
Workpapers - 2021 Financial Year

A & J Superannuation Fund

Preparer: Thomas Nasmyth

Reviewer: Sam Greco

Printed: 04 February 2022

Lead Schedule

2021 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
24200	Contributions	(\$4,125.93)	(\$91,761.73)	(95.5)%	Completed
24700	Changes in Market Values of Investments	(\$66,915.83)	\$8,303.36	(905.89)%	Completed
28000	Property Income	(\$26,620.00)	(\$25,169.53)	5.76%	Completed
30100	Accountancy Fees	\$2,460.00	\$2,890.00	(14.88)%	Completed
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%	Completed
30700	Auditor's Remuneration	\$385.00	\$528.00	(27.08)%	Completed
30800	ASIC Fees	\$328.00	\$321.00	2.18%	Completed
31500	Bank Charges	\$120.00	\$453.75	(73.55)%	Completed
33400	Depreciation	\$8,745.69	\$9,334.46	(6.31)%	Completed
38000	Insurance	\$320.00		100%	Completed
41930	Property Expenses - Agents Management Fees	\$2,115.74	\$2,543.09	(16.8)%	Completed
41960	Property Expenses - Council Rates	\$1,965.50	\$1,959.70	0.3%	Completed
41980	Property Expenses - Insurance Premium	\$1,087.38	\$1,317.67	(17.48)%	Completed
42010	Property Expenses - Interest on Loans	\$5,063.53	\$7,465.94	(32.18)%	Completed
42060	Property Expenses - Repairs Maintenance	\$271.30	\$387.00	(29.9)%	Completed

Code	Workpaper	CY Balance	LY Balance	Change	Status
42100	Property Expenses - Strata Levy Fees	\$1,197.20	\$1,456.08	(17.78)%	Completed
42150	Property Expenses - Water Rates	\$784.18	\$1,380.90	(43.21)%	Completed
46000	Benefits Paid/Transfers Out			0%	Completed
48500	Income Tax Expense	\$227.85	\$2,795.40	(91.85)%	Completed
49000	Profit/Loss Allocation Account	\$72,331.39	\$75,535.91	(4.24)%	Completed
50000	Members	(\$578,866.05)	(\$509,534.66)	13.61%	Completed
60400	Bank Accounts	\$26,257.76	\$22,116.74	18.72%	Completed
64000	Formation Expenses	\$2,749.00	\$2,749.00	0%	Completed
76000	Other Assets	\$180.58	\$1,142.58	(84.2)%	Completed
76550	Plant and Equipment (at written down value) - Unitised	\$5,462.12	\$7,234.37	(24.5)%	Completed
77200	Real Estate Properties (Australian - Residential)	\$639,537.88	\$577,765.63	10.69%	Completed
77600	Shares in Listed Companies (Australian)		\$3,351.65	100%	Completed
85000	Income Tax Payable /Refundable	(\$227.85)	(\$2,795.40)	(91.85)%	Completed
85500	Limited Recourse Borrowing Arrangements	(\$95,093.44)	(\$102,029.91)	(6.8)%	Completed
A	Financial Statements				Ready for Review
B	Permanent Documents				Completed
C	Other Documents				Completed

Code	Workpaper	CY Balance	LY Balance	Change	Status
D	Pension Documentation				Completed
E	Estate Planning				Completed

24200 - Contributions

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
COUAND00001A	(Contributions) Courtney-Pratt, Andrew - Accumulation (Accumulation)	(\$1,125.93)	(\$88,761.73)	(98.73)%
COUJEN00001A	(Contributions) Courtney-Pratt, Jennifer - Accumulation (Accumulation)	(\$3,000.00)	(\$3,000.00)	0%
TOTAL		CY Balance	LY Balance	
		(\$4,125.93)	(\$91,761.73)	

Supporting Documents

- Contributions Breakdown Report [Report](#)

Standard Checklist

- Attach copies of S290-170 notices (if necessary)
- Attach copy of Contributions Breakdown Report
- Attach SuperStream Contribution Data Report
- Check Fund is registered for SuperStream (if necessary)
- Ensure all Contributions have been allocated from Bank Accounts
- Ensure Work Test is satisfied if members are over 65

A & J Superannuation Fund Contributions Breakdown Report

For The Period 01 July 2020 - 30 June 2021

Summary

Member	D.O.B	Age (at 30/06/2020)	Total Super Balance (at 30/06/2020) *1	Concessional	Non-Concessional	Other	Reserves	Total
Courtney-Pratt, Andrew	Provided	58	506,372.71	0.00	1,125.93	0.00	0.00	1,125.93
Courtney-Pratt, Jennifer	Provided	66	3,161.95	0.00	3,000.00	0.00	0.00	3,000.00
All Members				0.00	4,125.93	0.00	0.00	4,125.93

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

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Courtney-Pratt, Andrew	Concessional	0.00	25,000.00	25,000.00 Below Cap
	Non-Concessional	1,125.93	100,000.00	98,874.07 Below Cap
Courtney-Pratt, Jennifer	Concessional	0.00	75,000.00	75,000.00 Below Cap
	(5 year carry forward cap available) Non-Concessional	3,000.00	100,000.00	97,000.00 Below Cap

Carry Forward Unused Concessional Contribution Cap

Member	2016	2017	2018	2019	2020	2021	Current Position
Courtney-Pratt, Andrew							
Concessional Contribution Cap	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	35,000.00	36,253.30	25,293.12	25,883.08	23,761.73	0.00	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	1,238.27	25,000.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	0.00	0.00	0.00	
Maximum Cap Available	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00 Below Cap
Total Super Balance	0.00	0.00	290,175.49	302,672.40	433,754.50	506,372.71	

Courtney-Pratt, Jennifer							
Concessional Contribution Cap	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	0.00	0.00	0.00	0.00	0.00	0.00	
Unused Concessional Contribution	0.00	0.00	0.00	25,000.00	25,000.00	25,000.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	0.00	25,000.00	50,000.00	
Maximum Cap Available	35,000.00	35,000.00	25,000.00	25,000.00	50,000.00	75,000.00	75,000.00 Below Cap
Total Super Balance	0.00	0.00	2,693.17	2,611.83	3,244.25	3,161.95	

NCC Bring Forward Caps

Member	Bring Forward Cap	2018	2019	2020	2021	Total	Current Position
Courtney-Pratt, Andrew	N/A	0.00	28,000.00	65,000.00	1,125.93	N/A	Bring Forward Not Triggered
Courtney-Pratt, Jennifer	N/A	3,000.00	3,000.00	3,000.00	3,000.00	N/A	Bring Forward Not Triggered

Courtney-Pratt, Andrew

Date	Transaction Description	Contribution Type	Ledger Data				SuperStream Data				
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
21/08/2020	NETBANK BPAY TAX OFFICE PAYMENTS	Personal - Non-Concessional		(358.23)							
22/08/2020	Transfer From ANDREW COURTNEY-PRATT	Personal - Non-Concessional		358.23							
06/11/2020	ADP2020110618768 99 AUTOMATIC DATA P	Personal - Non-Concessional		836.45							
08/01/2021	ADP2021010819112 35 AUTOMATIC DATA P	Personal - Non-Concessional		99.48							
07/05/2021	ADP2021050719815 12 AUTOMATIC DATA P	Personal - Non-Concessional		95.00							
08/06/2021	ADP2021060810000 24 AUTOMATIC DATA P	Personal - Non-Concessional		95.00							
Total - Courtney-Pratt, Andrew			0.00	1,125.93	0.00	0.00			0.00	0.00	0.00

Courtney-Pratt, Jennifer

Date	Transaction Description	Ledger Data				SuperStream Data					
		Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
02/06/2021	Smsf contribution NETBANK TFR	Spouse and Child		3,000.00							
Total - Courtney-Pratt, Jennifer			0.00	3,000.00	0.00	0.00			0.00	0.00	0.00
Total for All Members			0.00	4,125.93	0.00	0.00					

24700 - Changes in Market Values of Investments

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	(\$66,915.83)	\$8,303.36	(905.89)%
TOTAL		CY Balance	LY Balance	
		(\$66,915.83)	\$8,303.36	

Supporting Documents

- Realised Capital Gain Report [Report](#)
- Net Capital Gains Reconciliation [Report](#)
- Market Movement [Report](#)

Standard Checklist

- Attach copies of Source Documentation (Contract Notes, Broker Statements, Chess Statements, Contracts of Sale, Managed Fund Statements etc)
- Attach copy of Market Movement report
- Attach copy of Net Capital Gains Reconciliation
- Attach copy of Realised Capital Gain Report
- Ensure all Asset Disposals have been entered
- Ensure all Market Values have been entered for June 30
- Ensure all Tax Deferred Distributions have been entered

A & J Superannuation Fund Market Movement Report

As at 30 June 2021

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
65 Viola Square - 65 Viola Square, Peregrin Springs										
	01/07/2020	Opening Balance	1.00	0.00	0.00	0.00	355,528.37	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	283,879.47	0.00	639,407.84	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	(223,879.47)	0.00	415,528.37	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	7,913.73	0.00	423,442.10	0.00	0.00	0.00
	30/06/2021		1.00	0.00	67,913.73	0.00	423,442.10	0.00	0.00	0.00
65 Viola Square10 - Smoke Detectors										
	01/07/2020	Opening Balance	1.00	0.00	0.00	0.00	136.48	0.00	0.00	0.00
	30/06/2021	Depreciation	0.00	0.00	0.00	(51.18)	85.30	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	51.18	0.00	136.48	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	(51.18)	0.00	85.30	0.00	0.00	0.00
	30/06/2021		1.00	0.00	0.00	(51.18)	85.30	0.00	0.00	0.00
65 Viola Square11 - Hot Water Systems										
	01/07/2020	Opening Balance	1.00	0.00	0.00	0.00	672.50	0.00	0.00	0.00
	30/06/2021	Depreciation	0.00	0.00	0.00	(112.04)	560.46	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	112.04	0.00	672.50	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	(112.04)	0.00	560.46	0.00	0.00	0.00
	30/06/2021		1.00	0.00	0.00	(112.04)	560.46	0.00	0.00	0.00
65 Viola Square12 - Carpets										
	01/07/2020	Opening Balance	1.00	0.00	0.00	0.00	1,316.91	0.00	0.00	0.00
	30/06/2021	Depreciation	0.00	0.00	0.00	(263.38)	1,053.53	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	263.38	0.00	1,316.91	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	(263.38)	0.00	1,053.53	0.00	0.00	0.00
	30/06/2021		1.00	0.00	0.00	(263.38)	1,053.53	0.00	0.00	0.00
65 Viola Square13 - Blinds										
	01/07/2020	Opening Balance	1.00	0.00	0.00	0.00	486.77	0.00	0.00	0.00
	30/06/2021	Depreciation	0.00	0.00	0.00	(182.54)	304.23	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	182.54	0.00	486.77	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	(182.54)	0.00	304.23	0.00	0.00	0.00
	30/06/2021		1.00	0.00	0.00	(182.54)	304.23	0.00	0.00	0.00
65 Viola Square14 - Ceiling Exhaust Fans										
	01/07/2020	Opening Balance	1.00	0.00	0.00	0.00	103.93	0.00	0.00	0.00
	30/06/2021	Depreciation	0.00	0.00	0.00	(38.97)	64.96	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	38.97	0.00	103.93	0.00	0.00	0.00

A & J Superannuation Fund Market Movement Report

As at 30 June 2021

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
	30/06/2021	Revaluation	0.00	0.00	(38.97)	0.00	64.96	0.00	0.00	0.00
	30/06/2021		1.00	0.00	0.00	(38.97)	64.96	0.00	0.00	0.00
65 Viola Square15 - Lighting Consumables (Common Property)										
	01/07/2020	Opening Balance	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	30/06/2021		1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
65 Viola Square16 - Borrowing Expenses										
	01/07/2020	Opening Balance	1.00	0.00	0.00	0.00	1,142.58	0.00	0.00	0.00
	30/06/2021	Depreciation	0.00	0.00	0.00	(962.00)	180.58	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	962.00	0.00	1,142.58	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	(962.00)	0.00	180.58	0.00	0.00	0.00
	30/06/2021		1.00	0.00	0.00	(962.00)	180.58	0.00	0.00	0.00
65 Viola Square17 - 65 Viola Square, Construction Costs										
	01/07/2020	Opening Balance	1.00	0.00	0.00	0.00	209,530.41	0.00	0.00	0.00
	30/06/2021	Depreciation	0.00	0.00	0.00	(5,790.33)	203,740.08	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	5,790.33	0.00	209,530.41	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	(5,790.33)	0.00	203,740.08	0.00	0.00	0.00
	30/06/2021		1.00	0.00	0.00	(5,790.33)	203,740.08	0.00	0.00	0.00
65 Viola Square18 - 65 Viola Square, Common Property Construction Costs										
	01/07/2020	Opening Balance	1.00	0.00	0.00	0.00	12,706.85	0.00	0.00	0.00
	30/06/2021	Depreciation	0.00	0.00	0.00	(351.15)	12,355.70	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	351.15	0.00	12,706.85	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	(351.15)	0.00	12,355.70	0.00	0.00	0.00
	30/06/2021		1.00	0.00	0.00	(351.15)	12,355.70	0.00	0.00	0.00
65 Viola Square2 - Split System Air Conditioning Units										
	01/07/2020	Opening Balance	1.00	0.00	0.00	0.00	2,002.79	0.00	0.00	0.00
	30/06/2021	Depreciation	0.00	0.00	0.00	(400.56)	1,602.23	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	400.56	0.00	2,002.79	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	(400.56)	0.00	1,602.23	0.00	0.00	0.00
	30/06/2021		1.00	0.00	0.00	(400.56)	1,602.23	0.00	0.00	0.00

A & J Superannuation Fund
Market Movement Report

As at 30 June 2021

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
65 Viola Square3 - Lighting Consumables										
	01/07/2020	Opening Balance	1.00	0.00	0.00	0.00	143.04	0.00	0.00	0.00
	30/06/2021	Depreciation	0.00	0.00	0.00	(53.64)	89.40	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	53.64	0.00	143.04	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	(53.64)	0.00	89.40	0.00	0.00	0.00
	30/06/2021		1.00	0.00	0.00	(53.64)	89.40	0.00	0.00	0.00
65 Viola Square4 - Ceiling Fans										
	01/07/2020	Opening Balance	1.00	0.00	0.00	0.00	312.04	0.00	0.00	0.00
	30/06/2021	Depreciation	0.00	0.00	0.00	(117.02)	195.02	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	117.02	0.00	312.04	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	(247.08)	0.00	64.96	0.00	0.00	0.00
	30/06/2021		1.00	0.00	(130.06)	(117.02)	64.96	0.00	0.00	0.00
65 Viola Square5 - Oven										
	01/07/2020	Opening Balance	1.00	0.00	0.00	0.00	682.51	0.00	0.00	0.00
	30/06/2021	Depreciation	0.00	0.00	0.00	(113.71)	568.80	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	113.71	0.00	682.51	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	(113.71)	0.00	568.80	0.00	0.00	0.00
	30/06/2021		1.00	0.00	0.00	(113.71)	568.80	0.00	0.00	0.00
65 Viola Square6 - Hot Plates										
	01/07/2020	Opening Balance	1.00	0.00	0.00	0.00	177.32	0.00	0.00	0.00
	30/06/2021	Depreciation	0.00	0.00	0.00	(66.50)	110.82	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	66.50	0.00	177.32	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	(66.49)	0.00	110.83	0.00	0.00	0.00
	30/06/2021		1.00	0.00	0.01	(66.50)	110.83	0.00	0.00	0.00
65 Viola Square7 - Canopy Rangehood										
	01/07/2020	Opening Balance	1.00	0.00	0.00	0.00	545.44	0.00	0.00	0.00
	30/06/2021	Depreciation	0.00	0.00	0.00	(90.87)	454.57	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	90.87	0.00	545.44	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	(90.87)	0.00	454.57	0.00	0.00	0.00
	30/06/2021		1.00	0.00	0.00	(90.87)	454.57	0.00	0.00	0.00
65 Viola Square8 - Dishwasher										
	01/07/2020	Opening Balance	1.00	0.00	0.00	0.00	535.40	0.00	0.00	0.00
	30/06/2021	Depreciation	0.00	0.00	0.00	(107.08)	428.32	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	107.08	0.00	535.40	0.00	0.00	0.00

A & J Superannuation Fund
Market Movement Report

As at 30 June 2021

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
	30/06/2021	Revaluation	0.00	0.00	(107.08)	0.00	428.32	0.00	0.00	0.00
	30/06/2021		1.00	0.00	0.00	(107.08)	428.32	0.00	0.00	0.00
65 Viola Square9 - Automatic Garage Door Motor including Controls										
	01/07/2020	Opening Balance	1.00	0.00	0.00	0.00	119.24	0.00	0.00	0.00
	30/06/2021	Depreciation	0.00	0.00	0.00	(44.72)	74.52	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	44.72	0.00	119.24	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	(44.71)	0.00	74.53	0.00	0.00	0.00
	30/06/2021		1.00	0.00	0.01	(44.72)	74.53	0.00	0.00	0.00
MNW.AX - Mint Payments Limited - Ordinary Fully Paid										
	01/07/2020	Opening Balance	209,478.00	0.00	0.00	0.00	3,351.65	0.00	0.00	0.00
	17/07/2020	Disposal	(209,478.00)	(19,826.30)	0.00	0.00	(16,474.65)	2,483.79	19,826.30	(17,342.51)
	17/07/2020	Writeback	0.00	0.00	16,474.65	0.00	0.00	0.00	0.00	0.00
	30/06/2021		0.00	(19,826.30)	16,474.65	0.00	0.00	2,483.79	19,826.30	(17,342.51)
Total Market Movement					84,258.34					(17,342.51)
										66,915.83

A & J Superannuation Fund

Capital Gains Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

	Total	Discounted	Indexed	Other	Notional
Losses available to offset					
Carried forward from prior losses	2,556.70				
Carried forward from prior losses - Collectables	0.00				
Current year capital losses	17,342.51				
Current year capital losses - Collectables	0.00				
Total Losses Available	19,899.21				
Total Losses Available - Collectables	0.00				
Capital Gains					
Capital gains from disposal of assets	0.00	0.00	0.00	0.00	0.00
Capital gains from disposal of assets - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains from trust distributions	0.00	0.00	0.00	0.00	0.00
Capital Gains Before Losses applied	0.00	0.00	0.00	0.00	0.00
Losses and discount applied					
Losses applied	0.00	0.00	0.00	0.00	0.00
Losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	0.00				
CGT Discount applied - Collectables	0.00				

