

**Gavenwood Superannuation Fund**  
**Statement of Financial Position**  
**as at 30 June 2018**

	2018 \$	2017 \$
<b>Assets</b>		
Investments		
Direct Property	720,000.00	855,000.00
Units In Unlisted Unit Trusts	688,039.73	535,899.50
Other Assets		
Cash At Bank	47,889.67	114,380.03
Unsettled Trades	-	(22,100.51)
Receivables	-	22,100.51
<b>Total Assets</b>	<u><u>1,455,929.40</u></u>	<u><u>1,505,279.53</u></u>
<b>Liabilities</b>		
Income Tax Payable	1,646.30	29.73
<b>Total Liabilities</b>	<u><u>1,646.30</u></u>	<u><u>29.73</u></u>
<b>Net Assets Available to Pay Benefits</b>	<u><u>1,454,283.10</u></u>	<u><u>1,505,249.80</u></u>
<i>Represented by:</i>		
<b>Liability for Accrued Benefits</b>		
Ms Heather Wilson	1,454,283.10	1,505,249.80
<b>Total Liability for Accrued Benefits</b>	<u><u>1,454,283.10</u></u>	<u><u>1,505,249.80</u></u>

*The accompanying notes form part of these financial statements.  
This report should be read in conjunction with the accompanying compilation report.*

**Gavenwood Superannuation Fund**  
**Operating Statement**  
For the period 1 July 2017 to 30 June 2018

	2018	2017
	\$	\$
<b>Income</b>		
Member Receipts		
Contributions		
Member	23,000.00	-
Government Co-Contributions	1,001.00	-
Investment Gains		
Realised Capital Gains	-	1,634.49
Investment Income		
Distributions	32,749.21	25,080.10
Interest	881.59	138.87
Investment Fee Rebate	-	401.16
Rent	32,789.03	34,296.91
	<u>90,420.83</u>	<u>61,551.53</u>
<b>Expenses</b>		
Member Payments		
Lump Sums Paid	3,000.00	-
Pensions Paid	60,580.15	57,570.89
Other Expenses		
Accountancy Fee	4,620.00	220.00
Actuarial Fee	176.00	-
Auditor Fee	770.00	-
Bank Fees	120.00	125.00
Depreciation	5,990.41	7,200.31
Property Expenses	14,299.10	10,830.37
Regulatory Fees	48.00	47.00
SMSF Supervisory Levy	518.00	-
Investment Losses		
Decrease in Market Value	47,639.40	(151,306.04)
	<u>137,761.06</u>	<u>(75,312.47)</u>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>	<b>(47,340.23)</b>	<b>136,864.00</b>
<b>Income Tax</b>		
Income Tax Expense	3,626.47	(2,557.49)
	<u>3,626.47</u>	<u>(2,557.49)</u>
<b>Benefits Accrued as a Result of Operations</b>	<b><u>(50,966.70)</u></b>	<b><u>139,421.49</u></b>

*The accompanying notes form part of these financial statements.  
This report should be read in conjunction with the accompanying compilation report.*

---

**Gavenwood Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2018**

---

**Note 1 - Statement of Significant Accounting Policies**

The following significant accounting policies have been adopted in the preparation and presentation of the financial statements. They have been consistently applied in the current and previous periods unless otherwise stated to ensure the financial information satisfies the concept of relevance and reliability.

**(a) Statement of Compliance**

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because the members are able to command the preparation of tailored reports so as to satisfy specifically all of their information needs and there are no other users dependent on the financial statements. The financial statements are therefore special purpose financial statements that have been prepared in accordance with the legislative requirements of the *Superannuation Industry (Supervision) Act 1993* and *Regulations 1994* and the provisions of the Trust Deed. The trustees have determined that the accounting policies adopted are appropriate to meet their needs.

**(b) Basis of Preparation**

The financial statements have been prepared on a cash basis using historical costs convention unless stated otherwise. For investments and financial liabilities, they are measured at market values.

The financial statements are presented in Australian dollars, which is the functional currency of the fund.

**(c) Use of Accounting Estimates and Judgments**

The preparation of financial statements requires the trustees to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstance, the results of which form the basis of making the judgments. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

**(d) Cash and Cash Equivalents**

Cash and cash equivalents include cash on hand, deposits held at call with banks or financial institutions and short-term, highly liquid investments that are readily convertible to cash and are subject to an insignificant risk of change in value.

**(e) Foreign Currency**

Any foreign currency transactions during the financial year are brought to account using the exchange rate in effect at the date of the transaction. Foreign currency monetary items at reporting date are translated at the exchange rate existing at reporting date. Exchange differences are recognised in the operating statement in the period in which they arise.

**(f) Valuation of Assets**

*Investment*

An investment is initially recognised when as a result of past transactions or events, the Fund controls the future economic benefits expected to flow from the asset.

The investment assets are firstly recorded at cost, being the fair value of the consideration given. After initial recognition, they are measured at market value. Gains or losses arising from changes in market value are recognised on the Operating Statement in the periods in which they occur.

Market value as defined in s10 of *SISA 1993*, in relation to an asset, means the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

- i. that the buyer and the seller dealt with each other at arm's length in relation to the sale;
- ii. that the sale occurred after proper marketing of the asset;
- iii. that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

As disposal costs are generally immaterial unless otherwise stated, market value approximates fair value.

---

# Gavenwood Superannuation Fund

## Notes to the Financial Statements

### As at 30 June 2018

---

Market values for various types of investment have been determined as follows:

- i. listed securities, government and other fixed interest securities for which there is a readily available market quotation, the valuation is recorded as the last quoted sale price as at the close of business on reporting date. If the listed securities are foreign, they are also converted to Australian dollars using the exchange rate at the close of business on the reporting date;
- ii. unit trusts and managed funds are stated by reference to the unit redemption price quoted by the fund manager at the end of the reporting period;
- iii. unlisted investments are stated at the Trustees' valuation based on estimated market value at balance date; or where necessary, upon external valuers' expert opinions;
- iv. Investment properties are carried at market value and are held for the purpose of generating long-term rental yields and capital appreciation. The Trustees give consideration to the value of the investment property each financial year and revalue when a significant event occurs or when deemed appropriate. Where an external valuation has been obtained, the valuation is based on objective and supportable data and has been carried out by a property valuation service provider or qualified independent valuer as appropriate.

#### *Financial Liabilities*

The Fund initially recognises a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Financial liabilities including credit balances of hedging instruments and derivatives are measured at market values as at the reporting date. Any change in market values of the financial liabilities since the beginning of the reporting period shall be included in the profit or loss for the reporting period. As disposal costs are generally immaterial, unless otherwise stated, market value approximates fair value.

#### *Receivables and Payables*

Current assets such as accounts receivable, which are expected to be recovered within twelve months after the reporting period, are carried at nominal amounts which approximate the fair values.

Accounts payable are recognised when the Fund becomes obliged to make future payments resulting from the goods and services received, whether or not billed to the Fund and are carried at nominal amounts which are equivalent to fair values.

### **(g) Revenue Recognition**

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is measured at the fair value of consideration received or receivable. The following recognition criteria relate to the specific items of revenue the Fund receives:

#### *Interest*

The interest revenue is recognised by the Fund on a cash receipt basis, unless the Fund chooses the accrual method and the amount can be reliably measured by reference to the principal outstanding and using the effective interest rate of the instrument calculated at the acquisition or origination date.

#### *Dividend Revenue*

The entitlement to a dividend is based on the date the shares are quoted ex-dividend; the actual dividend revenue is recognised by the Fund when it is received.

#### *Distribution Revenue*

Distributions from unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distributions and if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable at market value.

#### *Rental Income*

Rent from investment properties is recognised by the Fund on a cash receipt basis.

#### *Movement in market values*

Changes in the market value of investments are determined as the difference between the market value at balance date or consideration received (if sold during the year) and the market value as at the prior year end or cost (if the investment was acquired during the period). All movements are recognised in the Operating Statement.

*This report should be read in conjunction with the accompanying compilation report.*

**Gavenwood Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2018**

*Contributions and Rollovers In*

Contributions and rollovers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

The financial report was authorised for issue on 13 March 2019 by the directors of the trustee company.

**Note 2 – Liability for Accrued Benefits**

The liability for accrued benefits represents the fund's present obligation to pay benefits to members and beneficiaries and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period. Changes in the Liability for Accrued Benefits are as follows:

	<b>Current</b>	<b>Previous</b>
<b>Liability for Accrued Benefits at beginning of period</b>	1,505,249.80	1,365,828.31
Benefits Accrued during the period	12,613.45	196,992.38
Benefits Paid during the period	(63,580.15)	(57,570.89)
<b>Liability for Accrued Benefits at end of period</b>	<b>1,454,283.10</b>	<b>1,505,249.80</b>

Any amount in the Unallocated Contributions account represent amounts that have been received by the fund from either the members of the fund or a third party but have not been allocated to any specific member as at the reporting date. It is the intention of the trustee to allocate any such amounts recorded as unallocated contributions within 28 days following the end of the month to specific fund member, which will increase the liability for members accrued benefits.

**Note 3 – Vested Benefits**

Vested benefits are benefits which are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the reporting period.

	<b>Current</b>	<b>Previous</b>
<b>Vested Benefits at beginning of period</b>	1,505,249.80	1,365,828.31
Benefits Accrued during the period	12,613.45	196,992.38
Benefits Paid during the period	(63,580.15)	(57,570.89)
<b>Vested Benefits at end of period</b>	<b>1,454,283.10</b>	<b>1,505,249.80</b>

**Note 4 – Guaranteed Benefits**

No guarantees have been made in respect of any part of the liability for accrued benefits.

**Note 5 – Funding Arrangements**

No fixed funding arrangements were in place for the Fund as at year end.

**Note 6A – Direct Property**

	<b>Current</b>	<b>Previous</b>
At market value: 212/14-18 Finlayson Street, Lane Cove	720,000.00	855,000.00
	<b>720,000.00</b>	<b>855,000.00</b>

**Note 6B – Units In Unlisted Unit Trusts**

	<b>Current</b>	<b>Previous</b>
At market value: PACKER & CO INVESTIGATOR TRUST	688,039.73	535,899.50
	<b>688,039.73</b>	<b>535,899.50</b>

*This report should be read in conjunction with the accompanying compilation report.*

**Gavenwood Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2018**

**Note 7A – Distributions**

	<b>Current</b>	<b>Previous</b>
Perpetual WealthFocus Super Plan - Perpetual Ethical SRI	0.00	1,383.84
PACKER & CO INVESTIGATOR TRUST	32,749.21	23,696.26
	<b>32,749.21</b>	<b>25,080.10</b>

**Note 7B – Interest**

	<b>Current</b>	<b>Previous</b>
Cash at Bank - Macquarie CMA	0.00	25.88
Cash at Bank - UBank USaver	6.30	112.99
CBA Term Deposit	875.29	0.00
	<b>881.59</b>	<b>138.87</b>

**Note 7C – Investment Fee Rebate**

	<b>Current</b>	<b>Previous</b>
Perpetual WealthFocus Super Plan - Perpetual Ethical SRI	0.00	401.16
	<b>0.00</b>	<b>401.16</b>

**Note 7D – Rent**

	<b>Current</b>	<b>Previous</b>
212/14-18 Finlayson Street, Lane Cove	32,789.03	34,296.91
	<b>32,789.03</b>	<b>34,296.91</b>

**Note 8A – Realised Capital Gains**

	<b>Current</b>	<b>Previous</b>
<b>Managed Investments</b>		
Perpetual WealthFocus Super Plan - Perpetual Ethical SRI	0.00	1,634.49
	<b>0.00</b>	<b>1,634.49</b>

**Note 8B – Decrease in Market Value**

	<b>Current</b>	<b>Previous</b>
<b>Direct Property</b>		
212/14-18 Finlayson Street, Lane Cove	129,009.59	(127,470.31)
<b>Managed Investments</b>		
Perpetual WealthFocus Super Plan - Perpetual Ethical SRI	0.00	2,593.80
<b>Units In Unlisted Unit Trusts</b>		
PACKER & CO INVESTIGATOR TRUST	(81,370.19)	(26,429.53)
	<b>47,639.40</b>	<b>(151,306.04)</b>

27 June 2018

Gavenwood Superannuation Fund  
C/- Ms Heather Wilson  
21A Peppertree Drive  
Rothbury, NSW 2320

Dear Heather

**Gavenwood Superannuation Fund  
Commencement of Account Based Pension**

I wish to commence an Account Based Pension effective 27 June 2018.

