

WORK PAPER INDEX

Client: Gebhard Family Superannuation Fund

Period: 30th June 2023

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Gebhard Family Superannuation Fund

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Operating Statement

For the year ended 30 June 2023

	Note	2023	2022
		\$	\$
Income			
Investment Income			
Interest Received		352	9
Contribution Income			
Employer Contributions		\$27,500.00 + \$1,115.95	23,210
Personal Non Concessional		225	0
Total Income		<u>29,193</u>	<u>23,219</u>
Expenses			
Accountancy Fees		880	880
ATO Supervisory Levy		259	518
Auditor's Remuneration		330	330
ASIC Fees		56	55
Bank Charges		1	0
		<u>1,526</u>	<u>1,783</u>
Member Payments			
Life Insurance Premiums		\$2145.88 + \$1,334.56	3,055
Investment Losses			
Changes in Market Values	4	582,865	0
Total Expenses		<u>587,871</u>	<u>4,838</u>
Benefits accrued as a result of operations before income tax		<u>(558,678)</u>	<u>18,382</u>
Income Tax Expense		3,594	2,757
Benefits accrued as a result of operations		<u>(562,272)</u>	<u>15,625</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Gebhard Family Superannuation Fund
Statement of Financial Position



As at 30 June 2023

	Note	2023 \$	2022 \$
Assets			
Investments			
Loan	2	0	582,865
Total Investments		<u>0</u>	<u>582,865</u>
Other Assets			
Westpac DIY Super Savings Account		52,166	22,418
Income Tax Refundable		0	11,147
Total Other Assets		<u>52,166</u>	<u>33,565</u>
Total Assets		<u>52,166</u>	<u>616,430</u>
Less:			
Liabilities			
Income Tax Payable		782	0
PAYG Payable		703	3,476
Total Liabilities		<u>1,485</u>	<u>3,476</u>
Net assets available to pay benefits		<u>50,681</u>	<u>612,954</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts			
Gebhard, Paul - Accumulation		47,582	562,843
Gebhard, Amanda - Accumulation		3,099	50,111
Total Liability for accrued benefits allocated to members' accounts		<u>50,681</u>	<u>612,954</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Gebhard Family Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2023



Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

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

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue by the Director(s).

a. Measurement of Investments

The Fund initially recognises:

- (i) an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the Fund; and
- (ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the Fund have been measured at market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire an asset from a willing seller if the following assumptions were made:

- that the buyer and the seller deal with each other at arm's length in relation to the sale;
- that the sale occurred after proper marketing of the asset; and
- that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

b. Cash and Cash Equivalents

Cash and cash equivalents include cash on hand and at call, deposits with banks and short-term, highly liquid investments that are readily convertible to cash and subject to an insignificant risk of change in value.

c. Revenue

Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

Dividend revenue

Gebhard Family Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2023



Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

Rental revenue

Upon entering into each contract as a lessor, the Fund assesses if the lease is a finance or operating lease. All leases have been assessed as operating leases. Rental revenue arising from operating leases on investment properties is recognised on straight-line basis over the term of the specific lease.

Distribution revenue

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

Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if acquired during the period).

Contributions

Contributions and transfers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

d. Liability for Accrued Benefits

The liability for accrued benefits represents the Fund's present obligation to pay benefits to members and beneficiaries, and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

e. Trade and Other Payables

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross value of the Fund's financial liabilities is equivalent to the market value. Any remeasurement changes in the gross value of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

f. Critical Accounting Estimates and Judgements

The preparation of financial statements requires the trustees to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

Note 2: Loan

	2023	2022
	\$	\$
Ascent Investment and Coaching Pty	0	582,865
	<hr/>	<hr/>
	0	582,865
	<hr/>	<hr/>

Note 3: Banks and Term Deposits

Refer to compilation report

Gebhard Family Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2023



	2023 \$	2022 \$
Banks		
Westpac DIY Super Savings Account	52,166	22,418
	<hr/> 52,166	<hr/> 22,418

Note 4: Changes in Market Values

Unrealised Movements in Market Value

	2023 \$	2022 \$
Loan		
Ascent Investment and Coaching Pty	(582,865)	0
	<hr/> (582,865)	<hr/> 0
Total Unrealised Movement	<hr/> (582,865)	<hr/> 0

Realised Movements in Market Value

	2023 \$	2022 \$
Total Realised Movement	<hr/> 0	<hr/> 0
Changes in Market Values	<hr/> (582,865)	<hr/> 0

Gebhard Family Superannuation Fund
P & M Gebhard Pty Ltd ACN: 143559102
Trustees Declaration

The directors of the trustee company have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2023 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2023 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2023.

Specifically, the directors of the trustee company declare that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Act 1994; and
- to the knowledge of the directors of the trustee company, there have been no events or transactions subsequent to the balance date which could have a material impact on the fund. Where such events have occurred, the effect of such events has been accounted and noted in the fund's financial statements.

Signed in accordance with a resolution of the directors of the trustee company by:

.....
Amanda Gebhard
P & M Gebhard Pty Ltd
Director

.....
Paul Gebhard
P & M Gebhard Pty Ltd
Director

Dated this day of

Gebhard Family Superannuation Fund
Statement of Taxable Income

For the year ended 30 June 2023



	2023
	\$
Benefits accrued as a result of operations	(558,678.00)
Less	
Non Taxable Contributions	225.00
	<u>225.00</u>
Add	
Decrease in MV of investments	582,865.00
	<u>582,865.00</u>
SMSF Annual Return Rounding	(1.00)
	<u>23,961.00</u>
Taxable Income or Loss	23,961.00
Income Tax on Taxable Income or Loss	3,594.15
	<u>3,594.15</u>
CURRENT TAX OR REFUND	3,594.15
Supervisory Levy	259.00
Income Tax Instalments Paid	(2,812.00)
	<u>1,041.15</u>
AMOUNT DUE OR REFUNDABLE	1,041.15

Gebhard Family Superannuation Fund Members Statement



Paul John Gebhard
52A Griffin Crescent
MANNING, Western Australia, 6152, Australia

Your Details

Your Details		Nominated Beneficiaries:	N/A
Date of Birth :	Provided	Nomination Type:	N/A
Age:	49	Vested Benefits:	47,582
Tax File Number:	Provided	Total Death Benefit:	978,375
Date Joined Fund:	01/07/2018	Disability Benefit:	930,793
Service Period Start Date:	14/05/2010		
Date Left Fund:			
Member Code:	GEBHP001		
Account Start Date:	01/07/2018		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	47,582
<u>Preservation Components</u>	
Preserved	47,582
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	225
Taxable	47,357
Investment Earnings Rate	-94%

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2022	562,843	546,063
<u>Increases to Member account during the period</u>		
Employer Contributions	27,500	23,210
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)	225	
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(537,199)	(1,625)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	4,125	3,481
Income Tax	(484)	(520)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	2,146	1,845
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2023	47,582	562,842

Gebhard Family Superannuation Fund Members Statement



Amanda Lee Gebhard
52A Griffin Crescent
MANNING, Western Australia, 6152, Australia

Your Details

Date of Birth :		Provided	Nominated Beneficiaries:	N/A
Age:		48	Nomination Type:	N/A
Tax File Number:		Provided	Vested Benefits:	3,099
Date Joined Fund:		01/07/2018	Total Death Benefit:	933,892
Service Period Start Date:		14/05/2010	Disability Benefit:	930,793
Date Left Fund:				
Member Code:		GEBHA002		
Account Start Date:		01/07/2018		
Account Phase:		Accumulation Phase		
Account Description:		Accumulation		

Your Balance

Total Benefits	3,099
<u>Preservation Components</u>	
Preserved	3,099
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	7,231
Taxable	(4,132)
Investment Earnings Rate	-93%

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2022	50,111	51,266
<u>Increases to Member account during the period</u>		
Employer Contributions	1,116	
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(46,840)	(149)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	167	
Income Tax	(214)	(204)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	1,335	1,210
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2023	3,099	50,111

Gebhard Family Superannuation Fund Investment Summary Report



As at 30 June 2023

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
Westpac DIY Super Savings Account		52,166.480000	52,166.48	52,166.48	52,166.48			100.00 %
			52,166.48		52,166.48			100.00 %
Loan								
ASCENT002 Ascent Investment and Coaching Pty	1.00	0.000000	0.00	582,864.71	582,864.71	(582,864.71)	(100.00) %	0.00 %
			0.00		582,864.71	(582,864.71)	(100.00) %	0.00 %
			52,166.48		635,031.19	(582,864.71)	(91.79) %	100.00 %

Gebhard Family Superannuation Fund
Market Movement Report



As at 30 June 2023

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
ASCENT0021 - Ascent Investment and Coaching Pty										
	01/07/2022	Opening Balance	1.00	0.00	0.00	0.00	582,864.71	0.00	0.00	0.00
	30/06/2023	Revaluation	0.00	0.00	(582,864.71)	0.00	0.00	0.00	0.00	0.00
	30/06/2023		1.00	0.00	(582,864.71)	0.00	0.00	0.00	0.00	0.00
Total Market Movement					(582,864.71)					0.00
										(582,864.71)

Gebhard Family Superannuation Fund Investment Income Report



As at 30 June 2023

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
								(Excl. Capital Gains) * 2				
Bank Accounts												
Westpac DIY Super Savings Account	351.78			351.78	0.00	0.00	0.00	351.78			0.00	0.00
	351.78			351.78	0.00	0.00	0.00	351.78			0.00	0.00
	351.78			351.78	0.00	0.00	0.00	351.78			0.00	0.00

Assessable Income (Excl. Capital Gains) **351.78**

Net Capital Gain **0.00**

Total Assessable Income 351.78

* 1 Includes foreign credits from foreign capital gains.

* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

Gebhard Family Superannuation Fund
Unrealised Capital Gains Report



As at 30 June 2023

Investment	Units	Cost	Tax Deferred /Depreciation	CGT Cost Base	Market Value	Projected Profit / (Loss)	Taxable Profit Indexation	Taxable Profit Discounted	Taxable Profit Notional
Loan									
ASCENT0021 - Ascent Investment and Coaching Pty	1.00	582,864.71	0.00	582,864.71	0.0000	(582,864.71)	0.00	0.00	0.00
		582,864.71	0.00	582,864.71	0.0000	(582,864.71)	0.00	0.00	0.00
		582,864.71	0.00	582,864.71	0.0000	(582,864.71)	0.00	0.00	0.00

Memorandum of Resolutions of the Director(s) of

P & M Gebhard Pty Ltd ACN: 143559102

ATF Gebhard Family Superannuation Fund

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:

It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2023 thereon be adopted.

TRUSTEE'S DECLARATION:

It was resolved that the trustee's declaration of the Superannuation Fund be signed.

ANNUAL RETURN:

Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2023, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

TRUST DEED:

It was resolved that the advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.

INVESTMENT STRATEGY:

The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.

INVESTMENT – PERSONAL USE:

It was confirmed that no investments or assets were used by the member(s) for personal purposes.

INSURANCE COVER:

The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.

ALLOCATION OF INCOME:

It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).

INVESTMENT ACQUISITIONS:

It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2023.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2023.

AUDITORS:

It was resolved that

Super Audits Pty Ltd

of

PO Box 3376, RUNDLE MALL, South Australia 5000

act as auditors of the Fund for the next financial year.

Memorandum of Resolutions of the Director(s) of

P & M Gebhard Pty Ltd ACN: 143559102

ATF Gebhard Family Superannuation Fund

TAX AGENTS:

It was resolved that

Mora Wealth Accountants Pty Ltd

act as tax agents of the Fund for the next financial year.

TRUSTEE STATUS:

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the Fund and that they are not disqualified persons as defined by s 120 of the SISA.

CONTRIBUTIONS RECEIVED:

It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

ACCEPTANCE OF ROLLOVERS:

The trustee has ensured that any rollover made to the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

- 1. making rollover between Funds; and,
- 2. breaching the Fund or the member investment strategy.

The trustee has reviewed the rollover and received advice that the rollover is in accordance with the Trust Deed and the rules of the Fund and the superannuation laws. As such the trustee has resolved to accept the rollover on behalf of the member.

PAYMENT OF BENEFITS:

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

- 1. making payments to members; and,
- 2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

CLOSURE:

Signed as a true record –

.....
Amanda Gebhard
/ /

.....
Paul Gebhard
/ /

Gebhard Family Superannuation Fund

Trial Balance

As at 30 June 2023



Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	24200	Contributions			
	24200/GEBHA002	(Contributions) Gebhard, Amanda - Accumulation			1,115.95
(23,209.84)	24200/GEBHP001	(Contributions) Gebhard, Paul - Accumulation			27,725.06
	24700	Changes in Market Values of Investments		582,864.71	
	25000	Interest Received			
(9.47)	25000/WBC272757	Westpac DIY Super Savings Account			351.78
880.00	30100	Accountancy Fees		880.00	
518.00	30400	ATO Supervisory Levy		259.00	
330.00	30700	Auditor's Remuneration		330.00	
55.00	30800	ASIC Fees		56.00	
	31500	Bank Charges		0.54	
	39000	Life Insurance Premiums			
1,210.22	39000/GEBHA002	(Life Insurance Premiums) Gebhard, Amanda - Accumulation		1,334.56	
1,844.54	39000/GEBHP001	(Life Insurance Premiums) Gebhard, Paul - Accumulation		2,145.88	
2,757.15	48500	Income Tax Expense		3,594.15	
15,624.40	49000	Profit/Loss Allocation Account			562,272.05
	50010	Opening Balance			
(51,265.85)	50010/GEBHA002	(Opening Balance) Gebhard, Amanda - Accumulation			50,110.69
(546,063.13)	50010/GEBHP001	(Opening Balance) Gebhard, Paul - Accumulation			562,842.69
	52420	Contributions			
	52420/GEBHA002	(Contributions) Gebhard, Amanda - Accumulation			1,115.95
(23,209.84)	52420/GEBHP001	(Contributions) Gebhard, Paul - Accumulation			27,725.06
	53100	Share of Profit/(Loss)			
148.80	53100/GEBHA002	(Share of Profit/(Loss)) Gebhard, Amanda - Accumulation		46,839.89	
1,624.73	53100/GEBHP001	(Share of Profit/(Loss)) Gebhard, Paul - Accumulation		537,198.58	
	53330	Income Tax			
(203.86)	53330/GEBHA002	(Income Tax) Gebhard, Amanda - Accumulation			214.31
(520.47)	53330/GEBHP001	(Income Tax) Gebhard, Paul - Accumulation			483.96
	53800	Contributions Tax			
	53800/GEBHA002	(Contributions Tax) Gebhard, Amanda - Accumulation		167.40	
3,481.48	53800/GEBHP001	(Contributions Tax) Gebhard, Paul - Accumulation		4,125.02	
	53920	Life Insurance Premiums			

Gebhard Family Superannuation Fund



Trial Balance

As at 30 June 2023

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
1,210.22	53920/GEBHA002	(Life Insurance Premiums) Gebhard, Amanda - Accumulation		1,334.56	
1,844.54	53920/GEBHP001	(Life Insurance Premiums) Gebhard, Paul - Accumulation		2,145.88	
	60400	Bank Accounts			
22,417.82	60400/WBC272757	Westpac DIY Super Savings Account		52,166.48	
	74300	Loan			
582,864.71	74300/ASCENT0021	Ascent Investment and Coaching Pty	1.0000		0.00
11,146.85	85000	Income Tax Payable/Refundable			782.15
(3,476.00)	86000	PAYG Payable			703.00
				1,235,442.65	1,235,442.65

Current Year Profit/(Loss): (558,677.90)

Cannot generate CGT Register report. No data found

Cannot generate Realised Capital Gains report. Realised Capital Gains has no data to prepare

T - TAX RETURN

SMSF Tax Return

2023

1 Jul 2022—30 Jun 2023

TFN Recorded

PART A ELECTRONIC LODGMENT DECLARATION (FORM P, T, F, SMSF OR EX)

This declaration is to be completed where the tax return is to be lodged via the Tax Office's electronic lodgment service (ELS). It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

The ATO is authorised by the *Taxation Administration Act 1953* to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and to disclose it to other government agencies. For information about your privacy go to ato.gov.au/privacy

The Australian Business Register

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this tax return to maintain the integrity of the register.

