

The David & Sue Thomas Superannuation Fund

ABN 49 183 212 552

Trustees: David Thomas & Susan Thomas

Financial Statement
For the year ended 30 June 2020

*Reviewed
m77 16/10/20*

The David & Sue Thomas Superannuation Fund
Statement of Financial Position
as at 30 June 2020

	Note	2020 \$	2019 \$
Assets			
Investments			
Loans	6A	311,000.00	287,000.00
Units In Unlisted Unit Trusts	6B	12,528.86	10,267.10
Other Assets			
Cash At Bank		24,243.62	25,976.91
Total Assets		347,772.48	323,244.01
Liabilities			
Income Tax Suspense	21	259.00	-
Income Tax Payable		-	326.25
Total Liabilities		259.00	326.25
Net Assets Available to Pay Benefits		347,513.48	322,917.76
<i>Represented by:</i>			
Liability for Accrued Benefits			
Mr David Thomas	2	145,578.89	137,190.36
Mrs Susan Thomas		201,934.59	185,727.40
Total Liability for Accrued Benefits		347,513.48	322,917.76

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

The David & Sue Thomas Superannuation Fund
Operating Statement
For the period 1 July 2019 to 30 June 2020

	Note	2020 \$	2019 \$
Income			
Investment Gains			
Increase in Market Value	8A	2,261.76	(163.97)
Investment Income			
Interest	7A	44,020.46	41,887.20
		<u>46,282.22</u>	<u>41,723.23</u>
Expenses			
Member Payments			
Pensions Paid		21,427.50	22,135.86
Other Expenses			
SMSF Supervisory Levy		259.00	-
		<u>21,686.50</u>	<u>22,135.86</u>
Benefits Accrued as a Result of Operations before Income Tax		24,595.72	19,587.37
Income Tax			
Income Tax Expense		-	326.25
		<u>-</u>	<u>326.25</u>
Benefits Accrued as a Result of Operations		24,595.72	19,261.12

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

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The David & Sue Thomas Superannuation Fund
Notes to the Financial Statements
As at 30 June 2020

Note 1 - Statement of Significant Accounting Policies

The following significant accounting policies have been adopted in the preparation and presentation of the financial statements. They have been consistently applied in the current and previous periods unless otherwise stated to ensure the financial information satisfies the concept of relevance and reliability.

(a) Statement of Compliance

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because the members are able to command the preparation of tailored reports so as to satisfy specifically all of their information needs and there are no other users dependent on the financial statements. The financial statements are therefore special purpose financial statements that have been prepared in accordance with the legislative requirements of the *Superannuation Industry (Supervision) Act 1993* and *Regulations 1994* and the provisions of the Trust Deed. The trustees have determined that the accounting policies adopted are appropriate to meet their needs.

(b) Basis of Preparation

The financial statements have been prepared on a cash basis using historical costs convention unless stated otherwise. For investments and financial liabilities, they are measured at market values.

The financial statements are presented in Australian dollars, which is the functional currency of the fund.

(c) Use of Accounting Estimates and Judgments

The preparation of financial statements requires the trustees to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstance, the results of which form the basis of making the judgments. Actual results may differ from these estimates.

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

(d) Cash and Cash Equivalents

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

(e) Foreign Currency

Any foreign currency transactions during the financial year are brought to account using the exchange rate in effect at the date of the transaction. Foreign currency monetary items at reporting date are translated at the exchange rate existing at reporting date. Exchange differences are recognised in the operating statement in the period in which they arise.

(f) Valuation of Assets

Investment

An investment is initially recognised when as a result of past transactions or events, the Fund controls the future economic benefits expected to flow from the asset.

The investment assets are firstly recorded at cost, being the fair value of the consideration given. After initial recognition, they are measured at market value. Gains or losses arising from changes in market value are recognised on the Operating Statement in the periods in which they occur.

Market value as defined in s10 of *SISA 1993*, in relation to an asset, means the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

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

As disposal costs are generally immaterial unless otherwise stated, market value approximates fair value.

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The David & Sue Thomas Superannuation Fund
Notes to the Financial Statements
As at 30 June 2020

Market values for various types of investment have been determined as follows:

- i. listed securities, government and other fixed interest securities for which there is a readily available market quotation, the valuation is recorded as the last quoted sale price as at the close of business on reporting date. If the listed securities are foreign, they are also converted to Australian dollars using the exchange rate at the close of business on the reporting date;
- ii. unit trusts and managed funds are stated by reference to the unit redemption price quoted by the fund manager at the end of the reporting period;
- iii. unlisted investments are stated at the Trustees' valuation based on estimated market value at balance date; or where necessary, upon external valuers' expert opinions;
- iv. Investment properties are carried at market value and are held for the purpose of generating long-term rental yields and capital appreciation. The Trustees give consideration to the value of the investment property each financial year and revalue when a significant event occurs or when deemed appropriate. Where an external valuation has been obtained, the valuation is based on objective and supportable data and has been carried out by a property valuation service provider or qualified independent valuer as appropriate.

Financial Liabilities

The Fund initially recognises a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Financial liabilities including credit balances of hedging instruments and derivatives are measured at market values as at the reporting date. Any change in market values of the financial liabilities since the beginning of the reporting period shall be included in the profit or loss for the reporting period. As disposal costs are generally immaterial, unless otherwise stated, market value approximates fair value.

Receivables and Payables

Current assets such as accounts receivable, which are expected to be recovered within twelve months after the reporting period, are carried at nominal amounts which approximate the fair values.

Accounts payable are recognised when the Fund becomes obliged to make future payments resulting from the goods and services received, whether or not billed to the Fund and are carried at nominal amounts which are equivalent to fair values.

(g) Revenue Recognition

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is measured at the fair value of consideration received or receivable. The following recognition criteria relate to the specific items of revenue the Fund receives:

Interest

The interest revenue is recognised by the Fund on a cash receipt basis, unless the Fund chooses the accrual method and the amount can be reliably measured by reference to the principal outstanding and using the effective interest rate of the instrument calculated at the acquisition or origination date.

Dividend Revenue

The entitlement to a dividend is based on the date the shares are quoted ex-dividend; the actual dividend revenue is recognised by the Fund when it is received.

Distribution Revenue

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

Rental Income

Rent from investment properties is recognised by the Fund on a cash receipt basis.

Movement in market values

Changes in the market value of investments are determined as the difference between the market value at balance date or consideration received (if sold during the year) and the market value as at the prior year end or cost (if the investment was acquired during the period). All movements are recognised in the Operating Statement.

Contributions and Rollovers In

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

The financial report was authorised for issue on 16 October 2020 by the trustee of the fund.

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The David & Sue Thomas Superannuation Fund
Notes to the Financial Statements
As at 30 June 2020

Note 2 – Liability for Accrued Benefits

The liability for accrued benefits represents the fund's present obligation to pay benefits to members and beneficiaries and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period. Changes in the Liability for Accrued Benefits are as follows:

	Current	Previous
Liability for Accrued Benefits at beginning of period	322,917.76	303,656.64
Benefits Accrued during the period	46,023.22	41,396.98
Benefits Paid during the period	(21,427.50)	(22,135.86)
Liability for Accrued Benefits at end of period	347,513.48	322,917.76

Any amount in the Unallocated Contributions account represent amounts that have been received by the fund from either the members of the fund or a third party but have not been allocated to any specific member as at the reporting date. It is the intention of the trustee to allocate any such amounts recorded as unallocated contributions within 28 days following the end of the month to specific fund member, which will increase the liability for members accrued benefits.

Note 3 – Vested Benefits

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

	Current	Previous
Vested Benefits at beginning of period	322,917.76	303,656.64
Benefits Accrued during the period	46,023.22	41,396.98
Benefits Paid during the period	(21,427.50)	(22,135.86)
Vested Benefits at end of period	347,513.48	322,917.76

Note 4 – Guaranteed Benefits

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

Note 5 – Funding Arrangements

No fixed funding arrangements were in place for the Fund as at year end.

Note 6A – Loans

	Current	Previous
At market value:		
Loan to K & N McLean	311,000.00	287,000.00
	311,000.00	287,000.00

Note 6B – Units In Unlisted Unit Trusts

	Current	Previous
At market value:		
Silver Bullion	12,528.86	10,267.10
	12,528.86	10,267.10

Note 7A – Interest

	Current	Previous
CBA Cheque Account	175.46	331.20
Loan to K & N McLean	43,845.00	41,556.00
	44,020.46	41,887.20

The David & Sue Thomas Superannuation Fund
Notes to the Financial Statements
As at 30 June 2020

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Note 8A – Increase in Market Value

	Current	Previous
Units In Unlisted Unit Trusts		
Silver Bullion	2,261.76	(163.97)
	<u>2,261.76</u>	<u>(163.97)</u>

The David & Sue Thomas Superannuation Fund

Members Summary Report - For the period 1/07/2019 to 30/06/2020

Member's Detail	Opening Balance	Increases					Decreases					Closing Balance	
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid			
Mr David Thomas													
5 Appian Way Cowra NSW 2794													
Accumulation	16,368.22	0.00	0.00	2,415.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18,783.51
Pension DT_ABP_1	120,822.14	0.00	0.00	16,991.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(11,018.23)	126,795.38
	137,190.36	0.00	0.00	19,406.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(11,018.23)	145,578.89
Mrs Susan Thomas													
5 Appian Way Cowra NSW 2794													
Accumulation	650.34	0.00	0.00	95.97	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	746.31
Pension ST_ABP_1	78,128.57	0.00	0.00	11,074.97	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(7,459.27)	81,744.27
Pension Sue Pension 2	106,948.49	0.00	0.00	15,445.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(2,950.00)	119,444.01
	185,727.40	0.00	0.00	26,616.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(10,409.27)	201,934.59
	322,917.76	0.00	0.00	46,023.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(21,427.50)	347,513.48

