

Client Name: RJM & Others Super Fund

Year Ended: June 30, 2020

## Audit Checklist

	WP Ref:
1 Draft Income Tax Return	1-1
2 Draft Financial Statements	2-1
3 Trial Balance	3-1
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6 Investment Reports	✓
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9 Audit Representation Letter	9-1
10 Trustee Minutes	10-1
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### Post Audit Action

### Yes/No

Signed Audit Engagment Letter returned to Auditor	<input type="checkbox"/>
Signed Trustee Representation Letter returned to Auditor	<input type="checkbox"/>
Signed Accounts placed on File	<input type="checkbox"/>
Copy of signed Engagment Letter on File	<input type="checkbox"/>
Copy of signed Trustee Representation Letter on File	<input type="checkbox"/>
Signed Minutes on File	<input type="checkbox"/>



**PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)**

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

**Privacy**

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 However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

*The Australian Business Register*

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

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

*Electronic funds transfer - direct debit*

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

Tax file number

Year

Name of partnership, trust, fund or entity

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

**Important**

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

**Declaration: I declare that:**

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

Signature of partner, trustee or director

Date

**PART B Electronic funds transfer consent**

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference number

Account Name  BSB: 083166 Acc: 696742140

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

Signature

Date

# Self-managed superannuation fund annual return

## 2020

### 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 2020 (NAT 71287)

Return year

The Self-managed superannuation fund annual return instructions 2020 (NAT 71606) (the instructions) can assist you to complete this annual return.

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 (NAT3036).

### Section A: Fund information

1 Tax file number (TFN)

The Tax Office 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)

4 Current postal address

5 Annual return status  
Is this an amendment to the SMSF's 2020 return?  A  N  
Is this the first required return for a newly registered SMSF?  B  N

6 SMSF auditor  
Auditor's name Title   
Family name   
First given name   
Other given names   
SMSF Auditor Number   
Auditor's phone number

Use Agent address details?  Postal address

Date audit was completed  A

Was Part A of the audit report qualified?  B  N

Was Part B of the audit report qualified?  C  N

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

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 (must be six digits) 083166 Fund account number 696742140

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

RJM & Others Super Fund

I would like my tax refunds made to this account. Y Print Y for yes or N for no. If Yes, Go to C.

B Financial institution account details for tax refunds

Use Agent Trust Account? [ ]

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

BSB number [ ] Account number [ ]

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

[ ]

C Electronic service address alias

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

[ ]

8 Status of SMSF

Australian superannuation fund

A Y

Fund benefit structure

B A

Code

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

C Y

9 Was the fund wound up during the income year?

N Print Y for yes or N for no.

If yes, provide the date on which fund was wound up Day Month Year [ ]

Have all tax lodgment and payment obligations been met? [ ]

10 Exempt current pension income

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

N Print Y for yes or N for no.

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

If No, Go to Section B: Income

If Yes Exempt current pension income amount A [ ]

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

Segregated assets method B [ ]

Unsegregated assets method C [ ]

Was an actuarial certificate obtained? D [ ] Print Y for yes

Did the fund have any other income that was assessable? E [ ] Print Y for yes or N for no. If Yes, go to Section B: Income

Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. If No - 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**  **N**

Print Y for yes or N for no.

Have you applied an exemption or rollover? **M**

Print Y for yes or N for no.

Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2020

Net capital gain **A**

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

Gross interest **C**

Forestry managed investment scheme income **X**

Gross foreign income **D1**  Net foreign income **D**  Loss

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

Transfers from foreign funds **F**  Number

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I**  Loss

\* Unfranked dividend amount **J**

\* Franked dividend amount **K**

\* Dividend franking credit **L**

\* Gross trust distributions **M**  Code

**Calculation of assessable contributions**  
Assessable employer contributions **R1**   
plus Assessable personal contributions **R2**   
plus#\*No-TFN-quoted contributions **R3**   
(an amount must be included even if it is zero)  
less Transfer of liability to life insurance company or PST **R6**

Assessable contributions (R1 plus R2 plus R3 less R6) **R**

**Calculation of non-arm's length income**  
\* Net non-arm's length private company dividends **U1**   
plus \* Net non-arm's length trust distributions **U2**   
plus \* Net other non-arm's length income **U3**

\* Other income **S**  Code

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

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

#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** **W**  Loss   
(Sum of labels A to U)

Exempt current pension income **Y**

**TOTAL ASSESSABLE INCOME** **V**  Loss   
(W less Y)

**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	<b>A1</b> <input type="text"/>	<b>A2</b> <input type="text"/>	
Interest expenses overseas	<b>B1</b> <input type="text"/>	<b>B2</b> <input type="text"/>	
Capital works expenditure	<b>D1</b> <input type="text"/>	<b>D2</b> <input type="text"/>	
Decline in value of depreciating assets	<b>E1</b> <input type="text"/>	<b>E2</b> <input type="text"/>	
Insurance premiums – members	<b>F1</b> <input type="text" value="9,813"/>	<b>F2</b> <input type="text"/>	
SMSF auditor fee	<b>H1</b> <input type="text"/>	<b>H2</b> <input type="text"/>	
Investment expenses	<b>I1</b> <input type="text"/>	<b>I2</b> <input type="text"/>	
Management and administration expenses	<b>J1</b> <input type="text" value="7,592"/>	<b>J2</b> <input type="text"/>	
Forestry managed investment scheme expense	<b>U1</b> <input type="text"/>	<b>U2</b> <input type="text"/>	
Other amounts	<b>L1</b> <input type="text"/> Code <input type="text"/>	<b>L2</b> <input type="text"/> Code <input type="text"/>	
Tax losses deducted	<b>M1</b> <input type="text"/>		

**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.

**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 2020 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 <b>C1</b> <input type="text"/>	Non-refundable non-carry forward tax offsets <b>C</b> <input type="text" value="0.00"/> (C1 plus C2)
Rebates and tax offsets <b>C2</b> <input type="text"/>	

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

Early stage venture capital limited partnership tax offset <b>D1</b> <input type="text"/>	Non-refundable carry forward tax offsets <b>D</b> <input type="text" value="0.00"/> (D1 plus D2 plus D3 plus D4)
Early stage venture capital limited partnership tax offset carried forward from previous year <b>D2</b> <input type="text"/>	
Early stage investor tax offset <b>D3</b> <input type="text"/>	
Early stage investor tax offset carried forward from previous year <b>D4</b> <input type="text"/>	

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

Complying fund's franking credits tax offset <b>E1</b> <input type="text"/>	Refundable tax offsets <b>E</b> <input type="text" value="0.00"/> (E1 plus E2 plus E3 plus E4)
No-TFN tax offset <b>E2</b> <input type="text"/>	
National rental affordability scheme tax offset <b>E3</b> <input type="text"/>	
Exploration credit tax offset <b>E4</b> <input type="text"/>	

**#TAX PAYABLE T5**   
(T3 less E - cannot be less than zero)

**Section 102AAM interest charge**  
**G**



Fund's tax file number (TFN)

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

<b>Eligible credits</b>	<b>H</b> <input type="text" value="0.00"/>
(H1 plus H2 plus H3 plus H5 plus H6 plus H8)	

<b>#Tax offset refunds</b> (Remainder of refundable tax offsets).	<b>I</b> <input type="text" value="0.00"/>
(unused amount from label E- an amount must be included even if it is zero)	

<b>PAYG instalments raised</b>	<b>K</b> <input type="text" value="6,296.00"/>
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<b>Supervisory levy</b>	<b>L</b> <input type="text" value="259.00"/>
-------------------------	--

<b>Supervisory levy adjustment for wound up funds</b>	<b>M</b> <input type="text"/>
---	-------------------------------

<b>Supervisory levy adjustment for new funds</b>	<b>N</b> <input type="text"/>
--	-------------------------------

<b>Total amount of tax refundable</b>	<b>S</b> <input type="text" value="306.70"/>
(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 2020.

Tax losses carried forward to later income years	<b>U</b> <input type="text"/>
Net capital losses carried forward to later income years	<b>V</b> <input type="text"/>

Net capital losses brought forward from prior years	Net capital losses carried forward to later income years
Non-Collectables <input type="text"/>	<input type="text"/>
Collectables <input type="text"/>	<input type="text"/>

Section F / Section G: **Member Information**

In Section F / G report all current members in the fund at 30 June.  
 Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

Title		See the Privacy note in the Declaration.	Member Number
Family name		Member's TFN	1
First given name			Account status
Other given names			<input type="radio"/> Code
Date of birth	27/03/1961	If deceased, date of death	

**Contributions**

OPENING ACCOUNT BALANCE 789,421.00

Refer to instructions for completing these labels

Employer contributions

**A** [ ]

ABN of principal employer

**A1** [ ]

Personal contributions

**B** [ ]

CGT small business retirement exemption

**C** [ ]

CGT small business 15-year exemption amount

**D** [ ]

Personal injury election

**E** [ ]

Spouse and child contributions

**F** [ ]

Other third party contributions

**G** [ ]

Proceeds from primary residence disposal

**H** [ ]

Receipt date

**H** [ ]

Assessable foreign superannuation fund amount

**I** [ ]

Non-assessable foreign superannuation fund amount

**J** [ ]

Transfer from reserve: assessable amount

**K** [ ]

Transfer from reserve: non-assessable amount

**L** [ ]

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

**T** [ ]

Any other contributions (including Super Co-contributions and low Income Super Contributions)

**M** [ ]

TOTAL CONTRIBUTIONS **N** 0.00

(Sum of labels A to M)

**Other transactions**

Accumulation phase account balance

**S1** 805,078.00

Retirement phase account balance - Non CDBIS

**S2** 0.00

Retirement phase account balance - CDBIS

**S3** 0.00

TRIS Count

Allocated earnings or losses **O** 15,657.00

Loss

Inward rollovers and transfers **P** [ ]

Outward rollovers and transfers **Q** [ ]

Lump Sum payment **R1** [ ]

Code

Income stream payment **R2** [ ]

Code

CLOSING ACCOUNT BALANCE **S** 805,078.00

S1 plus S2 plus S3

Accumulation phase value **X1** 805,078.00

Retirement phase value **X2** 0.00

Outstanding limited recourse borrowing arrangement amount **Y** 0.00

Fund's tax file number (TFN)

Title	Mr	See the Privacy note in the Declaration.	Member Number	2
Family name	Masters	Member'sTFN		
First given name	Robert		Account status	0 Code
Other given names				
Date of birth	20/08/1967	If deceased, date of death		

Contributions

OPENING ACCOUNT BALANCE 291,586.00

Refer to instructions for completing these labels

Employer contributions

**A** 6,365.00

ABN of principal employer

**A1**

Personal contributions

**B**

CGT small business retirement exemption

**C**

CGT small business 15-year exemption amount

**D**

Personal injury election

**E**

Spouse and child contributions

**F**

Other third party contributions

**G**

Proceeds from primary residence disposal

**H**

Receipt date

**H**

Assessable foreign superannuation fund amount

**I**

Non-assessable foreign superannuation fund amount

**J**

Transfer from reserve: assessable amount

**K**

Transfer from reserve: non-assessable amount

**L**

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

**T**

Any other contributions (including Super Co-contributions and low Income Super Contributions)

**M**

TOTAL CONTRIBUTIONS **N** 6,365.00

(Sum of labels A to M)

Other transactions

Accumulation phase account balance

**S1** 344,954.00

Retirement phase account balance - Non CDBIS

**S2** 0.00

Retirement phase account balance - CDBIS

**S3** 0.00

0 TRIS Count

Allocated earnings or losses **O** 5,202.00

Loss

Inward rollovers and transfers **P** 41,801.00

Outward rollovers and transfers **Q**

Lump Sum payment **R1**

Code

Income stream payment **R2**

Code

CLOSING ACCOUNT BALANCE **S** 344,954.00

S1 plus S2 plus S3

Accumulation phase value **X1** 344,954.00

Retirement phase value **X2** 0.00

Outstanding limited recourse borrowing arrangement amount **Y** 0.00

See the Privacy note in the Declaration.

Title	Mrs	Member's TFN		Member Number	3
Family name	Hunter			Account status	0 Code
First given name	Joy				
Other given names					
Date of birth	09/10/1965	If deceased, date of death			

**Contributions**

OPENING ACCOUNT BALANCE 179,365.00

<p>Refer to instructions for completing these labels</p> <p>Employer contributions <b>A</b></p> <p>ABN of principal employer <b>A1</b></p> <p>Personal contributions <b>B</b></p> <p>CGT small business retirement exemption <b>C</b></p> <p>CGT small business 15-year exemption amount <b>D</b></p> <p>Personal injury election <b>E</b></p> <p>Spouse and child contributions <b>F</b></p> <p>Other third party contributions <b>G</b></p>	<p>Proceeds from primary residence disposal <b>H</b></p> <p>Receipt date <b>H</b></p> <p>Assessable foreign superannuation fund amount <b>I</b></p> <p>Non-assessable foreign superannuation fund amount <b>J</b></p> <p>Transfer from reserve: assessable amount <b>K</b></p> <p>Transfer from reserve: non-assessable amount <b>L</b></p> <p>Contributions from non-complying funds and previously non-complying funds <b>T</b></p> <p>Any other contributions (including Super Co-contributions and low Income Super Contributions) <b>M</b></p>
<p><b>TOTAL CONTRIBUTIONS</b> <b>N</b> 0.00</p> <p>(Sum of labels A to M)</p>	

**Other transactions**

<p>Accumulation phase account balance <b>S1</b> 184,613.00</p> <p>Retirement phase account balance - Non CDBIS <b>S2</b> 0.00</p> <p>Retirement phase account balance - CDBIS <b>S3</b> 0.00</p> <p>0 TRIS Count</p>	<p>Allocated earnings or losses <b>O</b> 5,247.00 <span style="float: right;">Loss</span></p> <p>Inward rollovers and transfers <b>P</b></p> <p>Outward rollovers and transfers <b>Q</b></p> <p>Lump Sum payment <b>R1</b></p> <p>Income stream payment <b>R2</b></p>	
<p><b>CLOSING ACCOUNT BALANCE</b> <b>S</b> 184,613.00</p> <p>S1 plus S2 plus S3</p>		
<p>Accumulation phase value <b>X1</b> 184,613.00</p> <p>Retirement phase value <b>X2</b> 0.00</p> <p>Outstanding limited recourse borrowing arrangement amount <b>Y</b> 0.00</p>		

Section H: **Assets and liabilities**

**15 ASSETS**

15a Australian managed investments

Listed trusts **A**

Unlisted trusts **B**

Insurance policy **C**

Other managed investments **D**

15b Australian direct investments

Cash and term deposits **E**

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

<b>Limited recourse borrowing arrangements</b>	
Australian residential real property	<b>J1</b> <input type="text"/>
Australian non-residential real property	<b>J2</b> <input type="text"/>
Overseas real property	<b>J3</b> <input type="text"/>
Australian shares	<b>J4</b> <input type="text"/>
Overseas shares	<b>J5</b> <input type="text"/>
Other	<b>J6</b> <input type="text"/>
Property count	<b>J7</b> <input type="text"/>

Limited recourse borrowing arrangements **J**

Non-residential real property **K**

Residential real property **L**

Collectables and personal use assets **M**

Other assets **O**

15c Other investments

Crypto-Currency **N**

15d Overseas direct investments

Overseas shares **P**

Overseas non-residential real property **Q**

Overseas residential real property **R**

Overseas managed investments **S**

Other overseas assets **T**

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS** **U**   
(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

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A**  Print Y for yes or N for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B**  Print Y for yes or N for no.

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	<b>V1</b> <input type="text"/>		
Permissible temporary borrowings	<b>V2</b> <input type="text"/>		
Other borrowings	<b>V3</b> <input type="text"/>		
			Borrowings <b>V</b> <input type="text" value="0"/>
		Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)	<b>W</b> <input type="text" value="1,334,645"/>
		Reserve accounts	<b>X</b> <input type="text"/>
		Other liabilities	<b>Y</b> <input type="text" value="70,402"/>
		<b>TOTAL LIABILITIES</b>	<b>Z</b> <input type="text" value="1,405,047"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains	<b>H</b> <input type="text"/>
Total TOFA losses	<b>I</b> <input type="text"/>

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 2019–20 income year, write 2020). **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 2020. **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 2020 for each election **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2020. **D**

**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](http://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 (if required) 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

Area code  Number

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 2020 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

Area code  Number

Tax agent's phone number

Tax agent number  Reference number





## The RJM & Others Superannuation Fund

Financial Statements  
For the year ended 30 June 2020



AR Quayle & Co  
Certified Practising Accountants  
Suite 8, 857 Doncaster Road  
Doncaster East 3109

Phone: (03) 9898 1633 Fax: (03) 9972 5156

# The RJM & Others Superannuation Fund

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Detailed Operating Statement

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## **The RJM & Others Superannuation Fund**

### **Compilation Report to The RJM & Others Superannuation Fund**

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We have compiled the accompanying special purpose financial statements of The RJM & Others Superannuation Fund, which comprise the balance sheet as at 30 June 2020, the Statement of Profit and Loss for the year then ended, a summary of significant accounting policies, notes to the financial statements and trustee's declaration. 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 the Directors of the Trustee Company*

The directors of the trustee company of The RJM & Others 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 used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

#### *Our Responsibility*

On the basis of information provided by the directors of the trustee company, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework 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 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 (including Independence Standards).

#### *Assurance Disclaimer*

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

The special purpose financial statements were compiled exclusively for the benefit of the directors of the trustee company who are responsible for the reliability, accuracy and completeness of the information used to compile them. Accordingly, these special purpose financial statements may not be suitable for other purposes. We do not accept responsibility for the contents of the special purpose financial statements.

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AR Quayle & Co  
Suite 8, 857 Doncaster Road  
Doncaster East

5 May, 2021

## **The RJM & Others Superannuation Fund**

### **Trustee's Declaration**

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

In the opinion of the directors of the trustee company:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2020 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2020 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the Superannuation Fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2020.

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

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John Masters , (Director)

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Robert Masters , (Director)

Date 30/04/2021

**The RJM & Others Superannuation Fund**  
**Detailed Operating Statement**  
**For the year ended 30 June 2020**

	Note	2020 \$	2019 \$
<b>Revenue</b>			
Employers contributions			
Employer Contribution - Rob Masters		6,365	5,343
		<u>6,365</u>	<u>5,343</u>
Change In Market Value			
Change In Market Value - Karingal Street			15,000
Change In Market Value - Canterbury Rd			20,000
			<u>35,000</u>
Interest received		4,625	11,815
Rents received		44,617	43,246
Total revenue		<u>55,607</u>	<u>95,404</u>
<b>Expenses</b>			
Accountancy		198	2,519
Bank Fees And Charges		253	251
Body Corporate Fees		1,200	1,000
Commissions		2,135	2,075
Depreciation - plant		95	95
Filing Fees		54	571
Insurance		10,653	11,835
Rates & land taxes		2,366	2,273
Repairs & maintenance		451	225
Total expenses		<u>17,405</u>	<u>20,846</u>
<b>Benefits Accrued as a Result of Operations Before Income Tax</b>		<b>38,202</b>	<b>74,559</b>
Income tax expense		5,730	6,563
<b>Benefits Accrued as a Result of Operations</b>		<b><u>32,472</u></b>	<b><u>67,995</u></b>

The accompanying notes form part of these financial statements.

**The RJM & Others Superannuation Fund**  
**Detailed Statement of Financial Position as at 30 June 2020**

	2020 \$	2019 \$
<b>Investments</b>		
Freehold Land & Buildings	1,105,000	1,105,000
Total Investments	1,105,000	1,105,000
<b>Other Assets</b>		
Cash at bank	12,671	8,345
NAB Term Deposit	286,598	216,985
Plant & equip	1,899	1,899
Less: Accumulated depreciation	(1,120)	(1,025)
Total other assets	300,047	226,204
Total assets	1,405,047	1,331,204
<b>Liabilities</b>		
Taxation	1,884	2,314
Provision for deferred tax	68,517	68,517
Total liabilities	70,402	70,831
<b>Net Assets Available to Pay Benefits</b>	<b>1,334,646</b>	<b>1,260,373</b>
Represented by:		
<b>Liability for Accrued Members' Benefits</b>		
Allocated to members' accounts	1,334,646	1,260,373
	<b>1,334,646</b>	<b>1,260,373</b>

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The accompanying notes form part of these financial statements.