Please refer to the privacy statement on the Australian Business Register (ABR) website (www.abr.gov.au) for further information – it outlines our commitment to safeguarding your details.

Electronic Funds Transfer – Direct Debit

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

<u>Tax File Number</u>	<u>Name of partnership, trust, fund or entity</u>	<u>Year</u>
TFN Recorded	Gebhard Family Superannuation Fund	2023

I authorise my tax agent to electronically transmit this tax return via the electronic lodgment service.

Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration - I declare that:

- the information provided to my registered tax agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director	Date
---	------

PART B ELECTRONIC FUNDS TRANSFER CONSENT

This declaration is to be completed when an electronic funds transfer EFT of a refund is requested and the tax return is being lodged through the electronic lodgment service ELS.

This declaration must be signed by the taxpayer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important

Care should be taken when completing EFT details as the payment of any refund, including any family tax benefit, will be made to the account specified.

<u>Agent Ref No.</u>	<u>BSB Number</u>	<u>Account Number</u>	<u>Account Name</u>
24742602	036014	272757	P & M Gebhard Pty Ltd ATF Gebhard Family Superannuation Fund

I authorise the refund to be deposited directly to the account specified.

<u>Signature</u>	<u>Date</u>

PART D TAX AGENTS CERTIFICATE (SHARED FACILITIES USERS ONLY)

<u>Client Ref</u>	<u>Agent Ref No.</u>	<u>Contact Name</u>	<u>Contact No.</u>
GEBHP040	24742602	Mora Wealth Accountants Pty Ltd	0893091233

Declaration - I declare that:

- I have prepared this tax return and/or family tax benefit tax claim in accordance with the information supplied by the taxpayer
- I have received a declaration made by the taxpayer that the information provided to me for the preparation of this document is true and correct, and
- I am authorised by the taxpayer to lodge this tax return and any applicable schedules that are attached.

<u>Agent's Signature</u>	<u>Date</u>

Section A: Fund information

Period start 01/07/2022

Period end 30/06/2023

1 TAX FILE NUMBER TFN Recorded

2 NAME OF SELF-MANAGED SUPERANNUATION FUND (SMSF) Gebhard Family Superannuation Fund

3 AUSTRALIAN BUSINESS NUMBER 31 467 867 196

4 CURRENT POSTAL ADDRESS

Address	Town/City	State	Postcode
PO Box 1792	Malaga	WA	6944

5 ANNUAL RETURN STATUS

Is this the first required return for a newly registered SMSF? No

6 SMSF AUDITOR

Title Mr

First name Anthony

Other name William

Family name Boys

Suffix

SMSF auditor number 100014140

Contact number 61-410712708

Auditor Address	Town/City	State	Postcode
PO Box 3376	RUNDLE MALL	SA	5000

Date audit was completed **A**

Was part A of the audit report qualified? **B** No

Was part B of the audit report qualified? **C** No

If Part B of the audit report was qualified, have the reported issues been rectified? **D**

7 ELECTRONIC FUNDS TRANSFER (EFT)

A. Fund's financial institution account details

BSB number 036014

Account number 272757

Account name P & M Gebhard Pty Ltd ATF Gebhard Family Superannuation Fund

I would like my tax refunds made to this account Yes

C. Electronic service address alias

8 STATUS OF SMSF

Australian superannuation fund? **A** Yes

Fund benefit structure **B** A

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution? **C** Yes

9 WAS THE FUND WOUND UP DURING THE YEAR?

Date fund was wound up

Have all tax lodgment and payment obligations been met?

10 EXEMPT CURRENT PENSION INCOME

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year? No

Exempt current pension income amount **A**

Which method did you use to calculate your exempt current pension income? **B**

Was an actuarial certificate obtained? **D**

Did the fund have any other income that was assessable? **E**

Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. Go to Section C: Deductions and non-deductible expenses. **(Do not complete Section B: Income.)** If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement.

Section B: Income

11 INCOME

Prior year losses brought forward

Net Capital Losses from Collectables

Other Net Capital Losses

Did you have a CGT event during the year? **G** No

Have you applied an exemption or rollover? **M** No

Net capital gain **A** \$0.00

Losses carried forward

Net Capital Losses from Collectables

Other Net Capital Losses

Gross rent and other leasing and hiring **B**

Gross interest income **C** \$351.00

Tax file number amounts withheld from gross interest \$0.00

Forestry managed investment scheme income **X**

Gross foreign income **D1**

Net foreign income **D**

Australian franking credits from a New Zealand company income **E**

Transfers from foreign funds income Number 0 **F**

Gross payments where ABN not quoted **H**

Gross distribution from partnerships income **I**

Unfranked dividends **J**

Franked dividend income amount		K	
Franking credit		L	
Tax file number amounts withheld from dividends			
Gross distribution from trusts income		M	
Assessable contributions	(R1 + R2 + R3 less R6)	R	\$28,615.00
Assessable employer contributions	\$27,500.00 + \$1,115.95	R1	\$28,615.00
Assessable personal contributions		R2	
No-TFN-quoted contributions		R3	\$0.00
The transfer of liability to a Life Insurance Company or Pooled Superannuation Trust		R6	
Gross payments foreign resident income			
Other income			
Total other income		S	
Assessable income due to a changed tax status of the fund		T	
Net non-arm's length income	(Subject to 47% tax rate U1 + U2 + U3)	U	
Net non-arm's length private company dividends		U1	
Net non-arm's length trust distributions		U2	
Net other non-arm's length income		U3	
Gross income		W	\$28,966.00
Exempt current pension income		Y	
Total assessable income		V	\$28,966.00

Section C: Deductions and non-deductible expenses

12 DEDUCTIONS

		Deductions	Non-Deductible Expenses
Interest expenses within Australia	A1		A2
Interest expenses overseas	B1		B2
Capital works expenditure	D1		D2
Low value pool			
Capital allowance			
Other depreciation			
Decline in value of depreciating assets	E1		E2
Insurance premiums – members	F1	\$3,480.00	F2 \$0.00
SMSF auditor fee	H1	\$330.00	H2 \$0.00
Investment expenses	I1		I2
Management and administration expenses	J1	\$1,195.00	J2 \$0.00
Forestry managed investment scheme expense	U1		U2
Other amounts	L1		L2
Tax losses deducted	M1		
Totals	N	\$5,005.00	Y \$0.00
Total SMSF expenses		(N + Y)	Z \$5,005.00
Taxable income or loss		(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)	O \$23,961.00

Section D: Income tax calculation statement

13 CALCULATION STATEMENT

Taxable income		A	\$23,961.00
Tax on taxable income		T1	\$3,594.15
Tax on no-TFN-quoted contributions		J	\$0.00
Gross tax		B	\$3,594.15
Non-refundable non-carry forward tax offsets	(C1 + C2)	C	
Foreign income tax offset		C1	
Rebates and tax offsets		C2	
Subtotal	(B less C – cannot be less than zero)	T2	\$3,594.15

Non-refundable carry forward tax offsets	(D1 + D2 + D3 + D4)	D	\$0.00
Early stage venture capital limited partnership tax offset		D1	\$0.00
Early stage venture capital limited partnership tax offset carried forward from previous year		D2	\$0.00
Early stage investor tax offset		D3	\$0.00
Early stage investor tax offset carried forward from previous year		D4	\$0.00
Subtotal	(T2 less D – cannot be less than zero)	T3	\$3,594.15
REFUNDABLE TAX OFFSETS	(E1 + E2 + E3 + E4)	E	\$0.00
Complying fund's franking credits tax offset		E1	\$0.00
No-TFN tax offset		E2	
National rental affordability scheme tax offset		E3	
Exploration credit tax offset		E4	\$0.00
Tax Payable		T5	\$3,594.15
Section 102AAM interest charge		G	
Eligible credits	(H2 + H3 + H5 + H6 + H8)	H	\$0.00
Credit for tax withheld – foreign resident withholding (excluding capital gains)		H2	
Credit for tax withheld – where ABN or TFN not quoted (non-individual)		H3	\$0.00
Credit for TFN amounts withheld from payments from closely held trusts		H5	\$0.00
Credit for interest on no-TFN tax offset		H6	
Credit for amounts withheld from foreign resident capital gains withholding		H8	\$0.00
Tax offset refunds (Remainder of refundable tax offsets)		I	\$0.00
PAYG instalments raised		K	\$2,812.00
Supervisory levy		L	\$259.00
Supervisory levy adjustment for wound up funds		M	\$0.00
Supervisory levy adjustment for new funds		N	\$0.00
Amount payable		S	\$1,041.15

Section E: Losses

14 LOSSES

Tax losses carried forward to later income years	U
Net capital losses carried forward to later income years	V

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts	A
Unlisted trusts	B
Insurance policy	C
Other managed investments	D

15b Australian direct investments

Cash and term deposits	E	\$52,166.00
Debt securities	F	
Loans	G	
Listed shares	H	
Unlisted shares	I	
Limited recourse borrowing arrangements	J	
Australian residential real property	J1	
Australian non-residential real property	J2	
Overseas real property	J3	
Australian shares	J4	
Overseas shares	J5	
Other	J6	
Property Count	J7	
Non-residential real property	K	
Residential real property	L	
Collectables and personal use assets	M	
Other assets	O	

15c Other investments

Crypto-Currency	N	
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15d Overseas direct investments

Overseas shares	P	
Overseas non-residential real property	Q	
Overseas residential real property	R	
Overseas managed investments	S	
Other overseas assets	T	

Total Australian and overseas assets	U	\$52,166.00
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15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year?	A
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15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution?	A
Did the members or related parties of the fund use personal guarantees or other security for the LRBA?	B

16 LIABILITIES

Borrowings		V	
Borrowings for limited recourse borrowing arrangements		V1	
Permissible temporary borrowings		V2	
Other borrowings		V3	
Total member closing account balances	\$47,582.23 + 3,099.10	W	\$50,681.00
Reserve accounts		X	
Other liabilities	\$782.15 + \$703.00	Y	\$1,485.00
Total liabilities		Z	\$52,166.00

17 TAXATION OF FINANCIAL ARRANGEMENTS (TOFA)

Total TOFA gains	H
Total TOFA losses	I

Section J: Other information

FAMILY TRUST ELECTION STATUS

Select the income year of the election	A
Family trust election revocation/variation code	B

INTERPOSED ENTITY ELECTION STATUS

Select the earliest income year elected	C
Interposed entity election revocation code	D

Section K: Declarations

PREFERRED TRUSTEE OR DIRECTOR CONTACT DETAILS

Title	Mrs
First name	Amanda
Other name	Lee
Family name	Gebhard
Suffix	
Non-individual trustee name	P & M Gebhard Pty Ltd
ABN of non-individual trustee	
Contact number	04 38975709
Email address	

TAX AGENT'S CONTACT DETAILS

Practice name	Mora Wealth Accountants Pty Ltd
Title	Mr
First name	Alex
Other name	
Family name	Mora
Suffix	
Contact number	08 93091233

HOURS TAKEN TO PREPARE AND COMPLETE THIS RETURN

Member 1 — Gebhard, Paul John (TFN Recorded)

Account status		Open
Tax File Number		TFN Recorded
INDIVIDUAL NAME		
Title		Mr
Given name		Paul
Other given names		John
Family name		Gebhard
Suffix		
Date of birth		28 Dec 1973
Date of death		
CONTRIBUTIONS		
Opening account balance		\$562,842.69
Employer contributions	A	\$27,500.00
Principal Employer ABN	A1	
Personal contributions	B	\$225.06
CGT small business retirement exemption	C	
CGT small business 15 year exemption	D	
Personal injury election	E	
Spouse and child contributions	F	
Other third party contributions	G	
Proceeds from primary residence disposal	H	
Receipt date	H1	
Assessable foreign superannuation fund amount	I	
Non-assessable foreign superannuation fund amount	J	
Transfer from reserve: assessable amount	K	
Transfer from reserve: non-assessable amount	L	
Contributions from non-complying funds and previously non-complying funds	T	
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	M	
Total Contributions	N	\$27,725.06

OTHER TRANSACTIONS

Allocated earnings or losses	O	(\$542,985.52)
Inward rollovers and transfers	P	
Outward rollovers and transfers	Q	
TRIS Count		
Accumulation phase account balance	S1	\$47,582.23
Retirement phase account balance - Non CDBIS	S2	
Retirement phase account balance - CDBIS	S3	
Accumulation phase value	X1	
Retirement phase value	X2	
Outstanding Limited recourse borrowing arrangement	Y	
Lump Sum payment	R1	
Income stream payment	R2	
Closing account balance	S	\$47,582.23

Member 2 — Gebhard, Amanda Lee (TFN Recorded)

Account status		Open
Tax File Number		TFN Recorded
INDIVIDUAL NAME		
Title		Mrs
Given name		Amanda
Other given names		Lee
Family name		Gebhard
Suffix		
Date of birth		27 Nov 1974
Date of death		
CONTRIBUTIONS		
Opening account balance		\$50,110.69
Employer contributions	A	\$1,115.95
Principal Employer ABN	A1	
Personal contributions	B	
CGT small business retirement exemption	C	
CGT small business 15 year exemption	D	
Personal injury election	E	
Spouse and child contributions	F	
Other third party contributions	G	
Proceeds from primary residence disposal	H	
Receipt date	H1	
Assessable foreign superannuation fund amount	I	
Non-assessable foreign superannuation fund amount	J	
Transfer from reserve: assessable amount	K	
Transfer from reserve: non-assessable amount	L	
Contributions from non-complying funds and previously non-complying funds	T	
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	M	
Total Contributions	N	\$1,115.95