A & J Superannuation Fund
Capital Gains Reconciliation Report
For The Period 01 July 2020 - 30 June 2021

	Total	Discounted	Indexed	Other	Notional
Net Capital Gain					
Net capital gain	0.00				
Net capital gain - Collectables	0.00				
Total Net Capital Gain (11A)	0.00				
Net Capital Losses Carried Forward to later income					
Net Capital Losses Carried Forward to later income years	19,899.21				
Net Capital Losses Carried Forward to later income years - Collectables	0.00				
Total Net Capital Losses Carried Forward to later income years (14V)	19,899.21				

Note

Refer to Realised Gains Report for details of Disposals at a Security level

Refer to Distribution Reconciliation Report for Trust Distribution details at a Security level

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)

28000 - Property Income

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
65 Viola Square	65 Viola Square, Peregian Springs	(\$26,620.00)	(\$25,169.53)	5.76%
TOTAL		CY Balance	LY Balance	
		(\$26,620.00)	(\$25,169.53)	

Supporting Documents

- General Ledger [Report](#)
- RP - Rental Agent Summary.pdf [65 Viola Square](#)

Standard Checklist

- Attach all source documentation e.g. Rental Statements, Lease Statements
- Attach Rental Property Statement Report

A & J Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Income (28000)					
65 Viola Square, Peregian Springs (65 Viola Square)					
01/08/2020	RENT PAYMENT Property Managem			2,502.90	2,502.90 CR
01/09/2020	RENT PAYMENT Property Managem			1,914.34	4,417.24 CR
01/10/2020	RENT PAYMENT Property Managem			2,394.30	6,811.54 CR
01/11/2020	RENT PAYMENT Property Managem			2,018.43	8,829.97 CR
01/12/2020	RENT PAYMENT Property Managem			1,914.34	10,744.31 CR
01/01/2021	RENT PAYMENT Property Managem			2,394.30	13,138.61 CR
01/02/2021	RENT PAYMENT Property Managem			2,028.01	15,166.62 CR
01/03/2021	RENT PAYMENT Property Managem			1,914.34	17,080.96 CR
01/04/2021	RENT PAYMENT Property Managem			2,534.49	19,615.45 CR
01/05/2021	RENT PAYMENT Property Managem			1,914.34	21,529.79 CR
01/06/2021	RENT PAYMENT Property Managem			1,163.08	22,692.87 CR
30/06/2021	RENT PAYMENT Property Managem			2,139.25	24,832.12 CR
30/06/2021	Rental Expense Adjustment as per the Annual Agent Summary Report - Online Property Sales and Rentals			1,787.88	26,620.00 CR
				26,620.00	26,620.00 CR
Total Debits:	0.00				
Total Credits:	26,620.00				

Income & Expenditure Summary

Andrew & Jennifer Courtney-Pratt

Date 1/07/2020 to 30/06/2021

From Statement: **41 (30/06/2020)**
To Statement: **52 (30/06/2021)**

A & J Future Fund Pty Ltd (TTE) (ID: 693)

	Debit	Credit	Total
Opening Balance			\$0.00
Owner Contributions			\$0.00

Residential Properties

65 Viola Square, Peregrin Springs, QLD 4573

Property Income

Residential Rent	\$0.00	\$26,620.00	\$26,620.00
Water Rates	\$0.00	\$599.16	\$599.16
	\$0.00	\$27,219.16	\$27,219.16
			<i>(GST Total: \$0.00)</i>

Property Expenses

Administration Fee	\$60.00	\$0.00	\$60.00
+ GST	\$6.00	\$0.00	\$6.00
Electrical	\$174.82	\$0.00	\$174.82
+ GST	\$17.48	\$0.00	\$17.48
Fire Protection	\$71.82	\$0.00	\$71.82
+ GST	\$7.18	\$0.00	\$7.18
Residential Management Fee	\$1,863.40	\$0.00	\$1,863.40
+ GST	\$186.34	\$0.00	\$186.34
	\$2,387.04	\$0.00	\$2,387.04
			<i>(GST Total: \$217.00)</i>

PROPERTY BALANCE: \$24,832.12

(GST Balance: -\$217.00)

Ownership Expenses & Payments

Owner Expenses

	\$0.00	\$0.00	\$0.00
--	--------	--------	--------

Report shows all transactions reported on statements created within reporting period.

Income & Expenditure Summary

(GST Total: \$0.00)

Owner Payments

AJCP Investment Pty Ltd ITF A&J Superannuation Fund	\$24,832.12
	\$24,832.12

CLOSING BALANCE: \$0.00

Gross Rent	\$26,620.00
Tenant's Water Rates Contribution	599.16
Less:	
Agent Fees \$2,049.74 & \$66.00	2,115.74
Repairs \$79.00 & \$192.30	271.30
Net Rental Income (as per this Statement)	\$24,832.12

Report shows all transactions reported on statements created within reporting period.

30100 - Accountancy Fees

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$2,460.00	\$2,890.00	(14.88)%
TOTAL		CY Balance	LY Balance	
		\$2,460.00	\$2,890.00	

Supporting Documents

- General Ledger [Report](#)
- Accounting Fees - invoices and receipts.pdf [30100](#)
- Accountant fees Corp T-tee transaction summary 2021.pdf [30100](#)
- Accountant fees - SMSF transaction 2021.pdf [30100](#)
- Accountant Fees - AJCP0001 and AJFU0001.pdf [30100](#)
- Accountant fees Cust Tst Corp T-tee transaction summary 2021.pdf [30100](#)

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 \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
01/10/2020	Sam Greco & Co - Corporate Trustee Accounting Fee		240.00		240.00 DR
09/03/2021	Miscellaneous debits		240.00		480.00 DR
07/04/2021	Transfer To Senrico Pty Ltd NetBank		1,980.00		2,460.00 DR
			2,460.00		2,460.00 DR

Total Debits: 2,460.00

Total Credits: 0.00

Payment submitted



Paid \$240.00 to Senrico Pty Ltd

484-799 1670 66970

Receipt no

N030910818536

From

Business Trans Acct

064-451 1043 8283

Description

Accountant ASIC bill

On

Tue 09 Mar 2021 at 10:18 AM (Syd/Melb)

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

Business Focused Solutions

Andrew Courtney-Pratt
 A & J Future Fund Pty Ltd
 2 Cuthero Court
 HIGHLAND PARK QLD 4211

Tax Invoice
207318
 Ref: AJFU0001
 8 March, 2021

Description	Amount
<p>TO CORPORATE REGISTRY SERVICES</p> <p>Preparation of the Australian Securities & Investments Commission Company Annual Statement Package for the 2020/20 financial year.</p> <p>General company secretarial services relating to maintaining an up to date company register as required by the Corporations Law, where applicable and adhering to the requirements of the Registered Office (as below).</p> <p>Registered Office - Is the address which is registered with ASIC as the official address of a company, an association or any other legal entity. Generally it will form part of the public record. It does not have to be where the organisation conducts its business.</p> <p>The Registered Office of a Company must be open: ·For such hours (being no fewer that 3) between 9am and 5pm on each business day or ·Each business day from at least 10am to 12noon and from at least 2pm to 4pm; A representative of the company must be present at all times when the office is open.</p> <p>Always be aware of your company review dates and company office holder's duties link to ASIC for more information http://www.asic.gov.au/company-officeholders*</p>	

Terms: Strictly Seven Days **240.00**
 The Amount Due Includes GST of \$21.82 **AMT Due \$ 240.00**
 * 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: 207318
A & J Future Fund Pty Ltd		Ref: AJFU0001
*Cheque *Cash *M/card & VISA Only		8 March, 2021
*Direct Deposit - please use Invoice No. as your REFERENCE		
Senrico Pty Ltd --- BSB 484 799 Acc 167 066 970	Amt Due: \$	240.00
Card No. <input type="text"/>	Validation No. <input type="text"/>	
Cardholder	Signature	Expiry Date



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

Receipt
054009
Ref: AJSU0001
7 April, 2021

Invoice	Description	Amount
207352	Paid via direct deposit	1,980.00
Total Amount of Receipt		1,980.00



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

Statement

 Ref: AJSU0001
 As at 31 March, 2021

Date	Description	Debit	Credit
11/03/2021		2,420.00	
24/03/2021			440.00
Due Date	120+ Days 0.00	90 Days 0.00	60 Days 0.00
	Current 1,980.00	Amount Due: 1,980.00	

Terms: Strictly Seven Days
 Refer to our Term of Trade on our website www.taxonline.com.au

Remittance Advice

A & J Superannuation Fund Ref: AJSU0001
As at 31 March, 2021

*Chq *Cash *Credit *Direct Deposit Amount Due: 1,980.00

Please use the Invoice No. as your reference // Note: Bank Acc.details have changed
BSB 484 799 –Acc No. 167 066 970

Card Number Expiry Date

Cardholder Signature Val No

Sam
Greco
& Co

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

**Adjustment
Note**

Ref: AJSU0001
24 March, 2021

Original Invoice:

Number: 207352
Date: 11/03/2021
Amount: \$2420.00
Tax Amount: \$220.00

Other Adjustments:

None

Description

Credit note*

Credit Amount

The Amount Includes GST of \$40.00
* indicates taxable supply

\$440.00



Payment submitted



Paid \$1,980.00 to Senrico Pty Ltd

484-799 1670 66970

Receipt no

N240718339785

From

Business Trans Acct

064-451 1043 8283

Description

Accountant Bill SMSF

Reference

AJSU0001

On

Wed 07 Apr 2021 at 12:49 PM (Syd/Melb)

Sam
Greco
& Co

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 Future Fund Pty Ltd
2 Cuthero Court
HIGHLAND PARK QLD 4211

Receipt
053868

Ref: AJFU0001
9 March, 2021

Invoice	Description	Amount
207318	Paid via direct deposit	240.00
Total Amount of Receipt		240.00



Sam
Greco
& Co

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
AJCP Investments Pty Ltd
2 Cuthero Court
HIGHLAND PARK QLD 4211

Receipt
052939

Ref: AJCP0001
1 October, 2020

Invoice	Description	Amount
206251	Paid via direct deposit	240.00
Total Amount of Receipt		240.00



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
 AJCP Investments Pty Ltd
 2 Cuthero Court
 HIGHLAND PARK QLD 4211

Tax Invoice
206251
 Ref: AJCP0001
 16 September, 2020

Description	Amount
<p>TO CORPORATE REGISTRY SERVICES</p> <p>Preparation of the Australian Securities & Investments Commission Company Annual Statement Package for the 2020/20 financial year.</p> <p>General company secretarial services relating to maintaining an up to date company register as required by the Corporations Law, where applicable and adhering to the requirements of the Registered Office (as below).</p> <p>Registered Office - Is the address which is registered with ASIC as the official address of a company, an association or any other legal entity. Generally it will form part of the public record. It does not have to be where the organisation conducts its business. The Registered Office of a Company must be open: ·For such hours (being no fewer that 3) between 9am and 5pm on each business day or ·Each business day from at least 10am to 12noon and from at least 2pm to 4pm; A representative of the company must be present at all times when the office is open.</p> <p>Always be aware of your company review dates and company office holder's duties link to ASIC for more information http://www.asic.gov.au/company-officeholders*</p>	240.00

Terms: Strictly Seven Days **AMT Due \$ 240.00**

The Amount Due Includes GST of \$21.82
 * 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: 206251
AJCP Investments Pty Ltd		Ref: AJCP0001
*Cheque	*Cash	*M/card & VISA Only
*Direct Deposit - please use Invoice No. as your REFERENCE		16 September, 2020
Senrico Pty Ltd --- BSB 484 799 Acc 167 066 970		Amt Due: \$ 240.00
Card No.	<input type="text"/>	Validation No. <input type="text"/>
Cardholder	Signature	Expiry Date

15/09/2020

Andrew Courtney-pratt
Ajcp Investment Pty Ltd
Sam Greco & Co, Level 1, 1355 Gympie Road, Aspley, QLD 4034

Dear Andrew Courtney-pratt,

The Annual Secretarial Requirements for Ajcp Investment Pty Ltd are due.

The Annual Company Statement should be checked carefully to ensure that all the details are correct. If any details require changing please advise us immediately as ASIC will impose penalties if any changes to the Company Statement are not advised.

Ajcp Investment Pty Ltd has a balance due of \$55.00 and must be paid to ASIC before the due date on the invoice to avoid late payment penalties. Please refer to ASIC's Invoice Statement for payment options.

As your Company Registered Office there is also attached an invoice for \$240 and this is explained on the invoice.

If all details are correct, would you please sign all documents where indicated and return them to this office.

Please contact the undersigned should you require any further information or assistance.

Kind Regards,



Leesa Heslop
Sam Greco & Co



Receipt

Receipt number**N100104717606****Amount****\$240.00****From****Business Trans Acct**

06 4451 1043 8283

Accountant bill

To**Senrico Pty Ltd**

484-799 Suncorp-Metway Limited

167066970

INV 206251

When

Thursday 01 Oct 2020 at 1:46pm Sydney/Melbourne time

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Debtors Ledger Entries By Client

Reference	Debtor Type	Invoice	Receipt	Debit (Ex Tax)	Tax	Credit (Ex Tax)	Tax	Balance
AJCP0001 -- AJCP Investments Pty Ltd								0.00
16/09/2020	Invoice	206251		218.18	21.82			240.00
01/10/2020	Receipt Item	206251	052939			218.18	21.82	0.00
				218.18	21.82	218.18	21.82	
Totals				218.18	21.82	218.18	21.82	
Total (Inc Tax)								
Total (Ex Tax)								

Debtors Ledger Entries By Client

Reference	Debtor Type	Invoice	Receipt	Debit (Ex Tax)	Tax	Credit (Ex Tax)	Tax	Balance
AJSU0001 -- A & J Superannuation Fund								0.00
11/03/2021	Invoice	207352		2,200.00	220.00			2,420.00
24/03/2021	Credit Note	207352				400.00	40.00	1,980.00
07/04/2021	Receipt Item	207352	054009			1,800.00	180.00	0.00
				2,200.00	220.00	2,200.00	220.00	
Totals				2,200.00	220.00	2,200.00	220.00	
Total (Inc Tax)								
Total (Ex Tax)								

Sam Greco & Co - Business Focused Solutions

By: THOMASN

4 January, 2022

Report: Debtors Ledger Entries By Client
 Client Range: AJCP0001 to AJFU0001
 Debtors Ledger Range: 01/07/2020 to 30/06/2021

Debtors Ledger Entries By Client

Reference	Debtor Type	Invoice	Receipt	Debit (Ex Tax)	Tax	Credit (Ex Tax)	Tax	Balance
AJCP0001 -- AJCP Investments Pty Ltd								0.00
16/09/2020	Invoice	206251		218.18	21.82			240.00
01/10/2020	Receipt Item	206251	052939			218.18	21.82	0.00
				<u>218.18</u>	<u>21.82</u>	<u>218.18</u>	<u>21.82</u>	
AJFU0001 -- A & J Future Fund Pty Ltd								0.00
08/03/2021	Invoice	207318		218.18	21.82			240.00
09/03/2021	Receipt Item	207318	053868			218.18	21.82	0.00
				<u>218.18</u>	<u>21.82</u>	<u>218.18</u>	<u>21.82</u>	
Totals				436.36	43.64	436.36	43.64	
Total (Inc Tax)								
Total (Ex Tax)								

Sam Greco & Co - Business Focused Solutions

By: THOMASN

7 October, 2021

Report: Debtors Ledger Entries By Client
Client Range: AJFU0001
Debtors Ledger Range: 01/07/2020 to 30/06/2021

Page 1 of 1

Debtors Ledger Entries By Client

Reference	Debtor Type	Invoice	Receipt	Debit (Ex Tax)	Tax	Credit (Ex Tax)	Tax	Balance
AJFU0001 -- A & J Future Fund Pty Ltd								0.00
08/03/2021	Invoice	207318		218.18	21.82			240.00
09/03/2021	Receipt Item	207318	053868			218.18	21.82	0.00
				<u>218.18</u>	<u>21.82</u>	<u>218.18</u>	<u>21.82</u>	
Totals				218.18	21.82	218.18	21.82	
Total (Inc Tax)								
Total (Ex Tax)								

30400 - ATO Supervisory Levy

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%
TOTAL		CY Balance	LY Balance	
		\$259.00	\$259.00	

Supporting Documents

- General Ledger [Report](#)
- 2020 AJSU0001 ITR Calculation Page.pdf [30400](#)

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 \$
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
21/05/2021	NETBANK BPAY TAX OFFICE PAYMENTS		259.00		259.00 DR
			259.00		259.00 DR

Total Debits: 259.00

Total Credits: 0.00

Fund's tax file number (TFN)

Credit for interest on early payments – amount of interest
H1

Credit for tax withheld – foreign resident withholding (excluding capital gains)
H2

Credit for tax withheld – where ABN or TFN not quoted (non-individual)
H3

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

Credit for interest on no-TFN tax offset
H6

Credit for foreign resident capital gains withholding amounts
H8

Eligible credits
H
 (H1 plus H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds **I**
 (Remainder of refundable tax offsets).
 (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

#This is a mandatory label.

Total amount of tax payable **S**
 (T5 plus G less H less I less K plus L less M plus N)

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2020.

Tax losses carried forward to later income years **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	2,556
Collectables		0

30700 - Auditor's Remuneration

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$385.00	\$528.00	(27.08)%
TOTAL		CY Balance	LY Balance	
		\$385.00	\$528.00	

Supporting Documents

- General Ledger [Report](#)
- Audit Fee .pdf [30700](#)

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 \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
22/04/2021	Transfer To Super Audits NetBank Au		385.00		385.00 DR
			385.00		385.00 DR

Total Debits: 385.00

Total Credits: 0.00

SUPER AUDITS

TAX INVOICE

Supplier: Super Audits
Auditor: A.W. Boys
SMSF Auditor Number (SAN) 100014140
Registered Company Auditor (67793)
Address: Box 3376
Rundle Mall 5000
ABN: 20 461 503 652
Services: Auditing
Date: 26 March 2021
Recipient: A & J Super Fund
Address: C/- PO Box 354, ASPLEY QLD 4034

Description of Services

Statutory audit of the A & J Super Fund for the financial year ending 30 June 2020.

