

## Audit Work Papers - Lead Schedule

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
<b>A</b>	<b>Financial Statements Review</b>						
	<b>INCOME</b>						
<b>B</b>	<b>Member Receipts</b>	<b>74,599.67</b>	<b>56,524.19</b>	<b>18,075.48</b>	<b>31.98%</b>		
<b>C</b>	<b>Investment Gains</b>	<b>16,317.36</b>	<b>-</b>	<b>16,317.36</b>	<b>-</b>		
C1	Increase in Market Value	16,317.36	-	16,317.36	-		
<b>D</b>	<b>Investment Income</b>	<b>10,827.92</b>	<b>8,080.71</b>	<b>2,747.21</b>	<b>34.00%</b>		
D1	Interest	10,827.92	8,080.71	2,747.21	34.00%		
	<b>EXPENSE</b>						
<b>E</b>	<b>Other Expenses</b>	<b>2,679.00</b>	<b>4,698.00</b>	<b>(2,019.00)</b>	<b>(42.98)%</b>		
	<b>INCOME TAX</b>						
<b>F</b>	<b>Income Tax Expense</b>	<b>14,043.75</b>	<b>8,944.80</b>	<b>5,098.95</b>	<b>57.00%</b>		
	<b>PROFIT &amp; LOSS CLEARING ACCOUNT</b>						
<b>G</b>	<b>Profit &amp; Loss Clearing Account</b>	<b>85,022.20</b>	<b>50,962.10</b>	<b>34,060.10</b>	<b>66.83%</b>		
	<b>ASSETS</b>						
<b>H</b>	<b>Investments</b>	<b>820,000.00</b>	<b>698,850.50</b>	<b>121,149.50</b>	<b>17.34%</b>		
H1	Cash and Cash Equivalents	600,000.00	500,000.00	100,000.00	20.00%		
H2	Direct Property	220,000.00	198,850.50	21,149.50	10.64%		
<b>I</b>	<b>Other Assets</b>	<b>131,294.76</b>	<b>159,864.11</b>	<b>(28,569.35)</b>	<b>(17.87)%</b>		
I1	Cash At Bank	131,294.76	159,864.11	(28,569.35)	(17.87)%		

Fund: Mums Favourites Superannuation Fund

Balance Date: 30 June 2020

Prepared By: .....

Prepared Date: ..... / ..... / .....

Reviewed By: .....

Reviewed Date: ..... / ..... / .....

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
<b>LIABILITIES</b>							
J	Income Tax Payable	4,139.55	(4,391.70)	8,531.25	(194.26)%	_____	_____
K	Deferred Tax Liability	1,631.70	-	1,631.70	-	_____	_____
L	Income Taxes Payable	-	2,605.00	(2,605.00)	(100.00)%	_____	_____
L	Other Taxes Payable	-	2,605.00	(2,605.00)	(100.00)%	_____	_____
<b>MEMBER ENTITLEMENTS</b>							
M	Member Entitlement Accounts	945,523.51	860,501.31	85,022.20	9.88%	_____	_____

Fund: Mums Favourites Superannuation Fund

Balance Date: 30 June 2020

Prepared By: .....

Prepared Date: ..... / ..... / .....

Reviewed By: .....

Reviewed Date: ..... / ..... / .....

**Audit Work Papers****Member Receipts****Income Accounts**

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
<b>B</b>	<b>Member Receipts</b>	<b>74,599.67</b>	<b>56,524.19</b>	<b>18,075.48</b>	<b>31.98%</b>		
<b>B1</b>	<b>Contributions</b>	<b>74,599.67</b>	<b>56,524.19</b>	<b>18,075.48</b>	<b>31.98%</b>		
	Employer						
	Miss Kaitlin Peters	24,599.67	6,250.00	18,349.67	293.59%		
	Mr Erich Peters	25,000.00	25,000.00	-	-		
	Mrs Susan Peters	25,000.00	25,000.00	-	-		
	Member						
	Personal Non-Concessional						
	Mr Erich Peters	-	137.10	(137.10)	(100.00)%		
	Mrs Susan Peters	-	137.09	(137.09)	(100.00)%		

Fund: Mums Favourites Superannuation Fund

Balance Date: 30 June 2020

Prepared By: .....

Prepared Date: ..... / ..... / .....

Reviewed By: .....

Reviewed Date: ..... / ..... / .....

## Audit Work Papers

### Increase in Market Value

### Income Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
C1	Increase in Market Value	16,317.36	-	16,317.36	-	_____	_____
	Direct Property						
	39 Wermol Street, Kurri Kurri (13/DP241835)	16,317.36	-	16,317.36	-	_____	_____



Fund: Mums Favourites Superannuation 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
D1	Interest	10,827.92	8,080.71	2,747.21	34.00%	_____	_____
	Cash and Cash Equivalents						
	CBA Term Deposit	9,768.24	-	9,768.24	-	_____	_____
	Cash At Bank						
	CBA Direct Investment Account '8538	1,059.68	8,080.71	(7,021.03)	(86.89)%	_____	_____

Fund: Mums Favourites Superannuation Fund

Balance Date: 30 June 2020

Prepared By: .....

Prepared Date: ..... / ..... / .....

Reviewed By: .....

Reviewed Date: ..... / ..... / .....

## Audit Work Papers

## Other Expenses

## Expense Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
E	Other Expenses	2,679.00	4,698.00	(2,019.00)	(42.98)%		
E1	Accountancy Fee	1,870.00	1,815.00	55.00	3.03%		
E2	Adviser Fee	-	1,760.00	(1,760.00)	(100.00)%		
E3	Auditor Fee	550.00	605.00	(55.00)	(9.09)%		
E4	SMSF Supervisory Levy	259.00	518.00	(259.00)	(50.00)%		

Fund: Mums Favourites Superannuation 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
F	Income Tax Expense	14,043.75	8,944.80	5,098.95	57.00%	_____	_____
F1	Income Tax Expense	14,043.75	8,944.80	5,098.95	57.00%	_____	_____

Fund: Mums Favourites Superannuation 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
G	Profit & Loss Clearing Account	85,022.20	50,962.10	34,060.10	66.83%	_____	_____

Fund: Mums Favourites Superannuation Fund

Balance Date: 30 June 2020

Prepared By: .....

Prepared Date: ..... / ..... / .....

Reviewed By: .....

Reviewed Date: ..... / ..... / .....

## Audit Work Papers

## Cash and Cash Equivalents

## Assets Accounts

Ref	Description	Quantity	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
H1	Cash and Cash Equivalents		600,000.00	500,000.00	100,000.00	20.00%	_____	_____
	CBA Term Deposit	600,000.0000	600,000.00	500,000.00	100,000.00	20.00%	_____	_____

Fund: Mums Favourites Superannuation Fund

Balance Date: 30 June 2020

Prepared By: .....

Prepared Date: ..... / ..... / .....

Reviewed By: .....

Reviewed Date: ..... / ..... / .....

## Audit Work Papers

### Direct Property

### Assets Accounts

Ref	Description	Quantity	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
H2	Direct Property		220,000.00	198,850.50	21,149.50	10.64%		
	39 Wermol Street, Kurri Kurri (13/DP241835)	1.0000	220,000.00	198,850.50	21,149.50	10.64%		

Fund: Mums Favourites Superannuation Fund

Balance Date: 30 June 2020

Prepared By: .....

Prepared Date: ..... / ..... / .....

Reviewed By: .....

Reviewed Date: ..... / ..... / .....

## Audit Work Papers

## Cash At Bank

## Assets Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
I1	Cash At Bank	131,294.76	159,864.11	(28,569.35)	(17.87)%	_____	_____
	CBA Direct Investment Account '8538	131,294.76	159,864.11	(28,569.35)	(17.87)%	_____	_____

Fund: Mums Favourites Superannuation Fund

Balance Date: 30 June 2020

Prepared By: .....

Prepared Date: ..... / ..... / .....

Reviewed By: .....

Reviewed Date: ..... / ..... / .....

## Audit Work Papers

## Income Tax Payable

## Liabilities Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
<b>J</b>	<b>Income Tax Payable</b>	<b>4,139.55</b>	<b>(4,391.70)</b>	<b>8,531.25</b>	<b>(194.26)%</b>		
	Income Tax Payable	937.50	-	937.50	-		
<b>J2</b>	<b>Provision for Income Tax</b>	<b>12,412.05</b>	<b>8,007.30</b>	<b>4,404.75</b>	<b>55.01%</b>		
<b>J3</b>	<b>Income Tax Instalments Paid</b>	<b>(9,210.00)</b>	<b>(12,399.00)</b>	<b>3,189.00</b>	<b>(25.72)%</b>		



Fund: Mums Favourites Superannuation Fund

Balance Date: 30 June 2020

Prepared By: .....

Prepared Date: ..... / ..... / .....

Reviewed By: .....

Reviewed Date: ..... / ..... / .....

## Audit Work Papers

### Deferred Tax Liability

### Liabilities Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
K	Deferred Tax Liability	1,631.70	-	1,631.70	-	_____	_____
K1	Unrealised Gains/Losses	1,631.70	-	1,631.70	-	_____	_____

Fund: Mums Favourites Superannuation 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
L	Other Taxes Payable	-	2,605.00	(2,605.00)	(100.00)%	_____	_____
L1	Activity Statement Payable/Refundable	-	2,605.00	(2,605.00)	(100.00)%	_____	_____

Fund: Mums Favourites Superannuation Fund

Prepared By: .....

Reviewed By: .....

Balance Date: 30 June 2020

Prepared Date: ..... / ..... / .....

Reviewed Date: ..... / ..... / .....

**Audit Work Papers****Member Entitlement Accounts****Member Entitlements Accounts**

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
<b>M</b>	<b>Member Entitlement Accounts</b>	<b>945,523.51</b>	<b>860,501.31</b>	<b>85,022.20</b>	<b>9.88%</b>		
<b>M1</b>	<b>Miss Kaitlin Peters</b>	<b>117,843.39</b>	<b>94,557.62</b>	<b>23,285.77</b>	<b>24.63%</b>		
	Accumulation	117,843.39	94,557.62	23,285.77	24.63%		
<b>M2</b>	<b>Mr Erich Peters</b>	<b>556,671.59</b>	<b>522,304.69</b>	<b>34,366.90</b>	<b>6.58%</b>		
	Accumulation	556,671.59	522,304.69	34,366.90	6.58%		
<b>M3</b>	<b>Mrs Susan Peters</b>	<b>271,008.53</b>	<b>243,639.00</b>	<b>27,369.53</b>	<b>11.23%</b>		
	Accumulation	271,008.53	243,639.00	27,369.53	11.23%		

# Mums Favourites Superannuation Fund

Trial Balance as at 30 June 2020

Prior Year			Current Year	
Debits	Credits	Description	Debits	Credits
		<b>INCOME</b>		
		Contributions		
-	56,250.00	Employer	-	74,599.67
-	274.19	Member	-	-
-	-	Increase in Market Value	-	16,317.36
-	8,080.71	Interest	-	10,827.92
		<b>EXPENSE</b>		
1,815.00	-	Accountancy Fee	1,870.00	-
1,760.00	-	Adviser Fee	-	-
605.00	-	Auditor Fee	550.00	-
518.00	-	SMSF Supervisory Levy	259.00	-
		<b>INCOME TAX</b>		
8,944.80	-	Income Tax Expense	14,043.75	-
		<b>PROFIT &amp; LOSS CLEARING ACCOUNT</b>		
50,962.10	-	Profit & Loss Clearing Account	85,022.20	-
		<b>ASSETS</b>		
500,000.00	-	Cash and Cash Equivalents	600,000.00	-
198,850.50	-	Direct Property	220,000.00	-
159,864.11	-	Cash At Bank	131,294.76	-
		<b>LIABILITIES</b>		
4,391.70	-	Income Tax Payable	-	4,139.55
-	-	Deferred Tax Liability	-	1,631.70
-	2,605.00	Other Taxes Payable	-	-
		<b>MEMBER ENTITLEMENTS</b>		
-	94,557.62	Miss Kaitlin Peters	-	117,843.39
-	522,304.69	Mr Erich Peters	-	556,671.59
-	243,639.00	Mrs Susan Peters	-	271,008.53
927,711.21	927,711.21		1,053,039.71	1,053,039.71

**Mums Favourites Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2019 to 30 June 2020**

Date	Description	Quantity	Debits	Credits	Balance
<b>Income</b>					
<b>Member Receipts</b>					
<b>Contributions - Employer</b>					
<b>Miss Kaitlin Peters</b>					
01/07/2019	Opening Balance				0.00
30/06/2020	Transfer from xx52 Super payment			24,599.67	24,599.67 CR
30/06/2020	Closing Balance				24,599.67 CR
<b>Mr Erich Peters</b>					
01/07/2019	Opening Balance				0.00
30/06/2020	Transfer from xx52 Super payment			25,000.00	25,000.00 CR
30/06/2020	Closing Balance				25,000.00 CR
<b>Mrs Susan Peters</b>					
01/07/2019	Opening Balance				0.00
30/06/2020	Transfer from xx52 Super payment			25,000.00	25,000.00 CR
30/06/2020	Closing Balance				25,000.00 CR
<b>Investment Gains</b>					
<b>Increase in Market Value - Direct Property</b>					
<b>39 Wermol Street, Kurri Kurri (13/DP241835)</b>					
01/07/2019	Opening Balance				0.00
30/06/2020	Market Value Adjustment			16,317.36	16,317.36 CR
30/06/2020	Closing Balance				16,317.36 CR
<b>Investment Income</b>					
<b>Interest - Cash and Cash Equivalents</b>					
<b>CBA Term Deposit</b>					
01/07/2019	Opening Balance				0.00
09/08/2019	Credit Interest			4,178.08	4,178.08 CR
09/03/2020	NETBANK TFR			5,590.16	9,768.24 CR
30/06/2020	Closing Balance				9,768.24 CR
<b>Interest - Cash At Bank</b>					
<b>CBA Direct Investment Account '8538</b>					
01/07/2019	Opening Balance				0.00
01/07/2019	DEPOSIT INTEREST			122.47	122.47 CR
01/08/2019	DEPOSIT INTEREST			150.77	273.24 CR
01/09/2019	DEPOSIT INTEREST			120.42	393.66 CR
01/10/2019	DEPOSIT INTEREST			115.81	509.47 CR
01/11/2019	DEPOSIT INTEREST			96.89	606.36 CR
01/12/2019	DEPOSIT INTEREST			82.01	688.37 CR
01/01/2020	DEPOSIT INTEREST			84.26	772.63 CR
01/02/2020	DEPOSIT INTEREST			84.27	856.90 CR
01/03/2020	DEPOSIT INTEREST			78.53	935.43 CR
01/04/2020	DEPOSIT INTEREST			109.83	1,045.26 CR
01/05/2020	DEPOSIT INTEREST			7.05	1,052.31 CR
01/06/2020	DEPOSIT INTEREST			7.37	1,059.68 CR
30/06/2020	Closing Balance				1,059.68 CR

**Mums Favourites Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2019 to 30 June 2020**

Date	Description	Quantity	Debits	Credits	Balance
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## Expenses

### Other Expenses

#### Accountancy Fee

01/07/2019	Opening Balance				0.00
25/04/2020	Transfer to other invoice 503773		1,870.00		1,870.00 DR
30/06/2020	Closing Balance				1,870.00 DR