OTHER TRANSACTIONS

Allocated earnings or losses	O	(\$48,127.54)
Inward rollovers and transfers	P	
Outward rollovers and transfers	Q	
TRIS Count		
Accumulation phase account balance	S1	\$3,099.10
Retirement phase account balance - Non CDBIS	S2	
Retirement phase account balance - CDBIS	S3	
Accumulation phase value	X1	
Retirement phase value	X2	
Outstanding Limited recourse borrowing arrangement	Y	
Lump Sum payment	R1	
Income stream payment	R2	
Closing account balance	S	\$3,099.10

Capital Gains Tax Schedule

1 CURRENT YEAR CAPITAL GAINS AND CAPITAL LOSSES	Capital gains	Capital losses
Shares in companies listed on an Australian securities exchange	A	K
Other shares	B	L
Units in unit trusts listed on an Australian securities exchange	C	M
Other units	D	N
Real estate situated in Australia	E	O
Other real estate	F	P
Amount of capital gains from a trust (including a managed fund)	G	
Collectables	H	Q
Other CGT assets and any other CGT events	I	R
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S	\$0.00
Total current year	J	\$0.00 A
2 CAPITAL LOSSES		
Total current year capital losses applied		B
Total prior year net capital losses applied		C
Total capital losses transferred in applied (only for transfers involving a foreign bank branch or permanent establishment of a foreign financial entity)		D
Total capital losses applied		E
3 UNAPPLIED NET CAPITAL LOSSES CARRIED FORWARD		
Net capital losses from collectables carried forward to later income years		A
Other net capital losses carried forward to later income years		B
4 CGT DISCOUNT		
Total CGT discount applied		A
5 CGT CONCESSIONS FOR SMALL BUSINESS		
Small business active asset reduction		A
Small business retirement exemption		B
Small business rollover		C
Total small business concessions applied		D \$0.00
6 NET CAPITAL GAIN		
		A \$0.00
1J less 2E less 4A less 5D (cannot be less than zero). Amount will appear at label A, Net capital gain on your tax return		
7 EARNOUT ARRANGEMENTS		
Income year earnout right created		F
Amended net capital gain or capital losses carried forward		G

8 OTHER CGT INFORMATION REQUIRED (IF APPLICABLE)

Small business 15 year exemption – exempt capital gains	A
Capital gains disregarded by a foreign resident	B
Capital gains disregarded as a result of a scrip for scrip rollover	C
Capital gains disregarded as a result of an inter-company asset rollover	D
Capital gains disregarded by a demerging entity	E

Worksheets

11 INCOME		
C Gross interest income		
Description	Tax Withheld	Interest
Imported from SF360	\$0.00	\$351.00
Total	\$0.00	\$351.00

12 DEDUCTIONS		
F INSURANCE PREMIUMS - MEMBERS		
Description	Deductible	Non deductible
Imported from SF360	\$3,480.00	\$0.00
Total	\$3,480.00	\$0.00

H SMSF auditor fee		
Description	Deductible	Non deductible
Imported from SF360	\$330.00	\$0.00
Total	\$330.00	\$0.00

J Management and administration expenses		
Description	Deductible	Non deductible
Imported from SF360	\$1,195.00	\$0.00
Total	\$1,195.00	\$0.00

13 CALCULATION STATEMENT

D1 Early stage venture capital limited partnership tax offset

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

D2 Early stage venture capital limited partnership tax offset carried forward from previous year

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

D3 Early stage investor tax offset

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

D4 Early stage investor tax offset carried forward from previous year

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

H5 Credit for TFN amounts withheld from payments from closely held trusts

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

H8 Credit for amounts withheld from foreign resident capital gains withholding

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

K PAYG INSTALMENTS RAISED

Description	Amount
Imported from SF360	\$2,812.00
Total	\$2,812.00

15 ASSETS

15b AUSTRALIAN DIRECT INVESTMENTS

E Cash and term deposits

Description	Amount
Imported from SF360	\$52,166.00
Total	\$52,166.00

16 LIABILITIES

Other liabilities

Description	Amount
Imported from SF360	\$1,485.00
Total	\$1,485.00

W - WORKING PAPER

Gebhard Family Superannuation Fund Contributions Breakdown Report



For The Period 01 July 2022 - 30 June 2023

Summary

Member	D.O.B	Age (at 30/06/2022)	Total Super Balance (at 30/06/2022) *1	Concessional	Non-Concessional	Other	Reserves	Total
Gebhard, Amanda	Provided	47	50,110.69	1,115.95	0.00	0.00	0.00	1,115.95
Gebhard, Paul	Provided	48	562,842.69	27,500.00	225.06	0.00	0.00	27,725.06
All Members				28,615.95	225.06	0.00	0.00	28,841.01

*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Gebhard, Amanda	Concessional	1,115.95	130,000.00	128,884.05 Below Cap
	(5 year carry forward cap available)			
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap
Gebhard, Paul	Concessional	27,500.00	27,500.00	At Limit
	Non-Concessional	225.06	110,000.00	109,774.94 Below Cap

Carry Forward Unused Concessional Contribution Cap

Member	2018	2019	2020	2021	2022	2023	Current Position
Gebhard, Amanda							
Concessional Contribution Cap	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	27,500.00	
Concessional Contribution	0.00	0.00	0.00	0.00	0.00	1,115.95	
Unused Concessional Contribution	0.00	25,000.00	25,000.00	25,000.00	27,500.00	26,384.05	
Cumulative Carry Forward Unused	N/A	0.00	25,000.00	50,000.00	75,000.00	102,500.00	
Maximum Cap Available	25,000.00	25,000.00	50,000.00	75,000.00	102,500.00	130,000.00	128,884.05 Below Cap
Total Super Balance	0.00	39,900.68	43,277.06	46,896.17	51,265.85	50,110.69	
Gebhard, Paul							
Concessional Contribution Cap	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	27,500.00	
Concessional Contribution	24,799.80	20,341.72	20,874.88	21,013.73	23,209.84	27,500.00	
Unused Concessional Contribution	0.00	4,658.28	4,125.12	3,986.27	4,290.16	0.00	
Cumulative Carry Forward Unused	N/A	0.00	4,658.28	8,783.40	0.00	0.00	
Maximum Cap Available	25,000.00	25,000.00	29,658.28	33,783.40	27,500.00	27,500.00	At Limit
Total Super Balance	0.00	348,174.26	405,840.76	471,636.21	546,063.13	562,842.69	

	357			
06/10/2022	Deposit Quicksuper Quickspr331521268 0	Employer	2,280.54	
02/11/2022	Deposit Quicksuper Quickspr333679699 6	Employer	2,166.51	
07/12/2022	Deposit Quicksuper Quickspr336286539 6	Employer	3,306.78	
04/01/2023	Deposit Quicksuper Quickspr338090313 3	Employer	1,710.41	
02/02/2023	Deposit Quicksuper Quickspr340137172 1	Employer	1,710.41	
02/03/2023	Deposit Quicksuper Quickspr342230296 5	Employer	1,914.71	
19/04/2023	Deposit Quicksuper Quickspr345724360 8	Employer	2,470.59	
02/05/2023	Deposit Quicksuper Quickspr346688196 4	Employer	2,347.06	
07/06/2023	Deposit Quicksuper Quickspr349430847 6	Employer	3,150.00	
19/06/2023	Deposit Quicksuper Quickspr350306002 7	Employer	1,010.24	
19/06/2023	Deposit Quicksuper Quickspr350306002 7	Personal - Non- Concessional		225.06

Total - Gebhard, Paul

27,500.00 225.06 0.00 0.00

0.00 0.00 0.00

Total for All Members

28,615.95 225.06 0.00 0.00

Gebhard Family Superannuation Fund

General Ledger



As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Interest Received (25000)					
<u>Westpac DIY Super Savings Account (WBC272757)</u>					
29/07/2022	Interest Paid			2.24	2.24 CR
31/08/2022	Interest Paid			8.69	10.93 CR
30/09/2022	Interest Paid			22.79	33.72 CR
31/10/2022	Interest Paid			30.35	64.07 CR
30/11/2022	Interest Paid			31.46	95.53 CR
30/12/2022	Interest Paid			33.69	129.22 CR
31/01/2023	Interest Paid			35.44	164.66 CR
31/01/2023	Interest Paid			0.09	164.75 CR
28/02/2023	Interest Paid			31.97	196.72 CR
31/03/2023	Interest Paid			36.75	233.47 CR
28/04/2023	Interest Paid			33.88	267.35 CR
31/05/2023	Interest Paid			42.84	310.19 CR
30/06/2023	Interest Paid			41.59	351.78 CR
				351.78	351.78 CR

Total Debits: 0.00

Total Credits: 351.78

Gebhard Family Superannuation Fund

General Ledger



As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
24/08/2022	Withdrawal-Osko Payment 1969568 Mora Wealth Accountants Mora Wealth		880.00		880.00 DR
			880.00		880.00 DR
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
02/09/2022	Deposit Ato Ato002000017242743		259.00		259.00 DR
			259.00		259.00 DR
Auditor's Remuneration (30700)					
<u>Auditor's Remuneration (30700)</u>					
24/08/2022	Withdrawal-Osko Payment 1969568 Mora Wealth Accountants Mora Wealth		330.00		330.00 DR
			330.00		330.00 DR
ASIC Fees (30800)					
<u>ASIC Fees (30800)</u>					
01/07/2022	Withdrawal Online 7204378 Bpay Asic Asic Review Fee		56.00		56.00 DR
			56.00		56.00 DR
Bank Charges (31500)					
<u>Bank Charges (31500)</u>					
30/12/2022	Interest		0.54		0.54 DR
			0.54		0.54 DR
Life Insurance Premiums (39000)					
<u>(Life Insurance Premiums) Gebhard, Amanda - Accumulation (GEBHA002)</u>					
22/12/2022	Payment By Authority To Zurich Aust Ltd E309050 35		1,334.56		1,334.56 DR
23/12/2022	Direct Debit Dishonoured 0219313			1,334.56	0.00 DR
05/01/2023	Payment By Authority To Zurich Aust Ltd E309050 3L04012023		1,334.56		1,334.56 DR
			2,669.12	1,334.56	1,334.56 DR
<u>(Life Insurance Premiums) Gebhard, Paul - Accumulation (GEBHP001)</u>					
05/01/2023	Payment By Authority To Zurich Aust Ltd E309047 35		2,145.88		2,145.88 DR
			2,145.88		2,145.88 DR
Total Debits:	6,340.54				
Total Credits:	1,334.56				

Gebhard Family Superannuation Fund
General Ledger



As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Income Tax Payable/Refundable (85000)			Tax of 2022 - \$10,887.85 + \$259.00 = \$11,146.85		
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2022	Opening Balance				11,146.85 DR
02/09/2022	Deposit Ato Ato002000017242743			11,146.85	0.00 DR
19/10/2022	Withdrawal Online 2312677 Bpay Tax Office Payg Jul-Sept		703.00		703.00 DR
14/02/2023	Withdrawal Online 8073184 Bpay Tax Office Payg Oct-Dec		703.00		1,406.00 DR
26/04/2023	Withdrawal Online 5470978 Bpay Tax Office Payg Jan-Mar		703.00		2,109.00 DR
30/06/2023	June PAYGI 2023		703.00		2,812.00 DR
30/06/2023	Create Entries - Income Tax Expense - 30/06/2023			3,594.15	782.15 CR
			2,812.00	14,741.00	782.15 CR
<u>PAYG Payable (86000)</u>					
<u>PAYG Payable (86000)</u>					
01/07/2022	Opening Balance				3,476.00 CR
12/07/2022	Withdrawal Online 1505498 Bpay Tax Office Payg Apr-Jun		3,476.00		0.00 DR
30/06/2023	June PAYGI 2023			703.00	703.00 CR
			3,476.00	703.00	703.00 CR
Total Debits:			6,288.00		
Total Credits:				15,444.00	

S - SOURCE DOCUMENTS

TAX INVOICE

Gebhard Family Super Fund

Invoice Date
23 Aug 2022

Mora Wealth
Accountants
PO Box 1389
WANGARA DC WA
6983

Invoice Number
INV-5761

Reference
GEBHP040

ABN
26 167 776 025

Description	Quantity	Unit Price	GST	Amount AUD
GEBHARD FAMILY SUPER FUND	1.00	800.00	10%	800.00

In relation to taxation for year ended 30 June 2022 including, taking instructions for preparation of income tax return; preparation of Operating Statement and Statement of Financial Position; revaluing all investments as at 30 June 2022, allocation of earnings, contributions and tax expense to the members, presenting information in correct form for inclusion in taxation return, preparing and lodging income tax return, checking assessments and forwarding on to you.

Accountancy Fees - \$800 + \$80 = \$880

Preparing Trustee minutes and representations.

TO PROFESSIONAL SERVICES:	1.00	300.00	10%	300.00
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In relation to the audit of the superannuation fund for the year ended 30 June 2022.

Audit Fees - \$300 + \$30 = \$330

Subtotal 1,100.00

TOTAL GST 10% 110.00

TOTAL AUD 1,210.00

Due Date: 13 Sep 2022

PAYMENT CAN NOW BE MADE ONLINE

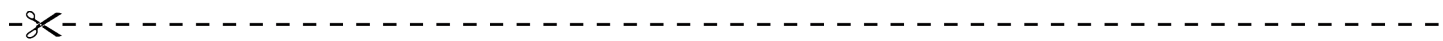
- Electronic funds transfer
- Westpac Mora Wealth Accountants BSB - 036 022 Account - 243 032
- Credit/Debit card
- 4 interest free instalments

Click this link to pay in instalments

<https://qsops.quickfee.com.au/MORA>

Click below to pay either by card or EFT

[View and pay online now](#)



PAYMENT ADVICE

To: Mora Wealth Accountants
PO Box 1389
WANGARA DC WA 6983

Customer	Gebhard Family Super Fund
Invoice Number	INV-5761
Amount Due	1,210.00
Due Date	13 Sep 2022

Amount Enclosed _____
Enter the amount you are paying above

Inquires 1300 300 630

Issue date 10 May 22

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 94364758

Check this statement carefully

You are legally obligated to ensure that all your company details listed on this company statement are complete and correct. This is required under s346C (1) and/or s346B and s346C (2) of the *Corporations Act 2001*.