Fee: \$350.00
GST: \$35.00
Total: \$385.00

A.C.

Payment can be made with a cheque payable to Super Audits postal address being Box 3376 Rundle Mall 5000 or alternatively an EFT can be made BSB 015-056 Account No. 387392386.

Payment submitted



Paid \$385.00 to Super Audits

015-056 3873 92386

Receipt no

N242117601846

From

Business Trans Acct

064-451 1043 8283

Description

Auditors Bill

Reference

A and J Superfund Bill 2020

On

Wed 21 Apr 2021 at 11:57 AM (Syd/Melb)

30800 - ASIC Fees

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30800	ASIC Fees	\$328.00	\$321.00	2.18%
TOTAL		CY Balance	LY Balance	
		\$328.00	\$321.00	

Supporting Documents

- General Ledger [Report](#)
- ASIC Fee 2.pdf [30800](#)
- ASIC Fee 1.pdf [30800](#)

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 \$
ASIC Fees (30800)					
ASIC Fees (30800)					
18/09/2020	NETBANK BPAY ASIC		55.00		55.00 DR
09/03/2021	NETBANK BPAY ASIC		273.00		328.00 DR
			328.00		328.00 DR

Total Debits: 328.00

Total Credits: 0.00

**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 20

AJCP INVESTMENT PTY LTD

ACN 160 278 375

Account No. 22 160278375

Summary

Opening Balance	\$0.00
New items	\$55.00
Payments & credits	\$0.00
TOTAL DUE	\$55.00

- 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 20	\$55.00

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	\$55.00
Immediately	\$0.00
By 10 Nov 20	\$55.00

Payment options are listed on the back of this payment slip



Bill Code: 17301
Ref: 2291602783758



*814 129 0002291602783758 84

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2020-09-10	Annual Review - Special Purpose Pty Co	3X5181951480P A	\$55.00
	Outstanding transactions		
2020-09-10	Annual Review - Special Purpose Pty Co	3X5181951480P A	\$55.00

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



Bill 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



Receipt

Receipt number
N091805475425

Amount
\$55.00

From
Business Trans Acct
06 4451 1043 8283
ASIC smsf bill

To
ASIC
AUSTRALIAN SECURITIES & INVESTMENTS
COMMISSION

Biller Code: 17301
Ref: 2291602783758

When
Friday 18 Sep 2020 at 8:29am Sydney/Melbourne time

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Inquires 1300 300 630

Issue date 10 Sep 20

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 20

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

Name: JENNIFER ANN COURTNEY-PRATT
Born: LIMA PERU
Date of birth: 29/09/1953
Address: 2 CUTHERO COURT HIGHLAND PARK QLD 4211
Office(s) held: DIRECTOR, APPOINTED 19/09/2019

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

These details continue on the next page

Company statement continued

5 Members

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

A&J FUTURE FUND PTY LTD
SAM GRECO & CO. BUSINESS FOCUSED SOLUTIONS
PO BOX 354
ASPLEY QLD 4034

INVOICE STATEMENT

Issue date 01 Mar 21

A&J FUTURE FUND PTY LTD

ACN 611 059 182

Account No. 22 611059182

Summary

Opening Balance	\$0.00
New items	\$273.00
Payments & credits	\$0.00
TOTAL DUE	\$273.00

- 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 01 May 21	\$273.00

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

A&J FUTURE FUND PTY LTD

ACN 611 059 182

Account No: 22 611059182



22 611059182

TOTAL DUE	\$273.00
Immediately	\$0.00
By 01 May 21	\$273.00

Payment options are listed on the back of this payment slip

iB PAY	Billers Code: 17301
	Ref: 2296110591825



*614 129 0002296110591825 89

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2021-03-01	Annual Review - Pty Co	3X6362953480B A	\$273.00
	Outstanding transactions		
2021-03-01	Annual Review - Pty Co	3X6362953480B A	\$273.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2296 1105 9182 589

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

	Biller Code: 17301 Ref: 2296110591825
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	



«

Message details

Subject: First NetBank Bill Payment

Category:  Successful transactions

Date received: 09/03/2021 11:11 AM

Message: Your first bill payment to the following biller has been successfully processed:

From Account: 445110438283 Business Trans Acct
Amount: \$273.00
Date: 09/03/2021
Biller Name: AUSTRALIAN SECURITIES & INVESTMENTS COMMISSION
Biller Nickname:
To Biller: 0000017301 AUSTRALIAN SECURITIES & INVESTMENTS COMMISSION
Customer Reference No: 2296110591825

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Inquires 1300 300 630

Issue date 01 Mar 21

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 83210971

Check this statement carefully

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ACN 611 059 182
FOR A&J FUTURE FUND PTY LTD

REVIEW DATE: 01 March 21

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
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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 SCOTT COURTNEY-PRATT
Born:	HOBART TAS
Date of birth:	18/01/1962
Address:	2 CUTHERO COURT HIGHLAND PARK QLD 4211
Office(s) held:	DIRECTOR, APPOINTED 01/03/2016; SECRETARY, APPOINTED 01/03/2016

4 Company share structure

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

5 Members

These details continue on the next page

A&J FUTURE FUND PTY LTD ACN 611 059 182

Page 1 of 2

Company statement continued

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

Share Class	Total number held	Fully paid	Beneficially held
ORD	2	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

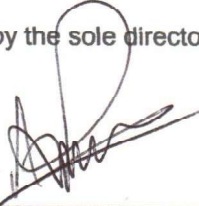
Registered agent name: SAM GRECO & CO. BUSINESS FOCUSED SOLUTIONS
Registered agent number: 9932
Address: PO BOX 354 ASPLEY QLD 4034

Company Name: A&J FUTURE FUND PTY LTD
ACN/ARBN: 611 059 182
Document Type: Solvency Resolution

Solvency:

It was resolved after reviewing the result of the company for the previous year, reviewing the cash flow budgets for the ensuing year and considering the ability of the company to realise assets that the company would be able to pay its debts as and when they fall due.

Signed by the sole director of the company:



ANDREW SCOTT COURTNEY-PRATT

9 13 21

31500 - Bank Charges

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
31500	Bank Charges	\$120.00	\$453.75	(73.55)%
TOTAL		CY Balance	LY Balance	
		\$120.00	\$453.75	

Supporting Documents

- General Ledger [Report](#)
- BANK CBA Account 10438283 1 July 2020 to 30 June 2021.pdf [31500](#)

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 \$
Bank Charges (31500)					
<u>Bank Charges (31500)</u>					
01/07/2020	Account Fee		10.00		10.00 DR
01/08/2020	Account Fee		10.00		20.00 DR
01/09/2020	Account Fee		10.00		30.00 DR
01/10/2020	Account Fee		10.00		40.00 DR
01/11/2020	Account Fee		10.00		50.00 DR
01/12/2020	Account Fee		10.00		60.00 DR
01/01/2021	Account Fee		10.00		70.00 DR
01/02/2021	Account Fee		10.00		80.00 DR
01/03/2021	Account Fee		10.00		90.00 DR
01/04/2021	Account Fee		10.00		100.00 DR
01/05/2021	Account Fee		10.00		110.00 DR
01/06/2021	Account Fee		10.00		120.00 DR
			120.00		120.00 DR

Total Debits: 120.00

Total Credits: 0.00



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

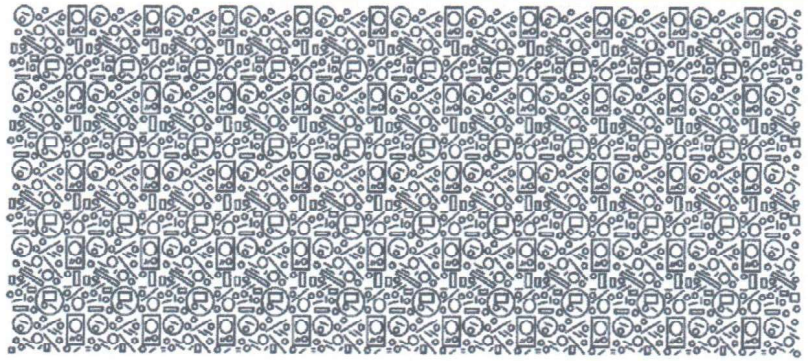
Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

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.

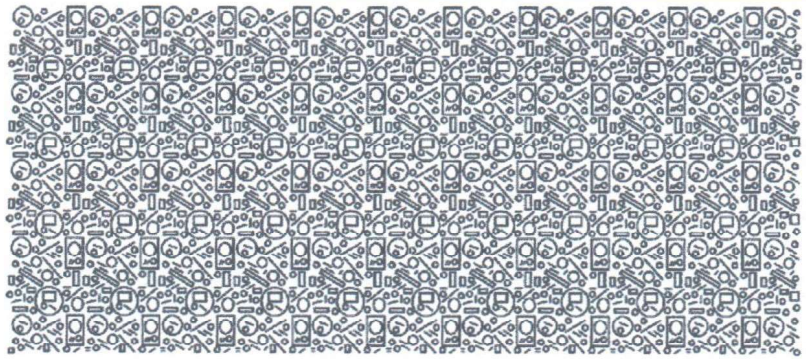
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

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).

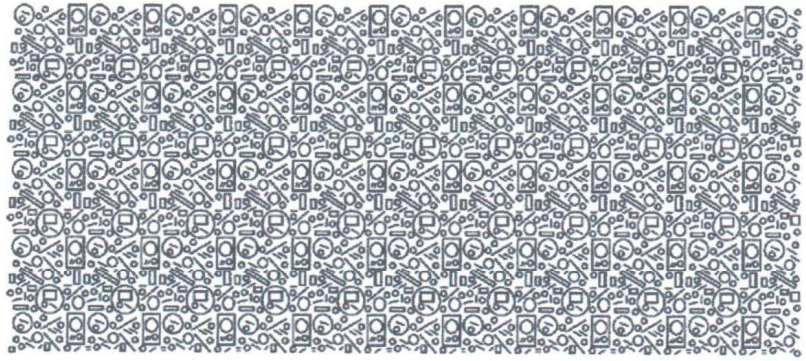
Date	Transaction	Debit	Credit	Balance
11 Oct	2020 OPENING BALANCE			\$23,909.48 CR
01 Nov	Account Fee	10.00		\$23,899.48 CR
01 Nov	Direct Credit 301500 Property Managem RENT PAYMENT		2,018.43	\$25,917.91 CR
04 Nov	Transfer to other Bank NetBank Loan Repayment	1,000.00		\$24,917.91 CR
06 Nov	Direct Credit 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

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.

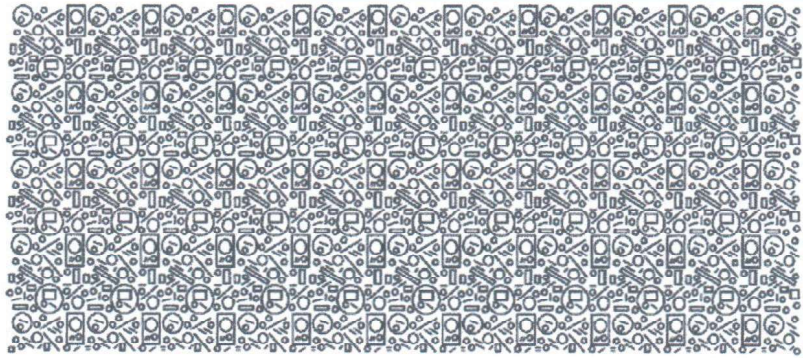
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
11 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).

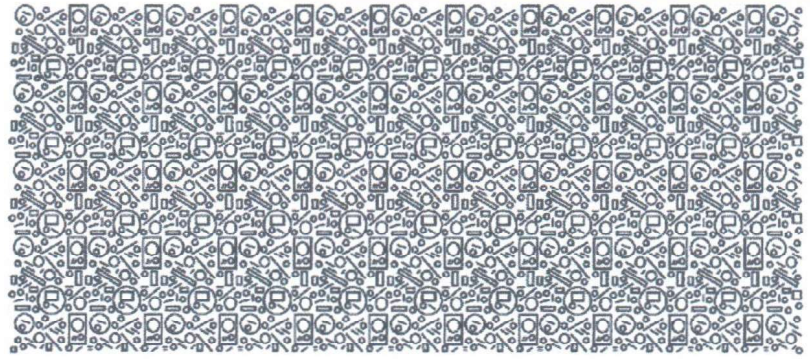
Date	Transaction	Debit	Credit	Balance
11 Apr 2021	OPENING BALANCE			\$27,333.11 CR
22 Apr	Transfer To Super Audits NetBank Auditors Bill	385.00		\$26,948.11 CR
01 May	Account Fee	10.00		\$26,938.11 CR
01 May	Direct Credit 301500 Property Managem RENT PAYMENT		1,914.34	\$28,852.45 CR
04 May	Transfer to 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

33400 - Depreciation

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
65 Viola Square10	Smoke Detectors	\$51.18	\$81.89	(37.5)%
65 Viola Square11	Hot Water Systems	\$112.04	\$134.43	(16.66)%
65 Viola Square12	Carpets	\$263.38	\$329.23	(20)%
65 Viola Square13	Blinds	\$182.54	\$292.06	(37.5)%
65 Viola Square14	Ceiling Exhaust Fans	\$38.97	\$62.36	(37.51)%
65 Viola Square16	Borrowing Expenses	\$962.00	\$962.00	0%
65 Viola Square17	65 Viola Square, Construction Costs	\$5,790.33	\$5,790.33	0%
65 Viola Square18	65 Viola Square, Common Property Construction Costs	\$351.15	\$351.15	0%
65 Viola Square2	Split System Air Conditioning Units	\$400.56	\$500.70	(20)%
65 Viola Square3	Lighting Consumables	\$53.64	\$85.83	(37.5)%
65 Viola Square4	Ceiling Fans	\$117.02	\$187.22	(37.5)%
65 Viola Square5	Oven	\$113.71	\$136.44	(16.66)%
65 Viola Square6	Hot Plates	\$66.50	\$106.39	(37.49)%
65 Viola Square7	Canopy Rangehood	\$90.87	\$109.04	(16.66)%
65 Viola Square8	Dishwasher	\$107.08	\$133.85	(20)%
65 Viola Square9	Automatic Garage Door Motor including Controls	\$44.72	\$71.54	(37.49)%

TOTAL	CY Balance	LY Balance
	\$8,745.69	\$9,334.46

Supporting Documents

- Depreciation Schedule Report [Report](#)

Standard Checklist

- Attach Depreciation Schedule

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

38000 - Insurance

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
38000	Insurance	\$320.00		100%
TOTAL		CY Balance	LY Balance	
		\$320.00		

Supporting Documents

- General Ledger [Report](#)
- Insurance - Audit Shield Invoice.pdf [38000](#)

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 \$
Insurance (38000)					
Insurance (38000)					
08/07/2020	NETBANK BPAY Audit Shield		320.00		320.00 DR
			320.00		320.00 DR
Total Debits:	320.00				
Total Credits:	0.00				

AUDIT SHIELD SERVICE

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

Tax Receipt

TAI-20479142
Ref: AJSU0001
20 July 2020
DEFT Ref No: 404251204791420

Details

Expiry Date: 30 June 2021 at 4p.m.
Level of Cover: \$ 10,000.00
Turnover Category: Self-Managed Super Fund

Payment

Fee for Audit Shield service participation:	\$ 290.91
GST Added:	\$ 29.09
Amount (ex surcharge):	\$ 320.00
Payment Surcharge:	\$ 0.00
Total Paid Amount:	\$ 320.00
Paid Date:	*8 July 2020

* Participation in the Audit Shield service is active the **next business day** upon receipt of payment.

Name of Entities / Individuals to be covered:

A & J Superannuation Fund

A & J Future Fund Pty Ltd
AJCP Investments Pty Ltd
Future Fund Trust

41930 - Property Expenses - Agents Management Fees

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
65 Viola Square	65 Viola Square, Peregian Springs	\$2,115.74	\$2,543.09	(16.8)%
TOTAL		CY Balance	LY Balance	
		\$2,115.74	\$2,543.09	

Supporting Documents

- General Ledger [Report](#)
- RP - Rental Agent Summary.pdf [65 Viola Square](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

A & J Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Agents Management Fees (41930)					
<u>65 Viola Square, Peregian Springs (65 Viola Square)</u>					
30/06/2021	Rental Expense Adjustment as per the Annual Agent Summary Report - Online Property Sales and Rentals		66.00		66.00 DR
30/06/2021	Rental Expense Adjustment as per the Annual Agent Summary Report - Online Property Sales and Rentals		2,049.74		2,115.74 DR
			2,115.74		2,115.74 DR

Total Debits: 2,115.74

Total Credits: 0.00

Income & Expenditure Summary

Andrew & Jennifer Courtney-Pratt

Date 1/07/2020 to 30/06/2021

From Statement: **41 (30/06/2020)**
To Statement: **52 (30/06/2021)**

A & J Future Fund Pty Ltd (TTE) (ID: 693)

	Debit	Credit	Total
Opening Balance			\$0.00
Owner Contributions			\$0.00

Residential Properties

65 Viola Square, Peregrin Springs, QLD 4573

Property Income

Residential Rent	\$0.00	\$26,620.00	\$26,620.00
Water Rates	\$0.00	\$599.16	\$599.16
	\$0.00	\$27,219.16	\$27,219.16
			<i>(GST Total: \$0.00)</i>

Property Expenses

Administration Fee	\$60.00	\$0.00	\$60.00
+ GST	\$6.00	\$0.00	\$6.00
Electrical	\$174.82	\$0.00	\$174.82
+ GST	\$17.48	\$0.00	\$17.48
Fire Protection	\$71.82	\$0.00	\$71.82
+ GST	\$7.18	\$0.00	\$7.18
Residential Management Fee	\$1,863.40	\$0.00	\$1,863.40
+ GST	\$186.34	\$0.00	\$186.34
	\$2,387.04	\$0.00	\$2,387.04
			<i>(GST Total: \$217.00)</i>

PROPERTY BALANCE: \$24,832.12

(GST Balance: -\$217.00)

Ownership Expenses & Payments

Owner Expenses

	\$0.00	\$0.00	\$0.00
--	--------	--------	--------

Report shows all transactions reported on statements created within reporting period.

