PCA) PTY LTD in the presence of:

)
)

.....
Signature – Allan Herse

.....
Director

.....
Director/Secretary

Name: Robert Bollman

Name: Troy Watkins

By signing this guarantee, you are acknowledging that you have received, read and understood the agreement to which this guarantee relates. In other words, you understand the obligations that must be performed failing which you will become liable.

If there are 2 or more of you then individually you undertake to observe the agreements and pay any money owing if the Company whose obligations, you are guaranteeing fails to meet those obligations.

This guarantee is also an indemnity. This means that if for any reason the obligations of the Company you are guaranteeing are invalid or unenforceable, you are still liable to make the payment.

SIGNED SEALED AND DELIVERED BY
ROBERT MICHAEL BOLLMAN AS A GUARANTOR in)
the presence of:)

.....
Signature

.....
Signature of Witness

.....
Print name of witness

SIGNED SEALED AND DELIVERED BY
SIMONE LUCY BOLLMAN AS GUARANTOR in the)
presence of:)

.....
Signature

.....
Signature of Witness

.....
Print name of witness

SIGNED SEALED AND DELIVERED BY
ALLAN JOHN HERSE AS GUARANTOR in the presence)
of:)

.....
Signature

.....
Signature of Witness

.....
Print name of witness

By signing this guarantee, you are acknowledging that you have received, read and understood the agreement to which this guarantee relates. In other words, you understand the obligations that must be performed failing which you will become liable.

If there are 2 or more of you then individually you undertake to observe the agreements and pay any money owing if the company whose obligations, you are guaranteeing fails to meet those obligations.

This guarantee is also an indemnity. This means that if for any reason the obligations of the company you are guaranteeing are invalid or unenforceable, you are still liable to make the payment.

SIGNED SEALED AND DELIVERED BY
NATASHA JO HERSE AS A GUARANTOR in the
presence of:

)
)

.....
Signature

.....
Signature of Witness

.....
Print name of witness

SIGNED SEALED AND DELIVERED BY
TROY WATKINS AS GUARANTOR in the presence of:

)
)

.....
Signature

.....
Signature of Witness

.....
Print name of witness

SIGNED SEALED AND DELIVERED BY
KRISANNE KELLI WATKINS AS GUARANTOR in the
presence of:

)
)

.....
Signature

.....
Signature of Witness

.....
Print name of witness

By signing this guarantee, you are acknowledging that you have received, read and understood the agreement to which this guarantee relates. In other words, you understand the obligations that must be performed failing which you will become liable.

If there are 2 or more of you then individually you undertake to observe the agreements and pay any money owing if the company whose obligations, you are guaranteeing fails to meet those obligations.

This guarantee is also an indemnity. This means that if for any reason the obligations of the company you are guaranteeing are invalid or unenforceable, you are still liable to make the payment.

**EXECUTED BY OZSTEEL PTY LTD ACN 134 664 850)
AS TRUSTEE FOR THE BOLLMAN TRUST ABN 48 008)
167 605 AS GUARANTOR**

.....
Director/Secretary

Robert Bollman

.....
Name

.....
Sole Director/Director

.....
Name

**SIGNED SEALED AND DELIVERED BY)
ALLAN JOHN HERSE AS TRUSTEE FOR HERSE)
FAMILY TRUST ABN 74 683 977 328 AS A
GUARANTOR in the presence of:**

.....
Signature

.....
Signature of Witness

.....
Print name of witness

By signing this guarantee, you are acknowledging that you have received, read and understood the agreement to which this guarantee relates. In other words, you understand the obligations that must be performed failing which you will become liable.

If there are 2 or more of you then individually you undertake to observe the agreements and pay any money owing if the company whose obligations, you are guaranteeing fails to meet those obligations.

This guarantee is also an indemnity. This means that if for any reason the obligations of the company you are guaranteeing are invalid or unenforceable, you are still liable to make the payment.

