

Norman Vivian Pty Ltd SF

# Trial Balance

**As At 30 Jun 2021**

Income	Debit	As at 30 Jun 2021 Credit	Quantity
<b>Member Receipts</b>			
Contributions			
Employer			
Mr Gordon Heathcote		\$ 3,895.00	A
Mrs Kerrie Heathcote		\$ 25,000.00	
Total Employer		\$ 28,895.00	
Member			
Personal Non-Concessional			
Mrs Kerrie Heathcote		\$ 41,435.00	
Total Personal Non-Concessional		\$ 41,435.00	
Total Member		\$ 41,435.00	
Total Contributions		\$ 70,330.00	
Total Member Receipts		\$ 70,330.00	
<b>Investment Income</b>			
Interest			
Cash At Bank			
Bendigo Bank a/c 2235		\$ 88.32	B
Cash at Bank - Westpac Cash Management a/c 7918		\$ 0.05	A1
Total Cash At Bank		\$ 88.37	
Total Interest		\$ 88.37	
Total Investment Income		\$ 88.37	
Total Income		\$ 70,418.37	

## Expenses

### Member Payments

Pensions Paid			
Mr Gordon Heathcote			
2020 Pension Account	\$ 8,419.98		
2021 Pension	\$ 28,232.09		
Total Mr Gordon Heathcote	\$ 36,652.07		
Mrs Kerrie Heathcote			
2020 Pension Account	\$ 2,133.36		
2021 Pension	\$ 28,394.64		
Total Mrs Kerrie Heathcote	\$ 30,528.00		
Total Pensions Paid	\$ 67,180.07		
Total Member Payments	\$ 67,180.07	C	

### Other Expenses

Actuarial Fee	\$ 132.00	D	
Bank Fees			
Cash At Bank			
Cash at Bank - Westpac Cash Management a/c 7918	\$ 74.00	C1	
Total Cash At Bank	\$ 74.00		
Total Bank Fees	\$ 74.00		
SMSF Supervisory Levy	\$ 259.00		
Total Other Expenses	\$ 465.00		
Total Expenses	\$ 67,645.07		

**Income Tax****Income Tax Expense**

Income Tax Expense	\$	4,289.55	
Total Income Tax Expense	\$	4,289.55	
Total Income Tax	\$	4,289.55	E

**Profit & Loss Clearing Account**

Total Profit & Loss Clearing Account	\$	1,516.25	
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**Assets****Other Assets**

Cash At Bank			
Bendigo Bank a/c 2235	\$	95,244.30	F
Cash at Bank - Westpac Cash Management a/c 7918	\$	738.36	G
Total Cash At Bank	\$	95,982.66	
Current Tax Assets			
Provision for Income Tax		\$	4,289.55 E
Income Tax Instalments Paid	\$	7,460.00	H
Total Current Tax Assets	\$	3,170.45	
Total Other Assets	\$	99,153.11	
Total Assets	\$	99,153.11	

**Liabilities**

Total Liabilities	\$	0.00	
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**Member Entitlements****Member Entitlement Accounts**

Mr Gordon Heathcote			
2020 Pension Account	\$	1,030.62	
2021 Pension	\$	2,707.86	
Accumulation	\$	3,301.23	
Total Mr Gordon Heathcote	\$	7,039.71	I
Mrs Kerrie Heathcote			
2020 Pension Account	\$	27,296.06	
2021 Pension	\$	2,212.48	
Accumulation	\$	62,604.86	
Total Mrs Kerrie Heathcote	\$	92,113.40	
Total Member Entitlement Accounts	\$	99,153.11	
Total Member Entitlements	\$	99,153.11	

<b>Net Total</b>	\$	171,087.73	\$	171,087.73
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# Norman Vivian Pty Ltd Superannuation Fund

Trial Balance as at 30 June 2021

Prior Year		Current Year	
Debits	Credits	Debits	Credits
<b>INCOME</b>			
Contributions			
	Employer	-	28,895.00
	Member	-	41,435.00
	Interest	-	88.37
<b>EXPENSE</b>			
249,093.15	Pensions Paid	67,180.07	-
2,815.00	Accountancy Fee	-	-
132.00	Actuarial Fee	132.00	-
1,200.00	Auditor Fee	-	-
81.99	Bank Fees	74.00	-
259.00	SMSF Supervisory Levy	259.00	-
<b>INCOME TAX</b>			
7,368.60	Income Tax Expense	4,289.55	-
<b>PROFIT &amp; LOSS CLEARING ACCOUNT</b>			
-	Profit & Loss Clearing Account	-	1,516.25
<b>ASSETS</b>			
102,162.96	Cash At Bank	95,982.66	-
464.40	Current Tax Assets	3,170.45	-
<b>LIABILITIES</b>			
-	Other Taxes Payable	-	-
<b>MEMBER ENTITLEMENTS</b>			

Norman Vivian Pty Ltd Superannuation Fund

Trial Balance as at 30 June 2021

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
-	40,467.45	Mr Gordon Heathcote	-	7,039.71
-	60,201.91	Mrs Kerrie Heathcote	-	92,113.40
363,577.10	363,577.10		171,087.73	171,087.73

**Norman Vivian Pty Ltd Superannuation Fund**  
**Contribution Caps**  
**For the Period From 1 July 2020 to 30 June 2021**

**Mr Gordon Heathcote**

**Date of Birth:** 18 May 1945  
**Age:** 76 (at 30/06/2021)  
**Status:** Generally no contributions allowed, some exceptions apply

**Contributions Summary**

**Non-Concessional**

**Prior Year Contributions**

The 'Bring Forward Rule' was unavailable in previous 2 years; member was 65 or older  
 3-year cap in effect from previous years  
 Total non-concessional contributions in previous 2 years

N/A  
 N/A

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1,2	25,000.00	0.00
Cumulative Available Unused Cap	3	0.00	0.00
Contributions made (to this fund)	4	3,895.00	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		3,895.00	0.00
Amount above caps	5	0.00	0.00
Available		21,105.00	0.00

**Notes**

- 1 . 'Bring Forward Rule' can NOT be triggered this year; member was 67 or older
- 2 . Non-concessional cap shown applies to current year only
- 3 . Concessional contribution cap has been used up in prior year(s), member has no unused concessional contribution cap carry forward
- 4 . Excludes any unmatched deposits
- 5 . Any excess concessional contributions are treated as non-concessional

