

Client Name: **R & B Super**

Year / Period Ended: **30/06/2022**

SMSF FINANCIAL STATEMENTS & ITR REVIEW CHECKLIST

	Y/N	N/A	Comments / Notes
A Trial Balance (Referenced to WPs)	✓		
B Tax Return Reconciliation WP	✓		
C Interview Notes / Query Sheets		✓	
D Tax Reconciliation Statement	✓		
E Journal Sheets	✓		
F Member statements WP	✓		
G Pension Minimums WP		✓	
H Profit & Loss and Balance Sheet	✓		
I Actuarial Certificate		✓	
J Other.....	✓		

(All other work papers as per Class account codes)

BEFORE commencing the job have you considered the following?

	Y/N	N/A	Comments
1 Has client checklist been prepared/reviewed - is further info required?	✓		
2 Have last years WPs, F/S and ITR been reviewed?	✓		

AFTER completing the job have you considered the following?

P&L

	Y/N	N/A	W/P Ref
3 Can you explain material variations in income/expenses/financial ratios to LY?	✓		
4 Has WP been prepared for any unusual account balances?	✓		
5 Member contributions identified?	✓		
6 Deductibility considered?	✓		
7 Confirmed all DRPs etc recorded?		✓	
8 Movement of NMV recorded for all investments?	✓		
9 Are accounting and audit fees reconciled?	✓		
10 Have you checked client ICA/IT accounts and GIC on portal?	✓		
11 Expenses paid by members recorded?	✓		
12 Tax journals entered/allocated?	✓		

Balance Sheet

13 Bank Reconciliations Completed?	✓		
14 Has WP been prepared for ALL Balance Sheet account balances with activity?	✓		
15 Holding statements sighted and correct for all investments?	✓		

ITR

16 Tax Reconciliation Items Identified?	✓		
17 Carried forward tax and capital losses applied?		✓	
18 Have PAYG, Franking credits etc been claimed?	✓		
19 Is the completed ITR free of errors?	✓		
20 Have you completed the collation instructions?	✓		

Pre-Manager Review Check

	Y/N	N/A	Comments
21 Are client query responses documented in WPs & Checklist updated for next year?	✓		
22 Have you documented points to be carried forward for next year?		✓	
23 Have you prepared all notes, minutes, agreements, resolutions (if required)?	✓		
24 Has Points of Review/Notes for Next Year been prepared (ref B)		✓	
25 Has a cover letter and required minutes been prepared?	✓		
26 Have all material findings been communicated in cover letter?	✓		
27 Any items that need to be addressed re current record keeping/bookkeeping?		✓	
28 Have you contributed at least one Value Add idea?	✓		
29 Have you updated all Dropbox file names to correct conventions for all clients?	✓		
30 Have you added Xero Cost to Job and removed Class cost?	✓		
31 Have you updated the job description?	✓		

Additional SMSF Matters

	Y/N	N/A	Comments
32 Ensure Contribution do not exceed contribution caps	✓		
33 Are benefits paid over the minimum amount requirements?		✓	
34 Have all audit/compliance issues been addressed?	✓		
35 Have all required annual minutes been prepared?	✓		
36 Have additional minutes been prepared for all material/unusual events?		✓	
37 Has Investment Strategy been prepared/updated/copy reprinted?	✓		
38 Are trustee details correct in F/S and ITR?	✓		
39 Are Binding Death Nominations required (need updating every 3 years)		✓	
40 Have Trustee's minuted their consideration of taking out life insurance (2013 FY Onwards)		✓	
41 Has Payment Slip been attached?	✓		
42 Does the client have to pass the work test to contribute to super?		✓	
43 Was the fund maintained solely for retirement or retirement related purposes?	✓		
44 Did the Fund loan monies or give financial assistance to members or relatives?		✓	
45 Did the Fund purchase asset from related parties?		✓	
46 Has the appropriate reserving strategy documentation been prepared?		✓	
47 Do you need to prepare a Request to Adjust Concessional Contributions form in Class?		✓	
48 Did the Fund borrow monies during the year?		✓	
49 Do you need to include a Title Search?	✓		
50 If a member has a pension, and they or spouse had money in accumulation mode, do you need an actuarial certificate?		✓	
52 Does the fund have any investments that need a 'Third party not related' minute?	✓		
52 Do you have a rental statement or market value rent valuation if there is a rental?	✓		
53 Has the superfund sold a property during the year? If Yes, has bare trust company been deregistered?		✓	
54 Have you checked the exceptions report?		✓	

Pre - Audit Check

	Y/N	N/A	Comments
51 Is there a SIGNED engagement letter on file?	✓		
52 Have you checked to ensure Financial Statements Audit Reports are correct?	✓		
53 WPs to include 3rd party confirmations of insurance premiums	✓		
54 WPs to include copies of evidence of existence and valuation of all assets @ 30June	✓		
55 WPs to include General Ledger PDF from Xero (1 July to 30 June)	✓		
56 WPs to include in Audit Pack full Hub 24 Annual Tax Statement and Cash account transactions	✓		
57 Copy of original bank statements showing account owner in WPs to verify ownership by SF	✓		
58 Evidence of 'Deduction for personal super contributions' approved ATO form		✓	
59 Are there any issues that need to be communicated to the Auditor or Trustees?		✓	

Prepared by: MA	Initials: _____	Date: 1/02/2023
Reviewed by: _____	Initials: _____	Date: _____

Value Add Ideas:

- | | |
|---------------------------------|---|
| 1 Taxation planning | 9 Assistance in Refinancing |
| 2 Benchmarking | 10 Improved bookkeeping/tax compliance |
| 3 Super co-contribution | 11 Automation of account procedures |
| 4 Salary sacrificing | 12 Risk & general Insurance needs |
| 5 Government Grants/Rebates | 13 Superannuation/retirement issues |
| 6 Cash Flow/Budget preparation | 14 Investment planning/review |
| 7 Management Assistance/reviews | 15 Indirect taxes (eg. FBT, Payroll Tax, GST) |
| 8 Asset Protection | 16 Business Succession issues |

Trial Balance

R & B Super

As at 30 June 2022

ACCOUNT CODE	ACCOUNT	ACCOUNT TYPE	DEBIT - YEAR TO DATE	CREDIT - YEAR TO DATE	30 JUN 2021
100.02	Employer Contribution - Ralph Oertel	Revenue		5,585.13 ✓	(5,635.07)
103.01	Government Co-Contribution - Belinda Oertel	Revenue		-	(273.20)
110.01	Net Market Value Movement	Revenue		32,997.96 ✓	(213,020.54)
120.01	Distribution Income	Revenue		3,087.49 ✓	(1,856.67)
130.01	Dividend Income	Revenue		1,242.54 ✓	(546.73)
140.01	Foreign Income	Revenue		1,788.75 ✓	(1,547.24)
150.01	Rental Income	Revenue		13,347.43 ✓	(13,653.97)
160.01	Interest Income	Revenue		19.67 ✓	(14.16)
170.01	Capital Gains/(Losses)	Revenue		3,244.45 ✓	(1,802.68)
190	Other Income	Revenue		15.48 ✓	(9.18)
204	Accountancy Fee	Expense	2,358.90 ✓		2,335.03
209	Adviser Fee	Expense	676.72 ✓		644.43
251	Investment Management Fee	Expense	1,269.03 ✓		1,287.89
270.06	Agents Management Fee	Expense	1,287.00 ✓		1,332.54
270.15	Council Rates	Expense	1,704.38 ✓		1,612.03
270.3	Insurance Premium	Expense	713.45 ✓		710.73
270.42	Letting Fee	Expense	-		275.00
270.6	Repairs & Maintenance	Expense	270.50 ✓		339.83
270.87	Water Rates	Expense	554.97 ✓		635.68
275	SMSF Supervisory Levy	Expense	518.00 ✓		-
299.01	Income Tax Expense	Expense	2,684.55 ✓		2,295.90
299.02	Profit Distribution - Belinda Oertel	Expense	7,135.40 ✓		36,000.95
299.03	Profit Distribution - Ralph Oertel	Expense	42,119.06 ✓		190,878.39
299.06	Excessive Foreign Tax Credit Writeoff Expense	Expense	36.95 ✓		11.04
	NAB a/c 143860585	Bank	43,009.07 ✓		35,561.13
240	Receivables	Current Asset	4,158.27 ✓		2,385.81
320.01	9 Marlua Ave (50% Ownership)	Non-current Asset	575,000.00 ✓		525,000.00
330	Netwealth	Non-current Asset	152,047.60 ✓		164,476.48
525.01	Income Tax Payable	Non-current Liability	309.10 ✓		(3,756.83)
525.03	PAYG I Payable	Current Liability		1,603.00 ✓	-
600.01	Belinda Oertel	Equity		123,153.28 ✓	(116,017.88)
601.01	Ralph Oertel	Equity		649,767.77 ✓	(607,648.71)
Total			835,852.95	835,852.95	-

