

Audit Work Papers - Lead Schedule

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
A	Financial Statements Review					_____	_____
	INCOME						
B	Member Receipts	89,565.45	58,172.90	31,392.55	53.96%	_____	_____
C	Investment Income	30,062.78	24,110.79	5,951.99	24.69%	_____	_____
C1	Interest	1,062.78	110.79	951.99	859.27%	_____	_____
C2	Rent	29,000.00	24,000.00	5,000.00	20.83%	_____	_____
D	Other Income	7.31	-	7.31	-	_____	_____
	EXPENSE						
E	Member Payments	34,801.42	76,157.86	(41,356.44)	(54.30)%	_____	_____
F	Other Expenses	19,801.36	25,068.01	(5,266.65)	(21.01)%	_____	_____
G	Investment Losses	133.65	140.26	(6.61)	(4.71)%	_____	_____
G1	Decrease in Market Value	133.65	140.26	(6.61)	(4.71)%	_____	_____
	INCOME TAX						
H	Income Tax Expense	9,741.55	2,771.20	6,970.35	251.53%	_____	_____
	PROFIT & LOSS CLEARING ACCOUNT						
I	Profit & Loss Clearing Account	55,157.56	(21,853.64)	77,011.20	(352.40)%	_____	_____
	ASSETS						
J	Investments	527,469.81	526,168.56	1,301.25	0.25%	_____	_____
J1	Direct Property	412,000.00	412,000.00	-	-	_____	_____
J2	Other Assets	16,549.11	15,114.21	1,434.90	9.49%	_____	_____

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
J3	Units In Unlisted Unit Trusts	98,920.70	99,054.35	(133.65)	(0.13)%	_____	_____
K	Other Assets	71,824.42	103,277.29	(31,452.87)	(30.45)%	_____	_____
K1	Cash At Bank	67,470.82	98,535.39	(31,064.57)	(31.53)%	_____	_____
K2	Sundry Assets	1,971.00	2,629.20	(658.20)	(25.03)%	_____	_____
K3	Deferred Tax Assets	1,784.10	1,770.70	13.40	0.76%	_____	_____
LIABILITIES							
L	Other Creditors and Accruals	2,322.80	2,750.00	(427.20)	(15.53)%	_____	_____
M	Borrowings	188,193.06	282,860.63	(94,667.57)	(33.47)%	_____	_____
N	Income Tax Payable	11,582.65	4,713.75	6,868.90	145.72%	_____	_____
O	Income Taxes Payable	1,206.69	-	1,206.69	-	_____	_____
O	Other Taxes Payable	1,206.69	-	1,206.69	-	_____	_____
P	Unallocated Contributions	3,990.00	2,280.00	1,710.00	75.00%	_____	_____
MEMBER ENTITLEMENTS							
Q	Member Entitlement Accounts	391,999.03	336,841.47	55,157.56	16.37%	_____	_____

Audit Work Papers

Member Receipts

Income Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
B	Member Receipts	89,565.45	58,172.90	31,392.55	53.96%	_____	_____
B1	Contributions	89,565.45	58,172.90	31,392.55	53.96%	_____	_____
	Employer						
	Mr Benjamin Cowan	28,320.00	25,000.00	3,320.00	13.28%	_____	_____
	Mr Mitchell Cowan	28,320.00	25,000.00	3,320.00	13.28%	_____	_____
	Mrs Jill Cowan	32,925.45	5,682.90	27,242.55	479.38%	_____	_____
	Member						
	Personal Non-Concessional						
	Mr Benjamin Cowan	-	1,245.00	(1,245.00)	(100.00)%	_____	_____
	Mr Mitchell Cowan	-	1,245.00	(1,245.00)	(100.00)%	_____	_____

Fund: Cowan Retirement Fund
 Balance Date: 30 June 2020

Prepared By:
 Prepared Date: / /

Reviewed By:
 Reviewed Date: / /

Audit Work Papers

Interest

Income Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
C1	Interest	1,062.78	110.79	951.99	859.27%	_____	_____
	Cash At Bank						
	St George Investment Cash Account '3425	42.78	110.79	(68.01)	(61.39)%	_____	_____
	St George Term Deposit '6271	1,020.00	-	1,020.00	-	_____	_____

Audit Work Papers

Rent

Income Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
C2	Rent	29,000.00	24,000.00	5,000.00	20.83%	_____	_____
	Direct Property						
	283 Main Road, Toukley (103/DP20482)	29,000.00	24,000.00	5,000.00	20.83%	_____	_____

Fund: Cowan Retirement Fund

Balance Date: 30 June 2020

Prepared By:

Prepared Date: / /

Reviewed By:

Reviewed Date: / /

Audit Work Papers

Other Income

Income Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
D	Other Income	7.31	-	7.31	-	_____	_____
D1	Sundry	7.31	-	7.31	-	_____	_____

Audit Work Papers

Member Payments

Expense Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
E	Member Payments	34,801.42	76,157.86	(41,356.44)	(54.30)%		
E1	Rollovers Out	-	40,000.00	(40,000.00)	(100.00)%		
	Mrs Carolyn Cowan	-	40,000.00	(40,000.00)	(100.00)%		
E2	Insurance Premiums	34,801.42	36,157.86	(1,356.44)	(3.75)%		
	Mr Benjamin Cowan						
	Accumulation	13,336.39	16,209.92	(2,873.53)	(17.73)%		
	Mr Mitchell Cowan						
	Accumulation	15,167.40	14,034.75	1,132.65	8.07%		
	Mrs Carolyn Cowan						
	Accumulation	4,609.02	4,011.25	597.77	14.90%		
	Mrs Jill Cowan						
	Accumulation	1,688.61	1,901.94	(213.33)	(11.22)%		

Audit Work Papers**Other Expenses****Expense Accounts**

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
F	Other Expenses	19,801.36	25,068.01	(5,266.65)	(21.01)%		
F1	Accountancy Fee	2,200.00	2,442.00	(242.00)	(9.91)%		
F2	Audit Insurance	320.00	-	320.00	-		
F3	Auditor Fee	550.00	550.00	-	-		
F4	Bank Fees	216.00	216.00	-	-		
	Cash At Bank						
	St George Portfolio Cash Management '8927	72.00	72.00	-	-		
	Limited Recourse Borrowing Arrangement						
	St George Home Loan '9100	144.00	144.00	-	-		
F5	Borrowing Costs	658.20	658.20	-	-		
F6	Interest Paid	16,529.43	18,870.63	(2,341.20)	(12.41)%		
	Limited Recourse Borrowing Arrangement						
	St George Home Loan '9100	16,529.43	18,870.63	(2,341.20)	(12.41)%		
F7	Legal Fee	-	520.00	(520.00)	(100.00)%		
F8	Property Expenses	(931.27)	1,548.18	(2,479.45)	(160.15)%		
	Council Rates						
	Direct Property						
	283 Main Road, Toukley (103/DP20482)	-	1,548.18	(1,548.18)	(100.00)%		
	Insurance Premium						
	Direct Property						
	283 Main Road, Toukley (103/DP20482)	(931.27)	-	(931.27)	-		
F9	Regulatory Fees	-	263.00	(263.00)	(100.00)%		
F10	SMSF Supervisory Levy	259.00	-	259.00	-		

Audit Work Papers

Decrease in Market Value

Expense Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
G1	Decrease in Market Value	133.65	140.26	(6.61)	(4.71)%	_____	_____
	Units In Unlisted Unit Trusts						
	Big Wind Unit Trust	133.65	140.26	(6.61)	(4.71)%	_____	_____

Fund: Cowan Retirement Fund
 Balance Date: 30 June 2020

Prepared By:
 Prepared Date: / /

Reviewed By:
 Reviewed Date: / /

Audit Work Papers

Income Tax Expense

Income Tax Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
H	Income Tax Expense	9,741.55	2,771.20	6,970.35	251.53%	_____	_____
H1	Income Tax Expense	9,741.55	2,771.20	6,970.35	251.53%	_____	_____

Fund: Cowan Retirement Fund

Balance Date: 30 June 2020

Prepared By:

Prepared Date: / /

Reviewed By:

Reviewed Date: / /

Audit Work Papers

Profit & Loss Clearing Account

Profit & Loss Clearing Account Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
I	Profit & Loss Clearing Account	55,157.56	(21,853.64)	77,011.20	(352.40)%	_____	_____

Fund: Cowan Retirement Fund
 Balance Date: 30 June 2020

Prepared By:
 Prepared Date: / /

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 Reviewed Date: / /

Audit Work Papers

Direct Property

Assets Accounts

Ref	Description	Quantity	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
J1	Direct Property		412,000.00	412,000.00	-	-	_____	_____
	283 Main Road, Toukley (103/DP20482)	1.0000	412,000.00	412,000.00	-	-	_____	_____

Fund: Cowan Retirement Fund

Balance Date: 30 June 2020

Prepared By:

Prepared Date: / /

Reviewed By:

Reviewed Date: / /

Audit Work Papers

Other Assets

Assets Accounts

Ref	Description	Quantity	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
J2	Other Assets		16,549.11	15,114.21	1,434.90	9.49%	_____	_____
	Sundry Debtor		16,549.11	15,114.21	1,434.90	9.49%	_____	_____

Fund: Cowan Retirement Fund
 Balance Date: 30 June 2020

Prepared By:
 Prepared Date: / /

Reviewed By:
 Reviewed Date: / /

Audit Work Papers

Units In Unlisted Unit Trusts

Assets Accounts

Ref	Description	Quantity	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
J3	Units In Unlisted Unit Trusts		98,920.70	99,054.35	(133.65)	(0.13)%	_____	_____
	Big Wind Unit Trust	20.0000	98,920.70	99,054.35	(133.65)	(0.13)%	_____	_____

Fund: Cowan Retirement Fund
 Balance Date: 30 June 2020

Prepared By:
 Prepared Date: / /

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Audit Work Papers

Cash At Bank

Assets Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
K1	Cash At Bank	67,470.82	98,535.39	(31,064.57)	(31.53)%	_____	_____
	St George Investment Cash Account '3425	26,344.90	58,357.47	(32,012.57)	(54.86)%	_____	_____
	St George Portfolio Cash Management '8927	105.92	177.92	(72.00)	(40.47)%	_____	_____
	St George Term Deposit '6271	41,020.00	40,000.00	1,020.00	2.55%	_____	_____

Fund: Cowan Retirement Fund
 Balance Date: 30 June 2020

Prepared By:
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Audit Work Papers

Sundry Assets

Assets Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
K2	Sundry Assets	1,971.00	2,629.20	(658.20)	(25.03)%	_____	_____
	Borrowing Costs	1,971.00	2,629.20	(658.20)	(25.03)%	_____	_____

Audit Work Papers

Deferred Tax Assets

Assets Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
K3	Deferred Tax Assets	1,784.10	1,770.70	13.40	0.76%	_____	_____
	Unrealised Gains/Losses	1,784.10	1,770.70	13.40	0.76%	_____	_____
K4	Prepaid Contribution Tax	598.50	342.00	256.50	75.00%	_____	_____
	Mr Benjamin Cowan	299.25	171.00	128.25	75.00%	_____	_____
	Mr Mitchell Cowan	299.25	171.00	128.25	75.00%	_____	_____

Audit Work Papers

Other Creditors and Accruals

Liabilities Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
L	Other Creditors and Accruals	2,322.80	2,750.00	(427.20)	(15.53)%	_____	_____
L1	Accountancy Fee	-	2,200.00	(2,200.00)	(100.00)%	_____	_____
L2	Auditor Fee	-	550.00	(550.00)	(100.00)%	_____	_____
L3	Sundry Liabilities	2,322.80	-	2,322.80	-	_____	_____
	Sundry Creditor	2,322.80	-	2,322.80	-	_____	_____

Audit Work Papers

Borrowings

Liabilities Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
M	Borrowings	188,193.06	282,860.63	(94,667.57)	(33.47)%	_____	_____
M1	Limited Recourse Borrowing Arrangement	188,193.06	282,860.63	(94,667.57)	(33.47)%	_____	_____
	St George Home Loan '9100	188,193.06	282,860.63	(94,667.57)	(33.47)%	_____	_____

Audit Work Papers

Income Tax Payable

Liabilities Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
N	Income Tax Payable	11,582.65	4,713.75	6,868.90	145.72%	_____	_____
	Income Tax Payable	2,785.20	1,928.55	856.65	44.42%	_____	_____
N2	Provision for Income Tax	10,011.45	2,785.20	7,226.25	259.45%	_____	_____
N3	Income Tax Instalments Paid	(1,214.00)	-	(1,214.00)	-	_____	_____

Fund: Cowan Retirement Fund
 Balance Date: 30 June 2020

Prepared By:
 Prepared Date: / /

Reviewed By:
 Reviewed Date: / /

Audit Work Papers

Other Taxes Payable

Liabilities Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
O	Other Taxes Payable	1,206.69	-	1,206.69	-	_____	_____
O1	Activity Statement Payable/Refundable	1,206.69	-	1,206.69	-	_____	_____

Audit Work Papers

Unallocated Contributions

Liabilities Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
P	Unallocated Contributions	3,990.00	2,280.00	1,710.00	75.00%	_____	_____
P1	Mr Benjamin Cowan	1,995.00	1,140.00	855.00	75.00%	_____	_____
P2	Mr Mitchell Cowan	1,995.00	1,140.00	855.00	75.00%	_____	_____

Audit Work Papers

Member Entitlement Accounts

Member Entitlements Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
Q	Member Entitlement Accounts	391,999.03	336,841.47	55,157.56	16.37%		
Q1	Mr Benjamin Cowan	152,139.84	135,906.64	16,233.20	11.94%		
	Accumulation	152,139.84	135,906.64	16,233.20	11.94%		
Q2	Mr Mitchell Cowan	151,412.30	136,706.76	14,705.54	10.76%		
	Accumulation	151,412.30	136,706.76	14,705.54	10.76%		
Q3	Mrs Carolyn Cowan	14,065.26	17,594.21	(3,528.95)	(20.06)%		
	Accumulation	14,065.26	17,594.21	(3,528.95)	(20.06)%		
Q4	Mrs Jill Cowan	74,381.63	46,633.86	27,747.77	59.50%		
	Accumulation	74,381.63	46,633.86	27,747.77	59.50%		

Cowan Retirement Fund
Trial Balance as at 30 June 2020

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
INCOME				
Contributions				
-	55,682.90	Employer	-	89,565.45
-	2,490.00	Member	-	-
-	110.79	Interest	-	1,062.78
-	24,000.00	Rent	-	29,000.00
-	-	Other Income	-	7.31
EXPENSE				
40,000.00	-	Rollovers Out	-	-
36,157.86	-	Insurance Premiums	34,801.42	-
2,442.00	-	Accountancy Fee	2,200.00	-
-	-	Audit Insurance	320.00	-
550.00	-	Auditor Fee	550.00	-
216.00	-	Bank Fees	216.00	-
658.20	-	Borrowing Costs	658.20	-
18,870.63	-	Interest Paid	16,529.43	-
520.00	-	Legal Fee	-	-
1,548.18	-	Property Expenses	-	931.27
263.00	-	Regulatory Fees	-	-
-	-	SMSF Supervisory Levy	259.00	-
140.26	-	Decrease in Market Value	133.65	-
INCOME TAX				
2,771.20	-	Income Tax Expense	9,741.55	-
PROFIT & LOSS CLEARING ACCOUNT				
-	21,853.64	Profit & Loss Clearing Account	55,157.56	-
ASSETS				
412,000.00	-	Direct Property	412,000.00	-
15,114.21	-	Other Assets	16,549.11	-
99,054.35	-	Units In Unlisted Unit Trusts	98,920.70	-
98,535.39	-	Cash At Bank	67,470.82	-
2,629.20	-	Sundry Assets	1,971.00	-
1,770.70	-	Deferred Tax Assets	1,784.10	-
342.00	-	Prepaid Contribution Tax	598.50	-
LIABILITIES				
-	2,750.00	Other Creditors and Accruals	-	2,322.80
-	282,860.63	Borrowings	-	188,193.06
-	4,713.75	Income Tax Payable	-	11,582.65
-	-	Other Taxes Payable	-	1,206.69
-	2,280.00	Unallocated Contributions	-	3,990.00
MEMBER ENTITLEMENTS				
-	135,906.64	Mr Benjamin Cowan	-	152,139.84
-	136,706.76	Mr Mitchell Cowan	-	151,412.30
-	17,594.21	Mrs Carolyn Cowan	-	14,065.26
-	46,633.86	Mrs Jill Cowan	-	74,381.63
<u>733,583.18</u>	<u>733,583.18</u>		<u>719,861.04</u>	<u>719,861.04</u>

Cowan Retirement Fund
General Ledger Account Movement
For the period from 1 July 2019 to 30 June 2020

Date	Description	Quantity	Debits	Credits	Balance
Income					
Member Receipts					
Contributions - Employer					
Mr Benjamin Cowan					
01/07/2019	Opening Balance				0.00
01/07/2019	INTERNET DEPOSIT CRFMAY SUPER			1,140.00	1,140.00 CR
08/08/2019	INTERNET DEPOSIT crfsuperjuly			1,425.00	2,565.00 CR
27/08/2019	INTERNET DEPOSIT crfaug2019			1,140.00	3,705.00 CR
24/09/2019	INTERNET DEPOSIT TLASEPT2019			1,140.00	4,845.00 CR
29/10/2019	INTERNET DEPOSIT super oct			1,425.00	6,270.00 CR
29/11/2019	INTERNET DEPOSIT crfnov			1,140.00	7,410.00 CR
07/01/2020	INTERNET DEPOSIT dec super 2019			1,425.00	8,835.00 CR
28/01/2020	INTERNET DEPOSIT CRF FEB SUPER			1,140.00	9,975.00 CR
25/02/2020	INTERNET DEPOSIT crf feb			1,140.00	11,115.00 CR
01/04/2020	INTERNET DEPOSIT crfmar2020			1,425.00	12,540.00 CR
15/04/2020	INTERNET DEPOSIT scott cowan super 2019			13,500.00	26,040.00 CR
28/04/2020	INTERNET DEPOSIT april2020 super tla			1,140.00	27,180.00 CR
26/05/2020	INTERNET DEPOSIT crf may super			1,140.00	28,320.00 CR
30/06/2020	Closing Balance				28,320.00 CR
Mr Mitchell Cowan					
01/07/2019	Opening Balance				0.00
01/07/2019	INTERNET DEPOSIT CRFMAY SUPER			1,140.00	1,140.00 CR
08/08/2019	INTERNET DEPOSIT crfsuperjuly			1,425.00	2,565.00 CR
27/08/2019	INTERNET DEPOSIT crfaug2019			1,140.00	3,705.00 CR
24/09/2019	INTERNET DEPOSIT TLASEPT2019			1,140.00	4,845.00 CR
29/10/2019	INTERNET DEPOSIT super oct			1,425.00	6,270.00 CR
29/11/2019	INTERNET DEPOSIT crfnov			1,140.00	7,410.00 CR
07/01/2020	INTERNET DEPOSIT dec super 2019			1,425.00	8,835.00 CR
28/01/2020	INTERNET DEPOSIT CRF FEB SUPER			1,140.00	9,975.00 CR
25/02/2020	INTERNET DEPOSIT crf feb			1,140.00	11,115.00 CR
01/04/2020	INTERNET DEPOSIT crfmar2020			1,425.00	12,540.00 CR
15/04/2020	INTERNET DEPOSIT mitch super 2019			13,500.00	26,040.00 CR
28/04/2020	INTERNET DEPOSIT april2020 super tla			1,140.00	27,180.00 CR
26/05/2020	INTERNET DEPOSIT crf may super			1,140.00	28,320.00 CR
30/06/2020	Closing Balance				28,320.00 CR
Mrs Jill Cowan					
01/07/2019	Opening Balance				0.00
15/04/2020	INTERNET DEPOSIT jill super 2020			7,351.11	7,351.11 CR
22/06/2020	INTERNET DEPOSIT SUPER JILL			259.34	7,610.45 CR
24/06/2020	INTERNET DEPOSIT JILL SUPER2020			25,315.00	32,925.45 CR
30/06/2020	Closing Balance				32,925.45 CR
Investment Income					
Interest - Cash At Bank					
St George Investment Cash Account '3425					
01/07/2019	Opening Balance				0.00
31/07/2019	CREDIT INTEREST			12.16	12.16 CR
31/08/2019	CREDIT INTEREST			7.84	20.00 CR
30/09/2019	CREDIT INTEREST			6.73	26.73 CR
31/10/2019	CREDIT INTEREST			5.53	32.26 CR
30/11/2019	CREDIT INTEREST			2.22	34.48 CR
31/12/2019	CREDIT INTEREST			2.05	36.53 CR
31/01/2020	CREDIT INTEREST			2.17	38.70 CR
29/02/2020	CREDIT INTEREST			2.06	40.76 CR
31/03/2020	CREDIT INTEREST			1.21	41.97 CR
30/04/2020	CREDIT INTEREST			0.39	42.36 CR
30/05/2020	CREDIT INTEREST			0.24	42.60 CR
30/06/2020	CREDIT INTEREST			0.18	42.78 CR

Cowan Retirement Fund
General Ledger Account Movement
For the period from 1 July 2019 to 30 June 2020

Date	Description	Quantity	Debits	Credits	Balance
Income					
30/06/2020	Closing Balance				42.78 CR
St George Term Deposit '6271					
01/07/2019	Opening Balance				0.00
10/08/2019	Interest			1,020.00	1,020.00 CR
30/06/2020	Closing Balance				1,020.00 CR
Rent - Direct Property					
283 Main Road, Toukley (103/DP20482)					
01/07/2019	Opening Balance				0.00
22/07/2019	TWIN LAKES AIR 283renttla			2,000.00	2,000.00 CR
21/08/2019	TWIN LAKES AIR 283renttla			2,000.00	4,000.00 CR
23/09/2019	TWIN LAKES AIR 283renttla			2,000.00	6,000.00 CR
21/10/2019	TWIN LAKES AIR 283renttla			2,000.00	8,000.00 CR
21/11/2019	TWIN LAKES AIR 283renttla			2,000.00	10,000.00 CR
23/12/2019	TWIN LAKES AIR 283renttla			2,000.00	12,000.00 CR
21/01/2020	TWIN LAKES AIR 283renttla			2,000.00	14,000.00 CR
28/02/2020	INTERNET DEPOSIT rent 383			3,000.00	17,000.00 CR
28/03/2020	INTERNET DEPOSIT rent 383			3,000.00	20,000.00 CR
28/04/2020	INTERNET DEPOSIT rent 383			3,000.00	23,000.00 CR
28/05/2020	INTERNET DEPOSIT rent 383			3,000.00	26,000.00 CR
29/06/2020	INTERNET DEPOSIT rent 383			3,000.00	29,000.00 CR
30/06/2020	Closing Balance				29,000.00 CR
Other Income					
Sundry					
01/07/2019	Opening Balance				0.00
01/07/2019	Take up ATO ICA credit balance at 01-07-2019			7.31	7.31 CR
30/06/2020	Closing Balance				7.31 CR
Expenses					
Member Payments					
Insurance Premiums - Mr Benjamin Cowan					
Accumulation					
01/07/2019	Opening Balance				0.00
30/09/2019	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN		4,189.27		4,189.27 DR
25/11/2019	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN		4,189.27		8,378.54 DR
25/02/2020	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN		4,533.32		12,911.86 DR
28/05/2020	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN		424.53		13,336.39 DR
30/06/2020	Closing Balance				13,336.39 DR
Insurance Premiums - Mr Mitchell Cowan					
Accumulation					
01/07/2019	Opening Balance				0.00
02/09/2019	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN		3,633.51		3,633.51 DR
25/11/2019	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN		3,633.51		7,267.02 DR
25/02/2020	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN		3,950.19		11,217.21 DR
28/05/2020	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN		3,950.19		15,167.40 DR
30/06/2020	Closing Balance				15,167.40 DR
Insurance Premiums - Mrs Carolyn Cowan					
Accumulation					
01/07/2019	Opening Balance				0.00
02/09/2019	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN		1,080.09		1,080.09 DR
25/11/2019	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN		1,080.09		2,160.18 DR
25/02/2020	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN		1,224.42		3,384.60 DR
28/05/2020	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN		1,224.42		4,609.02 DR
30/06/2020	Closing Balance				4,609.02 DR

Cowan Retirement Fund
General Ledger Account Movement
For the period from 1 July 2019 to 30 June 2020

Date	Description	Quantity	Debits	Credits	Balance
Expenses					
Insurance Premiums - Mrs Jill Cowan					
Accumulation					
01/07/2019	Opening Balance				0.00
30/09/2019	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN		520.43		520.43 DR
25/11/2019	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN		520.43		1,040.86 DR
25/02/2020	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN		592.28		1,633.14 DR
28/05/2020	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN		55.47		1,688.61 DR
30/06/2020	Closing Balance				1,688.61 DR
Other Expenses					
Accountancy Fee					
01/07/2019	Opening Balance				0.00
30/03/2020	INTERNET WITHDRAWAL crf503712		2,200.00		2,200.00 DR
30/06/2020	Closing Balance				2,200.00 DR
Audit Insurance					
01/07/2019	Opening Balance				0.00
10/01/2020	TFR WDL BPAY INTERNET 404251199711524 Audit Shield		320.00		320.00 DR
30/06/2020	Closing Balance				320.00 DR
Auditor Fee					
01/07/2019	Opening Balance				0.00
30/03/2020	INTERNET WITHDRAWAL crf503712		550.00		550.00 DR
30/06/2020	Closing Balance				550.00 DR
Bank Fees - Cash At Bank					
St George Portfolio Cash Management '8927					
01/07/2019	Opening Balance				0.00
31/07/2019	ACCOUNT SERVICE FEE		6.00		6.00 DR
31/08/2019	ACCOUNT SERVICE FEE		6.00		12.00 DR
30/09/2019	ACCOUNT SERVICE FEE		6.00		18.00 DR
31/10/2019	ACCOUNT SERVICE FEE		6.00		24.00 DR
30/11/2019	ACCOUNT SERVICE FEE		6.00		30.00 DR
31/12/2019	ACCOUNT SERVICE FEE		6.00		36.00 DR
31/01/2020	ACCOUNT SERVICE FEE		6.00		42.00 DR
29/02/2020	ACCOUNT SERVICE FEE		6.00		48.00 DR
31/03/2020	ACCOUNT SERVICE FEE		6.00		54.00 DR
30/04/2020	ACCOUNT SERVICE FEE		6.00		60.00 DR
30/05/2020	ACCOUNT SERVICE FEE		6.00		66.00 DR
30/06/2020	ACCOUNT SERVICE FEE		6.00		72.00 DR
30/06/2020	Closing Balance				72.00 DR
Bank Fees - Limited Recourse Borrowing Arrangement					
St George Home Loan '9100					
01/07/2019	Opening Balance				0.00
27/07/2019	Admin Fee		12.00		12.00 DR
27/08/2019	Admin Fee		12.00		24.00 DR
27/09/2019	Admin Fee		12.00		36.00 DR
27/10/2019	Admin Fee		12.00		48.00 DR
27/11/2019	Admin Fee		12.00		60.00 DR
27/12/2019	Admin Fee		12.00		72.00 DR
27/01/2020	Admin Fee		12.00		84.00 DR
27/02/2020	Admin Fee		12.00		96.00 DR
27/03/2020	Admin Fee		12.00		108.00 DR
27/04/2020	Admin Fee		12.00		120.00 DR
27/05/2020	Admin Fee		12.00		132.00 DR
27/06/2020	Admin Fee		12.00		144.00 DR
30/06/2020	Closing Balance				144.00 DR

Cowan Retirement Fund
General Ledger Account Movement
For the period from 1 July 2019 to 30 June 2020

Date	Description	Quantity	Debits	Credits	Balance
Expenses					
Borrowing Costs					
01/07/2019	Opening Balance				0.00
30/06/2020	Amortisation		658.20		658.20 DR
30/06/2020	Closing Balance				658.20 DR
Interest Paid - Limited Recourse Borrowing Arrangement					
St George Home Loan '9100					
01/07/2019	Opening Balance				0.00
27/07/2019	Interest		1,485.60		1,485.60 DR
27/08/2019	Interest		1,504.32		2,989.92 DR
27/09/2019	Interest		1,502.65		4,492.57 DR
27/10/2019	Interest		1,438.84		5,931.41 DR
27/11/2019	Interest		1,463.48		7,394.89 DR
27/12/2019	Interest		1,414.67		8,809.56 DR
27/01/2020	Interest		1,460.07		10,269.63 DR
27/02/2020	Interest		1,458.55		11,728.18 DR
27/03/2020	Interest		1,341.90		13,070.08 DR
27/04/2020	Interest		1,322.28		14,392.36 DR
27/05/2020	Interest		1,083.00		15,475.36 DR
27/06/2020	Interest		1,054.07		16,529.43 DR
30/06/2020	Closing Balance				16,529.43 DR
Property Expenses - Insurance Premium - Direct Property					
283 Main Road, Toukley (103/DP20482)					
01/07/2019	Opening Balance				0.00
24/09/2019	INTERNET DEPOSIT REFUND INS 283 MAIN			931.27	931.27 CR
30/06/2020	Closing Balance				931.27 CR
SMSF Supervisory Levy					
01/07/2019	Opening Balance				0.00
17/07/2019	TFR WDL BPAY INTERNET 551000450407822821 TAX OFF		259.00		259.00 DR
30/06/2020	Closing Balance				259.00 DR
Investment Losses					
Decrease in Market Value - Units In Unlisted Unit Trusts					
Big Wind Unit Trust					
01/07/2019	Opening Balance				0.00
30/06/2020	Market Value Adjustment		133.65		133.65 DR
30/06/2020	Closing Balance				133.65 DR
Income Tax					
Income Tax Expense					
Income Tax Expense					
01/07/2019	Opening Balance				0.00
30/06/2020	Change in prepaid contribution tax			256.50	256.50 CR
30/06/2020	Change in provision for deferred tax			13.40	269.90 CR
30/06/2020	Fund Income Tax		10,011.45		9,741.55 DR
30/06/2020	Closing Balance				9,741.55 DR

Cowan Retirement Fund
General Ledger Account Movement
For the period from 1 July 2019 to 30 June 2020

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Investments - 283 Main Road, Toukley (103/DP20482)					
01/07/2019	There are no transactions in the selected period	1.00000			412,000.00 DR
Investments - Sundry Debtor					
01/07/2019	Opening Balance				15,114.21 DR
04/07/2019	Big Wind Pty Ltd		478.30		15,592.51 DR
02/12/2019	Big Wind Pty Ltd		478.30		16,070.81 DR
20/05/2020	Big Wind Pty Ltd		478.30		16,549.11 DR
30/06/2020	Closing Balance				16,549.11 DR
Investments - Big Wind Unit Trust					
01/07/2019	Opening Balance	20.00000			99,054.35 DR
30/06/2020	Market Value Adjustment			133.65	98,920.70 DR
30/06/2020	Closing Balance	20.00000			98,920.70 DR
Cash At Bank - St George Investment Cash Account '3425					
01/07/2019	Opening Balance				58,357.47 DR
04/07/2019	INTERNET WITHDRAWAL big wind half yearly			478.30	57,879.17 DR
17/07/2019	TFR WDL BPAY INTERNET 551000450407822821 TAX OFF			2,187.55	55,691.62 DR
22/07/2019	TWIN LAKES AIR 283renttla	2,000.00			57,691.62 DR
29/07/2019	LOAN REPAYMENT S.211.2			1,867.00	55,824.62 DR
31/07/2019	CREDIT INTEREST		12.16		55,836.78 DR
08/08/2019	INTERNET DEPOSIT crfsuperjuly		2,850.00		58,686.78 DR
08/08/2019	INTERNET WITHDRAWAL bpc502770			2,750.00	55,936.78 DR
21/08/2019	TWIN LAKES AIR 283renttla	2,000.00			57,936.78 DR
27/08/2019	INTERNET DEPOSIT crfaug2019		2,280.00		60,216.78 DR
28/08/2019	LOAN REPAYMENT S.211.2			1,830.00	58,386.78 DR
31/08/2019	CREDIT INTEREST		7.84		58,394.62 DR
02/09/2019	INTERNET DEPOSIT Withdrew from Wrong A C		1,000.00		59,394.62 DR
02/09/2019	INTERNET WITHDRAWAL Redraw			1,000.00	58,394.62 DR
02/09/2019	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN			4,713.60	53,681.02 DR
23/09/2019	TWIN LAKES AIR 283renttla	2,000.00			55,681.02 DR
24/09/2019	INTERNET DEPOSIT REFUND INS 283 MAIN		931.27		56,612.29 DR
24/09/2019	INTERNET DEPOSIT TLASEPT2019		2,280.00		58,892.29 DR
28/09/2019	LOAN REPAYMENT S.211.2			1,793.00	57,099.29 DR
30/09/2019	CREDIT INTEREST		6.73		57,106.02 DR
30/09/2019	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN			4,709.70	52,396.32 DR
30/09/2019	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN			4,713.60	47,682.72 DR
03/10/2019	BPAY ADJUSTMENT 2865091		4,713.60		52,396.32 DR
21/10/2019	TWIN LAKES AIR 283renttla	2,000.00			54,396.32 DR
28/10/2019	LOAN REPAYMENT S.211.2			1,793.00	52,603.32 DR
29/10/2019	INTERNET DEPOSIT super oct		2,850.00		55,453.32 DR
31/10/2019	CREDIT INTEREST		5.53		55,458.85 DR
21/11/2019	TWIN LAKES AIR 283renttla	2,000.00			57,458.85 DR
25/11/2019	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN			4,709.70	52,749.15 DR
25/11/2019	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN			4,713.60	48,035.55 DR
28/11/2019	LOAN REPAYMENT S.211.2			1,793.00	46,242.55 DR
29/11/2019	INTERNET DEPOSIT crfnov		2,280.00		48,522.55 DR
30/11/2019	CREDIT INTEREST		2.22		48,524.77 DR
02/12/2019	INTERNET WITHDRAWAL TO 085-483 753908371			478.30	48,046.47 DR
23/12/2019	TWIN LAKES AIR 283renttla	2,000.00			50,046.47 DR
28/12/2019	LOAN REPAYMENT S.211.2			1,765.00	48,281.47 DR
31/12/2019	CREDIT INTEREST		2.05		48,283.52 DR
07/01/2020	INTERNET DEPOSIT dec super 2019		2,850.00		51,133.52 DR
10/01/2020	TFR WDL BPAY INTERNET 404251199711524 Audit Shield			320.00	50,813.52 DR
21/01/2020	TWIN LAKES AIR 283renttla	2,000.00			52,813.52 DR
28/01/2020	INTERNET DEPOSIT CRF FEB SUPER		2,280.00		55,093.52 DR
28/01/2020	LOAN REPAYMENT S.211.2			1,765.00	53,328.52 DR

