

SMSF AUDIT WORKPAPERS



Approved

Client name	Lindam Super Fund	Fin Accounts Prepared by	Jeffrey Ng
Client code	LINDAMSF	Date prepared	10-Nov-2023
Year ended	30-Jun-2023	Reviewed by	TC 15-11-23
SRN/HIN	X0052399912	AB Reviewed	Y / N
Postcode	2093	Start of next FY	01-Jul-2023

Checklist

WP INDEX

WP NAME

CHK	Current WIP
NYP	Check List
PMR	Points for Attention Next Year
QUE	Partner/Manager Review Point
	Queries
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NOTES:

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ITEM: PREPARATION CHECKLIST BEFORE HAND IN FOR REVIEW

FINANCIAL STATEMENTS

Prior Yr Computer Records Saved:	Yes	Prior Yr Workpapers Complete & Scanned:	Yes
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TAX RETURNS

Supporting Schedules Complete:	Yes	ITR agrees to Class ITR:	Yes
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SECRETARIAL

Last Year Minutes Signed & Filed:	Yes
Last Year Accounts Signed & Filed:	Yes
Register Updated:	Yes
All Minutes (incl pension commencement) prepared:	Yes
Annual Return Complete:	Yes
Emailed Catherine to update BDBN:	Yes
Provide Catherine Minimum Pension Figures:	N/A
Prepare TBAR declaration form:	N/A
Checked Trust Deed Date, is it older than 6 years?	Yes

COMPLIANCE WITH ACCOUNTING STANDARDS

Potential Reasons for Non-Compliance:	
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Notes for Future Returns:

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ITEM: PARTNER / MANAGER REVIEW POINTS

Sch Ref	Question	Response	
Recontribution Strategy	Have you considered a recontribution strategy for members of this super fund?	N/A	
Trust Deed	Update Trust Deed - AB has advised them to change as at September 2023	Date: 18.05.2009	
BDBN Dates	To be updated	Date: 05.04.2016	
GST checked Annual/Quarterly GST prepared for lodgement.		N/A	
Change GST to annually from quarterly		N/A	

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1 Membership of Fund

Was there a new member joining the fund during the financial year?

No

(Please ensure that each new member has been given a PDS and a copy of the Trust Deed)

2 Contributions & Investments:

- a Trustees cannot accept contributions other than that permitted by Superannuation Law
- b Contributions can be cash or non cash (fair value)
Contributions shall be vested and can be used by the trustees to invest in accordance with investment strategies
- c strategies
- d Can be used to invest in arms length arrangements with related parties
- e Shall not borrow except in limited circumstances (7 days to settle trade, 90 days for payment of benefits)
- f Unallocated earnings must be held in reserves
- g Trustees must formulate investment strategies and objectives and regularly review them

3 Member not to deal with benefit

Members are not allowed to deal with his or her interests in the fund

4 Actuarial Appointment

As and when required by SIS Act and Regulations

5 Vesting of Benefits

Benefits shall vest in the individual when accrue

6 Payment of Benefits

Minimum requirements for payment of pensions - refer to section 8 in Deed
Minimum requirements for payment of lump sum benefits - refer to section 8 in Deed

7 Trustees to Provide Certificate

When a person ceases to become a member

8 Transfer of Benefits

Upon request of a member to transfer benefits to another fund

9 Auditor

Trustees to appoint independent registered auditor

10 Trustees Responsibilities

Fit and proper person
Comply with the sole purpose test
Manage the fund's investments
Pay benefits in accordance with the rules
Meet administrative obligations
Each member has been provided with a PDS

11 SMSF Requirements

Less than 5 members
All members are trustees or directors of the corporate trustee
Election to become regulated by SISA (1993)
No member of the fund is an employee of another

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12 Trustees

Appointment and removal of trustees
 Record Keeping - 10 years - written records for all decisions
 Record Keeping - 5 years for accounting records
 Ensure proper accounting including maintenance of member accounts

13 Amendments to Trust Deed

Deed was reviewed and there were no amendments made to the trust deed
Check to make sure there is an "Evergreen" clause to ensure that it is up to date with legislation
 All deeds dated in 2002 should be updated. If this is your case, please let Catherine know so she can prepare all the necessary documentations

14 Binding Death Benefit Nominations

Does the trust deed provide for non-lapsing binding death benefit nominations?
(All Trust Deeds from Patricia Holdings should have this, please check para 51.2.8 or relevant paragraph. Members without dependants should amend their deed immediately)

Yes

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(i) Access the link below for a print out compliance status of the super fund

<http://superfundlookup.gov.au/Index.aspx>

Yes

(ii) Reviewed Trustee Covenants - consistent with governing rules as per section 51 SISA (1993) Refer to Trust deed summary

1. Act honestly in all matters affecting the entity
2. To exercise the degree of care skill and diligence of an ordinary prudent person
3. To act in the best interests of beneficiaries
4. To keep fund assets separate
5. Not to do anything that would impede the proper performance of functions and powers
6. To formulate and give effect to an investment strategy
7. To manage reserves responsibly
8. To allow a beneficiary access to certain information

Note: super fund's governing rules are consistent with trustees' covenants as per s52 SISA (1993)

Yes

(iii) Reviewed the governing rules which appeared to allow for the the operations of the fund to be "indefinitely continuing". Refer to Summary of Governing Rules

(iv) Super fund activities complied with the investment strategy permitted by the trust deed and that the purpose is to provide retirement benefits to members



The trustee for LINDAM SUPER FUND

ABN details

ABN:	48 081 125 795 View record on ABN Lookup
ABN Status:	Active from 18 May 2009
Fund type:	ATO Regulated Self-Managed Superannuation Fund
Contact details:	ROACH & BRUCE CONSULTING PTY LTD LEV 5/66 HUNTER ST SYDNEY NSW 2000
Status:	Complying

What does 'Complying' mean?

A 'Complying' SMSF:

- is a regulated fund
- is a resident of Australia, and
- has been issued with a [Notice of compliance](#)

APRA Funds

See the [guidance](#) issued by APRA for further assistance in managing transfers and rollovers to SMSFs. Use the SMSF verification service through [Standard Business Reporting](#) software. More information can be found on [ato.gov.au](#).

Superannuation guarantee payments

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

Tax rates

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

Also refer to [frequently asked questions](#)

Disclaimer

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

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

Warning Statement

Anyone who tells you to set up a SMSF is giving you financial advice. This means the person or company must have an [Australian Financial Services \(AFS\) licence](#). Check [ASIC Connect Professional Registers](#).

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Objective To ensure that records are maintained in accordance with the trust deed and are consistent with SISA (1993) and general accepted accounting principles

Accounting Records

1 Maintenance of Records

The super fund's financial records were inspected and appeared to be kept in order
Minutes were inspected and it appeared that all decisions relating to the super fund were recorded
(Attach minutes of significant matters such as appointment of auditor, commencement of pension)

Was there options trading during the financial year?

No

If yes, please ensure a derivative risk statement is included in the financial accounts.

Documentation of Investment Decisions

The super fund's minute book was reviewed and there were no matters noted that would materially effect the financial statements

2 ATO Correspondence

Reviewed correspondence with ATO and there were no outstanding matters of audit significance

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Objective To ensure the audit engagement is planned properly and performed efficiently

All Engagements

- 5 Copy of Trust Deed**
Obtained a copy of the trust deed - Refer to Deed Summary (A1 & A2)
- There were no amendments
- 6 Issues Relating to Fund History**
Reviewed prior year accounts and workpapers and there were no ongoing issues
- 7 Audit Plan**
Audit plan is prepared and approved by partner
- 8 Minutes**
Reviewed Minutes of meetings for the super fund for the year and there were no items of audit significance. (If significant, please document)
- 9 Legal Advice**
Reviewed correspondence and there was no legal advice received by the trustee during the year
- 10 Trustee Declaration**
Sighted ATO Trustee declaration for new trustees appointed after 30th June 2007.