You must check this statement carefully and inform ASIC of any changes or corrections immediately. **Do not return this statement.** You must notify ASIC within 28 days after the date of change, and within 28 days after the date of issue of your annual company statement. Late lodgement of changes will result in late fees. These requirements do not apply to the **Additional company information**.

ACN 143 559 102
FOR P & M GEBHARD PTY LTD

REVIEW DATE: 10 May 22

You must notify ASIC of any changes to company details — Do not return this statement



To make changes to company details or amend incorrect information

- go to www.asic.gov.au/changes
- log in to our online services and make the required updates
- first time users will need to use the corporate key provided on this company statement



Phone if you've already notified ASIC of changes but they are not shown correctly in this statement.
Ph: 1300 300 630



Use your agent.

Company Statement

These are the current company details held by ASIC. You must check this statement carefully and inform ASIC of any changes or corrections immediately. Late fees apply. **Do not return this statement.**

1 Registered office
52A GRIFFIN CRESCENT MANNING WA 6152

2 Principal place of business
52A GRIFFIN CRESCENT MANNING WA 6152

3 Officeholders

Name:	AMANDA LEE GEBHARD
Born:	BRISBANE QLD
Date of birth:	27/11/1974
Address:	52A GRIFFIN CRESCENT MANNING WA 6152
Office(s) held:	DIRECTOR, APPOINTED 10/05/2010
Name:	PAUL JOHN GEBHARD
Born:	PERTH WA
Date of birth:	28/12/1973
Address:	52A GRIFFIN CRESCENT MANNING WA 6152
Office(s) held:	DIRECTOR, APPOINTED 10/05/2010; SECRETARY, APPOINTED 10/05/2010

4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY SHARE	2	\$2.00	\$0.00

5 Members

These details continue on the next page

P & M GEBHARD PTY LTD ACN 143 559 102

Page 1 of 2

Company statement continued

Name: AMANDA LEE GEBHARD

Address: 52A GRIFFIN CRESCENT MANNING WA 6152

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

Name: PAUL JOHN GEBHARD

Address: 52A GRIFFIN CRESCENT MANNING WA 6152

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

End of company statement

This concludes the information to which the company must respond (if incorrect) under s346C of the *Corporations Act 2001*.



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

P & M GEBHARD PTY LTD
52A GRIFFIN CRES
MANNING WA 6152

INVOICE STATEMENT

Issue date 10 May 22

P & M GEBHARD PTY LTD

ACN 143 559 102

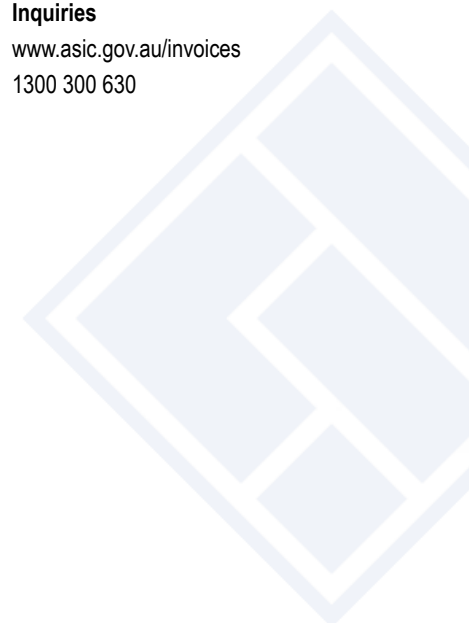
Account No. 22 143559102

Summary

Opening Balance	\$0.00
New items	\$56.00
Payments & credits	\$0.00
TOTAL DUE	\$56.00

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page



Please pay

Immediately	\$0.00
By 10 Jul 22	\$56.00

If you have already paid please ignore this invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP

P & M GEBHARD PTY LTD

ACN 143 559 102

Account No: 22 143559102



22 143559102

TOTAL DUE	\$56.00
Immediately	\$0.00
By 10 Jul 22	\$56.00

Payment options are listed on the back of this payment slip



Biller Code: 17301
Ref: 2291435591022



*814 129 0002291435591022 52

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2022-05-10	Annual Review - Special Purpose Pty Co	3X9868506480P A	\$56.00
	Outstanding transactions		
2022-05-10	Annual Review - Special Purpose Pty Co	3X9868506480P A	\$56.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2291 4355 9102 252

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841

Bill Code: 17301
Ref: 2291435591022

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

Transaction History



Process Date	Effective Date	Transaction Description	Net Amount
04/01/2023	04/01/2023	Premium Allocation	\$1334.56
29/12/2022	22/12/2022	Direct Debit Dishonour	\$-1334.56
21/12/2022	22/12/2022	Premium Allocation	\$1334.56

Report prepared for OneCare held through super 77840039 on: 17-07-2023 21:51:44

Transaction History



Process Date	Effective Date	Transaction Description	Net Amount
04/01/2023	05/01/2023	Premium Allocation	\$2145.88

Report prepared for OneCare held through super 77840038 on: 17-07-2023 21:47:54



Statement Period
30 June 2022 - 29 July 2022

Westpac DIY Super Working Account



THE DIRECTOR
P & M GEBHARD PTY LTD
52A GRIFFIN CRES
MANNING WA 6152

049

Account Name
P & M GEBHARD PTY LTD ATF
GEBHARD FAMILY SUPERANNUATION
FUND

Customer ID
1211 5706 P & M GEBHARD PTY LTD

BSB Account Number
036-014 272 749

Opening Balance	\$0.00
Total Credits	+ \$3,532.00
Total Debits	- \$3,532.00
Closing Balance	\$0.00

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
22 Jul 2022	0.25 %	0.25 %	0.25 %	0.25 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %
22 Jul 2022	0.25 %

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
30/06/22	STATEMENT OPENING BALANCE			0.00
01/07/22	Deposit Online 2711599 Tfr Westpac Diy Asic			
	Review Fee		56.00	56.00
01/07/22	Withdrawal Online 7204378 Bpay Asic Asic			
	Review Fee	56.00		0.00
12/07/22	Deposit Online 2059091 Tfr Westpac Diy Payg			
	Apr-Jun		3,476.00	3,476.00
12/07/22	Withdrawal Online 1505498 Bpay Tax Office			
	Payg Apr-Jun	3,476.00		0.00
29/07/22	CLOSING BALANCE			0.00

S013850 / M005978 / 211 / CN6CNCPCPW



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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 9155 7700 from overseas.

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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.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

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To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: www.moneysmart.gov.au.

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au



Email: info@afca.org.au

Phone 1800 931 678

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

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Find out about Online Banking
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Telephone Banking



Call us on 132 032
+61 2 9155 7700 if overseas

Local Branch



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THANK YOU FOR BANKING WITH WESTPAC





Statement Period
29 July 2022 - 31 August 2022

Westpac DIY Super Working Account



THE DIRECTOR
P & M GEBHARD PTY LTD
52A GRIFFIN CRES
MANNING WA 6152

049

Account Name
P & M GEBHARD PTY LTD ATF
GEBHARD FAMILY SUPERANNUATION
FUND

Customer ID
1211 5706 P & M GEBHARD PTY LTD

BSB Account Number
036-014 272 749

Opening Balance	\$0.00
Total Credits	+ \$1,210.00
Total Debits	- \$1,210.00
Closing Balance	\$0.00

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
22 Jul 2022	0.25 %	0.25 %	0.25 %	0.25 %
18 Aug 2022	0.75 %	0.75 %	0.75 %	0.75 %

Effective Date	Over \$499999
22 Jul 2022	0.25 %
18 Aug 2022	0.75 %

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
29/07/22	STATEMENT OPENING BALANCE			0.00
24/08/22	Deposit Online 2968753 Tfr Westpac Diy Mora Wealth		1,210.00	1,210.00
24/08/22	Withdrawal-Osko Payment 1969568 Mora Wealth Accountants Mora Wealth	1,210.00		0.00
31/08/22	CLOSING BALANCE			0.00

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S014532 / M006175 / 244 / CN6CNCNPW



MORE INFORMATION

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Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

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Understanding comprehensive credit reporting

It's more important than ever to pay on time as this is shown on your consumer credit report as part of comprehensive credit reporting (CCR).

CCR provides you with a more complete picture of your credit history including your on time and late repayments. You can also see your consumer credit account open and closed dates, type of credit, credit limit and it now includes whether you are in a financial hardship arrangement.

For more information please see our website, our Privacy Statement or visit CreditSmart.org.au.



Complaints

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Local Branch



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THANK YOU FOR BANKING WITH WESTPAC





Statement Period
31 August 2022 - 30 September 2022

Westpac DIY Super Working Account



THE DIRECTOR
P & M GEBHARD PTY LTD
52A GRIFFIN CRES
MANNING WA 6152

049

Account Name
P & M GEBHARD PTY LTD ATF
GEBHARD FAMILY SUPERANNUATION
FUND

Customer ID
1211 5706 P & M GEBHARD PTY LTD

BSB
036-014

Account Number
272 749

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

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
18 Aug 2022	0.75 %	0.75 %	0.75 %	0.75 %
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %

Effective Date	Over \$499999
18 Aug 2022	0.75 %
20 Sep 2022	1.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/22	STATEMENT OPENING BALANCE			0.00
30/09/22	CLOSING BALANCE			0.00

CONVENIENCE AT YOUR FINGERTIPS

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S012773 / M005299 / 274 / CN6CNCNPW



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Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

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

Westpac Live



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Telephone Banking



Call us on 132 032
+61 2 9155 7700 if overseas

Local Branch



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

THANK YOU FOR BANKING WITH WESTPAC





Statement Period
30 September 2022 - 31 October 2022

Westpac DIY Super Working Account



THE DIRECTOR
P & M GEBHARD PTY LTD
52A GRIFFIN CRES
MANNING WA 6152

049

Account Name
P & M GEBHARD PTY LTD ATF
GEBHARD FAMILY SUPERANNUATION
FUND

Customer ID
1211 5706 P & M GEBHARD PTY LTD

BSB
036-014

Account Number
272 749

Opening Balance	\$0.00
Total Credits	+ \$703.00
Total Debits	- \$703.00
Closing Balance	\$0.00

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %

Effective Date	Over \$499999
20 Sep 2022	1.00 %

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
30/09/22	STATEMENT OPENING BALANCE			0.00
19/10/22	Deposit Online 2429381 Tfr Westpac Diy Payg Jul-Sept		703.00	703.00
19/10/22	Withdrawal Online 2312677 Bpay Tax Office Payg Jul-Sept	703.00		0.00
31/10/22	CLOSING BALANCE			0.00

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S011817 / M005119 / 305 / CNECNCPW



MORE INFORMATION

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Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

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If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: www.moneysmart.gov.au.

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Local Branch



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THANK YOU FOR BANKING WITH WESTPAC





Statement Period
31 October 2022 - 30 November 2022

Westpac DIY Super Working Account



THE DIRECTOR
P & M GEBHARD PTY LTD
52A GRIFFIN CRES
MANNING WA 6152

049

Account Name
P & M GEBHARD PTY LTD ATF
GEBHARD FAMILY SUPERANNUATION
FUND

Customer ID
1211 5706 P & M GEBHARD PTY LTD

BSB
036-014

Account Number
272 749

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

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %

Effective Date	Over \$499999
20 Sep 2022	1.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/10/22	STATEMENT OPENING BALANCE			0.00
30/11/22	CLOSING BALANCE			0.00

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THANK YOU FOR BANKING WITH WESTPAC





Statement Period
30 November 2022 - 30 December 2022

Westpac DIY Super Working Account



THE DIRECTOR
P & M GEBHARD PTY LTD
52A GRIFFIN CRES
MANNING WA 6152

049

Account Name
P & M GEBHARD PTY LTD ATF
GEBHARD FAMILY SUPERANNUATION
FUND

Customer ID
1211 5706 P & M GEBHARD PTY LTD

BSB Account Number
036-014 272 749

Opening Balance	\$0.00
Total Credits	+ \$1,334.56
Total Debits	- \$1,335.10
Closing Balance	- \$0.54

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %

Effective Date	Over \$499999
20 Sep 2022	1.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/11/22	STATEMENT OPENING BALANCE			0.00
22/12/22	Payment By Authority To Zurich Aust Ltd E309050 35	1,334.56		-1,334.56
23/12/22	Direct Debit Dishonoured 0219313		1,334.56	0.00
30/12/22	Interest	0.54		-0.54
30/12/22	CLOSING BALANCE			-0.54

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S013809 / M005663 / 365 / CN6CNCNPW



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THANK YOU FOR BANKING WITH WESTPAC





Statement Period
30 December 2022 - 31 January 2023

Westpac DIY Super Working Account



THE DIRECTOR
P & M GEBHARD PTY LTD
52A GRIFFIN CRES
MANNING WA 6152

049

Account Name
P & M GEBHARD PTY LTD ATF
GEBHARD FAMILY SUPERANNUATION
FUND

Customer ID
1211 5706 P & M GEBHARD PTY LTD

BSB Account Number
036-014 272 749

Opening Balance	- \$0.54
Total Credits	+ \$3,481.07
Total Debits	- \$3,480.44
Closing Balance	+ \$0.09

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %

Effective Date	Over \$499999
20 Sep 2022	1.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/12/22	STATEMENT OPENING BALANCE			-0.54
04/01/23	Deposit Online 2247214 Tfr Westpac Diy Bank Fee		0.54	0.00
04/01/23	Deposit Online 2263874 Tfr Westpac Diy Mandy - Life/Tpd		1,334.56	1,334.56
04/01/23	Deposit Online 2264801 Tfr Westpac Diy Paul - Life/Tpd		2,145.88	3,480.44
05/01/23	Payment By Authority To Zurich Aust Ltd E309050 3L04012023	1,334.56		2,145.88
05/01/23	Payment By Authority To Zurich Aust Ltd E309047 35	2,145.88		0.00
31/01/23	Interest Paid		0.09	0.09
31/01/23	CLOSING BALANCE			0.09

8012356 / M005301 / 032 / CN6CNCNPW



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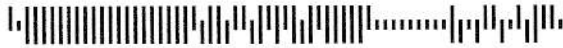
THANK YOU FOR BANKING WITH WESTPAC





Statement Period
31 January 2023 - 28 February 2023

Westpac DIY Super Working Account



THE DIRECTOR
P & M GEBHARD PTY LTD
52A GRIFFIN CRES
MANNING WA 6152

049

Account Name
P & M GEBHARD PTY LTD ATF
GEBHARD FAMILY SUPERANNUATION
FUND

Customer ID
1211 5706 P & M GEBHARD PTY LTD

BSB Account Number
036-014 272 749

Opening Balance	+ \$0.09
Total Credits	+ \$703.00
Total Debits	- \$703.09
Closing Balance	\$0.00

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %

Effective Date	Over \$499999
20 Sep 2022	1.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/01/23	STATEMENT OPENING BALANCE			0.09
14/02/23	Deposit Online 2668825 Tfr Westpac Diy Payg Oct-Dec		703.00	703.09
14/02/23	Withdrawal Online 1651622 Tfr Westpac Diy Interest	0.09		703.00
14/02/23	Withdrawal Online 8073184 Bpay Tax Office Payg Oct-Dec	703.00		0.00
28/02/23	CLOSING BALANCE			0.00

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THANK YOU FOR BANKING WITH WESTPAC





Statement Period
28 February 2023 - 31 March 2023

Westpac DIY Super Working Account



THE DIRECTOR
P & M GEBHARD PTY LTD
52A GRIFFIN CRES
MANNING WA 6152

049

Account Name
P & M GEBHARD PTY LTD ATF
GEBHARD FAMILY SUPERANNUATION
FUND

Customer ID
1211 5706 P & M GEBHARD PTY LTD

BSB Account Number
036-014 272 749

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

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %

Effective Date	Over \$499999
20 Sep 2022	1.00 %

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
28/02/23	STATEMENT OPENING BALANCE			0.00
31/03/23	CLOSING BALANCE			0.00

CONVENIENCE AT YOUR FINGERTIPS

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



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 9155 7700 from overseas.

