

**Minutes of the Directors of  
Pandorado Services Pty Ltd  
As Trustee for  
Pandorado Services Pty Ltd**

Venue	12 Hughes Court, Andrew's Farm, SA, 5114
Date	30 <sup>th</sup> June 2023
Present	Sonia Maria Camilleri
Chair	Sonia Maria Camilleri

I, Sonia Camilleri, the Director of Pandorado Services Pty Ltd as Trustee for Pandorado Services Pty Ltd, did chair today's meeting with the following minutes noted. These Minutes are to record the current financial status of the SMSF "Pandorado Service Pty Ltd"

These Minutes are to be used in the 2022/23 Tax Preparation along with  
Bank Statements

Term Deposit Statements

Income Tax Account Refund from ATO \$4.31

Member Contributions

Bank Interest

Deductions/Costs

- ASIC Fee \$59.00
- ATO Levy Fee \$259
- RPA/Audit Fees \$660 + \$330

The super funds are invested in an ANZ Bank Term Deposit and in a Business account both ... in the name of **Pandorado Service Pty Ltd**.

As of 30<sup>th</sup> June 2023 the business account 015-350 4222-10243 has a balance of **\$4988.56** with \$50.00 a fortnight being added as member contribution.

Let it be noted that the interest with banks has increased this financial year

The three-month Business Term Deposit Account Number 9115-51532 in the name of Pandorado Services Pty Ltd has a Reinvested Balance of **\$168386.97**, which includes an increase in term deposit, namely interest of \$1788.87 as of 30<sup>th</sup> June 2023. The next scheduled interest is due to be paid to Pandorado Services Pty Ltd Term Deposit on the 30th September 2023. This will be reinvested with the Principle in the Term Deposit.

*However, Sole Member; Sonia Camilleri has asked that this SMSF release \$15,000 before the close of the next financial year 2023/24 to her as her circumstances have changed. **See Member section at end of document below for details.***

See tables below for Term Deposit and Interest:

Business Term Deposit Account Number 9115-51532			
Pandorado Services Pty Ltd			
Term 3 monthly			
DATE LODGED	RE-INVESTED	PLUS INTEREST	BALANCES
30/06/2022	\$ 166,598.10	\$ 21.00	\$ 166,619.10
30/09/2022	\$ 166,619.10	\$ 314.98	\$ 166,934.08
31/12/2023	\$ 166,934.08	\$ 617.43	\$ 167,551.51
31/03/2023	\$ 167,551.51	\$ 835.46	\$ 168,386.97
30/06/2023	\$ 168,386.97	* Matures 30/9/2023	
2022/23 BALANCES	\$ 166,598.10	\$ 1,788.87	\$ 168,386.97

### Pandorado Services Pty Ltd 2022/23 Interest

Date	Monthly Bank Account Interest	Quarterly Term Deposit Interest	YTD Interest
30/07/2021	\$0.02		↓
31/08/2021	\$0.05		↓
30/09/2021	\$0.04		↓
30/09/2021		\$21.00	↓
30/10/2021	\$0.00		↓
30/11/2021	\$0.00		↓
31/12/2021	\$0.00		↓
31/12/2021		\$314.98	↓
30/01/2022	\$0.00		↓
28/02/2022	\$0.00		↓
31/03/2022	\$0.00		↓
31/03/2022		\$617.43	↓
30/04/2022	\$0.00		↓
31/05/2022	\$0.00		↓
30/06/2022	\$0.00		↓
30/06/2022		\$835.46	↓
			↓
<b>Total Interest</b>	<b>\$0.11</b>	<b>\$1,788.87</b>	<b>\$1,788.98</b>



## Member Contributions:

PANDORADO SERVICES PTY LTD		
2022-23 FINANCIAL YEAR		
DATE	MEMBER CONTRIBUTIONS	AMOUNT
12/07/2022	S Camilleri Contribution	\$ 50.00
26/07/2022	S Camilleri Contribution	\$ 50.00
9/08/2022	S Camilleri Contribution	\$ 50.00
23/08/2022	S Camilleri Contribution	\$ 50.00
6/09/2022	S Camilleri Contribution	\$ 50.00
20/09/2022	S Camilleri Contribution	\$ 50.00
4/10/2022	S Camilleri Contribution	\$ 50.00
18/10/2022	S Camilleri Contribution	\$ 50.00
1/11/2022	S Camilleri Contribution	\$ 50.00
15/11/2022	S Camilleri Contribution	\$ 50.00
29/11/2022	S Camilleri Contribution	\$ 50.00
13/12/2022	S Camilleri Contribution	\$ 50.00
28/12/2022	S Camilleri Contribution	\$ 50.00
10/01/2023	S Camilleri Contribution	\$ 50.00
24/01/2023	S Camilleri Contribution	\$ 50.00
7/02/2023	S Camilleri Contribution	\$ 50.00
21/02/2023	S Camilleri Contribution	\$ 50.00
7/03/2023	S Camilleri Contribution	\$ 50.00
21/03/2023	S Camilleri Contribution	\$ 50.00
4/04/2023	S Camilleri Contribution	\$ 50.00
18/04/2023	S Camilleri Contribution	\$ 50.00
2/05/2023	S Camilleri Contribution	\$ 50.00
16/05/2023	S Camilleri Contribution	\$ 50.00
30/05/2023	S Camilleri Contribution	\$ 50.00
13/06/2023	S Camilleri Contribution	\$ 50.00
27/06/2023	S Camilleri Contribution	\$ 50.00
		<b>\$ 1,300.00</b>

