

The David & Sue Thomas Superannuation Fund

ABN 49 183 212 552

Trustees: David Thomas & Susan Thomas

Financial Statement
For the year ended 30 June 2022

The David & Sue Thomas Superannuation Fund
Statement of Financial Position
as at 30 June 2022

	Note	2022 \$	2021 \$
Assets			
Investments			
Loans	6A	265,045.00 12-18	287,045.00
Other Assets	6B	14,467.50 19	16,444.73
Other Assets			
Cash At Bank		101,992.46 11	72,085.59
Total Assets		<u><u>381,504.96</u></u>	<u><u>375,575.32</u></u>
Liabilities			
Income Tax Payable		348.75 FS/20	364.20
Total Liabilities		<u><u>348.75</u></u>	<u><u>364.20</u></u>
Net Assets Available to Pay Benefits		<u><u>381,156.21</u></u>	<u><u>375,211.12</u></u>
<i>Represented by:</i>			
Liability for Accrued Benefits	2		
Mr David Thomas		160,981.54	155,109.38
Mrs Susan Thomas		220,174.67	220,101.74
Total Liability for Accrued Benefits		<u><u>381,156.21</u></u>	<u><u>375,211.12</u></u>

*The accompanying notes form part of these financial statements.
This report should be read in conjunction with the accompanying compilation report.*

The David & Sue Thomas Superannuation Fund
Operating Statement
For the period 1 July 2021 to 30 June 2022

	Note	2022 \$	2021 \$
Income			
Investment Income			
Interest	7A	41,806.87	46,286.97
		<u>41,806.87</u>	<u>46,286.97</u>
Expenses			
Member Payments			
Pensions Paid		33,276.80	21,882.00
Other Expenses			
SMSF Supervisory Levy		259.00	259.00
Investment Losses			
Decrease in Market Value	8A	1,977.23	(3,915.87)
		<u>35,513.03</u>	<u>18,225.13</u>
Benefits Accrued as a Result of Operations before Income Tax		6,293.84	28,061.84
Income Tax			
Income Tax Expense		348.75	364.20
		<u>348.75</u>	<u>364.20</u>
Benefits Accrued as a Result of Operations		5,945.09	27,697.64

*The accompanying notes form part of these financial statements.
This report should be read in conjunction with the accompanying compilation report.*

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The David & Sue Thomas Superannuation Fund
Notes to the Financial Statements
As at 30 June 2022

Note 1 - Statement of Significant Accounting Policies

The following significant accounting policies have been adopted in the preparation and presentation of the financial statements. They have been consistently applied in the current and previous periods unless otherwise stated to ensure the financial information satisfies the concept of relevance and reliability.

(a) Statement of Compliance

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because the members are able to command the preparation of tailored reports so as to satisfy specifically all of their information needs and there are no other users dependent on the financial statements. The financial statements are therefore special purpose financial statements that have been prepared in accordance with the legislative requirements of the *Superannuation Industry (Supervision) Act 1993* and *Regulations 1994* and the provisions of the Trust Deed. The trustees have determined that the accounting policies adopted are appropriate to meet their needs.

(b) Basis of Preparation

The financial statements have been prepared on a cash basis using historical costs convention unless stated otherwise. For investments and financial liabilities, they are measured at market values.

The financial statements are presented in Australian dollars, which is the functional currency of the fund.

(c) Use of Accounting Estimates and Judgments

The preparation of financial statements requires the trustees to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstance, the results of which form the basis of making the judgments. 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.

(d) Cash and Cash Equivalents

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

(e) Foreign Currency

Any foreign currency transactions during the financial year are brought to account using the exchange rate in effect at the date of the transaction. Foreign currency monetary items at reporting date are translated at the exchange rate existing at reporting date. Exchange differences are recognised in the operating statement in the period in which they arise.

(f) Valuation of Assets

Investment

An investment is initially recognised when as a result of past transactions or events, the Fund controls the future economic benefits expected to flow from the asset.

The investment assets are firstly recorded at cost, being the fair value of the consideration given. After initial recognition, they are measured at market value. Gains or losses arising from changes in market value are recognised on the Operating Statement in the periods in which they occur.

Market value as defined in s10 of *SISA 1993*, in relation to an asset, means the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

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

As disposal costs are generally immaterial unless otherwise stated, market value approximates fair value.

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The David & Sue Thomas Superannuation Fund
Notes to the Financial Statements
As at 30 June 2022

Market values for various types of investment have been determined as follows:

- i. listed securities, government and other fixed interest securities for which there is a readily available market quotation, the valuation is recorded as the last quoted sale price as at the close of business on reporting date. If the listed securities are foreign, they are also converted to Australian dollars using the exchange rate at the close of business on the reporting date;
- ii. unit trusts and managed funds are stated by reference to the unit redemption price quoted by the fund manager at the end of the reporting period;
- iii. unlisted investments are stated at the Trustees' valuation based on estimated market value at balance date; or where necessary, upon external valuers' expert opinions;
- iv. Investment properties are carried at market value and are held for the purpose of generating long-term rental yields and capital appreciation. The Trustees give consideration to the value of the investment property each financial year and revalue when a significant event occurs or when deemed appropriate. Where an external valuation has been obtained, the valuation is based on objective and supportable data and has been carried out by a property valuation service provider or qualified independent valuer as appropriate.

Financial Liabilities

The Fund initially recognises a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Financial liabilities including credit balances of hedging instruments and derivatives are measured at market values as at the reporting date. Any change in market values of the financial liabilities since the beginning of the reporting period shall be included in the profit or loss for the reporting period. As disposal costs are generally immaterial, unless otherwise stated, market value approximates fair value.

Receivables and Payables

Current assets such as accounts receivable, which are expected to be recovered within twelve months after the reporting period, are carried at nominal amounts which approximate the fair values.

Accounts payable are recognised when the Fund becomes obliged to make future payments resulting from the goods and services received, whether or not billed to the Fund and are carried at nominal amounts which are equivalent to fair values.

(g) Revenue Recognition

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is measured at the fair value of consideration received or receivable. The following recognition criteria relate to the specific items of revenue the Fund receives:

Interest

The interest revenue is recognised by the Fund on a cash receipt basis, unless the Fund chooses the accrual method and the amount can be reliably measured by reference to the principal outstanding and using the effective interest rate of the instrument calculated at the acquisition or origination date.

Dividend Revenue

The entitlement to a dividend is based on the date the shares are quoted ex-dividend; the actual dividend revenue is recognised by the Fund when it is received.

Distribution Revenue

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

Rental Income

Rent from investment properties is recognised by the Fund on a cash receipt basis.

Movement in market values

Changes in the market value of investments are determined as the difference between the market value at balance date or consideration received (if sold during the year) and the market value as at the prior year end or cost (if the investment was acquired during the period). All movements are recognised in the Operating Statement.

Contributions and Rollovers In

Contributions and rollovers 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.

The financial report was authorised for issue on 16 August 2022 by the trustee of the fund.

The David & Sue Thomas Superannuation Fund
Notes to the Financial Statements
As at 30 June 2022

Note 2 – 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. Changes in the Liability for Accrued Benefits are as follows:

	Current	Previous
Liability for Accrued Benefits at beginning of period	375,211.12	347,513.48
Benefits Accrued during the period	39,221.89	49,579.64
Benefits Paid during the period	(33,276.80)	(21,882.00)
Liability for Accrued Benefits at end of period	381,156.21	375,211.12

Any amount in the Unallocated Contributions account represent amounts that have been received by the fund from either the members of the fund or a third party but have not been allocated to any specific member as at the reporting date. It is the intention of the trustee to allocate any such amounts recorded as unallocated contributions within 28 days following the end of the month to specific fund member, which will increase the liability for members accrued benefits.

Note 3 – Vested Benefits

Vested benefits are benefits which are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the reporting period.

	Current	Previous
Vested Benefits at beginning of period	375,211.12	347,513.48
Benefits Accrued during the period	39,221.89	49,579.64
Benefits Paid during the period	(33,276.80)	(21,882.00)
Vested Benefits at end of period	381,156.21	375,211.12

Note 4 – Guaranteed Benefits

No guarantees have been made in respect of any part of the liability for accrued benefits.

Note 5 – Funding Arrangements

No fixed funding arrangements were in place for the Fund as at year end.