Cowan Retirement Fund
General Ledger Account Movement
For the period from 1 July 2019 to 30 June 2020

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Cash At Bank - St George Investment Cash Account '3425					
31/01/2020	CREDIT INTEREST		2.17		53,330.69 DR
25/02/2020	INTERNET DEPOSIT crf feb		2,280.00		55,610.69 DR
25/02/2020	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN			5,125.60	50,485.09 DR
25/02/2020	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN			5,174.61	45,310.48 DR
28/02/2020	INTERNET DEPOSIT rent 383		3,000.00		48,310.48 DR
28/02/2020	LOAN REPAYMENT S.211.2			1,765.00	46,545.48 DR
29/02/2020	CREDIT INTEREST		2.06		46,547.54 DR
28/03/2020	INTERNET DEPOSIT rent 383		3,000.00		49,547.54 DR
28/03/2020	LOAN REPAYMENT S.211.2			1,765.00	47,782.54 DR
30/03/2020	INTERNET WITHDRAWAL crf503712			2,750.00	45,032.54 DR
31/03/2020	CREDIT INTEREST		1.21		45,033.75 DR
01/04/2020	INTERNET DEPOSIT crfmar2020		2,850.00		47,883.75 DR
15/04/2020	INTERNET DEPOSIT jill super 2020		7,351.11		55,234.86 DR
15/04/2020	INTERNET DEPOSIT mitch super 2019		13,500.00		68,734.86 DR
15/04/2020	INTERNET DEPOSIT scott cowan super 2019		13,500.00		82,234.86 DR
15/04/2020	INTERNET WITHDRAWAL crf			35,000.00	47,234.86 DR
28/04/2020	INTERNET DEPOSIT april2020 super tla		2,280.00		49,514.86 DR
28/04/2020	INTERNET DEPOSIT rent 383		3,000.00		52,514.86 DR
28/04/2020	LOAN REPAYMENT S.211.2			1,765.00	50,749.86 DR
30/04/2020	CREDIT INTEREST		0.39		50,750.25 DR
08/05/2020	INTERNET WITHDRAWAL crf-283			30,000.00	20,750.25 DR
14/05/2020	ZURICH AUST. LTD 03253203 TWIN LAKE		2,322.80		23,073.05 DR
20/05/2020	INTERNET WITHDRAWAL big wind			478.30	22,594.75 DR
26/05/2020	INTERNET DEPOSIT crf may super		2,280.00		24,874.75 DR
28/05/2020	INTERNET DEPOSIT rent 383		3,000.00		27,874.75 DR
28/05/2020	LOAN REPAYMENT S.211.2			1,720.00	26,154.75 DR
28/05/2020	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN			480.00	25,674.75 DR
28/05/2020	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN			5,174.61	20,500.14 DR
30/05/2020	CREDIT INTEREST		0.24		20,500.38 DR
22/06/2020	INTERNET DEPOSIT SUPER JILL		259.34		20,759.72 DR
24/06/2020	INTERNET DEPOSIT JILL SUPER2020		25,315.00		46,074.72 DR
25/06/2020	INTERNET DEPOSIT crf super jun2020		2,850.00		48,924.72 DR
25/06/2020	INTERNET WITHDRAWAL CRF -283 MAIN ROAD			25,000.00	23,924.72 DR
29/06/2020	INTERNET DEPOSIT rent 383		3,000.00		26,924.72 DR
29/06/2020	LOAN REPAYMENT S.211.2			1,720.00	25,204.72 DR
30/06/2020	CREDIT INTEREST		0.18		25,204.90 DR
30/06/2020	INTERNET DEPOSIT crf super adj 2020		1,140.00		26,344.90 DR
30/06/2020	Closing Balance				26,344.90 DR

Cash At Bank - St George Portfolio Cash Management '8927

01/07/2019	Opening Balance				177.92 DR
31/07/2019	ACCOUNT SERVICE FEE			6.00	171.92 DR
31/08/2019	ACCOUNT SERVICE FEE			6.00	165.92 DR
30/09/2019	ACCOUNT SERVICE FEE			6.00	159.92 DR
31/10/2019	ACCOUNT SERVICE FEE			6.00	153.92 DR
30/11/2019	ACCOUNT SERVICE FEE			6.00	147.92 DR
31/12/2019	ACCOUNT SERVICE FEE			6.00	141.92 DR
31/01/2020	ACCOUNT SERVICE FEE			6.00	135.92 DR
29/02/2020	ACCOUNT SERVICE FEE			6.00	129.92 DR
31/03/2020	ACCOUNT SERVICE FEE			6.00	123.92 DR
30/04/2020	ACCOUNT SERVICE FEE			6.00	117.92 DR
30/05/2020	ACCOUNT SERVICE FEE			6.00	111.92 DR
30/06/2020	ACCOUNT SERVICE FEE			6.00	105.92 DR
30/06/2020	Closing Balance				105.92 DR

Cowan Retirement Fund
General Ledger Account Movement
For the period from 1 July 2019 to 30 June 2020

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Cash At Bank - St George Term Deposit '6271					
01/07/2019	Opening Balance				40,000.00 DR
10/08/2019	Interest		1,020.00		41,020.00 DR
30/06/2020	Closing Balance				41,020.00 DR
Other Assets - Sundry Assets					
Borrowing Costs					
01/07/2019	Opening Balance				2,629.20 DR
30/06/2020	Amortisation			658.20	1,971.00 DR
30/06/2020	Closing Balance				1,971.00 DR
Other Assets - Unsettled Trades					
Acquisitions - Limited Recourse Borrowing Arrangement					
St George Home Loan '9100					
01/07/2019	Opening Balance				0.00
27/07/2019	Admin Fee			12.00	12.00 CR
27/07/2019	Admin Fee		12.00		0.00 CR
27/07/2019	Interest			1,485.60	1,485.60 CR
27/07/2019	Interest		1,485.60		0.00 CR
29/07/2019	Repayment A/c Tfr			1,867.00	1,867.00 CR
29/07/2019	Repayment A/c Tfr		1,867.00		0.00 CR
27/08/2019	Admin Fee			12.00	12.00 CR
27/08/2019	Admin Fee		12.00		0.00 CR
27/08/2019	Interest			1,504.32	1,504.32 CR
27/08/2019	Interest		1,504.32		0.00 CR
28/08/2019	Repayment A/c Tfr			1,830.00	1,830.00 CR
28/08/2019	Repayment A/c Tfr		1,830.00		0.00 CR
27/09/2019	Admin Fee			12.00	12.00 CR
27/09/2019	Admin Fee		12.00		0.00 CR
27/09/2019	Interest			1,502.65	1,502.65 CR
27/09/2019	Interest		1,502.65		0.00 CR
28/09/2019	Repayment A/c Tfr			1,793.00	1,793.00 CR
28/09/2019	Repayment A/c Tfr		1,793.00		0.00 CR
27/10/2019	Admin Fee			12.00	12.00 CR
27/10/2019	Admin Fee		12.00		0.00 CR
27/10/2019	Interest			1,438.84	1,438.84 CR
27/10/2019	Interest		1,438.84		0.00 CR
28/10/2019	Repayment A/c Tfr			1,793.00	1,793.00 CR
28/10/2019	Repayment A/c Tfr		1,793.00		0.00 CR
27/11/2019	Admin Fee			12.00	12.00 CR
27/11/2019	Admin Fee		12.00		0.00 CR
27/11/2019	Interest			1,463.48	1,463.48 CR
27/11/2019	Interest		1,463.48		0.00 CR
28/11/2019	Repayment A/c Tfr			1,793.00	1,793.00 CR
28/11/2019	Repayment A/c Tfr		1,793.00		0.00 CR
27/12/2019	Admin Fee			12.00	12.00 CR
27/12/2019	Admin Fee		12.00		0.00 CR
27/12/2019	Interest			1,414.67	1,414.67 CR
27/12/2019	Interest		1,414.67		0.00 CR
28/12/2019	Repayment A/c Tfr			1,765.00	1,765.00 CR
28/12/2019	Repayment A/c Tfr		1,765.00		0.00 CR
27/01/2020	Admin Fee			12.00	12.00 CR
27/01/2020	Admin Fee		12.00		0.00 CR
27/01/2020	Interest			1,460.07	1,460.07 CR
27/01/2020	Interest		1,460.07		0.00 CR
28/01/2020	Repayment A/c Tfr			1,765.00	1,765.00 CR
28/01/2020	Repayment A/c Tfr		1,765.00		0.00 CR
27/02/2020	Admin Fee			12.00	12.00 CR

Cowan Retirement Fund
General Ledger Account Movement
For the period from 1 July 2019 to 30 June 2020

Date	Description	Quantity	Debits	Credits	Balance
Assets					
27/02/2020	Admin Fee		12.00		0.00 CR
27/02/2020	Interest			1,458.55	1,458.55 CR
27/02/2020	Interest		1,458.55		0.00 CR
28/02/2020	Repayment A/c Tfr			1,765.00	1,765.00 CR
28/02/2020	Repayment A/c Tfr		1,765.00		0.00 CR
27/03/2020	Admin Fee			12.00	12.00 CR
27/03/2020	Admin Fee		12.00		0.00 CR
27/03/2020	Interest			1,341.90	1,341.90 CR
27/03/2020	Interest		1,341.90		0.00 CR
28/03/2020	Repayment A/c Tfr			1,765.00	1,765.00 CR
28/03/2020	Repayment A/c Tfr		1,765.00		0.00 CR
15/04/2020	Repayment A/c Tfr			35,000.00	35,000.00 CR
15/04/2020	Repayment A/c Tfr		35,000.00		0.00 CR
27/04/2020	Admin Fee			12.00	12.00 CR
27/04/2020	Admin Fee		12.00		0.00 CR
27/04/2020	Interest			1,322.28	1,322.28 CR
27/04/2020	Interest		1,322.28		0.00 CR
28/04/2020	Repayment A/c Tfr			1,765.00	1,765.00 CR
28/04/2020	Repayment A/c Tfr		1,765.00		0.00 CR
08/05/2020	Repayment A/c Tfr			30,000.00	30,000.00 CR
08/05/2020	Repayment A/c Tfr		30,000.00		0.00 CR
27/05/2020	Admin Fee			12.00	12.00 CR
27/05/2020	Admin Fee		12.00		0.00 CR
27/05/2020	Interest			1,083.00	1,083.00 CR
27/05/2020	Interest		1,083.00		0.00 CR
28/05/2020	Repayment A/c Tfr			1,720.00	1,720.00 CR
28/05/2020	Repayment A/c Tfr		1,720.00		0.00 CR
25/06/2020	Repayment A/c Tfr			25,000.00	25,000.00 CR
25/06/2020	Repayment A/c Tfr		25,000.00		0.00 CR
27/06/2020	Admin Fee			12.00	12.00 CR
27/06/2020	Admin Fee		12.00		0.00 CR
27/06/2020	Interest			1,054.07	1,054.07 CR
27/06/2020	Interest		1,054.07		0.00 CR
29/06/2020	Repayment A/c Tfr			1,720.00	1,720.00 CR
29/06/2020	Repayment A/c Tfr		1,720.00		0.00 CR
30/06/2020	Closing Balance				0.00
Acquisitions - Other Assets					
Sundry Debtor					
01/07/2019	Opening Balance				0.00
04/07/2019	Big Wind Pty Ltd			478.30	478.30 CR
04/07/2019	Big Wind Pty Ltd		478.30		0.00 CR
02/12/2019	Big Wind Pty Ltd			478.30	478.30 CR
02/12/2019	Big Wind Pty Ltd		478.30		0.00 CR
20/05/2020	Big Wind Pty Ltd			478.30	478.30 CR
20/05/2020	Big Wind Pty Ltd		478.30		0.00 CR
30/06/2020	Closing Balance				0.00
Acquisitions - Sundry Assets					
Borrowing Costs					
01/07/2019	Opening Balance				0.00
30/06/2020	Amortisation			658.20	658.20 CR
30/06/2020	Amortisation		658.20		0.00 CR
30/06/2020	Closing Balance				0.00

Cowan Retirement Fund
General Ledger Account Movement
For the period from 1 July 2019 to 30 June 2020

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Acquisitions - Sundry Liabilities					
Sundry Creditor					
01/07/2019	Opening Balance				0.00
14/05/2020	REFUND RECEIVED FROM ZURICH AUST. LTD POLICY 03			2,322.80	2,322.80 CR
14/05/2020	REFUND RECEIVED FROM ZURICH AUST. LTD POLICY 03		2,322.80		0.00 CR
30/06/2020	Closing Balance				0.00
Other Assets - Receivables					
Investment Income Receivable - Interest - Cash At Bank					
St George Investment Cash Account '3425					
01/07/2019	Opening Balance				0.00
31/07/2019	CREDIT INTEREST			12.16	12.16 CR
31/07/2019	CREDIT INTEREST		12.16		0.00 CR
31/08/2019	CREDIT INTEREST			7.84	7.84 CR
31/08/2019	CREDIT INTEREST		7.84		0.00 CR
30/09/2019	CREDIT INTEREST			6.73	6.73 CR
30/09/2019	CREDIT INTEREST		6.73		0.00 CR
31/10/2019	CREDIT INTEREST			5.53	5.53 CR
31/10/2019	CREDIT INTEREST		5.53		0.00 CR
30/11/2019	CREDIT INTEREST			2.22	2.22 CR
30/11/2019	CREDIT INTEREST		2.22		0.00 CR
31/12/2019	CREDIT INTEREST			2.05	2.05 CR
31/12/2019	CREDIT INTEREST		2.05		0.00 CR
31/01/2020	CREDIT INTEREST			2.17	2.17 CR
31/01/2020	CREDIT INTEREST		2.17		0.00 CR
29/02/2020	CREDIT INTEREST			2.06	2.06 CR
29/02/2020	CREDIT INTEREST		2.06		0.00 CR
31/03/2020	CREDIT INTEREST			1.21	1.21 CR
31/03/2020	CREDIT INTEREST		1.21		0.00 CR
30/04/2020	CREDIT INTEREST			0.39	0.39 CR
30/04/2020	CREDIT INTEREST		0.39		0.00 CR
30/05/2020	CREDIT INTEREST			0.24	0.24 CR
30/05/2020	CREDIT INTEREST		0.24		0.00 CR
30/06/2020	CREDIT INTEREST			0.18	0.18 CR
30/06/2020	CREDIT INTEREST		0.18		0.00 CR
30/06/2020	Closing Balance				0.00
St George Term Deposit '6271					
01/07/2019	Opening Balance				0.00
10/08/2019	Interest			1,020.00	1,020.00 CR
10/08/2019	Interest		1,020.00		0.00 CR
30/06/2020	Closing Balance				0.00
Investment Income Receivable - Rent - Direct Property					
283 Main Road, Toukley (103/DP20482)					
01/07/2019	Opening Balance				0.00
22/07/2019	TWIN LAKES AIR 283renttla			2,000.00	2,000.00 CR
22/07/2019	TWIN LAKES AIR 283renttla		2,000.00		0.00 CR
21/08/2019	TWIN LAKES AIR 283renttla			2,000.00	2,000.00 CR
21/08/2019	TWIN LAKES AIR 283renttla		2,000.00		0.00 CR
23/09/2019	TWIN LAKES AIR 283renttla			2,000.00	2,000.00 CR
23/09/2019	TWIN LAKES AIR 283renttla		2,000.00		0.00 CR
21/10/2019	TWIN LAKES AIR 283renttla			2,000.00	2,000.00 CR
21/10/2019	TWIN LAKES AIR 283renttla		2,000.00		0.00 CR
21/11/2019	TWIN LAKES AIR 283renttla			2,000.00	2,000.00 CR
21/11/2019	TWIN LAKES AIR 283renttla		2,000.00		0.00 CR
23/12/2019	TWIN LAKES AIR 283renttla			2,000.00	2,000.00 CR
23/12/2019	TWIN LAKES AIR 283renttla		2,000.00		0.00 CR
21/01/2020	TWIN LAKES AIR 283renttla			2,000.00	2,000.00 CR
21/01/2020	TWIN LAKES AIR 283renttla		2,000.00		0.00 CR

Cowan Retirement Fund
General Ledger Account Movement
For the period from 1 July 2019 to 30 June 2020

Date	Description	Quantity	Debits	Credits	Balance
Assets					
28/02/2020	INTERNET DEPOSIT rent 383			3,000.00	3,000.00 CR
28/02/2020	INTERNET DEPOSIT rent 383		3,000.00		0.00 CR
28/03/2020	INTERNET DEPOSIT rent 383			3,000.00	3,000.00 CR
28/03/2020	INTERNET DEPOSIT rent 383		3,000.00		0.00 CR
28/04/2020	INTERNET DEPOSIT rent 383			3,000.00	3,000.00 CR
28/04/2020	INTERNET DEPOSIT rent 383		3,000.00		0.00 CR
28/05/2020	INTERNET DEPOSIT rent 383			3,000.00	3,000.00 CR
28/05/2020	INTERNET DEPOSIT rent 383		3,000.00		0.00 CR
29/06/2020	INTERNET DEPOSIT rent 383			3,000.00	3,000.00 CR
29/06/2020	INTERNET DEPOSIT rent 383		3,000.00		0.00 CR
30/06/2020	Closing Balance				0.00
Member Income Receivable - Contributions					
Mr Benjamin Cowan					
01/07/2019	Opening Balance				0.00
08/08/2019	Contribution Received			1,425.00	1,425.00 CR
08/08/2019	INTERNET DEPOSIT crfsuperjuly		1,425.00		0.00 CR
27/08/2019	Contribution Received			1,140.00	1,140.00 CR
27/08/2019	INTERNET DEPOSIT crfaug2019		1,140.00		0.00 CR
24/09/2019	Contribution Received			1,140.00	1,140.00 CR
24/09/2019	INTERNET DEPOSIT TLASEPT2019		1,140.00		0.00 CR
29/10/2019	Contribution Received			1,425.00	1,425.00 CR
29/10/2019	INTERNET DEPOSIT super oct		1,425.00		0.00 CR
29/11/2019	Contribution Received			1,140.00	1,140.00 CR
29/11/2019	INTERNET DEPOSIT crfnov		1,140.00		0.00 CR
07/01/2020	Contribution Received			1,425.00	1,425.00 CR
07/01/2020	INTERNET DEPOSIT dec super 2019		1,425.00		0.00 CR
28/01/2020	Contribution Received			1,140.00	1,140.00 CR
28/01/2020	INTERNET DEPOSIT CRF FEB SUPER		1,140.00		0.00 CR
25/02/2020	Contribution Received			1,140.00	1,140.00 CR
25/02/2020	INTERNET DEPOSIT crf feb		1,140.00		0.00 CR
01/04/2020	Contribution Received			1,425.00	1,425.00 CR
01/04/2020	INTERNET DEPOSIT crfmar2020		1,425.00		0.00 CR
15/04/2020	Contribution Received			13,500.00	13,500.00 CR
15/04/2020	INTERNET DEPOSIT scott cowan super 2019		13,500.00		0.00 CR
28/04/2020	Contribution Received			1,140.00	1,140.00 CR
28/04/2020	INTERNET DEPOSIT april2020 super tla		1,140.00		0.00 CR
26/05/2020	Contribution Received			1,140.00	1,140.00 CR
26/05/2020	INTERNET DEPOSIT crf may super		1,140.00		0.00 CR
25/06/2020	Contribution Received			1,425.00	1,425.00 CR
25/06/2020	INTERNET DEPOSIT crf super jun2020		1,425.00		0.00 CR
30/06/2020	Contribution Received			570.00	570.00 CR
30/06/2020	INTERNET DEPOSIT crf super adj 2020		570.00		0.00 CR
30/06/2020	Closing Balance				0.00
Mr Mitchell Cowan					
01/07/2019	Opening Balance				0.00
08/08/2019	Contribution Received			1,425.00	1,425.00 CR
08/08/2019	INTERNET DEPOSIT crfsuperjuly		1,425.00		0.00 CR
27/08/2019	Contribution Received			1,140.00	1,140.00 CR
27/08/2019	INTERNET DEPOSIT crfaug2019		1,140.00		0.00 CR
24/09/2019	Contribution Received			1,140.00	1,140.00 CR
24/09/2019	INTERNET DEPOSIT TLASEPT2019		1,140.00		0.00 CR
29/10/2019	Contribution Received			1,425.00	1,425.00 CR
29/10/2019	INTERNET DEPOSIT super oct		1,425.00		0.00 CR
29/11/2019	Contribution Received			1,140.00	1,140.00 CR
29/11/2019	INTERNET DEPOSIT crfnov		1,140.00		0.00 CR
07/01/2020	Contribution Received			1,425.00	1,425.00 CR
07/01/2020	INTERNET DEPOSIT dec super 2019		1,425.00		0.00 CR
28/01/2020	Contribution Received			1,140.00	1,140.00 CR

Cowan Retirement Fund
General Ledger Account Movement
For the period from 1 July 2019 to 30 June 2020

Date	Description	Quantity	Debits	Credits	Balance
Assets					
28/01/2020	INTERNET DEPOSIT CRF FEB SUPER		1,140.00		0.00 CR
25/02/2020	Contribution Received			1,140.00	1,140.00 CR
25/02/2020	INTERNET DEPOSIT crf feb		1,140.00		0.00 CR
01/04/2020	Contribution Received			1,425.00	1,425.00 CR
01/04/2020	INTERNET DEPOSIT crfmar2020		1,425.00		0.00 CR
15/04/2020	Contribution Received			13,500.00	13,500.00 CR
15/04/2020	INTERNET DEPOSIT mitch super 2019		13,500.00		0.00 CR
28/04/2020	Contribution Received			1,140.00	1,140.00 CR
28/04/2020	INTERNET DEPOSIT april2020 super tla		1,140.00		0.00 CR
26/05/2020	Contribution Received			1,140.00	1,140.00 CR
26/05/2020	INTERNET DEPOSIT crf may super		1,140.00		0.00 CR
25/06/2020	Contribution Received			1,425.00	1,425.00 CR
25/06/2020	INTERNET DEPOSIT crf super jun2020		1,425.00		0.00 CR
30/06/2020	Contribution Received			570.00	570.00 CR
30/06/2020	INTERNET DEPOSIT crf super adj 2020		570.00		0.00 CR
30/06/2020	Closing Balance				0.00
Mrs Jill Cowan					
01/07/2019	Opening Balance				0.00
15/04/2020	Contribution Received			7,351.11	7,351.11 CR
15/04/2020	INTERNET DEPOSIT jill super 2020		7,351.11		0.00 CR
22/06/2020	Contribution Received			259.34	259.34 CR
22/06/2020	INTERNET DEPOSIT SUPER JILL		259.34		0.00 CR
24/06/2020	Contribution Received			25,315.00	25,315.00 CR
24/06/2020	INTERNET DEPOSIT JILL SUPER2020		25,315.00		0.00 CR
30/06/2020	Closing Balance				0.00
Sundry Debtors					
Sundry					
01/07/2019	Opening Balance				0.00
01/07/2019	Take up ATO ICA credit balance at 01-07-2019		7.31		7.31 DR
30/09/2019	Take up ATO ICA credit balance at 01-07-2019			7.31	0.00 CR
30/06/2020	Closing Balance				0.00
Other Assets - Deferred Tax Assets					
Unrealised Gains/Losses					
01/07/2019	Opening Balance				1,770.70 DR
30/06/2020	Change in provision for deferred tax		13.40		1,784.10 DR
30/06/2020	Closing Balance				1,784.10 DR
Other Assets - Prepaid Contribution Tax					
Mr Benjamin Cowan					
01/07/2019	Opening Balance				171.00 DR
30/06/2020	Change in prepaid contribution tax		128.25		299.25 DR
30/06/2020	Closing Balance				299.25 DR
Mr Mitchell Cowan					
01/07/2019	Opening Balance				171.00 DR
30/06/2020	Change in prepaid contribution tax		128.25		299.25 DR
30/06/2020	Closing Balance				299.25 DR

Cowan Retirement Fund
General Ledger Account Movement
For the period from 1 July 2019 to 30 June 2020

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
Other Creditors and Accruals					
Accountancy Fee					
01/07/2019	Opening Balance				2,200.00 CR
08/08/2019	BPC invoice 502770		2,200.00		0.00 CR
30/03/2020	INTERNET WITHDRAWAL crf503712			2,200.00	2,200.00 CR
30/03/2020	INTERNET WITHDRAWAL crf503712		2,200.00		0.00 CR
30/06/2020	Closing Balance				0.00
Audit Insurance					
01/07/2019	Opening Balance				0.00
10/01/2020	TFR WDL BPAY INTERNET 404251199711524 Audit Shield			320.00	320.00 CR
10/01/2020	TFR WDL BPAY INTERNET 404251199711524 Audit Shield		320.00		0.00 CR
30/06/2020	Closing Balance				0.00
Auditor Fee					
01/07/2019	Opening Balance				550.00 CR
08/08/2019	BPC invoice 502770		550.00		0.00 CR
30/03/2020	INTERNET WITHDRAWAL crf503712			550.00	550.00 CR
30/03/2020	INTERNET WITHDRAWAL crf503712		550.00		0.00 CR
30/06/2020	Closing Balance				0.00
Bank Fees - Cash At Bank					
St George Portfolio Cash Management '8927					
01/07/2019	Opening Balance				0.00
31/07/2019	ACCOUNT SERVICE FEE			6.00	6.00 CR
31/07/2019	ACCOUNT SERVICE FEE		6.00		0.00 CR
31/08/2019	ACCOUNT SERVICE FEE			6.00	6.00 CR
31/08/2019	ACCOUNT SERVICE FEE		6.00		0.00 CR
30/09/2019	ACCOUNT SERVICE FEE			6.00	6.00 CR
30/09/2019	ACCOUNT SERVICE FEE		6.00		0.00 CR
31/10/2019	ACCOUNT SERVICE FEE			6.00	6.00 CR
31/10/2019	ACCOUNT SERVICE FEE		6.00		0.00 CR
30/11/2019	ACCOUNT SERVICE FEE			6.00	6.00 CR
30/11/2019	ACCOUNT SERVICE FEE		6.00		0.00 CR
31/12/2019	ACCOUNT SERVICE FEE			6.00	6.00 CR
31/12/2019	ACCOUNT SERVICE FEE		6.00		0.00 CR
31/01/2020	ACCOUNT SERVICE FEE			6.00	6.00 CR
31/01/2020	ACCOUNT SERVICE FEE		6.00		0.00 CR
29/02/2020	ACCOUNT SERVICE FEE			6.00	6.00 CR
29/02/2020	ACCOUNT SERVICE FEE		6.00		0.00 CR
31/03/2020	ACCOUNT SERVICE FEE			6.00	6.00 CR
31/03/2020	ACCOUNT SERVICE FEE		6.00		0.00 CR
30/04/2020	ACCOUNT SERVICE FEE			6.00	6.00 CR
30/04/2020	ACCOUNT SERVICE FEE		6.00		0.00 CR
30/05/2020	ACCOUNT SERVICE FEE			6.00	6.00 CR
30/05/2020	ACCOUNT SERVICE FEE		6.00		0.00 CR
30/06/2020	ACCOUNT SERVICE FEE			6.00	6.00 CR
30/06/2020	ACCOUNT SERVICE FEE		6.00		0.00 CR
30/06/2020	Closing Balance				0.00
Bank Fees - Limited Recourse Borrowing Arrangement					
St George Home Loan '9100					
01/07/2019	Opening Balance				0.00
27/07/2019	Admin Fee			12.00	12.00 CR
27/07/2019	Admin Fee		12.00		0.00 CR
27/08/2019	Admin Fee			12.00	12.00 CR
27/08/2019	Admin Fee		12.00		0.00 CR
27/09/2019	Admin Fee			12.00	12.00 CR
27/09/2019	Admin Fee		12.00		0.00 CR
27/10/2019	Admin Fee			12.00	12.00 CR
27/10/2019	Admin Fee		12.00		0.00 CR

Cowan Retirement Fund
General Ledger Account Movement
For the period from 1 July 2019 to 30 June 2020

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
27/11/2019	Admin Fee			12.00	12.00 CR
27/11/2019	Admin Fee		12.00		0.00 CR
27/12/2019	Admin Fee			12.00	12.00 CR
27/12/2019	Admin Fee		12.00		0.00 CR
27/01/2020	Admin Fee			12.00	12.00 CR
27/01/2020	Admin Fee		12.00		0.00 CR
27/02/2020	Admin Fee			12.00	12.00 CR
27/02/2020	Admin Fee		12.00		0.00 CR
27/03/2020	Admin Fee			12.00	12.00 CR
27/03/2020	Admin Fee		12.00		0.00 CR
27/04/2020	Admin Fee			12.00	12.00 CR
27/04/2020	Admin Fee		12.00		0.00 CR
27/05/2020	Admin Fee			12.00	12.00 CR
27/05/2020	Admin Fee		12.00		0.00 CR
27/06/2020	Admin Fee			12.00	12.00 CR
27/06/2020	Admin Fee		12.00		0.00 CR
30/06/2020	Closing Balance				0.00
Borrowing Costs					
01/07/2019	Opening Balance				0.00
30/06/2020	Amortisation			658.20	658.20 CR
30/06/2020	Amortisation		658.20		0.00 CR
30/06/2020	Closing Balance				0.00
Interest Paid - Limited Recourse Borrowing Arrangement					
St George Home Loan '9100					
01/07/2019	Opening Balance				0.00
27/07/2019	Interest			1,485.60	1,485.60 CR
27/07/2019	Interest		1,485.60		0.00 CR
27/08/2019	Interest			1,504.32	1,504.32 CR
27/08/2019	Interest		1,504.32		0.00 CR
27/09/2019	Interest			1,502.65	1,502.65 CR
27/09/2019	Interest		1,502.65		0.00 CR
27/10/2019	Interest			1,438.84	1,438.84 CR
27/10/2019	Interest		1,438.84		0.00 CR
27/11/2019	Interest			1,463.48	1,463.48 CR
27/11/2019	Interest		1,463.48		0.00 CR
27/12/2019	Interest			1,414.67	1,414.67 CR
27/12/2019	Interest		1,414.67		0.00 CR
27/01/2020	Interest			1,460.07	1,460.07 CR
27/01/2020	Interest		1,460.07		0.00 CR
27/02/2020	Interest			1,458.55	1,458.55 CR
27/02/2020	Interest		1,458.55		0.00 CR
27/03/2020	Interest			1,341.90	1,341.90 CR
27/03/2020	Interest		1,341.90		0.00 CR
27/04/2020	Interest			1,322.28	1,322.28 CR
27/04/2020	Interest		1,322.28		0.00 CR
27/05/2020	Interest			1,083.00	1,083.00 CR
27/05/2020	Interest		1,083.00		0.00 CR
27/06/2020	Interest			1,054.07	1,054.07 CR
27/06/2020	Interest		1,054.07		0.00 CR
30/06/2020	Closing Balance				0.00
Property Expenses - Insurance Premium - Direct Property					
283 Main Road, Toukley (103/DP20482)					
01/07/2019	Opening Balance				0.00
24/09/2019	INTERNET DEPOSIT REFUND INS 283 MAIN			931.27	931.27 CR
24/09/2019	INTERNET DEPOSIT REFUND INS 283 MAIN		931.27		0.00 CR
30/06/2020	Closing Balance				0.00

Cowan Retirement Fund
General Ledger Account Movement
For the period from 1 July 2019 to 30 June 2020

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
Sundry Liabilities					
Sundry Creditor					
01/07/2019	Opening Balance				0.00
14/05/2020	REFUND RECEIVED FROM ZURICH AUST. LTD POLICY 03			2,322.80	2,322.80 CR
30/06/2020	Closing Balance				2,322.80 CR
Borrowings					
Limited Recourse Borrowing Arrangement					
St George Home Loan '9100					
01/07/2019	Opening Balance				282,860.63 CR
27/07/2019	Admin Fee			12.00	282,872.63 CR
27/07/2019	Interest			1,485.60	284,358.23 CR
29/07/2019	Repayment A/c Tfr		1,867.00		282,491.23 CR
27/08/2019	Admin Fee			12.00	282,503.23 CR
27/08/2019	Interest			1,504.32	284,007.55 CR
28/08/2019	Repayment A/c Tfr		1,830.00		282,177.55 CR
27/09/2019	Admin Fee			12.00	282,189.55 CR
27/09/2019	Interest			1,502.65	283,692.20 CR
28/09/2019	Repayment A/c Tfr		1,793.00		281,899.20 CR
27/10/2019	Admin Fee			12.00	281,911.20 CR
27/10/2019	Interest			1,438.84	283,350.04 CR
28/10/2019	Repayment A/c Tfr		1,793.00		281,557.04 CR
27/11/2019	Admin Fee			12.00	281,569.04 CR
27/11/2019	Interest			1,463.48	283,032.52 CR
28/11/2019	Repayment A/c Tfr		1,793.00		281,239.52 CR
27/12/2019	Admin Fee			12.00	281,251.52 CR
27/12/2019	Interest			1,414.67	282,666.19 CR
28/12/2019	Repayment A/c Tfr		1,765.00		280,901.19 CR
27/01/2020	Admin Fee			12.00	280,913.19 CR
27/01/2020	Interest			1,460.07	282,373.26 CR
28/01/2020	Repayment A/c Tfr		1,765.00		280,608.26 CR
27/02/2020	Admin Fee			12.00	280,620.26 CR
27/02/2020	Interest			1,458.55	282,078.81 CR
28/02/2020	Repayment A/c Tfr		1,765.00		280,313.81 CR
27/03/2020	Admin Fee			12.00	280,325.81 CR
27/03/2020	Interest			1,341.90	281,667.71 CR
28/03/2020	Repayment A/c Tfr		1,765.00		279,902.71 CR
15/04/2020	Repayment A/c Tfr		35,000.00		244,902.71 CR
27/04/2020	Admin Fee			12.00	244,914.71 CR
27/04/2020	Interest			1,322.28	246,236.99 CR
28/04/2020	Repayment A/c Tfr		1,765.00		244,471.99 CR
08/05/2020	Repayment A/c Tfr		30,000.00		214,471.99 CR
27/05/2020	Admin Fee			12.00	214,483.99 CR
27/05/2020	Interest			1,083.00	215,566.99 CR
28/05/2020	Repayment A/c Tfr		1,720.00		213,846.99 CR
25/06/2020	Repayment A/c Tfr		25,000.00		188,846.99 CR
27/06/2020	Admin Fee			12.00	188,858.99 CR
27/06/2020	Interest			1,054.07	189,913.06 CR
29/06/2020	Repayment A/c Tfr		1,720.00		188,193.06 CR
30/06/2020	Closing Balance				188,193.06 CR