Please see Reconciliation Workout sheet table below

Pandorado Service Pty Ltd 2022/23 Reconciliation				
MEMBER CONTRIBUTIONS	\$	1,300.00		
ATO REFUND	\$	4.31		
COMBINED INTEREST	\$	0.11		
	\$	4.42	TOTAL CREDITS	
RUNNING COSTS				
ASIC FEE	\$	59.00		
ATO LEVY	\$	259.00		
ACCOUNTANT FEE	\$	660.00		
AUDITOR FEE	\$	330.00		
BANK FEES	\$	2.20		
	\$	1,310.20	TOTAL DEBITS	
	Business Acc	Term Deposit	Total SMSF	
B/F 2021/22	\$ 4,994.34	\$ 166,598.10	\$ 171,592.44	
INTEREST CREDITED	\$ 0.11	\$ 1,788.87	\$ 1,788.98 *	
ATO REFUND	\$ 4.31		\$ 4.31	
MEMBER CONTRIBUTIONS	\$ 1,300.00		\$ 1,300.00	
RUNNING COSTS	-\$ 1,310.20		-\$ 1,310.20 **	
BALANCE 30/06/2023	\$ 4,988.56	\$ 168,386.97	\$ 173,375.53	
	GROWTH			
CONTRIBUTIONS	\$ 1,300.00			
TOTAL INTEREST *	\$ 1,788.98			
ATO REFUND	\$ 4.31			
TOTAL DEBITS **	-\$ 1,310.20	C/F 2021/22	\$ 171,592.44	
GROWTH 2022/23	\$ 1,783.09	GROWTH	\$ 1,783.09	
BALANCE 2022/23 --->>>>>>		30/06/2023	\$ 173,375.53	

Please see below Medical Notes regarding Member and Request to access her Superannuation funds annually until further notice due to medical grounds.

Noted:



**Sonia Camilleri is the sole Director, Secretary and Member of Pandorado Service Pty Ltd SMSF**

Let it be noted that I, Sonia Camilleri, am now on Disability Support Payment and have health issues which includes permanent IBS Diagnosed in 2017 and I am living with the fear of Sarcoidosis returning which was diagnosed in 2018. I am suffering from Osteoarthritis in my feet. This was diagnosed in 2022. Steroid treatment can make one blind and it is detrimental to Osteo-Arthritis. It can make the deterioration worse. OA treatment is detrimental to Sarcoidosis. So, I am in a rock and a hard place and can't work much anymore. This will get worse as I age. I cannot stand or walk long distance. My joints can become painful. I am not on Steroids at the moment but am under Specialist Management for Sarcoidosis.

I attend Physio on a care plan for my Back, Neck, and Leg aches

I am 59 years of age so I have reached my preservation age.

I do not have any savings and live from day to day and even being on DSP I find it hard with keeping my payments up for bills and HomeStart etc. I have not fallen behind. I do stay home a lot ...

I am paying a HomeStart loan off and owe **\$46829.26 on the Principle Loan.**

I have a **secondary small loan of \$35715.42** also with HomeStart

It is requested by the member Sonia Camilleri that she will now require \$15000 per year to undertake the following.

1. Repayment of HomeStart Loan \$10,000 a year due to not being able to work.
2. \$5000 for Renovations as the fence has holes in it and the gutters are leaking and the main carport requires posts to be replaced as the steel ones are rusting out. This is dangerous. Also aged Alsenite on the roof need replacing.

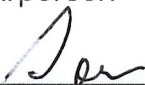
It is estimated that the HomeStart Loan funding from this Superannuation Fund will be required between now and the close of the financial year for 2023/24. It will depend on my health on a given day to see the bank and to arrange a drawn down from the term deposit into the business account in the capacity as trustee for Pandorado Service Pty Ltd.

The Voluntary Cleaner/Carer work for a lady in Brompton SA has reduced to 2 hours a month.

**There being no further matters to discuss, the meeting was closed.**

Signed as a true record of the meeting.

Chairperson



Date

30<sup>th</sup> June 2023

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**Sonia Maria Camilleri**

Director/Secretary

The Trustee of Pandorado Services Pty Ltd for Pandorado Services Pty Ltd (SMSF)