

48500 - Income Tax Expense

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	\$227.85	\$2,795.40	(91.85)%
TOTAL		CY Balance	LY Balance	
		\$227.85	\$2,795.40	

Supporting Documents

- StatementOfTaxableIncome-01072020-30062021.pdf 48500

A & J Superannuation Fund
Statement of Taxable Income

For the year ended 30 June 2021

	2021
	\$
Benefits accrued as a result of operations	72,559.24
Less	
Increase in MV of investments	84,258.34
Realised Accounting Capital Gains	(17,342.51)
Non Taxable Contributions	4,125.93
	<hr/> 71,041.76
SMSF Annual Return Rounding	1.52
	<hr/>
Taxable Income or Loss	1,519.00
	<hr/>
Income Tax on Taxable Income or Loss	227.85
	 <hr/>
CURRENT TAX OR REFUND	227.85
	<hr/>
Supervisory Levy	259.00
	<hr/>
AMOUNT DUE OR REFUNDABLE	486.85
	<hr/>

49000 - Profit/Loss Allocation Account

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	\$72,331.39	\$75,535.91	(4.24)%
TOTAL		CY Balance	LY Balance	
		\$72,331.39	\$75,535.91	

Supporting Documents

- OperatingStatementReport-01072020-30062021.pdf 49000

A & J Superannuation Fund

Operating Statement

For the year ended 30 June 2021

	Note	2021 \$	2020 \$
Income			
Investment Income			
Property Income	10	26,620.00	25,169.53
Investment Gains			
Changes in Market Values	11	66,915.83	(8,303.36)
Contribution Income			
Employer Contributions		0.00	23,761.73
Personal Non Concessional		1,125.93	65,000.00
Other Contributions		3,000.00	3,000.00
Total Income		<u>97,661.76</u>	<u>108,627.90</u>
Expenses			
Accountancy Fees		2,460.00	2,890.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		385.00	528.00
ASIC Fees		328.00	321.00
Bank Charges		120.00	453.75
Depreciation		8,745.69	9,334.46
Insurance		320.00	0.00
Property Expenses - Agents Management Fees		2,115.74	2,543.09
Property Expenses - Council Rates		1,965.50	1,959.70
Property Expenses - Insurance Premium		1,087.38	1,317.67
Property Expenses - Interest on Loans		5,063.53	7,465.94
Property Expenses - Repairs Maintenance		271.30	387.00
Property Expenses - Strata Levy Fees		1,197.20	1,456.08
Property Expenses - Water Rates		784.18	1,380.90
		<u>25,102.52</u>	<u>30,296.59</u>
Total Expenses		<u>25,102.52</u>	<u>30,296.59</u>
Benefits accrued as a result of operations before income tax			
		<u>72,559.24</u>	<u>78,331.31</u>
Income Tax Expense	12	227.85	2,795.40
Benefits accrued as a result of operations		<u>72,331.39</u>	<u>75,535.91</u>

The accompanying notes form part of these financial statements.

50000 - Members

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
COUAND00001A	Courtney-Pratt, Andrew - Accumulation (Accumulation)	(\$506,372.71)	(\$1,125.93)	(\$68,009.02)		\$226.44	(\$575,281.22)	13.61%
COUJEN00001A	Courtney-Pratt, Jennifer - Accumulation (Accumulation)	(\$3,161.95)	(\$3,000.00)	(\$424.29)	\$3,000.00	\$1.41	(\$3,584.83)	13.37%
TOTAL		Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$509,534.66)	(\$4,125.93)	(\$68,433.31)	\$3,000.00	\$227.85	(\$578,866.05)	

Supporting Documents

- Members Statements [Report](#)
- Members Summary [Report](#)

Standard Checklist

- Attach copies of Members Statements

A & J Superannuation Fund

Members Statement

Andrew Courtney-Pratt
 2 Cuthero Court
 Highland Park, Queensland, 4211, Australia

Your Details

Date of Birth : Provided
 Age: 59
 Tax File Number: Provided
 Date Joined Fund: 10/09/2012
 Service Period Start Date:
 Date Left Fund:
 Member Code: COUAND00001A
 Account Start Date: 10/09/2012
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries N/A
 Vested Benefits 575,281.22
 Total Death Benefit 575,281.22
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

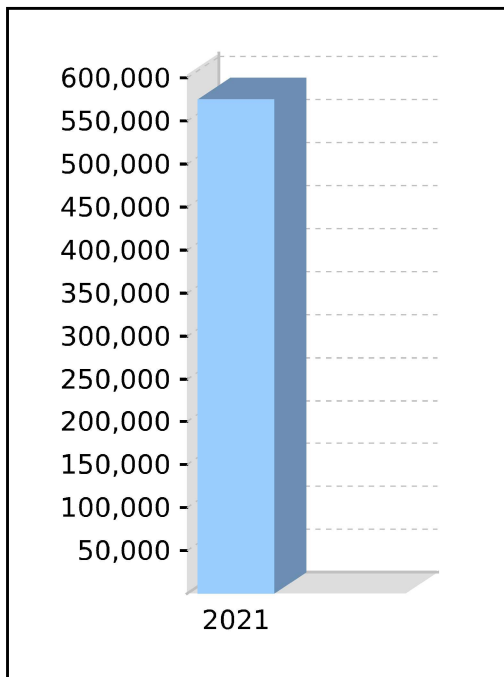
Total Benefits 575,281.22

Preservation Components

Preserved 575,281.22
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free 96,046.94
 Taxable 479,234.28



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	506,372.71
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	1,125.93
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	68,009.02
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	226.44
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2021	575,281.22

A & J Superannuation Fund

Members Statement

Jennifer Courtney-Pratt
 2 Cuthero Court
 Highland Park, Queensland, 4211, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries	N/A
Age:	67	Vested Benefits	3,584.83
Tax File Number:	Not Provided	Total Death Benefit	3,584.83
Date Joined Fund:	23/06/2016	Current Salary	0.00
Service Period Start Date:	23/06/2016	Previous Salary	0.00
Date Left Fund:		Disability Benefit	0.00
Member Code:	COUJEN00001A		
Account Start Date	23/06/2016		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

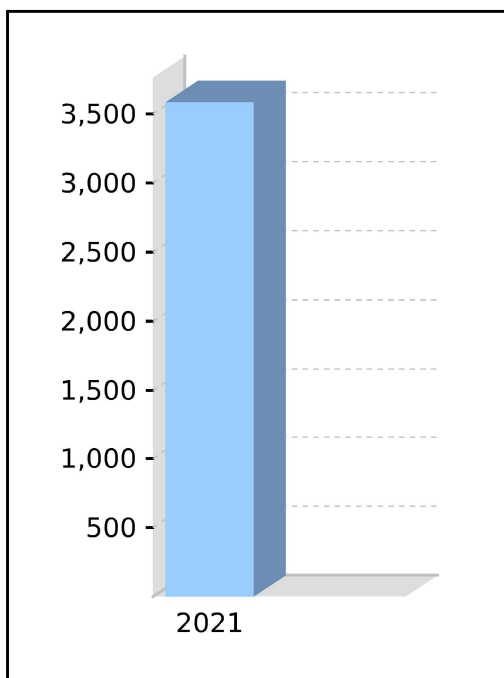
Total Benefits 3,584.83

Preservation Components

Preserved 161.95
 Unrestricted Non Preserved 3,422.88
 Restricted Non Preserved

Tax Components

Tax Free 3,161.95
 Taxable 422.88



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	3,161.95
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	3,000.00
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	424.29
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	1.41
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	3,000.00
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2021	3,584.83

A & J Superannuation Fund
Members Summary
 As at 30 June 2021

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Andrew Courtney-Pratt (Age: 59)											
COUAND00001A - Accumulation											
506,372.71	1,125.93		68,009.02				226.44				575,281.22
506,372.71	1,125.93		68,009.02				226.44				575,281.22
Jennifer Courtney-Pratt (Age: 67)											
COUJEN00001A - Accumulation											
3,161.95	3,000.00		424.29			1.41	3,000.00				3,584.83
3,161.95	3,000.00		424.29			1.41	3,000.00				3,584.83
509,534.66	4,125.93		68,433.31				227.85	3,000.00			578,866.05

60400 - Bank Accounts

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
CBA10438283	CBA Business Trans Account-8283	\$26,257.76	\$22,116.74	18.72%
TOTAL		CY Balance	LY Balance	
		\$26,257.76	\$22,116.74	

Supporting Documents

- Bank Statement Report [Report](#)
- BANK CBA Account 10438283 1 July 2020 to 30 June 2021.pdf [CBA10438283](#)

Standard Checklist

- Attach Copies of Bank Statements
- Attach copy of Bank Statement Report
- Ensure all Balances match Statement Balances at June 30
- Ensure all Transactions have been entered

A & J Superannuation Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Chart Code: 60400 / CBA10438283

Account Name: CBA Business Trans Account-8283

BSB and Account Number: 064451 10438283

Opening Balance - Total Debits + Total Credits = Closing Balance
 \$ 22,116.74 \$ 28,319.37 \$ 32,460.39 \$ 26,257.76

Data Feed Used
 BGL Bank Data Service

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2020	Opening Balance			22,116.74		
01/07/2020	Account Fee	10.00		22,106.74	22,106.74	
04/07/2020	Transfer to other Loan Repayment	1,000.00		21,106.74	21,106.74	
08/07/2020	NETBANK BPAY Audit Shield	320.00		20,786.74	20,786.74	
17/07/2020	COMMSEC COMMONWEALTH SEC		2,483.79	23,270.53	23,270.53	
28/07/2020	NETBANK BPAY SUNSHINE COAST CNCL	965.25		22,305.28	22,305.28	
01/08/2020	RENT PAYMENT Property Managem		2,502.90	24,808.18		
01/08/2020	Account Fee	10.00		24,798.18	24,798.18	
04/08/2020	Transfer to other Loan Repayment	1,000.00		23,798.18	23,798.18	
06/08/2020	NETBANK BPAY TERRI SCHEER	366.00		23,432.18	23,432.18	
19/08/2020	NETBANK BPAY GENERAL INSURANCE - Landlord Insurance	721.38		22,710.80	22,710.80	
21/08/2020	NETBANK BPAY TAX OFFICE PAYMENTS	358.23		22,352.57	22,352.57	
22/08/2020	Transfer From ANDREW COURTNEY-PRATT		358.23	22,710.80	22,710.80	
01/09/2020	RENT PAYMENT Property Managem		1,914.34	24,625.14		
01/09/2020	Account Fee	10.00		24,615.14	24,615.14	
03/09/2020	NETBANK BPAY UNITYWATER	309.60		24,305.54	24,305.54	
04/09/2020	Transfer to other Loan Repayment	1,000.00		23,305.54	23,305.54	

A & J Superannuation Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
18/09/2020	NETBANK BPAY ASIC	55.00		23,250.54	23,250.54	
23/09/2020	NETBANK BPAY DEFT PAYMENTS	485.36		22,765.18	22,765.18	
01/10/2020	RENT PAYMENT Property Managem		2,394.30	25,159.48		
01/10/2020	Account Fee	10.00		25,149.48		
01/10/2020	Sam Greco & Co - Corporate Trustee Accounting Fee	240.00		24,909.48	24,909.48	
04/10/2020	Transfer to other Loan Repayment	1,000.00		23,909.48	23,909.48	
01/11/2020	RENT PAYMENT Property Managem		2,018.43	25,927.91		
01/11/2020	Account Fee	10.00		25,917.91	25,917.91	
04/11/2020	Transfer to other Loan Repayment	1,000.00		24,917.91	24,917.91	
06/11/2020	ADP202011061876899 AUTOMATIC DATA P		836.45	25,754.36	25,754.36	
01/12/2020	RENT PAYMENT Property Managem		1,914.34	27,668.70		
01/12/2020	Account Fee	10.00		27,658.70	27,658.70	
02/12/2020	NETBANK BPAY UNITYWATER	342.58		27,316.12	27,316.12	
04/12/2020	Transfer to other Loan Repayment	1,000.00		26,316.12	26,316.12	
01/01/2021	RENT PAYMENT Property Managem		2,394.30	28,710.42		
01/01/2021	Account Fee	10.00		28,700.42	28,700.42	
02/01/2021	NETBANK BPAY DEFT PAYMENTS	51.52		28,648.90	28,648.90	
04/01/2021	Transfer to other Loan Repayment	1,000.00		27,648.90	27,648.90	
08/01/2021	ADP202101081911235 AUTOMATIC DATA P		99.48	27,748.38	27,748.38	
01/02/2021	RENT PAYMENT Property Managem		2,028.01	29,776.39		
01/02/2021	Account Fee	10.00		29,766.39	29,766.39	

A & J Superannuation Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
04/02/2021	Transfer to other Loan Repayment	1,000.00		28,766.39	28,766.39	
16/02/2021	NETBANK BPAY SUNSHINE COAST CNCL	1,000.25		27,766.14	27,766.14	
01/03/2021	RENT PAYMENT Property Managem		1,914.34	29,680.48		
01/03/2021	Account Fee	10.00		29,670.48	29,670.48	
04/03/2021	Transfer to other Loan Repayment	1,000.00		28,670.48	28,670.48	
09/03/2021	Miscellaneous debits	240.00		28,430.48		
09/03/2021	NETBANK BPAY ASIC	273.00		28,157.48	28,157.48	
11/03/2021	NETBANK BPAY UNITYWATER	368.86		27,788.62	27,788.62	
01/04/2021	RENT PAYMENT Property Managem		2,534.49	30,323.11		
01/04/2021	Account Fee	10.00		30,313.11	30,313.11	
04/04/2021	Transfer to other Loan Repayment	1,000.00		29,313.11	29,313.11	
07/04/2021	Transfer To Senrico Pty Ltd NetBank	1,980.00		27,333.11	27,333.11	
22/04/2021	Transfer To Super Audits NetBank Au	385.00		26,948.11	26,948.11	
01/05/2021	RENT PAYMENT Property Managem		1,914.34	28,862.45		
01/05/2021	Account Fee	10.00		28,852.45	28,852.45	
04/05/2021	Transfer to other Loan Repayment	1,000.00		27,852.45	27,852.45	
07/05/2021	ADP202105071981512 AUTOMATIC DATA P		95.00	27,947.45	27,947.45	
21/05/2021	NETBANK BPAY TAX OFFICE PAYMENTS	3,054.40		24,893.05	24,893.05	
01/06/2021	RENT PAYMENT Property Managem		1,163.08	26,056.13		
01/06/2021	Account Fee	10.00		26,046.13		
01/06/2021	Transfer To J Courtney-Pratt NetBan	3,000.00		23,046.13	23,046.13	

A & J Superannuation Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
02/06/2021	Smsf contribution NETBANK TFR		3,000.00	26,046.13		
02/06/2021	NETBANK BPAY UNITYWATER	362.30		25,683.83		
02/06/2021	NETBANK BPAY DEFT PAYMENTS	660.32		25,023.51	25,023.51	
04/06/2021	Transfer to other Loan Repayment	1,000.00		24,023.51	24,023.51	
08/06/2021	BPAY Biller Refund DEFT PAYMENTS		660.32	24,683.83		
08/06/2021	ADP202106081000024 AUTOMATIC DATA P		95.00	24,778.83	24,778.83	
09/06/2021	NETBANK BPAY DEFT PAYMENTS	660.32		24,118.51	24,118.51	
30/06/2021	RENT PAYMENT Property Managem		2,139.25	26,257.76	26,257.76	
30/06/2021	CLOSING BALANCE			26,257.76	26,257.76	
		<u>28,319.37</u>	<u>32,460.39</u>			

A & J Superannuation Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Chart Code: 85500 / Westpac 46-2643
Account Name: Westpac Investment Property Loan 46-2643
BSB and Account Number: 034059 462643

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ (102,029.91)		\$ 5,063.53		\$ 12,000.00		\$ (95,093.44)	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2020	Opening Balance			(102,029.91)		
04/07/2020	Transfer to other Loan Repayment		1,000.00	(101,029.91)		
10/07/2020	Westpac Loan Interest	429.64		(101,459.55)		
04/08/2020	Transfer to other Loan Repayment		1,000.00	(100,459.55)		
10/08/2020	Westpac Loan Interest	441.21		(100,900.76)		
04/09/2020	Transfer to other Loan Repayment		1,000.00	(99,900.76)		
10/09/2020	Westpac Loan Interest	438.77		(100,339.53)		
04/10/2020	Transfer to other Loan Repayment		1,000.00	(99,339.53)		
12/10/2020	Westpac Loan Interest	450.29		(99,789.82)		
04/11/2020	Transfer to other Loan Repayment		1,000.00	(98,789.82)		
10/11/2020	Westpac Loan Interest	405.88		(99,195.70)		
04/12/2020	Transfer to other Loan Repayment		1,000.00	(98,195.70)		
10/12/2020	Westpac Loan Interest	417.40		(98,613.10)		
04/01/2021	Transfer to other Loan Repayment		1,000.00	(97,613.10)		
11/01/2021	Westpac Loan Interest	442.53		(98,055.63)		
04/02/2021	Transfer to other Loan Repayment		1,000.00	(97,055.63)		
10/02/2021	Westpac Loan Interest	412.60		(97,468.23)		

A & J Superannuation Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
04/03/2021	Transfer to other Loan Repayment		1,000.00	(96,468.23)		
10/03/2021	Westpac Loan Interest	382.72		(96,850.95)		
04/04/2021	Transfer to other Loan Repayment		1,000.00	(95,850.95)		
12/04/2021	Westpac Loan Interest	448.35		(96,299.30)		
04/05/2021	Transfer to other Loan Repayment		1,000.00	(95,299.30)		
10/05/2021	Westpac Loan Interest	378.12		(95,677.42)		
04/06/2021	Transfer to other Loan Repayment		1,000.00	(94,677.42)		
10/06/2021	Westpac Loan Interest	416.02		(95,093.44)		
30/06/2021	CLOSING BALANCE			(95,093.44)		
		<u>5,063.53</u>	<u>12,000.00</u>			



041

THE DIRECTOR
 2 CUTHERO CT
 HIGHLAND PARK QLD 4211

Account Number 06 4451 10438283

Statement Period 11 Apr 2020 - 10 Jul 2020

Closing Balance \$20,786.74 CR

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

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: AJCP INVESTMENT PTY LTD ITF A & J SUPERA
 NNUATION FUND

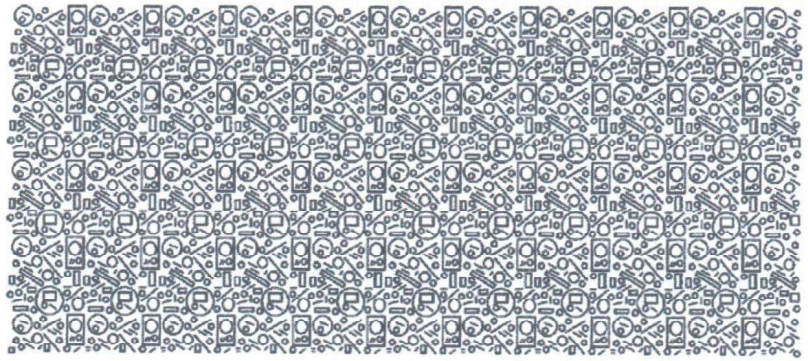
Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

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

Date	Transaction	Debit	Credit	Balance
11 Apr	2020 OPENING BALANCE			\$21,119.90 CR
30 Apr	Transfer to other Bank NetBank 2019 audit bill	528.00		\$20,591.90 CR
30 Apr	Transfer to other Bank NetBank 2019 smsf bill	2,420.00		\$18,171.90 CR
01 May	Account Fee	10.00		\$18,161.90 CR
01 May	Direct Credit 301500 Property Managem RENT PAYMENT		2,533.92	\$20,695.82 CR
04 May	Transfer to other Bank NetBank Loan Repayment	1,000.00		\$19,695.82 CR
08 May	Direct Credit 501200 AUTOMATIC DATA P ADP202005081772024		1,872.33	\$21,568.15 CR
21 May	TAX OFFICE PAYMENTS NetBank BPAY 75556 551009405641234421 SMSF tax	1,366.00		\$20,202.15 CR
01 Jun	Account Fee	10.00		\$20,192.15 CR
01 Jun	Direct Credit 301500 Property Managem RENT PAYMENT		1,914.34	\$22,106.49 CR
03 Jun	Transfer to CBA A/c NetBank Jenny lump sum wcl	3,000.00		\$19,106.49 CR



*# 4586.13621.1.2 ZZ258R3 0303 SL.R3.S931.D192.O V06.00.30



Date	Transaction	Debit	Credit	Balance	
04 Jun	Transfer to other Bank NetBank Loan Repayment	1,000.00		\$18,106.49 CR	
05 Jun	Transfer from JENNIFER COURPTNE NetBank Spouse contributio		3,000.00	\$21,106.49 CR	
07 Jun	UNITYWATER NetBank BPAY 130393 0998167621 Water rates bill	339.73		\$20,766.76 CR	
07 Jun	DEFT PAYMENTS NetBank BPAY 06503 27299473210000000589 Body corp fees	485.36		\$20,281.40 CR	
30 Jun	Direct Credit 301500 Property Managem RENT PAYMENT		1,835.34	\$22,116.74 CR	
01 Jul	Account Fee	10.00		\$22,106.74 CR	
04 Jul	Transfer to other Bank NetBank Loan Repayment	1,000.00		\$21,106.74 CR	
08 Jul	Audit Shield NetBank BPAY 253575 404251204791420 Audit shield	320.00		\$20,786.74 CR	
10 Jul 2020	CLOSING BALANCE			\$20,786.74 CR	
Opening balance		-	Total debits	+ Total credits	= Closing balance
\$21,119.90 CR			\$11,489.09	\$11,155.93	\$20,786.74 CR

Transaction Summary during 1st April 2020 to 30th June 2020							
Transaction Type	01 Apr to 30 Apr	01 May to 31 May	01 Jun to 30 Jun	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$0.00	\$0.00

4586:13621:1:2 ZZ258F3 0303 SL:R3,S931.D192.O V06.00.30



Your Statement

Statement 32 (Page 1 of 2)

Account Number 06 4451 10438283

Statement Period 11 Jul 2020 - 10 Oct 2020

Closing Balance \$23,909.48 CR

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



041

THE DIRECTOR
 2 CUTHERO CT
 HIGHLAND PARK QLD 4211

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential Investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: AJCP INVESTMENT PTY LTD ITF A & J SUPERA
 NNUATION FUND

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

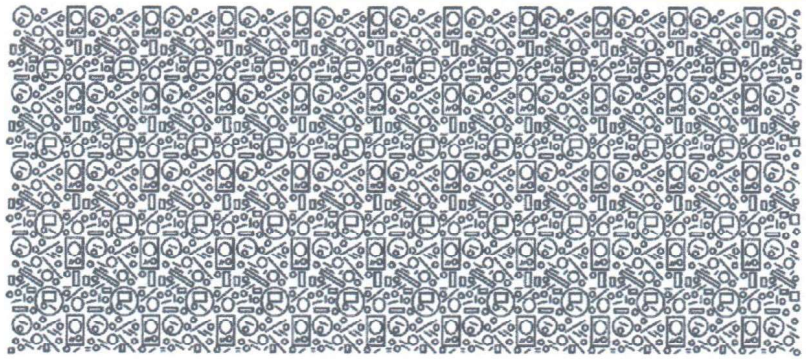
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
11 Jul	2020 OPENING BALANCE			\$20,786.74 CR
17 Jul	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		2,483.79	\$23,270.53 CR
28 Jul	SUNSHINE COAST CNCL NetBank BPAY 18259 101442837 Council Rates	965.25		\$22,305.28 CR
01 Aug	Account Fee	10.00		\$22,295.28 CR
01 Aug	Direct Credit 301500 Property Managem RENT PAYMENT		2,502.90	\$24,798.18 CR
04 Aug	Transfer to other Bank NetBank Loan Repayment	1,000.00		\$23,798.18 CR
06 Aug	TERRI SCHEER NetBank BPAY 63461 706852167 Landlord insurance	366.00		\$23,432.18 CR
19 Aug	GENERAL INSURANCE NetBank BPAY 5009 41850000053586 Landlord insurance	721.38		\$22,710.80 CR
21 Aug	TAX OFFICE PAYMENTS NetBank BPAY 75556 551006728700859421 bill	358.23		\$22,352.57 CR
22 Aug	Transfer From ANDREW COURTNEY-PRATT Repay SMSF withdrawn in error		358.23	\$22,710.80 CR
01 Sep	Account Fee	10.00		\$22,700.80 CR

*# 3235.10468.1.1 ZZ256R3 0303 SL.R3.S932.D286.O V06.00.30

Account Number

06 4451 10438283



Date	Transaction	Debit	Credit	Balance	
01 Sep	Direct Credit 301500 Property Managem RENT PAYMENT		1,914.34	\$24,615.14 CR	
03 Sep	UNITYWATER NetBank BPAY 130393 0998167621 Water rates bill	309.60		\$24,305.54 CR	
04 Sep	Transfer to other Bank NetBank Loan Repayment	1,000.00		\$23,305.54 CR	
18 Sep	ASIC NetBank BPAY 17301 2291602783758 ASIC smsf bill	55.00		\$23,250.54 CR	
23 Sep	DEFT PAYMENTS NetBank BPAY 96503 27299473210000000589 Body corp fees	485.36		\$22,765.18 CR	
01 Oct	Account Fee	10.00		\$22,755.18 CR	
01 Oct	Direct Credit 301500 Property Managem RENT PAYMENT		2,394.30	\$25,149.48 CR	
01 Oct	Transfer to other Bank NetBank Accountant bill	240.00		\$24,909.48 CR	
04 Oct	Transfer to other Bank NetBank Loan Repayment	1,000.00		\$23,909.48 CR	
10 Oct	2020 CLOSING BALANCE			\$23,909.48 CR	
	Opening balance	-	Total debits	+ Total credits	= Closing balance
	\$20,786.74 CR		\$6,530.82	\$9,653.56	\$23,909.48 CR

