

Client Name: **Ryan Jameson Superannuation Fund**



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

SMSF FINANCIAL STATEMENTS & ITR REVIEW CHECKLIST

	Y/N	N/A	Comments / Notes
A	✓		
B		✓	
C	✓		
D	✓		
E		✓	
F	✓		
G	✓		
H	✓		
I		✓	
J		✓	

(All other work papers as per Class account codes)

BEFORE commencing the job have you considered the following?

	Y/N	N/A	Comments
1	✓		
2	✓		

AFTER completing the job have you considered the following?

PBL

	Y/N	N/A	W/P Ref
3	✓		
4	✓		
5	✓		
6	✓		
7		✓	
8	✓		
9	✓		
10	✓		
11	✓		
12	✓		

Balance Sheet

13	✓		
14	✓		
15	✓		

ITR

16		✓	
17		✓	
18		✓	
19	✓		
20	✓		

Pre-Manager Review Check

	Y/N	N/A	Comments
21	✓		
22		✓	
23	✓		
24		✓	
25	✓		
26	✓		
27		✓	
28	✓		
29	✓		
30	✓		

Additional SMSF Matters

	Y/N	N/A	Comments
31	✓		
32		✓	
33	✓		
34	✓		
35		✓	
36	✓		
37	✓		
38	✓		
39	✓		
40	✓		
41		✓	
42	✓		
43		✓	
44		✓	
45		✓	
46		✓	
47	✓		
48		✓	
49		✓	
50	✓		
51		✓	
52		✓	
53	✓		

Pre - Audit Check

	Y/N	N/A	Comments
53	✓		
54		✓	
55	✓		
56	✓		
57		✓	
58	✓		
59		✓	
60		✓	

Prepared by: <u>MA</u>	Initials: _____ Date: _____
Reviewed by: _____	Initials: _____ Date: _____

Value Add Ideas:

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

Ryan Jamieson Superannuation Fund

Detailed Trial Balance as at 30 June 2022

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
INCOME				
		Contributions - Member		
-	102,500.00	Personal Concessional	-	-
-	8,816.00	Contributions - Member - Personal Non-Concessional		
		Contributions - Member - Personal Non-Concessional		
-	-	I1 Dr Alison Jamieson	-	102,264.78 ✓
-	-	Mr Peter Ryan	-	102,264.78 ✓
-	14.83	Interest		
		Interest - Cash At Bank		
-	-	I2 NAB Business Cash Maximiser Account 114261364	-	11.44 ✓
EXPENSE				
		Insurance Premiums - Dr Alison Jamieson		
-	-	E1 Accumulation	4,504.72 ✓	-
1,320.00	-	E2 Accountancy Fee	2,266.00 ✓	-
836.00	-	Administration Expense	-	-
-	-	E3 Auditor Fee	550.00 ✓	-
120.00	-	Bank Fees		
		Bank Fees - Cash At Bank		
-	-	E4 NAB Business Everyday Account 554188842	120.00 ✓	-
-	-	E5 Borrowing Expenses	350.41 ✓	-
-	-	E6 Filing Fees	276.00 ✓	-
95,656.00	-	Interest Paid		
		Interest Paid - Limited Recourse Borrowing Arrangement		
-	-	E7 LRBA Loan - P J Ryan Consulting Pty Ltd ACN. 060 963 260	205,380.00 ✓	-
613.00	-	Regulatory Fees	-	-
518.00	-	SMSF Supervisory Levy	-	-
INCOME TAX				
517.65	-	Income Tax Expense	976.65	-
PROFIT & LOSS CLEARING ACCOUNT				
11,750.18	-	Profit & Loss Clearing Account	-	9,882.78
ASSETS				
		Other Assets		
-	-	A1 Borrowing Costs	1,849.59 ✓	-
		Units In Unlisted Unit Trusts		
70.00	-	A2 Ordinary Units - The 49 ESP Unit Trust	70.00 ✓	-
3,500,000.00	-	A3 RP Units - The 49 ESP Trust	3,500,000.00 ✓	-
		Cash At Bank		
69,409.20	-	A4 NAB Business Cash Maximiser Account 114261364	56,272.63 ✓	-
8.80	-	A5 NAB Business Everyday Account 554188842	2,389.65 ✓	-
		Sundry Assets		
2,200.00	-	A6 Formation Expenses	2,200.00 ✓	-
		Unsettled Trades - Acquisitions - Sundry Liabilities		
-	-	ATO ITA Account	259.00	-
LIABILITIES				
-	3,150,000.00	Sundry	-	-