#### Auditor Fee

01/07/2019	Opening Balance				0.00
25/04/2020	Transfer to other invoice 503773		550.00		550.00 DR
30/06/2020	Closing Balance				550.00 DR

#### SMSF Supervisory Levy

01/07/2019	Opening Balance				0.00
01/05/2020	ATO002000012286917 ATO		259.00		259.00 DR
30/06/2020	Closing Balance				259.00 DR

## Income Tax

### Income Tax Expense

#### Income Tax Expense

01/07/2019	Opening Balance				0.00
30/06/2020	Change in provision for deferred tax		1,631.70		1,631.70 DR
30/06/2020	Fund Income Tax		12,412.05		14,043.75 DR
30/06/2020	Closing Balance				14,043.75 DR

## Assets

### Investments - CBA Term Deposit

01/07/2019	Opening Balance	500,000.00000			500,000.00 DR
09/08/2019	Credit Interest	4,178.08000	4,178.08		504,178.08 DR
09/03/2020	NETBANK TFR	-504,178.08000		504,178.08	0.00 CR
19/03/2020	NETBANK TFR Tfr to A-c xx4692	600,000.00000	600,000.00		600,000.00 DR
30/06/2020	Closing Balance	600,000.00000			600,000.00 DR

### Investments - 39 Wermol Street, Kurri Kurri (13/DP241835)

01/07/2019	Opening Balance	1.00000			198,850.50 DR
02/09/2019	NETBANK BPAY CESSNOCK COUNCIL		992.60		199,843.10 DR
17/09/2019	NETBANK BPAY HUNTER WATER		291.21		200,134.31 DR
02/12/2019	NETBANK BPAY CESSNOCK COUNCIL		991.00		201,125.31 DR
27/01/2020	water wermol st Transfer to xx9290		286.48		201,411.79 DR
02/03/2020	NETBANK BPAY CESSNOCK COUNCIL		991.00		202,402.79 DR
18/05/2020	NETBANK BPAY HUNTER WATER		288.85		202,691.64 DR
01/06/2020	NETBANK BPAY CESSNOCK COUNCIL		991.00		203,682.64 DR
30/06/2020	Market Value Adjustment		16,317.36		220,000.00 DR
30/06/2020	Closing Balance	1.00000			220,000.00 DR

### Cash At Bank - CBA Direct Investment Account '8538

01/07/2019	Opening Balance				159,864.11 DR
01/07/2019	DEPOSIT INTEREST		122.47		159,986.58 DR
25/07/2019	NETBANK BPAY TAX OFFICE PAYMENTS			2,605.00	157,381.58 DR
01/08/2019	DEPOSIT INTEREST		150.77		157,532.35 DR
01/09/2019	DEPOSIT INTEREST		120.42		157,652.77 DR
02/09/2019	NETBANK BPAY CESSNOCK COUNCIL			992.60	156,660.17 DR
17/09/2019	NETBANK BPAY HUNTER WATER			291.21	156,368.96 DR
01/10/2019	DEPOSIT INTEREST		115.81		156,484.77 DR
28/10/2019	NETBANK BPAY TAX OFFICE PAYMENTS			3,070.00	153,414.77 DR
01/11/2019	DEPOSIT INTEREST		96.89		153,511.66 DR
01/12/2019	DEPOSIT INTEREST		82.01		153,593.67 DR
02/12/2019	NETBANK BPAY CESSNOCK COUNCIL			991.00	152,602.67 DR
01/01/2020	DEPOSIT INTEREST		84.26		152,686.93 DR

**Mums Favourites Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2019 to 30 June 2020**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
<b>Cash At Bank - CBA Direct Investment Account '8538</b>					
27/01/2020	water wermol st Transfer to xx9290			286.48	152,400.45 DR
01/02/2020	DEPOSIT INTEREST		84.27		152,484.72 DR
26/02/2020	NETBANK BPAY TAX OFFICE PAYMENTS			3,070.00	149,414.72 DR
01/03/2020	DEPOSIT INTEREST		78.53		149,493.25 DR
02/03/2020	NETBANK BPAY CESSNOCK COUNCIL			991.00	148,502.25 DR
09/03/2020	NETBANK TFR	509,768.24			658,270.49 DR
19/03/2020	NETBANK TFR Tfr to A-c xx4692			600,000.00	58,270.49 DR
01/04/2020	DEPOSIT INTEREST		109.83		58,380.32 DR
24/04/2020	NETBANK BPAY TAX OFFICE PAYMENTS			3,070.00	55,310.32 DR
25/04/2020	Transfer to other invoice 503773			2,420.00	52,890.32 DR
01/05/2020	ATO002000012286917 ATO		5,070.20		57,960.52 DR
01/05/2020	DEPOSIT INTEREST		7.05		57,967.57 DR
18/05/2020	NETBANK BPAY HUNTER WATER			288.85	57,678.72 DR
01/06/2020	DEPOSIT INTEREST		7.37		57,686.09 DR
01/06/2020	NETBANK BPAY CESSNOCK COUNCIL			991.00	56,695.09 DR
30/06/2020	Transfer from xx52 Super payment		74,599.67		131,294.76 DR
30/06/2020	<b>Closing Balance</b>				<b>131,294.76 DR</b>
<b>Other Assets - Unsettled Trades</b>					
<b>Acquisitions - Cash and Cash Equivalents</b>					
<b>CBA Term Deposit</b>					
01/07/2019	<b>Opening Balance</b>				<b>0.00</b>
09/08/2019			4,178.08		4,178.08 DR
09/08/2019	Credit Interest			4,178.08	0.00 CR
19/03/2020		600,000.00			600,000.00 DR
19/03/2020	NETBANK TFR Tfr to A-c xx4692			600,000.00	0.00 CR
30/06/2020	<b>Closing Balance</b>				<b>0.00</b>
<b>Acquisitions - Direct Property</b>					
<b>39 Wermol Street, Kurri Kurri (13/DP241835)</b>					
01/07/2019	<b>Opening Balance</b>				<b>0.00</b>
02/09/2019	Capital Improvement - Paid		992.60		992.60 DR
02/09/2019	NETBANK BPAY CESSNOCK COUNCIL			992.60	0.00 CR
17/09/2019	Capital Improvement - Paid		291.21		291.21 DR
17/09/2019	NETBANK BPAY HUNTER WATER			291.21	0.00 CR
02/12/2019	Capital Improvement - Paid		991.00		991.00 DR
02/12/2019	NETBANK BPAY CESSNOCK COUNCIL			991.00	0.00 CR
27/01/2020	Capital Improvement - Paid		286.48		286.48 DR
27/01/2020	water wermol st Transfer to xx9290			286.48	0.00 CR
02/03/2020	Capital Improvement - Paid		991.00		991.00 DR
02/03/2020	NETBANK BPAY CESSNOCK COUNCIL			991.00	0.00 CR
18/05/2020	Capital Improvement - Paid		288.85		288.85 DR
18/05/2020	NETBANK BPAY HUNTER WATER			288.85	0.00 CR
01/06/2020	Capital Improvement - Paid		991.00		991.00 DR
01/06/2020	NETBANK BPAY CESSNOCK COUNCIL			991.00	0.00 CR
30/06/2020	<b>Closing Balance</b>				<b>0.00</b>
<b>Disposals - Cash and Cash Equivalents</b>					
<b>CBA Term Deposit</b>					
01/07/2019	<b>Opening Balance</b>				<b>0.00</b>
09/03/2020				504,178.08	504,178.08 CR
09/03/2020	NETBANK TFR	504,178.08			0.00 CR
30/06/2020	<b>Closing Balance</b>				<b>0.00</b>

**Mums Favourites Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2019 to 30 June 2020**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
<b>Other Assets - Receivables</b>					
<b>Investment Income Receivable - Interest - Cash and Cash Equivalents</b>					
<b>CBA Term Deposit</b>					
01/07/2019	Opening Balance				0.00
09/08/2019	Credit Interest			4,178.08	4,178.08 CR
09/08/2019	Credit Interest		4,178.08		0.00 CR
09/03/2020	NETBANK TFR			5,590.16	5,590.16 CR
09/03/2020	NETBANK TFR		5,590.16		0.00 CR
30/06/2020	Closing Balance				0.00
<b>Investment Income Receivable - Interest - Cash At Bank</b>					
<b>CBA Direct Investment Account '8538</b>					
01/07/2019	Opening Balance				0.00
01/07/2019	DEPOSIT INTEREST			122.47	122.47 CR
01/07/2019	DEPOSIT INTEREST		122.47		0.00 CR
01/08/2019	DEPOSIT INTEREST			150.77	150.77 CR
01/08/2019	DEPOSIT INTEREST		150.77		0.00 CR
01/09/2019	DEPOSIT INTEREST			120.42	120.42 CR
01/09/2019	DEPOSIT INTEREST		120.42		0.00 CR
01/10/2019	DEPOSIT INTEREST			115.81	115.81 CR
01/10/2019	DEPOSIT INTEREST		115.81		0.00 CR
01/11/2019	DEPOSIT INTEREST			96.89	96.89 CR
01/11/2019	DEPOSIT INTEREST		96.89		0.00 CR
01/12/2019	DEPOSIT INTEREST			82.01	82.01 CR
01/12/2019	DEPOSIT INTEREST		82.01		0.00 CR
01/01/2020	DEPOSIT INTEREST			84.26	84.26 CR
01/01/2020	DEPOSIT INTEREST		84.26		0.00 CR
01/02/2020	DEPOSIT INTEREST			84.27	84.27 CR
01/02/2020	DEPOSIT INTEREST		84.27		0.00 CR
01/03/2020	DEPOSIT INTEREST			78.53	78.53 CR
01/03/2020	DEPOSIT INTEREST		78.53		0.00 CR
01/04/2020	DEPOSIT INTEREST			109.83	109.83 CR
01/04/2020	DEPOSIT INTEREST		109.83		0.00 CR
01/05/2020	DEPOSIT INTEREST			7.05	7.05 CR
01/05/2020	DEPOSIT INTEREST		7.05		0.00 CR
01/06/2020	DEPOSIT INTEREST			7.37	7.37 CR
01/06/2020	DEPOSIT INTEREST		7.37		0.00 CR
30/06/2020	Closing Balance				0.00
<b>Member Income Receivable - Contributions</b>					
<b>Miss Kaitlin Peters</b>					
01/07/2019	Opening Balance				0.00
30/06/2020	Contribution Received			24,599.67	24,599.67 CR
30/06/2020	Transfer from xx52 Super payment		24,599.67		0.00 CR
30/06/2020	Closing Balance				0.00
<b>Mr Erich Peters</b>					
01/07/2019	Opening Balance				0.00
30/06/2020	Contribution Received			25,000.00	25,000.00 CR
30/06/2020	Transfer from xx52 Super payment		25,000.00		0.00 CR
30/06/2020	Closing Balance				0.00
<b>Mrs Susan Peters</b>					
01/07/2019	Opening Balance				0.00
30/06/2020	Contribution Received			25,000.00	25,000.00 CR
30/06/2020	Transfer from xx52 Super payment		25,000.00		0.00 CR
30/06/2020	Closing Balance				0.00



**Mums Favourites Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2019 to 30 June 2020**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
<b>Other Assets - Accrued Income</b>					
<b>Accrued Investment Income - Interest</b>					
<b>CBA Term Deposit</b>					
01/07/2019	Opening Balance				0.00
09/08/2019	Credit Interest				0.00 CR
30/06/2020	Closing Balance				0.00
<b>Liabilities</b>					
<b>Other Creditors and Accruals</b>					
<b>Accountancy Fee</b>					
01/07/2019	Opening Balance				0.00
25/04/2020	Transfer to other invoice 503773			1,870.00	1,870.00 CR
25/04/2020	Transfer to other invoice 503773		1,870.00		0.00 CR
30/06/2020	Closing Balance				0.00
<b>Auditor Fee</b>					
01/07/2019	Opening Balance				0.00
25/04/2020	Transfer to other invoice 503773			550.00	550.00 CR
25/04/2020	Transfer to other invoice 503773		550.00		0.00 CR
30/06/2020	Closing Balance				0.00
<b>Income Tax Suspense</b>					
01/07/2019	Opening Balance				0.00
01/05/2020	ATO002000012286917 ATO			5,070.20	5,070.20 CR
01/05/2020	ATO002000012286917 ATO		5,070.20		0.00 CR
30/06/2020	Closing Balance				0.00
<b>Income Tax Payable</b>					
<b>Income Tax Payable</b>					
01/07/2019	Opening Balance				0.00
01/07/2019	Fund Tax Finalisation		4,391.70		4,391.70 DR
01/05/2020	ATO002000012286917 ATO			5,329.20	937.50 CR
30/06/2020	Closing Balance				937.50 CR
<b>Provision for Income Tax</b>					
01/07/2019	Opening Balance				8,007.30 CR
01/07/2019	Fund Tax Finalisation		8,007.30		0.00 CR
30/06/2020	Tax Effect Of Income			12,412.05	12,412.05 CR
30/06/2020	Closing Balance				12,412.05 CR
<b>Income Tax Instalments Paid</b>					
01/07/2019	Opening Balance				12,399.00 DR
01/07/2019	Fund Tax Finalisation			12,399.00	0.00 CR
30/09/2019	NETBANK BPAY TAX OFFICE PAYMENTS		3,070.00		3,070.00 DR
31/12/2019	NETBANK BPAY TAX OFFICE PAYMENTS		3,070.00		6,140.00 DR
31/03/2020	NETBANK BPAY TAX OFFICE PAYMENTS		3,070.00		9,210.00 DR
30/06/2020	Closing Balance				9,210.00 DR
<b>Deferred Tax Liability</b>					
<b>Unrealised Gains/Losses</b>					
01/07/2019	Opening Balance				0.00
30/06/2020	Change in provision for deferred tax			1,631.70	1,631.70 CR
30/06/2020	Closing Balance				1,631.70 CR