Transaction Summary during 1st July 2020 to 30th September 2020

Transaction Type	01 Jul to 31 Jul	01 Aug to 31 Aug	01 Sep to 30 Sep	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$0.00	\$0.00



Your Statement

Statement 33 (Page 1 of 2)

Account Number 06 4451 10438283

Statement Period 11 Oct 2020 - 10 Jan 2021

Closing Balance \$27,748.38 CR

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



041

THE DIRECTOR
 2 CUTHERO CT
 HIGHLAND PARK QLD 4211

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: AJCP INVESTMENT PTY LTD ITF A & J SUPERA
 NNUATION FUND

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

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

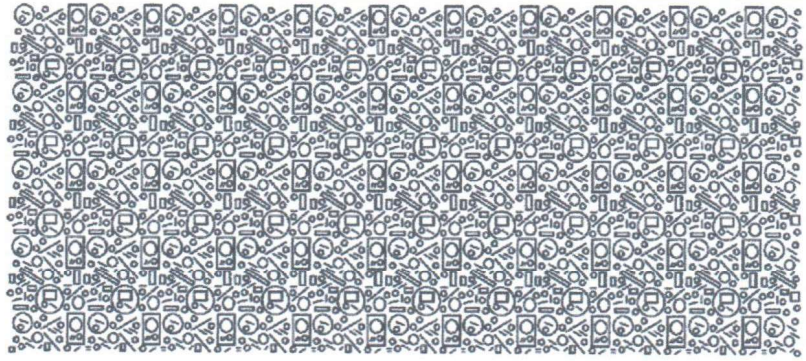
Date	Transaction	Debit	Credit	Balance
11 Oct	2020 OPENING BALANCE			\$23,909.48 CR
01 Nov	Account Fee	10.00		\$23,899.48 CR
01 Nov	Direct Credit 301500 Property Managem RENT PAYMENT		2,018.43	\$25,917.91 CR
04 Nov	Transfer to other Bank NetBank Loan Repayment	1,000.00		\$24,917.91 CR
06 Nov	Direct Credit 501203 AUTOMATIC DATA P ADP202011061876899		836.45	\$25,754.36 CR
01 Dec	Account Fee	10.00		\$25,744.36 CR
01 Dec	Direct Credit 301500 Property Managem RENT PAYMENT		1,914.34	\$27,658.70 CR
02 Dec	UNITYWATER NetBank BPAY 130393 0998167621 Water Rates	342.58		\$27,316.12 CR
04 Dec	Transfer to other Bank NetBank Loan Repayment	1,000.00		\$26,316.12 CR
01 Jan	Account Fee	10.00		\$26,306.12 CR
01 Jan	Direct Credit 301500 Property Managem RENT PAYMENT		2,394.30	\$28,700.42 CR
02 Jan	DEFT PAYMENTS NetBank BPAY 96503 27299473210000000589	51.52		\$28,648.90 CR



5185.15456.1.1 ZZ258R3 0303 SL R3.S932.D011.O V06.00.31

Account Number

06 4451 10438283



Date	Transaction	Debit	Credit	Balance			
04 Jan	Transfer to other Bank NetBank Loan Repayment	1,000.00		\$27,648.90 CR			
08 Jan	Direct Credit 501203 AUTOMATIC DATA P ADP202101081911235		99.48	\$27,748.38 CR			
10 Jan 2021	CLOSING BALANCE			\$27,748.38 CR			
Opening balance		-	Total debits	+	Total credits	=	Closing balance
\$23,909.48 CR			\$3,424.10		\$7,263.00		\$27,748.38 CR

Transaction Summary during 1st October 2020 to 31st December 2020

Transaction Type	01 Oct to 31 Oct	01 Nov to 30 Nov	01 Dec to 31 Dec	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$0.00	\$0.00



Your Statement

Statement 34 (Page 1 of 2)

Account Number 06 4451 10438283

Statement Period 11 Jan 2021 - 10 Apr 2021

Closing Balance \$27,333.11 CR

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



041

THE DIRECTOR
 2 CUTHERO CT
 HIGHLAND PARK QLD 4211

Business Transaction Account

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Name: AJCP INVESTMENT PTY LTD ITF A & J SUPERA
 NNUATION FUND

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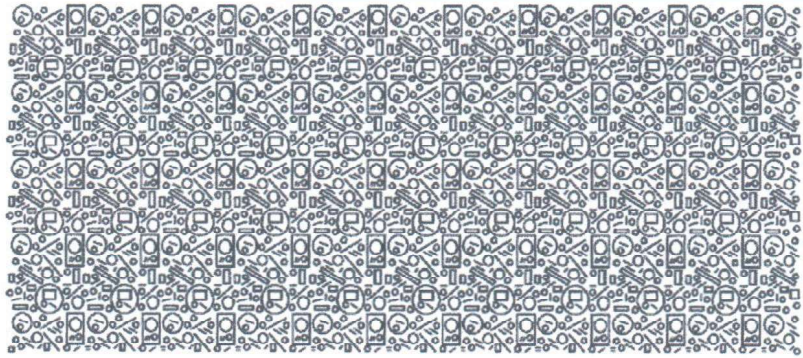
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
11 Jan	2021 OPENING BALANCE			\$27,748.38 CR
01 Feb	Account Fee	10.00		\$27,738.38 CR
01 Feb	Direct Credit 301500 Property Managem RENT PAYMENT		2,028.01	\$29,766.39 CR
04 Feb	Transfer to other Bank NetBank Loan Repayment	1,000.00		\$28,766.39 CR
16 Feb	SUNSHINE COAST CNCL NetBank BPAY 18259 101442837 Council Rates	1,000.25		\$27,766.14 CR
01 Mar	Account Fee	10.00		\$27,756.14 CR
01 Mar	Direct Credit 301500 Property Managem RENT PAYMENT		1,914.34	\$29,670.48 CR
04 Mar	Transfer to other Bank NetBank Loan Repayment	1,000.00		\$28,670.48 CR
09 Mar	ASIC NetBank BPAY 17301 2296110591825 ASIC Superfund Bil	273.00		\$28,397.48 CR
09 Mar	Transfer To Senrico Pty Ltd NetBank Accountant ASIC bill	240.00		\$28,157.48 CR
11 Mar	UNITYWATER NetBank BPAY 130393 0998167621 Water Rates	368.86		\$27,788.62 CR
01 Apr	Account Fee	10.00		\$27,778.62 CR

*# 4633.15112.1.1 ZZ258R3 0303 SL.R3.S932.D102.O V06.00.31

Account Number

06 4451 10438283



Date	Transaction	Debit	Credit	Balance
01 Apr	Direct Credit 301500 Property Managem RENT PAYMENT		2,534.49	\$30,313.11 CR
04 Apr	Transfer to other Bank NetBank Loan Repayment	1,000.00		\$29,313.11 CR
07 Apr	Transfer To Senrico Pty Ltd NetBank Accountant Bill SMSF	1,980.00		\$27,333.11 CR
10 Apr	2021 CLOSING BALANCE			\$27,333.11 CR
Opening balance - Total debits + Total credits = Closing balance				
	\$27,748.38 CR	\$6,892.11	\$6,476.84	\$27,333.11 CR

Transaction Summary during 1st January 2021 to 31st March 2021

Transaction Type	01 Jan to 31 Jan	01 Feb to 28 Feb	01 Mar to 31 Mar	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$0.00	\$0.00



041

THE DIRECTOR
 2 CUTHERO CT
 HIGHLAND PARK QLD 4211

Account Number 06 4451 10438283

Statement Period 11 Apr 2021 - 10 Jul 2021

Closing Balance \$25,437.76 CR

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

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential Investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: AJCP INVESTMENT PTY LTD ITF A & J SUPERA
 NNUATION FUND

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

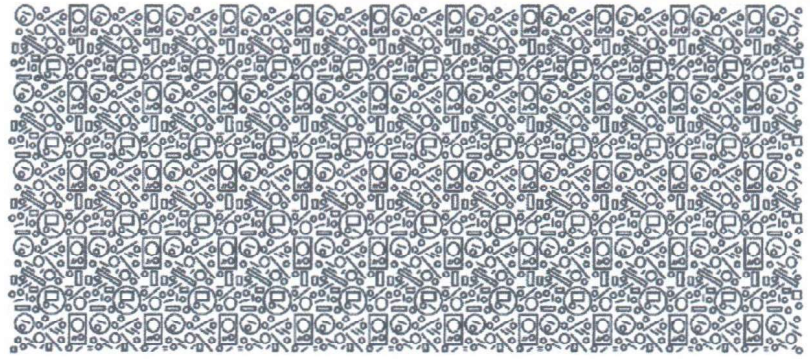
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
11 Apr 2021	OPENING BALANCE			\$27,333.11 CR
22 Apr	Transfer To Super Audits NetBank Auditors Bill	385.00		\$26,948.11 CR
01 May	Account Fee	10.00		\$26,938.11 CR
01 May	Direct Credit 301500 Property Managem RENT PAYMENT		1,914.34	\$28,852.45 CR
04 May	Transfer to other Bank NetBank Loan Repayment	1,000.00		\$27,852.45 CR
07 May	Direct Credit 501203 AUTOMATIC DATA P ADP202105071981512		95.00	\$27,947.45 CR
21 May	TAX OFFICE PAYMENTS NetBank BPAY 75556 551009405641234421 SMSF Tax Bill	3,054.40		\$24,893.05 CR
01 Jun	Account Fee	10.00		\$24,883.05 CR
01 Jun	Direct Credit 301500 Property Managem RENT PAYMENT		1,163.08	\$26,046.13 CR
01 Jun	Transfer To J Courtney-Pratt NetBank Jennifer lump sum withdrawal	3,000.00		\$23,046.13 CR
02 Jun	UNITYWATER NetBank BPAY 130393 0998167621 Water Rates	362.30		\$22,683.83 CR

*# 1800.5677.1.2 ZZ258R3 0303 SL.R3.S932 D193.OV06.00.33

Account Number

06 4451 10438283



Date	Transaction	Debit	Credit	Balance
02 Jun	Transfer from JENNIFER COURTNEY-PR NetBa Smsf contribution		3,000.00	\$25,683.83 CR
02 Jun	DEFT PAYMENTS NetBank BPAY 96503 21352464810000000589 Body corp fees	660.32		\$25,023.51 CR
04 Jun	Transfer to other Bank NetBank Loan Repayment	1,000.00		\$24,023.51 CR
08 Jun	BPAY Biller Refund DEFT PAYMENTS		660.32	\$24,683.83 CR
08 Jun	Direct Credit 501203 AUTOMATIC DATA P ADP202106081000024		95.00	\$24,778.83 CR
09 Jun	DEFT PAYMENTS NetBank BPAY 96503 27299473210000000589 Body Corp fees	660.32		\$24,118.51 CR
30 Jun	Direct Credit 301500 Property Managem RENT PAYMENT		2,139.25	\$26,257.76 CR
01 Jul	Account Fee	10.00		\$26,247.76 CR
04 Jul	Transfer to other Bank NetBank Loan Repayment	1,000.00		\$25,247.76 CR
08 Jul	Direct Credit 501203 AUTOMATIC DATA P ADP202107081018876		180.00	\$25,437.76 CR
10 Jul 2021	CLOSING BALANCE			\$25,437.76 CR
Opening balance				
	-	Total debits	Total credits	= Closing balance
		\$27,333.11 CR	\$11,152.34	\$9,256.99
				\$25,437.76 CR

Transaction Summary during 1st April 2021 to 30th June 2021

Transaction Type	01 Apr to 30 Apr	01 May to 31 May	01 Jun to 30 Jun	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$0.00	\$0.00

64000 - Formation Expenses

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
64000	Formation Expenses	\$2,749.00	\$2,749.00	0%
TOTAL		CY Balance	LY Balance	
		\$2,749.00	\$2,749.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

A & J Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Formation Expenses (64000)					
Formation Expenses (64000)					
01/07/2020	Opening Balance				2,749.00 DR
					2,749.00 DR
Total Debits:	0.00				
Total Credits:	0.00				

76000 - Other Assets

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
65 Viola Square16	Borrowing Expenses	1.000000	\$180.58	1.000000	\$1,142.58	(84.2)%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		1.000000	\$180.58	1.000000	\$1,142.58	

Supporting Documents

- Investment Movement Report [Report](#)
- depreciation_schedule_report-wp-2021.pdf [65 Viola Square16](#)

Standard Checklist

- Attach copies of Statements and Source Documentation
- Attach Investment Movement Report
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

A & J Superannuation Fund Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals		Accounting Profit/(Loss)	Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost		Units	Cost	
Bank Accounts										
CBA Business Trans Account-8283		22,116.74		32,460.39		(28,319.37)		26,257.76		26,257.76
		22,116.74		32,460.39		(28,319.37)		26,257.76		26,257.76
Other Assets										
65 Viola Square16 - Borrowing Expenses	1.00	4,810.00						1.00	4,810.00	180.58
		4,810.00							4,810.00	180.58
Plant and Equipment (at written down value) - Unitised										
65 Viola Square9 - Automatic Garage Door Motor including Controls	1.00	601.00						1.00	601.00	74.53
65 Viola Square13 - Blinds	1.00	2,454.00						1.00	2,454.00	304.23
65 Viola Square7 - Canopy Rangehood	1.00	1,090.00						1.00	1,090.00	454.57
65 Viola Square12 - Carpets	1.00	3,072.00						1.00	3,072.00	1,053.53
65 Viola Square14 - Ceiling Exhaust Fans	1.00	524.00						1.00	524.00	64.96
65 Viola Square4 - Ceiling Fans	1.00	1,573.00						1.00	1,573.00	64.96
65 Viola Square8 - Dishwasher	1.00	1,249.00						1.00	1,249.00	428.32

A & J Superannuation Fund Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals		Accounting Profit/(Loss)	Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost		Units	Cost	
65 Viola Square6 - Hot Plates	1.00	894.00						1.00	894.00	110.83
65 Viola Square11 - Hot Water Systems	1.00	1,344.00						1.00	1,344.00	560.46
65 Viola Square3 - Lighting Consumables	1.00	721.00						1.00	721.00	89.40
65 Viola Square15 - Lighting Consumables (Common Property)	1.00	110.00						1.00	110.00	0.00
65 Viola Square5 - Oven	1.00	1,364.00						1.00	1,364.00	568.80
65 Viola Square10 - Smoke Detectors	1.00	688.00						1.00	688.00	85.30
65 Viola Square2 - Split System Air Conditioning Units	1.00	4,672.00						1.00	4,672.00	1,602.23
		20,356.00							20,356.00	5,462.12
Real Estate Properties (Australian - Residential)										
65 Viola Square18 - 65 Viola Square, Common Property Construction Costs	1.00	14,046.00						1.00	14,046.00	12,355.70
65 Viola Square17 - 65 Viola Square, Construction Costs	1.00	231,613.00						1.00	231,613.00	203,740.08
65 Viola Square - 65 Viola Square, Peregian Springs	1.00	133,000.00						1.00	133,000.00	423,442.10
		378,659.00							378,659.00	639,537.88

A & J Superannuation Fund
Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals		Accounting Profit/(Loss)	Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost		Units	Cost	
Shares in Listed Companies (Australian)										
MNW.AX - Mint Payments Limited - Ordinary Fully Paid										
	209,478.00	19,826.30			(209,478.00)	(19,826.30)	(17,342.51)		0.00	
		19,826.30				(19,826.30)	(17,342.51)		0.00	
	445,768.04			32,460.39		(48,145.67)	(17,342.51)		430,082.76	671,438.34

A & J Superannuation Fund
Depreciation Schedule

For The Period 01 July 2020 - 30 June 2021

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments			Depreciation				
				Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation ¹	Method	Rate	Calculated Depreciation ²	Posted Depreciation ³	Closing Written Down Value
Other Assets											
Borrowing Expenses											
	07/09/2016	4,810.00	1,142.58			4,810.00	Prime Cost	20.00 %	962.00	962.00	180.58
		4,810.00	1,142.58			4,810.00				962.00	180.58
Plant and Equipment (at written down value) - Unitised											
Automatic Garage Door Motor including Controls											
	07/09/2016	601.00	119.24			119.24	Low Value Pool	37.50 %	44.72	44.72	74.53
Blinds											
	07/09/2016	2,454.00	486.77			486.77	Low Value Pool	37.50 %	182.54	182.54	304.23
Canopy Rangehood											
	07/09/2016	1,090.00	545.44			545.44	Diminishing Value	16.66 %	90.87	90.87	454.57
Carpets											
	07/09/2016	3,072.00	1,316.91			1,316.91	Diminishing Value	20.00 %	263.38	263.38	1,053.53
Ceiling Exhaust Fans											
	07/09/2016	524.00	103.93			103.93	Low Value Pool	37.50 %	38.97	38.97	64.96
Ceiling Fans											
	07/09/2016	1,573.00	312.04			312.04	Low Value Pool	37.50 %	117.02	117.02	195.03
Dishwasher											
	07/09/2016	1,249.00	535.40			535.40	Diminishing Value	20.00 %	107.08	107.08	428.32
Hot Plates											
	07/09/2016	894.00	177.32			177.32	Low Value Pool	37.50 %	66.50	66.50	110.83

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments		Total Value For Depreciation ¹	Depreciation			Closing Written Down Value	
				Disposals/ Decrease	Additions/ Increase		Method	Rate	Calculated Depreciation ²		Posted Depreciation ³
Hot Water Systems											
	07/09/2016	1,344.00	672.50			672.50	Diminishing Value	16.66 %	112.04	112.04	560.46
Lighting Consumables											
	07/09/2016	721.00	143.04			143.04	Low Value Pool	37.50 %	53.64	53.64	89.40
Oven											
	07/09/2016	1,364.00	682.51			682.51	Diminishing Value	16.66 %	113.71	113.71	568.80
Smoke Detectors											
	07/09/2016	688.00	136.48			136.48	Low Value Pool	37.50 %	51.18	51.18	85.30
Split System Air Conditioning Units											
	07/09/2016	4,672.00	2,002.79			2,002.79	Diminishing Value	20.00 %	400.56	400.56	1,602.23
		20,246.00	7,234.37			7,234.37				1,642.21	5,592.19
Real Estate Properties (Australian - Residential)											
65 Viola Square, Common Property Construction Costs											
	07/09/2016	14,046.00	12,706.85			14,046.00	Prime Cost	2.50 %	351.15	351.15	12,355.70
65 Viola Square, Construction Costs											
	07/09/2016	231,613.00	209,530.41			231,613.00	Prime Cost	2.50 %	5,790.33	5,790.33	203,740.08
		245,659.00	222,237.26			245,659.00				6,141.48	216,095.78
		270,715.00	230,614.21			257,703.37				8,745.69	221,868.55

¹ Amounts have been pro rated based on number of days in the year

² Depreciation calculated as per depreciation method

³ Depreciation amounts posted to the ledger

76550 - Plant and Equipment (at written down value) - Unitised

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
65 Viola Square10	Smoke Detectors	1.000000	\$85.30	1.000000	\$136.48	(37.5)%
65 Viola Square11	Hot Water Systems	1.000000	\$560.46	1.000000	\$672.50	(16.66)%
65 Viola Square12	Carpets	1.000000	\$1,053.53	1.000000	\$1,316.91	(20)%
65 Viola Square13	Blinds	1.000000	\$304.23	1.000000	\$486.77	(37.5)%
65 Viola Square14	Ceiling Exhaust Fans	1.000000	\$64.96	1.000000	\$103.93	(37.5)%
65 Viola Square15	Lighting Consumables (Common Property)	1.000000		1.000000		0%
65 Viola Square2	Split System Air Conditioning Units	1.000000	\$1,602.23	1.000000	\$2,002.79	(20)%
65 Viola Square3	Lighting Consumables	1.000000	\$89.40	1.000000	\$143.04	(37.5)%
65 Viola Square4	Ceiling Fans	1.000000	\$64.96	1.000000	\$312.04	(79.18)%
65 Viola Square5	Oven	1.000000	\$568.80	1.000000	\$682.51	(16.66)%
65 Viola Square6	Hot Plates	1.000000	\$110.83	1.000000	\$177.32	(37.5)%
65 Viola Square7	Canopy Rangehood	1.000000	\$454.57	1.000000	\$545.44	(16.66)%
65 Viola Square8	Dishwasher	1.000000	\$428.32	1.000000	\$535.40	(20)%
65 Viola Square9	Automatic Garage Door Motor including Controls	1.000000	\$74.53	1.000000	\$119.24	(37.5)%

TOTAL	CY Units	CY Balance	LY Units	LY Balance
	14.000000	\$5,462.12	14.000000	\$7,234.37

Supporting Documents

- Investment Movement Report [Report](#)
- depreciation_schedule_report-wp-2021.pdf

Standard Checklist

- Attach Investment Movement Report
- Attach relevant Statements and Source Documentation
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

A & J Superannuation Fund Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals		Accounting Profit/(Loss)	Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost		Units	Cost	
Bank Accounts										
CBA Business Trans Account-8283		22,116.74		32,460.39		(28,319.37)		26,257.76		26,257.76
		22,116.74		32,460.39		(28,319.37)		26,257.76		26,257.76
Other Assets										
65 Viola Square16 - Borrowing Expenses	1.00	4,810.00						1.00	4,810.00	180.58
		4,810.00							4,810.00	180.58
Plant and Equipment (at written down value) - Unitised										
65 Viola Square9 - Automatic Garage Door Motor including Controls	1.00	601.00						1.00	601.00	74.53
65 Viola Square13 - Blinds	1.00	2,454.00						1.00	2,454.00	304.23
65 Viola Square7 - Canopy Rangehood	1.00	1,090.00						1.00	1,090.00	454.57
65 Viola Square12 - Carpets	1.00	3,072.00						1.00	3,072.00	1,053.53
65 Viola Square14 - Ceiling Exhaust Fans	1.00	524.00						1.00	524.00	64.96
65 Viola Square4 - Ceiling Fans	1.00	1,573.00						1.00	1,573.00	64.96
65 Viola Square8 - Dishwasher	1.00	1,249.00						1.00	1,249.00	428.32

A & J Superannuation Fund Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals		Accounting Profit/(Loss)	Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost		Units	Cost	
65 Viola Square6 - Hot Plates	1.00	894.00						1.00	894.00	110.83
65 Viola Square11 - Hot Water Systems	1.00	1,344.00						1.00	1,344.00	560.46
65 Viola Square3 - Lighting Consumables	1.00	721.00						1.00	721.00	89.40
65 Viola Square15 - Lighting Consumables (Common Property)	1.00	110.00						1.00	110.00	0.00
65 Viola Square5 - Oven	1.00	1,364.00						1.00	1,364.00	568.80
65 Viola Square10 - Smoke Detectors	1.00	688.00						1.00	688.00	85.30
65 Viola Square2 - Split System Air Conditioning Units	1.00	4,672.00						1.00	4,672.00	1,602.23
		20,356.00							20,356.00	5,462.12
Real Estate Properties (Australian - Residential)										
65 Viola Square18 - 65 Viola Square, Common Property Construction Costs	1.00	14,046.00						1.00	14,046.00	12,355.70
65 Viola Square17 - 65 Viola Square, Construction Costs	1.00	231,613.00						1.00	231,613.00	203,740.08
65 Viola Square - 65 Viola Square, Peregian Springs	1.00	133,000.00						1.00	133,000.00	423,442.10
		378,659.00							378,659.00	639,537.88

A & J Superannuation Fund
Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals		Accounting Profit/(Loss)	Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost		Units	Cost	
Shares in Listed Companies (Australian)										
MNW.AX - Mint Payments Limited - Ordinary Fully Paid	209,478.00	19,826.30			(209,478.00)	(19,826.30)	(17,342.51)		0.00	
		19,826.30				(19,826.30)	(17,342.51)		0.00	
	445,768.04			32,460.39		(48,145.67)	(17,342.51)		430,082.76	671,438.34

A & J Superannuation Fund
Depreciation Schedule

For The Period 01 July 2020 - 30 June 2021

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments			Depreciation				
				Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation ¹	Method	Rate	Calculated Depreciation ²	Posted Depreciation ³	Closing Written Down Value
Other Assets											
Borrowing Expenses											
	07/09/2016	4,810.00	1,142.58			4,810.00	Prime Cost	20.00 %	962.00	962.00	180.58
		4,810.00	1,142.58			4,810.00				962.00	180.58
Plant and Equipment (at written down value) - Unitised											
Automatic Garage Door Motor including Controls											
	07/09/2016	601.00	119.24			119.24	Low Value Pool	37.50 %	44.72	44.72	74.53
Blinds											
	07/09/2016	2,454.00	486.77			486.77	Low Value Pool	37.50 %	182.54	182.54	304.23
Canopy Rangehood											
	07/09/2016	1,090.00	545.44			545.44	Diminishing Value	16.66 %	90.87	90.87	454.57
Carpets											
	07/09/2016	3,072.00	1,316.91			1,316.91	Diminishing Value	20.00 %	263.38	263.38	1,053.53
Ceiling Exhaust Fans											
	07/09/2016	524.00	103.93			103.93	Low Value Pool	37.50 %	38.97	38.97	64.96
Ceiling Fans											
	07/09/2016	1,573.00	312.04			312.04	Low Value Pool	37.50 %	117.02	117.02	195.03
Dishwasher											
	07/09/2016	1,249.00	535.40			535.40	Diminishing Value	20.00 %	107.08	107.08	428.32
Hot Plates											
	07/09/2016	894.00	177.32			177.32	Low Value Pool	37.50 %	66.50	66.50	110.83