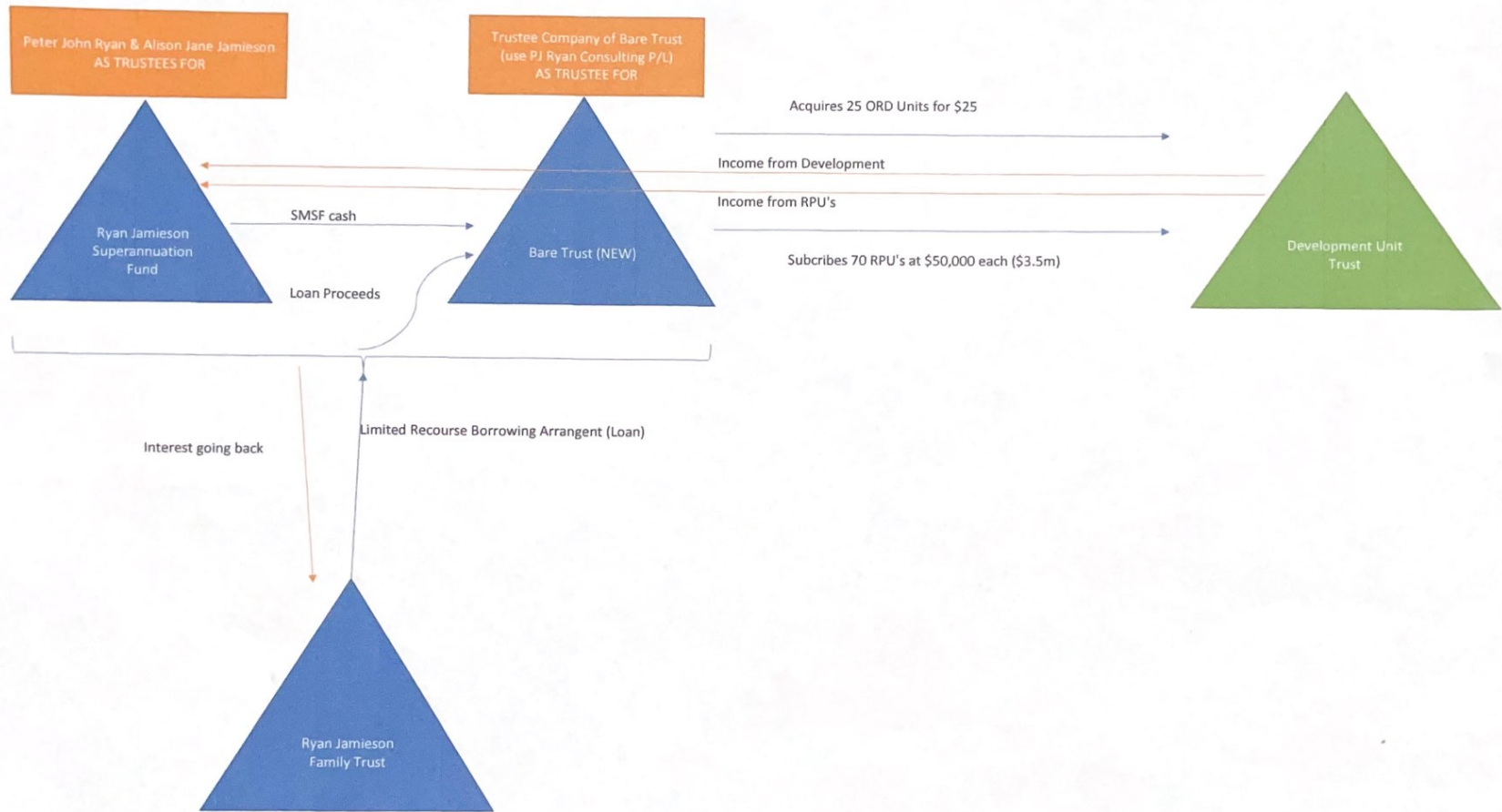
Ryan Jamieson Superannuation Fund

Detailed Trial Balance as at 30 June 2022

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
-	-	Sundry Liabilities L1 ATO ITA Account	-	259.00 ✓
-	-	Limited Recourse Borrowing Arrangement L2 LRBA Loan - P J Ryan Consulting Pty Ltd ACN. 060 963 260	-	3,150,000.00 ✓
976.65	-	Unrealised Gains/Losses	-	-
MEMBER ENTITLEMENTS				
-	247,095.50	Dr Alison Jamieson Accumulation	-	223,331.60
-	175,569.15	Mr Peter Ryan Accumulation	-	189,450.27
<u>3,683,995.48</u>	<u>3,683,995.48</u>		<u>3,777,464.65</u>	<u>3,777,464.65</u>

Ryan Jamieson Superannuation Fund
Statement of Taxable Income
For the Period from 1 July 2021 to 30 June 2022

Description	Tax Return Ref.	Amount
<u>Income</u>		
Section B		
Total Gross Interest	C	11.00
Total Assessable Income		11.00
<u>Deductions</u>		
Section C		
Total Interest Expenses within Australia	A	205,380.00
Total Death or Disability Premiums	F	4,504.00
Total Approved Auditor Fee	H	550.00
Total Investment Expenses	I	120.00
Total Management and Administration Expenses	J	2,892.00
Total Deductions		213,446.00
Taxable Income or Loss	(V - N) O	-213,435.00
<u>Income Tax Calculation Statement</u>		
Section D		
Gross Tax		
Total Gross Tax		0.00
Rebates and Offsets	C	0.00
SUBTOTAL		0.00
Total Eligible Credits		0.00
Net Tax Payable		0.00
Total Supervisory Levy	L	259.00
Total Amount Due / (Refundable)		259.00



Transactions: Personal Non-Concessional - Ryan Jamieson Superannuation Fund

Date Range: 01/07/2021 to 30/06/2022

Personal Non-Concessional

	Date	Narrative	Debit	Credit	Balance	Quantity
Dr Alison Jamieson						
	01/07/2021	Opening Balance	\$	0.00 \$	0.00 Cr	
	30/06/2022	Contribution Allocation	\$	102,264.78 \$	102,264.78 Cr	
Total Dr Alison Jamieson		\$	0.00 \$	102,264.78 \$	102,264.78 Cr	
Mr Peter Ryan						
	01/07/2021	Opening Balance	\$	0.00 \$	0.00 Cr	
	30/06/2022	Contribution Allocation	\$	102,264.78 \$	102,264.78 Cr	
Total Mr Peter Ryan		\$	0.00 \$	102,264.78 \$	102,264.78 Cr	
Total Personal Non-Concessional		\$	0.00 \$	204,529.56 \$	204,529.56 Cr	



Policy Schedule

Accelerated Protection

Policy number 1879040

Policy Owner Ryan Jamieson Superannuation Fund

YOUR POLICY

Issue date	21 July 2021
Policy start date	21 July 2021
Policy anniversary date	21 July 2022 each year, starting on 21 July 2022
First premium payable	\$4,504.72 Premiums may be adjusted from time to time, where there is a credit or outstanding amount owed on your Policy.
Premium frequency	Yearly
Premium due date	21 July 2022 Your premium will be deducted yearly from your nominated account.
Policy fee	\$88.00 (included in the yearly premium amount)
State in which Policy is registered	QLD
Stamp duty	Paid in accordance with relevant State legislation and included in the yearly premium amount.

Information about special conditions and exclusions

During the underwriting process, we may be required to apply special conditions on the Policy that we issue to cover the increase in risk, based on your personal situation. For example, we may apply exclusions to a particular health condition or pastime, require an increased premium payment or reduce the benefit.

The wording of our exclusions includes language that describes symptoms, rather than diagnosed conditions. They are based on research and are formed in consultation with medical and legal advisers to ensure they are as comprehensive as possible.

If special conditions have been applied to your Policy, you can be assured that we will assess any claim you make fairly, and make our decisions based on the evidence available at the time. If your health or lifestyle changes after you've taken out the Policy please let us know, because we may be able to alter some of these special conditions.

Where we have relied on medical evidence to make our decision and you would like a copy of this, we will provide this either directly to you or your doctor within 10 business days of receiving your request.