Income & Expenditure Summary

(GST Total: \$0.00)

Owner Payments

AJCP Investment Pty Ltd ITF A&J Superannuation Fund	\$24,832.12
	\$24,832.12

CLOSING BALANCE: \$0.00

Gross Rent	\$26,620.00
Tenant's Water Rates Contribution	599.16
Less:	
Agent Fees \$2,049.74 & \$66.00	2,115.74
Repairs \$79.00 & \$192.30	271.30
Net Rental Income (as per this Statement)	\$24,832.12

Report shows all transactions reported on statements created within reporting period.

41960 - Property Expenses - Council Rates

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
65 Viola Square	65 Viola Square, Peregian Springs	\$1,965.50	\$1,959.70	0.3%
TOTAL		CY Balance	LY Balance	
		\$1,965.50	\$1,959.70	

Supporting Documents

- General Ledger [Report](#)
- RP Council Rates - Sunshine Coast.pdf [65 Viola Square](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

A & J Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Council Rates (41960)					
65 Viola Square, Peregian Springs (65 Viola Square)					
28/07/2020	NETBANK BPAY SUNSHINE COAST CNCL		965.25		965.25 DR
16/02/2021	NETBANK BPAY SUNSHINE COAST CNCL		1,000.25		1,965.50 DR
			1,965.50		1,965.50 DR

Total Debits: 1,965.50

Total Credits: 0.00

HALF YEARLY RATE NOTICE FOR PERIOD

1 July 2020 to 31 December 2020

ISSUE DATE	21 July 2020
PROPERTY NO.	248689
VALUATION	\$36,198
PAYMENT REFERENCE NO.	101442837
DUE DATE FOR PAYMENT	21 August 2020

NET AMOUNT PAYABLE	\$965.25
---------------------------	-----------------

043621 041

 A & J FUTURE FUND PTY LTD TTE
 2 CUTHERO CT
 HIGHLAND PARK QLD 4211

PROPERTY LOCATION: North East Village Ridges, 65 Viola Sq PEREGIAN SPRINGS QLD 4573

PROPERTY DESCRIPTION: Lot 3404 SP 264896 - North East Village Ridges PEREGIAN SPRINGS QLD 4573 - Contribution Entitlement = 10/1610 - Interest Entitlement = 360/68868

RATES AND CHARGES

	UNITS	RATE CHARGED	AMOUNT
General Rate - Category 16		Minimum Rate =	762.00
COVID-19 Rate Concession		=	35.00-
Waste Bin - 240 Litre	1 x	\$309.10 x .5 =	154.55
Heritage Levy	1 x	\$13.00 x .5 =	6.50
Environment Levy	1 x	\$76.00 x .5 =	38.00
Transport Levy	1 x	\$44.00 x .5 =	22.00
State Emergency Management Levy: Class D Group 2	1 x	\$110.60 x .5 =	55.30
TOTAL:			\$1,003.35
Discount - (only if paid by 21 August 2020):			\$38.10-
Net amount Payable:			\$965.25

Have you been affected by COVID-19? Council is offering flexible payment arrangements, please email rates@sunshinecoast.qld.gov.au for further information.

PAYMENT OPTIONS

PROPERTY NO. 248689	GROSS 1,003.35	DISCOUNT 38.10-	NET AMOUNT PAYABLE 965.25	DUE DATE 21 August 2020
A & J FUTURE FUND PTY LTD TTE				



Billers Code: 18259
Ref: 101442837

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


Post Billpay

Pay in Person at any Post Office, Credit Card not accepted.



*214 101442837

Credit Card by Phone
 Phone 13 18 16 and follow the prompts
Billpay Code: 0214
Ref: 1 0144 2837
 MasterCard & Visa accepted


Pay using your smartphone

Download the Sniip App and scan the code to pay now.



Internet
 Go to www.sunshinecoast.qld.gov.au, click on 'Pay and Apply' and follow the prompts
Ref: 1 0144 2837
 MasterCard & Visa accepted



If you wish to pay your rates by direct debit please contact Council for further information.

IMPORTANT INFORMATION – PLEASE READ CAREFULLY

Notice is hereby given that rates and charges levied by the Sunshine Coast Regional Council, by the virtue of the "Local Government Act" and amendments thereto, on land described on the front of this Rate Notice for the period stated (and Arrears of rates and charges, with Interest if any), are now due, and hereby required to be paid by the due date of this Notice.

It is the property owner's responsibility to confirm that all rates and charges are correct at the time of issue of the Rate Notice. Adjustments to rates and charges levied in prior financial years will only be done in exceptional circumstances. To ensure that your property is in the correct general rate category please refer to the enclosed Schedule of Rates, which has descriptions of all differential general rate categories for the Sunshine Coast Council. Please note the *Transitory Accommodation* rating categories apply where a property is offered or available for holiday rental letting, typically for period/s less than 42 consecutive days at any one time. If you have queries about other rates and charges please refer to the current Revenue Statement, available on Council's website, or contact Council's Customer Service Centre for more information.

CHANGE OF ADDRESS: Council requires notification of any change of postal address from ratepayers. When notifying Council in writing, you must state your full name and all property numbers to which the change applies.

INTEREST: From 1 July 2020 to 30 June 2021 interest charges of 8.53% per annum, compounding daily, will apply to overdue rates and charges.

MYCOUNCIL: Register online with MyCouncil - a secure gateway to some of council's services such as access to view or pay your rates account, receive your rates notice by email and much more. Find MyCouncil on council's website www.sunshinecoast.qld.gov.au

ON TIME PAYMENT DISCOUNT: Discount is only allowed where ALL rates and charges are paid in FULL by the DUE DATE of this Notice.

Please note: if you make your rate payment on the due date after your financial institution's cut off time, the payment will be processed the following business day. This may result in loss of discount. If you are unsure of your internet or phone banking cut-off times please contact your financial institution directly.

PAYMENT ARRANGEMENTS: There are a number of payment arrangement options available if you cannot make payment in full by the due date of this notice. These payment arrangement options can be found by visiting Council's website at www.sunshinecoast.qld.gov.au or alternatively by contacting Council's Customer Service Centre. It is recommended that arrangements are established prior to the due date shown on the rate notice.

PENSION CONCESSION: If you hold a Pensioner Concession Card or Veteran Affairs Gold Card and own a property which is your principal place of residence you may be entitled to State and Council funded concessions on your Council rates. Please visit Council's website at www.sunshinecoast.qld.gov.au or contact Council's Customer Service Centre for more information.

PROPERTY SALES/NEW OWNERS: If you have sold this property please forward this Rate Notice onto the new owner OR return it to Council. A penalty can apply if notification of a sale is not provided to the Department of Natural Resources, Mines and Energy or to Council within 30 days of the settlement.

RATE RECOVERY PROCESS: Where rates and charges remain outstanding after the due date, interest will be charged and a Rate Reminder Notice will be issued requesting payment. Where rates and charges remain unpaid after the reminder period, further recovery action may be commenced. Debt recovery action can include but is not limited to the referral to an external debt recovery agent. In accordance with Section 134 of the *Local Government Regulation 2012* Council may also undertake court proceedings to recover overdue rates and charges.

LEGAL AND PROFESSIONAL COSTS: Where a "Claim" and "Statement of Claim" has been filed with the Magistrates Court for the recovery of overdue rates and charges, Legal and Professional Costs are incurred. Non payment of Legal and Professional Costs does not affect discount. Legal and Professional costs are not considered overdue rates and charges until judgment has been entered.

STATE WASTE LEVY: State Government has paid an amount to Council to mitigate the impact of the Queensland Waste Levy on households.

STATE EMERGENCY MANAGEMENT LEVY: This Levy is a State Government charge, levied in accordance with the *Fire and Emergency Service Act 1990*, and supporting regulations. Please refer to these documents for full details of property classification and contribution amounts.

VALUATIONS: The valuation used for rating purposes is provided by the Department of Natural Resources, Mines and Energy (DNRME). Should you have any questions relating to the level or determination of your valuation please direct your enquiries to DNRME, Level 1, 9-13 Mill Street Nambour QLD 4560 Ph: (07) 5451 2249.

OTHER PAYMENT OPTIONS: **Electronic payment preferred – please see front page**



By Mail – Post your cheque (**must include the remittance advice with barcode**) to Sunshine Coast Regional Council Locked Bag 72 Sunshine Coast Mail Centre, Q 4560



Phone 5475 7272 to make an appointment to pay in person.
Social distancing measures are in place.
Appointments can be made to visit any Council Office – 8:30am to 4:30pm weekdays

Caloundra
1 Omrah Avenue

Maroochydore
10 First Avenue

Nambour
Cnr Currie and Bury Street



Receipt

Receipt number
N072803449903

Amount
\$965.25

From
Business Trans Acct
06 4451 1043 8283
Council Rates

To
Council Rates
SUNSHINE COAST REGIONAL COUNCIL

Biller Code: 18259
Ref: 101442837

When
Tuesday 28 Jul 2020 at 9:00am Sydney/Melbourne time

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HALF YEARLY RATE NOTICE FOR PERIOD

1 January 2021 to 30 June 2021

ISSUE DATE 19 January 2021
 PROPERTY NO. **248689**
 VALUATION \$36,198
 PAYMENT REFERENCE NO. 101442837
 DUE DATE FOR PAYMENT **19 February 2021**

NET AMOUNT PAYABLE \$1,000.25

043792 041



A & J FUTURE FUND PTY LTD TTE
 2 CUTHERO CT
 HIGHLAND PARK QLD 4211

PROPERTY LOCATION: North East Village Ridges, 65 Viola Sq PEREGIAN SPRINGS QLD 4573
PROPERTY DESCRIPTION: Lot 3404 SP 264896 - North East Village Ridges PEREGIAN SPRINGS QLD 4573 -
 Contribution Entitlement = 10/1610 - Interest Entitlement = 360/68868

RATES AND CHARGES	UNITS	RATE CHARGED	AMOUNT
General Rate - Category 16		Minimum Rate =	762.00
Waste Bin - 240 Litre	1 x	\$309.10 x .5 =	154.55
Heritage Levy	1 x	\$13.00 x .5 =	6.50
Environment Levy	1 x	\$76.00 x .5 =	38.00
Transport Levy	1 x	\$44.00 x .5 =	22.00
State Emergency Management Levy: Class D Group 2	1 x	\$110.60 x .5 =	55.30
TOTAL:			\$1,038.35
Discount - (only if paid by 19 February 2021):			\$38.10-
Net amount Payable:			\$1,000.25

Have you been affected by COVID-19? Council is offering flexible payment arrangements, please email rates@sunshinecoast.qld.gov.au for further information.

PAYMENT OPTIONS

PROPERTY NO. 248689 A & J FUTURE FUND PTY LTD TTE	GROSS 1,038.35	DISCOUNT 38.10-	NET AMOUNT PAYABLE 1,000.25	DUE DATE 19 February 2021
---	-------------------	--------------------	--------------------------------	-------------------------------------



Billers Code: 18259
Ref: 101442837

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



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Caloundra

1 Omrah Avenue

Maroochydore

10 First Avenue

Nambour

Cnr Currie and Bury Street



Payment submitted



Paid \$1,000.25 to Council Rates 18259 1 0144 2837 SUNSHINE COAST REGIONAL COUNCIL

Receipt no

N021617802606

From

Business Trans Acct
064-451 1043 8283

Ref

101442837

Description

Council Rates

On

Tue 16 Feb 2021 at 08:19 AM (Syd/Melb)

41980 - Property Expenses - Insurance Premium

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
65 Viola Square	65 Viola Square, Peregian Springs	\$1,087.38	\$1,317.67	(17.48)%
TOTAL		CY Balance	LY Balance	
		\$1,087.38	\$1,317.67	

Supporting Documents

- General Ledger [Report](#)
- RP Insurance Pmt and General Policy.pdf [65 Viola Square](#)
- RP LandLord Insurance.pdf [65 Viola Square](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

A & J Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Insurance Premium (41980)					
65 Viola Square, Peregian Springs (65 Viola Square)					
06/08/2020	NETBANK BPAY TERRI SCHEER		366.00		366.00 DR
19/08/2020	NETBANK BPAY GENERAL INSURANCE - Landlord Insurance		721.38		1,087.38 DR
			1,087.38		1,087.38 DR

Total Debits: 1,087.38

Total Credits: 0.00



Receipt

Receipt number
N081907945005

Amount
\$721.38

From
Business Trans Acct
06 4451 1043 8283
Landlord insurance

To
SMSF Home insurance
GENERAL INSURANCE

Biller Code: 5009
Ref: 41850000053586

When
Wednesday 19 Aug 2020 at 3:16pm Sydney/Melbourne
time

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11 August 2020

Mr Andrew Courtney-Pratt
2 Cuthero Ct
HIGHLAND PARK QLD 4211



Your insurance

Policy number
W5-S036734-LLP

Risk address
**65 Viola Sq
Peregian Springs QLD 4573**

Amount due (See over for 'How to pay')
\$721.38

Due by
27 September 2020

Your 12 month policy starts on
6 September 2020

You've made a great decision

Dear Andrew,

Thank you for choosing Westpac Landlord Insurance.

To ensure that you are covered, please pay your premium amount of \$721.38 in full by 27 September 2020. See 'How to pay' for details.

Now we just need you to:

1. Please read your policy documentation

We want to ensure that you know exactly what you're covered for, so please read the enclosed Product Disclosure Statement PDS(s), the Supplementary PDS(s) and your Policy Schedule, as together they set out the terms and conditions of your cover; and

2. Check that the information we have on record is correct

Please ensure that everything is correct on your Policy Schedule and contact Westpac to make any changes. Please note your Duty of Disclosure, which is set out in your PDS(s).

Any questions?

Please call Westpac on **1300 650 255**. We also offer a range of other insurance products – ask us for details. We'll be happy to help you.

Kind regards,

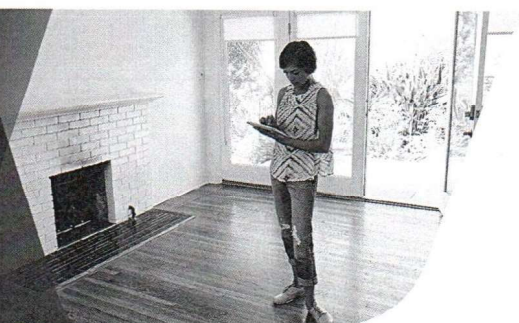
Peter Dennis
Head of Product & Underwriting - General Insurance

Westpac Landlord Insurance provides:

- ✓ Comprehensive cover for storm, flood, fire, theft and more
- ✓ A sum insured safety net on every policy
- ✓ Pay by the month, with no extra fee*

*Premiums payable by instalments may be subject to minor adjustments due to rounding and financial institution transaction fees may apply

Welcome, we're here to help.



You can make a claim by calling 1300 369 989

Westpac Banking Corporation ABN 33 007 457 141 AFS Licence No. 233714. Westpac Landlord Insurance is issued by Westpac General Insurance Limited (except workers compensation cover where applicable) and distributed by Westpac Banking Corporation. The Bank does not guarantee the insurance. This information does not take into account your personal circumstances. Read the *Product Disclosure Statement*, available at www.westpac.com.au, to see if Westpac Landlord Insurance is right for you.

How to pay

Phone

Reference
418 500 000 535 86

Pay by phone with **Visa, MasterCard** or **AMEX**. Call 1300 367 074.

BPAY[®]



Billers Code **5009**
Reference **418 500 000 535 86**

Telephone & Internet Banking- BPAY - Call your bank, credit union or building society to make this payment from your cheque, savings or credit card account.

Australia Post

All cheques must be payable to **Westpac General Insurance Limited**. Use the **Post Billpay** service at any **Australia Post** outlet paying with either cash, cheque or EFTPOS.



*71 285 W5S036734LLP 46

Amount due
\$721.38

Due on
27 September 2020

Policy number
W5-S036734-LLP

Westpac Banking Corporation
ABN 33 007 457 141 AFS Licence No. 233714

LLPNB0002



Your insurance policy schedule

Policy number

W5-S036734-LLP

Cover

Insured	Mr Andrew Courtney-Pratt
----------------	--------------------------

Refer to your schedule for the period of insurance.

Insurer	Westpac Landlord Insurance is issued by Westpac General Insurance Limited ABN 99 003 719 319
----------------	--

Premium

Base premium	\$601.66
---------------------	----------

Government charges	
Emergency/Fire Services Levy	\$0.00
GST	\$60.16
Stamp duty	\$59.56

Annual premium	\$721.38
-----------------------	-----------------



Your insurance premium breakdown

Type of cover	Base premium	Emergency / Fire Services Levy	GST	Stamp duty	Total
1. Address: 65 Viola Sq, Peregian Springs QLD 4573					
Buildings	\$469.92	\$0.00	\$46.99	\$46.52	\$563.43
Contents	\$131.74	\$0.00	\$13.17	\$13.04	\$157.95

Overall Total

Total annual premium	\$601.66	\$0.00	\$60.16	\$59.56	\$721.38
Total monthly premium					\$60.13

This document will be a Tax Invoice for GST when you make a payment.



Your landlord insurance policy schedule

Risk address

65 Viola Sq
Peregian Springs QLD 4573

Type of policy

Landlord Insurance
Quality Care

Policy number

W5-S036734-LLP

Policy

Period of insurance	
Effective date	6 Sep 2020
Expiry date	4pm on 6 Sep 2021
Interested party	Westpac Banking Corporation
Premier Advantage Package benefit	Yes

Cover

	Sum insured	Excess
Buildings	\$310,000	\$500 *
* Comprises minimum excess \$100 and voluntary excess \$400.		
Contents	\$20,000	\$500 ^
^ Comprises minimum excess \$100 and voluntary excess \$400.		
Legal liability	\$20,000,000	nil

Property

Built	2017
External walls	Brick Veneer
Roof material	Metal/Iron/Colourbond
Building type	House on Slab/Foundations
Licensed property manager	Yes
Site greater than 20,000sqms	No
Security devices	Key operated deadlocks on all external doors, key operated locks on all accessible windows.

List of insured events

See the *Product Disclosure Statement* for full details and limits.

	Covered?
Earthquake	✓
Escape of liquid	✓
Explosion	✓
Fire	✓
Flood	✓
Impact	✓
Lightning	✓
Malicious acts	✓
Riot or civil commotion	✓
Storm	✓
Theft	✓ From a fully enclosed and lockable building at the site and up to \$2,000 in the open air at the site
Accidental breakage of glass	✓
Electrical motor burnout	✓

Benefits included in your policy

Comprehensive cover for storm, flood, fire, theft and more	✓
Sum insured safety net	✓
Pay by the month, with no extra fee	✓
Legal liability	✓

Landlord Insurance.