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments		Total Value For Depreciation ¹	Depreciation			Closing Written Down Value	
				Disposals/ Decrease	Additions/ Increase		Method	Rate	Calculated Depreciation ²		Posted Depreciation ³
Hot Water Systems											
	07/09/2016	1,344.00	672.50			672.50	Diminishing Value	16.66 %	112.04	112.04	560.46
Lighting Consumables											
	07/09/2016	721.00	143.04			143.04	Low Value Pool	37.50 %	53.64	53.64	89.40
Oven											
	07/09/2016	1,364.00	682.51			682.51	Diminishing Value	16.66 %	113.71	113.71	568.80
Smoke Detectors											
	07/09/2016	688.00	136.48			136.48	Low Value Pool	37.50 %	51.18	51.18	85.30
Split System Air Conditioning Units											
	07/09/2016	4,672.00	2,002.79			2,002.79	Diminishing Value	20.00 %	400.56	400.56	1,602.23
		20,246.00	7,234.37			7,234.37				1,642.21	5,592.19
Real Estate Properties (Australian - Residential)											
65 Viola Square, Common Property Construction Costs											
	07/09/2016	14,046.00	12,706.85			14,046.00	Prime Cost	2.50 %	351.15	351.15	12,355.70
65 Viola Square, Construction Costs											
	07/09/2016	231,613.00	209,530.41			231,613.00	Prime Cost	2.50 %	5,790.33	5,790.33	203,740.08
		245,659.00	222,237.26			245,659.00				6,141.48	216,095.78
		270,715.00	230,614.21			257,703.37				8,745.69	221,868.55

¹ Amounts have been pro rated based on number of days in the year

² Depreciation calculated as per depreciation method

³ Depreciation amounts posted to the ledger

77200 - Real Estate Properties (Australian - Residential)

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
65 Viola Square	65 Viola Square, Peregian Springs	1.000000	\$423,442.10	1.000000	\$355,528.37	19.1%
65 Viola Square17	65 Viola Square, Construction Costs	1.000000	\$203,740.08	1.000000	\$209,530.41	(2.76)%
65 Viola Square18	65 Viola Square, Common Property Construction Costs	1.000000	\$12,355.70	1.000000	\$12,706.85	(2.76)%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		3.000000	\$639,537.88	3.000000	\$577,765.63	

Supporting Documents

- Investment Movement Report [Report](#)
- depreciation_schedule_report-wp-2021.pdf
- RP Valuation - Detailed Report.pdf [65 Viola Square](#)

Standard Checklist

- Attach copies of Purchase or Sale contracts if property was purchased or disposed of during the year
- Attach copy of current certificate of title.
- Attach current building insurance policy
- Attach Declaration of Trust
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

A & J Superannuation Fund Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals		Accounting Profit/(Loss)	Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost		Units	Cost	
Bank Accounts										
CBA Business Trans Account-8283		22,116.74		32,460.39		(28,319.37)		26,257.76		26,257.76
		22,116.74		32,460.39		(28,319.37)		26,257.76		26,257.76
Other Assets										
65 Viola Square16 - Borrowing Expenses	1.00	4,810.00						1.00	4,810.00	180.58
		4,810.00							4,810.00	180.58
Plant and Equipment (at written down value) - Unitised										
65 Viola Square9 - Automatic Garage Door Motor including Controls	1.00	601.00						1.00	601.00	74.53
65 Viola Square13 - Blinds	1.00	2,454.00						1.00	2,454.00	304.23
65 Viola Square7 - Canopy Rangehood	1.00	1,090.00						1.00	1,090.00	454.57
65 Viola Square12 - Carpets	1.00	3,072.00						1.00	3,072.00	1,053.53
65 Viola Square14 - Ceiling Exhaust Fans	1.00	524.00						1.00	524.00	64.96
65 Viola Square4 - Ceiling Fans	1.00	1,573.00						1.00	1,573.00	64.96
65 Viola Square8 - Dishwasher	1.00	1,249.00						1.00	1,249.00	428.32

A & J Superannuation Fund Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals		Accounting Profit/(Loss)	Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost		Units	Cost	
65 Viola Square6 - Hot Plates	1.00	894.00						1.00	894.00	110.83
65 Viola Square11 - Hot Water Systems	1.00	1,344.00						1.00	1,344.00	560.46
65 Viola Square3 - Lighting Consumables	1.00	721.00						1.00	721.00	89.40
65 Viola Square15 - Lighting Consumables (Common Property)	1.00	110.00						1.00	110.00	0.00
65 Viola Square5 - Oven	1.00	1,364.00						1.00	1,364.00	568.80
65 Viola Square10 - Smoke Detectors	1.00	688.00						1.00	688.00	85.30
65 Viola Square2 - Split System Air Conditioning Units	1.00	4,672.00						1.00	4,672.00	1,602.23
		20,356.00							20,356.00	5,462.12
Real Estate Properties (Australian - Residential)										
65 Viola Square18 - 65 Viola Square, Common Property Construction Costs	1.00	14,046.00						1.00	14,046.00	12,355.70
65 Viola Square17 - 65 Viola Square, Construction Costs	1.00	231,613.00						1.00	231,613.00	203,740.08
65 Viola Square - 65 Viola Square, Peregrin Springs	1.00	133,000.00						1.00	133,000.00	423,442.10
		378,659.00							378,659.00	639,537.88

A & J Superannuation Fund
Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals		Accounting Profit/(Loss)	Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost		Units	Cost	
Shares in Listed Companies (Australian)										
MNW.AX - Mint Payments Limited - Ordinary Fully Paid	209,478.00	19,826.30			(209,478.00)	(19,826.30)	(17,342.51)		0.00	
		19,826.30				(19,826.30)	(17,342.51)		0.00	
	445,768.04			32,460.39		(48,145.67)	(17,342.51)		430,082.76	671,438.34

A & J Superannuation Fund
Depreciation Schedule

For The Period 01 July 2020 - 30 June 2021

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments			Depreciation				
				Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation ¹	Method	Rate	Calculated Depreciation ²	Posted Depreciation ³	Closing Written Down Value
Other Assets											
Borrowing Expenses											
	07/09/2016	4,810.00	1,142.58			4,810.00	Prime Cost	20.00 %	962.00	962.00	180.58
		4,810.00	1,142.58			4,810.00				962.00	180.58
Plant and Equipment (at written down value) - Unitised											
Automatic Garage Door Motor including Controls											
	07/09/2016	601.00	119.24			119.24	Low Value Pool	37.50 %	44.72	44.72	74.53
Blinds											
	07/09/2016	2,454.00	486.77			486.77	Low Value Pool	37.50 %	182.54	182.54	304.23
Canopy Rangehood											
	07/09/2016	1,090.00	545.44			545.44	Diminishing Value	16.66 %	90.87	90.87	454.57
Carpets											
	07/09/2016	3,072.00	1,316.91			1,316.91	Diminishing Value	20.00 %	263.38	263.38	1,053.53
Ceiling Exhaust Fans											
	07/09/2016	524.00	103.93			103.93	Low Value Pool	37.50 %	38.97	38.97	64.96
Ceiling Fans											
	07/09/2016	1,573.00	312.04			312.04	Low Value Pool	37.50 %	117.02	117.02	195.03
Dishwasher											
	07/09/2016	1,249.00	535.40			535.40	Diminishing Value	20.00 %	107.08	107.08	428.32
Hot Plates											
	07/09/2016	894.00	177.32			177.32	Low Value Pool	37.50 %	66.50	66.50	110.83

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments		Total Value For Depreciation ¹	Depreciation			Closing Written Down Value	
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Hot Water Systems											
	07/09/2016	1,344.00	672.50			672.50	Diminishing Value	16.66 %	112.04	112.04	560.46
Lighting Consumables											
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Oven											
	07/09/2016	1,364.00	682.51			682.51	Diminishing Value	16.66 %	113.71	113.71	568.80
Smoke Detectors											
	07/09/2016	688.00	136.48			136.48	Low Value Pool	37.50 %	51.18	51.18	85.30
Split System Air Conditioning Units											
	07/09/2016	4,672.00	2,002.79			2,002.79	Diminishing Value	20.00 %	400.56	400.56	1,602.23
		20,246.00	7,234.37			7,234.37				1,642.21	5,592.19
Real Estate Properties (Australian - Residential)											
65 Viola Square, Common Property Construction Costs											
	07/09/2016	14,046.00	12,706.85			14,046.00	Prime Cost	2.50 %	351.15	351.15	12,355.70
65 Viola Square, Construction Costs											
	07/09/2016	231,613.00	209,530.41			231,613.00	Prime Cost	2.50 %	5,790.33	5,790.33	203,740.08
		245,659.00	222,237.26			245,659.00				6,141.48	216,095.78
		270,715.00	230,614.21			257,703.37				8,745.69	221,868.55

¹ Amounts have been pro rated based on number of days in the year

² Depreciation calculated as per depreciation method

³ Depreciation amounts posted to the ledger

COMPARATIVE MARKET ANALYSIS

65 VIOLA SQUARE, PEREGIAN SPRINGS, QLD 4573

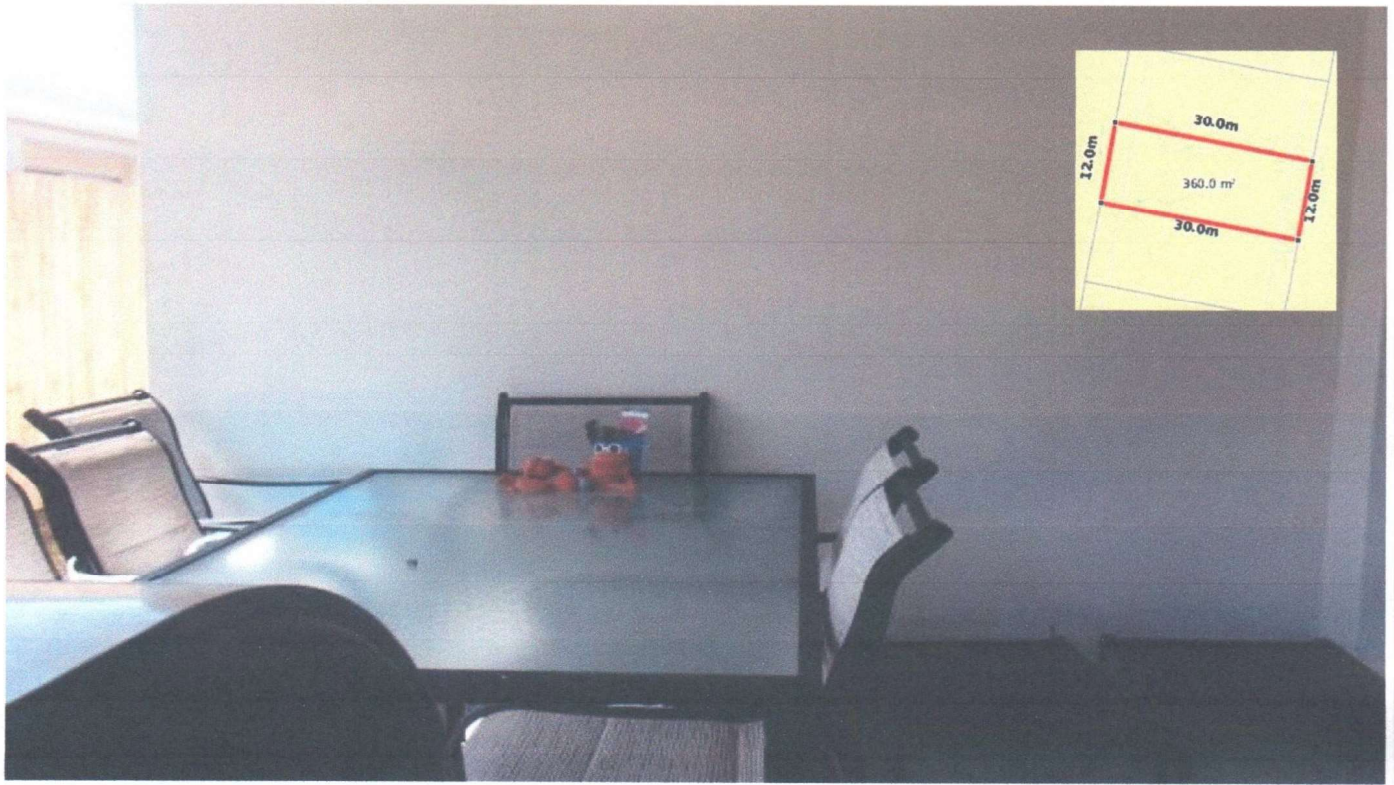
PREPARED BY ONLINE PROPERTY SALES, 37 FLINDERS LANE MAROOCHYDORE



onlineproperty
sales & rentals



65 VIOLA SQUARE, PEREGIAN SPRINGS, QLD 4573



Owner Details

Owner Name(s): A&J FUTURE FUND PTY LTD (TTE)
 Owner Address: N/A
 Phone(s):

Owner Type: Rental

Property Details

Property Type: House - Freehold [Unit]

RPD: L3404 SP264896

Valuation Amount:

Valuation Amount:

Land Use: GROUP TITLE (PRIMARY USE ONLY)

Zoning:

Council: SUNSHINE COAST (MAROOCHY)

Features:

Lowset, Contemporary, Ensuite, Built in Robes, Modern Kitchen, Air Conditioned, Fully Fenced

4 2 2

Area: 360 m²

Area \$/m²: \$569

Water/Sewerage:

Property ID: 29583110 /

UBD Ref: UBD Ref: 039 B2

Sales History

Sale Amount:	Sale Date:	Vendor:	Area:	Sale Type:	Related:
\$ 205,000	18/04/2016	FKP RESIDENTIAL DEVELOPMENTS PTY LTD	360 m ²	Normal Sale	No
\$ 521,238	16/03/2016	SUNSHINE BEACH CONSTRUCTIONS PTY LTD	360 m ²	Normal Sale	No

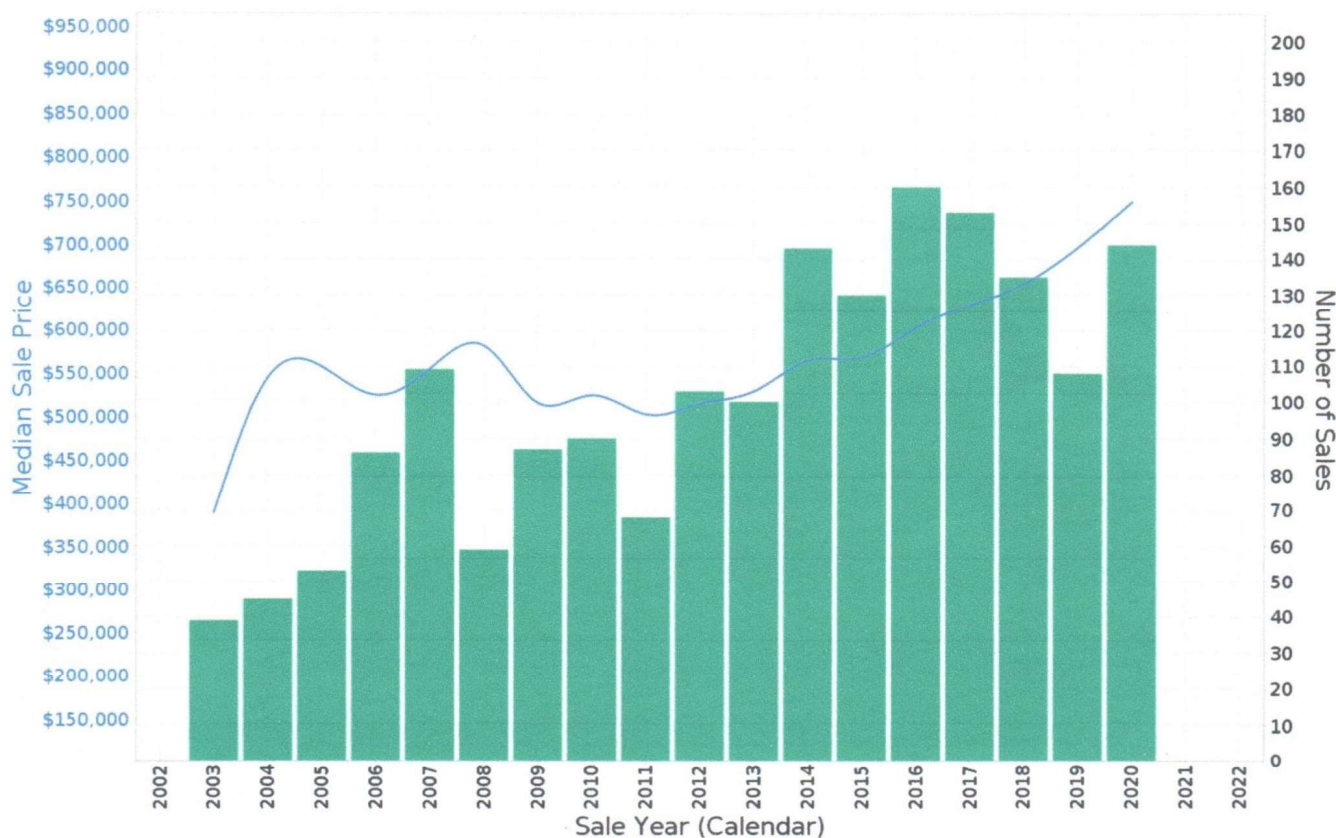


Nearby Properties For Sale



Sales & Growth Chart (House)

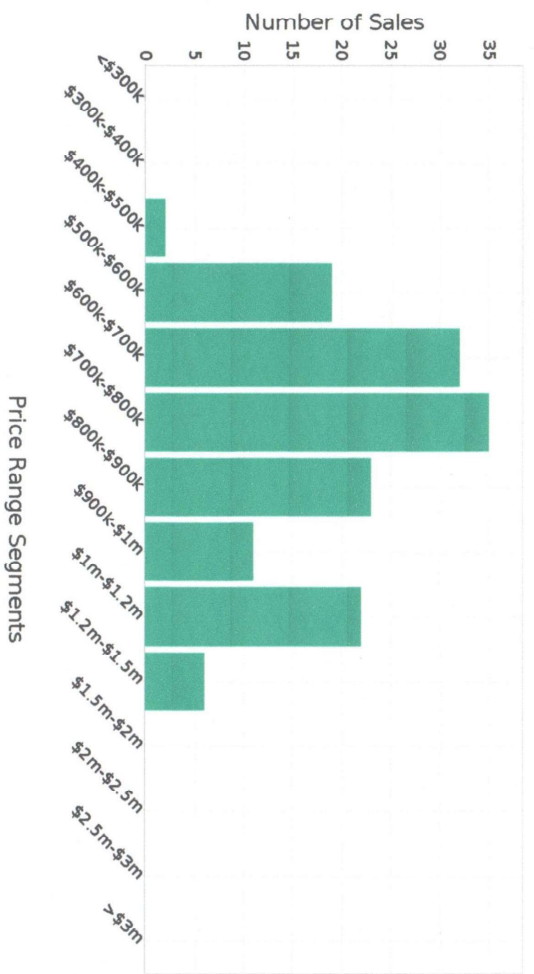
Year	No. of Sales	Average	Median	Growth	Low	High
2003	39	\$ 392,231	\$ 390,000		\$ 228,500	\$ 678,500
2004	45	\$ 558,015	\$ 545,000	39.7 %	\$ 300,000	\$ 1,197,200
2005	53	\$ 573,363	\$ 557,500	2.3 %	\$ 252,000	\$ 910,000
2006	86	\$ 543,933	\$ 525,000	-5.8 %	\$ 240,000	\$ 1,050,000
2007	109	\$ 588,968	\$ 555,000	5.7 %	\$ 227,500	\$ 1,150,000
2008	59	\$ 608,695	\$ 582,000	4.9 %	\$ 310,000	\$ 1,220,000
2009	87	\$ 560,349	\$ 516,000	-11.3 %	\$ 245,000	\$ 1,035,000
2010	90	\$ 568,793	\$ 525,000	1.7 %	\$ 230,000	\$ 1,305,000
2011	68	\$ 536,294	\$ 503,000	-4.2 %	\$ 300,000	\$ 1,045,000
2012	103	\$ 535,744	\$ 515,000	2.4 %	\$ 300,000	\$ 900,000
2013	100	\$ 562,231	\$ 530,000	2.9 %	\$ 375,000	\$ 935,000
2014	143	\$ 586,458	\$ 565,000	6.6 %	\$ 259,000	\$ 1,000,000
2015	130	\$ 598,564	\$ 569,000	0.7 %	\$ 390,000	\$ 1,050,000
2016	160	\$ 631,599	\$ 603,250	6.0 %	\$ 299,000	\$ 1,088,000
2017	153	\$ 659,513	\$ 630,000	4.4 %	\$ 405,000	\$ 1,200,000
2018	135	\$ 693,706	\$ 655,000	4.0 %	\$ 357,000	\$ 1,330,000
2019	108	\$ 722,456	\$ 697,000	6.4 %	\$ 400,000	\$ 1,500,000
2020	144	\$ 786,602	\$ 750,000	7.6 %	\$ 490,000	\$ 1,300,000
2021	0					



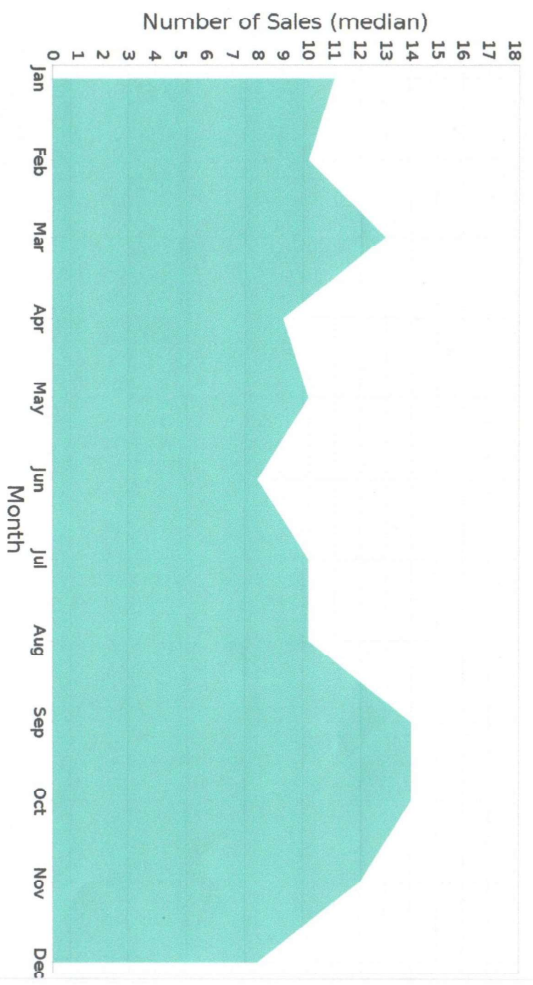
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Price Segmentation



Peak Selling Periods



Nearby Comparable For Sale Properties

There are 10 properties selected within the radius of 500.0m from the focus property. The lowest for sale price is \$560,000 and the highest for sale price is \$1,799,000 with a median sale price of \$789,000. Days listed ranges from 2 to 147 days with the average currently at 66 days for these selected properties.