Cowan Retirement Fund
General Ledger Account Movement
For the period from 1 July 2019 to 30 June 2020

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
Member Payments					
Insurance Premiums - Mr Benjamin Cowan					
Accumulation					
01/07/2019	Opening Balance				0.00
30/09/2019	Insurance Premium Paid		4,189.27		4,189.27 DR
30/09/2019	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN			4,189.27	0.00 CR
25/11/2019	Insurance Premium Paid		4,189.27		4,189.27 DR
25/11/2019	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN			4,189.27	0.00 CR
25/02/2020	Insurance Premium Paid		4,533.32		4,533.32 DR
25/02/2020	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN			4,533.32	0.00 CR
28/05/2020	Insurance Premium Paid		424.53		424.53 DR
28/05/2020	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN			424.53	0.00 CR
30/06/2020	Closing Balance				0.00
Insurance Premiums - Mr Mitchell Cowan					
Accumulation					
01/07/2019	Opening Balance				0.00
02/09/2019	Insurance Premium Paid		3,633.51		3,633.51 DR
02/09/2019	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN			3,633.51	0.00 CR
25/11/2019	Insurance Premium Paid		3,633.51		3,633.51 DR
25/11/2019	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN			3,633.51	0.00 CR
25/02/2020	Insurance Premium Paid		3,950.19		3,950.19 DR
25/02/2020	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN			3,950.19	0.00 CR
28/05/2020	Insurance Premium Paid		3,950.19		3,950.19 DR
28/05/2020	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN			3,950.19	0.00 CR
30/06/2020	Closing Balance				0.00
Insurance Premiums - Mrs Carolyn Cowan					
Accumulation					
01/07/2019	Opening Balance				0.00
02/09/2019	Insurance Premium Paid		1,080.09		1,080.09 DR
02/09/2019	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN			1,080.09	0.00 CR
25/11/2019	Insurance Premium Paid		1,080.09		1,080.09 DR
25/11/2019	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN			1,080.09	0.00 CR
25/02/2020	Insurance Premium Paid		1,224.42		1,224.42 DR
25/02/2020	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN			1,224.42	0.00 CR
28/05/2020	Insurance Premium Paid		1,224.42		1,224.42 DR
28/05/2020	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN			1,224.42	0.00 CR
30/06/2020	Closing Balance				0.00
Insurance Premiums - Mrs Jill Cowan					
Accumulation					
01/07/2019	Opening Balance				0.00
30/09/2019	Insurance Premium Paid		520.43		520.43 DR
30/09/2019	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN			520.43	0.00 CR
25/11/2019	Insurance Premium Paid		520.43		520.43 DR
25/11/2019	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN			520.43	0.00 CR
25/02/2020	Insurance Premium Paid		592.28		592.28 DR
25/02/2020	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN			592.28	0.00 CR
28/05/2020	Insurance Premium Paid		55.47		55.47 DR
28/05/2020	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN			55.47	0.00 CR
30/06/2020	Closing Balance				0.00

Cowan Retirement Fund
General Ledger Account Movement
For the period from 1 July 2019 to 30 June 2020

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
Income Tax Suspense					
01/07/2019	Opening Balance				0.00
17/07/2019	TFR WDL BPAY INTERNET 551000450407822821 TAX OFF			2,187.55	2,187.55 CR
17/07/2019	TFR WDL BPAY INTERNET 551000450407822821 TAX OFF		2,187.55		0.00 CR
30/06/2020	Closing Balance				0.00
Income Tax Payable					
Income Tax Payable					
01/07/2019	Opening Balance				1,928.55 CR
01/07/2019	Fund Tax Finalisation			2,785.20	4,713.75 CR
17/07/2019	TFR WDL BPAY INTERNET 551000450407822821 TAX OFF		1,928.55		2,785.20 CR
30/06/2020	Closing Balance				2,785.20 CR
Provision for Income Tax					
01/07/2019	Opening Balance				2,785.20 CR
01/07/2019	Fund Tax Finalisation		2,785.20		0.00 CR
30/06/2020	Tax Effect Of Income			10,011.45	10,011.45 CR
30/06/2020	Closing Balance				10,011.45 CR
Income Tax Instalments Paid					
01/07/2019	Opening Balance				0.00
30/09/2019	Sep19 PAYG Instalment - paid 14-10-2020		1,214.00		1,214.00 DR
30/06/2020	Closing Balance				1,214.00 DR
Other Taxes Payable					
Activity Statement Payable/Refundable					
01/07/2019	Opening Balance				0.00
30/09/2019	Sep19 PAYG Instalment - paid 14-10-2020			1,214.00	1,214.00 CR
30/09/2019	Sep19 PAYG Instalment - paid 14-10-2020		7.31		1,206.69 CR
30/06/2020	Closing Balance				1,206.69 CR
Fund Suspense					
St George Investment Cash Account '3425					
01/07/2019	Opening Balance				0.00
04/07/2019	INTERNET WITHDRAWAL big wind half yearly			478.30	478.30 CR
04/07/2019	INTERNET WITHDRAWAL big wind half yearly		478.30		0.00 CR
17/07/2019	TFR WDL BPAY INTERNET 551000450407822821 TAX OFF			2,187.55	2,187.55 CR
17/07/2019	TFR WDL BPAY INTERNET 551000450407822821 TAX OFF		2,187.55		0.00 CR
22/07/2019	TWIN LAKES AIR 283renttla			2,000.00	2,000.00 CR
22/07/2019	TWIN LAKES AIR 283renttla		2,000.00		0.00 CR
29/07/2019	LOAN REPAYMENT S.211.2			1,867.00	1,867.00 CR
29/07/2019	LOAN REPAYMENT S.211.2		1,867.00		0.00 CR
31/07/2019	CREDIT INTEREST			12.16	12.16 CR
31/07/2019	CREDIT INTEREST		12.16		0.00 CR
08/08/2019	INTERNET DEPOSIT crfsuperjuly			2,850.00	2,850.00 CR
08/08/2019	INTERNET DEPOSIT crfsuperjuly		2,850.00		0.00 CR
08/08/2019	INTERNET WITHDRAWAL bpc502770			550.00	550.00 CR
08/08/2019	INTERNET WITHDRAWAL bpc502770			2,200.00	2,750.00 CR
08/08/2019	INTERNET WITHDRAWAL bpc502770		2,750.00		0.00 CR
21/08/2019	TWIN LAKES AIR 283renttla			2,000.00	2,000.00 CR
21/08/2019	TWIN LAKES AIR 283renttla		2,000.00		0.00 CR
27/08/2019	INTERNET DEPOSIT crfaug2019			2,280.00	2,280.00 CR
27/08/2019	INTERNET DEPOSIT crfaug2019		2,280.00		0.00 CR
28/08/2019	LOAN REPAYMENT S.211.2			1,830.00	1,830.00 CR
28/08/2019	LOAN REPAYMENT S.211.2		1,830.00		0.00 CR
31/08/2019	CREDIT INTEREST			7.84	7.84 CR
31/08/2019	CREDIT INTEREST		7.84		0.00 CR
02/09/2019	INTERNET DEPOSIT Withdrew from Wrong A C			1,000.00	1,000.00 CR
02/09/2019	INTERNET DEPOSIT Withdrew from Wrong A C		1,000.00		0.00 CR
02/09/2019	INTERNET WITHDRAWAL Redraw			1,000.00	1,000.00 CR

Cowan Retirement Fund
General Ledger Account Movement
For the period from 1 July 2019 to 30 June 2020

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
02/09/2019	INTERNET WITHDRAWAL Redraw		1,000.00		0.00 CR
02/09/2019	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN			1,080.09	1,080.09 CR
02/09/2019	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN			3,633.51	4,713.60 CR
02/09/2019	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN		4,713.60		0.00 CR
23/09/2019	TWIN LAKES AIR 283renttla			2,000.00	2,000.00 CR
23/09/2019	TWIN LAKES AIR 283renttla		2,000.00		0.00 CR
24/09/2019	INTERNET DEPOSIT REFUND INS 283 MAIN			931.27	931.27 CR
24/09/2019	INTERNET DEPOSIT REFUND INS 283 MAIN		931.27		0.00 CR
24/09/2019	INTERNET DEPOSIT TLASEPT2019			2,280.00	2,280.00 CR
24/09/2019	INTERNET DEPOSIT TLASEPT2019		2,280.00		0.00 CR
28/09/2019	LOAN REPAYMENT S.211.2			1,793.00	1,793.00 CR
28/09/2019	LOAN REPAYMENT S.211.2		1,793.00		0.00 CR
30/09/2019	CREDIT INTEREST			6.73	6.73 CR
30/09/2019	CREDIT INTEREST		6.73		0.00 CR
30/09/2019	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN			520.43	520.43 CR
30/09/2019	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN			4,189.27	4,709.70 CR
30/09/2019	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN		4,709.70		0.00 CR
30/09/2019	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN		4,713.60		4,713.60 DR
03/10/2019	BPAY ADJUSTMENT 2865091			4,713.60	0.00 CR
03/10/2019	BPAY ADJUSTMENT 2865091		4,713.60		4,713.60 DR
03/10/2019	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN			4,713.60	0.00 CR
21/10/2019	TWIN LAKES AIR 283renttla			2,000.00	2,000.00 CR
21/10/2019	TWIN LAKES AIR 283renttla		2,000.00		0.00 CR
28/10/2019	LOAN REPAYMENT S.211.2			1,793.00	1,793.00 CR
28/10/2019	LOAN REPAYMENT S.211.2		1,793.00		0.00 CR
29/10/2019	INTERNET DEPOSIT super oct			2,850.00	2,850.00 CR
29/10/2019	INTERNET DEPOSIT super oct		2,850.00		0.00 CR
31/10/2019	CREDIT INTEREST			5.53	5.53 CR
31/10/2019	CREDIT INTEREST		5.53		0.00 CR
21/11/2019	TWIN LAKES AIR 283renttla			2,000.00	2,000.00 CR
21/11/2019	TWIN LAKES AIR 283renttla		2,000.00		0.00 CR
25/11/2019	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN			520.43	520.43 CR
25/11/2019	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN			4,189.27	4,709.70 CR
25/11/2019	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN		4,709.70		0.00 CR
25/11/2019	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN			1,080.09	1,080.09 CR
25/11/2019	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN			3,633.51	4,713.60 CR
25/11/2019	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN		4,713.60		0.00 CR
28/11/2019	LOAN REPAYMENT S.211.2			1,793.00	1,793.00 CR
28/11/2019	LOAN REPAYMENT S.211.2		1,793.00		0.00 CR
29/11/2019	INTERNET DEPOSIT crfnov			2,280.00	2,280.00 CR
29/11/2019	INTERNET DEPOSIT crfnov		2,280.00		0.00 CR
30/11/2019	CREDIT INTEREST			2.22	2.22 CR
30/11/2019	CREDIT INTEREST		2.22		0.00 CR
02/12/2019	INTERNET WITHDRAWAL TO 085-483 753908371			478.30	478.30 CR
02/12/2019	INTERNET WITHDRAWAL TO 085-483 753908371		478.30		0.00 CR
23/12/2019	TWIN LAKES AIR 283renttla			2,000.00	2,000.00 CR
23/12/2019	TWIN LAKES AIR 283renttla		2,000.00		0.00 CR
28/12/2019	LOAN REPAYMENT S.211.2			1,765.00	1,765.00 CR
28/12/2019	LOAN REPAYMENT S.211.2		1,765.00		0.00 CR
31/12/2019	CREDIT INTEREST			2.05	2.05 CR
31/12/2019	CREDIT INTEREST		2.05		0.00 CR
07/01/2020	INTERNET DEPOSIT dec super 2019			2,850.00	2,850.00 CR
07/01/2020	INTERNET DEPOSIT dec super 2019		2,850.00		0.00 CR
10/01/2020	TFR WDL BPAY INTERNET 404251199711524 Audit Shield			320.00	320.00 CR
10/01/2020	TFR WDL BPAY INTERNET 404251199711524 Audit Shield		320.00		0.00 CR
21/01/2020	TWIN LAKES AIR 283renttla			2,000.00	2,000.00 CR
21/01/2020	TWIN LAKES AIR 283renttla		2,000.00		0.00 CR
28/01/2020	INTERNET DEPOSIT CRF FEB SUPER			2,280.00	2,280.00 CR
28/01/2020	INTERNET DEPOSIT CRF FEB SUPER		2,280.00		0.00 CR

Cowan Retirement Fund
General Ledger Account Movement
For the period from 1 July 2019 to 30 June 2020

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
28/01/2020	LOAN REPAYMENT S.211.2			1,765.00	1,765.00 CR
28/01/2020	LOAN REPAYMENT S.211.2		1,765.00		0.00 CR
31/01/2020	CREDIT INTEREST			2.17	2.17 CR
31/01/2020	CREDIT INTEREST		2.17		0.00 CR
25/02/2020	INTERNET DEPOSIT crf feb			2,280.00	2,280.00 CR
25/02/2020	INTERNET DEPOSIT crf feb		2,280.00		0.00 CR
25/02/2020	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN			592.28	592.28 CR
25/02/2020	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN			4,533.32	5,125.60 CR
25/02/2020	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN		5,125.60		0.00 CR
25/02/2020	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN			1,224.42	1,224.42 CR
25/02/2020	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN			3,950.19	5,174.61 CR
25/02/2020	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN		5,174.61		0.00 CR
28/02/2020	INTERNET DEPOSIT rent 383			3,000.00	3,000.00 CR
28/02/2020	INTERNET DEPOSIT rent 383		3,000.00		0.00 CR
28/02/2020	LOAN REPAYMENT S.211.2			1,765.00	1,765.00 CR
28/02/2020	LOAN REPAYMENT S.211.2		1,765.00		0.00 CR
29/02/2020	CREDIT INTEREST			2.06	2.06 CR
29/02/2020	CREDIT INTEREST		2.06		0.00 CR
28/03/2020	INTERNET DEPOSIT rent 383			3,000.00	3,000.00 CR
28/03/2020	INTERNET DEPOSIT rent 383		3,000.00		0.00 CR
28/03/2020	LOAN REPAYMENT S.211.2			1,765.00	1,765.00 CR
28/03/2020	LOAN REPAYMENT S.211.2		1,765.00		0.00 CR
30/03/2020	INTERNET WITHDRAWAL crf503712			550.00	550.00 CR
30/03/2020	INTERNET WITHDRAWAL crf503712			2,200.00	2,750.00 CR
30/03/2020	INTERNET WITHDRAWAL crf503712		2,750.00		0.00 CR
31/03/2020	CREDIT INTEREST			1.21	1.21 CR
31/03/2020	CREDIT INTEREST		1.21		0.00 CR
01/04/2020	INTERNET DEPOSIT crfmar2020			2,850.00	2,850.00 CR
01/04/2020	INTERNET DEPOSIT crfmar2020		2,850.00		0.00 CR
15/04/2020	INTERNET DEPOSIT jill super 2020			7,351.11	7,351.11 CR
15/04/2020	INTERNET DEPOSIT jill super 2020		7,351.11		0.00 CR
15/04/2020	INTERNET DEPOSIT mitch super 2019			13,500.00	13,500.00 CR
15/04/2020	INTERNET DEPOSIT mitch super 2019		13,500.00		0.00 CR
15/04/2020	INTERNET DEPOSIT scott cowan super 2019			13,500.00	13,500.00 CR
15/04/2020	INTERNET DEPOSIT scott cowan super 2019		13,500.00		0.00 CR
15/04/2020	INTERNET WITHDRAWAL crf			35,000.00	35,000.00 CR
15/04/2020	INTERNET WITHDRAWAL crf		35,000.00		0.00 CR
28/04/2020	INTERNET DEPOSIT april2020 super tla			2,280.00	2,280.00 CR
28/04/2020	INTERNET DEPOSIT april2020 super tla		2,280.00		0.00 CR
28/04/2020	INTERNET DEPOSIT rent 383			3,000.00	3,000.00 CR
28/04/2020	INTERNET DEPOSIT rent 383		3,000.00		0.00 CR
28/04/2020	LOAN REPAYMENT S.211.2			1,765.00	1,765.00 CR
28/04/2020	LOAN REPAYMENT S.211.2		1,765.00		0.00 CR
30/04/2020	CREDIT INTEREST			0.39	0.39 CR
30/04/2020	CREDIT INTEREST		0.39		0.00 CR
08/05/2020	INTERNET WITHDRAWAL crf-283			30,000.00	30,000.00 CR
08/05/2020	INTERNET WITHDRAWAL crf-283		30,000.00		0.00 CR
14/05/2020	ZURICH AUST. LTD 03253203 TWIN LAKE			2,322.80	2,322.80 CR
14/05/2020	ZURICH AUST. LTD 03253203 TWIN LAKE		2,322.80		0.00 CR
20/05/2020	INTERNET WITHDRAWAL big wind			478.30	478.30 CR
20/05/2020	INTERNET WITHDRAWAL big wind		478.30		0.00 CR
26/05/2020	INTERNET DEPOSIT crf may super			2,280.00	2,280.00 CR
26/05/2020	INTERNET DEPOSIT crf may super		2,280.00		0.00 CR
28/05/2020	INTERNET DEPOSIT rent 383			3,000.00	3,000.00 CR
28/05/2020	INTERNET DEPOSIT rent 383		3,000.00		0.00 CR
28/05/2020	LOAN REPAYMENT S.211.2			1,720.00	1,720.00 CR
28/05/2020	LOAN REPAYMENT S.211.2		1,720.00		0.00 CR
28/05/2020	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN			55.47	55.47 CR
28/05/2020	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN			424.53	480.00 CR

Cowan Retirement Fund
General Ledger Account Movement
For the period from 1 July 2019 to 30 June 2020

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
28/05/2020	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN		480.00		0.00 CR
28/05/2020	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN			1,224.42	1,224.42 CR
28/05/2020	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN			3,950.19	5,174.61 CR
28/05/2020	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN		5,174.61		0.00 CR
30/05/2020	CREDIT INTEREST			0.24	0.24 CR
30/05/2020	CREDIT INTEREST		0.24		0.00 CR
22/06/2020	INTERNET DEPOSIT SUPER JILL			259.34	259.34 CR
22/06/2020	INTERNET DEPOSIT SUPER JILL		259.34		0.00 CR
24/06/2020	INTERNET DEPOSIT JILL SUPER2020			25,315.00	25,315.00 CR
24/06/2020	INTERNET DEPOSIT JILL SUPER2020		25,315.00		0.00 CR
25/06/2020	INTERNET DEPOSIT crf super jun2020			2,850.00	2,850.00 CR
25/06/2020	INTERNET DEPOSIT crf super jun2020		2,850.00		0.00 CR
25/06/2020	INTERNET WITHDRAWAL CRF -283 MAIN ROAD			25,000.00	25,000.00 CR
25/06/2020	INTERNET WITHDRAWAL CRF -283 MAIN ROAD		25,000.00		0.00 CR
29/06/2020	INTERNET DEPOSIT rent 383			3,000.00	3,000.00 CR
29/06/2020	INTERNET DEPOSIT rent 383		3,000.00		0.00 CR
29/06/2020	LOAN REPAYMENT S.211.2			1,720.00	1,720.00 CR
29/06/2020	LOAN REPAYMENT S.211.2		1,720.00		0.00 CR
30/06/2020	CREDIT INTEREST			0.18	0.18 CR
30/06/2020	CREDIT INTEREST		0.18		0.00 CR
30/06/2020	INTERNET DEPOSIT crf super adj 2020			1,140.00	1,140.00 CR
30/06/2020	INTERNET DEPOSIT crf super adj 2020		1,140.00		0.00 CR
30/06/2020	Closing Balance				0.00
St George Portfolio Cash Management '8927					
01/07/2019	Opening Balance				0.00
31/07/2019	ACCOUNT SERVICE FEE			6.00	6.00 CR
31/07/2019	ACCOUNT SERVICE FEE		6.00		0.00 CR
31/08/2019	ACCOUNT SERVICE FEE			6.00	6.00 CR
31/08/2019	ACCOUNT SERVICE FEE		6.00		0.00 CR
30/09/2019	ACCOUNT SERVICE FEE			6.00	6.00 CR
30/09/2019	ACCOUNT SERVICE FEE		6.00		0.00 CR
31/10/2019	ACCOUNT SERVICE FEE			6.00	6.00 CR
31/10/2019	ACCOUNT SERVICE FEE		6.00		0.00 CR
30/11/2019	ACCOUNT SERVICE FEE			6.00	6.00 CR
30/11/2019	ACCOUNT SERVICE FEE		6.00		0.00 CR
31/12/2019	ACCOUNT SERVICE FEE			6.00	6.00 CR
31/12/2019	ACCOUNT SERVICE FEE		6.00		0.00 CR
31/01/2020	ACCOUNT SERVICE FEE			6.00	6.00 CR
31/01/2020	ACCOUNT SERVICE FEE		6.00		0.00 CR
29/02/2020	ACCOUNT SERVICE FEE			6.00	6.00 CR
29/02/2020	ACCOUNT SERVICE FEE		6.00		0.00 CR
31/03/2020	ACCOUNT SERVICE FEE			6.00	6.00 CR
31/03/2020	ACCOUNT SERVICE FEE		6.00		0.00 CR
30/04/2020	ACCOUNT SERVICE FEE			6.00	6.00 CR
30/04/2020	ACCOUNT SERVICE FEE		6.00		0.00 CR
30/05/2020	ACCOUNT SERVICE FEE			6.00	6.00 CR
30/05/2020	ACCOUNT SERVICE FEE		6.00		0.00 CR
30/06/2020	ACCOUNT SERVICE FEE			6.00	6.00 CR
30/06/2020	ACCOUNT SERVICE FEE		6.00		0.00 CR
30/06/2020	Closing Balance				0.00
St George Term Deposit '6271					
01/07/2019	Opening Balance				0.00
10/08/2019	Interest			1,020.00	1,020.00 CR
10/08/2019	Interest		1,020.00		0.00 CR
30/06/2020	Closing Balance				0.00

Cowan Retirement Fund
General Ledger Account Movement
For the period from 1 July 2019 to 30 June 2020

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
Unallocated Contributions					
Mr Benjamin Cowan					
01/07/2019	Opening Balance				1,140.00 CR
01/07/2019	INTERNET DEPOSIT CRFMAY SUPER		1,140.00		0.00 CR
25/06/2020	INTERNET DEPOSIT crf super jun2020			1,425.00	1,425.00 CR
30/06/2020	INTERNET DEPOSIT crf super adj 2020			570.00	1,995.00 CR
30/06/2020	Closing Balance				1,995.00 CR
Mr Mitchell Cowan					
01/07/2019	Opening Balance				1,140.00 CR
01/07/2019	INTERNET DEPOSIT CRFMAY SUPER		1,140.00		0.00 CR
25/06/2020	INTERNET DEPOSIT crf super jun2020			1,425.00	1,425.00 CR
30/06/2020	INTERNET DEPOSIT crf super adj 2020			570.00	1,995.00 CR
30/06/2020	Closing Balance				1,995.00 CR
Member Entitlements					
Member Entitlement Accounts					
Mr Benjamin Cowan					
Accumulation					
01/07/2019	Opening Balance				135,906.64 CR
01/07/2019	INTERNET DEPOSIT CRFMAY SUPER			1,140.00	137,046.64 CR
08/08/2019	INTERNET DEPOSIT crfsuperjuly			1,425.00	138,471.64 CR
27/08/2019	INTERNET DEPOSIT crfaug2019			1,140.00	139,611.64 CR
24/09/2019	INTERNET DEPOSIT TLASEPT2019			1,140.00	140,751.64 CR
30/09/2019	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN		4,189.27		136,562.37 CR
29/10/2019	INTERNET DEPOSIT super oct			1,425.00	137,987.37 CR
25/11/2019	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN		4,189.27		133,798.10 CR
29/11/2019	INTERNET DEPOSIT crfnov			1,140.00	134,938.10 CR
07/01/2020	INTERNET DEPOSIT dec super 2019			1,425.00	136,363.10 CR
28/01/2020	INTERNET DEPOSIT CRF FEB SUPER			1,140.00	137,503.10 CR
25/02/2020	INTERNET DEPOSIT crf feb			1,140.00	138,643.10 CR
25/02/2020	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN		4,533.32		134,109.78 CR
01/04/2020	INTERNET DEPOSIT crfmar2020			1,425.00	135,534.78 CR
15/04/2020	INTERNET DEPOSIT scott cowan super 2019			13,500.00	149,034.78 CR
28/04/2020	INTERNET DEPOSIT april2020 super tla			1,140.00	150,174.78 CR
26/05/2020	INTERNET DEPOSIT crf may super			1,140.00	151,314.78 CR
28/05/2020	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN		424.53		150,890.25 CR
30/06/2020	Contribution Tax		4,248.00		146,642.25 CR
30/06/2020	Income Taxes Allocated		620.33		146,021.92 CR
30/06/2020	Investment Profit or Loss			4,117.46	150,139.38 CR
30/06/2020	Tax Effect of Direct Member Expenses			2,000.46	152,139.84 CR
30/06/2020	Closing Balance				152,139.84 CR
Mr Mitchell Cowan					
Accumulation					
01/07/2019	Opening Balance				136,706.76 CR
01/07/2019	INTERNET DEPOSIT CRFMAY SUPER			1,140.00	137,846.76 CR
08/08/2019	INTERNET DEPOSIT crfsuperjuly			1,425.00	139,271.76 CR
27/08/2019	INTERNET DEPOSIT crfaug2019			1,140.00	140,411.76 CR
02/09/2019	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN		3,633.51		136,778.25 CR
24/09/2019	INTERNET DEPOSIT TLASEPT2019			1,140.00	137,918.25 CR
29/10/2019	INTERNET DEPOSIT super oct			1,425.00	139,343.25 CR
25/11/2019	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN		3,633.51		135,709.74 CR
29/11/2019	INTERNET DEPOSIT crfnov			1,140.00	136,849.74 CR
07/01/2020	INTERNET DEPOSIT dec super 2019			1,425.00	138,274.74 CR
28/01/2020	INTERNET DEPOSIT CRF FEB SUPER			1,140.00	139,414.74 CR
25/02/2020	INTERNET DEPOSIT crf feb			1,140.00	140,554.74 CR
25/02/2020	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN		3,950.19		136,604.55 CR
01/04/2020	INTERNET DEPOSIT crfmar2020			1,425.00	138,029.55 CR

Cowan Retirement Fund
General Ledger Account Movement
For the period from 1 July 2019 to 30 June 2020

Date	Description	Quantity	Debits	Credits	Balance
15/04/2020	INTERNET DEPOSIT mitch super 2019			13,500.00	151,529.55 CR
28/04/2020	INTERNET DEPOSIT april2020 super tla			1,140.00	152,669.55 CR
26/05/2020	INTERNET DEPOSIT crf may super			1,140.00	153,809.55 CR
28/05/2020	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN		3,950.19		149,859.36 CR
30/06/2020	Contribution Tax		4,248.00		145,611.36 CR
30/06/2020	Income Taxes Allocated		625.44		144,985.92 CR
30/06/2020	Investment Profit or Loss			4,151.27	149,137.19 CR
30/06/2020	Tax Effect of Direct Member Expenses			2,275.11	151,412.30 CR
30/06/2020	Closing Balance				151,412.30 CR

Mrs Carolyn Cowan

Accumulation

01/07/2019	Opening Balance				17,594.21 CR
02/09/2019	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN		1,080.09		16,514.12 CR
25/11/2019	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN		1,080.09		15,434.03 CR
25/02/2020	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN		1,224.42		14,209.61 CR
28/05/2020	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURAN		1,224.42		12,985.19 CR
30/06/2020	Income Taxes Allocated		68.94		12,916.25 CR
30/06/2020	Investment Profit or Loss			457.66	13,373.91 CR
30/06/2020	Tax Effect of Direct Member Expenses			691.35	14,065.26 CR
30/06/2020	Closing Balance				14,065.26 CR

Mrs Jill Cowan

Accumulation

01/07/2019	Opening Balance				46,633.86 CR
30/09/2019	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN		520.43		46,113.43 CR
25/11/2019	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN		520.43		45,593.00 CR
25/02/2020	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN		592.28		45,000.72 CR
15/04/2020	INTERNET DEPOSIT jill super 2020			7,351.11	52,351.83 CR
28/05/2020	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURAN		55.47		52,296.36 CR
22/06/2020	INTERNET DEPOSIT SUPER JILL			259.34	52,555.70 CR
24/06/2020	INTERNET DEPOSIT JILL SUPER2020			25,315.00	77,870.70 CR
30/06/2020	Contribution Tax		4,938.82		72,931.88 CR
30/06/2020	Income Taxes Allocated		212.23		72,719.65 CR
30/06/2020	Investment Profit or Loss			1,408.69	74,128.34 CR
30/06/2020	Tax Effect of Direct Member Expenses			253.29	74,381.63 CR
30/06/2020	Closing Balance				74,381.63 CR

Cowan Retirement Fund
Unrealised Capital Gains as at 30 June 2020

Quantity /Description	Accounting Treatment			Taxation Treatment								
	Market Value	Original Cost	Accounting Gain/(Loss)	Cost Base Calculation				Capital Gains Calculation				
				Tax Free	Tax Deferred	AMIT	Amount	Indexation	Discountable	Other	Deferred	Capital Loss
<u>Bank</u>												
St George Investment Cash Account '3425												
30/06/2020	26,344.90	26,344.90	26,344.90	0.00	0.00	0.00	0.00	26,344.90				0.00
	26,344.90	26,344.90	26,344.90	0.00	0.00	0.00	0.00	26,344.90				0.00
St George Portfolio Cash Management '8927												
30/06/2020	105.92	105.92	105.92	0.00	0.00	0.00	0.00	105.92				0.00
	105.92	105.92	105.92	0.00	0.00	0.00	0.00	105.92				0.00
St George Term Deposit '6271												
30/06/2020	41,020.00	41,020.00	41,020.00	0.00	0.00	0.00	0.00	41,020.00				0.00
	41,020.00	41,020.00	41,020.00	0.00	0.00	0.00	0.00	41,020.00				0.00
Bank Total												
		67,470.82	67,470.82	0.00	0.00	0.00	0.00	67,470.82				0.00
<u>Property Direct Market</u>												
283 Main Road, Toukley (103/DP20482)												
15/05/2018	1.00	412,000.00	428,762.02	(16,762.02)	0.00	0.00	0.00	428,762.02				16,762.02
	1.00	412,000.00	428,762.02	(16,762.02)	0.00	0.00	0.00	428,762.02				16,762.02
St George Home Loan '9100												
30/06/2020	(188,193.06)	(188,193.06)	(188,193.06)	0.00	0.00	0.00	0.00	(188,193.06)				0.00
	(188,193.06)	(188,193.06)	(188,193.06)	0.00	0.00	0.00	0.00	(188,193.06)				0.00
Property Direct Market Total												
		223,806.94	240,568.96	(16,762.02)	0.00	0.00	0.00	240,568.96				0.00
<u>Unlisted Market</u>												
Big Wind Unit Trust												
28/01/2010	20.00	98,920.70	100,000.00	(1,079.30)	0.00	0.00	0.00	100,000.00				1,079.30
	20.00	98,920.70	100,000.00	(1,079.30)	0.00	0.00	0.00	100,000.00				1,079.30
Unlisted Market Total												
		98,920.70	100,000.00	(1,079.30)	0.00	0.00	0.00	100,000.00				0.00

Cowan Retirement Fund
Unrealised Capital Gains as at 30 June 2020

Capital Gains Tax Return Summary

Current Year Capital Gains	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
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	1,079.00
Australian Real Estate	0.00	0.00	0.00	0.00	0.00	16,762.00
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	17,841.00
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
	1,971.00	1,971.00	0.00	10.00%	0.00
	(2,322.80)	(2,322.80)	0.00	10.00%	0.00
	16,549.11	16,549.11	0.00	10.00%	0.00
Custom Holding Accounts Totals	16,197.31	16,197.31	0.00		0.00

Cowan Retirement Fund
Investment Revaluation as at 30 June 2020

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
Property Direct Market					
PROP1 283 Main Road, Toukley (103/DP20482)	30 Jun 2020	412,000.00000	1.00000	412,000.00	0.00
Property Direct Market Total				412,000.00	0.00
Unlisted Market					
BWUT Big Wind Unit Trust	30 Jun 2020	4,946.03500	20.00000	98,920.70	(133.65)
Unlisted Market Total				98,920.70	(133.65)
Fund Total				510,920.70	(133.65)

Cowan Retirement 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	64,899.11
<u>ADD:</u>	
Decrease in Market Value	133.65
Unallocated Taxable Contributions	3,990.00
Rounding	0.24
<u>LESS:</u>	
Allocation of Unallocated Taxable Contributions	2,280.00
Taxable Income or Loss	66,743.00
	Income Amount
Gross Tax @ 15% for Concessional Income	66,743.00
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00
No-TFN Quoted Contributions @ 32%	0.00
Change in Carried Forward Losses	0.00
Provision for Income Tax	10,011.45
	Tax Amount
Gross Tax @ 15% for Concessional Income	10,011.45
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00
No-TFN Quoted Contributions @ 32%	0.00
Change in Carried Forward Losses	0.00

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	10,011.45
<u>LESS:</u>	
Change in Deferred Tax Liability	13.40
Change in Prepaid Contribution Tax	256.50
Income Tax Expense	9,741.55

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	10,011.45
<u>LESS:</u>	
Income Tax Instalments Paid	1,214.00
Income Tax Payable (Receivable)	8,797.45

Exempt Current Pension Income Settings

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

Deferred Tax Reconciliation Statement

Cowan Retirement Fund
Deferred Tax Reconciliation Statement
For the Period from 01/07/2019 to 30/06/2020