I confirm that I have met the Condition of Release of Retirement.

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

I understand that the current balance of my Accumulation account is approximately \$22,358.39, which is comprised of the following components:

Taxable - Taxed Element:	\$9,857.39
Tax Free:	\$12,501.00

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

Yours sincerely

Ms Heather Wilson  
21A Peppertree Drive  
Rothbury, NSW 2320

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE  
GAVENWOOD NOMINEES PTY LTD ATF  
GAVENWOOD SUPERANNUATION FUND  
HELD ON 27 JUNE 2018 AT  
21A PEPPERTREE DRIVE, ROTHBURY NSW**

---

**PRESENT:** Heather Wilson

**PENSION COMMENCEMENT:** An application to start a pension received from Ms Heather Wilson was TABLED as follows:

Type of Pension:	Account Based Pension
Pension Start Date:	27 June 2018
Purchase Amount:	\$22,358.39

**CONDITION OF RELEASE:** IT WAS RESOLVED that the member has satisfied the Condition of Release of Retirement, and was entitled to access their benefits as an Account Based Pension

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

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

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

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

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

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

..... Dated: ...../...../.....

Heather Wilson  
Chairperson

27 June 2018

Ms Heather Wilson  
21A Peppertree Drive  
Rothbury, NSW 2320

Dear Heather

**Gavenwood Superannuation Fund  
Commencement of Account Based Pension**

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

The account has been established with a balance of \$22,358.39, and which is comprised of the following components:

Taxable - Taxed Element:	\$9,857.39
Tax Free:	\$12,501.00

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

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

Yours sincerely

Ms Heather Wilson  
Director  
21A Peppertree Drive  
Rothbury, NSW, 2320

# Transfer Balance Account Report Declaration

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

**THIS FORM CANNOT BE LODGED WITH THE ATO**

## Fund Details

Name:

**Gavenwood Superannuation Fund**

ABN

**81546080977**

## Trustee Declaration

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

..... Dated: ...../...../.....

Heather Wilson  
Chairperson

Period From:

01/07/2017

To:

30/06/2018

## Reportable events for Ms Heather Wilson

Account Type	Account Name	Account Number	Event Type	Event Date	Value
IS1	502: Wilson, Heather	1	Member Commutation	06/06/2018	3,000.00
IS1	Pension Account #4	4	Superannuation Income Stream	27/06/2018	22,358.39

Inquires 1300 300 630

Issue date 13 Jul 17

# Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 31098710

## Check this statement carefully

You are legally obligated to ensure that all your company details listed on this company statement are complete and correct. This is required under s346C (1) and/or s346B and s346C (2) of the *Corporations Act 2001*.

You must check this statement carefully and inform ASIC of any changes or corrections immediately. **Do not return this statement.** You must notify ASIC within 28 days after the date of change, and within 28 days after the date of issue of your annual company statement. Late lodgement of changes will result in late fees. These requirements do not apply to the **Additional company information**.

ACN 002 638 664  
FOR GAVENWOOD NOMINEES PTY LTD

REVIEW DATE: 13 July 17

## You must notify ASIC of any changes to company details — Do not return this statement



To make changes to company details or amend incorrect information

- go to [www.asic.gov.au/changes](http://www.asic.gov.au/changes)
- log in to our online services and make the required updates
- first time users will need to use the corporate key provided on this company statement



Phone if you've already notified ASIC of changes but they are not shown correctly in this statement.  
Ph: 1300 300 630



Use your agent.

## Company Statement

These are the current company details held by ASIC. You must check this statement carefully and inform ASIC of any changes or corrections immediately. Late fees apply. **Do not return this statement.**

### 1 Registered office

COOKS HILL CONSULTING GROUP LEVEL 4 16 A BOLTON STREET NEWCASTLE NSW 2300

### 2 Principal place of business

21A PEPPERTREE DRIVE ROTHBURY NSW 2320

### 3 Officeholders

Name: HEATHER LOUISE WILSON  
Born: MELBOURNE VIC  
Date of birth: 23/09/1952  
Address: 21A PEPPERTREE DRIVE ROTHBURY NSW 2320  
Office(s) held: DIRECTOR, APPOINTED 01/07/1988; SECRETARY, APPOINTED 01/07/1988

### 4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY	2	\$2.00	\$0.00

### 5 Members

These details continue on the next page

## Company statement continued

Name: HEATHER LOUISE WILSON

Address: 21A PEPPERTREE DRIVE ROTHBURY NSW 2320

Share Class	Total number held	Fully paid	Beneficially held
ORD	2	Yes	Yes

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

## End of company statement

This concludes the information to which the company must respond (if incorrect) under s346C of the *Corporations Act 2001*.

## Additional company information

This information is optional under the *Corporations Act 2001*. Late lodgement fees or late review fees do not apply to this information. To add, remove or change a contact address, see [www.asic.gov.au/addresses](http://www.asic.gov.au/addresses).

### 6 Contact address for ASIC use only

Registered agent name: VISIONARY ADVISORS

Registered agent number: 33515

Address: PO BOX 1798 NEWCASTLE NSW 2300



**ASIC**  
Australian Securities & Investments Commission

ABN 86 768 265 615

**Inquiries**  
www.asic.gov.au/invoices  
1300 300 630

GAVENWOOD NOMINEES PTY LTD  
VISIONARY ADVISORS  
PO BOX 1798 NEWCASTLE NSW 2300

**INVOICE STATEMENT**

Issue date 13 Jul 17

**GAVENWOOD NOMINEES PTY LTD**

ACN 002 638 664

Account No. 22 002638664

**Summary**

Balance outstanding	\$0.00
New items	\$48.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$48.00</b>

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

*Transaction details are listed on the back of this page*

**Please pay**

Immediately	<b>\$0.00</b>
By 13 Sep 17	<b>\$48.00</b>

*If you have already paid please ignore this invoice statement.*

- Late fees will apply if you do NOT
  - tell us about a change during the period that the law allows
  - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
  - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



**ASIC**  
Australian Securities & Investments Commission

**PAYMENT SLIP**

**GAVENWOOD NOMINEES PTY LTD**

ACN 002 638 664

Account No: 22 002638664



22 002638664

<b>TOTAL DUE</b>	<b>\$48.00</b>
Immediately	<b>\$0.00</b>
By 13 Sep 17	<b>\$48.00</b>

*Payment options are listed on the back of this payment slip*



**Bill Code:** 17301  
**Ref:** 2290026386644



\*814 129 0002290026386644 21

## Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
	<b>Unpaid or partially paid</b>		
2017-07-13	Annual Review - Special Purpose Co	2X6789291480C A	\$48.00

### PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2290 0263 8664 421

#### Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

#### Phone

Call 13 18 16 to pay by Mastercard or Visa

#### On-line

Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by Mastercard or Visa

#### Mail

Mail this payment slip and cheque (do not staple) to ASIC,  
Locked Bag 5000, Gippsland Mail Centre VIC 3841

**Biller Code:** 17301  
**Ref:** 2290026386644

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

# Gavenwood Superannuation Fund

Trial Balance as at 30 June 2018

	Prior Year		Description	Current Year	
	Debits	Credits		Debits	Credits
			<b>INCOME</b>		
	-	-	Contributions - Member	-	23,000.00
	-	-	Contributions - Government Co-Contributions	-	1,001.00
	-	1,634.49	Realised Capital Gains	-	-
	-	25,080.10	Distributions	-	32,749.21
	-	138.87	Interest	-	881.59
	-	401.16	Investment Fee Rebate	-	-
	-	34,296.91	Rent	-	32,789.03
			<b>EXPENSE</b>		
	-	-	Lump Sums Paid	3,000.00	-
15	57,570.89	-	Pensions Paid	60,580.15	-
	220.00	-	Accountancy Fee	4,620.00	-
	-	-	Actuarial Fee	176.00	-
	-	-	Auditor Fee	770.00	-
	125.00	-	Bank Fees	120.00	-
	7,200.31	-	Depreciation	5,990.41	-
	10,830.37	-	Property Expenses	14,299.10	-
	47.00	-	Regulatory Fees	48.00	-
	-	-	SMSF Supervisory Levy	518.00	-
	-	151,306.04	Decrease in Market Value	47,639.40	-
			<b>INCOME TAX</b>		
	-	2,557.49	Income Tax Expense	3,626.47	-

**PROFIT & LOSS CLEARING ACCOUNT**

# Gavenwood Superannuation Fund

Trial Balance as at 30 June 2018

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
139,421.49	-	Profit & Loss Clearing Account	-	50,966.70
<b>ASSETS</b>				
855,000.00	-	Direct Property	720,000.00	-
535,899.50	-	Units In Unlisted Unit Trusts	688,039.73	-
114,380.03	-	Cash At Bank	47,889.67	-
-	22,100.51	Unsettled Trades	-	-
22,100.51	-	Receivables	-	-
<b>LIABILITIES</b>				
-	29.73	Income Tax Payable	-	1,646.30
<b>MEMBER ENTITLEMENTS</b>				
-	1,505,249.80	Ms Heather Wilson	-	1,454,283.10
<u>1,742,795.10</u>	<u>1,742,795.10</u>		<u>1,597,316.93</u>	<u>1,597,316.93</u>



## GAVENWOOD SUPERANNUATION FUND

ABN:	81 546 080 977
ABN Status:	Active from 24 Mar 2000
Fund type:	ATO Regulated Self-Managed Superannuation Fund
Contact details:	PO Box 1798 NEWCASTLE NSW 2300
Status:	Complying

Previous fund name	From	To
THE TRUSTEE FOR GAVENWOOD SUPERANNUATION FUND	18 Oct 2006	04 Jun 2009
The Trustee for ROSS MCL WILSON PTY LTD SUPER FUND	29 May 2006	18 Oct 2006
ROSS MCL WILSON P/L SUPER FUND	24 Mar 2000	29 May 2006

ABN last updated: 17 Aug 2016

Record extracted: 13 Mar 2019

### What does 'Complying' mean?

A 'Complying' SMSF:

- is a regulated fund
- is a resident of Australia, and
- has been issued with a [Notice of compliance](#)

### APRA Funds

See the [guidance](#) issued by APRA for further assistance in managing transfers and rollovers to SMSFs. Use the [ATO Business Portal](#) to verify a person is a member of the SMSF before completing a transfer or rollover.

### Superannuation guarantee payments

Contributions made to complying funds can qualify as Superannuation Guarantee (SG) payments. This record extract can be used to confirm this fund has been issued with a *Notice of Compliance* and is currently entitled to receive employer SG payments.

### Tax rates

Complying funds that meet [Superannuation Industry \(Supervision\) Act 1993](#) (SISA) standards qualify for [concessional tax rates](#).

Also refer to [frequently asked questions](#).

## **Disclaimer**

**This extract is based on information supplied by superannuation entities to the Commissioner of Taxation.**

**Important Neither the Australian Government nor the ATO endorse or guarantee the performance of super funds.**

## Gavenwood Superannuation Fund

**Actuarial Certificate for the purposes of  
Section 295-390 of the Income Tax Assessment Act 1997  
Year of Income : 2017/2018**

### Definitions

In this Certificate:

'Act' means the Income Tax Assessment Act 1997

'Trustee' means Gavenwood Nominees Pty Ltd.

Terms such as 'ordinary income', 'statutory income', 'current pension liabilities', 'segregated current pension assets' and 'superannuation liabilities' have the meanings ascribed to these terms in Subdivision 295-F of the Act.

### Background

During the 2017/2018 financial year, certain members received superannuation income streams from the fund that entitle the fund to a tax exemption on some or all of its ordinary and statutory income (ie investment income other than non-arm's length income). These superannuation income streams are referred to as "eligible pensions" in this certificate.

If the fund has any segregated current pension assets, ordinary and statutory income in relation to these assets is eligible for a tax exemption under Section 295-385 of the Act. This income is not subject to this certificate.

The proportion of the fund's ordinary and statutory income earned on the **remaining** fund assets that is exempt from tax is calculated as follows:

$$\frac{\text{average value of current pension liabilities during the period}}{\text{average value of all superannuation liabilities during the period}}$$

to the extent that these are not supported by segregated current pension assets or segregated non-current pension assets. The pension liabilities referred to here are liabilities relating to **eligible pensions** only.