ADDRESS AVAILABLE UPON REQUEST, PEREGIAN SPRINGS 4573

 4  2  6






Property Type: House
Area: 525 m²
RPD:

Features:

Current List Price: **\$860,000**
First List Price: \$860,000
Date Listed: **16/02/2021** Days Listed: **2 Days**
Listed Price Change:

10 GOLDFINCH CL, PEREGIAN SPRINGS 4573

UBD Ref: Sunshine Coast - 039 C4  4  2  2
Distance from Property: 490m



Property Type: House
Area: 513 m²
RPD: L4307 SP231624: PAR MAROOCHY

Features:

Current List Price: **OFFERS OVER \$799,000**
First List Price: OFFERS OVER \$799,000
Date Listed: **08/02/2021** Days Listed: **11 Days**
Listed Price Change:

4 HONEYEATER AVE, PEREGIAN SPRINGS 4573

UBD Ref: Sunshine Coast - 039 A2  4  2  2
Distance from Property: 433m



Property Type: House
Area: 630 m²
RPD: L2103 SP190754

Features:

Current List Price: **high \$700,000**
First List Price: high \$700,000
Date Listed: **04/02/2021** Days Listed: **14 Days**
Listed Price Change:

ADDRESS AVAILABLE UPON REQUEST, PALMWOODS 4555

 4  2  2



Property Type: House
Area: 800 m²
RPD:

Features:

Current List Price: **634,029**
First List Price: 634,029
Date Listed: **18/01/2021** Days Listed: **32 Days**
Listed Price Change:

11 BRUSHBOX WAY, PEREGIAN SPRINGS 4573

UBD Ref: Sunshine Coast - 039 D2  4  2  3
Distance from Property: 319m



Property Type: House
Area: 420 m²
RPD: L1 SP239733

Features:

Current List Price: **Offers over \$779000**
First List Price: Offers over \$849000
Date Listed: **15/01/2021** Days Listed: **35 Days**
Listed Price Change: **-8.2%**

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PARK AVE, PEREGIAN SPRINGS 4573

4 2 2



Property Type: House
Area: 525 m²
RPD:

Features:

Current List Price: **From \$654,000**
First List Price: From \$654,000
Date Listed: 14/12/2020 Days Listed: **66 Days**
Listed Price Change:

THE ADDRESS BRONZE WING CCT, PEREGIAN SPRINGS 4573

4 3 2



Property Type: House
Area: 1,000 m²
RPD:

Features:

Current List Price: **\$1,799,000**
First List Price: \$1,799,000
Date Listed: 27/10/2020 Days Listed: **115 Days**
Listed Price Change:

2514 THE ADDRESS BRONZE WING CCT, PEREGIAN SPRINGS 4573

4 3 2



Property Type: House
Area: 1,448 m²
RPD:

Features:

Current List Price: **\$1,399,000**
First List Price: \$1,399,000
Date Listed: 27/10/2020 Days Listed: **115 Days**
Listed Price Change:

BRONZE WING CCT, PEREGIAN SPRINGS 4573

4 2 2



Property Type: House
Area: 1,165 m²
RPD:

Features:

Current List Price: **From \$939,300**
First List Price: From \$922,500
Date Listed: 15/10/2020 Days Listed: **126 Days**
Listed Price Change:

3 HARRIER CRES, PEREGIAN SPRINGS 4573

UBD Ref: Sunshine Coast - 039 C3
Distance from Property: 245m

4 2 2



Property Type: House
Area: 450 m²
RPD: L4168 SP250713

Features:

Current List Price: **UNDER CONTRACT (Under**
First List Price: Offers over \$595,000
Date Listed: 25/09/2020 Days Listed: **147 Days**
Listed Price Change:

Nearby Comparable Sold Properties

There are 10 sold properties selected within the radius of 1000.0m from the focus property. The lowest sale price is \$0 and the highest sale price is \$800,000 with a median sale price of \$737,500. Days listed ranges from 6 to 19 days with the average currently at 12 days for these selected properties.

14 BRINDABELLA AVE, PEREGIAN SPRINGS, QLD 4573

UBD Ref: Sunshine Coast - 039 C3
Distance from Property: 355m  4  2  2



Property Type: House
Area: 501 m²
Area \$/m²:
RPD: L4129 SP261162:PAR MAROOCHY

Sale Price: **Price Withheld (Agents Advice - Sale)**
Sale Date: 03/02/2021 Days to Sell: **15 Days**
Last Price: By Negotiation Chg %:
First Price: By Negotiation Chg %:

Features: BUILD YR: 2013, LOWSET, BRICK AND TILE, ENSUITE, FAMILY/RUMPUS ROOM, BUILT IN ROBES, MODERN KITCHEN, AIR CONDITIONED, POOL, CLOSE TO SCHOOLS,

1 LONGWOOD DR, PEREGIAN SPRINGS, QLD 4573

UBD Ref: Sunshine Coast - 029 A19
Distance from Property: 974m  4  2  2



Property Type: House
Area: 779 m²
Area \$/m²: \$1,027
RPD: L59 SP125230

Sale Price: **\$800,000 (Agents Advice - Sale)**
Sale Date: 08/01/2021 Days to Sell: **N/A**
Last Price: For Sale Chg %:
First Price: For Sale Chg %:

Features:

12 LONGWOOD DR, PEREGIAN SPRINGS, QLD 4573

UBD Ref: Sunshine Coast - 028 R19
Distance from Property: 1km  4  2  2



Property Type: House
Area: 514 m²
Area \$/m²: \$1,537
RPD: L3 SP125230

Sale Price: **\$790,000 (Normal Sale)**
Sale Date: 04/12/2020 Days to Sell: **N/A**
Last Price: Chg %:
First Price: Chg %:

Features:

145 HAVANA ROAD WEST RD, PEREGIAN SPRINGS,...

Also known as: 145 HAVANA ROAD W

UBD Ref: Sunshine Coast - 039 E2
Distance from Property: 584m  4  2  1



Property Type: House
Area: 728 m²
Area \$/m²: \$982
RPD: L1 RP97082

Sale Price: **\$715,000 (Normal Sale)**
Sale Date: 11/10/2020 Days to Sell: **N/A**
Last Price: CONTACT AGENT Chg %:
First Price: Contact Agent Chg %:

Features:

3 GRACEMERE BVD, PEREGIAN SPRINGS, QLD 4573

UBD Ref: Sunshine Coast - 029 A18
Distance from Property: 1km  4  2  2



Property Type: House
Area: 657 m²
Area \$/m²: \$1,081
RPD: L211 SP142741

Sale Price: **\$710,000 (Normal Sale)**
Sale Date: 02/10/2020 Days to Sell: **10 Days**
Last Price: OFFERS OVER \$699K Chg %:
First Price: OFFERS OVER \$699K Chg %:

Features:

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75 FOREST RIDGE CRCT, PEREGIAN SPRINGS, QLD 4573

UBD Ref: Sunshine Coast - 028 R20
Distance from Property: 790m



Property Type: House
Area: 540 m²
Area \$/m²: \$1,446
RPD: L20 SP125230

Features:

Sale Price: **\$780,600 (Normal Sale)**
Sale Date: 31/08/2020 Days to Sell: **6 Days**
Last Price: OFFERS OVER \$780,000 Chg %:
First Price: OFFERS OVER \$780,000 Chg %:

11 FOREST RIDGE CRCT, PEREGIAN SPRINGS, QLD 4573

UBD Ref: Sunshine Coast - 029 A19
Distance from Property: 847m



Property Type: House
Area: 601 m²
Area \$/m²: \$1,048
RPD: L53 SP125230

Features:

Sale Price: **\$630,000 (Normal Sale)**
Sale Date: 28/08/2020 Days to Sell: **N/A**
Last Price: Chg %:
First Price: Chg %:

15 HIGHGROVE CRCT, PEREGIAN SPRINGS, QLD 4573

UBD Ref: Sunshine Coast - 029 A19
Distance from Property: 857m



Property Type: House
Area: 726 m²
Area \$/m²: \$957
RPD: L160 SP133172

Features:

Sale Price: **\$695,000 (Normal Sale)**
Sale Date: 18/08/2020 Days to Sell: **19 Days**
Last Price: Under Contract (Under Chg %:
First Price: Offers Over \$729,000 Chg %: **-4.7%**

26 FAIRWAY PDE, PEREGIAN SPRINGS, QLD 4573

UBD Ref: Sunshine Coast - 028 Q20
Distance from Property: 965m



Property Type: House
Area: 793 m²
Area \$/m²: \$990
RPD: L297 SP154200

Features:

Sale Price: **\$785,000 (Agents Advice - Sale)**
Sale Date: 10/02/2021 Days to Sell:
Last Price: For Sale Chg %:
First Price: For Sale Chg %:

9 TOMOKA CL, PEREGIAN SPRINGS, QLD 4573

UBD Ref: Sunshine Coast - 038 R2
Distance from Property: 631m



Property Type: House
Area: 505 m²
Area \$/m²:
RPD: L39 SP264852

Features:

Sale Price: **Price Withheld (Agents Advice -**
Sale Date: 30/01/2021 Days to Sell: **8 Days**
Last Price: Price Guide \$745,000 Chg %:
First Price: Price Guide \$745,000 Chg %:



65 VIOLA SQUARE, PEREGIAN SPRINGS, QLD 4573



Appraisal Price

This market analysis has been prepared on 18/02/2021 and all information given has been based on a current market analysis for the property listed above. Based on this, we believe this property to be estimated in the following range:

\$635,000 to 655,000

Average = \$645,000

Plant & Equipment (WDV) = \$ 5,462.12
Construction & Other = \$ 639,537.88

Total Property = \$ 645,000.00

Contact your agent for further information:

Name: Online Property Sales
Mobile:
Office: Online Property Sales
Office Phone:
Email: info@onlinepropertysales.com.au

77600 - Shares in Listed Companies (Australian)

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
MNW.AX	Mint Payments Limited - Ordinary Fully Paid	0.000000		209478.000000	\$3,351.65	100%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		0.000000		209478.000000	\$3,351.65	

Supporting Documents

- Balance Review Report [Report](#)
- Investment Movement Report [Report](#)
- COMSEC Financial Year Summary 2020.pdf [MNW.AX](#)
- CHESSE Holding and Sale Mint Payments MNW.pdf [MNW.AX](#)

Standard Checklist

- Attach Balance Review Report
- Attach copies of HIN/SRN or Chess Statements, Broker Statements, Contract Notes Corporate Action documentation and any other relevant Source Documentation
- Attach Investment Movement Report
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy

A & J Superannuation Fund Balance Review Report

As at 30 June 2021

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
60400	Bank Accounts						
CBA10438283	CBA Business Trans Account-8283	06445110438283	BGL Bank Data Service	30/06/2021	\$ 26,257.76	\$ 26,257.76	0.00
76000	Other Assets						
76000/65 Viola Square	Borrowing Expenses					1.0000	
76550	Plant and Equipment (at written down value) - Unitised						
76550/65 Viola Square Automat	Automatic Garage Door Motor including Controls					1.0000	
76550/65 Viola Square Blinds	Blinds					1.0000	
76550/65 Viola Square Canopy	Canopy Rangehood					1.0000	
76550/65 Viola Square Carpets	Carpets					1.0000	
76550/65 Viola Square Ceiling	Ceiling Exhaust Fans					1.0000	
76550/65 Viola Square Ceiling Fans	Ceiling Fans					1.0000	
76550/65 Viola Square Dishwas	Dishwasher					1.0000	
76550/65 Viola Square Hot Pla	Hot Plates					1.0000	
65 Viola Square Hot Water	Hot Water Systems					1.0000	
76550/65 Viola Square Com lig	Lighting Consumables (Common Property)					1.0000	
76550/65 Viola Square Lightin	Lighting Consumables					1.0000	
76550/65 Viola Square Oven	Oven					1.0000	

A & J Superannuation Fund Balance Review Report

As at 30 June 2021

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
76550/65 Viola Square Smoke D	Smoke Detectors					1.0000	
76550/65 Viola Square Split S	Split System Air Conditioning Units					1.0000	
77200	Real Estate Properties (Australian - Residential)						
77200/65 Viola Square Common	65 Viola Square, Common Property Construction Costs					1.0000	
77200/65 Viola Square, Constr	65 Viola Square, Construction Costs					1.0000	
65 Viola Square	65 Viola Square, Peregian Springs					1.0000	
85500	Limited Recourse Borrowing Arrangements						
65 Viola Square	Westpac Investment Property Loan 46-2643					-95,093.44	

A & J Superannuation Fund Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals		Accounting Profit/(Loss)	Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost		Units	Cost	
Bank Accounts										
CBA Business Trans Account-8283		22,116.74		32,460.39		(28,319.37)		26,257.76		26,257.76
		22,116.74		32,460.39		(28,319.37)		26,257.76		26,257.76
Other Assets										
65 Viola Square16 - Borrowing Expenses	1.00	4,810.00						1.00	4,810.00	180.58
		4,810.00						4,810.00		180.58
Plant and Equipment (at written down value) - Unitised										
65 Viola Square9 - Automatic Garage Door Motor including Controls	1.00	601.00						1.00	601.00	74.53
65 Viola Square13 - Blinds	1.00	2,454.00						1.00	2,454.00	304.23
65 Viola Square7 - Canopy Rangehood	1.00	1,090.00						1.00	1,090.00	454.57
65 Viola Square12 - Carpets	1.00	3,072.00						1.00	3,072.00	1,053.53
65 Viola Square14 - Ceiling Exhaust Fans	1.00	524.00						1.00	524.00	64.96
65 Viola Square4 - Ceiling Fans	1.00	1,573.00						1.00	1,573.00	64.96
65 Viola Square8 - Dishwasher	1.00	1,249.00						1.00	1,249.00	428.32

A & J Superannuation Fund Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals		Accounting Profit/(Loss)	Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost		Units	Cost	
65 Viola Square6 - Hot Plates	1.00	894.00						1.00	894.00	110.83
65 Viola Square11 - Hot Water Systems	1.00	1,344.00						1.00	1,344.00	560.46
65 Viola Square3 - Lighting Consumables	1.00	721.00						1.00	721.00	89.40
65 Viola Square15 - Lighting Consumables (Common Property)	1.00	110.00						1.00	110.00	0.00
65 Viola Square5 - Oven	1.00	1,364.00						1.00	1,364.00	568.80
65 Viola Square10 - Smoke Detectors	1.00	688.00						1.00	688.00	85.30
65 Viola Square2 - Split System Air Conditioning Units	1.00	4,672.00						1.00	4,672.00	1,602.23
		20,356.00							20,356.00	5,462.12
Real Estate Properties (Australian - Residential)										
65 Viola Square18 - 65 Viola Square, Common Property Construction Costs	1.00	14,046.00						1.00	14,046.00	12,355.70
65 Viola Square17 - 65 Viola Square, Construction Costs	1.00	231,613.00						1.00	231,613.00	203,740.08
65 Viola Square - 65 Viola Square, Peregian Springs	1.00	133,000.00						1.00	133,000.00	423,442.10
		378,659.00							378,659.00	639,537.88

A & J Superannuation Fund
Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals		Accounting Profit/(Loss)	Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost		Units	Cost	
Shares in Listed Companies (Australian)										
MNW.AX - Mint Payments Limited - Ordinary Fully Paid	209,478.00	19,826.30			(209,478.00)	(19,826.30)	(17,342.51)		0.00	
		19,826.30				(19,826.30)	(17,342.51)		0.00	
	445,768.04			32,460.39		(48,145.67)	(17,342.51)		430,082.76	671,438.34

Financial Year Summary

1 JULY 2020 - 30 JUNE 2021

Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2021
Shares	2499338	AJCP INVESTMENT PTY LTD <A & J SUPER FUND A/C>	\$0.00
TOTAL PORTFOLIO VALUE			\$0.00

Allocation as at 30 June 2021

Shares in your portfolio

There are no holdings on this account.

Estimated Interest & Dividends 2020-2021 Financial Year

Est. Franked Dividends	\$0.00
Est. Unfranked Dividends	\$0.00
Est. Franking Credits	\$0.00
Est. Interest Received from Interest Rate Securities	\$0.00
TOTAL INCOME	\$0.00

Fees & Charges 2020-2021 Financial Year

Total Brokerage (inc. GST)	\$29.95
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	\$0.00
TOTAL FEES & CHARGES	\$29.95

Sectors in your portfolio

There are no holdings on this account.

Transaction Summary

1 JULY 2020 - 30 JUNE 2021



SHARES - 2499338 - HIN 64691147

AJCP INVESTMENT PTY LTD <A & J SUPER FUND
A/C>

Total Buys and Sells

2020 - 2021 Financial Year

Total Buys (inc. Brokerage + GST)	\$0.00
Total Sells (inc. Brokerage + GST)	\$2,483.79

MNW - MINT PAYMENTS LTD FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
15-Jul-2020	Sell	-209,478	\$0.0120	-\$2,513.74	\$29.95	\$2.72	102999731	-\$2,483.79
				Sub Total	\$29.95	\$2.72		-\$2,483.79

Interest & Estimated Dividend Summary

CommSec



1 JULY 2020 - 30 JUNE 2021

SHARES - 2499338 - HIN 64691147

AJCP INVESTMENT PTY LTD <A & J SUPER FUND A/C>

ESTIMATED DIVIDEND SUMMARY

There are no transactions on this account.

TOTAL

\$0.00

ESTIMATED INTEREST RECEIVED

There are no transactions on this account.

TOTAL

\$0.00

Mint Payments Limited

ABN: 51 122 043 029
Place of Incorporation: NSW



292868 01402
AJCP INVESTMENT PTY LTD
<A & J SUPER FUND A/C>
2 CUTHERO CT
HIGHLAND PARK QLD 4211

CHESS HOLDING STATEMENT

For statement enquiries contact
your CHESS Sponsor:

**COMMONWEALTH SECURITIES
LIMITED**

LOCKED BAG 22
AUSTRALIA SQUARE
SYDNEY, NSW 1215

☎ 131519

Holder ID Number (HIN): 0064691147

CHESS Sponsor's ID (PID): 01402

Statement Period: July 2020

Page: 1 of 1

MNW - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
	Balance Brought Forward from 24 Aug 16					209478
16 Jul 20	Movement of Securities due to Purchase, Sale or Transfer	0140220293340700	CUM		209478	0

FOR YOUR INFORMATION

- ☛ To obtain full terms and conditions of an Issuer's securities contact the Issuer's Registrar or the Issuer directly.
- ☛ For information about CHESS Depository Interests (CDIs) and to obtain a free copy of the Financial Services Guide (FSG) or any supplementary FSG for CHESS Depository Nominees Pty Ltd go to www.asx.com.au/cdis or phone 131 279.
- ☛ ASX Settlement may by law need to disclose information in CHESS Holdings to third parties.

Refer overleaf for additional important information



Issued By:

ASX Settlement Pty Limited | ABN 49 008 504 532 | PO Box H227, Australia Square, Sydney NSW 1215

Share Registry Details:

LINK MARKET SERVICES LIMITED
LOCKED BAG A14,
SYDNEY SOUTH NSW 1235
Ph: 02 82807111

Sample CHESS Holding Statement

The Issuer's name and logo

Your name and address as registered in CHESS.


The security to which this statement relates.

Date the transaction is recorded in your CHESS holding.

Description of the transaction.

The Transaction ID is a supplementary reference and may be useful for enquiries.

Important messages will appear here.



QZJV Enterprises Pty Ltd
ABN 99 012 345 678
 State of Incorporation/Registration: NSW

CHESS HOLDING STATEMENT

For statement enquiries contact your CHESS sponsor:

FIRST INTERNATIONAL N.Y. AUSTRALIA EQUITIES LTD
 LEVEL 10, GRAND PLACE
 15 GRACE STREET
 BRISBANE, QLD 4000
 ☎ (07) 3123 4567

Holder ID Number (HIN): 1234567890

CHESS Sponsor's ID (PID): 00000

Statement Period: January 2001

Page: 1 of 1

SAMPLE CORPORATE SERVICES

C/- MRS JOAN ANN JONES
 LVL 12
 123 BOUNDARY ST
 SAMPLESVILLE QLD 1234

Details of your CHESS Sponsor - your first point of contact.

Your unique CHESS number. Keep your HIN confidential and only disclose it in dealings with your CHESS Sponsor.

Your balance in the security after being adjusted by the transaction.

Number of units that will increase or decrease your balance.

Ex/Cum status of a transaction processed in the Ex Period may appear here.


QZJ- ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity On	Quantity Off	Holding Balance
08 Jan 01	Balance Brought Forward from 11 Dec 00					200
	Bonus Issue Allotment	1234567890123456		100		300

FOR YOUR INFORMATION

- Full terms and conditions of the Company, Trust or other Issuer's securities can be obtained from the Registry.
- The Australian Taxation Office advises that the disposal of shares may lead to capital gains tax. Phone (1300 781 081) if you need a *Guide to Capital Gains Tax*.
- Other messages will appear here

See over for additional Important Information and Disclaimer



ASX

Share Registry Details:
 INTERNATIONAL SERVICES PTY LIMITED
 GPO BOX P1234
 PHILIPS TERRACE
 PERTH WA 6123
 PH: (08) 9123 4567

Issued By:
 ASX Settlement Pty Limited | ABN 49 008 504 532 | PO Box H227, Australia Square, Sydney NSW 1215

Further Explanatory Notes:

- 1) CHESS Holding Statements are similar in form to a bank statement. They will detail those transactions that occurred in a calendar month and will progressively calculate the holding balance brought forward to the closing balance at the end of each month.
- 2) CHESS Holding Statements are only issued if there has been a change in your CHESS holding balance. You will receive a CHESS Statement shortly after the end of the month for each security in which a transaction changed your CHESS holding balance.
- 3) CHESS Holding Statements for holdings in renounceable rights registered in CHESS are not routinely issued. However, a statement for these securities or others can be requested through your CHESS Sponsor or the Share Registry, though they may charge you a fee.
- 4) An Ex or Cum status may appear if the transaction is processed between the Ex Date and the Record Date for a corporate action, i.e., the Ex Period. An entitlement will be included for a buyer when the status is Cum and for a seller when it is Ex. Contact your CHESS Sponsor for further details.

Disclaimer: ASX Settlement Pty Limited ("ASX Settlement") operates CHESS. This Statement is issued by ASX Settlement under the ASX Settlement Operating Rules ("Rules"). ASX Limited has no responsibility for this statement, nor for the administration of CHESS. ASX Settlement's responsibility is limited to the correction and reissue of any inaccurate information. The closing balance shown on this statement excludes any transactions that have not been effected on the CHESS subregister as at the End of Day (as defined in the Rules) on the day indicated. Reliance should not be placed on the balance shown on the statement as being a complete record of the current holding.



Address - Locked Bag 22 Australia Square NSW 1215
 Telephone - 13 15 19
 Facsimile - 1300 131 519
 Email - shares@commsec.com.au
 Internet - commsec.com.au

TAX INVOICE

**ORIGINAL
CONFIRMATION**

Please retain for taxation purposes

Trading, Clearing and Settlement of this transaction is undertaken by
 Commonwealth Securities Limited.

**AJCP INVESTMENT PTY LTD <A & J SUPER FUND A/C>
 2 CUTHERO CT
 HIGHLAND PARK QLD 4211**

WE HAVE SOLD THE FOLLOWING SECURITIES FOR YOU

COMPANY MINT PAYMENTS LIMITED
SECURITY ORDINARY FULLY PAID

Cum Rights

MNW

DATE: 15/07/2020
 AS AT DATE: 15/07/2020
 CONFIRMATION NO: 102999731
 ORDER NO: N125100821
 ACCOUNT NO: 2499338
 TOTAL UNITS: 209,478
 CONSIDERATION (AUD): \$2,513.74
BROKERAGE & COSTS INCL GST: \$29.95
 (may include printed confirmation postal fee)
APPLICATION MONEY: \$0.00
NET PROCEEDS: \$2,483.79
TOTAL GST: \$2.72
SETTLEMENT DATE: 17/07/2020

UNITS AT PRICE	
209,478	0.012000
AVERAGE PRICE:	0.012000

**PAYMENT METHOD - DIRECT CREDIT TO NOMINATED
 SETTLEMENT A/C ON SETTLEMENT DAY. FUNDS AVAILABLE
 FOLLOWING DAY.**

PID 1402 HIN 64691147

ORDER COMPLETED

CONTRACT COMMENTS:

54341252 0417242388

158

If not already provided, Security Document and/or Holder Information to be provided by 17/07/2020

1. This Confirmation Contract Note is issued by Commonwealth Securities Limited and is issued subject to:

(a) The current General Conditions of Trade of Commonwealth Securities Limited ("CommSec");

(b) Directions, decisions and requirements of the Market Operators, the ASIC Market Integrity Rules, the Market Operating Rules, the Clearing Rules and where relevant, the Settlement Rules, the customs and usages of the Market Operators, and the correction of any errors and/or omissions. Under the Rules of ASIC and the Market Operators, CommSec is required to act consistently with a fair and orderly market. CommSec or the Market Operators are entitled to cancel a trade without further reference to you as permitted by the current General Conditions of Trade and the Market Operating Rules.

2. Credits from sales of securities are not available until the settlement date and all documents and security holder information have been delivered to Commonwealth Securities Limited and verified through CHES Settlement Facility, if a CHES Participant Sponsored Holding security has been sold. Subject to the relevant Terms and Conditions, the proceeds of your sale will be paid to you in accordance with your standing instructions on the settlement date, unless otherwise agreed.

If you request a Confirmation Contract Note to be sent to you by post, a \$1.95 fee will be charged in addition to brokerage.

Commonwealth Securities Limited ABN 60 067 254 399, AFSL 238814 is a wholly owned, but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 and a Participant of the ASX Group and Chi-X Australia.

Your order may have been executed as multiple market transactions across multiple trade execution venues in accordance with our Best Execution policy. This Confirmation specifies the volume weighted average price for those market transactions.