**The RJM & Others Superannuation Fund**  
**Member's Information Statement**  
**For the year ended 30 June 2020**

	2020	2019
	\$	\$
<hr/>		
<b>John Masters</b>		
Opening Balance - John Masters	789,421	759,811
Allocated earnings	18,648	32,795
Income Tax On Earnings	(2,991)	(3,184)
Balance as at 30 June 2020	805,078	789,421
Withdrawal benefits at the beginning of the year	789,421	759,811
Withdrawal benefits at 30 June 2020	805,078	789,421

**Withdrawal Benefit**

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
- superannuation guarantee contributions
- award contributions
- other employer contributions made on your behalf

and earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

**Contact Details**

If you require further information on your withdrawal benefit please contact John Masters or write to The Trustee, The RJM & Others Superannuation Fund.

**The RJM & Others Superannuation Fund**  
**Member's Information Statement**  
**For the year ended 30 June 2020**

	2020	2019
	\$	\$
<hr/>		
<b>Robert Jnr Masters</b>		
Opening Balance - Robert Masters Jnr	291,586	534,923
Transfers from other funds	41,801	
Allocated earnings	7,262	27,070
Employer Contribution - Rob Masters	6,365	5,343
Income Tax On Earnings	(1,105)	(1,874)
Income Tax On Contributions	(955)	(801)
Transfers to other funds		(273,075)
Balance as at 30 June 2020	344,954	291,586
Withdrawal benefits at the beginning of the year	291,586	534,923
Withdrawal benefits at 30 June 2020	344,954	291,586

**Withdrawal Benefit**

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
- superannuation guarantee contributions
- award contributions
- other employer contributions made on your behalf

and earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

**Contact Details**

If you require further information on your withdrawal benefit please contact John Masters or write to The Trustee, The RJM & Others Superannuation Fund.



**The RJM & Others Superannuation Fund**  
**Member's Information Statement**  
**For the year ended 30 June 2020**

	2020	2019
	\$	\$
<b>Joy Masters</b>		
Opening Balance - Joy Masters	179,365	170,718
Allocated earnings	5,927	9,351
Income Tax On Earnings	(680)	(704)
Balance as at 30 June 2020	184,613	179,365
Withdrawal benefits at the beginning of the year	179,365	170,718
Withdrawal benefits at 30 June 2020	184,613	179,365

**Withdrawal Benefit**

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
- superannuation guarantee contributions
- award contributions
- other employer contributions made on your behalf

and earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

**Contact Details**

If you require further information on your withdrawal benefit please contact John Masters or write to The Trustee, The RJM & Others Superannuation Fund.

**The RJM & Others Superannuation Fund**  
**Member's Information Statement**  
**For the year ended 30 June 2020**

	2020	2019
	\$	\$
<b>Amounts Allocatable to Members</b>		
Yet to be allocated at the beginning of the year		
Benefits accrued as a result of operations as per the operating statement	32,472	67,995
Transfers from other funds	41,801	
Transfers to other funds		(273,075)
Amount allocatable to members	74,273	(205,080)
<b>Allocation to members</b>		
John Masters	15,657	29,611
Robert Jnr Masters	53,368	(243,337)
Joy Masters	5,248	8,647
Total allocation	74,273	(205,080)
Yet to be allocated	74,273	(205,080)
<b>Members Balances</b>		
John Masters	805,078	789,421
Robert Jnr Masters	344,954	291,586
Joy Masters	184,613	179,365
Allocated to members accounts	1,334,646	1,260,373
Yet to be allocated		
Liability for accrued members benefits	1,334,646	1,260,373

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The accompanying notes form part of these financial statements.

**The RJM & Others Superannuation Fund**  
**Notes to the Financial Statements**  
**For the year ended 30 June 2020**

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**Note 1: Summary of Significant Accounting Policies**

The trustees have prepared the financial statements on the basis that the Superannuation Fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the fund and the needs of members.

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

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

The financial statements were authorised for issue on 30 April, 2021 by the directors of the trustee company.

**(a) Measurement of Investments**

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period; and
- (iv) investment properties at the trustees' assessment of their realisable value.

**The RJM & Others Superannuation Fund**  
**Notes to the Financial Statements**  
**For the year ended 30 June 2020**

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

**(b) Cash and Cash Equivalents**

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

**(c) Revenue**

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 recognised at the fair value of the consideration received or receivable.

**Interest revenue**

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised as it accrues.

**Dividend revenue**

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

**Rental revenue**

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

**Distribution revenue**

Distributions from trusts 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 net market value.

**Remeasurement changes in market values**

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

**Contributions**

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

**(d) Liability for Accrued Benefits**

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

**The RJM & Others Superannuation Fund**  
**Notes to the Financial Statements**  
**For the year ended 30 June 2020**

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**(e) Income Tax**

The income tax expense (income) for the year comprises current income tax expense (income) and deferred tax expense (income).

Current tax and deferred tax are recognised in profit or loss. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as unused tax losses.

No deferred income tax is recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled, and their measurement also reflects the manner in which the trustees expect to recover or settle the carrying amount of the related asset or liability.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax asset can be utilised.

**(f) Goods and Services Tax (GST)**

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

**(g) Critical Accounting Estimates and Judgements**

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

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

**The RJM & Others Superannuation Fund**  
**Notes to the Financial Statements**  
**For the year ended 30 June 2020**

2020

2019

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**The RJM & Others Superannuation Fund**  
**Comparative Trial Balance as at 30 June 2020**

		2020	2020	2019	2019
		\$ Dr	\$ Cr	\$ Dr	\$ Cr
<b>Income</b>					
0575	Interest received		4,625.40		11,815.50
0620	Rents received		44,616.63		43,245.64
0716	Employers contributions				
	Employer Contribution -				
0716.03	Rob Masters		6,364.87		5,343.18
			6,364.87		5,343.18
0891	Change In Market Value				
	Change In Market Value -				
0891.01	Karingal Street				15,000.00
	Change In Market Value -				
0891.02	Canterbury Rd				20,000.00
					35,000.00
<b>Expenses</b>					
1510	Accountancy	198.00		2,519.00	
1545	Bank Fees And Charges	253.20		251.10	
1548	Body Corporate Fees	1,200.00		1,000.00	
1575	Commissions	2,134.83		2,075.45	
1615	Depreciation - plant	95.00		95.00	
1685	Filing Fees	54.00		571.00	
1755	Insurance	10,653.06		11,835.38	
1850	Rates & land taxes	2,365.52		2,273.13	
1865	Repairs & maintenance	451.00		225.50	
	Income tax expense -				
1998	earnings				
1998.02	Income Tax On Earnings	2,991.13		3,183.86	
1998.03	Income Tax On Earnings	1,104.82		1,873.79	
1998.04	Income Tax On Earnings	679.62		704.28	
		4,775.57		5,761.93	
	Income tax expense -				
1999	contrib'n				
	Income Tax On				
1999.03	Contributions	954.73		801.47	
		954.73		801.47	
<b>Current Assets</b>					
2000	Cash at bank	12,670.63	7-15	8,345.35	
2010	NAB Term Deposit	286,598.03	7-1	216,984.90	

The accompanying notes form part of these financial statements.

**The RJM & Others Superannuation Fund**  
**Comparative Trial Balance as at 30 June 2020**

	2020 \$ Dr	2020 \$ Cr	2019 \$ Dr	2019 \$ Cr
<b>Non Current Assets</b>				
2701 Freehold Land & Buildings	1,105,000.00	7-21/7-23 1,105,000.00	1,105,000.00	
2860 Plant & equip	1,898.60	7-24 1,898.60	1,898.60	
2869 Less: Accumulated depreciation		1,120.00		1,025.00
<b>Current Liabilities</b>				
3325 Taxation		1,884.20	5.1 2,313.90	2,313.90
3330 Provision for deferred tax		68,517.40		68,517.40
<b>Equity</b>				
4000 Opening balance - Members fund				
4000.02 Opening Balance - John Masters		789,421.23		759,810.54
4000.03 Opening Balance - Robert Masters Jnr		291,585.96	5.2	534,923.37
4000.04 Opening Balance - Joy Masters		179,365.36		170,718.29
		<u>1,260,372.55</u>		<u>1,465,452.20</u>
4050 Transfers from other funds				
4050.03 Transfers from other funds		41,801.12	7-18	
		<u>41,801.12</u>		
4070 Transfers to other funds				
4070.03 Transfers to other funds			273,075.00	
			<u>273,075.00</u>	
4199 Yet To Be Allocated			0.01	
	<u>1,429,302.17</u>	<u>1,429,302.17</u>	<u>1,632,712.82</u>	<u>1,632,712.82</u>
<b>Net Profit</b>		<b>32,471.99</b>		<b>67,995.36</b>



# The RJM & Others Superannuation Fund

## Ledger Entries Report for the year ending 30 June, 2020

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 0575 - Interest received</b>							
31/07/2019	000000015	R	Interest			0.04	(0.04)
30/08/2019	000000028	R	Interest			0.06	(0.10)
30/09/2019	000000041	R	Interest			0.08	(0.18)
31/10/2019	000000054	R	Interest			0.10	(0.28)
29/11/2019	000000067	R	Interest			0.73	(1.01)
31/12/2019	000000081	R	Interest			2.14	(3.15)
31/01/2020	000000093	R	Interest			2.19	(5.34)
28/02/2020	000000106	R	Interest			2.07	(7.41)
31/03/2020	000000119	R	Interest			2.40	(9.81)
30/04/2020	000000132	R	Interest			2.37	(12.18)
29/05/2020	000000144	R	Interest			0.03	(12.21)
30/06/2020	000000159	R	Interest			0.06	(12.27)
30/06/2020	000000161	J	Int On TD For Year			4,613.13	(4,625.40)
30/06/2020	000000166	J	Year end closing entry		4,625.40		0.00
<b>Total</b>					<b>4,625.40</b>	<b>4,625.40</b>	
<b>Account number 0620 - Rents received</b>							
02/07/2019	000000003	R	Biggin & Scott			1,435.69	(1,435.69)
04/07/2019	000000004	R	Rjm			550.00	(1,985.69)
15/07/2019	000000005	R	Appleby			1,515.73	(3,501.42)
01/08/2019	000000017	R	Biggin & Scott			1,497.12	(4,998.54)
05/08/2019	000000020	R	Rjm			550.00	(5,548.54)
14/08/2019	000000026	R	Appleby			1,515.73	(7,064.27)
03/09/2019	000000031	R	Biggin & Scott			1,398.12	(8,462.39)
04/09/2019	000000034	R	Rjm			550.00	(9,012.39)
13/09/2019	000000039	R	Appleby			1,515.73	(10,528.12)
26/09/2019	000000040	P	Onepath		210.37		(10,317.75)
03/10/2019	000000044	R	Biggin & Scott			1,497.12	(11,814.87)
04/10/2019	000000045	R	Rjm			550.00	(12,364.87)
15/10/2019	000000050	R	Appleby			1,515.73	(13,880.60)
04/11/2019	000000057	R	Rjm			550.00	(14,430.60)
06/11/2019	000000058	R	Biggin & Scott			1,497.12	(15,927.72)
15/11/2019	000000064	R	Appleby			1,515.73	(17,443.45)
03/12/2019	000000070	R	Biggin & Scott			1,497.12	(18,940.57)
04/12/2019	000000071	R	Rjm			550.00	(19,490.57)
13/12/2019	000000078	R	Appleby			1,515.73	(21,006.30)
03/01/2020	000000084	R	Biggin & Scott			1,497.12	(22,503.42)
06/01/2020	000000085	R	Rjm			550.00	(23,053.42)
15/01/2020	000000091	R	Appleby			1,515.63	(24,569.05)
04/02/2020	000000096	R	Rjm			550.00	(25,119.05)

**The RJM & Others Superannuation Fund**  
**Ledger Entries Report for the year ending 30 June, 2020**

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
04/02/2020	000000097	R	Biggin & Scott			1,497.12	(26,616.17)
14/02/2020	000000102	R	Appleby			1,515.63	(28,131.80)
03/03/2020	000000109	R	Biggin & Scott			1,497.12	(29,628.92)
04/03/2020	000000110	R	Rjm			550.00	(30,178.92)
13/03/2020	000000117	R	Appleby			1,515.63	(31,694.55)
02/04/2020	000000122	R	Biggin & Scott			1,497.12	(33,191.67)
06/04/2020	000000123	R	Rjm			550.00	(33,741.67)
15/04/2020	000000129	R	Appleby			1,515.63	(35,257.30)
04/05/2020	000000136	R	Rjm			550.00	(35,807.30)
05/05/2020	000000137	R	Biggin & Scott			1,497.12	(37,304.42)
15/05/2020	000000142	R	Appleby			1,515.63	(38,820.05)
02/06/2020	000000147	R	Biggin & Scott			1,145.12	(39,965.17)
04/06/2020	000000148	R	Rjm			550.00	(40,515.17)
15/06/2020	000000156	R	Appleby			1,515.63	(42,030.80)
30/06/2020	000000164	J	Appleby Costs Deducted From Rents			1,071.84	(43,102.64)
30/06/2020	000000165	J	Expenses Paid From Biggin &Scott Rents			1,513.99	(44,616.63)
30/06/2020	000000166	J	Year end closing entry		44,616.63		0.00
<b>Total</b>					<b>44,827.00</b>	<b>44,827.00</b>	

**Account number 0716.03 - Employer Contribution - Rob Masters**

25/07/2019	000000006	R	Employers Contributions			111.91	(111.91)
25/07/2019	000000007	R	Employers Contributions			111.91	(223.82)
25/07/2019	000000008	R	Employers Contributions			111.91	(335.73)
25/07/2019	000000009	R	Employers Contributions			111.91	(447.64)
25/07/2019	000000010	R	Employers Contributions			111.91	(559.55)
25/07/2019	000000011	R	Employers Contributions			111.91	(671.46)
25/07/2019	000000012	R	Employers Contributions			111.91	(783.37)
25/07/2019	000000013	R	Employers Contributions			115.83	(899.20)
13/08/2019	000000021	R	Employers Contributions			111.91	(1,011.11)
13/08/2019	000000022	R	Employers Contributions			111.91	(1,123.02)
13/08/2019	000000023	R	Employers Contributions			111.91	(1,234.93)

**The RJM & Others Superannuation Fund**  
**Ledger Entries Report for the year ending 30 June, 2020**

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
13/08/2019	000000024	R	Employers Contributions			111.91	(1,346.84)
13/08/2019	000000025	R	Employers Contributions			123.66	(1,470.50)
09/09/2019	000000035	R	Employers Contributions			111.91	(1,582.41)
09/09/2019	000000036	R	Employers Contributions			111.91	(1,694.32)
09/09/2019	000000037	R	Employers Contributions			111.91	(1,806.23)
09/09/2019	000000038	R	Employers Contributions			111.91	(1,918.14)
07/10/2019	000000046	R	Employers Contributions			111.91	(2,030.05)
07/10/2019	000000047	R	Employers Contributions			111.91	(2,141.96)
07/10/2019	000000048	R	Employers Contributions			111.91	(2,253.87)
07/10/2019	000000049	R	Employers Contributions			111.91	(2,365.78)
11/11/2019	000000059	R	Employers Contributions			111.91	(2,477.69)
11/11/2019	000000060	R	Employers Contributions			111.91	(2,589.60)
11/11/2019	000000061	R	Employers Contributions			111.91	(2,701.51)
11/11/2019	000000062	R	Employers Contributions			111.91	(2,813.42)
11/11/2019	000000063	R	Employers Contributions			111.91	(2,925.33)
10/12/2019	000000074	R	Employers Contributions			111.91	(3,037.24)
10/12/2019	000000075	R	Employers Contributions			111.91	(3,149.15)
10/12/2019	000000076	R	Employers Contributions			111.91	(3,261.06)
10/12/2019	000000077	R	Employers Contributions			119.74	(3,380.80)
14/01/2020	000000086	R	Employers Contributions			111.91	(3,492.71)
14/01/2020	000000087	R	Employers Contributions			111.91	(3,604.62)
14/01/2020	000000088	R	Employers Contributions			111.91	(3,716.53)
14/01/2020	000000089	R	Employers Contributions			119.74	(3,836.27)
14/01/2020	000000090	R	Employers Contributions			123.66	(3,959.93)
11/02/2020	000000098	R	Employers Contributions			111.91	(4,071.84)

**The RJM & Others Superannuation Fund**  
**Ledger Entries Report for the year ending 30 June, 2020**

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
11/02/2020	000000099	R	Employers Contributions			111.91	(4,183.75)
11/02/2020	000000100	R	Employers Contributions			115.83	(4,299.58)
11/02/2020	000000101	R	Employers Contributions			119.74	(4,419.32)
12/03/2020	000000113	R	Employers Contributions			111.91	(4,531.23)
12/03/2020	000000114	R	Employers Contributions			111.91	(4,643.14)
12/03/2020	000000115	R	Employers Contributions			111.91	(4,755.05)
12/03/2020	000000116	R	Employers Contributions			111.91	(4,866.96)
08/04/2020	000000124	R	Employers Contributions			111.91	(4,978.87)
08/04/2020	000000125	R	Employers Contributions			111.91	(5,090.78)
08/04/2020	000000126	R	Employers Contributions			111.91	(5,202.69)
08/04/2020	000000127	R	Employers Contributions			111.91	(5,314.60)
08/04/2020	000000128	R	Employers Contributions			115.83	(5,430.43)
12/05/2020	000000138	R	Employers Contributions			111.91	(5,542.34)
12/05/2020	000000139	R	Employers Contributions			119.74	(5,662.08)
12/05/2020	000000140	R	Employers Contributions			123.66	(5,785.74)
12/05/2020	000000141	R	Employers Contributions			123.66	(5,909.40)
09/06/2020	000000150	R	Employers Contributions			111.91	(6,021.31)
09/06/2020	000000151	R	Employers Contributions			111.91	(6,133.22)
09/06/2020	000000152	R	Employers Contributions			111.91	(6,245.13)
09/06/2020	000000153	R	Employers Contributions			119.74	(6,364.87)
30/06/2020	000000166	J	Year end closing entry		6,364.87		0.00
Total					<b>6,364.87</b>	<b>6,364.87</b>	
<b>Account number 1510 - Accountancy</b>							
11/06/2020	000000155	P	ARQ Fee		198.00		198.00
30/06/2020	000000166	J	Year end closing entry			198.00	0.00
Total					<b>198.00</b>	<b>198.00</b>	

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Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 1545 - Bank Fees And Charges</b>							
31/07/2019	000000016	P	Bank Fees		20.00		20.00
30/08/2019	000000029	P	Bank Fees		20.60		40.60
30/09/2019	000000042	P	Bank Fees		21.20		61.80
31/10/2019	000000055	P	Bank Fees		21.50		83.30
29/11/2019	000000068	P	Bank Fees		21.80		105.10
31/12/2019	000000082	P	Bank Fees		21.80		126.90
31/01/2020	000000094	P	Bank Fees		20.00		146.90
28/02/2020	000000107	P	Bank Fees		21.20		168.10
31/03/2020	000000120	P	Bank Fees		21.20		189.30
30/04/2020	000000133	P	Bank Fees		20.60		209.90
29/05/2020	000000145	P	Bank Fees		20.90		230.80
30/06/2020	000000160	P	Bank Fees		22.40		253.20
30/06/2020	000000166	J	Year end closing entry			253.20	0.00
Total					<b>253.20</b>	<b>253.20</b>	
<b>Account number 1548 - Body Corporate Fees</b>							
03/09/2019	000000032	P	Body Corp Fee Karingal		300.00		300.00
05/12/2019	000000072	P	Body Corp Fee Karingal		300.00		600.00
05/03/2020	000000111	P	Bodyt Corp Fee Karingal		300.00		900.00
05/06/2020	000000149	P	Body Corp Fee - Karingal		300.00		1,200.00
30/06/2020	000000166	J	Year end closing entry			1,200.00	0.00
Total					<b>1,200.00</b>	<b>1,200.00</b>	
<b>Account number 1575 - Commissions</b>							
30/06/2020	000000164	J	Appleby Costs Deducted From Rents		1,071.84		1,071.84
30/06/2020	000000165	J	Expenses Paid From Biggin &Scott Rents		1,043.19		2,115.03
30/06/2020	000000165	J	Expenses Paid From Biggin &Scott Rents		19.80		2,134.83
30/06/2020	000000166	J	Year end closing entry			2,134.83	0.00
Total					<b>2,134.83</b>	<b>2,134.83</b>	
<b>Account number 1615 - Depreciation - plant</b>							
30/06/2020	000000162	J	Current Yr Charge		95.00		95.00
30/06/2020	000000166	J	Year end closing entry			95.00	0.00