**Mums Favourites Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2019 to 30 June 2020**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
<b>Other Taxes Payable</b>					
<b>Activity Statement Payable/Refundable</b>					
01/07/2019	Opening Balance				2,605.00 CR
25/07/2019	NETBANK BPAY TAX OFFICE PAYMENTS		2,605.00		0.00 CR
30/09/2019	NETBANK BPAY TAX OFFICE PAYMENTS			3,070.00	3,070.00 CR
28/10/2019	NETBANK BPAY TAX OFFICE PAYMENTS		3,070.00		0.00 CR
31/12/2019	NETBANK BPAY TAX OFFICE PAYMENTS			3,070.00	3,070.00 CR
26/02/2020	NETBANK BPAY TAX OFFICE PAYMENTS		3,070.00		0.00 CR
31/03/2020	NETBANK BPAY TAX OFFICE PAYMENTS			3,070.00	3,070.00 CR
24/04/2020	NETBANK BPAY TAX OFFICE PAYMENTS		3,070.00		0.00 CR
30/06/2020	Closing Balance				0.00
<b>Fund Suspense</b>					
<b>CBA Direct Investment Account '8538</b>					
01/07/2019	Opening Balance				0.00
01/07/2019	DEPOSIT INTEREST			122.47	122.47 CR
01/07/2019	DEPOSIT INTEREST		122.47		0.00 CR
25/07/2019	NETBANK BPAY TAX OFFICE PAYMENTS			2,605.00	2,605.00 CR
25/07/2019	NETBANK BPAY TAX OFFICE PAYMENTS		2,605.00		0.00 CR
01/08/2019	DEPOSIT INTEREST			150.77	150.77 CR
01/08/2019	DEPOSIT INTEREST		150.77		0.00 CR
01/09/2019	DEPOSIT INTEREST			120.42	120.42 CR
01/09/2019	DEPOSIT INTEREST		120.42		0.00 CR
02/09/2019	NETBANK BPAY CESSNOCK COUNCIL			992.60	992.60 CR
02/09/2019	NETBANK BPAY CESSNOCK COUNCIL		992.60		0.00 CR
17/09/2019	NETBANK BPAY HUNTER WATER			291.21	291.21 CR
17/09/2019	NETBANK BPAY HUNTER WATER		291.21		0.00 CR
01/10/2019	DEPOSIT INTEREST			115.81	115.81 CR
01/10/2019	DEPOSIT INTEREST		115.81		0.00 CR
28/10/2019	NETBANK BPAY TAX OFFICE PAYMENTS			3,070.00	3,070.00 CR
28/10/2019	NETBANK BPAY TAX OFFICE PAYMENTS		3,070.00		0.00 CR
01/11/2019	DEPOSIT INTEREST			96.89	96.89 CR
01/11/2019	DEPOSIT INTEREST		96.89		0.00 CR
01/12/2019	DEPOSIT INTEREST			82.01	82.01 CR
01/12/2019	DEPOSIT INTEREST		82.01		0.00 CR
02/12/2019	NETBANK BPAY CESSNOCK COUNCIL			991.00	991.00 CR
02/12/2019	NETBANK BPAY CESSNOCK COUNCIL		991.00		0.00 CR
01/01/2020	DEPOSIT INTEREST			84.26	84.26 CR
01/01/2020	DEPOSIT INTEREST		84.26		0.00 CR
27/01/2020	water wermol st Transfer to xx9290			286.48	286.48 CR
27/01/2020	water wermol st Transfer to xx9290		286.48		0.00 CR
01/02/2020	DEPOSIT INTEREST			84.27	84.27 CR
01/02/2020	DEPOSIT INTEREST		84.27		0.00 CR
26/02/2020	NETBANK BPAY TAX OFFICE PAYMENTS			3,070.00	3,070.00 CR
26/02/2020	NETBANK BPAY TAX OFFICE PAYMENTS		3,070.00		0.00 CR
01/03/2020	DEPOSIT INTEREST			78.53	78.53 CR
01/03/2020	DEPOSIT INTEREST		78.53		0.00 CR
02/03/2020	NETBANK BPAY CESSNOCK COUNCIL			991.00	991.00 CR
02/03/2020	NETBANK BPAY CESSNOCK COUNCIL		991.00		0.00 CR
09/03/2020	NETBANK TFR			509,768.24	509,768.24 CR
09/03/2020	NETBANK TFR		5,590.16		504,178.08 CR
09/03/2020	NETBANK TFR		504,178.08		0.00 CR
19/03/2020	NETBANK TFR Tfr to A-c xx4692			600,000.00	600,000.00 CR
19/03/2020	NETBANK TFR Tfr to A-c xx4692		600,000.00		0.00 CR
01/04/2020	DEPOSIT INTEREST			109.83	109.83 CR
01/04/2020	DEPOSIT INTEREST		109.83		0.00 CR
24/04/2020	NETBANK BPAY TAX OFFICE PAYMENTS			3,070.00	3,070.00 CR
24/04/2020	NETBANK BPAY TAX OFFICE PAYMENTS		3,070.00		0.00 CR

**Mums Favourites Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2019 to 30 June 2020**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
25/04/2020	Transfer to other invoice 503773			550.00	550.00 CR
25/04/2020	Transfer to other invoice 503773			1,870.00	2,420.00 CR
25/04/2020	Transfer to other invoice 503773		2,420.00		0.00 CR
01/05/2020	ATO002000012286917 ATO			5,070.20	5,070.20 CR
01/05/2020	ATO002000012286917 ATO		5,070.20		0.00 CR
01/05/2020	DEPOSIT INTEREST			7.05	7.05 CR
01/05/2020	DEPOSIT INTEREST		7.05		0.00 CR
18/05/2020	NETBANK BPAY HUNTER WATER			288.85	288.85 CR
18/05/2020	NETBANK BPAY HUNTER WATER		288.85		0.00 CR
01/06/2020	DEPOSIT INTEREST			7.37	7.37 CR
01/06/2020	DEPOSIT INTEREST		7.37		0.00 CR
01/06/2020	NETBANK BPAY CESSNOCK COUNCIL			991.00	991.00 CR
01/06/2020	NETBANK BPAY CESSNOCK COUNCIL		991.00		0.00 CR
30/06/2020	Transfer from xx52 Super payment			74,599.67	74,599.67 CR
30/06/2020	Transfer from xx52 Super payment		74,599.67		0.00 CR
30/06/2020	<b>Closing Balance</b>				<b>0.00</b>

## Member Entitlements

### Member Entitlement Accounts

#### Miss Kaitlin Peters

##### Accumulation

01/07/2019	Opening Balance				<b>94,557.62</b> CR
30/06/2020	Contribution Tax		3,689.95		90,867.67 CR
30/06/2020	Income Taxes Allocated		313.74		90,553.93 CR
30/06/2020	Investment Profit or Loss			2,689.79	93,243.72 CR
30/06/2020	Transfer from xx52 Super payment			24,599.67	117,843.39 CR
30/06/2020	<b>Closing Balance</b>				<b>117,843.39</b> CR

#### Mr Erich Peters

##### Accumulation

01/07/2019	Opening Balance				<b>522,304.69</b> CR
30/06/2020	Contribution Tax		3,750.00		518,554.69 CR
30/06/2020	Income Taxes Allocated		1,732.01		516,822.68 CR
30/06/2020	Investment Profit or Loss			14,848.91	531,671.59 CR
30/06/2020	Transfer from xx52 Super payment			25,000.00	556,671.59 CR
30/06/2020	<b>Closing Balance</b>				<b>556,671.59</b> CR

#### Mrs Susan Peters

##### Accumulation

01/07/2019	Opening Balance				<b>243,639.00</b> CR
30/06/2020	Contribution Tax		3,750.00		239,889.00 CR
30/06/2020	Income Taxes Allocated		808.05		239,080.95 CR
30/06/2020	Investment Profit or Loss			6,927.58	246,008.53 CR
30/06/2020	Transfer from xx52 Super payment			25,000.00	271,008.53 CR
30/06/2020	<b>Closing Balance</b>				<b>271,008.53</b> CR

# Mums Favourites Superannuation Fund

## Unrealised Capital Gains as at 30 June 2020

		Accounting Treatment			Taxation Treatment							
Quantity /Description	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>												
CBA Direct Investment Account '8538												
30/06/2020	131,294.76	131,294.76	131,294.76	0.00	0.00	0.00	0.00	131,294.76			0.00	
	131,294.76	131,294.76	131,294.76	0.00	0.00	0.00	0.00	131,294.76			0.00	
<hr/>												
BankTotal	131,294.76	131,294.76	0.00	0.00	0.00	0.00	0.00	131,294.76			0.00	
<u>Property Direct Market</u>												
39 Wermol Street, Kurri Kurri (13/DP241835)												
30/10/2015	1.00	220,000.00	203,682.64	16,317.36	0.00	0.00	0.00	203,682.64		16,317.36		
	1.00	220,000.00	203,682.64	16,317.36	0.00	0.00	0.00	203,682.64		16,317.36	0.00	
<hr/>												
Property Direct MarketTotal	220,000.00	203,682.64	16,317.36		0.00	0.00	0.00	203,682.64		16,317.36	0.00	

**Mums Favourites Superannuation Fund**  
**Unrealised Capital Gains as at 30 June 2020**

**Capital Gains Tax Return Summary**

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
<b>Current Year Capital Gains</b>						
Shares & Units - Listed Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	16,317.00	0.00	0.00	16,317.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	16,317.00	0.00	0.00	16,317.00	0.00
<b>Capital Losses Applied</b>						
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	
<b>Net Capital Gains</b>						
Net Gain after applying losses	0.00	16,317.00	0.00	0.00	16,317.00	
Discount applicable		5,439.00				
Net Gain after applying discount	0.00	10,878.00	0.00	0.00	10,878.00	

**Gains/Losses on Custom Holding Accounts**

Account Name	Book Cost	Value	Gain/(Loss)	Tax Rate %	Tax Effect
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**Custom Holding Accounts Totals**

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**Mums Favourites Superannuation Fund**  
**Investment Revaluation as at 30 June 2020**

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Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
<b>Property Direct Market</b>					
PROP1      39 Wermol Street, Kurri Kurri (13/DP241835)	30 Jun 2020	220,000.00000	1.00000	220,000.00	16,317.36
<b>Property Direct Market Total</b>				<b>220,000.00</b>	<b>16,317.36</b>
<b>Fund Total</b>				<b>220,000.00</b>	<b>16,317.36</b>



## TAX INVOICE

Mums Favourites Superannuation Fund  
1272 Leggetts Drive  
Mount Vincent NSW 2323

**Invoice Date**  
06 April 2020

**Invoice No.**  
503773

**Client Code**  
MUMS02

**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

1,700.00

Audit of Superannuation Fund Financial Statements

500.00

Our Fee Total  
Plus: GST

2,200.00  
220.00

**TOTAL FEE**

**\$2,420.00**

**How to Pay** Client Code: **MUMS02** Invoice No : **503773**

Amount Due: **\$2,420.00**

**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.



**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**

**TERMS – 14 DAYS FROM DATE OF INVOICE**

## Mums Favourites Superannuation Fund

### Tax Accounting Reconciliation

For the period 1 July 2019 to 30 June 2020

<b>Operating Statement Profit vs. Provision for Income Tax</b>		<b>2020</b>
		<b>\$</b>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>		<b>99,065.95</b>
<b><u>LESS:</u></b>		
Increase in Market Value		16,317.36
Rounding		1.59
<b>Taxable Income or Loss</b>		<b><u>82,747.00</u></b>

	<b>Income Amount</b>	<b>Tax Amount</b>
Gross Tax @ 15% for Concessional Income	82,747.00	12,412.05
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><u>12,412.05</u></b>

### Provision for Income Tax vs. Income Tax Expense

<b>Provision for Income Tax</b>	<b>12,412.05</b>
<b><u>ADD:</u></b>	
Change in Deferred Tax Liability	1,631.70
<b>Income Tax Expense</b>	<b><u>14,043.75</u></b>

### Provision for Income Tax vs. Income Tax Payable

<b>Provision for Income Tax</b>	<b>12,412.05</b>
<b><u>LESS:</u></b>	
Income Tax Instalments Paid	9,210.00
<b>Income Tax Payable (Receivable)</b>	<b><u>3,202.05</u></b>

### Exempt Current Pension Income Settings

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



## Deferred Tax Reconciliation Statement

Mums Favourites Superannuation 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	-	\$16,317.00	-	\$16,317.00	Current Year Unrealised Losses	-	
Capital Losses Applied	-	-	-	-	-Realised Losses Carried Forward	-	
Net Unrealised Capital Gains After Applying Losses	-	\$16,317.00	-	\$16,317.00		-	
Discount Applicable		\$5,439.00					
Net Unrealised Capital Gains / Losses	-	\$10,878.00	-	\$10,878.00		-	
Unrealised Tax Provision	15.00%					\$1,631.70	

**Custom Holding Accounts****Unrealised Gains/(Losses)**

<b>Total Deferred Tax Liabilities/(Assets) on Investments</b>						<b>\$1,631.70</b>
Pension Exemption Factor	0.0000%			-\$1,631.70		-
Unrealised Losses	10.00%			-		-
Offset Utilised Realised Losses	10.00%			-		-
<b>Deferred Tax Effect of Unrealised Capital Gains/(Losses)</b>						<b>\$1,631.70</b>

**Carry Forward Accounting Losses**

Tax Losses Carried Forward				-		
Accounting Losses Provision	15.00%			-		
<b>Deferred Tax Effect of Carry Forward Accounting Losses</b>						<b>-</b>

**Carry Forward Capital Gains/Losses**

Capital Losses Carried Forward				-		
Capital Losses Provision	10.00%			-		
<b>Deferred Tax Effect of Carry Forward Capital Losses</b>						<b>-</b>

---

**Mums Favourites Superannuation Fund**  
**Investment Revaluation as at 30 June 2020**

---

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
<b>Property Direct Market</b>					
PROP1      39 Wermol Street, Kurri Kurri (13/DP241835)	30 Jun 2020	220,000.00000	1.00000	220,000.00	16,317.36
<b>Property Direct Market Total</b>				<b>220,000.00</b>	<b>16,317.36</b>
<b>Fund Total</b>				<b>220,000.00</b>	<b>16,317.36</b>

## Mums Favourites Superannuation Fund

### Tax Accounting Reconciliation

For the period 1 July 2019 to 30 June 2020

<b>Operating Statement Profit vs. Provision for Income Tax</b>		<b>2020</b>
		<b>\$</b>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>		<b>99,065.95</b>
<b><u>LESS:</u></b>		
Increase in Market Value		16,317.36
Rounding		1.59
<b>Taxable Income or Loss</b>		<b>82,747.00</b>

	<b>Income Amount</b>	<b>Tax Amount</b>
Gross Tax @ 15% for Concessional Income	82,747.00	12,412.05
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>12,412.05</b>

### Provision for Income Tax vs. Income Tax Expense

<b>Provision for Income Tax</b>	<b>12,412.05</b>
<b><u>ADD:</u></b>	
Change in Deferred Tax Liability	1,631.70
<b>Income Tax Expense</b>	<b>14,043.75</b>

### Provision for Income Tax vs. Income Tax Payable

<b>Provision for Income Tax</b>	<b>12,412.05</b>
<b><u>LESS:</u></b>	
Income Tax Instalments Paid	9,210.00
<b>Income Tax Payable (Receivable)</b>	<b>3,202.05</b>

### 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 MUMS  
FAVOURITES SUPERANNUATION  
FUND  
**ABN** 15 793 714 265  
**TFN** 939 170 211

## Activity statement 001

---

### Tax type summary

---

<b>Income tax year</b>	2020
<b>Period</b>	01 July 2019 - 30 June 2020
<b>Type</b>	Pay as you go Instalments
<b>Balance</b>	\$9,210.00 DR

### Transactions

---

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
03/11/2019	28/10/2019	Original Activity Statement for the period ending 30 Sep 19 - PAYG Instalments	\$3,070.00		\$3,070.00 DR
01/03/2020	28/02/2020	Original Activity Statement for the period ending 31 Dec 19 - PAYG Instalments	\$3,070.00		\$6,140.00 DR
10/05/2020	28/04/2020	Original Activity Statement for the period ending 31 Mar 20 - PAYG Instalments	\$3,070.00		\$9,210.00 DR