85000 - Income Tax Payable/Refundable

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	(\$227.85)	(\$2,795.40)	(91.85)%
TOTAL		CY Balance	LY Balance	
		(\$227.85)	(\$2,795.40)	

Supporting Documents

- Tax Reconciliation Report [Report](#)
- Exempt Pension Reconciliation [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- Statement of Taxable Income [Report](#)
- StatementOfTaxableIncome-01072020-30062021.pdf [85000](#)

Standard Checklist

- Attach Actuarial Certificate (if applicable)
- Attach any other Tax reconciliations
- Attach copy of Exempt Pension Reconciliation (if applicable)
- Attach copy of Non Deductible Expense Reconciliation (if applicable)
- Attach copy of Statement of Taxable Income
- Attach copy of Tax Reconciliation Report
- Confirm Transactions in ATO Portal

A & J Superannuation Fund
Exempt Current Pension Income Reconciliation

For The Period 01 July 2020 - 30 June 2021

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Segment - 01 July 2020 to 30 June 2021						
Label B						
	01/08/2020	28000/65 Viola Square	65 Viola Square, Peregian Springs	2,502.90		
	01/09/2020	28000/65 Viola Square	65 Viola Square, Peregian Springs	1,914.34		
	01/10/2020	28000/65 Viola Square	65 Viola Square, Peregian Springs	2,394.30		
	01/11/2020	28000/65 Viola Square	65 Viola Square, Peregian Springs	2,018.43		
	01/12/2020	28000/65 Viola Square	65 Viola Square, Peregian Springs	1,914.34		
	01/01/2021	28000/65 Viola Square	65 Viola Square, Peregian Springs	2,394.30		
	01/02/2021	28000/65 Viola Square	65 Viola Square, Peregian Springs	2,028.01		
	01/03/2021	28000/65 Viola Square	65 Viola Square, Peregian Springs	1,914.34		
	01/04/2021	28000/65 Viola Square	65 Viola Square, Peregian Springs	2,534.49		
	01/05/2021	28000/65 Viola Square	65 Viola Square, Peregian Springs	1,914.34		
	01/06/2021	28000/65 Viola Square	65 Viola Square, Peregian Springs	1,163.08		
	30/06/2021	28000/65 Viola Square	65 Viola Square, Peregian Springs	2,139.25		
	30/06/2021	28000/65 Viola Square	65 Viola Square, Peregian Springs	1,787.88		
			Total	26,620.00	0.000 %	0.00
					Total Segment ECPI*	0.00
					SMSF Annual Return Rounding	0.00
					Total ECPI	0.00

* Total Segment ECPI does not include ECPI amounts from Label A. The total ECPI from Label A is shown separately at the start of the report.

A & J Superannuation Fund

Pension Non Deductible Expense Report

For The Period 01 July 2020 - 30 June 2021

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Segment - 01 July 2020 to 30 June 2021							
Label A							
	10/09/2020	42010/65 Viola Square	65 Viola Square, Peregian Springs	438.77			
	10/12/2020	42010/65 Viola Square	65 Viola Square, Peregian Springs	417.40			
	10/03/2021	42010/65 Viola Square	65 Viola Square, Peregian Springs	382.72			
	11/01/2021	42010/65 Viola Square	65 Viola Square, Peregian Springs	442.53			
	10/05/2021	42010/65 Viola Square	65 Viola Square, Peregian Springs	378.12			
	10/07/2020	42010/65 Viola Square	65 Viola Square, Peregian Springs	429.64			
	10/06/2021	42010/65 Viola Square	65 Viola Square, Peregian Springs	416.02			
	10/08/2020	42010/65 Viola Square	65 Viola Square, Peregian Springs	441.21			
	12/10/2020	42010/65 Viola Square	65 Viola Square, Peregian Springs	450.29			
	10/11/2020	42010/65 Viola Square	65 Viola Square, Peregian Springs	405.88			
	10/02/2021	42010/65 Viola Square	65 Viola Square, Peregian Springs	412.60			
	12/04/2021	42010/65 Viola Square	65 Viola Square, Peregian Springs	448.35			
			Total	5,063.53	0.000 %	5,063.53	0.00
Label E							
	30/06/2021	33400/65 Viola Square17	65 Viola Square, Construction Costs	5,790.33			
	30/06/2021	33400/65 Viola Square7	Canopy Rangehood	90.87			
	30/06/2021	33400/65 Viola Square9	Automatic Garage Door Motor including Controls	44.72			

A & J Superannuation Fund
Pension Non Deductible Expense Report

For The Period 01 July 2020 - 30 June 2021

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Label E							
	30/06/2021	33400/65 Viola Square14	Ceiling Exhaust Fans	38.97			
	30/06/2021	33400/65 Viola Square2	Split System Air Conditioning Units	400.56			
	30/06/2021	33400/65 Viola Square6	Hot Plates	66.50			
	30/06/2021	33400/65 Viola Square16	Borrowing Expenses	962.00			
	30/06/2021	33400/65 Viola Square4	Ceiling Fans	117.02			
	30/06/2021	33400/65 Viola Square5	Oven	113.71			
	30/06/2021	33400/65 Viola Square12	Carpets	263.38			
	30/06/2021	33400/65 Viola Square11	Hot Water Systems	112.04			
	30/06/2021	33400/65 Viola Square8	Dishwasher	107.08			
	30/06/2021	33400/65 Viola Square3	Lighting Consumables	53.64			
	30/06/2021	33400/65 Viola Square18	65 Viola Square, Common Property Construction Costs	351.15			
	30/06/2021	33400/65 Viola Square13	Blinds	182.54			
	30/06/2021	33400/65 Viola Square10	Smoke Detectors	51.18			
			Total	8,745.69	0.000 %	8,745.69	0.00

Label H							
	22/04/2021	30700	Auditor's Remuneration	385.00			
			Total	385.00	0.000 %	385.00	0.00

Label I

A & J Superannuation Fund

Pension Non Deductible Expense Report

For The Period 01 July 2020 - 30 June 2021

Label	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
	02/06/2021	42150/65 Viola Square	65 Viola Square, Peregian Springs	362.30			
	30/06/2021	42060/65 Viola Square	65 Viola Square, Peregian Springs	192.30			
	02/12/2020	42150/65 Viola Square	65 Viola Square, Peregian Springs	342.58			
	09/06/2021	42100/65 Viola Square	65 Viola Square, Peregian Springs	660.32			
	08/06/2021	42100/65 Viola Square	65 Viola Square, Peregian Springs	(660.32)			
	19/08/2020	41980/65 Viola Square	65 Viola Square, Peregian Springs	721.38			
	02/01/2021	42100/65 Viola Square	65 Viola Square, Peregian Springs	51.52			
	11/03/2021	42150/65 Viola Square	65 Viola Square, Peregian Springs	368.86			
	06/08/2020	41980/65 Viola Square	65 Viola Square, Peregian Springs	366.00			
	02/06/2021	42100/65 Viola Square	65 Viola Square, Peregian Springs	660.32			
	30/06/2021	41930/65 Viola Square	65 Viola Square, Peregian Springs	2,049.74			
	30/06/2021	41930/65 Viola Square	65 Viola Square, Peregian Springs	66.00			
	16/02/2021	41960/65 Viola Square	65 Viola Square, Peregian Springs	1,000.25			
	28/07/2020	41960/65 Viola Square	65 Viola Square, Peregian Springs	965.25			
	30/06/2021	42060/65 Viola Square	65 Viola Square, Peregian Springs	79.00			
	03/09/2020	42150/65 Viola Square	65 Viola Square, Peregian Springs	309.60			
	23/09/2020	42100/65 Viola Square	65 Viola Square, Peregian Springs	485.36			
	30/06/2021	42150/65 Viola Square	65 Viola Square, Peregian Springs	(599.16)			
			Total	7,421.30	0.000 %	7,421.30	0.00

A & J Superannuation Fund
Pension Non Deductible Expense Report
 For The Period 01 July 2020 - 30 June 2021

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Label I							
Label J							
	01/06/2021	31500	Bank Charges	10.00			
	09/03/2021	30100	Accountancy Fees	240.00			
	01/09/2020	31500	Bank Charges	10.00			
	01/05/2021	31500	Bank Charges	10.00			
	18/09/2020	30800	ASIC Fees	55.00			
	01/03/2021	31500	Bank Charges	10.00			
	01/10/2020	30100	Accountancy Fees	240.00			
	07/04/2021	30100	Accountancy Fees	1,980.00			
	01/10/2020	31500	Bank Charges	10.00			
	01/01/2021	31500	Bank Charges	10.00			
	01/12/2020	31500	Bank Charges	10.00			
	01/08/2020	31500	Bank Charges	10.00			
	01/11/2020	31500	Bank Charges	10.00			
	01/07/2020	31500	Bank Charges	10.00			
	01/04/2021	31500	Bank Charges	10.00			
	09/03/2021	30800	ASIC Fees	273.00			
	08/07/2020	38000	Insurance	320.00			
	01/02/2021	31500	Bank Charges	10.00			
			Total	3,228.00	0.000 %	3,228.00	0.00

A & J Superannuation Fund
Pension Non Deductible Expense Report
 For The Period 01 July 2020 - 30 June 2021

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Label J							
	21/05/2021	30400	ATO Supervisory Levy	259.00			
			Total	259.00	0.000 %	259.00	0.00
						Label Total	0.00
Label L							
	21/05/2021	85000	Income Tax Payable/Refundable	2,795.40			
			Total	2,795.40	0.000 %	0.00	2,795.40
						Total Segment Expenses	2,795.40
						Total Expenses *	2,795.40

* General expense percentage - 0.000 %

* Investment expense percentage - 0.000 %

A & J Superannuation Fund
Statement of Taxable Income

For the year ended 30 June 2021

	2021
	\$
Benefits accrued as a result of operations	72,559.24
Less	
Increase in MV of investments	84,258.34
Realised Accounting Capital Gains	(17,342.51)
Non Taxable Contributions	4,125.93
	<hr/> 71,041.76
SMSF Annual Return Rounding	1.52
	<hr/> 1,519.00
Taxable Income or Loss	<hr/> 1,519.00
Income Tax on Taxable Income or Loss	227.85
	<hr/>
CURRENT TAX OR REFUND	<hr/> 227.85
Supervisory Levy	259.00
	<hr/> 486.85
AMOUNT DUE OR REFUNDABLE	<hr/> 486.85

A & J Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
B - Income - Gross rent and other leasing and hiring income				
	01/08/2020	28000/65 Viola Square	65 Viola Square, Peregian Springs	2,502.90
	01/09/2020	28000/65 Viola Square	65 Viola Square, Peregian Springs	1,914.34
	01/10/2020	28000/65 Viola Square	65 Viola Square, Peregian Springs	2,394.30
	01/11/2020	28000/65 Viola Square	65 Viola Square, Peregian Springs	2,018.43
	01/12/2020	28000/65 Viola Square	65 Viola Square, Peregian Springs	1,914.34
	01/01/2021	28000/65 Viola Square	65 Viola Square, Peregian Springs	2,394.30
	01/02/2021	28000/65 Viola Square	65 Viola Square, Peregian Springs	2,028.01
	01/03/2021	28000/65 Viola Square	65 Viola Square, Peregian Springs	1,914.34
	01/04/2021	28000/65 Viola Square	65 Viola Square, Peregian Springs	2,534.49
	01/05/2021	28000/65 Viola Square	65 Viola Square, Peregian Springs	1,914.34
	01/06/2021	28000/65 Viola Square	65 Viola Square, Peregian Springs	1,163.08
	30/06/2021	28000/65 Viola Square	65 Viola Square, Peregian Springs	2,139.25
	30/06/2021	28000/65 Viola Square	65 Viola Square, Peregian Springs	1,787.88
Sub-Total				26,620.00
Ignore Cents				0.00
Total				26,620.00
W - GROSS INCOME (Sum of labels A to U)				
				26,620.00
Sub-Total				26,620.00
Ignore Cents				0.00
Total				26,620.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				26,620.00
Sub-Total				26,620.00
Ignore Cents				0.00
Total				26,620.00
A1 - Expenses - Interest expenses within Australia				
	10/07/2020	42010/65 Viola Square	65 Viola Square, Peregian Springs	429.64
	10/08/2020	42010/65 Viola Square	65 Viola Square, Peregian Springs	441.21
	10/09/2020	42010/65 Viola Square	65 Viola Square, Peregian Springs	438.77
	12/10/2020	42010/65 Viola Square	65 Viola Square, Peregian Springs	450.29
	10/11/2020	42010/65 Viola Square	65 Viola Square, Peregian Springs	405.88
	10/12/2020	42010/65 Viola Square	65 Viola Square, Peregian Springs	417.40
	11/01/2021	42010/65 Viola Square	65 Viola Square, Peregian Springs	442.53
	10/02/2021	42010/65 Viola Square	65 Viola Square, Peregian Springs	412.60
	10/03/2021	42010/65 Viola Square	65 Viola Square, Peregian Springs	382.72
	12/04/2021	42010/65 Viola Square	65 Viola Square, Peregian Springs	448.35
	10/05/2021	42010/65 Viola Square	65 Viola Square, Peregian Springs	378.12
	10/06/2021	42010/65 Viola Square	65 Viola Square, Peregian Springs	416.02

A & J Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
A1 - Expenses - Interest expenses within Australia				
Sub-Total				5,063.53
Ignore Cents				0.53
Total				5,063.00
E1 - Expenses - Decline in value of depreciating assets				
	30/06/2021	33400/65 Viola Square18	65 Viola Square, Common Property Construction Costs	351.15
	30/06/2021	33400/65 Viola Square3	Lighting Consumables	53.64
	30/06/2021	33400/65 Viola Square4	Ceiling Fans	117.02
	30/06/2021	33400/65 Viola Square6	Hot Plates	66.50
	30/06/2021	33400/65 Viola Square7	Canopy Rangoon	90.87
	30/06/2021	33400/65 Viola Square9	Automatic Garage Door Motor including Controls	44.72
	30/06/2021	33400/65 Viola Square10	Smoke Detectors	51.18
	30/06/2021	33400/65 Viola Square14	Ceiling Exhaust Fans	38.97
	30/06/2021	33400/65 Viola Square16	Borrowing Expenses	962.00
	30/06/2021	33400/65 Viola Square17	65 Viola Square, Construction Costs	5,790.33
	30/06/2021	33400/65 Viola Square5	Oven	113.71
	30/06/2021	33400/65 Viola Square11	Hot Water Systems	112.04
	30/06/2021	33400/65 Viola Square8	Dishwasher	107.08
	30/06/2021	33400/65 Viola Square13	Blinds	182.54
	30/06/2021	33400/65 Viola Square12	Carpets	263.38
	30/06/2021	33400/65 Viola Square2	Split System Air Conditioning Units	400.56
Sub-Total				8,745.69
Ignore Cents				0.69
Total				8,745.00
H1 - Expenses - SMSF auditor fee				
	22/04/2021	30700	Auditor's Remuneration	385.00
Sub-Total				385.00
Ignore Cents				0.00
Total				385.00
I1 - Expenses - Investment expenses				
	30/06/2021	41930/65 Viola Square	65 Viola Square, Peregian Springs	66.00
	30/06/2021	41930/65 Viola Square	65 Viola Square, Peregian Springs	2,049.74
	28/07/2020	41960/65 Viola Square	65 Viola Square, Peregian Springs	965.25
	16/02/2021	41960/65 Viola Square	65 Viola Square, Peregian Springs	1,000.25
	06/08/2020	41980/65 Viola Square	65 Viola Square, Peregian Springs	366.00
	19/08/2020	41980/65 Viola Square	65 Viola Square, Peregian Springs	721.38
	30/06/2021	42060/65 Viola Square	65 Viola Square, Peregian Springs	79.00
	30/06/2021	42060/65 Viola Square	65 Viola Square, Peregian Springs	192.30
	23/09/2020	42100/65 Viola Square	65 Viola Square, Peregian Springs	485.36

A & J Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
I1 - Expenses - Investment expenses				
	02/01/2021	42100/65 Viola Square	65 Viola Square, Peregian Springs	51.52
	02/06/2021	42100/65 Viola Square	65 Viola Square, Peregian Springs	660.32
	08/06/2021	42100/65 Viola Square	65 Viola Square, Peregian Springs	(660.32)
	09/06/2021	42100/65 Viola Square	65 Viola Square, Peregian Springs	660.32
	03/09/2020	42150/65 Viola Square	65 Viola Square, Peregian Springs	309.60
	02/12/2020	42150/65 Viola Square	65 Viola Square, Peregian Springs	342.58
	11/03/2021	42150/65 Viola Square	65 Viola Square, Peregian Springs	368.86
	02/06/2021	42150/65 Viola Square	65 Viola Square, Peregian Springs	362.30
	30/06/2021	42150/65 Viola Square	65 Viola Square, Peregian Springs	(599.16)
Sub-Total				7,421.30
Ignore Cents				0.30
Total				7,421.00
J1 - Expenses - Management and administration expenses				
	01/07/2020	31500	Bank Charges	10.00
	08/07/2020	38000	Insurance	320.00
	01/08/2020	31500	Bank Charges	10.00
	01/09/2020	31500	Bank Charges	10.00
	18/09/2020	30800	ASIC Fees	55.00
	01/10/2020	31500	Bank Charges	10.00
	01/10/2020	30100	Accountancy Fees	240.00
	01/11/2020	31500	Bank Charges	10.00
	01/12/2020	31500	Bank Charges	10.00
	01/01/2021	31500	Bank Charges	10.00
	01/02/2021	31500	Bank Charges	10.00
	01/03/2021	31500	Bank Charges	10.00
	09/03/2021	30800	ASIC Fees	273.00
	09/03/2021	30100	Accountancy Fees	240.00
	01/04/2021	31500	Bank Charges	10.00
	07/04/2021	30100	Accountancy Fees	1,980.00
	01/05/2021	31500	Bank Charges	10.00
	01/06/2021	31500	Bank Charges	10.00
	21/05/2021	30400	ATO Supervisory Levy	259.00
Sub-Total				3,487.00
Ignore Cents				0.00
Total				3,487.00
L2 - Expenses - Other amounts (Non-deductible)				
	21/05/2021	85000	Income Tax Payable/Refundable	2,795.40
Sub-Total				2,795.40
Ignore Cents				0.40
Total				2,795.00
N - TOTAL DEDUCTIONS				25,101.00

A & J Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
N - TOTAL DEDUCTIONS				
Sub-Total				25,101.00
Ignore Cents				0.00
Total				25,101.00
Y - TOTAL NON DEDUCTIBLE EXPENSES				
Sub-Total				2,795.00
Ignore Cents				0.00
Total				2,795.00
O - TAXABLE INCOME OR LOSS				
Sub-Total				1,519.00
Ignore Cents				0.00
Total				1,519.00
Z - TOTAL SMSF EXPENSES				
Sub-Total				27,896.00
Ignore Cents				0.00
Total				27,896.00
A - Taxable income				
Sub-Total				1,519.00
Ignore Cents				0.00
Total				1,519.00
T1 - Tax on taxable income				
Sub-Total				227.85
Ignore Cents				0.00
Total				227.85
B - Gross Tax				
Sub-Total				227.85
Ignore Cents				0.00
Total				227.85
T2 - SUBTOTAL				
Sub-Total				227.85
Ignore Cents				0.00
Total				227.85
T3 - SUBTOTAL 2				

A & J Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount
				\$
T3 - SUBTOTAL 2				
				227.85
Sub-Total				227.85
Ignore Cents				0.00
Total				227.85
T5 - TAX PAYABLE				
				227.85
Sub-Total				227.85
Ignore Cents				0.00
Total				227.85
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				486.85
Sub-Total				486.85
Ignore Cents				0.00
Total				486.85

A & J Superannuation Fund
Statement of Taxable Income

For the year ended 30 June 2021

	2021
	\$
Benefits accrued as a result of operations	72,559.24
Less	
Increase in MV of investments	84,258.34
Realised Accounting Capital Gains	(17,342.51)
Non Taxable Contributions	4,125.93
	<hr/> 71,041.76
SMSF Annual Return Rounding	1.52
	<hr/>
Taxable Income or Loss	1,519.00
	<hr/>
Income Tax on Taxable Income or Loss	227.85
	 <hr/>
CURRENT TAX OR REFUND	227.85
	<hr/>
Supervisory Levy	259.00
	<hr/>
AMOUNT DUE OR REFUNDABLE	486.85
	<hr/>

85500 - Limited Recourse Borrowing Arrangements

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
Westpac 46-2643	Westpac Investment Property Loan 46-2643	(\$95,093.44)	(\$102,029.91)	(6.8)%
TOTAL		CY Balance	LY Balance	
		(\$95,093.44)	(\$102,029.91)	

Supporting Documents

- General Ledger [Report](#)
- LOAN Property - Westpac Account 46-2643 2021 year.pdf [Westpac 46-2643](#)

Standard Checklist

- Attach Bank Statements, Loan statements and Loan Agreements
- Attach Security/Holding Trust deed
- Copy of bare trust agreement

A & J Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Limited Recourse Borrowing Arrangements (85500)					
<u>Westpac Investment Property Loan 46-2643 (Westpac 46-2643)</u>					
01/07/2020	Opening Balance				102,029.91 CR
04/07/2020	Transfer to other Loan Repayment		1,000.00		101,029.91 CR
10/07/2020	Westpac Loan Interest			429.64	101,459.55 CR
04/08/2020	Transfer to other Loan Repayment		1,000.00		100,459.55 CR
10/08/2020	Westpac Loan Interest			441.21	100,900.76 CR
04/09/2020	Transfer to other Loan Repayment		1,000.00		99,900.76 CR
10/09/2020	Westpac Loan Interest			438.77	100,339.53 CR
04/10/2020	Transfer to other Loan Repayment		1,000.00		99,339.53 CR
12/10/2020	Westpac Loan Interest			450.29	99,789.82 CR
04/11/2020	Transfer to other Loan Repayment		1,000.00		98,789.82 CR
10/11/2020	Westpac Loan Interest			405.88	99,195.70 CR
04/12/2020	Transfer to other Loan Repayment		1,000.00		98,195.70 CR
10/12/2020	Westpac Loan Interest			417.40	98,613.10 CR
04/01/2021	Transfer to other Loan Repayment		1,000.00		97,613.10 CR
11/01/2021	Westpac Loan Interest			442.53	98,055.63 CR
04/02/2021	Transfer to other Loan Repayment		1,000.00		97,055.63 CR
10/02/2021	Westpac Loan Interest			412.60	97,468.23 CR
04/03/2021	Transfer to other Loan Repayment		1,000.00		96,468.23 CR
10/03/2021	Westpac Loan Interest			382.72	96,850.95 CR
04/04/2021	Transfer to other Loan Repayment		1,000.00		95,850.95 CR
12/04/2021	Westpac Loan Interest			448.35	96,299.30 CR
04/05/2021	Transfer to other Loan Repayment		1,000.00		95,299.30 CR
10/05/2021	Westpac Loan Interest			378.12	95,677.42 CR
04/06/2021	Transfer to other Loan Repayment		1,000.00		94,677.42 CR
10/06/2021	Westpac Loan Interest			416.02	95,093.44 CR
			12,000.00	5,063.53	95,093.44 CR

Total Debits: 12,000.00

Total Credits: 5,063.53



SMSF Investment Property Loan

Statement Period

31 March 2020 - 30 June 2020

Account No.

034-059 46-2643

YOUR ACCOUNT SUMMARY

YOUR ACCOUNT STATUS as at 30 JUN 2020

Opening Balance	- \$105,685.92	Limit	\$303,106.00
Total Credits	+ \$5,000.00	Funds Available ¹	\$0.00
Total Debits	- \$1,343.99		
Closing Balance ¹	- \$102,029.91		

YOUR ACCOUNT DETAILS

YOUR CUSTOMER DETAILS

Account Name	Your Name	Your Customer Number
AJCP INVESTMENT PTY LTD ATF A&J SUPERANNUATION FUND	AJCP INVESTMENT PTY LTD	3936 1870

YOUR LOAN SUMMARY

Repayment Type ²	Principal and Interest
Loan Expiry Date ³	06 September 2036

TRANSACTIONS

034-059 46-2643

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction.

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/03/20	Statement Opening Balance			-105,685.92
06/04/20	Deposit CBA Loan Repayment		3,000.00	-102,685.92
14/04/20	Interest	521.58		-103,207.50
04/05/20	Deposit CBA Loan Repayment		1,000.00	-102,207.50
11/05/20	Interest	390.66		-102,598.16
04/06/20	Deposit CBA Loan Repayment		1,000.00	-101,598.16
10/06/20	Interest	431.75		-102,029.91
30/06/20	Closing Balance			-102,029.91


SMSF Investment Property Loan

Statement Period

30 June 2020 - 30 September 2020

Account No.

034-059 46-2643

YOUR ACCOUNT SUMMARY

Opening Balance	- \$102,029.91
Total Credits	+ \$3,000.00
Total Debits	- \$1,309.62
Closing Balance ¹	- \$100,339.53

YOUR ACCOUNT STATUS as at 30 SEP 2020

Limit	\$297,463.00
Funds Available ¹	\$0.00

YOUR ACCOUNT DETAILS

Account Name
 AJCP INVESTMENT PTY LTD
 ATF A&J SUPERANNUATION FUND

YOUR CUSTOMER DETAILS

Your Name AJCP INVESTMENT PTY LTD
Your Customer Number 3936 1870

YOUR LOAN SUMMARY

Repayment Type ²	Principal and Interest
Loan Expiry Date ³	06 September 2036

TRANSACTIONS

034-059 46-2643

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction.

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/06/20	Statement Opening Balance			-102,029.91
06/07/20	Deposit CBA Loan Repayment		1,000.00	-101,029.91
10/07/20	Interest	429.64		-101,459.55
04/08/20	Deposit CBA Loan Repayment		1,000.00	-100,459.55
10/08/20	Interest	441.21		-100,900.76
04/09/20	Deposit CBA Loan Repayment		1,000.00	-99,900.76
10/09/20	Interest	438.77		-100,339.53
30/09/20	Closing Balance			-100,339.53



SMSF Investment Property Loan

Statement Period

30 September 2020 - 31 December 2020

Account No.