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Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Total					<b>95.00</b>	<b>95.00</b>	
<b>Account number 1685 - Filing Fees</b>							
19/06/2020	000000157	P	Asic Fee		54.00		54.00
30/06/2020	000000166	J	Year end closing entry			54.00	0.00
Total					<b>54.00</b>	<b>54.00</b>	
<b>Account number 1755 - Insurance</b>							
01/07/2019	000000002	P	Asteron		736.92		736.92
26/07/2019	000000014	P	Onepath		210.37		947.29
01/08/2019	000000018	P	Asteron		898.58		1,845.87
26/08/2019	000000027	P	Onepath		210.37		2,056.24
02/09/2019	000000030	P	Asteron		898.58		2,954.82
01/10/2019	000000043	P	Asteron		544.99		3,499.81
28/10/2019	000000051	P	Onepath		210.37		3,710.18
01/11/2019	000000056	P	Asteron		544.99		4,255.17
26/11/2019	000000066	P	Onepath		210.37		4,465.54
02/12/2019	000000069	P	Asteron		544.99		5,010.53
13/12/2019	000000079	P	Insurance		840.00		5,850.53
27/12/2019	000000080	P	Onepath		210.37		6,060.90
02/01/2020	000000083	P	Asteron		544.99		6,605.89
28/01/2020	000000092	P	Onepath		210.37		6,816.26
03/02/2020	000000095	P	Asteron		544.99		7,361.25
26/02/2020	000000104	P	Onepath		210.37		7,571.62
02/03/2020	000000108	P	Asteron		544.99		8,116.61
26/03/2020	000000118	P	Onepath		210.37		8,326.98
01/04/2020	000000121	P	Asteron		544.99		8,871.97
27/04/2020	000000130	P	One Path		210.37		9,082.34
01/05/2020	000000135	P	Asteron		544.99		9,627.33
25/05/2020	000000143	P	Onepath		240.37		9,867.70
01/06/2020	000000146	P	Asteron		544.99		10,412.69
26/06/2020	000000158	P	Onepath		240.37		10,653.06
30/06/2020	000000166	J	Year end closing entry			10,653.06	0.00
Total					<b>10,653.06</b>	<b>10,653.06</b>	

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Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 1850 - Rates &amp; land taxes</b>							
03/09/2019	000000033	P	Water Rates Karingal		239.50		239.50
05/12/2019	000000073	P	Water Rates Karingal		160.48		399.98
14/02/2020	000000103	P	Council Rates Karingal		1,648.05		2,048.03
11/03/2020	000000112	P	Water Rates Karingal		158.74		2,206.77
11/06/2020	000000154	P	Water Rates - Karingal St		158.75		2,365.52
30/06/2020	000000166	J	Year end closing entry			2,365.52	0.00
Total					<b>2,365.52</b>	<b>2,365.52</b>	
<b>Account number 1865 - Repairs &amp; maintenance</b>							
30/06/2020	000000165	J	Expenses Paid From Biggin &Scott Rents		352.00		352.00
30/06/2020	000000165	J	Expenses Paid From Biggin &Scott Rents		99.00		451.00
30/06/2020	000000166	J	Year end closing entry			451.00	0.00
Total					<b>451.00</b>	<b>451.00</b>	
<b>Account number 1998.02 - Income Tax On Earnings</b>							
30/06/2020	000000163	J	Current Yr Tax Expense		2,991.13		2,991.13
30/06/2020	000000166	J	Year end closing entry			2,991.13	0.00
Total					<b>2,991.13</b>	<b>2,991.13</b>	
<b>Account number 1998.03 - Income Tax On Earnings</b>							
30/06/2020	000000163	J	Current Yr Tax Expense		1,104.82		1,104.82
30/06/2020	000000166	J	Year end closing entry			1,104.82	0.00
Total					<b>1,104.82</b>	<b>1,104.82</b>	
<b>Account number 1998.04 - Income Tax On Earnings</b>							
30/06/2020	000000163	J	Current Yr Tax Expense		679.62		679.62
30/06/2020	000000166	J	Year end closing entry			679.62	0.00
Total					<b>679.62</b>	<b>679.62</b>	
<b>Account number 1999.03 - Income Tax On Contributions</b>							
30/06/2020	000000163	J	Current Yr Tax Expense		954.73		954.73
30/06/2020	000000166	J	Year end closing entry			954.73	0.00

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Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Total					<b>954.73</b>	<b>954.73</b>	
<b>Account number 2000 - Cash at bank</b>							
01/07/2019	000000001	J	Opening balance		8,345.35		8,345.35
01/07/2019	000000002	P	Asteron			736.92	7,608.43
02/07/2019	000000003	R	Biggin & Scott		1,435.69		9,044.12
04/07/2019	000000004	R	Rjm		550.00		9,594.12
15/07/2019	000000005	R	Appleby		1,515.73		11,109.85
25/07/2019	000000006	R	Employers Contributions		111.91		11,221.76
25/07/2019	000000007	R	Employers Contributions		111.91		11,333.67
25/07/2019	000000008	R	Employers Contributions		111.91		11,445.58
25/07/2019	000000009	R	Employers Contributions		111.91		11,557.49
25/07/2019	000000010	R	Employers Contributions		111.91		11,669.40
25/07/2019	000000011	R	Employers Contributions		111.91		11,781.31
25/07/2019	000000012	R	Employers Contributions		111.91		11,893.22
25/07/2019	000000013	R	Employers Contributions		115.83		12,009.05
26/07/2019	000000014	P	Onepath			210.37	11,798.68
31/07/2019	000000015	R	Interest		0.04		11,798.72
31/07/2019	000000016	P	Bank Fees			20.00	11,778.72
01/08/2019	000000017	R	Biggin & Scott		1,497.12		13,275.84
01/08/2019	000000018	P	Asteron			898.58	12,377.26
01/08/2019	000000019	P	Ato			1,438.00	10,939.26
05/08/2019	000000020	R	Rjm		550.00		11,489.26
13/08/2019	000000021	R	Employers Contributions		111.91		11,601.17
13/08/2019	000000022	R	Employers Contributions		111.91		11,713.08
13/08/2019	000000023	R	Employers Contributions		111.91		11,824.99
13/08/2019	000000024	R	Employers Contributions		111.91		11,936.90
13/08/2019	000000025	R	Employers Contributions		123.66		12,060.56
14/08/2019	000000026	R	Appleby		1,515.73		13,576.29
26/08/2019	000000027	P	Onepath			210.37	13,365.92
30/08/2019	000000028	R	Interest		0.06		13,365.98
30/08/2019	000000029	P	Bank Fees			20.60	13,345.38
02/09/2019	000000030	P	Asteron			898.58	12,446.80



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Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
03/09/2019	000000031	R	Biggin & Scott		1,398.12		13,844.92
03/09/2019	000000032	P	Body Corp Fee Karingal			300.00	13,544.92
03/09/2019	000000033	P	Water Rates Karingal			239.50	13,305.42
04/09/2019	000000034	R	Rjm		550.00		13,855.42
09/09/2019	000000035	R	Employers Contributions		111.91		13,967.33
09/09/2019	000000036	R	Employers Contributions		111.91		14,079.24
09/09/2019	000000037	R	Employers Contributions		111.91		14,191.15
09/09/2019	000000038	R	Employers Contributions		111.91		14,303.06
13/09/2019	000000039	R	Appleby		1,515.73		15,818.79
26/09/2019	000000040	P	Onepath			210.37	15,608.42
30/09/2019	000000041	R	Interest		0.08		15,608.50
30/09/2019	000000042	P	Bank Fees			21.20	15,587.30
01/10/2019	000000043	P	Asteron			544.99	15,042.31
03/10/2019	000000044	R	Biggin & Scott		1,497.12		16,539.43
04/10/2019	000000045	R	Rjm		550.00		17,089.43
07/10/2019	000000046	R	Employers Contributions		111.91		17,201.34
07/10/2019	000000047	R	Employers Contributions		111.91		17,313.25
07/10/2019	000000048	R	Employers Contributions		111.91		17,425.16
07/10/2019	000000049	R	Employers Contributions		111.91		17,537.07
15/10/2019	000000050	R	Appleby		1,515.73		19,052.80
28/10/2019	000000051	P	Onepath			210.37	18,842.43
29/10/2019	000000052	P	Ato			1,574.00	17,268.43
30/10/2019	000000053	P	Xfrer To A/c 4029			10,000.00	7,268.43
31/10/2019	000000054	R	Interest		0.10		7,268.53
31/10/2019	000000055	P	Bank Fees			21.50	7,247.03
01/11/2019	000000056	P	Asteron			544.99	6,702.04
04/11/2019	000000057	R	Rjm		550.00		7,252.04
06/11/2019	000000058	R	Biggin & Scott		1,497.12		8,749.16
11/11/2019	000000059	R	Employers Contributions		111.91		8,861.07
11/11/2019	000000060	R	Employers Contributions		111.91		8,972.98
11/11/2019	000000061	R	Employers Contributions		111.91		9,084.89
11/11/2019	000000062	R	Employers Contributions		111.91		9,196.80

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Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
11/11/2019	000000063	R	Employers Contributions		111.91		9,308.71
15/11/2019	000000064	R	Appleby		1,515.73		10,824.44
18/11/2019	000000065	R	Inward Rollover - Robert		41,801.12		52,625.56
26/11/2019	000000066	P	Onepath			210.37	52,415.19
29/11/2019	000000067	R	Interest		0.73		52,415.92
29/11/2019	000000068	P	Bank Fees			21.80	52,394.12
02/12/2019	000000069	P	Asteron			544.99	51,849.13
03/12/2019	000000070	R	Biggin & Scott		1,497.12		53,346.25
04/12/2019	000000071	R	Rjm		550.00		53,896.25
05/12/2019	000000072	P	Body Corp Fee Karingal			300.00	53,596.25
05/12/2019	000000073	P	Water Rates Karingal			160.48	53,435.77
10/12/2019	000000074	R	Employers Contributions		111.91		53,547.68
10/12/2019	000000075	R	Employers Contributions		111.91		53,659.59
10/12/2019	000000076	R	Employers Contributions		111.91		53,771.50
10/12/2019	000000077	R	Employers Contributions		119.74		53,891.24
13/12/2019	000000078	R	Appleby		1,515.73		55,406.97
13/12/2019	000000079	P	Insurance			840.00	54,566.97
27/12/2019	000000080	P	Onepath			210.37	54,356.60
31/12/2019	000000081	R	Interest		2.14		54,358.74
31/12/2019	000000082	P	Bank Fees			21.80	54,336.94
02/01/2020	000000083	P	Asteron			544.99	53,791.95
03/01/2020	000000084	R	Biggin & Scott		1,497.12		55,289.07
06/01/2020	000000085	R	Rjm		550.00		55,839.07
14/01/2020	000000086	R	Employers Contributions		111.91		55,950.98
14/01/2020	000000087	R	Employers Contributions		111.91		56,062.89
14/01/2020	000000088	R	Employers Contributions		111.91		56,174.80
14/01/2020	000000089	R	Employers Contributions		119.74		56,294.54
14/01/2020	000000090	R	Employers Contributions		123.66		56,418.20
15/01/2020	000000091	R	Appleby		1,515.63		57,933.83
28/01/2020	000000092	P	Onepath			210.37	57,723.46
31/01/2020	000000093	R	Interest		2.19		57,725.65
31/01/2020	000000094	P	Bank Fees			20.00	57,705.65
03/02/2020	000000095	P	Asteron			544.99	57,160.66

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Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
04/02/2020	000000096	R	Rjm		550.00		57,710.66
04/02/2020	000000097	R	Biggin & Scott		1,497.12		59,207.78
11/02/2020	000000098	R	Employers Contributions		111.91		59,319.69
11/02/2020	000000099	R	Employers Contributions		111.91		59,431.60
11/02/2020	000000100	R	Employers Contributions		115.83		59,547.43
11/02/2020	000000101	R	Employers Contributions		119.74		59,667.17
14/02/2020	000000102	R	Appleby		1,515.63		61,182.80
14/02/2020	000000103	P	Council Rates Karingal			1,648.05	59,534.75
26/02/2020	000000104	P	Onepath			210.37	59,324.38
27/02/2020	000000105	P	Ato			1,574.00	57,750.38
28/02/2020	000000106	R	Interest		2.07		57,752.45
28/02/2020	000000107	P	Bank Fees			21.20	57,731.25
02/03/2020	000000108	P	Asteron			544.99	57,186.26
03/03/2020	000000109	R	Biggin & Scott		1,497.12		58,683.38
04/03/2020	000000110	R	Rjm		550.00		59,233.38
05/03/2020	000000111	P	Body Corp Fee Karingal St			300.00	58,933.38
11/03/2020	000000112	P	Water Rates Karingal			158.74	58,774.64
12/03/2020	000000113	R	Employers Contributions		111.91		58,886.55
12/03/2020	000000114	R	Employers Contributions		111.91		58,998.46
12/03/2020	000000115	R	Employers Contributions		111.91		59,110.37
12/03/2020	000000116	R	Employers Contributions		111.91		59,222.28
13/03/2020	000000117	R	Appleby		1,515.63		60,737.91
26/03/2020	000000118	P	Onepath			210.37	60,527.54
31/03/2020	000000119	R	Interest		2.40		60,529.94
31/03/2020	000000120	P	Bank Fees			21.20	60,508.74
01/04/2020	000000121	P	Asteron			544.99	59,963.75
02/04/2020	000000122	R	Biggin & Scott		1,497.12		61,460.87
06/04/2020	000000123	R	Rjm		550.00		62,010.87
08/04/2020	000000124	R	Employers Contributions		111.91		62,122.78
08/04/2020	000000125	R	Employers Contributions		111.91		62,234.69
08/04/2020	000000126	R	Employers Contributions		111.91		62,346.60
08/04/2020	000000127	R	Employers Contributions		111.91		62,458.51

**The RJM & Others Superannuation Fund**  
**Ledger Entries Report for the year ending 30 June, 2020**

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
08/04/2020	000000128	R	Employers Contributions		115.83		62,574.34
15/04/2020	000000129	R	Appleby		1,515.63		64,089.97
27/04/2020	000000130	P	One Path			210.37	63,879.60
28/04/2020	000000131	P	Ato			1,574.00	62,305.60
30/04/2020	000000132	R	Interest		2.37		62,307.97
30/04/2020	000000133	P	Bank Fees			20.60	62,287.37
30/04/2020	000000134	P	Xfer To TD			55,000.00	7,287.37
01/05/2020	000000135	P	Asteron			544.99	6,742.38
04/05/2020	000000136	R	Rjm		550.00		7,292.38
05/05/2020	000000137	R	Biggin & Scott		1,497.12		8,789.50
12/05/2020	000000138	R	Employers Contributions		111.91		8,901.41
12/05/2020	000000139	R	Employers Contributions		119.74		9,021.15
12/05/2020	000000140	R	Employers Contributions		123.66		9,144.81
12/05/2020	000000141	R	Employers Contributions		123.66		9,268.47
15/05/2020	000000142	R	Appleby		1,515.63		10,784.10
25/05/2020	000000143	P	Onepath			240.37	10,543.73
29/05/2020	000000144	R	Interest		0.03		10,543.76
29/05/2020	000000145	P	Bank Fees			20.90	10,522.86
01/06/2020	000000146	P	Asteron			544.99	9,977.87
02/06/2020	000000147	R	Biggin & Scott		1,145.12		11,122.99
04/06/2020	000000148	R	Rjm		550.00		11,672.99
05/06/2020	000000149	P	Body Corp Fee - Karingal			300.00	11,372.99
09/06/2020	000000150	R	Employers Contributions		111.91		11,484.90
09/06/2020	000000151	R	Employers Contributions		111.91		11,596.81
09/06/2020	000000152	R	Employers Contributions		111.91		11,708.72
09/06/2020	000000153	R	Employers Contributions		119.74		11,828.46
11/06/2020	000000154	P	Water Rates - Karingal St			158.75	11,669.71
11/06/2020	000000155	P	ARQ Fee			198.00	11,471.71
15/06/2020	000000156	R	Appleby		1,515.63		12,987.34
19/06/2020	000000157	P	Asic Fee			54.00	12,933.34
26/06/2020	000000158	P	Onepath			240.37	12,692.97
30/06/2020	000000159	R	Interest		0.06		12,693.03
30/06/2020	000000160	P	Bank Fees			22.40	12,670.63
<b>Total</b>					<b>98,764.78</b>	<b>86,094.15</b>	

**The RJM & Others Superannuation Fund**  
**Ledger Entries Report for the year ending 30 June, 2020**

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 2010 - NAB Term Deposit</b>							
01/07/2019	000000001	J	Opening balance		216,984.90		216,984.90
30/10/2019	000000053	P	Xfrer To A/c 4029		10,000.00		226,984.90
30/04/2020	000000134	P	Xfer To TD		55,000.00		281,984.90
30/06/2020	000000161	J	Int On TD For Year		4,613.13		286,598.03
Total					<b>286,598.03</b>		
<b>Account number 2701 - Freehold Land &amp; Buildings</b>							
01/07/2019	000000001	J	Opening balance		1,105,000.00		1,105,000.00
Total					<b>1,105,000.00</b>		
<b>Account number 2860 - Plant &amp; equip</b>							
01/07/2019	000000001	J	Opening balance		1,898.60		1,898.60
Total					<b>1,898.60</b>		
<b>Account number 2869 - Less: Accumulated depreciation</b>							
01/07/2019	000000001	J	Opening balance			1,025.00	(1,025.00)
30/06/2020	000000162	J	Current Yr Charge			95.00	(1,120.00)
Total						<b>1,120.00</b>	
<b>Account number 3325 - Taxation</b>							
01/07/2019	000000001	J	Opening balance			2,313.90	(2,313.90)
01/08/2019	000000019	P	Ato		1,438.00		(875.90)
29/10/2019	000000052	P	Ato		1,574.00		698.10
27/02/2020	000000105	P	Ato		1,574.00		2,272.10
28/04/2020	000000131	P	Ato		1,574.00		3,846.10
30/06/2020	000000163	J	Current Yr Tax Expense			5,730.30	(1,884.20)
Total					<b>6,160.00</b>	<b>8,044.20</b>	
<b>Account number 3330 - Provision for deferred tax</b>							
01/07/2019	000000001	J	Opening balance			68,517.40	(68,517.40)
Total						<b>68,517.40</b>	
<b>Account number 4000.02 - Opening Balance - John Masters</b>							
01/07/2019	000000001	J	Opening balance			789,421.23	(789,421.23)
30/06/2020	000000167	J	Year end closing entry			15,657.23	(805,078.46)
Total						<b>805,078.46</b>	

**The RJM & Others Superannuation Fund**  
**Ledger Entries Report for the year ending 30 June, 2020**

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 4000.03 - Opening Balance - Robert Masters Jnr</b>							
01/07/2019	000000001	J	Opening balance			291,585.96	(291,585.96)
30/06/2020	000000167	J	Year end closing entry			53,368.16	(344,954.12)
Total						<b>344,954.12</b>	
<b>Account number 4000.04 - Opening Balance - Joy Masters</b>							
01/07/2019	000000001	J	Opening balance			179,365.36	(179,365.36)
30/06/2020	000000167	J	Year end closing entry			5,247.72	(184,613.08)
Total						<b>184,613.08</b>	
<b>Account number 4049.02 -</b>							
30/06/2020	000000167	J	Year end closing entry			15,657.23	(15,657.23)
30/06/2020	000000167	J	Year end closing entry		15,657.23		0.00
Total					<b>15,657.23</b>	<b>15,657.23</b>	
<b>Account number 4049.03 -</b>							
30/06/2020	000000167	J	Year end closing entry			53,368.16	(53,368.16)
30/06/2020	000000167	J	Year end closing entry		53,368.16		0.00
Total					<b>53,368.16</b>	<b>53,368.16</b>	
<b>Account number 4049.04 -</b>							
30/06/2020	000000167	J	Year end closing entry			5,247.72	(5,247.72)
30/06/2020	000000167	J	Year end closing entry		5,247.72		0.00
Total					<b>5,247.72</b>	<b>5,247.72</b>	
<b>Account number 4050.03 - Transfers from other funds</b>							
18/11/2019	000000065	R	Inward Rollover - Robert			41,801.12	(41,801.12)
30/06/2020	000000166	J	Year end closing entry		41,801.12		0.00
Total					<b>41,801.12</b>	<b>41,801.12</b>	
<b>Account number 4199 - Funds yet to be allocated</b>							
30/06/2020	000000166	J	Year end closing entry			74,273.11	(74,273.11)
30/06/2020	000000167	J	Year end closing entry		74,273.11		0.00
Total					<b>74,273.11</b>	<b>74,273.11</b>	