Unrealised Capital Gains/Losses

Non-Custom Holding Investments From Unrealised Gains Report	Indexed	Discount	Other	Total Capital Gains	Capital Losses
Current Year Unrealised Capital Gains	-	-	-	-	\$17,841.00
Capital Losses Applied	-	-	-	-	-
Net Unrealised Capital Gains After Applying Losses	-	-	-	-	<u>\$17,841.00</u>
Discount Applicable	-	-	-	-	-
Net Unrealised Capital Gains / Losses	-	-	-	-	<u>\$17,841.00</u>
Unrealised Tax Provision	15.00%			-	-
Custom Holding Accounts				Unrealised Gains/(Losses)	
Borrowing Costs				-	-
Unrealised Tax Provision	10.00%			-	-
Sundry Creditor				-	-
Unrealised Tax Provision	10.00%			-	-
Sundry Debtor				-	-
Unrealised Tax Provision	10.00%			-	-
Total Deferred Tax Liabilities/(Assets) on Investments				-	-
Pension Exemption Factor	0.0000%			-	-
Unrealised Losses	10.00%			-\$17,841.00	-\$1,784.10
Offset Utilised Realised Losses	10.00%			-	-
Deferred Tax Effect of Unrealised Capital Gains/(Losses)					<u>-\$1,784.10</u>
Carry Forward Accounting Losses					
Tax Losses Carried Forward				-	-
Accounting Losses Provision	15.00%			-	-
Deferred Tax Effect of Carry Forward Accounting Losses					-
Carry Forward Capital Gains/Losses					
Capital Losses Carried Forward				-	-
Capital Losses Provision	10.00%			-	-
Deferred Tax Effect of Carry Forward Capital Losses					-

Cowan Retirement Fund
Investment Revaluation as at 30 June 2020

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
Property Direct Market					
PROP1 283 Main Road, Toukley (103/DP20482)	30 Jun 2020	412,000.00000	1.00000	412,000.00	0.00
Property Direct Market Total				412,000.00	0.00
Unlisted Market					
BWUT Big Wind Unit Trust	30 Jun 2020	4,946.03500	20.00000	98,920.70	(133.65)
Unlisted Market Total				98,920.70	(133.65)
Fund Total				510,920.70	(133.65)

Cowan Retirement 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	64,899.11
<u>ADD:</u>	
Decrease in Market Value	133.65
Unallocated Taxable Contributions	3,990.00
Rounding	0.24
<u>LESS:</u>	
Allocation of Unallocated Taxable Contributions	2,280.00
Taxable Income or Loss	66,743.00
	Income Amount
Gross Tax @ 15% for Concessional Income	66,743.00
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00
No-TFN Quoted Contributions @ 32%	0.00
Change in Carried Forward Losses	0.00
Provision for Income Tax	10,011.45
	Tax Amount
Gross Tax @ 15% for Concessional Income	10,011.45
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00
No-TFN Quoted Contributions @ 32%	0.00
Change in Carried Forward Losses	0.00

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	10,011.45
<u>LESS:</u>	
Change in Deferred Tax Liability	13.40
Change in Prepaid Contribution Tax	256.50
Income Tax Expense	9,741.55

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	10,011.45
<u>LESS:</u>	
Income Tax Instalments Paid	1,214.00
Income Tax Payable (Receivable)	8,797.45

Exempt Current Pension Income Settings

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



Australian Government
Australian Taxation Office

Agent BRENDAN CURRAN
Client THE TRUSTEE FOR COWAN
 RETIREMENT FUND
ABN 60 281 035 243
TFN 45 040 782

Activity statement 001

Tax type summary

Income tax year	2020
Period	01 July 2019 - 30 June 2020
Type	Pay as you go Instalments
Balance	\$1,214.00 DR

Transactions

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
08/12/2019	28/10/2019	Original Activity Statement for the period ending 30 Sep 19 - PAYG Instalments	\$1,214.00		\$1,214.00 DR

Cowan Retirement Fund
Bank Account Movements
For the period 1 July 2019 to 30 June 2020

Date	Description	Withdrawals	Deposits	Balance
Account: <u>St George Investment Cash Account '3425 (112-879 432373425)</u>				
1/07/2019	Opening Balance			58,357.47
04/07/2019	INTERNET WITHDRAWAL big wind half yearly	478.30		57,879.17
17/07/2019	TFR WDL BPAY INTERNET 551000450407822821 TAX OFFICE	2,187.55		55,691.62
22/07/2019	TWIN LAKES AIR 283renttla		2,000.00	57,691.62
29/07/2019	LOAN REPAYMENT S.211.2	1,867.00		55,824.62
31/07/2019	CREDIT INTEREST		12.16	55,836.78
08/08/2019	INTERNET DEPOSIT crfsuperjuly		2,850.00	58,686.78
08/08/2019	INTERNET WITHDRAWAL bpc502770	2,750.00		55,936.78
21/08/2019	TWIN LAKES AIR 283renttla		2,000.00	57,936.78
27/08/2019	INTERNET DEPOSIT crfaug2019		2,280.00	60,216.78
28/08/2019	LOAN REPAYMENT S.211.2	1,830.00		58,386.78
31/08/2019	CREDIT INTEREST		7.84	58,394.62
02/09/2019	INTERNET DEPOSIT Withdrew from Wrong A C		1,000.00	59,394.62
02/09/2019	INTERNET WITHDRAWAL Redraw	1,000.00		58,394.62
02/09/2019	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURANCE	4,713.60		53,681.02
23/09/2019	TWIN LAKES AIR 283renttla		2,000.00	55,681.02
24/09/2019	INTERNET DEPOSIT REFUND INS 283 MAIN		931.27	56,612.29
24/09/2019	INTERNET DEPOSIT TLASEPT2019		2,280.00	58,892.29
28/09/2019	LOAN REPAYMENT S.211.2	1,793.00		57,099.29
30/09/2019	CREDIT INTEREST		6.73	57,106.02
30/09/2019	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURANCE	4,709.70		52,396.32
30/09/2019	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURANCE	4,713.60		47,682.72
03/10/2019	BPAY ADJUSTMENT 2865091		4,713.60	52,396.32
21/10/2019	TWIN LAKES AIR 283renttla		2,000.00	54,396.32
28/10/2019	LOAN REPAYMENT S.211.2	1,793.00		52,603.32
29/10/2019	INTERNET DEPOSIT super oct		2,850.00	55,453.32
31/10/2019	CREDIT INTEREST		5.53	55,458.85
21/11/2019	TWIN LAKES AIR 283renttla		2,000.00	57,458.85
25/11/2019	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURANCE	4,709.70		52,749.15
25/11/2019	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURANCE	4,713.60		48,035.55
28/11/2019	LOAN REPAYMENT S.211.2	1,793.00		46,242.55
29/11/2019	INTERNET DEPOSIT crfnov		2,280.00	48,522.55
30/11/2019	CREDIT INTEREST		2.22	48,524.77
02/12/2019	INTERNET WITHDRAWAL TO 085-483 753908371	478.30		48,046.47
23/12/2019	TWIN LAKES AIR 283renttla		2,000.00	50,046.47
28/12/2019	LOAN REPAYMENT S.211.2	1,765.00		48,281.47
31/12/2019	CREDIT INTEREST		2.05	48,283.52
07/01/2020	INTERNET DEPOSIT dec super 2019		2,850.00	51,133.52
10/01/2020	TFR WDL BPAY INTERNET 404251199711524 Audit Shield	320.00		50,813.52
21/01/2020	TWIN LAKES AIR 283renttla		2,000.00	52,813.52
28/01/2020	INTERNET DEPOSIT CRF FEB SUPER		2,280.00	55,093.52
28/01/2020	LOAN REPAYMENT S.211.2	1,765.00		53,328.52
31/01/2020	CREDIT INTEREST		2.17	53,330.69
25/02/2020	INTERNET DEPOSIT crf feb		2,280.00	55,610.69
25/02/2020	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURANCE	5,125.60		50,485.09
25/02/2020	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURANCE	5,174.61		45,310.48
28/02/2020	INTERNET DEPOSIT rent 383		3,000.00	48,310.48
28/02/2020	LOAN REPAYMENT S.211.2	1,765.00		46,545.48
29/02/2020	CREDIT INTEREST		2.06	46,547.54
28/03/2020	INTERNET DEPOSIT rent 383		3,000.00	49,547.54
28/03/2020	LOAN REPAYMENT S.211.2	1,765.00		47,782.54
30/03/2020	INTERNET WITHDRAWAL crf503712	2,750.00		45,032.54
31/03/2020	CREDIT INTEREST		1.21	45,033.75
01/04/2020	INTERNET DEPOSIT crfmar2020		2,850.00	47,883.75
15/04/2020	INTERNET DEPOSIT jill super 2020		7,351.11	55,234.86
15/04/2020	INTERNET DEPOSIT mitch super 2019		13,500.00	68,734.86
15/04/2020	INTERNET DEPOSIT scott cowan super 2019		13,500.00	82,234.86
15/04/2020	INTERNET WITHDRAWAL crf	35,000.00		47,234.86
28/04/2020	INTERNET DEPOSIT april2020 super tla		2,280.00	49,514.86

Cowan Retirement Fund
Bank Account Movements
For the period 1 July 2019 to 30 June 2020

Date	Description	Withdrawals	Deposits	Balance
Account: <u>St George Investment Cash Account '3425 (112-879 432373425)</u>				
28/04/2020	INTERNET DEPOSIT rent 383		3,000.00	52,514.86
28/04/2020	LOAN REPAYMENT S.211.2	1,765.00		50,749.86
30/04/2020	CREDIT INTEREST		0.39	50,750.25
08/05/2020	INTERNET WITHDRAWAL crf-283	30,000.00		20,750.25
14/05/2020	ZURICH AUST. LTD 03253203 TWIN LAKE		2,322.80	23,073.05
20/05/2020	INTERNET WITHDRAWAL big wind	478.30		22,594.75
26/05/2020	INTERNET DEPOSIT crf may super		2,280.00	24,874.75
28/05/2020	INTERNET DEPOSIT rent 383		3,000.00	27,874.75
28/05/2020	TFR WDL BPAY INTERNET 032532038 ZAL LIFE INSURANCE	480.00		27,394.75
28/05/2020	LOAN REPAYMENT S.211.2	1,720.00		25,674.75
28/05/2020	TFR WDL BPAY INTERNET 032532046 ZAL LIFE INSURANCE	5,174.61		20,500.14
30/05/2020	CREDIT INTEREST		0.24	20,500.38
22/06/2020	INTERNET DEPOSIT SUPER JILL		259.34	20,759.72
24/06/2020	INTERNET DEPOSIT JILL SUPER2020		25,315.00	46,074.72
25/06/2020	INTERNET DEPOSIT crf super jun2020		2,850.00	48,924.72
25/06/2020	INTERNET WITHDRAWAL CRF -283 MAIN ROAD	25,000.00		23,924.72
29/06/2020	INTERNET DEPOSIT rent 383		3,000.00	26,924.72
29/06/2020	LOAN REPAYMENT S.211.2	1,720.00		25,204.72
30/06/2020	CREDIT INTEREST		0.18	25,204.90
30/06/2020	INTERNET DEPOSIT crf super adj 2020		1,140.00	26,344.90
30/06/2020	Closing Balance	161,298.47	129,285.90	26,344.90
Transactions : 78				

Account: <u>St George Portfolio Cash Management '8927 (112-879 127168927)</u>				
1/07/2019	Opening Balance			177.92
31/07/2019	ACCOUNT SERVICE FEE	6.00		171.92
31/08/2019	ACCOUNT SERVICE FEE	6.00		165.92
30/09/2019	ACCOUNT SERVICE FEE	6.00		159.92
31/10/2019	ACCOUNT SERVICE FEE	6.00		153.92
30/11/2019	ACCOUNT SERVICE FEE	6.00		147.92
31/12/2019	ACCOUNT SERVICE FEE	6.00		141.92
31/01/2020	ACCOUNT SERVICE FEE	6.00		135.92
29/02/2020	ACCOUNT SERVICE FEE	6.00		129.92
31/03/2020	ACCOUNT SERVICE FEE	6.00		123.92
30/04/2020	ACCOUNT SERVICE FEE	6.00		117.92
30/05/2020	ACCOUNT SERVICE FEE	6.00		111.92
30/06/2020	ACCOUNT SERVICE FEE	6.00		105.92
30/06/2020	Closing Balance	72.00		105.92
Transactions : 12				

Account: <u>St George Home Loan '9100 (112-911 245649100)</u>				
1/07/2019	Opening Balance			(282,860.63)
27/07/2019	Admin Fee	12.00		(282,872.63)
27/07/2019	Interest	1,485.60		(284,358.23)
29/07/2019	Repayment A/c Tfr		1,867.00	(282,491.23)
27/08/2019	Admin Fee	12.00		(282,503.23)
27/08/2019	Interest	1,504.32		(284,007.55)
28/08/2019	Repayment A/c Tfr		1,830.00	(282,177.55)
27/09/2019	Admin Fee	12.00		(282,189.55)
27/09/2019	Interest	1,502.65		(283,692.20)
28/09/2019	Repayment A/c Tfr		1,793.00	(281,899.20)
27/10/2019	Admin Fee	12.00		(281,911.20)
27/10/2019	Interest	1,438.84		(283,350.04)
28/10/2019	Repayment A/c Tfr		1,793.00	(281,557.04)
27/11/2019	Admin Fee	12.00		(281,569.04)
27/11/2019	Interest	1,463.48		(283,032.52)
28/11/2019	Repayment A/c Tfr		1,793.00	(281,239.52)
27/12/2019	Admin Fee	12.00		(281,251.52)

Cowan Retirement Fund
Bank Account Movements
For the period 1 July 2019 to 30 June 2020

Date	Description	Withdrawals	Deposits	Balance
Account: <u>St George Home Loan '9100 (112-911 245649100)</u>				
27/12/2019	Interest	1,414.67		(282,666.19)
28/12/2019	Repayment A/c Tfr		1,765.00	(280,901.19)
27/01/2020	Admin Fee	12.00		(280,913.19)
27/01/2020	Interest	1,460.07		(282,373.26)
28/01/2020	Repayment A/c Tfr		1,765.00	(280,608.26)
27/02/2020	Admin Fee	12.00		(280,620.26)
27/02/2020	Interest	1,458.55		(282,078.81)
28/02/2020	Repayment A/c Tfr		1,765.00	(280,313.81)
27/03/2020	Admin Fee	12.00		(280,325.81)
27/03/2020	Interest	1,341.90		(281,667.71)
28/03/2020	Repayment A/c Tfr		1,765.00	(279,902.71)
15/04/2020	Repayment A/c Tfr		35,000.00	(244,902.71)
27/04/2020	Admin Fee	12.00		(244,914.71)
27/04/2020	Interest	1,322.28		(246,236.99)
28/04/2020	Repayment A/c Tfr		1,765.00	(244,471.99)
08/05/2020	Repayment A/c Tfr		30,000.00	(214,471.99)
27/05/2020	Admin Fee	12.00		(214,483.99)
27/05/2020	Interest	1,083.00		(215,566.99)
28/05/2020	Repayment A/c Tfr		1,720.00	(213,846.99)
25/06/2020	Repayment A/c Tfr		25,000.00	(188,846.99)
27/06/2020	Admin Fee	12.00		(188,858.99)
27/06/2020	Interest	1,054.07		(189,913.06)
29/06/2020	Repayment A/c Tfr		1,720.00	(188,193.06)
30/06/2020	Closing Balance	<u>16,673.43</u>	<u>111,341.00</u>	<u>(188,193.06)</u>
	Transactions : 39			

Account: <u>St George Term Deposit '6271 (356596271)</u>				
1/07/2019	Opening Balance			40,000.00
10/08/2019	Interest		1,020.00	41,020.00
30/06/2020	Closing Balance		<u>1,020.00</u>	<u>41,020.00</u>
	Transactions : 1			



Account Details

Investment Cash Account BSB 112-879 Acc 432 373 425	\$26,344.90 Available balance: \$26,344.90
Account Type	Investment Cash Account
Card Authorisations	\$0.00
Current Interest Rate	0.01% p.a.
Interest Earned Last Financial Year (01/07/2019 - 30/06/2020)	\$42.78
Interest Earned To Date (01/07/2020 - to date)	\$0.00

Pending Transactions

Request Date	Description	Amount
No Pending transactions found		

Transaction History

Page 1 of 2

Prev 1 2 Next

Date	Description	Category	Debit	Credit	Balance
	Closing Balance				\$26,344.90
30/06/2020	Credit Interest	Deposits		\$0.18	\$26,344.90
30/06/2020	Internet Deposit 30Jun14:29 Crf Super Adj 2020	Deposits		\$1,140.00	\$26,344.72
29/06/2020	Loan Repayment S.211.2456491.00	Home & Property	\$1,720.00		\$25,204.72
29/06/2020	Internet Deposit 28Jun06:15 Rent 383	Deposits		\$3,000.00	\$26,924.72
25/06/2020	Internet Deposit 25Jun09:41 Crf Super Jun2020	Deposits		\$2,850.00	\$23,924.72
25/06/2020	Internet Withdrawal 25Jun08:47 Crf -283 Main Road	Withdrawals & Transfers	\$25,000.00		\$21,074.72
24/06/2020	Internet Deposit 24Jun14:56 Jill Super2020	Deposits		\$25,315.00	\$46,074.72
22/06/2020	Internet Deposit 22Jun11:23 Super Jill	Deposits		\$259.34	\$20,759.72
30/05/2020	Credit Interest	Deposits		\$0.24	\$20,500.38
28/05/2020	Loan Repayment S.211.2456491.00	Home & Property	\$1,720.00		\$20,500.14
28/05/2020	Tfr Wdl BPAY Internet 28May12:53 032532046 Zal Life Insurance	Bills & Payments	\$5,174.61		\$22,220.14
28/05/2020	Tfr Wdl BPAY Internet 28May12:47 032532038 Zal Life Insurance	Bills & Payments	\$480.00		\$27,394.75
28/05/2020	Internet Deposit 28May06:17 Rent 383	Deposits		\$3,000.00	\$27,874.75
26/05/2020	Internet Deposit 26May11:50 Crf May Super	Deposits		\$2,280.00	\$24,874.75
20/05/2020	Internet Withdrawal 20May10:54 Big Wind	Withdrawals & Transfers	\$478.30		\$22,594.75
14/05/2020	Zurich Aust. Ltd 03253203 Twin Lake	Deposits		\$2,322.80	\$23,073.05
08/05/2020	Internet Withdrawal 08May10:19 Crf-283	Withdrawals & Transfers	\$30,000.00		\$20,750.25
30/04/2020	Credit Interest	Deposits		\$0.39	\$50,750.25
28/04/2020	Loan Repayment S.211.2456491.00	Home & Property	\$1,765.00		\$50,749.86

Date	Description	Category	Debit	Credit	Balance
28/04/2020	Internet Deposit 28Apr11:45 April2020 Super Tla	Deposits		\$2,280.00	\$52,514.86
28/04/2020	Internet Deposit 28Apr06:16 Rent 383	Deposits		\$3,000.00	\$50,234.86
15/04/2020	Internet Withdrawal 15Apr11:39 Crf	Withdrawals & Transfers	\$35,000.00		\$47,234.86
15/04/2020	Internet Deposit 15Apr11:33 Jill Super 2020	Deposits		\$7,351.11	\$82,234.86
15/04/2020	Internet Deposit 15Apr11:32 Mitch Super 2019	Deposits		\$13,500.00	\$74,883.75
15/04/2020	Internet Deposit 15Apr11:30 Scott Cowan Super 2019	Deposits		\$13,500.00	\$61,383.75
01/04/2020	Internet Deposit 01Apr08:14 Crfmar2020	Deposits		\$2,850.00	\$47,883.75
31/03/2020	Credit Interest	Deposits		\$1.21	\$45,033.75
30/03/2020	Internet Withdrawal 30Mar14:00 Crf503712	Withdrawals & Transfers	\$2,750.00		\$45,032.54
28/03/2020	Loan Repayment S.211.2456491.00	Home & Property	\$1,765.00		\$47,782.54
28/03/2020	Internet Deposit 28Mar06:15 Rent 383	Deposits		\$3,000.00	\$49,547.54
29/02/2020	Credit Interest	Deposits		\$2.06	\$46,547.54
28/02/2020	Loan Repayment S.211.2456491.00	Home & Property	\$1,765.00		\$46,545.48
28/02/2020	Internet Deposit 28Feb06:17 Rent 383	Deposits		\$3,000.00	\$48,310.48
25/02/2020	Internet Deposit 25Feb12:19 Crf Feb	Deposits		\$2,280.00	\$45,310.48
25/02/2020	Tfr Wdl BPAY Internet 25Feb11:56 032532046 Zal Life Insurance	Bills & Payments	\$5,174.61		\$43,030.48
25/02/2020	Tfr Wdl BPAY Internet 25Feb11:50 032532038 Zal Life Insurance	Bills & Payments	\$5,125.60		\$48,205.09
31/01/2020	Credit Interest	Deposits		\$2.17	\$53,330.69
28/01/2020	Loan Repayment S.211.2456491.00	Home & Property	\$1,765.00		\$53,328.52
28/01/2020	Internet Deposit 28Jan13:07 Crf Feb Super	Deposits		\$2,280.00	\$55,093.52
21/01/2020	Twin Lakes Air 283Renttla	Deposits		\$2,000.00	\$52,813.52
10/01/2020	Tfr Wdl BPAY Internet 10Jan09:28 404251199711524 Audit Shield	Bills & Payments	\$320.00		\$50,813.52
07/01/2020	Internet Deposit 07Jan14:19 Dec Super 2019	Deposits		\$2,850.00	\$51,133.52
31/12/2019	Credit Interest	Deposits		\$2.05	\$48,283.52
28/12/2019	Loan Repayment S.211.2456491.00	Home & Property	\$1,765.00		\$48,281.47
23/12/2019	Twin Lakes Air 283Renttla	Deposits		\$2,000.00	\$50,046.47
02/12/2019	Internet Withdrawal 02Dec16:22 To 085-483 753908371	Withdrawals & Transfers	\$478.30		\$48,046.47
30/11/2019	Credit Interest	Deposits		\$2.22	\$48,524.77
29/11/2019	Internet Deposit 29Nov06:17 Crfnov	Deposits		\$2,280.00	\$48,522.55
28/11/2019	Loan Repayment S.211.2456491.00	Home & Property	\$1,793.00		\$46,242.55

Last 6 Cheques Presented

Date	Cheque Number	Status	Amount
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Account Details

Investment Cash Account	\$26,344.90
BSB 112-879 Acc 432 373 425	Available balance: \$26,344.90
Account Type	Investment Cash Account
Card Authorisations	\$0.00
Current Interest Rate	0.01% p.a.
Interest Earned Last Financial Year (01/07/2019 - 30/06/2020)	\$42.78
Interest Earned To Date (01/07/2020 - to date)	\$0.00

Pending Transactions

Request Date	Description	Amount
No Pending transactions found		

Transaction History

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Prev 1 2 Next

Date	Description	Category	Debit	Credit	Balance
25/11/2019	Tfr Wdl BPAY Internet 25Nov14:34 032532046 Zal Life Insurance	Bills & Payments	\$4,713.60		\$48,035.55
25/11/2019	Tfr Wdl BPAY Internet 25Nov14:33 032532038 Zal Life Insurance	Bills & Payments	\$4,709.70		\$52,749.15
21/11/2019	Twin Lakes Air 283Renttla	Deposits		\$2,000.00	\$57,458.85
31/10/2019	Credit Interest	Deposits		\$5.53	\$55,458.85
29/10/2019	Internet Deposit 29Oct11:20 Super Oct	Deposits		\$2,850.00	\$55,453.32
28/10/2019	Loan Repayment S.211.2456491.00	Home & Property	\$1,793.00		\$52,603.32
21/10/2019	Twin Lakes Air 283Renttla	Deposits		\$2,000.00	\$54,396.32
03/10/2019	BPAY Adjustment 2865091	Deposits		\$4,713.60	\$52,396.32
30/09/2019	Credit Interest	Deposits		\$6.73	\$47,682.72
30/09/2019	Tfr Wdl BPAY Internet 30Sep14:25 032532038 Zal Life Insurance	Bills & Payments	\$4,709.70		\$47,675.99
30/09/2019	Tfr Wdl BPAY Internet 30Sep14:25 032532046 Zal Life Insurance	Bills & Payments	\$4,713.60		\$52,385.69
28/09/2019	Loan Repayment S.211.2456491.00	Home & Property	\$1,793.00		\$57,099.29
24/09/2019	Internet Deposit 24Sep13:25 Refund Ins 283 Main	Deposits		\$931.27	\$58,892.29
24/09/2019	Internet Deposit 24Sep12:39 Tlasept2019	Deposits		\$2,280.00	\$57,961.02
23/09/2019	Twin Lakes Air 283Renttla	Deposits		\$2,000.00	\$55,681.02
02/09/2019	Tfr Wdl BPAY Internet 02Sep14:34 032532046 Zal Life Insurance	Bills & Payments	\$4,713.60		\$53,681.02
02/09/2019	Internet Deposit 01Sep09:21 Withdrew From Wrong A/C	Deposits		\$1,000.00	\$58,394.62
02/09/2019	Internet Withdrawal 01Sep00:11 Redraw	Withdrawals & Transfers	\$1,000.00		\$57,394.62
31/08/2019	Credit Interest	Deposits		\$7.84	\$58,394.62
28/08/2019	Loan Repayment S.211.2456491.00	Home & Property	\$1,830.00		\$58,386.78

Date	Description	Category	Debit	Credit	Balance
27/08/2019	Internet Deposit 27Aug11:51 Crfaug2019	Deposits		\$2,280.00	\$60,216.78
21/08/2019	Twin Lakes Air 283Rentlla	Deposits		\$2,000.00	\$57,936.78
08/08/2019	Internet Withdrawal 08Aug14:27 Bpc502770	Withdrawals & Transfers	\$2,750.00		\$55,936.78
08/08/2019	Internet Deposit 08Aug06:16 Crfsuperjuly	Deposits		\$2,850.00	\$58,686.78
31/07/2019	Credit Interest	Deposits		\$12.16	\$55,836.78
29/07/2019	Loan Repayment S.211.2456491.00	Home & Property	\$1,867.00		\$55,824.62
22/07/2019	Twin Lakes Air 283Rentlla	Deposits		\$2,000.00	\$57,691.62
17/07/2019	Tfr Wdl BPAY Internet 17Jul15:06 551000450407822821 Tax Office Payments	Bills & Payments	\$2,187.55		\$55,691.62
04/07/2019	Internet Withdrawal 04Jul13:54 Big Wind Half Yearly	Withdrawals & Transfers	\$478.30		\$57,879.17
	Opening Balance				\$58,357.47

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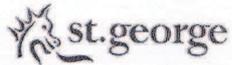
Prev 1 2 Next

Last 6 Cheques Presented

Date	Cheque Number	Status	Amount
No Cheques found			

* **Note:** This record does not show transactions that have not yet been processed by the Bank. If this record shows an overdrawn, or over the limit amount, payment should be made immediately.

Electronic transactions may appear in a different order after the Bank has completed processing them.



Account Details

Retirement fund BSB 112-879 Acc 127 168 927		\$135.92
Account Type	Portfolio Cash Management - Cheque	Available balance: \$135.92
Card Authorisations	\$0.00	
Interest Earned Last Financial Year (01/07/2018 - 30/06/2019)	\$0.00	
Interest Earned To Date (01/07/2019 - to date)	\$0.00	

Pending Transactions

Request Date	Description	Amount
No Pending transactions found		

Transaction History

Date	Description	Category	Debit	Credit	Balance
	Closing Balance				\$141.92
31/12/2019	Account Service Fee	Fees & Charges	\$6.00		\$141.92
30/11/2019	Account Service Fee	Fees & Charges	\$6.00		\$147.92
31/10/2019	Account Service Fee	Fees & Charges	\$6.00		\$153.92
30/09/2019	Account Service Fee	Fees & Charges	\$6.00		\$159.92
31/08/2019	Account Service Fee	Fees & Charges	\$6.00		\$165.92
31/07/2019	Account Service Fee	Fees & Charges	\$6.00		\$171.92
29/06/2019	Account Service Fee	Fees & Charges	\$6.00		\$177.92
31/05/2019	Account Service Fee	Fees & Charges	\$6.00		\$183.92
30/04/2019	Account Service Fee	Fees & Charges	\$6.00		\$189.92
	Opening Balance				\$195.92

Last 6 Cheques Presented

Date	Cheque Number	Status	Amount
No Cheques found			

* **Note:** This record does not show transactions that have not yet been processed by the Bank. If this record shows an overdrawn, or over the limit amount, payment should be made immediately.
Electronic transactions may appear in a different order after the Bank has completed processing them.



Statement of Account
PORTFOLIO CASH MANAGEMENT

 021
THE COWAN RETIREMENT FUND
P O BOX 323
TOUKLEY NSW 2263

Customer Enquiries 133 700
(24 hours, seven days)
BSB Number 112-879
Account Number 127168927
Statement Period 17/11/2019 to 16/05/2020
Statement No. 114(page 1 of 3)

PROFESSIONAL HOSPITALITY AND MEDICAL PTY
THE COWAN RETIREMENT FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
153.92	+	0.00	-	36.00	=	117.92

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
17 NOV	OPENING BALANCE			153.92
30 NOV	ACCOUNT SERVICE FEE	6.00		147.92
31 DEC	ACCOUNT SERVICE FEE	6.00		141.92
31 JAN	ACCOUNT SERVICE FEE	6.00		135.92
29 FEB	ACCOUNT SERVICE FEE	6.00		129.92
31 MAR	ACCOUNT SERVICE FEE	6.00		123.92
30 APR	ACCOUNT SERVICE FEE	6.00		117.92
16 MAY	CLOSING BALANCE			117.92

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Cowan Retirement Fund / Browse Holding Accounts

Search Market Type As At Date  Show Suspended Show Zero Balances

/ per page, 3 items

Holding Description	Holding Code	Market Type	Market Code	Quantity	Cost	Market Price	Market Value	Status	Reference	Asset Pool
St George Investment Cash Account '3425	STG3425	Bank	AUD	26,344.90000	\$26,344.90	\$1.00000	\$26,344.90	Active	112-879 - 432373425	Default Pool
St George Portfolio Cash Management '8...	STG8927	Bank	AUD	105.92000	\$105.92	\$1.00000	\$105.92	Active	112-879 - 127168927	Default Pool
St George Term Deposit '6271	STGTD6271	Bank	AUD	41,020.00000	\$41,020.00	\$1.00000	\$41,020.00	Active		Default Pool

Cowan Retirement Fund

Bank Statements Match Transactions Business Events

Bank Account Date Range to Group By

Show only Unmatched

Add Upload CSV Export CSV Match To New Edit Delete Unmatch

0 selected 12 items

Opening Balance: \$177.92 | Closing Balance: \$105.92

<input type="checkbox"/>	Date	Description	Cash Out	Cash In	Match Summary	Processed By	Balance
<input type="checkbox"/>	31/07/2019	ACCOUNT SERVICE FEE	\$6.00		Matched: Bank Fee	Automated Feed	\$171.92
<input type="checkbox"/>	31/08/2019	ACCOUNT SERVICE FEE	\$6.00		Matched: Bank Fee	Automated Feed	\$165.92
<input type="checkbox"/>	30/09/2019	ACCOUNT SERVICE FEE	\$6.00		Matched: Bank Fee	Automated Feed	\$159.92
<input type="checkbox"/>	31/10/2019	ACCOUNT SERVICE FEE	\$6.00		Matched: Bank Fee	Automated Feed	\$153.92
<input type="checkbox"/>	30/11/2019	ACCOUNT SERVICE FEE	\$6.00		Matched: Bank Fee	Automated Feed	\$147.92
<input type="checkbox"/>	31/12/2019	ACCOUNT SERVICE FEE	\$6.00		Matched: Bank Fee	Automated Feed	\$141.92
<input type="checkbox"/>	31/01/2020	ACCOUNT SERVICE FEE	\$6.00		Matched: Bank Fee	Automated Feed	\$135.92
<input type="checkbox"/>	29/02/2020	ACCOUNT SERVICE FEE	\$6.00		Matched: Bank Fee	Automated Feed	\$129.92
<input type="checkbox"/>	31/03/2020	ACCOUNT SERVICE FEE	\$6.00		Matched: Bank Fee	Automated Feed	\$123.92
<input type="checkbox"/>	30/04/2020	ACCOUNT SERVICE FEE	\$6.00		Matched: Bank Fee	Automated Feed	\$117.92
<input type="checkbox"/>	30/05/2020	ACCOUNT SERVICE FEE	\$6.00		Matched: Bank Fee	Automated Feed	\$111.92
<input type="checkbox"/>	30/06/2020	ACCOUNT SERVICE FEE	\$6.00		Matched: Bank Fee	Automated Feed	\$105.92

Term Deposit Maturity Statement

Date: 10th August 2019

Account Details

Number: 000 0356596271
Title: TWIN LAKES INVESTMENTS PTY LTD ATF
THE COWAN RETIREMENT FUND

Investment Details

Amount Payable on Maturity \$41,020.00
Date Matured 10 AUG 2019

<u>Financial Year</u>	<u>1 JUL 2018 - 30 JUN 2019</u>	<u>1 JUL 2019 - 30 JUN 2020</u>
Interest Paid	\$0.00	\$1,020.00
TFN Withholding Tax	\$0.00	\$0.00
Non Resident Withholding Tax	\$0.00	\$0.00

Current Period Activities

10 Aug 2018	OPENING DEPOSIT	\$40,000.00
10 Aug 2019	INTEREST PAID TO THIS ACCOUNT	\$1,020.00
10 Aug 2019	ROLLOVER	\$41,020.00

Term Deposit Automatic Renewal Certificate

Date: 10th August 2019

St.George
A Division of Westpac Banking Corporation
ABN 33 007 457 141
AFSL and Australian credit licence 233714
Fixed Terms - IBN 30
GPO Box 3433
SYDNEY NSW 2001
Customer Enquiries: 133 700



TWIN LAKES INVESTMENTS PTY LTD ATF
THE COWAN RETIREMENT FUND
P O BOX 323
TOUKLEY NSW 2263

Account Details

Number: 000 0356596271
Title: TWIN LAKES INVESTMENTS PTY LTD ATF
THE COWAN RETIREMENT FUND

If you have made changes before receiving this certificate, please disregard this certificate. A new certificate confirming your recent changes will be mailed to you soon.

Investment Details

Deposit Amount	\$41,020.00
Interest Rate	1.85% pa
Term	12 Months
Open Date	10 Aug 2019
Maturity Date	10 Aug 2020
Interest Payment Frequency	At Maturity
Interest Payment Method	Added to Principal

Please keep this certificate if you are happy to rollover your Term Deposit without making any changes to the balance, term, interest payment frequency or the interest rate quoted.

On maturity of this Term Deposit, we will send you a letter containing the details of the interest earned. At the same time we will request your instructions for renewal, reinvestment or withdrawal of the amount invested.

Please note: if applicable to the duration of the term and/or the interest payment frequency that applies to your Term Deposit, an end of financial year statement will be sent to you to assist you in preparing your tax return.