D SMSF Tax Reconciliation D			
Client Name: R & B Super		Preparer: MA	Date: 1/02/2023
Year Ending: 30 June 2022		Reviewer: -	
			GO TO INDEX
			Tax Return
Income/Loss as per Financial Statements			\$ 51,976.00
Add:			
Net Taxable Capital Gains			\$ 2,163.00
Accrued Expenses (current year closing balance)			\$ -
Provisions (current year closing balance)			\$ -
Other items			
Amortisation			\$ -
Accounting Depreciation			\$ -
Decrease in Market Value of Investments			\$ -
Fines & Penalties			\$ -
Insurance Premiums (non-deductible amount)			\$ -
Non-Deductible Expenses			\$ -
Other:	Pensions Paid	\$ -	
	Lump Sums Paid	\$ -	
	Reserved Amounts	\$ -	
Sub-total of additions			\$ 2,163.00
Less:			
Accounting Capital Gains			\$ 3,244.00
Taxation Depreciation			\$ -
Accrued Expenses (prior year closing balance)			\$ -
Provisions (prior year closing balance)			\$ -
Other items (e.g. non-assessable income, or allowable deductions)			
Net Market Value Movement			\$ 32,998.00
Non-Concessional Contributions			\$ -
Rollovers			\$ -
Tax Free/Non-Taxable Income			\$ -
Other:		\$ -	\$ 32,998.00
Sub-total of subtractions			\$ 36,242.00
less: Prior Year Tax Losses Deducted			\$ -
TAXABLE INCOME OR LOSS			\$ 17,897.00
Less: Employer Contributions (if in pension mode)			\$ -
Subtotal Taxable Income/(loss) excluding concessional contributions			\$ 17,897.00
Taxable % of Fund (per actuarial certificate)			1.000
Total Taxable Income after applying actuarial %			\$ 17,897.00
Add: Concessional Contributions			\$ -
Total Taxable Income per ITR			\$ 17,897.00
GROSS TAX			
Gross Tax @ 15% for concessional income			\$ 2,684.55
LESS: REBATES & OFFSETS			
Less: Imputation Credits			\$ 1,122.34
Less: Foreign Tax Credits			\$ 268.31
Less: Other Refundable Credits			\$ 1,390.65
NET TAX PAYABLE			\$ 1,293.90
LESS: PAYG INSTALMENTS RAISED			
September 2021			\$ -
December 2021			\$ -
March 2022			\$ -
June 2022			\$ 1,603.00
NET TAX PAYABLE			\$ (309.10)
ADD: SUPERVISORY LEVY			\$ 259.00
TOTAL AMOUNT DUE/(REFUNDABLE)			\$ (50.10)

3244.45-1081.48

Tax Return Reconciliation

Client Name:	R & B Super
Year Ending:	30/06/2022

Income per Tax Return- Item 11W on ITR (after tax rec on income only)	21,664.00
Taxable Percentage per Actuarial Certificate	1.00
Taxable Pension Income excl. employer contr.	21,664.00
add: employer contributions	5,585.00
Taxable Income in ITR	27,249.00
Exempt Pension Income	-

Expenses	Xero Profit & Loss	Tax Return Deductions	Tax Return Non-Deductible Expenses
Interest		-	-
Capital Works		-	-
Capital Allowance		-	-
Other Depreciation		-	-
Insurance Premiums		-	-
Investment Expenses (rental)	4,529.00	4,529.00	-
Management and Administration Expenses (acc fees, advice fees, inv mgt fees)	4,305.00	4,305.00	-
Other Amounts	518.00	518.00	-

\$ 17,897.00

Journal Report

R & B Super From 30 Jun 2022 to 30 Jun 2022

ID 323 2022 Distribution of Profit (Manual Journal: Posted by May Aung on 13 Feb 2023) Account	30 Jun 2022	
	Debit	Credit
Profit Distribution - Belinda Oertel (299.02)	7,135.43	
Profit Distribution - Ralph Oertel (299.03)	42,119.24	
Belinda Oertel (600.01)		7,135.43
Ralph Oertel (601.01)		42,119.24
	49,254.67	49,254.67

ID 322 2022 Income Tax Payable (Manual Journal: Posted by May Aung on 13 Feb 2023) Account	30 Jun 2022	
	Debit	Credit
Income Tax Expense (299.01)	2,684.40	
Income Tax Payable (525.01)		2,684.40
	2,684.40	2,684.40

ID 319 2022 Foreign Tax Credit Write-Off (Manual Journal: Posted by May Aung on 13 Feb 2023) Account	30 Jun 2022	
	Debit	Credit
Excessive Foreign Tax Credit Writeoff Expense (299.06)	36.95	
Income Tax Payable (525.01)		36.95
	36.95	36.95

ID 318 2022 NetWealth Market Value Movement (Manual Journal: Posted by May Aung on 13 Feb 2023) Account	30 Jun 2022	
	Debit	Credit
Netwealth (330)		17,001.39
Net Market Value Movement (110.01)	17,001.39	
	17,001.39	17,001.39

ID 316 2022 Netwealth Transactions (Manual Journal: Posted by May Aung on 13 Feb 2023) Account	30 Jun 2022	
	Debit	Credit
Receivables (240)		1,484.51
Receivables (240)	2,917.36	
Dividend Income (130.01)		1,242.54
Income Tax Payable (525.01)	311.86	
Distribution Income (120.01)		3,087.49
Income Tax Payable (525.01)	810.48	
Foreign Income (140.01)		1,788.75
Income Tax Payable (525.01)	305.26	
Capital Gains/(Losses) (170.01)		3,244.45
Adviser Fee (209)	676.72	
Investment Management Fee (251)	1,269.03	
Netwealth (330)	4,572.51	
Other Income (190)		15.48
	10,863.22	10,863.22

Journal Report

ID 315 record Jun 22 PAYG I (Manual Journal: Posted by May Aung on 1 Feb 2023)

Account	30 Jun 2022	
	Debit	Credit
Income Tax Payable (525.01)	1,603.00	
PAYG I Payable (525.03)		1,603.00
	1,603.00	1,603.00

ID 313 2022 Property Market Value Movement (Manual Journal: Posted by May Aung on 1 Feb 2023)

Account	30 Jun 2022	
	Debit	Credit
9 Marlua Ave (50% Ownership) (320.01)	50,000.00	
Net Market Value Movement (110.01)		50,000.00
	50,000.00	50,000.00

ID 312 2022 rental statement (Manual Journal: Posted by May Aung on 1 Feb 2023)

Account	30 Jun 2022	
	Debit	Credit
Agents Management Fee (270.06)	1,287.00	
Repairs & Maintenance (270.6)	270.50	
Water Rates (270.87)	554.90	
Rental Income (150.01)		2,362.45
Receivables (240)	250.05	
	2,362.45	2,362.45

ID 309 2022 Rent Receivable (Manual Journal: Posted by May Aung on 1 Feb 2023)

Account	30 Jun 2022	
	Debit	Credit
Insurance Premium (270.3)	713.45	
Council Rates (270.15)		1,704.38
Receivables (240)	990.93	
	1,704.38	1,704.38

Member Statements

Client Name:	R & B Super	Preparer:	MA	Date:	1/02/2023
Year Ending:	30/06/2022	Reviewer:	0	Date:	0
					GO TO INDEX

Ralph Oertel Statements

Accumulation

	Non-Concessional			
	Opening	Contributions/ Inward Rollins	Earnings	Closing
Tax Free	222,887.16	-	14,447.93	237,335.09
Taxed	384,761.55		27,671.13	412,432.68
Untaxed	-			
Total	607,648.71	-	42,119.06	649,767.77
Earnings	42,119.06			
Tax Free Percentage	34.30%			