5.1

**AR Quayle & Co**  
Tax Reconciliation Schedule

Client Name: RJM & Others Superannuation Fund  
Balance Date: 30th June, 2019

Date: \_\_\_\_\_  
Prepared: MB

**Profit per Profit & Loss Statement** 38,202

**Permanent Differences**

- Fines		
- Members Contributions	-	
- N/T Gain -	-	
- Taxable Gain -	-	
- N/T Dist -	-	
		-

**Accounting Profit Adjusted for Permanent Differences** 38,202

**Timing Differences**

- Less Increase in Market Value	-
---------------------------------	---

**Taxable Income** 38,202

**Income Tax Liability** 5,730

**Less Tax Credits**

Dividend Imputation Credits	-	
TFN Withholding Credits	-	
Other Tax Credits	-	-

**Less PAYG Instalments Paid**

September Qtr	1,574.00	
December Qtr	1,574.00	
March Qtr	1,574.00	
June Qtr	1,574.00	6,296.00

**TOTAL TAX CREDITS / INSTALMENTS** 6,296.00

**Net Tax Refundable** - 565.70

*Journal*

Dr Income Tax Expense	5,730.30
Cr Prov for Deferred Tax	-
Cr Prov for Income Tax	5,730.30

**Provision for Tax / Income Tax Reconciliation**

**Net Tax Refundable** - 565.70

**Tax payments not paid by 30 June**

June Qtr	1,574.00
Unpaid 2019 Tax	181.85
Bal of Mar 19 PAYGI	694.05

**Provision for Income Tax in Accounts** 1,884.20

**Actual Provision for Income Tax in Accounts** 1,884.20

**Discrepancy (should be nil)** -





THE RJM & OTHERS SUPERANNUATION FUND  
PROFIT ALLOCATION FOR THE PERIOD 1 DECEMBER 2019 TO 30TH JUNE 2020

<u>Members Name:</u>	<u>Robert Snr</u>	<u>John</u>	<u>Robert Jnr</u>	<u>Joy</u>	<u>TOTALS</u>
<b>Opening Balance @ 01/12/2018</b>	\$ -	\$ 789,421.23	\$ 291,585.96	\$ 179,365.36	1,260,372.55
<b>% dist'n based on beginning balances</b>	0.00%	62.63%	23.13%	14.23%	100.00%
Employer Contributions	-	-	6,364.87	-	6,364.87
Member Contributions	-	-	41,801.12	-	41,801.12
Other Earnings	-	30,842.23	11,392.10	7,007.70	49,242.03
Expenses - Excl Insurance	-	4,755.13	1,756.39	1,080.42	7,591.94
Expense - Insurance	-	7,438.99	2,374.07	-	9,813.06
	-	18,648.11	55,427.63	5,927.28	80,003.02
Income Tax Expense Adjustment - Underprovision	-	-	-	-	-
Income Tax on Contributions	-	-	954.73	-	954.73
Income Tax on Earnings	-	2,991.13	1,104.82	679.62	4,775.57
	-	2,991.13	2,059.55	679.62	5,730.30
<b>Total Allocation by Member</b>	\$ -	\$ 15,656.98	\$ 53,368.07	\$ 5,247.66	\$ 74,272.72
<b>Closing Balance @ 30/6/20</b>		805,078.21	344,954.03	184,613.02	1,334,645.27





30 April 2020

3-134

1880 Ub  
800 Bourke St  
DOCKLANDS VIC 3008  
T 13 13 12 nab.com.au  
From overseas +61 3 8641 9083



029 / 00513

RJM ENTERPRISES PTY LTD  
82 BASTOW RD  
LILYDALE VIC 3140



Hi Sirs

### Here are the details of your new NAB Term Deposit

Please check the updated details below. This letter replaces the one we previously sent you.

#### NAB Term Deposit account 82-116-4029

Account name	RJM & Others Superannuation Fund
Amount	\$286,598.03 <i>24/4/20 Bal @ 30/6/20</i>
Term	10 months
Interest rate p.a.	1.75%
Interest frequency	At maturity
Interest	\$4,204.75
Start date	24 April 2020
Maturity date	24 February 2021



#### What you've instructed us to do at next maturity

**Term Deposit and interest \$290,802.78**  
As we don't have any maturity instructions recorded for you, we will reinvest as a new NAB Term Deposit for the same term, with the interest rate that applies at maturity and on the same terms and conditions



#### Important information

**If you need** to withdraw part or all of your Term Deposit before maturity you must give 31 days' notice and a reduction in interest will apply

**We will** send you a reminder letter before your NAB Term Deposit matures

**At maturity** you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

The current terms and conditions for NAB Term Deposits are available at [nab.com.au/termdeposits](http://nab.com.au/termdeposits)

If you would like to make any changes to your maturity instructions or have any questions, contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch.

Thanks,

Branch Manager

121VNTM01/00513/001377





**Business Management Account**

For further information call the  
Business Servicing Team on 13 10 12

7.2

029/007185

RJM ENTERPRISES PTY LTD  
PO BOX 1300  
DONCASTER HEIGHTS VIC 3109

**Account Balance Summary**

Opening balance	\$8,345.35	Cr
Total credits	\$4,400.66	
Total debits	\$967.29	
<b>Closing balance</b>	<b>\$11,778.72</b>	<b>Cr</b>

Statement starts 29 June 2019  
Statement ends 31 July 2019

**Outlet Details**

Camberwell Junction  
566 Burke Rd, Camberwell VIC 3124

**Account Details**

THE RJM & OTHERS SUPERANNUATION FUND  
BUSINESS CHEQUE ACC

BSB number 083-166  
Account number 69-674-2140

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
29 Jun 2019	Brought forward			8,345.35 Cr
1 Jul 2019	*****			
	The Following Information Concerning This Account Is Provided To Assist In Preparing Your 2018/19 Tax Return			
	Credit Interest Paid - 2018/19 Financial Year	7.87		
	Resident Withholding Tax - 2018/19 Financial Year	0.00		
	If You Have Any Queries, Please Call The Account Enquiries Number On The Top Of This Statement.			
	*****			
	02479620/00002 Asteron Life			
	367806.....	1755 736.92		7,608.43 Cr
2 Jul 2019	Transfer 712 Karin Biggin & Scott R			
	444324.....	620	1,435.69	9,044.12 Cr
4 Jul 2019	Rjm Super Fund Aust Budget Fenc			
	000705.....	620	550.00	9,594.12 Cr
15 Jul 2019	RJM1384 R E Appleby Pty			
	046286.....	620	1,515.73	11,109.85 Cr
25 Jul 2019	PC190719-138845740 Superchoice P/L			
	481471.....		111.91 /	
	PC190719-138845741 Superchoice P/L			
	481471.....		111.91 /	
	PC190719-138845742 Superchoice P/L			
	481471.....		111.91 /	
	PC190719-138845743 Superchoice P/L			
	481471.....	716.3	111.91 /	
	PC190719-138845762 Superchoice P/L			
	481471.....		111.91 /	
	PC190719-138845763 Superchoice P/L			
	481471.....		111.91 /	
	PC190719-138845764 Superchoice P/L			
	481471.....		111.91 /	
	PC190719-138845761 Superchoice P/L			
	481471.....		115.83 /	12,009.05 Cr /
26 Jul 2019	P- 8686339-0726 Onepath Life Ltd			
	000102.....	1755 210.37 /		11,798.68 Cr
	Carried forward			11,798.68 Cr

212/78/05/M007185/S010791/1021581

7-3

**Transaction Details (continued)**

Date	Particulars	Debits	Credits	Balance
	Brought forward			11,798.68 Cr
31 Jul 2019	<b>TRANSACTION SUMMARY</b>	<b>QUANTITY</b>	<b>U/COST</b>	<b>FEE</b>
	Electronic Deposit	9	\$0.00	\$0.00
	Electronic Withdrawal	2	\$0.00	\$0.00
	<b>Transaction Fees</b>			<b>\$0.00</b>
	<b>Flat Monthly Fee</b>			<b>\$20.00</b>
	<b>Total Fees Charged</b>			<b>\$20.00</b>
	Interest .....		0.04	575
	Account Fees .....	20.00	1765	11,778.72 Cr ✓

**Summary of Government Charges**

	From 1 July to date	Last year to 30 June
<b>Government</b>		
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.



7.4

029/013078

RJM ENTERPRISES PTY LTD  
 PO BOX 1300  
 DONCASTER HEIGHTS VIC 3109

**Account Balance Summary**

Opening balance	\$11,778.72	Cr
Total credits	\$4,134.21	
Total debits	\$2,567.55	
<b>Closing balance</b>	<b>\$13,345.38</b>	<b>Cr</b>

**Statement starts 1 August 2019**  
**Statement ends 30 August 2019**

**Outlet Details**

Camberwell Junction  
 566 Burke Rd, Camberwell VIC 3124

**Account Details**

THE RJM & OTHERS SUPERANNUATION FUND  
 BUSINESS CHEQUE ACC  
 BSB number 083-166  
 Account number 69-674-2140

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
1 Aug 2019	Brought forward			11,778.72 Cr
1 Aug 2019	Transfer 712 Karin Biggin & Scott R 444324.....	620	1,497.12	
	02479620/00002 Asteron Life			
	367806.....	1755	898.58	
	000450.....	3325	1,438.00	10,939.26 Cr
5 Aug 2019	Rjm Super Fund Aust Budget Fenc 000705.....	620	550.00	11,489.26 Cr
13 Aug 2019	PC070819-140700650 Superchoice P/L 481471.....		111.91	
	PC070819-140700651 Superchoice P/L 481471.....		111.91	
	PC070819-140700652 Superchoice P/L 481471.....	716.3	111.91	
	PC070819-140700653 Superchoice P/L 481471.....		111.91	
	PC070819-140700649 Superchoice P/L 481471.....		123.66	12,060.56 Cr
14 Aug 2019	RJM1384 R E Appleby Pty 046286.....		1,515.73	13,576.29 Cr
26 Aug 2019	P- 8686339-0826 Onepath Life Ltd 000102.....	1755	210.37 /	13,365.92 Cr
30 Aug 2019	<b>TRANSACTION SUMMARY</b>	<b>QUANTITY</b>	<b>U/COST</b>	<b>FEE</b>
	Withdrawal	1	\$0.60	\$0.60
	Electronic Deposit	6	\$0.00	\$0.00
	Electronic Withdrawal	2	\$0.00	\$0.00
	<b>Transaction Fees</b>			<b>\$0.60</b>
	<b>Flat Monthly Fee</b>			<b>\$20.00</b>
	<b>Total Fees Charged</b>			<b>\$20.60</b>
	Interest.....		0.06	575
	Account Fees.....	20.60	1545	13,345.38 Cr

242/78/05/N013078/S019453/1038905

### Summary of Government Charges

	From 1 July to date	Last year to 30 June
<b>Government</b>		
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.

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### Explanatory Notes

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**Business Management Account**

For further information call the  
Business Servicing Team on 13 10 12

7-8

029/006302

RJM ENTERPRISES PTY LTD  
PO BOX 1300  
DONCASTER HEIGHTS VIC 3109

**Account Balance Summary**

Opening balance	\$13,345.38	Cr
Total credits	\$3,911.57	
Total debits	\$1,669.65	
<b>Closing balance</b>	<b>\$15,587.30</b>	<b>Cr</b>

**Statement starts 31 August 2019**  
**Statement ends 30 September 2019**

**Outlet Details**

Camberwell Junction  
566 Burke Rd, Camberwell VIC 3124

**Account Details**

THE RJM & OTHERS SUPERANNUATION FUND  
BUSINESS CHEQUE ACC  
BSB number 083-166  
Account number 69-674-2140

**Transaction Details**

Date	Particulars	Debits	Credits	Balance																												
31 Aug 2019	Brought forward			13,345.38 Cr ✓																												
2 Sep 2019	02479620/00002 Asteron Life 367806.....	1755 898.58		12,446.80 Cr																												
3 Sep 2019	Transfer 712 Karin Biggin & Scott R 444324.....	620	1,398.12																													
	000451.....	300.00																														
	000452.....	239.50		13,305.42 Cr																												
4 Sep 2019	Rjm Super Fund Aust Budget Fenc 000705.....		620 550.00	13,855.42 Cr																												
9 Sep 2019	PC030919-170717636 Superchoice P/L 481471.....		111.91 ✓																													
	PC030919-170717637 Superchoice P/L 481471.....		111.91 ✓																													
	PC030919-170717638 Superchoice P/L 481471.....	716.3	111.91 ✓																													
	PC030919-170717639 Superchoice P/L 481471.....		111.91 ✓	14,303.06 Cr																												
13 Sep 2019	RJM1384 R E Appleby Pty 046286.....	620	1,515.73	15,818.79 Cr																												
26 Sep 2019	P- 8686339-0926 Onepath Life Ltd 000102.....	1755 210.37		15,608.42 Cr																												
30 Sep 2019	<table border="1"> <thead> <tr> <th>TRANSACTION SUMMARY</th> <th>QUANTITY</th> <th>U/COST</th> <th>FEE</th> </tr> </thead> <tbody> <tr> <td>Withdrawal</td> <td>2</td> <td>\$0.60</td> <td>\$1.20</td> </tr> <tr> <td>Electronic Deposit</td> <td>5</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>Electronic Withdrawal</td> <td>2</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td><b>Transaction Fees</b></td> <td></td> <td></td> <td><b>\$1.20</b></td> </tr> <tr> <td><b>Flat Monthly Fee</b></td> <td></td> <td></td> <td><b>\$20.00</b></td> </tr> <tr> <td><b>Total Fees Charged</b></td> <td></td> <td></td> <td><b>\$21.20</b></td> </tr> </tbody> </table>			TRANSACTION SUMMARY	QUANTITY	U/COST	FEE	Withdrawal	2	\$0.60	\$1.20	Electronic Deposit	5	\$0.00	\$0.00	Electronic Withdrawal	2	\$0.00	\$0.00	<b>Transaction Fees</b>			<b>\$1.20</b>	<b>Flat Monthly Fee</b>			<b>\$20.00</b>	<b>Total Fees Charged</b>			<b>\$21.20</b>	
TRANSACTION SUMMARY	QUANTITY	U/COST	FEE																													
Withdrawal	2	\$0.60	\$1.20																													
Electronic Deposit	5	\$0.00	\$0.00																													
Electronic Withdrawal	2	\$0.00	\$0.00																													
<b>Transaction Fees</b>			<b>\$1.20</b>																													
<b>Flat Monthly Fee</b>			<b>\$20.00</b>																													
<b>Total Fees Charged</b>			<b>\$21.20</b>																													
	Interest.....		0.08	575																												
	Account Fees.....	21.20	1545	15,587.30 Cr ✓																												

273/78/09/M/006302/5009200/1018399

273/78/09/1/006302/5009200/1018400

**Summary of Government Charges**

	From 1 July to date	Last year to 30 June
<b>Government</b>		
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.

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**Business Management Account**

For further information call the  
Business Servicing Team on 13 10 12

7.6



029/009312

RJM ENTERPRISES PTY LTD  
PO BOX 1300  
DONCASTER HEIGHTS VIC 3109

**Account Balance Summary**

Opening balance	\$15,587.30	Cr
Total credits	\$4,010.59	
Total debits	\$12,350.86	
<b>Closing balance</b>	<b>\$7,247.03</b>	<b>Cr</b>

**Statement starts 1 October 2019**  
**Statement ends 31 October 2019**

**Outlet Details**

Camberwell Junction  
566 Burke Rd, Camberwell VIC 3124

**Account Details**

THE RJM & OTHERS SUPERANNUATION FUND  
BUSINESS CHEQUE ACC  
BSB number 083-166  
Account number 69-674-2140

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
1 Oct 2019	Brought forward			15,587.30 Cr
1 Oct 2019	02479620/00002 Asteron Life 367806.....	1755 544.99		15,042.31 Cr
3 Oct 2019	Transfer 712 Karin Biggin & Scott R 444324.....	620	1,497.12	16,539.43 Cr
4 Oct 2019	Rjm Super Fund Aust Budget Fenc 000705.....	620	550.00	17,089.43 Cr
7 Oct 2019	PC011019-128438272 Superchoice P/L 481471.....		111.91	17,201.34 Cr
	PC011019-128438273 Superchoice P/L 481471.....	716.3	111.91	17,488.94 Cr
	PC011019-128438274 Superchoice P/L 481471.....		111.91	17,600.85 Cr
	PC011019-128438275 Superchoice P/L 481471.....		111.91	17,712.76 Cr
11 Oct 2019	Please Note From Today Your Dr Interest Rate Is 16.220%			17,712.76 Cr
15 Oct 2019	RJM1384 R E Appleby Pty 046286.....	620	1,515.73	19,052.80 Cr
28 Oct 2019	P- 8686339-1028 Onepath Life Ltd 000102.....	1755 210.37		18,842.43 Cr
29 Oct 2019	000453.....	3325 1,574.00		17,268.43 Cr
30 Oct 2019	Trf To AC 4029.....	10,000.00		7,268.43 Cr

TRANSACTION SUMMARY	QUANTITY	U/COST	FEE
Banker Assisted Withdrawal	1	\$0.90	\$0.90
Withdrawal	1	\$0.60	\$0.60
Electronic Deposit	5	\$0.00	\$0.00
Electronic Withdrawal	2	\$0.00	\$0.00
<b>Transaction Fees</b>			<b>\$1.50</b>
<b>Flat Monthly Fee</b>			<b>\$20.00</b>
<b>Total Fees Charged</b>			<b>\$21.50</b>

Interest.....	0.10		775
Account Fees.....	21.50	1545	7,247.03 Cr

304/78/05/M009312/S013730/1027459

304/78/05/M009312/S013730/P027460

**Summary of Government Charges**

	From 1 July to date	Last year to 30 June
<b>Government</b>		
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.