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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.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

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If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: www.moneysmart.gov.au.

Understanding comprehensive credit reporting

It's more important than ever to pay on time as this is shown on your consumer credit report as part of comprehensive credit reporting (CCR).

CCR provides you with a more complete picture of your credit history including your on time and late repayments. You can also see your consumer credit account open and closed dates, type of credit, credit limit and it now includes whether you are in a financial hardship arrangement.

For more information please see our website, our Privacy Statement or visit CreditSmart.org.au.



We've updated our Privacy Statement and Notices

Our Privacy Statement combines important details about how we handle your personal and credit-related information. We've also introduced new supplementary privacy notices that provide more specific information when collecting your personal information for certain purposes e.g., if you choose to provide your identity information online.

We're making it clearer for you to understand what information we collect, how and why we collect, hold, and use your information. This may mean you could receive offers for products and services provided by us or our third-party partners that we think may be of interest and value to you.

If you'd like to learn more, our frequently asked questions, the full Privacy Statement, and supplementary privacy notices can be found at: www.westpac.com.au/privacy/privacy-statement

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Email: info@afca.org.au

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Telephone Banking



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Local Branch



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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
31 March 2023 - 28 April 2023

Westpac DIY Super Working Account



THE DIRECTOR
P & M GEBHARD PTY LTD
52A GRIFFIN CRES
MANNING WA 6152

049

Account Name
P & M GEBHARD PTY LTD ATF
GEBHARD FAMILY SUPERANNUATION
FUND

Customer ID
1211 5706 P & M GEBHARD PTY LTD

BSB Account Number
036-014 272 749

Opening Balance	\$0.00
Total Credits	+ \$703.00
Total Debits	- \$703.00
Closing Balance	\$0.00

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %

Effective Date	Over \$499999
20 Sep 2022	1.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/03/23	STATEMENT OPENING BALANCE			0.00
26/04/23	Deposit Online 2595514 Tfr Westpac Diy Payg Jan-Mar		703.00	703.00
26/04/23	Withdrawal Online 5470978 Bpay Tax Office Payg Jan-Mar	703.00		0.00
28/04/23	CLOSING BALANCE			0.00

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
28 April 2023 - 31 May 2023

Westpac DIY Super Working Account



THE DIRECTOR
P & M GEBHARD PTY LTD
52A GRIFFIN CRES
MANNING WA 6152

049

Account Name
P & M GEBHARD PTY LTD ATF
GEBHARD FAMILY SUPERANNUATION
FUND

Customer ID
1211 5706 P & M GEBHARD PTY LTD

BSB Account Number
036-014 272 749

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

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %

Effective Date	Over \$499999
20 Sep 2022	1.00 %

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28/04/23	STATEMENT OPENING BALANCE			0.00
31/05/23	CLOSING BALANCE			0.00

CONVENIENCE AT YOUR FINGERTIPS

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S010838 / M004598 / 152 / CN6CNCPW



Statement Period
31 May 2023 - 30 June 2023

Westpac DIY Super Working Account



THE DIRECTOR
P & M GEBHARD PTY LTD
52A GRIFFIN CRES
MANNING WA 6152

049

Account Name
P & M GEBHARD PTY LTD ATF
GEBHARD FAMILY SUPERANNUATION
FUND

Customer ID
1211 5706 P & M GEBHARD PTY LTD

BSB
036-014 Account Number
272 749

Opening Balance	\$0.00
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Total Debits	- \$0.00
Closing Balance	\$0.00

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %

Effective Date	Over \$499999
20 Sep 2022	1.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/05/23	STATEMENT OPENING BALANCE			0.00
30/06/23	CLOSING BALANCE			0.00

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

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Telephone Banking



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Local Branch



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THANK YOU FOR BANKING WITH WESTPAC





Statement Period
30 June 2022 - 29 July 2022

Westpac DIY Super Savings Account



THE DIRECTOR
P & M GEBHARD PTY LTD
52A GRIFFIN CRES
MANNING WA 6152

049

Account Name
P & M GEBHARD PTY LTD ATF
GEBHARD FAMILY SUPERANNUATION
FUND

Customer ID
1211 5706 P & M GEBHARD PTY LTD

BSB
036-014 Account Number
272 757

Opening Balance	+ \$22,417.82
Total Credits	+ \$1,093.15
Total Debits	- \$3,532.00
Closing Balance	+ \$19,978.97

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 May 2022	0.10 %	0.10 %	0.10 %	0.10 %
22 Jul 2022	0.25 %	0.25 %	0.25 %	0.25 %

Effective Date	Over \$499999
17 May 2022	0.10 %
22 Jul 2022	0.25 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/06/22	STATEMENT OPENING BALANCE			22,417.82
01/07/22	Withdrawal Online 1711599 Tfr Westpac Diy			
	Asic Review Fee	56.00		22,361.82
12/07/22	Deposit Quicksuper Quickspr3249249691		1,090.91	23,452.73
12/07/22	Withdrawal Online 1059090 Tfr Westpac Diy			
	Payg Apr-Jun	3,476.00		19,976.73
29/07/22	Interest Paid		2.24	19,978.97
29/07/22	CLOSING BALANCE			19,978.97

CONVENIENCE AT YOUR FINGERTIPS

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**ANNUAL INFORMATION
FOR THE PERIOD 1 JULY 2021 TO 30 JUNE 2022****For account: 6014/272757**

Total interest credited

\$9.47

These details are provided for your records and taxation purposes

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Statement Period
29 July 2022 - 31 August 2022

Westpac DIY Super Savings Account



THE DIRECTOR
P & M GEBHARD PTY LTD
52A GRIFFIN CRES
MANNING WA 6152

049

Account Name
P & M GEBHARD PTY LTD ATF
GEBHARD FAMILY SUPERANNUATION
FUND

Customer ID
1211 5706 P & M GEBHARD PTY LTD

BSB Account Number
036-014 272 757

Opening Balance	+ \$19,978.97
Total Credits	+ \$2,069.99
Total Debits	- \$1,210.00
Closing Balance	+ \$20,838.96

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
22 Jul 2022	0.25 %	0.25 %	0.25 %	0.25 %
18 Aug 2022	0.75 %	0.75 %	0.75 %	0.75 %

Effective Date	Over \$499999
22 Jul 2022	0.25 %
18 Aug 2022	0.75 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/07/22	STATEMENT OPENING BALANCE			19,978.97
01/08/22	Deposit Quicksuper Quickspr3264822710		2,061.30	22,040.27
24/08/22	Withdrawal Online 1968753 Tfr Westpac Diy Mora Wealth	1,210.00		20,830.27
31/08/22	Interest Paid		8.69	20,838.96
31/08/22	CLOSING BALANCE			20,838.96

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S014534 / M006176 / 244 / CN6CNCNPW



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Local Branch



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THANK YOU FOR BANKING WITH WESTPAC





Statement Period
31 August 2022 - 30 September 2022

Westpac DIY Super Savings Account



THE DIRECTOR
P & M GEBHARD PTY LTD
52A GRIFFIN CRES
MANNING WA 6152

049

Account Name
P & M GEBHARD PTY LTD ATF
GEBHARD FAMILY SUPERANNUATION
FUND

Customer ID
1211 5706 P & M GEBHARD PTY LTD

BSB
036-014

Account Number
272 757

Opening Balance	+ \$20,838.96
Total Credits	+ \$13,191.18
Total Debits	- \$0.00
Closing Balance	+ \$34,030.14

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
18 Aug 2022	0.75 %	0.75 %	0.75 %	0.75 %
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %

Effective Date	Over \$499999
18 Aug 2022	0.75 %
20 Sep 2022	1.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/22	STATEMENT OPENING BALANCE			20,838.96
01/09/22	Deposit Quicksuper Quickspr3288458357		2,280.54	23,119.50
02/09/22	Deposit Ato Ato002000017242743		10,887.85	34,007.35
30/09/22	Interest Paid		22.79	34,030.14
30/09/22	CLOSING BALANCE			34,030.14

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S012775 / M005300 / 274 / CN6GNCPW



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If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: www.moneysmart.gov.au.

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THANK YOU FOR BANKING WITH WESTPAC





Statement Period
30 September 2022 - 31 October 2022

Westpac DIY Super Savings Account



THE DIRECTOR
P & M GEBHARD PTY LTD
52A GRIFFIN CRES
MANNING WA 6152

049

Account Name
P & M GEBHARD PTY LTD ATF
GEBHARD FAMILY SUPERANNUATION
FUND

Customer ID
1211 5706 P & M GEBHARD PTY LTD

BSB Account Number
036-014 272 757

Opening Balance	+ \$34,030.14
Total Credits	+ \$2,931.13
Total Debits	- \$703.00
Closing Balance	+ \$36,258.27

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %
Effective Date	Over \$499999			
20 Sep 2022	1.00 %			

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/09/22	STATEMENT OPENING BALANCE			34,030.14
06/10/22	Deposit Quicksuper Quickspr3315212680		2,280.54	36,310.68
19/10/22	Withdrawal Online 1429380 Tfr Westpac Diy Payg Jul-Sept	703.00		35,607.68
24/10/22	Deposit Superchoice P/L Pc171022-197338339		620.24	36,227.92
31/10/22	Interest Paid		30.35	36,258.27
31/10/22	CLOSING BALANCE			36,258.27

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THANK YOU FOR BANKING WITH WESTPAC





Statement Period
31 October 2022 - 30 November 2022

Westpac DIY Super Savings Account



THE DIRECTOR
P & M GEBHARD PTY LTD
52A GRIFFIN CRES
MANNING WA 6152

049

Account Name
P & M GEBHARD PTY LTD ATF
GEBHARD FAMILY SUPERANNUATION
FUND

Customer ID
1211 5706 P & M GEBHARD PTY LTD

BSB Account Number
036-014 272 757

Opening Balance	+ \$36,258.27
Total Credits	+ \$2,197.97
Total Debits	- \$0.00
Closing Balance	+ \$38,456.24

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %
Effective Date	Over \$499999			
20 Sep 2022	1.00 %			

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/10/22	STATEMENT OPENING BALANCE			36,258.27
02/11/22	Deposit Quicksuper Quickspr3336796996		2,166.51	38,424.78
30/11/22	Interest Paid		31.46	38,456.24
30/11/22	CLOSING BALANCE			38,456.24

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5014507 / M006288 / 335 / CN6CNCPW



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THANK YOU FOR BANKING WITH WESTPAC





Statement Period
30 November 2022 - 30 December 2022

Westpac DIY Super Savings Account



THE DIRECTOR
P & M GEBHARD PTY LTD
52A GRIFFIN CRES
MANNING WA 6152

049

Account Name
P & M GEBHARD PTY LTD ATF
GEBHARD FAMILY SUPERANNUATION
FUND

Customer ID
1211 5706 P & M GEBHARD PTY LTD

BSB Account Number
036-014 272 757

Opening Balance	+ \$38,456.24
Total Credits	+ \$3,340.47
Total Debits	- \$0.00
Closing Balance	+ \$41,796.71

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %

Effective Date	Over \$499999
20 Sep 2022	1.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/11/22	STATEMENT OPENING BALANCE			38,456.24
07/12/22	Deposit Quicksuper Quickspr3362865396		3,306.78	41,763.02
30/12/22	Interest Paid		33.69	41,796.71
30/12/22	CLOSING BALANCE			41,796.71

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30 December 2022 - 31 January 2023

Westpac DIY Super Savings Account



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049

Account Name
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GEBHARD FAMILY SUPERANNUATION
FUND

Customer ID
1211 5706 P & M GEBHARD PTY LTD

BSB Account Number
036-014 272 757

Opening Balance	+ \$41,796.71
Total Credits	+ \$2,125.42
Total Debits	- \$3,480.98
Closing Balance	+ \$40,441.15

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %

Effective Date	Over \$499999
20 Sep 2022	1.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/12/22	STATEMENT OPENING BALANCE			41,796.71
04/01/23	Deposit Quicksuper Quickspr3380903133		1,710.41	43,507.12
04/01/23	Withdrawal Online 1247213 Tfr Westpac Diy			
	Bank Fee	0.54		43,506.58
04/01/23	Withdrawal Online 1263873 Tfr Westpac Diy			
	Mandy - Life/Tpd	1,334.56		42,172.02
04/01/23	Withdrawal Online 1264801 Tfr Westpac Diy			
	Paul - Life/Tpd	2,145.88		40,026.14
20/01/23	Deposit Superchoice P/L Pc130123-196148516		379.57	40,405.71
31/01/23	Interest Paid		35.44	40,441.15
31/01/23	CLOSING BALANCE			40,441.15

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CCR provides you with a more complete picture of your credit history including your on time and late repayments. You can also see your consumer credit account open and closed dates, type of credit, credit limit and it now includes whether you are in a financial hardship arrangement.

For more information please see our website, our Privacy Statement or visit CreditSmart.org.au.