**SIGNED SEALED AND DELIVERED BY
NATASHA JO HERSE AS TRUSTEE FOR HERSE
FAMILY TRUST ABN 74 683 977 328 AS A
GUARANTOR in the presence of:**

)
)

.....
Signature

.....
Signature of Witness

.....
Print name of witness

**EXECUTED BY T & K CONSTRUCTIONS PTY LTD ACN
137 328 940 AS TRUSTEE FOR TREKS FAMILY TRUST
ABN 51 913 074 007 AS A GUARANTOR :**

)
)

.....
Director/~~Secretary~~

Troy Watkins
.....
Name

.....
Sole Director/Director

.....
Name

From: Krisanne Watkins <krisanne@live.com.au>
Sent: Wednesday, 16 June 2021 4:17 PM
To: Leeza Cox
Subject: Fwd: Treks Superannuation Fund - tax query 2020

Hi Leeza,
 Fingers crossed this is all good from here ☐☐
 Kind regards,
 Krisanne

Sent from my iPhone

Begin forwarded message:

From: Debbie Nayda <dnayda@pcagroundeng.com.au>
Date: 16 June 2021 at 1:54:35 pm AEST
To: Troy Watkins <twatkins@pcagroundeng.com.au>
Cc: Krisanne Watkins <krisanne@live.com.au>
Subject: Treks Superannuation Fund - tax query 2020

Hi Troy,

Please provide the following to your accountant. Hopefully it will clear up the same.

The Superfunds were requested to make a loan to Micropile Holdings in line with the loan agreement for \$200,000, unfortunately Treks Super Fund was the only one to transfer their funds to PCA in error. PCA dispatched the funds back to Treks on the same day as they were received being the 24th September 2019. However from your statement it appears the bank held onto the funds overnight and not clearing them in your account until the following morning.

Below is a snippet from our chart of account for Westpac Bank and also the internal Bill raised to reimburse the funds on the same day as received, if you need me to provide the bank statement I will need to dig around in archives as online banking only goes back 12 months.

Kind regards,

Deb

24/09/2019	1266	Payee
	GENJRH	LOANS:Treks Superannuation Fund
24/09/2019		Treks Superannuation Fund
	BILLPMT	Accounts Payable

From: Troy Watkins
Sent: Wednesday, 16 June 2021 9:52 AM
To: Debbie Nayda <dnayda@pcagroundeng.com.au>
Subject: Fwd: Treks Superannuation Fund - tax query 2020

As per our chat earlier, see below

Regards
 Troy
 Get Outlook for iOS

From: Leeza Cox <Leeza@SimmonsLivingStone.com.au>
Sent: Wednesday, June 16, 2021 8:16 am

To: Troy Watkins; 'Krisanne Watkins'
Subject: FW: Treks Superannuation Fund - tax query 2020

13-17

Hi Troy & Krisanne

Sorry guys, we just can't seem to get to the bottom of this last query.

Deb sent through some information which is great thanks, but there seems to be some misunderstanding surrounding the \$200,000 loan to PCA on 23/09/19 (Deb is saying it was a loan with Micropile - but according to your bank statements that appears to be a separate transaction completely). Can you please have a look at the attached bank statements, page 1 is the Westpac Super Savings Account & pages 2 and 3 are the Westpac Super Working Account which shows the following:-

- A. Items marked as number 1 on 23/09/2019 \$200,000 transfer from the Westpac DIY Super savings account to the Westpac DIY Super Working Account - these match up
- B. Item marked as number 2 on 23/09/2019 \$200,000 Super working account - narrated as loan to Piling & Concreting
- C. Items marked as number 3 on 24/09/2019 \$200,000 transfer from Westpac DIY Super Savings Account to the Westpac DIY Super Working Account - these match up
- D. Item marked as number 4 on 24/09/2019 \$200,000 deposit - narrated as Pymt Piling & C Super/Loan repay - this appears to be repayment of the \$200,000 Piling & Concreting Loan (matching up with item 2)
- E. Item marked as number 5 on 24/09/2019 \$200,000 Super Working Account - narrated as loan to Micropile Holdings (this is the one Deb mentioned - we already have documents for that).