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**Business Management Account**  
 For further information call the  
 Business Servicing Team on 13 10 12

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029/013636

RJM ENTERPRISES PTY LTD  
 PO BOX 1300  
 DONCASTER HEIGHTS VIC 3109

**Account Balance Summary**

Opening balance	\$7,247.03	Cr
Total credits	\$45,924.25	
Total debits	\$777.16	
<b>Closing balance</b>	<b>\$52,394.12</b>	<b>Cr</b>

**Statement starts 1 November 2019**  
**Statement ends 29 November 2019**

**Outlet Details**

Camberwell Junction  
 566 Burke Rd, Camberwell VIC 3124

**Account Details**

THE RJM & OTHERS SUPERANNUATION FUND  
 BUSINESS CHEQUE ACC  
 BSB number 083-166  
 Account number 69-674-2140

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
1 Nov 2019	Brought forward			7,247.03 Cr
1 Nov 2019	02479620/00002 Asteron Life 367806.....	1755 544.99		6,702.04 Cr
4 Nov 2019	Rjm Super Fund Aust Budget Fenc 000705.....		620 550.00	7,252.04 Cr
6 Nov 2019	Transfer 712 Karin Biggin & Scott R 444324.....		620 1,497.12	8,749.16 Cr
11 Nov 2019	PC041119-139919160 Superchoice P/L 481471.....		111.91 ✓	
	PC041119-139919161 Superchoice P/L 481471.....		111.91 ✓	
	PC041119-139919162 Superchoice P/L 481471.....	716.3	111.91 ✓	
	PC041119-139919163 Superchoice P/L 481471.....		111.91 ✓	
	PC041119-139919164 Superchoice P/L 481471.....		111.91 ✓	9,308.71 Cr
15 Nov 2019	RJM1384 R E Appleby Pty 046286.....		620 1,515.73 ✓	10,824.44 Cr
18 Nov 2019	Cheques Deposit.....		3999 41,801.12 ✓	52,625.56 Cr
26 Nov 2019	P- 8686339-1126 Onepath Life Ltd 000102.....	1755 210.37		52,415.19 Cr

TRANSACTION SUMMARY	QUANTITY	U/COST	FEE
Banker Assisted Deposit	1	\$0.90	\$0.90
Banker Assisted Cheque Count	1	\$0.90	\$0.90
Electronic Deposit	6	\$0.00	\$0.00
Electronic Withdrawal	2	\$0.00	\$0.00
<b>Transaction Fees</b>			<b>\$1.80</b>
<b>Flat Monthly Fee</b>			<b>\$20.00</b>
<b>Total Fees Charged</b>			<b>\$21.80</b>

Interest.....		0.73	575
Account Fees.....	1565	21.80	
			52,394.12 Cr /

33378/05/M013636/8020054/1040107

## Summary of Government Charges

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

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**Business Management Account**  
 For further information call the  
 Business Servicing Team on 13 10 12

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029/000182

RJM ENTERPRISES PTY LTD  
 PO BOX 1300  
 DONCASTER HEIGHTS VIC 3109

**Account Balance Summary**

Opening balance	\$52,394.12	Cr
Total credits	\$4,020.46	
Total debits	\$2,077.64	
<b>Closing balance</b>	<b>\$54,336.94</b>	<b>Cr</b>

**Statement starts 30 November 2019**  
**Statement ends 31 December 2019**

**Outlet Details**

Camberwell Junction  
 566 Burke Rd, Camberwell VIC 3124

**Account Details**

THE RJM & OTHERS SUPERANNUATION FUND  
 BUSINESS CHEQUE ACC  
 BSB number 083-166  
 Account number 69-674-2140

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
30 Nov 2019	Brought forward			52,394.12 Cr
2 Dec 2019	02479620/00002 Asteron Life 367806.....	1755 544.99		51,849.13 Cr
3 Dec 2019	Transfer 712 Karin Biggin & Scott R 444324.....		620 1,497.12	53,346.25 Cr
4 Dec 2019	Rjm Super Fund Aust Budget Fenc 000705.....		620 550.00	53,896.25 Cr
5 Dec 2019	000454..... 000455.....	300.00 160.48		53,435.77 Cr
10 Dec 2019	PC031219-130257635 Superchoice P/L 481471.....		111.91 ✓	
	PC031219-130257636 Superchoice P/L 481471.....		111.91 ✓	
	PC031219-130257637 Superchoice P/L 481471.....	716.3	111.91 ✓	
	PC031219-130257634 Superchoice P/L 481471.....		119.74 ✓	53,891.24 Cr
13 Dec 2019	RJM1384 R E Appleby Pty 046286.....		620 1,515.73 ✓	
	000456.....	840.00		54,566.97 Cr
27 Dec 2019	P- 8686339-1227 Onepath Life Ltd 000102.....	1755 210.37		54,356.60 Cr
31 Dec 2019	<b>TRANSACTION SUMMARY</b>	<b>QUANTITY</b>	<b>U/COST</b>	<b>FEE</b>
	Withdrawal	3	\$0.60	\$1.80
	Electronic Deposit	5	\$0.00	\$0.00
	Electronic Withdrawal	2	\$0.00	\$0.00
	<b>Transaction Fees</b>			<b>\$1.80</b>
	<b>Flat Monthly Fee</b>			<b>\$20.00</b>
	<b>Total Fees Charged</b>			<b>\$21.80</b>
	Interest.....		2.14	54,336.94 Cr ✓
	Account Fees.....	1545	21.80	

365/78/10/000182/S000295/1000589

### **Summary of Government Charges**

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

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**Business Management Account**  
For further information call the  
Business Servicing Team on 13 10 12

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029/014836

RJM ENTERPRISES PTY LTD  
PO BOX 1300  
DONCASTER HEIGHTS VIC 3109

**Account Balance Summary**

Opening balance	\$54,336.94	Cr
Total credits	\$4,144.07	
Total debits	\$775.36	
<b>Closing balance</b>	<b>\$57,705.65</b>	<b>Cr</b>

**Statement starts 1 January 2020**  
**Statement ends 31 January 2020**

**Outlet Details**

Camberwell Junction  
566 Burke Rd, Camberwell VIC 3124

**Account Details**

THE RJM & OTHERS SUPERANNUATION FUND  
BUSINESS CHEQUE ACC  
BSB number 083-166  
Account number 69-674-2140

**For Your Information**

*Be on the lookout for invoice scams. Fraudsters can change bank account details on a legitimate supplier's invoice to an account they control, or make a request by phone/email to update bank account details for a supplier or employee. Always verbally confirm any changes to payment details using a publicly listed phone number before actioning. Learn how to recognise scams and protect your business by visiting [nab.com.au/security](http://nab.com.au/security)*

**Transaction Details**

Date	Particulars	Debits	Credits	Balance																				
1 Jan 2020	Brought forward			54,336.94 Cr																				
2 Jan 2020	02479620/00002 Asteron Life 367806.....	1755 544.99		53,791.95 Cr																				
3 Jan 2020	Transfer 712 Karin Biggin & Scott R 444324.....	620	1,497.12	55,289.07 Cr																				
6 Jan 2020	Rjm Super Fund Aust Budget Fenc 000705.....	620	550.00	55,839.07 Cr																				
14 Jan 2020	PC080120-149997192 Superchoice P/L 481471.....		111.91	56,418.20 Cr																				
	PC080120-149997193 Superchoice P/L 481471.....		111.91	57,933.83 Cr																				
	PC080120-149997194 Superchoice P/L 481471.....	716.3	111.91	57,723.46 Cr																				
	PC080120-149997191 Superchoice P/L 481471.....		119.74	57,723.46 Cr																				
	PC080120-149997190 Superchoice P/L 481471.....		123.66	57,723.46 Cr																				
15 Jan 2020	RJM1384 R E Appleby Pty 046286.....	620	1,515.63	57,723.46 Cr																				
28 Jan 2020	P- 8686339-0128 Onepath Life Ltd 000102.....	1755 210.37		57,723.46 Cr																				
31 Jan 2020	<table border="1"> <thead> <tr> <th>TRANSACTION SUMMARY</th> <th>QUANTITY</th> <th>U/COST</th> <th>FEE</th> </tr> </thead> <tbody> <tr> <td>Electronic Deposit</td> <td>6</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>Electronic Withdrawal</td> <td>2</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td><b>Transaction Fees</b></td> <td></td> <td></td> <td><b>\$0.00</b></td> </tr> <tr> <td><b>Flat Monthly Fee</b></td> <td></td> <td></td> <td><b>\$20.00</b></td> </tr> </tbody> </table>			TRANSACTION SUMMARY	QUANTITY	U/COST	FEE	Electronic Deposit	6	\$0.00	\$0.00	Electronic Withdrawal	2	\$0.00	\$0.00	<b>Transaction Fees</b>			<b>\$0.00</b>	<b>Flat Monthly Fee</b>			<b>\$20.00</b>	
TRANSACTION SUMMARY	QUANTITY	U/COST	FEE																					
Electronic Deposit	6	\$0.00	\$0.00																					
Electronic Withdrawal	2	\$0.00	\$0.00																					
<b>Transaction Fees</b>			<b>\$0.00</b>																					
<b>Flat Monthly Fee</b>			<b>\$20.00</b>																					
	Carried forward			57,723.46 Cr																				

031178/05/M014836/S019812/I039623

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**Transaction Details (continued)**

Date	Particulars	Debits	Credits	Balance
	Brought forward			57,723.46 Cr
	<b>Total Fees Charged</b>	<b>\$20.00</b>		
	Interest .....		2.19	
	Account Fees .....	20.00		57,705.65 Cr

**Summary of Government Charges**

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

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031/78/05/AM014836/S019812/0039624



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029/000399

RJM ENTERPRISES PTY LTD  
 PO BOX 1300  
 DONCASTER HEIGHTS VIC 3109

**Account Balance Summary**

Opening balance	\$57,705.65	Cr
Total credits	\$4,024.21	
Total debits	\$3,998.61	
<b>Closing balance</b>	<b>\$57,731.25</b>	<b>Cr</b>

**Statement starts 1 February 2020**  
**Statement ends 28 February 2020**

**Outlet Details**

Camberwell Junction  
 566 Burke Rd, Camberwell VIC 3124

**Account Details**

THE RJM & OTHERS SUPERANNUATION FUND  
 BUSINESS CHEQUE ACC  
 BSB number 083-166  
 Account number 69-674-2140

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
1 Feb 2020	Brought forward			57,705.65 Cr
3 Feb 2020	02479620/00002 Asteron Life	1755		
	367806.....	544.99		57,160.66 Cr
4 Feb 2020	Rjm Super Fund Aust Budget Fenc			
	000705.....		620 550.00	
	Transfer 712 Karin Biggin & Scott R			
	444324.....	620	1,497.12	59,207.78 Cr
11 Feb 2020	PC040220-172944044 Superchoice P/L			
	481471.....		111.91	
	PC040220-172944045 Superchoice P/L			
	481471.....		111.91	
	PC040220-172944043 Superchoice P/L	716.3		
	481471.....		115.83	
	PC040220-172944042 Superchoice P/L			
	481471.....		119.74	59,667.17 Cr
14 Feb 2020	RJM1384 R E Appleby Pty			
	046286.....		620 1,515.63	
	000457.....	1,648.05		59,534.75 Cr
26 Feb 2020	P- 8686339-0226 Onepath Life Ltd			
	000102.....	1755 210.37		59,324.38 Cr
27 Feb 2020	000458.....	335 1,574.00		57,750.38 Cr
28 Feb 2020	Please Note From Today Your Dr Interest Rate Is	6.970%		

TRANSACTION SUMMARY	QUANTITY	U/COST	FEE
Withdrawal	2	\$0.60	\$1.20
Electronic Deposit	5	\$0.00	\$0.00
Electronic Withdrawal	2	\$0.00	\$0.00
<b>Transaction Fees</b>			<b>\$1.20</b>
<b>Flat Monthly Fee</b>			<b>\$20.00</b>
<b>Total Fees Charged</b>			<b>\$21.20</b>

Interest.....		2.07		
Account Fees.....	1545	21.20		57,731.25 Cr

059/78/06/A000399/S000575/1001149

## Summary of Government Charges

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

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**Business Management Account**  
 For further information call the  
 Business Servicing Team on 13 10 12

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029/008426

RJM ENTERPRISES PTY LTD  
 PO BOX 1300  
 DONCASTER HEIGHTS VIC 3109

**Account Balance Summary**

Opening balance	\$57,731.25	Cr
Total credits	\$4,012.79	
Total debits	\$1,235.30	
<b>Closing balance</b>	<b>\$60,508.74</b>	<b>Cr</b>

**Statement starts 29 February 2020**  
**Statement ends 31 March 2020**

**Outlet Details**

Camberwell Junction  
 566 Burke Rd, Camberwell VIC 3124

**Account Details**

THE RJM & OTHERS SUPERANNUATION FUND  
 BUSINESS CHEQUE ACC  
 BSB number 083-166  
 Account number 69-674-2140

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
29 Feb 2020	Brought forward			57,731.25 Cr
2 Mar 2020	02479620/00002 Asteron Life 367806.....	1755 544.99		57,186.26 Cr
3 Mar 2020	Transfer 712 Karin Biggin & Scott R 444324.....	620	1,497.12	58,683.38 Cr
4 Mar 2020	Rjm Super Fund Aust Budget Fenc 000705.....	620	550.00	59,233.38 Cr
5 Mar 2020	000459.....	300.00		58,933.38 Cr
11 Mar 2020	000460.....	158.74		58,774.64 Cr
12 Mar 2020	PC050320-179662283 Superchoice P/L 481471.....		111.91	59,222.28 Cr
	PC050320-179662284 Superchoice P/L 481471.....	716.3	111.91	
	PC050320-179662285 Superchoice P/L 481471.....		111.91	
	PC050320-179662286 Superchoice P/L 481471.....		111.91	
13 Mar 2020	Please Note From Today Your Dr Interest Rate Is RJM1384 R E Appleby Pty 046286.....	6.720%	1,515.63	60,737.91 Cr
26 Mar 2020	P- 8686339-0326 Onepath Life Ltd 000102.....	1755 210.37		60,527.54 Cr
30 Mar 2020	Please Note From Today Your Dr Interest Rate Is 6.470%			60,527.54 Cr
31 Mar 2020	TRANSACTION SUMMARY	QUANTITY	U/COST	FEE
	Withdrawal	2	\$0.60	\$1.20
	Electronic Deposit	5	\$0.00	\$0.00
	Electronic Withdrawal	2	\$0.00	\$0.00
	<b>Transaction Fees</b>			<b>\$1.20</b>
	<b>Flat Monthly Fee</b>			<b>\$20.00</b>
	<b>Total Fees Charged</b>			<b>\$21.20</b>
	Interest .....			2.40
	Account Fees .....	21.20	1595	60,508.74 Cr

091/78/09/M/008426/5012446/1024891

## Summary of Government Charges

	From 1 July to date	Last year to 30 June
<b>Government</b>		
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.

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**Business Management Account**  
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 Business Servicing Team on 13 10 12

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029/011449

RJM ENTERPRISES PTY LTD  
 PO BOX 1300  
 DONCASTER HEIGHTS VIC 3109

**Account Balance Summary**

Opening balance	\$60,508.74	Cr
Total credits	\$4,128.59	
Total debits	\$57,349.96	
<b>Closing balance</b>	<b>\$7,287.37</b>	<b>Cr</b>

**Statement starts 1 April 2020**  
**Statement ends 30 April 2020**

**Outlet Details**

Camberwell Junction  
 566 Burke Rd, Camberwell VIC 3124

**Account Details**

THE RJM & OTHERS SUPERANNUATION FUND  
 BUSINESS CHEQUE ACC  
 BSB number 083-166  
 Account number 69-674-2140

**Transaction Details**

Date	Particulars	Debits	Credits	Balance																												
1 Apr 2020	Brought forward			60,508.74 Cr																												
1 Apr 2020	02479620/00002 Asteron Life 367806.....	1775 544.99 /		59,963.75 Cr																												
2 Apr 2020	Transfer 712 Karin Biggin & Scott R 444324.....	620	1,497.12 /	61,460.87 Cr																												
6 Apr 2020	Rjm Super Fund Aust Budget Fenc 000705.....	620	550.00 /	62,010.87 Cr																												
8 Apr 2020	PC020420-155494404 Superchoice P/L 481471.....		111.91 /																													
	PC020420-155494405 Superchoice P/L 481471.....		111.91 /																													
	PC020420-155494406 Superchoice P/L 481471.....	716.3	111.91 /																													
	PC020420-155494407 Superchoice P/L 481471.....		111.91 /																													
	PC020420-155494403 Superchoice P/L 481471.....		115.83 /	62,574.34 Cr																												
15 Apr 2020	RJM1384 R E Appleby Pty 046286.....	620	1,515.63 /	64,089.97 Cr																												
27 Apr 2020	Please Note From Today Your Dr Interest Rate Is P- 8686339-0427 Onepath Life Ltd 000102.....	4.500%		63,879.60 Cr																												
28 Apr 2020	000461.....	3325 1,574.00 /		62,305.60 Cr																												
30 Apr 2020	<table border="1"> <thead> <tr> <th>TRANSACTION SUMMARY</th> <th>QUANTITY</th> <th>U/COST</th> <th>FEE</th> </tr> </thead> <tbody> <tr> <td>Withdrawal</td> <td>1</td> <td>\$0.60</td> <td>\$0.60</td> </tr> <tr> <td>Electronic Deposit</td> <td>6</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>Electronic Withdrawal</td> <td>2</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td><b>Transaction Fees</b></td> <td></td> <td></td> <td><b>\$0.60</b></td> </tr> <tr> <td><b>Flat Monthly Fee</b></td> <td></td> <td></td> <td><b>\$20.00</b></td> </tr> <tr> <td><b>Total Fees Charged</b></td> <td></td> <td></td> <td><b>\$20.60</b></td> </tr> </tbody> </table>				TRANSACTION SUMMARY	QUANTITY	U/COST	FEE	Withdrawal	1	\$0.60	\$0.60	Electronic Deposit	6	\$0.00	\$0.00	Electronic Withdrawal	2	\$0.00	\$0.00	<b>Transaction Fees</b>			<b>\$0.60</b>	<b>Flat Monthly Fee</b>			<b>\$20.00</b>	<b>Total Fees Charged</b>			<b>\$20.60</b>
TRANSACTION SUMMARY	QUANTITY	U/COST	FEE																													
Withdrawal	1	\$0.60	\$0.60																													
Electronic Deposit	6	\$0.00	\$0.00																													
Electronic Withdrawal	2	\$0.00	\$0.00																													
<b>Transaction Fees</b>			<b>\$0.60</b>																													
<b>Flat Monthly Fee</b>			<b>\$20.00</b>																													
<b>Total Fees Charged</b>			<b>\$20.60</b>																													
	Interest .....		2.37																													
	Account Fees .....	20.60																														
	Funds To Term Depsoi T 82-116-4029 .....	55,000.00		7,287.37 Cr																												

121/78/05/M011449/S016177/1032353

## Summary of Government Charges

	From 1 July to date	Last year to 30 June
<b>Government</b>		
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

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**Business Management Account**  
 For further information call the  
 Business Servicing Team on 13 10 12

7-14

029/014155

RJM ENTERPRISES PTY LTD  
 PO BOX 1300  
 DONCASTER HEIGHTS VIC 3109

**Account Balance Summary**

Opening balance	\$7,287.37	Cr
Total credits	\$4,041.75	
Total debits	\$806.26	
<b>Closing balance</b>	<b>\$10,522.86</b>	<b>Cr</b>

**Statement starts 1 May 2020**  
**Statement ends 29 May 2020**

**Outlet Details**

Camberwell Junction  
 566 Burke Rd, Camberwell VIC 3124

**Account Details**

THE RJM & OTHERS SUPERANNUATION FUND  
 BUSINESS CHEQUE ACC  
 BSB number 083-166  
 Account number 69-674-2140

**Transaction Details**

Date	Particulars	Debits	Credits	Balance																												
1 May 2020	Brought forward			7,287.37 Cr																												
1 May 2020	02479620/00002 Asteron Life																															
	367806.....	175 544.99		6,742.38 Cr																												
4 May 2020	Rjm Super Fund Aust Budget Fenc																															
	000705.....		620 550.00	7,292.38 Cr																												
5 May 2020	Transfer 712 Karin Biggin & Scott R																															
	444324.....	620	1,497.12	8,789.50 Cr																												
12 May 2020	PC060520-145432645 Superchoice P/L																															
	481471.....		111.91																													
	PC060520-145432644 Superchoice P/L																															
	481471.....	715.3	119.74																													
	PC060520-145432642 Superchoice P/L																															
	481471.....		123.66																													
	PC060520-145432643 Superchoice P/L																															
	481471.....		123.66	9,268.47 Cr																												
15 May 2020	RJM1384 R E Appleby Pty																															
	046286.....		620 1,515.63	10,784.10 Cr																												
26 May 2020	P- 8686339-0526 Onepath Life Ltd																															
	000102.....	175 240.37		10,543.73 Cr																												
27 May 2020	Please Note From Today Your Dr Interest Rate Is	6.470%		10,543.73 Cr																												
29 May 2020	<table border="1"> <thead> <tr> <th>TRANSACTION SUMMARY</th> <th>QUANTITY</th> <th>U/COST</th> <th>FEE</th> </tr> </thead> <tbody> <tr> <td>Banker Assisted Withdrawal</td> <td>1</td> <td>\$0.90</td> <td>\$0.90</td> </tr> <tr> <td>Electronic Deposit</td> <td>5</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>Electronic Withdrawal</td> <td>2</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td><b>Transaction Fees</b></td> <td></td> <td></td> <td><b>\$0.90</b></td> </tr> <tr> <td><b>Flat Monthly Fee</b></td> <td></td> <td></td> <td><b>\$20.00</b></td> </tr> <tr> <td><b>Total Fees Charged</b></td> <td></td> <td></td> <td><b>\$20.90</b></td> </tr> </tbody> </table>				TRANSACTION SUMMARY	QUANTITY	U/COST	FEE	Banker Assisted Withdrawal	1	\$0.90	\$0.90	Electronic Deposit	5	\$0.00	\$0.00	Electronic Withdrawal	2	\$0.00	\$0.00	<b>Transaction Fees</b>			<b>\$0.90</b>	<b>Flat Monthly Fee</b>			<b>\$20.00</b>	<b>Total Fees Charged</b>			<b>\$20.90</b>
TRANSACTION SUMMARY	QUANTITY	U/COST	FEE																													
Banker Assisted Withdrawal	1	\$0.90	\$0.90																													
Electronic Deposit	5	\$0.00	\$0.00																													
Electronic Withdrawal	2	\$0.00	\$0.00																													
<b>Transaction Fees</b>			<b>\$0.90</b>																													
<b>Flat Monthly Fee</b>			<b>\$20.00</b>																													
<b>Total Fees Charged</b>			<b>\$20.90</b>																													
	Interest.....		575 0.03																													
	Account Fees.....	20.90	1245	10,522.86 Cr																												

15078/05/M014155/8020338/1040675

## Summary of Government Charges

	From 1 July to date	Last year to 30 June
<b>Government</b>		
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.