The Term Deposit is a financial product issued by St.George Bank
- A Division of Westpac Banking Corporation
ABN 33 007 457 141
AFSL and Australian credit licence 233714



Term Deposit Financial Year Summary

Date: 1st July 2020

St. George
 A Division of Westpac Banking Corporation
 ABN 33 007 457 141
 AFSL and Australian credit licence 233714
 Fixed Terms - IBN 30
 GPO Box 3433
SYDNEY NSW 2001
 Customer Enquiries: 133 700



03955/021

TWIN LAKES INVESTMENTS PTY LTD ATF
 THE COWAN RETIREMENT FUND
 P O BOX 323
 TOUKLEY NSW 2263

Account Details

Number: 000 0356596271
 Title: TWIN LAKES INVESTMENTS PTY LTD ATF
 THE COWAN RETIREMENT FUND

To help you in preparing your tax return, this letter sets out the current details of your Account and the total interest we have paid on your account during the past financial year.

Investment Details

Current Balance		\$41,020.00
<u>Financial Year</u>	<u>1 JUL 2019 - 30 JUN 2020</u>	<u>1 JUL 2020 - 30 JUN 2021</u>
Interest Paid	\$1,020.00	\$0.00
TFN Withholding Tax	\$0.00	\$0.00
Non Resident Withholding Tax	\$0.00	\$0.00

On maturity of this Term Deposit, we will send you a letter containing all the details of the interest earned. At the same time we will request your instructions for renewal, reinvestment or withdrawal of the amount invested.

In the meantime, if there's anything else you need, please visit your closest St. George branch, or simply call a GOLD Personal Banker on 133 700 between 8am-8pm, Monday to Saturday (Eastern Standard Time). Alternatively, at stgeorge.com.au you will find helpful information and tools to help you make the most of your banking.

Statement of Account HOME LOAN



021

THE TRUSTEES THE COWAN RETIREMENT FUND
P O BOX 323
TOUKLEY NSW 2263

Customer Enquiries 13 33 30
(8am to 8pm (EST), Mon-Sat)

Loan Acct Number S211 2456491 00

BSB/Acct ID No. 112-911 245649100

Statement Start Date 01/07/2019

Statement End Date 28/12/2019

Page 1 of 2

Loan Account

TWIN LAKES INVESTMENTS PTY LTD ACN 156430456 ATF THE COWAN RETIREMENT FUND

Account Summary as at 28 Dec 2019

Opening Balance 282,860.63	+	Interest Charge for the Period \$8,809.56	+	Total Debits excluding Interest 72.00	-	Total Credits 10,841.00	=	Closing Balance 280,901.19
Payments in Advance \$2,280.00		Contract Term Remaining 28yrs 06mths		Forecasted Term 27yrs 11mths		Interest Offset Benefit for Statement Period \$0.00		Annual Percentage Rate 6.120%

Repayment Details as at 28 Dec 2019

Monthly Repayment \$1,765.00	Monthly Repayment Due Date due on the 28th	Repayment Account 432 373 425
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00

AS AT 28 DEC 2019 YOUR REPAYMENTS WERE IN ADVANCE BY \$2,280.00.



Biller Code: 808220
Ref: 112911245649100

Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S211 2456491 00

BSB/Acct ID No. 112-911 245649100

Statement Start Date 01/07/2019

Statement End Date 28/12/2019

Page 2 of 2

Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2019	<i>Opening Balance</i> Interest Rate 6.470% PA			282,860.63
16 Jul 2019	INTEREST RATE CHANGE TO 6.27% PA			282,860.63
27 Jul 2019	INTEREST	1,485.60		284,346.23
27 Jul 2019	ADMIN FEE	12.00		284,358.23
28 Jul 2019	REPAYMT A/C TFR		1,867.00	282,491.23
27 Aug 2019	INTEREST	1,504.32		283,995.55
27 Aug 2019	ADMIN FEE	12.00		284,007.55
28 Aug 2019	REPAYMT A/C TFR		1,830.00	282,177.55
27 Sep 2019	INTEREST	1,502.65		283,680.20
27 Sep 2019	ADMIN FEE	12.00		283,692.20
28 Sep 2019	REPAYMT A/C TFR		1,793.00	281,899.20
16 Oct 2019	INTEREST RATE CHANGE TO 6.12% PA			281,899.20
27 Oct 2019	INTEREST	1,438.84		283,338.04
27 Oct 2019	ADMIN FEE	12.00		283,350.04
28 Oct 2019	REPAYMT A/C TFR		1,793.00	281,557.04
27 Nov 2019	INTEREST	1,463.48		283,020.52
27 Nov 2019	ADMIN FEE	12.00		283,032.52
28 Nov 2019	REPAYMT A/C TFR		1,793.00	281,239.52
27 Dec 2019	INTEREST	1,414.67		282,654.19
27 Dec 2019	ADMIN FEE	12.00		282,666.19
28 Dec 2019	REPAYMT A/C TFR		1,765.00	280,901.19
28 Dec 2019	<i>Closing Balance</i>			280,901.19

A reminder you should periodically check with your insurer that the insurance on your property has adequate cover as your mortgage terms require you to fully insure your property. Find out more at the Australian Securities and Investments Commission website, moneysmart.gov.au. If you have a strata title you may be covered by body corporate insurance. To discuss your specific insurance needs, contact your current insurer, body corporate or contact us.

Statement of Account

HOME LOAN

St.George Bank
 A Division of
 Westpac Banking Corporation
 ABN 33 007 457 141
 AFSL and Australian credit licence 233714

 021

THE TRUSTEES THE COWAN RETIREMENT FUND
 P O BOX 323
 TOUKLEY NSW 2263

Customer Enquiries 13 33 30
 (8am to 8pm (EST), Mon-Sat)

Loan Acct Number S211 2456491 00

BSB/Acct ID No. 112-911 245649100

Statement Start Date 29/12/2019

Statement End Date 28/06/2020

Page 1 of 2

Loan Account

TWIN LAKES INVESTMENTS PTY LTD ACN 156430456 ATF THE COWAN RETIREMENT FUND

Account Summary as at 28 Jun 2020

Opening Balance	Interest Charge for the Period	Total Debits excluding Interest	Total Credits	Closing Balance
280,901.19	\$7,719.87	72.00	100,500.00	188,193.06
Payments in Advance	Contract Term Remaining	Forecasted Term	Interest Offset Benefit for Statement Period	Annual Percentage Rate
\$92,280.00	28yrs 00mths	13yrs 03mths	\$0.00	5.870%

Repayment Details as at 28 Jun 2020

Monthly Repayment \$1,720.00	Monthly Repayment Due Date due on the 28th	Repayment Account 432 373 425
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00

AS AT 28 JUN 2020 YOUR REPAYMENTS WERE IN ADVANCE BY \$92,280.00.

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2020 IS \$16,529.43.



Bill Code: 808220
Ref: 112911245649100

Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S211 2456491 00

BSB/Acct ID No. 112-911 245649100

Statement Start Date 29/12/2019

Statement End Date 28/06/2020

Page 2 of 2

Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
29 Dec 2019	<i>Opening Balance</i> Interest Rate 6.120% PA			280,901.19
27 Jan 2020	INTEREST	1,460.07		282,361.26
27 Jan 2020	ADMIN FEE	12.00		282,373.26
28 Jan 2020	REPAYMT A/C TFR		1,765.00	280,608.26
27 Feb 2020	INTEREST	1,458.55		282,066.81
27 Feb 2020	ADMIN FEE	12.00		282,078.81
28 Feb 2020	REPAYMT A/C TFR		1,765.00	280,313.81
17 Mar 2020	INTEREST RATE CHANGE TO 5.87% PA			280,313.81
27 Mar 2020	INTEREST	1,341.90		281,655.71
27 Mar 2020	ADMIN FEE	12.00		281,667.71
28 Mar 2020	REPAYMT A/C TFR		1,765.00	279,902.71
15 Apr 2020	INTERNET PMT		35,000.00	244,902.71
27 Apr 2020	INTEREST	1,322.28		246,224.99
27 Apr 2020	ADMIN FEE	12.00		246,236.99
28 Apr 2020	REPAYMT A/C TFR		1,765.00	244,471.99
08 May 2020	INTERNET PMT		30,000.00	214,471.99
27 May 2020	INTEREST	1,083.00		215,554.99
27 May 2020	ADMIN FEE	12.00		215,566.99
28 May 2020	REPAYMT A/C TFR		1,720.00	213,846.99
25 Jun 2020	INTERNET PMT		25,000.00	188,846.99
27 Jun 2020	INTEREST	1,054.07		189,901.06
27 Jun 2020	ADMIN FEE	12.00		189,913.06
28 Jun 2020	REPAYMT A/C TFR		1,720.00	188,193.06
28 Jun 2020	<i>Closing Balance</i>			188,193.06



St. George Bank
A Division of
Westpac Banking Corporation
ABN 33 007 457 141
AFSL and Australian credit licence 233714
4 - 16 Montgomery Street
Kogarah NSW 2217

Bank use only

Borrower: Twin Lakes Investments Pty Ltd ACN 156430456
ATF The Cowan Retirement Fund

Property: 283 Main Road
Toukley NSW 2263

Loan No: S.211.2456491.00

RESIDENTIAL LOAN AGREEMENT OFFER

This agreement is not regulated by the National Credit Code.

IMPORTANT NOTE

This document does not contain all the terms of your loan agreement or all of the information we are required by law to give you before the loan agreement is made. Further terms and information are in the Residential Loan Agreement General Terms and Conditions (effective 4 July 2017).

Important - the information in this *Offer* is current as at

4/06/2018

(the *disclosure date*).

This loan *offer* and any agreement arising from it replaces all previous *offers* or agreements under this loan reference account number.

The meaning of words printed *like this* and some other key words is explained in the "Meaning of words" clause at the end of the Residential Loan Agreement General Terms and Conditions.

This is a St.George Super Fund Home Loan.

Financial information table

LOAN AMOUNT	\$288400.00		
ANNUAL PERCENTAGE RATE	Our <i>Super Fund</i> variable rate is 6.530% per annum at the <i>disclosure date</i> .		
REPAYMENTS	<p>You must make 360 monthly <i>principal and interest repayments</i> of \$1841.00 each over the <i>loan term</i> of 30 years. The final repayment may be less than the other repayments as it will equal the <i>total amount owing</i> at the end of the <i>loan term</i>.</p> <p>(The above figures and amounts are estimates which assume that payments will be made on time and that the interest rate(s) and fees and charges will not change after the <i>disclosure date</i>).</p> <p>The first repayment is due one month after the <i>settlement date</i> but if the <i>settlement date</i> is the 29th, 30th or 31st of the month, the first repayment is due on the 28th of the next month.</p>		
FEES AND CHARGES		Payable by you from your own funds on or before the <i>settlement date</i>	Payable after the <i>settlement date</i> by being debited to your loan account
These fees and charges are payable in connection with this loan agreement	St.George charges (payable to us)		
	Establishment fee	\$1500.00	
	Additional bank legal fee – payable where this loan agreement includes any one or more of: a second or subsequent mortgage; or <i>security property</i> under a Qualified, Old System or Company Titles or Shared Equity arrangement; or guarantee; or a Company or trustee.	\$615.00	
	Mortgage discharge fee - payable when you payout a loan or we discharge a mortgage (\$350.00 per mortgage)		\$350.00
	Administration Fee of \$12.00 per month starting from the <i>settlement date</i> - included in your loan repayments. (The amount shown in the column opposite is the total for the full <i>loan term</i> ; the total amount payable during any progressive drawdown period is unascertainable)		\$4320.00
	Settlement Processing fee	\$100.00	
	Bank cheque fee – payable for each bank cheque required for loan proceeds (\$10.00 per bank cheque).	Unascertainable	
	Stamp duty (payable to the government on or before the <i>settlement date</i>)		

Mortgage stamp duty		\$0.00	
Guarantee stamp duty		\$0.00	
(all payable to stamp duties office in New South Wales)			
Other government charges			
The fee amount(s) detailed below are based on the government charge that applies at the <i>disclosure date</i> . The actual amount of these fees will only be known at the time that each fee is paid. By accepting this <i>Offer</i> you agree to pay the actual amount of each fee.			
Property search fee - payable to the relevant government land registry. For each title search in:			
	NSW	\$14.20	\$14.20
Mortgage registration fee - payable to the relevant government land registry for registration of a mortgage. For each mortgaged property in:			
	NSW	\$138.80	\$138.80
Discharge of mortgage registration fee - payable to the relevant government land registry when a discharge of mortgage is to be registered For each mortgaged property in:			
	NSW	\$138.80	\$138.80
Total payable by you from your own funds on or before the settlement date (to the extent ascertainable)		\$2368.00(a)	
Total debited to your loan account after the settlement date (to the extent ascertainable)			\$4808.80(b)
Total fees and charges which are definitely payable ((a)+(b)) (to the extent ascertainable)		\$7176.80	
These fees and charges may become payable to us in connection with this agreement	St.George charges (payable to us)		
	<i>Prepayment break costs</i> are payable, if before the end of the fixed rate period you:		Unascertainable. Calculated using the <i>break costs method</i> :(see "Break Costs" clause in the Residential Loan Agreement General Terms and Conditions)
	<ul style="list-style-type: none"> • prepay the <i>total amount owing</i>; or • make prepayments in excess of the prepayment threshold; or • are in default so that the <i>total amount owing</i> becomes immediately due for payment. 		
<i>Switch break costs</i> are payable, if before the end of the fixed rate period you:			Unascertainable. Calculated using the <i>break costs method</i> :(see "Break Costs" clause in the Residential Loan Agreement General Terms and Conditions)
<ul style="list-style-type: none"> • change to another interest rate option (fixed or variable); or • change the repayment type. 			

Switch/conversion fee - payable when converting your loan to a different interest rate or repayment type.	\$500.00 per conversion
Second mortgage consent fee - payable when you request us to consent to a second mortgage (you may also have to pay a production fee).	\$100.00 per request
Consent to subdivision, leases, easements etc fee - payable when you request us to consent to registration of a sub-division, consolidation, lease, easement or other plan or dealing.	\$350.00 per request
Production of title fee - payable when you request us to produce the certificate(s) of title to a <i>security</i> property to enable registration of a plan or dealing.	\$100.00 per request
Substituting securities on existing home loan fee - payable when you request us to substitute an existing <i>security</i> on your home loan.	\$500.00 per request
Redraw fee - payable for each request for a redraw of repayments made in advance.	\$50.00 per written request \$10.00 per request made via Internet or Phone Banking
Interest in Advance Fee – payable each time you request and pay the interest in advance	\$150.00 per request
Additional valuation fee - payable if we decide after the <i>disclosure date</i> that we want to carry out an additional valuation - payable at the time of valuation, for each valuation conducted:	from.\$184.50
Partial discharge assessment fee - payable when you ask us to release part of a real property mortgage <i>security</i> (whether or not we agree to your request)	\$350.00 per request
Payment dishonour fee - payable whenever a direct debit order for payment from another institution is dishonoured	\$9.00 per direct debit
St.George service charges (payable to us on provision of service)	
Fee for a photocopy of a loan, security or other document	\$10.00 per document
Fee for duplicate or interim home loan statement	\$2.00 per statement period
Fee for a customer requested interest recalculation	\$30.00 per recalculation
Fee for a special clearance on a deposited cheque	\$16.00 per cheque
Fee for a copy of a deposit form	\$10.50 per form
Processing fee - payable each time you make any repayment on your loan over the counter in a branch or by cash or cheque	\$3.00 per transaction

Arrears letter fee - payable when we send you an arrears letter relating to an overdue amount	\$9.00
Government charges	
The fee amount(s) detailed below are based on the government charge that applies at the <i>disclosure date</i> . The actual amount of these fees will only be known at the time that each fee is paid. By accepting this <i>Offer</i> you agree to pay the actual amount of each fee.	
Property search fee - payable if we decide after the <i>disclosure date</i> that we want to carry out an additional search. Payable at time of search. For each title search in:	
NSW	\$14.20
Production fee - payable when you request us to produce the certificate(s) of title to a security property to enable registration of a plan or dealing For each certificate of title produced in:	
NSW	\$42.70

NOTE

Under this agreement, any of the following information which is given above may be changed, and without your approval:

- *annual percentage rate*, name or description or value of any base rate, reference rate or any applicable margin (including, amongst other things, the loyalty rate discount), including by substituting a new base rate or reference rate or substituting or adding a new margin
- amount, method of calculation, number, frequency or time for payment of repayments, or period over which repayments are to be paid
- total amount of interest charges or repayments
- amount and type of fees and charges and when they are payable (including by imposing new fees and charges or changing the method of calculation of a fee or charge).

However, if your *annual percentage rate* is fixed for a period, the *annual percentage rate* cannot be changed during that period.

Other information

Who receives the loan amount?	The <i>loan amount</i> is to be paid as follows:	
	To St. George (in payment of other unpaid fees due on or before settlement)	\$2215.00
	To you (or as you direct)	\$286185.00
	Total	\$288400.00

Time limit for borrowing the loan amount: You must borrow the *loan amount* within 3 months of the *disclosure date*.

SECURITY The following mortgages, other securities and guarantees and indemnities, if any, have been or are to be taken by us:

Mortgage - Security property	1
Name of mortgagor(s) (Owner):	Professional Hospitality And Medical Pty Ltd ACN 059337816
IST priority registered mortgage	Title reference: FOLIO IDENT 103/20482
Property address:	
283 Main Road Toukley NSW 2263	
TO BE TAKEN	
Minimum building insurance amount:	\$245000
Guarantee and indemnity	1 From Self-Managed Superfund Beneficiary
Name of guarantor(s):	Benjamin Scott Cowan
Address:	
13 Soldiers Point Drive Norah Head NSW 2263	
To Be Taken	
Guarantee and indemnity	2 From Self-Managed Superfund Beneficiary
Name of guarantor(s):	Carolyn Louise Cowan
Address:	
86 Irene Pd Noraville NSW 2263	
To Be Taken	
Guarantee and indemnity	3 From Self-Managed Superfund Beneficiary
Name of guarantor(s):	Jill Helen Cowan
Address:	
13 Soldiers Point Drive Norah Head NSW 2263	
To Be Taken	
Guarantee and indemnity	4 From Self-Managed Superfund Beneficiary
Name of guarantor(s):	Mitchell Alan Cowan
Address:	
86 Irene Parade Noraville NSW 2263	
To Be Taken	
Guarantee and indemnity	5 From Security Custodian
Name of guarantor(s):	Professional Hospitality And Medical Pty Ltd ACN 059337816
Address:	
283 Main Road Toukley NSW 2263	
To Be Taken	

LOAN TYPE

Established home loan

LOAN CATEGORY

Residential investment loan

INTEREST RATE OPTION

Your loan has the variable rate option for the entire loan term.

REPAYMENT AUTHORITY

You authorise us to transfer the amount of each repayment from your nominated account:

Account no: 0000432373425

In the name(s) of: Twin Lakes Investments Pty Limit

DEFAULT RATE

The *default rate* of interest at any time equals the *annual percentage rate* at that time plus a margin of 3.000% per annum. Therefore, if the *annual percentage rate* changes, so does the *default rate*.

At the *disclosure date*, the *default rate* is 9.530% per annum. (see "Default interest charges" clause in the Residential Loan Agreement General Terms and Conditions)

SPECIAL SETTLEMENT REQUIREMENTS

These conditions apply in addition to the Residential Loan Agreement General Terms and Conditions:

The following Special Conditions apply in relation to you and are in addition to and will be taken to be part of the Residential Loan Agreement General Terms and Conditions. To the extent there are any inconsistencies between these Special Conditions and the Residential Loan Agreement General Terms and Conditions, these Special Conditions will prevail.

Key words

In addition to clause 46 of the Residential Loan Agreement General Terms and Conditions further words printed *like this* are explained in clause 6 below.

1. Use

You must use the *loan amount* only for the purpose of acquiring property conforming to your investment guidelines to be held by the *security custodian* on trust for you as an investment.

2. Acknowledgement

You acknowledge that the *security custodian* holds the *Security property* on trust for you.

3. Requirements

We only have to lend you the *loan amount* (or any part of it) if, in addition to the requirements in the Residential Loan Agreement General Terms and Conditions:

- a) we have received the following duly completed and executed in the form supplied by us or otherwise in form and substance satisfactory to us:
 - a mortgage of the *security property* (with annexures) signed by the *security custodian*;
 - a guarantee and indemnity signed by the *security custodian*;
 - a custodian trust deed signed by the *security custodian* and you; and
 - an SMSF deed of trust declaration and undertakings signed by you, the *security custodian* and each of the beneficiaries of the *superannuation fund*; and
- b) we have received or been shown a copy of an insurance policy or a certificate of currency satisfactory to us:
 - i. noting our interest as mortgagee and the interest of the *security custodian*;
 - ii. which shows that each *security property* specified in the *offer* under "Security" is insured (as required under each *security*) on a replacement and reinstatement basis and the *security custodian* had provided public liability insurance to us to our satisfaction;
 - iii. for at least the amount of cover specified in the *offer* under "Security"; and
 - iv. you and the *security custodian* are insured against public liability with respect to the property; and
- c) when *third party security* is being given:
 - i. our securities department or solicitors have confirmed that each *third party security provider* has received a copy of the *Offer*, the Residential Loan Agreement General Terms & Conditions booklet and the *security* documents; and

- ii. We have received:
 - for borrowers in all States other than New South Wales, South Australia and Western Australia, a certificate of independent legal advice satisfactory to us for each *third party security provider* from a solicitor who does not work for the firm of solicitors acting for you or the firm acting for us in relation to your loan; or
 - for borrowers in the States of New South Wales, South Australia and Western Australia, a statutory declaration satisfactory to us by each *third party security provider* that they have received independent legal advice prior to signing the *security* documents; and
- d) you have given us in a form satisfactory to us:
 - i. documents constituting the *superannuation fund* and its investment guidelines; and
 - ii. a declaration that you have complied with the Superannuation Industry (Supervision) Act 1993 (Cth); and
 - iii. a copy of the contract of sale of the property that will be held by the *security custodian*; and
- e) you have satisfied us that you enter this loan agreement and acquire the *security property*:
 - i. through the *security custodian*;
 - ii. as trustee of the *superannuation fund*;
 - iii. in accordance with your duties and powers; and
 - iv. in accordance with your investment guidelines; and
- f) we have received, in relation to you in a form satisfactory to us:
 - i. for borrowers in all States other than New South Wales, South Australia and Western Australia, a certificate of independent legal advice satisfactory to us from a solicitor who does not work for the firm of solicitors acting for us in relation to your loan; or
 - ii. for borrowers in the States of New South Wales, South Australia and Western Australia, a statutory declaration from you satisfactory to us stating that you have received independent legal advice prior to signing this loan agreement; and
- g) we have received, in relation to you in a form satisfactory to us:
 - a certificate of financial advice satisfactory to us.

4. Carved outs

- a) During the *loan term* the following clauses in the Residential Loan Agreement General Terms and Conditions, do not apply to your loan:
 - Redrawing amounts (clause 21)
- b) **Information statement:** If the Borrower is a corporate borrower, then the National Credit Code does not apply to this loan. The Information Statement section of the Residential Loan Agreement General Terms and Conditions does not apply to your loan agreement.

5. Payment methods

Despite the "Payment methods" clause in the Residential Loan Agreement General Terms and Conditions, regular repayments **must** be made by automatic transfer from your nominated St. George transaction account or from an account you hold at another financial institution. You cannot make regular repayments over the counter at a branch or by post.

6. Meaning of words in this loan agreement (in addition to those contained in the Residential Loan Agreement General Terms and Conditions):

- *security custodian* means the *security custodian* specified in a custodian trust deed.
- *superannuation fund* means the *superannuation fund* of which you are trustee.
- *third party security* means *security* provided by someone other than you or the *security custodian*.
- *third party security provider* means someone who provides *security* other than you or the *security custodian*.
- For the purposes of the Residential Loan Agreement General terms and Conditions *security* includes each document referred to in clause 3(a) of these Special Conditions.

7. Limited Recourse

7.1 Limit

Despite any other provision of this loan agreement, we may not have recourse to you or your assets. We may only have recourse for the *total amount owing* under this loan agreement to the *security property* and its proceeds to be available to us as a result of a realisation of the *security property* (after payment of enforcement costs etc).

7.2 Nominee

Clause 7.1 does not affect your obligations to the *security custodian*.

7.3 Unrestricted remedies

(a) **(Charges and guarantees)** Subject to sub-paragraph (b), nothing in clause 7.1 **(Limit and release)** limits us in:

- exercising our rights or powers under:
 - the mortgage in relation to the *security property*;
 - *third party security*; or
 - any guarantee;
 - obtaining an injunction or other order to restrain any breach of this loan agreement by any party; or
 - obtaining declaratory relief.

(b) **(Limited agency)** In exercising any right, power or remedy under this loan agreement, neither we nor any receiver, receiver and manager, agent or attorney appointed under this loan agreement shall incur, or have the authority to incur, any liability on your behalf or for your account except a liability which is itself subject to the limitation in clause 7.1 **(Limit and release)**.

(c) **(Amount owing)** For the purpose of determining the liability of any guarantor or any *third party security provider* in relation to the *total amount owing* the limit on your liability under clause 7.1 **(Limit and release)** will be disregarded.

7.4 Restricted remedies

Except as provided in clause 7.3 **(Unrestricted remedies)**, we will not, in relation to any liability for which you are not liable under clause 7.1 **(Limit and release)**:

- a) **(judgment)** obtain a judgment for the payment of money or damages by you;
- b) **(statutory demand)** issue any demand under s459E(1) of the Corporations Act 2001 (or any analogous provision under any other law) against you;
- c) **(winding up)** apply for the winding up or bankruptcy of you;
- d) **(execution)** levy or enforce any distress or other execution to, on or against any of your assets other than the *security property*;
- e) **(court appointed receiver)** apply for the appointment by a court of a receiver to any of your assets other than the *security property*; and
- f) **(set-off or counterclaim)** exercise or seek to exercise any set-off or counterclaim against you, or take proceedings for any of the above and we waive our rights in respect

of those applications and proceedings.

8. Other things you must do

8.1 *Security custodian* must comply with the mortgage

You must ensure that the *security custodian* complies with all its obligations under any mortgage of the *security property* it gives in your favour.

CONTACT DETAILS

St.George contact

The person at St.George to contact about this offer is:

Name: **Matthew Burgess**
Branch address: **Specialised Mortgage Sols Po Box R221 Royal Exchange Sydney 1225**
Tel: **1300137532** Fax: **1300309568**

Our solicitor or securities department contact

Name: **Nsw Customer Mortgage Services**
Address/DX: **4-16 Montgomery St Kogarah 2217**
Tel: **1300883183** Fax: **0299522897**

Borrower's solicitor

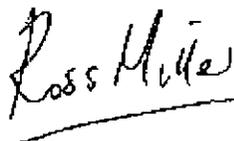
Name: **Gms Legal & Conveyancing**
Address/DX: **38 Canton Beach Toukely 2263**
Tel: **0243972233** Fax: **0243972555**

Offer from St. George

We offer to lend you the *loan amount* on the terms and conditions set out in this *Offer* and the separate Residential Loan Agreement General Terms and Conditions booklet (dated 4 July 2017). (In that separate booklet, a reference to the "*Offer*" is a reference to this *Offer*.)

To accept the offer, you must sign and date this document and return it to us at our address given under "Contact details" within 28 days from the date of this offer (or such later date to which we in our discretion may agree). If you do not, the offer is automatically treated as withdrawn.

Signed on behalf of St. George
by:



Ross Miller, General Manager St. George Retail
Name of authorised officer
Date of offer 4/06/18

Acceptance by borrower

By signing this document you:

1. accept the offer set out in this Residential Loan Agreement *Offer*,
2. declare that all the information you have given us is accurate and not misleading and you are aware that we are relying on it,
3. acknowledge that before signing this document you received and read a copy of:
 - the Residential Loan Agreement General Terms and Conditions referred to above; and
 - schedule of progress payments and stages, if you have a construction loan,
4. consent to us giving to each guarantor or prospective guarantor named under "Security":
 - a copy of this document or any *security* (whether signed or unsigned), and

- a copy of any notice to us, and
- a copy of your loan account statements,

5.

acknowledge that each *security* described in the section headed "Security" extends to the resulting loan agreement between you and us and that that resulting loan agreement is an agreement covered by each of those *securities*. You declare that you understand that the mortgaged or other secured property will be at risk if you default,
6. agree to notify us promptly in writing if you change your address,
7. declare that the information you gave in your application for this loan (including any declaration as to the purpose of the loan) is still correct and not misleading.

This agreement is not regulated by the National Credit Code.

IMPORTANT

BEFORE YOU SIGN

- READ THIS CONTRACT DOCUMENT so that you know exactly what contract you are entering into and what you will have to do under the contract.
- You should also read the information statement: "THINGS YOU SHOULD KNOW ABOUT YOUR PROPOSED CREDIT CONTRACT".
- Fill in or cross out any blank spaces.
- Get a copy of this contract document.
- Do not sign this contract document if there is anything you do not understand.

THINGS YOU MUST KNOW

- Once you sign this contract document, you will be bound by it. However, you may end the contract before you obtain credit or a card or other means is used to obtain goods or services for which credit is to be provided under the contract by telling the credit provider in writing, but you will still be liable for any fees or charges already incurred.
- You do not have to take out consumer credit insurance unless you want to. However if this contract document says so, you must take out insurance over any mortgaged property that is used as security, such as a house or car.
- If you are to take out insurance, the credit provider cannot insist on any particular insurance company.
- If this contract document says so, the credit provider can vary the *annual percentage rate* (the interest rate), the repayments and the fees and charges and can add new fees and charges without your consent.
- If this contract document says so, the credit provider can charge a fee if you pay out your contract early.

Signed by Twin Lakes Investments Pty Ltd ACN 156430456 ATF The Cowan Retirement Fund in accordance with Section 127(1) of the Corporation Act (and if only person signs, they sign in the capacity as Sole Director/Sole Company Secretary).

Mitchell Cowan

Signature of authorised person

MITCHELL COWAN

Name of authorised person

MANAGING DIRECTOR

Position of authorised person

Benjamin S. Cowan

Signature of authorised person

BENJAMIN S. COWAN

Name of authorised person

Director

Position of authorised person

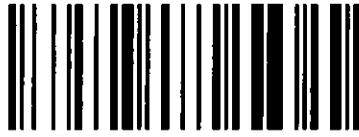


S E P A R A T O R

Separator

Signature Colour

BLACK



B L A C K

BENMIT Property Trust

Property Custodian Trust Deed

Supplied By

BPC Accounting Chartered Accountants



4/16 LAKE ST

BUDGEWOI NSW 2262

0437864594

www.bpcaccounting.com.au

Limited recourse
borrowing
arrangement

Property Custodian Trust Deed

Date of This deed

02-05-2018

Trust Name

BENMIT Property Trust

Trustee of Property Custodian Trust - Legal Owner

Name of Trustee Company: Professional Hospitality and Medical Pty Ltd

A.C.N.: 059337816

Registered Address: 4/16 Lake St BUDGEWOI NSW 2262

Trustee of Self Managed Superannuation Fund - Beneficial Owner

Name of Trustee Company: Twin Lakes Investments Pty Ltd

A.C.N: 156430456

Registered Address: 4/16 Lake St BUDGEWOI NSW 2262

Name of Self Managed Superannuation Fund

Cowan Retirement Fund

Underlying Property

283 Main Road TOUKLEY NSW 2263

Words with an * are defined in the definitions section of this deed. Generally, defined words only have an * the first time they appear in this deed. The parties to this deed agree to the terms and conditions set out in the deed. (c)
Copyright batallion legal Pty Ltd all rights reserved.

WARNING

This Trust Deed is the **copyright** of Batallion Legal. No part of this deed can be copied without the express authority of the proprietor. **If you alter or copy this Trust Deed, you may be sued.** This Trust Deed has certain unique clauses and is created for certain defined purpose and for parties mentioned above. If you copy this Trust Deed for another purpose and for other parties, some of the clauses of this Trust Deed may not be valid in their current form. **VER 10/08**

THIS DEED is made on 02-05-2018

BY: Professional Hospitality and Medical Pty Ltd (A.C.N.: 059337816) (as trustee of this deed)

RECITALS:

- A The Trustee has purchased or intends to purchase the property described in item A of the Schedule to this deed ('Property') as bare trustee for the beneficiary described in item B of the Schedule ('Beneficiary').
- B The Trustee wishes to record the terms of this bare trust accordingly.

PROVISIONS:

1. The Trust is hereby declared and established by the Trustee's and the Beneficiary's execution of this deed.
2. The Property will at all times be held by the Trustee upon trust for the Beneficiary who has provided all of the purchase moneys.
3. The Beneficiary is and at all times has been absolutely entitled to the benefit of the Property together with all earnings, profits or gains accrued or to accrue in respect of the Property.
4. The Trustee has not and will not provide any of the purchase moneys and the real purchaser is the Beneficiary.
5. The Trustee or the Trustee's successors or assigns will execute and deliver, when called upon by the Beneficiary, a transfer of the Property to the Beneficiary for nil consideration.
6. The Trustee has been authorised to complete any purchase, sale of land agreement and registration of transfer of the Property as instructed by the Beneficiary.
7. The Trustee undertakes to deal with the Property and exercise and perform all the rights duties and powers relating to the Property only as directed by the Beneficiary.
8. Subject to clause 9 the trustee must immediately transfer legal title of the Property to the beneficiary if so directed by the beneficiary.
9. The beneficiary agrees that it will not direct the trustee to transfer legal title of the Property to the beneficiary until such time as:
 - the beneficiary has satisfied all of its obligations with respect to the repayment of the loan taken out by the beneficiary in respect of the purchase of the Property; and
 - the Property is not subject to any charge including a mortgage, lien or other encumbrance.