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The David & Sue Thomas Superannuation Fund
(ABN: 49 183 212 552)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2019 - 30 June 2020	Residential Address: 5 Appian Way Cowra, NSW 2794
Member	Date of Birth: 30 March 1950
Number: 501	Date Joined Fund: 4 December 2013
Mr David Arthyr Thomas	Eligible Service Date: 2 December 1968
	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		Your Tax Components	
Withdrawal Benefit as at 1 Jul 2019		Tax Free	25,475.94
Accumulation	16,368.22	Taxable - Taxed	120,102.95
DT_ABP_1	120,822.14	Taxable - Untaxed	-
Total as at 1 Jul 2019	137,190.36	Your Preservation Components	
		Preserved	-
Withdrawal Benefit as at 30 Jun 2020		Restricted Non Preserved	-
Accumulation	18,783.51	Unrestricted Non Preserved	145,578.89
DT_ABP_1	126,795.38	Your Insurance Benefits	
Total as at 30 Jun 2020	145,578.89	No insurance details have been recorded	
		Your Beneficiaries	
		Non Lapsing Binding Death Nomination*	
		100% to Sue	
		* Nomination in effect from 1 July 2016	

For Enquiries:
phone 0263423524 | email mark@balance.accountants
mail Balance Accountants & Advisers, PO Box 727, Cowra NSW 2794

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The David & Sue Thomas Superannuation Fund
(ABN: 49 183 212 552)

Member Benefit Statement

Period	Member Account Details
1 July 2019 - 30 June 2020	Residential Address: 5 Applan Way Cowra, NSW 2794
Member Number: 501	Date of Birth: 30 March 1950
Mr David Arthyr Thomas	Date Joined Fund: 4 December 2013
Accumulation Account	Eligible Service Date: 2 December 1968
Accumulation	Tax File Number Held: Yes
	Account Start Date: 4 December 2013

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2019	16,368.22
<i>Increases to your account:</i>	
Share Of Net Fund Income	2,415.29
<u>Total Increases</u>	<u>2,415.29</u>
Withdrawal Benefit as at 30 Jun 2020	<u>18,783.51</u>

Your Tax Components		
Tax Free	15.4552 %	2,903.03
Taxable - Taxed		15,880.48
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	18,783.51

Your Insurance Benefits
No insurance details have been recorded

Your Beneficiaries
Non Lapsing Binding Death Nomination*
100% to Sue
* Nomination in effect from 1 July 2016

For Enquiries:
phone 0263423524 | email mark@balance.accountants
mail Balance Accountants & Advisers, PO Box 727, Cowra NSW 2794

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The David & Sue Thomas Superannuation Fund

(ABN: 49 183 212 552)

Member Benefit Statement

Period	Member Account Details
1 July 2019 - 30 June 2020	Residential Address: 5 Appian Way Cowra, NSW 2794
Member Number: 501	Date of Birth: 30 March 1950
Mr David Arthyr Thomas	Date Joined Fund: 4 December 2013
Pension Account	Eligible Service Date: 2 December 1968
DT_ABP_1	Tax File Number Held: Yes
	Account Start Date: 30 June 2016

Your Account Summary

Withdrawal Benefit as at 1 Jul 2019	120,822.14
<u>Increases to your account:</u>	
Share Of Net Fund Income	16,991.47
<u>Total Increases</u>	<u>16,991.47</u>
<u>Decreases to your account:</u>	
Pension Payments	11,018.23
<u>Total Decreases</u>	<u>11,018.23</u>
Withdrawal Benefit as at 30 Jun 2020	126,795.38

Your Tax Components

Tax Free	17.8026 %	22,572.91
Taxable - Taxed		104,222.47
Taxable - Untaxed		-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	126,795.38

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*

100% to Sue

* Nomination in effect from **1 July 2016**

For Enquiries:
 phone 0263423524 | email mark@balance.accountants
 mail Balance Accountants & Advisers, PO Box 727, Cowra NSW 2794

Trustees

The Trustees of the Fund are as follows:

David Thomas and
Susan Thomas

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 Thomas
Trustee

.....
Susan Thomas
Trustee

Statement Date: 30 June 2020

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The David & Sue Thomas Superannuation Fund
(ABN: 49 183 212 552)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2019 - 30 June 2020	Residential Address: 5 Appian Way Cowra, NSW 2794
Member	Number: 502
Mrs Susan Gai Thomas	Date of Birth: 23 June 1952 Date Joined Fund: 4 December 2013 Eligible Service Date: 26 September 2008
	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 2019	
Accumulation	650.34
ST_ABP_1	78,128.57
Sue Pension 2	106,948.49
Total as at 1 Jul 2019	185,727.40
Withdrawal Benefit as at 30 Jun 2020	
Accumulation	746.31
ST_ABP_1	81,744.27
Sue Pension 2	119,444.01
Total as at 30 Jun 2020	201,934.59

Your Tax Components

Tax Free	199,675.83
Taxable - Taxed	2,258.76
Taxable - Untaxed	-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	201,934.59

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*

100% to David

* Nomination in effect from 1 July 2016

For Enquiries:
phone 0263423524 | email mark@balance.accountants
mail Balance Accountants & Advisers, PO Box 727, Cowra NSW 2794

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The David & Sue Thomas Superannuation Fund
(ABN: 49 183 212 552)

Member Benefit Statement

Period	Member Account Details
1 July 2019 - 30 June 2020	Residential Address: 5 Appian Way Cowra, NSW 2794
Member	Date of Birth: 23 June 1952
Number: 502	Date Joined Fund: 4 December 2013
Mrs Susan Gai Thomas	Eligible Service Date: 26 September 2008
Accumulation Account	Tax File Number Held: Yes
Accumulation	Account Start Date: 4 December 2013

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2019	650.34
<i>Increases to your account:</i>	
Share Of Net Fund Income	95.97
<u>Total Increases</u>	<u>95.97</u>
Withdrawal Benefit as at 30 Jun 2020	<u>746.31</u>

Your Tax Components		
Tax Free	66.9963 %	500.00
Taxable - Taxed		246.31
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	746.31

Your Insurance Benefits
No insurance details have been recorded

Your Beneficiaries
Non Lapsing Binding Death Nomination*
100% to David
* Nomination in effect from 1 July 2016

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The David & Sue Thomas Superannuation Fund
(ABN: 49 183 212 552)

Member Benefit Statement

Period		Member Account Details	
1 July 2019 - 30 June 2020		Residential Address:	5 Applan Way Cowra, NSW 2794
Member	Number: 502	Date of Birth:	23 June 1952
Mrs Susan Gai Thomas		Date Joined Fund:	4 December 2013
Pension Account		Eligible Service Date:	26 September 2008
ST_ABP_1		Tax File Number Held:	Yes
		Account Start Date:	30 June 2016

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2019	78,128.57
<u>Increases to your account:</u>	
Share Of Net Fund Income	11,074.97
<u>Total Increases</u>	11,074.97
<u>Decreases to your account:</u>	
Pension Payments	7,459.27
<u>Total Decreases</u>	7,459.27
Withdrawal Benefit as at 30 Jun 2020	81,744.27

Your Tax Components		
Tax Free	100.0000 %	81,744.27
Taxable - Taxed		-
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	81,744.27

Your Insurance Benefits
No insurance details have been recorded

Your Beneficiaries
Non Lapsing Binding Death Nomination*
100% to David
* Nomination in effect from 1 July 2016

The David & Sue Thomas Superannuation Fund
(ABN: 49 183 212 552)

Member Benefit Statement

Period	Member Account Details
1 July 2019 - 30 June 2020	Residential Address: 5 Applan Way Cowra, NSW 2794
Member Number: 502	Date of Birth: 23 June 1952
Mrs Susan Gal Thomas	Date Joined Fund: 4 December 2013
Pension Account	Eligible Service Date: 26 September 2008
Sue Pension 2	Tax File Number Held: Yes
	Account Start Date: 1 July 2016

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2019	106,948.49
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	15,445.52
<u>Total Increases</u>	15,445.52
<i><u>Decreases to your account:</u></i>	
Pension Payments	2,950.00
<u>Total Decreases</u>	2,950.00
Withdrawal Benefit as at 30 Jun 2020	119,444.01

Your Tax Components		
Tax Free	98.3152 %	117,431.56
Taxable - Taxed		2,012.45
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	119,444.01

Your Insurance Benefits	
No insurance details have been recorded	

Your Beneficiaries	
Non Lapsing Binding Death Nomination*	
100% to David	
* Nomination in effect from 1 July 2016	

Trustees

The Trustees of the Fund are as follows:

David Thomas and
Susan Thomas

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 Thomas
Trustee

.....
Susan Thomas
Trustee

Statement Date: 30 June 2020

The David & Sue Thomas Superannuation Fund
Investment Summary as at 30 June 2020

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<u>Bank</u>								
CBA Cheque Account				24,243.62	24,243.62			6.97%
				<u>24,243.62</u>	<u>24,243.62</u>			<u>6.97%</u>
<u>Unlisted Market</u>								
Loan to K & N McLean		0.0000	0.0000	311,000.00	311,000.00	0.00	0.00%	89.43%
Silver Bullion	15.00000	693.2000	835.2573	10,398.00	12,528.86	2,130.86	20.49%	3.60%
				<u>321,398.00</u>	<u>323,528.86</u>	<u>2,130.86</u>	<u>0.66%</u>	<u>93.03%</u>
				<u>345,641.62</u>	<u>347,772.48</u>	<u>2,130.86</u>	<u>0.62%</u>	<u>100.00%</u>

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.

