

Audit Representation Letter from Trustee(s)

Herne Superfund

Year ended 30 June 2020

To the auditor,

Dear Sir,

With respect to the audit of the financial statements of the above mentioned fund for the year ended stated, the following representations are made which are true and correct to the best of my (our) knowledge and belief that will address the necessary compliance requirements of the *Superannuation Industry (Supervision) Act 1993*.

Preparation of the ATO Income Tax & Regulatory Return

The information disclosed in the annual return is complete and accurate.

Sole Purpose of the Fund

The sole purpose of the Fund is to provide retirement and/or death benefits to its members and/or beneficiaries.

Accounting Policies

All the significant accounting policies of the Fund are adequately described in the Financial Statements and the Notes thereto. These policies are consistently applied unless specifically noted in the Financial Statements and Notes.

Fund Books/Records/Minutes

All financial books, records and relevant material relating to the transactions and activities of the Fund have been made available to you, including minutes of the Trustees' meetings, the Trust Deed (as amended) and the Rules of the Fund. The Financial Statements accurately disclose the Revenue and Expenses and the full extent of the Assets and Liabilities of the Fund.

Asset Form

The assets of the Fund are being held in an acceptable form suitable for the benefit of the members of the Fund, and have been stated at their net market value.

Ownership and Pledging of Assets

1. The Fund has satisfactory title to all assets shown in the Financial Statements
2. Investments are registered in the name of Herne Superannuation Fund
3. No assets of the Fund have been pledged to secure liabilities of the Fund or of any other fund or entity.

Investments

1. Investments are carried in the books at their net market value.
2. Amounts stated are considered reasonable in the current market condition, and there has not been any permanent diminution in their value below the amounts recorded in the Financial Statements.
3. There are no commitments, fixed or contingent, for the purchase or sale of long term investments.
4. Investment transactions and investments held are in accordance with the Investment Strategy, which has been determined with due regard to risk, return, liquidity and diversity.
5. The Trustee(s) have complied with all the Investment Standards stipulated in the Regulations relating to the SIS Act as amended.

Trust Deed Amendments

All amendments (if any) to the Trust Deed were made in order for the Fund to comply with the SIS Act, Regulations and any other applicable legislation relating to the operation and governance of the Fund.

Governing Rules

The Fund is being conducted in accordance with its Trust Deed and Governing Rules.

Legislative Requirements

The Fund is being conducted in accordance with the *Superannuation Industry (Supervision) Act 1993*, and the Regulations of the said Act. Including minimum pension payments to members entitled to receive a pension.

Contributions

The Trustees confirm the contributions, if any, received by the fund are within the limits imposed by the legislation, taking into account contributions paid by the members to other superannuation funds.

Use of Assets

All assets of the Fund have been used for the sole purpose of generating retirement benefits in accordance with the *Superannuation Industry (Supervision) Act 1993* and the Investment Strategy of the Fund.

Pension Payments and Withdrawal of Funds

All pension payments (if any) and all withdrawal of funds from the accounts of the Fund have been made in accordance with statutory limitations imposed by legislation governing the Fund and all withdrawals of funds have been in accordance with the *Superannuation (Supervision) Act 1993*.

Trustee Responsibilities

The Trustees are aware of their responsibilities to the Members and the various regulatory bodies.

Trustee Covenants

The Trustee(s) have complied with all the Trustee Covenants set out in section 52 of the *Superannuation (Supervision) Act 1993*.

Legal Matters

The Trustees confirm you have been advised of all significant legal matters, and that the probability of any material revenue or expenses arising from such legal matters has been adequately accounted for, and been appropriately disclosed in the financial report.

Related Parties

All related party transactions have been brought to your attention.

Disqualified person not to act as a Trustee

There is no reason why any Trustee should be prohibited from acting as a Trustee of this Superannuation Fund.

Information to Members

Information relating to the transactions and activities of the Fund has been supplied in a timely manner.

Meetings

Meetings have been conducted in accordance with the Trust Deed and the requirements of the SIS Act. Resolutions and issues on which the Trustee(s) have voted, or on which they were required to vote have been passed by at least a 2/3rds majority of the Trustees.

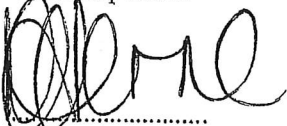
Subsequent Events

Since the end of the financial year stated in the Financial Statements till the date of this letter, there have been no events or transactions that would have a material effect upon the Fund either financially or operationally.

Yours faithfully



.....
Lee Phillip Herne



.....
Nicole Herne

Trustee Covenants

The Trustee(s) have complied with all the Trustee Covenants set out in section 52 of the *Superannuation (Supervision) Act 1993*.

Legal Matters

The Trustees confirm you have been advised of all significant legal matters, and that the probability of any material revenue or expenses arising from such legal matters has been adequately accounted for, and been appropriately disclosed in the financial report.

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All related party transactions have been brought to your attention.

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Subsequent Events

Since the end of the financial year stated in the Financial Statements till the date of this letter, there have been no events or transactions that would have a material effect upon the Fund either financially or operationally.

Yours faithfully

.....
Lee Phillip Herne

.....
Nicole Herne

ENGAGEMENT LETTER

To: The Trustees of Herne Superfund

Scope

You have requested that we audit the financial report of Nadi Sha Superannuation Fund, which comprises the balance sheet as at 30 June 2020, and the income statement for the year then ended a summary of significant accounting policies, other explanatory notes and the trustees' declaration. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted with the objective of expressing an opinion on the financial report and compliance with the *Superannuation Industry Supervisory Act 1993*.

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement. An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the Trustees, as well as evaluating the overall presentation of the financial report.

Because of the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered. In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

We take this opportunity to remind you that the responsibility for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Superannuation Industry Supervisory Act 1993* is that of the trustees. Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report in accordance with the applicable financial reporting framework and this responsibility includes:

- designing, implementing and maintaining internal control relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error;
- selecting and applying appropriate accounting policies; and
- making accounting estimates that are reasonable in the circumstances.

As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

Other Matters under the *Corporations Act 2001*

Independence

We confirm that, to the best of our knowledge and belief, we currently meet the independence requirements of the *Corporations Act 2001* in relation to the audit of the financial report. In conducting our audit of the financial report, should we become aware that we have contravened the independence requirements of the *Corporations Act 2001*, we shall notify you on a timely basis.

We look forward to your full cooperation and make available to us whatever records, documentation and other information we request in connection with our audit.

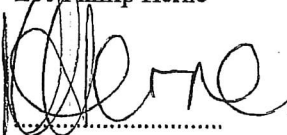
Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

Yours faithfully,

.....
A.W. Boys
Registered Company Auditor 67793
Dated

Acknowledged on behalf of, Herne Superfund by


.....
Lee Phillip Herne


.....
Nicole Herne

Dated

As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

Other Matters under the *Corporations Act 2001*

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We confirm that, to the best of our knowledge and belief, we currently meet the independence requirements of the *Corporations Act 2001* in relation to the audit of the financial report. In conducting our audit of the financial report, should we become aware that we have contravened the independence requirements of the *Corporations Act 2001*, we shall notify you on a timely basis.

We look forward to your full cooperation and make available to us whatever records, documentation and other information we request in connection with our audit.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

Yours faithfully,

.....
A.W. Boys
Registered Company Auditor 67793
Dated

Acknowledged on behalf of, Herne Superfund by

.....
Lee Phillip Herne

.....
Nicole Herne

Dated

**Minutes of the meeting of the director(s) HERNE FAMILY INVESTMENTS PTY LTD as
Trustee(s) for HERNE SUPERFUND**
ABN 88 665 838 645

Held at	28 BELTANA COURT WATTLE GROVE NSW 2173		
Attending	LEE PHILLIP HERNE NICOLE HERNE		
Date	27/04/2021		
Minutes	IT WAS CONFIRMED that the minutes of the previous meeting are a true and correct record.		
Financial reports	<p>The financial reports for the year ended 30 June 2020 were tabled for the consideration of the meeting.</p> <p>IT WAS RESOLVED unanimously that the financial reports be adopted in their present format and that the statement by the trustees attached to the financial reports be signed by the Trustees, stating that;</p> <ol style="list-style-type: none"> 1. The financial statements fairly present the financial position of the fund as at 30 June 2020, the benefits accrued as a result of the operation and cash flow for the financial year; 2. The financial statements have been prepared in accordance with the requirements of the Trust Deed and Australian Accounting Standards as noted in Note 1 to the Accounts; and 3. The fund has operated in accordance with the Trust Deed and the requirements of the <i>Superannuation Industry (Supervision) Act 1993</i>, during the financial year. 		
Income Tax Return	IT WAS RESOLVED, that the annual income tax return of the fund be prepared. Subject to approval, the tax return will be signed and lodged with the Australian Taxation Office.		
Auditor's and Tax agents	IT WAS RESOLVED that Ajaka & Co will continue as tax agents for the fund.		
Allocation of income	IT WAS RESOLVED that the income of the fund be allocated to members based on their member balances.		
Contributions received	IT WAS RESOLVED that the fund accept the contributions made during the financial year ended 30 June 2020 from the following members:		
	LEE PHILLIP HERNE	\$16509.63	Employer contribution
	NICOLE HERNE	\$6177.53	Employer contribution

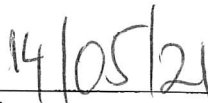
Investment strategy	<p>The Investment performance of the fund for the year ended 30 June 2020 was discussed.</p> <p>IT WAS RESOLVED unanimously, after consideration of risk, rate of return and liquidity of the fund, to maintain the current Investment strategy.</p> <p>The Trustees have also considered the need for insurance for the fund members.</p>
Trustee status	<p>IT WAS CONFIRMED that the Trustee(s) are qualified to act as Trustee(s) of the fund and that they are not disqualified persons as defined by Section 120 of the SIS Act and further, consent to continue to act as Trustee(s).</p>
Close	<p>As there was no further business the meeting was closed.</p>

Signed as a true and correct record

LEE PHILLIP HERNE
DIRECTOR
HERNE FAMILY INVESTMENTS
PTY LTD




Signature

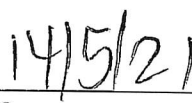


Date

NICOLE HERNE
DIRECTOR
HERNE FAMILY INVESTMENTS
PTY LTD



Signature



Date

Investment strategy	<p>The investment performance of the fund for the year ended 30 June 2020 was discussed.</p> <p>IT WAS RESOLVED unanimously, after consideration of risk, rate of return and liquidity of the fund, to maintain the current investment strategy.</p> <p>The Trustees have also considered the need for insurance for the fund members.</p>
Trustee status	<p>IT WAS CONFIRMED that the Trustee(s) are qualified to act as Trustee(s) of the fund and that they are not disqualified persons as defined by Section 120 of the SIS Act and further, consent to continue to act as Trustee(s).</p>
Close	<p>As there was no further business the meeting was closed.</p>

Signed as a true and correct record

<p>_____ LEE PHILLIP HERNE DIRECTOR HERNE FAMILY INVESTMENTS PTY LTD</p>	<p>_____ Signature</p>	<p>_____ Date</p>
<p>_____ NICOLE HERNE DIRECTOR HERNE FAMILY INVESTMENTS PTY LTD</p>	<p>_____ Signature</p>	<p>_____ Date</p>

HERNE SUPERFUND

ABN 88 665 838 645

Financial Statements
For the year ended 30 June 2020

ACCOUNTANTS & BUSINESS ADVISORS

Ajaka & Co.