Complaints

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Phone 1800 931 678

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Westpac Live



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Telephone Banking



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Local Branch



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

THANK YOU FOR BANKING WITH WESTPAC





Statement Period
31 January 2023 - 28 February 2023

Westpac DIY Super Savings Account



THE DIRECTOR
P & M GEBHARD PTY LTD
52A GRIFFIN CRES
MANNING WA 6152

049

Account Name
P & M GEBHARD PTY LTD ATF
GEBHARD FAMILY SUPERANNUATION
FUND

Customer ID
1211 5706 P & M GEBHARD PTY LTD

BSB Account Number
036-014 272 757

Opening Balance	+ \$40,441.15
Total Credits	+ \$1,742.47
Total Debits	- \$703.00
Closing Balance	+ \$41,480.62

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %
Effective Date	Over \$499999			
20 Sep 2022	1.00 %			

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/01/23	STATEMENT OPENING BALANCE			40,441.15
02/02/23	Deposit Quicksuper Quickspr3401371721		1,710.41	42,151.56
14/02/23	Deposit Online 2651623 Tfr Westpac Diy			
	Interest		0.09	42,151.65
14/02/23	Withdrawal Online 1668824 Tfr Westpac Diy			
	Payg Oct-Dec	703.00		41,448.65
28/02/23	Interest Paid		31.97	41,480.62
28/02/23	CLOSING BALANCE			41,480.62

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S014108 / M0065878 / 060 / CN6CNCFPW



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Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

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Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: www.moneysmart.gov.au.

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THANK YOU FOR BANKING WITH WESTPAC





Statement Period
28 February 2023 - 31 March 2023

Westpac DIY Super Savings Account



THE DIRECTOR
P & M GEBHARD PTY LTD
52A GRIFFIN CRES
MANNING WA 6152

049

Account Name
P & M GEBHARD PTY LTD ATF
GEBHARD FAMILY SUPERANNUATION
FUND

Customer ID
1211 5706 P & M GEBHARD PTY LTD

BSB Account Number
036-014 272 757

Opening Balance	+ \$41,480.62
Total Credits	+ \$1,951.46
Total Debits	- \$0.00
Closing Balance	+ \$43,432.08

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %

Effective Date	Over \$499999
20 Sep 2022	1.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/02/23	STATEMENT OPENING BALANCE			41,480.62
02/03/23	Deposit Quicksuper Quickspr3422302965		1,914.71	43,395.33
31/03/23	Interest Paid		36.75	43,432.08
31/03/23	CLOSING BALANCE			43,432.08

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MORE INFORMATION

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Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

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For more information please see our website, our Privacy Statement or visit CreditSmart.org.au.



We've updated our Privacy Statement and Notices

Our Privacy Statement combines important details about how we handle your personal and credit-related information. We've also introduced new supplementary privacy notices that provide more specific information when collecting your personal information for certain purposes e.g., if you choose to provide your identity information online.

We're making it clearer for you to understand what information we collect, how and why we collect, hold, and use your information. This may mean you could receive offers for products and services provided by us or our third-party partners that we think may be of interest and value to you.

If you'd like to learn more, our frequently asked questions, the full Privacy Statement, and supplementary privacy notices can be found at: www.westpac.com.au/privacy/privacy-statement

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
31 March 2023 - 28 April 2023

Westpac DIY Super Savings Account



THE DIRECTOR
P & M GEBHARD PTY LTD
52A GRIFFIN CRES
MANNING WA 6152

049

Account Name
P & M GEBHARD PTY LTD ATF
GEBHARD FAMILY SUPERANNUATION
FUND

Customer ID
1211 5706 P & M GEBHARD PTY LTD

BSB
036-014

Account Number
272 757

Opening Balance	+ \$43,432.08
Total Credits	+ \$2,504.47
Total Debits	- \$703.00
Closing Balance	+ \$45,233.55

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %
Effective Date	Over \$499999			
20 Sep 2022	1.00 %			

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/03/23	STATEMENT OPENING BALANCE			43,432.08
19/04/23	Deposit Quicksuper Quickspr3457243608		2,470.59	45,902.67
26/04/23	Withdrawal Online 1595514 Tfr Westpac Diy			
	Payg Jan-Mar	703.00		45,199.67
28/04/23	Interest Paid		33.88	45,233.55
28/04/23	CLOSING BALANCE			45,233.55

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S015045 / M006551 / 119 / CN6CNCPPW



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THANK YOU FOR BANKING WITH WESTPAC





Statement Period
28 April 2023 - 31 May 2023

Westpac DIY Super Savings Account



THE DIRECTOR
P & M GEBHARD PTY LTD
52A GRIFFIN CRES
MANNING WA 6152

049

Account Name
P & M GEBHARD PTY LTD ATF
GEBHARD FAMILY SUPERANNUATION
FUND

Customer ID
1211 5706 P & M GEBHARD PTY LTD

BSB
036-014

Account Number
272 757

Opening Balance	+ \$45,233.55
Total Credits	+ \$2,506.04
Total Debits	- \$0.00
Closing Balance	+ \$47,739.59

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %

Effective Date	Over \$499999
20 Sep 2022	1.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/04/23	STATEMENT OPENING BALANCE			45,233.55
02/05/23	Deposit Quicksuper Quickspr3466881964		2,347.06	47,580.61
04/05/23	Deposit Superchoice P/L Pc280423-193273921		116.14	47,696.75
31/05/23	Interest Paid		42.84	47,739.59
31/05/23	CLOSING BALANCE			47,739.59

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THANK YOU FOR BANKING WITH WESTPAC



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31 May 2023 - 30 June 2023

Westpac DIY Super Savings Account



THE DIRECTOR
P & M GEBHARD PTY LTD
52A GRIFFIN CRES
MANNING WA 6152

049

Account Name
P & M GEBHARD PTY LTD ATF
GEBHARD FAMILY SUPERANNUATION
FUND

Customer ID
1211 5706 P & M GEBHARD PTY LTD

BSB Account Number
036-014 272 757

Opening Balance	+ \$47,739.59
Total Credits	+ \$4,426.89
Total Debits	- \$0.00
Closing Balance	+ \$52,166.48

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %
Effective Date	Over \$499999			
20 Sep 2022	1.00 %			

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/05/23	STATEMENT OPENING BALANCE			47,739.59
07/06/23	Deposit Quicksuper Quickspr3494308476		3,150.00	50,889.59
19/06/23	Deposit Quicksuper Quickspr3503060027		1,235.30	52,124.89
30/06/23	Interest Paid		41.59	52,166.48
30/06/23	CLOSING BALANCE			52,166.48

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S013335 / M005469 / 182 / CN6CNCPCW



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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.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: www.moneysmart.gov.au.

Understanding comprehensive credit reporting

It's more important than ever to pay on time as this is shown on your consumer credit report as part of comprehensive credit reporting (CCR).

CCR provides you with a more complete picture of your credit history including your on time and late repayments. You can also see your consumer credit account open and closed dates, type of credit, credit limit and it now includes whether you are in a financial hardship arrangement.

For more information please see our website, our Privacy Statement or visit CreditSmart.org.au.



We've updated our Privacy Statement and Notices

Our Privacy Statement combines important details about how we handle your personal and credit-related information. We've also introduced new supplementary privacy notices that provide more specific information when collecting your personal information for certain purposes e.g., if you choose to provide your identity information online.

We're making it clearer for you to understand what information we collect, how and why we collect, hold, and use your information. This may mean you could receive offers for products and services provided by us or our third-party partners that we think may be of interest and value to you.

If you'd like to learn more, our frequently asked questions, the full Privacy Statement, and supplementary privacy notices can be found at: www.westpac.com.au/privacy/privacy-statement

This statement applies to our Australian financial products and services.

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

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

Westpac Live



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

Telephone Banking



Call us on 132 032
+61 2 9155 7700 if overseas

Local Branch



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

THANK YOU FOR BANKING WITH WESTPAC

Alex Mora

From: Harley Pope <phpope63@gmail.com>
Sent: Thursday, 9 June 2022 9:35 AM
To: Pope, Harley
Subject: Fwd: Ascent Investment and Coaching Pty Ltd (Provisional Liquidators Appointed)
Attachments: Ascent_Creditor Circular_9.6.22.pdf

----- Forwarded message -----

From: **Ascent Provisional Liquidator** <ascentinvestment@deloitte.com.au>
Date: Thu, 9 Jun 2022 at 11:22 am
Subject: Ascent Investment and Coaching Pty Ltd (Provisional Liquidators Appointed)
To: <phpope63@gmail.com>

Dear Sir / Madam,

You are receiving this correspondence because records provided to us by Ascent Investment and Coaching Pty Ltd (the **Company**) indicate that you may be a creditor of the Company.

Please find attached our Initial Notice to all Creditors of Ascent Investment and Coaching Pty Ltd . Please ensure you read this document in detail.

I am owed money – how do I lodge my claim?

You have been pre-registered in our Halo platform with the email address you are receiving this communication from. Please refer to the attached Halo guide for further information and guidance on how to register and lodge your claim.

Further queries

If you have any queries, please direct these to ascentinvestment@deloitte.com.au.

If you encounter any issues with the Halo portal, please read the FAQs and Troubleshooting guides on our webpage: <https://aurestructuring.deloitte-halo.com/ascent/>.

We thank you for your patience throughout this process. We will keep you informed of any and all updates as they occur.

Kind regards,

Matthew Donnelly and Sean Holmes

Provisional Liquidators

Website: <https://aurestructuring.deloitte-halo.com/ascent/>

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Income tax 551

Date generated	20 July 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

7 results found - from **20 July 2021** to **20 July 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
30 Aug 2022	2 Sep 2022	EFT refund for Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$10,887.85		\$0.00
			\$10,887.85 = \$11,146.85 - \$259.00		
30 Aug 2022	30 Aug 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22		\$10,887.85	\$10,887.85 CR
5 Jan 2022	4 Jan 2022	Payment received		\$1,916.00	\$0.00
1 Sep 2021	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$1,916.00		\$1,916.00 DR
19 Aug 2021	19 Aug 2021	General interest charge			\$0.00
19 Aug 2021	18 Aug 2021	Payment received		\$1,200.45	\$0.00
2 Aug 2021	2 Aug 2021	General interest charge			\$1,200.45 DR



Activity statement 001

Date generated	20 July 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

24 results found - from **20 July 2021** to **20 July 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
2 May 2023	2 May 2023	General interest charge			\$0.00
30 Apr 2023	28 Apr 2023	Original Activity Statement for the period ending 31 Mar 23 - PAYG Instalments	\$703.00		\$0.00
28 Apr 2023	26 Apr 2023	Payment received		\$703.00	\$703.00 CR
5 Mar 2023	5 Mar 2023	General interest charge			\$0.00
5 Mar 2023	28 Feb 2023	Original Activity Statement for the period ending 31 Dec 22 - PAYG Instalments	\$703.00		\$0.00
15 Feb 2023	14 Feb 2023	Payment received		\$703.00	\$703.00 CR
30 Oct 2022	30 Oct 2022	General interest charge			\$0.00
30 Oct 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$703.00		\$0.00
20 Oct 2022	19 Oct 2022	Payment received		\$703.00	\$703.00 CR
31 Jul 2022	31 Jul 2022	General interest charge			\$0.00
31 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$3,476.00		\$0.00

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
13 Jul 2022	12 Jul 2022	Payment received		\$3,476.00	\$3,476.00 CR
1 May 2022	1 May 2022	General interest charge			\$0.00
1 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$3,476.00		\$0.00
6 Apr 2022	5 Apr 2022	Payment received		\$3,476.00	\$3,476.00 CR
7 Mar 2022	7 Mar 2022	General interest charge			\$0.00
7 Mar 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$3,476.00		\$0.00
7 Feb 2022	4 Feb 2022	Payment received		\$3,476.00	\$3,476.00 CR
1 Nov 2021	1 Nov 2021	General interest charge			\$0.00
31 Oct 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$3,476.00		\$0.00
27 Oct 2021	26 Oct 2021	Payment received		\$3,476.00	\$3,476.00 CR
1 Aug 2021	1 Aug 2021	General interest charge			\$0.00
1 Aug 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$3,062.00		\$0.00
22 Jul 2021	21 Jul 2021	Payment received		\$3,062.00	\$3,062.00 CR

P - PRIOR YEAR

Financial statements and reports
for the year ended 30 June 2022

Gebhard Family Superannuation Fund

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Operating Statement

For the year ended 30 June 2022

	Note	2022	2021
		\$	\$
Income			
Investment Income			
Interest Received		9	76,033
Contribution Income			
Employer Contributions		23,210	21,014
Total Income		<u>23,219</u>	<u>97,047</u>
Expenses			
Accountancy Fees		880	880
ATO Supervisory Levy		518	0
Auditor's Remuneration		330	330
ASIC Fees		55	54
Interest Paid		0	1
		<u>1,783</u>	<u>1,265</u>
Member Payments			
Life Insurance Premiums		3,055	3,080
Total Expenses		<u>4,838</u>	<u>4,345</u>
Benefits accrued as a result of operations before income tax		<u>18,382</u>	<u>92,702</u>
Income Tax Expense		2,757	13,905
Benefits accrued as a result of operations		<u>15,625</u>	<u>78,797</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Gebhard Family Superannuation Fund
Statement of Financial Position



As at 30 June 2022

	Note	2022 \$	2021 \$
Assets			
Investments			
Loan	2	582,865	582,865
Total Investments		<u>582,865</u>	<u>582,865</u>
Other Assets			
Westpac DIY Super Savings Account		22,418	20,125
Income Tax Refundable		11,147	0
Total Other Assets		<u>33,565</u>	<u>20,125</u>
Total Assets		<u>616,430</u>	<u>602,990</u>
Less:			
Liabilities			
Income Tax Payable		0	2,598
PAYG Payable		3,476	3,062
Total Liabilities		<u>3,476</u>	<u>5,660</u>
Net assets available to pay benefits		<u>612,954</u>	<u>597,330</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts			
Gebhard, Paul - Accumulation		562,843	546,064
Gebhard, Amanda - Accumulation		50,111	51,266
Total Liability for accrued benefits allocated to members' accounts		<u>612,954</u>	<u>597,330</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Gebhard Family Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022



Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

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

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue by the Director(s).

a. Measurement of Investments

The Fund initially recognises:

- (i) an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the Fund; and
- (ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the Fund have been measured at market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire an asset from a willing seller if the following assumptions were made:

- that the buyer and the seller deal with each other at arm's length in relation to the sale;
- that the sale occurred after proper marketing of the asset; and
- that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

b. Cash and Cash Equivalents

Cash and cash equivalents include cash on hand and at call, deposits with banks and short-term, highly liquid investments that are readily convertible to cash and subject to an insignificant risk of change in value.

c. Revenue

Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

Dividend revenue

Gebhard Family Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022



Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

Rental revenue

Upon entering into each contract as a lessor, the Fund assesses if the lease is a finance or operating lease. All leases have been assessed as operating leases. Rental revenue arising from operating leases on investment properties is recognised on straight-line basis over the term of the specific lease.

Distribution revenue

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

Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if acquired during the period).