The David & Sue Thomas Superannuation Fund
Investment Performance
For the period from 1 July 2019 to 30 June 2020

Investment	Opening Value	Acquisitions	Disposals	Closing Value	Change in Value	Income	Total Return Value	Total Return
<u>Bank</u>								
CBA Cheque Account	25,976.91	20,270.46	22,003.75	24,243.62	0.00	175.46	175.46	0.70%
	<u>25,976.91</u>	<u>20,270.46</u>	<u>22,003.75</u>	<u>24,243.62</u>	<u>0.00</u>	<u>175.46</u>	<u>175.46</u>	<u>0.70%</u>
<u>Unlisted Market</u>								
Loan to K & N McLean	287,000.00	24,000.00	0.00	311,000.00	0.00	43,845.00	43,845.00	15.82%
Silver Bullion	10,267.10	0.00	0.00	12,528.86	2,261.76	0.00	2,261.76	22.03%
	<u>297,267.10</u>	<u>24,000.00</u>	<u>0.00</u>	<u>323,528.86</u>	<u>2,261.76</u>	<u>43,845.00</u>	<u>46,106.76</u>	<u>16.05%</u>
Fund Total	<u>323,244.01</u>	<u>44,270.46</u>	<u>22,003.75</u>	<u>347,772.48</u>	<u>2,261.76</u>	<u>44,020.46</u>	<u>46,282.22</u>	<u>14.82%</u>

The David & Sue Thomas Superannuation Fund
Unrealised Capital Gains as at 30 June 2020

Quantity /Description	Accounting Treatment				Taxation Treatment							
	Market Value	Original Cost	Accounting Gain/(Loss)	Tax Free	Tax Deferred	AMIT	Amount	Indexation	Discountable	Other	Deferred	Capital Loss
Bank												
CBA Cheque Account												
30/06/2020	24,243.62	24,243.62	0.00	0.00	0.00	0.00	24,243.62					0.00
	24,243.62	24,243.62	0.00	0.00	0.00	0.00	24,243.62					0.00
Bank Total												
24,243.62												
Unlisted Market												
Loan to K & N McLean												
30/06/2020	1.00	311,000.00	0.00	0.00	0.00	0.00	311,000.00					0.00
	1.00	311,000.00	0.00	0.00	0.00	0.00	311,000.00					0.00
Silver Bullion												
11/03/2016	15.00	12,528.86	2,130.86	0.00	0.00	0.00	10,398.00					0.00
	15.00	12,528.86	2,130.86	0.00	0.00	0.00	10,398.00					0.00
Unlisted Market Total												
	323,528.86	321,398.00	2,130.86	0.00	0.00	0.00	321,398.00					0.00

The David & Sue Thomas Superannuation Fund
Unrealised Capital Gains as at 30 June 2020

Capital Gains Tax Return Summary

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
Current Year Capital Gains						
Shares & Units - Listed Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00

Capital Losses Applied

Current Year	0.00	0.00	0.00	0.00	0.00
Prior Years	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00
Net Capital Gains					
Net Gain after applying losses	0.00	0.00	0.00	0.00	0.00
Discount applicable		0.00			
Net Gain after applying discount	0.00	0.00	0.00	0.00	0.00

Gains/Losses on Custom Holding Accounts

Account Name	Book Cost	Value	Gain/(Loss)	Tax Rate %	Tax Effect
Loan to K & N McLean	311,000.00	311,000.00	0.00	0.00%	0.00
Custom Holding Accounts Totals	311,000.00	311,000.00	0.00		0.00

The David & Sue Thomas Superannuation Fund

Tax Accounting Reconciliation

For the period 1 July 2019 to 30 June 2020

Operating Statement Profit vs. Provision for Income Tax	2020
	\$
Benefits Accrued as a Result of Operations before Income Tax	24,595.72
<u>ADD:</u>	
Pension Non-deductible Expenses	259.00
Pensions Paid	21,427.50
<u>LESS:</u>	
Increase in Market Value	2,261.76
Pension Exempt Income	44,020.00
Rounding	0.46
Taxable Income or Loss	0.00

	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	0.00	0.00
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		0.00

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	0.00
Income Tax Expense	0.00

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	0.00
Income Tax Payable (Receivable)	0.00

Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	100.0000%
Pension Exempt % (Expenses)	100.0000%
Assets Segregated For Pensions	No

FS/23

**Compilation Report to the Trustees and Members of
The David & Sue Thomas Superannuation Fund**

**ABN 49 183 212 552
For the period 01 July 2019 to 30 June 2020**

On the basis of the information provided by the Trustees of The David & Sue Thomas Superannuation Fund, we have compiled the accompanying special purpose financial statements of The David & Sue Thomas Superannuation Fund for the period ended 30 June 2020, which comprise the Statement of Financial Position, Operating Statement, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of Trustees

The Trustees of The David & Sue Thomas Superannuation Fund are solely responsible for the information contained in the special purpose financial statements. The reliability, accuracy and completeness of the information and for the determination that the financial reporting framework / basis of accounting used is appropriate to meet the needs of the members and for the purpose that the financial statements were prepared.

Our Responsibility

On the basis of information provided by the Trustees of The David & Sue Thomas Superannuation Fund, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework/basis of accounting as described in Note 1 to the financial statements and **APES 315: Compilation of Financial Information**.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework / basis of accounting described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of **APES 110 Code of Ethics for Professional Accountants**.

Assurance Disclaimer

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion¹ on these financial statements

The special purpose financial statements were compiled exclusively for the benefit of the Trustees of the fund who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

Signature of Accountant

Dated: 16 October 2020

.....
Name of Signatory: Mr Andrew Pullen

Address: 18 Redfern Street
Cowra, NSW 2794

¹ Refer to AUASB Standards for the issuance of audit opinions and review conclusions

Self-managed superannuation fund annual return 2020

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2020* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2020* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ⊖ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.

S	M	/	T	#		S	T				
---	---	---	---	---	--	---	---	--	--	--	--

- Place in ALL applicable boxes.

- Postal address for annual returns:

Australian Taxation Office
GPO Box 9845
 [insert the name and postcode
 of your capital city]

Section A: Fund information

1 **Tax file number (TFN)**

- To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

- ❗ The ATO is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

2 **Name of self-managed superannuation fund (SMSF)**

3 **Australian business number (ABN)** (if applicable)

4 **Current postal address**

Suburb/town

State/territory

Postcode

5 **Annual return status**

Is this an amendment to the SMSF's 2020 return?

A No Yes

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

B No Yes

Fund's tax file number (TFN) 953625565

6 SMSF auditor

Auditor's name

Title: MR

Family name

Boys

First given name

Other given names

Tony

SMSF Auditor Number

100014140

Auditor's phone number

04

10712708

Postal address

PO Box 3376

Suburb/town

Rundle Mall

State/territory

SA

Postcode

5000

Date audit was completed

A

Day Month Year

Was Part A of the audit report qualified?

B No Yes

Was Part B of the audit report qualified?

C No Yes

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

D No Yes **7 Electronic funds transfer (EFT)**

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

A Fund's financial institution account details

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number 062529

Fund account number 10197915

Fund account name

Susan Thomas & David Thomas ATF The David & Sue Thomas Superannu

I would like my tax refunds made to this account. Go to C.**B Financial institution account details for tax refunds**

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

BSB number

Account number

Account name

C Electronic service address alias

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

smsfdataflow

Fund's tax file number (TFN)

- 8 Status of SMSF** Australian superannuation fund **A** No Yes Fund benefit structure **B** **A** Code
- Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No Yes

9 Was the fund wound up during the income year?

No Yes If yes, provide the date on which the fund was wound up Have all tax lodgment and payment obligations been met? No Yes

10 Exempt current pension income

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

- To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label **A**.

No Go to Section B: Income.Yes Exempt current pension income amount **A** \$.00

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

Segregated assets method **B** Unsegregated assets method **C** Was an actuarial certificate obtained? **D** Yes

Did the fund have any other income that was assessable?

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

- If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement.