New Engagements

No

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- 1 Contribution Risks**
 All Contributions were allocated to the appropriate member(s) and agreed to employers contributions received and individual tax returns

 Confirmed member contributions were received by the fund (see attached) and compared to the member's individual tax return to ensure the correct amount have been claimed as deduction.
- 2 Other Income Risks**
 A random sample was selected (see attached chess statements) and were confirmed to share registry records. From the sample selected it was reasonable to suggest that all incomes are reported and are at correct amounts
- 3 Expenditure Risks**
 A sample was selected (see attached) and vouched to source documents. From the sample selected it is reasonable to suggest that all expenditures incurred were related to S/F and were correctly reported
- 4 Benefits Payments Risks**
 See Attached Member's Benefits Calculation Statement. Reviewed calculations were reasonable and in accordance with current requirements
- 5 Investments and Other Assets Risks**
 A sample was selected and vouched to bank statements, chess statements and portfolio valuations. From the selected sample, it was reasonable that investments and other assets were held in the super fund's name (See Attached Chess Statements)
 From the sample selected, market values agreed with those published in AFR and were appropriately reported in the accounts
- 6 Liabilities and Members Benefits Risks**
 All investments are shares and cash and therefore the only reasonable risk of unrecorded liability is tax which was brought to balance sheet

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Audit Completion

- 10 Assessment and Documentation of Going Concern**
 Super fund has no debt other than tax and accrued members benefits
 Super fund's assets are adequate to meet any short and long term liabilities (payments of benefits)
- 11 Commitments and Contingencies Properly Disclosed**
 Reviewed accounts and all contingencies and commitments have been adequately review and disclosed in the financial report
- 13 Subsequent Events**
 Reviewed correspondence and activity post year end and there were no material events Post balance date
- 14 ATO Return**
 Viewed super fund's signed tax return and lodged and compared with audit WP
- 16 Financial Accounts**
 All Reports in financial accounts have been signed

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Objective To ensure that records are maintained in accordance with the trust deed and are consistent with general accounting principles.

Accounting Records

- 1 Opening Balances**
Obtained trial balance and agreed the current year's opening balances to the closing balances from last year
- 2 Comparative Balances Agreed to Prior Year Audited Financial Statements**
Obtained trial balance and agreed audited financial report from last year
- 3 Maintenance of Records**
The super fund's financial records were inspected and appeared to be kept in order (5 years)
Minutes were inspected and it appeared that all decisions relating to the S/F were recorded (Attach minutes of significance matters - these are kept for 10 years)
- 4 Other Records**
Investment decisions were documented and updated in minute book

Investment strategy was prepared and reviewed regularly (at least annually) to take into account of risk, return, liquidity, diversification and the super fund's ability to meet its short and long term commitments.

The super fund's investments were reviewed and are within guidelines of its investment strategy.

Lindam Super Fund

Detailed Trial Balance as at 30 June 2022

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
		INCOME		
		Contributions - Member - Personal Concessional		
-	4,400.00	Mrs Catherine Cowie	-	5,000.00
		Contributions - Member - Personal Non-Concessional		
-	20,600.00	Mrs Catherine Cowie	-	-
		Dividends - Shares in Listed Companies		
-	5,059.65	Westpac Banking Corporation - Ordinary Fully Paid	-	6,878.85
		Interest - Cash At Bank		
-	69.70	Cash at Bank - Ord Minnett	-	99.48
		EXPENSE		
198.00	-	Accountancy Fee	198.00	-
-	-	Auditor Fee	275.00	-
1,782.00	-	Fund Administration Fee	1,782.00	-
259.00	-	SMSF Supervisory Levy	259.00	-
		Decrease in Market Value - Shares in Listed Companies		
-	44,684.10	Westpac Banking Corporation - Ordinary Fully Paid	35,872.35	-
		INCOME TAX		
5,886.90	-	Income Tax Expense	-	1,725.60
		Imputation Credits - Shares in Listed Companies		
-	2,168.42	Westpac Banking Corporation - Ordinary Fully Paid	-	2,948.08
		PROFIT & LOSS CLEARING ACCOUNT		
68,855.97	-	Profit & Loss Clearing Account	-	21,734.34
		ASSETS		
		Shares in Listed Companies		
146,729.85	-	Westpac Banking Corporation - Ordinary Fully Paid	110,857.50	-
		Cash At Bank		
178,676.80	-	Cash at Bank - Ord Minnett	186,442.37	-
		Deferred Tax Assets		
-	3,097.65	Unrealised Gains/Losses	489.60	-
		Current Tax Assets		
-	2,452.76	Income Tax Payable	-	-
-	1,418.55	Provision for Income Tax	-	1,861.65
		Current Tax Assets - Franking Credits - Shares in Listed Companies		
2,168.42	-	Westpac Banking Corporation - Ordinary Fully Paid	2,948.08	-
		Current Tax Assets		
613.00	-	Income Tax Instalments Paid	2,452.00	-
		LIABILITIES		
-	-	Accountancy Fee	-	198.00
-	-	Fund Administration Fee	-	1,782.00
-	518.00	SMSF Supervisory Levy	-	259.00
-	613.00	Activity Statement Payable/Refundable	-	735.13

MEMBER ENTITLEMENTS

Mrs Catherine Cowie

Lindam Super Fund

Detailed Trial Balance as at 30 June 2022

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
-	320,088.11	Accumulation	-	298,353.77
<u>405,169.94</u>	<u>405,169.94</u>		<u>341,575.90</u>	<u>341,575.90</u>

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Objective To ensure that financial report complies with AAS, UIG's and trust deed

Accounting Records

- 1 Financial Report Disclosures Complied with AAS and UIG's Listed in Note 1**
Reviewed super fund's financial disclosures and it appeared to comply

- 2 Consistency in Treatment of Accounting Policies**
The basis of accounting is accrual and is consistent with prior year. There were no changes made and hence zero impact on financial statements

- 3 Financial Prepared in Accordance with Trust Deed**
Financial reports were prepared in accordance with trust deed requirements

Lindam Super Fund

Detailed Trial Balance as at 30 June 2023

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
		INCOME		
		Contributions - Member - Personal Concessional		
-	5,000.00	Mrs Catherine Cowie	-	-
		Increase in Market Value - Shares in Listed Companies		
35,872.35	-	Westpac Banking Corporation - Ordinary Fully Paid	-	10,460.40
		Dividends - Shares in Listed Companies		
-	6,878.85	Westpac Banking Corporation - Ordinary Fully Paid	-	7,617.90
		Interest - Cash At Bank		
-	99.48	Cash at Bank - Ord Minnett	-	4,190.43
		EXPENSE		
198.00	-	Accountancy Fee	235.70	-
275.00	-	Auditor Fee	330.00	-
1,782.00	-	Fund Administration Fee	2,115.00	-
259.00	-	SMSF Supervisory Levy	259.00	-
		INCOME TAX		
-	1,725.60	Income Tax Expense	2,865.90	-
		Imputation Credits - Shares in Listed Companies		
-	2,948.08	Westpac Banking Corporation - Ordinary Fully Paid	-	3,264.81
		PROFIT & LOSS CLEARING ACCOUNT		
-	21,734.34	Profit & Loss Clearing Account	19,727.94	-
		ASSETS		
		Shares in Listed Companies		
110,857.50	-	Westpac Banking Corporation - Ordinary Fully Paid	121,317.90	-
		Cash At Bank		
186,442.37	-	Cash at Bank - Ord Minnett	195,205.57	-
		Current Tax Assets		
-	-	Income Tax Payable	3,538.43	-
-	1,861.65	Provision for Income Tax	-	1,819.80
		Current Tax Assets - Franking Credits - Shares in Listed Companies		
2,948.08	-	Westpac Banking Corporation - Ordinary Fully Paid	3,264.81	-
		Current Tax Assets		
2,452.00	-	Income Tax Instalments Paid	-	-
		LIABILITIES		
-	198.00	Accountancy Fee	-	235.70
-	1,782.00	Fund Administration Fee	-	2,115.00
-	259.00	SMSF Supervisory Levy	-	518.00
489.60	-	Unrealised Gains/Losses	-	556.50
-	735.13	Activity Statement Payable/Refundable	-	-
		MEMBER ENTITLEMENTS		
		Mrs Catherine Cowie		
-	298,353.77	Accumulation	-	318,081.71
<u>341,575.90</u>	<u>341,575.90</u>		<u>348,860.25</u>	<u>348,860.25</u>

Lindam Super Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Income					
Investment Gains					
Increase in Market Value - Shares in Listed Companies					
Westpac Banking Corporation - Ordinary Fully Paid					
01/07/2022	Opening Balance				0.00
30/06/2023	Market Value Adjustment			10,460.40	10,460.40 CR
30/06/2023	Closing Balance				10,460.40 CR
Investment Income					
Dividends - Shares in Listed Companies					
Westpac Banking Corporation - Ordinary Fully Paid					
01/07/2022	Opening Balance				0.00
20/12/2022	WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC			3,638.40	3,638.40 CR
27/06/2023	WBC AUD 0.7 FRANKED, 30% CTR, DRP NIL DISC			3,979.50	7,617.90 CR
30/06/2023	Closing Balance				7,617.90 CR
Interest - Cash At Bank					
Cash at Bank - Ord Minnett					
01/07/2022	Opening Balance				0.00
30/09/2022	Interest			444.35	444.35 CR
31/12/2022	Interest			1,001.35	1,445.70 CR
31/03/2023	Interest			1,259.27	2,704.97 CR
30/06/2023	Interest			1,485.46	4,190.43 CR
30/06/2023	Closing Balance				4,190.43 CR
Expenses					
Other Expenses					
Accountancy Fee					
01/07/2022	Opening Balance				0.00
30/06/2023	Accountancy Fee		235.70		235.70 DR
30/06/2023	Closing Balance				235.70 DR
Auditor Fee					
01/07/2022	Opening Balance				0.00
25/08/2022	SUPER AUDITS, BSB 015-056, a/c 387392386 (LINDAM S		330.00		330.00 DR
30/06/2023	Closing Balance				330.00 DR
Fund Administration Fee					
01/07/2022	Opening Balance				0.00
30/06/2023	Fund Administration Fee		2,115.00		2,115.00 DR
30/06/2023	Closing Balance				2,115.00 DR
SMSF Supervisory Levy					
01/07/2022	Opening Balance				0.00
30/06/2023	SMSF Supervisory Levy		259.00		259.00 DR
30/06/2023	Closing Balance				259.00 DR
Income Tax					
Income Tax Expense					
Income Tax Expense					
01/07/2022	Opening Balance				0.00
30/06/2023	Change in provision for deferred tax		1,046.10		1,046.10 DR
30/06/2023	Fund Income Tax		1,819.80		2,865.90 DR
30/06/2023	Closing Balance				2,865.90 DR