Note 6A – Loans

	Current	Previous
At market value:		
Loan to K & N McLean	265,045.00	287,045.00
	265,045.00	287,045.00

Note 6B – Other Assets

	Current	Previous
At market value:		
Silver Bullion	14,467.50	16,444.73
	14,467.50	16,444.73

Note 7A – Interest

	Current	Previous
CBA Cheque Account	42.87	34.97
Loan to K & N McLean	41,764.00	46,252.00
	41,806.87	46,286.97

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The David & Sue Thomas Superannuation Fund
Notes to the Financial Statements
As at 30 June 2022

Note 8A – Decrease in Market Value

	Current	Previous
Other Assets		
Silver Bullion	1,977.23	(3,915.87)
	<u>1,977.23</u>	<u>(3,915.87)</u>

The David & Sue Thomas Superannuation Fund

Members Summary Report - For the period 1/07/2021 to 30/06/2022

Member's Detail	Opening Balance	Increases					Decreases				Closing Balance	
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid		
Mr David Thomas												
5 Appian Way Cowra NSW 2794												
Accumulation	21,222.36	0.00	0.00	2,352.44	0.00	(335.41)	0.00	0.00	0.00	0.00	0.00	23,239.39
Pension	133,887.02	0.00	0.00	14,255.13	0.00	0.00	0.00	0.00	0.00	(10,400.00)	0.00	137,742.15
	155,109.38	0.00	0.00	16,607.57	0.00	(335.41)	0.00	0.00	0.00	(10,400.00)	0.00	160,981.54
Mrs Susan Thomas												
5 Appian Way Cowra NSW 2794												
Accumulation	843.23	0.00	0.00	93.47	0.00	(13.34)	0.00	0.00	0.00	0.00	0.00	923.36
Pension	86,230.21	0.00	0.00	9,036.29	0.00	0.00	0.00	0.00	0.00	(9,600.00)	0.00	85,666.50
Pension	133,028.30	0.00	0.00	13,833.31	0.00	0.00	0.00	0.00	0.00	(13,276.80)	0.00	133,584.81
	220,101.74	0.00	0.00	22,963.07	0.00	(13.34)	0.00	0.00	0.00	(22,876.80)	0.00	220,174.67
	375,211.12	0.00	0.00	39,570.64	0.00	(348.75)	0.00	0.00	0.00	(33,276.80)	0.00	381,156.21

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The David & Sue Thomas Superannuation Fund
(ABN: 49 183 212 552)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 5 Appian Way Cowra, NSW 2794
Member	Number: 501
Mr David Arthyr Thomas	Date of Birth: 30 March 1950 Date Joined Fund: 4 December 2013 Eligible Service Date: 2 December 1968
	Tax File Number Held: Yes

Note: this report provides a consolidated view of the Member's interests in the SMSF
Refer to the Member Benefit Statements produced for each member account for further details

Your Accounts

Withdrawal Benefit as at 1 Jul 2021	
Accumulation	21,222.36
DT_ABP_1	133,887.02
Total as at 1 Jul 2021	155,109.38

Withdrawal Benefit as at 30 Jun 2022	
Accumulation	23,239.39
DT_ABP_1	137,742.15
Total as at 30 Jun 2022	160,981.54

Your Tax Components

Tax Free	27,425.13
Taxable - Taxed	133,556.41
Taxable - Untaxed	-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	160,981.54

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*

100% to Sue

* Nomination in effect from 1 July 2016

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The David & Sue Thomas Superannuation Fund
(ABN: 49 183 212 552)

Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 5 Appian Way Cowra, NSW 2794
Member	Date of Birth: 30 March 1950
Number: 501	Date Joined Fund: 4 December 2013
Mr David Arthyr Thomas	Eligible Service Date: 2 December 1968
Accumulation Account	Tax File Number Held: Yes
Accumulation	Account Start Date: 4 December 2013

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2021	21,222.36
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	2,352.44
<u>Total Increases</u>	2,352.44
<i><u>Decreases to your account:</u></i>	
Tax on Net Fund Income	335.41
<u>Total Decreases</u>	335.41
Withdrawal Benefit as at 30 Jun 2022	23,239.39

Your Tax Components		
Tax Free	12.4919 %	2,903.03
Taxable - Taxed		20,336.36
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	23,239.39

Your Insurance Benefits
No insurance details have been recorded

Your Beneficiaries
Non Lapsing Binding Death Nomination*
100% to Sue
* Nomination in effect from 1 July 2016

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The David & Sue Thomas Superannuation Fund
(ABN: 49 183 212 552)

Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 5 Appian Way Cowra, NSW 2794
Member	Number: 501
Mr David Arthyr Thomas	Date of Birth: 30 March 1950 Date Joined Fund: 4 December 2013 Eligible Service Date: 2 December 1968
Pension Account	Tax File Number Held: Yes
DT_ABP_1	Account Start Date: 30 June 2016

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2021	133,887.02
<i>Increases to your account:</i>	
Share Of Net Fund Income	14,255.13
Total Increases	14,255.13
<i>Decreases to your account:</i>	
Pension Payments	10,400.00
Total Decreases	10,400.00
Withdrawal Benefit as at 30 Jun 2022	137,742.15

Your Tax Components		
Tax Free	17.8029 %	24,522.10
Taxable - Taxed		113,220.05
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		137,742.15

Your Insurance Benefits
No insurance details have been recorded

Your Beneficiaries
Non Lapsing Binding Death Nomination*
100% to Sue
* Nomination in effect from 1 July 2016

Trustees

The Trustees of the Fund are as follows:

David Thomas and
Susan Thomas

Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustees.

Trustees Disclaimer

This statement has been prepared by the Trustees for the member whose name appears at the top of this statement. While every effort has been made by the Trustees to ensure the accuracy and completeness of this statement, the Trustees do not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustees of the Fund

.....
David Thomas
Trustee

.....
Susan Thomas
Trustee

Statement Date: 30 June 2022

The David & Sue Thomas Superannuation Fund
(ABN: 49 183 212 552)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 5 Appian Way Cowra, NSW 2794
Member	Date of Birth: 23 June 1952
Number: 502	Date Joined Fund: 4 December 2013
Mrs Susan Gai Thomas	Eligible Service Date: 26 September 2008
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts		Your Tax Components	
Withdrawal Benefit as at 1 Jul 2021		Tax Free	217,500.61
Accumulation	843.23	Taxable - Taxed	2,674.06
ST_ABP_1	86,230.21	Taxable - Untaxed	-
Sue Pension 2	133,028.30		
Total as at 1 Jul 2021	220,101.74	Your Preservation Components	
		Preserved	-
Withdrawal Benefit as at 30 Jun 2022		Restricted Non Preserved	-
Accumulation	923.36	Unrestricted Non Preserved	220,174.67
ST_ABP_1	85,666.50		
Sue Pension 2	133,584.81	Your Insurance Benefits	
Total as at 30 Jun 2022	220,174.67	No insurance details have been recorded	
		Your Beneficiaries	
		Non Lapsing Binding Death Nomination*	
		100% to David	
		* Nomination in effect from 1 July 2016	

The David & Sue Thomas Superannuation Fund
(ABN: 49 183 212 552)

Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 5 Appian Way Cowra, NSW 2794
Member	Number: 502
Mrs Susan Gai Thomas	Date of Birth: 23 June 1952
Accumulation Account	Date Joined Fund: 4 December 2013
Accumulation	Eligible Service Date: 26 September 2008
	Tax File Number Held: Yes
	Account Start Date: 4 December 2013

Your Account Summary

Withdrawal Benefit as at 1 Jul 2021	843.23
<i>Increases to your account:</i>	
Share Of Net Fund Income	93.47
Total Increases	93.47
<i>Decreases to your account:</i>	
Tax on Net Fund Income	13.34
Total Decreases	13.34
Withdrawal Benefit as at 30 Jun 2022	923.36

Your Tax Components

Tax Free	54.1501 %	500.00
Taxable - Taxed		423.36
Taxable - Untaxed		-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	923.36

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*

100% to David

* Nomination in effect from 1 July 2016

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The David & Sue Thomas Superannuation Fund
(ABN: 49 183 212 552)

Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 5 Appian Way Cowra, NSW 2794
Member	Date of Birth: 23 June 1952
Number: 502	Date Joined Fund: 4 December 2013
Mrs Susan Gai Thomas	Eligible Service Date: 26 September 2008
Pension Account	Tax File Number Held: Yes
ST_ABP_1	Account Start Date: 30 June 2016

Your Account Summary

Withdrawal Benefit as at 1 Jul 2021	86,230.21
<i>Increases to your account:</i>	
Share Of Net Fund Income	9,036.29
<u>Total Increases</u>	<u>9,036.29</u>
<i>Decreases to your account:</i>	
Pension Payments	9,600.00
<u>Total Decreases</u>	<u>9,600.00</u>
Withdrawal Benefit as at 30 Jun 2022	<u><u>85,666.50</u></u>

Your Tax Components

Tax Free	100.0000 %	85,666.50
Taxable - Taxed		-
Taxable - Untaxed		-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	85,666.50

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*

100% to David

* Nomination in effect from 1 July 2016

The David & Sue Thomas Superannuation Fund
(ABN: 49 183 212 552)

Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 5 Appian Way Cowra, NSW 2794
Member	Date of Birth: 23 June 1952
Number: 502	Date Joined Fund: 4 December 2013
Mrs Susan Gai Thomas	Eligible Service Date: 26 September 2008
Pension Account	Tax File Number Held: Yes
Sue Pension 2	Account Start Date: 1 July 2016

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2021	133,028.30
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	13,833.31
<u>Total Increases</u>	13,833.31
<i><u>Decreases to your account:</u></i>	
Pension Payments	13,276.80
<u>Total Decreases</u>	13,276.80
Withdrawal Benefit as at 30 Jun 2022	133,584.81

Your Tax Components		
Tax Free	98.3152 %	131,334.11
Taxable - Taxed		2,250.70
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	133,584.81

Your Insurance Benefits
No insurance details have been recorded

Your Beneficiaries
Non Lapsing Binding Death Nomination*
100% to David
* Nomination in effect from 1 July 2016

Trustees

The Trustees of the Fund are as follows:

David Thomas and
Susan Thomas

Availability of Other Fund Information

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Trustees Disclaimer

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Signed on behalf of the Trustees of the Fund

.....
David Thomas
Trustee

.....
Susan Thomas
Trustee

Statement Date: 30 June 2022

The David & Sue Thomas Superannuation Fund

Investment Summary as at 30 June 2022

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<u>Bank</u>								
CBA Cheque Account				101,992.46	101,992.46			26.73%
				<u>101,992.46</u>	<u>101,992.46</u>			<u>26.73%</u>
<u>Collectibles Market</u>								
Silver Bullion	15.00000	693.2000	964.5000	10,398.00	14,467.50	4,069.50	39.14%	3.79%
				<u>10,398.00</u>	<u>14,467.50</u>	<u>4,069.50</u>	<u>39.14%</u>	<u>3.79%</u>
<u>Unlisted Market</u>								
Loan to K & N McLean		0.0000	0.0000	265,045.00	265,045.00	0.00	0.00%	69.47%
				<u>265,045.00</u>	<u>265,045.00</u>	<u>0.00</u>	<u>0.00%</u>	<u>69.47%</u>
				<u>377,435.46</u>	<u>381,504.96</u>	<u>4,069.50</u>	<u>1.08%</u>	<u>100.00%</u>

The accounting cost is the original cost base adjusted by any subsequent capital call/improvement or capital return transactions. In many cases, it is not the same as the adjusted or reduced cost base, or the reset cost base resulting from the CGT relief. To view the tax cost base and unrealised gain/(loss) for tax purposes refer to the Unrealised Capital Gains Report or change the report parameter to tax cost base.