Contributions

Contributions and transfers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

d. Liability for Accrued Benefits

The liability for accrued benefits represents the Fund's present obligation to pay benefits to members and beneficiaries, and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

e. Trade and Other Payables

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross value of the Fund's financial liabilities is equivalent to the market value. Any remeasurement changes in the gross value of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

f. Critical Accounting Estimates and Judgements

The preparation of financial statements requires the trustees to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

Note 2: Loan

	2022 \$	2021 \$
Ascent Investment and Coaching Pty	582,865	582,865
	582,865	582,865

Note 3: Banks and Term Deposits

Gebhard Family Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2022



	2022 \$	2021 \$
Banks		
Westpac DIY Super Savings Account	22,418	20,125
	<hr/> 22,418	<hr/> 20,125

Gebhard Family Superannuation Fund
P & M Gebhard Pty Ltd ACN: 143559102
Trustees Declaration

The directors of the trustee company have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2022 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2022 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2022.

Specifically, the directors of the trustee company declare that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Act 1994; and
- to the knowledge of the directors of the trustee company, there have been no events or transactions subsequent to the balance date which could have a material impact on the fund. Where such events have occurred, the effect of such events has been accounted and noted in the fund's financial statements.

Signed in accordance with a resolution of the directors of the trustee company by:

.....
Amanda Gebhard
P & M Gebhard Pty Ltd
Director

.....
Paul Gebhard
P & M Gebhard Pty Ltd
Director

Dated this day of

Gebhard Family Superannuation Fund
Statement of Taxable Income



For the year ended 30 June 2022

	2022
	\$
Benefits accrued as a result of operations	18,382.00
SMSF Annual Return Rounding	(1.00)
Taxable Income or Loss	<u>18,381.00</u>
Income Tax on Taxable Income or Loss	2,757.15
CURRENT TAX OR REFUND	<u>2,757.15</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(13,904.00)
AMOUNT DUE OR REFUNDABLE	<u>(10,887.85)</u>

Gebhard Family Superannuation Fund Members Statement



Paul John Gebhard
52A Griffin Crescent
MANNING, Western Australia, 6152, Australia

Your Details

Your Details		Nominated Beneficiaries:	N/A
Date of Birth :	Provided	Nomination Type:	N/A
Age:	48	Vested Benefits:	562,843
Tax File Number:	Provided	Total Death Benefit:	1,493,636
Date Joined Fund:	01/07/2018	Disability Benefit:	930,793
Service Period Start Date:	14/05/2010		
Date Left Fund:			
Member Code:	GEBHP001		
Account Start Date:	01/07/2018		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	562,843
<u>Preservation Components</u>	
Preserved	562,843
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	
Taxable	562,843
Investment Earnings Rate	0%

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	546,063	471,636
<u>Increases to Member account during the period</u>		
Employer Contributions	23,210	21,014
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(1,624)	68,181
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	3,481	3,152
Income Tax	(520)	9,982
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	1,845	1,634
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	562,843	546,063

Gebhard Family Superannuation Fund Members Statement



Amanda Lee Gebhard
52A Griffin Crescent
MANNING, Western Australia, 6152, Australia

Your Details

Date of Birth :		Provided	Nominated Beneficiaries:	N/A
Age:		47	Nomination Type:	N/A
Tax File Number:		Provided	Vested Benefits:	50,111
Date Joined Fund:		01/07/2018	Total Death Benefit:	980,904
Service Period Start Date:		14/05/2010	Disability Benefit:	930,793
Date Left Fund:				
Member Code:		GEBHA002		
Account Start Date:		01/07/2018		
Account Phase:		Accumulation Phase		
Account Description:		Accumulation		

Your Balance

Total Benefits	50,111
<u>Preservation Components</u>	
Preserved	50,111
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	7,231
Taxable	42,880
Investment Earnings Rate	0%

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	51,266	46,896
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(149)	6,587
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax	(204)	771
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	1,210	1,446
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	50,111	51,266

Gebhard Family Superannuation Fund Investment Summary Report



As at 30 June 2022

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
Westpac DIY Super Savings Account		22,417.820000	22,417.82	22,417.82	22,417.82			3.70 %
			22,417.82		22,417.82			3.70 %
Loan								
ASCENT002 Ascent Investment and Coaching Pty	1.00	582,864.710000	582,864.71	582,864.71	582,864.71	0.00	0.00 %	96.30 %
			582,864.71		582,864.71	0.00	0.00 %	96.30 %
			605,282.53		605,282.53	0.00	0.00 %	100.00 %

Gebhard Family Superannuation Fund
Market Movement Report



As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
ASCENT0021 - Ascent Investment and Coaching Pty										
	01/07/2021	Opening Balance	1.00	0.00	0.00	0.00	582,864.71	0.00	0.00	0.00
	30/06/2022		1.00	0.00	0.00	0.00	582,864.71	0.00	0.00	0.00
Total Market Movement					0.00				0.00	0.00

Gebhard Family Superannuation Fund Investment Income Report



As at 30 June 2022

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
Bank Accounts												
Westpac DIY Super Savings Account	9.47			9.47	0.00	0.00	0.00	9.47			0.00	0.00
	9.47			9.47	0.00	0.00	0.00	9.47			0.00	0.00
	9.47			9.47	0.00	0.00	0.00	9.47			0.00	0.00

Assessable Income (Excl. Capital Gains) **9.47**

Net Capital Gain **0.00**

Total Assessable Income 9.47

* 1 Includes foreign credits from foreign capital gains.

* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

Gebhard Family Superannuation Fund
Unrealised Capital Gains Report



As at 30 June 2022

Investment	Units	Cost	Tax Deferred /Depreciation	CGT Cost Base	Market Value	Projected Profit / (Loss)	Taxable Profit Indexation	Taxable Profit Discounted	Taxable Profit Notional
Loan									
ASCENT0021 - Ascent Investment and Coaching Pty	1.00	582,864.71	0.00	582,864.71	582,864.7100	0.00	0.00	0.00	0.00
		582,864.71	0.00	582,864.71	582,864.7100	0.00	0.00	0.00	0.00
		582,864.71	0.00	582,864.71	582,864.7100	0.00	0.00	0.00	0.00

Memorandum of Resolutions of the Director(s) of

P & M Gebhard Pty Ltd ACN: 143559102

ATF Gebhard Family Superannuation Fund

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:

It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2022 thereon be adopted.

TRUSTEE'S DECLARATION:

It was resolved that the trustee's declaration of the Superannuation Fund be signed.

ANNUAL RETURN:

Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2022, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

TRUST DEED:

It was resolved that the advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.

INVESTMENT STRATEGY:

The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.

INVESTMENT – PERSONAL USE:

It was confirmed that no investments or assets were used by the member(s) for personal purposes.

INSURANCE COVER:

The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.

ALLOCATION OF INCOME:

It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).

INVESTMENT ACQUISITIONS:

It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2022.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2022.

AUDITORS:

It was resolved that

Super Audits Pty Ltd

of

PO Box 3376, RUNDLE MALL, South Australia 5000

act as auditors of the Fund for the next financial year.

Memorandum of Resolutions of the Director(s) of

P & M Gebhard Pty Ltd ACN: 143559102

ATF Gebhard Family Superannuation Fund

TAX AGENTS:

It was resolved that

Mora Wealth Accountants Pty Ltd

act as tax agents of the Fund for the next financial year.

TRUSTEE STATUS:

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the Fund and that they are not disqualified persons as defined by s 120 of the SISA.

CONTRIBUTIONS RECEIVED:

It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

ACCEPTANCE OF ROLLOVERS:

The trustee has ensured that any rollover made to the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making rollover between Funds; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the rollover and received advice that the rollover is in accordance with the Trust Deed and the rules of the Fund and the superannuation laws. As such the trustee has resolved to accept the rollover on behalf of the member.

PAYMENT OF BENEFITS:

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

CLOSURE:

Signed as a true record –

.....

Amanda Gebhard

/ /

.....

Paul Gebhard

/ /

Gebhard Family Superannuation Fund

Trial Balance

As at 30 June 2022



Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	24200	Contributions			
(21,013.73)	24200/GEBHP001	(Contributions) Gebhard, Paul - Accumulation			23,209.84
	25000	Interest Received			
(76,025.83)	25000/ASCENT0021	Ascent Investment and Coaching Pty			
(0.01)	25000/WBC272749	Westpac DIY Super Working Account			
(7.11)	25000/WBC272757	Westpac DIY Super Savings Account			9.47
880.00	30100	Accountancy Fees		880.00	
	30400	ATO Supervisory Levy		518.00	
330.00	30700	Auditor's Remuneration		330.00	
54.00	30800	ASIC Fees		55.00	
1.04	37900	Interest Paid			
	39000	Life Insurance Premiums			
1,446.27	39000/GEBHA002	(Life Insurance Premiums) Gebhard, Amanda - Accumulation		1,210.22	
1,633.77	39000/GEBHP001	(Life Insurance Premiums) Gebhard, Paul - Accumulation		1,844.54	
13,905.00	48500	Income Tax Expense		2,757.15	
78,796.60	49000	Profit/Loss Allocation Account		15,624.40	
	50010	Opening Balance			
(46,896.17)	50010/GEBHA002	(Opening Balance) Gebhard, Amanda - Accumulation			51,265.85
(471,636.21)	50010/GEBHP001	(Opening Balance) Gebhard, Paul - Accumulation			546,063.13
	52420	Contributions			
(21,013.73)	52420/GEBHP001	(Contributions) Gebhard, Paul - Accumulation			23,209.84
	53100	Share of Profit/(Loss)			
(6,587.05)	53100/GEBHA002	(Share of Profit/(Loss)) Gebhard, Amanda - Accumulation		148.80	
(68,180.86)	53100/GEBHP001	(Share of Profit/(Loss)) Gebhard, Paul - Accumulation		1,624.73	
	53330	Income Tax			
771.10	53330/GEBHA002	(Income Tax) Gebhard, Amanda - Accumulation			203.86
9,981.84	53330/GEBHP001	(Income Tax) Gebhard, Paul - Accumulation			520.47
	53800	Contributions Tax			
3,152.06	53800/GEBHP001	(Contributions Tax) Gebhard, Paul - Accumulation		3,481.48	
	53920	Life Insurance Premiums			
1,446.27	53920/GEBHA002	(Life Insurance Premiums) Gebhard, Amanda - Accumulation		1,210.22	
1,633.77	53920/GEBHP001	(Life Insurance Premiums) Gebhard, Paul - Accumulation		1,844.54	

Gebhard Family Superannuation Fund



Trial Balance

As at 30 June 2022

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	60400	Bank Accounts			
20,124.72	60400/WBC272757	Westpac DIY Super Savings Account		22,417.82	
	74300	Loan			
582,864.71	74300/ASCENT0021	Ascent Investment and Coaching Pty	1.0000	582,864.71	
(2,598.45)	85000	Income Tax Payable/Refundable		11,146.85	
(3,062.00)	86000	PAYG Payable			3,476.00
				647,958.46	647,958.46

Current Year Profit/(Loss): 18,381.55

Cannot generate CGT Register report. No data found

Cannot generate Realised Capital Gains report. Realised Capital Gains has no data to prepare

SMSF Tax Return

2022

1 Jul 2021—30 Jun 2022

TFN Recorded

PART A ELECTRONIC LODGMENT DECLARATION (FORM P, T, F, SMSF OR EX)

This declaration is to be completed where the tax return is to be lodged via the Tax Office's electronic lodgment service (ELS). It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

The ATO is authorised by the *Taxation Administration Act 1953* to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and to disclose it to other government agencies. For information about your privacy go to ato.gov.au/privacy

The Australian Business Register

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this tax return to maintain the integrity of the register.

Please refer to the privacy statement on the Australian Business Register (ABR) website (www.abr.gov.au) for further information – it outlines our commitment to safeguarding your details.

Electronic Funds Transfer – Direct Debit

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

<u>Tax File Number</u>	<u>Name of partnership, trust, fund or entity</u>	<u>Year</u>
TFN Recorded	Gebhard Family Superannuation Fund	2022

I authorise my tax agent to electronically transmit this tax return via the electronic lodgment service.

Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration - I declare that:

- the information provided to my registered tax agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director	Date
---	------

PART B ELECTRONIC FUNDS TRANSFER CONSENT

This declaration is to be completed when an electronic funds transfer EFT of a refund is requested and the tax return is being lodged through the electronic lodgment service ELS.

This declaration must be signed by the taxpayer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important

Care should be taken when completing EFT details as the payment of any refund, including any family tax benefit, will be made to the account specified.

<u>Agent Ref No.</u>	<u>BSB Number</u>	<u>Account Number</u>	<u>Account Name</u>
24742602	036014	272757	P & M Gebhard Pty Ltd ATF Gebhard Family Superannuation Fund

I authorise the refund to be deposited directly to the account specified.

Signature	Date

PART D TAX AGENTS CERTIFICATE (SHARED FACILITIES USERS ONLY)

<u>Client Ref</u>	<u>Agent Ref No.</u>	<u>Contact Name</u>	<u>Contact No.</u>
GEBHP040	24742602	Mora Wealth Accountants Pty Ltd	0893091233

Declaration - I declare that:

- I have prepared this tax return and/or family tax benefit tax claim in accordance with the information supplied by the taxpayer
- I have received a declaration made by the taxpayer that the information provided to me for the preparation of this document is true and correct, and
- I am authorised by the taxpayer to lodge this tax return and any applicable schedules that are attached.

Agent's Signature	Date

Section A: Fund information

Period start 01/07/2021

Period end 30/06/2022

1 TAX FILE NUMBER TFN Recorded

2 NAME OF SELF-MANAGED SUPERANNUATION FUND (SMSF) Gebhard Family Superannuation Fund

3 AUSTRALIAN BUSINESS NUMBER 31 467 867 196

4 CURRENT POSTAL ADDRESS

Address	Town/City	State	Postcode
PO Box 1792	Malaga	WA	6944

5 ANNUAL RETURN STATUS

Is this the first required return for a newly registered SMSF? No

6 SMSF AUDITOR

Title Mr

First name Anthony

Other name William

Family name Boys

Suffix

SMSF auditor number 100014140

Contact number 61-410712708

Auditor Address	Town/City	State	Postcode
PO Box 3376	RUNDLE MALL	SA	5000

Date audit was completed A 22/08/2022

Was part A of the audit report qualified? B Yes

Was part B of the audit report qualified? C No

If Part B of the audit report was qualified, have the reported issues been rectified? D

7 ELECTRONIC FUNDS TRANSFER (EFT)

A. Fund's financial institution account details

BSB number 036014

Account number 272757

Account name P & M Gebhard Pty Ltd ATF Gebhard Family Superannuation Fund

I would like my tax refunds made to this account Yes

C. Electronic service address alias

8 STATUS OF SMSF

Australian superannuation fund? A Yes

Fund benefit structure B A

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution? C Yes

9 WAS THE FUND WOUND UP DURING THE YEAR?

Date fund was wound up

Have all tax lodgment and payment obligations been met?