034-059 46-2643

YOUR ACCOUNT SUMMARY

YOUR ACCOUNT STATUS as at 31 DEC 2020

Opening Balance	- \$100,339.53	Limit	\$291,784.00
Total Credits	+ \$3,000.00	Funds Available ¹	\$0.00
Total Debits	- \$1,273.57		
Closing Balance ¹	- \$98,613.10		

YOUR ACCOUNT DETAILS

YOUR CUSTOMER DETAILS

Account Name

AJCP INVESTMENT PTY LTD
ATF A&J SUPERANNUATION FUND

Your Name

AJCP INVESTMENT PTY LTD

Your Customer Number

3936 1870

YOUR LOAN SUMMARY

Repayment Type ²	Principal and Interest
Loan Expiry Date ³	06 September 2036

TRANSACTIONS

034-059 46-2643

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction.

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/09/20	Statement Opening Balance			-100,339.53
05/10/20	Deposit CBA Loan Repayment		1,000.00	-99,339.53
12/10/20	Interest	450.29		-99,789.82
04/11/20	Deposit CBA Loan Repayment		1,000.00	-98,789.82
10/11/20	Interest	405.88		-99,195.70
04/12/20	Deposit CBA Loan Repayment		1,000.00	-98,195.70
10/12/20	Interest	417.40		-98,613.10
31/12/20	Closing Balance			-98,613.10



SMSF Investment Property Loan



AJCP INVESTMENT PTY LTD
2 CUTHERO CT
HIGHLAND PARK QLD 4211

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Statement Period

31 December 2020 - 31 March 2021

Account No.

034-059 46-2643

YOUR ACCOUNT SUMMARY

YOUR ACCOUNT STATUS as at 31 MAR 2021

Opening Balance	- \$98,613.10	Limit	\$286,069.00
Total Credits	+ \$3,000.00	Funds Available ¹	\$0.00
Total Debits	- \$1,237.85		
Closing Balance ¹	- \$96,850.95		

YOUR ACCOUNT DETAILS

YOUR CUSTOMER DETAILS

Account Name
AJCP INVESTMENT PTY LTD
ATF A&J SUPERANNUATION FUND

Your Name
AJCP INVESTMENT PTY LTD

Your Customer Number
3936 1870

YOUR LOAN SUMMARY

Repayment Type ² Principal and Interest
Loan Expiry Date ³ 06 September 2036

TRANSACTIONS

034-059 46-2643

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction.

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/12/20	Statement Opening Balance			-98,613.10
04/01/21	Deposit CBA Loan Repayment		1,000.00	-97,613.10
11/01/21	Interest	442.53		-98,055.63
04/02/21	Deposit CBA Loan Repayment		1,000.00	-97,055.63
10/02/21	Interest	412.60		-97,468.23
04/03/21	Deposit CBA Loan Repayment		1,000.00	-96,468.23
10/03/21	Interest	382.72		-96,850.95
31/03/21	Closing Balance			-96,850.95

S001690 / M000790 / 091 / CN4CNCPPW



CONVENIENCE AT YOUR FINGERTIPS

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

INTEREST RATES SUMMARY

Annual Percentage Rate (per annum) on Debit Balances

Effective Date	Annual Rate
17 Mar 2020	5.13 %

**MORE INFORMATION**

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

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

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

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

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

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

Things you should know:

- 1 Proceeds of cheques will not be available until cleared.
- 2 To learn more about loan repayment types, go to:
<https://www.westpac.com.au/personal-banking/home-loans/read-up-on/loan-repayment-options/>
- 3 Your Loan Term expires on this date and all debit funds are due and payable.

Westpac Live

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

Telephone Banking

132 032
+61 2 9293 9270 if overseas
8am-8pm 7 days

Local Branch

westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



SMSF Investment Property Loan

Statement Period

31 March 2021 - 30 June 2021

Account No.

034-059 46-2643

YOUR ACCOUNT SUMMARY

YOUR ACCOUNT STATUS as at 30 JUN 2021

Opening Balance	- \$96,850.95	Limit	\$280,360.00
Total Credits	+ \$3,000.00	Funds Available ¹	\$0.00
Total Debits	- \$1,242.49		
Closing Balance ¹	- \$95,093.44		

YOUR ACCOUNT DETAILS

YOUR CUSTOMER DETAILS

Account Name	Your Name	Your Customer Number
AJCP INVESTMENT PTY LTD ATF A&J SUPERANNUATION FUND	AJCP INVESTMENT PTY LTD	3936 1870

YOUR LOAN SUMMARY

Repayment Type ²	Principal and Interest
Loan Expiry Date ³	06 September 2036

TRANSACTIONS

034-059 46-2643

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction.

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/03/21	Statement Opening Balance			-96,850.95
06/04/21	Deposit CBA Loan Repayment		1,000.00	-95,850.95
12/04/21	Interest	448.35		-96,299.30
04/05/21	Deposit CBA Loan Repayment		1,000.00	-95,299.30
10/05/21	Interest	378.12		-95,677.42
04/06/21	Deposit CBA Loan Repayment		1,000.00	-94,677.42
10/06/21	Interest	416.02		-95,093.44
30/06/21	Closing Balance			-95,093.44

Total Interest = \$1,242.49 + \$1,237.85 + \$1,273.57 + \$1,309.62 = \$5,063.53

A - Financial Statements

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Ready for Review

Supporting Documents

- A & J superannuation Fund - 2021 Financials , min & returns.pdf

Standard Checklist

- Attach copy of Financial Statements
- Attach copy of SMSF Annual Return

6 January, 2022

The Trustees
A & J Superannuation Fund
2 Cuthero Court
HIGHLAND PARK QLD 4211

Dear Andrew & Jennifer

Re: A & J Superannuation Fund

Enclosed please find the 2021 Superannuation Forms listed below:

1. Financial Statements;
1. Trustee Declaration;
2. Minutes of Meetings;
3. Members Statements;
4. Income Tax Return;
5. Investment Strategy
6. Audit Representation Letter;
7. Audit Engagement Letter

Income Tax Returns

Please peruse the financial statements and income tax return and if the details are correct, sign where indicated and return to us for lodgement. A bound copy of the Financial Statements and Income Tax Return for the Super Fund will be available once the audit has been completed.

Superannuation funds are required to self-assess their liability to taxation. A notice of assessment will **NOT** issue from the Taxation Office and it is the responsibility of the fund to ensure lodgement and any payment is made by the due date, which in your case is **16 May 2022**. However for the 2021 year, we have calculated that the Super Fund has an amount Payable of **\$486.85** after deducting the ATO supervisory levy.

Self-Managed Superannuation Fund Audit

Anyone who runs a Self-Managed Superannuation Fund (SMSF) must ensure that a registered SMSF auditor audits the fund annually. An SMSF auditor examines the validity and accuracy of an SMSF's financial records and makes sure the fund is compliant with superannuation rules. Upon receipt of your signed Financial Statements and Income Tax Return, we will forward your Self-Managed Superfund to a registered independent auditor. You will then be provided with a copy of the auditor's management letter, audit report and auditors invoice approximately 2 weeks after submission.

Minutes

The Minutes of Meetings are contained within the Financial Statements. These minutes are prepared as standard drafts, however you should peruse them to ensure they correctly state the position in relation to the matters raised. They may be amended or added to if your circumstances require. If no alterations are required and you wish to accept the drafts as actual records, please sign the minutes where indicated and return them to our office.

Audit Engagement Letter and Trustee Representation Letter

We also enclose the Audit Engagement Letter and Trustee Representation Letter. The auditors contact details and registrations numbers are contained in these documents. Please peruse these documents and if satisfactory, sign where indicated and return to our office.

Investment Strategy

We have included a copy of your fund's investment strategy in the financial statements.

You should review your strategy regularly (at least annually) to ensure it continues to meet the current and future needs of your members depending on their personal circumstances. It needs to be tailored to your Fund's circumstances and set out why and how you have chosen to invest the Fund's assets to meet these goals..

Certain significant events should also prompt you to review your strategy, such as:

- a market correction (e.g. resulting from Covid-19)
- when a member joins the fund or departs a fund
- when a member commences receiving a pension. This is to ensure the fund has sufficient liquid assets and cash flow to meet minimum pension payments prior to 30 June each year.

You should also document that you have undertaken this review and any decisions made arising from the review. For example, you could do this as part of the annual trustee meeting minutes. You should then provide these minutes or other evidence of a review to the super fund auditor. This will show that you've met the requirement to review regularly and, where necessary, revised your investment strategy.

Other Matters

2022 Concessional Contributions Cap - from 1 July 2021, the general concessional contribution cap is \$27,500.00 for all individuals, regardless of age.

Disclaimer

Taxation is only one of the matters that must be considered when making a decision on a financial product and you should consider taking advice from the holder of an Australian Financial Services licence before making a decision on a financial product.

Please do not hesitate to contact us if you have any queries or if we can be of further assistance in other matters and thank you for continuing to choose this firm to be of service to you.

Regards

Sam Greco

SAM GRECO

Encls

Andrew Courtney - Pratt

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Financial statements and reports for the year ended
30 June 2021

A & J Superannuation Fund

A & J Superannuation Fund

Operating Statement

For the year ended 30 June 2021

	Note	2021 \$	2020 \$
Income			
Investment Income			
Property Income	10	26,620.00	25,169.53
Investment Gains			
Changes in Market Values	11	66,915.83	(8,303.36)
Contribution Income			
Employer Contributions		0.00	23,761.73
Personal Non Concessional		1,125.93	65,000.00
Other Contributions		3,000.00	3,000.00
Total Income		<u>97,661.76</u>	<u>108,627.90</u>
Expenses			
Accountancy Fees		2,460.00	2,890.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		385.00	528.00
ASIC Fees		328.00	321.00
Bank Charges		120.00	453.75
Depreciation		8,745.69	9,334.46
Insurance		320.00	0.00
Property Expenses - Agents Management Fees		2,115.74	2,543.09
Property Expenses - Council Rates		1,965.50	1,959.70
Property Expenses - Insurance Premium		1,087.38	1,317.67
Property Expenses - Interest on Loans		5,063.53	7,465.94
Property Expenses - Repairs Maintenance		271.30	387.00
Property Expenses - Strata Levy Fees		1,197.20	1,456.08
Property Expenses - Water Rates		784.18	1,380.90
		<u>25,102.52</u>	<u>30,296.59</u>
Total Expenses		<u>25,102.52</u>	<u>30,296.59</u>
Benefits accrued as a result of operations before income tax			
		<u>72,559.24</u>	<u>78,331.31</u>
Income Tax Expense	12	227.85	2,795.40
Benefits accrued as a result of operations		<u>72,331.39</u>	<u>75,535.91</u>

A.C.

The accompanying notes form part of these financial statements.

A & J Superannuation Fund

Statement of Financial Position

As at 30 June 2021

	Note	2021 \$	2020 \$
Assets			
Investments			
Other Assets	2	180.58	1,142.58
Plant and Equipment (at written down value) - Unitised	3	5,462.12	7,234.37
Real Estate Properties (Australian - Residential)	4	639,537.88	577,765.63
Shares in Listed Companies (Australian)	5	0.00	3,351.65
Total Investments		<u>645,180.58</u>	<u>589,494.23</u>
Other Assets			
Formation Expenses		2,749.00	2,749.00
CBA Business Trans Account-8283		26,257.76	22,116.74
Total Other Assets		<u>29,006.76</u>	<u>24,865.74</u>
Total Assets		<u>674,187.34</u>	<u>614,359.97</u>
Less:			
Liabilities			
Income Tax Payable		227.85	2,795.40
Limited Recourse Borrowing Arrangements		95,093.44	102,029.91
Total Liabilities		<u>95,321.29</u>	<u>104,825.31</u>
Net assets available to pay benefits		<u>578,866.05</u>	<u>509,534.66</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	7, 8		
Courtney-Pratt, Andrew - Accumulation		575,281.22	506,372.71
Courtney-Pratt, Jennifer - Accumulation		3,584.83	3,161.95
Total Liability for accrued benefits allocated to members' accounts		<u>578,866.05</u>	<u>509,534.66</u>

A.C.

The accompanying notes form part of these financial statements.

Notes to the Financial Statements

For the year ended 30 June 2021

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

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

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

a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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 values of the Fund's financial liabilities is equivalent to their market values. Any remeasurement changes in the gross values 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.

Notes to the Financial Statements

For the year ended 30 June 2021

Interest revenue

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

Dividend revenue

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

Remeasurement changes in market values

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

Contributions

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

d. Liability for Accrued Benefits

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

e. Critical Accounting Estimates and Judgements

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

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

Note 2: Other Assets

	2021 \$	2020 \$
Borrowing Expenses	180.58	1,142.58
	180.58	1,142.58

Note 3: Plant and Equipment (at written down value) - Unitised

	2021 \$	2020 \$
Smoke Detectors	85.30	136.48

A.C.

Notes to the Financial Statements

For the year ended 30 June 2021

Hot Water Systems	560.46	672.50
Carpets	1,053.53	1,316.91
Blinds	304.23	486.77
Ceiling Exhaust Fans	64.96	103.93
Split System Air Conditioning Units	1,602.23	2,002.79
Lighting Consumables	89.40	143.04
Ceiling Fans	64.96	312.04
Oven	568.80	682.51
Hot Plates	110.83	177.32
Canopy Rangehood	454.57	545.44
Dishwasher	428.32	535.40
Automatic Garage Door Motor including Controls	74.53	119.24
	5,462.12	7,234.37

Note 4: Real Estate Properties (Australian - Residential)

	2021	2020
	\$	\$
65 Viola Square, Peregian Springs	423,442.10	355,528.37
65 Viola Square, Construction Costs	203,740.08	209,530.41
65 Viola Square, Common Property Construction Costs	12,355.70	12,706.85
	639,537.88	577,765.63

Note 5: Shares in Listed Companies (Australian)

	2021	2020
	\$	\$
Mint Payments Limited - Ordinary Fully Paid	0.00	3,351.65
	0.00	3,351.65

Note 6: Banks and Term Deposits

	2021	2020
	\$	\$
Banks		
CBA Business Trans Account-8283	26,257.76	22,116.74
	26,257.76	22,116.74

A.C.

Notes to the Financial Statements

For the year ended 30 June 2021

Note 7: Liability for Accrued Benefits

	2021 \$	2020 \$
Liability for accrued benefits at beginning of year	509,534.66	436,998.75
Benefits accrued as a result of operations	72,331.39	75,535.91
Current year member movements	(3,000.00)	(3,000.00)
	578,866.05	509,534.66

Note 8: Vested Benefits

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

	2021 \$	2020 \$
Vested Benefits	578,866.05	509,534.66

Note 9: Guaranteed Benefits

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

Note 10: Rental Income

	2021 \$	2020 \$
65 Viola Square, Peregian Springs	26,620.00	25,169.53
	26,620.00	25,169.53

Note 11: Changes in Market Values**Unrealised Movements in Market Value**

	2021 \$	2020 \$
Plant and Equipment (at written down value) - Unitised		
Automatic Garage Door Motor including Controls	0.01	0.00
Ceiling Fans	(130.06)	0.00
Hot Plates	0.01	0.00
Smoke Detectors	0.00	0.01
	(130.04)	0.01
Real Estate Properties (Australian - Residential)		
65 Viola Square, Peregian Springs	67,913.73	(6,627.55)

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Notes to the Financial Statements

For the year ended 30 June 2021

	67,913.73	(6,627.55)
Shares in Listed Companies (Australian)		
Mint Payments Limited - Ordinary Fully Paid	16,474.65	(1,675.82)
	16,474.65	(1,675.82)
Total Unrealised Movement	84,258.34	(8,303.36)
Realised Movements in Market Value		
	2021	2020
	\$	\$
Shares in Listed Companies (Australian)		
Mint Payments Limited - Ordinary Fully Paid	(17,342.51)	0.00
	(17,342.51)	0.00
Total Realised Movement	(17,342.51)	0.00
Changes in Market Values	66,915.83	(8,303.36)
Note 12: Income Tax Expense		
	2021	2020
	\$	\$
The components of tax expense comprise		
Current Tax	227.85	2,795.40
Income Tax Expense	227.85	2,795.40

The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	10,883.89	11,749.70
Less:		
Tax effect of:		
Non Taxable Contributions	618.89	10,200.00
Increase in MV of Investments	12,638.75	0.00
Realised Accounting Capital Gains	(2,601.38)	0.00
Add:		
Tax effect of:		
Decrease in MV of Investments	0.00	1,245.50
Rounding	0.22	0.20

A.C.

Notes to the Financial Statements

For the year ended 30 June 2021

Income Tax on Taxable Income or Loss	227.85	2,795.40
Less credits:		
Current Tax or Refund	227.85	2,795.40

Note 13: Subsequent Event - COVID-19

A.C.

The Coronavirus (Covid-19) pandemic is expected to cause material decline in the market value of the fund investments. The trustees are aware of the uncertainty surrounding the global markets during this time and the effects it will have on the value of the fund investments after the reporting date.

A & J Superannuation Fund Investment Performance

As at 30 June 2021

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
Bank Accounts									
CBA Business Trans Account-8283	22,116.74	0.00	0.00	26,257.76	0.00	0.00	0.00	0.00	0.00 %
	22,116.74	0.00	0.00	26,257.76	0.00	0.00	0.00	0.00	0.00 %
Other Assets									
76000/65 Borrowing Expenses	1,142.58	0.00	0.00	180.58	0.00	(962.00)	(962.00)	(1,924.00)	(168.39) %
	1,142.58	0.00	0.00	180.58	0.00	(962.00)	(962.00)	(1,924.00)	(168.39) %
Plant and Equipment (at written down value) - Unitised									
76550/65 Automatic Garage Door Motor including Controls	119.24	0.00	0.00	74.53	0.00	(44.71)	(44.72)	(89.43)	(75.00) %
76550/65 Blinds	486.77	0.00	0.00	304.23	0.00	(182.54)	(182.54)	(365.08)	(75.00) %
76550/65 Canopy Rangehood	545.44	0.00	0.00	454.57	0.00	(90.87)	(90.87)	(181.74)	(33.32) %
76550/65 Carpets	1,316.91	0.00	0.00	1,053.53	0.00	(263.38)	(263.38)	(526.76)	(40.00) %
76550/65 Ceiling Exhaust Fans	103.93	0.00	0.00	64.96	0.00	(38.97)	(38.97)	(77.94)	(74.99) %
76550/65 Ceiling Fans	312.04	0.00	0.00	64.96	0.00	(247.08)	(117.02)	(364.10)	(116.68) %
76550/65 Dishwasher	535.40	0.00	0.00	428.32	0.00	(107.08)	(107.08)	(214.16)	(40.00) %
76550/65 Hot Plates	177.32	0.00	0.00	110.83	0.00	(66.49)	(66.50)	(132.99)	(75.00) %
65 Viola Hot Water Systems	672.50	0.00	0.00	560.46	0.00	(112.04)	(112.04)	(224.08)	(33.32) %
76550/65 Lighting Consumables	143.04	0.00	0.00	89.40	0.00	(53.64)	(53.64)	(107.28)	(75.00) %
76550/65 Oven	682.51	0.00	0.00	568.80	0.00	(113.71)	(113.71)	(227.42)	(33.32) %
76550/65 Smoke Detectors	136.48	0.00	0.00	85.30	0.00	(51.18)	(51.18)	(102.36)	(75.00) %
76550/65 Split System Air Conditioning Units	2,002.79	0.00	0.00	1,602.23	0.00	(400.56)	(400.56)	(801.12)	(40.00) %
	7,234.37	0.00	0.00	5,462.12	0.00	(1,772.25)	(1,642.21)	(3,414.46)	(47.20) %
Real Estate Properties (Australian - Residential)									
77200/65 65 Viola Square, Common Property Construction Costs	12,706.85	0.00	0.00	12,355.70	0.00	(351.15)	(351.15)	(702.30)	(5.53) %
77200/65 65 Viola Square, Construction Costs	209,530.41	0.00	0.00	203,740.08	0.00	(5,790.33)	(5,790.33)	(11,580.66)	(5.53) %

A & J Superannuation Fund Investment Performance

As at 30 June 2021

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
65 Viola	355,528.37	0.00	0.00	423,442.10	0.00	67,913.73	14,135.17	82,048.90	23.08 %
	577,765.63	0.00	0.00	639,537.88	0.00	61,772.25	7,993.69	69,765.94	12.08 %
Shares in Listed Companies (Australian)									
MNW.AX	3,351.65	0.00	19,826.30	0.00	(17,342.51)	16,474.65	0.00	(867.86)	5.27 %
	3,351.65	0.00	19,826.30	0.00	(17,342.51)	16,474.65	0.00	(867.86)	5.27 %
	611,610.97	0.00	19,826.30	671,438.34	(17,342.51)	75,512.65	5,389.48	63,559.62	10.74 %

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A & J Superannuation Fund Investment Summary Report

As at 30 June 2021

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
CBA Business Trans Account-8283		26,257.760000	26,257.76	26,257.76	26,257.76			3.91 %
			26,257.76		26,257.76		0.00 %	3.91 %
Other Assets								
76000/65 Viola Square	Borrowing Expenses 1.00	180.580000	180.58	4,810.00	4,810.00	(4,629.42)	(96.25) %	0.03 %
			180.58		4,810.00	(4,629.42)	(96.25) %	0.03 %
Plant and Equipment (at written down value) - Unitised								
76550/65 Viola Square Automat	Automatic Garage Door Motor including Controls 1.00	74.530000	74.53	601.00	601.00	(526.47)	(87.60) %	0.01 %
76550/65 Viola Square Blinds	Blinds 1.00	304.230000	304.23	2,454.00	2,454.00	(2,149.77)	(87.60) %	0.05 %
76550/65 Viola Square Canopy	Canopy Rangehood 1.00	454.570000	454.57	1,090.00	1,090.00	(635.43)	(58.30) %	0.07 %
76550/65 Viola Square Carpets	Carpets 1.00	1,053.530000	1,053.53	3,072.00	3,072.00	(2,018.47)	(65.71) %	0.16 %
76550/65 Viola Square Ceiling	Ceiling Exhaust Fans 1.00	64.960000	64.96	524.00	524.00	(459.04)	(87.60) %	0.01 %
76550/65 Viola Ceiling Fans	Ceiling Fans 1.00	64.960000	64.96	1,573.00	1,573.00	(1,508.04)	(95.87) %	0.01 %
76550/65 Viola Square Dishwas	Dishwasher 1.00	428.320000	428.32	1,249.00	1,249.00	(820.68)	(65.71) %	0.06 %
76550/65 Viola	Hot Plates 1.00	110.830000	110.83	894.00	894.00	(783.17)	(87.60) %	0.02 %

A & J Superannuation Fund Investment Summary Report

As at 30 June 2021

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Square Hot Pla								
65 Viola Square Hot Water	1.00	560.460000	560.46	1,344.00	1,344.00	(783.54)	(58.30) %	0.08 %
76550/65 Viola Square Lightin	1.00	89.400000	89.40	721.00	721.00	(631.60)	(87.60) %	0.01 %
76550/65 Viola Square Corn lig	1.00	0.000000	0.00	110.00	110.00	(110.00)	(100.00) %	0.00 %
76550/65 Viola Square Oven	1.00	568.800000	568.80	1,364.00	1,364.00	(795.20)	(58.30) %	0.08 %
76550/65 Viola Square Smoke D	1.00	85.300000	85.30	688.00	688.00	(602.70)	(87.60) %	0.01 %
76550/65 Viola Square Split S	1.00	1,602.230000	1,602.23	4,672.00	4,672.00	(3,069.77)	(65.71) %	0.24 %
			5,462.12		20,356.00	(14,893.88)	(73.17) %	0.81 %
Real Estate Properties (Australian - Residential)								
77200/65 Viola Square Common	1.00	12,355.700000	12,355.70	14,046.00	14,046.00	(1,690.30)	(12.03) %	1.84 %
77200/65 Viola Square Constr	1.00	203,740.080000	203,740.08	231,613.00	231,613.00	(27,872.92)	(12.03) %	30.34 %
65 Viola Square	1.00	423,442.100000	423,442.10	133,000.00	133,000.00	290,442.10	218.38 %	63.06 %
			639,537.88		378,659.00	260,878.88	68.90 %	95.25 %
			671,438.34		430,082.76	241,355.58	56.12 %	100.00 %

A.C.

A & J Superannuation Fund
Realised Capital Gains Report

For The Period 01 July 2020 - 30 June 2021

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)												
MNW.AX - Mint Payments Limited - Ordinary Fully Paid												
22/08/2016	17/07/2020	43,478.00	2,986.45	515.52	(2,470.93)	2,986.45	2,986.45	0.00	0.00	0.00	0.00	(2,470.93)
02/05/2016	17/07/2020	56,000.00	7,029.95	663.99	(6,365.96)	7,029.95	7,029.95	0.00	0.00	0.00	0.00	(6,365.96)
01/03/2016	17/07/2020	7,724.00	579.30	91.58	(487.72)	579.30	579.30	0.00	0.00	0.00	0.00	(487.72)
26/02/2016	17/07/2020	52,276.00	3,950.65	619.84	(3,330.81)	3,950.65	3,950.65	0.00	0.00	0.00	0.00	(3,330.81)
22/12/2015	17/07/2020	50,000.00	5,279.95	592.85	(4,687.10)	5,279.95	5,279.95	0.00	0.00	0.00	0.00	(4,687.10)
		209,478.00	19,826.30	2,483.78	(17,342.52)	19,826.30	19,826.30	0.00	0.00	0.00	0.00	(17,342.52)
		209,478.00	19,826.30	2,483.78	(17,342.52)	19,826.30	19,826.30	0.00	0.00	0.00	0.00	(17,342.52)
		209,478.00	19,826.30	2,483.78	(17,342.52)	19,826.30	19,826.30	0.00	0.00	0.00	0.00	(17,342.52)

A.C.