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	3,895.00
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>3,895.00</b>
<b>NonConcessional</b>	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>0.00</b>
<b>Other</b>	CGT small business 15-year exemption	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
	COVID-19 Re-Contribution	0.00
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
09/07/2020	Employer Mandated	1,485.00			manual
23/07/2020	Employer Mandated	1,485.00			manual
06/08/2020	Employer Mandated	925.00			manual
<b>Totals:</b>		<b>3,895.00</b>			

**Norman Vivian Pty Ltd Superannuation Fund**  
**Contribution Caps**  
**For the Period From 1 July 2020 to 30 June 2021**

**Mrs Kerrie Heathcote**

**Date of Birth:** 4 Aug 1947  
**Age:** 73 (at 30/06/2021)  
**Status:** Only employer or personal contributions allowed subject to the work test

**Contributions Summary**

**Non-Concessional**

**Prior Year Contributions**

The 'Bring Forward Rule' was unavailable in previous 2 years; member was 65 or older  
 3-year cap in effect from previous years N/A  
 Total non-concessional contributions in previous 2 years N/A

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1,2	25,000.00	100,000.00
Cumulative Available Unused Cap	3	0.00	0.00
Contributions made (to this fund)	4	25,000.00	41,435.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		25,000.00	41,435.00
Amount above caps	5	0.00	0.00
Available		0.00	58,565.00

**Notes**

- 1 . 'Bring Forward Rule' can NOT be triggered this year; member was 67 or older
- 2 . Non-concessional cap shown applies to current year only
- 3 . Concessional contribution cap has been used up in prior year(s), member has no unused concessional contribution cap carry forward
- 4 . Excludes any unmatched deposits
- 5 . Any excess concessional contributions are treated as non-concessional

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	25,000.00
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>25,000.00</b>
<b>NonConcessional</b>	Personal	41,435.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>41,435.00</b>
<b>Other</b>	CGT small business 15-year exemption	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
	COVID-19 Re-Contribution	0.00
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
13/07/2020	Employer Mandated	1,220.00			manual
27/07/2020	Employer Mandated	1,220.00			manual
06/08/2020	Employer Mandated	560.00			manual
10/08/2020	Employer Mandated	325.00			manual
10/08/2020	Employer Voluntary	895.00			manual

**Norman Vivian Pty Ltd Superannuation Fund**  
**Contribution Caps**  
**For the Period From 1 July 2020 to 30 June 2021**

**Mrs Kerrie Heathcote**

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
20/08/2020	Employer Voluntary	1,485.00			manual
24/08/2020	Employer Voluntary	1,220.00			manual
03/09/2020	Employer Voluntary	1,485.00			manual
07/09/2020	Employer Voluntary	1,220.00			manual
17/09/2020	Employer Voluntary	1,485.00			manual
18/09/2020	Employer Voluntary	1,220.00			manual
01/10/2020	Employer Voluntary	1,485.00			manual
05/10/2020	Employer Voluntary	1,220.00			manual
15/10/2020	Employer Voluntary	1,485.00			manual
19/10/2020	Employer Voluntary	1,220.00			manual
29/10/2020	Employer Voluntary	1,485.00			manual
02/11/2020	Employer Voluntary	1,220.00			manual
12/11/2020	Employer Voluntary	1,485.00			manual
16/11/2020	Employer Voluntary	1,220.00			manual
26/11/2020	Employer Voluntary	1,485.00			manual
30/11/2020	Employer Voluntary	360.00			manual
30/11/2020	Personal		860.00		manual
10/12/2020	Personal		1,485.00		manual
14/12/2020	Personal		1,220.00		manual
24/12/2020	Personal		1,485.00		manual
29/12/2020	Personal		1,220.00		manual
07/01/2021	Personal		1,485.00		manual
11/01/2021	Personal		1,220.00		manual
21/01/2021	Personal		1,485.00		manual
25/01/2021	Personal		1,220.00		manual
04/02/2021	Personal		1,485.00		manual
08/02/2021	Personal		1,220.00		manual
18/02/2021	Personal		1,485.00		manual
22/02/2021	Personal		1,220.00		manual
04/03/2021	Personal		1,485.00		manual
08/03/2021	Personal		1,220.00		manual
18/03/2021	Personal		1,485.00		manual
22/03/2021	Personal		1,220.00		manual
01/04/2021	Personal		1,485.00		manual
06/04/2021	Personal		1,220.00		manual
15/04/2021	Personal		1,485.00		manual
19/04/2021	Personal		1,220.00		manual
29/04/2021	Personal		1,485.00		manual
03/05/2021	Personal		1,220.00		manual
13/05/2021	Personal		1,485.00		manual
17/05/2021	Personal		1,220.00		manual
27/05/2021	Personal		1,485.00		manual
31/05/2021	Personal		1,220.00		manual
10/06/2021	Personal		1,485.00		manual
14/06/2021	Personal		1,220.00		manual
24/06/2021	Personal		1,485.00		manual

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**Norman Vivian Pty Ltd Superannuation Fund**  
**Contribution Caps**  
**For the Period From 1 July 2020 to 30 June 2021**

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**Mrs Kerrie Heathcote**

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
28/06/2021	Personal		1,220.00		manual
Totals:		25,000.00	41,435.00		