Supplementary Product Disclosure Statement.

This Supplementary Product Disclosure Statement (SPDS) is effective from 1 July 2019.

This SPDS supplements the information contained in the Landlord Insurance Product Disclosure Statement (PDS), which was prepared on 11 August 2015.

For Landlord Insurance first issued or renewed on or after 1 July 2019 you should read this SPDS together with the PDS prepared on 11 August 2015 and the SPDS prepared on 31 May 2018 before making a decision about purchasing Landlord Insurance.

The PDS prepared on 11 August 2015, the SPDS prepared on 31 May 2018, this SPDS and your policy schedule become your contract with us, but only those parts of these documents which are relevant to your choice of cover will apply.

Changes to the PDS.

8. Making a complaint.

The fax number under heading '2. If you are not satisfied.' (page 44 of the PDS) is deleted.

The information under and including the heading '3. Financial Ombudsman Service.' (page 45 of the PDS) is deleted and is replaced with the following:

3 Australian Financial Complaints Authority.

You may be able to refer your complaint to the Australian Financial Complaints Authority, including if we haven't been able to resolve your complaint to your satisfaction, or 45 days have passed since you first told us about your complaint and you haven't heard back from us. The Australian Financial Complaints Authority provides a free, independent dispute resolution service to consumers for most general insurance disputes. You may lodge a complaint in the following ways:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

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



Landlord Insurance is issued by Westpac General Insurance Limited (WGIL) ABN 99 003 719 319 (except for workers compensation cover where applicable). Westpac Banking Corporation ABN 33 007 457 141 distributes the insurance, but does not guarantee the insurance.

This SPDS has been issued by WGIL.

This SPDS was prepared on 7 May 2019.

© 2019 Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

Landlord Insurance.

Supplementary Product Disclosure Statement.

Effective: 30 June 2018

This Supplementary Product Disclosure Statement (SPDS) supplements the information in the Landlord Insurance Product Disclosure Statement, which was prepared on 11 August 2015 (PDS).

For Landlord Insurance policies issued on or after 30 June 2018, or renewed on or after 30 July 2018, the PDS should be read together with this SPDS.

The PDS, this SPDS and your policy schedule become your contract with us (only those parts of the PDS and this SPDS relevant to your choices will apply).

200



200 years proudly supporting Australia

Changes to the PDS.

2.6 Your premium.

A new paragraph is inserted at the end of the subsection headed **How is your premium calculated?** on page 6:

Based on your sums insured, a minimum premium may be applied.

A new subsection is added after the subsection headed **How is your premium calculated?** on page 7:

Increases to your premium on renewal.

Each time we offer to renew your policy, we will automatically adjust your sum insured, to make an allowance for increased costs of construction materials and goods (for Building cover) and replacement costs (for Contents cover). For more details, refer to *Sum insured automatic indexation* on pages 28 and 31. This will also result in an increase to your premium. If you want to adjust your sum insured at any time, please let us know.

The subsection headed **No claim discounts** on page 7 is deleted and replaced with the following:

No claim discount.

You may be eligible to receive a no claim discount on your premium.

When you initially take out a policy, your 'no claim discount' will be based on your previous claims history. The 'no claim discount' then increases by 5% for each claim free year, up to a maximum discount of 15%.

If we agree to pay a claim, any 'no claim discount' you have will be reduced by 5% for each claim made at your next renewal date.

New subsections are added after the subsection headed **Managing monthly payments** on page 8:

Changes to your premium.

When you ask us to make a change to your policy, and we agree, we may need to refund a portion of your premium or you may need to pay us additional premium to reflect the change in cover.

If you pay your premium by monthly instalments, your future monthly instalments will be automatically updated to reflect any change in premium.

If you pay your premium annually, we will send you a notice for payment if any additional premium is owing, or provide you with a refund, to reflect any change in premium.

What happens if you don't pay your premium?

If you don't pay your premium, we may be able to cancel your policy. For more details, refer to *When can we cancel your policy?* on page 10.

Payment of amounts of \$1 or less.

If any premium that you owe us or we owe you at any time is \$1 or less, we may choose not to refund the difference or not to request payment of the additional amount. We will donate any surplus received by us to a registered charity of our choosing on an annual basis.

3 General exclusions.

The subsection headed **Maintenance and building** on page 11 is deleted and replaced with the following, so that your policy does not cover any loss or damage that is caused by or arises from:

Maintenance and building.

- defects in design, structure, materials, workmanship or construction,
- failure to keep the property insured watertight, well maintained, structurally sound and secure. For example:
 - a storm can highlight defects rather than cause them, and
 - damage due to lack of maintenance or which happens gradually is not covered,
- failure to undertake building work that a relevant authority required you to undertake before the loss or damage occurred,
- obtaining permits or permissions to replace structures that were erected by you illegally or without planning permission, or
- tenants' or their guests' neglect of the property or poor housekeeping.

The subsection headed **Wear and tear, and environmental conditions** on page 11 is deleted and replaced with the following, so that your policy does not cover any loss or damage that is caused by or arises from:

Wear and tear, and environmental conditions.

- wear and tear, gradual deterioration, or fading,
- rust, corrosion, oxidisation, mould, mildew or atmospheric conditions,
- earth or soil movement (other than earthquake) including landslide, subsidence, erosion or heave,
- settling, expansion, shrinkage or vibration,
- actions or movements of the sea or high water (other than storm surge and tsunami),
- hydrostatic pressure, or
- tree roots.


The following subsection is added after the subsection headed **Common Property** on page 12:

Consequential loss.

In addition to the above types of loss and damage, your policy does not cover consequential loss of any kind.

4.3 Insured events (Building and Contents).

The table under the subheading **Escape of liquid** on page 16 is deleted and replaced with the following:

 Escape of liquid.	Essential Care	Quality Care
<p>Covered.</p> <p>Loss or damage caused by the sudden and accidental escape of liquid from any fixed pipe, fixed tank, waterbed, fish tank, or fixed item used to hold liquid.</p> <p>We will also pay reasonable exploratory costs in locating the source of the damage, provided we have agreed to pay for the loss or damage caused by the escape of liquid.</p>	<p style="text-align: center;">✓</p> <p style="text-align: center;">Excludes loss or damage resulting from liquid escaping from a shower recess</p>	<p style="text-align: center;">✓</p>
<p>Not covered.</p> <ul style="list-style-type: none"> • Loss, damage or repairs to the item from which the liquid escaped, and if the liquid escaped from a shower recess, the cost of re-tiling the walls or floor of the shower recess, • repair or replacement of undamaged parts of your building and/or contents to match property that has been repaired or replaced, or • loss or damage caused by gradual escape of liquid which is evident and which you fail to rectify. 		

The final paragraph under the subsection headed **Storm - Not covered** on page 19 is deleted and replaced with the following:

<p>Loss or damage caused by or resulting from:</p> <ul style="list-style-type: none"> • gradual deterioration from hail, wind, snow or rain, • hail, wind, snow or rain entering the building: <ul style="list-style-type: none"> - while construction work, alterations or additions are being carried out, - as a result of doors, windows or other man-made openings not being closed, or - through an opening not created by the storm or other insured event, • water seeping or running through or down the sides of earth or earth fill that is up against your building, or • actions or movements of the sea or high water (other than storm surge and tsunami).

4.4 Landlord additional benefits.

The table under the subheadings **Building additional benefits, Loss of rent** on page 27 is deleted and replaced with the following:

Loss of rent	Essential Care	Quality Care
<p>If the property is leased at the time of an insured event as set out in 4.3 <i>Insured events (Building and Contents)</i> (pages 15 to 22 of the PDS) and loss or damage makes the property unliveable and rent payments cease, then we will cover the lost rent.</p> <p>This expense will only be paid during the repair or replacement period and only while the property remains unliveable.</p>	×	✓ Up to 10% of the building sum insured or the amount of lost rent for up to 12 months from the date of the event, whichever is less

The table under the subheadings **Contents additional benefits, Loss of rent** on page 30 is deleted and replaced with the following:

Loss of rent	Essential Care	Quality Care
<p>If the property is leased at the time of an insured event as set out in 4.3 <i>Insured events (Building and Contents)</i> (pages 15 to 22 of the PDS) and loss or damage makes the property unliveable and rent payments cease, then we will cover the lost rent.</p> <p>This expense will only be paid during the repair or replacement period and only while the property remains unliveable.</p> <p>If you also have Building cover, payment for loss of rent will be made under your Building cover only, and this additional Contents benefit will not apply.</p>	×	✓ Up to 10% of the contents sum insured or the amount of lost rent for up to 12 months from the date of the event, whichever is less

5 Optional Landlord Extras cover.

*The subsection headed **Your Landlord Extras cover excess** on page 35 is deleted and replaced with the following:*

Your Landlord Extras cover excess.

For each claim we agree to pay for Landlord Extras cover, your excess will be:

- Malicious Acts by Tenants \$300
- Theft by Tenants \$300
- Rent Default \$300

If you make a claim for more than one of the above benefits, you will need to pay a \$300 excess for each cover being claimed against.

7.1 What we will do when you make a claim.

*The subsection headed **Recover** on page 40 is deleted and replaced with the following:*

Recovery.

When someone other than you causes loss, damage, injury or legal liability that is insured, or partly insured, by your policy, you must obtain our consent before seeking to recover any such loss. We have the legal rights you have (subject to the *Insurance Contracts Act 1984*) to recover the amount of your insured loss in these circumstances and, in doing so, may make a claim or conduct, defend or settle any legal action, in your name. You are required to assist us in doing this. We may also take possession of the damaged property and decide what to do with it.

7.2 Evidence of ownership, value and loss.

The following text has been added as the second bullet point on page 41, so that the types of documents and information that we may request include, but are not limited to:

- Rent ledger and receipts, copies of the notices issued to tenant for termination of the rental agreement, court order documents.

7.3 How we settle your claim.

*The bullet point about Partial loss, under the subsection headed **How your claim will affect your sum insured**, on page 43, is deleted and replaced with the following:*

- **Partial loss:** If your claim is deemed to be a partial loss (that's anything less than the total sum insured), once your claim has been paid, we'll continue to cover you up to the full sum insured until your policy expires.

If you have a mortgage on the insured property and we're aware of it, at our discretion, we may notify the mortgagee in the event of a partial loss claim and follow their instructions for settling the claim in relation to the mortgage.



200 years proudly supporting Australia

Landlord Insurance is issued by Westpac General Insurance Limited ABN 99 003 719 319 (except for workers compensation cover where applicable). Westpac Banking Corporation ABN 33 007 457 141 distributes the insurance, but does not guarantee the insurance.

This SPDS has been issued by Westpac General Insurance Limited ABN 99 003 719 319.

Prepared: 31 May 2018

©2018 Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

INS101SPDS 0518

Policy Schedule

Landlord Preferred Policy



041

AJCP Super Fund Pty Ltd
2 Cuthero Court
HIGHLAND PARK QLD 4211

20 July 2020

To sign up to receive your policy documents electronically please visit terrischeer.com.au/paperless

POLICY NUMBER: TS0685216LPP

AMOUNT DUE: \$ 366.00

Insured: AJCP Super Fund Pty Ltd

Insured Address: 65 Viola Square, PEREGIAN SPRINGS QLD 4573

Premium Type

Renewal

Expiry Date

4.00pm 07/09/2020. We invite you to renew your policy until 4.00pm 07/09/2021

Managing Agent

Online Property Sales

Property Details

The land size is less than 2 acres.

Sum Insured

Contents/Building	\$60,000
Liability to Other	\$20,000,000
Weekly rent	Up to \$1,000

Excess per claim

Loss of rent	\$0
Add. benefits in Sect 1, Liability and Tax audit	\$0
Tenant damage	\$500
Scorching or pet damage	\$250
Earthquake or Tsunami	\$200
Other claims	\$100

Annual Premium \$366.00

Last year's annual premium	\$349.00
	Change on last year 4.9 %

If the information shown is incorrect, please call to advise us.

Insurer: AAI Limited ABN 48 005 297 807 AFSL 230859

Special Conditions

Please turn over for important policy information

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

Payment Slip for: AJCP Super Fund Pty Ltd - 65 Viola Square, PEREGIAN SPRINGS QLD 4573

Amount Payable

\$366.00

Due Date

07/09/2020

Policy Number

TS0685216LPP

Payment Reference No

706852167

Payment Options



By Phone: call us on 1800 804 016, with your Visa or Mastercard, using the Payment Reference No.



Billers Code: 63461

Ref: 706852167



Telephone & Internet Banking - BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. To use the **QR code**, use the reader within your mobile banking app. More info: www.bpay.com.au

TS00033 01/03/14 A

Insured details

What you have told us:

This document sets out the information that we have relied on to decide whether to renew your policy and on what terms.

If any of this information has changed, or is incorrect, please contact us on the contact details set out in this document. See your duty of disclosure for further details of your obligations.

You have told us that you and anyone to be insured under the policy:

- have not had an insurer decline insurance, decline renewal on a policy or had special terms or conditions imposed on insurance
- have not, during the past 5 years, had 3 or more claims under a landlord or home and contents insurance policy or made a claim of more than \$5,000
- have not been convicted of theft or fraud in the last 5 years
- are not aware of any existing circumstances which may lead to a claim under this policy.

Your Duty of Disclosure

Before you renew this contract of insurance, you have a duty of disclosure under the Insurance Contracts Act 1984.

If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed or is incorrect. If we do this, please advise us about any change or tell us that there is no change.

If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

You have this duty until we agree to renew the contract.

If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Privacy

We appreciate privacy is important to you. We are committed to protecting your personal information. For further information, please refer to our Privacy Statement and Suncorp Group Privacy Policy by visiting terriscbeer.com.au/privacy or call us on 1800 804 016.

Premium Details

Why your premium may change

Each time you renew your insurance, your premium is likely to change, even if your personal circumstances have not. There are many factors that may change your premium in any given year, examples include the amount your assets are insured for, your claims history, more accurate data, our claims experience and changes to repair/replacement costs. Your premium may also be impacted by changes to discounts.

The premium comparison has been included to assist you in understanding the changes to your premium, including the impact of any taxes and charges. The premium shown includes any discounts.

Cover	Last year	This year
Contents/Building	\$60,000	\$60,000
Weekly rent	Up to \$1,000	Up to \$1,000
Premium	\$291.08	\$305.25
GST	\$29.11	\$30.52
Stamp Duty	\$28.82	\$30.22
Annual Premium (*)	\$349.00	\$366.00

* Please note that minor rounding may be present in your premium calculation.

When referring to an amount from 'last year' on this notice

If you have made a change to your policy in the last 12 months, when we refer to an amount from last year, it may not be the amount you paid. To provide a more useful comparison, we are showing you an amount for your cover as of your most recent change. The amount from last year has been provided for comparison purposes only and should not be used for tax purposes.

This is a Supplementary Product Disclosure Statement (SPDS) issued by AAI Limited ABN 48 005 297 807 AFSL No. 230859, trading as Vero Insurance.

This SPDS supplements the following Product Disclosure Statements (PDS's):

- ◆ Terri Scheer Landlord Preferred Policy Product Disclosure Statement and Policy Wording TS00005
- ◆ Terri Scheer Landlord Residential Building Insurance Policy Product Disclosure Statement and Policy Wording TS00012
- ◆ Terri Scheer Landlord Preferred Policy Self Managed Product Disclosure Statement and Policy Wording TS00067
- ◆ Terri Scheer Short Stay Policy Product Disclosure Statement and Policy Wording TS00016

all with a prepared date of 2 November 2017 and must be read together with the PDS and any other SPDS we have given you or may give you for the PDS.

The purpose of this SPDS is to update the information in the PDS for seeking an external review of a complaint due to a change to the relevant external dispute resolution scheme.

The Financial Ombudsman Service (FOS) Australia will no longer accept new disputes on and from 1 November 2018. The Australian Financial Complaints Authority (AFCA) will deal with all new financial service disputes, on and from this date.

Change to the PDS

On page 7 of all the above PDS's, replace '**Step 3. Seek review by an external service**' with the following:

Step 3. Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any decision AFCA makes is binding on us, provided you also accept the decision. You do not have to accept their decision and you have the option of seeking remedies elsewhere.

AFCA has authority to hear certain complaints. Contact AFCA to confirm if they can assist you.