Lindam Super Fund
General Ledger Account Movement
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Date	Description	Quantity	Debits	Credits	Balance
Income Tax					
Imputation Credits - Shares in Listed Companies					
Westpac Banking Corporation - Ordinary Fully Paid					
01/07/2022	Opening Balance				0.00
20/12/2022	WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC			1,559.31	1,559.31 CR
27/06/2023	WBC AUD 0.7 FRANKED, 30% CTR, DRP NIL DISC			1,705.50	3,264.81 CR
30/06/2023	Closing Balance				3,264.81 CR
Assets					
Investments - Westpac Banking Corporation - Ordinary Fully Paid					
01/07/2022	Opening Balance	5,685.0000			110,857.50 DR
30/06/2023	Market Value Adjustment		10,460.40		121,317.90 DR
30/06/2023	Closing Balance	5,685.0000			121,317.90 DR
Cash At Bank - Cash at Bank - Ord Minnett					
01/07/2022	Opening Balance				186,442.37 DR
03/08/2022	ROACH & BRUCE CONSULTING PTY LTD, BSB 032-024, a/c			1,980.00	184,462.37 DR
25/08/2022	SUPER AUDITS, BSB 015-056, a/c 387392386 (LINDAM S			330.00	184,132.37 DR
30/09/2022	Interest		444.35		184,576.72 DR
20/12/2022	Direct Credit (WBC DIVIDEND 001286174650)		3,638.40		188,215.12 DR
31/12/2022	Interest		1,001.35		189,216.47 DR
03/02/2023	ATO DIRECT CREDIT ACCOUNT, BSB 093-003, a/c 316385			735.13	188,481.34 DR
31/03/2023	Interest		1,259.27		189,740.61 DR
27/06/2023	Direct Credit (WBC DIVIDEND 001296080465)		3,979.50		193,720.11 DR
30/06/2023	Interest		1,485.46		195,205.57 DR
30/06/2023	Closing Balance				195,205.57 DR
Other Assets - Receivables					
Investment Income Receivable - Dividends - Shares in Listed Companies					
Westpac Banking Corporation - Ordinary Fully Paid					
01/07/2022	Opening Balance				0.00
20/12/2022	WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC			3,638.40	3,638.40 CR
20/12/2022	WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC		3,638.40		0.00 CR
27/06/2023	WBC AUD 0.7 FRANKED, 30% CTR, DRP NIL DISC			3,979.50	3,979.50 CR
27/06/2023	WBC AUD 0.7 FRANKED, 30% CTR, DRP NIL DISC		3,979.50		0.00 CR
30/06/2023	Closing Balance				0.00
Investment Income Receivable - Interest - Cash At Bank					
Cash at Bank - Ord Minnett					
01/07/2022	Opening Balance				0.00
30/09/2022	Interest			444.35	444.35 CR
30/09/2022	Interest		444.35		0.00 CR
31/12/2022	Interest			1,001.35	1,001.35 CR
31/12/2022	Interest		1,001.35		0.00 CR
31/03/2023	Interest			1,259.27	1,259.27 CR
31/03/2023	Interest		1,259.27		0.00 CR
30/06/2023	Interest			1,485.46	1,485.46 CR
30/06/2023	Interest		1,485.46		0.00 CR
30/06/2023	Closing Balance				0.00
Other Assets - Current Tax Assets					
Income Tax Payable					
01/07/2022	Opening Balance				0.00
01/07/2022	Fund Tax Finalisation		3,538.43		3,538.43 DR
30/06/2023	Closing Balance				3,538.43 DR

Lindam Super Fund
General Ledger Account Movement
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Date	Description	Quantity	Debits	Credits	Balance
Assets					
Provision for Income Tax					
01/07/2022	Opening Balance				1,861.65 CR
01/07/2022	Fund Tax Finalisation		1,861.65		0.00 CR
30/06/2023	Tax Effect Of Income			1,819.80	1,819.80 CR
30/06/2023	Closing Balance				1,819.80 CR
Franking Credits - Shares in Listed Companies					
Westpac Banking Corporation - Ordinary Fully Paid					
01/07/2022	Opening Balance				2,948.08 DR
01/07/2022	Fund Tax Finalisation			2,948.08	0.00 CR
20/12/2022	WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC		1,559.31		1,559.31 DR
27/06/2023	WBC AUD 0.7 FRANKED, 30% CTR, DRP NIL DISC		1,705.50		3,264.81 DR
30/06/2023	Closing Balance				3,264.81 DR
Income Tax Instalments Paid					
01/07/2022	Opening Balance				2,452.00 DR
01/07/2022	Fund Tax Finalisation			2,452.00	0.00 CR
30/06/2023	Closing Balance				0.00
Liabilities					
Other Creditors and Accruals					
Accountancy Fee					
01/07/2022	Opening Balance				198.00 CR
03/08/2022	Accountancy Fee		198.00		0.00 CR
30/06/2023	Accountancy Fee			235.70	235.70 CR
30/06/2023	Closing Balance				235.70 CR
Auditor Fee					
01/07/2022	Opening Balance				0.00
25/08/2022	SUPER AUDITS, BSB 015-056, a/c 387392386 (LINDAM S			330.00	330.00 CR
25/08/2022	SUPER AUDITS, BSB 015-056, a/c 387392386 (LINDAM S		330.00		0.00 CR
30/06/2023	Closing Balance				0.00
Fund Administration Fee					
01/07/2022	Opening Balance				1,782.00 CR
03/08/2022	ROACH & BRUCE CONSULTING PTY LTD, BSB 032-024, a/		1,782.00		0.00 CR
30/06/2023	Fund Administration Fee			2,115.00	2,115.00 CR
30/06/2023	Closing Balance				2,115.00 CR
SMSF Supervisory Levy					
01/07/2022	Opening Balance				259.00 CR
30/06/2023	SMSF Supervisory Levy			259.00	518.00 CR
30/06/2023	Closing Balance				518.00 CR
Deferred Tax Liability					
Unrealised Gains/Losses					
01/07/2022	Opening Balance				489.60 DR
30/06/2023	Change in provision for deferred tax			1,046.10	556.50 CR
30/06/2023	Closing Balance				556.50 CR
Other Taxes Payable					
Activity Statement Payable/Refundable					
01/07/2022	Opening Balance				735.13 CR
03/02/2023	Fund Activity Statement		122.13		613.00 CR
03/02/2023	Fund Activity Statement		613.00		0.00 CR
30/06/2023	Closing Balance				0.00

Lindam Super Fund
General Ledger Account Movement
For the period from 1 July 2022 to 30 June 2023

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
Fund Suspense					
Cash at Bank - Ord Minnett					
01/07/2022	Opening Balance				0.00
03/08/2022	ROACH & BRUCE CONSULTING PTY LTD, BSB 032-024, a/i			198.00	198.00 CR
03/08/2022	ROACH & BRUCE CONSULTING PTY LTD, BSB 032-024, a/i			1,782.00	1,980.00 CR
03/08/2022	ROACH & BRUCE CONSULTING PTY LTD, BSB 032-024, a/i		1,980.00		0.00 CR
25/08/2022	SUPER AUDITS, BSB 015-056, a/c 387392386 (LINDAM S			330.00	330.00 CR
25/08/2022	SUPER AUDITS, BSB 015-056, a/c 387392386 (LINDAM S		330.00		0.00 CR
30/09/2022	Interest			444.35	444.35 CR
30/09/2022	Interest		444.35		0.00 CR
20/12/2022	Direct Credit (WBC DIVIDEND 001286174650)			3,638.40	3,638.40 CR
20/12/2022	Direct Credit (WBC DIVIDEND 001286174650)		3,638.40		0.00 CR
31/12/2022	Interest			1,001.35	1,001.35 CR
31/12/2022	Interest		1,001.35		0.00 CR
03/02/2023	ATO DIRECT CREDIT ACCOUNT, BSB 093-003, a/c 316385			122.13	122.13 CR
03/02/2023	ATO DIRECT CREDIT ACCOUNT, BSB 093-003, a/c 316385			613.00	735.13 CR
03/02/2023	ATO DIRECT CREDIT ACCOUNT, BSB 093-003, a/c 316385		735.13		0.00 CR
31/03/2023	Interest			1,259.27	1,259.27 CR
31/03/2023	Interest		1,259.27		0.00 CR
27/06/2023	Direct Credit (WBC DIVIDEND 001296080465)			3,979.50	3,979.50 CR
27/06/2023	Direct Credit (WBC DIVIDEND 001296080465)		3,979.50		0.00 CR
30/06/2023	Interest			1,485.46	1,485.46 CR
30/06/2023	Interest		1,485.46		0.00 CR
30/06/2023	Closing Balance				0.00