**Westpac #7918****NORMAN VIVIAN SUPERANNUATION FUND****DEPOSITS - 1/7/20 - 30/6/21**

DETAIL	BANK	CONTRIBUTION	CONTRIBUTION	ATO refund	Interest Rec
09/07/2020 Contribution	1,485.00	1,485.00			
13/07/2020 Contribution	1,220.00	385.00	835.00		
23/07/2020 Contribution	1,485.00	1,485.00			
27/07/2020 Contribution	1,220.00	385.00	835.00		
31/07/2020 Interest Received	0.01				0.01
DEPOSIT					
NORTHBRIDGE					
NSW (offset draw down in					
04/08/2020 "withdrawals)					
	500.00	500.00			
06/08/2020 Contribution	1,485.00	1,485.00			
10/08/2020 Contribution	1,220.00	385.00	835.00		
20/08/2020 Contribution	1,485.00	1,485.00			
24/08/2020 Contribution	1,220.00	385.00	835.00		
31/08/2020 Interest Received	0.01				0.01
03/09/2020 Contribution	1,485.00	1,485.00			
07/09/2020 Contribution	1,220.00	385.00	835.00		
17/09/2020 Contribution	1,485.00	1,485.00			
18/09/2020 Contribution	1,220.00	385.00	835.00		
30/09/2020 Interest Received	0.02				0.02
01/10/2020 Contribution	1,485.00	1,485.00			
05/10/2020 Contribution	1,220.00	385.00	835.00		
15/10/2020 Contribution	1,485.00	1,485.00			
19/10/2020 Contribution	1,220.00	385.00	835.00		
29/10/2020 Contribution	1,485.00	1,485.00			
30/10/2020 Interest Received	0.01				0.01
02/11/2020 Contribution	1,220.00	385.00	835.00		
12/11/2020 Contribution	1,485.00	1,485.00			
16/11/2020 Contribution	1,220.00	385.00	835.00		
26/11/2020 Contribution	1,485.00	1,485.00			
30/11/2020 Contribution	1,220.00	385.00	835.00		
10/12/2020 Contribution	1,485.00	1,485.00			
14/12/2020 Contribution	1,220.00	385.00	835.00		
24/12/2020 Contribution	1,485.00	1,485.00			
29/12/2020 Contribution	1,220.00	385.00	835.00		
07/01/2021 Contribution	1,485.00	1,485.00			
11/01/2021 Contribution	1,220.00	385.00	835.00		
21/01/2021 Contribution	1,485.00	1,485.00			
25/01/2021 Contribution	1,220.00	385.00	835.00		
04/02/2021 Contribution	1,485.00	1,485.00			
08/02/2021 Contribution	1,220.00	385.00	835.00		
18/02/2021 Contribution	1,485.00	1,485.00			
22/02/2021 Contribution	1,220.00	385.00	835.00		
04/03/2021 Contribution	1,485.00	1,485.00			
08/03/2021 Contribution	1,220.00	385.00	835.00		
18/03/2021 Contribution	1,485.00	1,485.00			
22/03/2021 Contribution	1,220.00	385.00	835.00		

01/04/2021	Contribution	1,485.00	1,485.00		
06/04/2021	Contribution	1,220.00	385.00	835.00	
15/04/2021	Contribution	1,485.00	1,485.00		
19/04/2021	Contribution	1,220.00	385.00	835.00	
29/04/2021	Contribution	1,485.00	1,485.00		
03/05/2021	Contribution	1,220.00	385.00	835.00	
13/05/2021	Contribution	1,485.00	1,485.00		
17/05/2021	Contribution	1,220.00	385.00	835.00	
27/05/2021	Contribution	1,485.00	1,485.00		
31/05/2021	Contribution	1,220.00	385.00	835.00	
10/06/2021	Contribution	1,485.00	1,485.00		
10/06/2021	ATO - tax refund?	205.40			205.40
14/06/2021	Contribution	1,220.00	385.00	835.00	
24/06/2021	Contribution	1,485.00	1,485.00		
28/06/2021	Contribution	1,220.00	385.00	835.00	
		<b>71,035.45</b>	<b>49,120.00</b>	<b>21,710.00</b>	<b>205.40</b>
					<b>0.05</b>

A1. Interest

less

Abnormal contribution to offset drawings	-	500.00
ATO refund	-	205.40
Interest Received	-	0.05

**Total contributions for GH and KH** **70,330.00**

GH - employer mandated from LM **3,895.00** >75 years old

KH - employer mandated from NV 3,325.00  
KH - employer non-mandated from NV 21,675.00  
**Total to KH 25,000.00**

KH - personal non-concessional **41,435.00**

Opening Balance 2,006.98  
Add Contributions 71,035.45  
Less Withdrawals 72,304.07  
**738.36** Reconciles



ABN 11 068 049 178. AFSL No. 237879.

**Tax History**Customer Name: NORMAN VIVIAN PTY LTD *SUPER KIND - SEE ATTACHED*

Date Printed: 12/05/2022

Customer Num : 0036352235

01/07/2020 - 30/06/2021

Page 1 of 1

Pfol	Ldgr/Acc	Financial Year Ending	Account Description	Credit Interest	Debit Interest
SAV	V501	30/06/2021	BUSINESS EASYSaver	88.32	0.00



ABN 11 068 049 178. AFSL No. 237879.

**Tax History**Customer Name: NORMAN VIVIAN PTY LTD *SUPER KIND - SEE ATTACHED*

Date Printed: 12/05/2022

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01/07/2020 - 30/06/2021

Page 1 of 1

Pfol	Ldgr/Acc	Financial Year Ending	Account Description	Credit Interest	Debit Interest
SAV	V501	30/06/2021	BUSINESS EASYSaver	88.32	0.00

Norman Vivian Pty Ltd SF / Browse pension reviews

Pension Account

Financial Year

Group By

10 items

Mem..	Pension Account Na..	Perio..	Perio..	O/Bal..	Tax Fr..	Minim	Maxi...	Select	Gross	PAYG	Net	Revie..
Member : Mr Gordon Heathcote (5)												
Mr Gordon Heathcote	2020 Pension Account	01/07/2021	30/06/2021	\$9,459.06	78.50 %	\$280.00	-	\$280.00	\$8,419.98	\$0.00	\$8,419.98	No review
Mr Gordon Heathcote	2021 Pension	01/07/2021	30/06/2021	\$31,008.39	34.75 %	\$930.00	-	\$930.00	\$28,232.09	\$0.00	\$28,232.09	No review
Mr Gordon Heathcote	ABP - 01/07/14	01/07/2021	30/06/2021	\$0.00	55.99 %	\$0.00	-	\$0.00	\$0.00	\$0.00	\$0.00	No review
Mr Gordon Heathcote	ABP - 01/07/16	01/07/2021	30/06/2021	\$0.00	6.09 %	\$0.00	-	\$0.00	\$0.00	\$0.00	\$0.00	No review
Mr Gordon Heathcote	New Pension Account	01/07/2021	30/06/2021	\$0.00	75.87 %	\$0.00	-	\$0.00	\$0.00	\$0.00	\$0.00	No review
Subtotals :				\$40,467.45		\$1,210.00	N/A	\$1,210.00	\$36,652.07	\$0.00	\$36,652.07	
Member : Mrs Kerrie Heathcote (5)												
Mrs Kerrie Heathcote	2020 Pension Account	01/07/2021	30/06/2021	\$29,532.26	78.15 %	\$740.00	-	\$740.00	\$2,133.36	\$0.00	\$2,133.36	No review
Mrs Kerrie Heathcote	2021 Pension	01/07/2021	30/06/2021	\$30,669.65	35.13 %	\$770.00	-	\$770.00	\$28,394.64	\$0.00	\$28,394.64	No review
Mrs Kerrie Heathcote	ABP - 01/07/15	01/07/2021	30/06/2021	\$0.00	4.40 %	\$0.00	-	\$0.00	\$0.00	\$0.00	\$0.00	No review
Mrs Kerrie Heathcote	ABP - 01/07/16	01/07/2021	30/06/2021	\$0.00	0.00 %	\$0.00	-	\$0.00	\$0.00	\$0.00	\$0.00	No review
Mrs Kerrie Heathcote	New Pension Account	01/07/2021	30/06/2021	\$0.00	75.63 %	\$0.00	-	\$0.00	\$0.00	\$0.00	\$0.00	No review
Subtotals :				\$60,201.91		\$1,510.00	N/A	\$1,510.00	\$30,528.00	\$0.00	\$30,528.00	