Fund's tax file number (TFN) 953625565

Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the entire year, there was no other income that was assessable, and you have not realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

11 Income

Did you have a capital gains tax (CGT) event during the year? G No Yes

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

Have you applied an exemption or rollover? M No Yes Code

Net capital gain A \$ -00

Gross rent and other leasing and hiring income B \$ -00

Gross interest C \$ -00

Forestry managed investment scheme income X \$ -00

Gross foreign income D1 \$ -00 Net foreign income D \$ -00 Loss

Australian franking credits from a New Zealand company E \$ -00

Transfers from foreign funds F \$ -00 Number

Gross payments where ABN not quoted H \$ -00

Calculation of assessable contributions

Assessable employer contributions
R1 \$ -00

plus Assessable personal contributions
R2 \$ -00

plus **No-TFN-quoted contributions
R3 \$ 0-00
(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST
R6 \$ -00

Gross distribution from partnerships I \$ -00 Loss

*Unfranked dividend amount J \$ -00

*Franked dividend amount K \$ -00

*Dividend franking credit L \$ -00

*Gross trust distributions M \$ -00 Code

Assessable contributions
(R1 plus R2 plus R3 less R6) R \$ -00

Calculation of non-arm's length income

*Net non-arm's length private company dividends
U1 \$ -00

plus *Net non-arm's length trust distributions
U2 \$ -00

plus *Net other non-arm's length income
U3 \$ -00

*Other income S \$ -00 Code

*Assessable income due to changed tax status of fund T \$ -00

Net non-arm's length income
(subject to 45% tax rate)
(U1 plus U2 plus U3) U \$ -00

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

GROSS INCOME
(Sum of labels A to U) W \$ -00 Loss

Exempt current pension income Y \$ -00

TOTAL ASSESSABLE INCOME (W less Y) V \$ -00 Loss

Fund's tax file number (TFN) 953625565

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$	0.00	A2 \$	0.00
Interest expenses overseas	B1 \$	0.00	B2 \$	0.00
Capital works expenditure	D1 \$	0.00	D2 \$	0.00
Decline in value of depreciating assets	E1 \$	0.00	E2 \$	0.00
Insurance premiums – members	F1 \$	0.00	F2 \$	0.00
SMSF auditor fee	H1 \$	0.00	H2 \$	0.00
Investment expenses	I1 \$	0.00	I2 \$	0.00
Management and administration expenses	J1 \$	0.00	J2 \$	0.00
Forestry managed investment scheme expense	U1 \$	0.00	U2 \$	0.00
Other amounts	L1 \$	0.00	L2 \$	259.00
Tax losses deducted	M1 \$	0.00		

Code

Code

TOTAL DEDUCTIONS
N \$ 0.00
 (Total A1 to M1)

TOTAL NON-DEDUCTIBLE EXPENSES
Y \$ 259.00
 (Total A2 to L2)

TAXABLE INCOME OR LOSS
O \$ 0.00 Loss
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

TOTAL SMSF EXPENSES
Z \$ 259.00
 (N plus Y)

*This is a mandatory label.

Fund's tax file number (TFN) 953625565

Section D: Income tax calculation statement

***Important:**

Section B label **R3**, Section C label **O** and Section D labels **A, T1, J, T5** and **I** are mandatory. If you leave these labels blank, you will have specified a zero amount.

13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2020* on how to complete the calculation statement.

*Taxable income A	\$	<input style="width: 95%;" type="text" value="0"/>	00
<small>(an amount must be included even if it is zero)</small>			
*Tax on taxable income T1	\$	<input style="width: 95%;" type="text" value="0"/>	
<small>(an amount must be included even if it is zero)</small>			
*Tax on no-TFN-quoted contributions J	\$	<input style="width: 95%;" type="text" value="0"/>	
<small>(an amount must be included even if it is zero)</small>			
Gross tax B	\$	<input style="width: 95%;" type="text" value="0"/>	
<small>(T1 plus J)</small>			

Foreign income tax offset C1	\$	<input style="width: 95%;" type="text" value="0"/>	
Rebates and tax offsets C2	\$	<input style="width: 95%;" type="text" value="0"/>	
Non-refundable non-carry forward tax offsets C			
<input style="width: 95%;" type="text" value="0"/>			
<small>(C1 plus C2)</small>			

SUBTOTAL 1 T2 \$

(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset D1	\$	<input style="width: 95%;" type="text" value="0"/>	
Early stage venture capital limited partnership tax offset carried forward from previous year D2	\$	<input style="width: 95%;" type="text" value="0"/>	
Early stage investor tax offset D3	\$	<input style="width: 95%;" type="text" value="0"/>	
Early stage investor tax offset carried forward from previous year D4	\$	<input style="width: 95%;" type="text" value="0"/>	

Non-refundable carry forward tax offsets D \$

(D1 plus D2 plus D3 plus D4)

SUBTOTAL 2 T3 \$

(T2 less D – cannot be less than zero)

Complying fund's franking credits tax offset E1	\$	<input style="width: 95%;" type="text" value="0"/>	
No-TFN tax offset E2	\$	<input style="width: 95%;" type="text" value="0"/>	
National rental affordability scheme tax offset E3	\$	<input style="width: 95%;" type="text" value="0"/>	
Exploration credit tax offset E4	\$	<input style="width: 95%;" type="text" value="0"/>	
Refundable tax offsets E			
<input style="width: 95%;" type="text" value="0"/>			
<small>(E1 plus E2 plus E3 plus E4)</small>			

***TAX PAYABLE T5** \$

(T3 less E – cannot be less than zero)

Section 102AAM interest charge G \$

Fund's tax file number (TFN)

H1	Credit for interest on early payments – amount of interest	<input type="text"/>
H2	Credit for tax withheld – foreign resident withholding (excluding capital gains)	<input type="text"/>
H3	Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<input type="text" value="0"/>
H5	Credit for TFN amounts withheld from payments from closely held trusts	<input type="text"/>
H6	Credit for interest on no-TFN tax offset	<input type="text"/>
H8	Credit for foreign resident capital gains withholding amounts	<input type="text"/>
Eligible credits		H <input type="text" value="0"/>
		<i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

*Tax offset refunds (Remainder of refundable tax offsets)	I <input type="text" value="0"/>
	<i>(unused amount from label E – an amount must be included even if it is zero)</i>

PAYG instalments raised

K

Supervisory levy

L

Supervisory levy adjustment for wound up funds

M

Supervisory levy adjustment for new funds

N

AMOUNT DUE OR REFUNDABLE A positive amount at S is what you owe, while a negative amount is refundable to you.	S <input type="text" value="259"/>
	<i>(T5 plus G less H less I less K plus L less M plus N)</i>

*This is a mandatory label.

Section E: Losses

14 Losses

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

Tax losses carried forward to later income years **U** \$ **00**

Net capital losses carried forward to later income years **V** \$ **00**

Fund's tax file number (TFN) 953625565

Section F: Member information

MEMBER 1

Title: MR

Family name

Thomas

First given name

David

Other given names

Arthyr

Member's TFN

See the Privacy note in the Declaration. 687940708

Day Month Year

Date of birth 30/03/1950

Contributions

OPENING ACCOUNT BALANCE \$ 137190.36

i Refer to instructions for completing these labels.

Employer contributions

A \$ 0

ABN of principal employer

A1

Personal contributions

B \$ 0

CGT small business retirement exemption

C \$ 0

CGT small business 15-year exemption amount

D \$ 0

Personal injury election

E \$ 0

Spouse and child contributions

F \$ 0

Other third party contributions

G \$ 0

Proceeds from primary residence disposal

H \$ 0

Receipt date Day Month Year

H1

Assessable foreign superannuation fund amount

I \$ 0

Non-assessable foreign superannuation fund amount

J \$ 0

Transfer from reserve: assessable amount

K \$ 0

Transfer from reserve: non-assessable amount

L \$ 0

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

T \$ 0

Any other contributions (including Super Co-contributions and Low Income Super Amounts)

M \$ 0

TOTAL CONTRIBUTIONS N \$ 0
(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses

O \$ 19406.76

Loss

Inward rollovers and transfers

P \$ 0

Outward rollovers and transfers

Q \$ 0

Lump Sum payments

R1 \$

Code

Income stream payments

R2 \$ 11018.23

Code **M**

Accumulation phase account balance

S1 \$ 18783.51

Retirement phase account balance - Non CDBIS

S2 \$ 126795.38

Retirement phase account balance - CDBIS

S3 \$ 0

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 145578.89
(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

TRK

Fund's tax file number (TFN) 953625565

MEMBER 2

Title: MRS

Family name

Thomas

First given name

Susan

Other given names

Gai

Member's TFN

See the Privacy note in the Declaration. 259913802

Date of birth 23/06/1952

Contributions

OPENING ACCOUNT BALANCE \$ 185727.40

I Refer to instructions for completing these labels.

- Employer contributions
A \$ 0
- ABN of principal employer
A1
- Personal contributions
B \$ 0
- CGT small business retirement exemption
C \$ 0
- CGT small business 15-year exemption amount
D \$ 0
- Personal injury election
E \$ 0
- Spouse and child contributions
F \$ 0
- Other third party contributions
G \$ 0

- Proceeds from primary residence disposal
H \$ 0
- Receipt date Day Month Year
H1
- Assessable foreign superannuation fund amount
I \$ 0
- Non-assessable foreign superannuation fund amount
J \$ 0
- Transfer from reserve: assessable amount
K \$ 0
- Transfer from reserve: non-assessable amount
L \$ 0
- Contributions from non-complying funds and previously non-complying funds
T \$ 0
- Any other contributions (including Super Co-contributions and Low Income Super Amounts)
M \$ 0

TOTAL CONTRIBUTIONS N \$ 0
(Sum of labels **A** to **M**)

Other transactions

- Accumulation phase account balance
S1 \$ 746.31
- Retirement phase account balance - Non CDBIS
S2 \$ 201188.28
- Retirement phase account balance - CDBIS
S3 \$ 0

- Allocated earnings or losses **O** \$ 26616.46
- Inward rollovers and transfers **P** \$ 0
- Outward rollovers and transfers **Q** \$ 0
- Lump Sum payments **R1** \$
- Income stream payments **R2** \$ 10409.27

Loss

Code

Code M

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 201934.59
(**S1** plus **S2** plus **S3**)

- Accumulation phase value **X1** \$
- Retirement phase value **X2** \$
- Outstanding limited recourse borrowing arrangement amount **Y** \$

Sensitive (when completed)

TRK

Fund's tax file number (TFN) 953625565

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$ 0.00

Unlisted trusts **B** \$ 12528.00

Insurance policy **C** \$ 0.00

Other managed investments **D** \$ 0.00

15b Australian direct investments

Cash and term deposits **E** \$ 24243.00

Limited recourse borrowing arrangements

Australian residential real property
J1 \$ 0.00

Australian non-residential real property
J2 \$ 0.00

Overseas real property
J3 \$ 0.00

Australian shares
J4 \$ 0.00

Overseas shares
J5 \$ 0.00

Other
J6 \$ 0.00

Property count
J7 0

Debt securities **F** \$ 0.00

Loans **G** \$ 311000.00

Listed shares **H** \$ 0.00

Unlisted shares **I** \$ 0.00

Limited recourse borrowing arrangements **J** \$ 0.00

Non-residential real property **K** \$ 0.00

Residential real property **L** \$ 0.00

Collectables and personal use assets **M** \$ 0.00

Other assets **O** \$ 1.00

15c Other investments

Crypto-Currency **N** \$ 0.00

15d Overseas direct investments

Overseas shares **P** \$ 0.00

Overseas non-residential real property **Q** \$ 0.00

Overseas residential real property **R** \$ 0.00

Overseas managed investments **S** \$ 0.00

Other overseas assets **T** \$ 0.00

TOTAL AUSTRALIAN AND OVERSEAS ASSETS U \$ 347772.00
(Sum of labels A to T)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? **A** No Yes \$ 0.00

Fund's tax file number (TFN)

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution?