The David & Sue Thomas Superannuation Fund
Investment Performance
For the period from 1 July 2021 to 30 June 2022

Investment	Opening Value	Acquisitions	Disposals	Closing Value	Change in Value	Income	Total Return Value	Total Return
<u>Bank</u>								
CBA Cheque Account	72,085.59	63,806.87	33,900.00	101,992.46	0.00	42.87	42.87	0.05%
	<u>72,085.59</u>	<u>63,806.87</u>	<u>33,900.00</u>	<u>101,992.46</u>	<u>0.00</u>	<u>42.87</u>	<u>42.87</u>	<u>0.05%</u>
<u>Collectibles Market</u>								
Silver Bullion	16,444.73	0.00	0.00	14,467.50	(1,977.23)	0.00	(1,977.23)	(12.02%)
	<u>16,444.73</u>	<u>0.00</u>	<u>0.00</u>	<u>14,467.50</u>	<u>(1,977.23)</u>	<u>0.00</u>	<u>(1,977.23)</u>	<u>(12.02)%</u>
<u>Unlisted Market</u>								
Loan to K & N McLean	287,045.00	18,000.00	40,000.00	265,045.00	0.00	41,764.00	41,764.00	16.37%
	<u>287,045.00</u>	<u>18,000.00</u>	<u>40,000.00</u>	<u>265,045.00</u>	<u>0.00</u>	<u>41,764.00</u>	<u>41,764.00</u>	<u>16.37%</u>
Fund Total	<u>375,575.32</u>	<u>81,806.87</u>	<u>73,900.00</u>	<u>381,504.96</u>	<u>(1,977.23)</u>	<u>41,806.87</u>	<u>39,828.64</u>	<u>11.11%</u>

The David & Sue Thomas Superannuation Fund

Tax Accounting Reconciliation

For the period 1 July 2021 to 30 June 2022

Operating Statement Profit vs. Provision for Income Tax		2022
		\$
Benefits Accrued as a Result of Operations before Income Tax		6,293.84
ADD:		
Decrease in Market Value		1,977.23
Pensions Paid		33,276.80
LESS:		
Pension Exempt Income		39,222.00
Rounding		0.87
Taxable Income or Loss		2,325.00
	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	2,325.00	348.75
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
Provision for Income Tax		348.75

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	348.75
Income Tax Expense	348.75

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	348.75
Income Tax Payable (Receivable)	348.75

Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	93.8190%
Pension Exempt % (Expenses)	93.8190%
Assets Segregated For Pensions	No

FS/21

**Compilation Report to the Trustees and Members of
The David & Sue Thomas Superannuation Fund**

**ABN 49 183 212 552
For the period 1 July 2021 to 30 June 2022**

On the basis of the information provided by the Trustees of The David & Sue Thomas Superannuation Fund, we have compiled the accompanying special purpose financial statements of The David & Sue Thomas Superannuation Fund for the period ended 30 June 2022, which comprise the Statement of Financial Position, Operating Statement, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of Trustees

The Trustees of The David & Sue Thomas Superannuation Fund are solely responsible for the information contained in the special purpose financial statements. The reliability, accuracy and completeness of the information and for the determination that the financial reporting framework / basis of accounting used is appropriate to meet the needs of the members and for the purpose that the financial statements were prepared.

Our Responsibility

On the basis of information provided by the Trustees of The David & Sue Thomas Superannuation Fund, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework/basis of accounting as described in Note 1 to the financial statements and **APES 315: *Compilation of Financial Information***.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework / basis of accounting described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of **APES 110 *Code of Ethics for Professional Accountants***.

Assurance Disclaimer

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion¹ on these financial statements

The special purpose financial statements were compiled exclusively for the benefit of the Trustees of the fund who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

Signature of Accountant

Dated: 16 August 2022

.....
Name of Signatory: Mr Andrew Pullen

Address: 18 Redfern Street
Cowra, NSW 2794

¹ Refer to AUASB Standards for the issuance of audit opinions and review conclusions

TRH

Self-managed superannuation fund annual return 2022

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2022* (NAT 71287).

- 1 The *Self-managed superannuation fund annual return instructions 2022* (NAT 71606) (the instructions) can assist you to complete this annual return.
- 2 The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

- 1 Print clearly, using a BLACK pen only.
- 2 Use BLOCK LETTERS and print one character per box.

S	M	I	T	H		S	T				
---	---	---	---	---	--	---	---	--	--	--	--

- 3 Place in ALL applicable boxes.

4 Postal address for annual returns:

Australian Taxation Office
GPO Box 9845
 [insert the name and postcode of your capital city]

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

5 To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

- 1 The ATO is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN) (if applicable)

4 Current postal address

Suburb/town	State/territory	Postcode
<input type="text" value="Cowra"/>	<input type="text" value="NSW"/>	<input type="text" value="2794"/>

5 Annual return status

Is this an amendment to the SMSF's 2022 return?

A No Yes

Is this the first required return for a newly registered SMSF?

B No Yes

TR/2

100017303MS

Fund's tax file number (TFN) 953625565

6 SMSF auditor

Auditor's name

Title: MR

Family name

Boys

First given name

Other given names

Tony

SMSF Auditor Number

Auditor's phone number

100014140

04 10712708

Postal address

PO Box 3376

Suburb/town

State/territory

Postcode

Rundle Mall

SA

5000

Date audit was completed A [Day Month Year]

Was Part A of the audit report qualified? B No [X] Yes []

Was Part B of the audit report qualified? C No [X] Yes []

If Part B of the audit report was qualified, have the reported issues been rectified? D No [] Yes []

7 Electronic funds transfer (EFT)

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

A Fund's financial institution account details

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number 062529

Fund account number 10197915

Fund account name

Susan Thomas & David Thomas ATF The David & Sue Thomas Superannu

I would like my tax refunds made to this account. [X] Go to C.

B Financial institution account details for tax refunds

This account is used for tax refunds. You can provide a tax agent account here.

BSB number

Account number

Account name

C Electronic service address alias

Provide the electronic service address alias (ESA) issued by your SMSF messaging provider. (For example, SMSFdataESAAlias). See instructions for more information.

smsfdataflow

TRB

Fund's tax file number (TFN) 953625565

8 Status of SMSF Australian superannuation fund A No [] Yes [X] Fund benefit structure B [A] Code
Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? C No [] Yes [X]

9 Was the fund wound up during the income year?
No [X] Yes [] If yes, provide the date on which the fund was wound up [] Day [] Month [] Year []
Have all tax lodgment and payment obligations been met? No [] Yes []

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label A.

No [] Go to Section B: Income.

Yes [X] Exempt current pension income amount A \$ [] 39222 [] 00

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

Segregated assets method B []

Unsegregated assets method C [X] Was an actuarial certificate obtained? D Yes [X]

Did the fund have any other income that was assessable?

E Yes [X] Go to Section B: Income.

No [] 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

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the **entire year**, there was **no** other income that was assessable, and you **have not** realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

11 Income

Did you have a capital gains tax (CGT) event during the year?

G No Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2022*.

Have you applied an exemption or rollover?