Policy Schedule (continued)

LIFE INSURED

Name	Alison Jamieson
Date of birth	5 May 1962
Gender	Female
Smoker status	Non-smoker
Occupation class	AA+

Life Insurance Plan

Policy number	1879040
Benefit Amount	\$2,000,000.00
Issue date	21 July 2021
Plan start date	21 July 2021
Plan end date	21 July 2061
Premium basis	Stepped
Health sense discount	7.50%

Special conditions and exclusions

Nil


CONTACTING TAL

 customerservice@tal.com.au

 1300 351133

 1300 209 088

 tal.com.au

 TAL Life Limited
GPO Box 5380
Sydney NSW 2001

Ryan Jamieson Superannuation Fund
42 Brolga Lane
DULONG QLD 4560
total =1980+286=\$2,266

Tax Invoice

Invoice No: 027451
Client Code: JAMIE01F
Date Issued: 16 December, 2021

Description	Amount
50% Upfront Fees	900.00
2021 Finalisation of Superannuation Fund Compliance:	
<ul style="list-style-type: none"> · SMSF processing in Class Super to 30 June 2021. · Preparation of the Superannuation Fund's Financial Accounts including the Statement of Financial Position, Operating Statement, Notes to the Accounts, Member Statements and Annual Trustee Minutes/Resolutions as required for the year ended 30 June 2021. · Preparation and lodgment of the Superannuation Fund's Annual Income Tax Return, Regulatory Return and associated schedules for the year ended 30 June 2021. · Assistance in answering queries for the auditor as required. 	
<i>GST</i>	90.00
Invoice Amount Due: \$	
990.00	

+990 = \$1,980

PAYMENT ADVICE

To: Viden Group Pty Ltd

Amount Enclosed: _____

Enter payment amount above (JAMIE01F)

Invoice Number: 027451
Invoice Amount Due: 990.00
Date Due: 16/12/2021

Credit Card, Payment Plan, Cryptocurrency: Visit our secure online payment page <https://viden.com.au/pay>

Bank Deposit **BSB: 184-446** **Acc No: 3044-40399** ***Reference: 027451**

Mail: Post the payment advice to our local office (see below) with your cheque payable to *VIDEN Group Pty Ltd*

BRISBANE
Ground Floor
22 Mayneview St
PO Box 1330
Milton QLD 4064
Call : 07 3368 9999
Fax : 07 3368 9988

TOOWOOMBA
Level 1/195 Hume St
PO Box 433
Toowoomba QLD 4350
Call : 07 4632 4255
Fax : 07 3368 9988

GOLD COAST
PO Box 66
Robina Town Ctr QLD
Call : 07 5527 4288
Fax : 07 3368 9988

SUNSHINE COAST
Level 1/59 The Esplanade
PO Box 808
Maroochydore QLD 4558
Call : 07 5443 4988
Fax : 07 3368 9988

Thank you for your payment - should you require a receipt please contact administration to request one.

Liability Limited by a scheme approved under Professional Standards Legislation. Australian Credit Licence No. 236523 Tax Agents No 25437854



ABN 34 612 392 766
www.viden.com.au

Dulong Pty Ltd
42 Brolga Lane
DULONG QLD 4560

Tax Invoice

Invoice No: 028570
Client Code: RYANPC10
Date Issued: 25 February, 2022

Description	Amount
Receiving Company information from Australian Securities and Investment Commission. Checking Company Information and Records. Preparation of Company Solvency Statement for signature by Directors.	260.00
<i>GST</i>	26.00
Invoice Amount Due: \$	
286.00	

PAYMENT ADVICE

To: Viden Group Pty Ltd

Amount Enclosed: _____

Enter payment amount above (RYANPC10)

Invoice Number: 028570

Invoice Amount Due: 286.00

Date Due: 25/02/2022

Credit Card, Payment Plan, Cryptocurrency:

Visit our secure online payment page

<https://viden.com.au/pay>

Bank Deposit

BSB: 184-446

Acc No: 3044-40399

***Reference: 028570**

Mail: Post the payment advice to our local office (see below) with your cheque payable to *VIDEN Group Pty Ltd*

BRISBANE
Ground Floor
22 Mayneview St
PO Box 1330
Milton QLD 4064
Call : 07 3368 9999
Fax : 07 3368 9988

TOOWOOMBA
Level 1/195 Hume St
PO Box 433
Toowoomba QLD 4350
Call : 07 4632 4255
Fax : 07 3368 9988

GOLD COAST
PO Box 66
Robina Town Ctr QLD
Call : 07 5527 4288
Fax : 07 3368 9988

SUNSHINE COAST
Level 1/59 The Esplanade
PO Box 808
Maroochydore QLD 4558
Call : 07 5443 4988
Fax : 07 3368 9988

Thank you for your payment - should you require a receipt please contact administration to request one.

Liability Limited by a scheme approved under Professional Standards Legislation. Australian Credit Licence No. 236523 Tax Agents No 25437854

Whitehouse Audit

A.B.N. 34 145 414 731

9 Mavis Court, PO Box 161, HIGHFIELDS QLD 4352

Phone: (07) 46324255 Fax (07) 46385409

Website: www.waudit.com.au

TAX INVOICE

Ryan Jamieson Superannuation Fund
42 Brolga Lane
DULONG QLD 4560

Invoice No: 028657

Reference: JAMRF1AU

Date Issued: 2 March, 2022

Description	Amount
Audit of the Superannuation Funds Financial Accounts, Income Tax Return, Regulatory Return and associated documentation for the year ended 30 June 2020.	500.00
<i>GST</i>	50.00
Invoice Amount Due: \$	
550.00	

-----Please attach this Remittance with your payment-----

<u>Whitehouse Audit Pty Ltd - Remittance Advice</u> (Invoice: 028657, Client Ref: JAMRF1AU, Date Issued: 2 March, 2022)	
* Please enter the last 6 digits of your invoice number as your reference	Date Due
BSB 184 446 Acc no: 3044-40407 Bank - Macquarie	02/03/2022
VISIT OUR SECURE ONLINE PAYMENT PAGE: http://waudit.com.au/pay/	Invoice Amount Due
	550.00

Liability Limited by a scheme approved under Professional Standards Legislation
Thank you for your payment - should you require a receipt please contact administration to request one.



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

DULONG PTY LTD
VIDEN GROUP PTY LTD
PO BOX 1330 MILTON QLD 4064

INVOICE STATEMENT

Issue date 24 Feb 22

DULONG PTY LTD

ACN 639 335 667

Account No. 22 639335667

Summary

Opening Balance	\$0.00
New items	\$276.00
Payments & credits	\$0.00
TOTAL DUE	\$276.00