A No Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA?

B No Yes

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 \$ <input type="text" value="0"/> -00	
Permissible temporary borrowings	V2 \$ <input type="text" value="0"/> -00	
Other borrowings	V3 \$ <input type="text" value="0"/> -00	
		Borrowings V \$ <input type="text" value="0"/> -00
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W \$ <input type="text" value="347513"/> -00
		Reserve accounts X \$ <input type="text" value="0"/> -00
		Other liabilities Y \$ <input type="text" value="259"/> -00
TOTAL LIABILITIES		Z \$ <input type="text" value="347772"/> -00

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$ -00

Total TOFA losses **I** \$ -00

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2019–20 income year, write **2020**).

A

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2020*.

B

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2020* for each election.

C

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

D

Section K: **Declarations**

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

Authorised trustee's, director's or public officer's signature

Date / /

Preferred trustee or director contact details:

Title:

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return

Hrs



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

TAX AGENT'S DECLARATION:

I declare that the *Self-managed superannuation fund annual return 2020* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date / /

Tax agent's contact details

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

The David & Sue Thomas Super Fund
Loan to K & L McLean
Balance Calculation as at 30 June 2020

Loan 1

Date	Description	Amount	Running Balance
01/07/2019	Opening Balance	\$224,000.00	\$224,000.00
29/09/2019	Balance Rollover Charge	\$12,000.00	\$236,000.00
30/06/2020	Closing Balance		\$236,000.00

Loan 2

Date	Description	Amount	Running Balance
01/07/2019	Opening Balance	\$63,000.00	\$63,000.00
22/12/2019	Balance Rollover Charge	\$6,000.00	\$69,000.00
26/12/2019	Balance Rollover Charge	\$6,000.00	\$75,000.00
30/06/2020	Closing Balance		\$75,000.00

Total Loan Balance as at 30 June 2020

\$311,000.00

18
2

THIS DEED dated this 25th day of August 2016.

PARTIES DAVID ARTHUR THOMAS & SUSAN GAI THOMAS AS TRUSTEES FOR THE DAVID & SUE THOMAS SUPERANNUATION FUND (Lender) both of 5 Appian Way, Cowra NSW 2794

KENNETH ANTHONY MCLEAN (Borrower) of 3 Banksia Close, Cowra NSW 2794

INTRODUCTION

- A. The Borrower has requested the Lender to lend to him the sum of \$200,000.00 ("principal sum").
- B. The Lender has agreed to advance to the Borrower the total sum of \$200,000.00 upon having the repayment of the total sum with interest secured in the following manner.

50,000
250,000

IT IS AGREED

1. In consideration of the sum of \$200,000.00 this day advanced by the Lender to the Borrower (the receipt whereof the Borrower acknowledges) the Borrower agrees that he will repay the principal sum or so much thereof as shall remain unpaid on or before the day being twelve months from the date of this Deed, or on settlement of the sale of land and improvements situated at 6 Hassan Street, Cowra NSW, whichever is the earlier date.
2. The Borrower will in addition to and upon repayment of the principal sum pay to the Lender the sum of \$12,000.00 ("additional sum") in consideration for the loan advance, together with any outstanding balance referred to in the loan agreement between the Lender and Kenneth Anthony McLean and Narelle Joy McLean dated 22 June 2015.
3. The Borrower shall repay to the Lender interest on the principal sum or on so much thereof as for the time being remains unpaid and upon any judgement or order in which this or the preceding clause may become merged at the rate of 9% per annum by weekly payments referred to in the Schedule on the Friday of each week during the term of this Deed until the final completion date.
4. The Borrower shall be entitled to repay to the Lender at any time prior to the due date the whole of the principal sum, the additional sum, and any outstanding sum referred to in clause 2 above, with interest to the date of repayment only.
5. A payment made pursuant to this Deed may be made by direct credit, bank transfer, in cash or by bank cheque or by any other cheque which is subsequently honoured on presentation.
6. In the case the Borrower makes default for a period of not less than 30 days of the making of any payment whether for principal or for interest or otherwise or in the performance or observance of any agreement or condition herein expressed or implied or upon the occurrence of any of the following events:
 - (a) If a receiver, manager, provisional liquidator or liquidator is appointed in respect of the Borrower, or his assets;

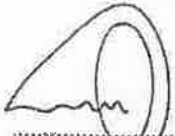
- (b) If any distress or execution is levied against the property or any part of the property of the Borrower and remains unsatisfied for at least 30 days then and in such case the Lender shall be entitled at their option to make demand by notice in writing to the Borrower for the immediate repayment of the principal sum and the additional sum or so much thereof as shall then remain outstanding and upon the service of any such notice the principal sum shall become immediately due and payable by the Borrower to the Lender.
- 7. If any event referred to at clause 6 occurs the interest rate referred to at clause 3 will increase to 11% (default rate) until the event is rectified.
- 8. The Borrower will pay all legal costs, registration costs and stamp duty in relation to this Deed.
- 9. The obligations referred to in this Deed binds the heirs and executors of all parties to this Deed.
- 10. Service of any notice required to be served pursuant to this Deed may be served in the manner prescribed by Section 170 of the Conveyancing Act 1919 (as amended) New South Wales.

THE SCHEDULE

Weekly repayments	\$347.00
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EXECUTED AS A DEED.

SIGNED SEALED & DELIVERED by
David Arthyr Thomas & Susan Gai Thomas



.....
Signature of Witness

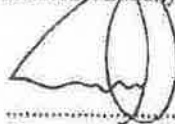
DAVID JOHN WITHERS
14 KENDAL STREET,
COWRA, N.S.W. 2794
.....
Name of Witness SOLICITOR



.....
Signature


S Thomas
.....
Signature

SIGNED SEALED & DELIVERED by
Kenneth Anthony McLean



.....
Signature of Witness

DAVID JOHN WITHERS
14 KENDAL STREET,
COWRA, N.S.W. 2794
.....
Name of Witness SOLICITOR



.....
Signature

④
3

THIS DEED dated this 22nd day of June 2015.

PARTIES DAVID ARTHUR THOMAS & SUSAN GAI THOMAS AS TRUSTEES FOR THE DAVID & SUE THOMAS SUPERANNUATION FUND (*Lender*)
both of 5 Appian Way, Cowra NSW 2794

KENNETH ANTHONY MCLEAN & NARELLE JOY MCLEAN (*Borrowers*)
both of 3 Banksia Close, Cowra NSW 2794

INTRODUCTION

- A. The Borrowers have requested the Lender to lend to the Borrowers the sum of \$50,000.00.
- B. The Lender has agreed to advance to the Borrowers the total sum of \$50,000.00 upon having the repayment of the total sum with interest secured in the following manner.

IT IS AGREED

In consideration of the sum of \$50,000.00 this day advanced by the Lender to the Borrowers (the receipt whereof the Borrowers acknowledge) the Borrowers agree that they shall repay the principal sum or so much thereof as shall remain unpaid on or before the day being twelve months from the date of this Deed.

- 2. The Borrowers will in addition to and upon repayment of the principal sum pay to the Lender the sum of \$6,000.00 ("additional sum") in consideration for the loan advance.
- 3. The Borrowers shall repay to the Lender interest on the principal sum or on so much thereof as for the time being remains unpaid and upon any judgement or order in which this or the preceding clause may become merged at the rate of 11% per annum by weekly payments referred to in the Schedule on the Friday of each week during the term of this Deed until the final completion date.
- 4. The Borrowers shall be entitled to repay to the Lender at any time prior to the due date the whole of the principal sum and the additional sum, with interest to the date of repayment only.
- 5. A payment made pursuant to this Deed may be made by direct credit, bank transfer, in cash or by bank cheque or by any other cheque which is subsequently honoured on presentation.
- 6. In the case the Borrowers make default for a period of not less than 30 days of the making of any payment whether for principal or for interest or otherwise or in the performance or observance of any agreement or condition herein expressed or implied or upon the occurrence of any of the following events:
 - (a) If a receiver, manager, provisional liquidator or liquidator is appointed in respect of the Borrowers or either of them, or their assets;

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1/5

1/5

- (b) If any distress or execution is levied against the property or any part of the property of the Borrowers or either of them and remains unsatisfied for at least 30 days then and in such case the Lender shall be entitled at their option to make demand by notice in writing to the Borrowers for the immediate repayment of the principal sum and the additional sum or so much thereof as shall then remain outstanding and upon the service of any such notice the principal sum shall become immediately due and payable by the Borrower to the Lender.
- 7. If any event referred to at clause 5 occurs the interest rate referred to at clause 3 will increase to 13% (default rate) until the event is rectified.
- 8. The Borrowers will pay all legal costs, registration costs and stamp duty in relation to this Deed.
- 9. Service of any notice required to be served pursuant to this Deed may be served in the manner prescribed by Section 170 of the Conveyancing Act 1919 (as amended) New South Wales.