Member Entitlements

Member Entitlement Accounts

Mrs Catherine Cowie

Accumulation

01/07/2022	Opening Balance				298,353.77 CR
30/06/2023	Income Taxes Allocated			398.91	298,752.68 CR
30/06/2023	Investment Profit or Loss			19,329.03	318,081.71 CR
30/06/2023	Closing Balance				318,081.71 CR

Client name	Lindam Super Fund	Fin Accounts Prepared by	Jeffrey Ng
Client code	LINDAMSF	Date prepared	10-Nov-2023
Year ended	30-Jun-2023	Reviewed by	
SRN/HIN	X0052399912	Date reviewed	
Postcode	2093	Back to Cover	

	WP Ref	Amount	Percentage
CASH AT BANK	E	195,205.57	60.72%
LISTED INVESTMENTS	E1	121,317.90	37.73%
UNLISTED INVESTMENTS	E2	-	0.00%
PROPERTY	E3	-	0.00%
RECEIVABLES	E	4,983.44	1.55%
OTHER ASSETS	E	-	0.00%
		\$ 321,506.91	100.00%

Total Assets per Balance Sheet

321,506.91

Variance (must be nil)

0.00

Lindam Super Fund
Statement of Financial Position
as at 30 June 2023

	Note	2023 \$	2022 \$
Assets			
Investments			
Shares in Listed Companies	6A	121,317.90	110,857.50
Other Assets			
Cash At Bank		195,205.57	186,442.37
Current Tax Assets		4,983.44	3,538.43
Total Assets		321,506.91	300,838.30
Liabilities			
Other Creditors and Accruals		2,868.70	2,239.00
Deferred Tax Liability		556.50	(489.60)
Other Taxes Payable		-	735.13
Total Liabilities		3,425.20	2,484.53
Net Assets Available to Pay Benefits		318,081.71	298,353.77
<i>Represented by:</i>			
Liability for Accrued Benefits	2		
Mrs Catherine Cowie		318,081.71	298,353.77
Total Liability for Accrued Benefits		318,081.71	298,353.77

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

Client name	Lindam Super Fund	Fin Accounts Prepared by	Jeffrey Ng
Client code	LINDAMSF	Date prepared	10-Nov-2023
Year ended	30-Jun-2023	Reviewed by	
SRN/HIN	X0052399912	Date reviewed	
Postcode	2093		Back to Cover

Select a random sample of investments and from the sample selected:

- * Agree name of holding and quantity of shares with Share Registry
- * Obtain market price on balance date and agree market valuation to Broker/AFR
- * Attach our valuation report and reconcile for differences
- * Agree to minutes for proper authorisation
- * Agree to source documents, bank statements and transfer forms
- * Unrealised are properly recorded in financial report
- * Disposals are at market value
- * Investments are at armslength, in accordance with investment strategy and conform with sole purpose
- * Attach all printed registries' confirmation

ASX Code	Company	Units Held	Market Price	Market Valuation
1	WBC WESTPAC BANKING CORP	5,685	21.340	121,317.90
2			-	-
3			-	-
4			-	-
5			-	-
6			-	-
7			-	-
8			-	-
9			-	-
10			-	-

Total

121,317.90

Sampling % 100.0%

Reconciliation

Roach & Bruce's Valuation	316,523.47	
Less Cash	195,205.57	121,317.90
Broker's Valuation	316,523.47	
Less Cash	195,205.57	121,317.90
Variance		0.00

Variance is explained by:

Item	Description	Account	Amount
1			
2			
3			
4			
5			
6			
			0.00

Balance should be nil **0.00**

Lindam Super Fund
Investment Summary as at 30 June 2023

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<u>Bank</u>								
Cash at Bank - Ord Minnett				195,205.57	195,205.57			61.67%
				195,205.57	195,205.57			61.67%
<u>Listed Securities Market</u>								
Westpac Banking Corporation - Ordinary Fully Paid (ASX:WBC)	5,685.00000	20.3612	21.3400	115,753.40	121,317.90	5,564.50	4.81%	38.33%
				115,753.40	121,317.90	5,564.50	4.81%	38.33%
				310,958.97	316,523.47	5,564.50	1.79%	100.00%

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

MS CATHERINE ANNE COWIE &
MR DAVID JOHN MCNEIL
<LINDAM SUPER FUND A/C>
37 BUNGALOE AVENUE
BALGOWLAH NSW 2093

Adviser: VAC - A Ventura

Portfolio Valuation as at 30 Jun 2023	Account Number - 160962
--	--------------------------------

Equity

Code	Description	Units	Average Cost	Total Cost	Price	Market Value	Wgt (%)	Yld (%)	DPS ¹ (\$)	Frk (%)	Est. Annual Income
WBC	WESTPAC BANKING CORP FPO	5,685	\$0.0000	\$0.00	\$21.340	\$121,317.90	38.33	6.28	\$1.340	100.00	\$7,617.90
Total				\$0.00		\$121,317.90	38.33	6.28			\$7,617.90

Linked Cash Accounts

Institution	Description	Weight (%)	Balance
ORD MINNETT CMT	CATHERINE ANNE COWIE & DAVID JOHN MCNEIL ATF LINDAM SUPER FUND	61.67	\$195,205.57
Total		61.67	\$195,205.57

Grand Totals	Total Cost	Total Market Value	Total Estimated Annual Income
	\$195,205.57	\$316,523.47	\$7,617.90

1. Dividends Per Share (DPS) are calculated based on the Ex-Dividend date over the 12 months preceding the portfolio valuation date.

This document was prepared for the private use of the addressee and may not be passed to any third party without the prior written consent of Ord Minnett. Dividend Per Share (DPS) and Franking are both historic measures. Estimated Annual Income is derived from these historic measures. Income totals are derived from Equity and Fixed Interest securities only. There is no single reference market for Wholesale Bonds instruments and the information contained in this section of the report has been prepared based on available data to which we have access. This data is based on research methodology which has limitations and some of the information contained herein has been sourced from third parties. Option valuations have been excluded from the cost and market value totals. Past performance is not an indicator of future performance (particularly during periods of increased volatility). This includes the possibility that Earnings per share may be reduced; that Dividends may be reduced or not be payable; and that Franking may be reduced or nil. Future values will be influenced by a range of factors, including, but not limited to, economic conditions, market volatility and company-specific fundamentals. Neither the accuracy of the data nor the research methodology used to prepare this information can be guaranteed or warranted notwithstanding we have taken all steps to ensure this has been prepared on reasonable grounds. As such, we cannot accept any responsibility for any loss or damage (including through negligence) which you may directly or indirectly incur through reliance on this information.

Ord Minnett Limited

AFS Licence 237121 ABN 86 002 733 048
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A Market Participant of Australian Securities Exchange Limited and Cboe Australia Pty Ltd - Licensed Securities Dealer

09 Nov 2023

MS CATHERINE ANNE COWIE &
MR DAVID JOHN MCNEIL
<LINDAM SUPER FUND A/C>
37 BUNGALOE AVENUE
BALGOWLAH NSW 2093

no data

Adviser: VAC - A Ventura


Transactions Statement from 01 Jul 2022 to 30 Jun 2023		Account Number - 160962		
Date	Description	Debit (\$)	Credit (\$)	Balance (\$)
Totals				

Ord Minnett Limited

AFS Licence 237121 ABN 86 002 733 048
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A Market Participant of Australian Securities Exchange Limited and Cboe Australia - Licensed Securities Dealer

Balance History

Currency Australian Dollar 

« View:

WBC, X*****9912 (MS CATHERINE ANNE COWIE + MR DAVID JOHN MCNEIL <LINDAM SUPER FUND A/C>)

Balance as at date (dd/mm/yyyy) 30/06/2023 

Displaying Balance History as at **30 Jun 2023**

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****9912	WBC	21.34	5,685	5,685	121,317.90

Viewing 1 - 1 of 1

Total Value: \$ 121,317.90

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Ask us now 



SMSF AUDIT WORKPAPERS - Cash, Receivables and Other Assets

F

Client name	Lindam Super Fund	Fin Accounts Prepared by	Jeffrey Ng
Client code	LINDAMSF	Date prepared	10-Nov-2023
Year ended	30-Jun-2023	Reviewed by	
SRN/HIN	X0052399912	Date reviewed	
Postcode	2093	Back to Cover	

1 Have all appropriate Class Super data feeds (bank and investment) been setup properly?

Additional Notes:

2 For Class Super bank data feed clients, was there a change of bank accounts during the year?
If yes, please ensure authority forms are completed for the new accounts.