\$36,652.07+\$30,528=\$67,180.07.  
That is:  
- Westpac payout = \$62,180.07 C1  
- Bendigo payout = \$ 5,000 C2  
Total = \$67,180.07

[illegible]

**Bendigo #2235**

Date	Description	Cash Out	Cash In	Balance	
					100,155.98
01/07/2020	Interest		14.77	100,170.75	
01/08/2020	Interest		12.73	100,183.48	
01/09/2020	Interest		12.72	100,196.20	
01/10/2020	Interest		12.32	100,208.52	
11/10/2020	E-Banking Tfr Top Up	5000		95,208.52	drawdown payment C2
01/11/2020	Interest		8.14	95,216.66	
01/12/2020	Interest		3.91	95,220.57	
01/01/2021	Interest		4.03	95,224.60	
01/02/2021	Interest		4.04	95,228.64	
01/03/2021	Interest		3.65	95,232.29	
01/04/2021	Interest		4.05	95,236.34	
01/05/2021	Interest		3.91	95,240.25	
01/06/2021	Interest		4.05	95,244.30	
<b>Total interest</b>			<b>88.32</b>		

## Tax invoice

17 May 2021

Reference number: 123193179

The Trustees  
Norman Vivian Pty Ltd Superannuation Fund  
c/o RBW Accountants  
GPO Box 7089  
Sydney NSW 2001

Reference No	Description	Amount
123193179	Fee for the preparation of a section 295-390 of the Income Tax Assessment Act (ITAA) 1997 actuarial certificate (formerly section 283(3) of ITAA 1936) for Norman Vivian Pty Ltd Superannuation Fund for the 2019/20 year.	\$120.00
	Amount invoiced	\$120.00
	GST	\$12.00
	<b>TOTAL AMOUNT PAYABLE</b>	<b>\$132.00</b>
	<b>AMOUNT OUTSTANDING</b>	<b>\$132.00</b>

Accurium offers a variety of payment options. Please turn over for details.

**Please pay invoice within 14 days.**

### Accurium remittance slip

Reference No: 123193179

Amount to pay: \$ \_\_\_\_\_

Payment method: ☐ Cheque/Money order ☐ Credit card ☐ EFT

Name on card: \_\_\_\_\_

Card type: VISA / MASTERCARD

Card number: \_\_\_\_\_

Expiry date: \_\_\_\_ / \_\_\_\_

Signature: \_\_\_\_\_



# Norman Vivian Pty Ltd Superannuation Fund

## Tax Accounting Reconciliation

For the period 1 July 2020 to 30 June 2021

Operating Statement Profit vs. Provision for Income Tax		2021 \$
Benefits Accrued as a Result of Operations before Income Tax		2,773.30
<b>ADD:</b>		
Pension Non-deductible Expenses		142.44
Pensions Paid		67,180.07
Rounding		0.19
<b>LESS:</b>		
Pension Exempt Income		64.00
Non-Taxable Contributions		41,435.00
<b>Taxable Income or Loss</b>		<b>28,597.00</b>

	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	28,597.00	4,289.55
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
<b>Provision for Income Tax</b>		<b>4,289.55</b>

## Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	4,289.55
Income Tax Expense	4,289.55

## Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	4,289.55
<b>LESS:</b>	
Income Tax Instalments Paid	7,460.00
<b>Income Tax Payable (Receivable)</b>	<b>(3,170.45)</b>

## Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	68.1380%
Pension Exempt % (Expenses)	68.1380%
Assets Segregated For Pensions	No

## Business EasySaver Account



009192  
NORMAN VIVIAN PTY LTD  
PO BOX 193  
NORTHBRIDGE NSW 1560

We've got your  
back because  
you've got ours

### Your details at a glance

BSB number 633-000  
Account number 162724694  
Customer number 36352235/V501  
Account title NORMAN VIVIAN PTY LTD ATF THE  
NORMAN VIVIAN PTY LIMITED SUPERANNUATION  
FUND

### Account summary

Statement period 7 May 2021 - 6 Nov 2021  
Statement number 7  
Opening balance on 7 May 2021 \$95,240.25  
Deposits & credits \$2401  
Withdrawals & debits \$0.00  
Closing Balance on 6 Nov 2021 \$95,264.26

### Any questions?

Contact Stan Johnston at 145 Maling Rd, Canterbury 3126  
on 03 9836 9466, or call 1300 BENDIGO (1300 236 344).