Note: Only incl. non-concessional contributions since concessional contributions are incl. in the Earnings formula

Belinda Oertel Statements

Accumulation

	Non-Concessional			
	Opening	Contributions/ Inward Rollins	Earnings	Closing
Tax Free	23,580.88	-	1,366.26	24,947.14
Taxed	92,437.00		5,769.14	98,206.14
Untaxed				
Total	116,017.88	-	7,135.40	123,153.28
Earnings	7,135.40			
Tax Free Percentage	19.15%			

Note: Only incl. non-concessional contributions since concessional contributions are incl. in the Earnings formula

Profit and Loss

R & B Super

For the year ended 30 June 2022

	2022	2021
Trading Income		
Capital Gains/(Losses)	3,244.45	1,802.68
Distribution Income	3,087.49	1,856.67
Dividend Income	1,242.54	546.73
Employer Contribution - Ralph Oertel	5,585.13	5,635.07
Foreign Income	1,788.75	1,547.24
Government Co-Contribution - Belinda Oertel	-	273.20
Interest Income	19.67	14.16
Net Market Value Movement	32,997.96	213,020.54
Rental Income	13,347.43	13,653.97
Other Income	15.48	9.18
Total Trading Income	61,328.90	238,359.44
Gross Profit	61,328.90	238,359.44
Operating Expenses		
Accountancy Fee	2,358.90	2,335.03
Adviser Fee	676.72	644.43
Agents Management Fee	1,287.00	1,332.54
Council Rates	1,704.38	1,612.03
Insurance Premium	713.45	710.73
Investment Management Fee	1,269.03	1,287.89
Letting Fee	-	275.00
Repairs & Maintenance	270.50	339.83
SMSF Supervisory Levy	518.00	-
Water Rates	554.97	635.68
Total Operating Expenses	9,352.95	9,173.16
Net Profit	51,975.95	229,186.28
Non-Operating Expenses		
Profit Distribution - Belinda Oertel	7,135.40	36,000.95
Profit Distribution - Ralph Oertel	42,119.06	190,878.39
Excessive Foreign Tax Credit Writeoff Expense	36.95	11.04
Income Tax Expense	2,684.55	2,295.90
Total Non-Operating Expenses	51,975.96	229,186.28

Balance Sheet

R & B Super As at 30 June 2022

	30 JUN 2022	30 JUN 2021
Assets		
Bank		
NAB a/c 143860585	43,009.07	35,561.13
Total Bank	43,009.07	35,561.13
Current Assets		
Receivables	4,158.27	2,385.81
Total Current Assets	4,158.27	2,385.81
Non-current Assets		
9 Marlua Ave (50% Ownership)	575,000.00	525,000.00
Netwealth	152,047.60	164,476.48
Total Non-current Assets	727,047.60	689,476.48
Total Assets	774,214.94	727,423.42
Liabilities		
Current Liabilities		
PAYG I Payable	1,603.00	-
Total Current Liabilities	1,603.00	-
Non-current Liabilities		
Income Tax Payable	(309.10)	3,756.83
Total Non-current Liabilities	(309.10)	3,756.83
Total Liabilities	1,293.90	3,756.83
Net Assets	772,921.04	723,666.59
Equity		
Belinda Oertel	123,153.28	116,017.88
Current Year Earnings	(0.01)	-
Ralph Oertel	649,767.77	607,648.71
Total Equity	772,921.04	723,666.59

Employer Contribution - Ralph Oertel Transactions

R & B Super

For the period 1 July 2021 to 30 June 2022

DATE	DESCRIPTION	DEBIT	CREDIT	RUNNING BALANCE	GROSS	GST
Employer Contribution - Ralph Oertel						
22 Nov 2021	Precision	-	1,347.50	1,347.50	1,347.50	-
21 Jan 2022	Precision	-	1,531.25	2,878.75	1,531.25	-
4 May 2022	Precision	-	957.25	3,836.00	957.25	-
29 Jun 2022	Precision	-	1,749.13	5,585.13	1,749.13	-
Total Employer Contribution - Ralph Oertel		-	5,585.13	5,585.13	5,585.13	-
Total		-	5,585.13	(5,585.13)	5,585.13	-

Wrap Tax Statement

Financial Year ended 30/06/2022

120.01
130.01
140.01
160.01
190



Summary of taxable income

	Schedule	Section	Amount \$	Total \$	Tax return reference
Interest					
Interest	1		0.65	0.65	11C
TFN amounts withheld from interest	1		0.00 ^a		
Dividends					
Unfranked	2	2	203.02	203.02	11J
Franked	2	2	727.66	727.66	11K
Franking credit	2	2	311.86 ^b	311.86	11L
Exploration credits	2	2	0.00 ^f		
TFN amounts withheld from dividends	2	2	0.00 ^a		
Trust income (non-primary production)					
Franked (including franking credits)	2	1	2,597.28 ^c		
Other Australian income	2	1	490.21 ^c	3,087.49 ^c	11M
Franking credits	2	1	810.48 ^b		
Exploration credits	2	1	0.00 ^f	0.00 ^f	13E4
TFN amounts withheld from distributions	2	1	0.00 ^a		
Foreign source income					
Foreign source income (including foreign tax offsets)	4		1,788.75	1,788.75	11D & 11D1
Foreign tax offsets	4		305.26	305.26	13C1
Australian franking credits from New Zealand company	4		0.00	0.00	11E
TFN amounts withheld from foreign source dividends	4		0.00 ^a		
Other income and deductions					
Deductible expenses	5		1,945.75 ^d		
Disposal of traditional securities and foreign currencies - Losses	6	1	0.00 ^d	1,945.75 ^d	12L
Disposal of traditional securities and foreign currencies - Gains	6	1	0.00 ^e		
Other Income	2	3	15.48 ^e	15.48 ^e	11S
Total franking credits				1,122.34 ^b	13E1
Total TFN amounts withheld				0.00 ^a	13H3

\$1,242.54

a b c d e f indicates amounts are totalled and applied to the corresponding tax return reference.



Financial Year Statement

150.01
270.06
270.6
270.87

Statement period

From: 1 July 2021

To: 30 June 2022

RALPH & BELINDA OERTEL
9 COONANG CR
WARANA QLD 4575

1/2 share of rent = 26,694.86/2 = \$13,347.43

R&M = 32.50 + 238 = \$270.50

Ownership

Oertel, Ralph & Belinda; Wilson, Craig & Kerrie

Property

9 Marlua Av, Moffat Beach QLD

Details	GST	Expense	Income
Rent *			\$26,500.00
Tenant Reimbursement - Water			\$194.86
Management Fee	\$234.00	\$2,574.00	/2 = \$1,287
Smoke Alarm - Inspection Fee	\$5.91	R&M \$65.00	/2 = \$32.50
Smoke Alarm - Repairs	\$43.27	R&M \$476.00	/2 = \$238
Water Rates		\$1,109.93	/2 = \$554.97
	\$283.18	\$4,224.93	\$26,694.86
Net Position at End of Period			\$22,469.93

* Total rent deduction(s) of \$0.00 applied during the statement period.
NOTE: Includes rent deduction(s) and removal of rent deductions.

actual banked = \$10,984.98
per statement = \$13,347.43
additional recorded = \$2,362.45

Wrap Tax Statement

Financial Year ended 30/06/2022



Summary of capital gains

	Schedule	Section	Non-discounted gains \$	Discounted gains \$	Total \$	Tax return reference
Realised capital gains						
Capital gains on sales	6	2	495.00	1,952.60		
Capital gains without sale	6	4	0.00	0.00		
			495.00	1,952.60		
Distributions						
TARP^ capital gains	3		0.00	0.39		
NTARP* capital gains	3		0.80	1,125.13		
Foreign capital gains	3		0.00	0.00		
Gross up amount			0.00	1,125.52		
			0.80	2,251.04		
Total capital gains			495.80	4,203.64	4,699.44	
Capital losses applied			(495.80)	(959.19)	(1,454.99)	
Discount applied			0.00	(1,081.48)	(1,081.48)	
Net capital gains					2,162.97	taxable gains 11A
Total capital losses	6	2			1,454.99	
Capital losses applied			(495.80)	(959.19)	(1,454.99)	
Unused capital losses					0.00	14V

> = \$3,244.45 ✓

^TARP - refers to taxable Australian real property.