SHOP 1/206 MAROUBRA ROAD

MAROUBRA NSW 2035

Phone: 02 83472239 Fax: 02 83472259

HERNE SUPERFUND

ABN 88 665 838 645

Contents

Statement of Financial Position

Operating Statement

Trustee's Declaration

Independent Auditor's Report to the Trustees

Member Statement

HERNE SUPERFUND

ABN 88 665 838 645

Statement of Financial Position as at 30 June 2020

	Note	2020 \$
<hr/>		
Investments		
Investment properties (Australian)		617,000.82
Total Investments		<u>617,000.82</u>
Other Assets		
Cash and cash equivalents		81,770.74
Total other assets		<u>81,770.74</u>
Total assets		<u>698,771.56</u>
Liabilities		
Current tax liabilities		302.40
Macquarie bank 94484426		445,222.30
Total liabilities		<u>445,524.70</u>
Net assets available to pay benefits		<u><u>253,246.86</u></u>
Represented by:		
Liability for accrued benefits allocated to members' accounts		253,246.86
		<u><u>253,246.86</u></u>

The accompanying notes form part of these financial statements.

HERNE SUPERFUND

ABN 88 665 838 645

Operating Statement

For the year ended 30 June 2020

	Note	2020 \$
<hr/>		
Investment revenue		
Interest		52.08
Net property rentals		30,380.00
Net investment revenue		<u>30,432.08</u>
Contributions revenue		
Employer contributions		22,687.16
Total contributions revenue		<u>22,687.16</u>
Total revenue		<u>53,119.24</u>
General administration expenses		
Accountancy		4,466.00
Body Corporate Fees		4,251.96
Depreciation expenses		396.00
Filing fees		1,292.00
Interest - Australia		23,822.68
Management fees		2,038.08
Rates & land taxes		1,521.86
Repairs & maintenance		737.95
Sundry expenses		66.00
Water		712.36
Superannuation contributions surcharge		2,641.00
Total general administration expenses		<u>41,945.89</u>
Benefits accrued as a result of operations before income tax		11,173.35
Income tax expense		(2,072.15)
Increase in benefits accrued as a result of operations		<u>9,101.20</u>

The accompanying notes form part of these financial statements.

HERNE SUPERFUND

ABN 88 665 838 645

Trustee's Declaration

The directors of HERNE FAMILY INVESTMENTS PTY LTD have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

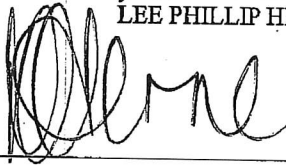
In the opinion of the directors of the trustee company:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2020 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2020 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the Superannuation Fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2020.

Signed in accordance with a resolution of the Board of Directors of the trustee company by:



LEE PHILLIP HERNE , (Director)



NICOLE ANN HERNE , (Director)

Date

HERNE SUPERFUND

ABN 88 665 838 645

Trustee's Declaration

The directors of HERNE FAMILY INVESTMENTS PTY LTD have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

In the opinion of the directors of the trustee company:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2020 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2020 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the Superannuation Fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2020.

Signed in accordance with a resolution of the Board of Directors of the trustee company by:

LEE PHILLIP HERNE , (Director)

NICOLE ANN HERNE , (Director)

Date

HERNE SUPERFUND

ABN 88 665 838 645

Independent Auditor's Report to the Members of HERNE SUPERFUND

Approved SMSF auditor details

Name: MR ANTHONY WILLIAMS BOYS
Business name: SUPER AUDIT
Business postal address: BOX 3376, RUNDLE SA 5000
SMSF Auditor Number (SAN): 100014140

Self-managed superannuation fund details

Self-managed superannuation fund (SMSF) name: HERNE SUPERFUND
Australian business number (ABN): 88 665 838 645
Address: 28 BELTANA COURT, WATTLE GROVE, NSW, 2173
Year of income being audited: 30 June 2020

To the SMSF trustees
of the HERNE SUPERFUND

Part A: Financial audit

Opinion

I have audited the special purpose financial report of the HERNE SUPERFUND comprising the statement of financial position as at 30 June 2020, and the operating statement, a summary of significant accounting policies and other explanatory notes.

In my opinion, the financial report presents fairly in all material respects, in accordance with the accounting policies described in the notes to the financial report, the financial position of the fund at 30 June 2020 and the results of its operations for the year then ended.

Basis for Opinion

My audit has been conducted in accordance with the Australian Auditing Standards. My responsibilities under those standards are further described in the Approved SMSF Auditor's Responsibilities for the Audit of the Financial Report section of this report. I am independent of the SMSF in accordance with the auditor independence requirements of the Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants (including Independence Standards) (the Code) that are relevant to this audit and as required by the Superannuation Industry (Supervision) Regulations 1994 (SISR). I have also fulfilled my other ethical responsibilities in accordance with the Code.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion.

Emphasis of Matter - Basis of accounting

I draw attention to note 1 of the financial report, which describes the basis of accounting. The financial report has been prepared to assist HERNE SUPERFUND meet the requirements of the SMSF's governing rules, the Superannuation Industry (Supervision) Act 1993 (SISA) and the SISR. As a result, the financial report may not be suitable for other purposes and should not be distributed to parties other than the trustees. My opinion is not modified in respect of this matter.

HERNE SUPERFUND

ABN 88 665 838 645

Independent Auditor's Report to the Members of HERNE SUPERFUND

Responsibilities of SMSF trustees for the financial report

Each SMSF trustee (individual trustee or director of the corporate trustee) is responsible for the preparation and fair presentation of the financial report in accordance with the financial reporting requirements of the SMSF's governing rules, the SISA and the SISR. Each trustee is also responsible for such internal controls as they determine are necessary to enable the preparation and fair presentation of a financial report that is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the trustees are responsible for assessing the fund's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless the trustees intend to wind-up the fund or have not realistic alternative but to do so.

Each SMSF trustee is responsible for overseeing the fund's financial reporting process.

Approved SMSF auditor's responsibilities for the audit of the financial report

My objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of trustees taken on the basis of this financial report.

As part of an audit in accordance with the Australian Auditing Standards, I exercise professional judgment and maintain professional scepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of an internal control.
- Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the fund's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the fund's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in the auditor's report to the related disclosures in the financial report or if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of the auditor's report. However, future events or conditions may cause the fund to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

HERNE SUPERFUND

ABN 88 665 838 645

Independent Auditor's Report to the Members of HERNE SUPERFUND

I have communicated with the trustees regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I may identify during the audit.

Part B: Compliance engagement

Opinion

I have undertaken a reasonable assurance engagement on HERNE SUPERFUND's compliance, in all material respects, with the applicable provisions of the SISA and the SISR as listed below (the listed provisions) for the year ended 30 June 2020.

Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA

In my opinion, each trustee of HERNE SUPERFUND has complied, in all material respects, with the listed provisions, for the year ended 30 June 2020.

Basis for Opinion

I have conducted my engagement in accordance with Standard on Assurance Engagements ASAE 3100 Compliance Engagements issued by the Auditing and Assurance Standards Board.

I believe that the evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Independence and quality control

I have complied with the independence and other ethical requirements relating to assurance engagements, and applied Auditing Standards ASQC 1 Quality Control for Firms that Perform Audits and Reviews of Financial Reports and Other Financial Information, and Other Assurance Engagements in undertaking this assurance engagement.

SMSF trustees' responsibilities

Each SMSF trustee is responsible for complying with the listed provisions and for the identification of risks that threaten compliance with the listed provisions, controls which will mitigate those risks and monitoring ongoing compliance.

Approved SMSF auditor's responsibilities

My responsibility is to express an opinion on the trustees' compliance, in all material respects, with the listed provisions, for the year ended 30 June 2020. ASAE 3100 Compliance Engagements requires that I plan and perform my procedures to obtain reasonable assurance about whether the trustee have complied, in all material respects, with the listed provisions for the year ended 30 June 2020.

An assurance engagement to report on the trustees' compliance with the listed provisions involves performing procedures to obtain evidence about the compliance activity and controls implemented to meet the compliance requirements. The procedures selected depend on my judgement, including the identification and assessment of risks of material non-compliance.

HERNE SUPERFUND

ABN 88 665 838 645

Independent Auditor's Report to the Members of HERNE SUPERFUND

My procedures included examination, on a test basis, of evidence supporting compliance with those requirements of the listed provisions for the year ended 30 June 2020.

These tests have not been performed continuously throughout the period, were not designed to detect all instances of non-compliance, and have not covered any other provisions of the SISA and the SISR apart from those specified.

Inherent limitations

Due to the inherent limitations of an assurance engagement, together with the internal control structure it is possible that fraud, error, or non-compliance with the listed provisions may occur and not be detected.

A reasonable assurance engagement for the year ended 30 June 2020 does not provide assurance on whether compliance with the listed provisions will continue in the future.

SMSF Auditor's name

MR ANTHONY WILLIAMS BOYS

SMSF Auditor's signature

Date audit completed

HERNE SUPERFUND

ABN 88 665 838 645

Independent Auditor's Report to the Members of HERNE SUPERFUND

Appendix 1 - Explanation of listed sections and regulations in compliance engagement

This appendix is included to assist with the meaning of the legislation and regulations listed above.

Section or Regulation	Explanation
S17A	The Fund must meet the definition of an SMSF.
S35AE	The trustees must keep and maintain accounting records for a minimum of five years.
S35B	The trustees must prepare, sign and retain accounts and statements.
S35C(2)	The trustees must provide the auditor with the necessary documents to complete the audit in a timely and professional manner; and within 14 days of a written request from the auditor.
S62	The fund must be maintained for the sole purpose of providing benefits to any or all of the following: <ul style="list-style-type: none">- fund members upon their retirement- fund members upon reaching a prescribed age- the dependants of a fund member in the case of a member's death before retirement
S65	The trustees must not loan monies or provide financial assistance to any member or relative at any time during the financial year.
S66	The trustees must not acquire any assets (not listed as an exception) from any member or related party of the fund.
S67	The trustees of the fund must not borrow any money or maintain an existing borrowing (not listed as an exception).
S67A & 67B	The fund must comply with the limited recourse borrowing arrangement rules when borrowing to purchase single acquirable asset or replacement assets (not listed as an exception to the borrowing rules).
S82-85	The trustees must comply with the in-house asset rules.
S103	The trustees must keep minutes of all meetings and retain the minutes for a minimum of 10 years.
S104	The trustees must keep up to date records of all trustee or director of corporate trustee changes and trustee consents for a minimum of 10 years.
S104A	Trustees who became a trustee on or after 1 July 2007 must sign and retain a trustee declaration.
S105	The trustees must ensure that copies of all member or beneficiary reports are kept for a minimum of 10 years.
S109	All investment transactions must be made and maintained at arms-length - i.e. purchase, sale price and income from an asset reflects a true market value/rate of return.
S126K	A disqualified person cannot be a trustee, investment manager or custodian of a superannuation fund.

HERNE SUPERFUND

ABN 88 665 838 645

Independent Auditor's Report to the Members of HERNE SUPERFUND

Sub Reg 1.06 (9A)	Pension payments must be made at least annually and must be at least the amount calculated under Schedule 7.
Reg 4.09	Trustees must formulate, regularly review and give effect to an investment strategy for the fund.
Reg 4.09A	The assets of the SMSF must be held separately from any assets held by the trustee personally or by a standard employer sponsor or an associate of the standard employer sponsor.
Reg 5.03	Investment returns must be allocated to members in a manner that is fair and reasonable.
Reg 5.08	Member minimum benefits must be maintained in the fund until transferred, rolled over, allotted (to the member's spouse) or cashed out in a permitted fashion.
Reg 6.17	Payments of member benefits must be made in accordance with Part 6 or Part 7A of the regulations and be permitted by the trust deed.
Reg 7.04	Contributions can only be accepted in accordance with the applicable rules for the year being audited.
Reg 8.02B	When preparing accounts and statements required by subsection 35B(1) of SISA, an asset must be valued at its market value.
Reg 13.12	Trustees must not recognise an assignment of a super interest of a member or beneficiary.
Reg 13.13	Trustees must not recognise a charge over or in relation to a member's benefits.
Reg 13.14	Trustees must not give a charge over, or in relation to, an asset of the fund.
Reg 13.18AA	Investments in collectables and personal use assets must be maintained in accordance with prescribed rules.