10 EXEMPT CURRENT PENSION INCOME

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year? No

Exempt current pension income amount **A**

Which method did you use to calculate your exempt current pension income? **B**

Was an actuarial certificate obtained? **D**

Did the fund have any other income that was assessable? **E**

Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. Go to Section C: Deductions and non-deductible expenses. **(Do not complete Section B: Income.)** If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement.

Section B: Income

11 INCOME

Prior year losses brought forward

Net Capital Losses from Collectables

Other Net Capital Losses

Did you have a CGT event during the year? **G** No

Have you applied an exemption or rollover? **M** No

Net capital gain **A** \$0.00

Losses carried forward

Net Capital Losses from Collectables

Other Net Capital Losses

Gross rent and other leasing and hiring **B**

Gross interest income **C** \$9.00

Tax file number amounts withheld from gross interest \$0.00

Forestry managed investment scheme income **X**

Gross foreign income **D1**

Net foreign income **D**

Australian franking credits from a New Zealand company income **E**

Transfers from foreign funds income Number 0 **F**

Gross payments where ABN not quoted **H**

Gross distribution from partnerships income **I**

Unfranked dividends **J**

Franked dividend income amount		K	
Franking credit		L	
Tax file number amounts withheld from dividends			
Gross distribution from trusts income		M	
Assessable contributions	(R1 + R2 + R3 less R6)	R	\$23,209.00
Assessable employer contributions		R1	\$23,209.00
Assessable personal contributions		R2	
No-TFN-quoted contributions		R3	\$0.00
The transfer of liability to a Life Insurance Company or Pooled Superannuation Trust		R6	
Gross payments foreign resident income			
Other income			
Total other income		S	
Assessable income due to a changed tax status of the fund		T	
Net non-arm's length income	(Subject to 47% tax rate U1 + U2 + U3)	U	
Net non-arm's length private company dividends		U1	
Net non-arm's length trust distributions		U2	
Net other non-arm's length income		U3	
Gross income		W	\$23,218.00
Exempt current pension income		Y	
Total assessable income		V	\$23,218.00

Section C: Deductions and non-deductible expenses

12 DEDUCTIONS

		Deductions		Non-Deductible Expenses
Interest expenses within Australia	A1		A2	
Interest expenses overseas	B1		B2	
Capital works expenditure	D1		D2	
Low value pool				
Capital allowance				
Other depreciation				
Decline in value of depreciating assets	E1		E2	
Insurance premiums – members	F1	\$3,054.00	F2	\$0.00
SMSF auditor fee	H1	\$330.00	H2	\$0.00
Investment expenses	I1		I2	
Management and administration expenses	J1	\$1,453.00	J2	\$0.00
Forestry managed investment scheme expense	U1		U2	
Other amounts	L1		L2	\$1,657.00
				O - Other expenses not listed elsewhere
Tax losses deducted	M1			
Totals	N	\$4,837.00	Y	\$1,657.00
Total SMSF expenses		(N + Y)	Z	\$6,494.00
Taxable income or loss		(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)	O	\$18,381.00

Section D: Income tax calculation statement

13 CALCULATION STATEMENT

Taxable income		A	\$18,381.00
Tax on taxable income		T1	\$2,757.15
Tax on no-TFN-quoted contributions		J	\$0.00
Gross tax		B	\$2,757.15
Non-refundable non-carry forward tax offsets	(C1 + C2)	C	
Foreign income tax offset		C1	
Rebates and tax offsets		C2	
Subtotal	(B less C - cannot be less than zero)	T2	\$2,757.15

Non-refundable carry forward tax offsets	(D1 + D2 + D3 + D4)	D	\$0.00
Early stage venture capital limited partnership tax offset		D1	\$0.00
Early stage venture capital limited partnership tax offset carried forward from previous year		D2	\$0.00
Early stage investor tax offset		D3	\$0.00
Early stage investor tax offset carried forward from previous year		D4	\$0.00
Subtotal	(T2 less D – cannot be less than zero)	T3	\$2,757.15
REFUNDABLE TAX OFFSETS	(E1 + E2 + E3 + E4)	E	\$0.00
Complying fund's franking credits tax offset		E1	\$0.00
No-TFN tax offset		E2	
National rental affordability scheme tax offset		E3	
Exploration credit tax offset		E4	\$0.00
Tax Payable		T5	\$2,757.15
Section 102AAM interest charge		G	
Eligible credits	(H1 + H2 + H3 + H5 + H6 + H8)	H	\$0.00
Credit for interest on early payments – amount of interest		H1	
Credit for tax withheld – foreign resident withholding (excluding capital gains)		H2	
Credit for tax withheld – where ABN or TFN not quoted (non-individual)		H3	\$0.00
Credit for TFN amounts withheld from payments from closely held trusts		H5	\$0.00
Credit for interest on no-TFN tax offset		H6	
Credit for amounts withheld from foreign resident capital gains withholding		H8	\$0.00
Tax offset refunds (Remainder of refundable tax offsets)		I	\$0.00
PAYG instalments raised		K	\$13,904.00
Supervisory levy		L	\$259.00
Supervisory levy adjustment for wound up funds		M	\$0.00
Supervisory levy adjustment for new funds		N	\$0.00
Amount refundable		S	\$10,887.85

Section E: Losses

14 LOSSES

Tax losses carried forward to later income years	U
Net capital losses carried forward to later income years	V

Section H: Assets and liabilities

15	ASSETS		
15a	Australian managed investments		
	Listed trusts	A	
	Unlisted trusts	B	
	Insurance policy	C	
	Other managed investments	D	
15b	Australian direct investments		
	Cash and term deposits	E	\$22,418.00
	Debt securities	F	
	Loans	G	\$582,865.00
	Listed shares	H	
	Unlisted shares	I	
	Limited recourse borrowing arrangements	J	
	Australian residential real property	J1	
	Australian non-residential real property	J2	
	Overseas real property	J3	
	Australian shares	J4	
	Overseas shares	J5	
	Other	J6	
	Property Count	J7	
	Non-residential real property	K	
	Residential real property	L	
	Collectables and personal use assets	M	
	Other assets	O	\$11,147.00
15c	Other investments		
	Crypto-Currency	N	
15d	Overseas direct investments		
	Overseas shares	P	
	Overseas non-residential real property	Q	
	Overseas residential real property	R	
	Overseas managed investments	S	
	Other overseas assets	T	
	Total Australian and overseas assets	U	\$616,430.00
15e	In-house assets		
	Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year?	A	

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution?	A
Did the members or related parties of the fund use personal guarantees or other security for the LRBA?	B

16 LIABILITIES

Borrowings	V	
Borrowings for limited recourse borrowing arrangements	V1	
Permissible temporary borrowings	V2	
Other borrowings	V3	
Total member closing account balances	W	\$612,953.00
Reserve accounts	X	
Other liabilities	Y	\$3,476.00
Total liabilities	Z	\$616,429.00

17 TAXATION OF FINANCIAL ARRANGEMENTS (TOFA)

Total TOFA gains	H
Total TOFA losses	I

Section J: Other information**FAMILY TRUST ELECTION STATUS**

Select the income year of the election	A
Family trust election revocation/variation code	B

INTERPOSED ENTITY ELECTION STATUS

Select the earliest income year elected	C
Interposed entity election revocation code	D

Section K : Declarations**PREFERRED TRUSTEE OR DIRECTOR CONTACT DETAILS**

Title	Mrs
First name	Amanda
Other name	Lee
Family name	Gebhard
Suffix	
Non-individual trustee name	P & M Gebhard Pty Ltd
ABN of non-individual trustee	
Contact number	04 38975709
Email address	

TAX AGENT'S CONTACT DETAILS

Practice name	Mora Wealth Accountants Pty Ltd
Title	Mr
First name	Alex
Other name	
Family name	Mora
Suffix	
Contact number	08 93091233

HOURS TAKEN TO PREPARE AND COMPLETE THIS RETURN

Member 1 — Gebhard, Paul John (TFN Recorded)

Account status		Open
Tax File Number		TFN Recorded
INDIVIDUAL NAME		
Title		Mr
Given name		Paul
Other given names		John
Family name		Gebhard
Suffix		
Date of birth		28 Dec 1973
Date of death		
CONTRIBUTIONS		
Opening account balance		\$546,063.13
Employer contributions	A	\$23,209.84
Principal Employer ABN	A1	
Personal contributions	B	
CGT small business retirement exemption	C	
CGT small business 15 year exemption	D	
Personal injury election	E	
Spouse and child contributions	F	
Other third party contributions	G	
Proceeds from primary residence disposal	H	
Receipt date	H1	
Assessable foreign superannuation fund amount	I	
Non-assessable foreign superannuation fund amount	J	
Transfer from reserve: assessable amount	K	
Transfer from reserve: non-assessable amount	L	
Contributions from non-complying funds and previously non-complying funds	T	
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	M	
Total Contributions	N	\$23,209.84

OTHER TRANSACTIONS

Allocated earnings or losses	O	(\$6,430.28)
Inward rollovers and transfers	P	
Outward rollovers and transfers	Q	
TRIS Count		
Accumulation phase account balance	S1	\$562,842.69
Retirement phase account balance - Non CDBIS	S2	
Retirement phase account balance - CDBIS	S3	
Accumulation phase value	X1	
Retirement phase value	X2	
Outstanding Limited recourse borrowing arrangement	Y	
Lump Sum payment	R1	
Income stream payment	R2	
Closing account balance	S	\$562,842.69

Member 2 — Gebhard, Amanda Lee (TFN Recorded)Account status OpenTax File Number TFN Recorded**INDIVIDUAL NAME**Title MrsGiven name AmandaOther given names LeeFamily name Gebhard

Suffix

Date of birth 27 Nov 1974

Date of death

CONTRIBUTIONSOpening account balance \$51,265.85Employer contributions **A**Principal Employer ABN **A1**Personal contributions **B**CGT small business retirement exemption **C**CGT small business 15 year exemption **D**Personal injury election **E**Spouse and child contributions **F**Other third party contributions **G**Proceeds from primary residence disposal **H**Receipt date **H1**Assessable foreign superannuation fund amount **I**Non-assessable foreign superannuation fund amount **J**Transfer from reserve: assessable amount **K**Transfer from reserve: non-assessable amount **L**Contributions from non-complying funds and previously non-complying funds **T**Any other contributions (including Super Co-contributions and Low Income Super Contributions) **M****Total Contributions** **N**

OTHER TRANSACTIONS

Allocated earnings or losses	O	(\$1,155.16)
Inward rollovers and transfers	P	
Outward rollovers and transfers	Q	
TRIS Count		
Accumulation phase account balance	S1	\$50,110.69
Retirement phase account balance - Non CDBIS	S2	
Retirement phase account balance - CDBIS	S3	
Accumulation phase value	X1	
Retirement phase value	X2	
Outstanding Limited recourse borrowing arrangement	Y	
Lump Sum payment	R1	
Income stream payment	R2	
Closing account balance	S	\$50,110.69

Capital Gains Tax Schedule

1 CURRENT YEAR CAPITAL GAINS AND CAPITAL LOSSES	Capital gains	Capital losses
Shares in companies listed on an Australian securities exchange	A	K
Other shares	B	L
Units in unit trusts listed on an Australian securities exchange	C	M
Other units	D	N
Real estate situated in Australia	E	O
Other real estate	F	P
Amount of capital gains from a trust (including a managed fund)	G	
Collectables	H	Q
Other CGT assets and any other CGT events	I	R
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S	\$0.00
Total current year	J	\$0.00 A
2 CAPITAL LOSSES		
Total current year capital losses applied		B
Total prior year net capital losses applied		C
Total capital losses transferred in applied (only for transfers involving a foreign bank branch or permanent establishment of a foreign financial entity)		D
Total capital losses applied		E
3 UNAPPLIED NET CAPITAL LOSSES CARRIED FORWARD		
Net capital losses from collectables carried forward to later income years		A
Other net capital losses carried forward to later income years		B
4 CGT DISCOUNT		
Total CGT discount applied		A
5 CGT CONCESSIONS FOR SMALL BUSINESS		
Small business active asset reduction		A
Small business retirement exemption		B
Small business rollover		C
Total small business concessions applied		D \$0.00
6 NET CAPITAL GAIN		
		A \$0.00
1J less 2E less 4A less 5D (cannot be less than zero). Amount will appear at label A, Net capital gain on your tax return		
7 EARNOUT ARRANGEMENTS		
Income year earnout right created		F
Amended net capital gain or capital losses carried forward		G

8 OTHER CGT INFORMATION REQUIRED (IF APPLICABLE)

Small business 15 year exemption – exempt capital gains	A
Capital gains disregarded by a foreign resident	B
Capital gains disregarded as a result of a scrip for scrip rollover	C
Capital gains disregarded as a result of an inter-company asset rollover	D
Capital gains disregarded by a demerging entity	E

Worksheets

11 INCOME

C Gross interest income

Description	Tax Withheld	Interest
Imported from SF360	\$0.00	\$9.00
Total	\$0.00	\$9.00

12 DEDUCTIONS

F INSURANCE PREMIUMS - MEMBERS

Description	Deductible	Non deductible
Imported from SF360	\$3,054.00	\$0.00
Total	\$3,054.00	\$0.00

H SMSF auditor fee

Description	Deductible	Non deductible
Imported from SF360	\$330.00	\$0.00
Total	\$330.00	\$0.00

J Management and administration expenses

Description	Deductible	Non deductible
Imported from SF360	\$1,453.00	\$0.00
Total	\$1,453.00	\$0.00

L Other amounts

Description	Deductible	Non deductible
Imported from SF360	\$0.00	\$1,657.00
Total	\$0.00	\$1,657.00

13 CALCULATION STATEMENT

D1 Early stage venture capital limited partnership tax offset

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

D2 Early stage venture capital limited partnership tax offset carried forward from previous year

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

D3 Early stage investor tax offset

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

D4 Early stage investor tax offset carried forward from previous year

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

H5 Credit for TFN amounts withheld from payments from closely held trusts

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

H8 Credit for amounts withheld from foreign resident capital gains withholding

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

K PAYG INSTALMENTS RAISED

Description	Amount
Imported from SF360	\$13,904.00
Total	\$13,904.00

15 ASSETS

15b AUSTRALIAN DIRECT INVESTMENTS

E Cash and term deposits

Description	Amount
Imported from SF360	\$22,418.00
Total	\$22,418.00

Loans

Description	Amount
Imported from SF360	\$582,865.00
Total	\$582,865.00

Other assets

Description	Amount
Imported from SF360	\$11,147.00
Total	\$11,147.00

LIABILITIES

Other liabilities

Description	Amount
Imported from SF360	\$3,476.00
Total	\$3,476.00