*NTARP - refers to non-taxable Australian real property.

The information above relates to both:

- Distributed capital gains paid to you as income, as detailed in schedule 3 of this statement, and
- Realised capital gains and losses triggered by assets you sold, as detailed in schedule 6 of this statement.

Netwealth provides this data to the ATO to be used to pre-fill your annual tax information. Please check ATO data carefully and update it if there are discrepancies between the above and pre-filled data.

Wrap Tax Statement

Financial Year ended 30/06/2022

Schedule 5 - Deductions and expenses

Expense	Effective date	Deductible \$	Non-deductible \$	Total \$
Model Fee	31/08/2021	38.64	0.00	38.64
Model Fee	30/09/2021	37.52	0.00	37.52
Subtotal		114.02	0.00	114.02
netwealth Rebate compensation				
netwealth Rebate compensation	01/11/2021	(0.01)	0.00	(0.01)
Subtotal		(0.01)	0.00	(0.01)
Ongoing Advice Fee (Flat Adv - Wrap Service)				
Ongoing Advice Fee (Flat Adv)	31/07/2021	56.16	0.00	56.16
Ongoing Advice Fee (Flat Adv)	30/09/2021	56.16	0.00	56.16
Ongoing Advice Fee (Flat Adv)	31/03/2022	56.16	0.00	56.16
Ongoing Advice Fee (Flat Adv)	30/04/2022	56.16	0.00	56.16
Ongoing Advice Fee (Flat Adv)	31/10/2021	56.16	0.00	56.16
Ongoing Advice Fee (Flat Adv)	31/01/2022	56.16	0.00	56.16
Ongoing Advice Fee (Flat Adv)	31/05/2022	56.16	0.00	56.16
Ongoing Advice Fee (Flat Adv)	31/08/2021	56.16	0.00	56.16
Ongoing Advice Fee (Flat Adv)	28/02/2022	56.16	0.00	56.16
Ongoing Advice Fee (Flat Adv)	30/11/2021	56.16	0.00	56.16
Ongoing Advice Fee (Flat Adv)	31/12/2021	56.16	0.00	56.16
Ongoing Advice Fee (Flat Adv)	30/06/2022	58.96	0.00	58.96
Subtotal		676.72	0.00	676.72
Total deductions and expenses		1,945.75	0.00	1,945.75

The Netwealth Wrap Service is registered as a GST entity with the ATO. Accordingly, where fees are charged to your account (e.g. advice fee, administration fees, etc) Netwealth as operator of the Netwealth Wrap Service will claim a GST reduced input tax credit (RITC). This will effectively reduce the fee charged to your account by the amount of the RITC. Because of this you cannot claim any GST input tax credits or RITCs in respect of advice, administration or any other fees charged to your account in the Wrap service. This is irrespective of whether you are registered for GST in your own right.

adviser fees = \$676.72
investment mgt fees = \$1,269.03

Wrap Tax Statement

Financial Year ended 30/06/2022

Schedule 5 - Deductions and expenses

Expense	Effective date	Deductible \$	Non-deductible \$	Total \$
Administration Fees				
Administration Fees	30/09/2021	61.34	0.00	61.34
Administration Fees	31/08/2021	63.47	0.00	63.47
Administration Fees	31/01/2022	63.52	0.00	63.52
Administration Fees	31/03/2022	62.20	0.00	62.20
Administration Fees	31/10/2021	62.91	0.00	62.91
Administration Fees	30/11/2021	61.86	0.00	61.86
Administration Fees	31/07/2021	62.62	0.00	62.62
Administration Fees	30/06/2022	58.30	0.00	58.30
Administration Fees	31/12/2021	63.83	0.00	63.83
Administration Fees	28/02/2022	56.80	0.00	56.80
Administration Fees	30/04/2022	60.72	0.00	60.72
Administration Fees	31/05/2022	61.58	0.00	61.58
Subtotal		739.15	0.00	739.15
Investment Management Fee				
Investment Management Fee	30/09/2021	6.90	0.00	6.90
Investment Management Fee	31/07/2021	6.88	0.00	6.88
Investment Management Fee	30/11/2021	44.58	0.00	44.58
Investment Management Fee	31/08/2021	7.12	0.00	7.12
Investment Management Fee	31/12/2021	45.97	0.00	45.97
Investment Management Fee	28/02/2022	40.95	0.00	40.95
Investment Management Fee	31/03/2022	44.68	0.00	44.68
Investment Management Fee	30/04/2022	43.38	0.00	43.38
Investment Management Fee	31/01/2022	45.81	0.00	45.81
Investment Management Fee	31/05/2022	43.64	0.00	43.64
Investment Management Fee	31/10/2021	45.06	0.00	45.06
Investment Management Fee	30/06/2022	40.90	0.00	40.90
Subtotal		415.87	0.00	415.87
Model Fee - Managed Account				
Model Fee	31/07/2021	37.86	0.00	37.86

PAID 26/7/21
#4521244247

F 007406 002



Mr R OERTEL TTE &
Mrs B OERTEL TTE & 2 OTHERS...
9 COONANG CRES
WARANA QLD 4575

HALF YEARLY RATE NOTICE FOR PERIOD

1 July 2021 to 31 December 2021

ISSUE DATE	20 July 2021
PROPERTY NO.	201652
VALUATION	\$580,000
PAYMENT REFERENCE NO.	101005063
DUE DATE FOR PAYMENT	20 August 2021
AMOUNT PAYABLE	\$1,704.38

PROPERTY LOCATION: 9 Marlua Ave MOFFAT BEACH QLD 4551

PROPERTY DESCRIPTION: Lot 5 RP 106215
total=1704.38+1704.38=\$3,408.76
1/2 share =\$1,704.38 ✓

RATES AND CHARGES	UNITS	RATE CHARGED	AMOUNT
General Rate - Category 18	580000 x	.004662 x .5 =	1,351.98
Waste Bin - 140 Litre	1 x	\$275.90 x .5 =	137.95
Green Waste Bin - 240 Litre	0.50 x	\$124.20 x .5 =	31.05
Heritage Levy	1 x	\$13.00 x .5 =	6.50
Environment Levy	1 x	\$80.00 x .5 =	40.00
Transport Levy	1 x	\$44.00 x .5 =	22.00
State Emergency Management Levy: Class A Group 2	1 x	\$229.80 x .5 =	114.90
TOTAL:			\$1,704.38


Please review the enclosed Schedule of Rates to confirm your rate category.
Did you know you can set up a payment arrangement to pay your rates over the 6 month rating period?
Please email rates@sunshinecoast.qld.gov.au before the due date for payment to set up the arrangement.

PAYMENT OPTIONS

PROPERTY NO.
201652
Mr R OERTEL TTE &

AMOUNT PAYABLE
1,704.38

DUE DATE
20 August 2021



Bill Code: 18259
Ref: 101005063


Telephone & Internet Banking – BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au



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




*214 101005063



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



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



Credit Card by Phone
Phone 13 18 16 and follow the prompts
Billpay Code: **0214**
Ref: **1 0100 5063**
MasterCard & Visa accepted



Internet
Go to www.sunshinecoast.qld.gov.au, click on 'Pay and Apply' and follow the prompts
Ref: **1 0100 5063**
MasterCard & Visa accepted

PAID S/A
22/22
V2206208324

005379 002



Mr R OERTEL TTE &
Mrs B OERTEL TTE & 2 OTHERS...
9 COONANG CRES
WARANA QLD 4575

HALF YEARLY RATE NOTICE FOR PERIOD

1 January 2022 to 30 June 2022

ISSUE DATE	25 January 2022
PROPERTY NO.	201652
VALUATION	\$580,000
PAYMENT REFERENCE NO.	101005063
DUE DATE FOR PAYMENT	25 February 2022
AMOUNT PAYABLE	\$1,704.38

PROPERTY LOCATION: 9 Marlua Ave MOFFAT BEACH QLD 4551

PROPERTY DESCRIPTION: Lot 5 RP 106215

RATES AND CHARGES

RATES AND CHARGES	UNITS	RATE CHARGED	AMOUNT
General Rate - Category 18	580000 x	.004662 x .5 =	1,351.98
Waste Bin - 140 Litre	1 x	\$275.90 x .5 =	137.95
Garden Waste Bin - 240 Litre	0.50 x	\$124.20 x .5 =	31.05
Heritage Levy	1 x	\$13.00 x .5 =	6.50
Environment Levy	1 x	\$80.00 x .5 =	40.00
Transport Levy	1 x	\$44.00 x .5 =	22.00
State Emergency Management Levy: Class A Group 2	1 x	\$229.80 x .5 =	114.90
TOTAL:			\$1,704.38

Please review the enclosed Schedule of Rates to confirm your rate category.
Did you know you can set up a payment arrangement to pay your rates over the 6 month rating period?
Please email rates@sunshinecoast.qld.gov.au before the due date for payment to set up the arrangement.