EXECUTED as a deed

EXECUTED BY

Signed for and on behalf of Trustee
Professional Hospitality and Medical Pty Ltd
A.C.N. 059337816 (as trustee of this deed)
In accordance with the constitution of the company and Section 127 of the
Corporations Act 2001 (Cth)



Mitchell Alan Cowan
Director



Benjamin Scott Cowan
Director

Signed for and on behalf of Beneficiary
Twin Lakes Investments Pty Ltd
(Trustee for Cowan Retirement Fund)
A.C.N. 156430456 (as beneficiary of this deed)
In accordance with the constitution of the company and Section 127 of the
Corporations Act 2001 (Cth)



Mitchell Alan Cowan
Director



Carolyn Louise Cowan
Director



Benjamin Scott Cowan
Director



Jill Helen Cowan
Director

BIG WIND UNIT TRUST
ABN: 15 656 926 195
BALANCE SHEET
FOR THE YEAR ENDED 30 JUNE 2020

	2020 \$	2019 \$
CURRENT ASSETS		
Cash in Hand	10	10
Cash at Bank - NAB 753908371	8,430	5,771
Loans - Big Wind Pty Ltd	403	670
TOTAL CURRENT ASSETS	8,843	6,451
NON-CURRENT ASSETS		
Land & Buildings at Cost	1,050,778	1,050,778
Capitalised Expenses	266,778	254,341
Formation Expenses at Cost	286	286
TOTAL NON-CURRENT ASSETS	1,317,842	1,305,405
TOTAL ASSETS	1,326,686	1,311,857
CURRENT LIABILITIES		
GST Paid	(115)	(123)
TOTAL CURRENT LIABILITIES	(115)	(123)
NON-CURRENT LIABILITIES		
Peter Hall	(466)	(466)
SBR Superfund	62,057	56,676
JOAG Superfund	36,417	33,260
Cowan Retirement Fund	16,549	15,114
Royce Superfund	11,585	10,581
Peter Hall	1,014	1,014
David Cavuoto	41,371	37,784
Tony Sprague	4,136	3,778
W Dyson Trust	16,549	15,114
TOTAL NON-CURRENT LIABILITIES	189,212	172,854
TOTAL LIABILITIES	189,097	172,731
NET ASSETS	1,137,588	1,139,125
EQUITY		
Settled Sum	10	10
Issued Units	1,150,000	1,150,000
Retained earnings	(12,422)	(10,885)
TOTALEQUITY	1,137,588	1,139,125

The accompanying notes form part of these financial statements.
These statements should be read in conjunction with the attached compilation report of MGI Adelaide.

Cowan Retirement 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>								
St George Investment Cash Account '3425				26,344.90	26,344.90			6.75%
St George Portfolio Cash Management '8927				105.92	105.92			0.03%
St George Term Deposit '6271				41,020.00	41,020.00			10.51%
				67,470.82	67,470.82			17.29%
<u>Property Direct Market</u>								
St George Home Loan '9100		0.0000	0.0000	(188,193.06)	(188,193.06)	0.00	0.00%	(48.23)%
283 Main Road, Toukley (103/DP20482)	1.00000	428,762.0200	412,000.0000	428,762.02	412,000.00	(16,762.02)	(3.91)%	105.59%
				240,568.96	223,806.94	(16,762.02)	(6.97)%	57.36%
<u>Unlisted Market</u>								
Big Wind Unit Trust	20.00000	5,000.0000	4,946.0350	100,000.00	98,920.70	(1,079.30)	(1.08)%	25.35%
				100,000.00	98,920.70	(1,079.30)	(1.08)%	25.35%
				408,039.78	390,198.46	(17,841.32)	(4.37)%	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.

Cowan Retirement Fund
Investment Movement Summary
For the period 1 July 2019 to 30 June 2020

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<u>Bank</u>										
St George Investment Cash Account '3425		58,357.47		129,285.90		161,298.47	0.00		26,344.90	26,344.90
St George Portfolio Cash Management '8927		177.92		0.00		72.00	0.00		105.92	105.92
St George Term Deposit '6271		40,000.00		1,020.00		0.00	0.00		41,020.00	41,020.00
		<u>98,535.39</u>		<u>130,305.90</u>		<u>161,370.47</u>	<u>0.00</u>		<u>67,470.82</u>	<u>67,470.82</u>
<u>Property Direct Market</u>										
283 Main Road, Toukley (103/DP20482)	1	428,762.02	0	0.00	0	0.00	0.00	1	428,762.02	412,000.00
St George Home Loan '9100		(282,860.63)		111,341.00		16,673.43	0.00		(188,193.06)	(188,193.06)
		<u>145,901.39</u>		<u>111,341.00</u>		<u>16,673.43</u>	<u>0.00</u>		<u>240,568.96</u>	<u>223,806.94</u>
<u>Unlisted Market</u>										
Big Wind Unit Trust	20	100,000.00	0	0.00	0	0.00	0.00	20	100,000.00	98,920.70
		<u>100,000.00</u>		<u>0.00</u>		<u>0.00</u>	<u>0.00</u>		<u>100,000.00</u>	<u>98,920.70</u>
Fund Total		<u><u>344,436.78</u></u>		<u><u>241,646.90</u></u>		<u><u>178,043.90</u></u>	<u><u>0.00</u></u>		<u><u>408,039.78</u></u>	<u><u>390,198.46</u></u>

Cowan Retirement Fund
Investment Revaluation as at 30 June 2020

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
Property Direct Market					
PROP1 283 Main Road, Toukley (103/DP20482)	30 Jun 2020	412,000.00000	1.00000	412,000.00	0.00
Property Direct Market Total				412,000.00	0.00
Unlisted Market					
BWUT Big Wind Unit Trust	30 Jun 2020	4,946.03500	20.00000	98,920.70	(133.65)
Unlisted Market Total				98,920.70	(133.65)
Fund Total				510,920.70	(133.65)

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Contract for the sale and purchase of land 2017 edition

TERM	MEANING OF TERM	eCOS ID: 44352967	NSW Duty:
vendor's agent	WITHOUT THE INTERVENTION OF AN AGENT		Phone:
			Fax:
co-agent			Ref:
vendor	ANDREW VEZOS PO Box 3348 Parramatta NSW 2124		
vendor's solicitor	Andresakis and Associates Level 4, 85 George Street PARRAMATTA NSW 2150 PO Box 475 Parramatta 2124		Phone: 02 9633 4911 Fax: 02 8089 1039 Ref: PS:001547-3
date for completion	42 days after the contract date (clause 15)		Email: peter@andresakis.com.au

land 283 MAIN RD TOUKLEY NSW 2263
 (Address, plan details and title reference) LOT 103 IN DEPOSITED PLAN 20482
 FOLIO IDENTIFIER: 103/20482

improvements Vacant Possession Subject to existing tenancies
 HOUSE garage carport home unit carspace storage space
 none other:
 attached copies documents in the List of Documents as marked or as numbered:
 other documents:

NSW Treasury
 Office of State Revenue
 Credit No 5702358
 Date: \$14030
 Agent details: TS
 9390250-001

A real estate agent is permitted by legislation to fill up the items in this box in a sale of residential property.

inclusions blinds dishwasher light fittings stove
 built-in wardrobes fixed floor coverings range hood pool equipment
 clothes line insect screens solar panels TV antenna
 curtains other: *air conditioning*

exclusions
 purchaser Professional Hospitality & Medical Pty Ltd (ACN 059 337 816) as trustee for Benmit Property Trust

purchaser's solicitor GMS LEGAL & Conveyancing Phone: 02 4397 2233
 38 Canton Beach Road Toukley NSW 2263 Fax: 02 4397 2555
 Ref:

price \$ 412,000.00 Email: gms@gmslegal.com.au
 deposit \$ 41,200.00 (10% of the price, unless otherwise stated)
 balance \$ 370,800.00

contract date *15th May, 2018* (if not stated, the date this contract was made)

buyer's agent

vendor 

witness

GST AMOUNT (optional)
 The price includes
 GST of: \$

purchaser JOINT TENANTS tenants in common in unequal shares witness

BREACH OF COPYRIGHT MAY RESULT IN LEGAL ACTION

001547-3;Vezos 44352967

- vendor agrees to accept a **deposit-bond** (clause 3) NO yes
proposed electronic transaction (clause 30) NO yes

Tax information (the parties promise this is correct as far as each party is aware)

- land tax** is adjustable NO yes
GST: Taxable supply NO yes in full yes to an extent
Margin scheme will be used in making the taxable supply NO yes

This sale is not a taxable supply because (one or more of the following may apply) the sale is:

- not made in the course or furtherance of an enterprise that the vendor carries on (section 9-5(b))
 by a vendor who is neither registered nor required to be registered for GST (section 9-5(d))
 GST-free because the sale is the supply of a going concern under section 38-325
 GST-free because the sale is subdivided farm land or farm land supplied for farming under Subdivision 38-O
 input taxed because the sale is of eligible residential premises (sections 40-65, 40-75(2) and 195-1)

HOLDER OF STRATA OR COMMUNITY TITLE RECORDS -- Name, address and telephone number

List of Documents

General	Strata or community title (clause 23 of the contract)
<input checked="" type="checkbox"/> 1 property certificate for the land	<input type="checkbox"/> 29 property certificate for strata common property
<input checked="" type="checkbox"/> 2 plan of the land	<input type="checkbox"/> 30 plan creating strata common property
<input type="checkbox"/> 3 unregistered plan of the land	<input type="checkbox"/> 31 strata by-laws
<input type="checkbox"/> 4 plan of land to be subdivided	<input type="checkbox"/> 32 strata development contract or statement
<input type="checkbox"/> 5 document that is to be lodged with a relevant plan	<input type="checkbox"/> 33 strata management statement
<input checked="" type="checkbox"/> 6 section 149(2) certificate (Environmental Planning and Assessment Act 1979)	<input type="checkbox"/> 34 leasehold strata - lease of lot and common property
<input checked="" type="checkbox"/> 7 section 149(5) information included in that certificate	<input type="checkbox"/> 35 property certificate for neighbourhood property
<input type="checkbox"/> 8 sewerage infrastructure location diagram (service location diagram)	<input type="checkbox"/> 36 plan creating neighbourhood property
<input checked="" type="checkbox"/> 9 sewer lines location diagram (sewerage service diagram)	<input type="checkbox"/> 37 neighbourhood development contract
<input type="checkbox"/> 10 document that created or may have created an easement, profit à prendre, restriction on use or positive covenant disclosed in this contract	<input type="checkbox"/> 38 neighbourhood management statement
<input type="checkbox"/> 11 section 88G certificate (positive covenant)	<input type="checkbox"/> 39 property certificate for precinct property
<input type="checkbox"/> 12 survey report	<input type="checkbox"/> 40 plan creating precinct property
<input type="checkbox"/> 13 building certificate given under legislation	<input type="checkbox"/> 41 precinct development contract
<input type="checkbox"/> 14 insurance certificate (Home Building Act 1989)	<input type="checkbox"/> 42 precinct management statement
<input type="checkbox"/> 15 brochure or warning (Home Building Act 1989)	<input type="checkbox"/> 43 property certificate for community property
<input type="checkbox"/> 16 lease (with every relevant memorandum or variation)	<input type="checkbox"/> 44 plan creating community property
<input type="checkbox"/> 17 other document relevant to tenancies	<input type="checkbox"/> 45 community development contract
<input type="checkbox"/> 18 old system document	<input type="checkbox"/> 46 community management statement
<input type="checkbox"/> 19 Crown purchase statement of account	<input type="checkbox"/> 47 document disclosing a change of by-laws
<input type="checkbox"/> 20 building management statement	<input type="checkbox"/> 48 document disclosing a change in a development or management contract or statement
<input type="checkbox"/> 21 form of requisitions	<input type="checkbox"/> 49 document disclosing a change in boundaries
<input type="checkbox"/> 22 <i>clearance certificate</i>	<input type="checkbox"/> 50 information certificate under Strata Schemes Management Act 2015
<input type="checkbox"/> 23 land tax certificate	<input type="checkbox"/> 51 information certificate under Community Land Management Act 1989
Swimming Pools Act 1992	Other
<input type="checkbox"/> 24 certificate of compliance	<input type="checkbox"/> 52
<input type="checkbox"/> 25 evidence of registration	
<input type="checkbox"/> 26 relevant occupation certificate	
<input type="checkbox"/> 27 certificate of non-compliance	
<input type="checkbox"/> 28 detailed reasons of non-compliance	

SETTLEMENT ADJUSTMENT SHEET

**PROFESSIONAL HOSPITALITY & MEDICAL PTY LTD ATF BENMIT
PROPERTY TRUST PURCHASE FROM ANDREW VEZOS
PROPERTY: 283 MAIN ROAD, TOUKLEY**

Settlement: 29 June 2018
Adjustments as at: 29 June 2018

	<u>Payable by Vendor</u>	<u>Payable by Purchaser</u>
Purchase Price		\$412,000.00
Less Deposit		\$41,200.00
Balance		<u>\$370,800.00</u>

Current Council Rates

For Period 1/07/2017 to 30/06/2018 - 365 days
\$1517.03 Adjusted as Paid
Purchaser allows 1 days
For period 29/06/2018 to 30/06/2018

\$4.16

Current Water/Sewerage Rates

For Period 1/04/2018 to 30/06/2018 - 91 days
\$194.05 Adjusted as Paid
Purchaser allows 1 days
For period 29/06/2018 to 30/06/2018

\$2.13

Water Usage

Last meter reading 4/04/2018
Daily Average = 0.54 kL
Vendor allows 86 days
For period 4/04/2018 to 29/06/2018

\$106.35

Vendor allows for Discharge of Mortgage

\$138.80

Totals
Less Amount Payable By Vendor
AMOUNT DUE ON SETTLEMENT

\$245.15

\$370,806.29

\$245.15

\$370,561.14

Cheque Details:-

Total

\$0.00



GMS LEGAL & CONVEYANCING

GEOFFREY MORGAN-SMITH



GMS Legal & Conveyancing Pty Ltd ABN 97 003 512 749
38 Canton Beach Road, Toukley NSW 2263
Mail: PO Box 270 Toukley NSW 2263 DX 22614 Toukley
Tel: 02 4397 2233 Fax: 02 4397 2555
Email: gms@gmslegal.com.au Web: www.gmslegal.com.au

Our Ref: KO:LB:180509
Enquiries: Kerrie O'Malley

Professional Hospitality & Medical Pty Ltd ATF Benmit Property Trust
PO Box 323
TOUKLEY NSW 2263

18 June 2018

RE: YOUR PURCHASE FROM ANDREW VEZOS
PROPERTY: 283 MAIN ROAD, TOUKLEY

"WHERE YOUR MONEY IS GOING"

<u>Description</u>	<u>Debit</u>	<u>Credit</u>
TO: amount required to purchase (see settlement sheet <i>enclosed</i>)		\$370,561.14
TO: amount our costs and fees as per Tax Invoice (see <i>enclosed</i> invoice)		\$2,387.02
TO: stamp duty on contract		\$14,050.00
BY: Gross amount borrowed from your bank \$288,400.00		
Net money available from bank **	\$285,740.20	
BY: Amount debited from your account (3425)	\$101,257.96	
TOTAL	\$386,998.16	\$386,998.16

Yours faithfully,
GMS LEGAL & CONVEYANCING

E & OE

Per: *Kerrie O'Malley*

email: kerrie@gmslegal.com.au

**** NOTE** Please refer to your loan approval to see what expenses the bank will be deducting.
Your bank should confirm these amounts after settlement.



Liability limited by a scheme approved under Professional Standards Legislation. Legal practitioners employed by GMS Legal & Conveyancing Pty Ltd are members of the scheme.



Buying & Selling Property • Wills & Powers of Attorneys
Deceased Estates • Estate Planning
Retirement Villages • Notary Public services
Seniors Law • Buying & Selling Small Business

"Our vision is for our clients to have the best life they can, by making sound decisions now and by planning wisely for the future"



GMS LEGAL & CONVEYANCING

GEOFFREY MORGAN-SMITH 

GMS Legal & Conveyancing Pty Ltd ABN 97 003 512 749
38 Canton Beach Road, Toukley NSW 2263
Mail: PO Box 270 Toukley NSW 2263 DX 22614 Toukley
Tel: 02 4397 2233 Fax: 02 4397 2555
Email: gms@gmslegal.com.au Web: www.gmslegal.com.au

Enquiries: Kerrie
Matter No: 180509

Professional Hospitality & Medical Pty Ltd ATF Benmit Property Trust
PO Box 323
TOUKLEY NSW 2263

18 June 2018

OUR TAX INVOICE

**RE: YOUR PURCHASE FROM ANDREW VEZOS
PROPERTY: 283 MAIN ROAD, TOUKLEY**

PROFESSIONAL FEES

To our professional fees of acting on your behalf on the purchase of above property for \$412000.00 as agreed

AMOUNT

GST

GROSS AMT

\$1195.00

\$119.50

\$1314.50

Re: Mortgage to St George Bank Limited

To our professional fees of acting on your behalf on the above mortgage as agreed

\$295.00

\$29.50

\$324.50

Re: Guarantee Documents

Additional fees for attending upon execution of all the mortgage documents relative to the mortgages and family trust

\$300.00

\$30.00

\$330.00

EXPENSES:

Statutory enquiry fees

\$142.23

\$4.24

\$146.47

Vendor Bankruptcy Search fee

\$32.50

\$3.25

\$35.75

Title Search Fee

\$20.68

\$2.07

\$22.75

Online Stamping fee

\$7.95

\$0.79

\$8.75

Settlement fee (for each attendance) & final search

\$87.54

\$8.76

\$96.30

7 year file storage

\$30.00

\$3.00

\$33.00

Sundries including postage, telephone & photocopying

\$68.18

\$6.82

\$75.00

TOTAL INVOICE:

\$2,387.02

Less amount paid by you

(\$0)

Total amount due and owing on settlement

\$2,387.02

Tax Invoice includes total GST of \$

PAID.

With Compliments,

GMS Legal & Conveyancing Services Pty Ltd

ACN 624 011 552

E & O.E



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Buying & Selling Property • Wills & Powers of Attorneys
Deceased Estates • Estate Planning
Retirement Villages • Notary Public services
Seniors Law • Buying & Selling Small Business

"Our vision is for our clients to have the best life they can, by making sound decisions now and by planning wisely for the future"

30 April 2018

TAX INVOICE No 10507

To: Professional Hospitality & Medical Pty Ltd ATF Benmit Property Trust
Attn: Mitchell Cowan
Email: mitch@twinlakesair.com.au

Re: Property Inspection at 283 Main Road, Toukley

To our costs of inspecting the above property and preparation
of Building Inspection Report (incl GST):

\$275.00

GST Content: \$25.00

PAID

RECEIPT ADVICE

Tax Invoice dated 30 April 2018
Ref: 10507 – Benmit - \$275.00

Payment received on 27 April 2018

Payment Method: DFT Credit Card

Account PAID IN FULL – THANK YOU!

PAID



OFF MARKET

6 photos

283 Main Road

Toukley NSW 2263

2 bedrooms 1 bathroom 0 garages

Monitor local sales and receive updates on the value of your property.

Track this property

What is tracking?

NEXT STEP



How much could you borrow?

Calculate your maximum borrowing power.

Get Started

What's it worth today?



ESTIMATED VALUE RANGE

\$450,000 - \$570,000

High Confidence

Last updated at 8 May, 2021

Want a professional opinion?

Find a local agent to help you understand what your property is worth.

Get a market appraisal

Obtained on 09/05/2021

https://www.realestate.com.au/property/283-main-rd-toukley-nsw-2263



MGI Adelaide Pty. Ltd.
ABN 96 007 851 569
212 Greenhill Road, Eastwood 5063
PO Box 96, Fullarton SA 5063
Tel: 08 8299 8888
Fax: 08 8373 1451
Website: www.mgiadelaide.com.au

**BIG WIND UNIT TRUST
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2020**

Chartered Accountants

MGI refers to one or more of the independent member firms of the MGI international alliance of independent auditing, accounting and consulting firms. Each MGI firm in Australasia is a separate legal entity and has no liability for another Australasian or international member's acts or omissions. MGI is a brand name for the MGI Australasian network and for each of the MGI member firms worldwide. Liability limited by a scheme approved under Professional Standards Legislation.

BIG WIND UNIT TRUST
ABN: 15 656 926 195
CONTENTS
FOR THE YEAR ENDED 30 JUNE 2020

Income statement	1
Balance sheet	2
Notes to the financial statements	3
Declaration	4
Compilation report	5

BIG WIND UNIT TRUST
 ABN: 15 656 926 195
 INCOME STATEMENT
 FOR THE YEAR ENDED 30 JUNE 2020

	2020 \$	2019 \$
EXPENSES		
Accountancy	1,150	1,230
Bank Charges	120	120
Filing Fees	267	263
	1,537	1,613
NET LOSS	(1,537)	(1,613)
Retained earnings (accumulated losses) at beginning of the financial year	(10,885)	(9,272)
	(12,422)	(10,885)
RETAINED EARNINGS (ACCUMULATED LOSSES) AT THE END OF THE FINANCIAL YEAR	(12,422)	(10,885)

The accompanying notes form part of these financial statements.
 These statements should be read in conjunction with the attached compilation report of MGI Adelaide.

BIG WIND UNIT TRUST
ABN: 15 656 926 195
BALANCE SHEET
FOR THE YEAR ENDED 30 JUNE 2020

	2020 \$	2019 \$
CURRENT ASSETS		
Cash in Hand	10	10
Cash at Bank - NAB 753908371	8,430	5,771
Loans - Big Wind Pty Ltd	403	670
TOTAL CURRENT ASSETS	<hr/> 8,843	<hr/> 6,451
NON-CURRENT ASSETS		
Land & Buildings at Cost	1,050,778	1,050,778
Capitalised Expenses	266,778	254,341
Formation Expenses at Cost	286	286
TOTAL NON-CURRENT ASSETS	<hr/> 1,317,842	<hr/> 1,305,405
TOTAL ASSETS	<hr/> 1,326,686	<hr/> 1,311,857
CURRENT LIABILITIES		
GST Paid	(115)	(123)
TOTAL CURRENT LIABILITIES	<hr/> (115)	<hr/> (123)
NON-CURRENT LIABILITIES		
Peter Hall	(466)	(466)
SBR Superfund	62,057	56,676
JOAG Superfund	36,417	33,260
Cowan Retirement Fund	16,549	15,114
Royce Superfund	11,585	10,581
Peter Hall	1,014	1,014
David Cavuoto	41,371	37,784
Tony Sprague	4,136	3,778
W Dyson Trust	16,549	15,114
TOTAL NON-CURRENT LIABILITIES	<hr/> 189,212	<hr/> 172,854
TOTAL LIABILITIES	<hr/> 189,097	<hr/> 172,731
NET ASSETS	<hr/> <u>1,137,588</u>	<hr/> <u>1,139,125</u>
EQUITY		
Settled Sum	10	10
Issued Units	1,150,000	1,150,000
Retained earnings	(12,422)	(10,885)
TOTAL EQUITY	<hr/> <u>1,137,588</u>	<hr/> <u>1,139,125</u>

The accompanying notes form part of these financial statements.
These statements should be read in conjunction with the attached compilation report of MGI Adelaide.

BIG WIND UNIT TRUST
ABN: 15 656 926 195
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2020

The financial statements cover Big Wind Unit Trust and have been prepared in accordance with the trust deed to meet the needs of stakeholders and to assist in the preparation of the tax return.

Comparatives are consistent with prior years, unless otherwise stated.

1 Basis of preparation

The unit trust is non-reporting since there are unlikely to be any users who would rely on the general purpose financial statements.

The special purpose financial statements have been prepared in accordance with the significant accounting policies described below and do not comply with any Australian Accounting Standards unless otherwise stated.

The financial statements have been prepared on an accruals basis and are based on historical costs modified, where applicable, by the measurement at fair value of selected non-current assets, financial assets and financial liabilities.

Significant accounting policies adopted in the preparation of these financial statements are presented below and are consistent with prior reporting periods unless otherwise stated.

2 Summary of significant accounting policies

Cash and cash equivalents

Cash and cash equivalents comprises cash on hand, demand deposits and short-term investments which are readily convertible to known amounts of cash and which are subject to an insignificant risk of change in value.

BIG WIND UNIT TRUST
ABN: 15 656 926 195
TRUSTEES' DECLARATION

The director has determined that the unit trust is not a reporting entity and that this special purpose financial report should be prepared in accordance with the accounting policies described in Note 2 to the financial statements.

The director of the trustee company declare that:

1. The financial statements and notes present fairly the unit trust's financial position as at 30 June 2020 and its performance for the year ended on that date in accordance with the accounting policies described in Note 2 to the financial statements;

2. In the trustees' opinion there are reasonable grounds to believe that the unit trust will be able to pay its debts as and when they become due and payable.

This declaration is made in accordance with a resolution of the trustees.

Trustee _____
R J Brighton

Trustee _____
J D L Hall

Dated 14 August 2020

BIG WIND UNIT TRUST
ABN: 15 656 926 195
COMPILATION REPORT

We have compiled the accompanying special purpose financial statements of Big Wind Unit Trust which comprise the balance sheet as at 30 June 2020, and the income statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is to provide information relating to the performance and financial position of the trust that satisfies the information needs of the director of the trustee company and of the unit holders.

The responsibility of the trustees

The director of the trustee company 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 basis of accounting used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

Our responsibility

On the basis of information provided by the director of the trustee company, We have compiled the accompanying special purpose financial statements in accordance with the basis of accounting as described in the notes 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 basis of accounting described in the notes 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 conclusion on these financial statements.

The special purpose financial statements were compiled exclusively for the benefit of the trustees of the trust 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.

Firm MGI Adelaide

Address 212 Greenhill Road
 EASTWOOD SA 5063

Date 12 August 2020



Signed

Angela Robins

Trust tax return 2020

01/07/2019 to 30/06/2020

Tax file number **Other attachments?** N
See the Privacy note in the Taxpayer's declaration

Name of trust Big Wind Unit Trust
ABN 15 656 926 195

Current postal address PO Box 96
 FULLARTON SA 5063

Full name of the trustee to whom the notices should be sent BIG WIND PTY LTD

ABN

Daytime number 08 82998888

Type of trust U

Managed investment trusts
Is the trust a managed investment trust (MIT) N

Tax payable by trustee? N **Final tax return** N

Electronic funds transfer (EFT)

Sensitive (when completed)

ABN 15 656 926 195

1 Description of main business activity

Land development or subdivision

Industry code

A 32110

4 Did you sell any goods or services using the internet?

Q N

Income excluding foreign income

5 Business income and expenses

	Primary production	Non-primary production	Totals
Other business income	G <input type="text"/>	H <input type="text" value="0"/>	<input type="text" value="0"/>
Total business income	<input type="text"/>	<input type="text" value="0"/>	<input type="text" value="0"/>

Expenses	Primary production	Non-primary production	Totals
All other expenses	<input type="text"/>	<input type="text" value="1537"/>	N <input type="text" value="1537"/>
Total expenses	<input type="text"/>	<input type="text" value="1537"/>	O <input type="text" value="1537"/>

Net income/loss from business Q R L S L

Net small business inc. V

15 Total of items 5 to 14 L

20 Net Australian income or loss Subtract item 19 from item 15 \$ L
- other than capital gains

21 Capital gains

Did you have a CGT event during the year?

G N

Foreign Income

22 Attributed foreign income

Did you have overseas branch operations or a direct or indirect interest in a foreign trust, foreign company, controlled foreign entity or transferor trust?

S N

24 Total of items 20 to 23 L

26 Total net income or loss L

27 Losses information

Tax losses carried forward to later income years

U

Sensitive (when completed)

ABN 15 656 926 195

Overseas transactions / thin capitalisation

29 Overseas transactions

Was the aggregate amount of your transactions or dealings with international related parties (including the value of any property/service transferred or the balance of any loans) greater than \$2 million?

W N

Did the thin capitalisation provisions affect you?

O N

Was any beneficiary who was not a resident of Australia at any time during the year of income presently entitled to a share of the income of the trust?

A N

Transactions with specified countries

Did you directly or indirectly send to, or receive from, one of the countries specified in the instructions, any funds or property; or

C N

Do you have the ability or expectation to control, whether directly or indirectly, the disposition of any funds, property, assets or investments located in, or located elsewhere but controlled or managed from one of those countries?

30 Personal services income

Does your income include an individual's PSI?

N N

Key financial information

33 All current assets

F 8958

34 Total assets

G 1326801

35 All current liabilities

I 0

36 Total liabilities

J 189097

Business and professional items

37 Business name of main business

Big Wind Unit Trust

38 Business address of main business

PO BOX 692
YAMBA NSW

Postcode A 2464

Note: It is not an offence not to quote a TFN for a beneficiary. However, TFNs help the ATO to correctly identify each beneficiary's tax records. The ATO is authorised by the *Income Tax Assessment Act 1936* and the *Income Tax Assessment Act 1997* to ask for information in this tax return. We need this information to help administer the tax laws. To make a correct Trustee Beneficiary (TB) statement you must quote the TFN of a resident trustee beneficiary of a closely held trust.

Note: If the trust needs to provide annual reports under the Trustee Beneficiary Rules or the TFN withholding rules you will be able to do so by completing the information in the statement of distribution.

56 Statement of distribution

Sensitive (when completed)

ABN 15 656 926 195

Total of all distribution statements

Share of income of the trust estate	W <input type="text"/>	Capital gains	F <input type="text"/>
Share of credit for tax w'held - FRW (excl. CGT)	L <input type="text"/>	NCMI Capital gains	F1 <input type="text"/>
Aust. franking credits from a NZ franking co.	N <input type="text"/>	Excluded from NCMI Capital gains	F2 <input type="text"/>
Primary production	A <input type="text"/>	Share of credit for foreign source income	Z <input type="text"/>
PP - NCMI	A1 <input type="text"/>	Attributed foreign inc.	G <input type="text"/>
PP - Excluded from NCMI	A2 <input type="text"/>	Other assessable foreign source income	H <input type="text"/>
Non-primary production	B <input type="text"/>	For. inc. tax offset	I <input type="text"/>
Non-PP - NCMI	B1 <input type="text"/>	NRAS scheme tax offset	R <input type="text"/>
Non-PP - Excluded from NCMI	B2 <input type="text"/>		
Credit for tax withheld where ABN not quoted	C <input type="text"/>	Expl. credits distrib.	M <input type="text"/>
Franked distributions	U <input type="text"/>	Other refund. tax offsets	X <input type="text"/>
Franking credit	D <input type="text"/>	ESVCLP tax offset	T <input type="text"/>
TFN amounts withheld	E <input type="text"/>	ESVCLP tax offset c/f from prev. year	K <input type="text"/>
Share of cr. for TFN amounts w'held from payments from closely held trusts	O <input type="text"/>	ESIC tax offset	J <input type="text"/>
		ESIC tax offset c/f from previous year	M <input type="text"/>
		Div 6AA Eligible Income	C1 <input type="text"/>

Small business income tax offset information

Net small business income **Y**

Non-resident beneficiary additional information

s98(3) assessable amt **J** s98(4) assessable amt **K**

TB statement information

Tax preferred amounts **P** Untaxed part of share of net income **Q**

Annual Trustee Payment report information

Distrib. from ordinary or statutory income during income year **S** Total TFN amounts withheld from payments **T**

58 Beneficiary under legal disability who is presently entitled to income from another trust

Was any beneficiary in this trust, who was under a legal disability on 30 June 2020, also presently entitled to a share of the income of another trust? **N**

59 Non-resident trust

Is the trust a non-resident trust? **N**

Sensitive (when completed)

ABN 15 656 926 195

TAX PAYER'S DECLARATION

Important

Before making this declaration check to ensure that all income has been disclosed and the tax return, all attached schedules and any additional documents are true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the ATO. The income tax law imposes heavy penalties for false or misleading statements in tax returns.

This declaration must be signed by a trustee or public officer.

Privacy

The ATO is authorised by the *Taxation Administration Act 1953* to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each beneficiary in our records. It is not an offence not to provide the TFNs. However, if the TFNs are not provided, it could increase the chance of delay or error in each beneficiary's assessment.

Taxation law authorises the ATO to collect information including personal information about the person authorised to sign the declaration. For information about your privacy go to ato.gov.au/privacy

DECLARATION:

I declare that the information on this tax return, all attached schedules and any additional documents is true and correct.

Signature Date

Hours taken to prepare and complete this return

Tax agent's declaration: We, A MGI Adelaide,

declare that this tax return has been prepared in accordance with information supplied by the taxpayer, that the taxpayer has given us a declaration stating that the information provided to us is true and correct and that the taxpayer has authorised us to lodge the tax return.

Agent's signature Date

Agent's telephone Client's reference
Contact name Agent's reference no

NOTE: THIS PRINT-OUT IS NOT TO BE LODGED WITH THE ATO.

Sensitive (when completed)

ABN 15 656 926 195

Part A - Losses carried forward to the 2020-2021 income year -excludes film losses

1 Tax losses carried forward to later income years

Year of loss	
2019-2020	B 1537
2018-2019	C 1613
2017-2018	D 1604
2016-2017	E 1524
2015-2016	F 1590
2014-2015 and earlier income years	G 4553
Total	U 12421

Transfer the amount at label U to the corresponding label on your tax return

Part F - Tax losses reconciliation statement

Balance of tax losses brought forward from the prior income years **A** 10884

ADD Tax loss incurred (if any) during current year **D** 1537

Total Tax losses carried forward to later income years **J** 12421

Transfer the amount at **J** to the **Tax losses carried forward to later income years** label on your tax return

NOTE: THIS PRINT-OUT IS NOT TO BE LODGED WITH THE ATO.

Sensitive (when completed)

ABN 15 656 926 195

Small Business Entity - Eligibility Tests

Question 1

Is the taxpayer carrying on a business?

 Y

Question 2

Is the aggregated turnover of the business less than \$10 million?

 Y

Note: Eligibility for the Small Business Income Tax Offset (SBITO) is aggregated income less than \$5 million.

To be classified as a Small Business Entity using the simplified depreciation rules, and the General small business pool, the answer to both questions must be 'Yes'.

Total allowable prior year losses

Prior year losses carried forward (by year)	PP Amount	NPP Amount
2018/2019		1613.00
2017/2018		1604.00
2016/2017		1524.00
2015/2016		1590.00
2014/2015		1491.00
2013/2014		1052.00
2012/2013		525.00
2011/2012		1238.00
2010/2011		247.00
		10884.00

Total prior year loss available to offset 10884.00

2019-2020 Net Income

Net income or loss per return -1537.00

Total losses to carry forward at the end of the year 10884.00

Current year loss 1537.00

Total tax losses to carry forward 12421.00

jill@twinlakesair.com.au

To: life.newbusiness@zurich.com.au
Subject: policy 03253203

Good morning

REF; Policy 0323203

MR SCOTT COWAN& MRS JILL COWAN

We received a email requesting bank details for a premium refund

Your contact is Chanice Easthope

PLEASE REFUND INTO

WIN LAKES INVESTMENTS
BSB 112-879
A/C 432373425

THANK YOU

Regards,

*Jill Cowan.
Administration & Accounts.
Twin Lakes Air.*

jill@twinlakesair.com.au

From: scott@twinlakesair.com.au
Sent: Wednesday, 6 May 2020 3:12 PM
To: jill@twinlakesair.com.au
Subject: FW: 03253203 Refund

Paid 25.2.2020

Jill,

Do you know what this is about or is it bogus email ?

Scott

From: AUZ_IML Life New Business <life.newbusiness@zurich.com.au>
Sent: Wednesday, 6 May 2020 2:18 PM
To: SCOTT@TWINLAKESAIR.COM.AU
Subject: RE: 03253203 Refund

Dear Trustees,

Further to the below, can you please confirm details in order to refund the premium in advance.