---

# Mums Favourites Superannuation Fund

## Bank Account Movements

For the period 1 July 2019 to 30 June 2020

Date	Description	Withdrawals	Deposits	Balance
<b>Account:</b>	<b><u>CBA Direct Investment Account '8538 (062-832 10238538)</u></b>			
1/07/2019	Opening Balance			159,864.11
01/07/2019	DEPOSIT INTEREST		122.47	159,986.58
25/07/2019	NETBANK BPAY TAX OFFICE PAYMENTS	2,605.00		157,381.58
01/08/2019	DEPOSIT INTEREST		150.77	157,532.35
01/09/2019	DEPOSIT INTEREST		120.42	157,652.77
02/09/2019	NETBANK BPAY CESSNOCK COUNCIL	992.60		156,660.17
17/09/2019	NETBANK BPAY HUNTER WATER	291.21		156,368.96
01/10/2019	DEPOSIT INTEREST		115.81	156,484.77
28/10/2019	NETBANK BPAY TAX OFFICE PAYMENTS	3,070.00		153,414.77
01/11/2019	DEPOSIT INTEREST		96.89	153,511.66
01/12/2019	DEPOSIT INTEREST		82.01	153,593.67
02/12/2019	NETBANK BPAY CESSNOCK COUNCIL	991.00		152,602.67
01/01/2020	DEPOSIT INTEREST		84.26	152,686.93
27/01/2020	water wermol st Transfer to xx9290	286.48		152,400.45
01/02/2020	DEPOSIT INTEREST		84.27	152,484.72
26/02/2020	NETBANK BPAY TAX OFFICE PAYMENTS	3,070.00		149,414.72
01/03/2020	DEPOSIT INTEREST		78.53	149,493.25
02/03/2020	NETBANK BPAY CESSNOCK COUNCIL	991.00		148,502.25
09/03/2020	NETBANK TFR		509,768.24	658,270.49
19/03/2020	NETBANK TFR Tfr to A-c xx4692	600,000.00		58,270.49
01/04/2020	DEPOSIT INTEREST		109.83	58,380.32
24/04/2020	NETBANK BPAY TAX OFFICE PAYMENTS	3,070.00		55,310.32
25/04/2020	Transfer to other invoice 503773	2,420.00		52,890.32
01/05/2020	DEPOSIT INTEREST		7.05	52,897.37
01/05/2020	ATO002000012286917 ATO		5,070.20	57,967.57
18/05/2020	NETBANK BPAY HUNTER WATER	288.85		57,678.72
01/06/2020	DEPOSIT INTEREST		7.37	57,686.09
01/06/2020	NETBANK BPAY CESSNOCK COUNCIL	991.00		56,695.09
30/06/2020	Transfer from xx52 Super payment		74,599.67	131,294.76
30/06/2020	Closing Balance	619,067.14	590,497.79	131,294.76
Transactions : 28				



## Your Statement

Statement 22

(Page 1 of 2)

Account Number 06 2832 10238538

Statement Period 26 Feb 2019 - 25 Aug 2019

Closing Balance \$157,532.35 CR

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

017

SUSAN PETERS  
1272 LEGGETTS DR  
MOUNT VINCENT NSW 2323

## Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

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

Name: ERICH PETERS AND SUSAN MAREE PETERS AND  
KAITLIN MAREE PETER ITF MUMS FAVOURITES  
SUPERANNUATION FUND

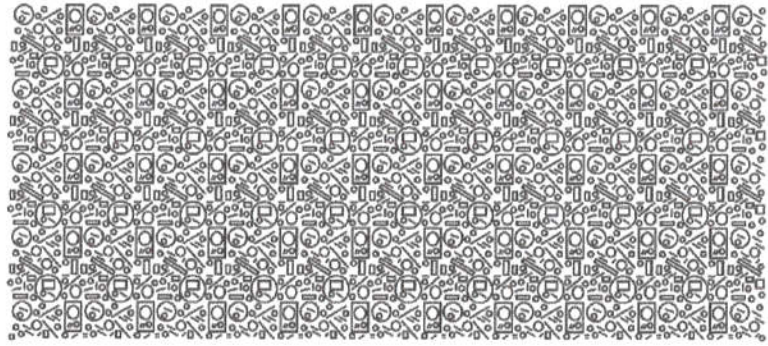
Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

Date	Transaction	Debit	Credit	Balance
26 Feb	2019 OPENING BALANCE			\$611,799.97 CR
01 Mar	Credit Interest		704.02	\$612,503.99 CR
01 Mar	CESSNOCK COUNCIL NetBank BPAY 918664 918664 rates wermolstreet	957.00		\$611,546.99 CR
05 Mar	Direct Credit 012721 ATO ATO001000010868682		93.65	\$611,640.64 CR
28 Mar	Transfer to CBA A/c NetBank fees for sale	10.00		\$611,630.64 CR
01 Apr	Credit Interest		779.20	\$612,409.84 CR
09 Apr	Transfer Out Branch Morisset	500,000.00		\$112,409.84 CR
01 May	Credit Interest		302.97	\$112,712.81 CR
01 Jun	Credit Interest		143.59	\$112,856.40 CR
01 Jun	HUNTER WATER NetBank BPAY 747717 68762000008 water rates wermol	271.96		\$112,584.44 CR
01 Jun	CESSNOCK COUNCIL NetBank BPAY 918664 117580 rates wermol kurri	960.33		\$111,624.11 CR
11 Jun	Transfer to other Bank NetBank investment advice	1,760.00		\$109,864.11 CR
30 Jun	Transfer from xx5257 NetBank super contribution		50,000.00	\$159,864.11 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$8,080.71			



Account Number

06 2832 10238538



Date	Transaction	Debit	Credit	Balance
01 Jul	Credit Interest		122.47	\$159,986.58 CR
25 Jul	TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 PAYG	2,605.00		\$157,381.58 CR
01 Aug	Credit Interest		150.77	\$157,532.35 CR
25 Aug	2019 CLOSING BALANCE			\$157,532.35 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$611,799.97 CR		\$506,564.29		\$52,296.67		\$157,532.35 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
25 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.90%

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





## Your Statement

Statement 23

(Page 1 of 2)

Account Number 06 2832 10238538

## Statement

Period 26 Aug 2019 - 25 Feb 2020

Closing Balance \$152,484.72 CR

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

017

SUSAN PETERS  
1272 LEGGETTS DR  
MOUNT VINCENT NSW 2323

## Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

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Name: ERICH PETERS AND SUSAN MAREE PETERS AND  
KAITLIN MAREE PETER ITF MUMS FAVOURITES  
SUPERANNUATION FUND

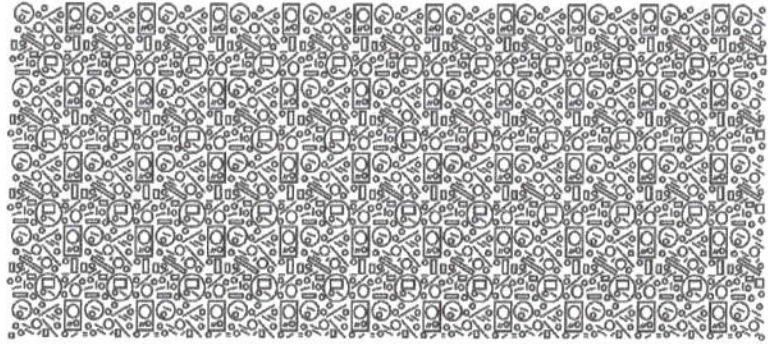
Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

Date	Transaction	Debit	Credit	Balance
26 Aug 2019	OPENING BALANCE			\$157,532.35 CR
01 Sep	Credit Interest		120.42	\$157,652.77 CR
02 Sep	CESSNOCK COUNCIL NetBank BPAY 918664 117580 rates wermol st	992.60		\$156,660.17 CR
17 Sep	HUNTER WATER NetBank BPAY 747717 68762000008 water wermol st kk	291.21		\$156,368.96 CR
01 Oct	Credit Interest		115.81	\$156,484.77 CR
28 Oct	TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 SUPER PAYG	3,070.00		\$153,414.77 CR
01 Nov	Credit Interest		96.89	\$153,511.66 CR
01 Dec	Credit Interest		82.01	\$153,593.67 CR
02 Dec	CESSNOCK COUNCIL NetBank BPAY 918664 117580 rates wermol st	991.00		\$152,602.67 CR
01 Jan	Credit Interest		84.26	\$152,686.93 CR
27 Jan	Transfer to xx9290 NetBank water wermol st	286.48		\$152,400.45 CR



Account Number

06 2832 10238538



Date	Transaction	Debit	Credit	Balance			
01 Feb	Credit Interest		84.27	\$152,484.72 CR			
25 Feb 2020	CLOSING BALANCE			\$152,484.72 CR			
	<b>Opening balance</b>	<b>-</b>	<b>Total debits</b>	<b>+</b>	<b>Total credits</b>	<b>=</b>	<b>Closing balance</b>
	\$157,532.35 CR		\$5,631.29		\$583.66		\$152,484.72 CR

### Your Credit Interest Rate Summary

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

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



017

SUSAN PETERS  
1272 LEGGETTS DR  
MOUNT VINCENT NSW 2323

## Your Statement

Statement 24 (Page 1 of 2)

Account Number 06 2832 10238538

Statement Period 26 Feb 2020 - 25 Aug 2020

Closing Balance \$131,318.79 CR

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

## Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

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SUPERANNUATION FUND

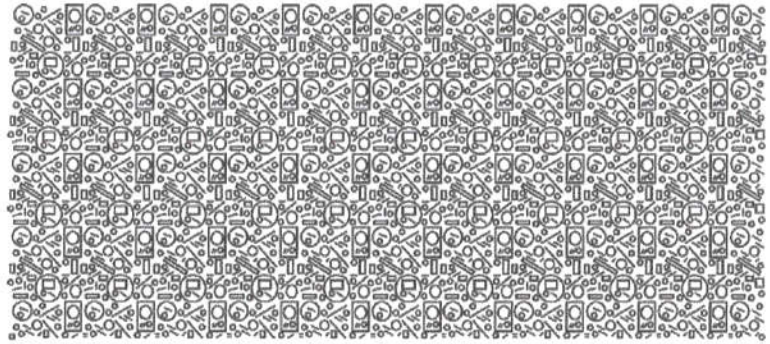
Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
26 Feb	2020 OPENING BALANCE			\$152,484.72 CR
26 Feb	TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 SUPER PAYG	3,070.00		\$149,414.72 CR
01 Mar	Credit Interest		78.53	\$149,493.25 CR
02 Mar	CESSNOCK COUNCIL NetBank BPAY 918664 117580 rates wermol st	991.00		\$148,502.25 CR
09 Mar	Transfer In NetBank		509,768.24	\$658,270.49 CR
19 Mar	Transfer Out NetBank Tfr to A/c xx4692	600,000.00		\$58,270.49 CR
01 Apr	Credit Interest		109.83	\$58,380.32 CR
24 Apr	TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 PAYG	3,070.00		\$55,310.32 CR
25 Apr	Transfer to other Bank NetBank invoice 503773	2,420.00		\$52,890.32 CR
01 May	Direct Credit 012721 ATO ATO002000012286917		5,070.20	\$57,960.52 CR
01 May	Credit Interest		7.05	\$57,967.57 CR
18 May	HUNTER WATER NetBank BPAY 747717 68762000008 wermol water rates	288.85		\$57,678.72 CR

Account Number

06 2832 10238538



Date	Transaction	Debit	Credit	Balance
01 Jun	Credit Interest		7.37	\$57,686.09 CR
01 Jun	CESSNOCK COUNCIL NetBank BPAY 918664 117580 rates wermol st	991.00		\$56,695.09 CR
30 Jun	Transfer from xx5257 NetBank Super payment		74,599.67	<b>\$131,294.76 CR</b>
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2020 is \$1,059.68			
01 Jul	Credit Interest		7.30	\$131,302.06 CR
01 Aug	Credit Interest		16.73	\$131,318.79 CR
25 Aug	2020 CLOSING BALANCE			\$131,318.79 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$152,484.72 CR		\$610,830.85		\$589,664.92		\$131,318.79 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
25 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.15%

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

**Term Deposit**

06 2832 50102280 Shared

Balance

**+\$504,178.08**

Available

N/A

Date	Transaction details	Amount	Total
09 Aug 2019	Credit Interest	+\$4,178.08	+\$504,178.08
09 Apr 2019	Transfer In Branch Morisset 283210238538	+\$500,000.00	+\$500,000.00

There are no more transactions to display.





## Manage your Term Deposit

### ERICH PETERS AND KAITLIN MAREE PETER AND SUSAN MAREE PETERS AS TRUSTEES FOR MUMS FAVOURITES SUPERANNUATION FUND details

Account number	062-832 5010 2280
Balance	\$504,178.08
Investment term	7 months
Maturity date	9 March 2020 (in 2 months, 28 days)
Current interest rate	1.90% p.a.
Last interest payment date	9 August 2019
Next interest payment date	9 March 2020
Interest payment frequency	Annually
Interest paid into	ERICH PETERS AND KAITLIN MAREE PETER AND SUSAN MAREE PETERS AS TRUSTEES FOR MUMS FAVOURITES SUPERANNUATION FUND Term Deposit Account 062-832 5010 2280
Tax file number	<a href="#">update tax number</a>

[View all account information](#)

## Maturity instructions

Check or change your current maturity instructions any time before **9 March 2020**.

[See instructions](#)

## Rachel Foster

---

**From:** Mum's Favourites <eric54@mysoul.com.au>  
**Sent:** Tuesday, 9 February 2021 10:25 AM  
**To:** Tammie Hooker  
**Subject:** RE: Quick Question

Hi Tammie,

Regarding the Super Fund:

Those amounts in question were for term deposits. (Totally forgot that!)

09 April, 2019 - \$500,000 into term deposit

09 March, 2020 - \$509,768.24 credit back into super account

19 March, 2020 - \$600,000 in term deposit

19 September, 2020 - \$601,924.596 credit back into super account

25 September, 2020 - \$1705.00 credit back into super account as bank had withheld due to their error with the TFN.

Thanks

Sue

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**From:** Tammie Hooker [mailto:tammie@bpcaccounting.com.au]  
**Sent:** Monday, 8 February 2021 4:46 PM  
**To:** 'Mum's Favourites'  
**Subject:** Quick Question

Hi Sue. I have a question with the cash income that you have recorded on your summaries. Has some of this actually gone into the bank account? I am just trying to balance your sales with what you have recorded and what I have in my accounts. I spoke to Eric about the VINA expenses in the bank and he said not all of those purchases were recorded in the bank, so I have used your summaries for this. I will balance to your summaries but I just need to make sure this is correct.

Thanks.

Regards,  
Tammie Hooker CA

## Mums Favourites Superannuation Fund

### Investment Summary as at 30 June 2020

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Bank</u></b>								
CBA Direct Investment Account '8538				131,294.76	131,294.76			13.80%
				<b>131,294.76</b>	<b>131,294.76</b>			<b>13.80%</b>
<b><u>Property Direct Market</u></b>								
39 Wermol Street, Kurri Kurri (13/DP241835)	1.00000	203,682.6400	220,000.0000	203,682.64	220,000.00	16,317.36	8.01%	23.13%
				<b>203,682.64</b>	<b>220,000.00</b>	<b>16,317.36</b>	<b>8.01%</b>	<b>23.13%</b>
<b><u>Term Deposits</u></b>								
CBA Term Deposit				600,000.00	600,000.00	0.00	0.00%	63.07%
				<b>600,000.00</b>	<b>600,000.00</b>	<b>0.00</b>	<b>0.00%</b>	<b>63.07%</b>
				<b>934,977.40</b>	<b>951,294.76</b>	<b>16,317.36</b>	<b>1.75%</b>	<b>100.00%</b>

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.