Bank audit confirmations are not necessary for those on Class Super. Ensure data feed agrees with ledger balance. For those not on Class Super data feeds, a bank confirmation is necessary if risks are high.

Debit Balance - considered circumstances that caused bank account to be in debit, and was satisfied that no further action was required.

Bank and Term Deposit Accounts

AC No.	Description	GL Account No	Amount
1	Ord Minnett CMT		195,205.57
2			
3			
4			
5			
6			
7			
8			
9			
10			
Total Cash			195,205.57

Client name	Lindam Super Fund	Fin Accounts Prepared by	Jeffrey Ng
Client code	LINDAMSF	Date prepared	10-Nov-2023
Year ended	30-Jun-2023	Reviewed by	
SRN/HIN	X0052399912	Date reviewed	
Postcode	2093	Back to Cover	

Receivables

- 3 Reviewed deposits after balance date and confirmed that there were receivables (from dividends, trust distributions, income tax refund) and were recorded properly in the accounts at year end.
- 4 Reviewed bank statements and there were no transactions with related parties by the super fund.

Yes
Yes

If yes, details of receivables

Item	Description	GL Account No	Amount
1	Current Tax Assets		4,983.44
2			
3			
4			
5			
Total Receivables			4,983.44

Other Assets

- 5 - 7 Reviewed trustee minutes and investments report and confirmed that there were no other investments held apart from publicly listed shares, unlisted shares, managed funds and properties.

Yes

If yes, details of other assets

Item	Description	GL Account No	Amount
1			
2			
Total Other Assets			-

General

- 8 Where appropriate, additions and disposals were supported with external source documents. Reviewed minutes and bank statements and there were no other investments made.
- 9 Reviewed and no external source documentation required since there were no other investments.
- 10 Reviewed and no valuation required since there were no other investments.
- 11 Reviewed and there were no investments in other assets (arms length).
- 12 Reviewed and since there were no investments in other assets, therefore, no disposals.
- 13 Reviewed since there were no investment in other assets. This is consistent with the fund's investment strategy.

Cash Management Trust Statement 01 July 2022 to 30 June 2023

Issue Date: 09 Nov 2023

Ms Catherine Anne Cowie & Mr David John McNeil ATF Lindam Superannuation Fund
37 Bungaloe Avenue
BALGOWLAH HEIGHTS NSW 2093

Account Name: Ms Catherine Anne Cowie & Mr David John McNeil ATF Lindam
Superannuation Fund

BSB: 032-847

Account Number: 1334495

Transaction Summary		Account Number - 1334495		
Date	Description	Debit (\$)	Credit (\$)	Balance (\$)
01 Jul 22	Brought Forward			186,442.37
03 Aug 22	ROACH & BRUCE CONSULTING PTY LTD, BSB 032-024, a/c 229586 (6885)	1,980.00		184,462.37
25 Aug 22	SUPER AUDITS, BSB 015-056, a/c 387392386 (LINDAM SUPER)	330.00		184,132.37
30 Sep 22	Interest		444.35	184,576.72
20 Dec 22	Direct Credit (WBC DIVIDEND 001286174650)		3,638.40	188,215.12
31 Dec 22	Interest		1,001.35	189,216.47
03 Feb 23	ATO DIRECT CREDIT ACCOUNT, BSB 093-003, a/c 316385 (001480811257958460)	735.13		188,481.34
31 Mar 23	Interest		1,259.27	189,740.61
27 Jun 23	Direct Credit (WBC DIVIDEND 001296080465)		3,979.50	193,720.11
30 Jun 23	Interest		1,485.46	195,205.57

Our records show that you have provided a valid Tax File Number or Exemption Code.

If you notice any inconsistencies with this statement, please contact our office immediately on 1800 700 713.

Client name	Lindam Super Fund	Fin Accounts Prepared by	Jeffrey Ng
Client code	LINDAMSF	Date prepared	10-Nov-2023
Year ended	30-Jun-2023	Reviewed by	
SRN/HIN	X0052399912	Date reviewed	
Postcode	2093	Back to Cover	

1 Income Tax Reconciliation

Attach a tax reconciliation report. Tax reconciliation was reviewed to ensure that tax details are correct and agreed DTA/DTL. *Please note that for super funds predominantly in pension phase, DTA and DTL should be nil.*

2 Tax Receipts and Payments

Attach ATO portal printouts for ITA and ICA
Reviewed tax payments and receipts and agreed to the ATO portal

3 Deducted Members Contribution

Were there member deducted contributions during the financial year? *If yes, please ensure that members meet conditions of acceptance and that members' election and trustees' acknowledgement under s290-170 have been documented in financial account*

No

4,5,6 Calculations

Reviewed tax WP, tax rec and tax return - correct application of Tax Laws
Expenses were recorded correctly
Refer to attached tax reconciliation report

Lindam Super Fund
Tax Accounting Reconciliation
For the period 1 July 2022 to 30 June 2023

Operating Statement Profit vs. Provision for Income Tax	2023
	\$
Benefits Accrued as a Result of Operations before Income Tax	19,329.03
<u>ADD:</u>	
Franking Credits	3,264.81
<u>LESS:</u>	
Increase in Market Value	10,460.40
Rounding	1.44
Taxable Income or Loss	12,132.00

	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	12,132.00	1,819.80
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
Provision for Income Tax		1,819.80

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	1,819.80
<u>ADD:</u>	
Change in Deferred Tax Liability	1,046.10
<u>LESS:</u>	
Franking Credits	3,264.81
Income Tax Expense	(398.91)

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	1,819.80
<u>LESS:</u>	
Franking Credits	3,264.81
Income Tax Payable (Receivable)	(1,445.01)

Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	0.0000%
Pension Exempt % (Expenses)	0.0000%
Assets Segregated For Pensions	No

Lindam Super Fund
Investment Income Summary
For the period 1 July 2022 to 30 June 2023

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *	
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST						
<u>Bank</u>														
Cash at Bank - Ord Minnett														
4,190.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,190.43	0.00	0.00	0.00	0.00
4,190.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,190.43	0.00	0.00	0.00	0.00
<u>Listed Securities Market</u>														
Westpac Banking Corporation - Ordinary Fully Paid (ASX:WBC)														
7,617.90	3,264.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,882.71	0.00	0.00	0.00	0.00
7,617.90	3,264.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,882.71	0.00	0.00	0.00	0.00
11,808.33	3,264.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,073.14	0.00	0.00	0.00	0.00

* Distributed capital gains components correspond to the cash amount received. You should refer to Realised Capital Gains or Distribution Reconciliation Reports for tax and capital gain reporting purpose.

Lindam Super Fund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

Accounting Treatment					Taxation Treatment					
Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation			
					Adjusted	Reduced	Indexation	Discounted	Other	Deferred
Grand Total										

* Where there is an Excess Tax Value Amount, the Accounting Profit/(Loss) figure takes account of this. Accounting Profit/(Loss) equals Proceeds less Excess Tax Value less Original Cost.



Agent ROACH & BRUCE CONSULTING
P/L
Client THE TRUSTEE FOR LINDAM
SUPER FUND
ABN 48 081 125 795
TFN 899 889 024

Income tax 551

Date generated	10 November 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

6 results found - from **10 November 2021** to **10 November 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
21 Sep 2023	26 Sep 2023	EFT refund for Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$3,318.74		\$0.00
21 Sep 2023	21 Sep 2023	Interest on overpayment for Income Tax for the period from 01 Jul 21 to 30 Jun 22		\$39.31	\$3,318.74 CR
21 Sep 2023	13 Jun 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22		\$3,279.43	\$3,279.43 CR
14 Jun 2022	14 Jun 2022	Credit transferred to Integrated Client Account	\$490.87		\$0.00
14 Jun 2022	14 Jun 2022	Credit transferred to Integrated Client Account	\$613.00		\$490.87 CR
14 Jun 2022	14 Jun 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$1,103.87	\$1,103.87 CR