Member Statement HERNE SUPERFUND

Detail		Balances	
Member	LEE P HERNE		
		Total benefits	160,165.22
Date of birth	27/03/1980	comprising:	
Date joined fund	21/05/2015	- Preserved	160,165.22
Service period start date	21/05/2015	- Restricted non-preserved	0.00
Date left fund		- Unrestricted non-preserved	0.00
Member mode	Accumulation		
		Including:	
		- Taxable component	160,151.24
Vested amount	160,165.22	- Tax free component	13.98
Insured death benefit	0.00	- Untaxed component	0.00
Total death benefit	160,165.22		
Disability benefit	0.00		

Detailed Account	Preserved	Restricted Non-Preserved	Unrestricted Non-Preserved	Total
Opening Balance at 01/07/2019	153,515.27	0.00	0.00	153,515.27
Add:				
Employer contributions	16,509.63	0.00	0.00	16,509.63
Member contributions	0.00	0.00	0.00	0.00
Other contributions	0.00	0.00	0.00	0.00
Proceeds of insurance policies	0.00	0.00	0.00	0.00
Share of net income/loss	-5,579.09	0.00	0.00	-5,579.09
Transfers in and from reserves	0.00	0.00	0.00	0.00
Less:				
Pension commencement	0.00	0.00	0.00	0.00
Pensions/lump sums paid	0.00	0.00	0.00	0.00
Contributions tax	2,476.44	0.00	0.00	2,476.44
Tax on untaxed benefits	0.00	0.00	0.00	0.00
Income tax	-836.86	0.00	0.00	-836.86
Insurance premiums	0.00	0.00	0.00	0.00
Management fees	0.00	0.00	0.00	0.00
Excess contributions tax	2,641.00	0.00	0.00	2,641.00
Transfers out and to reserves	0.00	0.00	0.00	0.00
Closing Balance at 30/06/2020	160,165.22	0.00	0.00	160,165.22

Member Statement HERNE SUPERFUND

Detail			Balances
Member	NICOLE A HERNE		
		Total benefits	93,081.64
Date of birth	27/12/1980	comprising:	
Date joined fund	21/05/2015	- Preserved	93,081.64
Service period start date	21/05/2015	- Restricted non-preserved	0.00
Date left fund		- Unrestricted non-preserved	0.00
Member mode	Accumulation		
		Including:	
		- Taxable component	93,081.64
Vested amount	93,081.64	- Tax free component	0.00
Insured death benefit	0.00	- Untaxed component	0.00
Total death benefit	93,081.64		
Disability benefit	0.00		

Detailed Account	Preserved	Restricted Non-Preserved	Unrestricted Non-Preserved	Total
Opening Balance at 01/07/2019	90,630.39	0.00	0.00	90,630.39
Add:				
Employer contributions	6,177.53	0.00	0.00	6,177.53
Member contributions	0.00	0.00	0.00	0.00
Other contributions	0.00	0.00	0.00	0.00
Proceeds of insurance policies	0.00	0.00	0.00	0.00
Share of net income/loss	-3,293.72	0.00	0.00	-3,293.72
Transfers in and from reserves	0.00	0.00	0.00	0.00
Less:				
Pension commencement	0.00	0.00	0.00	0.00
Pensions/lump sums paid	0.00	0.00	0.00	0.00
Contributions tax	926.63	0.00	0.00	926.63
Tax on untaxed benefits	0.00	0.00	0.00	0.00
Income tax	-494.06	0.00	0.00	-494.06
Insurance premiums	0.00	0.00	0.00	0.00
Management fees	0.00	0.00	0.00	0.00
Excess contributions tax	0.00	0.00	0.00	0.00
Transfers out and to reserves	0.00	0.00	0.00	0.00
Closing Balance at 30/06/2020	93,081.64	0.00	0.00	93,081.64

PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to ato.gov.au/privacy

The Australian Business Register

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this tax return to maintain the integrity of the register.

Please refer to the privacy statement on the Australian Business Register (ABR) website (www.abr.gov.au) for further information – it outlines our commitment to safeguarding your details.

Electronic funds transfer - direct debit

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax file number

Year

Name of partnership, trust, fund or entity

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

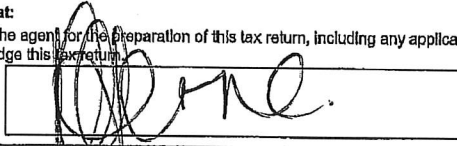
Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration: I declare that:

- the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director



Date

PART B Electronic funds transfer consent

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

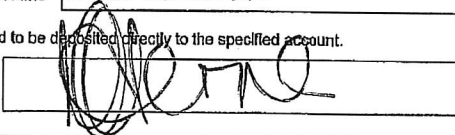
Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference number

Account Name

I authorise the refund to be deposited directly to the specified account.

Signature



Date

PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to ato.gov.au/privacy

The Australian Business Register

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this tax return to maintain the integrity of the register.

Please refer to the privacy statement on the Australian Business Register (ABR) website (www.abr.gov.au) for further information – it outlines our commitment to safeguarding your details.

Electronic funds transfer - direct debit

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax file number XXX XXX XXX

Year 2020

Name of partnership, trust, fund or entity HERNE SUPERFUND

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration: I declare that:

- the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director

Date

PART B Electronic funds transfer consent

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference number 72374000

Account Name HERNE SUPERFUND

I authorise the refund to be deposited directly to the specified account.

Signature

Date

Self-managed superannuation fund annual return 2020

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2020 (NAT 71287)

Return year

The Self-managed superannuation fund annual return instructions 2020 (NAT 71606) (the instructions) can assist you to complete this annual return.

The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT3036).

Section A: Fund information

1 Tax file number (TFN)

The Tax Office is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN)

4 Current postal address

5 Annual return status

Is this an amendment to the SMSF's 2020 return?

 A N

Is this the first required return for a newly registered SMSF?

 B N

6 SMSF auditor

Auditor's name

Title

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Use Agent address details?

Postal address

Date audit was completed

 A

Was Part A of the audit report qualified?

 B N

Was Part B of the audit report qualified?

 C N

If Part B of the audit report was qualified, have the reported issues been rectified?

 D

7 Electronic funds transfer (EFT)

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

A Fund's financial institution account details

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number (must be six digits) 032010 Fund account number 327708

Fund account name (for example, J&Q Citizen ATF J&Q Family SF) HERNE SUPERFUND

I would like my tax refunds made to this account. [] Print Y for yes or N for no. [] If Yes, Go to C.

B Financial institution account details for tax refunds

Use Agent Trust Account? []

This account is used for tax refunds. You can provide a tax agent account here.

BSB number [] Account number []

Fund account name (for example, J&Q Citizen ATF J&Q Family SF) []

C Electronic service address alias

Provide the electronic service address (ESA) issued by your SMSF messaging provider (For example, SMSFdataESAAlias). See instructions for more information.

CLICKSUPER

8 Status of SMSF Australian superannuation fund

[A] [Y]

XXXXXXXX XXX XXXX XXXXXX XXXXX XXX XXX

Fund benefit structure [B] [A] Code

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution?

[C] [Y]

9 Was the fund wound up during the income year?

[N] Print Y for yes or N for no.

If yes, provide the date on which fund was wound up Day Month Year []

Have all tax lodgment and payment obligations been met? []

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year? [N] Print Y for yes or N for no.

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label A

If No, Go to Section B: Income

If Yes Exempt current pension income amount [A] [] 0

Which method did you use to calculate your exempt current pension income?

Segregated assets method [B] []

Unsegregated assets method [C] []

Was an actuarial certificate obtained? [D] [] Print Y for yes

Did the fund have any other income that was assessable? [E] [Y] Print Y for yes or N for no. If Yes, go to Section B: Income

Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. If No - Go to Section C: Deductions and non-deductible expenses. (Do not complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement

Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the entire year, there was no other income that was assessable, and you have not realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

11 Income

Did you have a capital gains tax (CGT) event during the year?

G **N**

Print Y for yes or N for no.

Have you applied an exemption or rollover?

M

Print Y for yes or N for no.

Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2020

Net capital gain **A**

Gross rent and other leasing and hiring income **B**

Gross interest **C**

Forestry managed investment scheme income **X**

Gross foreign income

D1

Net foreign income **D** Loss

Australian franking credits from a New Zealand company **E**

Transfers from foreign funds **F** Number

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I** Loss

* Unfranked dividend amount **J**

* Franked dividend amount **K**

* Dividend franking credit **L**

* Gross trust distributions **M** Code

Assessable contributions (R1 plus R2 plus R3 less R6) **R**

Calculation of assessable contributions

Assessable employer contributions

R1

plus Assessable personal contributions

R2

plus #*No-TFN-quoted contributions

R3

(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

R6

Calculation of non-arm's length income

* Net non-arm's length private company dividends

U1

plus * Net non-arm's length trust distributions

U2

plus * Net other non-arm's length income

U3

* Other income **S** Code

* Assessable income due to changed tax status of fund **T**

Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3) **U**

#This is a mandatory label
* If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

GROSS INCOME (Sum of labels A to U) **W** Loss

Exempt current pension income **Y**

TOTAL ASSESSABLE INCOME (W less Y) **V** Loss

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 <input type="text" value="23,823"/>	A2 <input type="text" value="0"/>	
Interest expenses overseas	B1 <input type="text" value="0"/>	B2 <input type="text" value="0"/>	
Capital works expenditure	D1 <input type="text"/>	D2 <input type="text"/>	
Decline in value of depreciating assets	E1 <input type="text" value="396"/>	E2 <input type="text" value="0"/>	
Insurance premiums – members	F1 <input type="text" value="0"/>	F2 <input type="text" value="0"/>	
SMSF auditor fee	H1 <input type="text" value="0"/>	H2 <input type="text" value="0"/>	
Investment expenses	I1 <input type="text" value="0"/>	I2 <input type="text" value="0"/>	
Management and administration expenses	J1 <input type="text" value="6,903"/>	J2 <input type="text" value="0"/>	
Forestry managed investment scheme expense	U1 <input type="text"/>	U2 <input type="text"/>	
Other amounts	L1 <input type="text" value="8,183"/> <input type="text" value=""/>	L2 <input type="text" value="0"/> <input type="text" value=""/>	
Tax losses deducted	M1 <input type="text" value="0"/>		
TOTAL DEDUCTIONS		TOTAL NON-DEDUCTIBLE EXPENSES	
N <input type="text" value="39,305"/> (Total A1 to M1)		Y <input type="text" value="0"/> (Total A2 to L2)	
#TAXABLE INCOME OR LOSS		TOTAL SMSF EXPENSES	
O <input type="text" value="13,814"/> <input type="text" value=""/> (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		Z <input type="text" value="39,305"/> (N plus Y)	

#This is a mandatory label.

Section D: Income tax calculation statement

#Important:

Section B label R3, Section C label O and Section D labels A, T1, J, T5 and I are mandatory. If you leave these labels blank you will have specified a zero amount

13 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2020 on how to complete the calculation statement.

