

Rachel Green-Luther

From: Brad Hoffman
Sent: Thursday, May 7, 2020 8:45 AM
To: Duncan Unwin; Rachel Green-Luther
Cc: Elizabeth Meiklejohn
Subject: RE: D.W. Unwin Superannuation Fund - 2018/2019 Queries and Quote

Hi Duncan

Just be careful with vesting shares, that you don't end up with control, as we may then need to consider in-house asset issues. It may be that this becomes inevitable, but please get in touch before you do so and we can discuss the potential implications.

Thanks
Brad

Brad Hoffman
Associate Principal

PS – We are always open for new business so please pass on our details to any friends, family or colleagues whom would benefit from our services.



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From: Duncan Unwin <dunwin@iinet.net.au>
Sent: Wednesday, May 6, 2020 11:00 AM
To: Rachel Green-Luther <RachelG@virtusuper.com.au>
Cc: Brad Hoffman <BradleyH@virtusuper.com.au>; Elizabeth Meiklejohn <ElizabethM@virtusuper.com.au>
Subject: Re: D.W. Unwin Superannuation Fund - 2018/2019 Queries and Quote

Hi Rachel,

Re the loan, the Tobruk directors asked to capitalise the interest payments and we have been discussing how to make this a more manageable debt for the business - currently the T/O would not support an interest payment of this amount. Without giving up our right to charge the interest, we are looking at agreeing to a cash payment of 10% of the \$70K paid by the superfund for the debt and capitalising the rest, with an option to vest to shares at our discretion. The first of these payments (for last year) will be made before the end of the month.

Yes, happy with your estimate for preparing the return,

Regards,

Duncan

On 17 Apr 2020, at 11:13 am, Rachel Green-Luther <RachelG@virtusuper.com.au> wrote:

Hi Duncan,

I hope you and your family are well and safe. Thank you for your email.

For D.W. Unwin Super Fund's 2018/2019 FY tax return, could you please:

1. For your rollover into the super fund, it appears you actioned this through an asset transfer (called In-species asset transfer). Provide any document for the asset transfer on 21 June 2019 for \$299,487.18?
2. BT Panaroma:
If you have an adviser for this account, please provide us with their contact details to be able to get the following reports:
 - a. Annual Statement Report for the period 1 July 2018 to 30 June 2019.
 - b. Annual Tax statements for the period 1 July 2018 to 30 June 2019.
 - c. Income Accrued as at 30 June 2019.
 - d. Realised Capital Gains Tax from 1 July 2018 to 30 June 2019.

If you do not have an adviser, please provide this directly.

3. For the Tobruk Security Pty Ltd Loan:
 - a. In your letter dated 9 July 2019, You demanded payment of \$28,511.55 for the outstanding interest. Have you received it yet?
 - b. How are you tracking the interest for the 2018/2019 FY – see attached for reference?I estimate the interest for 2018/2019 FY will be around \$13,234.60.

Also, we estimate the fee to complete the super fund 2018/2019 financial statements and tax return to be \$2,750.00 (GST inclusive), including audit.

To view our most recent fee schedule and terms of engagement please [click here](#).

If you have any questions or concerns, please feel free to contact us.

Kind regards,
Rach

Rachel Green-Luther CPA
Accountant

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From: Duncan Unwin <dunwin@inet.net.au>

Sent: Wednesday, April 15, 2020 4:20 PM

To: Rachel Green-Luther <RachelG@virtusuper.com.au>

Subject: Re: D.W. Unwin Superannuation Fund - 2018/2019 Information request

Hi Rachel,

I thought I would check in to see how preparation of annual returns was progressing.

Thanks,

Duncan

On 13 Jan 2020, at 12:13 pm, Rachel Green-Luther <RachelG@virtusuper.com.au> wrote:

Hi Duncan and Rachel,

Happy New Year!

My name is Rachel Green-Luther and I work with Brad Hoffman at Virtu Super.

Just wanted to let you know that your super fund –D.W. Unwin Superannuation Fund's 2018/2019 tax return is due on 28 February 2020.

To complete the super fund's 2018/2019 financial accounts and tax return, could you please provide the following, before 27 January 2020:

1. The bank statement showing the bank account balance at 30 June 2019, for:
 - a. BT Cash Management 120317102; and
 - b. Any other bank accounts/term deposits owned by the super fund.
2. CSV/Excel file of the bank transactions, from 1 April 2019 to now, for:
 - a. BT Cash Management 120317102; and
 - b. Any other bank accounts owned by the super fund.If you require any assistance, please let me know.
3. Invoices for super fund expenses;
4. Any rollover benefit statements for super fund money rolled into the super fund.
Please note that we already have Duncan's SuperWrap roll in dated 21 June 2019.;
5. Supporting documents for any investments purchased, ie. purchase/buy contracts;
6. BT Panorama Investments 120333273 statements:
 - a. Annual Investment Report as at 30 June 2019;
 - b. Annual Taxation report for 2019;
7. Copies of any insurance policies paid by the super fund (if applicable).
Please ensure the policies shows:
 - Policy owner ;
 - Life insured;

- Insured amount;
- Premium paid;
- Type of insurance; and
- If TPD insurance, confirm “Any” occupation.

If your super fund did not own any assets (including having a bank account) before 30 June 2019, please provide me with the first bank statement for the super fund and we can look at lodging a tax return not necessary for 2018/2019 financial year.

Also, please sign and return (via email is fine) the attached data feed authority for the BT portfolio.

Please note:

- This provides our accounting program with read only daily bank and trading transactions, which we refer to as a data feed.
- We will not have permission to request any statements or make payments or transfers.
- This allows us to have your super fund as up to date as possible should you require any information.
- Please sign where indicated and email back to our office.
- Once the data feed is up and running I may request the missing information to get it up to date.
- I have attached a data feed information sheet for your reference.

Once I have the above information, I will be able to provide you with a quote.

I will give Duncan a call on Wednesday 15th January 2020 to see if you have any questions.

In the meantime, if you have any questions or concerns, please feel free to contact me.

Kind regards,
Rach

Rachel Green-Luther CPA
Accountant

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<Loan Calculation.pdf>