M No Yes

Code

Net capital gain **A** \$ -00

Gross rent and other leasing and hiring income **B** \$ -00

Gross interest **C** \$ -00

Forestry managed investment scheme income **X** \$ -00

Gross foreign income **D1** \$ -00 Net foreign income **D** \$ -00 Loss

Australian franking credits from a New Zealand company **E** \$ -00

Transfers from foreign funds **F** \$ -00 Number

Gross payments where ABN not quoted **H** \$ -00

Gross distribution from partnerships **I** \$ -00 Loss

*Unfranked dividend amount **J** \$ -00

*Franked dividend amount **K** \$ -00

*Dividend franking credit **L** \$ -00

*Gross trust distributions **M** \$ -00 Code

Calculation of assessable contributions

Assessable employer contributions **R1** \$ -00

plus Assessable personal contributions **R2** \$ -00

plus **No-TFN-quoted contributions **R3** \$ -00
(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST **R6** \$ -00

Assessable contributions **R** \$ -00
(R1 plus R2 plus R3 less R6)

Calculation of non-arm's length income

*Net non-arm's length private company dividends **U1** \$ -00

plus *Net non-arm's length trust distributions **U2** \$ -00

plus *Net other non-arm's length income **U3** \$ -00

*Other income **S** \$ -00 Code

*Assessable income due to changed tax status of fund **T** \$ -00

Net non-arm's length income **U** \$ -00
(subject to 45% tax rate (U1 plus U2 plus U3))

*This is a mandatory label.
*If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

GROSS INCOME (Sum of labels **A** to **U**) **W** \$ -00 Loss

Exempt current pension income **Y** \$ -00

TOTAL ASSESSABLE INCOME (**W** less **Y**) **V** \$ -00 Loss

TRIS

Fund's tax file number (TFN)

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

	DEDUCTIONS	NON-DEDUCTIBLE EXPENSES
Interest expenses within Australia	A1 \$ <input style="width: 150px;" type="text" value="0-00"/>	A2 \$ <input style="width: 150px;" type="text" value="0-00"/>
Interest expenses overseas	B1 \$ <input style="width: 150px;" type="text" value="0-00"/>	B2 \$ <input style="width: 150px;" type="text" value="0-00"/>
Capital works expenditure	D1 \$ <input style="width: 150px;" type="text" value="0-00"/>	D2 \$ <input style="width: 150px;" type="text" value="0-00"/>
Decline in value of depreciating assets	E1 \$ <input style="width: 150px;" type="text" value="0-00"/>	E2 \$ <input style="width: 150px;" type="text" value="0-00"/>
Insurance premiums – members	F1 \$ <input style="width: 150px;" type="text" value="0-00"/>	F2 \$ <input style="width: 150px;" type="text" value="0-00"/>
SMSF auditor fee	H1 \$ <input style="width: 150px;" type="text" value="0-00"/>	H2 \$ <input style="width: 150px;" type="text" value="0-00"/>
Investment expenses	I1 \$ <input style="width: 150px;" type="text" value="0-00"/>	I2 \$ <input style="width: 150px;" type="text" value="0-00"/>
Management and administration expenses	J1 \$ <input style="width: 150px;" type="text" value="0-00"/>	J2 \$ <input style="width: 150px;" type="text" value="0-00"/>
Forestry managed investment scheme expense	U1 \$ <input style="width: 150px;" type="text" value="0-00"/>	U2 \$ <input style="width: 150px;" type="text" value="0-00"/>
Other amounts	L1 \$ <input style="width: 150px;" type="text" value="259-00"/>	L2 \$ <input style="width: 150px;" type="text" value="0-00"/>
	<small>Code</small> <input style="width: 20px; height: 20px;" type="text" value="0"/>	<small>Code</small> <input style="width: 20px; height: 20px;" type="text"/>
Tax losses deducted	M1 \$ <input style="width: 150px;" type="text" value="0-00"/>	

TOTAL DEDUCTIONS

N \$

(Total **A1** to **M1**)

TOTAL NON-DEDUCTIBLE EXPENSES

Y \$

(Total **A2** to **L2**)

***TAXABLE INCOME OR LOSS**

O \$ Loss

(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

TOTAL SMSF EXPENSES

Z \$

(N plus Y)

*This is a mandatory label.

T26

Fund's tax file number (TFN)

Section D: Income tax calculation statement

***Important:**

Section B label **R3**, Section C label **O** and Section D labels **A, T1, J, T5** and **I** are mandatory. If you leave these labels blank, you will have specified a zero amount.

13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2022* on how to complete the calculation statement.

*Taxable income **A** \$ (an amount must be included even if it is zero)
 *Tax on taxable income **T1** \$ (an amount must be included even if it is zero)
 *Tax on no-TFN-quoted contributions **J** \$ (an amount must be included even if it is zero)

Gross tax **B** \$ (T1 plus J)

Foreign income tax offset **C1** \$
 Rebates and tax offsets **C2** \$
 Non-refundable non-carry forward tax offsets **C** \$ (C1 plus C2)

SUBTOTAL 1 **T2** \$ (B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset **D1** \$
 Early stage venture capital limited partnership tax offset carried forward from previous year **D2** \$
 Early stage investor tax offset **D3** \$
 Early stage investor tax offset carried forward from previous year **D4** \$
 Non-refundable carry forward tax offsets **D** \$ (D1 plus D2 plus D3 plus D4)

SUBTOTAL 2 **T3** \$ (T2 less D – cannot be less than zero)

Complying fund's franking credits tax offset **E1** \$
 No-TFN tax offset **E2** \$
 National rental affordability scheme tax offset **E3** \$
 Exploration credit tax offset **E4** \$
 Refundable tax offsets **E** \$ (E1 plus E2 plus E3 plus E4)

*TAX PAYABLE **T5** \$ (T3 less E – cannot be less than zero)

Section 102AAM interest charge **G** \$

TR/7

Fund's tax file number (TFN)

Credit for interest on early payments – amount of interest	H1 \$ <input type="text"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	H2 \$ <input type="text"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	H3 \$ <input type="text" value="0"/>
Credit for TFN amounts withheld from payments from closely held trusts	H5 \$ <input type="text"/>
Credit for interest on no-TFN tax offset	H6 \$ <input type="text"/>
Credit for foreign resident capital gains withholding amounts	H8 \$ <input type="text"/>
Eligible credits	H \$ <input type="text" value="0"/> <i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

***Tax offset refunds** (Remainder of refundable tax offsets) **I \$**
(unused amount from label E – an amount must be included even if it is zero)

PAYG instalments raised
K \$

Supervisory levy
L \$

Supervisory levy adjustment for wound up funds
M \$

Supervisory levy adjustment for new funds
N \$

AMOUNT DUE OR REFUNDABLE
A positive amount at **S** is what you owe, while a negative amount is refundable to you.
S \$
(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: Losses

14 Losses

! If total loss is greater than \$100,000, complete and attach a *Losses schedule 2022*.

Tax losses carried forward to later income years **U \$** **00**

Net capital losses carried forward to later income years **V \$** **00**

72/8

Fund's tax file number (TFN) 953625565

Section F: Member information

MEMBER 1

Title: MR

Family name: Thomas

First given name: David

Other given names: Arthyr

Member's TFN: 687940708

Date of birth: 30/03/1950

Contributions

OPENING ACCOUNT BALANCE \$ 155109.38

Refer to instructions for completing these labels.

Employer contributions A \$ 0

ABN of principal employer A1

Personal contributions B \$ 0

CGT small business retirement exemption C \$ 0

CGT small business 15-year exemption amount D \$ 0

Personal injury election E \$ 0

Spouse and child contributions F \$ 0

Other third party contributions G \$ 0

Proceeds from primary residence disposal H \$ 0

Receipt date H1

Assessable foreign superannuation fund amount I \$ 0

Non-assessable foreign superannuation fund amount J \$ 0

Transfer from reserve: assessable amount K \$ 0

Transfer from reserve: non-assessable amount L \$ 0

Contributions from non-complying funds and previously non-complying funds T \$ 0

Any other contributions (including Super Co-contributions and Low Income Super Amounts) M \$ 0

TOTAL CONTRIBUTIONS N \$ 0 (Sum of labels A to M)

Other transactions

Accumulation phase account balance S1 \$ 23239.39

Retirement phase account balance - Non CDBIS S2 \$ 137742.15

Retirement phase account balance - CDBIS S3 \$ 0

0 TRIS Count

Allocated earnings or losses O \$ 16272.16

Inward rollovers and transfers P \$ 0

Outward rollovers and transfers Q \$ 0

Lump Sum payments R1 \$

Income stream payments R2 \$ 10400

CLOSING ACCOUNT BALANCE S \$ 160981.54 (S1 plus S2 plus S3)

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$

Fund's tax file number (TFN) 953625565

MEMBER 2

Title: MRS

Family name

Thomas

First given name

Susan

Other given names

Gai

Member's TFN

See the Privacy note in the Declaration. 259913802

Date of birth 23/06/1952

Contributions

OPENING ACCOUNT BALANCE \$ 220101.74

Refer to instructions for completing these labels.

Employer contributions

A \$ 0

ABN of principal employer

A1

Personal contributions

B \$ 0

CGT small business retirement exemption

C \$ 0

CGT small business 15-year exemption amount

D \$ 0

Personal injury election

E \$ 0

Spouse and child contributions

F \$ 0

Other third party contributions

G \$ 0

Proceeds from primary residence disposal

H \$ 0

Receipt date Day Month Year

H1

Assessable foreign superannuation fund amount

I \$ 0

Non-assessable foreign superannuation fund amount

J \$ 0

Transfer from reserve: assessable amount

K \$ 0

Transfer from reserve: non-assessable amount

L \$ 0

Contributions from non-complying funds and previously non-complying funds

T \$ 0

Any other contributions (including Super Co-contributions and Low Income Super Amounts)

M \$ 0

TOTAL CONTRIBUTIONS N \$ 0

(Sum of labels A to M)

Other transactions

Allocated earnings or losses

O \$ 22949.73

Inward rollovers and transfers

P \$ 0

Outward rollovers and transfers

Q \$ 0

Lump Sum payments

R1 \$

Income stream payments

R2 \$ 22876.80

Loss

Code

Code

Accumulation phase account balance S1 \$ 923.36

Retirement phase account balance - Non CDBIS S2 \$ 219251.31

Retirement phase account balance - CDBIS S3 \$ 0

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 220174.67

(S1 plus S2 plus S3)