In order to take advantage of this tax exemption, the Trustee must obtain an actuarial certificate which states that the liabilities referred to above plus future contributions and earnings (where applicable) will provide the amount required to meet the unsegregated liabilities of the fund in the future. Given the nature of the pensions provided by this fund this will always be the case.

My certification (below) relies on information provided by the Fund's accountant. The key data and confirmations I have relied upon are set out in the attached Appendix. Should any of this information prove to be incorrect, this certificate will immediately cease to be valid.

# Heffron

1/27 Bulwer Street  
Maitland NSW 2320

15/120 Edward Street  
Brisbane QLD 4000

Correspondence to:  
PO Box 200  
Maitland NSW 2320

Toll free 1300 172 247  
Telephone (02) 4930 2100  
Fax (02) 4930 2199  
Email [heffron@heffron.com.au](mailto:heffron@heffron.com.au)  
Website [www.heffron.com.au](http://www.heffron.com.au)

FundID GAV001

**Certification**

During the 2017/2018 year of income:

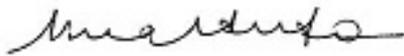
Average value of unsegregated current pension liabilities	\$1,366,681
Average value of all unsegregated superannuation liabilities	\$1,367,690
Ratio of ordinary and statutory income (ie, investment income) exempt from tax in <b>2017/2018</b> in accordance with Section 295-390	100%

If the fund held segregated current pension assets during the year, an additional tax exemption may be applicable to the ordinary and statutory income earned on these assets under Section 295-385 of the Act.

**I certify that I am satisfied that the pension accounts supporting the fund's unsegregated current pension liabilities, together with future investment earnings, will discharge in full the fund's current pension liabilities as at 30 June 2018.**

Given the nature of the fund's pension liabilities, it was not necessary to make any assumptions about future experience in order to make the statements in this certificate.

I believe the calculations in this Certificate are appropriate for the purposes of Section 295-390 of the Act. They have been carried out in accordance with all relevant professional standards issued by the Actuaries Institute.



**Margaret Elizabeth Heffron BEc, FIAA  
Actuary**

**Date : 13 Mar 2019**

**APPENDIX – INFORMATION ON WHICH THIS CERTIFICATE IS BASED**

Information to prepare this certificate has been provided by the fund’s accountants on behalf of the Trustee.

The table below shows the various member accounts throughout the year. Accounts relating to pensions which provide the tax exemption discussed in this certificate have been identified as “eligible pensions” below. Any eligible pensions supported by segregated current pension assets or other accounts supported by segregated non-current pension assets have been specifically identified.

Account Name	Account Type	1 July 2017	30 June 2018**
Heather Wilson	Accumulation	\$0	\$0
Heather Wilson	Eligible Pension	\$0	\$0
Heather Wilson	Eligible Pension *	\$1,505,250	\$1,454,283
<b>Total Account Balances **</b>		<b>\$1,505,250</b>	<b>\$1,454,283</b>

\* eligible pensions for which segregated assets are held

\*\* these are estimates only, drawn from draft financial statements. They reflect an allocation of fund earnings but not income tax on these earnings.

The figures above are based on unaudited financial statements and may therefore change. This certificate must be reviewed if the changes would alter the relative values of the fund’s eligible pension accounts and its other accounts.

I have been advised by the fund’s accountants that:

- the fund is a regulated complying superannuation fund and is not a defined benefit fund. Instead, members’ benefits consist entirely of accumulation accounts and/or pensions where the benefit is determined by the value of the relevant account (ie transition to retirement income streams, account-based pensions, market linked pensions, allocated pensions);
- there are no unusual terms or guarantees that would cause the liability represented by any individual member account to exceed the value of that account;
- for any accounts identified as relating to eligible pensions above, all requirements in relation to superannuation income streams have been satisfied (including pension payment obligations) for the relevant period or the fund has been or will be granted relief from these requirements. Unless otherwise indicated we have not verified this and have instead relied on the statements provided to us.

This advice from the fund’s accountants is critical to the accuracy of the certificate. Should it prove to be incorrect the certificate will cease to be valid.

# Investment Strategy

## Gavenwood Superannuation Fund

### Overview

The aim of this strategy is to provide the Members with an income on retirement.

### Investment Objectives

The Trustee will at all times, act prudently to maximise the rate of return, subject to acceptable risk parameters, and maintenance of appropriate diversification across a broad range of assets.

Having considered the risk profile of the fund and the member's needs and circumstances, the trustee has adopted the following objectives for the investment of assets of the fund;

- to achieve an investment return (based on market values and net of tax and charges) that exceeds the CPI by at least 3% per annum when measured over a rolling 5 year period.
- to have a probability of zero or negative returns in any 12 Month period of less than one in five years; and
- to have sufficient liquidity to meet liabilities as and when they fall due.

### Investment Strategy

The fund will invest in a portfolio of assets according to market conditions and within the ranges specified below:

### Asset Allocation

The targeted asset allocation will be in the following ranges:

Asset Class Target Range

Australian Shares 0 - 10%

Cash 0 - 25 %

Property 0 - 75 %

Listed Property/Managed Funds 0 - 75 %

Other 0 - 5 %

Quality companies and trusts as supported by research and fundamental analysis will be selected. Direct investments in property, artwork and lease equipment may form part of the strategy provided there is sufficient basis for the decision.

### Insurance

The Trustees have considered whether the Fund should hold a contract of insurance for its members and concluded that:

- Additional insurance is not deemed appropriate as the members have significant assets inside and outside superannuation with no significant outstanding liabilities.

### Review and Monitoring

The trustees will monitor and review the fund's investment activities on a regular basis and to communicate with the members should they feel that any change in strategy is necessary in order to achieve the fund's objective.

All Trustees/Directors of the Trustee Company to sign

Signature of Trustee/Director of the Trustee Company X <i>H. W. Chan</i> .....	Date 19 / 1 / 2016
Signature of Trustee/Director of the Trustee Company X .....	Date / /

# Self-managed superannuation fund annual return

# 2018

## 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 2018* (NAT 71287).

- ! The *Self-managed superannuation fund annual return instructions 2018* (NAT 71606) (the instructions) can assist you to complete this annual return.

## To complete this annual return

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.

S M I T # S T

- Place X in ALL applicable boxes.

## Section A: Fund information

1 **Tax file number (TFN)**

➤ To assist processing, write the fund's TFN at the top of pages 3, 5 and 7.

- ! The ATO 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)**

Gavenwood Superannuation Fund

3 **Australian business number (ABN)** (if applicable)

4 **Current postal address**

PO Box 1798

Suburb/town

Newcastle

State/territory

NSW

Postcode

2300

5 **Annual return status**

Is this an amendment to the SMSF's 2018 return?

A No  Yes

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

B No  Yes

Fund's tax file number (TFN) \*\*\*\*\*

**6 SMSF auditor**

Auditor's name

Title: MR

Family name

Boys

First given name

Tony

Other given names

SMSF Auditor Number

100014140

Auditor's phone number

04

10712708

Postal address

PO Box 3376

Suburb/town

Rundle Mall

State/territory

SA

Postcode

5000

Date audit was completed

A

Day Month Year

Was Part B of the audit report qualified?

B

No

Yes

If the audit report was qualified, have the reported compliance issues been rectified?

C

No

Yes

**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 Financial institution details for super payments and tax refunds**

You must provide the financial institution details of your fund's nominated super account. If you would like your fund's tax refunds paid to a different account, you can provide additional financial institution details at B.

Fund BSB number (must be six digits) 062815

Fund account number 10348959

Fund account name (for example, J&amp;Q Citizen ATF J&amp;Q Family SF)

Gavenwood Nominees Pty Ltd ATF G

**B Financial institution details for tax refunds only**

If you would like your fund's tax refunds paid to a different account, provide additional financial institution details. Tax refunds cannot be paid to a trustee's personal account. (See relevant instructions.)

BSB number (must be six digits)

Account number

Account name (for example, J&amp;Q Citizen ATF J&amp;Q Family SF)

**C Electronic service address alias**

We will use your electronic service address alias to communicate with your fund about ATO super payments.

smsfdataflow

Fund's tax file number (TFN)

\*\*\*\*\*

- 8 Status of SMSF** Australian superannuation fund **A** No  Yes  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** No  Yes

**9 Was the fund wound up during the income year?**

- No  Yes  If yes, provide the date on which the fund was wound up  Day Month Year Have all tax lodgment and payment obligations been met? No  Yes

**10 Exempt current pension income**

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

- 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**.

No  Go to Section B: Income.Yes  Exempt current pension income amount **A** \$  **00**

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** Yes 

Did the fund have any other income that was assessable?

**E** Yes  Go to Section B: Income.No  Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. 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** No  Yes

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 2018*.

Have you applied an exemption or rollover? **M** No  Yes

Code

Net capital gain **A** \$ -00

Gross rent and other leasing and hiring income **B** \$ -00

Gross interest **C** \$ -00

Forestry managed investment scheme income **X** \$ -00

Gross foreign income	<b>D1</b> \$ <input type="text" value="5187"/> -00	Net foreign income	<b>D</b> \$ <input type="text" value="5187"/> -00	Loss <input type="checkbox"/>
----------------------	--	--------------------	---	----------------------------------

Australian franking credits from a New Zealand company **E** \$ -00

Transfers from foreign funds **F** \$ -00

Gross payments where ABN not quoted **H** \$ -00

Gross distribution from partnerships **I** \$ -00

\*Unfranked dividend amount **J** \$ -00

\*Franked dividend amount **K** \$ -00

\*Dividend franking credit **L** \$ -00

\*Gross trust distributions **M** \$ -00

**Calculation of assessable contributions**

Assessable employer contributions  
**R1** \$ -00

plus Assessable personal contributions  
**R2** \$ -00

plus **\*\*No-TFN-quoted contributions**  
**R3** \$ -00  
*(an amount must be included even if it is zero)*

less Transfer of liability to life insurance company or PST  
**R6** \$ -00

**Assessable contributions**  
**R** \$ -00  
*(R1 plus R2 plus R3 less R6)*

**Calculation of non-arm's length income**

\*Net non-arm's length private company dividends  
**U1** \$ -00

plus \*Net non-arm's length trust distributions  
**U2** \$ -00

plus \*Net other non-arm's length income  
**U3** \$ -00

\*Other income **S** \$ -00

\*Assessable income due to changed tax status of fund **T** \$ -00

**Net non-arm's length income**  
**U** \$ -00  
*(subject to 45% tax rate U1 plus U2 plus U3)*

#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** \$ -00

Exempt current pension income **Y** \$ -00

**TOTAL ASSESSABLE INCOME** (**W** less **Y**) **V** \$ -00

## 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	<b>A1</b>	\$ <input type="text" value="0"/> -00	<b>A2</b>	\$ <input type="text" value="0"/> -00
Interest expenses overseas	<b>B1</b>	\$ <input type="text" value="0"/> -00	<b>B2</b>	\$ <input type="text" value="0"/> -00
Capital works expenditure	<b>D1</b>	\$ <input type="text" value="0"/> -00	<b>D2</b>	\$ <input type="text" value="5006"/> -00
Decline in value of depreciating assets	<b>E1</b>	\$ <input type="text" value="0"/> -00	<b>E2</b>	\$ <input type="text" value="5990"/> -00
Insurance premiums – members	<b>F1</b>	\$ <input type="text" value="0"/> -00	<b>F2</b>	\$ <input type="text" value="0"/> -00
Death benefit increase	<b>G1</b>	\$ <input type="text" value="0"/> -00		
SMSF auditor fee	<b>H1</b>	\$ <input type="text" value="0"/> -00	<b>H2</b>	\$ <input type="text" value="770"/> -00
Investment expenses	<b>I1</b>	\$ <input type="text" value="0"/> -00	<b>I2</b>	\$ <input type="text" value="14419"/> -00
Management and administration expenses	<b>J1</b>	\$ <input type="text" value="0"/> -00	<b>J2</b>	\$ <input type="text" value="4844"/> -00
Forestry managed investment scheme expense	<b>U1</b>	\$ <input type="text" value="0"/> -00	<b>U2</b>	\$ <input type="text" value="0"/> -00
Other amounts	<b>L1</b>	\$ <input type="text" value="518"/> -00	<b>L2</b>	\$ <input type="text" value="0"/> -00
			Code <input type="text" value="0"/>	Code <input type="text"/>
Tax losses deducted	<b>M1</b>	\$ <input type="text" value="0"/> -00		
<b>TOTAL DEDUCTIONS</b>			<b>TOTAL NON-DEDUCTIBLE EXPENSES</b>	
	<b>N</b>	\$ <input type="text" value="518"/> -00	<b>Y</b>	\$ <input type="text" value="31029"/> -00
		(Total <b>A1</b> to <b>M1</b> )		(Total <b>A2</b> to <b>L2</b> )
<b>#TAXABLE INCOME OR LOSS</b>			<b>TOTAL SMSF EXPENSES</b>	
	<b>O</b>	\$ <input type="text" value="10982"/> -00	<b>Z</b>	\$ <input type="text" value="31547"/> -00
		( <b>TOTAL ASSESSABLE INCOME</b> less <b>TOTAL DEDUCTIONS</b> )		( <b>N plus Y</b> )
			Loss <input type="text"/>	

#This is a mandatory label.