Agent ROACH & BRUCE CONSULTING
P/L
Client THE TRUSTEE FOR LINDAM
SUPER FUND
ABN 48 081 125 795
TFN 899 889 024

Activity statement 001

Date generated	10 November 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

14 results found - from **10 November 2021** to **10 November 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
6 Feb 2023	6 Feb 2023	General interest charge			\$0.00
6 Feb 2023	3 Feb 2023	Payment received		\$735.13	\$0.00
1 Aug 2022	1 Aug 2022	General interest charge			\$735.13 DR
31 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$613.00		\$735.13 DR
1 Jul 2022	1 Jul 2022	General interest charge			\$122.13 DR
14 Jun 2022	14 Jun 2022	Credit transfer received from Income Tax Account		\$490.87	\$122.13 DR
14 Jun 2022	14 Jun 2022	Credit transfer received from Income Tax Account		\$613.00	\$613.00 DR
2 May 2022	2 May 2022	General interest charge			\$1,226.00 DR
1 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$613.00		\$1,226.00 DR
1 Apr 2022	1 Mar 2022	General interest charge			\$613.00 DR
21 Mar 2022	18 Mar 2022	Payment received		\$613.00	\$613.00 DR
18 Mar 2022	17 Mar 2022	Payment received		\$613.00	\$1,226.00 DR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
7 Mar 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$613.00		\$1,839.00 DR
1 Dec 2021	1 Dec 2021	General interest charge			\$1,226.00 DR

Client name	Lindam Super Fund	Fin Accounts Prepared by	Jeffrey Ng
Client code	LINDAMSF	Date prepared	10-Nov-2023
Year ended	30-Jun-2023	Reviewed by	
SRN/HIN	X0052399912	Date reviewed	
Postcode	2093	Back to Cover	

Benefits Paid

b Did the member participate in early access to super?

Please Select

1.1 a Were there pension benefits paid to members during the financial year?

No

c Have you confirmed with the ATO, the tax free low rate cap of the Superannuation Lump Sum benefit for the following members?

Please Select

[Enter name of member 1]

[Enter name of member 2]

[Enter name of member 3]

[Enter name of member 4]

This amount is beneficial to members who have reached preservation age and are permanently retired (never intending to work again) as it is tax free. For the year ended 30 June 2019, 30 June 2020, 30 June 2021 & 30 June 2023 the thresholds are \$205,000, \$210,000, \$215,000 & \$230,000 respectively.

Was there also an accumulation account for more than one day?

Please Select

Client name	Lindam Super Fund	Fin Accounts Prepared by	Jeffrey Ng
Client code	LINDAMSF	Date prepared	10-Nov-2023
Year ended	30-Jun-2023	Reviewed by	
SRN/HIN	X0052399912	Date reviewed	
Postcode	2093	Back to Cover	

Minimum pension for the financial year beginning	01-Jul-2022	
Days in financial year	365.00	
Name of members		
Account ID (please use M0000X format)	M00001	M00002
Member's date of birth		
Age at beginning of financial year audited	122	122
Pension commencement date		
Is this a transition to retirement pension?	Please Select	Please Select
Days in pension during financial year		
Member's account balance at the end of the previous financial year or when pension is commenced		
Account based percentage for previous financial year	7.0%	7.0%
Minimum pension amount	-	-
Maximum pension amount		
Pension taken for the financial year ending 30 Jun 2023		

Client name	Lindam Super Fund	Fin Accounts Prepared by	Jeffrey Ng
Client code	LINDAMSF	Date prepared	10-Nov-2023
Year ended	30-Jun-2023	Reviewed by	
SRN/HIN	X0052399912	Date reviewed	
Postcode	2093	Back to Cover	

Minimum pension for the next financial year beginning

01-Jul-2023

Name of members	0	0
Account ID (please use M0000X format)	M00001	M00002
Age at beginning of next financial year	123	123
Is this a transition to retirement pension?	Please Select	Please Select
Member's account balance at the beginning of the financial year		
Account based percentage for next financial year	14.0%	14.0%
Minimum pension amount	-	-
Maximum pension amount		

1.2 Has the minimum pension requirement been met and paid out correctly?

[Please Select](#)

1.3 Was the pension paid consistent with prior years?

[Please Select](#)

1.4 Is the pension reversionary?

[Please Select](#)

1.5 Does the pension member have a Commonwealth Seniors Health Card?

[Please Select](#)

1.6 Was TBAR Reporting update to date? Add Relevant tag in Class Super.

[Please Select](#)

Creditors

2 & 3 Super fund does not have any creditors apart from tax liabilities (current and deferred) and/or accrued accounting/audit fees.

Borrowings

4 Reviewed records and reasonably confirm that there were no borrowings that would cause the

**Lindam Super Fund
Pension Withdrawal Limits
For the Period 1 July 2022 to 30 June 2023**

Client name	Lindam Super Fund	Fin Accounts Prepared by	Jeffrey Ng
Client code	LINDAMSF	Date prepared	10-Nov-2023
Year ended	30-Jun-2023	Reviewed by	
SRN/HIN	X0052399912	Date reviewed	
Postcode	2093	Back to Cover	

1 Benefits (member's balances)

Reviewed member statements and agreed to financial report
Referred to attached Member Benefit Statements

2 Earnings

Reviewed member statements and confirmed that incomes and expenses have been recorded and allocated correctly to members accounts.

3 Reserves

All earnings were allocated to members accounts. Ensure reserves were permitted and recorded in the financial report in accordance with the trustees' policy.

4 Contributions

Confirmed all contributions received have been allocated to the correct members account. Otherwise must be rejected within 28 days after the end of the month in which it is received. Refer to Schedule N

5 External Superannuation Interests

Do the member(s) have superannuation interests outside of the SMSF?

Has this been entered into Class?

If No, enter into Class using the following steps: Select "Members" --> "Contribution Caps" --> "Edit" (bottom left corner) --> Under Total Superannuation Balance include it in the accumulation/retirement phase "External" box

6 Binding Death Benefit Nominations (BDBNs)

BDBNs have been reviewed and are still valid?
Ensure has been entered into Class Super

Note: Does the trust deed provide for non-lapsing BDBNs? All new and amended Trust Deeds from Patricia Holdings should have this, please check para 51.2.8 or relevant paragraph. Members without dependants should amend their deed immediately)

BDBNs can only be left to financial dependants Check trust deed in the event of death of member and there is no binding death nomination

Witnesses to the BDBNs should not be trustees or beneficiaries of the super fund i.e. independent

Lindam Super Fund
(ABN: 48 081 125 795)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 37 Bungaloe Avenue Balgowlah Heights, NSW 2093
Member	Number: COWIECO
Mrs Catherine Cowie	Date of Birth: 19 April 1963 Date Joined Fund: 18 May 2009 Eligible Service Date: 18 May 2009 Tax File Number Held: Yes

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

Your Accounts

Withdrawal Benefit as at 1 Jul 2022	
Accumulation	298,353.77
Total as at 1 Jul 2022	298,353.77
Withdrawal Benefit as at 30 Jun 2023	
Accumulation	318,081.71
Total as at 30 Jun 2023	318,081.71

Your Tax Components

Tax Free	61,637.00
Taxable - Taxed	256,444.71
Taxable - Untaxed	-

Your Preservation Components

Preserved	318,081.71
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Binding Beneficiary Nomination*

100% David McNeil (Spouse)

* Nomination in effect from 5 April 2016

For Enquiries:

phone 0292328211 | fax 0292353510

mail Lindam Super Fund, Suite 7 Level 5 66 Hunter Street, Sydney NSW 2000

Lindam Super Fund
(ABN: 48 081 125 795)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 37 Bungaloe Avenue Balgowlah Heights, NSW 2093
Member Number: COWIEC0	Date of Birth: 19 April 1963
Mrs Catherine Cowie	Date Joined Fund: 18 May 2009
Accumulation Account	Eligible Service Date: 18 May 2009
Accumulation	Tax File Number Held: Yes
	Account Start Date: 18 May 2009

Your Account Summary

Withdrawal Benefit as at 1 Jul 2022	298,353.77
<u>Increases to your account:</u>	
Share Of Net Fund Income	19,329.03
Tax on Net Fund Income	398.91
<u>Total Increases</u>	19,727.94
Withdrawal Benefit as at 30 Jun 2023	<u><u>318,081.71</u></u>

Your Tax Components

Tax Free	19.3777 %	61,637.00
Taxable - Taxed		256,444.71
Taxable - Untaxed		-

Your Preservation Components

Preserved	318,081.71
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Binding Beneficiary Nomination*

100% David McNeil (Spouse)

* Nomination in effect from 15 April 2016

For Enquiries:

phone 0292328211 | fax 0292353510

mail Lindam Super Fund, Suite 7 Level 5 66 Hunter Street, Sydney NSW 2000

Trustees

The Trustees of the Fund are as follows:

David McNeil and
Catherine Cowie

Availability of Other Fund Information

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

Trustees Disclaimer

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

Signed on behalf of the Trustees of the Fund

.....
David McNeil
Trustee

.....
Catherine Cowie
Trustee

Statement Date: 30 June 2023

For Enquiries:

phone 0292328211 | fax 0292353510

mail Lindam Super Fund, Suite 7 Level 5 66 Hunter Street, Sydney NSW 2000

Lindam Super Fund

Members Summary Report - For the period 01/07/2022 to 30/06/2023

Member's Detail	Opening Balance	Increases				Decreases				Closing Balance	
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid	
Mrs Catherine Cowie											
37 Bungalow Avenue Balakowah Heights NSW 2093											
Accumulation Accumulation	298,353.77	0.00	0.00	19,329.03	0.00	398.91	0.00	0.00	0.00	0.00	318,081.71
	298,353.77	0.00	0.00	19,329.03	0.00	398.91	0.00	0.00	0.00	0.00	318,081.71
	298,353.77	0.00	0.00	19,329.03	0.00	398.91	0.00	0.00	0.00	0.00	318,081.71

Client name	Lindam Super Fund	Fin Accounts Prepared by	Jeffrey Ng
Client code	LINDAMSF	Date prepared	10-Nov-2023
Year ended	30/06/2023	Reviewed by	
SRN/HIN	X0052399912	Date reviewed	
Postcode	2093	Back to Cover	

1 Contributions

Did the Super Fund receive any contributions during the financial year?