**Mums Favourites Superannuation 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
<b><u>Bank</u></b>										
CBA Direct Investment Account '8538		159,864.11		590,497.79		619,067.14	0.00		131,294.76	131,294.76
		<u>159,864.11</u>		<u>590,497.79</u>		<u>619,067.14</u>	<u>0.00</u>		<u>131,294.76</u>	<u>131,294.76</u>
<b><u>Property Direct Market</u></b>										
39 Wermol Street, Kurri Kurri (13/DP241835)	1	198,850.50	0	4,832.14	0	0.00	0.00	1	203,682.64	220,000.00
		<u>198,850.50</u>		<u>4,832.14</u>		<u>0.00</u>	<u>0.00</u>		<u>203,682.64</u>	<u>220,000.00</u>
<b><u>Term Deposits</u></b>										
CBA Term Deposit		500,000.00		604,178.08		504,178.08	0.00		600,000.00	600,000.00
		<u>500,000.00</u>		<u>604,178.08</u>		<u>504,178.08</u>	<u>0.00</u>		<u>600,000.00</u>	<u>600,000.00</u>
<b>Fund Total</b>		<u><u>858,714.61</u></u>		<u><u>1,199,508.01</u></u>		<u><u>1,123,245.22</u></u>	<u><u>0.00</u></u>		<u><u>934,977.40</u></u>	<u><u>951,294.76</u></u>



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**Mums Favourites Superannuation Fund**  
**Investment Revaluation as at 30 June 2020**

---

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
<b>Property Direct Market</b>					
PROP1      39 Wermol Street, Kurri Kurri (13/DP241835)	30 Jun 2020	220,000.00000	1.00000	220,000.00	16,317.36
<b>Property Direct Market Total</b>				<b>220,000.00</b>	<b>16,317.36</b>
<b>Fund Total</b>				<b>220,000.00</b>	<b>16,317.36</b>



Tri-Search hereby certifies that the information contained in this document has been provided electronically by the Registrar General in accordance with Section 96B(2) of the Real Property Act.

Information provided through Tri-Search an approved LPI/NSW Information Broker

LAND AND PROPERTY INFORMATION NEW SOUTH WALES - TITLE SEARCH

FOLIO: 13/241835

SEARCH DATE	TIME	EDITION NO	DATE
14/3/2017	5:27 PM	4	5/1/2016

LAND

LOT 13 IN DEPOSITED PLAN 241835  
AT KURRI KURRI  
LOCAL GOVERNMENT AREA CESSNOCK  
PARISH OF HEDDON COUNTY OF NORTHUMBERLAND  
TITLE DIAGRAM DP241835

FIRST SCHEDULE

ERICH PETERS  
SUSAN MAREE PETERS  
KAITLIN PETERS  
AS JOINT TENANTS (T AK101558)

SECOND SCHEDULE (0 NOTIFICATIONS)

NIL

NOTATIONS

UNREGISTERED DEALINGS: NIL

\*\*\* END OF SEARCH \*\*\*

13/241835

PRINTED ON 14/3/2017

\*ANY ENTRIES PRECEDED BY AN ASTERISK DO NOT APPEAR ON THE CURRENT EDITION OF THE CERTIFICATE OF TITLE. WARNING: THE INFORMATION APPEARING UNDER NOTATIONS HAS NOT BEEN FORMALLY RECORDED IN THE REGISTER.

## Contract for the sale of land – 2005 edition

TERM	MEANING OF TERM	
Vendor's agent	<b>Jurds Real Estate ABN 59 071 685 473</b> <b>Shop 3/115 Vincent Street, Cessnock, NSW 2325</b>	<b>Phone: 02 4991 4000</b> <b>Fax: 02 4991 4900</b>
Co-agent		
Vendor	<b>Debra Kay Girdlestone</b> <b>37 George Street, Holmesville, NSW 2286</b>	
Vendor's Solicitor	<b>Warland Solicitors</b> <b>25 Marianne Street, Cardiff NSW 2285</b> <b>PO Box 85, Cardiff NSW 2285</b>	<b>Phone: (02) 4954 7288</b> <b>Fax: (02) 4956 5483</b> <b>Ref: MJW:JM:14/03165</b>
Completion date	<b>42nd day after the date of this contract (clause 15)</b>	
Land (Address, plan details and title reference)	<b>39 Wermol Street, Kurri Kurri, New South Wales 2327</b> <b>Registered Plan: Lot 13 Plan DP241835</b> <b>Folio Identifier 13/241835</b>	
Improvements	<input checked="" type="checkbox"/> VACANT POSSESSION <input type="checkbox"/> subject to existing tenancies <input type="checkbox"/> HOUSE <input type="checkbox"/> garage <input type="checkbox"/> carport <input type="checkbox"/> home unit <input type="checkbox"/> carspace <input type="checkbox"/> none <input type="checkbox"/> other:	
Attached copies	<input type="checkbox"/> Documents in the List of Documents as marked or as numbered: <input type="checkbox"/> Other documents:	

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

Inclusions	<input type="checkbox"/> blinds	<input type="checkbox"/> curtains	<input type="checkbox"/> insect screens	<input type="checkbox"/> stove
	<input type="checkbox"/> built-in wardrobes	<input type="checkbox"/> dishwasher	<input type="checkbox"/> light fittings	<input type="checkbox"/> pool equipment
	<input type="checkbox"/> clothes line	<input type="checkbox"/> fixed floor coverings	<input type="checkbox"/> range hood	<input type="checkbox"/> TV antenna
	<input type="checkbox"/> other:			

Exclusions *Erich Peters, Susan Marree Peters and Kaitlin Peters.*

Purchaser *As Trustee for* **Mums Favourites Superannuation Fund**  
**1272 Leggetts Drive, Mount Vincent, NSW 2323**

Purchaser's solicitor	<b>Smart Choice Conveyancing</b> <i>Holmesville 2286</i> <b>PO Box 228, <del>Morisset</del> NSW 2264</b>	<b>Phone: 02 4973 5903</b> <b>Fax: 02 4973 6475</b>
-----------------------	--	--

Price **\$180,000.00**

Deposit **\$18,000.00** (10% of the price, unless otherwise stated)

Balance **\$162,000.00**

Contract date **30 October 2015** (if not stated, the date this contract was made)

*[Signature]*  
Vendor

Witness

**GST AMOUNT** (optional)  
The price includes  
GST of:

Purchaser ☐ JOINT TENANTS ☐ tenants in common ☐ in unequal shares

Witness

**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**

# Tax Invoice

BURKE ENGINEERING SERVICES PTY LTD  
Phone: (02) 4966 1511 Fax: (02) 4966 1711  
PO Box 330 EAST MAITLAND NSW 2323  
e: admin@bespl.net w: www.bespl.net

A.B.N. 50 081 976 936 A.C.N 081 976 936



**BURKE**  
ENGINEERING SERVICES PTY.LTD.

## Invoice to:

Eric Peters  
eric54@mysoul.com.au

Invoice #: 00004432

Date: 31-05-16

Purchase Order No:

Job No: J2614

## Description

## Amount Inc. GST

Project: 39 Wermol St , Kurri Kurri

Progress Claim No. 3

Concept Developed and Signed off

As Quoted \$13900 + GST (50% Complete)

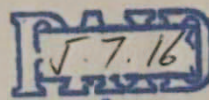
Less Previous Claim

\$7,645.00

(\$2,780.03)

Reimburse Hunter Water Section 50 Application Fee (Copy Attached)

\$486.55



## Bank Details

Bank: Commonwealth Bank  
A/C Name: Burke Engineering Services  
BSB: 062807  
A/C No: 1004 5640  
Ref: 00004432

This is a payment claim made under the Building &  
Construction Industry Security of Payments Act 1999 NSW.

TERMS: 14 days from Invoice date

Sub Total Including GST: \$5,351.52

GST: \$486.50

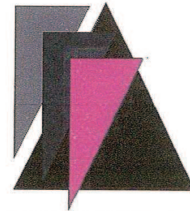
Amount Applied: \$0.00

**Balance Due: \$5,351.52**

# Tax Invoice

BURKE ENGINEERING SERVICES PTY LTD  
Phone: (02) 4966 1511 Fax: (02) 4966 1711  
PO Box 330 EAST MAITLAND NSW 2323  
e: admin@bespl.net w: www.bespl.net

A.B.N. 50 081 976 936 A.C.N 081 976 936



**BURKE**  
ENGINEERING SERVICES PTY.LTD.

## Invoice to:

Eric Peters  
1272 LEggets Drive  
Mount Vincent NSW 2323  
eric54@mysoul.com.au

Invoice #: 00004526

Date: 31-10-16

Purchase Order No:

Job No: J2614

## Description

## Amount Inc. GST

Project: 39 Wermol St , Kurri Kurri

Progress Claim No. 4

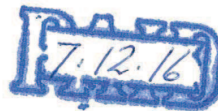
Concept Developed and Signed off

As Quoted \$13900 + GST (100% Complete)

Less Previous Claim

\$15,290.00

(\$7,645.00)



## Bank Details

Bank: Commonwealth Bank  
A/C Name: Burke Engineering Services  
BSB: 062807  
A/C No: 1004 5640  
Ref: 00004526

This is a payment claim made under the Building &  
Construction Industry Security of Payments Act 1999 NSW.

TERMS: 14 days from Invoice date

Sub Total Including GST: \$7,645.00  
GST: \$695.00

Amount Applied: \$0.00

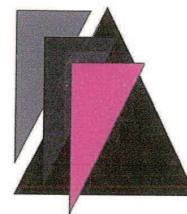
**Balance Due: \$7,645.00**



# Tax Invoice

BURKE ENGINEERING SERVICES PTY LTD  
Phone: (02) 4966 1511 Fax: (02) 4966 1711  
PO Box 330 EAST MAITLAND NSW 2323  
e: admin@bespl.net w: www.bespl.net

A.B.N. 50 081 976 936 A.C.N 081 976 936



**BURKE**  
ENGINEERING SERVICES PTY.LTD.

## Invoice to:

Eric Peters  
1272 LEggets Drive  
Mount Vincent NSW 2323  
eric54@mysoul.com.au

Invoice #: 00004549

Date: 30-11-16

Purchase Order No:

Job No: J2614

## Description

## Amount Inc. GST

Project: 39 Wermol St , Kurri Kurri  
Progress Claim No.5  
- Geotech Report (As Quoted)

\$2,156.00



## Bank Details

Bank: Commonwealth Bank  
A/C Name: Burke Engineering Services  
BSB: 062807  
A/C No: 1004 5640  
Ref: 00004549

This is a payment claim made under the Building & Construction Industry Security of Payments Act 1999 NSW.

TERMS: 14 days from Invoice date

Sub Total Including GST: \$2,156.00

GST: \$196.00

Amount Applied: \$0.00

**Balance Due: \$2,156.00**



# YOUR WATER ACCOUNT



## DETAILS

**DATE OF ISSUE** 12 SEP 2018  
**DUE DATE** 02 OCT 2018  
**ACCOUNT NUMBER** 6876 200 000  
**TOTAL DUE** \$274.19

## HOW TO PAY



### BPAY

Contact your financial institution to pay your account directly from your savings or cheque account

Biller Code: 747 717  
 Reference: 6876 2000 008



### DIRECT DEBIT

Visit [hunterwater.com.au/directdebit](http://hunterwater.com.au/directdebit) to apply



### CREDIT CARD VIA BPOINT

Phone BPOINT on 1300 276 468 or visit [hunterwater.com.au](http://hunterwater.com.au)  
Mastercard and Visa only

Biller Code: 747 717  
 Reference: 6876 2000 008



### CENTREPAY

To pay using Centrepay, contact Centrelink and provide Hunter Water's CRN: 555052571V



### IN PERSON

Visit any Australia Post Office  
Credit cards not accepted



### MAIL

Hunter Water  
Locked Bag W102  
Sydney NSW 1292  
Do not staple cheque to payment slip



187340-001 001133(2272) 0017 H1H2H3  
 E & S M & K PETERS  
 1272 LEGGETTS DR  
 MOUNT VINCENT NSW 2323

**39 WERMOL ST KURRI KURRI**  
**LOT 13 PLAN 241835**

PREV BAL	RECEIVED	BALANCE
\$253.38	\$253.38 CR	\$0.00

### SUMMARY OF NEW CHARGES

Water Service	\$25.28
Sewer Service	\$235.27
Environment Improvement	\$13.64
Water Usage	\$0.00
Sewer Usage	\$0.00

**Total Due** **\$274.19**

Please pay your account by the due date to avoid interest charges

Paid 21/10/18  
 N 100287649091

Paid from CRU ACCOUNT.

PLEASE TURN OVER FOR FURTHER DETAILS

## PAYMENT SLIP



For Credit: Hunter Water Corporation

New charges apply from 1 July 2018. Visit [hunterwater.com.au/charges](http://hunterwater.com.au/charges)

Tran Code 831  
 User Code 66551  
 Customer Number 68762000008



\*2117 68762000008

Due Date  
**02 OCT 2018**

Account Number  
**6876 200 000**

Total Due

**\$274.19**

<0000027419>

<066551>

<000068762000008>

>





# Rates & Charges

2018/2019

## SECOND INSTALMENT NOTICE

T 02 4993 4100  
F 02 4993 2500  
council@cessnock.nsw.gov.au  
www.cessnock.nsw.gov.au

P0 Box 152  
62-78 Vincent Street  
Cessnock NSW 2325  
ABN 60 919 148 928

Opening Hours 9am - 5pm  
Cashiers 9am - 4.30pm

Assessment No.	
<b>117580</b>	
Posting Date	Due Date
19/10/2018	30/11/2018

<b>AMOUNT DUE</b>	<b>\$957.00</b>
-------------------	-----------------

TO

Mr E & Mrs S M & Ms K Peters  
1272 Leggetts Drive  
MOUNT VINCENT NSW 2323

Interest is calculated daily on overdue rates and charges at 7.5% pa.

4068581-Run1-B-ASA001-004204-0

Description & location of property rated by Cessnock City Council

39 Wermol Street KURRI KURRI NSW 2327  
LOT 13 DP 241835

CURRENT INSTALMENT \$957.00

PLEASE DEDUCT PAYMENTS MADE SINCE 11/10/2018



*Paid 31/12/18  
N120389196204  
From COIA AIC*

PLEASE TURN OVER FOR HOW TO PAY

☐ RECEIPT REQUIRED

GENERAL MANAGER



# Rates & Charges

2018/2019  
2ND INSTALMENT NOTICE

<b>TOTAL AMOUNT DUE</b>	<b>\$957.00</b>
<b>PAYMENT DUE BY</b>	<b>30/11/2018</b>

ASSESSMENT No: 117580

NAME: Mr E & Mrs S M & Ms K Peters



Billers Code: 918664  
Ref: 117580

Telephone & Internet Banking - BPAY®  
Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account.  
More info: [www.bpay.com.au](http://www.bpay.com.au)



Billpay Code: 9102  
Ref: 117580

To pay this bill, visit any Post Office or phone 13 18 16.