THE SCHEDULE

Weekly repayments	\$106.00
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EXECUTED AS A DEED.

SIGNED SEALED & DELIVERED by
David Arthyr Thomas & Susan Gai Thomas

.....
Signature of Witness

.....
Name of Wit

.....
Signature

S Thomas
.....
Signature

SIGNED SEALED & DELIVERED by
Kenneth Anthony McLean & Narelle Joy McLean

Lambert
.....
Signature of Witness

L McLEAN
.....
Name of Witness

KN
.....
Signature

McLean
.....



Metal Account Statement

Statement Number 157771
Your Client Code 35208

AUD/USD
.6859

5:01:21 PM
30/06/2020

David And Sue Thomas Superranuation Fund
5 Appian Way
Cowra NSW 2794

Balances Opening 1/04/2020 Closing 30/06/2020

Bullion Storage Account - NSW

Gold		Ounces	Silver		Ounces	Platinum		Ounces	Palladium		Ounces
Premium	Open		Premium	Open		Premium	Open		Premium	Open	
	Close			Close			Close			Close	
Secure	Open		Secure	Open		Secure	Open		Secure	Open	
	Close			Close			Close			Close	
Pool Alloc	Open		Pool Alloc	Open	482.2500	Pool Alloc	Open		Pool Alloc	Open	
	Close			Close	482.2500		Close			Close	
Open Total			Open Total		482.2500	Open Total			Open Total		
Close Total			Close Total		482.2500	Close Total			Close Total		
Spot Prices*		\$2,580.62			\$25.98			\$1,178.01			\$2,720.51
Gold Value			Silver Value		\$12,528.86	Platinum Value			Palladium Value		
Total Portfolio Value*					\$12,528.86						

Transactions 1/04/2020 to 30/06/2020

Date	Type	Source	Product	Storage	Ounces	Price
------	------	--------	---------	---------	--------	-------

No Transactions during this period

Storage Types Explained

Pool Allocated Physical metal which exists within ABC Bullion's general stock but not as specific bars of metal.
Secure Bars of a specific weight, shape and brand are stored but interchangeable with other identical bars.
Premium Individual bars with unique serial numbers are specifically allocated to the client.

Imperial to Metric Conversions
Ounces are measured in Troy Ounces (oz t)
1 troy oz = 31.1grams
32.15 troy oz = 1KG

Spot Prices and Portfolio Value*: Are based on the spot price at this statement's closing date. They do not represent the rate at which ABC Bullion will buy back the metal. Buy back prices depend on the physical products owned.

Australian Bullion Company (NSW) Pty. Ltd. ABN 82 002 858 602

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Date	Transaction	Debit	Credit	Balance
03 Jun	Direct Credit 000778 K MCLEAN THOMAS		106.00	\$26,177.96 CR
06 Jun	Direct Credit 000155 KEN MCCLEAN 60		347.00	\$26,524.96 CR
07 Jun	Transfer to other Bank NetBank David Super	200.00		\$26,324.96 CR
07 Jun	Transfer to CBA A/c NetBank Sue Super	200.00		\$26,124.96 CR
10 Jun	Direct Credit 000778 K MCLEAN THOMAS		106.00	\$26,230.96 CR
11 Jun	TAX OFFICE PAYMENTS NetBank BPAY 75556 551009536255657621 Super Tax	307.05		\$25,923.91 CR
13 Jun	Direct Credit 000155 KEN MCCLEAN 60		347.00	\$26,270.91 CR
14 Jun	Transfer to other Bank NetBank David Super	200.00		\$26,070.91 CR
14 Jun	Transfer to CBA A/c NetBank Sue Super	200.00		\$25,870.91 CR
17 Jun	Direct Credit 000778 K MCLEAN THOMAS		106.00	\$25,976.91 CR
20 Jun	Direct Credit 000155 KEN MCCLEAN 60		347.00	\$26,323.91 CR
21 Jun	Transfer to other Bank NetBank David Super	200.00		\$26,123.91 CR
21 Jun	Transfer to CBA A/c NetBank Sue Super	200.00		\$25,923.91 CR
24 Jun	Direct Credit 000778 K MCLEAN THOMAS		106.00	\$26,029.91 CR
27 Jun	Direct Credit 000155 KEN MCCLEAN 60		347.00	\$26,376.91 CR
28 Jun	Transfer to other Bank NetBank David Super	200.00		\$26,176.91 CR
28 Jun	Transfer to CBA A/c NetBank Sue Super	200.00		\$25,976.91 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$331.20			
01 Jul	Credit Interest		28.50	\$26,005.41 CR
01 Jul	Direct Credit 000778 K MCLEAN THOMAS		106.00	\$26,111.41 CR
04 Jul	Direct Credit 000155 KEN MCCLEAN 60		347.00	\$26,458.41 CR
05 Jul	Transfer to other Bank NetBank David Super	200.00		\$26,258.41 CR
05 Jul	Transfer to CBA A/c NetBank Sue Super	200.00		\$26,058.41 CR
08 Jul	Direct Credit 000778 K MCLEAN THOMAS		106.00	\$26,164.41 CR
11 Jul	Direct Credit 000155 KEN MCCLEAN 60		347.00	\$26,511.41 CR
12 Jul	Transfer to other Bank NetBank David Super	200.00		\$26,311.41 CR

START

Date	Transaction	Debit	Credit	Balance
12 Jul	Transfer to CBA A/c NetBank Sue Super	200.00		\$26,111.41 CR
15 Jul	Direct Credit 000778 K MCLEAN THOMAS		106.00	\$26,217.41 CR
18 Jul	Direct Credit 000155 KEN MCCLEAN 60		347.00	\$26,564.41 CR
19 Jul	Transfer to other Bank NetBank David Super	200.00		\$26,364.41 CR
19 Jul	Transfer to CBA A/c NetBank Sue Super	200.00		\$26,164.41 CR
22 Jul	Direct Credit 000778 K MCLEAN THOMAS		106.00	\$26,270.41 CR
25 Jul	Direct Credit 000155 KEN MCCLEAN 60		347.00	\$26,617.41 CR
26 Jul	Transfer to other Bank NetBank David Super	200.00		\$26,417.41 CR
26 Jul	Transfer to CBA A/c NetBank Sue Super	200.00		\$26,217.41 CR
29 Jul	Direct Credit 000778 K MCLEAN THOMAS		106.00	\$26,323.41 CR
01 Aug	Credit Interest		24.78	\$26,348.19 CR
01 Aug	Direct Credit 000155 KEN MCCLEAN 60		347.00	\$26,695.19 CR
02 Aug	Transfer to other Bank NetBank David Super	200.00		\$26,495.19 CR
02 Aug	Transfer to CBA A/c NetBank Sue Super	200.00		\$26,295.19 CR
05 Aug	Direct Credit 000778 K MCLEAN THOMAS		106.00	\$26,401.19 CR
08 Aug	Direct Credit 000155 KEN MCCLEAN 60		347.00	\$26,748.19 CR
09 Aug	Transfer to other Bank NetBank David Super	200.00		\$26,548.19 CR
09 Aug	Transfer to CBA A/c NetBank Sue Super	200.00		\$26,348.19 CR
12 Aug	Direct Credit 000778 K MCLEAN THOMAS		106.00	\$26,454.19 CR
15 Aug	Direct Credit 000155 KEN MCCLEAN 60		347.00	\$26,801.19 CR
16 Aug	Transfer to other Bank NetBank David Super	200.00		\$26,601.19 CR
16 Aug	Transfer to CBA A/c NetBank Sue Super	200.00		\$26,401.19 CR
19 Aug	Direct Credit 000778 K MCLEAN THOMAS		106.00	\$26,507.19 CR
22 Aug	Transfer from xx1084 CB TabletApp		200.00	\$26,707.19 CR
22 Aug	Direct Credit 000155 KEN MCCLEAN 60		347.00	\$27,054.19 CR
23 Aug	Transfer to other Bank NetBank David Super	200.00		\$26,854.19 CR
23 Aug	Transfer to CBA A/c NetBank Sue Super	200.00		\$26,654.19 CR





020

DAVID THOMAS
 5 APPIAN WAY
 COWRA NSW 2794

Statement 17 (Page 1 of 5)

Account Number 06 2529 10197915

Statement Period 26 Aug 2019 - 25 Feb 2020

Closing Balance \$23,262.43 CR

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

Direct Investment Account

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.

Your SMSF Commonwealth Direct Investment Account specifically designed for your Self Managed Super Fund can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, NetBank, EFTPOS, telephone banking and bank branches.

Name: DAVID ARTHYR THOMAS AND SUSAN GAI THOMAS
 AS TRUSTEES FOR THE DAVID & SUE THOMAS
 SUPERANNUATION 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.