#Taxable income	A <input type="text" value="13,814"/>
(an amount must be included even if it is zero)	
#Tax on taxable income	T1 <input type="text" value="2,072.15"/>
(an amount must be included even if it is zero)	
#Tax on no-TFN-quoted contributions	J <input type="text"/>
(an amount must be included even if it is zero)	
Gross tax	B <input type="text" value="2,072.15"/>
(T1 plus J)	

Foreign income tax offset C1 <input type="text" value="0.00"/>	Non-refundable non-carry forward tax offsets C <input type="text" value="0.00"/> (C1 plus C2)
Rebates and tax offsets C2 <input type="text"/>	

SUBTOTAL 1

T2
(B less C –cannot be less than zero)

Early stage venture capital limited partnership tax offset D1 <input type="text"/>	Non-refundable carry forward tax offsets D <input type="text" value="0.00"/> (D1 plus D2 plus D3 plus D4)
Early stage venture capital limited partnership tax offset carried forward from previous year D2 <input type="text"/>	
Early stage investor tax offset D3 <input type="text"/>	
Early stage investor tax offset carried forward from previous year D4 <input type="text"/>	

SUBTOTAL 2

T3
(T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset E1 <input type="text" value="0.00"/>	Refundable tax offsets E <input type="text" value="0.00"/> (E1 plus E2 plus E3 plus E4)
No-TFN tax offset E2 <input type="text"/>	
National rental affordability scheme tax offset E3 <input type="text"/>	
Exploration credit tax offset E4 <input type="text"/>	

#TAX PAYABLE T5 <input type="text" value="2,072.15"/> (T3 less E - cannot be less than zero)
--

Section 102AAM interest charge

G

Credit for interest on early payments – amount of interest
H1

Credit for tax withheld – foreign resident withholding (excluding capital gains)
H2

Credit for tax withheld – where ABN or TFN not quoted (non-individual)
H3

Credit for TFN amounts withheld from payments from closely held trusts
H5

Credit for interest on no-TFN tax offset
H6

Credit for foreign resident capital gains withholding amounts
H8

Eligible credits
H
 (H1 plus H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds
 (Remainder of refundable tax offsets). **I**
 (unused amount from label E – an amount must be included even if it is zero)

PAYG instalments raised
K

Supervisory levy
L

Supervisory levy adjustment for wound up funds
M

Supervisory levy adjustment for new funds
N

Total amount of tax refundable **S**
 (T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2020.

Tax losses carried forward to later income years **U**

Net capital losses carried forward to later income years **V**

	Net capital losses brought forward from prior years	Net capital losses carried forward to later income years
Non-Collectables	<input type="text" value="0"/>	<input type="text" value="0"/>
Collectables	<input type="text" value="0"/>	<input type="text" value="0"/>

Section F / Section G: **Member Information**

In Section F / G report all current members in the fund at 30 June.
Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

		See the Privacy note in the Declaration.		Member Number
Title	MR	Member's TFN	XXX XXX XXX	1
Family name	HERNE			
First given name	LEE	Account status		
Other given names	PHILLIP	○ Code		
Date of birth	27/03/1980	If deceased, date of death		

Contributions

OPENING ACCOUNT BALANCE 153,515.28

Refer to instructions for completing these labels

Employer contributions

A 16,509.63

ABN of principal employer

A1

Personal contributions

B 0.00

CGT small business retirement exemption

C

CGT small business 15-year exemption amount

D

Personal injury election

E

Spouse and child contributions

F 0.00

Other third party contributions

G

Proceeds from primary residence disposal

H

Receipt date

H

Assessable foreign superannuation fund amount

I

Non-assessable foreign superannuation fund amount

J

Transfer from reserve: assessable amount

K

Transfer from reserve: non-assessable amount

L

Contributions from non-complying funds and previously non-complying funds

T

Any other contributions (including Super Co-contributions and low Income Super Contributions)

M 0.00

TOTAL CONTRIBUTIONS N 16,509.63

(Sum of labels A to M)

Other transactions

Accumulation phase account balance

S1

Retirement phase account balance - Non CDBIS

S2

Retirement phase account balance - CDBIS

S3

TRIS Count

Allocated earnings or losses **O** 7,218.67

Loss
L

Inward rollovers and transfers **P** 0.00

Outward rollovers and transfers **Q** 0.00

Lump Sum payment **R1** 0.00

Code

Income stream payment **R2** 0.00

Code

CLOSING ACCOUNT BALANCE S 162,806.24

S1 plus S2 plus S3

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

Title	MS	See the Privacy note in the Declaration.	Member Number	2
Family name	HERNE	Member's TFN	XXX XXX XXX	
First given name	NICOLE			Account status
Other given names	ANN			0 Code
Date of birth	27/12/1980	If deceased, date of death		

Contributions

OPENING ACCOUNT BALANCE 90,630.38

Refer to instructions for completing these labels

Employer contributions
A 6,177.53

ABN of principal employer
A1

Personal contributions
B 0.00

CGT small business retirement exemption
C

CGT small business 15-year exemption amount
D

Personal injury election
E

Spouse and child contributions
F 0.00

Other third party contributions
G

Proceeds from primary residence disposal
H

Receipt date
H

Assessable foreign superannuation fund amount
I

Non-assessable foreign superannuation fund amount
J

Transfer from reserve: assessable amount
K

Transfer from reserve: non-assessable amount
L

Contributions from non-complying funds and previously non-complying funds
T

Any other contributions (including Super Co-contributions and low Income Super Contributions)
M 0.00

TOTAL CONTRIBUTIONS N 6,177.53
 (Sum of labels A to M)

Other transactions

Accumulation phase account balance
S1

Retirement phase account balance - Non CDBIS
S2

Retirement phase account balance - CDBIS
S3

TRIS Count

Allocated earnings or losses **O** 3,726.29 Loss
L

Inward rollovers and transfers **P** 0.00

Outward rollovers and transfers **Q** 0.00 Code

Lump Sum payment **R1** 0.00 Code

Income stream payment **R2** 0.00 Code

CLOSING ACCOUNT BALANCE S 93,081.62
 S1 plus S2 plus S3

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

Section H: **Assets and liabilities**

15 **ASSETS**

15a Australian managed investments

Listed trusts **A**

Unlisted trusts **B**

Insurance policy **C**

Other managed investments **D**

15b Australian direct investments

Cash and term deposits **E**

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

Limited recourse borrowing arrangements **J**

Non-residential real property **K**

Residential real property **L**

Collectables and personal use assets **M**

Other assets **O**

Limited recourse borrowing arrangements

Australian residential real property **J1**

Australian non-residential real property **J2**

Overseas real property **J3**

Australian shares **J4**

Overseas shares **J5**

Other **J6**

Property count **J7**

15c Other investments

Crypto-Currency **N**

15d Overseas direct investments

Overseas shares **P**

Overseas non-residential real property **Q**

Overseas residential real property **R**

Overseas managed investments **S**

Other overseas assets **T**

TOTAL AUSTRALIAN AND OVERSEAS ASSETS **U**
(Sum of labels A to T)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** Print **Y** for yes or **N** for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** Print **Y** for yes or **N** for no.

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1	<input type="text"/>	
Permissible temporary borrowings	V2	<input type="text"/>	
Other borrowings	V3	445,222	
			Borrowings V <input type="text" value="445,222"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)			W <input type="text" value="253,247"/>
Reserve accounts			X <input type="text"/>
Other liabilities			Y <input type="text"/>
TOTAL LIABILITIES			Z <input type="text" value="698,469"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H**

Total TOFA losses **I**

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2019–20 income year, write 2020). **A**

If revoking or varying a family trust election, print R for revoke or print V for variation, and complete and attach the Family trust election, revocation or variation 2020. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an Interposed entity election or revocation 2020 for each election **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2020. **D**

Section K:Declarations

Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

Important

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

Privacy

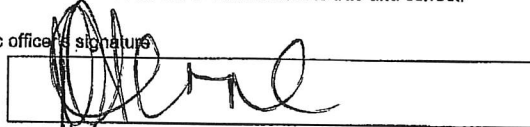
The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to ato.gov.au/privacy.

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report (if required) and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

Authorised trustee's, director's or public officer's signature



Date

Preferred trustee or director contact details:

Title	MR	
Family name	HERNE	
First given name	LEE	
Other given names	PHILLIP	
Phone number	Area code	Number
	02	83472239
Email address		
Non-individual trustee name (if applicable)	HERNE FAMILY INVESTMENTS PTY LTD	
ABN of non-individual trustee		
Time taken to prepare and complete this annual return	Hrs	<input type="text"/>

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

TAX AGENT'S DECLARATION:

I,

declare that the Self-managed superannuation fund annual return 2020 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature



Date

Tax agent's contact details

Title	MR	
Family name	AJAKA	
First given name	JUSTIN	
Other given names	JOSEPH	
Tax agent's practice	AJAKA AND CO	
Tax agent's phone number	Area code	Number
	02	83472239
Tax agent number	<input type="text" value="72374000"/>	
Reference number	<input type="text" value="HERN2001"/>	

Sensitive (when completed)

Section K:Declarations

Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

Important

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Authorised trustee's, director's or public officer's signature

Date

Preferred trustee or director contact details:

Title	<input type="text" value="MR"/>	
Family name	<input type="text" value="HERNE"/>	
First given name	<input type="text" value="LEE"/>	
Other given names	<input type="text" value="PHILLIP"/>	
Phone number	Area code <input type="text" value="02"/>	Number <input type="text" value="83472239"/>
Email address	<input type="text"/>	
Non-individual trustee name (if applicable)	<input type="text" value="HERNE FAMILY INVESTMENTS PTY LTD"/>	
ABN of non-individual trustee	<input type="text"/>	
Time taken to prepare and complete this annual return	<input type="text" value="Hrs"/>	

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

TAX AGENT'S DECLARATION:

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Tax agent's signature

Date

Tax agent's contact details

Title	<input type="text" value="MR"/>	
Family name	<input type="text" value="AJAKA"/>	
First given name	<input type="text" value="JUSTIN"/>	
Other given names	<input type="text" value="JOSEPH"/>	
Tax agent's practice	<input type="text" value="AJAKA AND CO"/>	
Tax agent's phone number	Area code <input type="text" value="02"/>	Number <input type="text" value="83472239"/>
Tax agent number	<input type="text" value="72374000"/>	
Reference number	<input type="text" value="HERN2001"/>	

Sensitive (when completed)



Electronic Statement

Statement Period
28 June 2019 - 30 September 2019

Westpac DIY Super Working Account

Account Name
HERNE FAMILY INVESTMENTS PTY LTD
THE TRUSTEE FOR HERNE
SUPERFUND

Customer ID
5726 3034 HERNE FAMILY
INVESTMENTS PTY..

BSB Account Number
032-010 327 708

Opening Balance	+ \$81,318.70
Total Credits	+ \$12,139.52
Total Debits	- \$11,845.46
Closing Balance	+ \$81,612.76

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
26 Sep 2018	0.25 %	0.25 %	0.25 %	0.25 %
19 Jul 2019	0.10 %	0.10 %	0.10 %	0.10 %

Effective Date	Over \$499999
26 Sep 2018	0.25 %
19 Jul 2019	0.10 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/06/19	STATEMENT OPENING BALANCE			81,318.70 ✓
01/07/19	Withdrawal Mobile 1846740 Pymt Ajaka & co	66.00 ✓		81,252.70
01/07/19	Withdrawal Mobile 6100910 Bpay Tax Office	748.00 ✓		80,504.70
01/07/19	Payment By Authority To Perpetual 94484426 Mbl Mmg	2,796.60		77,708.10
05/07/19	Withdrawal Mobile 1050961 Pymt Ajaka & co	428.00 ✓		77,280.10
09/07/19	Deposit Superchoice P/L Pc06C012-5585393		295.55 ✓	77,575.65
09/07/19	Deposit Superchoice P/L Pc06C007-5585720		1,470.54 ✓	79,046.19
23/07/19	Withdrawal Mobile 2073648 Bpay Sydney Wat	179.06 ✓		78,867.13
31/07/19	Interest Paid		13.92 ✓	78,881.05
01/08/19	Deposit Martin Morris & Mmj Wollongong		2,889.90 ✓	81,770.95



TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
01/08/19	Payment By Authority To Perpetual 94484426 Mbl Mmg	2,713.54		79,057.41
14/08/19	Deposit Superchoice P/L Pc06C012-5616167		369.44 ✓	79,426.85
14/08/19	Deposit Superchoice P/L Pc06C008-5613350		2,268.55 ✓	81,695.40
30/08/19	Interest Paid		6.61 ✓	81,702.01
30/08/19	Withdrawal Mobile 6109850 Bpay Wcc Rate	380.66 ✓		81,321.35
02/09/19	Deposit Martin Morris & Mmj Wollongong		2,790.90 ✓	84,112.25
02/09/19	Payment By Authority To Perpetual 94484426 Mbl Mmg	2,670.60		81,441.65
10/09/19	Deposit Superchoice P/L Pc06C012-5634991		293.62 ✓	81,735.27
10/09/19	Deposit Superchoice P/L Pc06C008-5634876		1,733.49 ✓	83,468.76
25/09/19	Withdrawal Mobile 9168990 Bpay Deft Payme	1,056.00 ✓		82,412.76
26/09/19	Withdrawal-Osko Payment 1802634 Ajaka & co	66.00 ✓		82,346.76
26/09/19	Withdrawal Mobile 3289563 Bpay Tax Office	741.00 ✓		81,605.76
30/09/19	Interest Paid		7.00 ✓	81,612.76
30/09/19	CLOSING BALANCE			81,612.76

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-010 32-7708

Transaction fee(s) period 01 JUN 2019 to 31 AUG 2019

Total \$0.00

ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2018 TO 30 JUNE 2019

For account: 2010/327708

Total interest credited

\$348.77

These details are provided for your records and taxation purposes



Electronic Statement

Statement Period
30 September 2019 - 31 December 2019

Westpac DIY Super Working Account

Account Name
HERNE FAMILY INVESTMENTS PTY LTD
THE TRUSTEE FOR HERNE
SUPERFUND

Customer ID
5726 3034 HERNE FAMILY
INVESTMENTS PTY..