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Cessnock City Council  
PO Box 152  
CESSNOCK 2325

**BILL ENQUIRIES**  
(02) 4993 4100



\*71 102 117580 84





# YOUR WATER ACCOUNT



## DETAILS

**DATE OF ISSUE** 14 JAN 2019  
**DUE DATE** 04 FEB 2019  
**ACCOUNT NUMBER** 6876 200 000  
**TOTAL DUE** \$267.50

## HOW TO PAY



### BPAY

Contact your financial institution to pay your account directly from your savings or cheque account

Biller Code: 747 717  
 Reference: 6876 2000 008



### DIRECT DEBIT

Visit [hunterwater.com.au/directdebit](http://hunterwater.com.au/directdebit) to apply



### CREDIT CARD VIA BPOINT

Phone BPOINT on 1300 276 468  
 or visit [hunterwater.com.au](http://hunterwater.com.au)  
 Mastercard and Visa only

Biller Code: 747 717  
 Reference: 6876 2000 008



### CENTREPAY

To pay using Centrepay, contact  
 Centrelink and provide Hunter  
 Water's CRN: 555052571V



### IN PERSON

Visit any Australia Post Office.  
 Credit cards not accepted



### MAIL

Hunter Water  
 Locked Bag W102  
 Sydney NSW 1292  
 Do not staple cheque to payment slip

**39 WERMOL ST KURRI KURRI**  
**LOT 13 PLAN 241835**

PREV BAL	RECEIVED	BALANCE
\$274.19	\$274.19 CR	\$0.00

### SUMMARY OF NEW CHARGES

Water Service	\$24.66
Sewer Service	\$229.54
Environment Improvement	\$13.30
Water Usage	\$0.00
Sewer Usage	\$0.00

**Total Due** **\$267.50**

Please pay your account by the due date to avoid interest charges.

Paid 4/2/19  
 N 020496620701

PLEASE TURN OVER FOR FURTHER DETAILS

## PAYMENT SLIP

POST billpay



\*2117 68762000008

Due Date  
**04 FEB 2019**

Account Number  
**6876 200 000**

Total Due

**\$267.50**

Tran Code 831  
 User Code 66551  
 Customer Number 68762000008

<0000026750> <066551> <000068762000008> >



# Rates & Charges

## 2018/2019 THIRD INSTALMENT NOTICE

T 02 4993 4100  
F 02 4993 2500  
council@cessnock.nsw.gov.au  
www.cessnock.nsw.gov.au

PO Box 152  
62-78 Vincent Street  
Cessnock NSW 2325  
ABN 60 919 148 928

Opening Hours 9am - 5pm  
Cashiers 9am - 4.30pm

Assessment No.	
117580	
Posting Date	Due Date
23/01/2019	28/02/2019

AMOUNT DUE	➔	\$957.00
---------------	---	----------

TO

Mr E & Mrs S M & Ms K Peters  
1272 Leggetts Drive  
MOUNT VINCENT NSW 2323

Interest is calculated daily on overdue  
rates and charges at 7.5% pa.

4069553-Run1-B-ASA001-004146-0

Description & location of property rated by Cessnock City Council

39 Wermol Street KURRI KURRI NSW 2327  
LOT 13 DP 241835

CURRENT INSTALMENT \$957.00

PLEASE DEDUCT PAYMENTS MADE SINCE 14/01/2019



Paid 1/3/19  
CDIA  
EW: N03019669422

PLEASE TURN OVER FOR HOW TO PAY

☐ RECEIPT REQUIRED

GENERAL MANAGER



# Rates & Charges

2018/2019  
3RD INSTALMENT NOTICE

TOTAL AMOUNT DUE	\$957.00
PAYMENT DUE BY	28/02/2019

ASSESSMENT No: 117580

NAME: Mr E & Mrs S M & Ms K Peters



Biller Code: 918664  
Ref: 117580

Telephone & Internet Banking - BPAY®  
Contact your bank or financial institution  
to make this payment from your cheque,  
savings, debit or transaction account.  
More info: [www.bpay.com.au](http://www.bpay.com.au)



Billpay Code: 9102  
Ref: 117580

To pay this bill, visit any Post Office or phone 13 18 16.

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Cessnock City Council  
PO Box 152  
CESSNOCK 2325

BILL ENQUIRIES  
(02) 4993 4100



\*71 102 117580 84





## SMART CHOICE CONVEYANCING

109 Bridge Street  
(PO Box 228) Morisset 2264  
Carolyn Booth JP  
Certified Practising Conveyancer

Phone 02.4973.5903  
Fax 02.4973.6475  
email: smart-choice@bigpond.com  
Licence No 1586443

13 March 2019

Mr E & Mrs S Peters and Ms K Peters  
As Trustee for Mums Favourites Superannuation Fund  
1272 Leggetts Drive  
MOUNT VINCENT NSW 2323

### TAX INVOICE

#### Proposed sale

Property: 39 Wermol Street Kurri Kurri

DESCRIPTION	AMOUNT	GST	TOTAL
<b>DISBURSEMENTS <i>at cost</i>:</b>			
2018 Contract copyright fee	\$ 9.09	0.91	
<b>Terms 07 days</b> E & OE	Total including 10% GST		\$ 10.00
Direct Deposit:	Smart Choice Conveyancing Commonwealth Bank BSB 062-832 Account 10205568		
Ref:	Peters 39 Wermol		

With compliments

SMART CHOICE CONVEYANCING

- Interest may be charged at the rate prescribed in Schedule 5 of the Uniform Civil Procedures Rules on any bill of costs which remains unpaid after 30 days
- If a lump sum bill is given to you, you have the right to ask for an itemised bill. An itemised bill might include items of costs not taken into account in the lump sum bill resulting in increased costs. If an itemised bill is required, I reserve my right to rely on the itemised bill as my final bill.

*Recd 28/3/19 from COIA*



# YOUR WATER ACCOUNT



## DETAILS

**DATE OF ISSUE** 11 MAY 2019  
**DUE DATE** 31 MAY 2019  
**ACCOUNT NUMBER** 6876 200 000  
**TOTAL DUE** \$271.96

## HOW TO PAY



### BPAY

Contact your financial institution to pay your account directly from your savings or cheque account

Biller Code: 747 717  
 Reference: 6876 2000 008



### DIRECT DEBIT

Visit [hunterwater.com.au/directdebit](http://hunterwater.com.au/directdebit) to apply



### CREDIT CARD VIA BPOINT

Phone BPOINT on 1300 276 468  
 or visit [hunterwater.com.au](http://hunterwater.com.au)  
 Mastercard and Visa only

Biller Code: 747 717  
 Reference: 6876 2000 008



### CENTREPAY

To pay using Centrepay, contact  
 Centrelink and provide Hunter  
 Water's CRN: 555052571V



### IN PERSON

Visit any Australia Post Office  
 Credit cards not accepted



### MAIL

Hunter Water  
 Locked Bag W102  
 Sydney NSW 1292  
 Do not staple cheque to payment slip

**39 WERMOL ST KURRI KURRI**  
**LOT 13 PLAN 241835**

PREV BAL	RECEIVED	BALANCE
\$267.50	\$267.50 CR	\$0.00

### SUMMARY OF NEW CHARGES

Water Service	\$25.07
Sewer Service	\$233.37
Environment Improvement	\$13.52
Water Usage	\$0.00
Sewer Usage	\$0.00

**Total Due** **\$271.96**

Please pay your account by the due date to avoid interest charges

*Paid 1/6/19*  
*N 060199241261*

PLEASE TURN OVER FOR FURTHER DETAILS

## PAYMENT SLIP



For Credit: Hunter Water Corporation

The water usage registered on your meter this period is much lower than usual. If your circumstances have not changed and there is no reason for this decrease please call Hunter Water on 1300657657.

Tran Code 831  
 User Code 66551  
 Customer Number 68762000008



\*2117 68762000008

Due Date  
**31 MAY 2019**

Account Number  
**6876 200 000**

Total Due

**\$271.96**

<0000027196> <066551> <000068762000008> >





# Rates & Charges

2018/2019  
FOURTH INSTALMENT NOTICE

T 02 4993 4100  
F 02 4993 2500  
council@cessnock.nsw.gov.au  
www.cessnock.nsw.gov.au

PO Box 152  
62-78 Vincent Street  
Cessnock NSW 2325  
ABN 60 919 148 928

Opening Hours 9am - 5pm  
Cashiers 9am - 4.30pm



017

TO

Mr E & Mrs S M & Ms K Peters  
1272 Leggetts Drive  
MOUNT VINCENT NSW 2323

Assessment No.	
117580	
Posting Date	Due Date
16/04/2019	31/05/2019

AMOUNT DUE	\$960.33
------------	----------

Interest is calculated daily on overdue rates and charges at 7.5% pa.

4070742-Run1-B-ASA001-004224-0

Description & location of property rated by Cessnock City Council

39 Wermol Street KURRI KURRI NSW 2327  
LOT 13 DP 241835

CURRENT INSTALMENT \$960.33

PLEASE DEDUCT PAYMENTS MADE SINCE 09/04/2019

*Paid 1/6/19  
N 06019877751*

PLEASE TURN OVER FOR HOW TO PAY

☐ RECEIPT REQUIRED

GENERAL MANAGER



## Rates & Charges

2018/2019  
4TH INSTALMENT NOTICE

TOTAL AMOUNT DUE	\$960.33
PAYMENT DUE BY	31/05/2019

ASSESSMENT No: 117580

NAME: Mr E & Mrs S M & Ms K Peters



Billers Code: 918664  
Ref: 117580

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More info: [www.bpay.com.au](http://www.bpay.com.au)



Billpay Code: 9102  
Ref: 117580

To pay this bill, visit any Post Office or phone 13 18 16.

Cessnock City Council  
PO Box 152  
CESSNOCK 2325

BILL ENQUIRIES  
(02) 4993 4100



\*71 102 117580 84



# Rates & Charges

2019 / 2020

01 JULY 2019 TO 30 JUNE 2020

T 02 4993 4100  
F 02 4993 2500  
council@cessnock.nsw.gov.au  
www.cessnock.nsw.gov.au

PO Box 152  
62-78 Vincent Street  
Cessnock NSW 2325  
ABN 60 919 148 928

Opening Hours 9am - 5pm  
Cashiers 9am - 4.30pm



017

TO

Mr E & Mrs S M & Ms K Peters  
1272 Leggetts Drive  
MOUNT VINCENT NSW 2323

Assessment No.	
117580	
Posting Date	Due Date
15/07/2019	31/08/2019
Rating Category	
BUSINESS	
Valuation Date	
01/07/2016	
Rateable Value	
\$129,000	

Interest is calculated daily on overdue rates and charges at 7.50% pa.

4071590-Run1-V2-001848

Description & location of property rated by Cessnock City Council

39 Wermol Street KURRI KURRI NSW 2327  
LOT 13 DP 241835

Particulars of Rates & Charges	Rate	Rateable Value	Amount
Gen Business Ad Valorem	0.01985624	129000.00	\$2561.45
Gen Business - Base Amount	535.00	1.00	\$535.00
Waste Mgmt Serv Chg (Incl GST)	780.00	1.00	\$780.00*
Hunter Catchment Contribution	0.00010970	129000.00	\$14.15
Stormwater Mgmt Serv Chg - Business	25.00	3.00	\$75.00

\* Includes a GST amount of \$70.91

Your Waste Management Charge includes a State Government levy of \$143.60 per tonne.

Balance Brought Forward	1st Instalment	2nd Instalment	3rd Instalment	4th Instalment	Total Amount
	\$992.60	\$991.00	\$991.00	\$991.00	\$3,965.60
	31/08/2019	30/11/2019	28/02/2020	31/05/2020	

IF YOU ELECT TO PAY BY INSTALMENTS THE ABOVE AMOUNTS MUST BE PAID BY THE DATES SHOWN

DEDUCT ANY PAYMENT  
SINCE 09/07/2019

PLEASE TURN OVER FOR HOW TO PAY

☐ RECEIPT REQUIRED

GENERAL MANAGER



## Rates & Charges

2019 / 2020

01/07/2019 TO 30/06/2020

ASSESSMENT No: 117580

NAME: Mr E & Mrs S M & Ms K Peters

*Panel 2/9/19  
CDIA AIC  
NO 925645249*

TOTAL AMOUNT	\$3,965.60
FIRST INSTALMENT	\$992.60
INSTALMENT DUE BY	31/08/2019



Billers Code: 918664  
Ref: 117580

Telephone & Internet Banking - BPAY®  
Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account.  
More info: [www.bpay.com.au](http://www.bpay.com.au)



Billpay Code: 9102  
Ref: 117580

© Registered to BPAY Pty Ltd ABN 69 079 137 518

To pay this bill, visit any Post Office or phone 13 18 16.

**Cessnock City Council**  
PO Box 152  
CESSNOCK 2325

**BILL ENQUIRIES**  
(02) 4993 4100



\*71 102 00000117580 84





# YOUR WATER ACCOUNT



264911-001 000553(1113) D017 H1H2

E & S M & K PETERS  
1272 LEGGETTS DR  
MOUNT VINCENT NSW 2323

39 WERMOL ST KURRI KURRI  
LOT 13 PLAN 241835

PREV BAL	RECEIVED	BALANCE
\$271.96	\$271.96 CR	\$0.00

## SUMMARY OF NEW CHARGES

Water Service	\$33.74
Sewer Service	\$243.69
Environment Improvement	\$13.78
Water Usage	\$0.00
Sewer Usage	\$0.00

**Total Due** **\$291.21**

Please pay your account by the due date to avoid interest charges

*Paid 17/9/19  
from COIA  
N09097288494*

PLEASE TURN OVER FOR FURTHER DETAILS



## DETAILS

DATE OF ISSUE	29 AUG 2019
DUE DATE	19 SEP 2019
ACCOUNT NUMBER	6876 200 000
TOTAL DUE	\$291.21

## HOW TO PAY



### BPAY

Contact your financial institution to pay your account directly from your savings or cheque account

Billers Code: 747 717  
Reference: 6876 2000 008



### DIRECT DEBIT

Visit [hunterwater.com.au/directdebit](http://hunterwater.com.au/directdebit) to apply



### CREDIT CARD VIA BPOINT

Phone BPOINT on 1300 276 468 or visit [hunterwater.com.au](http://hunterwater.com.au)  
Mastercard and Visa only

Billers Code: 747 717  
Reference: 6876 2000 008



### CENTREPAY

To pay using Centrepay, contact Centrelink and provide Hunter Water's CRN: 555052571V



### IN PERSON

Visit any Australia Post Office  
Credit cards not accepted



### MAIL

Hunter Water  
Locked Bag W102  
Sydney NSW 1292  
Do not staple cheque to payment slip



For Credit: Hunter Water Corporation

New charges apply from 1 July 2019. Visit [hunterwater.com.au/charges](http://hunterwater.com.au/charges)

## PAYMENT SLIP



\*2117 68762000008

Due Date  
**19 SEP 2019**

Account Number  
**6876 200 000**

Total Due

**\$291.21**

Tran Code 831 User Code 66551 Customer Number 68762000008

<0000029121> <066551> <000068762000008> >



# YOUR WATER ACCOUNT

love water

Change a little,  
save a lot



## DETAILS

DATE OF ISSUE	07 JAN 2020
DUE DATE	27 JAN 2020
ACCOUNT NUMBER	6876 200 000
TOTAL DUE	\$286.48

## HOW TO PAY



### BPAY

Contact your financial institution to pay your account directly from your savings or cheque account