Date	Transaction	Debit	Credit	Balance
26 Aug 2019	OPENING BALANCE			\$26,454.19 CR
26 Aug	Direct Credit 000778 K MCLEAN THOMAS		106.00	\$26,560.19 CR
28 Aug	PRICAP SERVICE CB TabletApp BPAY 7 20904000161	540.00		\$26,020.19 CR
29 Aug	Direct Credit 000155 KEN MCCLEAN 60		347.00	\$26,367.19 CR
30 Aug	Transfer to other Bank NetBank David Super	200.00		\$26,167.19 CR
30 Aug	Transfer to CBA A/c NetBank Sue Super	200.00		\$25,967.19 CR
01 Sep	Credit Interest		20.20	\$25,987.39 CR
02 Sep	Direct Credit 000778 K MCLEAN THOMAS		106.00	\$26,093.39 CR
05 Sep	Direct Credit 000155 KEN MCCLEAN 60		347.00	\$26,440.39 CR
06 Sep	Transfer to other Bank NetBank David Super	200.00		\$26,240.39 CR
06 Sep	Transfer to CBA A/c NetBank Sue Super	200.00		\$26,040.39 CR
09 Sep	Direct Credit 000778 K MCLEAN THOMAS		106.00	\$26,146.39 CR

*# 3049.8797.1.3 ZZ258R3 0303.SL.R3.S961.D056.O.V06.00.28

Date	Transaction	Debit	Credit	Balance
18 Oct	Transfer to other Bank NetBank David Super	200.00		\$25,904.52 CR
18 Oct	Transfer to CBA A/c NetBank Sue Super	200.00		\$25,704.52 CR
19 Oct	Direct Credit 000155 KEN MCCLEAN 60		347.00	\$26,051.52 CR
21 Oct	Direct Credit 000778 K MCLEAN THOMAS		106.00	\$26,157.52 CR
22 Oct	Sorry from CBA		50.00	\$26,207.52 CR
25 Oct	Transfer to other Bank NetBank David Super	200.00		\$26,007.52 CR
25 Oct	Transfer to CBA A/c NetBank Sue Super	200.00		\$25,807.52 CR
28 Oct	Direct Credit 000778 K MCLEAN THOMAS		106.00	\$25,913.52 CR
01 Nov	Transfer to other Bank NetBank David Super	200.00		\$25,713.52 CR
01 Nov	Transfer to CBA A/c NetBank Sue Super	200.00		\$25,513.52 CR
01 Nov	Credit Interest		16.24	\$25,529.76 CR
04 Nov	Direct Credit 000778 K MCLEAN THOMAS		106.00	\$25,635.76 CR
08 Nov	Transfer to other Bank NetBank David Super	200.00		\$25,435.76 CR
08 Nov	Transfer to CBA A/c NetBank Sue Super	200.00		\$25,235.76 CR
11 Nov	Direct Credit 000778 K MCLEAN THOMAS		106.00	\$25,341.76 CR
15 Nov	Transfer to other Bank NetBank David Super	200.00		\$25,141.76 CR
15 Nov	Transfer to CBA A/c NetBank Sue Super	200.00		\$24,941.76 CR
18 Nov	Direct Credit 000778 K MCLEAN THOMAS		106.00	\$25,047.76 CR
22 Nov	Transfer to other Bank NetBank David Super	200.00		\$24,847.76 CR
22 Nov	Transfer to CBA A/c NetBank Sue Super	200.00		\$24,647.76 CR
25 Nov	Direct Credit 000778 K MCLEAN THOMAS		106.00	\$24,753.76 CR
29 Nov	Transfer to other Bank NetBank David Super	200.00		\$24,553.76 CR
29 Nov	Transfer to CBA A/c NetBank Sue Super	200.00		\$24,353.76 CR
29 Nov	Transfer to CBA A/c NetBank	137.50		\$24,216.26 CR
01 Dec	Credit Interest		13.40	\$24,229.66 CR
02 Dec	Direct Credit 000778 K MCLEAN THOMAS		106.00	\$24,335.66 CR
06 Dec	Transfer to other Bank NetBank David Super	200.00		\$24,135.66 CR
06 Dec	Transfer to CBA A/c NetBank Sue Super	200.00		\$23,935.66 CR





3049.8799.3.3.ZZ258R3 0303.SL.R3.S961.D056.O.V06.00.28

Date	Transaction	Debit	Credit	Balance
30 Jan	Direct Credit 000155 KEN MCCLEAN 60		347.00	\$23,384.75 CR
31 Jan	Transfer to other Bank NetBank David Super	200.00		\$23,184.75 CR
31 Jan	Transfer to CBA A/c NetBank Sue Super	200.00		\$22,984.75 CR
01 Feb	Credit Interest		12.68	\$22,997.43 CR
03 Feb	Direct Credit 000778 K MCLEAN THOMAS		106.00	\$23,103.43 CR
06 Feb	Direct Credit 000155 KEN MCCLEAN 60		347.00	\$23,450.43 CR
07 Feb	Transfer to other Bank NetBank David Super	200.00		\$23,250.43 CR
07 Feb	Transfer to CBA A/c NetBank Sue Super	200.00		\$23,050.43 CR
10 Feb	Direct Credit 000778 K MCLEAN THOMAS		106.00	\$23,156.43 CR
13 Feb	Direct Credit 000155 KEN MCCLEAN 60		347.00	\$23,503.43 CR
14 Feb	Transfer to other Bank NetBank David Super	200.00		\$23,303.43 CR
14 Feb	Transfer to CBA A/c NetBank Sue Super	200.00		\$23,103.43 CR
17 Feb	Direct Credit 000778 K MCLEAN THOMAS		106.00	\$23,209.43 CR
20 Feb	Direct Credit 000155 KEN MCCLEAN 60		347.00	\$23,556.43 CR
21 Feb	Transfer to other Bank NetBank David Super	200.00		\$23,356.43 CR
21 Feb	Transfer to CBA A/c NetBank Sue Super	200.00		\$23,156.43 CR
24 Feb	Direct Credit 000778 K MCLEAN THOMAS		106.00	\$23,262.43 CR
25 Feb	2020 CLOSING BALANCE			\$23,262.43 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$26,454.19 CR		\$11,403.75		\$8,211.99		\$23,262.43 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
25 Feb	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.65%

Note. Interest rates are effective as at the date shown but are subject to change.



CDIA

06 2529 1019 7915

Available
+ \$24,567.71 Balance
+ \$24,567.71

Date	Transaction details	Amount	Total
28 Feb 2020	Transfer to CBA A/c NetBank Sue Super	- \$200.00	+ \$23,209.43
28 Feb 2020	Transfer to other Bank NetBank David Super	- \$200.00	+ \$23,409.43
27 Feb 2020	Direct Credit 000155 KEN MCCLEAN 60	+ \$347.00	+ \$23,609.43
24 Feb 2020	Direct Credit 000778 K MCLEAN THOMAS	+ \$106.00	+ \$23,262.43
21 Feb 2020	Transfer to CBA A/c NetBank Sue Super	- \$200.00	+ \$23,156.43
21 Feb 2020	Transfer to other Bank NetBank David Super	- \$200.00	+ \$23,356.43
20 Feb 2020	Direct Credit 000155 KEN MCCLEAN 60	+ \$347.00	+ \$23,556.43
17 Feb 2020	Direct Credit 000778 K MCLEAN THOMAS	+ \$106.00	+ \$23,209.43
14 Feb 2020	Transfer to CBA A/c NetBank Sue Super	- \$200.00	+ \$23,103.43
14 Feb 2020	Transfer to other Bank NetBank David Super	- \$200.00	+ \$23,303.43
13 Feb 2020	Direct Credit 000155 KEN MCCLEAN 60	+ \$347.00	+ \$23,503.43
10 Feb 2020	Direct Credit 000778 K MCLEAN THOMAS	+ \$106.00	+ \$23,156.43
07 Feb 2020	Transfer to CBA A/c NetBank Sue Super	- \$200.00	+ \$23,050.43
07 Feb 2020	Transfer to other Bank NetBank David Super	- \$200.00	+ \$23,250.43
06 Feb 2020	Direct Credit 000155 KEN MCCLEAN 60	+ \$347.00	+ \$23,450.43
03 Feb 2020	Direct Credit 000778 K MCLEAN THOMAS	+ \$106.00	+ \$23,103.43
01 Feb 2020	Credit Interest	+ \$12.68	+ \$22,997.43

There are no more transactions to display.

Date	Transaction details	Amount	Total
02 Mar 2020	Direct Credit 000778 K MCLEAN THOMAS	+ \$106.00	+ \$23,327.41
01 Mar 2020	Credit Interest	+ \$11.96	+ \$23,221.41

There are no more transactions to display.