You can contact AFCA:

- ◆ By phone: 1800 931 678
- ◆ By email: info@afca.org.au
- ◆ In writing: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
- ◆ By visiting: www.afca.org.au



Receipt

Receipt number
N080601115199

Amount
\$366.00

From
Business Trans Acct
06 4451 1043 8283
Landlord insurance

To
Landlord Insurance
TERRI SCHEER INSURANCE PTY LTD

Biller Code: 63461
Ref: 706852167

When
Thursday 06 Aug 2020 at 8:44am Sydney/Melbourne time

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42010 - Property Expenses - Interest on Loans

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
65 Viola Square	65 Viola Square, Peregian Springs	\$5,063.53	\$7,465.94	(32.18)%
TOTAL		CY Balance	LY Balance	
		\$5,063.53	\$7,465.94	

Supporting Documents

- General Ledger [Report](#)
- LOAN Property - Westpac Account 46-2643 2021 year.pdf [65 Viola Square](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

A & J Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Interest on Loans (42010)					
65 Viola Square, Peregian Springs (65 Viola Square)					
10/07/2020	Westpac Loan Interest		429.64		429.64 DR
10/08/2020	Westpac Loan Interest		441.21		870.85 DR
10/09/2020	Westpac Loan Interest		438.77		1,309.62 DR
12/10/2020	Westpac Loan Interest		450.29		1,759.91 DR
10/11/2020	Westpac Loan Interest		405.88		2,165.79 DR
10/12/2020	Westpac Loan Interest		417.40		2,583.19 DR
11/01/2021	Westpac Loan Interest		442.53		3,025.72 DR
10/02/2021	Westpac Loan Interest		412.60		3,438.32 DR
10/03/2021	Westpac Loan Interest		382.72		3,821.04 DR
12/04/2021	Westpac Loan Interest		448.35		4,269.39 DR
10/05/2021	Westpac Loan Interest		378.12		4,647.51 DR
10/06/2021	Westpac Loan Interest		416.02		5,063.53 DR
			5,063.53		5,063.53 DR

Total Debits: 5,063.53

Total Credits: 0.00



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	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
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

041

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

42060 - Property Expenses - Repairs Maintenance

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
65 Viola Square	65 Viola Square, Peregian Springs	\$271.30	\$387.00	(29.9)%
TOTAL		CY Balance	LY Balance	
		\$271.30	\$387.00	

Supporting Documents

- General Ledger [Report](#)
- RP - Rental Agent Summary.pdf [65 Viola Square](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

A & J Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Repairs Maintenance (42060)					
<u>65 Viola Square, Peregian Springs (65 Viola Square)</u>					
30/06/2021	Rental Expense Adjustment as per the Annual Agent Summary Report - Online Property Sales and Rentals		79.00		79.00 DR
30/06/2021	Rental Expense Adjustment as per the Annual Agent Summary Report - Online Property Sales and Rentals		192.30		271.30 DR
			271.30		271.30 DR

Total Debits: 271.30

Total Credits: 0.00

Income & Expenditure Summary

Andrew & Jennifer Courtney-Pratt

Date 1/07/2020 to 30/06/2021

From Statement: **41 (30/06/2020)**
To Statement: **52 (30/06/2021)**

A & J Future Fund Pty Ltd (TTE) (ID: 693)

	Debit	Credit	Total
Opening Balance			\$0.00
Owner Contributions			\$0.00

Residential Properties

65 Viola Square, Peregrin Springs, QLD 4573

Property Income

Residential Rent	\$0.00	\$26,620.00	\$26,620.00
Water Rates	\$0.00	\$599.16	\$599.16
	\$0.00	\$27,219.16	\$27,219.16
			<i>(GST Total: \$0.00)</i>

Property Expenses

Administration Fee	\$60.00	\$0.00	\$60.00
+ GST	\$6.00	\$0.00	\$6.00
Electrical	\$174.82	\$0.00	\$174.82
+ GST	\$17.48	\$0.00	\$17.48
Fire Protection	\$71.82	\$0.00	\$71.82
+ GST	\$7.18	\$0.00	\$7.18
Residential Management Fee	\$1,863.40	\$0.00	\$1,863.40
+ GST	\$186.34	\$0.00	\$186.34
	\$2,387.04	\$0.00	\$2,387.04
			<i>(GST Total: \$217.00)</i>

PROPERTY BALANCE: \$24,832.12

(GST Balance: -\$217.00)

Ownership Expenses & Payments

Owner Expenses

	\$0.00	\$0.00	\$0.00
--	--------	--------	--------

Report shows all transactions reported on statements created within reporting period.

Income & Expenditure Summary

(GST Total: \$0.00)

Owner Payments

AJCP Investment Pty Ltd ITF A&J Superannuation Fund	\$24,832.12
	\$24,832.12

CLOSING BALANCE: \$0.00

Gross Rent	\$26,620.00
Tenant's Water Rates Contribution	599.16
Less:	
Agent Fees \$2,049.74 & \$66.00	2,115.74
Repairs \$79.00 & \$192.30	271.30
Net Rental Income (as per this Statement)	\$24,832.12

Report shows all transactions reported on statements created within reporting period.

42100 - Property Expenses - Strata Levy Fees

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
65 Viola Square	65 Viola Square, Peregian Springs	\$1,197.20	\$1,456.08	(17.78)%
TOTAL		CY Balance	LY Balance	
		\$1,197.20	\$1,456.08	

Supporting Documents

- General Ledger [Report](#)
- RP Body Corporate Fees.pdf [65 Viola Square](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

A & J Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Strata Levy Fees (42100)					
<u>65 Viola Square, Peregian Springs (65 Viola Square)</u>					
23/09/2020	NETBANK BPAY DEFT PAYMENTS		485.36		485.36 DR
02/01/2021	NETBANK BPAY DEFT PAYMENTS		51.52		536.88 DR
02/06/2021	NETBANK BPAY DEFT PAYMENTS		660.32		1,197.20 DR
08/06/2021	BPAY Biller Refund DEFT PAYMENTS			660.32	536.88 DR
09/06/2021	NETBANK BPAY DEFT PAYMENTS		660.32		1,197.20 DR
			1,857.52	660.32	1,197.20 DR

Total Debits: 1,857.52

Total Credits: 660.32

NORTH EAST VILLAGE RIDGES CTS 46271

ABN 49 462 172 496
65 VIOLA SQUARE PEREGIAN SPRINGS QLD 4573

Managed by Ernst Body Corporate Management ABN 87 010 209 784 on behalf of the Body Corporate.

e. levies@ebcm.com.au
t. +61 7 5519 2991
w. ebcm.com.au
a. PO Box 10374 Southport QLD 4215



Body Corporate and Community Management Act 1997 NOTICE OF CONTRIBUTIONS

TAX INVOICE

A & J Future Fund Pty Ltd ATF
2 Cuthero Crt
HIGHLAND PARK QLD 4211

Date of Notice	24 May 2021		
A/c No	58		
Lot No	3404	Unit No	3404
Contrib Ent.	10		
Interest Ent.	360		

Account	Period	Due Date	Amount	Discount	If received by	Net Amount
Admin Fund	01/06/21 to 30/09/21	01/07/2021	\$825.40	\$165.08	01/07/2021	\$660.32
Totals (Levies include GST)			\$825.40	\$165.08		\$660.32
Taxable Supply on Gross is \$750.36 and GST is \$75.04 or on Net is \$600.29 and GST is \$60.03						

Please make your cheque payable to The body corporate for, North East Village Ridges CTS 46271

Teller stamp and initials

Sign up to receive your levy notice(s) /correspondence via email by visiting
<https://ebcm.com.au/electronic-communication-consent>

Amount Paid

\$

Date Paid

/ /

Tel: 1300 552 311
Ref: 1406 1812 9 **Telephone:** Call this number to pay by credit card using a land line or mobile phone. International +613 8648 0158

www.stratamax.com.au
Ref: 1406 1812 9 **Internet:** Visit this website to make a secure credit card payment over the internet.

Tel: 1300 552 311
Ref: 1406 1812 9 **Direct Debit:** Make auto payments directly from your nominated bank account or credit card. Go to www.stratapay.com/ddr to register.

By using StrataPay payment options you are taken to have read and agreed to the User Terms & Conditions available at www.stratapay.com or by phoning 1300 135 610. Additional charges may apply.

STRATAPAY
A Smarter Way...



Account Reference
3404/3404 46271/1000000058
Reference Name
A & J FUTURE FUND PTY LTD ATF

StrataPay Reference No.

1406 1812 9

Due Date

01 Jul 21

Amount

\$660.32

BPAY Biller Code: 96503
Ref: 272994732 1000 0000 589 **BPay:** Contact your participating financial institution to make a payment from your cheque or savings account.

POST billpay **In Person:** Pay by cash, cheque or EFTPOS at any Post Office in Australia. Payments made at Australia Post will incur a \$2.75 DEFT processing fee.

Mail: Send this payment with your cheque to:
DEFT Payment Systems, GPO Box 141
Brisbane Qld 4001

Make cheques payable to:
North East Village Ridges
CTS 46271
ABN 49 462 172 496



DEFT Reference Number
272994732 1000 0000 589

Managed by
EBCM
Account
North East Village Ridges
CTS 46271
ABN 49 462 172 496



*442 272994732 10000000589

+272994732

10000000589<

000066032< 4+

Account History

Date	Description	Administrative Fund	Sinking Fund	Other	Total	Balance
	Brought forward				0.00	0.00
21/05/20	01/06/20 To 30/09/20	606.70			606.70	606.70
09/06/20	Receipt	-485.36			-485.36	121.34
09/06/20	Discount	-121.34			-121.34	0.00
23/09/20	Receipt	-485.36			-485.36	-485.36
07/10/20	01/10/20 To 31/01/21	200.00			200.00	-285.36
07/10/20	Discount	-40.00			-40.00	-325.36
18/12/20	01/02/21 To 31/05/21	471.10			471.10	145.74
04/01/21	Receipt	-51.52			-51.52	94.22
04/01/21	Discount	-94.22			-94.22	0.00
24/05/21	01/06/21 To 30/09/21	825.40			825.40	825.40



Payment submitted



Paid \$660.32 to Body Corporate 96503 2729 9473 2100 0000 0589 DEFT PAYMENT SYSTEMS

Receipt no
N260917550835

From
Business Trans Acct
064-451 1043 8283

Ref
27299473210000000589

Description
Body Corp fees

On
Wed 09 June 2021 at 10:31 AM (Syd/Melb)

Pay faster. Set a default account to pay from and we'll automatically choose it when you make payments.

[Set default account](#)

North East Village Ridges CTS 46271

Managed by Ernst Body Corporate Management ABN 87 010 209 784 on Behalf of the Body Corporate.

e. ernstlevies@ebcm.com.au
 t. +61 07 5519 2991
 w. ebcm.com.au
 a. PO BOX 10374 Southport QLD 4215

TAX INVOICE
 ABN 49 462 172 496

Body Corporate and Community Management Act 1997

NOTICE OF CONTRIBUTIONS

A & J Future Fund Pty Ltd ATF
 2 Cuthero Crt
 HIGHLAND PARK QLD 4211

Date of Notice	27 August 2020		
A/c No	58		
Lot No	3404	Unit No	3404
Contrib Ent.	10		
Interest Ent.	360		

Account	Period	Due Date	Amount	Discount	If received by*	Net Amount
Admin Fund	01/10/20 to 31/01/21	01/10/20	606.70	121.34	01/10/20	485.36
Totals	(Levies include GST)		606.70	121.34		\$485.36

Taxable Supply on Gross is \$551.55 and GST is \$55.15 or on Net is \$441.24 and GST is \$44.12

Please make your payment in accordance with the attached slip
Please make your cheque payable to The body corporate for, North East Village Ridges CTS 46271

Teller stamp and initials

Sign up to receive your levy notice(s) /correspondence via email by visiting
<https://ebcm.com.au/electronic-communication-consent>

Amount Paid
\$
Date Paid
/ /

* ~ received by" means received by the body corporate bank or by the body corporate manager. Payments made to an agent are not received by the body corporate until transferred to the body corporate bank account or to the body corporate manager

Telephone: Call this number to pay by credit card using a land line or mobile phone. International +613 8648 0158
 Tel: 1300 552 311 Ref: 1406 1812 9

Internet: Visit this website to make a secure credit card payment over the Internet.
 www.stratamax.com.au Ref: 1406 1812 9

Direct Debit: Make auto payments directly from your nominated bank account or credit card. Go to www.stratapay.com/ddr to register.
 Tel: 1300 552 311 Ref: 1406 1812 9

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STRATAPAY
 A Smarter Way...
 VISA MasterCard

Account Reference
 3404/3404 46271/1000000058
 Reference Name
 A & J FUTURE FUND PTY LTD ATF

StrataPay Reference No.
1406 1812 9
 Due Date
01 Oct 20
 Amount
\$485.36

BPAY Biller Code: 96503 Ref: 272994732 1000 0000 589
BPay: Contact your participating financial institution to make a payment from your cheque or savings account.

POST billpay In Person: Pay by cash, cheque or EFTPOS at any Post Office in Australia. Payments made at Australia Post will incur a \$2.75 DEFT processing fee.

Mail: Send this payment with your cheque to:
 DEFT Payment Systems, GPO Box 141
 Brisbane Qld 4001

Make cheques payable to:
 North East Village Ridges
 CTS 46271
 ABN 49 462 172 496

DEFT
 PAYMENT SYSTEMS
 MACQUARIE BANK

DEFT Reference Number
 272994732 1000 0000 589

Managed by
 Ernst Body Corporate Mgt P/L
 Account
 North East Village Ridges
 CTS 46271
 ABN 49 462 172 496



*442 272994732 10000000589



Suffering from financial hardship?
Financial Hardship Application at
Lead me/hardship or scan QR Code



If unclaimed please return to:
PO Box 10374 Southport QLD 4215



041 R 1
533155974

A & J Future Fund Pty Ltd ATF
2 CUTHERO CT
HIGHLAND PARK QLD 4211





Receipt

Receipt number

N092308891297

Amount

\$485.36

From

Business Trans Acct

06 4451 1043 8283

Body corp fees

To

Body Corporate

DEFT PAYMENT SYSTEMS

Biller Code: 96503

Ref: 27299473210000000589

When

Wednesday 23 Sep 2020 at 11:32am Sydney/Melbourne
time

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NORTH EAST VILLAGE RIDGES CTS 46271

ABN 49 462 172 496
3404/HAVANA ROAD WEST PEREGIAN SPRINGS QLD 4573

Managed by Ernst Body Corporate Management ABN 87 010 209 784 on behalf of the Body Corporate.

e. levies@ebcm.com.au
t. +61 7 5519 2991
w. ebcm.com.au
a. PO Box 10374 Southport QLD 4215



Body Corporate and Community Management Act 1997 NOTICE OF CONTRIBUTIONS

TAX INVOICE

A & J Future Fund Pty Ltd ATF
2 Cuthero Crt
HIGHLAND PARK QLD 4211

Date of Notice	18 December 2020		
A/c No	58		
Lot No	3404	Unit No	3404
Contrib Ent.	10		
Interest Ent.	360		

Account	Period	Due Date	Amount	Discount	If received by	Net Amount
Admin Fund	01/02/21 to 31/05/21	01/02/2021	\$471.10	\$94.22	01/02/2021	\$376.88
Prepayments and Discounts			(\$325.36)	\$0.00		(\$325.36)

Totals (Levies include GST)			\$145.74	\$94.22		\$51.52
Taxable Supply on Gross is \$428.27 and GST is \$42.83 or on Net is \$342.62 and GST is \$34.26						

Please make your cheque payable to The body corporate for, North East Village Ridges CTS 46271

Teller stamp and initials

Sign up to receive your levy notice(s) /correspondence via email by visiting
<https://ebcm.com.au/electronic-communication-consent>

Amount Paid
\$
Date Paid
/ /

Tel: 1300 552 311
Ref: 1406 1812 9

Telephone: Call this number to pay by credit card using a land line or mobile phone. International +613 8648 0158

www.stratamax.com.au
Ref: 1406 1812 9

Internet: Visit this website to make a secure credit card payment over the internet.

Tel: 1300 552 311
Ref: 1406 1812 9

Direct Debit: Make auto payments directly from your nominated bank account or credit card. Go to www.stratapay.com/ddr to register.

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StrataPay Reference No.
1406 1812 9

Due Date
01 Feb 21

Amount
\$51.52

BPAY Biller Code: 96503
Ref: 272994732 1000 0000 589

BPay: Contact your participating financial institution to make a payment from your cheque or savings account.

POST billpay In Person: Pay by cash, cheque or EFTPOS at any Post Office in Australia. Payments made at Australia Post will incur a \$2.75 DEFT processing fee.

Mail: Send this payment with your cheque to:
DEFT Payment Systems, GPO Box 141
Brisbane Qld 4001

Make cheques payable to:
North East Village Ridges
CTS 46271
ABN 49 462 172 496

DEFT
MACQUARIE BANK
PAYMENT SYSTEMS

DEFT Reference Number
272994732 1000 0000 589

Managed by
Ernst Body Corporate Mgt P/L
Account
North East Village Ridges
CTS 46271
ABN 49 462 172 496



*442 272994732 10000000589

Account History

Date	Description	Administrative Fund	Sinking Fund	Other	Total	Balance
	Brought forward				121.34	121.34
02/09/19	Discount	-121.34			-121.34	0.00
18/12/19	01/02/20 To 31/05/20	606.70			606.70	606.70
02/01/20	Receipt	-485.36			-485.36	121.34
02/01/20	Discount	-121.34			-121.34	0.00
21/05/20	01/06/20 To 30/09/20	606.70			606.70	606.70
09/06/20	Receipt	-485.36			-485.36	121.34
09/06/20	Discount	-121.34			-121.34	0.00
23/09/20	Receipt	-485.36			-485.36	-485.36
07/10/20	01/10/20 To 31/01/21	200.00			200.00	-285.36
07/10/20	Discount	-40.00			-40.00	-325.36
18/12/20	01/02/21 To 31/05/21	471.10			471.10	145.74

North East Village Ridges CTS 46271

Managed by Ernst Body Corporate Management ABN 87 010 209 784 on Behalf of the Body Corporate.

e. ernstlevies@ebcm.com.au
 t. +61 07 5519 2991
 w. ebcm.com.au
 a. PO BOX 10374 Southport QLD 4215

TAX INVOICE
 ABN 49 462 172 496

Body Corporate and Community Management Act 1997

NOTICE OF CONTRIBUTIONS

A & J Future Fund Pty Ltd ATF
 2 Cuthero Crt
 HIGHLAND PARK QLD 4211

Date of Notice	7 October 2020		
A/c No	58		
Lot No	3404	Unit No	3404
Contrib Ent.	10		
Interest Ent.	360		

Account	Period	Due Date	Amount	Discount	If received by*	Net Amount
Admin Fund	01/10/20 to 31/01/21	10/11/20	200.00	40.00	10/11/20	160.00
Prepayments and Discounts			(525.36)	(40.00)		(485.36)
Totals (Levies include GST)			(325.36)	0.00		\$-325.36
Taxable Supply on Gross is \$181.82 and GST is \$18.18 or on Net is \$145.45 and GST is \$14.55						
Please make your payment in accordance with the attached slip						

Teller stamp and initials

This notice replaces your notice issued 27/08/20 due 01/10/20.
 Please do not pay the notice issued 27/08/20 due 01/10/20.
 If you have already paid the levies due 01/10/20 this will show as a credit on your notice.

Amount Paid
\$
Date Paid
/ /

* ~ received by" means received by the body corporate bank or by the body corporate manager. Payments made to an agent are not received by the body corporate until transferred to the body corporate bank account or to the body corporate manager

Tel: 1300 552 311
 Ref: 1406 1812 9
Telephone: Call this number to pay by credit card using a land line or mobile phone. International +613 8648 0158

www.stratamax.com.au
 Ref: 1406 1812 9
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Tel: 1300 552 311
 Ref: 1406 1812 9
Direct Debit: Make auto payments directly from your nominated bank account or credit card. Go to www.stratapay.com/ddr to register.

By using Stratapay payment options you are taken to have read and agreed to the User Terms & Conditions available at www.stratapay.com or by phoning 1300 135 610. Additional charges may apply.



Account Reference
 3404/3404 46271/1000000058
 Reference Name
 A & J FUTURE FUND PTY LTD ATF

StrataPay Reference No.