### Business EasySaver Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$95,240.25
1 Jun 21	INTEREST		4.05	95,244.30
1 Jul 21	INTEREST		3.91	95,248.21
1 Aug 21	INTEREST		4.04	95,252.25
1 Sep 21	INTEREST		4.05	95,256.30
1 Oct 21	INTEREST		3.91	95,260.21
1 Nov 21	INTEREST		4.05	95,264.26
Transaction totals / Closing balance		\$0.00	\$24.01	\$95,264.26



## Westpac Business One Flexi

Statement Period  
10 June 2021 - 09 July 2021

Account Name  
NORMAN VIVIAN PTY LTD  
SUPERANNUATION FUND

Customer ID  
0222 0616 NORMAN VIVIAN PTY LTD

BSB Account Number  
033-115 127 918

Opening Balance	+ \$2,639.84
Total Credits	+ \$5,410.00
Total Debits	- \$5,831.98
Closing Balance	+ \$2,217.86

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
13 Nov 2020	0.00 %	0.00 %	0.00 %	0.00 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
10/06/21	STATEMENT OPENING BALANCE			2,639.84
14/06/21	Deposit Online 2453221 Tfr Westpac Bus Lm to Superfund		1,220.00	3,859.84
15/06/21	Withdrawal/Cheque 200542	1,785.00		2,074.84
23/06/21	Withdrawal Online 0415752 Bpay Anz Cards Gordon M Heathcote	391.48		1,683.36
24/06/21	Deposit Online 2432059 Tfr Westpac Bus Nv to Sf		1,485.00	3,168.36
28/06/21	Deposit Online 2484327 Tfr Westpac Bus Lm to Superfund		1,220.00	4,388.36
28/06/21	Withdrawal/Cheque 200543	1,785.00		2,603.36
29/06/21	Withdrawal Online 7538337 Bpay Tax Office Norman Vivianp/L	1,865.00		738.36
01/07/21	Transaction Fee	5.50		732.86



Australian Government  
Australian Taxation Office

## Year to date revenue product summary report 2020/2021

**Client Name** THE TRUSTEE FOR NORMAN VIVIAN PTY LTD SUPERFUND  
**Last Updated** 13/08/2022  
**TFN** 95672729

### Net amounts applicable for the year to date.

Description	ICA001 Total (\$)
Fringe benefits tax instalments	
Wine equalisation tax	
Deferred company/fund instalments	
Pay as you go income tax instalments	7,460.00
Pay as you go income tax withholding	
Luxury car tax	
Goods and services tax	
Goods and services tax instalments	
Goods and services return	0.00
Fuel tax credit	

**Total clients for this tax agent : 1**



## Activity statement 001

<b>Date generated</b>	12/08/2022
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

29 results found - from **12 August 2019** to **12 August 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
31 Jul 2022	31 Jul 2022	General interest charge			\$0.00
31 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$1,842.00		\$0.00
30 Jun 2022	29 Jun 2022	Payment received		\$1,842.00	\$1,842.00 CR
1 May 2022	1 May 2022	General interest charge			\$0.00
1 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$1,842.00		\$0.00
6 Apr 2022	5 Apr 2022	Payment received		\$1,842.00	\$1,842.00 CR
7 Mar 2022	7 Mar 2022	General interest charge			\$0.00
7 Mar 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$1,842.00		\$0.00
12 Jan 2022	11 Jan 2022	Payment received		\$1,842.00	\$1,842.00 CR
31 Oct 2021	31 Oct 2021	General interest charge			\$0.00
31 Oct 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$1,842.00		\$0.00



**Australian Government**  
**Australian Taxation Office**

**Agent** RIGNEY BOLTON WOODWARD  
PTY LTD  
**Client** THE TRUSTEE FOR NORMAN  
VIVIAN PTY LTD SUPERFUND  
**ABN** 48 718 925 121  
**TFN** 95 672 729

## Income tax 551

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<b>Date generated</b>	17/08/2022
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

---

2 results found - from **01 June 2020** to **17 August 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
7 Jun 2021	10 Jun 2021	EFT refund for Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$205.40		\$0.00
7 Jun 2021	7 Jun 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$205.40	\$205.40 CR

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# Norman Vivian Pty Ltd Superannuation Fund

(ABN: 48 718 925 121)

## Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 8 Neeworra Road NORTHBRIDGE, NSW 2063
Member Number: HEATHG0	Date of Birth: 18 May 1945 Date Joined Fund: 28 June 1979 Eligible Service Date: 28 June 1979
Mr Gordon Michael Heathcote	Tax File Number Held: Yes

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

Your Accounts	Your Tax Components
<b>Withdrawal Benefit</b> as at 1 Jul 2020 Accumulation 31,008.39 2020 Pension Account 9,459.06 2021 Pension - <b>Total</b> as at 1 Jul 2020 <b>40,467.45</b>	Tax Free 1,750.04 Taxable - Taxed 5,289.67 Taxable - Untaxed - <b>Your Preservation Components</b> Preserved - Restricted Non Preserved - Unrestricted Non Preserved 7,039.71 <b>Your Insurance Benefits</b> No insurance details have been recorded <b>Your Beneficiaries</b> <b>Binding Beneficiary Nomination*</b> Kerrie Lorraine Heathcote - 100% * Nomination in effect from 28 October 2014
<b>Withdrawal Benefit</b> as at 30 Jun 2021 Accumulation 3,301.23 2020 Pension Account 1,030.62 2021 Pension 2,707.86 <b>Total</b> as at 30 Jun 2021 <b>7,039.71</b>	

### For Enquiries:

phone 0292993603 | email [admin@rbwca.com.au](mailto:admin@rbwca.com.au) | fax 0292903401  
mail RBW Chartered Accountants, SUITE 501 83 YORK STREET, SYDNEY NSW 2000

# Norman Vivian Pty Ltd Superannuation Fund

(ABN: 48 718 925 121)

## Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 8 Neeworra Road NORTHBRIDGE, NSW 2063
Member Number: HEATHG0	Date of Birth: 18 May 1945 Date Joined Fund: 28 June 1979 Eligible Service Date: 28 June 1979
Mr Gordon Michael Heathcote	Tax File Number Held: Yes
Accumulation Account	Account Start Date: 28 June 1979
Accumulation	

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2020 31,008.39	Tax Free 0.0000 % -
<u>Increases to your account:</u>	Taxable - Taxed 3,301.23
Employer Contributions 3,895.00	Taxable - Untaxed -
Tax on Net Fund Income 4.74	<b>Your Preservation Components</b>
<u>Total Increases</u> 3,899.74	Preserved -
<u>Decreases to your account:</u>	Restricted Non Preserved -
Contributions Tax 584.25	Unrestricted Non Preserved 3,301.23
Share Of Net Fund Income 14.26	<b>Your Insurance Benefits</b>
Transfers Out 31,008.39	No insurance details have been recorded
<u>Total Decreases</u> 31,606.90	<b>Your Beneficiaries</b>
<b>Withdrawal Benefit as at 30 Jun 2021 3,301.23</b>	<b>Binding Beneficiary Nomination*</b>
	Kerrie Lorraine Heathcote - 100%
	* Nomination in effect from 28 October 2014