BSB
032-010 Account Number
327 708

Opening Balance	+ \$81,612.76
Total Credits	+ \$14,663.06
Total Debits	- \$8,530.51
Closing Balance	+ \$87,745.31

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
19 Jul 2019	0.10 %	0.10 %	0.10 %	0.10 %
24 Oct 2019	0.05 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
19 Jul 2019	0.10 %
24 Oct 2019	0.05 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/09/19	STATEMENT OPENING BALANCE			81,612.76
01/10/19	Deposit Martin Morris & Mmj Wollongong		2,017.82	83,630.58
01/10/19	Payment By Authority To Perpetual 94484426 Mbl Mmg	2,670.60		80,959.98
08/10/19	Deposit Superchoice P/L Pc06C013-5650868		297.81	81,257.79
08/10/19	Deposit Superchoice P/L Pc06C008-5650828		1,248.61	82,506.40
23/10/19	Withdrawal Mobile 0067073 Bpay Sydney Wat	179.06		82,327.34
31/10/19	Interest Paid		6.18	82,333.52
01/11/19	Deposit Martin Morris & Mmj Wollongong		2,889.90	85,223.42
01/11/19	Payment By Authority To Perpetual 94484426 Mbl Mmg	2,670.60		82,552.82



TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
12/11/19	Deposit Superchoice P/L Pc06C012-5686421		378.47 ✓	82,931.29
12/11/19	Deposit Superchoice P/L Pc06C006-5685826		2,106.57 ✓	85,037.86
28/11/19	Withdrawal Mobile 9363012 Bpay Wcc Rate	380.40 ✓		84,657.46
29/11/19	Interest Paid		3.33 ✓	84,660.79
02/12/19	Deposit Martin Morris & Mmj Wollongong		2,310.82 ✓	86,971.61
02/12/19	Payment By Authority To Perpetual 94484426			
	Mbl Mmg	2,629.85		84,341.76
13/12/19	Deposit Superchoice P/L Pc06C012-5706604		297.81 ✓	84,639.57
18/12/19	Deposit Superchoice P/L Pc06C005-5710252		1,518.20 ✓	86,157.77
20/12/19	Deposit Martin Morris & Mmj Wollongong		1,583.79 ✓	87,741.56
31/12/19	Interest Paid		3.75 ✓	87,745.31
31/12/19	CLOSING BALANCE			87,745.31

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-010 32-7708

Transaction fee(s) period 01 SEP 2019 to 30 NOV 2019

Total \$0.00

Statement Period
31 December 2019 - 31 March 2020

Westpac DIY Super Working Account

Account Name
HERNE FAMILY INVESTMENTS PTY LTD
THE TRUSTEE FOR HERNE
SUPERFUNDCustomer ID
5726 3034 HERNE FAMILY
INVESTMENTS PTY..BSB
032-010 Account Number
327 708

Opening Balance	+ \$87,745.31
Total Credits	+ \$11,034.57
Total Debits	- \$16,581.69
Closing Balance	+ \$82,198.19

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
24 Oct 2019	0.05 %	0.05 %	0.05 %	0.05 %
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
24 Oct 2019	0.05 %
17 Mar 2020	0.02 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/12/19	STATEMENT OPENING BALANCE			87,745.31
02/01/20	Deposit Martin Morris & Mmj Wollongong		573.58	88,318.89
02/01/20	Payment By Authority To Perpetual 94484426 Mbl Mmg	2,629.85 2,146.62		85,689.04
09/01/20	Withdrawal Mobile 2011143 Bpay Deft Payme	2,146.62 ✓		83,542.42
16/01/20	Deposit Superchoice P/L Pc06C012-5724698		373.96 ✓	83,916.38
16/01/20	Deposit Superchoice P/L Pc06C005-5724648		1,590.32 ✓	85,506.70
29/01/20	Withdrawal Mobile 0044956 Bpay Sydney Wat	177.12 ✓		85,329.58
31/01/20	Interest Paid		3.61 ✓	85,333.19
03/02/20	Deposit Martin Morris & Mmj Wollongong		2,310.82	87,644.01



TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
03/02/20	Payment By Authority To Perpetual 94484426 Mbl Mmg	2,629.85		85,014.16
11/02/20	Deposit Superchoice P/L Pc06C011-5745643		314.62 ✓	85,328.78
11/02/20	Deposit Superchoice P/L Pc06C005-5745594		1,786.00 ✓	87,114.78
18/02/20	Withdrawal-Osko Payment 1292092 Ajaka & co Herne	2,145.00 ✓		84,969.78
28/02/20	Interest Paid		3.28 ✓	84,973.06
02/03/20	Deposit Martin Morris & Mmj Wollongong		2,658.90 ✓	87,631.96
02/03/20	Withdrawal Mobile 0001634 Bpay Wcc Rate	380.40 ✓		87,251.56
02/03/20	Payment By Authority To Perpetual 94484426 Mbl Mmg	2,629.85		84,621.71
06/03/20	Withdrawal-Osko Payment 1706632 Ajaka & co Herne	2,189.00 ✓		82,432.71
10/03/20	Deposit Superchoice P/L Pc06C011-5765532		297.81 ✓	82,730.52
10/03/20	Deposit Superchoice P/L Pc06C005-5765497		1,119.29 ✓	83,849.81
31/03/20	Interest Paid		2.38 ✓	83,852.19
31/03/20	Withdrawal Mobile 1922724 Bpay Tax Office	741.00 ✓		83,111.19
31/03/20	Withdrawal Mobile 6991655 Bpay Tax Office	913.00 ✓		82,198.19
31/03/20	CLOSING BALANCE			82,198.19

CONVENIENCE AT YOUR FINGERTIPS

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-010 32-7708

Transaction fee(s) period 01 DEC 2019 to 29 FEB 2020

Total \$0.00



MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Westpac Live



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Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



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THANK YOU FOR BANKING WITH WESTPAC

Statement Period
31 March 2020 - 30 June 2020

Westpac DIY Super Working Account

Account Name
HERNE FAMILY INVESTMENTS PTY LTD
THE TRUSTEE FOR HERNE
SUPERFUNDCustomer ID
5726 3034 HERNE FAMILY
INVESTMENTS PTY..BSB
032-010 Account Number
327 708

Opening Balance	+ \$82,198.19
Total Credits	+ \$12,440.06
Total Debits	- \$12,867.51
Closing Balance	+ \$81,770.74

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/03/20	STATEMENT OPENING BALANCE			82,198.19
01/04/20	Deposit Martin Morris & Mmj Wollongong		2,310.82	84,509.01
01/04/20	Payment By Authority To Perpetual 94484426 Mbl Mmg	2,629.85		81,879.16
06/04/20	Withdrawal Mobile 4807073 Bpay Deft Payme	1,049.34		80,829.82
07/04/20	Deposit Superchoice P/L Pc06C011-5784466		295.55	81,125.37
07/04/20	Deposit Superchoice P/L Pc06C005-5784335		1,530.15	82,655.52
23/04/20	Withdrawal Mobile 3590107 Bpay Tax Office Tax	2,641.00		80,014.52
30/04/20	Interest Paid		0.67	80,015.19
01/05/20	Deposit Martin Morris & Mmj Wollongong		2,889.90	82,905.09
01/05/20	Payment By Authority To Perpetual 94484426 Mbl Mmg	2,562.90		80,342.19



TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
12/05/20	Deposit Superchoice P/L Pc06C005-5811612		1,373.36 ✓	81,715.55
20/05/20	Deposit Superchoice P/L Pc06C012-5819329		396.53 ✓	82,112.08
27/05/20	Withdrawal-Osko Payment 1674512 Ajaka & co Herne	432.00 ✓		81,680.08
29/05/20	Interest Paid		0.64 ✓	81,680.72
01/06/20	Deposit Martin Morris & Mmj Wollongong		2,310.82 ✓	83,991.54
01/06/20	Withdrawal-Osko Payment 1584478 Ajaka & co Asic return Herne	432.00 ✓		83,559.54
01/06/20	Withdrawal Mobile 3816462 Bpay Wcc Rate	380.40 ✓		83,179.14
01/06/20	Payment By Authority To Perpetual 94484426 Mbl Mmg	2,562.90 ✓		80,616.24
09/06/20	Deposit Superchoice P/L Pc06C012-5829570		297.81 ✓	80,914.05
09/06/20	Deposit Superchoice P/L Pc06C005-5829530		1,033.10 ✓	81,947.15
22/06/20	Withdrawal Mobile 6929087 Bpay Sydney Wat	177.12 ✓		81,770.03
30/06/20	Interest Paid		0.71 ✓	81,770.74
30/06/20	CLOSING BALANCE			81,770.74

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-010 32-7708

Transaction fee(s) period 01 MAR 2020 to 31 MAY 2020

Total \$0.00

**MORE INFORMATION**

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

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at westpac.com.au/westpaclive

Telephone Banking

Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch

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Nicole Ann Herne
28 Beltana Court
WATTLE GROVE NSW 2173

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Withdraw BSB 032 873

BPAY[®] Biller Code 94094

®Registered to BPAY Pty Ltd ABN 69 079 137 518
Please refer to your deposit card for your customer reference number.

Borrowers:
Herne Family Investments Pty Ltd ATF Herne Superfund

Statement period 01 Jul 2019 to 31 Dec 2019

Page 1 of 2

Macquarie Bank Mortgage Solutions Investment Variable Rate

Account No: 94484426
Account Limit: \$449,469.14

Opening rate of the statement period:	5.62%	Current rate:	5.27%
Opening balance:	\$453,196.61	Closing balance:	\$449,329.85
Total debits:	\$12,285.03	Total credits:	\$16,151.79
Total interest:	\$12,285.03	Total interest YTD:	\$12,285.03
Total fees:	\$0.00	Account funds available:	\$0.00

We've included some important notices for you at the end of this statement.

Date	Description	Debit	Credit	Balance
01 Jul 2019	Opening Balance			453,196.61DR
01 Jul 2019	Direct Debit Payment		2,796.60	450,400.01DR
01 Jul 2019	Interest Charged	2,009.71		452,409.72DR
18 Jul 2019	(Rate Change to 5.42%)			452,409.72DR
01 Aug 2019	Direct Debit Payment		2,713.54	449,696.18DR
01 Aug 2019	Interest Charged	2,124.71		451,820.89DR
02 Sep 2019	Direct Debit Payment		2,670.60	449,150.29DR
02 Sep 2019	Interest Charged	2,146.95		451,297.24DR
01 Oct 2019	Direct Debit Payment		2,670.60	448,626.64DR
01 Oct 2019	Interest Charged	1,943.42		450,570.06DR
17 Oct 2019	(Rate Change to 5.27%)			450,570.06DR
01 Nov 2019	Direct Debit Payment		2,670.60	447,899.46DR
01 Nov 2019	Interest Charged	2,046.33		449,945.79DR
02 Dec 2019	Direct Debit Payment		2,629.85	447,315.94DR
02 Dec 2019	Interest Charged	2,013.91		449,329.85DR

E-102720 S-155720 I-270245

Statement period 01 Jul 2019 to 31 Dec 2019

Page 2 of 2

Macquarie Bank Mortgage Solutions Investment Variable Rate cont.