Fund's tax file number (TFN) **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 2018* on how to complete the calculation statement.

#Taxable income **A** \$  **00**  
*(an amount must be included even if it is zero)*

#Tax on taxable income **T1** \$   
*(an amount must be included even if it is zero)*

#Tax on no-TFN-quoted contributions **J** \$   
*(an amount must be included even if it is zero)*

Gross tax **B** \$

*(T1 plus J)*

Foreign income tax offset  
**C1** \$

Rebates and tax offsets  
**C2** \$

Non-refundable non-carry forward tax offsets  
**C** \$   
*(C1 plus C2)*

SUBTOTAL 1

**T2** \$ *(B less C – cannot be less than zero)*

Early stage venture capital limited partnership tax offset  
**D1** \$

Early stage venture capital limited partnership tax offset carried forward from previous year  
**D2** \$

Early stage investor tax offset  
**D3** \$

Early stage investor tax offset carried forward from previous year  
**D4** \$

Non-refundable carry forward tax offsets  
**D** \$   
*(D1 plus D2 plus D3 plus D4)*

SUBTOTAL 2  
**T3** \$   
*(T2 less D – cannot be less than zero)*

Complying fund's franking credits tax offset  
**E1** \$

No-TFN tax offset  
**E2** \$

National rental affordability scheme tax offset  
**E3** \$

Exploration credit tax offset  
**E4** \$

Refundable tax offsets  
**E** \$   
*(E1 plus E2 plus E3 plus E4)*

#TAX PAYABLE **T5** \$ *(T3 less E – cannot be less than zero)*

Section 102AAM interest charge

**G** \$

Fund's tax file number (TFN)

<p>Credit for interest on early payments – amount of interest</p> <p><b>H1 \$</b> <input type="text"/></p> <p>Credit for tax withheld – foreign resident withholding (excluding capital gains)</p> <p><b>H2 \$</b> <input type="text" value="0"/></p> <p>Credit for tax withheld – where ABN or TFN not quoted (non-individual)</p> <p><b>H3 \$</b> <input type="text" value="0"/></p> <p>Credit for TFN amounts withheld from payments from closely held trusts</p> <p><b>H5 \$</b> <input type="text"/></p> <p>Credit for interest on no-TFN tax offset</p> <p><b>H6 \$</b> <input type="text"/></p> <p>Credit for foreign resident capital gains withholding amounts</p> <p><b>H8 \$</b> <input type="text"/></p>	<p><b>Eligible credits</b></p> <p><b>H \$</b> <input type="text" value="0"/></p> <p><i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i></p>
--	---

<p><b>#Tax offset refunds</b> (Remainder of refundable tax offsets)</p>	<p><b>I \$</b> <input type="text" value="0"/></p> <p><i>(unused amount from label E – an amount must be included even if it is zero)</i></p>
---	--

**PAYG instalments raised**

**K \$**

**Supervisory levy**

**L \$**

**Supervisory levy adjustment for wound up funds**

**M \$**

**Supervisory levy adjustment for new funds**

**N \$**

<p><b>AMOUNT DUE OR REFUNDABLE</b> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.</p>	<p><b>S \$</b> <input type="text" value="1906.30"/></p> <p><i>(T5 plus G less H less I less K plus L less M plus N)</i></p>
---	---

#This is a mandatory label.

## Section E: Losses

### 14 Losses

**!** If total loss is greater than \$100,000, complete and attach a *Losses schedule 2018*.

<p>Tax losses carried forward to later income years</p>	<p><b>U \$</b> <input type="text" value="0"/> <b>·00</b></p>
<p>Net capital losses carried forward to later income years</p>	<p><b>V \$</b> <input type="text" value="0"/> <b>·00</b></p>

Section F: Member information

MEMBER 1

Title: MS

Family name

Wilson

First given name

Heather

Other given names

Member's TFN

See the Privacy note in the Declaration. \*\*\*\*\*

Day Month Year

Date of birth 23/09/1952

Contributions

OPENING ACCOUNT BALANCE \$ 1505249.80

Refer to instructions for completing these labels.

Employer contributions **A** \$ 0

ABN of principal employer **A1**

Personal contributions **B** \$ 23000

CGT small business retirement exemption **C** \$ 0

CGT small business 15-year exemption amount **D** \$ 0

Personal injury election **E** \$ 0

Spouse and child contributions **F** \$ 0

Other third party contributions **G** \$ 0

Assessable foreign superannuation fund amount **I** \$ 0

Non-assessable foreign superannuation fund amount **J** \$ 0

Transfer from reserve: assessable amount **K** \$ 0

Transfer from reserve: non-assessable amount **L** \$ 0

Contributions from non-complying funds and previously non-complying funds **T** \$ 0

Any other contributions (including Super Co-contributions and Low Income Super Contributions) **M** \$ 1001

**TOTAL CONTRIBUTIONS N** \$ 24001

Other transactions

Allocated earnings or losses **O** \$ 11387.55

Loss **L**

Inward rollovers and transfers **P** \$ 0

Outward rollovers and transfers **Q** \$ 0

Lump Sum payment **R1** \$ 3000

Code

Income stream payment **R2** \$ 60580.15

Code **M**

Accumulation phase account balance **S1** \$ 0

Retirement phase account balance - Non CDBIS **S2** \$ 1454283.10

Retirement phase account balance - CDBIS **S3** \$ 0

0 TRIS Count

CLOSING ACCOUNT BALANCE **S** \$ 1454283.10

(S1 plus S2 plus S3)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Fund's tax file number (TFN)

**MEMBER 2**

Title:

Family name

First given name

Other given names

Member's TFN See the Privacy note in the Declaration.

Date of birth

**Contributions**

**!** Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE \$

- Employer contributions **A** \$
- ABN of principal employer **A1**
- Personal contributions **B** \$
- CGT small business retirement exemption **C** \$
- CGT small business 15-year exemption amount **D** \$
- Personal injury election **E** \$
- Spouse and child contributions **F** \$
- Other third party contributions **G** \$
- 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** \$

**TOTAL CONTRIBUTIONS N** \$

**Other transactions**

- S1** \$  Accumulation phase account balance
- S2** \$  Retirement phase account balance – Non CDBIS
- S3** \$  Retirement phase account balance – CDBIS

- O** \$  Allocated earnings or losses
- P** \$  Inward rollovers and transfers
- Q** \$  Outward rollovers and transfers
- R1** \$  Lump Sum payment
- R2** \$  Income stream payment

Loss

Code

Code

TRIS Count

CLOSING ACCOUNT BALANCE **S** \$

(S1 plus S2 plus S3)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Fund's tax file number (TFN)

\*\*\*\*\*

**MEMBER 3**

Title:

Family name

First given name

Other given names

**Member's TFN**

See the Privacy note in the Declaration.

Date of birth

Day  Month  Year

**Contributions**

**!** Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE \$

Employer contributions **A** \$

ABN of principal employer **A1**

Personal contributions **B** \$

CGT small business retirement exemption **C** \$

CGT small business 15-year exemption amount **D** \$

Personal injury election **E** \$

Spouse and child contributions **F** \$

Other third party contributions **G** \$

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** \$

**TOTAL CONTRIBUTIONS N** \$

**Other transactions**

Allocated earnings or losses **O** \$   Loss

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payment **R1** \$   Code

Income stream payment **R2** \$   Code

Accumulation phase account balance **S1** \$

Retirement phase account balance – Non CDBIS **S2** \$

Retirement phase account balance – CDBIS **S3** \$

TRIS Count

CLOSING ACCOUNT BALANCE **S** \$

(S1 plus S2 plus S3)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Fund's tax file number (TFN)

\*\*\*\*\*

**MEMBER 4**

Title:

Family name

First given name

Other given names

**Member's TFN**

See the Privacy note in the Declaration.

Date of birth

Day Month Year

**Contributions**

**!** Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE \$

Employer contributions **A** \$

ABN of principal employer **A1**

Personal contributions **B** \$

CGT small business retirement exemption **C** \$

CGT small business 15-year exemption amount **D** \$

Personal injury election **E** \$

Spouse and child contributions **F** \$

Other third party contributions **G** \$

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** \$

**TOTAL CONTRIBUTIONS N** \$

**Other transactions**

Allocated earnings or losses **O** \$

Loss

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payment **R1** \$

Code

Income stream payment **R2** \$

Code

Accumulation phase account balance **S1** \$

Retirement phase account balance – Non CDBIS **S2** \$

Retirement phase account balance – CDBIS **S3** \$

TRIS Count

CLOSING ACCOUNT BALANCE **S** \$

(S1 plus S2 plus S3)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

**Sensitive** (when completed)

Fund's tax file number (TFN)

## Section G: Supplementary member information

### MEMBER 5

Title:

Account status

Code

Family name

First given name

Other given names

**Member's TFN**

See the Privacy note in the Declaration.

**Date of birth**

Day Month Year

**If deceased, date of death**

Day Month Year

### Contributions

OPENING ACCOUNT BALANCE \$

**!** Refer to instructions for completing these labels.

Employer contributions **A** \$

ABN of principal employer **A1**

Personal contributions **B** \$

CGT small business retirement exemption **C** \$

CGT small business 15-year exemption amount **D** \$

Personal injury election **E** \$

Spouse and child contributions **F** \$

Other third party contributions **G** \$

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** \$

**TOTAL CONTRIBUTIONS N** \$

### Other transactions

Allocated earnings or losses **O** \$

Loss

**S1** \$  Accumulation phase account balance

Inward rollovers and transfers **P** \$

**S2** \$  Retirement phase account balance - Non CDBIS

Outward rollovers and transfers **Q** \$

**S3** \$  Retirement phase account balance - CDBIS

Lump Sum payment **R1** \$

Code

Income stream payment **R2** \$

Code

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$

(S1 plus S2 plus S3)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Fund's tax file number (TFN)

\*\*\*\*\*

**MEMBER 6**

Title:

Account status

Code

Family name

First given name

Other given names

**Member's TFN**

See the Privacy note in the Declaration.