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mail RBW Chartered Accountants, SUITE 501 83 YORK STREET, SYDNEY NSW 2000



# Norman Vivian Pty Ltd Superannuation Fund

(ABN: 48 718 925 121)

## Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 8 Neeworra Road NORTHBRIDGE, NSW 2063
Member Number: HEATHG0	Date of Birth: 18 May 1945 Date Joined Fund: 28 June 1979 Eligible Service Date: 28 June 1979
Mr Gordon Michael Heathcote	Tax File Number Held: Yes
Pension Account	Account Start Date: 1 July 2019
2020 Pension Account	

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2020 9,459.06	Tax Free 78.5032 % 809.07
<u>Decreases to your account:</u>	Taxable - Taxed 221.55
Pension Payments 8,419.98	Taxable - Untaxed -
Share Of Net Fund Income 8.46	<b>Your Preservation Components</b>
<u>Total Decreases</u> 8,428.44	Preserved -
<b>Withdrawal Benefit as at 30 Jun 2021 1,030.62</b>	Restricted Non Preserved -
	Unrestricted Non Preserved 1,030.62
	<b>Your Insurance Benefits</b>
	No insurance details have been recorded
	<b>Your Beneficiaries</b>
	<b>Binding Beneficiary Nomination*</b>
	Kerrie Lorraine Heathcote - 100%
	* Nomination in effect from 28 October 2014

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mail RBW Chartered Accountants, SUITE 501 83 YORK STREET, SYDNEY NSW 2000

# Norman Vivian Pty Ltd Superannuation Fund

(ABN: 48 718 925 121)

## Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 8 Neeworra Road NORTHBRIDGE, NSW 2063
Member Number: HEATHG0	Date of Birth: 18 May 1945 Date Joined Fund: 28 June 1979 Eligible Service Date: 28 June 1979
Mr Gordon Michael Heathcote	Tax File Number Held: Yes
Pension Account	Account Start Date: 1 July 2020
2021 Pension	

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2020 -	Tax Free 34.7496 % 940.97
<u>Increases to your account:</u>	Taxable - Taxed 1,766.89
Transfers In 31,008.39	Taxable - Untaxed -
<u>Total Increases</u> 31,008.39	<b>Your Preservation Components</b>
<u>Decreases to your account:</u>	Preserved -
Pension Payments 28,232.09	Restricted Non Preserved -
Share Of Net Fund Income 68.44	Unrestricted Non Preserved 2,707.86
<u>Total Decreases</u> 28,300.53	<b>Your Insurance Benefits</b>
Withdrawal Benefit as at 30 Jun 2021 <b>2,707.86</b>	No insurance details have been recorded
	<b>Your Beneficiaries</b>
	<b>Binding Beneficiary Nomination*</b>
	Kerrie Lorraine Heathcote - 100%
	* Nomination in effect from 28 October 2014

### For Enquiries:

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mail RBW Chartered Accountants, SUITE 501 83 YORK STREET, SYDNEY NSW 2000

## Trustee

The Trustee of the Fund is as follows:

Norman Vivian Pty Limited

The directors of the Trustee company are:

Gordon Heathcote and  
Kerrie Heathcote

## Availability of Other Fund Information

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

## Trustee Disclaimer

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

Signed on behalf of the Trustee of the Fund

.....  
Gordon Heathcote  
Director - Norman Vivian Pty Limited

.....  
Kerrie Heathcote  
Director - Norman Vivian Pty Limited

Statement Date: 30 June 2021

### For Enquiries:

phone 0292993603 | email [admin@rbwca.com.au](mailto:admin@rbwca.com.au) | fax 0292903401  
mail RBW Chartered Accountants, SUITE 501 83 YORK STREET, SYDNEY NSW 2000

# Norman Vivian Pty Ltd Superannuation Fund

(ABN: 48 718 925 121)

## Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 8 Neeworra Road NORTHBRIDGE, NSW 2063
Member Number: HEATHK0	Date of Birth: 4 August 1947 Date Joined Fund: 28 June 1979 Eligible Service Date: 28 June 1979
Mrs Kerrie Lorraine Heathcote	Tax File Number Held: Yes

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

Your Accounts	Your Tax Components
<b>Withdrawal Benefit</b> as at 1 Jul 2020 Accumulation 30,669.65 2020 Pension Account 29,532.26 2021 Pension - <b>Total</b> as at 1 Jul 2020 <b>60,201.91</b>	Tax Free 63,544.77 Taxable - Taxed 28,568.63 Taxable - Untaxed - <b>Your Preservation Components</b> Preserved - Restricted Non Preserved - Unrestricted Non Preserved 92,113.40 <b>Your Insurance Benefits</b> No insurance details have been recorded <b>Your Beneficiaries</b> <b>Binding Beneficiary Nomination*</b> Gordon Michael Heathcote - 100% * Nomination in effect from 28 October 2014
<b>Withdrawal Benefit</b> as at 30 Jun 2021 Accumulation 62,604.86 2020 Pension Account 27,296.06 2021 Pension 2,212.48 <b>Total</b> as at 30 Jun 2021 <b>92,113.40</b>	

### For Enquiries:

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mail RBW Chartered Accountants, SUITE 501 83 YORK STREET, SYDNEY NSW 2000

# Norman Vivian Pty Ltd Superannuation Fund

(ABN: 48 718 925 121)

## Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 8 Neeworra Road NORTHBRIDGE, NSW 2063
Member Number: HEATHK0	Date of Birth: 4 August 1947 Date Joined Fund: 28 June 1979 Eligible Service Date: 28 June 1979
Mrs Kerrie Lorraine Heathcote	Tax File Number Held: Yes
Accumulation Account	Account Start Date: 28 June 1979
Accumulation	

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2020 30,669.65	Tax Free 66.1850 % 41,435.00
<u>Increases to your account:</u>	Taxable - Taxed 21,169.86
Employer Contributions 25,000.00	Taxable - Untaxed -
Member Contributions 41,435.00	<b>Your Preservation Components</b>
Tax on Net Fund Income 39.96	Preserved -
<u>Total Increases</u> 66,474.96	Restricted Non Preserved -
<u>Decreases to your account:</u>	Unrestricted Non Preserved 62,604.86
Contributions Tax 3,750.00	<b>Your Insurance Benefits</b>
Share Of Net Fund Income 120.10	No insurance details have been recorded
Transfers Out 30,669.65	<b>Your Beneficiaries</b>
<u>Total Decreases</u> 34,539.75	<b>Binding Beneficiary Nomination*</b>
Withdrawal Benefit as at 30 Jun 2021 <b>62,604.86</b>	Gordon Michael Heathcote - 100%
	* Nomination in effect from 28 October 2014