I'm just guessing but my thoughts are it is either:-

1. Loan was made to Piling & Concreting 23/09/19 which was repaid one day later 24/09/2019 (meaning a loan agreement/interest is needed) OR
2. An error was made and the Piling & Concreting loan was incorrect which is why it was repaid the following day, and it should have just been a loan to Micropile Holdings all along

or maybe there's some other explanation? Can you please let me know ASAP.

Kind Regards,

Leeza Cox | Accountant

leeza@simmonslivingstone.com.au

30/340 Hope Island Road, Hope Island QLD 4212.
PO Box 806, Oxenford 4210 Queensland
Tele 07 5561 8800 | Fax 07 5561 8700
simmonslivingstone.com.au
ABN 45 163 871 958

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-----Original Message-----

From: Debbie Nayda [<mailto:dnayda@pcagroundeng.com.au>]
Sent: Tuesday, 15 June 2021 1:20 PM
To: Leeza Cox <Leeza@Simmonslivingstone.com.au>
Subject: RE: Treks Superannuation Fund - tax query 2020

Hi Leeza,
Thank you for your request.
Please see my comments below.
Kind regards,

Deb Nayda
GM Administration & Safety

P: 07 5500 5898
E: dnayda@pcagroundeng.com.au

-----Original Message-----

From: Leeza Cox [<mailto:Leeza@Simmonslivingstone.com.au>]
Sent: Tuesday, 15 June 2021 12:51 PM
To: Debbie Nayda <dnayda@pcagroundeng.com.au>
Subject: Treks Superannuation Fund - tax query 2020
Importance: High

Hi Deb

Can you please assist with providing a copy of the signed loan documents Piling & Concreting Australia Pty Ltd/Treks Superannuation Fund for the following loans made:-

1. 23/09/2019 for \$200,000 - This was a loan to Micropile Holdings not PCA, there's three attachments relating to this lending, see attached.
2. 18/03/2020 for \$100,000 - This loan was with PCA but I need to get the signed version out of archives, I've attached my file copy for your reference in the

meantime. I'll do my best to have the signed version to you next week.
Many Thanks
Deb

13-18

Please let me know if you have any questions.

Kind Regards,

Leeza Cox | Accountant

leeza@simmonsivingstone.com.au

30/340 Hope Island Road, Hope Island QLD 4212.
PO Box 806, Oxenford 4210 Queensland
Tele 07 5561 8800 | Fax 07 5561 8700
simmonsivingstone.com.au
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-----Original Message-----

From: Krisanne Watkins [<mailto:krisanne@live.com.au>]
Sent: Tuesday, 15 June 2021 12:45 PM
To: Leeza Cox <Leeza@Simmonsivingstone.com.au>; Debbie Nayda <dnayda@pcagroundeng.com.au>
Subject: Watkins Super Tax

Good afternoon ladies,

I have emailed you both so you both have each other's contact details but mainly for you Leeza to email Deb the last two super loan docs that you are chasing.

I'm so sorry I have no idea when it comes to this sort of thing...

Let me know if I can try and be of any assistance.

Thanks,
Krisanne

Sent from my iPhone

14-1

Leeza Cox

From: Krisanne Watkins <krisanne@live.com.au>
Sent: Sunday, 30 May 2021 5:01 PM
To: Leeza Cox
Subject: SMSF Amendment

Proof of.
 Error - repaid

5:00  
 < 

**Westpac DIY Super
 Savings Account**


BSB 034-292 Acct 345320 

\$313,518.68

 Transfer


Recent transactions 

Mon 31 May 2021

 DEPOSIT ONLINE
 2696075 TFR
 Westpac DIY SM...


\$9,687.45
 bal \$313,518.68

Fri 28 May 2021

 PAYMENT BY
 AUTHORITY TO BT
 Life Insuranc CL4...