If you have any questions, please feel free to contact our client service team on 131 551 for assistance.

Yours sincerely

Chanice Easthope

New Business Consultant
Life & Investments

Zurich Financial Services Australia Limited

5 Blue Street, North Sydney 2060

T: www.zurich.com.au

HELPING YOUR DONATIONS GO FURTHER.

In response to the bushfire crisis, Zurich will contribute* 50c for every \$1 donated to the Australian Red Cross, via this link www.redcross.org.au/zurich Please donate now.

*Up to \$40,000



From: AUZ_IML Life New Business
Sent: Monday, 16 March 2020 11:16 AM
To: SCOTT@TWINLAKESAIR.COM.AU
Subject: 03253203 Refund

112-879

432 373425

Dear Trustees,

We write to you with regards to the recent alterations made to your policy 03253203. As a result of these changes, a refund is applicable of \$2,322.80.

As the premium was paid via B-Pay, we require a copy of the B-Pay receipt in order to return the premium, alternatively a signed letter from yourself (policy owner) can be submitted with the instructions of where the funds are to be transferred to including the bank account details.

If you have any questions, please feel free to contact our client service team on 131 551 for assistance.

Yours sincerely

Chanice Easthope

New Business Consultant
Life & Investments

Zurich Financial Services Australia Limited

5 Blue Street, North Sydney 2060

T: www.zurich.com.au



HELPING YOUR DONATIONS GO FURTHER.

In response to the bushfire crisis, Zurich will contribute* 50c for every \$1 donated to the Australian Red Cross, via this link www.redcross.org.au/zurich Please donate now.

*Up to \$400,000



ZURICH



Virus-free. www.avg.com



Pay a Bill via BPAY®

Internet Banking Receipt Details

Receipt Number

I 2118 8253

Date

06/07/2020

Time

11:33 AM AEST

Transfer Details

Pay from

Investment Cash Account 432 373 425

Pay to

787853

ZURICH LIFE INSURANCE

Biller alias

zurich superannuation

**Customer Reference
Number**

0325 32038

Amount

\$2,322.80

Payer name

cowan retirement fund

Payments that are confirmed before 5.30pm AEST Monday to Friday will be processed on the same business day. Please allow up to 2 working days for the payment to be received by the Biller.



Australian Government

Australian Taxation Office

Agent BRENDAN CURRAN
Client THE TRUSTEE FOR COWAN
 RETIREMENT FUND
ABN 60 281 035 243
TFN 45 040 782

Activity statement 001

Date generated	09/05/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

4 results found - from **01 July 2019** to **09 May 2021** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
8 Dec 2019	28 Oct 2019	Original Activity Statement for the period ending 30 Sep 19 - PAYG Instalments	\$1,214.00		\$1,206.69 DR
14 Dec 2019	30 Nov 2019	General interest charge			\$1,206.69 DR
15 Oct 2020	14 Oct 2020	Payment received		\$1,206.69	\$0.00
15 Oct 2020	15 Oct 2020	General interest charge			\$0.00

Cowan Retirement 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	64,899.11	
<u>ADD:</u>		
Decrease in Market Value	133.65	
Unallocated Taxable Contributions	3,990.00	
Rounding	0.24	
<u>LESS:</u>		
Allocation of Unallocated Taxable Contributions	2,280.00	
Taxable Income or Loss	66,743.00	
	Income Amount	
	Tax Amount	
Gross Tax @ 15% for Concessional Income	66,743.00	10,011.45
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		10,011.45

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	10,011.45
<u>LESS:</u>	
Change in Deferred Tax Liability	13.40
Change in Prepaid Contribution Tax	256.50
Income Tax Expense	9,741.55

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	10,011.45
<u>LESS:</u>	
Income Tax Instalments Paid	1,214.00
Income Tax Payable (Receivable)	8,797.45

Exempt Current Pension Income Settings

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



Australian Government

Australian Taxation Office

Agent BRENDAN CURRAN
Client THE TRUSTEE FOR COWAN
 RETIREMENT FUND
ABN 60 281 035 243
TFN 45 040 782

Income tax 551

Date generated	09/05/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

6 results found - from **01 July 2019** to **09 May 2021** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
18 Jul 2019	17 Jul 2019	Payment received		\$2,187.55	\$2,187.55 CR
23 Jul 2019	12 Aug 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18	\$2,187.55		\$0.00
4 Jul 2020	14 Sep 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$3,044.20		\$3,044.20 DR
1 Oct 2020	1 Oct 2020	General interest charge			\$3,044.20 DR
15 Oct 2020	14 Oct 2020	Payment received		\$3,044.20	\$0.00
15 Oct 2020	15 Oct 2020	General interest charge			\$0.00



Australian Government

Australian Taxation Office

Agent BRENDAN CURRAN
Client THE TRUSTEE FOR COWAN
 RETIREMENT FUND
ABN 60 281 035 243
TFN 45 040 782

Activity statement 001

Tax type summary

Income tax year 2020
Period 01 July 2019 - 30 June 2020
Type Pay as you go Instalments
Balance \$1,214.00 DR

Transactions

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
08/12/2019	28/10/2019	Original Activity Statement for the period ending 30 Sep 19 - PAYG Instalments	\$1,214.00		\$1,214.00 DR

Cowan Retirement Fund
Contribution Caps
For the Period From 1 July 2019 to 30 June 2020

Mr Benjamin Cowan

Date of Birth: 14 May 1961
Age: 59 (at 30/06/2020)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

		Non-Concessional	
Prior Year Contributions			
Contributions for the previous 2 years are not confirmed		Unknown	
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	25,000.00	100,000.00
Cumulative Available Unused Cap	2	0.00	0.00
Contributions made (to this fund)	3	28,320.00	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		25,000.00	3,320.00
Amount above caps	4	3,320.00	0.00
Available		0.00	96,680.00

Notes

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Concessional contribution cap has been used up in prior year(s), member has no unused concessional contribution cap carry forward
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	28,320.00
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Total	28,320.00
	<i>Less excess Concessional treated as Non-Concessional</i>	<i>(3,320.00)</i>
	Contributions as allocated	25,000.00
NonConcessional	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	Total	0.00
	<i>Plus excess Concessional treated as Non-Concessional</i>	<i>(3,320.00)</i>
	Contributions as allocated	3,320.00
Other	CGT small business 15-year exception	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	Total Other contributions	0.00

Transactions

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
01/07/2019	Employer Mandated	1,140.00			manual
08/08/2019	Employer Mandated	1,425.00			manual
27/08/2019	Employer Mandated	1,140.00			manual

Cowan Retirement Fund
Contribution Caps
For the Period From 1 July 2019 to 30 June 2020

Mr Benjamin Cowan

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
24/09/2019	Employer Mandated	1,140.00			manual
29/10/2019	Employer Mandated	1,425.00			manual
29/11/2019	Employer Mandated	1,140.00			manual
07/01/2020	Employer Mandated	1,425.00			manual
28/01/2020	Employer Mandated	1,140.00			manual
25/02/2020	Employer Mandated	1,140.00			manual
01/04/2020	Employer Mandated	1,425.00			manual
15/04/2020	Employer Mandated	13,500.00			manual
28/04/2020	Employer Mandated	1,140.00			manual
26/05/2020	Employer Mandated	1,140.00			manual
Totals:		28,320.00			

Cowan Retirement Fund
Contribution Caps
For the Period From 1 July 2019 to 30 June 2020

Mr Mitchell Cowan

Date of Birth: 20 Sep 1962
Age: 57 (at 30/06/2020)
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
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	25,000.00	100,000.00
Cumulative Available Unused Cap	2	0.00	0.00
Contributions made (to this fund)	3	28,320.00	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		25,000.00	3,320.00
Amount above caps	4	3,320.00	0.00
Available		0.00	96,680.00

Notes

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Concessional contribution cap has been used up in prior year(s), member has no unused concessional contribution cap carry forward
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	28,320.00
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Total	28,320.00
	<i>Less excess Concessional treated as Non-Concessional</i>	(3,320.00)
NonConcessional	Contributions as allocated	25,000.00
	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	Total	0.00
	<i>Plus excess Concessional treated as Non-Concessional</i>	(3,320.00)
Other	Contributions as allocated	3,320.00
	CGT small business 15-year exception	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	Total Other contributions	0.00

Transactions

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
01/07/2019	Employer Mandated	1,140.00			manual
08/08/2019	Employer Mandated	1,425.00			manual
27/08/2019	Employer Mandated	1,140.00			manual

Cowan Retirement Fund
Contribution Caps
For the Period From 1 July 2019 to 30 June 2020

Mr Mitchell Cowan

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
24/09/2019	Employer Mandated	1,140.00			manual
29/10/2019	Employer Mandated	1,425.00			manual
29/11/2019	Employer Mandated	1,140.00			manual
07/01/2020	Employer Mandated	1,425.00			manual
28/01/2020	Employer Mandated	1,140.00			manual
25/02/2020	Employer Mandated	1,140.00			manual
01/04/2020	Employer Mandated	1,425.00			manual
15/04/2020	Employer Mandated	13,500.00			manual
28/04/2020	Employer Mandated	1,140.00			manual
26/05/2020	Employer Mandated	1,140.00			manual
Totals:		28,320.00			

Cowan Retirement Fund
Contribution Caps
For the Period From 1 July 2019 to 30 June 2020

Mrs Carolyn Cowan

Date of Birth: 16 Jun 1962
Age: 58 (at 30/06/2020)
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	Unknown
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	25,000.00	100,000.00
Cumulative Available Unused Cap	2	25,000.00	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		50,000.00	100,000.00

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

Cowan Retirement Fund
Contribution Caps
For the Period From 1 July 2019 to 30 June 2020

Mrs Jill Cowan

Date of Birth: 11 Feb 1964
Age: 56 (at 30/06/2020)
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
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	25,000.00	100,000.00
Cumulative Available Unused Cap	2	19,317.10	0.00
Contributions made (to this fund)	3	32,925.45	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		32,925.45	0.00
Amount above caps	4	0.00	0.00
Available		11,391.65	100,000.00

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

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	32,925.45
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Contributions as allocated	32,925.45
NonConcessional	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
Other	Contributions as allocated	0.00
	CGT small business 15-year exception	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	Total Other contributions	0.00

Transactions

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
15/04/2020	Employer Mandated	7,351.11			manual
22/06/2020	Employer Mandated	259.34			manual
24/06/2020	Employer Mandated	25,315.00			manual
Totals:		32,925.45			

Rachel Foster

From: Tammie Hooker
Sent: Friday, 21 August 2020 1:53 PM
To: Rachel Foster
Cc: Brendan Curran
Subject: RE: Cowan Retirement Fund - 2020 Queries

Hi Rachel. I scanned to you the other day the home loan statement you were after. We will ask for the Portfolio Cash Management Statement and will find out about the Zurich info.

The contributions you have allocated in the fund are correct. Jill also pays super into Hesta. I have calculated she paid \$1572.94 into Hesta.

Regards,
Tammie Hooker CA



Chartered Accountants | Taxation Consultants | Registered SMSF Auditors

4/16 Lake Street
BUDGEWOI NSW 2262

Ph: (02) 4399 1833

10/2 Belmont Street
(Paris Apartments) SWANSEA NSW 2281

Ph: (02) 4972 1733

PO Box 41 BUDGEWOI NSW 2262

admin@bpcaccounting.com.au



BPC Accounting Client Portal



CHARTERED ACCOUNTANTS
AUSTRALIA * NEW ZEALAND

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Like us on 

From: Rachel Foster <rachel@bpcaccounting.com.au>
Sent: Tuesday, 18 August 2020 2:25 PM
To: Brendan Curran <bpc@bpcaccounting.com.au>; Tammie Hooker <tammie@bpcaccounting.com.au>
Cc: BPC Admin <admin@bpcaccounting.com.au>
Subject: Cowan Retirement Fund - 2020 Queries

Hi Brendan,

Please find below further information required for Cowan Retirement Fund for the year ended 30 June 2020:

- St George Portfolio Cash Management (account number 127168927) internet banking transaction history for the period 17/05/2020 to 30/06/2020
- St George Home Loan (account number 245649100) statement for the period 29/12/2019 to 28/06/2020
I've got the front page of this statement. Can you please check the source documents provided by the client to see if it's double sided and scan the back?
- Big Wind Unit Trust:
 - 2020 Financial Statements – signed copy
 - 2020 Tax Return
- Please provide supporting documentation to confirm the breakdown per member for the following Zurich transactions:
 - \$2,322.80 refunded on 14/05/2020
 - \$480.00 instalment paid on 28/05/2020
- Please provide further information for the following bank transactions:

Date	Bank Narration	Withdrawal	Deposit	Notes
24/09/2019	INTERNET DEPOSIT REFUND INS 283 MAIN		\$931.27	Why is property insurance being refunded to the Fund?
30/03/2020	INTERNET WITHDRAWAL crf503712	\$2,750.00		Is this a transfer to Twin Lakes Air? Should we record it as a reduction to contributions paid in 2020FY?

a copy of the ledger that was ticked off by TH is on the next page.

Tammie, can you please review the attached and confirm the allocation of contributions when you do Twin Lakes Air? Benjamin and Mitchell exceed the cap by \$5,315 each (as it currently stands – waiting to hear about that \$2,750 withdrawal above). Should we record the \$5,315 as NCC or do you want me to prepare a Request to Adjust Concessional Contributions to defer the \$5,315 each into the 2021FY? Jill doesn't have an excess because she has unused concessional cap of \$19,317.10 brought forward from the 2019FY.

Thank you,
Rachel

Cowan Retirement Fund

Transactions: Member Receipts - Cowan Retirement Fund

Date Range: 01/07/2019 to 30/06/2020

Please note that Period Update has not been run to the end date of this report. As a result, the figures shown in the report may not be accurate.

Member Receipts

Contributions	Date	Narrative	Debit	Credit	Balance	Quantity
Employer						
Mr Benjamin Cowan						
	01/07/2019	Opening Balance	\$	0.00	\$ 0.00 Cr	
	01/07/2019	INTERNET DEPOSIT CRFMAY SUPER	\$	1,140.00	\$ 1,140.00 Cr ✓	
	08/08/2019	INTERNET DEPOSIT crfsuperjuly	\$	1,425.00	\$ 2,565.00 Cr ✓	
	27/08/2019	INTERNET DEPOSIT crfaug2019	\$	1,140.00	\$ 3,705.00 Cr ✓	
	24/09/2019	INTERNET DEPOSIT TLASEPT2019	\$	1,140.00	\$ 4,845.00 Cr ✓	
	29/10/2019	INTERNET DEPOSIT super oct	\$	1,425.00	\$ 6,270.00 Cr ✓	
	29/11/2019	INTERNET DEPOSIT crfnov	\$	1,140.00	\$ 7,410.00 Cr ✓	
	07/01/2020	INTERNET DEPOSIT dec super 2019	\$	1,425.00	\$ 8,835.00 Cr ✓	
	28/01/2020	INTERNET DEPOSIT CRF FEB SUPER	\$	1,140.00	\$ 9,975.00 Cr ✓	
	25/02/2020	INTERNET DEPOSIT crf feb	\$	1,140.00	\$ 11,115.00 Cr ✓	
	01/04/2020	INTERNET DEPOSIT crfmar2020	\$	1,425.00	\$ 12,540.00 Cr ✓	
	15/04/2020	INTERNET DEPOSIT scott cowan super 2019	\$	13,500.00	\$ 26,040.00 Cr ✓	
	28/04/2020	INTERNET DEPOSIT april2020 super tla	\$	1,140.00	\$ 27,180.00 Cr ✓	
	26/05/2020	INTERNET DEPOSIT crf may super	\$	1,140.00	\$ 28,320.00 Cr ✓	
	25/06/2020	INTERNET DEPOSIT crf super jun2020	\$	1,425.00	\$ 29,745.00 Cr ✓	
	30/06/2020	INTERNET DEPOSIT crf super adj 2020	\$	570.00	\$ 30,315.00 Cr ✓	
	Total Mr Benjamin Cowan		\$	0.00	\$ 30,315.00	\$ 30,315.00 Cr
Mr Mitchell Cowan						
	01/07/2019	Opening Balance	\$	0.00	\$ 0.00 Cr	
	01/07/2019	INTERNET DEPOSIT CRFMAY SUPER	\$	1,140.00	\$ 1,140.00 Cr ✓	
	08/08/2019	INTERNET DEPOSIT crfsuperjuly	\$	1,425.00	\$ 2,565.00 Cr ✓	
	27/08/2019	INTERNET DEPOSIT crfaug2019	\$	1,140.00	\$ 3,705.00 Cr ✓	
	24/09/2019	INTERNET DEPOSIT TLASEPT2019	\$	1,140.00	\$ 4,845.00 Cr ✓	
	29/10/2019	INTERNET DEPOSIT super oct	\$	1,425.00	\$ 6,270.00 Cr ✓	
	29/11/2019	INTERNET DEPOSIT crfnov	\$	1,140.00	\$ 7,410.00 Cr ✓	
	07/01/2020	INTERNET DEPOSIT dec super 2019	\$	1,425.00	\$ 8,835.00 Cr ✓	
	28/01/2020	INTERNET DEPOSIT CRF FEB SUPER	\$	1,140.00	\$ 9,975.00 Cr ✓	
	25/02/2020	INTERNET DEPOSIT crf feb	\$	1,140.00	\$ 11,115.00 Cr ✓	
	01/04/2020	INTERNET DEPOSIT crfmar2020	\$	1,425.00	\$ 12,540.00 Cr ✓	
	15/04/2020	INTERNET DEPOSIT mitch super 2019	\$	13,500.00	\$ 26,040.00 Cr ✓	
	28/04/2020	INTERNET DEPOSIT april2020 super tla	\$	1,140.00	\$ 27,180.00 Cr ✓	
	26/05/2020	INTERNET DEPOSIT crf may super	\$	1,140.00	\$ 28,320.00 Cr ✓	
	25/06/2020	INTERNET DEPOSIT crf super jun2020	\$	1,425.00	\$ 29,745.00 Cr ✓	
	30/06/2020	INTERNET DEPOSIT crf super adj 2020	\$	570.00	\$ 30,315.00 Cr ✓	
	Total Mr Mitchell Cowan		\$	0.00	\$ 30,315.00	\$ 30,315.00 Cr
Mrs Jill Cowan						
	01/07/2019	Opening Balance	\$	0.00	\$ 0.00 Cr	
	15/04/2020	INTERNET DEPOSIT jill super 2020	\$	7,351.11	\$ 7,351.11 Cr ✓	
	22/06/2020	INTERNET DEPOSIT SUPER JILL	\$	259.34	\$ 7,610.45 Cr ✓	
	24/06/2020	INTERNET DEPOSIT JILL SUPER2020	\$	25,315.00	\$ 32,925.45 Cr ✓	

8/18/2020

COWA21 - Account Postings

Total Mrs Jill Cowan	\$	0.00	\$ 32,925.45	\$ 32,925.45	Cr
Total Employer	\$	0.00	\$ 93,555.45	\$ 93,555.45	Cr
Total Contributions	\$	0.00	\$ 93,555.45	\$ 93,555.45	Cr
Total Member Receipts	\$	0.00	\$ 93,555.45	\$ 93,555.45	Cr

Rachel Foster

From: Rachel Foster
Sent: Tuesday, 25 August 2020 1:30 PM
To: Brendan Curran; Tammie Hooker
Cc: BPC Admin
Subject: RE: Cowan Retirement Fund - 2020 Queries

Howdy,

We can only reserve the contributions received for Ben and Mitch in the month of June 2020, being \$1,995 each.

Thus reducing the excess contributions from \$5,315 each to \$3,320. Do you want to make an adjustment in the company and record that as NCC?

Sorry re accountancy fee query. Don't know why I didn't look first 😊

From: Brendan Curran <bpc@bpcaccounting.com.au>
Sent: Friday, 21 August 2020 1:05 PM
To: Rachel Foster <rachel@bpcaccounting.com.au>; Tammie Hooker <tammie@bpcaccounting.com.au>
Cc: BPC Admin <admin@bpcaccounting.com.au>
Subject: RE: Cowan Retirement Fund - 2020 Queries

Hey peeps

Comments below.....

cheers

Brendan Curran

BComm CA Registered SMSF Auditor

Be Safe. Be Kind. Wash Your Hands!!!!

<< OLE Object: Picture (Device Independent Bitmap) >>

<< OLE Object: Picture (Device Independent Bitmap) >>

<< OLE Object: Picture (Device Independent Bitmap) >>

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From: Rachel Foster <rachel@bpcaccounting.com.au>
Sent: Tuesday, 18 August 2020 2:25 PM
To: Brendan Curran <bpc@bpcaccounting.com.au>; Tammie Hooker <tammie@bpcaccounting.com.au>
Cc: BPC Admin <admin@bpcaccounting.com.au>
Subject: Cowan Retirement Fund - 2020 Queries

Hi Brendan,

Please find below further information required for Cowan Retirement Fund for the year ended 30 June 2020:

- St George Portfolio Cash Management (account number 127168927) internet banking transaction history for the period 17/05/2020 to 30/06/2020
- St George Home Loan (account number 245649100) statement for the period 29/12/2019 to 28/06/2020
I've got the front page of this statement. Can you please check the source documents provided by the client to see if it's double sided and scan the back?
- Big Wind Unit Trust:
 - 2020 Financial Statements – signed copy
 - 2020 Tax Return

We wont see this until next March based on prior years, but we can get everyting else done

- Please provide supporting documentation to confirm the breakdown per member for the following Zurich transactions:
 - \$2,322.80 refunded on 14/05/2020
 - \$480.00 instalment paid on 28/05/2020

- Please provide further information for the following bank transactions:

Date	Bank Narration	Withdrawal	Deposit	Notes
24/09/2019	INTERNET DEPOSIT REFUND INS 283 MAIN		\$931.27	Why is property insurance being refunded to the Fund? <i>because they knocked down the house. No house = no need for insurance.</i>
30/03/2020	INTERNET WITHDRAWAL crf503712	\$2,750.00		Is this a transfer to Twin Lakes Air? Should we record it as a reduction to contributions paid in 2020FY? <i>accounting and audit fees I believe</i>

Tammie, can you please review the attached and confirm the allocation of contributions when you do Twin Lakes Air? Benjamin and Mitchell exceed the cap by \$5,315 each (as it currently stands – waiting to hear about that \$2,750 withdrawal above). Should we record the \$5,315 as NCC or do you want me to prepare a Request to Adjust Concessional Contributions to defer the \$5,315 each into the 2021FY? *Do you mean stick it in a contributions reserve account?? That was my plan.* Jill doesn't have an excess because she has unused concessional cap of \$19,317.10 brought forward from the 2019FY.*bewdy*

Thank you,
Rachel

Twin Lakes Air Pty Ltd

ABN: 23 103 110 336

Income statement

For the year ended 30 June 2020

	2020	2019
	\$	\$
Sales		
Sales	11,055,970.97	8,923,050.70
Sales - Solar	187,917.35	211,386.49
	11,243,888.32	9,134,437.19
Less: cost of sales		
Opening inventories	259,000.00	546,000.00
Purchases	5,955,714.94	4,878,433.68
Closing inventories	(111,000.00)	(259,000.00)
	6,103,714.94	5,165,433.68
Less: direct costs		
Subcontractors	1,304,458.15	30,964.00
	1,304,458.15	30,964.00
Gross profit from trading	3,835,715.23	3,938,039.51
Expenses		
Accountancy Fees	28,370.00	17,720.00
Advertising	50,838.24	36,750.10
Bad Debt Collection Fees	-	80.00
Bank Charges	4,159.60	6,126.21
Bookkeeping Expenses	10,967.00	8,910.00
Borrowing Costs	684.90	418.92
Cleaning	2,700.50	3,244.27
Computer Expenses	5,430.80	6,939.64
Consultancy Fees	8,359.49	126,675.00
Depreciation	220,636.00	106,559.00
Depreciation - Property Improvements	342.00	231.00
Director's Bonus	-	127,000.00
Directors' Superannuation	31,350.00	50,000.00
Donations	466.83	6,658.55
Electricity	2,438.97	6,044.71
Entertainment Expenses	3,648.05	7,247.93
Fees & Permits	2,638.73	1,131.45
Fines	439.11	528.00

The accompanying notes form part of these financial statements.
These statements should be read in conjunction with the attached compilation report of BPC Accounting Chartered Accountants.

Cowan Retirement 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 Mitchell Cowan											
86 Irene Parade Noraville NSW 2263											
Accumulation Accumulation	136,706.76	28,320.00	0.00	4,151.27	0.00	(2,598.33)	0.00	(15,167.40)	0.00	0.00	151,412.30
	136,706.76	28,320.00	0.00	4,151.27	0.00	(2,598.33)	0.00	(15,167.40)	0.00	0.00	151,412.30
Mrs Carolyn Cowan											
86 Irene Parade Noraville NSW 2263											
Accumulation Accumulation	17,594.21	0.00	0.00	457.66	0.00	622.41	0.00	(4,609.02)	0.00	0.00	14,065.26
	17,594.21	0.00	0.00	457.66	0.00	622.41	0.00	(4,609.02)	0.00	0.00	14,065.26
Mr Benjamin Cowan											
13 Soldiers Point Drive Norah Head NSW 2263											
Accumulation Accumulation	135,906.64	28,320.00	0.00	4,117.46	0.00	(2,867.87)	0.00	(13,336.39)	0.00	0.00	152,139.84
	135,906.64	28,320.00	0.00	4,117.46	0.00	(2,867.87)	0.00	(13,336.39)	0.00	0.00	152,139.84
Mrs Jill Cowan											
13 Soldiers Point Norah Head NSW 2263											
Accumulation Accumulation	46,633.86	32,925.45	0.00	1,408.69	0.00	(4,897.76)	0.00	(1,688.61)	0.00	0.00	74,381.63
	46,633.86	32,925.45	0.00	1,408.69	0.00	(4,897.76)	0.00	(1,688.61)	0.00	0.00	74,381.63
	336,841.47	89,565.45	0.00	10,135.08	0.00	(9,741.55)	0.00	(34,801.42)	0.00	0.00	391,999.03

Cowan Retirement Fund

(ABN: 60 281 035 243)

Member Benefit Statement

Period	Member Account Details
1 July 2019 - 30 June 2020	Residential Address: 86 Irene Parade Noraville, NSW 2263
Member Number: 1	Date of Birth: 20 September 1962
Mr Mitchell Cowan	Date Joined Fund: 15 June 1999
Accumulation Account	Eligible Service Date: 15 June 1999
Accumulation	Tax File Number Held: Yes
	Account Start Date: 15 June 1999

Your Account Summary

Withdrawal Benefit as at 1 Jul 2019	136,706.76
<i>Increases to your account:</i>	
Employer Contributions	28,320.00
Share Of Net Fund Income	4,151.27
Tax Effect Of Direct Member Expenses	2,275.11
<u>Total Increases</u>	<u>34,746.38</u>
<i>Decreases to your account:</i>	
Contributions Tax	4,248.00
Member Insurance Premiums	15,167.40
Tax on Net Fund Income	625.44
<u>Total Decreases</u>	<u>20,040.84</u>
Withdrawal Benefit as at 30 Jun 2020	<u><u>151,412.30</u></u>

Your Tax Components

Tax Free	3.5233 %	5,334.71
Taxable - Taxed		146,077.59
Taxable - Untaxed		-

Your Preservation Components

Preserved	151,412.30
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

	Balance	Insurance	Total Benefit
On Death	151,412.30	758,083.00	909,495.30
On TPD	151,412.30	758,083.00	909,495.30
Salary Cont		-	

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:

phone 0243991833

mail Cowan Retirement Fund, PO Box 323, Toukley NSW 2263

Cowan Retirement Fund

(ABN: 60 281 035 243)

Member Benefit Statement

Period	Member Account Details
1 July 2019 - 30 June 2020	Residential Address: 86 Irene Parade Noraville, NSW 2263
Member Number: 2	Date of Birth: 16 June 1962
Mrs Carolyn Cowan	Date Joined Fund: 15 June 1999
Accumulation Account	Eligible Service Date: 15 June 1999
Accumulation	Tax File Number Held: Yes
	Account Start Date: 15 June 1999

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2019	17,594.21
<i>Increases to your account:</i>	
Share Of Net Fund Income	457.66
Tax Effect Of Direct Member Expenses	691.35
<u>Total Increases</u>	<u>1,149.01</u>
<i>Decreases to your account:</i>	
Member Insurance Premiums	4,609.02
Tax on Net Fund Income	68.94
<u>Total Decreases</u>	<u>4,677.96</u>
Withdrawal Benefit as at 30 Jun 2020	<u><u>14,065.26</u></u>

Your Tax Components		
Tax Free	3.4627 %	487.04
Taxable - Taxed		13,578.22
Taxable - Untaxed		-

Your Preservation Components	
Preserved	14,065.26
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits			
	Balance	Insurance	Total Benefit
On Death	14,065.26	379,044.00	393,109.26
On TPD	14,065.26	379,044.00	393,109.26
Salary Cont		-	

Your Beneficiaries
No beneficiary details have been recorded

For Enquiries:
phone 0243991833
mail Cowan Retirement Fund, PO Box 323, Toukley NSW 2263

Cowan Retirement Fund
(ABN: 60 281 035 243)

Member Benefit Statement

Period	Member Account Details
1 July 2019 - 30 June 2020	Residential Address: 13 Soldiers Point Drive Norah Head, NSW 2263
Member	Date of Birth: 14 May 1961
Number: 3	Date Joined Fund: 1 July 2002
Mr Benjamin Scott Cowan	Eligible Service Date: 1 July 2002
Accumulation Account	Tax File Number Held: Yes
Accumulation	Account Start Date: 1 July 2002

Your Account Summary

Withdrawal Benefit as at 1 Jul 2019	135,906.64
<i>Increases to your account:</i>	
Employer Contributions	28,320.00
Share Of Net Fund Income	4,117.46
Tax Effect Of Direct Member Expenses	2,000.46
Total Increases	34,437.92
<i>Decreases to your account:</i>	
Contributions Tax	4,248.00
Member Insurance Premiums	13,336.39
Tax on Net Fund Income	620.33
Total Decreases	18,204.72
Withdrawal Benefit as at 30 Jun 2020	152,139.84

Your Tax Components

Tax Free	3.7614 %	5,722.60
Taxable - Taxed		146,417.24
Taxable - Untaxed		-

Your Preservation Components

Preserved	152,139.84
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

	Balance	Insurance	Total Benefit
On Death	152,139.84	758,083.00	910,222.84
On TPD	152,139.84	758,083.00	910,222.84
Salary Cont		-	

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:
phone 0243991833
mail Cowan Retirement Fund, PO Box 323, Toukley NSW 2263

Cowan Retirement Fund

(ABN: 60 281 035 243)

Member Benefit Statement

Period	Member Account Details
1 July 2019 - 30 June 2020	Residential Address: 13 Soldiers Point Norah Head, NSW 2263
Member Number: 4	Date of Birth: 11 February 1964
Mrs Jill Cowan	Date Joined Fund: 23 June 2000
Accumulation Account	Eligible Service Date: 23 June 2000
Accumulation	Tax File Number Held: Yes
	Account Start Date: 23 June 2000

Your Account Summary

Withdrawal Benefit as at 1 Jul 2019	46,633.86
<i>Increases to your account:</i>	
Employer Contributions	32,925.45
Share Of Net Fund Income	1,408.69
Tax Effect Of Direct Member Expenses	253.29
Total Increases	34,587.43
<i>Decreases to your account:</i>	
Contributions Tax	4,938.82
Member Insurance Premiums	1,688.61
Tax on Net Fund Income	212.23
Total Decreases	6,839.66
Withdrawal Benefit as at 30 Jun 2020	74,381.63

Your Tax Components

Tax Free	1.1388 %	847.08
Taxable - Taxed		73,534.55
Taxable - Untaxed		-

Your Preservation Components

Preserved	74,381.63
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

	Balance	Insurance	Total Benefit
On Death	74,381.63	379,044.00	453,425.63
On TPD	74,381.63	379,044.00	453,425.63
Salary Cont		-	

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:

phone 0243991833

mail Cowan Retirement Fund, PO Box 323, Toukley NSW 2263



Account Details

Investment Cash Account		\$26,344.90
BSB 112-879 Acc 432 373 425		Available balance: \$26,344.90
Account Type	Investment Cash Account	
Card Authorisations	\$0.00	
Current Interest Rate	0.01% p.a.	
Interest Earned Last Financial Year (01/07/2019 - 30/06/2020)	\$42.78	
Interest Earned To Date (01/07/2020 - to date)	\$0.00	

Pending Transactions

Request Date	Description	Amount
No Pending transactions found		

Transaction History

Page 1 of 2

Prev 1 2 Next

Date	Description	Category	Debit	Credit	Balance
	Closing Balance				\$26,344.90
30/06/2020	Credit Interest	Deposits		\$0.18	\$26,344.90
30/06/2020	Internet Deposit 30Jun14:29 Crf Super Adj 2020	Deposits		\$1,140.00	\$26,344.72
29/06/2020	Loan Repayment S.211.2456491.00	Home & Property	\$1,720.00		\$25,204.72
29/06/2020	Internet Deposit 28Jun06:15 Rent 383	Deposits		\$3,000.00	\$26,924.72
25/06/2020	Internet Deposit 25Jun09:41 Crf Super Jun2020	Deposits		\$2,850.00	\$23,924.72
25/06/2020	Internet Withdrawal 25Jun08:47 Crf -283 Main Road	Withdrawals & Transfers	\$25,000.00		\$21,074.72
24/06/2020	Internet Deposit 24Jun14:56 Jill Super2020	Deposits		\$25,315.00	\$46,074.72
22/06/2020	Internet Deposit 22Jun11:23 Super Jill	Deposits		\$259.34	\$20,759.72
30/05/2020	Credit Interest	Deposits		\$0.24	\$20,500.38
28/05/2020	Loan Repayment S.211.2456491.00	Home & Property	\$1,720.00		\$20,500.14
28/05/2020	Tfr Wdl BPAY Internet 28May12:53 032532046 Zal Life Insurance	Bills & Payments	\$5,174.61		\$22,220.14
28/05/2020	Tfr Wdl BPAY Internet 28May12:47 032532038 Zal Life Insurance	Bills & Payments	\$480.00		\$27,394.75
28/05/2020	Internet Deposit 28May06:17 Rent 383	Deposits		\$3,000.00	\$27,874.75
26/05/2020	Internet Deposit 26May11:50 Crf May Super	Deposits		\$2,280.00	\$24,874.75
20/05/2020	Internet Withdrawal 20May10:54 Big Wind	Withdrawals & Transfers	\$478.30		\$22,594.75
14/05/2020	Zurich Aust. Ltd 03253203 Twin Lake	Deposits		\$2,322.80	\$23,073.05
08/05/2020	Internet Withdrawal 08May10:19 Crf-283	Withdrawals & Transfers	\$30,000.00		\$20,750.25
30/04/2020	Credit Interest	Deposits		\$0.39	\$50,750.25
28/04/2020	Loan Repayment S.211.2456491.00	Home & Property	\$1,765.00		\$50,749.86