A & J Superannuation Fund
Investment Income Report

As at 30 June 2021

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income			Distributed Capital Gains	Non- Assessable Payments	
								(Excl. Capital Gains) * 2	TFN Credits	Other Deductions			
Real Estate Properties (Australian - Residential)													
65 Viola Square	65 Viola Square, Peregrin Springs	26,620.00									26,620.00		
		26,620.00									26,620.00		
		26,620.00									26,620.00		

Assessable Income (Excl. Capital Gains) **26,620.00**

Net Capital Gain **0.00**

Total Assessable Income 26,620.00

A.C.

* 1 Includes foreign credits from foreign capital gains.

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

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

A & J Superannuation Fund
Depreciation Schedule

For The Period 01 July 2020 - 30 June 2021

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments			Depreciation				
				Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation ¹	Method	Rate	Calculated Depreciation ²	Posted Depreciation ³	Closing Written Down Value
Other Assets											
Borrowing Expenses											
	07/09/2016	4,810.00	1,142.58			4,810.00	Prime Cost	20.00 %	962.00	962.00	180.58
		4,810.00	1,142.58			4,810.00				962.00	180.58
Plant and Equipment (at written down value) - Unitised											
Automatic Garage Door Motor including Controls											
	07/09/2016	601.00	119.24			119.24	Low Value Pool	37.50 %	44.72	44.72	74.53
Blinds											
	07/09/2016	2,454.00	486.77			486.77	Low Value Pool	37.50 %	182.54	182.54	304.23
Canopy Rangehood											
	07/09/2016	1,090.00	545.44			545.44	Diminishing Value	16.66 %	90.87	90.87	454.57
Carpets											
	07/09/2016	3,072.00	1,316.91			1,316.91	Diminishing Value	20.00 %	263.38	263.38	1,053.53
Ceiling Exhaust Fans											
	07/09/2016	524.00	103.93			103.93	Low Value Pool	37.50 %	38.97	38.97	64.96
Ceiling Fans											
	07/09/2016	1,573.00	312.04			312.04	Low Value Pool	37.50 %	117.02	117.02	195.03
Dishwasher											
	07/09/2016	1,249.00	535.40			535.40	Diminishing Value	20.00 %	107.08	107.08	428.32
Hot Plates											
	07/09/2016	894.00	177.32			177.32	Low Value Pool	37.50 %	66.50	66.50	110.83

A.C.

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments		Total Value For Depreciation ¹	Depreciation			Closing Written Down Value	
				Disposals/ Decrease	Additions/ Increase		Method	Rate	Calculated Depreciation ²		Posted Depreciation ³
Hot Water Systems											
	07/09/2016	1,344.00	672.50			672.50	Diminishing Value	16.66 %	112.04	112.04	560.46
Lighting Consumables											
	07/09/2016	721.00	143.04			143.04	Low Value Pool	37.50 %	53.64	53.64	89.40
Oven											
	07/09/2016	1,364.00	682.51			682.51	Diminishing Value	16.66 %	113.71	113.71	568.80
Smoke Detectors											
	07/09/2016	688.00	136.48			136.48	Low Value Pool	37.50 %	51.18	51.18	85.30
Split System Air Conditioning Units											
	07/09/2016	4,672.00	2,002.79			2,002.79	Diminishing Value	20.00 %	400.56	400.56	1,602.23
		20,246.00	7,234.37			7,234.37				1,642.21	5,592.19
Real Estate Properties (Australian - Residential)											
65 Viola Square, Common Property Construction Costs											
	07/09/2016	14,046.00	12,706.85			14,046.00	Prime Cost	2.50 %	351.15	351.15	12,355.70
65 Viola Square, Construction Costs											
	07/09/2016	231,613.00	209,530.41			231,613.00	Prime Cost	2.50 %	5,790.33	5,790.33	203,740.08
		245,659.00	222,237.26			245,659.00				6,141.48	216,095.78
		270,715.00	230,614.21			257,703.37				8,745.69	221,868.55

¹ Amounts have been pro rated based on number of days in the year

² Depreciation calculated as per depreciation method

³ Depreciation amounts posted to the ledger

A.C.

A & J Superannuation Fund Trustees Declaration

Ajco Investment Pty Ltd ACN: 160278375

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

The directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2021 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2021 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2021.

Specifically, the directors of the trustee company declare that:

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

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

Andrew Courtney - Pratt

.....
Andrew Courtney-Pratt
Ajco Investment Pty Ltd
Director

02-02-2022

Dated this day of

A & J Superannuation Fund Compilation Report

We have compiled the accompanying special purpose financial statements of the A & J Superannuation Fund which comprise the statement of financial position as at 30/06/2021 the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Trustee(s)

The Trustee(s) of A & J 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 Trustee(s), 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.

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. We do not accept responsibility for the contents of the special purpose financial statements.

Sam Greco & Co Chartered Accountants

of

Level 1 Mitcham House 1355 Gympie Road, Aspley, Queensland 4034

Signed:



Dated: / /

12-01-2022

Minutes of a meeting of the Director(s)

held on / / at 2 Cuthero Court, Highland Park, Queensland 4211

PRESENT:	Andrew Courtney-Pratt
MINUTES:	The Chair reported that the minutes of the previous meeting had been signed as a true record.
FINANCIAL STATEMENTS OF SUPERANNUATION FUND:	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2021 and it was resolved that such statements be and are hereby adopted as tabled.</p>
TRUSTEE'S DECLARATION:	It was resolved that the trustee's declaration of the Superannuation Fund be signed.
ANNUAL RETURN:	Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2021, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
TRUST DEED:	The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
INVESTMENT STRATEGY:	The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.
INSURANCE COVER:	The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.
ALLOCATION OF INCOME:	It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
INVESTMENT ACQUISITIONS:	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2021.
INVESTMENT DISPOSALS:	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2021.
AUDITORS:	<p>It was resolved that</p> <p>Anthony Boys</p> <p>of</p> <p>Po Box 3376, Rundle Mall, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p>

Minutes of a meeting of the Director(s)

held on / / at 2 Cuthero Court, Highland Park, Queensland 4211

TAX AGENTS:

It was resolved that

Sam Greco & Co Chartered Accountants

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

TRUSTEE STATUS:

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

PAYMENT OF BENEFITS:

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

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

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

CLOSURE:

All resolutions for this meeting were made in accordance with the SISA and Regulations.

There being no further business the meeting then closed.

Signed as a true record –

Andrew Courtney - Pratt

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Andrew Courtney-Pratt

Chairperson

A & J Superannuation Fund

Members Statement

Andrew Courtney-Pratt
 2 Cuthero Court
 Highland Park, Queensland, 4211, Australia

Your Details

Date of Birth : Provided
 Age: 59
 Tax File Number: Provided
 Date Joined Fund: 10/09/2012
 Service Period Start Date:
 Date Left Fund:
 Member Code: COUAND00001A
 Account Start Date: 10/09/2012
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries N/A
 Vested Benefits 575,281.22
 Total Death Benefit 575,281.22
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

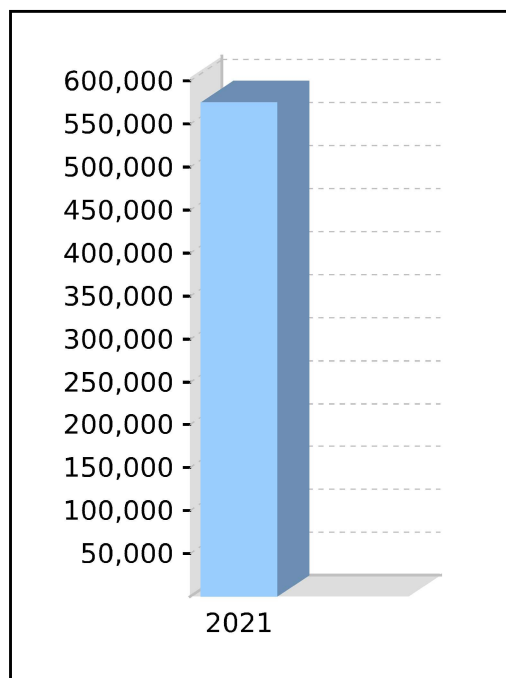
Total Benefits 575,281.22

Preservation Components

Preserved 575,281.22
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free 96,046.94
 Taxable 479,234.28



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	506,372.71
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	1,125.93
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	68,009.02
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	226.44
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2021	575,281.22

A & J Superannuation Fund

Members Statement

Jennifer Courtney-Pratt
 2 Cuthero Court
 Highland Park, Queensland, 4211, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries	N/A
Age:	67	Vested Benefits	3,584.83
Tax File Number:	Not Provided	Total Death Benefit	3,584.83
Date Joined Fund:	23/06/2016	Current Salary	0.00
Service Period Start Date:	23/06/2016	Previous Salary	0.00
Date Left Fund:		Disability Benefit	0.00
Member Code:	COUJEN00001A		
Account Start Date	23/06/2016		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

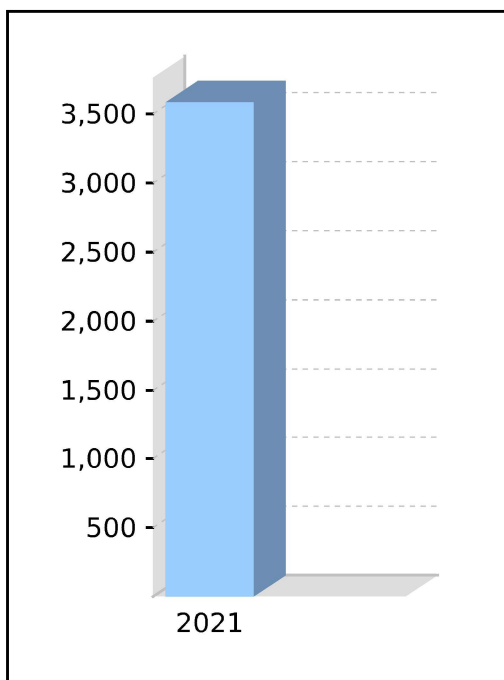
Total Benefits 3,584.83

Preservation Components

Preserved 161.95
 Unrestricted Non Preserved 3,422.88
 Restricted Non Preserved

Tax Components

Tax Free 3,161.95
 Taxable 422.88



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	3,161.95
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	3,000.00
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	424.29
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	1.41
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	3,000.00
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2021	3,584.83

Investment Strategy

A & J Superannuation Fund

Background:

The investment strategy outlined below represents an expansion and clarification of the Investment Strategy agreed at the formation of A & J Superannuation Fund (“the Fund”). This Investment Strategy replaces the Investment Strategy document.

Objectives:

The objective of the fund is 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 7year 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 [including geared property investments purchased using allowable limited recourse borrowing arrangements]:
- 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 considered 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 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 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 medium time horizon. Further the members are prepared to endure a reasonable level of volatility of returns in expectation of medium-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 asset 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.

Geared Investments:

The Trustees have elected to purchase direct residential property using limited recourse borrowing arrangements. The Trustees have indicated they understand and are prepared to accept the increased volatility of returns associated with borrowing to invest, including the risk of loss, including the risk of total loss of invested assets where such assets are subject to limited recourse borrowing arrangements

Single Asset Strategy

The Trustees recognise the higher risk in investing predominantly in growth assets (particularly as a very large portion of the fund's assets are invested in a single property and the volatility associated with shares and property. The volatility will be compensated by the prospect of achieving higher return and growth in the longer term.

Insurance:

The Trustees have considered whether the Fund should not hold a contract of insurance for its members and concluded that:

- The members have appropriate insurance outside the fund

Liquidity:

The Members of the Fund are aged 59 & 67 and have significant assets outside of superannuation. At the present time neither expect to access their superannuation prior to age 65. There is no anticipated significant benefit payment in the next 7 years. Cash in excess of anticipated liquidity requirement will be invested in accordance with the Fund's investment strategy.

Asset Allocation:

The targeted asset allocation takes into account the benefits of a diversified asset mix, however, given the investment time horizon of the fund (which is based on the members life expectancies) and the members significant assets outside of superannuation, the allocation will 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 medium term.

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

[Note : whilst a table with numeric asset allocation ranges or target is not a legislative requirements it is a simple and clear way for the Trustees to describe the fund's investment objectives. In the table below entering 0-100% for every asset would not be meaningful. Summing the mid-point of the allocation ranges should total around 100%.]

Growth Assets	Indicative Medium term range
• Australian listed equities	0-5%
• International listed equities	0-5%
• Australian listed property	0-5%
• [Direct Property]	80-98%
• [Collectables]	0-5%
Defensive assets	
• Cash and term deposits	0-5%
• Australian cash and bond funds	0-5%
• International cash and bond funds	0-5%
• Bullion	0-5%
	100%

All Directors of the Trustee Company to sign

Signed & dated

Andrew Courtney - Pratt

02-02-2022

[Director of AJCP Investments Pty Ltd]

[Director of AJCP Investments Pty Ltd]

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

The Australian Business Register

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

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

Electronic funds transfer - direct debit

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

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

Andrew Courtney - Pratt

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

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

Signature

Andrew Courtney - Pratt

Date

Self-managed superannuation fund annual return

2021

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 2021 (NAT 71287)

 Return year

The Self-managed superannuation fund annual return instructions 2021 (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 2021 return?

 A N

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

 B N

6 SMSF auditor

Auditor's name

Title

Familyname

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

Sensitive (when completed)

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) Fund account number

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

I would like my tax refunds made to this account. 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

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 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.

Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. Go to Section C: Deductions and non-deductible expenses. (Do not complete Section B: Income.)

Sensitive (when completed)

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** Y N Print **Y** for yes or **N** for no.

Have you applied an exemption or rollover? **M** Y N 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 2021.

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) **U**
 (U1 plus U2 plus U3)

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

GROSS INCOME **W** Loss
 (Sum of labels A to U)

Exempt current pension income **Y**

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

Sensitive (when completed)

Fund's tax file number (TFN)

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES
Interest expenses within Australia	A1	5,063	A2
Interest expenses overseas	B1		B2
Capital works expenditure	D1		D2
Decline in value of depreciating assets	E1	8,745	E2
Insurance premiums – members	F1		F2
SMSF auditor fee	H1	385	H2
Investment expenses	I1	7,421	I2
Management and administration expenses	J1	3,487	J2
Forestry managed investment scheme expense	U1		U2
Other amounts	L1		L2
		Code <input type="text"/>	Code <input type="text"/>
Tax losses deducted	M1		
TOTAL DEDUCTIONS			TOTAL NON-DEDUCTIBLE EXPENSES
	N	25,101	Y
		(Total A1 to M1)	2,795
			(Total A2 to L2)
#TAXABLE INCOME OR LOSS			TOTAL SMSF EXPENSES
	O	1,519	Z
		Loss <input type="text"/>	27,896
		(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)	(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 2021 on how to complete the calculation statement.

#Taxable income	A	1,519
		(an amount must be included even if it is zero)
#Tax on taxable income	T1	227.85
		(an amount must be included even if it is zero)
#Tax on no-TFN-quoted contributions	J	0.00
		(an amount must be included even if it is zero)
Gross tax	B	227.85
		(T1 plus J)

Sensitive (when completed)

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

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

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

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

Complying fund's franking credits tax offset E1 <input type="text"/>	Refundable tax offsets E <input type="text" value="0.00"/> (E1 plus E2 plus E3 plus E4)
No-TFN tax offset E2 <input type="text"/>	
National rental affordability scheme tax offset E3 <input type="text"/>	
Exploration credit tax offset E4 <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	H1 <input type="text"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	H2 <input type="text"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	H3 <input type="text"/>
Credit for TFN amounts withheld from payments from closely held trusts	H5 <input type="text"/>
Credit for interest on no-TFN tax offset	H6 <input type="text"/>
Credit for foreign resident capital gains withholding amounts	H8 <input type="text"/>
Eligible credits	
H <input type="text" value="0.00"/>	
(H1 plus H2 plus H3 plus H5 plus H6 plus H8)	

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

PAYG instalments raised

K

Supervisory levy

L

Supervisory levy adjustment for wound up funds

M

Supervisory levy adjustment for new funds

N

Total amount of tax payable	S <input type="text" value="486.85"/>
(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

A.C.

If total loss is greater than \$100,000, complete and attach a Losses schedule 2021.

Tax losses carried forward to later income years **U**

Net capital losses carried forward to later income years **V**

Net capital losses brought forward from prior years		Net capital losses carried forward to later income years	
Non-Collectables	2,556		19,899
Collectables			0

Sensitive (when completed)

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	Mr	See the Privacy note in the Declaration.	Member Number	1
Familyname	Courtney-Pratt	Member'sTFN		
First given name	Andrew		Account status	0 Code
Other given names				
Date of birth	18/01/1962	If deceased, date of death		

Contributions

OPENING ACCOUNT BALANCE 506,372.71

Refer to instructions for completing these labels

Employer contributions
A

ABN of principal employer
A1

Personal contributions
B 1,125.93

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
H1

Assessable foreign superannuation fund amount

I

Non-assessable foreign superannuation fund amount

J

Transfer from reserve: assessable amount

K

Transfer from reserve: non-assessable amount

L

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

T

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

M

TOTAL CONTRIBUTIONS N 1,125.93

(Sum of labels A to M)

Other transactions

Accumulation phase account balance

S1 575,281.22

Retirement phase account balance - Non CDBIS

S2 0.00

Retirement phase account balance - CDBIS

S3 0.00

0 TRISCount

Allocated earnings or losses **O** 67,782.58 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 575,281.22

S1 plus S2 plus S3

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

Sensitive (when completed)

Fund's tax file number (TFN)

		See the Privacy note in the Declaration.		Member Number
Title	Mrs	Member'sTFN		2
Familyname	Courtney- Pratt		Account status	
First given name	Jennifer		0 Code	
Other given names				
Date of birth	29/09/1953	If deceased, date of death		

Contributions

OPENING ACCOUNT BALANCE 3,161.95

Refer to instructions for completing these labels	Proceeds from primary residence disposal
Employer contributions	H
A	Receipt date
ABN of principal employer	H1
A1	Assessable foreign superannuation fund amount
Personal contributions	I
B	Non-assessable foreign superannuation fund amount
CGT small business retirement exemption	J
C	Transfer from reserve: assessable amount
CGT small business 15-year exemption amount	K
D	Transfer from reserve: non-assessable amount
Personal injury election	L
E	Contributions from non-complying funds and previously non-complying funds
Spouse and child contributions	T
F 3,000.00	Any other contributions (including Super Co-contributions and low Income Super Contributions)
Other third party contributions	M
G	
TOTAL CONTRIBUTIONS N 3,000.00	
(Sum of labels A to M)	

Other transactions

Accumulation phase account balance	Allocated earnings or losses	O	422.88	Loss
S1 3,584.83	Inward rollovers and transfers	P		
Retirement phase account balance - Non CDBIS	Outward rollovers and transfers	Q		
S2 0.00	Lump Sum payment	R1	3,000.00	Code A
Retirement phase account balance - CDBIS	Income stream payment	R2		Code
S3 0.00				
0 TRISCount	CLOSING ACCOUNT BALANCE S 3,584.83	S1 plus S2 plus S3		
	Accumulation phase value	X1		
	Retirement phase value	X2		
	Outstanding limited recourse borrowing arrangement amount	Y		

Sensitive (when completed)

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**

Limited recourse borrowing arrangements

Australian residential real property
J1

Australian non-residential real property
J2

Overseas real property
J3

Australian shares
J4

Overseas shares
J5

Other
J6

Property count
J7

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 **A** Print **Y** for yes or **N** for no.

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.

Sensitive (when completed)

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements		V1	<input type="text" value="95,093"/>
Permissible temporary borrowings		V2	<input type="text"/>
Other borrowings		V3	<input type="text"/>
Borrowings			V <input type="text" value="95,093"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W	<input type="text" value="578,865"/>
Reserve accounts		X	<input type="text"/>
Other liabilities		Y	<input type="text" value="227"/>
TOTAL LIABILITIES			Z <input type="text" value="674,185"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains	H	<input type="text"/>
Total TOFA losses	I	<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 2020–21 income year, write 2021). **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 2021. **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 2021 for each election **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2021. **D**

Sensitive (when completed)

Section K: Declarations

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report (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

Preferred trustee or director contact details:

Title

Familyname

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

I,

declare that the Self-managed superannuation fund annual return 2021 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

Tax agent's contact details

Title

Familyname

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Tax agent number Reference number

Sensitive (when completed)

Losses schedule

2021

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2021 tax return. Superannuation funds should complete and attach this schedule to their 2021 tax return.

Refer to *Losses schedule instructions 2021*, available on our website ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

Name of entity

Australian business number (ABN)

2 Net capital losses carried forward to later income years

Year of loss		
2020–21	H	17,343
2019–20	I	
2018 –19	J	
2017–18	K	
2016–17	L	69
2015–16 and earlier income years	M	2,487
Total	V	19,899

Transfer the amount at **V** to the Net capital losses carried forward to later income years label on your tax return.

If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

Important

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided 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 ATO. The income tax law imposes heavy penalties for false or misleading statements.

Privacy

Taxation law authorises the ATO to collect information and disclose it to other government agencies. This includes personal information of the person authorised to sign the declaration. For information about your privacy go to ato.gov.au/privacy

Taxpayer's declaration

I declare that the information on this form is true and correct.

Signature

Date

Contact person

Daytime contact number

Area code

Number

Sensitive (when completed)

Capital gains tax (CGT) schedule

2021

Use in conjunction with company, trust, fund or self-managed superannuation fund annual return.
For instructions on how to complete this schedule refer to the publication Guide to capital gains tax.

Tax file number (TFN)

Taxpayer's name **A & J Superannuation Fund**

Australian Business Number (ABN) **NN NNN NNN NNN**

1 Current year capital gains and capital losses

	Capital gain	Capital loss
Shares in companies listed on an Australian securities exchange	A \$ <input style="width: 100%;" type="text"/>	K \$ <input style="width: 100%; text-align: right; value: 17,343;" type="text"/>
Other shares	B \$ <input style="width: 100%;" type="text"/>	L \$ <input style="width: 100%;" type="text"/>
Units in unit trusts listed on an Australian securities exchange	C \$ <input style="width: 100%;" type="text"/>	M \$ <input style="width: 100%;" type="text"/>
Other units	D \$ <input style="width: 100%;" type="text"/>	N \$ <input style="width: 100%;" type="text"/>
Real estate situated in Australia	E \$ <input style="width: 100%;" type="text"/>	O \$ <input style="width: 100%;" type="text"/>
Other real estate	F \$ <input style="width: 100%;" type="text"/>	P \$ <input style="width: 100%;" type="text"/>
Amount of capital gains from a trust (including a managed fund)	G \$ <input style="width: 100%;" type="text"/>	
Collectables	H \$ <input style="width: 100%;" type="text"/>	Q \$ <input style="width: 100%;" type="text"/>
Other CGT assets and any other CGT events	I \$ <input style="width: 100%;" type="text"/>	R \$ <input style="width: 100%;" type="text"/>
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S \$ <input style="width: 100%;" type="text"/>	
Total current year capital gains	J \$ <input style="width: 100%; text-align: right; value: 0;" type="text"/>	

Add the amounts at labels K to R and write the total in item 2 label A - Total current year capital losses.

2 Capital losses

Total current year capital losses	A \$ <input style="width: 100%; text-align: right; value: 17,343;" type="text"/>
Total current year net capital losses applied	B \$ <input style="width: 100%;" type="text"/>
Total prior year net capital losses applied	C \$ <input style="width: 100%;" type="text"/>
Total capital losses transferred in applied (only for transfers involving a foreign bank branch or permanent establishment of a foreign financial entity)	D \$ <input style="width: 100%;" type="text"/>
Total capital losses applied	E \$ <input style="width: 100%;" type="text"/>

Add amounts at B, C and D.

3 Unapplied net capital losses carried forward

Net capital losses from collectables carried forward to later income years	A \$ <input style="width: 100%;" type="text"/>
Other net capital losses carried forward to later income years	B \$ <input style="width: 100%; text-align: right; value: 19,899;" type="text"/>

Add amounts at A and B and transfer the total to label V - Net capital losses carried forward to later income years on your tax return.

6 Net capital gain

Net capital gain	A \$ <input style="width: 100%; text-align: right; value: 0;" type="text"/>
------------------	---

1J less 2E less 4A less 5D (cannot be less than zero). Transfer the amount at A to label A - Net capital gain on your tax return.

Sensitive (when completed)

Taxpayer's declaration

If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

Important

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided 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 ATO. The income tax law imposes heavy penalties for false or misleading statements.

Privacy

Taxation law authorises the ATO to collect information and disclose it to other government agencies. This includes personal information of the person authorised to sign the declaration. For information about your privacy go to ato.gov.au/privacy

I declare that the information on this form is true and correct.