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$

Fund's tax file number (TFN) 953625565

Section H: **Assets and liabilities**

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$ -00

Unlisted trusts **B** \$ -00

Insurance policy **C** \$ -00

Other managed investments **D** \$ -00

15b Australian direct investments

Cash and term deposits **E** \$ -00

Limited recourse borrowing arrangements

Australian residential real property
J1 \$ -00

Australian non-residential real property
J2 \$ -00

Overseas real property
J3 \$ -00

Australian shares
J4 \$ -00

Overseas shares
J5 \$ -00

Other
J6 \$ -00

Property count
J7

Debt securities **F** \$ -00

Loans **G** \$ -00

Listed shares **H** \$ -00

Unlisted shares **I** \$ -00

Limited recourse borrowing arrangements **J** \$ -00

Non-residential real property **K** \$ -00

Residential real property **L** \$ -00

Collectables and personal use assets **M** \$ -00

Other assets **O** \$ -00

15c Other investments

Crypto-Currency **N** \$ -00

15d Overseas direct investments

Overseas shares **P** \$ -00

Overseas non-residential real property **Q** \$ -00

Overseas residential real property **R** \$ -00

Overseas managed investments **S** \$ -00

Other overseas assets **T** \$ -00

TOTAL AUSTRALIAN AND OVERSEAS ASSETS U \$ -00
 (Sum of labels **A** to **T**)

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** No Yes \$ -00

Fund's tax file number (TFN)

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No Yes

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 \$ <input type="text" value="0"/> -00	
Permissible temporary borrowings	V2 \$ <input type="text" value="0"/> -00	
Other borrowings	V3 \$ <input type="text" value="0"/> -00	
		Borrowings V \$ <input type="text" value="0"/> -00
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W \$ <input type="text" value="381156"/> -00
		Reserve accounts X \$ <input type="text" value="0"/> -00
		Other liabilities Y \$ <input type="text" value="348"/> -00
		TOTAL LIABILITIES Z \$ <input type="text" value="381504"/> -00

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$ -00

Total TOFA losses **I** \$ -00

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2021-22 income year, write **2022**). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2022*. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2022* for each election.

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2022*. **D**

Fund's tax file number (TFN) 953625565

Section K: **Declarations**

Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

Important

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

Privacy

The ATO is authorised by the *Taxation Administration Act 1953* to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

Authorised trustee's, director's or public officer's signature

Date / /
Day Month Year

Preferred trustee or director contact details:

Title:

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

! The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

TAX AGENT'S DECLARATION:

I declare that the *Self-managed superannuation fund annual return 2022* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date / /
Day Month Year

Tax agent's contact details

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

Account Number

06 2529 10197915

Date	Transaction	Debit	Credit	Balance
07 May	Transfer to CBA A/c NetBank Sue Super	200.00		\$71,226.55 CR
10 May	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$71,683.55 CR
14 May	Transfer to other Bank NetBank David Super	200.00		\$71,483.55 CR
14 May	Transfer to CBA A/c NetBank Sue Super	200.00		\$71,283.55 CR
17 May	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$71,740.55 CR
21 May	Transfer to other Bank NetBank David Super	200.00		\$71,540.55 CR
21 May	Transfer to CBA A/c NetBank Sue Super	200.00		\$71,340.55 CR
24 May	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$71,797.55 CR
28 May	Transfer to other Bank NetBank David Super	200.00		\$71,597.55 CR
28 May	Transfer to CBA A/c NetBank Sue Super	200.00		\$71,397.55 CR
31 May	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$71,854.55 CR
01 Jun	Credit Interest		3.04	\$71,857.59 CR
04 Jun	Transfer to other Bank NetBank David Super	200.00		\$71,657.59 CR
04 Jun	Transfer to CBA A/c NetBank Sue Super	200.00		\$71,457.59 CR
07 Jun	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$71,914.59 CR
11 Jun	Transfer to other Bank NetBank David Super	200.00		\$71,714.59 CR
11 Jun	Transfer to CBA A/c NetBank Sue Super	200.00		\$71,514.59 CR
14 Jun	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$71,971.59 CR
18 Jun	Transfer to other Bank NetBank David Super	200.00		\$71,771.59 CR
18 Jun	Transfer to CBA A/c NetBank Sue Super	200.00		\$71,571.59 CR
21 Jun	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$72,028.59 CR
25 Jun	Transfer to other Bank NetBank David Super	200.00		\$71,828.59 CR
25 Jun	Transfer to CBA A/c NetBank Sue Super	200.00		\$71,628.59 CR
28 Jun	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$72,085.59 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2021 is \$34.97			
01 Jul	Credit Interest		2.95	\$72,088.54 CR
02 Jul	Transfer to other Bank NetBank David Super	200.00		\$71,888.54 CR

Date	Transaction	Debit	Credit	Balance
02 Jul	Transfer to CBA A/c NetBank Sue Super	200.00		\$71,688.54 CR
05 Jul	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$72,145.54 CR
09 Jul	Transfer to other Bank NetBank David Super	200.00		\$71,945.54 CR
09 Jul	Transfer to CBA A/c NetBank Sue Super	200.00		\$71,745.54 CR
12 Jul	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$72,202.54 CR
16 Jul	Transfer to other Bank NetBank David Super	200.00		\$72,002.54 CR
16 Jul	Transfer to CBA A/c NetBank Sue Super	200.00		\$71,802.54 CR
19 Jul	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$72,259.54 CR
23 Jul	Transfer to other Bank NetBank David Super	200.00		\$72,059.54 CR
23 Jul	Transfer to CBA A/c NetBank Sue Super	200.00		\$71,859.54 CR
26 Jul	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$72,316.54 CR
30 Jul	Transfer to other Bank NetBank David Super	200.00		\$72,116.54 CR
30 Jul	Transfer to CBA A/c NetBank Sue Super	200.00		\$71,916.54 CR
01 Aug	Credit Interest		3.06	\$71,919.60 CR
02 Aug	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$72,376.60 CR
06 Aug	Transfer to other Bank NetBank David Super	200.00		\$72,176.60 CR
06 Aug	Transfer to CBA A/c NetBank Sue Super	200.00		\$71,976.60 CR
09 Aug	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$72,433.60 CR
13 Aug	Transfer to other Bank NetBank David Super	200.00		\$72,233.60 CR
13 Aug	Transfer to CBA A/c NetBank Sue Super	200.00		\$72,033.60 CR
16 Aug	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$72,490.60 CR
20 Aug	Transfer to other Bank NetBank David Super	200.00		\$72,290.60 CR
20 Aug	Transfer to CBA A/c NetBank Sue Super	200.00		\$72,090.60 CR
23 Aug	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$72,547.60 CR
25 Aug	2021-CLOSING BALANCE			\$72,547.60 CR

2

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$71,047.88 CR		\$10,400.00		\$11,899.72		\$72,547.60 CR

3619.11031.2.4 ZZ258R3.0303SL.R3.S961.D237.OV06.00.33



020

DAVID THOMAS
 5 APPIAN WAY
 COWRA NSW 2794

Statement 21 (Page 1 of 5)

Account Number 06 2529 10197915

Statement Period 26 Aug 2021 - 25 Feb 2022

Closing Balance \$84,048.86 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)

Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. Enjoy the convenience of managing your investments through NetBank and the CommBank app.

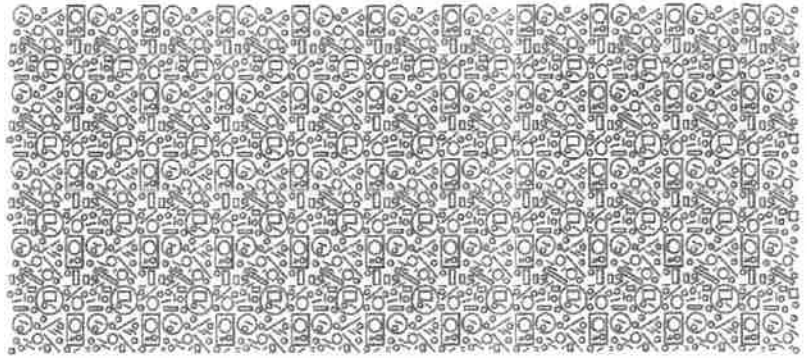
Name: DAVID ARTHYR THOMAS AND SUSAN GAI THOMAS
 AS TRUSTEES FOR THE DAVID & SUE THOMAS
 SUPERANNUATION FUND

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
26 Aug 2021	2021 OPENING BALANCE			\$72,547.60 CR
27 Aug	Transfer to other Bank NetBank David Super	200.00		\$72,347.60 CR
27 Aug	Transfer to CBA A/c NetBank Sue Super	200.00		\$72,147.60 CR
30 Aug	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$72,604.60 CR
01 Sep	Credit Interest		3.07	\$72,607.67 CR
03 Sep	Transfer to other Bank NetBank David Super	200.00		\$72,407.67 CR
03 Sep	Transfer to CBA A/c NetBank Sue Super	200.00		\$72,207.67 CR
06 Sep	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$72,664.67 CR
10 Sep	Transfer to other Bank NetBank David Super	200.00		\$72,464.67 CR
10 Sep	Transfer to CBA A/c NetBank Sue Super	200.00		\$72,264.67 CR
13 Sep	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$72,721.67 CR
17 Sep	Transfer to other Bank NetBank David Super	200.00		\$72,521.67 CR