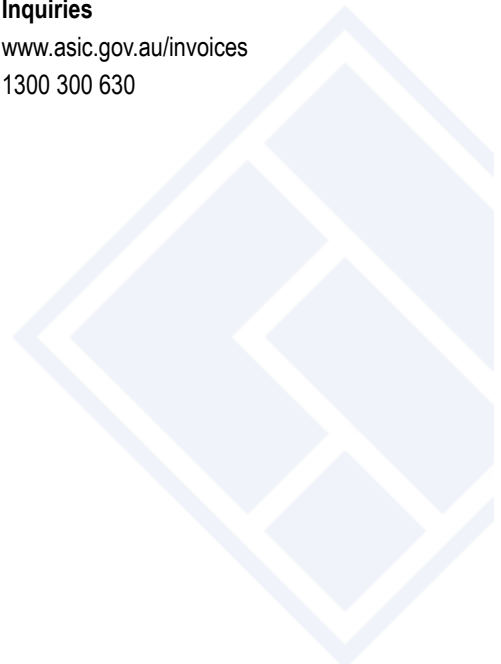
paid personally

- 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

Inquiries

www.asic.gov.au/invoices
1300 300 630



Please pay

Immediately	\$0.00
By 24 Apr 22	\$276.00

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

DULONG PTY LTD

ACN 639 335 667

Account No: 22 639335667



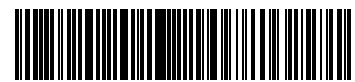
22 639335667

TOTAL DUE	\$276.00
Immediately	\$0.00
By 24 Apr 22	\$276.00

Payment options are listed on the back of this payment slip



Bill Code: 17301
Ref: 2296393356672



*814 129 0002296393356672 54

Inquires 1300 300 630

Issue date 24 Feb 22

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 61468768

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 639 335 667
FOR **DULONG PTY LTD**

REVIEW DATE: 24 February 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
C/- VIDEN GROUP PTY LTD LEVEL 1 59 THE ESPLANADE MAROOCHYDORE QLD 4558

2 Principal place of business
42 BROLGA LANE DULONG QLD 4560

3 Officeholders

Name: **PETER JOHN RYAN**
Born: LAE PAPUA NEW GUINEA
Date of birth: 28/12/1955
Address: 42 BROLGA LANE DULONG QLD 4560
Office(s) held: DIRECTOR, APPOINTED 24/02/2020; SECRETARY, APPOINTED 24/02/2020

4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORD	12	\$12.00	\$0.00

5 Members

These details continue on the next page

DULONG PTY LTD ACN 639 335 667

Company statement continued

Name: PETER JOHN RYAN

Address: 42 BROLGA LANE DULONG QLD 4560

Share Class	Total number held	Fully paid	Beneficially held
ORD	12	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*.

Additional company information

This information is optional under the *Corporations Act 2001*. Late lodgement fees or late review fees do not apply to this information. To add, remove or change a contact address, see www.asic.gov.au/addresses.

6 Contact address for ASIC use only

Registered agent name: VIDEN GROUP PTY LTD

Registered agent number: 37901

Address: PO BOX 1330 MILTON QLD 4064

interest rate = 4.52% + 2% (additional per loan agreement WP L3) = 6.52%
 interest expense for 2022 = 6.52% x \$3,150,000 = \$205,380

year ended 30 June	%	ATO reference
2023	4.77%	This is the 'Indicator Lending Rates - Bank variable housing loans interest rate' published by the Reserve Bank of Australia on 2 June 2022.
2022	4.52%	This is the 'Indicator Lending Rates - Bank variable housing loans interest rate' published by the Reserve Bank of Australia on 2 June 2021.
2021	4.52%	This is the 'Indicator Lending Rates - Bank variable housing loans interest rate' published by the Reserve Bank of Australia on 2 June 2020.
2020	5.37%	This is the 'Indicator Lending Rates - Bank variable housing loans interest rate' published by the Reserve Bank of Australia on 4 June 2019. Note: Annual Taxation Determinations for the benchmark interest rate are no longer published.
2019	5.20%	TD 2018/14
2018	5.30%	TD 2017/17

Substituted accounting period

If a private company has adopted a [substituted accounting period](#), the applicable benchmark interest rate is the 'Housing loans; Banks; Variable; Standard; Owner-occupier' rate last published by the [Reserve Bank of Australia](#)²⁷ before the start of the private company's substituted accounting period.

Example 1

Company ABC has a substituted accounting period starting on 1 November 2016. According to the RBA website, the last interest rate published before 1 November 2016 was for September 2016 and recorded to be 5.25%. The benchmark interest rate for Company ABC's income year commencing 1 November 2016 is 5.25%.

Example 2



Division 7A - benchmark interest rate

- <https://www.ato.gov.au/Rates/Division-7A---benchmark-interest-rate/>
- Last modified: 04 Jul 2022
- QC 17928

Division 7A – benchmark interest rate

Find the benchmark interest rate and calculator and decision tool for Division 7A loans made by private companies.

On this page

- [Benchmark interest rates](#)
- [Substituted accounting period](#)
- [Division 7A calculator and decision tool](#)

Benchmark interest rates

Under Division 7A of Part III of the *Income Tax Assessment Act 1936*, the 'benchmark interest rate' for an income year is the 'Indicator Lending Rates – Bank variable housing loans interest rate'. This is the 'Housing loans; Banks; Variable; Standard; Owner-occupier' rate last published by the [Reserve Bank of Australia](#)^{external} before the start of the income year. The benchmark interest rate for an income year does not change if the Reserve Bank of Australia later revises its published rate after the start of the income year.

Current and past benchmark interest rates

These rates apply to private companies with an income year ending 30 June.

A private company that meets certain requirements may adopt an income year ending on a date other than 30 June – a [substituted accounting period](#). Those companies will need to determine the relevant rate.

Benchmark interest rates – 2018 to 2023 income years

Income		
--------	--	--

2980 Borrowing Costs 2980

Client Name: Ryan Jamieson Superannuation Fund	Preparer: MA	Date: 00-Jan-00
Client ABN: 0	Reviewer: -	Date: 00-Jan-00
Year Ending: 30 June 2022		GO TO INDEX

Borrowing Cost Summary		
Prior year Carried Forward Borrowing Costs balance	\$ -	Instructions: 1) Ensure the current year is showing in cell B4 (from the Home Page). 2) For each loan, enter the a) period; b) date incurred; and c) borrowing costs amount. NB: A) If you enter ALL (prior-year and current-year) loans below, this spreadsheet will calculate the prior-year expense and carried-forward balance. However, if for any reason your prior-year accounts amounts were different, simply enter each amount into the prior-year expense cells (i.e. replace the formula) in column H as needed. B) When a loan schedule has finished/expired, delete it from this workpaper.
add Current Year Borrowing Costs	\$ 2,200.00	
less Write off of Borrowing Costs (amount expensed)	\$ 350.41	
= Borrowing Costs Carried Forward to next year	\$ 1,849.59	
For more information about borrowing costs, see this ATO website: www.ato.gov.au/General/Property/In-detail/Rental-properties/Rental-properties--claiming-borrowing-expense		