PAYMENT OPTIONS

PROPERTY NO. 201652
Mr R OERTEL TTE &

AMOUNT PAYABLE 1,704.38
DUE DATE 25 February 2022

BPAY
Biller Code: 18259
Ref: 101005063

Telephone & Internet Banking – BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

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



*214 101005063

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




Credit Card by Phone
Phone 13 18 16 and follow the prompts
Billpay Code: 0214
Ref: 1 0100 5063
MasterCard & Visa accepted

Internet
Go to www.sunshinecoast.qld.gov.au, click on 'Pay and Apply' and follow the prompts
Ref: 1 0100 5063
MasterCard & Visa accepted

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



706SCP0108_v1

706SC10_Under7_3_131/005379/005985/1123

Policy Schedule

Landlord Residential Building Insurance

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



23 September 2021

002
 John Wilson, Kerrie Wilson, Ralph Oertel & Belinda Oertel
 3 Sugar Glider Lane
 TINBEERWAH QLD 4560

POLICY NUMBER: TS21866159181
AMOUNT DUE: \$ 1,041.91
DUE DATE: 12/11/2021

total=1041.91+385=\$1,426.91
 1/2 share=\$713.45 ✓

Insured: John Wilson & Kerrie Wilson & Ralph Oertel & Belinda Oertel

Insured Address: 9 Marlua Avenue, MOFFAT BEACH QLD 4551

Premium Type
 Renewal

Sum Insured
 Building \$241,812
 Liability to Other \$20,000,000
 Weekly rent \$667

Expiry Date
 12/11/2021 We invite you to renew your policy until 12:01am
 12/11/2022

Managing Agent
 Cabounda City Realty

Excess per claim
 Loss of rent, liability to others, or any AGO benefits in Sect 1 \$0
 Tenant damage \$500
 Earthquake or Terrorism \$500
 Building damage \$500

Property Details
 This is a permanent rental
 It is a House
 Construction type is brick veneer
 The land size is less than 2 acres
 It was built in approximately 1975
 There is no common ground
 There is no business activity operated from this property
 The property is kept well maintained and in good condition

Annual Premium \$1,041.91

Includes: Combined Policy Discount

Last year's annual premium \$1,022.66
 Change on last year 1.9%

This Policy Schedule is based on the information you gave us. Please check that this information is correct and complete. If any changes or additions need to be made now or during the period of insurance you must call us.

Insurer: AAI Limited ABN 48 265 297 807 AFSL 230869

Special Conditions/Additional Information

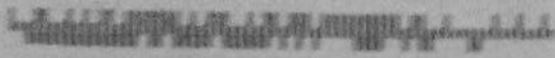
A new Product Disclosure Statement (PDS) applies to your policy on renewal and is enclosed for you. There are new and changed benefits, features, terms, conditions and exclusions. Please read the PDS for full details. For more information about the changes in our new PDS please visit www.terrischeer.com.au/pds-updates

PAID 8/2021
 11/11/21
 B/POL Rec # 7703523

Policy Schedule

Landlord Preferred Policy

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



23 September 2021

002
John Wilson, Kerrie Wilson, Ralph Dertel & Belinda Dertel
9 Sugar Glider Lane
TINBEERVAH QLD 4563

POLICY NUMBER: TS0966427LPP
AMOUNT DUE: \$ 385.00
DUE DATE: 12/11/2021

Insured: John Wilson & Kerrie Wilson & Ralph Dertel & Belinda Dertel

Insured Address: 9 Marlua Avenue, MOFFAT BEACH QLD 4551

Premium Type

Renewal

Sum Insured

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

Expiry Date

12/11/2021. We invite you to renew your policy until 12:01am
12/11/2022.

Managing Agent

Cairns/Dix Realty

Excess per claim

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

Property Details

The land size is less than 2 acres.
There is no business activity operated from this property.
The property is well maintained and in good condition.

Annual Premium

\$385.00

This Policy Schedule is based on the information you gave us. Please check that this information is correct and complete. If any changes or additions need to be made now or during the period of insurance you must call us.

Last year's annual premium \$399.00
Change on last year -3.5 %

Insurer: AAI Limited ABN 48 026 267 807 AFSL 232859

Special Conditions/Additional Information

A new Product Disclosure Statement (PDS) applies to your policy on renewal and is enclosed for you. There are new and changed benefits, features, terms, conditions and exclusions. Please read the PDS for full details. For more information about the changes in our new PDS please visit www.terrischeer.com.au/pds-update

Handwritten:
12/11/21
8/1/21
8/1/21
9504896

Please turn over for important policy information and payment details

Foreign Income Tax Offset

Client Name:	R & B Super
Year Ending:	30/06/2022

Step 1

Total foreign tax credits available	305.26	
actuarial taxable percentage	1.00	
Foreign income tax offset useable	305.26	if this amount is more than \$1,000 = go to step 2

Step 2

Net foreign income	1,788.75	
Tax on net foreign income	268.31	
actuarial taxable percentage	1.00	
Foreign income tax offset limit	268.31	if this is less than \$1,000, claim \$1,000

Step 3

Total foreign tax credits available	305.26	
Usable foreign tax credits	268.31	
foreign tax credits writeoff	36.95	✓



NAB Cash Manager

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.



002/000952



R & B SUPER ✓
9 COONANG CRES
WARANA QLD 4575

Account Balance Summary

Opening balance	\$40,807.77	Cr
Total credits	\$5,472.92	
Total debits	\$1,686.55	
Closing balance	\$44,594.14	Cr

Statement starts 18 June 2022
Statement ends 16 September 2022

total interest=19.02+0.65(Hub24)=\$19.67 ✓

Outlet Details

Kawana Shoppingtown
Shop 361, Kawana Shoppingtown
Nicklin Way & Pt Cartwright Dv, Buddina Qld 4575

Account Details

BELINDA OERTEL & RALPH OERTEL ATF R & B SUPER
BSB number 084-756
Account number 14-386-0585 ✓

Transaction Details

Date	Particulars	Debits	Credits	Balance
18 Jun 2022	Brought forward			40,807.77 Cr
29 Jun 2022	PASCH2206240004287 Precision Ch 301500.....		1,749.13	42,556.90 Cr
30 Jun 2022	Interest..... Ccrealty Remitter 529362.....		1.67 450.50	43,009.07 Cr ✓

1 Jul 2022

The Following Information Concerning This Account Is
Provided To Assist In Preparing Your 2021/22 Tax Return
Credit Interest Paid - 2021/22 Financial Year 19.02 ✓
Resident Withholding Tax - 2021/22 Financial Year 0.00
If You Have Any Queries, Please Call The Account Enquiries
Number On The Top Of This Statement.

15 Jul 2022	Ccrealty Remitter 529362.....		675.75	43,684.82 Cr
29 Jul 2022	Interest..... Ccrealty Remitter 529362.....		10.10 304.63	43,999.55 Cr
10 Aug 2022	Internet Bpay Sunshine Coast Cncl 101005063.....	1,686.55		42,313.00 Cr
15 Aug 2022	Ccrealty Remitter 529362.....		450.50	42,763.50 Cr
24 Aug 2022	PASCH2208180006792 Precision Ch 301500.....		645.84	43,409.34 Cr
31 Aug 2022	Interest..... Ccrealty Remitter 529362.....		21.52 487.53	43,918.39 Cr

1 Sep 2022

Monthly Transaction Summary	Number	Unit Cost	Fee
Internet Bpay	1	\$0.00	\$0.00
Total Transaction Fees			\$0.00
Less Transaction Rebate			\$0.00
Transaction Fees Less Rebate			\$0.00
Account Service Fee			\$0.00
Fee Charged			\$0.00
Carried forward			

43,918.39 Cr

Transaction Details (continued)

Date	Particulars	Debits	Credits	Balance
	Brought forward			43,918.39 Cr
15 Sep 2022	Ccrealty 529362	Remitter	675.75	44,594.14 Cr

Summary of Government Charges

	From 1 July to date	Last year to 30 June
Government		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

Explanatory Notes

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.