No

For contributions received during the financial year, confirmed that contributions were received and allocated correctly to members' account and that where conditions of acceptance are not met, contributions have been rejected within allowed timeframe.

Where applicable, ensure s290-170 deduction notices are dated prior to commencement of pension (e.g. if there are deducted contributions made during the year and those contributions are rolled into a pension that same financial year, the contribution notices must be dated before the commencement date of the pension)

2 Analysis of Employer Contributions

Analytical review (10.5% of Wages and Salary or up to the annual maximum contribution base)

	Member 1	Member 2
Wages and Salary		
Super Guarantee Rate	10.50%	10.50%
Compulsory employer contribution	-	-
Contribution received by super fund		
Maximum Contribution Base is (minimum required by employer)	25,292.40	25,292.40

Confirmed with the employer the total contributions received by the super fund is correct and have been allocated correctly to individual member's account.

Please Select

3 Conditions of Acceptance

Member's date of birth

Member 1	Member 2

Member's age at the end of the financial year

-	-
---	---

Concessional Contribution (CC)

Does the member have super balance below \$500,000 in the financial year ending 30 Jun 2022

Please Select	Please Select
---------------	---------------

Member's concessional contribution cap is
Concessional contribution received in financial year ending 30 Jun 2019

25,000.00	25,000.00
-----------	-----------

Member's concessional contribution cap is
Concessional contribution received in financial year ending 30 Jun 2020

25,000.00	25,000.00
-----------	-----------

Member's concessional contribution cap is
Concessional contribution received in financial year ending 30 Jun 2021

25,000.00	25,000.00
-----------	-----------

Member's concessional contribution cap is
Concessional contribution received in financial year ending 30 Jun 2022

27,500.00	27,500.00
-----------	-----------

Member's concessional contribution cap is
Concessional contribution received in financial year ending 30 Jun 2023

27,500.00	27,500.00
-----------	-----------

Client name	Lindam Super Fund	Fin Accounts Prepared by	Jeffrey Ng
Client code	LINDAMSF	Date prepared	10-Nov-2023
Year ended	30/06/2023	Reviewed by	
SRN/HIN	X0052399912	Date reviewed	
Postcode	2093	Back to Cover	

Unused concessional cap carry forward contributions

Total unused available cap carried forward to the financial year ending 30 Jun 2024 130,000.00 130,000.00

Non-Concessional Contribution (NCC)

Member's non-concessional contribution cap is 110,000.00 110,000.00

Non-concessional contribution in the financial year ending 30 Jun 2023

Non-concessional contribution in the financial year ending 30 Jun 2022

Non-concessional contribution in the financial year ending 30 Jun 2021

Total non-concessional contribution in the current FY and the prior 2 years - -

Did the member bring forward contributions prior to 30 June 2023?

[Please Select](#)

[Please Select](#)

Have the members satisfy conditions of acceptance listed below

[Please Select](#)

Under 67 - all contributions can be accepted

Age 67 - 75

Over 75

Concessional Contributions Cap

FY2022 all ages \$27,500

27,500

27,500

Non-Concessional Contributions Cap

FY2022 \$110,000 (for aged under 74, work test no longer needed from 1 July 2022)

110,000

110,000

Bring Forward 3 years for 75 and under (FY2022 depending on total superannuation balance)

330,000

330,000

If the member turned 67 during the year, can only bring forward two years.

Changes to Non-Concessional Contributions Cap from 1 July 2022

<u>Total superannuation balance</u> at 30 June of the previous financial year	Less than \$1.7m	Greater than or equal to \$1.7m
Non-concessional contributions cap	110,000	Nil

<u>Bring forward rules</u> Total superannuation balance on 30 June 2022	Max non-concessional contributions cap for the first year	Bring-forward period
Less than \$1.48m	330,000	3 years
\$1.48m to less than \$1.59m	220,000	2 years
\$1.59m to less than \$1.7m	110,000	No-bring-forward

Client name	Lindam Super Fund	Fin Accounts Prepared by	Jeffrey Ng
Client code	LINDAMSF	Date prepared	10-Nov-2023
Year ended	30/06/2023	Reviewed by	
SRN/HIN	X0052399912	Date reviewed	
Postcode	2093	Back to Cover	

\$1.7m	Nil	N/A
--------	-----	-----

4 Transfer In

Obtained a copy of the rollover statement
 Confirmed that where applicable all transfers/rollovers have been recorded correctly ensuring that benefits characteristics are maintained and there were no other issues in relation to any benefits transferred/rolled over during the year

5 Contributions Splitting

Was spouse splitting applicable during the year? **Confirm with AJB and clients**

Please Select

Ensure the trust deed allows for contribution splitting
 Ensure spouse meet conditions for splitting, either:
 - less than their preservation age **or**
 - between preservation age and 65 years and not retired
 Ensure contributions splitting application is completed correctly prior to processing
 Check amounts are consistent with prior year and ensure benefit paid and rollover statements are attached to workpapers

6 Re-contribution Strategy

Have you considered a re-contribution strategy for members of this fund?
 * Work-test requirement for members aged 67 or over for Non-concessional contributions
 * Members currently receiving transition to retirement pension - need to consider cost and benefits of this strategy
 * Tax-free and taxable components (less attractive if current tax-free component is already high)

Please Select

Summarise your decision below:

Lindam Super Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mr David McNeil

Date of Birth: 11 Dec 1964
Age: 58 (at 30/06/2023)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

Prior Year Contributions

Contributions for the previous 2 years are not confirmed	Non-Concessional
3-year cap in effect from previous years	Unknown
Total non-concessional contributions in previous 2 years	Unknown

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	102,500.00	0.00
Contributions made (to this fund)	3	0.00	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		0.00	0.00
Amount above caps	4	0.00	0.00
Available		<hr/> 130,000.00	<hr/> 110,000.00

Notes

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Member may be eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

Lindam Super Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mrs Catherine Cowie

Date of Birth: 19 Apr 1963
Age: 60 (at 30/06/2023)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

Prior Year Contributions

Contributions for the previous 2 years are not confirmed	Non-Concessional
3-year cap in effect from previous years	Unknown
Total non-concessional contributions in previous 2 years	Unknown

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	43,103.60	0.00
Contributions made (to this fund)	3	0.00	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		0.00	0.00
Amount above caps	4	0.00	0.00
Available		<hr/> 70,603.60	110,000.00

Notes

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Member may be eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

Client name	Lindam Super Fund	Fin Accounts Prepared by	Jeffrey Ng
Client code	LINDAMSF	Date prepared	10-Nov-2023
Year ended	30-Jun-2023	Reviewed by	
SRN/HIN	X0052399912	Date reviewed	
Postcode	2093	Back to Cover	

Objective To ensure revenues are correctly recorded and exist

Procedure Randomly sampled items of revenue and checked with source documents, GL and bank statements

Date	Type	Company	Amount	Bank Statement
30/06/2023	Int	Ord Minnett	4,190.43	4,190.43
20/12/2022	Div	WBC	3,638.40	3,638.40
27/06/2023	Div	WBC	3,979.50	3,979.50
				-
				-
				-
				-

*Attach sampled source documents

Total Value of Sample	11,808.33
Total Revenue (Excl Realised & Unrealised CG + Contributions)	11,808.33
Percentage of Sample	100.00%

- 1 Correct measurement and recording of unrealised gains on changes in the net market value in accordance with AAS25.

Unrecorded revenues eg trust distributions - checked distribution statements for unrecorded income
Checked dividends declared with dividends received. Agreed to external confirmations.
Ensure that earnings were allocated using member weighted balances.

- 2 Confirmed that income is net of tax when appropriate.
- 3 Confirmed that income was earned on an arm's length basis.