Signature

Date

Contact person

Daytime contact number (include area code)

<input type="text"/>	<input type="text"/>
----------------------	----------------------

Sensitive (when completed)

A & J Superannuation Fund
2 Cuthero Court HIGHLAND PARK QLD 4211

Mr Anthony Boys
Super Audits Pty Ltd
PO Box 3376
Rundle Mall SA 5000

Dear Sir,

A & J Superannuation Fund

Superannuation Fund Management/Trustee Representation Letter

In connection with your audit examination of the financial report of A & J Superannuation Fund for the year ended 30 June 2021, hereby confirm, at your request that to best of our knowledge and belief, the following representation relating to the accounts are correct.

Financial Report

We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter, for the preparation of the financial report.

The management/trustee have determined that the fund is not a reporting entity for the year ended 30 June 2021 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the fund. Accordingly, the financial report prepared is a special purpose financial report, which is for distribution to members of the fund and to satisfy the requirement of the SISA and the SISR, and to confirm that the financial report is free of material misstatements, including omissions.

Sole Purpose

The fund has been maintained for the sole purpose of providing superannuation benefits to its members and their dependents.

Superannuation Fund Books/Records/Minutes

- (a) We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit.
- (a) We have made available to you Minutes of all trustee(s)' meetings and the Trust Deed.
- (b) We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial statements, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial statements.
- (c) We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.
- (d) Records maintained during the period were in accordance with the Australian Taxation Office requirements.

Asset Form

The assets of the superannuation fund are being held in a form suitable for the benefit of the members of the fund, and have been held in accordance with the fund's investment strategy.

Ownership and Pledging of Assets

The superannuation fund has satisfactory title to all assets disclosed in the Statement of Financial Position. Investments are registered in the name of the trustee(s).

No assets of the superannuation fund have been pledged to secure liabilities of the superannuation fund or of others.

Investments

- (e) We have considered the requirement of generally accepted accounting standards in regards to impairment of assets when assessing the impairment of assets and in ensuring that no assets are stated in excess of their recoverable amount.
- (f) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments that have not been disclosed in the financial statements.
- (g) The investment strategy has been determined with due regard to risk, return, liquidity, diversity and the insurance needs of fund members, and the assets of the fund are in line with this strategy.
- (h) All investments are acquired, maintained and disposed of on an arm's length basis.

Trust Deed

The superannuation fund is being conducted in accordance with its Trust Deed.

Superannuation Industry (Supervision) Act and Regulations

- (i) The fund meets the definition of a self-managed superannuation fund under the SISA.
- (j) The fund has been conducted in accordance with the SISA, the SISR and its governing rules at all times during the year. Also there were no amendments to the governing rules during the year, except as notified to you.
- (k) The fund is being conducted in accordance with the SISA and the SISR, in particular the relevant requirements of the following provisions:

Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67,67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA
- (l) The trustee(s) have been nominated and may only be removed in such manner and circumstances as are allowed in the Trust Deed.
- (m) The trustees are not disqualified persons under s126K of the SISA.
- (n) Any vacancy among the trustee(s) is filled in accordance with the Trust Deed.
- (o) The trustee(s) have complied with all trustee standards set out in SISR and the covenant prescribed by section 52 of the SISA.

- (p) The trustee(s) have complied with all investment standards set out in the SISA and the SISR.
- (q) Information retention obligations have been complied with.
- (r) All contributions accepted and benefits paid have been in accordance with the governing rules of the fund and relevant provisions of the SISA and the SISR.

There are no breaches or possible breaches of the SIS legislation whose effects should be considered for disclosure in the financial report or to the Australian Taxation Office.

Commitments

- (s) There are no material commitments for construction or acquisition of property, plant and equipment to acquire other non-current assets, such as investments or intangibles, other than those disclosed in the financial report.
- (t) There were no commitments for purchase or sale of securities or assets or any options given by the fund including options over share capital.

Taxation

- (u) We have calculated income tax expense, current tax liability, deferred tax liability and deferred tax asset according to the definitions of taxable income and allowable deductions. We have calculated and recognised all other applicable taxes according to the relevant tax legislation.
- (v) There are no activities that invoke the anti-avoidance provisions of any applicable tax legislation.

Borrowings

The trustees have not borrowed money on behalf of the superannuation fund with the exception of borrowings which were allowable under the SIS Act and the SIS Regulations.

Related Parties

- (w) The fund has not made any loans to, or provided financial assistance to members of the fund or their relatives.
- (x) No asset has been acquired from a member or related party other than as permitted under the SISA and the SISR.
- (y) Related party transactions and related amounts receivable or payable have been properly disclosed in the financial statements.
- (z) All related party transactions have been conducted on commercial terms as if the transaction was undertaken on an arms length basis in accordance with section 109 of the SIS Act.

Accounting Misstatement Detected by Audit

There has been no misstatement noted by audit during the course of the current year audit.

Insurance

The superannuation fund has an established procedure whereby an officer reviews at least annually the adequacy of insurance cover on all assets and insurable risks where relevant. This review has been

performed and where it is considered appropriate, assets and insurable risks of the superannuation fund are adequately covered by insurance.

Accounting Estimates

We confirm the significant assumptions used in making accounting estimates are reasonable.

Fair Value Measurements and Disclosures

We confirm that significant assumptions used in fair value measurements and disclosures are reasonable and appropriately reflect our intent and ability to carry out specific courses of action on behalf of the fund.

Going Concern

In the opinion of the trustees there are reasonable grounds to believe that the superannuation fund will be able to:

- Pay its debts as and when they fall due.
- Continue as a going concern for the foreseeable future.

We, therefore, confirm that the going concern basis is appropriate for the financial report.

Events after Balance Sheet Date

We are not aware of any events that have occurred between the financial reporting date to the date of this letter that we need to disclose or recognise in the financial report.

Comparative Information

We confirm that there have been no restatements made to correct a material misstatement in the prior period financial report that affects the comparative information.

Fraud and Error

- (aa) There has been no:
 - (i) Fraud, error, or non-compliance with laws and regulations involving management or employees who have a significant role in the internal control structure.
 - (i) Fraud, error, or non-compliance with laws and regulations that could have a material effect on the financial report.
 - (ii) Communication from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.
- (bb) The superannuation fund has disclosed to the auditor all significant facts relating to any frauds or suspected frauds known to management that may have affected the superannuation fund.
- (cc) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.
- (dd) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.

Legal Matters

We confirm that all matters that may result in legal action against the fund or the trustees in respect of the fund, have been discussed with a solicitor and brought to the attention of the auditor so that a solicitor's representation letter may be obtained.

General

- (ee) Neither the superannuation fund nor any Trustees have any plans or intentions that may materially affect the book value or classification of assets and liabilities at balance sheet date.
- (ff) The superannuation fund accepts responsibility for the implementation and operations of accounting and internal control systems that are designed to prevent and detect fraud and error. We have established and maintained adequate internal control to facilitate the preparation of a reliable financial report, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.
- (gg) There are no violations or possible violations of laws or regulations whose effects should be considered for disclosure in the financial report or as a basis for recording an expense.
- (hh) The superannuation fund has complied with all aspects of contractual agreements that would have a material effect on the financial report in the event of non-compliance.

We understand that your examination was made in accordance with the Australian Auditing Standards and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the fund taken as a whole, and that your tests of the financial records and other auditing procedures were limited to those which you considered necessary for that purpose.

Additional Matters

There are no additional matters.

Signed by the Directors of AJCO Investment Pty Ltd as Trustee for the A & J Superannuation Fund

Andrew Courtney - Pratt

Andrew Courtney-Pratt
Director

Jennifer Courtney-Pratt

Jennifer Courtney-Pratt
Director 02-02-2022

A & J Superannuation Fund

Dear Andrew & Jennifer

A & J Superannuation Fund
Audit Engagement Letter

Objectives and Scope of the Audit

You have requested that we audit the financial statements of the SMSF for the year ended 30 June 2021. We are pleased to confirm our acceptance and understanding of this engagement by means of this letter.

Our audit will be performed in accordance with Australian Auditing Standards, the *Superannuation Industry (Supervision) Act 1993* (SISA) and the *Superannuation Industry (Supervision) Regulations* (SISR) with the objective of expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and the SISR.

Our Responsibilities

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 as to 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 implementation and operation of accounting and internal control systems that are designed to prevent and detect fraud and error, as well as evaluating the overall presentation of the financial report.

Because of the inherent limitations of an audit, together with the inherent limitations of internal control, there is an unavoidable risk that some material misstatement may not be detected, even though the audit is properly planned and performed in accordance with Australian Auditing Standards.

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 will, however, communicate to you in writing any significant deficiencies in internal control relevant to the audit of the financial report that we have identified during the audit.

Trustees' Responsibilities

Our audit will be conducted on the basis that the trustee(s) acknowledge and understand that they have responsibilities:

- For the preparation of the financial report that gives a true and fair view in accordance with the Australian Auditing Standards, other mandatory reporting requirements and the SIS Act and SIS Regulations is that of the trustee(s);
- For such internal control as the trustee(s) determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error; and
 - To provide us with: Access to all information of which the trustees are aware that is relevant to the preparation of the financial report such as records, documentation and other matters;

- Additional information that we may request from the trustees for the purpose of the audit; and
- Unrestricted access to persons within the entity from whom we determine it necessary to obtain audit evidence.

As part of our audit process, we will request from trustees written confirmation concerning representations made to us in connection with the audit.

Australian Auditing Standards require that we determine whether the financial reporting framework applied in the preparation of this special purpose of financial report is acceptable. If we determine the financial reporting framework to be unacceptable, we will not be able to undertake the audit engagement unless the framework is amended and then determined to be acceptable.

If a qualified audit report is to be issued following the completion of our audit, we will advise the details to you in a timely manner and prior to the issue of our report.

Audit of SIS Compliance

For the year ended 30 June 2021, we are required to form an opinion in respect of compliance with certain aspects of SIS. Our report must refer to the following sections and regulations:

Sections: 17A, 35AE, 35B, 35C(2), 52, 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA, 13.22C

Report on Significant Matters

Under section 129 of the SISA we are required to report to you in writing. If during the course of, or in connection with, our audit, we become aware of any contravention of the Act or Regulations which we believe has occurred, is occurring or may occur.

We are also required to report to the ATO, as regulator, any contravention of the SISA and the SISR, where we believe the contravention may affect the interests of the members of beneficiaries of the fund.

In addition, we are also required under section 130 to report to you if we believe the superannuation fund may be, or may be about to become, in an unsatisfactory financial position. If we are not satisfied with your response as trustee(s) as to the action taken to rectify the situation or we receive no response, we are obliged to report the matter to the ATO.

A failure on the part of the trustee to rectify these breaches to the satisfaction of the ATO may result in significant penalties to the trustee and the fund itself.

In addition to our report on the financial statements, we will also report to you any material weaknesses in the fund's system of accounting and internal control which come to our notice during the course of our audit.

Quality Control

The conduct of our audit in accordance Australian Auditing Standards means that information acquired by us in the course of our audit is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your expressed consent.

Our audit files may, however, be subject to review as part of the quality control review program of Regulators and or Professional Bodies which monitors compliance with professional standards by its members.

We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under this program. Should this occur, we will advise you. The same strict confidentiality requirements apply under this program as apply to us as your auditor.

Independence/Conflict of Interest

We have established policies and procedures designed to ensure our independence, including policies on holding financial interests in the superannuation fund and other related parties, rotation of audit partners, business relationships, employment relationships, and the provision of non-audit services in accordance with professional statement APES 110 – Code of Ethics for Professional Accountants.

Outsourced Services

We do not use any outsourced services in overseas locations when conducting client assignments.

Data Storage

We use data storage located in the office but it may be replicated to other locations.

Accepting our services as part of this engagement agreement indicates your acceptance of the use of outsourced services, cloud hosted software and outsourced data storage under the conditions outlined above.

Limitation of Liability

Our firm’s liability to you or any other user of the audit report is limited by a Scheme approved under Professional Standards Legislation.

Other

We would appreciate acknowledgement of terms and conditions set out in this letter. Please note that this letter will be effective for future years unless the terms of the engagement are altered by future correspondence.

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.

If you have any queries in relation to this please contact me.

To: MR ANTHONY BOYS

I/We hereby confirm your appointment as Auditor under the above terms of engagement.

For and on behalf of as trustee for the A & J Superannuation Fund

**Signed &
Dated**

Andrew Courtney - Pratt

Jennifer Courtney-Pratt

Andrew Courtney-Pratt

Jennifer Courtney-Pratt

Yours sincerely

ANTHONY BOYS – REGISTERED COMPANY AUDITOR

DATED:

Signed document to be returned to P.O. Box 3376 Rundle Mall 5000



CHARTERED ACCOUNTANT

Business Focused Solutions

A.B.N. 16 230 504 491
 PO Box 354, ASPLEY QLD 4034
 Phone (07) 3263 5200 Fax (07) 3263 4830

Andrew Courtney-Pratt
 A & J Superannuation Fund
 2 Cuthero Court
 HIGHLAND PARK QLD 4211

Tax Invoice
209528
 Ref: AJSU0001
 12 January, 2022

Description	Amount
Professional Services Rendered Preparation of Financial Statements for the period ended 30 June 2021 which included: Dissection and coding of Bank Statements in preparation of Journals for preparation of Trial Balance for the year ended 30 June 2021 Share Disposal and CGT Calculation for ATO Schedules Calculate members benefits and allocate income to each member Preparation of Member Statements for the period ended 30 June 2021 Preparation and Lodgement of Superannuation Fund Tax Return and associated schedules for the year ended 30 June 2021 Preparation of Resolution of Minutes for the period ended 30 June 2021 Preparation of Draft Documents for review & Signature Sundry advice and Other Matters (This invoice does not include Auditor Fees. These will be invoiced separately by the Auditor.)*	2,035.00

Description	Amount
	<p style="text-align: right;"><i>J.C.</i></p> <p style="text-align: right;"><i>A.C.</i></p>

Terms: Strictly Seven Days **AMT Due \$ 2,035.00**




The Amount Due Includes GST of \$185.00
 * Indicates Taxable Supply

Refer to our Terms of Trade on our website www.taxonline.com.au
REMINDER - TAX RETURNS AND BAS'S WILL NOT BE LODGED UNTIL PAYMENT OF INVOICE

Remittance Advice.		Invoice: 209528
A & J Superannuation Fund		Ref: AJSU0001
*Cheque *Cash *M/card & VISA Only		12 January, 2022
*Direct Deposit - please use Invoice No. as your REFERENCE		Amt Due: \$ 2,035.00
Senrico Pty Ltd --- BSB 484 799 Acc 167 066 970		
Card No.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Validation No. <input type="text"/> <input type="text"/> <input type="text"/>
Cardholder	Signature	Expiry Date/.....

Signature Certificate

Reference number: KFR8M-KWKU5-JF9VS-K5FXI

Signer	Timestamp	Signature
Sam Greco Email: samg@taxonline.com.au Sent: 12 Jan 2022 03:44:34 UTC Viewed: 12 Jan 2022 05:11:58 UTC Signed: 12 Jan 2022 05:14:09 UTC		 IP address: 167.179.180.201 Location: Hamilton, Australia
Andrew Courtney - Pratt Email: ajcourt88@bigpond.com Sent: 12 Jan 2022 03:44:34 UTC Viewed: 12 Jan 2022 06:52:17 UTC Signed: 02 Feb 2022 00:09:02 UTC		 IP address: 101.179.17.241 Location: Brisbane, Australia
Jennifer Courtney-Pratt Email: jennygoldwing@gmail.com Sent: 12 Jan 2022 03:44:34 UTC Viewed: 02 Feb 2022 21:38:56 UTC Signed: 02 Feb 2022 21:39:57 UTC		 IP address: 101.179.17.241 Location: Brisbane, Australia

Document completed by all parties on:
02 Feb 2022 21:39:57 UTC

Page 1 of 1



Signed with PandaDoc

PandaDoc is a document workflow and certified eSignature solution trusted by 30,000+ companies worldwide.



B - Permanent Documents

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Supporting Documents

- Fund Summary Report [Report](#)
- Complying Status Superfund Lookup.pdf
- Consent to act as Director Jenny C-P.pdf
- Exp ASIC fees & Stmt 2018-19.pdf

Standard Checklist

- Attach latest copy of ASIC annual company statement (if corporate trustee)
- Ensure latest copies of ATO Trustee Declarations and ATO confirmation that the fund is a regulated fund is attached
- Ensure latest copies of trustee consents, member consents and registers are attached
- Ensure latest copy of trust deed (including amendments) are attached
- Use [Australian Business Register](#) to ensure details are correct
- Use [Super Fund Lookup](#) to check the eligibility to receive rollovers and contributions

A & J Superannuation Fund

Fund Summary Report

As at 30 June 2021

Fund Details

Date Formed: 10/09/2012

Period: 01/07/2020 - 30/06/2021

Tax File Number: Provided

Fund Type: SMSF

ABN: 72362001833

GST Registered: No

Postal Address:

2 Cuthero Court
Highland Park, Queensland 4211

Physical Address:

2 Cuthero Court
Highland Park, Queensland 4211

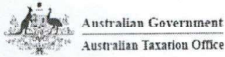
Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Courtney-Pratt, Andrew	59	1	0	Provided	Not Provided
Courtney-Pratt, Jennifer	67	1	0	Not Provided	Not Provided

Fund Relationships

Relationship Type	Contact
Accountant	Sam Greco & Co Chartered Accountants
Accountant/Bookkeeper	Sam Greco & Co Chartered Accountants
Auditor	Boys, Anthony
Auditor	Super Audits Pty Ltd
Fund Contact	Ajco Investment Pty Ltd
Fund Contact	Courtney-Pratt, Andrew
Tax Agent	Sam Greco & Co Chartered Accountants
Tax Agent	Greco, Sam
Trustee	Ajco Investment Pty Ltd Courtney-Pratt, Andrew



Super Fund Lookup

The Trustee for A & J Superannuation Fund

ABN:	72 362 001 833 View record on ABN Lookup
ABN Status:	Active from 10 Sep 2012
Fund type:	ATO Regulated Self-Managed Superannuation Fund
Contact details:	PO Box 354 ASPLEY QLD 4034 AUSTRALIA
Status:	Complying

ABN last updated: 29 Mar 2017

Record extracted: 18 Sep 2019

What does 'Complying' mean?

A 'Complying' SMSF:

- is a regulated fund
- is a resident of Australia, and
- has been issued with a *Notice of compliance*

APRA Funds

See the [guidance](#) issued by APRA for further assistance in managing transfers and rollovers to SMSFs. Use the [ATO Business Portal](#) to verify a person is a member of the SMSF before completing a transfer or rollover.

Superannuation guarantee payments

Contributions made to complying funds can qualify as Superannuation Guarantee (SG) payments. This record extract can be used to confirm this fund has been issued with a *Notice of Compliance* and is currently entitled to receive employer SG payments.

Tax rates

Complying funds that meet [Superannuation Industry \(Supervision\) Act 1993](#) (SISA) standards qualify for **concessional tax rates**.

Also refer to [frequently asked questions](#).

Disclaimer

This extract is based on information supplied by superannuation entities to the Commissioner of Taxation.

Important Neither the Australian Government nor the ATO endorse or guarantee the performance of super funds.

**CONSENT TO ACT AS DIRECTOR
AND STATUTORY INFORMATION**

The Directors,

AJCP INVESTMENT PTY LTD

I hereby consent to act as Director of the Company and disclose the following information:

Full Name	Jennifer Ann Courtney-Pratt
Residential Address	2 CUTHERO COURT, HIGHLAND PARK, QLD 4211
Date of Birth	29/09/1953
Place of Birth	Lima, PERU
Appointment Date	19/09/2019

Dated: 19/09/2019



Jennifer Ann Courtney-Pratt

ASIC

Australian Securities and Investments Commission
ABN 86 768 265 615

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

A&J FUTURE FUND PTY LTD
ACN/ARBN 611 059 182
C/- Sam Greco & Co Business Focus Solution
Sam Greco & Co, Level 1, 1355 Gympie Road, Aspley, QLD 4034

Invoice Statement

Issue Date: 01/03/2019
Account Number: 22 611059182

Summary

Balance Outstanding \$0.00
New Charges \$263.00

Please Pay

Immediately \$0.00
By 01/05/2019 \$263.00

TOTAL DUE \$263.00

If you have already paid please ignore this invoice statement

- Amounts not subject to GST (Treasurer's Determination – Exempt taxes fees and charges).
- Payment of your Annual Review Fee will maintain your registration as an Australian Company
- Late Fees will apply if you do NOT:
 - tell us about a change during the period that the Law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual company statement, or
 - pay your annual review within 2 months of the annual review date
- Information on late fee amounts can be found on the ASIC website

Date	Reference	Description	Amount
01/03/2019	3X0844218480B PA	2019 Annual Review	263.00

Payment Slip

A&J FUTURE FUND PTY LTD

ACN/ARBN 611 059 182
Account Number: 22 611059182

Payment Options

Immediately \$0.00
By 01/05/2019 \$263.00
Total Due \$263.00



*814 129 0002296110591825 89



22 611059182



Billpay Code: 8929
Ref: 2296 1105 9182 589



Biller Code: 17301
Reference: 2296110591825



In person at any Post Office, pay by cash, Cheque, EFTPOS, Mastercard or VISA



By phone 13 18 16 pay by Mastercard or VISA



Online postbillpay.com.au by Mastercard or VISA



Mail this payment slip and your cheque to
ASIC, Locked Bag 5000, Gippsland Mail Centre VIC 3841.

Telephone & Internet Banking – BPAY
Contact your bank, credit union or building society to make payment

Inquires 1300 300 630

Issue date 11 Sep 18

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 43203147

Check this statement carefully

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

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

ACN 160 278 375
FOR AJCP INVESTMENT PTY LTD

REVIEW DATE: 10 September 18

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



To make changes to company details or amend incorrect information

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



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



Use your agent.

Company Statement

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

1 **Registered office**
SAM GRECO & CO LEVEL 1 1355 GYMPIE ROAD ASPLEY QLD 4034

2 **Principal place of business**
2 CUTHERO COURT HIGHLAND PARK QLD 4211

3 **Officeholders**

Name: ANDREW COURTNEY-PRATT
Born: HOBART TAS
Date of birth: 18/01/1962
Address: 2 CUTHERO COURT HIGHLAND PARK QLD 4211
Office(s) held: DIRECTOR, APPOINTED 10/09/2012; SECRETARY, APPOINTED 10/09/2012

4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY CLASS SHARES	1	\$1.00	\$0.00

5 Members

These details continue on the next page

AJCP INVESTMENT PTY LTD ACN 160 278 375

Page 1 of 2

Company statement continued

Name: ANDREW COURTNEY-PRATT
Address: 2 CUTHERO COURT HIGHLAND PARK QLD 4211

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

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

End of company statement

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

Additional company information

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

6 **Contact address for ASIC use only**
Registered agent name: SAM GRECO & CO. BUSINESS FOCUSED SOLUTIONS
Registered agent number: 9932
Address: PO BOX 354 ASPLEY QLD 4034



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

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

AJCP INVESTMENT PTY LTD
SAM GRECO & CO. BUSINESS FOCUSED SOLUTIONS
PO BOX 354
ASPLEY QLD 4034

INVOICE STATEMENT

Issue date 10 Sep 18

AJCP INVESTMENT PTY LTD

ACN 160 278 375

Account No. 22 160278375

Summary

Balance outstanding	\$0.00
New items	\$53.00
Payments & credits	\$0.00
TOTAL DUE	\$53.00

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

Transaction details are listed on the back of this page

Please pay

Immediately	\$0.00
By 10 Nov 18	\$53.00

If you have already paid please ignore this invoice statement.

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



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP

AJCP INVESTMENT PTY LTD

ACN 160 278 375 Account No: 22 160278375



22 160278375

TOTAL DUE	\$53.00
Immediately	\$0.00
By 10 Nov 18	\$53.00

Payment options are listed on the back of this payment slip



Billor Code: 17301
Ref: 2291602783758



*814 129 0002291602783758 84

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
	Unpaid or partially paid		
2018-09-10	Annual Review - Special Purpose Pty Co	2X9741272480P A	\$53.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2291 6027 8375 884

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

Phone
Call 13 18 16 to pay by Mastercard or Visa

On-line
Go to postbillpay.com.au to pay by Mastercard or Visa

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



Billor Code: 17301
Ref: 2291602783758

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

C - Other Documents

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Supporting Documents

No supporting documents

Standard Checklist

- Attach copy of any SOAs issued during the Financial Year
- Attach copy of Investment Strategy
- Attach signed Engagement Letter
- Attach signed Trustee Representation Letter
- Attach Trustee Minutes prepared during the year

D - Pension Documentation

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Supporting Documents

- Transfer Balance Account Summary [Report](#)

Standard Checklist

- Attach Actuarial Certificate
- Attach documentation supporting any pensions commenced during the financial year
- Attach documentation supporting any pensions commuted during the financial year
- Ensure correct Transfer Balance Account Reports have been lodged with the ATO

A & J Superannuation Fund

Transfer Balance Account Summary

For The Period 01 July 2020 - 30 June 2021

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
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Andrew Courtney-Pratt

Jennifer Courtney-Pratt

E - Estate Planning

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Supporting Documents

No supporting documents

Standard Checklist

- Attach Death Benefit Nominations (if applicable)
- Attach Life Insurance Policies (if applicable)
- Attach Reversionary Pension documentation (if applicable)
- Attach SMSF Will (if applicable)
- Review current Estate planning to ensure it matches wishes of members