For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.

259772/01/M000952/S001954/T003908

**NAB Cash Manager**

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

002/000222



R & B SUPER
9 COONANG CRES
WARANA QLD 4575

Account Balance Summary

Opening balance	\$41,481.17	Cr
Total credits	\$3,548.05	
Total debits	\$4,221.45	
Closing balance	\$40,807.77	Cr

Statement starts 18 March 2022**Statement ends 17 June 2022****Outlet Details**

Kawana Shoppingtown
Shop 361, Kawana Shoppingtown
Nicklin Way & Pt Cartwright Dv, Buddina Qld 4575

Account Details

BELINDA OERTEL & RALPH OERTEL ATF R & B SUPER
BSB number 084-756
Account number 14-386-0585

Transaction Details

Date	Particulars	Debits	Credits	Balance
18 Mar 2022	Brought forward			41,481.17 Cr
31 Mar 2022	Interest.....		1.75	
	Ccrealty Remitter			
	529362.....		212.50	41,695.42 Cr
19 Apr 2022	Ccrealty Remitter			
	529362.....		675.75	42,371.17 Cr
29 Apr 2022	Interest.....		1.66	
	Ccrealty Remitter			
	529362.....		312.76	42,685.59 Cr
2 May 2022	Internet Bpay Tax Office Payments			
	551009399691340121.....	1,862.55		
	Internet Transfer Tax Invoice	2,358.90		38,464.14 Cr
4 May 2022	PASCH2204280016867 Precision Ch			
	301500.....		957.25	39,421.39 Cr
16 May 2022	Ccrealty Remitter			
	529362.....		450.50	39,871.89 Cr
31 May 2022	Interest.....		1.75	
	Ccrealty Remitter			
	529362.....		483.63	40,357.27 Cr
1 Jun 2022	-----			
	Monthly Transaction Summary Number Unit Cost Fee			
	Internet Transfer Non-NAB 1 \$0.00 \$0.00			
	Internet Bpay 1 \$0.00 \$0.00			
	Total Transaction Fees \$0.00			
	Less Transaction Rebate \$0.00			
	Transaction Fees Less Rebate \$0.00			
	Account Service Fee \$0.00			
	Fee Charged \$0.00			
	-----			40,357.27 Cr
15 Jun 2022	Ccrealty Remitter			
	529362.....		450.50	40,807.77 Cr

168/78/01/N000222/5000386/1000771

**NAB Cash Manager**

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

Account Balance Summary

Opening balance	\$37,927.95 Cr
Total credits	\$5,257.60
Total debits	\$1,704.38
Closing balance	\$41,481.17 Cr

Statement starts 18 December 2021

Statement ends 17 March 2022

Outlet Details

Kawana Shoppingtown
Shop 361, Kawana Shoppingtown
Nicklin Way & Pt Cartwright Dv, Buddina Qld 4575

Account Details

BELINDA OERTEL & RALPH OERTEL ATF R & B SUPER
BSB number 084-756
Account number 14-386-0585

For Your Information

NAB is aware that Australians are being targeted with investment scams promising lucrative returns. Some investment scams may impersonate NAB. Be wary of any opportunity promoting significant returns in short time frames. Before transferring any money to an investment company, check the Australian Securities and Investments Commission's (ASIC) list of companies that you shouldn't deal with at moneysmart.gov.au/companies-you-should-not-deal-with. If you believe that you've paid money to an investment scam, please contact NAB on 13 22 65 and say, "Fraud Assist". Learn how to protect yourself at nab.com.au/security.

Transaction Details

Date	Particulars	Debits	Credits	Balance
18 Dec 2021	Brought forward			37,927.95 Cr
31 Dec 2021	Interest		1.60	
	Ccrealty Remitter 529362.....		450.50	38,380.05 Cr
14 Jan 2022	Ccrealty Remitter 529362.....		675.75	39,055.80 Cr
21 Jan 2022	PASCH2201180010202 Precision Ch 301500.....		1,531.25	40,587.05 Cr
31 Jan 2022	Interest		1.66	
	Ccrealty Remitter 529362.....		450.50	41,039.21 Cr
1 Feb 2022	John Wilson 2020/21 reimbursemen		901.30	41,940.51 Cr
2 Feb 2022	Internet Bpay Sunshine Coast Cncl 101005063.....	1,704.38		40,236.13 Cr
15 Feb 2022	Ccrealty Remitter 529362.....		450.50	40,686.63 Cr
28 Feb 2022	Interest		1.55	
	Ccrealty Remitter 529362.....		309.36	40,997.54 Cr
15 Mar 2022	Ccrealty Remitter 529362.....		483.63	41,481.17 Cr

Transaction Details (continued)

Date	Particulars	Debits	Credits	Balance
	Brought forward			35,754.10 Cr
	529362.....			
16 Sep 2021	Internet Bpay Tax Office Payments		450.50	36,204.60 Cr
	551009399691340121.....	2,412.28		33,792.32 Cr

Summary of Government Charges

	From 1 July to date	Last year to 30 June
Government		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

Explanatory Notes

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.

For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.

2607/2/01/M/0005/25/IS/000943/T/001886


NAB Cash Manager

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

Account Balance Summary

Opening balance	\$33,792.32	Cr
Total credits	\$4,135.63	
Total debits	\$0.00	
Closing balance	\$37,927.95	Cr

Statement starts 18 September 2021
Statement ends 17 December 2021

002/000215


 R & B SUPER
 9 COONANG CRES
 WARANA QLD 4575

Outlet Details

 Kawana Shoppingtown
 Shop 361, Kawana Shoppingtown
 Nicklin Way & Pt Cartwright Dv, Buddina Qld 4575

Account Details

 BELINDA OERTEL & RALPH OERTEL ATF R & B SUPER
 BSB number 084-756
 Account number 14-386-0585

Transaction Details

Date	Particulars	Debits	Credits	Balance
18 Sep 2021	Brought forward			33,792.32 Cr
30 Sep 2021	Interest		1.43	
	Ccrealty Remitter 529362.....		450.50	34,244.25 Cr
1 Oct 2021	Monthly Transaction Summary	Number	Unit Cost	Fee
	Internet Bpay	1	\$0.00	\$0.00
	Total Transaction Fees			\$0.00
	Less Transaction Rebate			\$0.00
	Transaction Fees Less Rebate			\$0.00
	Account Service Fee			\$0.00
	Fee Charged			\$0.00
				34,244.25 Cr
15 Oct 2021	Ccrealty Remitter 529362.....		675.75	34,920.00 Cr
29 Oct 2021	Interest		1.37	
	Ccrealty Remitter 529362.....		450.50	35,371.87 Cr
15 Nov 2021	Ccrealty Remitter 529362.....		338.51	35,710.38 Cr
22 Nov 2021	PASCH2111170002136 Precision Ch 301500.....		1,347.50	37,057.88 Cr
30 Nov 2021	Interest		1.57	
	Ccrealty Remitter 529362.....		450.50	37,509.95 Cr
15 Dec 2021	Ccrealty Remitter 529362.....		418.00	37,927.95 Cr

351/78/01/0000215/5000372/1000743

**NAB Cash Manager**

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

Account Balance Summary

Opening balance	\$33,787.98 Cr
Total credits	\$4,121.00
Total debits	\$4,116.66
Closing balance	\$33,792.32 Cr

Statement starts 18 June 2021

Statement ends 17 September 2021

002/000525



R & B SUPER
9 COONANG CRES
WARANA QLD 4575

Outlet Details

Kawana Shoppingtown
Shop 361, Kawana Shoppingtown
Nicklin Way & Pt Cartwright Dv, Buddina Qld 4575

Account Details

BELINDA OERTEL & RALPH OERTEL ATF R & B SUPER
BSB number 084-756
Account number 14-386-0585

Transaction Details

Date	Particulars	Debits	Credits	Balance
18 Jun 2021	Brought forward			33,787.98 Cr
30 Jun 2021	Interest		1.38	
	Ccrealty Remitter			
	529362		474.18	
	PASCH2106240010359 Precision Ch			
	301500		1,297.59	35,561.13 Cr
1 Jul 2021	*****			
	The Following Information Concerning This Account Is Provided To Assist In Preparing Your 2020/21 Tax Return			
	Credit Interest Paid - 2020/21 Financial Year	14.16		
	Resident Withholding Tax - 2020/21 Financial Year	0.00		
	If You Have Any Queries, Please Call The Account Enquiries Number On The Top Of This Statement.			