1406 1812 9

Due Date

10 Nov 20

Amount

\$-325.36

BPAY Biller Code: 96503
 Ref: 272994732 1000 0000 589
BPay: Contact your participating financial institution to make a payment from your cheque or savings account.

POST billpay In Person: Pay by cash, cheque or EFTPOS at any Post Office in Australia. Payments made at Australia Post will incur a \$2.75 DEFT processing fee.

Mail: Send this payment with your cheque to:
 DEFT Payment Systems, GPO Box 141
 Brisbane Qld 4001

Make cheques payable to:
 North East Village Ridges
 CTS 46271
 ABN 49 462 172 496



DEFT Reference Number
 272994732 1000 0000 589

Managed by
 Ernst Body Corporate Mgt P/L
Account
 North East Village Ridges
 CTS 46271
 ABN 49 462 172 496



*442 272994732 10000000589



Suffering from financial hardship?
Financial Hardship Application at
lead.me/hardship or scan QR Code



If unclaimed please return to:
PO Box 10374 Southport QLD 4215



041 R 1
558074787

A & J Future Fund Pty Ltd ATF
2 CUTHERO CT
HIGHLAND PARK QLD 4211





Receipt

Receipt number
N210210893815

Amount
\$51.52

From
Business Trans Acct
06 4451 1043 8283

To
Body Corporate
DEFT PAYMENT SYSTEMS

Biller Code: 96503

Ref: 27299473210000000589

When
Saturday 02 Jan 2021 at 10:03am Sydney/Melbourne time

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42150 - Property Expenses - Water Rates

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
65 Viola Square	65 Viola Square, Peregian Springs	\$784.18	\$1,380.90	(43.21)%
TOTAL		CY Balance	LY Balance	
		\$784.18	\$1,380.90	

Supporting Documents

- General Ledger [Report](#)
- RP Water Rates - Unity Water.pdf [65 Viola Square](#)
- RP - Rental Agent Summary.pdf [65 Viola Square](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

A & J Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Water Rates (42150)					
65 Viola Square, Peregian Springs (65 Viola Square)					
03/09/2020	NETBANK BPAY UNITYWATER		309.60		309.60 DR
02/12/2020	NETBANK BPAY UNITYWATER		342.58		652.18 DR
11/03/2021	NETBANK BPAY UNITYWATER		368.86		1,021.04 DR
02/06/2021	NETBANK BPAY UNITYWATER		362.30		1,383.34 DR
30/06/2021	Rental Expense Adjustment as per the Annual Agent Summary Report - Online Property Sales and Rentals			599.16	784.18 DR
			1,383.34	599.16	784.18 DR

Total Debits: 1,383.34

Total Credits: 599.16



Unitywater

Serving you today,
investing in tomorrow.

001107 000



A&J Future Fund Pty Ltd as TTE
2 Cuthero Ct
HIGHLAND PARK QLD 4211

WATER AND SEWERAGE YOUR BILL

1300 086 489
Emergencies and faults 24 Hours, 7 days
Account enquiries 8am-5pm Mon-Fri

unitywater.com
ABN 89 791 717 472

Account number	99816762
Payment reference	0998 1676 21
Property	65 Viola Sq, PEREGIAN SPRINGS, QLD

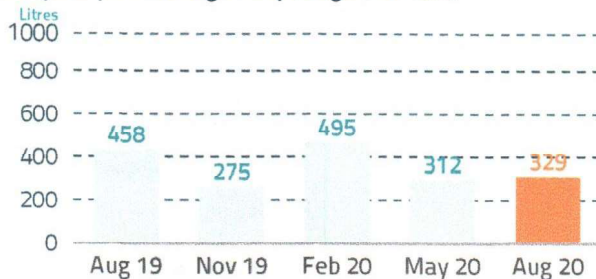
Bill number	7120648485
Billing period	26 May 2020 85 days to 18 Aug 2020
Issue date	24 Aug 2020
Approximate date of next meter reading	18 Nov 2020

Your account activity

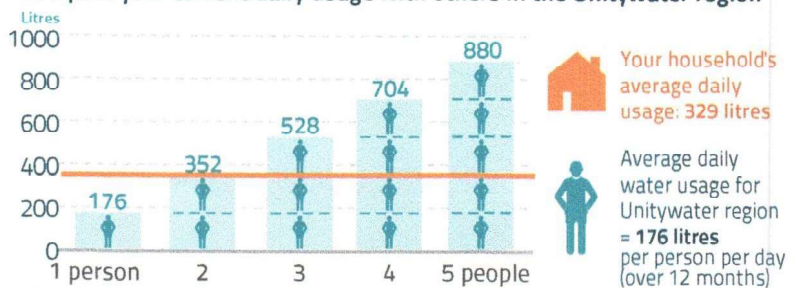


No interest charges will apply to overdue amounts on bills issued during the 6-month period starting 2 April 2020

Compare your average daily usage over time



Compare your current daily usage with others in the Unitywater region



WIN \$100 off your water and sewerage bill – for you or someone close to you.*

Switch to safe, contact-free billing by email or SMS to enter the draw. There are 100 chances to win! Find out more at unitywater.com/WIN

*Terms and conditions apply - visit unitywater.com/WIN

Easy ways to pay For other payment options - see over



BPAY*
Biller Code: 130393
Ref: 0998 1676 21

Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account.

Find out more at bpay.com.au

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Direct Debit

Login to My Account at unitywater.com to set up automatic payments from your bank account or credit card or call us for assistance.

SmoothPay

Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free.

Find out more at unitywater.com/smoothpay

Your account details



1300 086 489
Account enquiries

8am-5pm Mon-Fri

Water meter details

1 kilolitre (kL) = 1000 litres (L)

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	No. of days	Average daily usage (L)
15W0301333	25 May 20	670	18 Aug 20	698	28	85	329.4
Total water usage					28	85	329.4
Total sewerage usage (waste and greywater) = 90% of water usage					25.20	85	296.5

Activity since last bill

Last bill		\$339.73
Payments / adjustments		
8 Jun 2020	CBA BPAY BPAY 07/06/2020	-\$339.73
Account balance		\$0.00 1

Water and Sewerage Charges

Lot 3404 Plan SP264896 Installation ID 223164281485

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	26 May 20 to 30 Jun 20	0.3294	36	\$2.953	\$35.02
State Govt Bulk Water	01 Jul 20 to 18 Aug 20	0.3294	49	\$3.122	\$50.39

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

Unitywater (local government distributor-retailer price)

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water up to 822 L/day	26 May 20 to 30 Jun 20	0.3294	36	\$0.667	\$7.91
Water up to 822 L/day	01 Jul 20 to 18 Aug 20	0.3294	49	\$0.667	\$10.77
Sewerage up to 740 L/day	26 May 20 to 30 Jun 20	0.2965	36	\$0.667	\$7.12
Sewerage up to 740 L/day	01 Jul 20 to 18 Aug 20	0.2965	49	\$0.667	\$9.69
Fixed Access Charges	Period	x No.	x Days	x Price/day	
Water Access 20mm	26 May 20 to 30 Jun 20	1	36	\$0.718	\$25.85
Water Access 20mm	01 Jul 20 to 18 Aug 20	1	49	\$0.718	\$35.18
Sewerage Access	26 May 20 to 30 Jun 20	1	36	\$1.502	\$54.07
Sewerage Access	01 Jul 20 to 18 Aug 20	1	49	\$1.502	\$73.60

Water subtotal \$165.12
Sewerage subtotal \$144.48

New water and sewerage charges \$309.60 **2**

Total Due = **1** + **2** \$309.60

Important information

Payment assistance

If you are having difficulty paying, please call Unitywater as soon as you receive your bill and before its due date to discuss how we can help.

Changing contact details

Login to My Account at unitywater.com for quick, easy changes online 24/7 or call us during business hours.

Pensioners

If you own and live at your property and have an eligible concession card, you may apply for a pensioner rebate. Please call Unitywater or fill out our easy online form at unitywater.com/pensioner

Credit card payments

Only MasterCard and Visa are accepted. A credit card surcharge may apply to your payment. Learn more at unitywater.com/creditcard

Interest on overdue amounts

No interest will apply to overdue amounts on bills issued during the 6-month period starting 2 April 2020. Find out more at: unitywater.com/customer-care

Water efficiency

For water efficiency tips, visit unitywater.com/water-tips

Interpreter service 13 14 50

当您需口译员时, 请致电 13 14 50。
اتصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.
Kính bạn cần thông ngôn, xin gọi số 13 14 50
통역사가 필요하시면 13 14 50 으로 연락하십시오
Quando necessita un interprete llame al 13 14 50

Privacy policy

We've updated our privacy policy so that we can deliver improved services with trusted partners. Visit unitywater.com/privacy

International calls

+ 61 7 5431 8333

unitywater.com

PO Box 953

Caboolture QLD 4510

1300 086 489

More payment options



Credit card by phone or online

To make a one-off credit card (Visa or MasterCard only) payment call 1300 047 763 or go to unitywater.com. A credit card surcharge may apply.
Ref: 0998 1676 21



Cheques by mail

Send this portion with your cheque payable to: Unitywater, Locked Bag 2, Maroochydore BC QLD 4558



In person, by phone or online

Billpay Code: 4028

Ref: 0998 1676 21

Pay in person at any post office, call 13 18 16, or go to postbillpay.com.au



*4028 0998167621 00030960

Account number 99816762

Payment reference 0998 1676 21

Total due \$309.60

Due date 26 Oct 2020



Receipt

Receipt number

N090301266007

Amount

\$309.60

From

Business Trans Acct

06 4451 1043 8283

Water rates bill

To

Unity Water Peregian

UNITYWATER

Biller Code: 130393

Ref: 0998167621

When

Thursday 03 Sep 2020 at 9:57am Sydney/Melbourne time

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Unitywater

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investing in tomorrow.

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A&J Future Fund Pty Ltd as TTE
2 Cuthero Ct
HIGHLAND PARK QLD 4211

WATER AND SEWERAGE YOUR BILL

1300 086 489
Emergencies and faults 24 Hours, 7 days
Account enquiries 8am-5pm Mon-Fri
unitywater.com
ABN 89 791 717 472

Account number	99816762
Payment reference	0998 1676 21
Property	65 Viola Sq, PEREGIAN SPRINGS, QLD

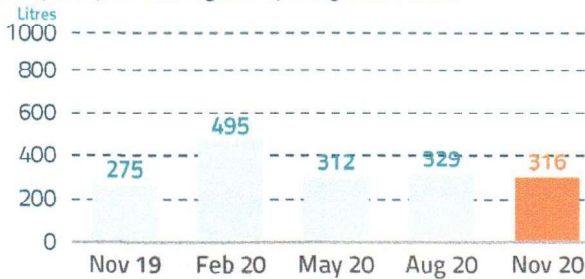
Bill number	7120982707
Billing period	19 Aug 2020 95 days to 21 Nov 2020
Issue date	25 Nov 2020
Approximate date of next meter reading	19 Feb 2021

Your account activity

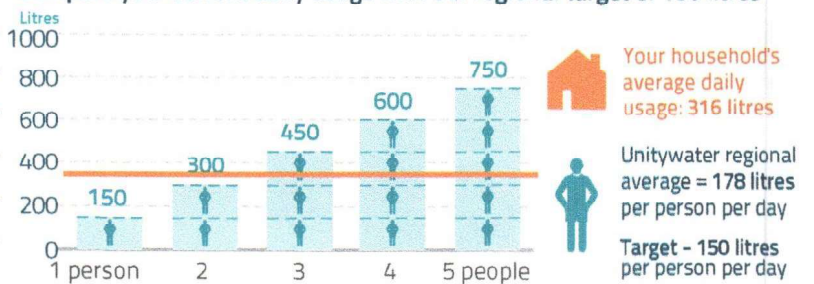
Your last bill \$309.60	-	Payments/ adjustments \$309.60	=	Balance \$0.00	+	New charges \$342.58	=	Total due \$342.58
								Due date 29 Jan 2021

No interest charges will apply to overdue amounts on bills issued during 12-month period ending 31 March 2021

Compare your average daily usage over time



Compare your current daily usage with our regional target of 150 litres



Noel knows a half flush saves twice the water

As we head into the warmer months, we can all make small changes to save water and stay H2OK!

For more water saving tips, visit unitywater.com/legends



Easy ways to pay For other payment options - see over



BPAY®
Billers Code: 130393
Ref: 0998 1676 21

Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account.

Find out more at bpay.com.au

® Registered to BPAY Pty Ltd ABN 69 079 137 518



Direct Debit

Login to My Account at unitywater.com to set up automatic payments from your bank account or credit card or call us for assistance.

SmoothPay

Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free. Find out more at unitywater.com/smoothpay

Your account details



1300 086 489
Account enquiries

8am-5pm Mon-Fri

Water meter details 1 kilolitre (kL) = 1000 litres (L)

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	No. of days	Average daily usage (L)
15W0301333	18 Aug 20	698	21 Nov 20	728	30	95	315.8
Total water usage					30	95	315.8
Total sewerage usage (waste and greywater) = 90% of water usage					27.00	95	284.2

Activity since last bill

Last bill	\$309.60
Payments / adjustments	
3 Sep 2020 CBA BPAY BPAY 03/09/2020	-\$309.60
Account balance	\$0.00 ①

Water and Sewerage Charges

Lot 3404 Plan SP264896 Installation ID 223164281485

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	19 Aug 20 to 21 Nov 20	0.3158	95	\$3.122	\$93.66

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

Unitywater (local government distributor-retailer price)

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water up to 822 L/day	19 Aug 20 to 21 Nov 20	0.3158	95	\$0.667	\$20.01
Sewerage up to 740 L/day	19 Aug 20 to 21 Nov 20	0.2842	95	\$0.667	\$18.01
Fixed Access Charges	Period	x No.	x Days	x Price/day	
Water Access 20mm	19 Aug 20 to 21 Nov 20	1	95	\$0.718	\$68.21
Sewerage Access	19 Aug 20 to 21 Nov 20	1	95	\$1.502	\$142.69
Water subtotal					\$181.88
Sewerage subtotal					\$160.70

New water and sewerage charges	\$342.58 ②
Total Due = ① + ②	\$342.58

Important information

Payment assistance

If you are having difficulty paying, please call Unitywater as soon as you receive your bill and before its due date to discuss how we can help.

Changing contact details

Login to My Account at unitywater.com for quick, easy changes online 24/7 or call us during business hours.

Pensioners

If you own and live at your property and have an eligible concession card, you may apply for a pensioner rebate. Please call Unitywater or fill out our easy online form at unitywater.com/pensioner

Credit card payments

Only MasterCard and Visa are accepted. A credit card surcharge may apply to your payment. Learn more at unitywater.com/creditcard

Interest on overdue amounts

No interest will apply to overdue amounts on bills issued during the 12-month period ending 31 March 2021. Find out more at: unitywater.com/customer-care

Water efficiency

For water efficiency tips, visit unitywater.com/water-tips

Interpreter service 13 14 50

当您需 要 译 员 时， 请 致 电 13 14 50。
اتصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.
Khi bạn cần thông ngôn, xin gọi số 13 14 50
통역사가 필요하시면 13 14 50 으로 연락하십시오.
Cuando necesite un intérprete llame al 13 14 50

Privacy policy

We've updated our privacy policy so that we can deliver improved services with trusted partners. Visit unitywater.com/privacy

International calls

+ 61 7 5431 8333

unitywater.com
PO Box 953
Caboolture QLD 4510
1300 086 489

More payment options



Credit card by phone or online

To make a one-off credit card (Visa or MasterCard only) payment call 1300 047 763 or go to unitywater.com. A credit card surcharge may apply.
Ref: 0998 1676 21



Cheques by mail

Send this portion with your cheque payable to: Unitywater, Locked Bag 2, Maroochydore BC QLD 4558



In person, by phone or online

Billpay Code: 4028

Ref: 0998 1676 21

Pay in person at any post office, call 13 18 16, or go to postbillpay.com.au



*4028 0998167621 00034258

Account number	99816762
Payment reference	0998 1676 21
Total due	\$342.58
Due date	29 Jan 2021



Receipt

Receipt number
N320208728295

Amount
\$342.58

From
Business Trans Acct
06 4451 1043 8283
Water Rates

To
Unity Water Peregian
UNITYWATER

Biller Code: 130393
Ref: 0998167621

When
Wednesday 02 Dec 2020 at 10:09am Sydney/Melbourne
time

[Tools & calculators](#) [Find a branch](#) [Financial assistance](#) [Contact us](#)

[Important information](#) [Privacy](#) [Cookies](#) [Terms of use](#)

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Unitywater

Serving you today,
investing in tomorrow.

001008 000



A&J Future Fund Pty Ltd as TTE
2 Cuthero Ct
HIGHLAND PARK QLD 4211

WATER AND SEWERAGE YOUR BILL

- 1300 086 489**
Emergencies and faults 24 Hours, 7 days
Account enquiries 8am-5pm Mon-Fri
- unitywater.com**
ABN 89 791 717 472

Account number	99816762
Payment reference	0998 1676 21
Property	65 Viola Sq, PEREGIAN SPRINGS, QLD

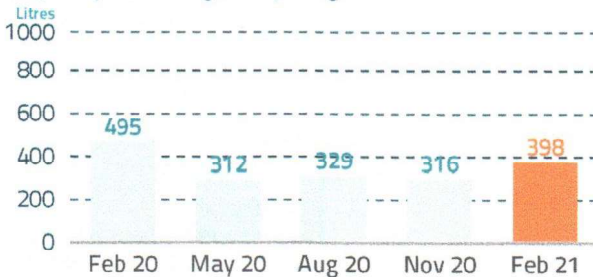
Bill number	7121326013
Billing period	22 Nov 2020 93 days to 22 Feb 2021
Issue date	26 Feb 2021
Approximate date of next meter reading	24 May 2021

Your account activity

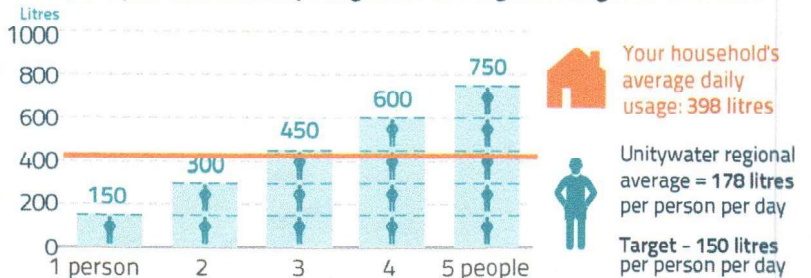


No interest charges will apply to overdue amounts on bills issued during 12-month period ending 31 March 2021

Compare your average daily usage over time



Compare your current daily usage with our regional target of 150 litres



Tap in to win \$500 and kick-start 2021!*

Log into My Account to enter



* Terms and conditions apply

Easy ways to pay For other payment options - see over



BPAY®
Biller Code: 130393
Ref: 0998 1676 21

Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account.