**Date of birth**

Day Month Year

**If deceased, date of death**

Day Month Year

**Contributions**

OPENING ACCOUNT BALANCE \$

**!** Refer to instructions for completing these labels.

Employer contributions **A** \$

ABN of principal employer **A1**

Personal contributions **B** \$

CGT small business retirement exemption **C** \$

CGT small business 15-year exemption amount **D** \$

Personal injury election **E** \$

Spouse and child contributions **F** \$

Other third party contributions **G** \$

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** \$

**TOTAL CONTRIBUTIONS N** \$

**Other transactions**

Allocated earnings or losses **O** \$

Loss

**S1** \$  Accumulation phase account balance

Inward rollovers and transfers **P** \$

**S2** \$  Retirement phase account balance - Non CDBIS

Outward rollovers and transfers **Q** \$

Lump Sum payment **R1** \$

Code

**S3** \$  Retirement phase account balance - CDBIS

Income stream payment **R2** \$

Code

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$

(S1 plus S2 plus S3)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

**Sensitive** (when completed)

Fund's tax file number (TFN) Section H: **Assets and liabilities****15 ASSETS**

15a Australian managed investments

Listed trusts **A** \$ -00

Unlisted trusts **B** \$ -00

Insurance policy **C** \$ -00

Other managed investments **D** \$ -00

15b Australian direct investments

Cash and term deposits **E** \$ -00

Debt securities **F** \$ -00

Loans **G** \$ -00

Listed shares **H** \$ -00

Unlisted shares **I** \$ -00

Limited recourse borrowing arrangements **J** \$ -00

Non-residential real property **K** \$ -00

Residential real property **L** \$ -00

Collectables and personal use assets **M** \$ -00

Other assets **O** \$ -00

Limited recourse borrowing arrangements

Australian residential real property **J1** \$ -00

Australian non-residential real property **J2** \$ -00

Overseas real property **J3** \$ -00

Australian shares **J4** \$ -00

Overseas shares **J5** \$ -00

Other **J6** \$ -00

15c Overseas direct investments

Overseas shares **P** \$ -00

Overseas non-residential real property **Q** \$ -00

Overseas residential real property **R** \$ -00

Overseas managed investments **S** \$ -00

Other overseas assets **T** \$ -00

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS** **U** \$ -00  
(Sum of labels **A** to **T**)

15d 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? **A** No  Yes  \$ -00

15e Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No  Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No  Yes

Fund's tax file number (TFN)

\*\*\*\*\*

**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements	<b>V1</b> \$	<input type="text" value=""/>	-00	
Permissible temporary borrowings	<b>V2</b> \$	<input type="text" value=""/>	-00	
Other borrowings	<b>V3</b> \$	<input type="text" value=""/>	-00	
	Borrowings	<b>V</b> \$	<input type="text" value="0"/>	-00
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G)		<b>W</b> \$	<input type="text" value="1454283"/>	-00
	Reserve accounts	<b>X</b> \$	<input type="text" value="0"/>	-00
	Other liabilities	<b>Y</b> \$	<input type="text" value="1646"/>	-00
<b>TOTAL LIABILITIES</b>		<b>Z</b> \$	<input type="text" value="1455929"/>	-00

**Section I: Taxation of financial arrangements**

**17 Taxation of financial arrangements (TOFA)**

Total TOFA gains	<b>H</b> \$	<input type="text" value=""/>	-00
Total TOFA losses	<b>I</b> \$	<input type="text" value=""/>	-00

**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 2017–18 income year, write **2018**). **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 2018*. **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 2018* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2018*. **D**

Section K: **Declarations**Fund's tax file number (TFN) 

 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](http://ato.gov.au/privacy)

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

I declare that current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received the audit report and I am aware of any matters raised. I declare that the information on this annual return, including any attached schedules and additional documentation is true and correct. I also authorise the ATO to make any tax refunds to the nominated bank account (if applicable).

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

Date  Day /  Month /  Year

**Preferred trustee or director contact details:**

Title:

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return  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:**

I declare that the *Self-managed superannuation fund annual return 2018* 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  Day /  Month /  Year

**Tax agent's contact details**

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

 Postal address for annual returns: **Australian Taxation Office, GPO Box 9845, IN YOUR CAPITAL CITY**

**Sensitive** (when completed)

06 June 2018

Gavenwood Superannuation Fund  
C/- Ms Heather Wilson  
21A Peppertree Drive  
Rothbury, NSW 2320

Dear Heather

**Gavenwood Superannuation Fund  
Commutation of Account Based Pension**

I wish to make a partial commutation of \$3,000.00 from my Account Based Pension (502: Wilson, Heather).

I understand that the current balance of this account is approximately \$879,903.48, and I confirm \$21,627.85 in my account to cover my minimum pension payments for the year.

Please pay the proceeds of the commutation to my bank account.

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

Yours sincerely

Ms Heather Wilson  
21A Peppertree Drive  
Rothbury, NSW 2320

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE  
GAVENWOOD NOMINEES PTY LTD ATF  
GAVENWOOD SUPERANNUATION FUND  
HELD ON 06 JUNE 2018 AT  
21A PEPPERTREE DRIVE, ROTHBURY NSW**

---

**PRESENT:** Heather Wilson

**PENSION COMMUTATION:** A notice from Ms Heather Wilson requesting the commutation of \$3,000.00 from the pension account "502: Wilson, Heather" was tabled.

**CONDITION OF RELEASE:** It was noted that:

- The pension account is commutable under the circumstances,
- A condition of release has been met, and
- The requirement to either make a minimum pension payment or retain the minimum amount in the account has been met.

As a result, it was resolved to accept the request as tabled.

**PAPERWORK:** It was resolved to request the fund administrators to attend to the completion of the following tasks to give effect to the acceptance:

- Process the commutation,
- Transfer the funds as required
- Prepare a PAYG Payment Summary - Superannuation Lump Sum if required, and
- Advise the Member that the commutation has been processed.

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

..... Dated: ...../...../.....  
Heather Wilson  
Chairperson

06 June 2018

Ms Heather Wilson  
21A Peppertree Drive  
Rothbury, NSW 2320

Dear Heather

**Gavenwood Superannuation Fund  
Commutation of Account Based Pension**

We confirm that the partial commutation of your Account Based Pension (502: Wilson, Heather) has been completed.

An amount of \$3,000.00 has been transferred to your bank account.

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

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

Yours sincerely

Ms Heather Wilson  
21A Peppertree Drive  
Rothbury, NSW 2320

# Gavenwood Superannuation Fund

Trial Balance as at 30 June 2018

	Prior Year		Description	Current Year	
	Debits	Credits		Debits	Credits
			<b>INCOME</b>		
	-	-	Contributions - Member	-	23,000.00
	-	-	Contributions - Government Co-Contributions	-	1,001.00
	-	1,634.49	Realised Capital Gains	-	-
	-	25,080.10	Distributions	-	32,749.21
	-	138.87	Interest	-	881.59
	-	401.16	Investment Fee Rebate	-	-
	-	34,296.91	Rent	-	32,789.03
			<b>EXPENSE</b>		
	-	-	Lump Sums Paid	3,000.00	-
43	57,570.89	-	Pensions Paid	60,580.15	-
	220.00	-	Accountancy Fee	4,620.00	-
	-	-	Actuarial Fee	176.00	-
	-	-	Auditor Fee	770.00	-
	125.00	-	Bank Fees	120.00	-
	7,200.31	-	Depreciation	5,990.41	-
	10,830.37	-	Property Expenses	14,299.10	-
	47.00	-	Regulatory Fees	48.00	-
	-	-	SMSF Supervisory Levy	518.00	-
	-	151,306.04	Decrease in Market Value	47,639.40	-
			<b>INCOME TAX</b>		
	-	2,557.49	Income Tax Expense	3,626.47	-

**PROFIT & LOSS CLEARING ACCOUNT**

# Gavenwood Superannuation Fund

Trial Balance as at 30 June 2018

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
139,421.49	-	Profit & Loss Clearing Account	-	50,966.70
<b>ASSETS</b>				
855,000.00	-	Direct Property	720,000.00	-
535,899.50	-	Units In Unlisted Unit Trusts	688,039.73	-
114,380.03	-	Cash At Bank	47,889.67	-
-	22,100.51	Unsettled Trades	-	-
22,100.51	-	Receivables	-	-
<b>LIABILITIES</b>				
-	29.73	Income Tax Payable	-	1,646.30
<b>MEMBER ENTITLEMENTS</b>				
-	1,505,249.80	Ms Heather Wilson	-	1,454,283.10
<u>1,742,795.10</u>	<u>1,742,795.10</u>		<u>1,597,316.93</u>	<u>1,597,316.93</u>

**Gavenwood Superannuation Fund**  
**Statement of Financial Position**  
**as at 30 June 2018**

	Note	2018 \$	2017 \$
<b>Assets</b>			
Investments			
Direct Property	6A	720,000.00	855,000.00
Units In Unlisted Unit Trusts	6B	688,039.73	535,899.50
Other Assets			
Cash At Bank		47,889.67	114,380.03
Unsettled Trades		-	(22,100.51)
Receivables		-	22,100.51
<b>Total Assets</b>		<u><u>1,455,929.40</u></u>	<u><u>1,505,279.53</u></u>
<b>Liabilities</b>			
Income Tax Payable		1,646.30	29.73
<b>Total Liabilities</b>		<u><u>1,646.30</u></u>	<u><u>29.73</u></u>
<b>Net Assets Available to Pay Benefits</b>		<u><u>1,454,283.10</u></u>	<u><u>1,505,249.80</u></u>
<i>Represented by:</i>			
<b>Liability for Accrued Benefits</b>	2		
Ms Heather Wilson		1,454,283.10	1,505,249.80
<b>Total Liability for Accrued Benefits</b>		<u><u>1,454,283.10</u></u>	<u><u>1,505,249.80</u></u>

*The accompanying notes form part of these financial statements.  
This report should be read in conjunction with the accompanying compilation report.*

**Gavenwood Superannuation Fund**  
**Operating Statement**  
For the period 1 July 2017 to 30 June 2018

	Note	2018 \$	2017 \$
<b>Income</b>			
Member Receipts			
Contributions			
Member		23,000.00	-
Government Co-Contributions		1,001.00	-
Investment Gains			
Realised Capital Gains	8A	-	1,634.49
Investment Income			
Distributions	7A	32,749.21	25,080.10
Interest	7B	881.59	138.87
Investment Fee Rebate	7C	-	401.16
Rent	7D	32,789.03	34,296.91
		<u>90,420.83</u>	<u>61,551.53</u>
<b>Expenses</b>			
Member Payments			
Lump Sums Paid		3,000.00	-
Pensions Paid		60,580.15	57,570.89
Other Expenses			
Accountancy Fee		4,620.00	220.00
Actuarial Fee		176.00	-
Auditor Fee		770.00	-
Bank Fees		120.00	125.00
Depreciation		5,990.41	7,200.31
Property Expenses		14,299.10	10,830.37
Regulatory Fees		48.00	47.00
SMSF Supervisory Levy		518.00	-
Investment Losses			
Decrease in Market Value	8B	47,639.40	(151,306.04)
		<u>137,761.06</u>	<u>(75,312.47)</u>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>		<b>(47,340.23)</b>	<b>136,864.00</b>
<b>Income Tax</b>			
Income Tax Expense		3,626.47	(2,557.49)
		<u>3,626.47</u>	<u>(2,557.49)</u>
<b>Benefits Accrued as a Result of Operations</b>		<b><u>(50,966.70)</u></b>	<b><u>139,421.49</u></b>

*The accompanying notes form part of these financial statements.  
This report should be read in conjunction with the accompanying compilation report.*

---

**Gavenwood Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2018**

---

**Note 1 - Statement of Significant Accounting Policies**

The following significant accounting policies have been adopted in the preparation and presentation of the financial statements. They have been consistently applied in the current and previous periods unless otherwise stated to ensure the financial information satisfies the concept of relevance and reliability.

**(a) Statement of Compliance**

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because the members are able to command the preparation of tailored reports so as to satisfy specifically all of their information needs and there are no other users dependent on the financial statements. The financial statements are therefore special purpose financial statements that have been prepared in accordance with the legislative requirements of the *Superannuation Industry (Supervision) Act 1993* and *Regulations 1994* and the provisions of the Trust Deed. The trustees have determined that the accounting policies adopted are appropriate to meet their needs.

**(b) Basis of Preparation**

The financial statements have been prepared on a cash basis using historical costs convention unless stated otherwise. For investments and financial liabilities, they are measured at market values.

The financial statements are presented in Australian dollars, which is the functional currency of the fund.

**(c) Use of Accounting Estimates and Judgments**

The preparation of financial statements requires the trustees to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstance, the results of which form the basis of making the judgments. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

**(d) Cash and Cash Equivalents**

Cash and cash equivalents include cash on hand, deposits held at call with banks or financial institutions and short-term, highly liquid investments that are readily convertible to cash and are subject to an insignificant risk of change in value.

**(e) Foreign Currency**

Any foreign currency transactions during the financial year are brought to account using the exchange rate in effect at the date of the transaction. Foreign currency monetary items at reporting date are translated at the exchange rate existing at reporting date. Exchange differences are recognised in the operating statement in the period in which they arise.

**(f) Valuation of Assets**

*Investment*

An investment is initially recognised when as a result of past transactions or events, the Fund controls the future economic benefits expected to flow from the asset.