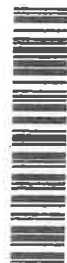
3



Date	Transaction	Debit	Credit	Balance
17 Sep	Transfer to CBA A/c NetBank Sue Super	200.00		\$72,321.67 CR
20 Sep	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$72,778.67 CR
24 Sep	Transfer to other Bank NetBank David Super	200.00		\$72,578.67 CR
24 Sep	Transfer to CBA A/c NetBank Sue Super	200.00		\$72,378.67 CR
27 Sep	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$72,835.67 CR
01 Oct	Transfer to other Bank NetBank David Super	200.00		\$72,635.67 CR
01 Oct	Transfer to CBA A/c NetBank Sue Super	200.00		\$72,435.67 CR
01 Oct	Credit Interest		2.98	\$72,438.65 CR
04 Oct	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$72,895.65 CR
08 Oct	Transfer to other Bank NetBank David Super	200.00		\$72,695.65 CR
08 Oct	Transfer to CBA A/c NetBank Sue Super	200.00		\$72,495.65 CR
11 Oct	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$72,952.65 CR
15 Oct	Transfer to other Bank NetBank David Super	200.00		\$72,752.65 CR
15 Oct	Transfer to CBA A/c NetBank Suc Super	200.00		\$72,552.65 CR
18 Oct	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$73,009.65 CR
22 Oct	Transfer to other Bank NetBank David Super	200.00		\$72,809.65 CR
22 Oct	Transfer to CBA A/c NetBank Sue Super	200.00		\$72,609.65 CR
25 Oct	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$73,066.65 CR
29 Oct	Transfer to other Bank NetBank David Super	200.00		\$72,866.65 CR
29 Oct	Transfer to CBA A/c NetBank Sue Super	200.00		\$72,666.65 CR
01 Nov	Credit Interest		3.09	\$72,669.74 CR
01 Nov	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$73,126.74 CR
05 Nov	Transfer to other Bank NetBank David Super	200.00		\$72,926.74 CR

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Date	Transaction	Debit	Credit	Balance
05 Nov	Transfer to CBA A/c NetBank Sue Super	200.00		\$72,726.74 CR
08 Nov	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$73,183.74 CR
12 Nov	Transfer to other Bank NetBank David Super	200.00		\$72,983.74 CR
12 Nov	Transfer to CBA A/c NetBank Sue Super	200.00		\$72,783.74 CR
15 Nov	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$73,240.74 CR
19 Nov	Transfer to other Bank NetBank David Super	200.00		\$73,040.74 CR
19 Nov	Transfer to CBA A/c NetBank Sue Super	200.00		\$72,840.74 CR
19 Nov	Transfer to xx1084 CB TabletApp dentist	3,600.00		\$69,240.74 CR
22 Nov	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$69,697.74 CR
26 Nov	Transfer to other Bank NetBank David Super	200.00		\$69,497.74 CR
26 Nov	Transfer to CBA A/c NetBank Sue Super	200.00		\$69,297.74 CR
29 Nov	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$69,754.74 CR
01 Dec	Credit Interest		2.94	\$69,757.68 CR
03 Dec	Transfer to other Bank NetBank David Super	200.00		\$69,557.68 CR
03 Dec	Transfer to CBA A/c NetBank Sue Super	200.00		\$69,357.68 CR
06 Dec	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$69,814.68 CR
08 Dec	Chq Dep Branch COWRA		20,000.00	\$89,814.68 CR
10 Dec	Transfer to other Bank NetBank David Super	200.00		\$89,614.68 CR
10 Dec	Transfer to CBA A/c NetBank Sue Super	200.00		\$89,414.68 CR
13 Dec	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$89,871.68 CR
15 Dec	Transfer to xx1084 NetBank Super Fees	3,000.00		\$86,871.68 CR
17 Dec	Transfer to other Bank NetBank David Super	200.00		\$86,671.68 CR
17 Dec	Transfer to CBA A/c NetBank Sue Super	200.00		\$86,471.68 CR
20 Dec	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$86,928.68 CR
24 Dec	Transfer to other Bank NetBank David Super	200.00		\$86,728.68 CR
24 Dec	Transfer to CBA A/c NetBank Sue Super	200.00		\$86,528.68 CR
29 Dec	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$86,985.68 CR



Date	Transaction	Debit	Credit	Balance
31 Dec	Transfer to other Bank NetBank David Super	200.00		\$86,785.68 CR
31 Dec	Transfer to CBA A/c NetBank Sue Super	200.00		\$86,585.68 CR
01 Jan	Credit interest		3.55	\$86,589.23 CR
04 Jan	Direct Credit 000778 K MCLEAN TI IOMAS		457.00	\$87,046.23 CR
07 Jan	Transfer to other Bank NetBank David Super	200.00		\$86,846.23 CR
07 Jan	Transfer to CBA A/c NetBank Sue Super	200.00		\$86,646.23 CR
10 Jan	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$87,103.23 CR
14 Jan	Transfer to other Bank NetBank David Super	200.00		\$86,903.23 CR
14 Jan	Transfer to CBA A/c NetBank Sue Super	200.00		\$86,703.23 CR
16 Jan	Transfer to xx1084 CB TabletApp	3,000.00		\$83,703.23 CR
17 Jan	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$84,160.23 CR
21 Jan	Transfer to other Bank NetBank David Super	200.00		\$83,960.23 CR
21 Jan	Transfer to CBA A/c NetBank Sue Super	200.00		\$83,760.23 CR
24 Jan	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$84,217.23 CR
28 Jan	Transfer to other Bank NetBank David Super	200.00		\$84,017.23 CR
28 Jan	Transfer to CBA A/c NetBank Sue Super	200.00		\$83,817.23 CR
31 Jan	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$84,274.23 CR
01 Feb	Credit Interest		3.63	\$84,277.86 CR
04 Feb	Transfer to other Bank NetBank David Super	200.00		\$84,077.86 CR
04 Feb	Transfer to CBA A/c NetBank Sue Super	200.00		\$83,877.86 CR
07 Feb	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$84,334.86 CR
11 Feb	Transfer to other Bank NetBank David Super	200.00		\$84,134.86 CR
11 Feb	Transfer to CBA A/c NetBank Sue Super	200.00		\$83,934.86 CR
14 Feb	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$84,391.86 CR
18 Feb	Transfer to other Bank NetBank David Super	200.00		\$84,191.86 CR
18 Feb	Transfer to CBA A/c NetBank Sue Super	200.00		\$83,991.86 CR
21 Feb	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$84,448.86 CR

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Date	Transaction	Debit	Credit	Balance
25 Feb	Transfer to other Bank NetBank David Super	200.00		\$84,248.86 CR
25 Feb	Transfer to CBA A/c NetBank Sue Super	200.00		\$84,048.86 CR
25 Feb	2022 CLOSING BALANCE			\$84,048.86 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$72,547.60 CR		\$20,400.00		\$31,901.26		\$84,048.86 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
25 Feb	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

Note. Interest rates are effective as at the date shown but are subject to change.

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Important Information:

We try to get things right the first time – but if we don't, we'll do what we can to fix it.
You can fix most problems simply by contacting us.

Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

Tell us online: commbank.com.au/support/compliments-and-complaints.html

Call: 1800 805 605 (free call)

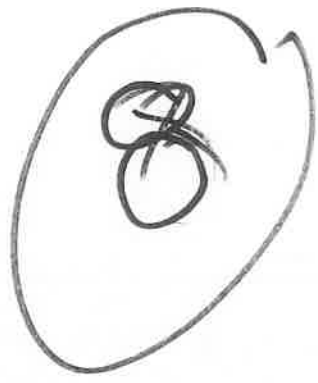
You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, afca.org.au, website for more information.
Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST

Date	Description	Debit	Credit	Balance
Fri 25 Feb 2022	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$84,048.86
Fri 25 Feb 2022	Transfer to other Bank NetBank David Super	-\$200.00		\$84,248.86

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Date	Description	Debit	Credit	Balance
Tue 26 Apr 2022	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$81,468.68
Fri 22 Apr 2022	Transfer to xx9649 CommBank app Dentist	-\$3,500.00		\$81,011.68
Fri 22 Apr 2022	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$84,511.68
Fri 22 Apr 2022	Transfer to other Bank NetBank David Super	-\$200.00		\$84,711.68
Tue 19 Apr 2022	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$84,911.68
Fri 15 Apr 2022	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$84,454.68
Fri 15 Apr 2022	Transfer to other Bank NetBank David Super	-\$200.00		\$84,654.68
Mon 11 Apr 2022	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$84,854.68
Fri 08 Apr 2022	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$84,397.68
Fri 08 Apr 2022	Transfer to other Bank NetBank David Super	-\$200.00		\$84,597.68
Mon 04 Apr 2022	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$84,797.68
Fri 01 Apr 2022	Credit Interest		+\$3.59	\$84,340.68
Fri 01 Apr 2022	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$84,337.09
Fri 01 Apr 2022	Transfer to other Bank NetBank David Super	-\$200.00		\$84,537.09
Mon 28 Mar 2022	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$84,737.09
Fri 25 Mar 2022	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$84,280.09
Fri 25 Mar 2022	Transfer to other Bank NetBank David Super	-\$200.00		\$84,480.09
Mon 21 Mar 2022	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$84,680.09
Fri 18 Mar 2022	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$84,223.09
Fri 18 Mar 2022	Transfer to other Bank NetBank David Super	-\$200.00		\$84,423.09
Mon 14 Mar 2022	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$84,623.09
Fri 11 Mar 2022	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$84,166.09
Fri 11 Mar 2022	Transfer to other Bank NetBank David Super	-\$200.00		\$84,366.09
Mon 07 Mar 2022	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$84,566.09
Fri 04 Mar 2022	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$84,109.09
Fri 04 Mar 2022	Transfer to other Bank NetBank David Super	-\$200.00		\$84,309.09
Tue 01 Mar 2022	Credit Interest		+\$3.23	\$84,509.09
Mon 28 Feb 2022	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$84,505.86