Lindam Super Fund
Investment Income Comparison Report
For the period 1 July 2022 to 30 June 2023

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data					
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+	
Cash At Bank										
604: Cash at Bank - Ord Minnett										
30/09/2022	Interest	444.35	0.00							
31/12/2022	Interest	1,001.35	0.00							
31/03/2023	Interest	1,259.27	0.00							
30/06/2023	Interest	1,485.46	0.00							
		<u>4,190.43</u>	<u>0.00</u>							
Total		4,190.43	0.00							
Shares in Listed Companies										
WBC: Westpac Banking Corporation - Ordinary Fully Paid (ASX:WBC)										
20/12/2022	Dividend	3,638.40	1,559.31		5,685	0	0.6400	3,638.40	1,559.31	
27/06/2023	Dividend	3,979.50	1,705.50		5,685	0	0.7000	3,979.50	1,705.50	
		<u>7,617.90</u>	<u>3,264.81</u>					<u>7,617.90</u>	<u>3,264.81</u>	
Total		7,617.90	3,264.81					7,617.90	3,264.81	

+Note: Tax Credits refer to franking credits for domestic income and foreign tax credits where the income is foreign in nature .

All registry communications to:
Link Market Services Limited
Locked Bag A6015, Sydney South NSW 1235
Telephone (free in Australia): +61 1800 804 255
ASX Code: WBC
Email: westpac@linkmarketservices.com.au
Website: linkmarketservices.com.au



003 002253

MS CATHERINE ANNE COWIE &
MR DAVID JOHN MCNEIL
<LINDAM SUPER FUND A/C>
37 BUNGALOE AVENUE
BALGOWLAH NSW 2093

Key details

Payment date:	27 June 2023
Record date:	12 May 2023
SRN/HIN:	X*****9912
TFN/ABN status:	RECEIVED AND RECORDED

Interim dividend statement for the six months ended 31 March 2023

This dividend is 100% franked with Australian franking credits at the company tax rate of 30%.

Description	Participating holding	Dividend rate per share [#]	Unfranked amount	Franked amount	Total amount	Franking credit
Ordinary shares	5,685	70 cents	\$0.00	\$3,979.50	\$3,979.50	\$1,705.50
Net dividend amount					\$3,979.50	
***New Zealand Imputation Credit (NZIC)						NZD397.95

[#] The interim dividend of 70 cents per share takes into consideration the cost of the Bank Levy which was equivalent to 3 cents per share over 2023. All amounts are in Australian dollars unless otherwise stated.

^{***} Only relevant for New Zealand taxpayers.

PAYMENT INSTRUCTIONS

WESTPAC BANK

BSB: 032-847

ACC: *****4495

ACCOUNT NAME: MS CATHERINE ANNE COWIE & MR DAVID JOHN MCNEIL <LI

PAYMENT REFERENCE NUMBER: 001296080465

A payment has been made to the above account. If this account is not valid please turn over for instructions to update your details.

**Please keep this statement for your tax records.
It can also be accessed online in Link's Investor Centre, see over for login instructions.**

All registry communications to:Link Market Services Limited
Locked Bag A6015, Sydney South NSW 1235
Telephone (free in Australia): +61 1800 804 255
ASX Code: WBC
Email: westpac@linkmarketservices.com.au
Website: linkmarketservices.com.au

003 002240

MS CATHERINE ANNE COWIE &
MR DAVID JOHN MCNEIL
<LINDAM SUPER FUND A/C>
37 BUNGALOE AVENUE
BALGOWLAH NSW 2093**Key details**

Payment date:	20 December 2022
Record date:	18 November 2022
SRN/HIN:	X*****9912
TFN/ABN status:	RECEIVED AND RECORDED

Final dividend statement for the six months ended 30 September 2022

This dividend is 100% franked with Australian franking credits at the company tax rate of 30%.

Description	Participating holding	Dividend rate per share [#]	Unfranked amount	Franked amount	Total amount	Franking credit
Ordinary shares	5,685	64 cents	\$0.00	\$3,638.40	\$3,638.40	\$1,559.31
Net dividend amount					\$3,638.40	
***New Zealand Imputation Credit (NZIC)						NZD454.80

[#] The final dividend of 64 cents per share takes into consideration the cost of the Bank Levy which was equivalent to 7 cents per share over 2022. All amounts are in Australian dollars unless otherwise stated.

^{***} Only relevant for New Zealand taxpayers.

PAYMENT INSTRUCTIONS**WESTPAC BANK****BSB:** 032-847**ACC:** *****4495**ACCOUNT NAME:** MS CATHERINE ANNE COWIE & MR DAVID JOHN MCNEIL <LI**PAYMENT REFERENCE NUMBER:** 001286174650

A payment has been made to the above account. If this account is not valid please turn over for instructions to update your details.

**Please keep this statement for your tax records.
It can also be accessed online in Link's Investor Centre, see over for login instructions.**

Client name	Lindam Super Fund	Fin Accounts Prepared by	Jeffrey Ng
Client code	LINDAMSF	Date prepared	10-Nov-2023
Year ended	30/06/2023	Reviewed by	
SRN/HIN	X0052399912	Date reviewed	
Postcode	2093	Back to Cover	

Objective To ensure expenditures are correctly recorded and exists

Procedures Randomly sampled items of expenditures and check with source documents, general ledger and bank statements.

Date	Company	GL	Bank Statement	Source Documents*
30/06/2023	ATO Super Levy 2023	259.00	259.00	259.00
30/06/2023	Accountancy Fee	2,350.70	2,350.70	2,350.70
30/06/2023	Auditor Fee	330.00	330.00	330.00
			-	-
			-	-
			-	-

* Attached source documents here

Total Value of Sample	2,939.70
Total Expenses	2,939.70
Sampling Percentage	100.00%

- 1 Agreed to external source documents.
- 2 Agreed that expenditures were reasonable and incurred by the super fund.

Insurance

- 3 Did super fund provide life insurance for members?
- 4 If yes, obtain a copy of policy and certificate of currency to ensure that insurance premiums have been paid.
- 5 Ensure that the policy owner is in the name of the super fund.

ROACH & BRUCE Consulting Pty Ltd

ABN: 38 069 661 141

Suite 7, Level 5
66 Hunter Street
SYDNEY NSW 2000
Tel: (02) 9232 8211

enquiries@rabca.com.au
www.roachandbruce.com.au

CHARTERED ACCOUNTANT

ANTHONY BRUCE, B.Comm, FCA

Lindam Super Fund
37 Bungalow Avenue
BALGOWLAH HEIGHTS NSW 2093

16 October 2023

TAX INVOICE

Inv No. 7603

To our fee for professional services rendered:

Writing up the books of account of the Lindam Super Fund for the year ended 30 June 2022 and preparing therefrom a balance sheet and supporting accounts for the year then ended.

Preparation and lodgement of income tax return for the year ended 30 June 2022.

Emailing you on 14 September 2023 about both of you becoming non-residents and the impact on the super fund as you are individual trustees. Also emailed you information about changing to a corporate trustee and the pros and cons of doing this.

Fee	2,137.00
GST	213.70
TOTAL	\$2,350.70

REMITTANCE ADVICE

Lindam Super Fund
Invoice Terms (7) Days from Invoice Date
Please make all cheques payable to: Roach & Bruce Consulting Pty Ltd
Direct Credit Details: BSB 032-024 Account #: 229 586

Payment Due: \$2,350.70
Invoice No: 7603

Ref: LINDAM

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: 10 June 2022

Recipient: Lindam Super Fund

Address: C/- Suite 7, Level 5, 66 Hunter Street, SYDNEY N.S.W. 2000

Description of Services

Statutory audit of the Lindam Super Fund for the financial year ending 30 June 2021.

Fee: \$300.00

GST: \$30.00

Total: \$330.00

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.

Client name	Lindam Super Fund	Fin Accounts Prepared by	Jeffrey Ng
Client code	LINDAMSF	Date prepared	10-Nov-2023
Year ended	30-Jun-2023	Reivewed by	
SRN/HIN	X0052399912	Partner/Director	
Postcode	2093	Back to Cover	

Objective To ensure benefits paid were in accordance with condition of release of the trust deed and stated correctly

Benefits Paid

- Documentation of conditions of release were obtained and agreed to trust deed and SIS Act/Regulations.
 Prior year member statements were reviewed and benefit payments were found to be reasonable.
 Confirmed benefit paid with exited member (if applicable).
 Confirmed minimum pension standards were met.

Pensions commenced during the financial year

Confirmed accounts were drawn up correctly up to commencement date for a new account based pension.

Commencement of account based pension was documented in the minutes of the fund (including reversionary beneficiary where applicable).

PAYG withholding was registered correctly and correct amounts were withheld taking into account tax free amounts and tax offsets (pension member under 60 years).

For transition to retirement pension, ensure that maximum pension amount is 10% only.

(need to register for PAYG withholding if member has been paid a pension prior to turning 60).

- Reviewed accounts and there were no transfers out during the year.