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**Business Management Account**  
For further information call the  
Business Servicing Team on 13 10 12



029/013364

RJM ENTERPRISES PTY LTD  
PO BOX 1300  
DONCASTER HEIGHTS VIC 3109

**Account Balance Summary**

Opening balance	\$10,522.86	Cr
Total credits	\$3,666.28	
Total debits	\$1,518.51	
<b>Closing balance</b>	<b>\$12,670.63</b>	<b>Cr</b>

Statement starts 30 May 2020  
Statement ends 30 June 2020

**Outlet Details**

Camberwell Junction  
566 Burke Rd, Camberwell VIC 3124

**Account Details**

THE RJM & OTHERS SUPERANNUATION FUND  
BUSINESS CHEQUE ACC  
BSB number 083-166  
Account number 69-674-2140

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
30 May 2020	Brought forward			10,522.86 Cr
1 Jun 2020	02479620/00002 Asteron Life	1755 544.99		9,977.87 Cr
2 Jun 2020	367806.....			
2 Jun 2020	Transfer 712 Karin Biggin & Scott R	620	1,145.12	11,122.99 Cr
4 Jun 2020	444324.....			
4 Jun 2020	Rjm Super Fund Aust Budget Fenc	620	550.00	11,672.99 Cr
5 Jun 2020	000705.....			
5 Jun 2020	000463.....	300.00		11,372.99 Cr
9 Jun 2020	PC010620-146943541 Superchoice P/L		111.91	
	481471.....			
	PC010620-146943542 Superchoice P/L	712.3	111.91	
	481471.....			
	PC010620-146943543 Superchoice P/L		111.91	
	481471.....			
	PC010620-146943540 Superchoice P/L		119.74	
	481471.....			
	000464.....	158.75		11,669.71 Cr
11 Jun 2020	000462.....	198.00		11,471.71 Cr
15 Jun 2020	RJM1384 R E Appleby Pty		620 1,515.63	12,987.34 Cr
	046286.....			
19 Jun 2020	000465.....	1695 54.00		12,933.34 Cr
26 Jun 2020	P- 8686339-0626 Onepath Life Ltd	1755 240.37		12,692.97 Cr
	000102.....			
30 Jun 2020	<b>TRANSACTION SUMMARY</b>	<b>QUANTITY</b>	<b>U/COST</b>	<b>FEE</b>
	Withdrawal	4	\$0.60	\$2.40
	Electronic Deposit	5	\$0.00	\$0.00
	Electronic Withdrawal	2	\$0.00	\$0.00
	<b>Transaction Fees</b>			<b>\$2.40</b>
	<b>Flat Monthly Fee</b>			<b>\$20.00</b>
	<b>Total Fees Charged</b>			<b>\$22.40</b>
	Interest.....			0.06
	Account Fees.....	1945	22.40	12,670.63 Cr

182/78/09/M013364/S020640/0041279

375 2000



7.16

31 October 2019



000002

THE TRUSTEE FOR THE RJM & OTHERS  
SUPERANNUATION FUND  
C/- AR QUAYLE & CO PO BOX 1300  
DONCASTER HEIGHTS VIC 3109

Dear Sir/Madam

### We've transferred a super payment to you

We've processed a transfer for:

Cbus member name: Robert Masters  
Cbus member number: 3000668  
Your member number: R Masters  
Date of birth: 20/08/1967

We have enclosed a cheque for \$41,801.12 and included a Rollover benefit statement showing the payment details.

Page 1 of 2

A6\_CLAIM\_6684667.xml/INST-CLM/SECOFF

Advice to payee

Detach before banking

Security feature included in this cheque is a microprinted signature line; the absence of which could indicate a fraudulent cheque.



National Australia  
Bank Limited

330 COLLINS STREET BRANCH MELBOURNE VIC

029905

31 Oct 2019

Pay THE TRUSTEE FOR THE RJM & OTHERS SUPERANNUATION FUND or order

The sum of FORTY-ONE THOUSAND EIGHT HUNDRED AND ONE DOLLARS 12 CENTS

\$41,801.12

NOT  
NEGOTIABLE  
ACCOUNT  
PAYEE ONLY

Pacific Custodians Pty Limited As Custodian For  
United Super Pty Limited ABN 46 006 261 623 As Trustee For CBUS

⑈029905 ⑈083⑈355⑈67390⑈9657⑈

CD 32851

CD 32851

Cheque Security features include:

- Microprinting in signature line
- Scanright Sensitised Security Cheque paper
- Thermochromic ink on back of cheque
- Solvent Sensitive ink

The absence of any feature could indicate a fraudulent cheque.

7-17

**More information**

If you have any questions, please call us on **1300 361 784** (8am to 8pm AEST/AEDT weekdays), email us at **cbusenq@cbussuper.com.au** or visit us online at **www.cbussuper.com.au**

Yours sincerely



Carrie Norman  
Group Executive, Member Experience

This information has been prepared by Australian Administration Services Pty Limited (ABN 62 003 429 114) on behalf of CBUS

.....

Issued by Cbus Trustee United Super Pty Ltd; ABN 46 006 261 623 AFSL 233792 Cbus (Fund) ABN 75 493 363 262. For more information about Super, refer to Product Disclosure Statement (PDS) available at: [www.cbussuper.com.au](http://www.cbussuper.com.au)







# Rollover benefits statement

## Section A: Receiving fund

1 Australian business number (ABN)

2 Fund name

3 Postal address

Suburb/town/locality  State/territory  Postcode

Country if outside Australia

4 (a) Unique Superannuation Identifier (USI)

(b) Member Client Identifier

## Section B: Member details

5 Tax file number (TFN)

6 Full name  
 Title   
 Family name   
 First given name  Other given names

7 Residential address  
 Street address

Suburb/town/locality  State/territory  Postcode

Country if outside Australia

8 Date of birth  (Day/Month/Year)

9 Sex Male  Female

10 Daytime phone number (include area Code)

11 Email address (if applicable)

Section C: Rollover transaction details

Day/Month/Year

12 Service period start date

13 Tax components:

Tax-free component

KiwiSaver tax-free component

Taxable component:

Element taxed in the fund

Element untaxed in the fund

TOTAL Tax components

14 Preservation amounts:

Preserved amount

KiwiSaver preserved amount

Restricted non-preserved amount

Unrestricted non-preserved amount

TOTAL Preservation amounts

Section D: Non-complying funds

15 Contributions made to a non-complying fund on or after 10 May 2006

Section E: Transferring fund

16 Fund's ABN

17 Fund's name

18 Contact name

19 Daytime phone number (include area Code)

20 Email address (if applicable)

Section F: Declaration

**AUTHORISED REPRESENTATIVE DECLARATION:**

Complete this declaration if you are an authorised representative of the superannuation fund or other provider shown in section E.

I declare that:

- I have prepared the statement with the information supplied by the superannuation provider
- I have received a declaration made by the superannuation provider that the information provided to me for the preparation of this statement is true and correct
- I am authorised by the superannuation provider to give the information in the statement to the ATO.

Name

Authorised representative signature

Day / Month / Year

Date

7-20

# AR Quayle & Co

	Prepared	Reviewed	Index
RJM & Others Superannuation Fund			
30th June, 2020	Date	Date	of

## Investment **Factory 11, 128 Canterbury Road, Kilsyth**

Date	\$	
26/01/2002	260,000.00	Purchase Price
25/02/2002	12,820.00	Stamp Duty
25/02/2002	795.50	Legal Fees
25/02/2002	789.00	Titles Office
30/06/2005 -	16,404.50	Change in MV per Agents Valuation
30/06/2006	87,000.00	Change in Market Value
30/06/2011	40,000.00	Change in Market Value
30/06/2014	15,000.00	Change in Market Value
30/06/2018	70,000.00	Change ion Market Value
30/06/2019	20,000.00	Change in Market Value FY2019
	<u>490,000.00</u>	
Market Value @ 30/6/2020	490,000.00	
Net Change	-	



RJM Enterprises Pty Ltd  
82 Bastow Road  
Lilydale Vic 3140

28<sup>th</sup> October 2019

Dear John,

RE: **OPINION OF MARKET VALUE**  
PROPERTY: **11/128 Canterbury Road, Kilsyth**

Thank you for providing our company with the opportunity to have a look at your property and to provide you with our opinion. This opinion has been prepared on the following basis:-

1. The opinion is an opinion of only the worth of the property as at the date the opinion is given.
2. The opinion of market worth is not a sworn valuation, nor can it be relied on as such.
3. The opinion of market worth is merely an indication of market value, whereas real market value can only be determined by the amount a willing purchaser is actually prepared to pay for the property.

Our opinion of market worth of the property (if offered for sale at today's date) would be in the vicinity of \$495,000 (plus GST if applicable).

This opinion of market worth has been prepared solely for the information of the abovementioned, and not for a third party. Although every care has been taken in arriving at the figure, I stress that it is an opinion only and not to be taken as a sworn valuation.

If you would like to further discuss our opinion please give me a call so that I can be of assistance to you. We would be delighted to act as your Agent in the sale of your property.

Yours faithfully,



**Nick Draffin**  
**Managing Director**  
**R.E. APPLEBY PTY LTD**



7.22

# AR Quayle & Co

RJM & Others Superannuation Fund	Prepared	Reviewed	Index
30th June, 2020	Date	Date	of

## Investment **Unit 7, 12 Karingal Street, Croydon North**

Date	\$	
28/11/1998	143,000.00	Purchase Price
18/03/1999	1,480.00	Stamp Duty
18/03/1999	325.00	Legal Fees
18/03/1999	322.00	Registration Fee
18/03/1999	294.91	Adjustments on Settlement
30/06/2005	114,578.09	Change in MV per Agents Valuation
30/06/2006	20,000.00	Change in Market Value
30/06/2009	70,000.00	MV Change '09
30/06/2012	30,000.00	MV Change '12
30/06/2014	5,000.00	MV Change '14
30/06/2017	215,000.00	MV Change '17
30/06/2019	15,000.00	MV Change '19
	<u>615,000.00</u>	
Market Value @ 30/6/2020	615,000.00	
Net Change	-	







Friday, November 1, 2019

Mr J & Mr R Masters  
12 James Street  
Ferntree Gully VIC 3136

Dear John & Robert,

Thank you for the opportunity to appraise your home at:

**Re: 7/12 Karingal Street, Croydon North**

We have given considerable thought to the question of value, and our view is that buyers looking around the \$590,000 – \$640,000 price range will respond positively to the property if it were to be put on the market in its current condition.

This opinion of market worth has been prepared solely for the information of yourself and not for any third party. Although every care has been taken in arriving at the figure, may we stress that it is an opinion only and should not be taken as a sworn valuation.

The price achieved is also based on the implementation of our approach to the sale of your home, categorized by a carefully managed marketing strategy, utilizing our office network, database of buyers and exceptional negotiation skills.

Should you have any queries or require further assistance regarding this property or any others, please contact Michael on 0421 211 319.

Yours sincerely

**BIGGIN & SCOTT KNOX**

**Michael McKenney**  
Licensed Estate Agent & Auctioneer  
M: 0421 211 319  
E: mmckenney@biggin-scott.com.au



**The RJM & Others Superannuation Fund**  
**Depreciation Schedule for the year ended 30 June, 2020**

	1,898.60	16/09/08	Total	Priv	OWDV	Date	DISPOSAL		Date	ADDITION			Value	DEPRECIATION		Priv	CWDV	PROFIT		LOSS	
							Date	Consid		Date	Cost	T		Rate	Deprec			Upto +	Above	Total -	Priv
<b>Plant &amp; Equipment</b>																					
Gas Ducted Heating Unit	1,899		1,899	0.00	874		0	0		874	P	5.00	95	0	779		0	0	0	0	
			1,899		874		0	0		874			95	0	779						
										Deduct Private Portion			0								
										Net Depreciation			95								

7.24



7-25



RJM Enterprises Pty Ltd  
 82 Bastow Road  
 LILYDALE  
 VIC 3140

Ref: RJM1384  
 Page: 1

RJM Enterprises Pty Ltd  
 Owner Income & Expenditure for July 2019 to June 2020  
 Manager: Renae McGuinness

Property: 11/128 Canterbury Road KILSYTH VIC 3137

	Debit	Credit
<b>Balance Brought Forward</b>		0.00
<b>Income</b>		
101 Rent		19260.00
<b>Total Income</b>		19260.00
<b>Expenditure</b>		
419 GST on fees	97.38	
481 Management Fees	963.00	
483 Statement Fee	11.46	
<b>Total Expenditure</b>	1071.84	
	(Includes 97.38 GST)	
<b>Balance Carried Forward</b>	0.00	
<b>Net Income Paid to Owner</b>	18188.16	
	19260.00	19260.00

GST SUMMARY:  
 GST collections reported above \$0.00  
 GST payments reported above \$97.38



7-26

RJM



Statement  
ABN: 86 630 193 538

Account name(s) JJR Ltd  
9/6 Elmhurst Road  
Bayswater North Vic 3153

Account MAST7/12  
Statement from 1 Jul 19  
Statement to 1 Jul 20  
Page number 1 of 1

Details	GST	Expenses	Income	Balance
<u>7/12 Karingal Street Crovdon North</u>				
Rent	*	\$1,043.19	\$20,553.00	\$20,553.00
Management Fees	*	\$352.00		\$19,509.81
Plumbing	*	\$99.00		\$19,157.81
Smoke Alarm Check	*	\$19.80		\$19,058.81
Sundry Fees				\$19,039.01
Total for property		<u>\$1,513.99</u>	<u>\$20,553.00</u>	<u>\$19,039.01</u>

Total expenses includes GST of \$137.64

\* Indicates taxable supply





Enquiries 1300 304 688

Faults 13 2762 (24hrs)

Account Number 05 3074 0000

Invoice Number 0534 1815 67474

Total Due \$158.75

Due Date 9 June 2020

Need more time to pay?

Go to [yvw.com.au/extend](http://yvw.com.au/extend) or call 1300 304 688



322709-001 001583(3177) D029

R J M ENTERPRISES PTY LTD  
82 BASTOW RD  
LILYDALE VIC 3140

Tax Invoice Issued 19 May 2020

ACCOUNT SUMMARY

UNIT 7 12 KARINGAL ST, CROYDON NORTH

Property Number 1552 660, PS 411369

Product/Service	Amount
Water Supply System Charge	\$19.43
Sewerage System Charge	\$113.94
<b>Yarra Valley Water Total</b>	<b>\$133.37</b>

Other Authority Charges

Waterways and Drainage Charge on behalf of Melbourne Water \$25.38

**TOTAL (GST does not apply) \$158.75**

ch 000464 (Super)  
9/6/20

PAYMENT SUMMARY

Last Account	\$158.74
Paid/Adjusted	-\$158.74
Balance	\$0.00
Total this Account	+\$158.75
<b>Amount Due</b>	<b>\$158.75</b>

WATER USAGE

No Water Usage  
has been charged  
on this account.



\*3042 053418156747 4

UNIT 7 12 KARINGAL ST, CROYDON NORTH

To claim an automatic concession on your account, update your details online at [yvw.com.au/online](http://yvw.com.au/online) or call 1800 680 824. Please see reverse for details.

Payment Slip

Account Number 05 3074 0000

Invoice Number 0534 1815 67474

Total Due \$158.75

Due Date 9 June 2020



DIVISION NO. 411369H

0, Bayswater Village LPO VIC 3153

whittles.com.au

accounts.bayswater@whittles.com.au

Tax Invoice 7.28

Date of Issue

20 Apr 2020

Your Account No.

ENTE00

Telephone Enquiries

(03) 9739 9400

Total Amount Payable

\$300.00

New Charges Due For Payment

1 Jun 2020

003954



029



RJM Enterprises  
82 Bastow Road  
LILYDALE VIC 3140

ABN: 58797279257  
PLAN OF SUBDIVISION NO. 411369H  
Prop Location: Lot 7, 12 Karingal Street  
CROYDON NORTH VIC 3136

INVOICE	DESCRIPTION	ORIGINAL	RECEIVED	BALANCE
323345	Admin Fund Contributions From 01/06/20 to 31/08/20 Due And Payable By 01/06/20	300.00	0.00	300.00
Total Invoiced Amount				300.00
New Charges Include GST Of				0.00

ch 000463 (Super)  
5/6/20

Interest will be charged on any overdue fees/charges at an annual rate of 10%. The rate of interest has been calculated in accordance with the current rate under the Penalty Interest Rate Act 1983 (Vic). This rate is subject to change.

PLEASE SEE REVERSE FOR METHOD OF PAYMENT OPTIONS. PAYMENTS RECEIVED AFTER ISSUE DATE DO NOT APPEAR ON THIS ACCOUNT

Whittles Australia Pty Ltd ABN 78 139 486 678



Strata and Community Title Services

NAME: RJM Enterprises  
PLAN: 411369H UNIT No: 00007



Billpay Code: 0516  
Ref: 90142837



Billpay Code: 0516  
Ref: 90142837



Bill Code: 36178  
Ref: 90142837

Your Account No.

ENTE00

New Charges Due For Payment

1 Jun 2020

Total Amount Payable

\$300.00



\*516 90142837

See over for Payment Methods

Payment Slip



Yarra Valley Water



303163-001 001581(3161) D029

R J M ENTERPRISES PTY LTD  
82 BASTOW RD  
LILYDALE VIC 3140

### Quarterly Bill

7-19

Enquiries 1300 304 688

Faults 13 2762 (24hrs)

Account Number 05 3074 0000

Invoice Number 0537 0326 29946

Total Due \$158.74

Due Date 10 March 2020

Need more time to pay?

Go to [yvw.com.au/extend](http://yvw.com.au/extend) or call 1300 304 688

Tax Invoice Issued 18 Feb 2020

#### ACCOUNT SUMMARY

UNIT 7 12 KARINGAL ST, CROYDON NORTH

Property Number 1552 660, PS 411369

Product/Service	Amount
Water Supply System Charge	\$19.42
Sewerage System Charge	\$113.94
<b>Yarra Valley Water Total</b>	<b>\$133.36</b>
<b>Other Authority Charges</b>	
Waterways and Drainage Charge on behalf of Melbourne Water	\$25.38
<b>TOTAL (GST does not apply)</b>	<b>\$158.74</b>

Ch 000460 Super  
11/3/20

#### PAYMENT SUMMARY

Last Account	\$160.48
Paid/Adjusted	-\$160.48
Balance	\$0.00
Total this Account	+\$158.74
<b>Amount Due</b>	<b>\$158.74</b>

#### WATER USAGE

No Water Usage has been charged on this account.



\*3042 053703262994 6

UNIT 7 12 KARINGAL ST, CROYDON NORTH

To claim an automatic concession on your account, update your details online at [yvw.com.au/online](http://yvw.com.au/online) or call 1800 680 824. Please see reverse for details.

### Payment Slip

Account Number 05 3074 0000

Invoice Number 0537 0326 29946

Total Due \$158.74

Due Date 10 March 2020



**DIVISION NO. 411369H**  
 2110, Bayswater Village LPO VIC 3153  
 www.whittles.com.au  
 accounts.bayswater@whittles.com.au

**Tax Invoice 7-30**

Date of Issue

**20 Jan 2020**

Your Account No.

**ENTE00**

Telephone Enquiries

**(03) 9739 9400**

Total Amount Payable

**\$300.00**

New Charges Due For Payment

**1 Mar 2020**

109833



029



RJM Enterprises  
 82 Bastow Road  
 LILYDALE VIC 3140

ABN: 58797279257  
 PLAN OF SUBDIVISION NO. 411369H  
 Prop Location: Lot 7, 12 Karingal Street  
 CROYDON NORTH VIC 3136

INVOICE	DESCRIPTION	ORIGINAL	RECEIVED	BALANCE
272020	Admin Fund Contributions From 01/03/20 to 31/05/20 Due And Payable By 01/03/20	300.00	0.00	300.00
Total Invoiced Amount				300.00
New Charges Include GST Of				0.00

*ch 000459 (super)  
2/3/20.*

Interest will be charged on any overdue fees/charges at an annual rate of 10%. The rate of interest has been calculated in accordance with the current rate under the Penalty Interest Rate Act 1983 (Vic). This rate is subject to change.

PLEASE SEE REVERSE FOR METHOD OF PAYMENT OPTIONS. PAYMENTS RECEIVED AFTER ISSUE DATE DO NOT APPEAR ON THIS ACCOUNT

Whittles Australia Pty Ltd ABN 78 139 486 678



Strata and Community Title Services

**Payment Slip**

NAME: RJM Enterprises  
 PLAN: 411369H UNIT NO: 00007



Billpay Code: 0516  
 Ref: 90142837



Billpay Code: 0516  
 Ref: 90142837



Billier Code: 36178  
 Ref: 90142837

Your Account No.