Billers Code: 747 717  
Reference: 6876 2000 008



### DIRECT DEBIT

Visit [hunterwater.com.au/directdebit](http://hunterwater.com.au/directdebit) to apply



### CREDIT CARD VIA BPOINT

Phone BPOINT on 1300 276 468 or visit [hunterwater.com.au](http://hunterwater.com.au)  
Mastercard and Visa only

Billers Code: 747 717  
Reference: 6876 2000 008



### CENTREPAY

To pay using Centrepay, contact Centrelink and provide Hunter Water's CRN: 555052571V



### IN PERSON

Visit any Australia Post Office  
Credit cards not accepted



### MAIL

Hunter Water  
Locked Bag W102  
Sydney NSW 1292  
Do not staple cheque to payment slip

39 WERMOL ST KURRI KURRI  
LOT 13 PLAN 241835

PREV BAL	RECEIVED	BALANCE
\$291.21	\$291.21 CR	\$0.00

### SUMMARY OF NEW CHARGES

Water Service	\$33.19
Sewer Service	\$239.73
Environment Improvement	\$13.56
Water Usage	\$0.00
Sewer Usage	\$0.00

**Total Due** **\$286.48**

Please pay your account by the due date to avoid interest charges

PLEASE TURN OVER FOR FURTHER DETAILS



For Credit: Hunter Water Corporation

*Paid 27/01/20*  
*N012701 883 870*

## PAYMENT SLIP

POST billpay



\*2117 68762000008

Due Date  
**27 JAN 2020**

Account Number  
**6876 200 000**

Total Due

**\$286.48**

Tran Code 831 User Code 66551 Customer Number 68762000008

<0000028648> <066551> <000068762000008> >





# YOUR WATER ACCOUNT



318612-001 000561(1126) D017 H1H2H3

E & S M & K PETERS  
1272 LEGGETTS DR  
MOUNT VINCENT NSW 2323

39 WERMOL ST KURRI KURRI  
LOT 13 PLAN 241835

PREV BAL	RECEIVED	BALANCE
\$286.48	\$286.48 CR	\$0.00

## SUMMARY OF NEW CHARGES

Water Service	\$33.47
Sewer Service	\$241.71
Environment Improvement	\$13.67
Water Usage	\$0.00
Sewer Usage	\$0.00

**Total Due** **\$288.85**

Please pay your account by the due date to avoid interest charges

*Paid 18/5/20*

PLEASE TURN OVER FOR FURTHER DETAILS



For Credit: Hunter Water Corporation

Tran Code 831 User Code 66551 Customer Number 68762000008



There are many ways we can all work together to save bucket loads of water.

## DETAILS

DATE OF ISSUE	01 MAY 2020
DUE DATE	21 MAY 2020
ACCOUNT NUMBER	6876 200 000
TOTAL DUE	\$288.85

## HOW TO PAY



### BPAY

Contact your financial institution to pay your account directly from your savings or cheque account

Billers Code: 747 717  
Reference: 6876 2000 008



### DIRECT DEBIT

Visit [hunterwater.com.au/directdebit](http://hunterwater.com.au/directdebit) to apply



### CREDIT CARD VIA BPOINT

Phone BPOINT on 1300 276 468 or visit [hunterwater.com.au](http://hunterwater.com.au)  
Mastercard and Visa only

Billers Code: 747 717  
Reference: 6876 2000 008



### CENTREPAY

To pay using Centrepay, contact Centrelink and provide Hunter Water's CRN: 555052571V



### IN PERSON

Visit any Australia Post Office  
Credit cards not accepted



### MAIL

Hunter Water  
Locked Bag W102  
Sydney NSW 1292  
Do not staple cheque to payment slip

## PAYMENT SLIP



\*2117 68762000008

Due Date  
**21 MAY 2020**

Account Number  
**6876 200 000**

Total Due  
**\$288.85**

<0000028885> <066551> <000068762000008> >



Australian Government

Australian Taxation Office

**Agent** BRENDAN CURRAN  
**Client** THE TRUSTEE FOR MUMS  
 FAVOURITES SUPERANNUATION  
 FUND  
**ABN** 15 793 714 265  
**TFN** 939 170 211

## Activity statement 001

<b>Date generated</b>	10/04/2021
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

14 results found - from **01 July 2019** to **10 April 2021** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
26 Jul 2019	25 Jul 2019	Payment		\$2,605.00	\$2,605.00 CR
4 Aug 2019	29 Jul 2019	Original Activity Statement for the period ending 30 Jun 19 - PAYG Instalments	\$2,605.00		\$0.00
30 Oct 2019	29 Oct 2019	Payment		\$3,070.00	\$3,070.00 CR
3 Nov 2019	28 Oct 2019	Original Activity Statement for the period ending 30 Sep 19 - PAYG Instalments	\$3,070.00		\$0.00
30 Nov 2019	30 Nov 2019	General interest charge			\$0.00
27 Feb 2020	26 Feb 2020	Payment received		\$3,070.00	\$3,070.00 CR
1 Mar 2020	28 Feb 2020	Original Activity Statement for the period ending 31 Dec 19 - PAYG Instalments	\$3,070.00		\$0.00
27 Apr 2020	24 Apr 2020	Payment received		\$3,070.00	\$3,070.00 CR
10 May 2020	28 Apr 2020	Original Activity Statement for the period ending 31 Mar 20 - PAYG Instalments	\$3,070.00		\$0.00
2 Aug 2020	28 Jul 2020	Original Activity Statement for the period ending 30 Jun 20		\$0.00	\$0.00

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
29 Oct 2020	28 Oct 2020	Payment received		\$1,767.00	\$1,767.00 CR
1 Nov 2020	28 Oct 2020	Original Activity Statement for the period ending 30 Sep 20 - PAYG Instalments	\$1,767.00		\$0.00
24 Feb 2021	23 Feb 2021	Payment received		\$1,767.00	\$1,767.00 CR
7 Mar 2021	2 Mar 2021	Original Activity Statement for the period ending 31 Dec 20 - PAYG Instalments	\$1,767.00		\$0.00



Australian Government

Australian Taxation Office

**Agent** BRENDAN CURRAN  
**Client** THE TRUSTEE FOR MUMS  
FAVOURITES SUPERANNUATION  
FUND  
**ABN** 15 793 714 265  
**TFN** 939 170 211

## Income tax 551

---

<b>Date generated</b>	10/04/2021
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

---

2 results found - from **01 July 2019** to **10 April 2021** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
28 Apr 2020	28 Apr 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$5,070.20	\$5,070.20 CR
28 Apr 2020	1 May 2020	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$5,070.20		\$0.00

---

## Mums Favourites Superannuation Fund

### Tax Accounting Reconciliation

For the period 1 July 2019 to 30 June 2020

---

<b>Operating Statement Profit vs. Provision for Income Tax</b>	<b>2020</b>
	<b>\$</b>

---

<b>Benefits Accrued as a Result of Operations before Income Tax</b>	<b>99,065.95</b>
---	------------------

**LESS:**

Increase in Market Value	16,317.36
--------------------------	-----------

Rounding	1.59
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<b>Taxable Income or Loss</b>	<b>82,747.00</b>
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---

	<b>Income Amount</b>	<b>Tax Amount</b>
Gross Tax @ 15% for Concessional Income	82,747.00	12,412.05
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>12,412.05</b>

---

### Provision for Income Tax vs. Income Tax Expense

---

<b>Provision for Income Tax</b>	<b>12,412.05</b>
---------------------------------	------------------

**ADD:**

Change in Deferred Tax Liability	1,631.70
----------------------------------	----------

<b>Income Tax Expense</b>	<b>14,043.75</b>
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### Provision for Income Tax vs. Income Tax Payable

---

<b>Provision for Income Tax</b>	<b>12,412.05</b>
---------------------------------	------------------

**LESS:**

Income Tax Instalments Paid	9,210.00
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<b>Income Tax Payable (Receivable)</b>	<b>3,202.05</b>
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### Exempt Current Pension Income Settings

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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 MUMS  
FAVOURITES SUPERANNUATION  
FUND  
**ABN** 15 793 714 265  
**TFN** 939 170 211

## Activity statement 001

---

### Tax type summary

---

<b>Income tax year</b>	2020
<b>Period</b>	01 July 2019 - 30 June 2020
<b>Type</b>	Pay as you go Instalments
<b>Balance</b>	\$9,210.00 DR

### Transactions

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Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
03/11/2019	28/10/2019	Original Activity Statement for the period ending 30 Sep 19 - PAYG Instalments	\$3,070.00		\$3,070.00 DR
01/03/2020	28/02/2020	Original Activity Statement for the period ending 31 Dec 19 - PAYG Instalments	\$3,070.00		\$6,140.00 DR
10/05/2020	28/04/2020	Original Activity Statement for the period ending 31 Mar 20 - PAYG Instalments	\$3,070.00		\$9,210.00 DR

---

**Mums Favourites Superannuation Fund**  
**Contribution Caps**  
**For the Period From 1 July 2019 to 30 June 2020**

**Miss Kaitlin Peters**

**Date of Birth:** 23 Mar 1989  
**Age:** 31 (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  
 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	18,750.00	0.00
Contributions made (to this fund)	3	24,599.67	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		24,599.67	0.00
Amount above caps	4	0.00	0.00
Available		19,150.33	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>
<b>Concessional</b>	Employer	24,599.67
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>24,599.67</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 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
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
30/06/2020	Employer Mandated	2,897.67			manual
30/06/2020	Employer Voluntary	21,702.00			manual
<b>Totals:</b>		<b>24,599.67</b>			

**Mums Favourites Superannuation Fund**  
**Contribution Caps**  
**For the Period From 1 July 2019 to 30 June 2020**

**Mr Erich Peters**

**Date of Birth:** 21 Apr 1954  
**Age:** 66 (at 30/06/2020)  
**Status:** Member must meet work test criteria, other conditions apply

**Contributions Summary**

**Non-Concessional**

**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	25,000.00	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		25,000.00	0.00
Amount above caps	4	0.00	0.00
Available		0.00	100,000.00

**Notes**

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Total Superannuation Balance was \$500,000 or more at 30 June 2019, member not 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>
<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	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 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
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
30/06/2020	Employer Mandated	2,869.00			manual
30/06/2020	Employer Voluntary	22,131.00			manual
<b>Totals:</b>		<b>25,000.00</b>			



**Mums Favourites Superannuation Fund**  
**Contribution Caps**  
**For the Period From 1 July 2019 to 30 June 2020**

**Mrs Susan Peters**

**Date of Birth:** 13 Oct 1958  
**Age:** 61 (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  
 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	25,000.00	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		25,000.00	0.00
Amount above caps	4	0.00	0.00
Available		0.00	100,000.00

**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>
<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	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 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
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
30/06/2020	Employer Mandated	2,869.00			manual
30/06/2020	Employer Voluntary	22,131.00			manual
<b>Totals:</b>		<b>25,000.00</b>			

**Payroll Summary**

01/04/2020 - 30/06/2020

Employee	Gross	PAYG	Deductions	Take home	Super
Clifford Mannix	26,000.00	7,033.00	0.00	18,967.00	2,470.00
Erich Peters	52,331.00	17,570.00	22,131.00	12,630.00	2,869.00
Jeffrey Lumsden	11,800.00	1,954.00	0.00	9,846.00	1,121.00
Kaitlin Peters	52,202.00	4,000.00	21,702.00	26,500.00	2,897.50
Shane Maddison	15,600.00	3,276.00	0.00	12,324.00	1,482.00
Shannon Farn	15,600.00	3,276.00	624.00	11,700.00	1,482.00
Susan Maree Peters	52,331.00	17,569.00	22,131.00	12,631.00	2,869.00
<b>Total</b>	<b>\$225,864.00</b>	<b>\$54,678.00</b>	<b>\$66,588.00</b>	<b>\$104,598.00</b>	<b>\$15,190.50</b>

## Mums Favourites Superannuation Fund

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

Member's Detail		Opening Balance	Increases				Decreases				Closing Balance
			Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	
Mr Erich Peters											
1272 Leggetts Drive MOUNT VINCENT NSW 2323											
Accumulation	Accumulation	522,304.69	25,000.00	0.00	14,848.91	0.00	(5,482.01)	0.00	0.00	0.00	556,671.59
		522,304.69	25,000.00	0.00	14,848.91	0.00	(5,482.01)	0.00	0.00	0.00	556,671.59
Mrs Susan Peters											
1272 Leggetts Drive MOUNT VINCENT NSW 2323											
Accumulation	Accumulation	243,639.00	25,000.00	0.00	6,927.58	0.00	(4,558.05)	0.00	0.00	0.00	271,008.53
		243,639.00	25,000.00	0.00	6,927.58	0.00	(4,558.05)	0.00	0.00	0.00	271,008.53
Miss Kaitlin Peters											
1272 Leggetts Drive MOUNT VINCENT NSW 2323											
Accumulation	Accumulation	94,557.62	24,599.67	0.00	2,689.79	0.00	(4,003.69)	0.00	0.00	0.00	117,843.39
		94,557.62	24,599.67	0.00	2,689.79	0.00	(4,003.69)	0.00	0.00	0.00	117,843.39
Reserve											
		860,501.31	74,599.67	0.00	24,466.28	0.00	(14,043.75)	0.00	0.00	0.00	945,523.51

**Mums Favourites Superannuation Fund**  
(ABN: 15 793 714 265)

**Member Benefit Statement**

Period	Member Account Details
1 July 2019 - 30 June 2020	Residential Address: 1272 Leggetts Drive MOUNT VINCENT, NSW 2323
Member Number: 1	Date of Birth: 21 April 1954
Mr Erich Peters	Date Joined Fund: 12 June 2012
Accumulation Account	Eligible Service Date: 12 June 2012
Accumulation	Tax File Number Held: Yes
	Account Start Date: 12 June 2012

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2019 522,304.69	Tax Free 12.1470 % 67,619.16
<u>Increases to your account:</u>	Taxable - Taxed 489,052.43
Employer Contributions 25,000.00	Taxable - Untaxed -
Share Of Net Fund Income 14,848.91	<b>Your Preservation Components</b>
<u>Total Increases</u> 39,848.91	Preserved -
<u>Decreases to your account:</u>	Restricted Non Preserved -
Contributions Tax 3,750.00	Unrestricted Non Preserved 556,671.59
Tax on Net Fund Income 1,732.01	<b>Your Insurance Benefits</b>
<u>Total Decreases</u> 5,482.01	No insurance details have been recorded
Withdrawal Benefit as at 30 Jun 2020 556,671.59	<b>Your Beneficiaries</b>
	No beneficiary details have been recorded

**For Enquiries:**

phone 0249380587 | email [eric54@mysoul.com.au](mailto:eric54@mysoul.com.au)  
mail Mums Favourites Superannuation Fund, 1272 Leggetts Drive, MOUNT VINCENT NSW 2323