Find out more at bpay.com.au

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Direct Debit

Login to My Account at unitywater.com to set up automatic payments from your bank account or credit card or call us for assistance.

SmoothPay

Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free. Find out more at unitywater.com/smoothpay

Your account details



1300 086 489

Account enquiries

8am-5pm Mon-Fri

Water meter details 1 kilolitre (kL) = 1000 litres (L)

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	No. of days	Average daily usage (L)
15W0301333	21 Nov 20	728	22 Feb 21	765	37	93	397.8
Total water usage					37	93	397.8
Total sewerage usage (waste and greywater) = 90% of water usage					33.30	93	358.1

Activity since last bill

Last bill	\$342.58
Payments / adjustments	
2 Dec 2020 CBA BPAY BPAY 02/12/2020	-\$342.58
Account balance	\$0.00 ¹

Water and Sewerage Charges

Lot 3404 Plan SP264896 Installation ID 223164281485

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	22 Nov 20 to 22 Feb 21	0.3978	93	\$3.122	\$115.51

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

Unitywater (local government distributor-retailer price)

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water up to 822 L/day	22 Nov 20 to 22 Feb 21	0.3978	93	\$0.667	\$24.68
Sewerage up to 740 L/day	22 Nov 20 to 22 Feb 21	0.3581	93	\$0.667	\$22.21
Fixed Access Charges	Period	x No.	x Days	x Price/day	
Water Access 20mm	22 Nov 20 to 22 Feb 21	1	93	\$0.718	\$66.77
Sewerage Access	22 Nov 20 to 22 Feb 21	1	93	\$1.502	\$139.69
Water subtotal					\$206.96
Sewerage subtotal					\$161.90

New water and sewerage charges	\$368.86 ²
Total Due = ¹ + ²	\$368.86

Important information

Payment assistance

If you are having difficulty paying, please call Unitywater as soon as you receive your bill and before its due date to discuss how we can help.

Changing contact details

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Credit card payments

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Interest on overdue amounts

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Interpreter service 13 14 50

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Cuando necesite un intérprete llame al 13 14 50.

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International calls

+ 61 7 5431 8333

unitywater.com

PO Box 953

Caboolture QLD 4510

1300 086 489

More payment options



Credit card by phone or online

To make a one-off credit card (Visa or MasterCard only) payment call 1300 047 763 or go to unitywater.com. A credit card surcharge may apply.
Ref: 0998 1676 21



Cheques by mail

Send this portion with your cheque payable to: Unitywater, Locked Bag 2, Maroochydore BC QLD 4558



In person, by phone or online

Billpay Code: 4028

Ref: 0998 1676 21

Pay in person at any post office, call 13 18 16, or go to postbillpay.com.au



*4028 0998167621 00036886

Account number	99816762
Payment reference	0998 1676 21
Total due	\$368.86
Due date	30 Apr 2021

Payment submitted



Paid \$368.86 to Unity Water Peregian 130393 09 9816 7621 UNITYWATER

Receipt no
N031119930299

From
Business Trans Acct
064-451 1043 8283

Ref
0998167621

Description
Water Rates

On
Thu 11 Mar 2021 at 05:09 PM (Syd/Melb)



Unitywater

Serving you today,
investing in tomorrow.

000925 000



A&J Future Fund Pty Ltd as TTE
2 Cuthero Ct
HIGHLAND PARK QLD 4211

WATER AND SEWERAGE YOUR BILL

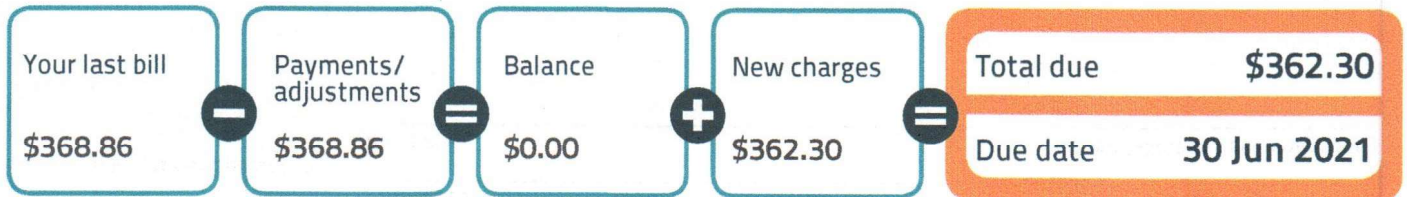
1300 086 489
Emergencies and faults 24 Hours, 7 days
Account enquiries 8am-5pm Mon-Fri

unitywater.com
ABN 89 791 717 472

Account number	99816762
Payment reference	0998 1676 21
Property	65 Viola Sq, PEREGIAN SPRINGS, QLD

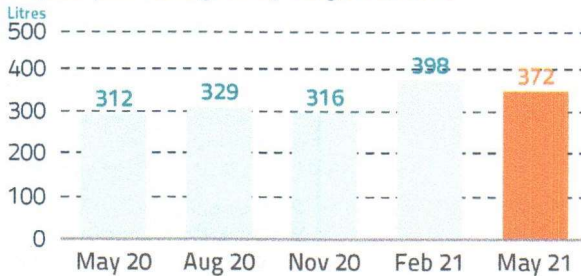
Bill number	7121662004
Billing period	23 Feb 2021 94 days to 27 May 2021
Issue date	31 May 2021
Approximate date of next meter reading	17 Aug 2021

Your account activity

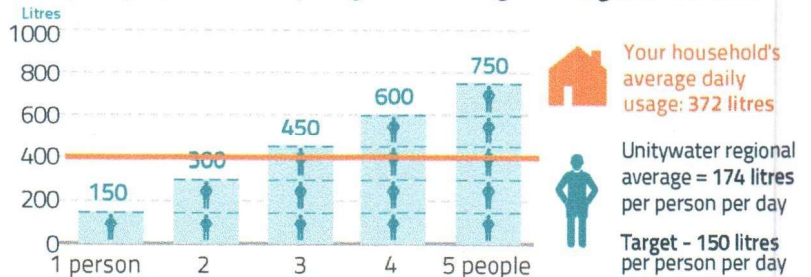


Interest charges of 8% per annum, compounding daily, will apply to overdue amounts on bills from 1 July 2021.

Compare your average daily usage over time



Compare your current daily usage with our regional target of 150 litres



Important changes to COVID-19 customer care

In April, we changed back to our normal 30 days to pay all bills, including this one. To continue helping you, we've extended no interest charges on overdue amounts until 30 June 2021. [Find out more at unitywater.com/customer-care](https://unitywater.com/customer-care)

Easy ways to pay For other payment options - see over



BPAY®
Biller Code: 130393
Ref: 0998 1676 21

Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account. Find out more at bpay.com.au

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Direct Debit
Login to My Account at unitywater.com to set up automatic payments from your bank account or credit card or call us for assistance.

SmoothPay

Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free. Find out more at unitywater.com/smoothpay

Your account details



1300 086 489

Account enquiries

8am-5pm Mon-Fri

Water meter details 1 kilolitre (kL) = 1000 litres (L)

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	No. of days	Average daily usage (L)
15W0301333	22 Feb 21	765	27 May 21	800	35	94	372.3
					Total water usage	35	372.3
					Total sewerage usage (waste and greywater) = 90% of water usage	31.50	335.1

Activity since last bill

Last bill	\$368.86
Payments / adjustments	
11 Mar 2021 CBA BPAY BPAY 11/03/2021	-\$368.86
Account balance	\$0.00

Water and Sewerage Charges

Lot 3404 Plan SP264896 Installation ID 223164281485

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	23 Feb 21 to 27 May 21	0.3723	94	\$3.122	\$109.27

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

Unitywater (local government distributor-retailer price)

Variable Usage Charges	Period	kL/day	x Days	x Price/kL		
Water up to 822 L/day	23 Feb 21 to 27 May 21	0.3723	94	\$0.667	\$23.34	
Sewerage up to 740 L/day	23 Feb 21 to 27 May 21	0.3351	94	\$0.667	\$21.01	
Fixed Access Charges	Period	x No.	x Days	x Price/day		
Water Access 20mm	23 Feb 21 to 27 May 21	1	94	\$0.718	\$67.49	
Sewerage Access	23 Feb 21 to 27 May 21	1	94	\$1.502	\$141.19	
					Water subtotal	\$200.10
					Sewerage subtotal	\$162.20

New water and sewerage charges	\$362.30
Total Due = ① + ②	\$362.30

Important information

Payment assistance

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Changing contact details

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Credit card payments

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Interest on overdue amount

Interest charges of 8% per annum, compounding daily, will apply to overdue amounts on bills from 1 July 2021. Find out more at: unitywater.com/customer-care

Water efficiency

For water efficiency tips, visit unitywater.com/water-tips

Interpreter service 13 14 50

当您需要口译员时，请致电 13 14 50。
اتصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.
Khi bạn cần thông ngôn, xin gọi số 13 14 50
통역사가 필요하시면 13 14 50 으로 연락하십시오
Cuando necesite un intérprete llame al 13 14 50

Privacy policy

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International calls

+ 61 7 5431 8333

unitywater.com

PQ Box 953

Caboolture QLD 4510

1300 086 489

More payment options



Credit card by phone or online

To make a one-off credit card (Visa or MasterCard only) payment call 1300 047 763 or go to unitywater.com. A credit card surcharge may apply.
Ref: 0998 1676 21



Cheques by mail

Send this portion with your cheque payable to: Unitywater, Locked Bag 2, Maroochydore BC QLD 4558



In person, by phone or online

Billpay Code: 4028

Ref: 0998 1676 21

Pay in person at any post office, call 13 18 16, or go to postbillpay.com.au



*4028 0998167621 00036230

Account number	99816762
Payment reference	0998 1676 21
Total due	\$362.30
Due date	30 Jun 2021

Payment submitted



Paid \$362.30 to Unity Water Peregian 130393 09 9816 7621 UNITYWATER

Receipt no

N260214350540

From

Business Trans Acct

064-451 1043 8283

Ref

0998167621

Description

Water Rates

On

Wed 02 June 2021 at 01:00 PM (Syd/Melb)

Pay faster. Set a default account to pay from and we'll automatically choose it when you make payments.

[Set default account](#)

Income & Expenditure Summary

Andrew & Jennifer Courtney-Pratt

Date 1/07/2020 to 30/06/2021

From Statement: **41 (30/06/2020)**
To Statement: **52 (30/06/2021)**

A & J Future Fund Pty Ltd (TTE) (ID: 693)

	Debit	Credit	Total
Opening Balance			\$0.00
Owner Contributions			\$0.00

Residential Properties

65 Viola Square, Peregrin Springs, QLD 4573

Property Income

Residential Rent	\$0.00	\$26,620.00	\$26,620.00
Water Rates	\$0.00	\$599.16	\$599.16
	\$0.00	\$27,219.16	\$27,219.16
			<i>(GST Total: \$0.00)</i>

Property Expenses

Administration Fee	\$60.00	\$0.00	\$60.00
+ GST	\$6.00	\$0.00	\$6.00
Electrical	\$174.82	\$0.00	\$174.82
+ GST	\$17.48	\$0.00	\$17.48
Fire Protection	\$71.82	\$0.00	\$71.82
+ GST	\$7.18	\$0.00	\$7.18
Residential Management Fee	\$1,863.40	\$0.00	\$1,863.40
+ GST	\$186.34	\$0.00	\$186.34
	\$2,387.04	\$0.00	\$2,387.04
			<i>(GST Total: \$217.00)</i>

PROPERTY BALANCE: \$24,832.12

(GST Balance: -\$217.00)

Ownership Expenses & Payments

Owner Expenses

	\$0.00	\$0.00	\$0.00
--	--------	--------	--------

Report shows all transactions reported on statements created within reporting period.

Income & Expenditure Summary

(GST Total: \$0.00)

Owner Payments

AJCP Investment Pty Ltd ITF A&J Superannuation Fund	\$24,832.12
	\$24,832.12

CLOSING BALANCE: \$0.00

Gross Rent	\$26,620.00
Tenant's Water Rates Contribution	599.16
Less:	
Agent Fees \$2,049.74 & \$66.00	2,115.74
Repairs \$79.00 & \$192.30	271.30
Net Rental Income (as per this Statement)	\$24,832.12

Report shows all transactions reported on statements created within reporting period.

46000 - Benefits Paid/Transfers Out

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
COUJEN00001A	(Benefits Paid/Transfers Out) Courtney-Pratt, Jennifer - Accumulation (Accumulation)			0%
TOTAL		CY Balance	LY Balance	

Supporting Documents

- General Ledger [Report](#)
- Lump Sum Withdrawal - Jennifer 01-06-2021.pdf [COUJEN00001A](#)
- Lump Sum RBSReport - Jenny.pdf [COUJEN00001A](#)

Standard Checklist

- Attach appropriate documentation in case of death or disability benefits or marriage breakdown
- Attach copies of Minutes, Rollover Benefits Statement, Lump Sum Payment form etc
- Ensure benefit calculated in accordance with Trust Deed

A & J Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Benefits Paid/Transfers Out (46000)					
(Benefits Paid/Transfers Out) Courtney-Pratt, Jennifer - Accumulation (COUJEN00001A)					
01/06/2021	Transfer To J Courtney-Pratt NetBan		3,000.00		3,000.00 DR
01/06/2021	System Member Journals			3,000.00	0.00 DR
			3,000.00	3,000.00	0.00 DR

Total Debits: 3,000.00

Total Credits: 3,000.00

Payment submitted



Paid \$3,000.00 to J Courtney-Pratt

064-451 1044 5475

Receipt no

N260111248987

From

Business Trans Acct

064-451 1043 8283

Description

Jennifer lump sum withdrawal

Reference

SMSF

On

Tue 01 June 2021 at 03:48 PM (Syd/Melb)

Pay faster. Set a default account to pay from and we'll automatically choose it when you make payments.

[Set default account](#)



Transfer from JENNIFER COURTNEY-PR NetBank Smsf contribution

\$3,000.00

To

Business Trans Acct 064-451 1043 8283

On

Wed 02 Jun 2021, 01:01 PM (Syd/Melb Time)

Your description

Smsf contribution

Spouse Contribution

Receipt number

N260214617064

Superannuation lump sum pre-payment statement

Warning: This form has been designed to assist you to prepare the Australian Tax Office's Superannuation lump sum pre-payment statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

PART 1 – SUPERANNUATION PROVIDER TO COMPLETE

Section A: Superannuation provider details

1 Superannuation fund, ADF, RSA or annuity provider name

A & J SUPERANNUATION FUND

2 Postal address

2 CUTHERO COURT

Suburb/town/locality

HIGHLAND PARK

State/territory

QLD

Postcode

4211

3 Australian business number (ABN) or withholder payer number

72362001833

4 Authorised contact person

Title:

Family name

First given name

Other given names

5 Daytime phone number (include area code)

Section B: Member's details

6 Your full name

Title:

MRS

Family name

COURTNEY-PRATT

First given name

Other given names

JENNIFER

7 Current postal address

2 CUTHERO COURT

Suburb/town/locality

HIGHLAND PARK

State/territory

QLD

Postcode

4211

8 Date of birth

29 SEPTEMBER 1953

Section C: Superannuation lump sum payment details

9 Lump sum payment is calculated to this date

10 Superannuation lump sum components

Taxable component

Taxed element \$

Untaxed element \$

Tax-free component \$

Total amount \$

11 Preservation amounts of the superannuation lump sum

Preserved amount \$

Restricted non-preserved \$

Unrestricted non-preserved \$

Total amount \$

Section D: Superannuation provider's signature

12 Date the statement is issued to the member

13 Member is to return statement by

14 Superannuation fund's, ADF's, RSA's or annuity provider's signature

Date

PART 2 – MEMBER TO COMPLETE

Section E: Cash amount

1 Pay me a gross cash amount of: \$

I understand that this amount may be subject to tax.

! You may wish to speak with a tax professional or your superannuation fund, ADF, RSA or annuity provider to make sure you are aware of your tax obligations and superannuation roll over options.

Section F: Rollover payment

2 Roll over my payment to: (provide the full name of fund, RSA or annuity provider)

3 Fund ABN

4 Superannuation fund, ADF, RSA or annuity provider postal address:

Suburb/town/locality

State/territory

Postcode

5 Member account number

6 Roll over an amount of: \$

Section G: Member's declaration

I authorise my superannuation lump sum to be paid as instructed on this statement.

Name (print in block letters)

JENNIFER COURTNEY-PRATT

Signature

Date

! You should keep a copy of the statement for your records for a period of five years.

PAYG Payment Summary - Superannuation Lump Sum

Payment summary for year ending 30 June 2021

Warning: This form has been designed to assist you to prepare the Australian Tax Office's PAYG Payment Summary Statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

Section A: Payee details

Tax file number

Surname or family name

COURTNEY-PRATT

Given name(s)

JENNIFER

Residential address

2 CUTHERO COURT

Suburb/town/locality

HIGHLAND PARK

State/territory

QLD

Postcode

4211

Date of birth (if known)

Section B: Payment details

Date of payment

TOTAL TAX WITHHELD \$

Taxable component

Taxed element

\$

Untaxed element

\$

Tax-free component

\$

3000.00

Is this payment a death benefit? No Yes

Type of death benefit

Trustee of deceased estate

or Non-dependant

Section C: Payer details

! You must also complete this section

Australian business number (ABN) or withholding payer number (WPN)

72362001833

Branch number

Name (use the same name that appears on your activity statement)

A & J SUPERANNUATION FUND

Privacy – For information about your privacy visit our website at ato.gov.au/privacy

DECLARATION – I declare that the information given on this form is complete and correct.

Signature of authorised person

Date

NOTICE TO PAYEE If this payment summary shows an amount in the total tax withheld box, you must lodge a tax return. If no tax was withheld, you may still have to lodge a tax return. If you have already lodged your tax return, you may need to lodge an amendment request. For more information about this payment summary, lodging your tax return or an amendment request, you can : - visit www.ato.gov.au - refer to TaxPack - phone 13 28 61