(Prior-year and) Current Year Borrowing Cost Amortisation Schedules

Loan Name/Description:	Year	Expense	Balance
Bare trust set up fees			
Loan Period (months): 60	2022	350.41	1,849.59
Date Incurred (i.e. start of loan period): 13/09/2021	2023	439.52	1,410.07
Borrowing Costs: \$2,200.00	2024	440.72	969.35
Date loan repaid (ONLY if paid out early in this FY):	2025	439.52	529.83
	2026	439.52	90.31
	2027	90.31	-
	TOTAL \$	2,200.00	
Loan Name/Description:	Year	Expense	Balance
Loan Period (months):		-	-
Date Incurred (i.e. start of loan period):		-	-
Borrowing Costs:		-	-
Date loan repaid (ONLY if paid out early in this FY):		-	-
		-	-
		-	-
	TOTAL \$	-	-
Loan Name/Description:	Year	Expense	Balance
Loan Period (months):		-	-
Date Incurred (i.e. start of loan period):		-	-
Borrowing Costs:		-	-
Date loan repaid (ONLY if paid out early in this FY):		-	-
		-	-
		-	-
	TOTAL \$	-	-
Loan Name/Description:	Year	Expense	Balance
Loan Period (months):		-	-
Date Incurred (i.e. start of loan period):		-	-
Borrowing Costs:		-	-
Date loan repaid (ONLY if paid out early in this FY):		-	-
		-	-
		-	-
	TOTAL \$	-	-
Loan Name/Description:	Year	Expense	Balance
Loan Period (months):		-	-
Date Incurred (i.e. start of loan period):		-	-
Borrowing Costs:		-	-
Date loan repaid (ONLY if paid out early in this FY):		-	-
		-	-
		-	-
	TOTAL \$	-	-

Tax Invoice

Ryan Jamieson Superannuation Fund
42 Brolga Lane
DULONG QLD 4560

Invoice No: 024610
Client Code: JAMIE01F
Date Issued: 28 July, 2021

Description	Amount
Set up of company named as "Dulong 2 Pty Ltd " as per latest legislation and preparation of other supporting documents.	2,000.00
Set up of Bare Trust named as "Dulong 2 Bare Trust " as per latest legislation and preparation of other supporting documents.	
<i>GST</i>	200.00
Invoice Amount Due: \$	
2,200.00	

PAYMENT ADVICE

To: Viden Group Pty Ltd

Amount Enclosed: _____
Enter payment amount above (JAMIE01F)

Invoice Number: 024610
Invoice Amount Due: 2200.00
Date Due: 28/07/2021

Credit Card, Payment Plan, Cryptocurrency: Visit our secure online payment page <https://viden.com.au/pay>

Bank Deposit BSB: 184-446 Acc No: 3044-40399 *Reference: 024610

Mail: Post the payment advice to our local office (see below) with your cheque payable to *VIDEN Group Pty Ltd*

BRISBANE
Ground Floor
22 Mayneview St
PO Box 1330
Milton QLD 4064
Call : 07 3368 9999
Fax : 07 3368 9988

TOOWOOMBA
Level 1/195 Hume St
PO Box 433
Toowoomba QLD 4350
Call : 07 4632 4255
Fax : 07 3368 9988

GOLD COAST
PO Box 66
Robina Town Ctr QLD
Call : 07 5527 4288
Fax : 07 3368 9988

SUNSHINE COAST
Level 1/59 The Esplanade
PO Box 808
Maroochydore QLD 4558
Call : 07 5443 4988
Fax : 07 3368 9988

Thank you for your payment - should you require a receipt please contact administration to request one.

Liability Limited by a scheme approved under Professional Standards Legislation. Australian Credit Licence No. 236523 Tax Agents No 25437854

Our Ref PM:LO:191272
Contact Paul McHugh
Email paulm@tmi.com.au
Your Ref
Date 7 May 2020

Ordinary units = \$70/70 = \$1/unit
Preference units = \$3.5mil/70
= \$50,000/unit

PO Box 552
Suite 5, 32 Aerodrome
Maroochydore QLD
T (07) 5443 1566
F (07) 5443 7196
E mail@tmi.com.au
W tmi.com.au

Mr PJ Ryan & Dr AJ Jamieson
42 Brolga Lane
DULONG QLD 4560

Dear Peter & Alison

49 Esp Pty Ltd atf The 49 Esp Trust

We confirm your applications for the following units in the 49 Esp Trust have been accepted by the Trustee:

1. 70 Ordinary Units - full payment of \$70.00 has been received by the Trustee; and
2. 70 Redeemable Preference Units – part payment of \$350,000.00 has been received by the Trustee.

We confirm a balance of \$45,000.00 per Redeemable Preference Unit remains payable.

Accordingly, please find **enclosed** the following:

3. original Ordinary Unit Certificate No. 3; and
4. original Redeemable Preference Unit Certificate No. R2,

for your unitholding.

Please ensure that these Certificates are safely stored.

Yours faithfully
THOMPSON McNICHOL





	2022	2021
Bank Accounts		
49 ESP Pty Ltd	6,101	610,059
Total Bank Accounts	6,101	610,059
Total Cash & Cash Equivalents	6,101	610,059

3. Inventory

	2022	2021
Work in progress	6,975,748	6,144,815
Total Inventory	6,975,748	6,144,815

4. Issued Units

Ordinary Units

Ordinary Units - KSL Trust	140	140
Ordinary Units - Pease Training International Pty Ltd	70	70
Ordinary Units - Ryan Jamieson Super Fund	70 ✓	70
Total Ordinary Units	280	280

Redeemable Preference Units

RP Units - Dulong Pty Ltd as trustee for the Dulong Bare Trust	3,500,000 ✓	3,500,000
RP Units - Pease Training International Pty Ltd	3,500,000	3,500,000
Total Redeemable Preference Units	7,000,000	7,000,000

Total Issued Units	7,000,280	7,000,280
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**NAB Business
Cash Maximiser**

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

Account Balance Summary

Opening balance	\$56,265.40	Cr
Total credits	\$7.23	
Total debits	\$0.00	
Closing balance	\$56,272.63	Cr

**Statement starts 1 April 2022
Statement ends 30 June 2022**

002/003927



RYAN JAMIESON SUPERANNUATION FUND
42 BROLGA LANE
DULONG QLD 4560

total interest=\$11.44 ✓

Outlet Details

Maroochydore
Tenancy GD129, Sunshine Plaza
154-164 Horton Parade, Maroochydore Qld 4558

Account Details

RYAN JAMIESON SUPERANNUATION FUND
BUS CASH MAXIMISER

BSB number 084-801

Account number 11-426-1364

Lending Investment & Insurance Enquiries

Banker Kelly Williams
Telephone number (07) 2103 0603

For Your Information

We're changing how often we send paper statements for this account to align with the product's Terms & Conditions and after 30 days your statement cycle will move to half-yearly (i.e. every six months). If you would prefer to stay on your current statement cycle, please complete the form at nab.com.au/businessstatements