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Date	Description	Debit	Credit	Balance
Fri 24 Jun 2022	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$101,535.46
Fri 24 Jun 2022	Transfer to other Bank NetBank David Super	-\$200.00		\$101,735.46
Mon 20 Jun 2022	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$101,935.46
Fri 17 Jun 2022	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$101,478.46
Fri 17 Jun 2022	Transfer to other Bank NetBank David Super	-\$200.00		\$101,678.46
Mon 13 Jun 2022	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$101,878.46
Fri 10 Jun 2022	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$101,421.46
Fri 10 Jun 2022	Transfer to other Bank NetBank David Super	-\$200.00		\$101,621.46
Mon 06 Jun 2022	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$101,821.46
Fri 03 Jun 2022	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$101,364.46
Fri 03 Jun 2022	Transfer to other Bank NetBank David Super	-\$200.00		\$101,564.46
Wed 01 Jun 2022	Credit Interest		+\$7.34	\$101,764.46
Mon 30 May 2022	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$101,757.12
Fri 27 May 2022	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$101,300.12
Fri 27 May 2022	Transfer to other Bank NetBank David Super	-\$200.00		\$101,500.12
Mon 23 May 2022	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$101,700.12
Fri 20 May 2022	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$101,243.12
Fri 20 May 2022	Transfer to other Bank NetBank David Super	-\$200.00		\$101,443.12
Mon 16 May 2022	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$101,643.12
Fri 13 May 2022	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$101,186.12
Fri 13 May 2022	Transfer to other Bank NetBank David Super	-\$200.00		\$101,386.12
Thu 12 May 2022	DEPOSIT CASH \$0.00 CHEQUE \$20000.00 Branch COWRA		+\$20,000.00	\$101,586.12
Mon 09 May 2022	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$81,586.12
Fri 06 May 2022	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$81,129.12
Fri 06 May 2022	Transfer to other Bank NetBank David Super	-\$200.00		\$81,329.12
Mon 02 May 2022	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$81,529.12
Sun 01 May 2022	Credit Interest		+\$3.44	\$81,072.12
Fri 29 Apr 2022	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$81,068.68
Fri 29 Apr 2022	Transfer to other Bank NetBank David Super	-\$200.00		\$81,268.68

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CDIA 062-529 1019 7915

Available	\$102,384.29
Pending	\$0.00
Balance	\$102,384.29

Pay or transfer

Showing 80 transactions

Date	Description	Debit	Credit	Balance
Mon 08 Aug 2022	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$102,384.29
Fri 05 Aug 2022	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$101,927.29
Fri 05 Aug 2022	Transfer to other Bank NetBank David Super	-\$200.00		\$102,127.29
Mon 01 Aug 2022	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$102,327.29
Mon 01 Aug 2022	Credit Interest		+\$34.36	\$101,870.29
Fri 29 Jul 2022	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$101,835.93
Fri 29 Jul 2022	Transfer to other Bank NetBank David Super	-\$200.00		\$102,035.93
Mon 25 Jul 2022	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$102,235.93
Fri 22 Jul 2022	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$101,778.93
Fri 22 Jul 2022	Transfer to other Bank NetBank David Super	-\$200.00		\$101,978.93
Mon 18 Jul 2022	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$102,178.93
Fri 15 Jul 2022	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$101,721.93
Fri 15 Jul 2022	Transfer to other Bank NetBank David Super	-\$200.00		\$101,921.93
Mon 11 Jul 2022	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$102,121.93
Fri 08 Jul 2022	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$101,664.93
Fri 08 Jul 2022	Transfer to other Bank NetBank David Super	-\$200.00		\$101,864.93
Mon 04 Jul 2022	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$102,064.93
Fri 01 Jul 2022	Credit Interest		+\$15.47	\$101,607.93
Fri 01 Jul 2022	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$101,592.46
Fri 01 Jul 2022	Transfer to other Bank NetBank David Super	-\$200.00		\$101,792.46
Mon 27 Jun 2022	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$101,992.46



The David & Sue Thomas Super Fund
Loan to K & L McLean
Balance Calculation as at 30 June 2022

Loan 1

Date	Description	Amount	Running Balance
01/07/2021	Opening Balance	\$200,045.00	\$200,045.00
29/09/2021	Balance Rollover Charge	\$12,000.00	\$212,045.00
08/12/2021	Repayment	-\$20,000.00	\$192,045.00
12/05/2022	Repayment	-\$20,000.00	\$172,045.00
30/06/2022	Closing Balance		\$172,045.00

Loan 2

Date	Description	Amount	Running Balance
01/07/2021	Opening Balance	\$87,000.00	\$87,000.00
22/06/2022	Balance Rollover Charge	\$6,000.00	\$93,000.00
30/06/2022	Closing Balance		\$93,000.00

Total Loan Balance as at 30 June 2022**\$265,045.00**

Loan to Ken & Narelle

Loan One

30th Sept 2016

2000 yearly plus \$347 weekly

6th Sept 2016	\$10,000		\$ 10,000.00
30-Sep	\$ 190,000.00		\$ 200,000.00
7-Oct	\$ 347.00		\$ 200,347.00
14-Oct	\$ 347.00		\$ 200,694.00
29/09/2017	\$ 12,000.00	Roll over	\$ 212,694.00
1/03/2018	\$ 440.00	legal	\$ 213,134.00
13-Apr		\$ 400.00	\$ 212,734.00
Sep-18	\$ 12,000.00		\$ 224,734.00
Sep-19	\$ 12,000.00		\$ 236,734.00
26/10/2019	\$ 347.00		\$ 237,081.00
2/11/2019	\$ 347.00		\$ 237,428.00
Nov-19	\$ 347.00		\$ 237,775.00
16/11/2019	\$ 347.00		\$ 238,122.00
23/11/2019	\$ 347.00		\$ 238,469.00
30/11/2019	\$ 347.00		\$ 238,816.00
7/12/2019	\$ 347.00		\$ 239,163.00
14/12/2019	\$ 347.00		\$ 239,510.00
21/12/2019	\$ 347.00		\$ 239,857.00
28/12/2019	\$ 347.00		\$ 240,204.00
4/01/2020	\$ 347.00		\$ 240,551.00
29/09/2020	\$ 12,000.00		\$ 252,551.00
15/12/2020		\$ 17,330.00	\$ 235,221.00
7/01/2021	\$ 347.00		\$ 235,568.00
14/01/2021	\$ 347.00		\$ 235,915.00
21/01/2021	\$ 347.00		\$ 236,262.00
28/01/2021	\$ 347.00		\$ 236,609.00
3/02/2021	\$ 347.00		\$ 236,956.00
29/09/2021	\$ 12,000.00		\$ 248,956.00
8-Dec		\$ 20,000.00	\$ 228,956.00
12/05/2022		\$ 20,000.00	\$ 208,956.00

Loan 2

\$6000 YEARLY plus \$106 weekly

21/06/2015	\$ 50,000.00		\$ 50,000.00
22/06/2016	\$ 6,000.00		\$ 56,000.00
21/10/2016		\$ 6,000.00	\$ 50,000.00
22/06/2017	\$ 6,000.00		\$ 56,000.00
22/06/2018	\$ 6,000.00		\$ 62,000.00
26/12/2018		\$ 5,000.00	\$ 57,000.00
22/06/2019	\$ 6,000.00		\$ 63,000.00
22/06/2020	\$ 6,000.00		\$ 69,000.00
22/06/2021	\$ 6,000.00		\$ 75,000.00
22/06/2022	\$ 6,000.00		\$ 81,000.00

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THIS DEED dated this 25th day of August 2016.

PARTIES DAVID ARTHUR THOMAS & SUSAN GAI THOMAS AS TRUSTEES FOR THE DAVID & SUE THOMAS SUPERANNUATION FUND (Lender) both of 5 Appian Way, Cowra NSW 2794

KENNETH ANTHONY MCLEAN (Borrower) of 3 Banksia Close, Cowra NSW 2794

INTRODUCTION

- A. The Borrower has requested the Lender to lend to him the sum of \$200,000.00 ("principal sum").
- B. The Lender has agreed to advance to the Borrower the total sum of \$200,000.00 upon having the repayment of the total sum with interest secured in the following manner.