-\$262.77
 bal \$302,851.23

Tue 11 May 2021

 WITHDRAWAL
 MOBILE 1256438
 TFR Westpac DIY

-\$9,687.45
 bal \$304,094.00

Sent from my iPhone



114-2

Activity statement 001

Date generated	14/05/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$9,687.45 CR

Transactions

1 results found - from 14 May 2019 to 14 May 2021 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
18 Sep 2019	17 Sep 2019	Payment		\$9,687.45	\$9,687.45 CR



Agent SIMMONS LIVINGSTONE AND ASSOCIATES PTY
Client WATKINS, KRISANNE
TFN 182 339 946

14-3

Refund request

Receipt number 12611620

Allow 14 days for processing to be completed. We may send notifications about your refund request to your practice mail.

Refund from 182339946 - Integrated client account - \$9,687.45 CR
Amount \$9,687.45
Reason Paid in error.

Contact details of the person making this request

First name Leeza
Last name Cox
Phone number 07 55618800
Email leeza@simmonslivingstone.com.au

TREKS SUPERANNUATION FUND
Trial Balance at 01/07/2019
Printed: Monday 16 November, 2020 @ 11:44:32

Last Year	Account	Account Name	Units	Debits \$	Credits \$
	242	Employer Contributions - Concessional			
(22,507.92)	242/001	Watkins, Troy			
(15,577.78)	242/002	Watkins, Krisanne Kelli			
	250	Interest Received			
(1,416.84)	250/001	Cash at Bank - WBC 034-292 34-5320			
(5,309.85)	250/004	Loan - Micropile Holdings Pty Ltd			
(5,389.04)	250/007	Loan - Piling & Concreting Australia (PCA) Pty Ltd			
259.00	304	ATO Supervisory Levy			
180.00	315	Bank Charges		15.00	
	390	Life Insurance Premiums - Preserved			
5,094.24	390/001	Watkins, Troy			
1,532.52	390/002	Watkins, Krisanne Kelli			
6,470.40	485	Income Tax Expense			
36,665.27	490	Profit/Loss Allocation Account			
	501	Watkins, Troy (Accumulation)			
(213,728.31)	501/001	Opening Balance - Preserved/Taxable			236,526.19
(758.50)	501/002	Opening Balance - Preserved/Tax Free			758.50
(22,507.92)	501/011	Employer Contributions - Concessional			
(9,407.48)	501/031	Share of Profit/(Loss) - Preserved/Taxable			
3,376.20	501/051	Contributions Tax - Preserved			
647.08	501/053	Income Tax - Preserved/Taxable			
5,094.24	501/130	Life Insurance Premiums - Preserved/Taxable			
	502	Watkins, Krisanne Kelli (Accumulation)			
(49,892.32)	502/001	Opening Balance - Preserved/Taxable			63,759.71
(1,079.95)	502/002	Opening Balance - Preserved/Tax Free			1,079.95
(15,577.78)	502/011	Employer Contributions - Concessional			
(2,269.25)	502/031	Share of Profit/(Loss) - Preserved/Taxable			
2,336.63	502/051	Contributions Tax - Preserved			
110.49	502/053	Income Tax - Preserved/Taxable			
1,532.52	502/130	Life Insurance Premiums - Preserved/Taxable			
307,263.90	604	Cash at Bank - WBC 034-292 34-5320		307,248.90	
5.00	605	Cash at Bank - WBC 034-292 44-5604		5.00	
1,438.85	680	Sundry Debtors		1,438.85	
	850	Income Tax Payable			
(6,470.40)	850/001	Income Tax Payable		3,065.60	
9,536.00	850/004	Tax Instalments Paid			
(9,649.00)	860	PAYG Payable			9,649.00
0.00				311,773.35	311,773.35

22/8/74
Age @ 1/7/19
= 44

20/7/83
Age @ 1/7/19
= 35.

Current Year Profit/(Loss): \$(15.00)