Transaction Details

Date	Particulars	Debits	Credits	Balance
1 Apr 2022	Brought forward			56,265.40 Cr
1 Apr 2022	As At 01/04/2022 Your Variable Cr Interest Rate Is 0.010% When Your Balance Is \$10,000 or More			56,265.40 Cr
29 Apr 2022	Interest.....		0.44	56,265.84 Cr
13 May 2022	Please Note From Today Your Dr Interest Rate Is 6.720%			56,265.84 Cr
30 May 2022	As At 30/05/2022 Your Variable Cr Interest Rate Is 0.100% When Your Balance Is \$10,000 or More			56,265.84 Cr
31 May 2022	Interest.....		0.63	56,266.47 Cr
17 Jun 2022	Please Note From Today Your Dr Interest Rate Is 7.220%			56,266.47 Cr
20 Jun 2022	As At 20/06/2022 Your Variable Cr Interest Rate Is 0.200% When Your Balance Is \$10,000 or More			56,266.47 Cr
30 Jun 2022	Interest.....		6.16	56,272.63 Cr

181/72/01/M003927/S006796/013591



**NAB Business
Cash Maximiser**

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

Account Balance Summary

Opening balance	\$54,907.33	Cr
Total credits	\$1,358.07	
Total debits	\$0.00	
Closing balance	\$56,265.40	Cr

**Statement starts 1 January 2022
Statement ends 31 March 2022**

002/003365



RYAN JAMIESON SUPERANNUATION FUND
42 BROLGA LANE
DULONG QLD 4560

Outlet Details

Maroochydore
Tenancy GD129, Sunshine Plaza
154-164 Horton Parade, Maroochydore Qld 4558

Lending Investment & Insurance Enquiries

Banker Kelly Williams
Telephone number (07) 2103 0603

Account Details

RYAN JAMIESON SUPERANNUATION FUND
BUS CASH MAXIMISER
BSB number 084-801
Account number 11-426-1364

Transaction Details

Date	Particulars	Debits	Credits	Balance
1 Jan 2022	Brought forward			54,907.33 Cr
4 Jan 2022	As At 04/01/2022 Your Variable Cr Interest Rate Is 0.010% When Your Balance Is \$10,000 or More			54,907.33 Cr
27 Jan 2022	Online D6267555194 repay error AJ Jamieson		1,356.71	56,264.04 Cr
31 Jan 2022	Interest.....		0.46	56,264.50 Cr
28 Feb 2022	Interest.....		0.43	56,264.93 Cr
31 Mar 2022	Interest.....		0.47	56,265.40 Cr

Summary of Government Charges

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

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.
For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

Explanatory Notes

Please check all entries and report any apparent error or possible unauthorised transaction immediately.
We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.
For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.

090/72/01/A003365/S003519/ID11037

**NAB Business
Cash Maximiser**

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

Account Balance Summary

Opening balance	\$54,905.96 Cr
Total credits	\$1.37
Total debits	\$0.00
Closing balance	\$54,907.33 Cr

**Statement starts 1 October 2021
Statement ends 31 December 2021**

002/003728

RYAN JAMIESON SUPERANNUATION FUND
42 BROLGA LANE
DULONG QLD 4560**Outlet Details**Maroochydore
Tenancy GD129, Sunshine Plaza
154-164 Horton Parade, Maroochydore Qld 4558**Lending Investment & Insurance Enquiries**Banker Kelly Williams
Telephone number (07) 2103 0603**Account Details**RYAN JAMIESON SUPERANNUATION FUND
BUS CASH MAXIMISERBSB number 084-801
Account number 11-426-1364**Transaction Details**

Date	Particulars	Debits	Credits	Balance
1 Oct 2021	Brought forward			54,905.96 Cr
1 Oct 2021	As At 01/10/2021 Your Variable Cr Interest Rate Is 0.010% When Your Balance Is \$10,000 or More			54,905.96 Cr
29 Oct 2021	Interest.....		0.43	54,906.39 Cr
30 Nov 2021	Interest.....		0.48	54,906.87 Cr
31 Dec 2021	Interest.....		0.46	54,907.33 Cr

Summary of Government Charges

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

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

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

Explanatory Notes*Please check all entries and report any apparent error or possible unauthorised transaction immediately.**We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.**For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.*



NAB Business
Cash Maximiser

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



002/003939



RYAN JAMIESON SUPERANNUATION FUND
42 BROLGA LANE
DULONG QLD 4560

Account Balance Summary

Table with 2 columns: Description, Amount. Rows include Opening balance (\$69,409.20 Cr), Total credits (\$1.48), Total debits (\$14,504.72), and Closing balance (\$54,905.96 Cr).

Statement starts 1 July 2021
Statement ends 30 September 2021

Outlet Details

Maroochydore
Tenancy GD129, Sunshine Plaza Shopping Centre
154-164 Horton Parade, Maroochydore Qld 4558

Lending Investment & Insurance Enquiries

Banker Kelly Williams
Telephone number (07) 5450 3845

Account Details

RYAN JAMIESON SUPERANNUATION FUND
BUS CASH MAXIMISER
BSB number 084-801
Account number 11-426-1364

Transaction Details

Table with 5 columns: Date, Particulars, Debits, Credits, Balance. Transactions include Brought forward, Interest, and various transfers.

Summary of Government Charges

Table with 3 columns: Government, From 1 July to date, Last year to 30 June. Rows include Withholding tax and Bank Account Debit (BAD) tax.

Explanatory Notes

Please check all entries and report any apparent error or possible unauthorised transaction immediately. We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.

273/7201/A003939/S006350/D012699



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



002/003927



RYAN JAMIESON SUPERANNUATION FUND
42 BROLGA LANE
DULONG QLD 4560

Account Balance Summary

Opening balance	\$2,419.65 Cr
Total credits	\$0.00
Total debits	\$30.00
Closing balance	\$2,389.65 Cr

Statement starts 1 April 2022
Statement ends 30 June 2022

bank fees= 12 x \$10 =\$120 ✓

Outlet Details

Maroochydore
Tenancy GD129, Sunshine Plaza
154-164 Horton Parade, Maroochydore Qld 4558