Date	Description	Debit	Credit	Balance
Mortgagee:	Perpetual Limited		ACN 000 431 827	
Mortgage Manager: Australian Credit Licence	Macquarie Bank Limited 237502		ACN 008 583 542	

Important notices**An update on Comprehensive Credit Reporting**

We've begun participating in the Comprehensive Credit Reporting (CCR) regime. We're sharing your account information with Equifax including limits and repayments history. If you'd like to know more about CCR, please go to creditsmart.org.au

Update on your Cash card

We're letting you know that from April 2020, we'll no longer offer the Cash card as a product feature of our home loans. This means if you have a Cash card, you'll no longer be able to use your card to withdraw money at ATMs or for purchases at point of sale terminals. You'll still be able to make transfers and payments out of your account online. We're sorry for any inconvenience this may cause and we'll be in touch over the next few months to let you know the exact date of the change.

Don't let your insurance policy fall short when you need it most

Whether it's your home or an investment property, buying real estate is one of the most important financial decisions you'll make. You need to make sure your property is adequately insured to cover the full replacement value, as well as any extra costs, if your property is damaged or destroyed.

As outlined in your home loan terms and conditions, you're required to hold adequate home insurance at all times. It's important to get in touch with your insurer regularly to review your cover to make sure it meets your needs, as well as that of your lender. For more information about how to avoid underinsurance visit the ASIC MoneySmart website at moneysmart.gov.au

Make the switch to online statements

Go paperless and get instant, secure access to your statements online. To opt in, log in to your account at macquarie.com/personal

Are your details up to date?

It's important your details are up to date so we can reach you with information about your account. You can update your details at macquarie.com/personal or through the Macquarie Mobile Banking app. Visit help.macquarie.com to find out how.

Forgotten your Macquarie ID?

Simply go to macquarie.com.au/personal and select Trouble logging in? You'll just need to enter your last name, date of birth and registered email to retrieve your Macquarie ID.

BSB
032854

Account No.
94484426

Account Name

Nicole Herne



Smsf Home Loan Transaction Listing Report

From 1 January 2020 to 30 June 2020

Overview of this transaction listing report

Opening balance	+ Total debits	- Total credits	= Closing balance
\$449,329.85 DR	\$11,537.65	\$15,645.20	\$445,222.30 DR

Smsf Home Loan Transaction Listing Report

From 1 January 2020 to 30 June 2020

Your transactions

Please check each entry on this report. If you think there is an error or unauthorised transaction, please contact us right away.

Date	Description	Debits	Credits	Balance
Jan 2020				
	Opening balance			449,329.85 DR
Jan 2	Direct Debit Payment		2,629.85	446,700.00 DR
Jan 2	Interest Charged	2,011.15		448,711.15 DR
Feb 2020				
Feb 3	Direct Debit Payment		2,629.85	446,081.30 DR
Feb 3	Interest Charged	2,073.17		448,154.47 DR
Mar 2020				
Mar 2	Direct Debit Payment		2,629.85	445,524.62 DR
Mar 2	Interest Charged	1,811.77		447,336.39 DR
Mar 19	(Rate Change to 5.02%)		0.00	447,336.39 DR
Apr 2020				
Apr 1	Direct Debit Payment		2,629.85	444,706.54 DR
Apr 1	Interest Charged	1,897.81		446,604.35 DR
May 2020				
May 1	Direct Debit Payment		2,562.90	444,041.45 DR
May 1	Interest Charged	1,842.70		445,884.15 DR
Jun 2020				
Jun 1	Direct Debit Payment		2,562.90	443,321.25 DR
Jun 1	Interest Charged	1,901.05		445,222.30 DR
	Closing balance			445,222.30 DR

Check we have your latest details

New contact details? Contact us to update them.

End of transaction listing report



Australian Government
Australian Taxation Office

Agent AJAKA AND CO
Client THE TRUSTEE FOR HERNE
 SUPERFUND
ABN 88 665 838 645
TFN 962 831 371

Income tax 002

Date generated	22/04/2021
Overdue	\$1,141.15 DR
Not yet due	\$0.00
Balance	\$1,141.15 DR

Transactions

8 results found - from **01 July 2019** to **30 June 2020** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
24 Mar 2020	24 Mar 2020	General interest charge			\$1,141.15 DR
24 Mar 2020	24 Mar 2020	Interest on overpayment for Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$2.10	\$1,141.15 DR
24 Mar 2020	10 Feb 2020	General interest charge			\$1,143.25 DR
24 Mar 2020	2 Dec 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$446.11	\$1,143.25 DR
24 Mar 2020	1 May 2019	General interest charge			\$1,589.36 DR
11 Mar 2020	3 Dec 2018	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18	\$1,589.36		\$1,589.36 DR
10 Feb 2020	1 May 2019	General interest charge			\$0.00
10 Jan 2020	2 Jul 2018	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 16 to 30 Jun 17	\$3,302.99		\$0.00



Income tax 551

Date generated	22/04/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

6 results found - from **22 April 2019** to **22 April 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
23 Jul 2020	28 Jul 2020	EFT refund for Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$8,737.01		\$0.00
21 Jul 2020	28 Jul 2020	Tax return Individuals - Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$8,737.01	\$8,737.01 CR
24 Apr 2020	23 Apr 2020	Payment received		\$2,641.00	\$0.00
6 Apr 2020	8 May 2020	Div 293 tax Assessment - Division 293 tax Due and Payable for the period from 01 Jul 17 to 30 Jun 18	\$2,641.00		\$2,641.00 DR
10 Jul 2019	15 Jul 2019	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$10,581.04		\$0.00
8 Jul 2019	15 Jul 2019	Tax return Individuals - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$10,581.04	\$10,581.04 CR



Australian Government
Australian Taxation Office

PAYG Instalments report 2020

Tax Agent 72374000
Last Updated 17/04/2021

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
962831371	THE TRUSTEE FOR HERNE SUPERFUND	741.00	741.00	913.00	4.00	2,399.00

Total No of Clients: 1



MMJ Residential Management Services Pty Ltd

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 Licence: 1159362

Tax Invoice
 Statement #3
 1 Aug 2019

Herne Family Bare Trust
 Herne Family Bare Trust
 28 Beltana Court
 Wattle Grove NSW 2173

Money In	\$3,100.00
Money Out	\$210.10
You Received	\$2,889.90

Properties

61/313 Crown Street, Wollongong NSW 2500

Rented for \$620.00 per week

Tenant Pan, Mingming, Qing Yang & Yueyang Kuang is paid to 1/08/2019

Details for Account OWN01364

	Money Out	Money In
Balance brought forward		\$0.00
61/313 Crown Street, Wollongong NSW 2500		
Rent paid to 4/07/2019 (previously paid to 27/06/2019)		\$620.00
Rent paid to 11/07/2019 (previously paid to 4/07/2019)		\$620.00
Rent paid to 18/07/2019 (previously paid to 11/07/2019)		\$620.00
Rent paid to 25/07/2019 (previously paid to 18/07/2019)		\$620.00
Rent paid to 1/08/2019 (previously paid to 25/07/2019)		\$620.00
Management Fee *	\$204.60	
Account Transactions		
Sundry Fee - EOM disbursement owners *	\$5.50	
Withdrawal by EFT to owner Herne Family Investments Pty Ltd [EFT Transfer to: Herne Family Investments Pty Ltd, (032010) - ***708]	\$2,889.90	
Balance remaining		\$0.00
Total Tax on agency fees	\$19.10	
(* includes Tax)		



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Herne Family Bare Trust
 Herne Family Bare Trust
 28 Beltana Court
 Wattle Grove NSW 2173

Tax Invoice
 Statement #4
 2 Sep 2019

Money In	\$3,100.00
Money Out	\$309.10
You Received	\$2,790.90

Properties

61/313 Crown Street, Wollongong NSW 2500

Rented for \$620.00 per week
 Tenant Mingming Pan & Qing Yang & Yueyang Kuang is paid to 5/09/2019

Details for Account OWN01364

	Money Out	Money In
Balance brought forward		\$0.00
61/313 Crown Street, Wollongong NSW 2500		
Rent paid to 8/08/2019 (previously paid to 1/08/2019)		\$620.00
Rent paid to 15/08/2019 (previously paid to 8/08/2019)		\$620.00
Rent paid to 22/08/2019 (previously paid to 15/08/2019)		\$620.00
Rent paid to 29/08/2019 (previously paid to 22/08/2019)		\$620.00
Rent paid to 5/09/2019 (previously paid to 29/08/2019)		\$620.00
Landlord Compliance NSW -inv# INV-23049 - 61/313 Crown Street Wollongong - Landlord Compliance NSW *	\$99.00 ✓	
Management Fee *	\$204.60 ✓	
Account Transactions		
Sundry Fee - EOM disbursement owners *	\$5.50 ✓	
Withdrawal by EFT to owner Herne Family Investments Pty Ltd [EFT Transfer to: Herne Family Investments Pty Ltd, (032010) - ***708]	\$2,790.90	
Balance remaining		\$0.00
Total Tax on attached expenses	\$9.00	
Total Tax on agency fees	\$19.10	
(* includes Tax)		



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Tax Invoice

Statement #5

1 Oct 2019

Herne Family Bare Trust
Herne Family Bare Trust
28 Beltana Court
Wattle Grove NSW 2173

Money In \$2,480.00

Money Out \$462.18

You Received \$2,017.82

Properties

61/313 Crown Street, Wollongong NSW 2500

Rented for \$620.00 per week

Tenant Mingming Pan & Qing Yang & Yueyang Kuang is paid to 3/10/2019

Details for Account OWN01364

	Money Out	Money In
Balance brought forward		\$0.00
61/313 Crown Street, Wollongong NSW 2500		
Rent paid to 12/09/2019 (previously paid to 5/09/2019)		\$620.00
Rent paid to 19/09/2019 (previously paid to 12/09/2019)		\$620.00
Rent paid to 26/09/2019 (previously paid to 19/09/2019)		\$620.00
Rent paid to 3/10/2019 (previously paid to 26/09/2019)		\$620.00
Illawarra Hot Water -inv# 94448 - 61/313 Crown Street Wollongong - Illawarra Hot Water *	\$260.00	
Lease Preparation Fee - MMJ Residential Management P/L Letting Fees *	\$33.00	
Management Fee *	\$163.68	
Account Transactions		
Sundry Fee - EOM disbursement owners *	\$5.50	
Withdrawal by EFT to owner Herne Family Investments Pty Ltd	\$2,017.82	
[EFT Transfer to: Herne Family Investments Pty Ltd, (032010) - ***708]		
Balance remaining		\$0.00
Total Tax on attached expenses	\$26.64	
Total Tax on agency fees	\$15.38	
(* includes Tax)		



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Herne Family Bare Trust
Herne Family Bare Trust
28 Beltana Court
Wattle Grove NSW 2173

Tax Invoice
Statement #6
1 Nov 2019

Money In	\$3,100.00
Money Out	\$210.10
You Received	\$2,889.90

Properties

61/313 Crown Street, Wollongong NSW 2500

Rented for \$620.00 per week
Tenant Mingming Pan & Qing Yang & Yueyang Kuang is paid to 7/11/2019