Date	Description	Category	Debit	Credit	Balance
28/04/2020	Internet Deposit 28Apr11:45 April2020 Super Tla	Deposits		\$2,280.00	\$52,514.86
28/04/2020	Internet Deposit 28Apr06:16 Rent 383	Deposits		\$3,000.00	\$50,234.86
15/04/2020	Internet Withdrawal 15Apr11:39 Crf	Withdrawals & Transfers	\$35,000.00		\$47,234.86
15/04/2020	Internet Deposit 15Apr11:33 Jill Super 2020	Deposits		\$7,351.11	\$82,234.86
15/04/2020	Internet Deposit 15Apr11:32 Mitch Super 2019	Deposits		\$13,500.00	\$74,883.75
15/04/2020	Internet Deposit 15Apr11:30 Scott Cowan Super 2019	Deposits		\$13,500.00	\$61,383.75
01/04/2020	Internet Deposit 01Apr08:14 Crfmar2020	Deposits		\$2,850.00	\$47,883.75
31/03/2020	Credit Interest	Deposits		\$1.21	\$45,033.75
30/03/2020	Internet Withdrawal 30Mar14:00 Crf503712	Withdrawals & Transfers	\$2,750.00		\$45,032.54
28/03/2020	Loan Repayment S.211.2456491.00	Home & Property	\$1,765.00		\$47,782.54
28/03/2020	Internet Deposit 28Mar06:15 Rent 383	Deposits		\$3,000.00	\$49,547.54
29/02/2020	Credit Interest	Deposits		\$2.06	\$46,547.54
28/02/2020	Loan Repayment S.211.2456491.00	Home & Property	\$1,765.00		\$46,545.48
28/02/2020	Internet Deposit 28Feb06:17 Rent 383	Deposits		\$3,000.00	\$48,310.48
25/02/2020	Internet Deposit 25Feb12:19 Crf Feb	Deposits		\$2,280.00	\$45,310.48
25/02/2020	Tfr Wdl BPAY Internet 25Feb11:56 032532046 Zal Life Insurance	Bills & Payments	\$5,174.61		\$43,030.48
25/02/2020	Tfr Wdl BPAY Internet 25Feb11:50 032532038 Zal Life Insurance	Bills & Payments	\$5,125.60		\$48,205.09
31/01/2020	Credit Interest	Deposits		\$2.17	\$53,330.69
28/01/2020	Loan Repayment S.211.2456491.00	Home & Property	\$1,765.00		\$53,328.52
28/01/2020	Internet Deposit 28Jan13:07 Crf Feb Super	Deposits		\$2,280.00	\$55,093.52
21/01/2020	Twin Lakes Air 283Renttla	Deposits		\$2,000.00	\$52,813.52
10/01/2020	Tfr Wdl BPAY Internet 10Jan09:28 404251199711524 Audit Shield	Bills & Payments	\$320.00		\$50,813.52
07/01/2020	Internet Deposit 07Jan14:19 Dec Super 2019	Deposits		\$2,850.00	\$51,133.52
31/12/2019	Credit Interest	Deposits		\$2.05	\$48,283.52
28/12/2019	Loan Repayment S.211.2456491.00	Home & Property	\$1,765.00		\$48,281.47
23/12/2019	Twin Lakes Air 283Renttla	Deposits		\$2,000.00	\$50,046.47
02/12/2019	Internet Withdrawal 02Dec16:22 To 085-483 753908371	Withdrawals & Transfers	\$478.30		\$48,046.47
30/11/2019	Credit Interest	Deposits		\$2.22	\$48,524.77
29/11/2019	Internet Deposit 29Nov06:17 Crfnov	Deposits		\$2,280.00	\$48,522.55
28/11/2019	Loan Repayment S.211.2456491.00	Home & Property	\$1,793.00		\$46,242.55

Last 6 Cheques Presented

Date	Cheque Number	Status	Amount
------	---------------	--------	--------



Account Details

Investment Cash Account	\$26,344.90
BSB 112-879 Acc 432 373 425	Available balance: \$26,344.90
Account Type	Investment Cash Account
Card Authorisations	\$0.00
Current Interest Rate	0.01% p.a.
Interest Earned Last Financial Year (01/07/2019 - 30/06/2020)	\$42.78
Interest Earned To Date (01/07/2020 - to date)	\$0.00

Pending Transactions

Request Date	Description	Amount
No Pending transactions found		

Transaction History

Page 2 of 2

Prev 1 2 Next

Date	Description	Category	Debit	Credit	Balance
25/11/2019	Tfr Wdl BPAY Internet 25Nov14:34 032532046 Zal Life Insurance	Bills & Payments	\$4,713.60		\$48,035.55
25/11/2019	Tfr Wdl BPAY Internet 25Nov14:33 032532038 Zal Life Insurance	Bills & Payments	\$4,709.70		\$52,749.15
21/11/2019	Twin Lakes Air 283Renttla	Deposits		\$2,000.00	\$57,458.85
31/10/2019	Credit Interest	Deposits		\$5.53	\$55,458.85
29/10/2019	Internet Deposit 29Oct11:20 Super Oct	Deposits		\$2,850.00	\$55,453.32
28/10/2019	Loan Repayment S.211.2456491.00	Home & Property	\$1,793.00		\$52,603.32
21/10/2019	Twin Lakes Air 283Renttla	Deposits		\$2,000.00	\$54,396.32
03/10/2019	BPAY Adjustment 2865091	Deposits		\$4,713.60	\$52,396.32
30/09/2019	Credit Interest	Deposits		\$6.73	\$47,682.72
30/09/2019	Tfr Wdl BPAY Internet 30Sep14:25 032532038 Zal Life Insurance	Bills & Payments	\$4,709.70		\$47,675.99
30/09/2019	Tfr Wdl BPAY Internet 30Sep14:25 032532046 Zal Life Insurance	Bills & Payments	\$4,713.60		\$52,385.69
28/09/2019	Loan Repayment S.211.2456491.00	Home & Property	\$1,793.00		\$57,099.29
24/09/2019	Internet Deposit 24Sep13:25 Refund Ins 283 Main	Deposits		\$931.27	\$58,892.29
24/09/2019	Internet Deposit 24Sep12:39 Tlasept2019	Deposits		\$2,280.00	\$57,961.02
23/09/2019	Twin Lakes Air 283Renttla	Deposits		\$2,000.00	\$55,681.02
02/09/2019	Tfr Wdl BPAY Internet 02Sep14:34 032532046 Zal Life Insurance	Bills & Payments	\$4,713.60		\$53,681.02
02/09/2019	Internet Deposit 01Sep09:21 Withdrew From Wrong A/C	Deposits		\$1,000.00	\$58,394.62
02/09/2019	Internet Withdrawal 01Sep00:11 Redraw	Withdrawals & Transfers	\$1,000.00		\$57,394.62
31/08/2019	Credit Interest	Deposits		\$7.84	\$58,394.62
28/08/2019	Loan Repayment S.211.2456491.00	Home & Property	\$1,830.00		\$58,386.78

Date	Description	Category	Debit	Credit	Balance
27/08/2019	Internet Deposit 27Aug11:51 Crfaug2019	Deposits		\$2,280.00	\$60,216.78
21/08/2019	Twin Lakes Air 283Rentlla	Deposits		\$2,000.00	\$57,936.78
08/08/2019	Internet Withdrawal 08Aug14:27 Bpc502770	Withdrawals & Transfers	\$2,750.00		\$55,936.78
08/08/2019	Internet Deposit 08Aug06:16 Crfsuperjuly	Deposits		\$2,850.00	\$58,686.78
31/07/2019	Credit Interest	Deposits		\$12.16	\$55,836.78
29/07/2019	Loan Repayment S.211.2456491.00	Home & Property	\$1,867.00		\$55,824.62
22/07/2019	Twin Lakes Air 283Rentlla	Deposits		\$2,000.00	\$57,691.62
17/07/2019	Tfr Wdl BPAY Internet 17Jul15:06 551000450407822821 Tax Office Payments	Bills & Payments	\$2,187.55		\$55,691.62
04/07/2019	Internet Withdrawal 04Jul13:54 Big Wind Half Yearly	Withdrawals & Transfers	\$478.30		\$57,879.17
	Opening Balance				\$58,357.47

Page 2 of 2

Prev 1 2 Next

Last 6 Cheques Presented

Date	Cheque Number	Status	Amount
No Cheques found			

* **Note:** This record does not show transactions that have not yet been processed by the Bank. If this record shows an overdrawn, or over the limit amount, payment should be made immediately.

Electronic transactions may appear in a different order after the Bank has completed processing them.

Term Deposit Maturity Statement

Date: 10th August 2019

Account Details

Number: 000 0356596271
Title: TWIN LAKES INVESTMENTS PTY LTD ATF
THE COWAN RETIREMENT FUND

Investment Details

Amount Payable on Maturity \$41,020.00
Date Matured 10 AUG 2019

<u>Financial Year</u>	<u>1 JUL 2018 - 30 JUN 2019</u>	<u>1 JUL 2019 - 30 JUN 2020</u>
Interest Paid	\$0.00	\$1,020.00
TFN Withholding Tax	\$0.00	\$0.00
Non Resident Withholding Tax	\$0.00	\$0.00

Current Period Activities

10 Aug 2018	OPENING DEPOSIT	\$40,000.00
10 Aug 2019	INTEREST PAID TO THIS ACCOUNT	\$1,020.00
10 Aug 2019	ROLLOVER	\$41,020.00

Term Deposit Automatic Renewal Certificate

Date: 10th August 2019

St.George
A Division of Westpac Banking Corporation
ABN 33 007 457 141
AFSL and Australian credit licence 233714
Fixed Terms - IBN 30
GPO Box 3433
SYDNEY NSW 2001
Customer Enquiries: 133 700



TWIN LAKES INVESTMENTS PTY LTD ATF
THE COWAN RETIREMENT FUND
P O BOX 323
TOUKLEY NSW 2263

Account Details

Number: 000 0356596271
Title: TWIN LAKES INVESTMENTS PTY LTD ATF
THE COWAN RETIREMENT FUND

If you have made changes before receiving this certificate, please disregard this certificate. A new certificate confirming your recent changes will be mailed to you soon.

Investment Details

Deposit Amount	\$41,020.00
Interest Rate	1.85% pa
Term	12 Months
Open Date	10 Aug 2019
Maturity Date	10 Aug 2020
Interest Payment Frequency	At Maturity
Interest Payment Method	Added to Principal

Please keep this certificate if you are happy to rollover your Term Deposit without making any changes to the balance, term, interest payment frequency or the interest rate quoted.

On maturity of this Term Deposit, we will send you a letter containing the details of the interest earned. At the same time we will request your instructions for renewal, reinvestment or withdrawal of the amount invested.

Please note: if applicable to the duration of the term and/or the interest payment frequency that applies to your Term Deposit, an end of financial year statement will be sent to you to assist you in preparing your tax return.

The Term Deposit is a financial product issued by St.George Bank
- A Division of Westpac Banking Corporation
ABN 33 007 457 141
AFSL and Australian credit licence 233714



Term Deposit Financial Year Summary

Date: 1st July 2020

St. George
 A Division of Westpac Banking Corporation
 ABN 33 007 457 141
 AFSL and Australian credit licence 233714
 Fixed Terms - IBN 30
 GPO Box 3433
SYDNEY NSW 2001
 Customer Enquiries: 133 700



03955/021

TWIN LAKES INVESTMENTS PTY LTD ATF
 THE COWAN RETIREMENT FUND
 P O BOX 323
 TOUKLEY NSW 2263

Account Details

Number: 000 0356596271
 Title: TWIN LAKES INVESTMENTS PTY LTD ATF
 THE COWAN RETIREMENT FUND

To help you in preparing your tax return, this letter sets out the current details of your Account and the total interest we have paid on your account during the past financial year.

Investment Details

Current Balance \$41,020.00

Financial Year	1 JUL 2019 - 30 JUN 2020	1 JUL 2020 - 30 JUN 2021
Interest Paid	\$1,020.00	\$0.00
TFN Withholding Tax	\$0.00	\$0.00
Non Resident Withholding Tax	\$0.00	\$0.00

On maturity of this Term Deposit, we will send you a letter containing all the details of the interest earned. At the same time we will request your instructions for renewal, reinvestment or withdrawal of the amount invested.

In the meantime, if there's anything else you need, please visit your closest St. George branch, or simply call a GOLD Personal Banker on 133 700 between 8am-8pm, Monday to Saturday (Eastern Standard Time). Alternatively, at stgeorge.com.au you will find helpful information and tools to help you make the most of your banking.

Rachel Foster

From: Brendan Curran
Sent: Friday, 21 August 2020 1:05 PM
To: Rachel Foster; Tammie Hooker
Cc: BPC Admin
Subject: RE: Cowan Retirement Fund - 2020 Queries

Hey peeps

Comments below.....

cheers

Brendan Curran

BComm CA Registered SMSF Auditor

Be Safe. Be Kind. Wash Your Hands!!!!



Chartered Accountants | Taxation Consultants | Registered SMSF Auditors

4/16 Lake Street
BUDGEWOI NSW 2262

Ph: (02) 4399 1833

10/2 Belmont Street
(Paris Apartments) SWANSEA NSW 2281

Ph: (02) 4972 1733

PO Box 41 BUDGEWOI NSW 2262

admin@bpcaccounting.com.au



BPC Accounting Client Portal



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From: Rachel Foster <rachel@bpcaccounting.com.au>
Sent: Tuesday, 18 August 2020 2:25 PM
To: Brendan Curran <bpc@bpcaccounting.com.au>; Tammie Hooker <tammie@bpcaccounting.com.au>
Cc: BPC Admin <admin@bpcaccounting.com.au>
Subject: Cowan Retirement Fund - 2020 Queries

Hi Brendan,

Please find below further information required for Cowan Retirement Fund for the year ended 30 June 2020:

- St George Portfolio Cash Management (account number 127168927) internet banking transaction history for the period 17/05/2020 to 30/06/2020
- St George Home Loan (account number 245649100) statement for the period 29/12/2019 to 28/06/2020
I've got the front page of this statement. Can you please check the source documents provided by the client to see if it's double sided and scan the back?
- Big Wind Unit Trust:
 - 2020 Financial Statements – signed copy
 - 2020 Tax Return

We wont see this until next March based on prior years, but we can get everyting else done

- Please provide supporting documentation to confirm the breakdown per member for the following Zurich transactions:
 - \$2,322.80 refunded on 14/05/2020
 - \$480.00 instalment paid on 28/05/2020
- Please provide further information for the following bank transactions:

Date	Bank Narration	Withdrawal	Deposit	Notes
24/09/2019	INTERNET DEPOSIT REFUND INS 283 MAIN		\$931.27	Why is property insurance being refunded to the Fund?because they knocked down the house. No house = no need for insurance.
30/03/2020	INTERNET WITHDRAWAL crf503712	\$2,750.00		Is this a transfer to Twin Lakes Air? Should we record it as a reduction to contributions paid in 2020FY?accounting and audit fees I believe

Tammie, can you please review the attached and confirm the allocation of contributions when you do Twin Lakes Air? Benjamin and Mitchell exceed the cap by \$5,315 each (as it currently stands – waiting to hear about that \$2,750 withdrawal above). Should we record the \$5,315 as NCC or do you want me to prepare a Request to Adjust Concessional Contributions to defer the \$5,315 each into the 2021FY? Do you mean stick it in a contributions reserve account?? That was my plan. Jill doesn't have an excess because she has unused concessional cap of \$19,317.10 brought forward from the 2019FY.bewdy

Thank you,
Rachel

Zurich Superannuation Term Life Plus Policy anniversary notice



000136 000



Cowan Retirement Fund
Twin Lakes Investments Pty Ltd
As Trustees For
P O Box 323 - 285 Main Road
TOUKLEY NSW 2263

Your adviser

Greg Bridge
02 4355 9999

www.zurich.com.au

Customer Care: 131 551
client.service@zurich.com.au
Locked Bag 994
North Sydney NSW 2059

Policy number
03253203

7 February 2019

Policy owner: Cowan Retirement Fund
(Superannuation, held by external trustee)
Policy type: Zurich Superannuation Term Life Plus
Period of cover: 9 March 2019 to 8 June 2019
Payment frequency: Quarterly

Premium amount	\$4,709.70
Amount due:	\$4,709.70
Due date:	9 Mar 2019

Thank you for choosing Zurich

As you consider your life insurance protection for the year ahead, we wanted to say 'thank you' for continuing to entrust your financial future – and that of your loved ones – to Zurich. Our promise is that we will be there when it matters most, providing protection that represents quality and value for money. It's a commitment to Australian individuals, families and businesses that we have been honouring for more than 50 years.

This is your policy anniversary update

We are writing to tell you about changes to your insurance premium for the next policy year.

Your next premium is now due

Please arrange payment of \$4,709.70 by 9 March 2019 using one of the payment options offered.

*PAID
20.2.19*

Inflation protection – maintaining the value of your cover

Your policy has in-built inflation protection to help maintain the value of your cover over time without health assessment, which is why your sum insured has been increased by a factor reflecting the inflation rate.

Your new premium is \$4,709.70 per quarter, which will provide you with an increase in cover as set out in the product information table. If you wish to accept this offer, simply pay the amount due by the due date. However if you no longer need your sum insured to increase each year, or if you just want to decline the increase for this year, contact us on 131 551 or simply pay the lower premium amount of \$4,346.76 before the due date.

Payment options

BPAY	Biller Code:	787853
	Ref:	032532038
Telephone & Internet Banking – Bpay®		
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au		



Pay by Direct Debit

Setting up a direct debit or updating your direct debit details is easy. Please contact us on 131 551 to arrange payment from a bank account, Visa or Mastercard, or to request a direct debit form.

AWAS-013374-2018-WT

Product information

Life Insured	Cover	Sum insured without cover increase	Sum insured	Premium without cover increase	Premium
Benjamin Cowan	Death & terminal illness	\$721,984	\$758,083	\$1,304.59	\$1,450.98
	TPD insurance	\$721,984	\$758,083	\$2,583.08	\$2,738.29
	Sub total			\$3,887.67	\$4,189.27
Jill Cowan	Death & terminal illness	\$360,994	\$379,044	\$194.54	\$219.19
	TPD insurance	\$360,994	\$379,044	\$236.26	\$272.95
	Management fee	N/A	N/A	\$28.29	\$28.29
	Sub total			\$459.09	\$520.43
Total				\$4,346.76	\$4,709.70

Cover	Description summary
	Refer to the policy conditions for full details.
Death & terminal illness	A lump sum payment on the life insured's death or terminal illness during the term of the policy.
TPD insurance	A lump sum payment on the life insured meeting the total and permanent disability definition relevant to your policy.

Any special conditions and exclusions which apply to this policy are outlined in the most recently issued policy schedule.

Some or all of the premium rates which apply to this policy are smoker premium rates.

Zurich Superannuation Term Life Plus Policy anniversary notice



000448 000
Cowan Retirement Fund
Twin Lakes Investments Pty Ltd
As Trustees For
P O Box 323 - 285 Main Road
TOUKLEY NSW 2263

*Paid 25.2.20
rec 62863424*

Your adviser
Greg Bridge
02 4355 9999

www.zurich.com.au
Customer Care: 131 551
client.service@zurich.com.au
Locked Bag 994
North Sydney NSW 2059

Policy number
03253203

Policy owner:	Cowan Retirement Fund (Superannuation, held by external trustee)	9 February 2020
Policy type:	Zurich Superannuation Term Life Plus	Premium amount \$5,125.60
Period of cover:	9 March 2020 to 8 June 2020	Amount due: \$5,125.60
Payment frequency:	Quarterly	Due date: 9 Mar 2020

Thank you for choosing Zurich

As you consider your life insurance protection for the year ahead, we wanted to say 'thank you' for continuing to entrust your financial future – and that of your loved ones – to Zurich. Our promise is that we will be there when it matters most, providing protection that represents quality and value for money. It's a commitment to Australian individuals, families and businesses that we have been honouring for more than 50 years.

This is your policy anniversary update

We are writing to tell you about changes to your insurance premium for the next policy year.

Your next premium is now due

Please arrange payment of \$5,125.60 by 9 March 2020 using one of the payment options offered.

Inflation protection – maintaining the value of your cover

Your policy has in-built inflation protection to help maintain the value of your cover over time without health assessment, which is why your sum insured has been increased by a factor reflecting the inflation rate.

Your new premium is \$5,125.60 per quarter, which will provide you with an increase in cover as set out in the product information table. If you wish to accept this offer, simply pay the amount due by the due date. However if you no longer need your sum insured to increase each year, or if you just want to decline the increase for this year, contact us on 131 551 or simply pay the lower premium amount of \$4,710.21 before the due date.

Payment options

BPAY Biller Code: 787853
Ref: 032532038
Telephone & Internet Banking – Bpay®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au



Pay by Direct Debit

Setting up a direct debit or updating your direct debit details is easy. Please contact us on 131 551 to arrange payment from a bank account, Visa or Mastercard, or to request a direct debit form.

Product information

Life Insured	Cover	Sum insured without cover increase	Sum insured	Premium without cover increase	Premium
Benjamin Cowan	Death & terminal illness	\$758,083	\$795,987	\$1,450.98	\$1,615.96
	TPD insurance	\$758,083	\$795,987	\$2,738.29	\$2,917.36
	Sub total			\$4,189.27	\$4,533.32
Jill Cowan	Death & terminal illness	\$379,044	\$397,996	\$219.19	\$247.08
	TPD insurance	\$379,044	\$397,996	\$272.95	\$316.40
	Management fee	N/A	N/A	\$28.80	\$28.80
	Sub total			\$520.94	\$592.28
Total				\$4,710.21	\$5,125.60

Cover	Description summary
	Refer to the policy conditions for full details.
Death & terminal illness	A lump sum payment on the life insured's death or terminal illness during the term of the policy.
TPD insurance	A lump sum payment on the life insured meeting the total and permanent disability definition relevant to your policy.

Any special conditions and exclusions which apply to this policy are outlined in the most recently issued policy schedule.

Some or all of the premium rates which apply to this policy are smoker premium rates.

Zurich Superannuation Term Life Plus

Instalment advice



000298 000



Cowan Retirement Fund
Twin Lakes Investments Pty Ltd
As Trustees For
P O Box 323 - 285 Main Road
TOUKLEY NSW 2263

Paid
28.5.20

rec 6A304424

Your adviser

Greg Bridge
02 4340 4320

zurich.com.au

Customer Care: 131 551
client.service@zurich.com.au
Locked Bag 994
North Sydney NSW 2059

Policy number
03253203

10 May 2020

Policy owner: Cowan Retirement Fund
(Superannuation, held by external trustee)
Policy type: Zurich Superannuation Term Life Plus
Period of cover: 9 June 2020 to 8 September 2020
Payment frequency: Quarterly

Premium amount **\$2,802.80**

Amount due: **\$480.00**

Due date: **9 Jun 2020**

Your next premium instalment is now due

Please arrange payment of \$480.00 by 9 June 2020 using one of the payment options offered.

Valuable insurance benefits

This policy provides valuable insurance benefits that are guaranteed to continue up to the benefit expiry date, as long as premiums are paid, regardless of any changes in the life insured's health or pastimes. More detail can be found in the relevant PDS. If you don't have the PDS, please visit zurich.com.au/lifepds or contact us and we will send one to you.

Prefer to pay by direct debit?

Paying premiums by direct debit is convenient, saving you time and effort. It's also very easy to arrange. If you'd like to pay premiums by direct debit from a nominated bank account or credit card, please contact us on 131 551 before the due date to set up a direct debit over the phone or to request a direct debit form.

More information

If you need any financial advice, your financial adviser should be your first point of contact.

If you have any questions about the information on this notice or you need to change or update any of your details, please don't hesitate to contact us on 131 551. We look forward to helping you.

Thank you for continuing to be a Zurich customer.

Payment options

	Billers Code:	787853
	Ref:	032532038
Telephone & Internet Banking – Bpay®		
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au		



Pay by Direct Debit

Setting up a direct debit or updating your direct debit details is easy. Please contact us on 131 551 to arrange payment from a bank account, Visa or Mastercard, or to request a direct debit form.

AWAS-013374-2018-W1

Zurich Superannuation Term Life Plus Policy anniversary notice



000137 000
Cowan Retirement Fund
Twin Lakes Investments Pty Ltd
As Trustees For
P O Box 323 - 285 Main Road
TOUKLEY NSW 2263

Your adviser
Greg Bridge
02 4355 9999

www.zurich.com.au
Customer Care: 131 551
client.service@zurich.com.au
Locked Bag 994
North Sydney NSW 2059

Policy number
03253204

7 February 2019

Policy owner: Cowan Retirement Fund
(Superannuation, held by external trustee)
Policy type: Zurich Superannuation Term Life Plus
Period of cover: 9 March 2019 to 8 June 2019
Payment frequency: Quarterly

Premium amount	\$4,713.60
Amount due:	\$4,713.60
Due date:	9 Mar 2019

Thank you for choosing Zurich

As you consider your life insurance protection for the year ahead, we wanted to say 'thank you' for continuing to entrust your financial future – and that of your loved ones – to Zurich. Our promise is that we will be there when it matters most, providing protection that represents quality and value for money. It's a commitment to Australian individuals, families and businesses that we have been honouring for more than 50 years.

This is your policy anniversary update

We are writing to tell you about changes to your insurance premium for the next policy year.

Your next premium is now due

Please arrange payment of \$4,713.60 by 9 March 2019 using one of the payment options offered.

*PAID
28-2-19*

Inflation protection – maintaining the value of your cover

Your policy has in-built inflation protection to help maintain the value of your cover over time without health assessment, which is why your sum insured has been increased by a factor reflecting the inflation rate.

Your new premium is \$4,713.60 per quarter, which will provide you with an increase in cover as set out in the product information table. If you wish to accept this offer, simply pay the amount due by the due date. However if you no longer need your sum insured to increase each year, or if you just want to decline the increase for this year, contact us on 131 551 or simply pay the lower premium amount of \$4,309.93 before the due date.

Payment options

BPAY	Billers Code:	787853
	Ref:	032532046
Telephone & Internet Banking – Bpay®		
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au		



Pay by Direct Debit

Setting up a direct debit or updating your direct debit details is easy. Please contact us on 131 551 to arrange payment from a bank account, Visa or Mastercard, or to request a direct debit form.

AWAS-013374-2018-W1

Product information

Life Insured	Cover	Sum insured without cover increase	Sum insured	Premium without cover increase	Premium
Mitchell Cowan	Death & terminal illness	\$721,984	\$758,083	\$1,195.55	\$1,331.96
	TPD insurance	\$721,984	\$758,083	\$2,160.29	\$2,301.55
	Sub total			\$3,355.84	\$3,633.51
Carolyn Cowan	Death & terminal illness	\$360,994	\$379,044	\$383.84	\$426.42
	TPD insurance	\$360,994	\$379,044	\$541.96	\$625.38
	Management fee	N/A	N/A	\$28.29	\$28.29
	Sub total			\$954.09	\$1,080.09
Total				\$4,309.93	\$4,713.60

Cover	Description summary
	Refer to the policy conditions for full details.
Death & terminal illness	A lump sum payment on the life insured's death or terminal illness during the term of the policy.
TPD insurance	A lump sum payment on the life insured meeting the total and permanent disability definition relevant to your policy.

Any special conditions and exclusions which apply to this policy are outlined in the most recently issued policy schedule.

Some or all of the premium rates which apply to this policy are smoker premium rates.

Zurich Superannuation Term Life Plus Policy anniversary notice



000449 000
Cowan Retirement Fund
Twin Lakes Investments Pty Ltd
As Trustees For
P O Box 323 - 285 Main Road
TOUKLEY NSW 2263

Your adviser
Greg Bridge
02 4355 9999

www.zurich.com.au
Customer Care: 131 551
client.service@zurich.com.au
Locked Bag 994
North Sydney NSW 2059

Policy number
03253204

*PAID
25-2-20
REC 628883673*

Policy owner: Cowan Retirement Fund
(Superannuation, held by external trustee)
Policy type: Zurich Superannuation Term Life Plus
Period of cover: 9 March 2020 to 8 June 2020
Payment frequency: Quarterly

9 February 2020

Premium amount	\$5,174.61
Amount due:	\$5,174.61
Due date:	9 Mar 2020

Thank you for choosing Zurich

As you consider your life insurance protection for the year ahead, we wanted to say 'thank you' for continuing to entrust your financial future – and that of your loved ones – to Zurich. Our promise is that we will be there when it matters most, providing protection that represents quality and value for money. It's a commitment to Australian individuals, families and businesses that we have been honouring for more than 50 years.

This is your policy anniversary update

We are writing to tell you about changes to your insurance premium for the next policy year.

Your next premium is now due

Please arrange payment of \$5,174.61 by 9 March 2020 using one of the payment options offered.

Inflation protection – maintaining the value of your cover

Your policy has in-built inflation protection to help maintain the value of your cover over time without health assessment, which is why your sum insured has been increased by a factor reflecting the inflation rate.

Your new premium is \$5,174.61 per quarter, which will provide you with an increase in cover as set out in the product information table. If you wish to accept this offer, simply pay the amount due by the due date. However if you no longer need your sum insured to increase each year, or if you just want to decline the increase for this year, contact us on 131 551 or simply pay the lower premium amount of \$4,714.11 before the due date.

Payment options

	Billers Code: 787853
	Ref: 032532046
Telephone & Internet Banking – Bpay®	
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au	



Pay by Direct Debit

Setting up a direct debit or updating your direct debit details is easy. Please contact us on 131 551 to arrange payment from a bank account, Visa or Mastercard, or to request a direct debit form.

Product information

Life Insured	Cover	Sum insured without cover increase	Sum insured	Premium without cover increase	Premium
Mitchell Cowan	Death & terminal illness	\$758,083	\$795,987	\$1,331.96	\$1,485.67
	TPD insurance	\$758,083	\$795,987	\$2,301.55	\$2,464.52
	Sub total			\$3,633.51	\$3,950.19
Carolyn Cowan	Death & terminal illness	\$379,044	\$397,996	\$426.42	\$473.80
	TPD insurance	\$379,044	\$397,996	\$625.38	\$721.82
	Management fee	N/A	N/A	\$28.80	\$28.80
	Sub total			\$1,080.60	\$1,224.42
Total				\$4,714.11	\$5,174.61

Cover	Description summary
	Refer to the policy conditions for full details.
Death & terminal illness	A lump sum payment on the life insured's death or terminal illness during the term of the policy.
TPD insurance	A lump sum payment on the life insured meeting the total and permanent disability definition relevant to your policy.

Any special conditions and exclusions which apply to this policy are outlined in the most recently issued policy schedule.

Some or all of the premium rates which apply to this policy are smoker premium rates.

TAX INVOICE

Cowan Retirement Fund
PO Box 323
TOUKLEY NSW 2263

Invoice Date
06 March 2020

Invoice No.
503712

Client Code
COWA21

To our Professional Fees and Charges in attending to the following:-

Preparation of Superannuation Fund Financial Statements for the year ended 30 June 2019

Preparation and lodgement of Superannuation Fund Income Tax Return for the year ended 30 June 2019

2,000.00

Audit of Financial Statements

500.00

Our Fee Total

2,500.00

Plus: GST

250.00

TOTAL FEE

\$2,750.00

How to Pay Client Code: **COWA21** Invoice No : **503712** Amount Due: **\$2,750.00**

Pay by DIRECT DEPOSIT:

Account Name: BPC Accounting
BSB: 182-222
Account Number: 303 823 330
REFERENCE: **INVOICE NUMBER**

Pay by CREDIT CARD:

Please phone our office to pay via
VISA or MASTERCARD.

TERMS – 14 DAYS FROM DATE OF INVOICE



By Mail

Detach this section and mail your cheque to:

BPC Accounting
PO Box 41
BUDGEWOI NSW 2262

Cheques to be made payable to:

BPC Accounting

Audit Shield Service
Tax Receipt

Cowan Retirement Fund
PO Box 323
TOUKLEY NSW 2263

Client Code: COWA21
Invoice No: TAI-19971152
Date: 2 November 2020
ABN: 57 535 614 228
DEFT Ref No: 404251199711524

Details

Expiry Date: 31 December 2020 at 4p.m.
Level of Cover: \$ 10,000.00
Turnover Category: Self-Managed Super Fund

Payment

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

Paid Date: *10 January 2020

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

Name of Entities / Individuals to be covered:

Cowan Retirement Fund

Statement of Account HOME LOAN

St.George Bank
A Division of
Westpac Banking Corporation
ABN 33 007 457 141
AFSL and Australian credit licence 233714

021
THE TRUSTEES THE COWAN RETIREMENT FUND
P O BOX 323
TOUKLEY NSW 2263

Customer Enquiries 13 33 30
(8am to 8pm (EST), Mon-Sat)

Loan Acct Number S211 2456491 00

BSB/Acct ID No. 112-911 245649100

Statement Start Date 29/12/2019

Statement End Date 28/06/2020

Page 1 of 2

Loan Account

TWIN LAKES INVESTMENTS PTY LTD ACN 156430456 ATF THE COWAN RETIREMENT FUND

Account Summary as at 28 Jun 2020

Opening Balance	280,901.19	+	Interest Charge for the Period	\$7,719.87	+	Total Debits excluding Interest	72.00	-	Total Credits	100,500.00	=	Closing Balance	188,193.06
Payments in Advance	\$92,280.00		Contract Term Remaining	28yrs 00mths		Forecasted Term	13yrs 03mths		Interest Offset Benefit for Statement Period	\$0.00		Annual Percentage Rate	5.870%

Repayment Details as at 28 Jun 2020

Monthly Repayment	\$1,720.00	Monthly Repayment Due Date	due on the 28th	Repayment Account	432 373 425
Additional Monthly Repayment	\$0.00	Repayment Frequency	Monthly	Repayment Frequency Amount	\$0.00

AS AT 28 JUN 2020 YOUR REPAYMENTS WERE IN ADVANCE BY \$92,280.00.

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2020 IS \$16,529.43.



Billers Code: 808220
Ref: 112911245649100

Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.