**ENTE00**

New Charges Due For Payment

**1 Mar 2020**

Total Amount Payable

**\$300.00**



\*516 90142837

See over for Payment Methods





# 2019/2020 RATE AND VALUATION NOTICE 7-31 AND FIRE SERVICES PROPERTY LEVY

**Maroondah**  
**City Council**  
ABN 98 606 522 719

**CITY OFFICES**  
Braeside Avenue Ringwood

**REALM**  
179 Maroondah Hwy Ringwood

**CROYDON CENTRE**  
Civic Square Croydon

Telephone: 1300 882 233 Facsimile: (03) 9298 4345  
Email: maroondah@maroondah.vic.gov.au



RJM Enterprises Pty Ltd  
82 Bastow Rd  
LILYDALE VIC 3140

ch 000457  
14/2/20

**ISSUE DATE** 09/08/2019  
**PERIOD** 01/07/2019 - 30/06/2020  
**ASSESSMENT NUMBER** 109400 2  
**REFERENCE NUMBER** 00109400 21  
**PROPERTY DESCRIPTION**  
Lot 7 PS 411369  
CT-10388/857  
**PROPERTY ADDRESS**  
7/12 Karingal Street, Croydon North VIC 3136  
**AVPCC**  
120 - Single Unit/Villa Unit/Townhouse



029  
1035448  
R4\_15637

SITE VALUE	CAPITAL IMPROVED VALUE	NET ANNUAL VALUE
160,000	560,000	28,000

**PARTICULARS OF RATES AND CHARGES & FIRE SERVICES PROPERTY LEVY**

General Rate	560,000 x 0.00210025	\$1,176.10
Waste Service Charge 120 Litre	1 x 324	\$324.00
Fire Levy Fixed Charge CFA - Residential		\$111.00
Fire Levy Rate CFA - Residential	560,000 x 0.000066	\$36.95

Please note: Payments made after 05/08/2019 are not included on this notice.  
ARREARS/INTEREST/LEGAL FEES IF DISPLAYED ABOVE, ARE DUE AND  
PAYABLE BY: 30 SEPTEMBER 2019  
LEGAL ACTION WILL PROCEED AFTER THIS DATE & INTEREST WILL ACCRUE UNTIL PAID.

**TOTAL** \$1,648.05

**CHOICE OF 3 PAYMENT OPTIONS**

COUNCIL APPROVED DIRECT DEBIT ONLY BY WRITTEN AGREEMENT WITH COUNCIL Failure to apply through Council will revert to <b>IN FULL</b> option	INSTALMENTS Failure to pay exact first amount by 30 September 2019 will revert to <b>IN FULL</b> option	IN FULL NO REMINDER WILL BE SENT Due 15 February 2020																												
<table style="width: 100%;"> <tr> <td>30 Sep 2019</td> <td>\$181.00</td> <td>29 Feb 2020</td> <td>\$181.00</td> </tr> <tr> <td>31 Oct 2019</td> <td>\$181.00</td> <td>31 Mar 2020</td> <td>\$181.00</td> </tr> <tr> <td>30 Nov 2019</td> <td>\$181.00</td> <td>30 April 2020</td> <td>\$181.00</td> </tr> <tr> <td>31 Dec 2019</td> <td>\$181.00</td> <td>31 May 2020</td> <td>\$200.05</td> </tr> <tr> <td>31 Jan 2020</td> <td>\$181.00</td> <td></td> <td></td> </tr> </table>	30 Sep 2019	\$181.00	29 Feb 2020	\$181.00	31 Oct 2019	\$181.00	31 Mar 2020	\$181.00	30 Nov 2019	\$181.00	30 April 2020	\$181.00	31 Dec 2019	\$181.00	31 May 2020	\$200.05	31 Jan 2020	\$181.00			<table style="width: 100%;"> <tr> <td>30 Sep 2019</td> <td>\$412.00</td> </tr> <tr> <td>30 Nov 2019</td> <td>\$412.00</td> </tr> <tr> <td>29 Feb 2020</td> <td>\$412.00</td> </tr> <tr> <td>31 May 2020</td> <td>\$412.05</td> </tr> </table>	30 Sep 2019	\$412.00	30 Nov 2019	\$412.00	29 Feb 2020	\$412.00	31 May 2020	\$412.05	<p style="font-size: 1.5em; margin: 0;">\$1,648.05</p> <p style="font-size: 0.8em; margin-top: 10px;">Any arrears included above must be paid by 30 September 2019</p>
30 Sep 2019	\$181.00	29 Feb 2020	\$181.00																											
31 Oct 2019	\$181.00	31 Mar 2020	\$181.00																											
30 Nov 2019	\$181.00	30 April 2020	\$181.00																											
31 Dec 2019	\$181.00	31 May 2020	\$200.05																											
31 Jan 2020	\$181.00																													
30 Sep 2019	\$412.00																													
30 Nov 2019	\$412.00																													
29 Feb 2020	\$412.00																													
31 May 2020	\$412.05																													

**Due dates** that fall on a weekend or public holiday will be due on the next business day.  
**Interest** will be charged on **late payments** and calculated as if the instalment plan had been initiated at an interest rate of 10%

For emailed notices:  
[maroondah.enotices.com.au](mailto:maroondah.enotices.com.au)  
Reference No: **62EF94F49F**



**B**  
PAY  
Biller Code: 118992  
Ref: 0010940021

Ratepayer: RJM Enterprises Pty Ltd

Reference No.: **00109400 21**

Property Address: 7/12 Karingal Street, Croydon North  
VIC 3136

**BPAY** this payment via Internet or phone banking.  
**BPAY View** - View and pay this bill using internet banking.  
**BPAY View Registration No.:** 0010940021

**INSTALMENT**  
**\$412.00**  
30/09/2019

**IN FULL**  
**\$1,648.05**  
15/02/2020



\*481 01 00000120 0010940021



7-32

# Insurance Brokers Pty Ltd

Level 1, 197-199 Riversdale Road  
HAWTHORN  
VIC 3122

AFS Licence No: 323671  
Post to: PO Box 517  
HAWTHORN VIC 3122

Tel: (03) 9818 2724  
Fax: (03) 9818 6872

admin@steadfastibg.com.au

You are reminded that the policy mentioned below falls due for renewal on 12/12/2019. To ensure your continued protection, payment must be received by this due date. This is an invitation to renew, and not a demand for payment.

## TAX INVOICE

This document will be a tax invoice for GST when you make payment

John & Bev Masters  
82 Bastow Road  
LILYDALE VIC 3140

Invoice Date: 15/11/2019  
Invoice No: 63802  
Our Reference: MASTERS J

Should you have any queries in relation to this account, please contact your Account Manager  
**Brad Paton**

**Class of Policy:** Business Pak  
**Insurer:** QBE Insurance (Australia) Limited  
628 Bourke Street, Melbourne VIC 3000  
ABN: 78 003 191 035  
**The Insured:** JOHN MASTERS

**RENEWAL**  
**Policy No:** 141A552503BPK  
**Period of Cover:**  
From **12/12/2019**  
to **12/12/2020** at 4.00pm

**Details:** See attached schedule for a description of the risk(s) insured  
  
11/128 CANTERBURY ROAD KILSYTH

### YOUR DUTY OF DISCLOSURE

PLEASE READ IMPORTANT NOTICE OVERLEAF

**NON-DISCLOSURE**  
If you fail to comply with your duty of disclosure, the Insurer may reduce the liability under the contract in respect of a claim or may cancel the Contract- see reverse of invoice. If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the Contract from its beginning.  
Clients who are not fully satisfied with our services should contact our customer relations/complaints officer.  
**IBG Insurance Brokers Pty Ltd**  
We are members of Australian Financial Complaints Authority (AFCA) & subscribe to the Insurance Brokers Code of Practice.  
Further information is available from this office, or call AFCA on 1800 931 678 or visit [www.afca.org.au](http://www.afca.org.au)

### Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
\$276.29	\$0.00	\$0.00	\$41.33	\$30.39	\$136.99
<b>TOTAL</b>					<b>\$485.00</b>

(A processing fee applies for Credit Card payments)



Please turn over for further payment methods and instructions



**Biller Code:** 20362  
**Ref:** 40053181911398857



Pay by credit card (Visa, Mastercard, Amex or Diners) at [www.deft.com.au](http://www.deft.com.au) or Call 1300 78 11 45. A surcharge may apply.  
**DEFT Reference Number:** 40053181911398857



\*498 400531 81911398857

**IBG Insurance Brokers Pty Ltd**  
**Our Reference:** MASTERS J  
**Invoice No:** 63802  
**Due Date:** 12/12/2019

Premium	\$276.29
U'writer Levy	\$0.00
Fire Levy	\$0.00
GST	\$41.33
Stamp Duty	\$30.39
Broker Fee	\$136.99

**AMOUNT DUE \$485.00**



Schedule of Insurance

<b>Class of Policy:</b> Business Pak	<b>Policy No:</b> 141A552503BPK
<b>The Insured:</b> JOHN MASTERS	<b>Invoice No:</b> 63802
	<b>Our Ref:</b> MASTERS J

QBE Australia  
 ABN 78 003 191 035  
 AFS Licence No. 239545 of Level 5, 2 Park Street Sydney

-----  
 BUSINESS PACKAGE  
 -----

POLICY NUMBER: 141A552503BPK  
 PERIOD OF COVER: 12/12/2019 TO 12/12/2020

INSURED:  
 JOHN MASTERS  
 INSURED ABN:

-----  
 SITUATION 1 DETAILS  
 -----

BUSINESS: PROPERTY OWNER - WAREHOUSE LOW  
 SITUATION: 11/128 CANTERBURY ROAD  
 KILSYTH  
 3137  
 VIC

BROADFORM LIABILITY SECTION	LIMIT OF LIABILITY
Liability	\$ 10000000
Property Owners Only?	Yes
Property Value	\$ 200000
Goods in Physical Control:	As Per the Policy Wording
Annual Turnover	\$ 0
Property Damage Excess	\$ 500
Number of Employees	0

The rating of this section based on having a property value of \$200000. If there is any change to this, you must notify the broker or the company.

-----  
 Clauses Applicable:

B50 PROPERTY OWNERS EXCLUDING TRADE RIS

B50: PROPERTY OWNERS EXCLUDING TRADE RISKS  
 The Broadform Liability Section of this Policy does not cover liability in respect of Personal Injury or Property Damage arising out of or in connection with any Business, Profession, Trade or Manufacturing Operations other than as owner of Property specified in the schedule the subject of this indemnity conducted by You.

SFT POLICY WORDING QM485  
 APPLICABLE POLICY WORDING  
 When BUSINESS PACK INSURANCE is shown on the Policy Schedule Commercial/Retail/Industrial Policy wording QM485 applies.  
 When TRADES PACK INSURANCE is shown on the Policy Schedule QBE Trade Policy QM207 applies.  
 When OFFICE PACK INSURANCE is shown on the Policy Schedule QBE Office Policy QM208 applies.

-----  
 Fire or Business Interruption - NOT INSURED



7-34

# IBG Insurance Brokers Pty Ltd

AFS Licence No: 323671  
 STEADFAST IBG Insurance Brokers  
 17-199 Riversdale Road  
 HAWTHORN  
 VIC 3122

Post to: PO Box 517  
 HAWTHORN VIC 3122

Tel: (03) 9818 2724  
 Fax: (03) 9818 6872

admin@steadfastibg.com.au

You are reminded that the policy mentioned below falls due for renewal on 12/12/2019. To ensure your continued protection, payment must be received by this due date. This is an invitation to renew, and not a demand for payment.

Trustee For The RJM Superannuation Fund  
 82 Bastow Road  
 LILYDALE VIC 3140

## TAX INVOICE

This document will be a tax invoice for GST when you make payment

**Invoice Date:** 15/11/2019  
**Invoice No:** 63803  
**Our Reference:** RJMSUPER

Should you have any queries in relation to this account, please contact your Account Manager  
**Brad Paton**

**Class of Policy:** Landlords Insurance  
**Insurer:** Insurance Australia Limited (T/as CGU)  
 485 Latrobe Street, Melbourne Vic 3000  
 ABN: 11 000 016 722

**The Insured:** TRUSTEE FOR THE RJM & OTHERS S

**RENEWAL**

**Policy No:** 06L2388260  
**Period of Cover:**  
 From **12/12/2019**  
 to **12/12/2020** at 4.00pm

**Details:** See attached schedule for a description of the risk(s) insured

Various as per schedule

Ch 000456  
 12/12/19

### YOUR DUTY OF DISCLOSURE

PLEASE READ IMPORTANT NOTICE OVERLEAF

**NON-DISCLOSURE**  
 If you fail to comply with your duty of disclosure, the Insurer may reduce the liability under the contract in respect of a claim or may cancel the Contract- see reverse of invoice. If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the Contract from its beginning.

Clients who are not fully satisfied with our services should contact our customer relations/complaints officer.  
**IBG Insurance Brokers Pty Ltd**  
 We are members of Australian Financial Complaints Authority (AFCA) & subscribe to the Insurance Brokers Code of Practice.  
 Further information is available from this office, or call AFCA on 1800 931 678 or visit [www.afca.org.au](http://www.afca.org.au)

### Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
\$188.62	\$0.00	\$0.00	\$30.39	\$20.75	\$115.24

Commission earned on this invoice, including GST \$46.69

**TOTAL \$355.00**

(A processing fee applies for Credit Card payments)



Please turn over for further payment methods and instructions



**Billers Code:** 20362  
**Ref:** 40053181911398865



Pay by credit card (Visa, Mastercard, Amex or Diners) at [www.deft.com.au](http://www.deft.com.au) or Call 1300 78 11 45. A surcharge may apply.  
**DEFT Reference Number: 40053181911398865**



\*498 400531 81911398865

**IBG Insurance Brokers Pty Ltd**  
**Our Reference:** RJMSUPER  
**Invoice No:** 63803  
**Due Date:** 12/12/2019

Premium	\$188.62
U'writer Levy	\$0.00
Fire Levy	\$0.00
GST	\$30.39
Stamp Duty	\$20.75
Broker Fee	\$115.24

**AMOUNT DUE \$355.00**





**Schedule of Insurance**

<b>Class of Policy:</b> Landlords Insurance	<b>Policy No:</b> 06L2388260
<b>The Insured:</b> TRUSTEE FOR THE RJM & OTHERS S	<b>Invoice No:</b> 63803
	<b>Our Ref:</b> RJMSUPER

STEADFAST LANDLORDS RESIDENTIAL INSURANCE

Insured Name(s) - TRUSTEE FOR THE RJM & OTHERS S

Situation 1 - 7/12 KARINGAL STREET, CROYDON, VIC 3136

	SUM INSURED
BUILDINGS	Not Insured
CONTENTS	\$25,800
SPECIAL CONTENTS	Not Insured
TOTAL SUM INSURED FOR ALL CONTENTS	\$25,800
LOSS OF RENT	\$17,100
RENT DEFAULT AND THEFT BY A TENANT	Not Insured

Excess applicable to all above \$600  
 Additional excesses apply for earthquake and tsunami claims. These are shown in the policy wording.

LIABILITY	\$10,000,000
WORKERS' COMPENSATION	Not Insured

-----  
 POLICY VARIATIONS AND EXTENSIONS  
 -----

**Excess Change**  
 We have recently reviewed our excess levels and your excess amount may have changed effective from the commencement of your new period of insurance as noted on this renewal schedule.

-----  
 Important Information  
 -----

If you answer "yes" to any of the following questions, please contact our agent or your broker.

In the last 12 months:

- (1) Has any insurer refused, cancelled or imposed an excess on any of your policies or required special terms to insure you?
- (2) Have you or any other person who would receive insurance protection under the proposed policy been charged or convicted of any criminal offence?
- (3) Have there been any changes to the insured property which might increase the risk of loss or damage?

-----  
 IMPORTANT NOTICES  
 -----

POLICY AMENDMENTS

These amendments should be read in conjunction with your





# Quarterly Bill

7-36

Enquiries 1300 304 688

Faults 13 2762 (24hrs)



282852-001 001602(3203) D029 H2

R J M ENTERPRISES PTY LTD  
82 BASTOW RD  
LILYDALE VIC 3140

Account Number 05 3074 0000

Invoice Number 0532 0004 89261

Total Due \$160.48

Due Date 5 December 2019

Need more time to pay?

Go to [yvw.com.au/extend](http://yvw.com.au/extend) or call 1300 304 688

Tax Invoice Issued 15 Nov 2019

## ACCOUNT SUMMARY

### UNIT 7 12 KARINGAL ST, CROYDON NORTH

Property Number 1552 660, PS 411369

Product/Service	Amount
Water Supply System Charge	\$19.63
Sewerage System Charge	\$115.19
<b>Yarra Valley Water Total</b>	<b>\$134.82</b>
<b>Other Authority Charges</b>	
Waterways and Drainage Charge on behalf of Melbourne Water	\$25.66
<b>TOTAL (GST does not apply)</b>	<b>\$160.48</b>

ch 000455 (Super)  
3/12/19

## PAYMENT SUMMARY

Last Account \$239.50

Paid/Adjusted -\$239.50

Balance \$0.00

Total this Account +\$160.48

**Amount Due \$160.48**

## WATER USAGE

No Water Usage  
has been charged  
on this account.



\*3042 053200048926 1

UNIT 7 12 KARINGAL ST, CROYDON NORTH

To claim an automatic concession on your account, update your details online at [yvw.com.au/online](http://yvw.com.au/online) or call 1800 680 824. Please see reverse for details.

## Payment Slip

Account Number 05 3074 0000

Invoice Number 0532 0004 89261

Total Due \$160.48

Due Date 5 December 2019



VISION NO. 411369H  
Bayswater Village LPO VIC 3153

Whittles.com.au  
accounts.bayswater@whittles.com.au

Tax Invoice 7-37  
Date of Issue

21 Oct 2019

Your Account No.

ENTE00

Telephone Enquiries

(03) 9739 9400

Total Amount Payable

\$300.00

New Charges Due For Payment

1 Dec 2019

936004



029



RJM Enterprises  
82 Bastow Road  
LILYDALE VIC 3140

ABN: 58797279257  
PLAN OF SUBDIVISION NO. 411369H  
Prop Location: Lot 7, 12 Karingal Street  
CROYDON NORTH VIC 3136

INVOICE	DESCRIPTION	ORIGINAL	RECEIVED	BALANCE
222921	Admin Fund Contributions From 01/12/19 to 29/02/20 Due And Payable By 01/12/19	300.00	0.00	300.00
Total Invoiced Amount				300.00
New Charges Include GST Of				0.00

ch 000454 (super)  
1/12/19

Interest will be charged on any overdue fees/charges at an annual rate of 10%. The rate of interest has been calculated in accordance with the current rate under the Penalty Interest Rate Act 1983 (Vic). This rate is subject to change.

PLEASE SEE REVERSE FOR METHOD OF PAYMENT OPTIONS. PAYMENTS RECEIVED AFTER ISSUE DATE DO NOT APPEAR ON THIS ACCOUNT

Whittles Australia Pty Ltd ABN 78 139 486 678



Strata and Community Title Services

NAME: RJM Enterprises  
PLAN: 411369H UNIT NO: 00007



Payment Slip

Billpay Code: 0516  
Ref: 90142837



Billpay Code: 0516  
Ref: 90142837



Billier Code: 36178  
Ref: 90142837

Your Account No.

ENTE00

New Charges Due For Payment

1 Dec 2019

Total Amount Payable

\$300.00



\*516 90142837

See over for Payment Methods





261434-001 001577(3153) D029 H1

R J M ENTERPRISES PTY LTD  
82 BASTOW RD  
LILYDALE VIC 3140

**Tax Invoice** Issued 14 Aug 2019

**ACCOUNT SUMMARY**

**UNIT 7 12 KARINGAL ST, CROYDON NORTH**

Property Number 1552 660, PS 411369

Product/Service	Amount
Water Supply System Charge	\$19.63
Sewerage System Charge	\$115.19
<b>Yarra Valley Water Total</b>	<b>\$134.82</b>
<b>Other Authority Charges</b>	
Waterways and Drainage Charge on behalf of Melbourne Water	\$25.66
Annual Parks Charge	\$79.02
<b>TOTAL (GST does not apply)</b>	<b>\$239.50</b>

*ch 000452 (Super)  
3/9/19*



UNIT 7 12 KARINGAL ST, CROYDON NORTH

Prices from 1 July 2019 – see the flyer with your bill for more information.

To claim an automatic concession on your account, update your details online at [yvwm.com.au/online](http://yvwm.com.au/online) or call 1800 680 824. Please see reverse for details.