CDIA

06 2529 1019 7915

Available	Balance
+ \$24,567.71	+ \$24,567.71

Date	Transaction details	Amount	Total
30 Mar 2020	Direct Credit 000778 K MCLEAN THOMAS	+ \$106.00	+ \$23,539.41
27 Mar 2020	Transfer to CBA A/c NetBank Sue Super	- \$200.00	+ \$23,433.41
27 Mar 2020	Transfer to other Bank NetBank David Super	- \$200.00	+ \$23,633.41
26 Mar 2020	Direct Credit 000155 KEN MCCLEAN 60	+ \$347.00	+ \$23,833.41
23 Mar 2020	Direct Credit 000778 K MCLEAN THOMAS	+ \$106.00	+ \$23,486.41
20 Mar 2020	Transfer to CBA A/c NetBank Sue Super	- \$200.00	+ \$23,380.41
20 Mar 2020	Transfer to other Bank NetBank David Super	- \$200.00	+ \$23,580.41
19 Mar 2020	Direct Credit 000155 KEN MCCLEAN 60	+ \$347.00	+ \$23,780.41
16 Mar 2020	Direct Credit 000778 K MCLEAN THOMAS	+ \$106.00	+ \$23,433.41
13 Mar 2020	Transfer to CBA A/c NetBank Sue Super	- \$200.00	+ \$23,327.41
13 Mar 2020	Transfer to other Bank NetBank David Super	- \$200.00	+ \$23,527.41
12 Mar 2020	Direct Credit 000155 KEN MCCLEAN 60	+ \$347.00	+ \$23,727.41
09 Mar 2020	Direct Credit 000778 K MCLEAN THOMAS	+ \$106.00	+ \$23,380.41
06 Mar 2020	Transfer to CBA A/c NetBank Sue Super	- \$200.00	+ \$23,274.41
06 Mar 2020	Transfer to other Bank NetBank David Super	- \$200.00	+ \$23,474.41
05 Mar 2020	Direct Credit 000155 KEN MCCLEAN 60	+ \$347.00	+ \$23,674.41

There are no more transactions to display.

Date	Transaction details	Amount	Total
02 Apr 2020	Direct Credit 000155 KEN MCCLEAN 50	+ \$347.00	+ \$23,895.65
01 Apr 2020	Credit Interest	+ \$9.24	+ \$23,548.65

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There are no more transactions to display.



CDIA

06 2529 1019 7915

Available Balance
+ \$24,567.71 + \$24,567.71

Date	Transaction details	Amount	Total
30 Apr 2020	Direct Credit 000155 KEN MCCLEAN 60	+ \$347.00	+ \$24,107.65
27 Apr 2020	Direct Credit 000778 K MCLEAN THOMAS	+ \$106.00	+ \$23,760.65
24 Apr 2020	Transfer to CBA A/c NetBank Sue Super	- \$200.00	+ \$23,654.65
24 Apr 2020	Transfer to other Bank NetBank David Super	- \$200.00	+ \$23,854.65
23 Apr 2020	Direct Credit 000155 KEN MCCLEAN 60	+ \$347.00	+ \$24,054.65
20 Apr 2020	Direct Credit 000778 K MCLEAN THOMAS	+ \$106.00	+ \$23,707.65
17 Apr 2020	Transfer to CBA A/c NetBank Sue Super	- \$200.00	+ \$23,601.65
17 Apr 2020	Transfer to other Bank NetBank David Super	- \$200.00	+ \$23,801.65
16 Apr 2020	Direct Credit 000155 KEN MCCLEAN 60	+ \$347.00	+ \$24,001.65
14 Apr 2020	Direct Credit 000778 K MCLEAN THOMAS	+ \$106.00	+ \$23,654.65
10 Apr 2020	Transfer to CBA A/c NetBank Sue Super	- \$200.00	+ \$23,548.65
10 Apr 2020	Transfer to other Bank NetBank David Super	- \$200.00	+ \$23,748.65
09 Apr 2020	Direct Credit 000155 KEN MCCLEAN 60	+ \$347.00	+ \$23,948.65
06 Apr 2020	Direct Credit 000778 K MCLEAN THOMAS	+ \$106.00	+ \$23,601.65
03 Apr 2020	Transfer to CBA A/c NetBank Sue Super	- \$200.00	+ \$23,495.65
03 Apr 2020	Transfer to other Bank NetBank David Super	- \$200.00	+ \$23,695.65

There are no more transactions to display.

Date	Transaction details	Amount	Total
01 May 2020	Transfer to CBA A/c NetBank Sue Super	- \$200.00	+ \$23,710.57
01 May 2020	Transfer to other Bank NetBank David Super	- \$200.00	+ \$23,910.57
01 May 2020	Credit Interest	+ \$2.92	+ \$24,110.57

There are no more transactions to display.



CDIA

06 2529 1019 7915

Available Balance
+ \$24,567.71 + \$24,567.71

Date	Transaction details	Amount	Total
29 May 2020	Transfer to CBA A/c NetBank Sue Super	- \$200.00	+ \$23,922.57
29 May 2020	Transfer to other Bank NetBank David Super	- \$200.00	+ \$24,122.57
28 May 2020	Direct Credit 000155 KEN MCCLEAN 60	+ \$347.00	+ \$24,322.57
25 May 2020	Direct Credit 000778 K MCLEAN THOMAS	+ \$106.00	+ \$23,975.57
22 May 2020	Transfer to CBA A/c NetBank Sue Super	- \$200.00	+ \$23,869.57
22 May 2020	Transfer to other Bank NetBank David Super	- \$200.00	+ \$24,069.57
21 May 2020	Direct Credit 000155 KEN MCCLEAN 60	+ \$347.00	+ \$24,269.57
18 May 2020	Direct Credit 000778 K MCLEAN THOMAS	+ \$106.00	+ \$23,922.57
15 May 2020	Transfer to CBA A/c NetBank Sue Super	- \$200.00	+ \$23,816.57
15 May 2020	Transfer to other Bank NetBank David Super	- \$200.00	+ \$24,016.57
14 May 2020	Direct Credit 000155 KEN MCCLEAN 60	+ \$347.00	+ \$24,216.57
11 May 2020	Direct Credit 000778 K MCLEAN THOMAS	+ \$106.00	+ \$23,869.57
08 May 2020	Transfer to CBA A/c NetBank Sue Super	- \$200.00	+ \$23,763.57
08 May 2020	Transfer to other Bank NetBank David Super	- \$200.00	+ \$23,963.57
07 May 2020	Direct Credit 000155 KEN MCCLEAN 60	+ \$347.00	+ \$24,163.57
04 May 2020	Direct Credit 000778 K MCLEAN THOMAS	+ \$106.00	+ \$23,816.57

There are no more transactions to display.

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Date	Transaction details	Amount	Total
01 Jun 2020	Direct Credit 000778 K MCLEAN THOMAS	+ \$106.00	+ \$24,031.62
01 Jun 2020	Credit Interest	+ \$3.05	+ \$23,925.62

There are no more transactions to display.



CDIA

06 2529 1019 7915

Available	Balance
+ \$24,567.71	+ \$24,567.71

Date	Transaction details	Amount	Total
29 Jun 2020	Direct Credit 000778 K MCLEAN THOMAS	+ \$106.00	+ \$24,243.62
26 Jun 2020	Transfer to CBA A/c NetBank Sue Super	- \$200.00	+ \$24,137.62
26 Jun 2020	Transfer to other Bank NetBank David Super	- \$200.00	+ \$24,337.62
25 Jun 2020	Direct Credit 000155 KEN MCCLEAN 60	+ \$347.00	+ \$24,537.62
22 Jun 2020	Direct Credit 000778 K MCLEAN THOMAS	+ \$106.00	+ \$24,190.62
19 Jun 2020	Transfer to CBA A/c NetBank Sue Super	- \$200.00	+ \$24,084.62
19 Jun 2020	Transfer to other Bank NetBank David Super	- \$200.00	+ \$24,284.62
18 Jun 2020	Direct Credit 000155 KEN MCCLEAN 60	+ \$347.00	+ \$24,484.62
15 Jun 2020	Direct Credit 000778 K MCLEAN THOMAS	+ \$106.00	+ \$24,137.62
12 Jun 2020	Transfer to CBA A/c NetBank Sue Super	- \$200.00	+ \$24,031.62
12 Jun 2020	Transfer to other Bank NetBank David Super	- \$200.00	+ \$24,231.62
11 Jun 2020	Direct Credit 000155 KEN MCCLEAN 60	+ \$347.00	+ \$24,431.62
08 Jun 2020	Direct Credit 000778 K MCLEAN THOMAS	+ \$106.00	+ \$24,084.62
05 Jun 2020	Transfer to CBA A/c NetBank Sue Super	- \$200.00	+ \$23,978.62
05 Jun 2020	Transfer to other Bank NetBank David Super	- \$200.00	+ \$24,178.62
04 Jun 2020	Direct Credit 000155 KEN MCCLEAN 60	+ \$347.00	+ \$24,378.62

There are no more transactions to display.



Australian Government
Australian Taxation Office

Agent BALANCE ACCOUNTANTS &
ADVISERS
Client THE TRUSTEE FOR THE DAVID &
SUE THOMAS SUPERANNUATION
FUND
ABN 49 183 212 552
TFN 953 625 565

Income tax 551

Date generated	14/10/2020
Overdue	\$259.00 DR
Not yet due	\$0.00
Balance	\$259.00 DR

Transactions

10 results found - from 14 October 2018 to 14 October 2020 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Oct 2020	1 Oct 2020	General interest charge			\$259.00 DR
3 Aug 2020	3 Aug 2020	General interest charge			\$259.00 DR
1 Jul 2020	1 Jul 2020	General interest charge			\$259.00 DR
1 Jun 2020	1 Jun 2020	General interest charge			\$259.00 DR
15 Oct 2019	14 Oct 2019	Payment received		\$326.25	\$259.00 DR
5 Oct 2019	15 May 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$585.25		\$585.25 DR
12 Jun 2019	12 Jun 2019	General interest charge			\$0.00
12 Jun 2019	11 Jun 2019	Payment received		\$307.05	\$0.00
3 Jun 2019	3 Jun 2019	General interest charge			\$307.05 DR
21 Nov 2018	15 May 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18	\$307.05		\$307.05 DR