Account Details

RYAN JAMIESON SUPERANNUATION FUND
BUSINESS EVERYDAY AC

BSB number 084-801

Account number 55-418-8842

Lending Investment & Insurance Enquiries

Banker Kelly Williams
Telephone number (07) 2103 0603

Transaction Details

Date	Particulars	Debits	Credits	Balance
1 Apr 2022	Brought forward			2,419.65 Cr
29 Apr 2022	TRANSACTION SUMMARY	QUANTITY	U/COST	FEE
	Transaction Fees			\$0.00
	Flat Monthly Fee			\$10.00 ✓
	Less Free Eligible Trans.(max 30)			\$0.00
	Total Fees Charged			\$10.00
	Account Fees	10.00		2,409.65 Cr
13 May 2022	Please Note From Today Your Dr Interest Rate Is	6.720%		2,409.65 Cr
31 May 2022	TRANSACTION SUMMARY	QUANTITY	U/COST	FEE
	Transaction Fees			\$0.00
	Flat Monthly Fee			\$10.00
	Less Free Eligible Trans.(max 30)			\$0.00
	Total Fees Charged			\$10.00
	Account Fees	10.00		2,399.65 Cr
17 Jun 2022	Please Note From Today Your Dr Interest Rate Is	7.220%		2,399.65 Cr
30 Jun 2022	TRANSACTION SUMMARY	QUANTITY	U/COST	FEE
	Transaction Fees			\$0.00
	Flat Monthly Fee			\$10.00
	Less Free Eligible Trans.(max 30)			\$0.00
	Total Fees Charged			\$10.00
	Account Fees	10.00		2,389.65 Cr

181/72/01/M003927/S006797/ID13593

Transaction Details (continued)

Date	Particulars	Debits	Credits	Balance
	Brought forward			3,275.65 Cr
	Account Fees.....	10.00		
	Internet Transfer VidenAsic028570.....	286.00		2,979.65 Cr
3 Mar 2022	Internet Transfer Viden028657	550.00		2,429.65 Cr
31 Mar 2022	TRANSACTION SUMMARY	QUANTITY	U/COST	FEE
	Electronic Withdrawal	2	\$0.00	\$0.00
	Transaction Fees			\$0.00
	Flat Monthly Fee			\$10.00
	Less Free Eligible Trans.(max 30)			\$0.00
	Total Fees Charged			\$10.00
	Account Fees.....	10.00		2,419.65 Cr

Summary of Government Charges

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

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

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

Explanatory Notes

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

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

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

09072/01/A/000365/S005520/ID11010

**NAB Business Everyday Account**

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

Account Balance Summary

Opening balance	\$6,480.10 Cr
Total credits	\$0.00
Total debits	\$4,060.45
Closing balance	\$2,419.65 Cr

Statement starts 1 January 2022**Statement ends 31 March 2022**

002/003365



RYAN JAMIESON SUPERANNUATION FUND
42 BROLGA LANE
DULONG QLD 4560

Outlet Details

Maroochydore
Tenancy GD129, Sunshine Plaza
154-164 Horton Parade, Maroochydore Qld 4558

Lending Investment & Insurance Enquiries

Banker Kelly Williams
Telephone number (07) 2103 0603

Account Details

RYAN JAMIESON SUPERANNUATION FUND
BUSINESS EVERYDAY AC

BSB number 084-801
Account number 55-418-8842

For Your Information

Be on the lookout for invoice scams. Criminals can change bank account details on a legitimate invoice to an account controlled by scammers. Criminals may also make a request by email or phone to update bank account details for suppliers or employees. Before actioning, always confirm any changes to payment details by contacting the supplier/employee using a phone number listed on their website or you have on file. Learn how to recognise scams and protect your business by visiting nab.com.au/security.

Transaction Details

Date	Particulars	Debits	Credits	Balance
1 Jan 2022	Brought forward			6,480.10 Cr
14 Jan 2022	Internet Transfer 9461	78.00		6,402.10 Cr
19 Jan 2022	Internet Transfer Viden027451	990.00		5,412.10 Cr
20 Jan 2022	Internet Transfer Acct 106865	113.45		
	Internet Transfer 027451	990.00		4,308.65 Cr
25 Jan 2022	Online H4229407743 funds Alison	200.00		4,108.65 Cr
27 Jan 2022	Internet Bpay Tmr Reg Renew 48173 50010513097301	823.00		3,285.65 Cr
31 Jan 2022	TRANSACTION SUMMARY	QUANTITY	U/COST	FEE
	Electronic Withdrawal	6	\$0.00	\$0.00
	Transaction Fees			\$0.00
	Flat Monthly Fee			\$10.00
	Less Free Eligible Trans.(max 30)			\$0.00
	Total Fees Charged			\$10.00
	Account Fees	10.00		3,275.65 Cr
28 Feb 2022	TRANSACTION SUMMARY	QUANTITY	U/COST	FEE
	Transaction Fees			\$0.00
	Flat Monthly Fee			\$10.00
	Less Free Eligible Trans.(max 30)			\$0.00
	Total Fees Charged			\$10.00
	Carried forward			3,275.65 Cr



NAB Business Everyday Account

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

002/003728



RYAN JAMIESON SUPERANNUATION FUND
42 BROLGA LANE
DULONG QLD 4560

Account Balance Summary

Table with 2 columns: Description, Amount. Rows include Opening balance (\$7,778.80 Cr), Total credits (\$1,196.00), Total debits (\$2,494.70), and Closing balance (\$6,480.10 Cr).

Statement starts 1 October 2021
Statement ends 31 December 2021

Outlet Details

Maroochydore
Tenancy GD129, Sunshine Plaza
154-164 Horton Parade, Maroochydore Qld 4558

Account Details

RYAN JAMIESON SUPERANNUATION FUND
BUSINESS EVERYDAY AC
BSB number 084-801
Account number 55-418-8842

Lending Investment & Insurance Enquiries

Banker Kelly Williams
Telephone number (07) 2103 0603

Transaction Details

Main transaction table with columns: Date, Particulars, Debits, Credits, Balance. Includes transaction summaries for Oct 2021, Nov 2021, and Dec 2021.

365/7201/N003728/S006349/ID12697



NAB Business Everyday Account

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

002/003939



RYAN JAMIESON SUPERANNUATION FUND
42 BROLGA LANE
DULONG QLD 4560

Account Balance Summary

Opening balance	\$8.80 Cr
Total credits	\$20,000.00
Total debits	\$12,230.00
Closing balance	\$7,778.80 Cr

Statement starts 1 July 2021
Statement ends 30 September 2021

Outlet Details

Maroochydore
Tenancy GD129, Sunshine Plaza Shopping Centre
154-164 Horton Parade, Maroochydore Qld 4558

Lending Investment & Insurance Enquiries

Banker Kelly Williams
Telephone number (07) 5450 3845

Account Details

RYAN JAMIESON SUPERANNUATION FUND
BUSINESS EVERYDAY AC
BSB number 084-801
Account number 55-418-8842