The investment assets are firstly recorded at cost, being the fair value of the consideration given. After initial recognition, they are measured at market value. Gains or losses arising from changes in market value are recognised on the Operating Statement in the periods in which they occur.

Market value as defined in s10 of *S/SA 1993*, in relation to an asset, means the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

- i. that the buyer and the seller dealt with each other at arm's length in relation to the sale;
- ii. that the sale occurred after proper marketing of the asset;
- iii. that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

As disposal costs are generally immaterial unless otherwise stated, market value approximates fair value.

---

# Gavenwood Superannuation Fund

## Notes to the Financial Statements

### As at 30 June 2018

---

Market values for various types of investment have been determined as follows:

- i. listed securities, government and other fixed interest securities for which there is a readily available market quotation, the valuation is recorded as the last quoted sale price as at the close of business on reporting date. If the listed securities are foreign, they are also converted to Australian dollars using the exchange rate at the close of business on the reporting date;
- ii. unit trusts and managed funds are stated by reference to the unit redemption price quoted by the fund manager at the end of the reporting period;
- iii. unlisted investments are stated at the Trustees' valuation based on estimated market value at balance date; or where necessary, upon external valuers' expert opinions;
- iv. Investment properties are carried at market value and are held for the purpose of generating long-term rental yields and capital appreciation. The Trustees give consideration to the value of the investment property each financial year and revalue when a significant event occurs or when deemed appropriate. Where an external valuation has been obtained, the valuation is based on objective and supportable data and has been carried out by a property valuation service provider or qualified independent valuer as appropriate.

#### *Financial Liabilities*

The Fund initially recognises a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Financial liabilities including credit balances of hedging instruments and derivatives are measured at market values as at the reporting date. Any change in market values of the financial liabilities since the beginning of the reporting period shall be included in the profit or loss for the reporting period. As disposal costs are generally immaterial, unless otherwise stated, market value approximates fair value.

#### *Receivables and Payables*

Current assets such as accounts receivable, which are expected to be recovered within twelve months after the reporting period, are carried at nominal amounts which approximate the fair values.

Accounts payable are recognised when the Fund becomes obliged to make future payments resulting from the goods and services received, whether or not billed to the Fund and are carried at nominal amounts which are equivalent to fair values.

### **(g) Revenue Recognition**

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is measured at the fair value of consideration received or receivable. The following recognition criteria relate to the specific items of revenue the Fund receives:

#### *Interest*

The interest revenue is recognised by the Fund on a cash receipt basis, unless the Fund chooses the accrual method and the amount can be reliably measured by reference to the principal outstanding and using the effective interest rate of the instrument calculated at the acquisition or origination date.

#### *Dividend Revenue*

The entitlement to a dividend is based on the date the shares are quoted ex-dividend; the actual dividend revenue is recognised by the Fund when it is received.

#### *Distribution Revenue*

Distributions from unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distributions and if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable at market value.

#### *Rental Income*

Rent from investment properties is recognised by the Fund on a cash receipt basis.

#### *Movement in market values*

Changes in the market value of investments are determined as the difference between the market value at balance date or consideration received (if sold during the year) and the market value as at the prior year end or cost (if the investment was acquired during the period). All movements are recognised in the Operating Statement.

#### *Contributions and Rollovers In*

Contributions and rollovers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

The financial report was authorised for issue on 13 March 2019 by the directors of the trustee company.

**Gavenwood Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2018**

**Note 2 – Liability for Accrued Benefits**

The liability for accrued benefits represents the fund's present obligation to pay benefits to members and beneficiaries and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period. Changes in the Liability for Accrued Benefits are as follows:

	<b>Current</b>	<b>Previous</b>
<b>Liability for Accrued Benefits at beginning of period</b>	1,505,249.80	1,365,828.31
Benefits Accrued during the period	12,613.45	196,992.38
Benefits Paid during the period	(63,580.15)	(57,570.89)
<b>Liability for Accrued Benefits at end of period</b>	<b>1,454,283.10</b>	<b>1,505,249.80</b>

Any amount in the Unallocated Contributions account represent amounts that have been received by the fund from either the members of the fund or a third party but have not been allocated to any specific member as at the reporting date. It is the intention of the trustee to allocate any such amounts recorded as unallocated contributions within 28 days following the end of the month to specific fund member, which will increase the liability for members accrued benefits.

**Note 3 – Vested Benefits**

Vested benefits are benefits which are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the reporting period.

	<b>Current</b>	<b>Previous</b>
<b>Vested Benefits at beginning of period</b>	1,505,249.80	1,365,828.31
Benefits Accrued during the period	12,613.45	196,992.38
Benefits Paid during the period	(63,580.15)	(57,570.89)
<b>Vested Benefits at end of period</b>	<b>1,454,283.10</b>	<b>1,505,249.80</b>

**Note 4 – Guaranteed Benefits**

No guarantees have been made in respect of any part of the liability for accrued benefits.

**Note 5 – Funding Arrangements**

No fixed funding arrangements were in place for the Fund as at year end.

**Note 6A – Direct Property**

	<b>Current</b>	<b>Previous</b>
At market value: 212/14-18 Finlayson Street, Lane Cove	720,000.00	855,000.00
	<b>720,000.00</b>	<b>855,000.00</b>

**Note 6B – Units In Unlisted Unit Trusts**

	<b>Current</b>	<b>Previous</b>
At market value: PACKER & CO INVESTIGATOR TRUST	688,039.73	535,899.50
	<b>688,039.73</b>	<b>535,899.50</b>

**Note 7A – Distributions**

	<b>Current</b>	<b>Previous</b>
Perpetual WealthFocus Super Plan - Perpetual Ethical SRI	0.00	1,383.84
PACKER & CO INVESTIGATOR TRUST	32,749.21	23,696.26
	<b>32,749.21</b>	<b>25,080.10</b>

**Gavenwood Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2018**

**Note 7B – Interest**

	<b>Current</b>	<b>Previous</b>
Cash at Bank - Macquarie CMA	0.00	25.88
Cash at Bank - UBank USaver	6.30	112.99
CBA Term Deposit	875.29	0.00
	<b>881.59</b>	<b>138.87</b>

**Note 7C – Investment Fee Rebate**

	<b>Current</b>	<b>Previous</b>
Perpetual WealthFocus Super Plan - Perpetual Ethical SRI	0.00	401.16
	<b>0.00</b>	<b>401.16</b>

**Note 7D – Rent**

	<b>Current</b>	<b>Previous</b>
212/14-18 Finlayson Street, Lane Cove	32,789.03	34,296.91
	<b>32,789.03</b>	<b>34,296.91</b>

**Note 8A – Realised Capital Gains**

	<b>Current</b>	<b>Previous</b>
<b>Managed Investments</b>		
Perpetual WealthFocus Super Plan - Perpetual Ethical SRI	0.00	1,634.49
	<b>0.00</b>	<b>1,634.49</b>

**Note 8B – Decrease in Market Value**

	<b>Current</b>	<b>Previous</b>
<b>Direct Property</b>		
212/14-18 Finlayson Street, Lane Cove	129,009.59	(127,470.31)
<b>Managed Investments</b>		
Perpetual WealthFocus Super Plan - Perpetual Ethical SRI	0.00	2,593.80
<b>Units In Unlisted Unit Trusts</b>		
PACKER & CO INVESTIGATOR TRUST	(81,370.19)	(26,429.53)
	<b>47,639.40</b>	<b>(151,306.04)</b>

# Self-managed superannuation fund annual return

# 2018

## 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 2018* (NAT 71287).

- ! The *Self-managed superannuation fund annual return instructions 2018* (NAT 71606) (the instructions) can assist you to complete this annual return.

## To complete this annual return

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.

S M I T H S T

- Place  in ALL applicable boxes.

## Section A: Fund information

1 Tax file number (TFN)

➤ To assist processing, write the fund's TFN at the top of pages 3, 5 and 7.

- ! The ATO 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)

Gavenwood Superannuation Fund

3 Australian business number (ABN) (if applicable)

4 Current postal address

PO Box 1798

Suburb/town

Newcastle

State/territory

NSW

Postcode

2300

5 Annual return status

Is this an amendment to the SMSF's 2018 return?

A No  Yes

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

B No  Yes

Fund's tax file number (TFN) 97070854

**6 SMSF auditor**

Auditor's name

Title: MS

Family name

Fleeton

First given name

Leah

Other given names

SMSF Auditor Number

100265101

Auditor's phone number

02 93227000

Postal address

PO Box N250

Suburb/town

Sydney

State/territory

NSW

Postcode

1220

Date audit was completed **A**

Day	Month	Year

Was Part B of the audit report qualified? **B** No  Yes If the audit report was qualified, have the reported compliance issues been rectified? **C** No  Yes **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 Financial institution details for super payments and tax refunds**You must provide the financial institution details of your fund's nominated super account. If you would like your fund's tax refunds paid to a different account, you can provide additional financial institution details at **B**.

Fund BSB number (must be six digits) 062815 Fund account number 10348959

Fund account name (for example, J&amp;Q Citizen ATF J&amp;Q Family SF)

Gavenwood Nominees Pty Ltd ATF G

**B Financial institution details for tax refunds only**

If you would like your fund's tax refunds paid to a different account, provide additional financial institution details. Tax refunds cannot be paid to a trustee's personal account. (See relevant instructions.)

BSB number (must be six digits) Account number

Account name (for example, J&amp;Q Citizen ATF J&amp;Q Family SF)

**C Electronic service address alias**

We will use your electronic service address alias to communicate with your fund about ATO super payments.

smsfdataflow

Fund's tax file number (TFN) 97070854

- 8 Status of SMSF** Australian superannuation fund **A** No  Yes  Fund benefit structure **B**  Code
- Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution? **C** No  Yes

**9 Was the fund wound up during the income year?**

No  Yes  If yes, provide the date on which the fund was wound up 

Day	Month	Year

 Have all tax lodgment and payment obligations been met? No  Yes

**10 Exempt current pension income**

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

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**.

No  Go to Section B: Income.

Yes  Exempt current pension income amount **A** \$

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** Yes

Did the fund have any other income that was assessable?

**E** Yes  Go to Section B: Income.

No  Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. 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** No  Yes

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 2018*.

Have you applied an exemption or rollover? **M** No  Yes

Code

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 <b>D1</b> \$ <input type="text" value="5187-00"/>	Net foreign income <b>D</b> \$ <input type="text" value="5187-00"/>	Loss <input type="checkbox"/>
--	---	-------------------------------

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

Transfers from foreign funds **F** \$  Number

Gross payments where ABN not quoted **H** \$

**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** \$

Gross distribution from partnerships **I** \$

\*Unfranked dividend amount **J** \$

\*Franked dividend amount **K** \$

\*Dividend franking credit **L** \$

\*Gross trust distributions **M** \$

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

**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** \$

\*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	<b>A1</b> \$ <input type="text" value="0"/> -00	<b>A2</b> \$ <input type="text" value="0"/> -00	
Interest expenses overseas	<b>B1</b> \$ <input type="text" value="0"/> -00	<b>B2</b> \$ <input type="text" value="0"/> -00	
Capital works expenditure	<b>D1</b> \$ <input type="text" value="0"/> -00	<b>D2</b> \$ <input type="text" value="5006"/> -00	
Decline in value of depreciating assets	<b>E1</b> \$ <input type="text" value="0"/> -00	<b>E2</b> \$ <input type="text" value="5990"/> -00	
Insurance premiums – members	<b>F1</b> \$ <input type="text" value="0"/> -00	<b>F2</b> \$ <input type="text" value="0"/> -00	
Death benefit increase	<b>G1</b> \$ <input type="text" value="0"/> -00		
SMSF auditor fee	<b>H1</b> \$ <input type="text" value="0"/> -00	<b>H2</b> \$ <input type="text" value="770"/> -00	
Investment expenses	<b>I1</b> \$ <input type="text" value="0"/> -00	<b>I2</b> \$ <input type="text" value="14419"/> -00	
Management and administration expenses	<b>J1</b> \$ <input type="text" value="0"/> -00	<b>J2</b> \$ <input type="text" value="4844"/> -00	
Forestry managed investment scheme expense	<b>U1</b> \$ <input type="text" value="0"/> -00	<b>U2</b> \$ <input type="text" value="0"/> -00	
Other amounts	<b>L1</b> \$ <input type="text" value="518"/> -00	<b>L2</b> \$ <input type="text" value="0"/> -00	
	Code <input type="text" value="0"/>	Code <input type="text"/>	
Tax losses deducted	<b>M1</b> \$ <input type="text" value="0"/> -00		
<b>TOTAL DEDUCTIONS</b>		<b>TOTAL NON-DEDUCTIBLE EXPENSES</b>	
<b>N</b> \$ <input type="text" value="518"/> -00 (Total <b>A1</b> to <b>M1</b> )		<b>Y</b> \$ <input type="text" value="31029"/> -00 (Total <b>A2</b> to <b>L2</b> )	
<b>#TAXABLE INCOME OR LOSS</b>		<b>TOTAL SMSF EXPENSES</b>	
<b>O</b> \$ <input type="text" value="10982"/> -00 <input type="checkbox"/> Loss ( <b>TOTAL ASSESSABLE INCOME</b> less <b>TOTAL DEDUCTIONS</b> )		<b>Z</b> \$ <input type="text" value="31547"/> -00 ( <b>N plus Y</b> )	

#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 2018* on how to complete the calculation statement.