**Mums Favourites Superannuation Fund**  
(ABN: 15 793 714 265)

**Member Benefit Statement**

Period	Member Account Details
1 July 2019 - 30 June 2020	Residential Address: 1272 Leggetts Drive MOUNT VINCENT, NSW 2323
Member Number: 2	Date of Birth: 13 October 1958
Mrs Susan Peters	Date Joined Fund: 12 June 2012
Accumulation Account	Eligible Service Date: 12 June 2012
Accumulation	Tax File Number Held: Yes
	Account Start Date: 12 June 2012

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2019 243,639.00	Tax Free 3.6627 % 9,926.15
<u>Increases to your account:</u>	Taxable - Taxed 261,082.38
Employer Contributions 25,000.00	Taxable - Untaxed -
Share Of Net Fund Income 6,927.58	<b>Your Preservation Components</b>
<u>Total Increases</u> 31,927.58	Preserved 271,008.53
<u>Decreases to your account:</u>	Restricted Non Preserved -
Contributions Tax 3,750.00	Unrestricted Non Preserved -
Tax on Net Fund Income 808.05	<b>Your Insurance Benefits</b>
<u>Total Decreases</u> 4,558.05	No insurance details have been recorded
Withdrawal Benefit as at 30 Jun 2020 271,008.53	<b>Your Beneficiaries</b>
	No beneficiary details have been recorded

**For Enquiries:**

phone 0249380587 | email [eric54@mysoul.com.au](mailto:eric54@mysoul.com.au)  
mail Mums Favourites Superannuation Fund, 1272 Leggetts Drive, MOUNT VINCENT NSW 2323

**Mums Favourites Superannuation Fund**  
(ABN: 15 793 714 265)

**Member Benefit Statement**

Period	Member Account Details
<b>1 July 2019 - 30 June 2020</b>	Residential Address: 1272 Leggetts Drive MOUNT VINCENT, NSW 2323
<b>Member</b> Number: 3	Date of Birth: 23 March 1989
<b>Miss Kaitlin Peters</b>	Date Joined Fund: 12 June 2012
<b>Accumulation Account</b>	Eligible Service Date: 12 June 2012
<b>Accumulation</b>	Tax File Number Held: Yes
	Account Start Date: 12 June 2012

Your Account Summary	Your Tax Components
<b>Withdrawal Benefit</b> as at 1 Jul 2019 <b>94,557.62</b>	Tax Free 0.0000 % -
<u>Increases to your account:</u>	Taxable - Taxed 117,843.39
Employer Contributions 24,599.67	Taxable - Untaxed -
Share Of Net Fund Income 2,689.79	<b>Your Preservation Components</b>
<u>Total Increases</u> 27,289.46	Preserved 117,843.39
<u>Decreases to your account:</u>	Restricted Non Preserved -
Contributions Tax 3,689.95	Unrestricted Non Preserved -
Tax on Net Fund Income 313.74	<b>Your Insurance Benefits</b>
<u>Total Decreases</u> 4,003.69	No insurance details have been recorded
<b>Withdrawal Benefit</b> as at 30 Jun 2020 <b>117,843.39</b>	<b>Your Beneficiaries</b>
	No beneficiary details have been recorded

**For Enquiries:**

phone 0249380587 | email [eric54@mysoul.com.au](mailto:eric54@mysoul.com.au)  
mail Mums Favourites Superannuation Fund, 1272 Leggetts Drive, MOUNT VINCENT NSW 2323



## Your Statement

Statement 22

(Page 1 of 2)

Account Number 06 2832 10238538

Statement  
Period 26 Feb 2019 - 25 Aug 2019

Closing Balance \$157,532.35 CR

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

017

SUSAN PETERS  
1272 LEGGETTS DR  
MOUNT VINCENT NSW 2323

## Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

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

Name: ERICH PETERS AND SUSAN MAREE PETERS AND  
KAITLIN MAREE PETER ITF MUMS FAVOURITES  
SUPERANNUATION FUND

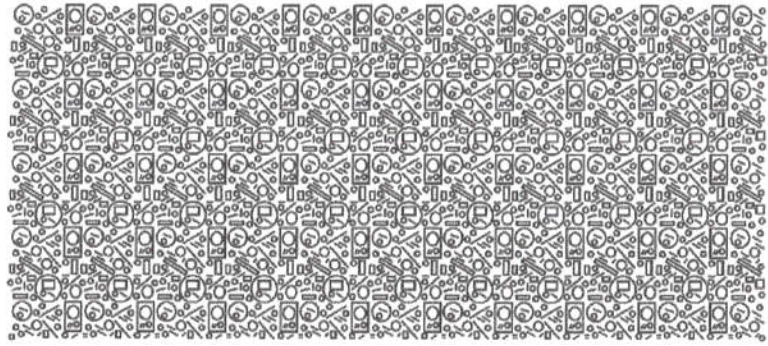
Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

Date	Transaction	Debit	Credit	Balance
26 Feb	2019 OPENING BALANCE			\$611,799.97 CR
01 Mar	Credit Interest		704.02	\$612,503.99 CR
01 Mar	CESSNOCK COUNCIL NetBank BPAY 918664 918664 rates wermolstreet	957.00		\$611,546.99 CR
05 Mar	Direct Credit 012721 ATO ATO001000010868682		93.65	\$611,640.64 CR
28 Mar	Transfer to CBA A/c NetBank fees for sale	10.00		\$611,630.64 CR
01 Apr	Credit Interest		779.20	\$612,409.84 CR
09 Apr	Transfer Out Branch Morisset	500,000.00		\$112,409.84 CR
01 May	Credit Interest		302.97	\$112,712.81 CR
01 Jun	Credit Interest		143.59	\$112,856.40 CR
01 Jun	HUNTER WATER NetBank BPAY 747717 68762000008 water rates wermol	271.96		\$112,584.44 CR
01 Jun	CESSNOCK COUNCIL NetBank BPAY 918664 117580 rates wermol kurri	960.33		\$111,624.11 CR
11 Jun	Transfer to other Bank NetBank investment advice	1,760.00		\$109,864.11 CR
30 Jun	Transfer from xx5257 NetBank super contribution		50,000.00	\$159,864.11 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$8,080.71			



Account Number

06 2832 10238538



Date	Transaction	Debit	Credit	Balance
01 Jul	Credit Interest		122.47	\$159,986.58 CR
25 Jul	TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 PAYG	2,605.00		\$157,381.58 CR
01 Aug	Credit Interest		150.77	\$157,532.35 CR
25 Aug	2019 CLOSING BALANCE			\$157,532.35 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$611,799.97 CR		\$506,564.29		\$52,296.67		\$157,532.35 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
25 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.90%

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





## Your Statement

Statement 23

(Page 1 of 2)

Account Number 06 2832 10238538

## Statement

Period 26 Aug 2019 - 25 Feb 2020

Closing Balance \$152,484.72 CR

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

017

SUSAN PETERS  
1272 LEGGETTS DR  
MOUNT VINCENT NSW 2323

## Direct Investment Account

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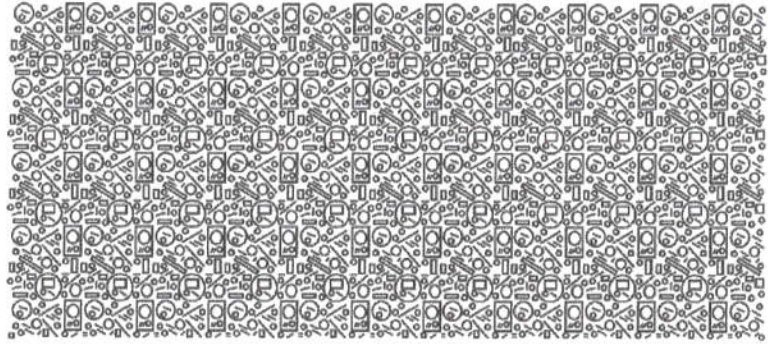
Name: ERICH PETERS AND SUSAN MAREE PETERS AND  
KAITLIN MAREE PETER ITF MUMS FAVOURITES  
SUPERANNUATION FUND

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

Date	Transaction	Debit	Credit	Balance
26 Aug 2019	OPENING BALANCE			\$157,532.35 CR
01 Sep	Credit Interest		120.42	\$157,652.77 CR
02 Sep	CESSNOCK COUNCIL NetBank BPAY 918664 117580 rates wermol st	992.60		\$156,660.17 CR
17 Sep	HUNTER WATER NetBank BPAY 747717 68762000008 water wermol st kk	291.21		\$156,368.96 CR
01 Oct	Credit Interest		115.81	\$156,484.77 CR
28 Oct	TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 SUPER PAYG	3,070.00		\$153,414.77 CR
01 Nov	Credit Interest		96.89	\$153,511.66 CR
01 Dec	Credit Interest		82.01	\$153,593.67 CR
02 Dec	CESSNOCK COUNCIL NetBank BPAY 918664 117580 rates wermol st	991.00		\$152,602.67 CR
01 Jan	Credit Interest		84.26	\$152,686.93 CR
27 Jan	Transfer to xx9290 NetBank water wermol st	286.48		\$152,400.45 CR

Account Number

06 2832 10238538



Date	Transaction	Debit	Credit	Balance			
01 Feb	Credit Interest		84.27	\$152,484.72 CR			
25 Feb 2020	CLOSING BALANCE			\$152,484.72 CR			
	Opening balance	-	Total debits	+	Total credits	=	Closing balance
	\$157,532.35 CR		\$5,631.29		\$583.66		\$152,484.72 CR

### Your Credit Interest Rate Summary

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

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



017

SUSAN PETERS  
1272 LEGGETTS DR  
MOUNT VINCENT NSW 2323

## Your Statement

Statement 24

(Page 1 of 2)

Account Number 06 2832 10238538

Statement  
Period 26 Feb 2020 - 25 Aug 2020

Closing Balance \$131,318.79 CR

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

## Direct Investment Account

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Name: ERICH PETERS AND SUSAN MAREE PETERS AND  
KAITLIN MAREE PETER ITF MUMS FAVOURITES  
SUPERANNUATION FUND

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

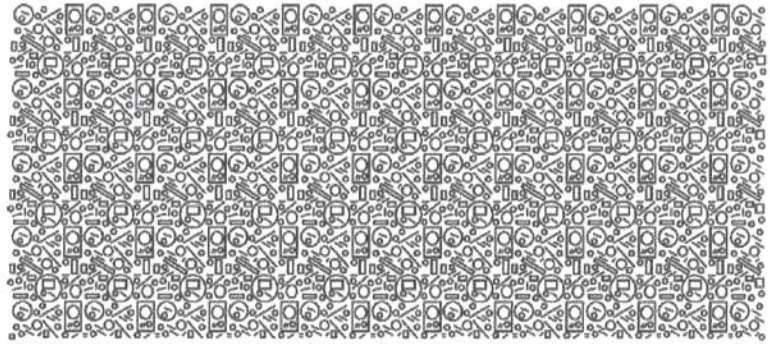
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
26 Feb	2020 OPENING BALANCE			\$152,484.72 CR
26 Feb	TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 SUPER PAYG	3,070.00		\$149,414.72 CR
01 Mar	Credit Interest		78.53	\$149,493.25 CR
02 Mar	CESSNOCK COUNCIL NetBank BPAY 918664 117580 rates wermol st	991.00		\$148,502.25 CR
09 Mar	Transfer In NetBank		509,768.24	\$658,270.49 CR
19 Mar	Transfer Out NetBank Tfr to A/c xx4692	600,000.00		\$58,270.49 CR
01 Apr	Credit Interest		109.83	\$58,380.32 CR
24 Apr	TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 PAYG	3,070.00		\$55,310.32 CR
25 Apr	Transfer to other Bank NetBank invoice 503773	2,420.00		\$52,890.32 CR
01 May	Direct Credit 012721 ATO ATO002000012286917		5,070.20	\$57,960.52 CR
01 May	Credit Interest		7.05	\$57,967.57 CR
18 May	HUNTER WATER NetBank BPAY 747717 68762000008 wermol water rates	288.85		\$57,678.72 CR



Account Number

06 2832 10238538



Date	Transaction	Debit	Credit	Balance
01 Jun	Credit Interest		7.37	\$57,686.09 CR
01 Jun	CESSNOCK COUNCIL NetBank BPAY 918664 117580 rates wermol st	991.00		\$56,695.09 CR
30 Jun	Transfer from xx5257 NetBank Super payment		74,599.67	<b>\$131,294.76 CR</b>
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2020 is \$1,059.68			
01 Jul	Credit Interest		7.30	\$131,302.06 CR
01 Aug	Credit Interest		16.73	\$131,318.79 CR
25 Aug	2020 CLOSING BALANCE			\$131,318.79 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$152,484.72 CR		\$610,830.85		\$589,664.92		\$131,318.79 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
25 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.15%

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

**Term Deposit**

06 2832 50102280 Shared

Balance

**+\$504,178.08**

Available

N/A

Date	Transaction details	Amount	Total
09 Aug 2019	Credit Interest	+\$4,178.08	+\$504,178.08
09 Apr 2019	Transfer In Branch Morisset 283210238538	+\$500,000.00	+\$500,000.00

There are no more transactions to display.



## Manage your Term Deposit

### ERICH PETERS AND KAITLIN MAREE PETER AND SUSAN MAREE PETERS AS TRUSTEES FOR MUMS FAVOURITES SUPERANNUATION FUND details

Account number	062-832 5010 2280
Balance	\$504,178.08
Investment term	7 months
Maturity date	9 March 2020 (in 2 months, 28 days)
Current interest rate	1.90% p.a.
Last interest payment date	9 August 2019
Next interest payment date	9 March 2020
Interest payment frequency	Annually
Interest paid into	ERICH PETERS AND KAITLIN MAREE PETER AND SUSAN MAREE PETERS AS TRUSTEES FOR MUMS FAVOURITES SUPERANNUATION FUND Term Deposit Account 062-832 5010 2280
Tax file number	<a href="#">update tax number</a>

[View all account information](#)

## Maturity instructions

Check or change your current maturity instructions any time before **9 March 2020**.

[See instructions](#)

## Rachel Foster

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**From:** Mum's Favourites <eric54@mysoul.com.au>  
**Sent:** Tuesday, 9 February 2021 10:25 AM  
**To:** Tammie Hooker  
**Subject:** RE: Quick Question

Hi Tammie,

Regarding the Super Fund:

Those amounts in question were for term deposits. (Totally forgot that!)

09 April, 2019 - \$500,000 into term deposit

09 March, 2020 - \$509,768.24 credit back into super account

19 March, 2020 - \$600,000 in term deposit

19 September, 2020 - \$601,924.596 credit back into super account

25 September, 2020 - \$1705.00 credit back into super account as bank had withheld due to their error with the TFN.

Thanks

Sue

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**From:** Tammie Hooker [mailto:tammie@bpcaccounting.com.au]  
**Sent:** Monday, 8 February 2021 4:46 PM  
**To:** 'Mum's Favourites'  
**Subject:** Quick Question

Hi Sue. I have a question with the cash income that you have recorded on your summaries. Has some of this actually gone into the bank account? I am just trying to balance your sales with what you have recorded and what I have in my accounts. I spoke to Eric about the VINA expenses in the bank and he said not all of those purchases were recorded in the bank, so I have used your summaries for this. I will balance to your summaries but I just need to make sure this is correct.

Thanks.

Regards,  
Tammie Hooker CA