**Quarterly Bill**

7-38

Enquiries 1300 900 229

Faults 13 2762 (24hrs)

Account Number 05 3074 0000  
Invoice Number 0536 4576 06518

Total Due \$239.50  
Due Date 3 September 2019

Need more time to pay?  
Go to [yvwm.com.au/extend](http://yvwm.com.au/extend) or call 1300 304 688

**PAYMENT SUMMARY**

Last Account	\$158.43
Paid/Adjusted	-\$158.43
Balance	\$0.00
Total this Account	+\$239.50
<b>Amount Due</b>	<b>\$239.50</b>

**WATER USAGE**

No Water Usage has been charged on this account.

**Payment Slip**

Account Number 05 3074 0000  
Invoice Number 0536 4576 06518

Total Due \$239.50  
Due Date 3 September 2019





**Tax Invoice** 7-39

Date of Issue

**22 Jul 2019**

Your Account No.

**ENTE00**

Telephone Enquiries

**(03) 9739 9400**

Total Amount Payable

**\$300.00**

New Charges Due For Payment

**1 Sep 2019**

779723



029



RJM Enterprises  
82 Bastow Road  
LILYDALE VIC 3140

ABN: 58797279257  
PLAN OF SUBDIVISION NO. 411369H  
Prop Location: Lot 7, 12 Karingal Street  
CROYDON NORTH VIC 3136

INVOICE	DESCRIPTION	ORIGINAL	RECEIVED	BALANCE
177277	Admin Fund Contributions From 01/09/19 to 30/11/19 Due And Payable By 01/09/19	300.00	0.00	300.00
Total Invoiced Amount				300.00
New Charges Include GST Of				0.00

ch 000451 (Super)  
1/9/19

Interest will be charged on any overdue fees/charges at an annual rate of 10%. The rate of interest has been calculated in accordance with the current rate under the Penalty Interest Rate Act 1983 (Vic). This rate is subject to change.

PLEASE SEE REVERSE FOR METHOD OF PAYMENT OPTIONS. PAYMENTS RECEIVED AFTER ISSUE DATE DO NOT APPEAR ON THIS ACCOUNT

Whittles Australia Pty Ltd ABN 78 139 486 678



Strata and Community Title Services

**Payment Slip**

NAME: RJM Enterprises  
PLAN: 411369H UNIT No: 00007



Billpay Code: 0516  
Ref: 90142837



Billpay Code: 0516  
Ref: 90142837



Bill Code: 36178  
Ref: 90142837

Your Account No.

**ENTE00**

New Charges Due For Payment

**1 Sep 2019**

Total Amount Payable

**\$300.00**



\*516 90142837

See over for Payment Methods





**Australian Government**  
**Australian Taxation Office**

**Agent** AR QUAYLE & CO  
**Client** THE TRUSTEE FOR THE RJM &  
OTHERS SUPERANNUATION  
FUND  
**ABN** 13 953 092 437  
**TFN**

## Income tax 551

<b>Date generated</b>	03/05/2021
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

4 results found - from **01 July 2019** to **30 September 2020** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
31 Jul 2020	31 Jul 2020	General interest charge			\$0.00
31 Jul 2020	30 Jul 2020	Payment received		\$440.85	\$0.00
31 Jul 2020	1 Jul 2020	General interest charge			\$440.85 DR
31 Jul 2020	30 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$440.85		\$440.85 DR





Australian Government  
Australian Taxation Office

**Agent** AR QUAYLE & CO  
**Client** THE TRUSTEE FOR THE RJM &  
OTHERS SUPERANNUATION  
FUND  
**ABN** 13 953 092 437  
**TFN**

## Activity statement 001

<b>Date generated</b>	04/05/2021
<b>Overdue</b>	\$694.05 DR
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$694.05 DR

## Transactions

27 results found - from **01 July 2019** to **04 May 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
3 May 2021	29 Apr 2021	General interest charge			\$694.05 DR
2 May 2021	28 Apr 2021	Original Activity Statement for the period ending 31 Mar 21 - PAYG Instalments	\$1,483.00		\$694.05 DR
29 Apr 2021	29 Apr 2021	General interest charge			\$788.95 CR
29 Apr 2021	28 Apr 2021	Payment received		\$4,449.00	\$788.95 CR
8 Mar 2021	8 Mar 2021	General interest charge			\$3,660.05 DR
7 Mar 2021	2 Mar 2021	Original Activity Statement for the period ending 31 Dec 20 - PAYG Instalments	\$1,483.00		\$3,660.05 DR
1 Nov 2020	1 Nov 2020	General interest charge			\$2,177.05 DR
1 Nov 2020	28 Oct 2020	Original Activity Statement for the period ending 30 Sep 20 - PAYG Instalments	\$1,483.00		\$2,177.05 DR
3 Aug 2020	29 Jul 2020	General interest charge			\$694.05 DR
2 Aug 2020	28 Jul 2020	Original Activity Statement for the period ending 30 Jun 20 - PAYG Instalments	\$1,574.00		\$694.05 DR
29 Jul 2020	29 Jul 2020	General interest charge			\$879.95 CR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
29 Jul 2020	28 Jul 2020	Payment received		\$1,574.00	\$879.95 CR
10 May 2020	29 Apr 2020	General interest charge			\$694.05 DR
10 May 2020	28 Apr 2020	Original Activity Statement for the period ending 31 Mar 20 - PAYG Instalments	\$1,574.00		\$694.05 DR
29 Apr 2020	29 Apr 2020	General interest charge			\$879.95 CR
29 Apr 2020	28 Apr 2020	Payment received		✓ \$1,574.00	\$879.95 CR
3 Mar 2020	3 Mar 2020	General interest charge			\$694.05 DR
1 Mar 2020	28 Feb 2020	Original Activity Statement for the period ending 31 Dec 19 - PAYG Instalments	\$1,574.00		\$694.05 DR
28 Feb 2020	28 Feb 2020	General interest charge			\$879.95 CR
28 Feb 2020	27 Feb 2020	Payment received		✓ \$1,574.00	\$879.95 CR
30 Nov 2019	30 Nov 2019	General interest charge			\$694.05 DR
3 Nov 2019	28 Oct 2019	Original Activity Statement for the period ending 30 Sep 19 - PAYG Instalments	\$1,574.00		\$694.05 DR
29 Oct 2019	28 Oct 2019	Payment		✓ \$1,574.00	\$879.95 CR
31 Aug 2019	31 Aug 2019	General interest charge			\$694.05 DR
4 Aug 2019	29 Jul 2019	Original Activity Statement for the period ending 30 Jun 19 - PAYG Instalments	\$1,438.00		\$694.05 DR
2 Aug 2019	1 Aug 2019	Payment		✓ \$1,438.00	\$743.95 CR
27 Jul 2019	1 Jul 2019	General interest charge			\$694.05 DR

## ENGAGEMENT LETTER

To: The Trustee, RJM & Others Superannuation Fund

### Scope

You have requested that we audit the financial report of RJM & Others Superannuation Fund, which comprises the balance sheet as at 30 June 2020, and the income statement for the year then ended a summary of significant accounting policies, other explanatory notes and the trustees' declaration. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted with the objective of expressing an opinion on the financial report and compliance with the *Superannuation Industry Supervisory Act 1993*.

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement. An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the Trustees, as well as evaluating the overall presentation of the financial report.

Because of the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered. In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

We take this opportunity to remind you that the responsibility for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Superannuation Industry Supervisory Act 1993* is that of the trustees. Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report in accordance with the applicable financial reporting framework and this responsibility includes:

- designing, implementing and maintaining internal control relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error;
  - selecting and applying appropriate accounting policies; and
  - making accounting estimates that are reasonable in the circumstances.
- As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

### **Other Matters under the *Corporations Act 2001***

#### *Independence*

We confirm that, to the best of our knowledge and belief, we currently meet the independence requirements of the *Corporations Act 2001* in relation to the audit of the financial report. In conducting our audit of the financial report, should we become aware that we have contravened the independence requirements of the *Corporations Act 2001*, we shall notify you on a timely basis.

We look forward to your full cooperation and make available to us whatever records, documentation and other information we request in connection with our audit.

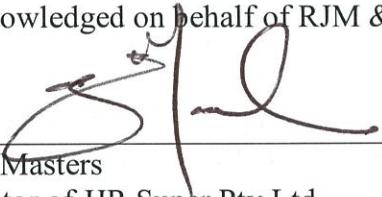
Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

Yours faithfully,

---

A.W. Boys  
SAN: 100014140  
Registered Company Auditor 67793

Acknowledged on behalf of RJM & Others Superannuation Fund by



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John Masters  
Director of JJR Super Pty Ltd  
4<sup>th</sup> May 2021



**Audit Representation Letter from Trustee(s)**  
**RJM & Others Superannuation Fund**

**Year ended 30 June 2020**

To the auditor,

Dear Sir,

With respect to the audit of the financial statements of the above mentioned fund for the year ended stated, the following representations are made which are true and correct to the best of my (our) knowledge and belief that will address the necessary compliance requirements of the *Superannuation Industry (Supervision) Act 1993*.

**Preparation of the ATO Income Tax & Regulatory Return**

The information disclosed in the annual return is complete and accurate.

**Sole Purpose of the Fund**

The sole purpose of the Fund is to provide retirement and/or death benefits to its members and/or beneficiaries.

**Accounting Policies**

All the significant accounting policies of the Fund are adequately described in the Financial Statements and the Notes thereto. These policies are consistently applied unless specifically noted in the Financial Statements and Notes.

**Fund Books/Records/Minutes**

All financial books, records and relevant material relating to the transactions and activities of the Fund have been made available to you, including minutes of the Trustees' meetings, the Trust Deed (as amended) and the Rules of the Fund. The Financial Statements accurately disclose the Revenue and Expenses and the full extent of the Assets and Liabilities of the Fund.

**Asset Form**

The assets of the Fund are being held in an acceptable form suitable for the benefit of the members of the Fund, and have been stated at their net market value.

**Ownership and Pledging of Assets**

1. The Fund has satisfactory title to all assets shown in the Financial Statements
2. Investments are registered in the name of RJM & Others Superannuation Fund
3. No assets of the Fund have been pledged to secure liabilities of the Fund or of any other fund or entity.

## **Investments**

1. Investments are carried in the books at their net market value.
2. Amounts stated are considered reasonable in the current market condition, and there has not been any permanent diminution in their value below the amounts recorded in the Financial Statements.
3. There are no commitments, fixed or contingent, for the purchase or sale of long term investments.
4. Investment transactions and investments held are in accordance with the Investment Strategy, which has been determined with due regard to risk, return, liquidity and diversity.
5. The Trustee(s) have complied with all the Investment Standards stipulated in the Regulations relating to the SIS Act as amended.

## **Trust Deed Amendments**

All amendments (if any) to the Trust Deed were made in order for the Fund to comply with the SIS Act, Regulations and any other applicable legislation relating to the operation and governance of the Fund.

## **Governing Rules**

The Fund is being conducted in accordance with its Trust Deed and Governing Rules.

## **Legislative Requirements**

The Fund is being conducted in accordance with the *Superannuation Industry (Supervision) Act 1993*, and the Regulations of the said Act. Including minimum pension payments to members entitled to receive a pension.

## **Contributions**

The Trustees confirm the contributions, if any, received by the fund are within the limits imposed by the legislation, taking into account contributions paid by the members to other superannuation funds. Correspondence from the member(s) has been received and recorded by the trustees for all contributions from the member(s).

## **Use of Assets**

All assets of the Fund have been acquired and used for the sole purpose of generating retirement benefits in accordance with the *Superannuation Industry (Supervision) Act 1993*, the Trust Deed of the Fund and the Investment Strategy of the Fund.

## **Pension Payments and Withdrawal of Funds**

All pension payments (if any) and all withdrawal of funds from the accounts of the Fund have been made in accordance with statutory limitations imposed by legislation governing the Fund and all withdrawals of funds have been in accordance with the *Superannuation (Supervision) Act 1993*.

## **Trustee Responsibilities**

The Trustees are aware of their responsibilities and obligations to the Members and the various regulatory bodies that govern, administer and enforce respective applicable legislation.

**Trustee Covenants**

The Trustee(s) have complied with all the Trustee Covenants set out in section 52 of the *Superannuation (Supervision) Act 1993*.

**Legal Matters**

The Trustees confirm you have been advised of all significant legal matters, and that the probability of any material revenue or expenses arising from such legal matters has been adequately accounted for, and been appropriately disclosed in the financial report.

**Related Parties**

All related party transactions have been brought to your attention.

**Disqualified person not to act as a Trustee**

There is no reason why any Trustee should be prohibited from acting as a Trustee of this Superannuation Fund.

**Information to Members**

Information relating to the transactions and activities of the Fund has been supplied in a timely manner.

**Meetings**

Meetings have been conducted in accordance with the Trust Deed and the requirements of the SIS Act. Resolutions and issues on which the Trustee(s) have voted, or on which they were required to vote have been passed by at least a 2/3rds majority of the Trustees.

**Subsequent Events**

Since the end of the financial year stated in the Financial Statements till the date of this letter, there have been no events or transactions that would have a material effect upon the Fund either financially or operationally.

Yours faithfully



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John Masters  
*Trustee*

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Robert Masters  
*Trustee*



**MINUTES OF A MEETING OF TRUSTEE OF THE RJM & OTHERS SUPERANNUATION FUND, HELD AT SUITE 8, 857 DONCASTER ROAD, DONCASTER EAST, ON THE 30<sup>TH</sup> APRIL 2021.**

**PRESENT:** John Masters (Chairperson)  
Robert Masters

**MINUTES:** The minutes of the previous trustee meeting were read and confirmed as being a true and accurate record of that meeting.

**ANNUAL ACCOUNTS:** The following were tabled:

(a) The Special Purpose Financial Statement for the year ended 30<sup>th</sup> June 2020,

(b) Trustees Statement with respect to the results of the fund for the year ended 30<sup>th</sup> June 2020 and the state of affairs at that date, and

(c) Statement of Members Funds as at 30<sup>th</sup> June 2020.

After full consideration, the Trustees formed the opinion that the requirements of the Superannuation Industry (Supervision) Act 1993, hereafter referred to as SIS, regarding the preparation of accounts of the fund, the Trustees Statement and reporting of members funds had been complied with.

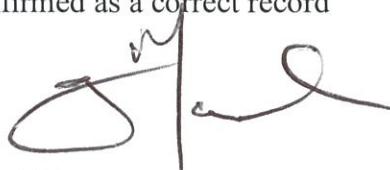
It was resolved that the Trustees Statement submitted to the meeting be approved and signed by the Trustees.

**INVESTMENT STRATEGY:** The investment strategy as previously formulated was reviewed and the Trustees agreed that it still suited the Fund's position and investment requirements. It was therefore agreed that no change was necessary to the Investment Strategy.

**ANNUAL AUDIT:** It was resolved to appoint Super Audits Pty Ltd as the auditors of the fund for the 2020 financial year.

**CLOSURE:** There being no further business, the Meeting then closed.

Confirmed as a correct record



John Masters  
(Chairperson)



**MINUTES OF A MEETING OF TRUSTEE OF THE RJM & OTHERS  
SUPERANNUATION FUND, HELD AT SUITE 8, 857 DONCASTER ROAD, VIC.  
3109 ON THE 5<sup>TH</sup> MAY 2021.**

**PRESENT:** John Masters (Chairperson)  
Robert Masters

**MINUTES:** The minutes of the previous trustee meeting were read and confirmed as being a true and accurate record of that meeting.

**ANNUAL ACCOUNTS:** The following were tabled:

(a) Audit Certificate from Super Audits Pty Ltd for the year ended 30<sup>th</sup> June 2020, and

After full consideration, the Trustees formed the opinion that the requirements of the Superannuation Industry (Supervision) Act 1993, hereafter referred to as SIS, regarding the audit of financial accounts and operations of the fund had been complied with.

**CLOSURE:** There being no further business, the Meeting then closed.

Confirmed as a correct record

  
John Masters  
(Chairperson)





# The RJM & Others Superannuation Fund

July 6, 2020

Mr Rob Masters  
12 James Rd  
**FERNTREE GULLY VIC. 3156**

Dear Rob

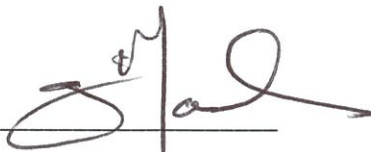
Re: Employer Contributions

We write to confirm that we have received the amount of \$6,364.87 as Employer Contributions on your behalf for the financial period July 1, 2019 to June 30, 2020.

Should you believe this to be anything different then please contact us immediately.

Yours faithfully

**The RJM & Others Superannuation Fund**

A handwritten signature in black ink, appearing to read 'John Masters', is written over a horizontal line. The signature is stylized with a large 'J' and 'M'.

*John Masters – Director of Trustee*



# The RJM & Others Superannuation Fund

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## Investment Strategy

### Objectives

The objectives of the fund are to:

- Provide superannuation benefits to members and their dependants to meet their retirement needs.
- Ensure that appropriate mixes of investments are held by the fund to support these needs.
- Ensure the fund has sufficient liquidity at all times to meet all commitments.
- Maximise the tax effectiveness of fund investments thereby delivering the best long term after tax return for members.

The Investment objective of the trustees is to aim to achieve real medium to longer-term growth. In recognition of the 10 year investment time frame of members the fund will have a high proportion of growth assets in the portfolio.

### Investment Choice

The Trustees have determined the fund’s investments may include but not be limited to all or one of the following:

- Direct equities, stocks and derivatives including participation in dividend reinvestment programs and right issues, including the use of geared instalment warrants:
- Property trusts and associated investments:
- Managed investments and associated products:
- Direct residential, industrial and commercial property investment
- Deposits and investments with banks and other financial institution securities including Term Deposits, Debentures, Secured and Unsecured Notes and Bonds:
- Any other investment that the trustees may feel prudent to achieve the objective of the fund.

The Trustee may from time to time decide to seek professional advice from Accountants, Solicitors or Financial Planners in the formulation or implementation of this or any future investment strategy.

In formulating this strategy the trustees have taken into consideration relevant features of the various investments in accordance with both the fund’s objectives and appropriate legislation.

In drafting this investment strategy, the trustees have taken into account all of the circumstances of the fund, including:

- the risks and likely return associated with each investment;
- the range and diversity of investments held by the fund;
- any risks coming from limited diversification;

## The RJM & Others Superannuation Fund

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- the liquidity of the fund's investments;
- the ages and preferences of its members;
- expected cash flow requirements; and
- the ability of the fund to meet its existing and prospective liabilities such as paying benefits to its members.

### Policies

The policies adopted by the Trustees in order to achieve these objectives are:

- Regular monitoring of the performance of the fund's investments, the overall investment mix and the expected cash flow requirements of the fund.
- Re-balancing the fund's investment portfolio due to changes in market conditions through asset sales and new investments as appropriate.

The Trustees will aim to follow the investment strategy, however, they will at all times reserve the right to change the investment mix depending on the market situation and opportunities available to better meet the objectives of the fund.

A copy of the Investment Strategy of the fund will be available to members of the fund on request.

### Risk profile and risk tolerance

The Fund has a long time horizon. Further the members are prepared to endure a reasonable level of volatility of returns in expectation of long term growth. The members have existing equity and property investments outside superannuation and are familiar with the variability of both returns and capital values which are associated with such investments.

Members understand

- the trade-off between investment risk and long term capital and income growth and have indicated capital growth is a priority
- Investment risk is borne by the members, as fluctuations in investment returns will affect the level of benefits available to members.

### Insurance

The Trustees have considered whether the Fund should hold a contract of insurance for its members and concluded that the fund already has insurance for its members which is considered appropriate.

### Liquidity

The Members of the RJM & Others Superannuation Fund have significant assets outside of superannuation. At the present time none of the members expect to access their superannuation prior to age 65. Accordingly there is no anticipated benefit payment in the next 10 years. Cash in

## The RJM & Others Superannuation Fund

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excess of anticipated liquidity requirement will be invested in accordance with the Fund's investment strategy.

### Asset Allocation

The targeted asset allocation will recognise the need to have a diversified asset mix, however, given the long term investment horizon of the members, the allocation will have a strong growth asset bias and be focused on maximising capital growth.

The Trustees recognise the higher risk in investing predominantly in growth assets and the volatility associated with shares and property. The volatility will be compensated by the prospect of achieving higher returns and growth in the longer term. In order to minimise this risk Trustees will consider investing in different industries and sectors where possible.

The final targeted asset allocation will be in the following ranges:

Growth Assets	Long term range	Current target
• Direct Property	50%-80%	70%
<b>Defensive assets</b>		
• Cash and term deposits	20%-40%	30%
		<b>100%</b>



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John Masters – Director of JJR Super Pty Ltd  
10 July, 2019

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Robert Masters – Director of JJR Super Pty Ltd  
10 July, 2019