15 Jul 2021	Ccrealty Remitter			35,561.13 Cr
	529362		675.75	36,236.88 Cr
27 Jul 2021	Internet Bpay Sunshine Coast Cncl			
	101005063	1,704.38		34,532.50 Cr
30 Jul 2021	Interest		1.47	
	Ccrealty Remitter			
	529362		317.59	34,851.56 Cr
2 Aug 2021	-----			
	Monthly Transaction Summary	Number	Unit Cost	Fee
	Internet Bpay	1	\$0.00	\$0.00
	Total Transaction Fees			\$0.00
	Less Transaction Rebate			\$0.00
	Transaction Fees Less Rebate			\$0.00
	Account Service Fee			\$0.00
	Fee Charged			\$0.00

16 Aug 2021	Ccrealty Remitter			34,851.56 Cr
	529362		450.50	35,302.06 Cr
31 Aug 2021	Interest		1.54	
	Ccrealty Remitter			
	529362		450.50	35,754.10 Cr
15 Sep 2021	Ccrealty Remitter			
	Carried forward			35,754.10 Cr

Receivables Transactions

R & B Super

For the period 1 July 2021 to 30 June 2022

DATE	DESCRIPTION	DEBIT	CREDIT	RUNNING BALANCE	GROSS	GST
Receivables						
	Opening Balance	2,385.81	-	2,385.81	-	-
1 Feb 2022	john wilson	-	901.30	1,484.51	(901.30)	-
30 Jun 2022	2022 rental statement - 2022 rental statement	250.05	-	1,734.56	250.05	-
30 Jun 2022	2022 Netwealth Transactions - 2022 Netwealth Transactions	-	1,484.51	250.05	(1,484.51)	-
30 Jun 2022	2022 Netwealth Transactions - 2022 Netwealth Transactions	2,917.36	-	3,167.41	2,917.36	-
30 Jun 2022	2022 Rent Receivable - 2022 Rent Receivable	990.93	-	4,158.34	990.93	-
	Total Receivables	4,158.34	2,385.81	4,158.34	1,772.53	-
	Closing Balance	4,158.34	-	4,158.34	-	-
	Total	4,158.34	2,385.81	1,772.53	1,772.53	-

after reconciling rental income to agent statement, balance recorded to receivables

9 MARLUA AVENUE, MOFFATS BEACH

Income 2021/22				
Date	Description	Received from	Amount	Notes
TOTAL			\$0.00	

Received by	
R&B	C&K
0.00	0.00
\$0.00	\$0.00

Expenses 2021/22						
Date	Item	Supplier	Invoice No	Amount	GST	Notes
11/11/2021	Insurance - Landlord Preferred Policy	Terri Sheer	7TS0966427LPP	\$385.00	\$32.11	
11/11/2021	Insurance - Landlord Residential Building	Terri Sheer	TS21868197	\$1,041.91	\$85.90	
7/26/2021	Rates	Sunshine Coast Council	101005063	\$1,704.38		
2/2/2022	Rates	Sunshine Coast Council	101005063	\$1,704.38		
TOTAL				\$4,835.67	\$118.01	

Paid by	
R&B	C&K
\$1,704.38	\$385.00
\$1,704.38	\$1,041.91
\$3,408.76	\$1,426.91

\$4,835.67 \$2,417.84

\$990.93

receivables from C&K Wilson

Wrap Tax Statement

Financial Year ended 30/06/2022

Portfolio valuation as at 30 June 2022

Asset code	Asset name	Units	Price \$	Value \$
DJRE	SPDR Dow Jones Global Real Estate ESG Fund	210.0000	19.930000	4,185.30
WDIV	SPDR S&P Global Dividend Fund ETF	533.0000	17.860000	9,519.38
WXHG	SPDR S&P World ex Australia Carbon Ctl Hedged Fund	207.0000	19.440000	4,024.08
VEU	Vanguard All-World Ex-US Shares Index ETF	125.0000	72.430000	9,053.75
VAS	Vanguard Australian Shares Index ETF	425.0000	83.750000	35,593.75
VTS	Vanguard US Total Market Shares Indx ETF	33.0000	273.520000	9,026.16
WES	Wesfarmers Limited	24.0000	41.910000	1,005.84
WBC	Westpac Banking Corporation	46.0000	19.500000	897.00
WDS	Woodside Energy Group Ltd	33.0000	31.840000	1,050.72
Subtotal				149,132.31

Income receivable

APA	APA Group			0.65
SMLL	BetaShares Australian Small Companies Select Fund			138.77
ETL5510AU	Insync Global Quality Equity Fund			137.61
IOO	iShares Global 100 ETF			64.45
IEM	iShares MSCI Emerging Markets			88.18
IJR	iShares S&P Small-Cap ETF			24.51
HOW0052AU	Kapstream Absolute Return Income Fund			59.85
OMF0009AU	Realm High Income Fund - Wholesale			13.14
DJRE	SPDR Dow Jones Global Real Estate ESG Fund			205.21
WDIV	SPDR S&P Global Dividend Fund ETF			244.00
WXHG	SPDR S&P World ex Australia Carbon Ctl Hedged Fund			1,023.19
VAS	Vanguard Australian Shares Index ETF			917.80
Subtotal				2,917.36 ✓

Portfolio valuation as at 30 June 2022

154,964.96

less receivables =(\$2,917.36)
2022 B/S value = \$152,047.60 ✓
NMV movement = 152,047.60 - 169,049.64
= \$17,002.04 decrease ✓

Median=(1.1m+1.2m)/2=\$1.15million

50% ownership=50% x 1.15m =\$575,000 ✓

NMV movement =575,000-525,000 =\$50,000 ✓

Total NMV movement
9 Marlua Ave =50,000
Netwealth =(17,002.04)
=\$32,997.96 ✓

OFF MARKET

1		
---	--	--

9 Marlua Avenue

Moffat Beach QLD 4551

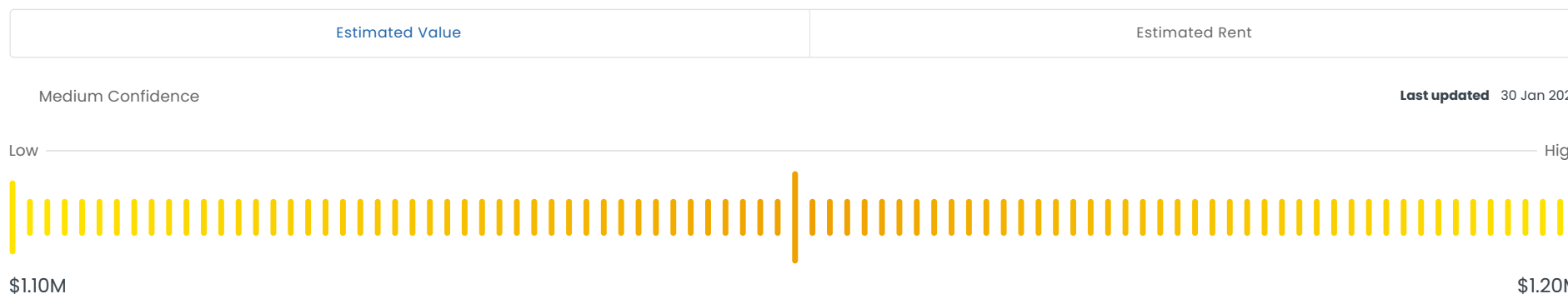
2 1 1 102m² 670m²

[Improve this data](#)

Track Property

Track Suburb

Estimated Value & Rent



Property Details for 9 Marlua Ave, Moffat Beach

9 Marlua Ave, Moffat Beach is a 2 bedroom, 1 bathroom House with 1 parking spaces and was built in 1975. The property has a land size of 670 and floor size of 102m². While the property is not currently for sale or for rent, it was last sold in Jul 2015.