Transaction Details

Date	Particulars	Debits	Credits	Balance
1 Jul 2021	Brought forward			8.80 Cr
27 Jul 2021	Online Y6625266251 Transfer to Smsf Ryan Jam Sup.....		10,000.00	
	Internet Transfer Pryannaturedeposit	10,000.00		8.80 Cr
30 Jul 2021	TRANSACTION SUMMARY	QUANTITY	U/COST	FEE
	Electronic Deposit	2	\$0.00	\$0.00
	Electronic Withdrawal	2	\$0.00	\$0.00
	Transaction Fees			\$0.00
	Flat Monthly Fee			\$10.00
	Total Fees Charged			\$10.00
	Account Fees	10.00		1.20 Dr
6 Aug 2021	Authorised By Busine Ss Banker Kelly Will Iams.....		10,000.00	9,998.80 Cr
31 Aug 2021	TRANSACTION SUMMARY	QUANTITY	U/COST	FEE
	Banker Assisted Deposit	1	\$0.00	\$0.00
	Banker Assisted Cheque Count	1	\$0.00	\$0.00
	Transaction Fees			\$0.00
	Flat Monthly Fee			\$10.00
	Total Fees Charged			\$10.00
	Account Fees	10.00		9,988.80 Cr
13 Sep 2021	Internet Transfer Viden 024610.....	2,200.00		7,788.80 Cr
30 Sep 2021	TRANSACTION SUMMARY	QUANTITY	U/COST	FEE
	Electronic Withdrawal	1	\$0.00	\$0.00
	Transaction Fees			\$0.00
	Flat Monthly Fee			\$10.00
	Total Fees Charged			\$10.00
	Account Fees	10.00		7,778.80 Cr

273/7201/M003939/S006351/01.12701

Ryan Jamieson Superannuation Fund
Statement of Financial Position
as at 30 June 2021

	Note	2021 \$	2020 \$
Assets			
Investments			
Cash and Cash Equivalents	6A	69,418.00	57,150.17
Other Assets Formation Expenses	6B	2,200.00	2,200.00
Units In Unlisted Unit Trusts	6C	3,500,070.00	3,500,070.00
Other Assets			
Unsettled Trades		-	(3,150,000.00)
Deferred Tax Assets		976.65	1,494.30
Total Assets		<u>3,572,664.65</u>	<u>410,914.47</u>
Liabilities			
Borrowings			
		<u>3,150,000.00</u>	<u>-</u>
Total Liabilities		<u>3,150,000.00</u>	<u>-</u>
Net Assets Available to Pay Benefits		<u>422,664.65</u>	<u>410,914.47</u>
<i>Represented by:</i>			
Liability for Accrued Benefits			
	2		
Dr Alison Jamieson		247,095.50	230,198.31
Mr Peter Ryan		175,569.15	180,716.16
Total Liability for Accrued Benefits		<u>422,664.65</u>	<u>410,914.47</u>

INITIAL HERE

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



Australian Government
Australian Taxation Office

Agent INITIATIVE ACCOUNTING PTY LTD
Client RYAN JAMIESON
SUPERANNUATION FUND
ABN 59 645 858 768
TFN 788 985 442

Income tax 551

Date generated	24 January 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

6 results found - from **01 May 2021** to **24 January 2023** sorted by **processed date** ordered **oldest to newest**

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

SCHEDULE ONE

TERMS OF LOAN AGREEMENT

Item Description Terms

1	Asset	70 REDEEMABLE PREFERENCE UNIT @ \$50,000 PER UNIT IN THE 49 ESP TRUST
2	Monies (Loan Amount)	\$3,150,000
3	Interest Rate	<p>The "Interest Rate" in the first year of the Loan shall be set to the interest rate published by the Reserve Bank of Australia as the Indicator Lending Rate for banks providing standard variable housing loans for investments in May in the year immediately preceding the Commencement Date ("RBA Rate"), and adding 2% (two percent).</p> <p>The Interest Rate shall be varied annually on the anniversary of the Commencement Date ("Review Date"), by taking the RBA Rate as published in May in the year immediately preceding the anniversary of the Commencement Date, and adding 2% (two percent).</p>
4	Repayment Terms	The Borrower shall pay to the Lender the Interest in arrears, the Other Monies as shall be demanded by the Lender at such time and a portion of the Monies unpaid, on a monthly basis, provided the Loan Term does not exceed 7 years in total.
5	Commencement Date	11 January 2021

SMSF LIMITED RECOURSE LOAN AGREEMENT

THIS DEED IS DATED:

PARTIES:

LENDER: Peter John Ryan and Alison Jamieson of 42 Brolga Lane, DULONG, QLD 4560 as Director for P J Ryan Consulting Pty Ltd A.C.N. 060 963 260

BORROWER: Alison Jamieson and Peter John Ryan of 42 Brolga Lane, DULONG, QLD 4560 as Trustees of Ryan Jamieson Superannuation Fund

HOLDING TRUSTEE: DULONG PTY LTD - ACN 639 335 667 of 42 Brolga Lane, DULONG, QLD 4560

MEMBERS Peter John Ryan and Alison Jamieson of 42 Brolga Lane, DULONG, QLD 4560

RECITALS:

- A. The Borrower wishes to borrow the Monies shown at **Item 2 of Schedule One** (the "**Monies**").
- B. The Borrower intends to apply the Monies for the purpose of acquiring the Single Acquirable Asset the asset shown at **Item 1 of Schedule One** ("the **Asset**") and any further Approved Purpose (collectively, the "**Purpose**") of the Borrower's Lender.
- C. In order to comply with sections 67A and 67B of the *Superannuation Industry (Supervision) Act 1993* (SISA), the Borrower sought the consent of the Holding Trustee to hold the Asset on Bare Trust for the Borrower.
- D. The Holding Trustee has consented to hold the Asset on Bare Trust for the Borrower.
- E. The Borrower has requested the Lender to lend the Monies to the Borrower for the Purpose, with the Borrower having recourse rights against the Borrower and Holding Trustee limited to the Asset ("**Limited Recourse**").
- F. The Lender has consented to lend the Monies to the Borrower for the Purpose, subject to the Limited Recourse available against the Asset, and excluding any other rights of indemnity against the balance of assets held by the Borrower as required for a complying borrowing arrangement under sections 67A and 67B of the SISA.
- G. The terms shown in the Recitals collectively are to be known as the "**Borrowing Arrangement**", to which the parties resolve to be bound to on and following the Commencement Date shown at **Item 5 of Schedule One** (the "**Commencement Date**").

OPERATIVE PARTS:

1. The Loan Agreement

- 1.1 The Lender agrees to the Borrowing Arrangement on the terms shown in the Lender's Agreement, in exchange for the "Borrower's Promises", the "Holding Trustee's Promises" and the Member Declarations.
- 1.2 The Borrower and Holding Trustee acknowledge the Promises of each is consideration for the Lender's Agreement.