#Taxable income **A** \$  (an amount must be included even if it is zero)

#Tax on taxable income **T1** \$  (an amount must be included even if it is zero)

#Tax on no-TFN-quoted contributions **J** \$  (an amount must be included even if it is zero)

Gross tax **B** \$  (T1 plus J)

Foreign income tax offset **C1** \$

Rebates and tax offsets **C2** \$

Non-refundable non-carry forward tax offsets **C** \$  (C1 plus C2)

## SUBTOTAL 1

**T2** \$  (B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset **D1** \$

Early stage venture capital limited partnership tax offset carried forward from previous year **D2** \$

Early stage investor tax offset **D3** \$

Early stage investor tax offset carried forward from previous year **D4** \$

Non-refundable carry forward tax offsets **D** \$  (D1 plus D2 plus D3 plus D4)

SUBTOTAL 2

**T3** \$  (T2 less D – cannot be less than zero)

Complying fund's franking credits tax offset **E1** \$

No-TFN tax offset **E2** \$

National rental affordability scheme tax offset **E3** \$

Exploration credit tax offset **E4** \$

Refundable tax offsets **E** \$  (E1 plus E2 plus E3 plus E4)

#TAX PAYABLE **T5** \$  (T3 less E – cannot be less than zero)

## Section 102AAM interest charge

**G** \$

Fund's tax file number (TFN) 97070854

<b>H1</b>	\$		
<small>Credit for interest on early payments – amount of interest</small>			
<b>H2</b>	\$	0	
<small>Credit for tax withheld – foreign resident withholding (excluding capital gains)</small>			
<b>H3</b>	\$	0	
<small>Credit for tax withheld – where ABN or TFN not quoted (non-individual)</small>			
<b>H5</b>	\$		
<small>Credit for TFN amounts withheld from payments from closely held trusts</small>			
<b>H6</b>	\$		
<small>Credit for interest on no-TFN tax offset</small>			
<b>H8</b>	\$		
<small>Credit for foreign resident capital gains withholding amounts</small>			
			<b>Eligible credits</b>
			<b>H</b> \$ <span style="border: 1px solid black; text-align: right;">0</span>
<small>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</small>			

<b>#Tax offset refunds</b> <small>(Remainder of refundable tax offsets)</small>	<b>I</b> \$	0
<small>(unused amount from label <b>E</b> – an amount must be included even if it is zero)</small>		

<b>PAYG instalments raised</b>	
<b>K</b> \$	0
<b>Supervisory levy</b>	
<b>L</b> \$	259
<b>Supervisory levy adjustment for wound up funds</b>	
<b>M</b> \$	
<b>Supervisory levy adjustment for new funds</b>	
<b>N</b> \$	

<b>AMOUNT DUE OR REFUNDABLE</b> <small>A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.</small>	<b>S</b> \$	1906.30
<small>(T5 plus G less H less I less K plus L less M plus N)</small>		

#This is a mandatory label.

## Section E: Losses

### 14 Losses

**!** If total loss is greater than \$100,000, complete and attach a *Losses schedule 2018*.

Tax losses carried forward to later income years	<b>U</b> \$	0-00
Net capital losses carried forward to later income years	<b>V</b> \$	0-00

Section F: Member information

MEMBER 1

Title: MS

Family name

Wilson

First given name

Heather

Other given names

Member's TFN

See the Privacy note in the Declaration. 124596589

Date of birth 23/09/1952

Contributions

OPENING ACCOUNT BALANCE \$ 1505249.80

Refer to instructions for completing these labels.

Employer contributions A \$ 0

ABN of principal employer A1

Personal contributions B \$ 23000

CGT small business retirement exemption C \$ 0

CGT small business 15-year exemption amount D \$ 0

Personal injury election E \$ 0

Spouse and child contributions F \$ 0

Other third party contributions G \$ 0

Assessable foreign superannuation fund amount I \$ 0

Non-assessable foreign superannuation fund amount J \$ 0

Transfer from reserve: assessable amount K \$ 0

Transfer from reserve: non-assessable amount L \$ 0

Contributions from non-complying funds and previously non-complying funds T \$ 0

Any other contributions (including Super Co-contributions and Low Income Super Contributions) M \$ 1001

TOTAL CONTRIBUTIONS N \$ 24001

Other transactions

Allocated earnings or losses O \$ 11387.55

Inward rollovers and transfers P \$ 0

Outward rollovers and transfers Q \$ 0

Lump Sum payment R1 \$ 3000

Income stream payment R2 \$ 60580.15

Loss L

Code

Code M

Accumulation phase account balance S1 \$ 0

Retirement phase account balance - Non CDBIS S2 \$ 1454283.10

Retirement phase account balance - CDBIS S3 \$ 0

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 1454283.10

(S1 plus S2 plus S3)

Accumulation phase value X1 \$

Retirement phase value X2 \$

Fund's tax file number (TFN) 97070854

**MEMBER 2**

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

Day Month Year

**Contributions**

OPENING ACCOUNT BALANCE \$

**!** Refer to instructions for completing these labels.

Employer contributions **A** \$

ABN of principal employer **A1**

Personal contributions **B** \$

CGT small business retirement exemption **C** \$

CGT small business 15-year exemption amount **D** \$

Personal injury election **E** \$

Spouse and child contributions **F** \$

Other third party contributions **G** \$

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** \$

**TOTAL CONTRIBUTIONS N** \$

**Other transactions**

Allocated earnings or losses **O** \$

Loss

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payment **R1** \$

Code

Income stream payment **R2** \$

Code

Accumulation phase account balance **S1** \$

Retirement phase account balance – Non CDBIS **S2** \$

Retirement phase account balance – CDBIS **S3** \$

TRIS Count

CLOSING ACCOUNT BALANCE **S** \$

*(S1 plus S2 plus S3)*

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Fund's tax file number (TFN)

**MEMBER 3**

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

**Contributions**

**!** Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE \$

Employer contributions **A** \$

ABN of principal employer **A1**

Personal contributions **B** \$

CGT small business retirement exemption **C** \$

CGT small business 15-year exemption amount **D** \$

Personal injury election **E** \$

Spouse and child contributions **F** \$

Other third party contributions **G** \$

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** \$

**TOTAL CONTRIBUTIONS N** \$

**Other transactions**

Allocated earnings or losses **O** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payment **R1** \$

Income stream payment **R2** \$

Accumulation phase account balance **S1** \$

Retirement phase account balance - Non CDBIS **S2** \$

Retirement phase account balance - CDBIS **S3** \$

TRIS Count

CLOSING ACCOUNT BALANCE **S** \$

(S1 plus S2 plus S3)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Fund's tax file number (TFN)

**MEMBER 4**

Title:

Family name

First given name

Other given names

Member's TFN   
See the Privacy note in the Declaration.

Date of birth

**Contributions**

**!** Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE \$

Employer contributions **A** \$

ABN of principal employer **A1**

Personal contributions **B** \$

CGT small business retirement exemption **C** \$

CGT small business 15-year exemption amount **D** \$

Personal injury election **E** \$

Spouse and child contributions **F** \$

Other third party contributions **G** \$

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** \$

**TOTAL CONTRIBUTIONS N** \$

**Other transactions**

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance **S1** \$

Inward rollovers and transfers **P** \$

Retirement phase account balance - Non CDBIS **S2** \$

Outward rollovers and transfers **Q** \$

Retirement phase account balance - CDBIS **S3** \$

Lump Sum payment **R1** \$

Code

Income stream payment **R2** \$

Code

TRIS Count

CLOSING ACCOUNT BALANCE **S** \$

(S1 plus S2 plus S3)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

### Section G: Supplementary member information

**MEMBER 5**

Title:

Account status  Code

Family name

First given name

Other given names

**Member's TFN**  
See the Privacy note in the Declaration.

**Date of birth**  
Day Month Year

**If deceased, date of death**  
Day Month Year

**Contributions**

**!** Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE \$

- Employer contributions **A** \$
- ABN of principal employer **A1**
- Personal contributions **B** \$
- CGT small business retirement exemption **C** \$
- CGT small business 15-year exemption amount **D** \$
- Personal injury election **E** \$
- Spouse and child contributions **F** \$
- Other third party contributions **G** \$
- 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** \$
- TOTAL CONTRIBUTIONS N** \$

**Other transactions**

Accumulation phase account balance  
**S1** \$

Retirement phase account balance – Non CDBIS  
**S2** \$

Retirement phase account balance – CDBIS  
**S3** \$

Allocated earnings or losses **O** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payment **R1** \$

Income stream payment **R2** \$

Loss

Code

Code

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$   
*(S1 plus S2 plus S3)*

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

**MEMBER 6**

Title:

Account status  Code

Family name

First given name

Other given names

**Member's TFN**

See the Privacy note in the Declaration.

**Date of birth**

Day Month Year

**If deceased, date of death**

Day Month Year

**Contributions**

OPENING ACCOUNT BALANCE \$

**!** Refer to instructions for completing these labels.

Employer contributions **A** \$

ABN of principal employer **A1**

Personal contributions **B** \$

CGT small business retirement exemption **C** \$

CGT small business 15-year exemption amount **D** \$

Personal injury election **E** \$

Spouse and child contributions **F** \$

Other third party contributions **G** \$

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** \$

**TOTAL CONTRIBUTIONS N** \$

**Other transactions**

Allocated earnings or losses **O** \$   Loss

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payment **R1** \$   Code

Income stream payment **R2** \$   Code

Accumulation phase account balance **S1** \$

Retirement phase account balance - Non CDBIS **S2** \$

Retirement phase account balance - CDBIS **S3** \$

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$

(S1 plus S2 plus S3)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Section H: **Assets and liabilities****15 ASSETS****15a Australian managed investments**Listed trusts **A** \$  -00Unlisted trusts **B** \$  -00Insurance policy **C** \$  -00Other managed investments **D** \$  -00**15b Australian direct investments**Cash and term deposits **E** \$  -00Debt securities **F** \$  -00Loans **G** \$  -00Listed shares **H** \$  -00Unlisted shares **I** \$  -00Limited recourse borrowing arrangements **J** \$  -00Non-residential real property **K** \$  -00Residential real property **L** \$  -00Collectables and personal use assets **M** \$  -00Other assets **O** \$  -00**Limited recourse borrowing arrangements**

Australian residential real property

**J1** \$  -00

Australian non-residential real property

**J2** \$  -00

Overseas real property

**J3** \$  -00

Australian shares

**J4** \$  -00

Overseas shares

**J5** \$  -00

Other

**J6** \$  -00**15c Overseas direct investments**Overseas shares **P** \$  -00Overseas non-residential real property **Q** \$  -00Overseas residential real property **R** \$  -00Overseas managed investments **S** \$  -00Other overseas assets **T** \$  -00**TOTAL AUSTRALIAN AND OVERSEAS ASSETS U** \$  -00(Sum of labels **A** to **T**)**15d 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?

**A** No  Yes \$  -00**15e Limited recourse borrowing arrangements**

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution?

**A** No  Yes 

Did the members or related parties of the fund use personal guarantees or other security for the LRBA?