Details for Account OWN01364

	Money Out	Money In
Balance brought forward		\$0.00
61/313 Crown Street, Wollongong NSW 2500		
Rent paid to 10/10/2019 (previously paid to 3/10/2019)		\$620.00
Rent paid to 17/10/2019 (previously paid to 10/10/2019)		\$620.00
Rent paid to 24/10/2019 (previously paid to 17/10/2019)		\$620.00
Rent paid to 31/10/2019 (previously paid to 24/10/2019)		\$620.00
Rent paid to 7/11/2019 (previously paid to 31/10/2019)		\$620.00
Management Fee *	\$204.60	
Account Transactions		
Sundry Fee - EOM disbursement owners *	\$5.50	
Withdrawal by EFT to owner Herne Family Investments Pty Ltd [EFT Transfer to: Herne Family Investments Pty Ltd, (032010) - ****708]	\$2,889.90	
Balance remaining		\$0.00
Total Tax on agency fees	\$19.10	
(* includes Tax)		



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Tax Invoice

Statement #7

2 Dec 2019

Herne Family Bare Trust
Herne Family Bare Trust
28 Beltana Court
Wattle Grove NSW 2173

Money In \$2,480.00

Money Out \$169.18

You Received \$2,310.82

Properties

61/313 Crown Street, Wollongong NSW 2500

Rented for \$620.00 per week

Tenant Mingming Pan & Qing Yang & Yueyang Kuang is paid to 5/12/2019

Details for Account OWN01364

	Money Out	Money In
Balance brought forward		\$0.00
61/313 Crown Street, Wollongong NSW 2500		
Rent paid to 14/11/2019 (previously paid to 7/11/2019)		\$620.00
Rent paid to 21/11/2019 (previously paid to 14/11/2019)		\$620.00
Rent paid to 28/11/2019 (previously paid to 21/11/2019)		\$620.00
Rent paid to 5/12/2019 (previously paid to 28/11/2019)		\$620.00
Management Fee *	\$163.68	
Account Transactions		
Sundry Fee - EOM disbursement owners *	\$5.50	
Withdrawal by EFT to owner Herne Family Investments Pty Ltd [EFT Transfer to: Herne Family Investments Pty Ltd, (032010) - ***708]	\$2,310.82	
Balance remaining		\$0.00
Total Tax on agency fees	\$15.38	
(* includes Tax)		



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Tax Invoice
 Statement #8
 20 Dec 2019

Herne Family Bare Trust
 Herne Family Bare Trust
 28 Beltana Court
 Wattle Grove NSW 2173

Money In	\$1,860.00
Money Out	\$276.21
You Received	\$1,583.79

Properties

61/313 Crown Street, Wollongong NSW 2500

Rented for \$620.00 per week
 Tenant Mingming Pan & Qing Yang & Yueyang Kuang is paid to 26/12/2019

Details for Account OWN01364

	Money Out	Money In
Balance brought forward		\$0.00
61/313 Crown Street, Wollongong NSW 2500		
Rent paid to 12/12/2019 (previously paid to 5/12/2019)		\$620.00
Rent paid to 19/12/2019 (previously paid to 12/12/2019)		\$620.00
Rent paid to 26/12/2019 (previously paid to 19/12/2019)		\$620.00
Godfrey Plumbing Services -inv# 01603 - 61/313 Crown Street Wollongong - Godfrey Plumbing Services *	\$147.95	
Management Fee *	\$122.76	
Account Transactions		
Sundry Fee - EOM disbursement owners *	\$5.50	
Withdrawal by EFT to owner Herne Family Investments Pty Ltd [EFT Transfer to: Herne Family Investments Pty Ltd, (032010) - ***708]	\$1,583.79	
Balance remaining		\$0.00
Total Tax on attached expenses	\$13.45	
Total Tax on agency fees	\$11.66	

(* includes Tax)



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Herne Family Bare Trust
Herne Family Bare Trust
28 Beltana Court
Wattle Grove NSW 2173

Tax Invoice
Statement #9
2 Jan 2020

Money In	\$620.00
Money Out	\$46.42
You Received	\$573.58

Properties

61/313 Crown Street, Wollongong NSW 2500

Rented for \$620.00 per week

Tenant Mingming Pan & Qing Yang & Yueyang Kuang is paid to 2/01/2020

Details for Account OWN01364

	Money Out	Money In
Balance brought forward		\$0.00
61/313 Crown Street, Wollongong NSW 2500		
Rent paid to 2/01/2020 (previously paid to 26/12/2019)		\$620.00
Management Fee *	\$40.92	
Account Transactions		
Sundry Fee - EOM disbursement owners *	\$5.50	
Withdrawal by EFT to owner Herne Family Investments Pty Ltd [EFT Transfer to: Herne Family Investments Pty Ltd, (032010) - ***708]	\$573.58	
Balance remaining		\$0.00
Total Tax on agency fees	\$4.22	
(* includes Tax)		



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Herne Family Bare Trust
Herne Family Bare Trust
28 Beltana Court
Wattle Grove NSW 2173

Tax Invoice
Statement #10
3 Feb 2020

Money In	\$2,480.00
Money Out	\$169.18
You Received	\$2,310.82

Properties

61/313 Crown Street, Wollongong NSW 2500

Rented for \$620.00 per week
Tenant Mingming Pan & Qing Yang & Yueyang Kuang is paid to 30/01/2020

Details for Account OWN01364

	Money Out	Money In
Balance brought forward		\$0.00
61/313 Crown Street, Wollongong NSW 2500		
Rent paid to 9/01/2020 (previously paid to 2/01/2020)		\$620.00
Rent paid to 16/01/2020 (previously paid to 9/01/2020)		\$620.00
Rent paid to 23/01/2020 (previously paid to 16/01/2020)		\$620.00
Rent paid to 30/01/2020 (previously paid to 23/01/2020)		\$620.00
Management Fee *	\$163.68	
Account Transactions		
Sundry Fee - EOM disbursement owners *	\$5.50	
Withdrawal by EFT to owner Herne Family Investments Pty Ltd [EFT Transfer to: Herne Family Investments Pty Ltd, (032010) - ***708]	\$2,310.82	
Balance remaining		\$0.00
Total Tax on agency fees	\$15.38	
(* includes Tax)		



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Herne Family Bare Trust
Herne Family Bare Trust
28 Beltana Court
Wattle Grove NSW 2173

Tax Invoice
Statement #11
2 Mar 2020

Money In	\$3,100.00
Money Out	\$441.10
You Received	\$2,658.90

Properties

61/313 Crown Street, Wollongong NSW 2500

Rented for \$620.00 per week

Tenant Mingming Pan & Qing Yang & Yueyang Kuang is paid to 5/03/2020

Details for Account OWN01364

	Money Out	Money In
Balance brought forward		\$0.00
61/313 Crown Street, Wollongong NSW 2500		
Rent paid to 6/02/2020 (previously paid to 30/01/2020)		\$620.00
Rent paid to 13/02/2020 (previously paid to 6/02/2020)		\$620.00
Rent paid to 20/02/2020 (previously paid to 13/02/2020)		\$620.00
Rent paid to 27/02/2020 (previously paid to 20/02/2020)		\$620.00
Rent paid to 5/03/2020 (previously paid to 27/02/2020)		\$620.00
Godfrey Plumbing Services -inv# C1672 - 61/313 Crown Street Wollongong - Godfrey Plumbing Services *	\$231.00	
Management Fee *	\$204.60	
Account Transactions		
Sundry Fee - EOM disbursement owners *	\$5.50	
Withdrawal by EFT to owner Herne Family Investments Pty Ltd [EFT Transfer to: Herne Family Investments Pty Ltd, (032010) - ***708]	\$2,658.90	
Balance remaining		\$0.00
Total Tax on attached expenses	\$21.00	
Total Tax on agency fees	\$19.10	
(* includes Tax)		



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Herne Family Bare Trust
 Herne Family Bare Trust
 28 Beltana Court
 Wattle Grove NSW 2173

Tax Invoice

Account OWN01364
 Statement #12
 1 Apr 2020

Money In	\$2,480.00
Money Out	\$169.18
You Received	\$2,310.82

Details for Account OWN01364

	Money Out	Money In
Balance brought forward		\$0.00
61/313 Crown Street, Wollongong NSW 2500		
Rented for \$620.00 per week		
Mingming Pan & Qing Yang & Yueyang Kuang paid to 2/04/2020		
Rent paid to 12/03/2020 (previously paid to 5/03/2020)		\$620.00
Rent paid to 19/03/2020 (previously paid to 12/03/2020)		\$620.00
Rent paid to 26/03/2020 (previously paid to 19/03/2020)		\$620.00
Rent paid to 2/04/2020 (previously paid to 26/03/2020)		\$620.00
Management Fee *	\$163.68	
Total	\$163.68	\$2,480.00

Account Transactions

Sundry Fee - EOM disbursement owners *	\$5.50	
Withdrawal by EFT to owner Herne Family Investments Pty Ltd [EFT Transfer to: Herne Family Investments Pty Ltd, (032010) - ***708]	\$2,310.82	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees	\$15.38
(* includes Tax)	



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Herne Family Bare Trust
Herne Family Bare Trust
28 Beltana Court
Wattle Grove NSW 2173

Tax Invoice
Account OWN01364
Statement #13
1 May 2020

Money In	\$3,100.00
Money Out	\$210.10
You Received	\$2,889.90

Details for Account OWN01364

	Money Out	Money In
Balance brought forward		\$0.00
61/313 Crown Street, Wollongong NSW 2500		
Rented for \$620.00 per week		
Mingming Pan & Qing Yang & Yueyang Kuang paid to 7/05/2020		
Rent paid to 9/04/2020 (previously paid to 2/04/2020)		\$620.00
Rent paid to 16/04/2020 (previously paid to 9/04/2020)		\$620.00
Rent paid to 23/04/2020 (previously paid to 16/04/2020)		\$620.00
Rent paid to 30/04/2020 (previously paid to 23/04/2020)		\$620.00
Rent paid to 7/05/2020 (previously paid to 30/04/2020)		\$620.00
Management Fee *	\$204.60	
Total	\$204.60	\$3,100.00

Account Transactions

Sundry Fee - EOM disbursement owners *	\$5.50	
Withdrawal by EFT to owner Herne Family Investments Pty Ltd [EFT Transfer to: Herne Family Investments Pty Ltd, (032010) - ***708]	\$2,889.90	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees	\$19.10
(* includes Tax)	



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Herne Family Bare Trust
Herne Family Bare Trust
28 Beltana Court
Wattle Grove NSW 2173

Tax Invoice
Account OWN01364
Statement #14
1 Jun 2020

Money In	\$2,480.00
Money Out	\$169.18
You Received	\$2,310.82

Details for Account OWN01364

	Money Out	Money In
Balance brought forward		\$0.00
61/313 Crown Street, Wollongong NSW 2500		
Rented for \$620.00 per week		
Mingming Pan & Qing Yang & Yueyang Kuang paid to 4/06/2020		
Rent paid to 14/05/2020 (previously paid to 7/05/2020)		\$620.00
Rent paid to 21/05/2020 (previously paid to 14/05/2020)		\$620.00
Rent paid to 28/05/2020 (previously paid to 21/05/2020)		\$620.00
Rent paid to 4/06/2020 (previously paid to 28/05/2020)		\$620.00
Management Fee *	\$163.68	
Total	\$163.68	\$2,480.00

Account Transactions

Sundry Fee - EOM disbursement owners *	\$5.50	
Withdrawal by EFT to owner Herne Family Investments Pty Ltd [EFT Transfer to: Herne Family Investments Pty Ltd, (032010) - ***708]	\$2,310.82	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees	\$15.38
(* includes Tax)	



MMJ Residential Management Services Pty Ltd

PO Box 1400
 Wollongong NSW 2500
 (w) 0242295555
 www.mmj.com.au
 rms@mmj.com.au
 ABN: 28099883977
 Licence: 1159362

Herne Family Bare Trust
 Herne Family Bare Trust
 28 Beltana Court
 Wattle Grove NSW 2173