Building Type	House	Year Built	1975
Floor Size	102m ²	Land Size	670m ²
Local Government	Sunshine Coast Regional - Caloundra	Primary Land Use	Single Unit Dwelling
Lot/Plan	5/RP106215		

Last Listing description (January 2021)

WALK TO THE BEACH WITHIN MINUTES

Caloundra City Realty invites you to inspect this easy care home, located only a couple of blocks back from your favourite Sunshine Coast beaches.

- Neat and tidy kitchen with island breakfast bar and plenty of storage

[Show More](#)

[More insights.](#)
[Smarter decisions](#)

[Unlock more details on this property.](#)

Property

Off Market Properties Fo

Find Properties for Sale in t
Property Market You've Nev
Access

Property History for 9 Marlua Ave, Moffat Beach, QLD 4551

A timeline of how this property has performed in the market

Last Sold

Listed for Rent

About Moffat Beach 4551

The size of Moffat Beach is approximately 1.4 square kilometres. It has 11 parks covering nearly 6.6% of total area. The population of Moffat Beach in 2011

- 06 Jan 2021
Listed for Rent \$500 / week
- 23 Dec 2019
Listed for Rent \$460 / week
- 06 Mar 2017
Listed for Rent \$450 / week
- [Sign in](#) to see more transactions

decline of 0.7% in the area during that time. The predominant age group in Moffat Beach is 50-59 years. Households in Moffat Beach are primarily childless couples and are likely to be repaying \$1800 - \$2399 per month on mortgage repayments. In general, people in Moffat Beach work in a professional occupation. In 2011, 58.7% of the homes in Moffat Beach were owner-occupied compared with 62.9% in 2016. Currently the median sales price of houses in the area is \$1,386,000.

[Moffat Beach Profile Page](#)

Commute Calculator

Where to?

Similar properties nearby

For Sale For Rent Recent Sale Off Market

Offer

FOR SALE

BY NEGOTIATION

1/13 Justin Ct,
Moffat Beach, QLD 4551

2 1 1 Unit

Katherine Carter
Harcourts Caloundra

Added 2 days ago

FOR SALE

AUCTION

80 Bryce St,
Moffat Beach, QLD 4551

3 2 2 579m² House

Next inspection 3 Feb 10:00 am

Andrew Garland
Ray White Caloundra

Ray White

What's around 9 Marlua Ave, Moffat Beach

Nearby Schools

Comparable Properties

Explore

All ▼

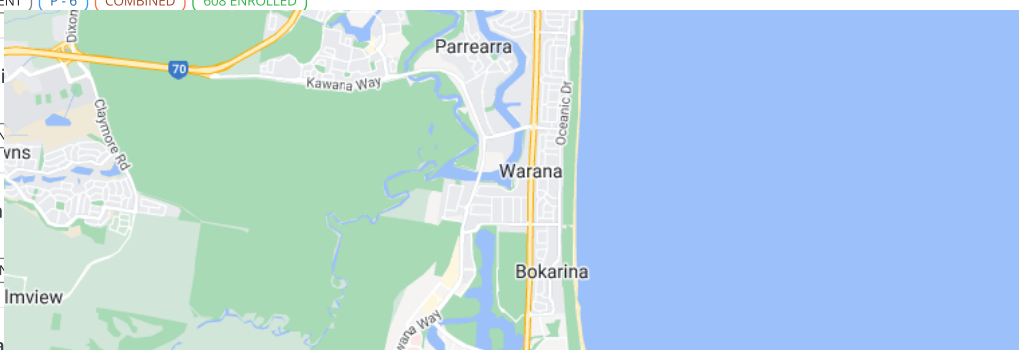
Our Lady of the Rosary School 0.25km
 Kenmore 4069
PRIMARY NON-GOVERNMENT P - 6 COMBINED 470 ENROLLED

Caloundra State School 0.62km
 Caloundra 4551
PRIMARY GOVERNMENT P - 6 COMBINED 608 ENROLLED

Caloundra State Hi
 Caloundra 4551
SECONDARY GOVERNMENT

Currimundi Specia
 Address not found
SPECIAL GOVERNMENT

Caloundra Christia
 Caloundra 4551
COMBINED NON-GOVERNMENT P - 12 COMBINED 330 ENROLLED



Queensland Titles Registry Pty Ltd
 ABN 23 648 568 101

Title Reference:	13758124	Search Date:	01/02/2023 10:02
Date Title Created:	29/04/1965	Request No:	43449922
Previous Title:	10592119		

ESTATE AND LAND

Estate in Fee Simple

LOT 5 REGISTERED PLAN 106215
 Local Government: SUNSHINE COAST

REGISTERED OWNER

INTEREST

Dealing No: 716697136 18/08/2015

RALPH ROBERT OERTEL

BELINDA OERTEL

UNDER INSTRUMENT 716697136

JOHN CRAIG WILSON

KERRIE LYNDA WILSON

UNDER INSTRUMENT 716697136

TRUSTEE

1/2

TRUSTEE

1/2

AS TENANTS IN COMMON

EASEMENTS, ENCUMBRANCES AND INTERESTS

- Rights and interests reserved to the Crown by
 Deed of Grant No. 10592119 (ALLOT 2 SEC 6)

ADMINISTRATIVE ADVICES

NIL

UNREGISTERED DEALINGS

NIL

** End of Current Title Search **

525.01

Provision for Taxation

525.01

Client Name: R & B Super	Preparer: MA	Date: 1/02/2023
Year Ending: 30 June 2022	Reviewer: -	Date:

[GO TO INDEX](#)

Provision for Taxation Reconciliation

Provision for Taxation balance Previous Year	\$ 3,756.83
---	-------------

Less Payments made (enter as negative amounts):

	Date Paid	Amount	
June prior year PAYGI		-	
Sep PAYGI			
December PAYGI			
March PAYGI			
June PAYGI	30/01/2023	(1,603.00)	
Prior year tax payment	16/09/2021	(2,153.28)	
Prior year tax payment	2/05/2022	(1,603.55)	
Distribution Franking Credits		(810.48)	
Dividend Franking Credits		(311.86)	
Foreign Tax Credits		(305.26)	
Interest			
Excessive FITO Writeoff		36.95	
		-	\$ (6,750.48)

Add: Tax Due current year	\$ 2,684.55
----------------------------------	-------------

Expected Provision Account Balance	\$ (309.10)
---	-------------

Notes



Australian Government
Australian Taxation Office

Agent INITIATIVE ACCOUNTING PTY LTD
Client THE TRUSTEE FOR R & B SUPER
ABN 48 290 330 873
TFN 939 969 134

Income tax 551

Date generated	31 January 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

6 results found - from **31 January 2021** to **31 January 2023** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
15 Mar 2021	17 May 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$2,412.28		\$2,412.28 DR
1 Jun 2021	1 Jun 2021	General interest charge			\$2,412.28 DR
17 Sep 2021	16 Sep 2021	Payment received		\$2,412.28	\$0.00
17 Sep 2021	17 Sep 2021	General interest charge			\$0.00
3 May 2022	2 May 2022	Payment received		\$1,862.55	\$1,862.55 CR
4 May 2022	30 Jun 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$1,862.55		\$0.00



Activity statement 001

Date generated	31 January 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

PAYG I raised=\$1,603

Transactions

10 results found - from **01 July 2020** to **31 January 2023** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
2 Aug 2020	28 Jul 2020	Original Activity Statement for the period ending 30 Jun 20		\$0.00	\$0.00
24 Oct 2021	21 Oct 2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$2,153.00		\$2,153.00 DR
1 Nov 2021	1 Nov 2021	General interest charge			\$2,153.00 DR
12 Nov 2021	21 Oct 2021	Client initiated amended Activity Statement for the period ending 30 Jun 21 - PAYG Instalments		\$2,153.00	\$0.00
12 Nov 2021	1 Nov 2021	General interest charge			\$0.00
23 Oct 2022	21 Oct 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$1,603.00		\$1,603.00 DR ✓
1 Nov 2022	1 Nov 2022	General interest charge			\$1,603.00 DR
25 Jan 2023	21 Oct 2022	Client initiated amended Activity Statement for the period ending 30 Jun 22		\$0.00	\$1,603.00 DR
30 Jan 2023	27 Jan 2023	Payment received		\$1,603.00	\$0.00
30 Jan 2023	30 Jan 2023	General interest charge			\$0.00