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mail RBW Chartered Accountants, SUITE 501 83 YORK STREET, SYDNEY NSW 2000

# Norman Vivian Pty Ltd Superannuation Fund

(ABN: 48 718 925 121)

## Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 8 Neeworra Road NORTHBRIDGE, NSW 2063
Member Number: HEATHK0	Date of Birth: 4 August 1947 Date Joined Fund: 28 June 1979 Eligible Service Date: 28 June 1979
Mrs Kerrie Lorraine Heathcote	Tax File Number Held: Yes
Pension Account	Account Start Date: 1 July 2019
2020 Pension Account	

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2020 29,532.26	Tax Free 78.1520 % 21,332.42
<u>Decreases to your account:</u>	Taxable - Taxed 5,963.64
Pension Payments 2,133.36	Taxable - Untaxed -
Share Of Net Fund Income 102.84	<b>Your Preservation Components</b>
<u>Total Decreases</u> 2,236.20	Preserved -
<u>Withdrawal Benefit as at 30 Jun 2021</u> 27,296.06	Restricted Non Preserved -
	Unrestricted Non Preserved 27,296.06
	<b>Your Insurance Benefits</b>
	No insurance details have been recorded
	<b>Your Beneficiaries</b>
	<b>Binding Beneficiary Nomination*</b>
	Gordon Michael Heathcote - 100%
	* Nomination in effect from 28 October 2014

### For Enquiries:

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mail RBW Chartered Accountants, SUITE 501 83 YORK STREET, SYDNEY NSW 2000

# Norman Vivian Pty Ltd Superannuation Fund

(ABN: 48 718 925 121)

## Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 8 Neeworra Road NORTHBRIDGE, NSW 2063
Member Number: HEATHK0	Date of Birth: 4 August 1947 Date Joined Fund: 28 June 1979 Eligible Service Date: 28 June 1979
Mrs Kerrie Lorraine Heathcote	Tax File Number Held: Yes
Pension Account	Account Start Date: 1 July 2020
2021 Pension	

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2020 -	Tax Free 35.1348 % 777.35
<u>Increases to your account:</u>	Taxable - Taxed 1,435.13
Transfers In 30,669.65	Taxable - Untaxed -
<u>Total Increases</u> 30,669.65	<b>Your Preservation Components</b>
<u>Decreases to your account:</u>	Preserved -
Pension Payments 28,394.64	Restricted Non Preserved -
Share Of Net Fund Income 62.53	Unrestricted Non Preserved 2,212.48
<u>Total Decreases</u> 28,457.17	<b>Your Insurance Benefits</b>
Withdrawal Benefit as at 30 Jun 2021 <b>2,212.48</b>	No insurance details have been recorded
	<b>Your Beneficiaries</b>
	<b>Binding Beneficiary Nomination*</b>
	Gordon Michael Heathcote - 100%
	* Nomination in effect from 28 October 2014

### For Enquiries:

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mail RBW Chartered Accountants, SUITE 501 83 YORK STREET, SYDNEY NSW 2000

## Trustee

The Trustee of the Fund is as follows:

Norman Vivian Pty Limited

The directors of the Trustee company are:

Gordon Heathcote and  
Kerrie Heathcote

## Availability of Other Fund Information

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

## Trustee Disclaimer

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

Signed on behalf of the Trustee of the Fund

.....  
Gordon Heathcote  
Director - Norman Vivian Pty Limited

.....  
Kerrie Heathcote  
Director - Norman Vivian Pty Limited

Statement Date: 30 June 2021

### For Enquiries:

phone 0292993603 | email [admin@rbwca.com.au](mailto:admin@rbwca.com.au) | fax 0292903401  
mail RBW Chartered Accountants, SUITE 501 83 YORK STREET, SYDNEY NSW 2000



# Transfer Balance Account Report Declaration

This declaration is to be completed and provided to a tax agent who is lodging a transfer balance account report (TBAR) statement on a fund's behalf. It is the responsibility of the fund trustee(s) to keep a record of the declaration for five years after the declaration has been made.

THIS FORM CANNOT BE LODGED WITH THE ATO

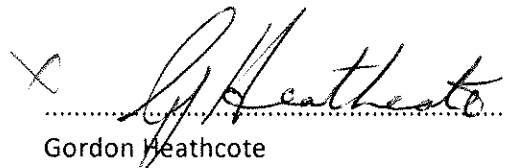
## Fund Details

Name: Norman Vivian Pty Ltd Superannuation Fund

ABN 48718925121

## Trustee Declaration

- I am authorised to make this declaration;
- I declare that the information provided in this statement is true and correct; and
- I authorise the agent to lodge the fund's TBAR statement to the ATO.

 Dated 25/5/2021  
Gordon Heathcote  
Chairperson

Period From: 01/07/2020

To: 30/06/2021

## Reportable events for Mrs Kerrie Lorraine Heathcote

Account Type	Account Name	Account Number	Event Type	Event Date	Value
IS1	2021 Pension	6	Superannuation Income Stream	01/07/2020	30,669.65

## Reportable events for Mr Gordon Michael Heathcote

Account Type	Account Name	Account Number	Event Type	Event Date	Value
IS1	2021 Pension	5	Superannuation Income Stream	01/07/2020	31,008.39

01 July 2020

Norman Vivian Pty Ltd Superannuation Fund  
C/- Mr Gordon Michael Heathcote  
8 Neeworra Road  
NORTHBRIDGE, NSW 2063

Dear Gordon

**Norman Vivian Pty Ltd Superannuation Fund  
Commencement of Account Based Pension**

I wish to commence an Account Based Pension effective 01 July 2020.

I confirm that I have met the Condition of Release of Attaining Age 65.

The purchase price for the pension is to be the entire balance of my Accumulation account.