50,000
250,000

IT IS AGREED

1. In consideration of the sum of \$200,000.00 this day advanced by the Lender to the Borrower (the receipt whereof the Borrower acknowledges) the Borrower agrees that he will repay the principal sum or so much thereof as shall remain unpaid on or before the day being twelve months from the date of this Deed, or on settlement of the sale of land and improvements situated at 6 Hassan Street, Cowra NSW, whichever is the earlier date.
2. The Borrower will in addition to and upon repayment of the principal sum pay to the Lender the sum of \$12,000.00 ("additional sum") in consideration for the loan advance, together with any outstanding balance referred to in the loan agreement between the Lender and Kenneth Anthony McLean and Narelle Joy McLean dated 22 June 2015.
3. The Borrower shall repay to the Lender interest on the principal sum or on so much thereof as for the time being remains unpaid and upon any judgement or order in which this or the preceding clause may become merged at the rate of 9% per annum by weekly payments referred to in the Schedule on the Friday of each week during the term of this Deed until the final completion date.
4. The Borrower shall be entitled to repay to the Lender at any time prior to the due date the whole of the principal sum, the additional sum, and any outstanding sum referred to in clause 2 above, with interest to the date of repayment only.
5. A payment made pursuant to this Deed may be made by direct credit, bank transfer, in cash or by bank cheque or by any other cheque which is subsequently honoured on presentation.
6. In the case the Borrower makes default for a period of not less than 30 days of the making of any payment whether for principal or for interest or otherwise or in the performance or observance of any agreement or condition herein expressed or implied or upon the occurrence of any of the following events:
 - (a) If a receiver, manager, provisional liquidator or liquidator is appointed in respect of the Borrower, or his assets;

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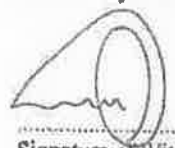
- (b) If any distress or execution is levied against the property or any part of the property of the Borrower and remains unsatisfied for at least 30 days then and in such case the Lender shall be entitled at their option to make demand by notice in writing to the Borrower for the immediate repayment of the principal sum and the additional sum or so much thereof as shall then remain outstanding and upon the service of any such notice the principal sum shall become immediately due and payable by the Borrower to the Lender.
- 7. If any event referred to at clause 6 occurs the interest rate referred to at clause 3 will increase to 11% (default rate) until the event is rectified.
- 8. The Borrower will pay all legal costs, registration costs and stamp duty in relation to this Deed.
- 9. The obligations referred to in this Deed binds the heirs and executors of all parties to this Deed.
- 10. Service of any notice required to be served pursuant to this Deed may be served in the manner prescribed by Section 170 of the Conveyancing Act 1919 (as amended) New South Wales.

THE SCHEDULE

Weekly repayments	\$347.00
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EXECUTED AS A DEED.

SIGNED SEALED & DELIVERED by
David Arthyr Thomas & Susan Osi Thomas



Signature of Witness

DAVID JOHN WITHERS
14 KENDAL STREET,
COWRA, N.S.W. 2794

Name of Witness SOLICITOR



Signature



Signature

SIGNED SEALED & DELIVERED by
Kenneth Anthony McLean



Signature of Witness

DAVID JOHN WITHERS
14 KENDAL STREET,
COWRA, N.S.W. 2794

Name of Witness SOLICITOR



Signature

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THIS DEED dated this 22ND day of SEPTEMBER 2015.

PARTIES **DAVID ARTHUR THOMAS & SUSAN GAI THOMAS AS TRUSTEES FOR THE DAVID & SUE THOMAS SUPERANNUATION FUND (Lender)**
both of 5 Appian Way, Cowra NSW 2794
KENNETH ANTHONY MCLEAN & NARELLE JOY MCLEAN (Borrowers)
both of 3 Banksia Close, Cowra NSW 2794

INTRODUCTION

- A. The Borrowers have requested the Lender to lend to the Borrowers the sum of \$50,000.00.
- B. The Lender has agreed to advance to the Borrowers the total sum of \$50,000.00 upon having the repayment of the total sum with interest accrued in the following manner.

IT IS AGREED

In consideration of the sum of \$50,000.00 this day advanced by the Lender to the Borrowers (the receipt whereof the Borrowers acknowledge) the Borrowers agree that they shall repay the principal sum or so much thereof as shall remain unpaid on or before the day being twelve months from the date of this Deed.

- 2. The Borrowers will in addition to and upon repayment of the principal sum pay to the Lender the sum of \$6,000.00 ("additional sum") in consideration for the loan advance.
- 3. The Borrowers shall repay to the Lender interest on the principal sum or on so much thereof as for the time being remains unpaid and upon any judgement or order in which this or the preceding clause may become merged at the rate of 11% per annum by weekly payments referred to in the Schedule on the Friday of each week during the term of this Deed until the final completion date.
- 4. The Borrowers shall be entitled to repay to the Lender at any time prior to the due date the whole of the principal sum and the additional sum, with interest to the date of repayment only.
- 5. A payment made pursuant to this Deed may be made by direct credit, bank transfer, in cash or by bank cheque or by any other cheque which is subsequently honoured on presentation.
- 6. In the case the Borrowers make default for a period of not less than 30 days of the making of any payment whether for principal or for interest or otherwise or in the performance or observance of any agreement or condition herein expressed or implied or upon the occurrence of any of the following events:
 - (a) If a receiver, manager, provisional liquidator or liquidator is appointed in respect of the Borrowers or either of them, or their assets;

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- (b) If any distress or execution is levied against the property or any part of the property of the Borrowers or either of them and remains unsatisfied for at least 30 days then and in such case the Lender shall be entitled at their option to make demand by notice in writing to the Borrowers for the immediate repayment of the principal sum and the additional sum or so much thereof as shall then remain outstanding and upon the service of any such notice the principal sum shall become immediately due and payable by the Borrower to the Lender.
- 7. If any event referred to at clause 5 occurs the interest rate referred to at clause 3 will increase to 13% (default rate) until the event is rectified.
- 8. The Borrowers will pay all legal costs, registration costs and stamp duty in relation to this Deed.
- 9. Service of any notice required to be served pursuant to this Deed may be served in the manner prescribed by Section 170 of the Conveyancing Act 1919 (as amended) New South Wales.

THE SCHEDULE

Weekly repayments	\$106.00
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EXECUTED AS A DEED.

SIGNED SEALED & DELIVERED by
David Arthur Thomas & Susan Gai Thomas

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Signature of Witness

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Signature

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Name of Wit

S. Thomas
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Signature

SIGNED SEALED & DELIVERED by
Kenneth Anthony McLean & Nardie Joy McLean

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Signature of Witness

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Signature

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Name of Witness

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Signature

Matt Pullen

From: David Thomas <keengolfer50@gmail.com>
Sent: 4 November 2021 10:34 AM
To: Matt Pullen
Subject: Re: Ken's Loan

Hello Matt
\$22955 dated 10/11/20 was work done by Ken in our backyard. My spreadsheet has the wrong date.
\$25000 dated 16/12/20 was a repayment.
\$25000 to be repaid by Christmas 2021.
I regularly speak to Ken and he is confident of meeting the 2 X \$25000 repayments yearly. so yes I am confident.
Regards
David Thomas

On Mon, Nov 1, 2021 at 4:48 PM Matt Pullen <matt@balance.accountants> wrote:

Hi David,

Just preparing the accounts up and have a couple of quick questions.

1. Do you feel the loan to Ken & Narelle is still recoverable?
2. Was there work carried out by Ken to reduce the loan as was mentioned last year?

Thanks



Metal Account Statement

Statement Number 253663
Your Client Code 35208

AUD/USD
.6883

5:01:02 PM
30/06/2022

David And Sue Thomas Superranuation Fund
5 Appian Way
Cowra NSW 2794

Balances Opening 1/04/2022 Closing 30/06/2022

Bullion Storage Account - NSW

Gold		Ounces	Silver		Ounces	Platinum		Ounces	Palladium		Ounces
Premium	Open		Premium	Open		Premium	Open		Premium	Open	
	Close			Close			Close			Close	
Secure	Open		Secure	Open		Secure	Open		Secure	Open	
	Close			Close			Close			Close	
Pool Alloc	Open		Pool Alloc	Open	482.2500	Pool Alloc	Open		Pool Alloc	Open	
	Close			Close	482.2500		Close			Close	
Open Total			Open Total		482.2500	Open Total			Open Total		
Close Total			Close Total		482.2500	Close Total			Close Total		
Spot Prices*		\$2,634.68			\$30.00			\$1,313.30			\$2,773.80
Gold Value			Silver Value		\$14,467.50	Platinum Value			Palladium Value		
Total Portfolio Value*		\$14,467.50									

Transactions 1/04/2022 to 30/06/2022

Date	Type	Source	Product	Storage	Ounces	Price
No Transactions during this period						

Storage Types Explained

Pool Allocated Physical metal which exists within ABC Bullion's general stock but not as specific bars of metal.
Secure Bars of a specific weight, shape and brand are stored but interchangeable with other identical bars.
Premium Individual bars with unique serial numbers are specifically allocated to the client.

Imperial to Metric Conversions
 Ounces are measured in Troy Ounces (oz t)
 1 troy oz = 31.1grams
 32.15 troy oz = 1KG

Spot Prices and Portfolio Value*: Are based on the spot price at this statement's closing date. They do not represent the rate at which ABC Bullion will buy back the metal. Buy back prices depend on the physical products owned.



Australian Government

Australian Taxation Office

Agent BALANCE ACCOUNTANTS & ADVISERS
Client THE TRUSTEE FOR THE DAVID & SUE THOMAS SUPERANNUATION FUND
ABN 49 183 212 552
TFN 953 625 565

20

Income tax 551

Date generated	16/08/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

6 results found - from **16 August 2020** to **16 August 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
16 Dec 2021	15 Dec 2021	Payment received		\$623.20	\$0.00
22 Nov 2021	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$623.20		\$623.20 DR
13 Nov 2020	17 May 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$259.00		\$0.00
13 Nov 2020	13 Nov 2020	General interest charge			\$259.00 CR
13 Nov 2020	12 Nov 2020	Payment received		\$518.00	\$259.00 CR
1 Oct 2020	1 Oct 2020	General interest charge			\$259.00 DR