Tax Invoice
 Account OWN01364
 Statement #15
 1 Jul 2020

Money In	\$4,340.00
Money Out	\$139.26
You Received	\$4,200.74

Details for Account OWN01364

	Money Out	Money In
Balance brought forward		\$0.00
61/313 Crown Street, Wollongong NSW 2500		
Rented for \$620.00 per week		
Mingming Pan & Qing Yang & Yueyang Kuang paid to 25/06/2020		
Rent paid to 11/06/2020 (previously paid to 4/06/2020)		\$620.00
Rent paid to 18/06/2020 (previously paid to 11/06/2020)		\$620.00
Rent paid to 25/06/2020 (previously paid to 18/06/2020)		\$620.00
Break Lease Fee *		\$2,480.00
Management Fee *	\$122.76	
Total	\$122.76	\$4,340.00

Account Transactions

Sundry Fee - EOM disbursement owners *	\$5.50	
Financial Statement Fee *	\$11.00	
Withdrawal by EFT to owner Herne Family Investments Pty Ltd [EFT Transfer to: Herne Family Investments Pty Ltd, (032010) - ****708]	\$4,200.74	
Balance remaining		\$0.00

GST Summary

Total Tax on income	\$225.45
Total Tax on agency fees	\$12.66



Notice of Levies Due in February 2020

Illawarra Strata Management
ABN 19 128 749 879
PO Box 1209 Wollongong NSW 2500
Tel: 02 4226 4144
Fax: 02 4226 4133

Tax Invoice

Issued 08/01/2020 on behalf of:

Herne Family Ventures Pty Ltd
C/- 28 Beltana Court
WATTLE GROVE NSW 2173

The Owners--Strata Plan 75769
ABN 22645655994
The Landmark
313-323 Crown Street
WOLLONGONG NSW 2500
for Lot 61 Unit 61
Herne Family Ventures Pty Ltd (ACN 612 370
868)

Due date	Details	Amounts due (including GST) (\$)		Total
		Admin Fund	Cap Wrks Fnd	
01/02/2020	Quarterly Admin/Capital Works Levy	785.00	271.00	1,056.00
	Total levies due in month	785.00	271.00	1,056.00

Total of this levy notice	1,056.00
Levies in arrears	1,056.00
Interest on levies in arrears*	26.62
Outstanding owner invoices	8.00
Subtotal of amount due	<u>2,146.62</u>
Prepaid	0.00
Total amount due	<u>\$2,146.62</u>

(including \$96.00 GST)

* Interest calculated to 1/02/2020

Late Payment: If payment is not made by the due date, interest may be charged at an annual rate of 10%.
Cheques should be made payable to 'The Owners--Strata Plan 75769'

Payment due 01/02/2020

Levy Notices can also be accessed on the Owners Portal online.

This is your February 2020 levy notice. Payment of this levy needs to be received in the trust account prior to 29th February 2020 in order to avoid any interest or penalties. Please allow sufficient business days for your bank to process your payment prior to this date.

If you are having difficulty making payment on time, please telephone our office to discuss.



*Registration is required for payments from cheque or savings accounts. Please complete a registration form available at www.deft.com.au or call 1800 672 162. You do not need to re-register for the internet service if already registered for phone payment. Registration is not required for credit card payments.

Herne Family Ventures Pty Ltd

Strata Plan 75769

Lot 61

Unit 61



*442 266219658 14463



Bill code 96503



Pay over the Internet by DEFT Online from your *pre-registered bank account at www.deft.com.au



Pay by DEFT Phonepay from your *pre-registered bank account. Call 1300 301 090 or International +612 8232 7395



Credit card payments can be made over the Internet. Log onto www.deft.com.au or call 1300 301 090 and follow the instructions. A surcharge will be applicable if you use this option.



Pay by mailing this payment slip with your cheque to:

DEFT Payment Systems
GPO Box 4690, Sydney NSW 2001



Pay in person at any post office by cash, cheque or Eftpos. Payments made at Australia Post will incur a \$2.75 DEFT processing fee.

Contact your participating financial institution to make a BPAY payment from your cheque or savings account. Enter the biller code and your DEFT reference number. To use the QR code, use the reader within your mobile banking app. More info: www.bpay.com.au

Illawarra Strata Management P/L

DEFT Reference Number

266219658 14463

Amount Due

\$2,146.62

Due Date

01/02/2020

Amount Paid

\$

+266219658 14463

<

000214662<2+



TAX INVOICE

MMJ Wollongong
6-8 Regent St
WOLLONGONG NSW 2500
AUSTRALIA

Invoice Date
5 Aug 2019

Invoice Number
INV-23049

Reference
61/313-323 Crown St,
Wollongong

LandLord
Compliance NSW Pty Ltd
9 Quarry Street
PORT KEMBLA NSW 2505
ABN: 83 607 686 082
Lic Number: 291371C
Ph: 0421 586 147
Email:
admin@landlordcompliance
nsw.com

Description	Quantity	Unit Price	Amount AUD
Account to: The Owner			
Annual smoke alarm compliance, safety switch testing and corded blinds. Valid for 12 months from date of invoice (see above date). All compliance checks required for the next 12 months are covered by this annual subscription.	1.00	90.00	90.00
		Subtotal	90.00
		TOTAL GST 10%	9.00
		TOTAL AUD	99.00

Due Date: 15 Aug 2019

Payment Details

Account Name Landlord Compliance NSW

BSB 062636

Account Number 10431312

Thank You for your Business

PAYMENT ADVICE

Customer MMJ Wollongong
Invoice Number INV-23049
Amount Due 99.00
Due Date 15 Aug 2019

Amount Enclosed

Enter the amount you are paying above

To: LandLord
Compliance NSW Pty Ltd
9 Quarry Street
PORT KEMBLA NSW 2505
ABN: 83 607 686 082
Lic Number: 291371C
Ph: 0421 586 147
Email: admin@landlordcompliancensw.com

NICOLE HERNE
 HERNE SUPERFUND
 28 BELTANA COURT
 WATTLE GROVE NSW 2173

Statement

 Ref: HERN2001
 As at 30 June, 2020

Date	Description	Debit	Credit
01/07/2019	Balance Brought Forward	66.00	
02/07/2019	Receipt 2020-000013 Applied Against Invoice 2019-003191		66.00
25/09/2019	Invoice 2020-001224 Issued	66.00	
27/09/2019	Receipt 2020-001007 Applied Against Invoice 2020-001224		66.00
20/12/2019	Invoice 2020-002079 Issued	66.00	
14/02/2020	Invoice 2020-002491 Issued	2,145.00	
20/02/2020	Receipt 2020-001986 Applied Against Invoice 2020-002491		2,145.00
05/03/2020	Invoice 2020-002660 Issued	2,189.00	
06/03/2020	Receipt 2020-002138 Applied Against Invoice 2020-002660		2,189.00
			4466 J
28+ Days 66.00	21 Days 0.00	14 Days 0.00	7 Days 0.00
			Current 0.00
Amount Due:			66.00
Terms: 7 Days			

Please detach the portion below and forward with your payment

Remittance Advice			
HERNE SUPERFUND		Ref: HERN2001 As at 30 June, 2020	
Cheque	Mastercard	Visa	EFT
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Ajaka and Co
			Amount Due: 66.00
Bsb: 062198 Acc: 1042 7037			
Card Number	<input type="text"/>	<input type="text"/>	<input type="text"/>
Cardholder	Signature	Expiry Date	



MR LEE P HERNE
C/- AJAKA & CO
PO BOX 173
MAROUBRA NSW 2035

Our reference: 7115266510129
Phone: 13 10 20
Website: ato.gov.au/division293
TFN: 360 871 817
14 April 2020

Additional tax on concessional contributions (Division 293) notice for 2017-18

Dear LEE

There is an additional tax on super contributions which reduces the tax concession for individuals whose combined income and contributions are more than the \$250,000 threshold.

Why does the additional tax apply to you

For the 2017-18 financial year, your combined income and super contributions were more than \$250,000. This means you now have to pay an additional tax of 15% on your concessional contributions.

How much additional tax do you need to pay

Your additional tax for this notice is:

Taxable super contributions	\$17,606.69
Additional tax due and payable	\$2,641.00
Due date for payment	08 May 2020
Your Payment Reference Number for this amount is:	5510 0360 8718 1736 11

What you need to do now

There are two options for making a payment (your payment can be made using any combination of these):

1. Pay with your own money
2. Elect to release money from any of your existing super balances by completing a Division 293 election form online, instructions to do this are on the final page of this notice.

HOW TO PAY

Your payment reference number (PRN) is: 551003608718173611

BPAY®



Bill code: 75556
Ref: 551003608718173611

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or credit card account.
More info: www.bpay.com.au

CREDIT OR DEBIT CARD

Pay online with your credit or debit card at www.governmenteasypay.gov.au/PayATO

To pay by phone, call the Government EasyPay service on **1300 898 089**.

A card payment fee applies.

For other payment options, visit ato.gov.au/paymentoptions

RELEASE MONEY FROM SUPER

You can ask your fund to pay some or all of the amount from your existing super balance. To do this, access our online services through myGov and complete the Division 293 election form.

Division 293 tax notice of assessment

Income Tax Assessment Act 1997 and Schedule 1 of the Taxation Administration Act 1953

This is your Division 293 tax assessment for the year ended 30 June 2018.

Your additional tax (Division 293 tax) is 15% of your taxable super contributions. Your taxable super contributions are only those Division 293 super contributions that are above the threshold.

Division 293 income (see below)		\$265,853.00	(a)
Division 293 super contributions (see below)		\$17,606.69	(b)
Combined income and super contributions	(a) + (b)	\$283,459.69	(c)
Less the Division 293 threshold		\$250,000.00	(d)
Amount above the threshold	(c) - (d)	\$33,459.69	(e)
Taxable super contributions	the lesser of (b) or (e)	\$17,606.69	(f)
ADDITIONAL TAX	(f) x 15%	\$2,641.00	

Yours sincerely

Melinda Smith

Deputy Commissioner of Taxation

(a) Division 293 income

Your Division 293 income is based on your taxable income and other information from your income tax return.

Taxable income	+	Reportable fringe benefit amount	=	DIVISION 293 INCOME
\$260,560		\$5,293		\$265,853

(b) Division 293 super contributions

Your Division 293 super contributions are the total of all your concessional contributions.

Your concessional contributions

THE TRUSTEE FOR HERNE SUPERFUND 1	Employer contributions	\$17,606.69
DIVISION 293 SUPER CONTRIBUTIONS		\$17,606.69

Avoid interest charges

- › You need to pay the due and payable amount by the due date to avoid paying interest charges.
- › Though your election form is valid for 60 days you still need to pay by the due date to avoid interest charges.

Releasing money from super

To release money from any of your existing super balances you can access our ATO online services through myGov and complete the Division 293 election form before 13 June 2020.

When you complete the election form we will ask your nominated super fund(s) to release the amount you elected and send the money to us.

If you are not already registered with myGov visit our website at ato.gov.au/onlineservices to register.

You can also download the form via our website ato.gov.au/div293electionform, or order the form via our website ato.gov.au/onlineordering, and send it to us.

View your online statement of account

To view your tax and super accounts online all you need is a myGov account linked to our ATO online services.

If you are not already registered with myGov visit our website at ato.gov.au/onlineservices to register.

If you have a tax agent, they can also view your tax and super accounts through the Tax Agent Portal.

If you disagree

If you disagree with:

- › the income we have used, you will need to review your income tax return.
- › the contributions reported, contact your super fund.
- › our assessment, you can lodge an objection. Visit ato.gov.au/objections to find out more. If you do lodge an objection to the assessment you still need to pay the due and payable amount by the due date.

Find out more

For more information about Division 293 tax:

- › visit ato.gov.au/division293
- › phone us on **13 10 20** between 8:00am and 6:00pm, Monday to Friday.

Visit our website at ato.gov.au/contactus for more contact options.