I understand that the current balance of my Accumulation account is approximately \$30,669.65, which is comprised of the following components:

Taxable - Taxed Element:	\$19,894.65
Tax Free:	\$10,775.00

I authorise my tax agent to lodge the Transfer Balance Account Report in relation to the Pension Establishment for this Account Based Pension to the ATO.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Mrs Kerrie Heathcote  
8 Neeworra Road  
NORTHBRIDGE, NSW 2063

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE  
NORMAN VIVIAN PTY LIMITED ATF  
NORMAN VIVIAN PTY LTD SUPERANNUATION FUND  
HELD ON 01 JULY 2020 AT  
8 NEEWORRA ROAD, NORTHBRIDGE NSW**

---

**PRESENT:** Gordon Heathcote  
Kerrie Heathcote

**PENSION COMMENCEMENT:** An application to start a pension received from Mrs Kerrie Heathcote was TABLED as follows:

Type of Pension:	Account Based Pension
Pension Start Date:	01 July 2020
Purchase Amount:	\$30,669.65

**CONDITION OF RELEASE:** It was RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65, and was entitled to access their benefits as an Account Based Pension

**REVIEW OF TRUST DEED:** It was RESOLVED that the payment of benefits as an Account Based Pension was allowed under the fund's trust deed.

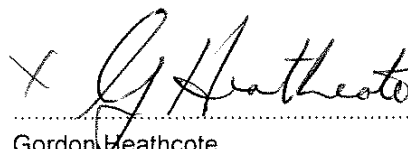
**INVESTMENT STRATEGY:** Given that the fund's current investment strategy provides sufficient liquidity to enable the Trustee(s) to meet all pension payments, the Trustee(s) resolved that the fund's strategy remains unchanged following the commencement of the pension.

It was NOTED that the pension is expected to be paid for a number of years, and as such the retention of long term growth assets is appropriate for the pension.

**PAPERWORK:** It was RESOLVED to request the fund administrators to attend to the completion of the following paperwork to give effect to the establishment of the pension:

1. Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from pension payments if required, and
2. Complete requests and arrange for Actuarial Certificates if required.

**CLOSURE:** There being no further business the meeting was closed.



Gordon Heathcote  
Chairperson

Dated 25/5/2021

01 July 2020

Mrs Kerrie Heathcote  
8 Neeworra Road  
NORTHBRIDGE, NSW 2063

Dear Kerrie

**Norman Vivian Pty Ltd Superannuation Fund  
Commencement of Account Based Pension**

We confirm that the commencement of your Account Based Pension has been completed.

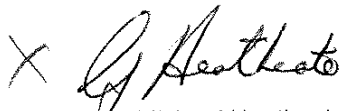
The account has been established with a balance of \$30,669.65, and which is comprised of the following components:

Taxable - Taxed Element:	\$19,894.65
Tax Free:	\$10,775.00

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

X 

Mr Gordon Michael Heathcote  
Director  
8 Neeworra Road  
NORTHBRIDGE, NSW, 2063

01 July 2020

Norman Vivian Pty Ltd Superannuation Fund  
C/- Mrs Kerrie Lorraine Heathcote  
8 Neeworra Road  
NORTHBRIDGE, NSW 2063

Dear Kerrie

**Norman Vivian Pty Ltd Superannuation Fund  
Commencement of Account Based Pension**

I wish to commence an Account Based Pension effective 01 July 2020.

I confirm that I have met the Condition of Release of Attaining Age 65.

The purchase price for the pension is to be the entire balance of my Accumulation account.

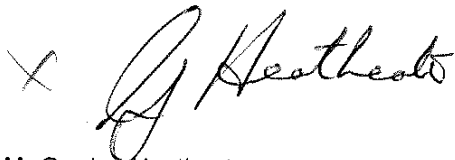
I understand that the current balance of my Accumulation account is approximately \$31,008.39, which is comprised of the following components:

Taxable - Taxed Element:	\$20,233.39
Tax Free:	\$10,775.00

I authorise my tax agent to lodge the Transfer Balance Account Report in relation to the Pension Establishment for this Account Based Pension to the ATO.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

A handwritten signature in black ink, appearing to read 'G Heathcote', with a large 'X' mark to its left.

Mr Gordon Heathcote  
8 Neeworra Road  
NORTHBRIDGE, NSW 2063

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE  
NORMAN VIVIAN PTY LIMITED ATF  
NORMAN VIVIAN PTY LTD SUPERANNUATION FUND  
HELD ON 01 JULY 2020 AT  
8 NEEWORRA ROAD, NORTHBRIDGE NSW**

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**PRESENT:** Gordon Heathcote  
Kerrie Heathcote

**PENSION COMMENCEMENT:** An application to start a pension received from Mr Gordon Heathcote was TABLED as follows:

Type of Pension:	Account Based Pension
Pension Start Date:	01 July 2020
Purchase Amount:	\$31,008.39

**CONDITION OF RELEASE:** It was RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65, and was entitled to access their benefits as an Account Based Pension

**REVIEW OF TRUST DEED:** It was RESOLVED that the payment of benefits as an Account Based Pension was allowed under the fund's trust deed.

**INVESTMENT STRATEGY:** Given that the fund's current investment strategy provides sufficient liquidity to enable the Trustee(s) to meet all pension payments, the Trustee(s) resolved that the fund's strategy remains unchanged following the commencement of the pension.

It was NOTED that the pension is expected to be paid for a number of years, and as such the retention of long term growth assets is appropriate for the pension.

**PAPERWORK:** It was RESOLVED to request the fund administrators to attend to the completion of the following paperwork to give effect to the establishment of the pension:

1. Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from pension payments if required, and
2. Complete requests and arrange for Actuarial Certificates if required.

**CLOSURE:** There being no further business the meeting was closed.

X 

Kerrie Heathcote  
Director

Dated: 25/5/2021

01 July 2020

Mr Gordon Heathcote  
8 Neeworra Road  
NORTHBRIDGE, NSW 2063

Dear Gordon

**Norman Vivian Pty Ltd Superannuation Fund  
Commencement of Account Based Pension**

We confirm that the commencement of your Account Based Pension has been completed.

The account has been established with a balance of \$31,008.39, and which is comprised of the following components:

Taxable - Taxed Element:	\$20,233.39
Tax Free:	\$10,775.00

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

A handwritten signature in black ink, appearing to read 'K. L. Heathcote', with a large 'X' mark to the left of the signature.

Mrs Kerrie Heathcote  
Director  
8 Neeworra Road  
NORTHBRIDGE, NSW, 2063