**B** No  Yes

Fund's tax file number (TFN) **16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements	<b>V1</b> \$ <input type="text" value=""/>	-00		
Permissible temporary borrowings	<b>V2</b> \$ <input type="text" value=""/>	-00		
Other borrowings	<b>V3</b> \$ <input type="text" value=""/>	-00	Borrowings	<b>V</b> \$ <input type="text" value="0"/>
				-00
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G)			<b>W</b> \$	<input type="text" value="1454283"/>
				-00
Reserve accounts			<b>X</b> \$	<input type="text" value="0"/>
				-00
Other liabilities			<b>Y</b> \$	<input type="text" value="1646"/>
				-00
<b>TOTAL LIABILITIES</b>	<b>Z</b> \$			<input type="text" value="1455929"/>
				-00

**Section I: Taxation of financial arrangements****17 Taxation of financial arrangements (TOFA)**Total TOFA gains **H** \$ 

-00

Total TOFA losses **I** \$ 

-00

**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 2017–18 income year, write **2018**).

**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 2018*.

**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 2018* for each election.

**C** 

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2018*.

**D**

Section K: **Declarations**Fund's tax file number (TFN) **97070854**

 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](http://ato.gov.au/privacy)

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

I declare that current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received the audit report and I am aware of any matters raised. I declare that the information on this annual return, including any attached schedules and additional documentation is true and correct. I also authorise the ATO to make any tax refunds to the nominated bank account (if applicable).

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

Date      Day      /      Month      /      Year

**Preferred trustee or director contact details:**Title: 

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return  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:**

I declare that the *Self-managed superannuation fund annual return 2018* 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      Day      /      Month      /      Year

**Tax agent's contact details**Title: 

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

 Postal address for annual returns: **Australian Taxation Office, GPO Box 9845, IN YOUR CAPITAL CITY**

**Sensitive** (when completed)

**Gavenwood Superannuation Fund**  
**Investment Income Comparison Report**  
**For the period 1 July 2017 to 30 June 2018**

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data					
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+	
<b>Cash At Bank</b>										
<b>607: Cash at Bank - UBank USaver</b>										
31/07/2017	Interest	6.19	0.00							
31/08/2017	Interest	0.01	0.00							
30/09/2017	Interest	0.01	0.00							
31/10/2017	Interest	0.01	0.00							
30/11/2017	Interest	0.01	0.00							
31/12/2017	Interest	0.01	0.00							
31/01/2018	Interest	0.01	0.00							
28/02/2018	Interest	0.01	0.00							
31/03/2018	Interest	0.01	0.00							
30/04/2018	Interest	0.01	0.00							
31/05/2018	Interest	0.01	0.00							
30/06/2018	Interest	0.01	0.00							
		6.30	0.00							
<b>CBATD: CBA Term Deposit</b>										
25/06/2018	Interest	875.29	0.00							
		875.29	0.00							
<b>Total</b>		<b>881.59</b>	<b>0.00</b>							
<b>Units In Unlisted Unit Trusts</b>										
<b>PAC0001AU: PACKER &amp; CO INVESTIGATOR TRUST</b>										
30/06/2018	Distribution	30,770.04	0.00	*						
		30,770.04	0.00							
<b>Total</b>		<b>30,770.04</b>	<b>0.00</b>							

+Note: Tax Credits refer to franking credits for domestic income and foreign tax credits where the income is foreign in nature.

**Gavenwood Superannuation Fund**  
**Investment Income Summary**  
**For the period 1 July 2017 to 30 June 2018**

	Add			Less			Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred					
<b>Bank</b>											
Cash at Bank - UBank USaver											
	0.00	0.00	0.00	0.00	0.00	0.00	6.30	0.00	0.00	0.00	0.00
CBA Term Deposit											
	0.00	0.00	0.00	0.00	0.00	0.00	875.29	0.00	0.00	0.00	0.00
	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>881.59</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Property Direct Market</b>											
212/14-18 Finlayson Street, Lane Cove											
	0.00	0.00	0.00	0.00	0.00	0.00	32,789.03	0.00	0.00	0.00	0.00
	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>32,789.03</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Unlisted Market</b>											
PACKER & CO INVESTIGATOR TRUST											
	0.00	1,979.17	0.00	0.00	0.00	0.00	5,197.25	0.00	13,775.98	0.00	13,775.98
	<b>0.00</b>	<b>1,979.17</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>5,197.25</b>	<b>0.00</b>	<b>13,775.98</b>	<b>0.00</b>	<b>13,775.98</b>
	<b>0.00</b>	<b>1,979.17</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>38,867.87</b>	<b>0.00</b>	<b>13,775.98</b>	<b>0.00</b>	<b>13,775.98</b>

\* Distributed capital gains components correspond to the cash amount received. You should refer to Realised Capital Gains or Distribution Reconciliation Reports for tax and capital gain reporting purpose.

**Gavenwood Superannuation Fund**  
**Investment Movement Summary**  
**For the period 1 July 2017 to 30 June 2018**

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<b><u>Bank</u></b>										
Cash at Bank - CBA Business		102,000.64		85,559.05		160,551.61	0.00		27,008.08	27,008.08
Cash at Bank - UBank USaver		12,379.39		6.30		12,379.39	0.00		6.30	6.30
CBA Term Deposit		0.00		40,875.29		20,000.00	0.00		20,875.29	20,875.29
		<u>114,380.03</u>		<u>126,440.64</u>		<u>192,931.00</u>	<u>0.00</u>		<u>47,889.67</u>	<u>47,889.67</u>
<b><u>Managed Funds Market</u></b>										
Perpetual WealthFocus Super Plan - Perpetual Ethical SRI	0	56.27	0	0.00	0	0.00	0.00	0	56.27	0.00
		<u>56.27</u>		<u>0.00</u>		<u>0.00</u>	<u>0.00</u>		<u>56.27</u>	<u>0.00</u>
<b><u>Property Direct Market</u></b>										
212/14-18 Finlayson Street, Lane Cove	1	664,144.14	0	0.00	0	0.00	0.00	1	664,144.14	720,000.00
		<u>664,144.14</u>		<u>0.00</u>		<u>0.00</u>	<u>0.00</u>		<u>664,144.14</u>	<u>720,000.00</u>
<b><u>Unlisted Market</u></b>										
PACKER & CO INVESTIGATOR TRUST	255,008	409,426.90	32,082	70,770.04	0	0.00	0.00	287,090	480,196.94	688,039.73
		<u>409,426.90</u>		<u>70,770.04</u>		<u>0.00</u>	<u>0.00</u>		<u>480,196.94</u>	<u>688,039.73</u>
		<u><u>1,188,007.34</u></u>		<u><u>197,210.68</u></u>		<u><u>192,931.00</u></u>	<u><u>0.00</u></u>		<u><u>1,192,287.02</u></u>	<u><u>1,455,929.40</u></u>

**Gavenwood Superannuation Fund**  
**Investment Revaluation as at 30 June 2018**

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
<b>Property Direct Market</b>					
772_001 212/14-18 Finlayson Street, Lane Cove	30 Jun 2018	720,000.00000	1.00000	720,000.00	(129,009.59)
<b>Property Direct Market Total</b>				<b>720,000.00</b>	<b>(129,009.59)</b>
<b>Unlisted Market</b>					
PAC0001AU PACKER & CO INVESTIGATOR TRUST	30 Jun 2018	2.39660	287,089.93000	688,039.73	81,370.19
<b>Unlisted Market Total</b>				<b>688,039.73</b>	<b>81,370.19</b>
<b>Fund Total</b>				<b>1,408,039.73</b>	<b>(47,639.40)</b>

## Gavenwood Superannuation Fund Investment Summary as at 30 June 2018

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Bank</u></b>								
Cash at Bank - CBA Business				27,008.08	27,008.08			1.86%
Cash at Bank - UBank USaver				6.30	6.30			- %
CBA Term Deposit				20,875.29	20,875.29			1.43%
				<u>47,889.67</u>	<u>47,889.67</u>			<u>3.29%</u>
<b><u>Managed Funds Market</u></b>								
Perpetual WealthFocus Super Plan - Perpetual Ethical SRI	0.00000	0.0000	4.6875	56.27	0.00	(56.27)	(100.00)%	- %
				<u>56.27</u>	<u>0.00</u>	<u>(56.27)</u>	<u>(100.00)%</u>	<u>- %</u>
<b><u>Property Direct Market</u></b>								
212/14-18 Finlayson Street, Lane Cove	1.00000	664,144.1400	720,000.0000	664,144.14	720,000.00	55,855.86	8.41%	49.45%
				<u>664,144.14</u>	<u>720,000.00</u>	<u>55,855.86</u>	<u>8.41%</u>	<u>49.45%</u>
<b><u>Unlisted Market</u></b>								
PACKER & CO INVESTIGATOR TRUST	287,089.93000	1.6726	2.3966	480,196.94	688,039.73	207,842.79	43.28%	47.26%
				<u>480,196.94</u>	<u>688,039.73</u>	<u>207,842.79</u>	<u>43.28%</u>	<u>47.26%</u>
				<u>1,192,287.02</u>	<u>1,455,929.40</u>	<u>263,642.38</u>	<u>22.11%</u>	<u>100.00%</u>

The accounting cost is the original cost base adjusted by any subsequent capital call/improvement or capital return transactions. In many cases, it is not the same as the adjusted or reduced cost base, or the reset cost base resulting from the CGT relief. To view the tax cost base and unrealised gain/(loss) for tax purposes refer to the Unrealised Capital Gains Report or change the report parameter to tax cost base.

**Gavenwood Superannuation Fund**  
**Realised Capital Gains**  
**For the period from 1 July 2017 to 30 June 2018**

	Accounting Treatment				Taxation Treatment				
	Quantity	Proceeds	Excess Tax Value*	Original Cost	Cost Base Calculation		Capital Gains Calculation		
					Adjusted	Reduced	Discounted	Other	Deferred
<b><u>Unlisted Market</u></b>									
<b>PACKER &amp; CO INVESTIGATOR TRUST</b>									
30/06/2018 Dist	0.00	0.00		0.00					
	0.00	0.00		0.00					0.00
<b><u>Unlisted Market Total</u></b>									
		0.00		0.00					0.00
<b>Grand Total</b>									
		0.00		0.00					0.00

\* Where there is an Excess Tax Value Amount, the Accounting Profit/(Loss) figure takes account of this. Accounting Profit/(Loss) equals Proceeds less Excess Tax Value less Original Cost.

**Gavenwood Superannuation Fund**  
**Realised Capital Gains**  
**For the period from 1 July 2017 to 30 June 2018**

**Capital Gains Tax Return Summary**

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
<b>Current Year Capital Gains</b>						
Shares & Units - Listed Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	0.00	0.00	0.00	0.00	0.00
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
<b>Capital Losses Applied</b>						
Current Year	0.00	0.00	0.00	0.00	0.00	
Prior Years	0.00	0.00	0.00	0.00	0.00	
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	
<b>Net Capital Gains</b>						
Net Gain after applying losses	0.00	0.00	0.00	0.00	0.00	
Discount applicable		0.00				
Net Gain after applying discount	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	

## Gavenwood Superannuation Fund

### Members Summary Report - For the period 1/07/2017 to 30/06/2018

Member's Detail	Opening Balance	Increases					Decreases					Closing Balance	
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid			
<b>Ms Heather Wilson</b>													
21A Peppertree Drive Rothbury NSW 2320													
Accumulation	0.00	24,001.00	0.00	4.69	0.00	(1,647.30)	0.00	0.00	(22,358.39)	0.00	0.00	0.00	0.00
Pension	886,121.63	0.00	0.00	(4,354.57)	0.00	(1,145.77)	0.00	0.00	0.00	(38,820.15)	841,801.14	0.00	0.00
Pension	292,284.95	0.00	0.00	(1,498.04)	0.00	(379.25)	0.00	0.00	0.00	(11,690.00)	278,717.66	0.00	0.00
Pension	326,843.22	0.00	0.00	(1,626.87)	0.00	(424.16)	0.00	0.00	0.00	(13,070.00)	311,722.19	0.00	0.00
Pension	0.00	0.00	22,358.39	(286.29)	0.00	(29.99)	0.00	0.00	0.00	0.00	22,042.11	0.00	0.00
	1,505,249.80	24,001.00	22,358.39	(7,761.08)	0.00	(3,626.47)	0.00	0.00	(22,358.39)	(63,580.15)	1,454,283.10	0.00	0.00
	1,505,249.80	24,001.00	22,358.39	(7,761.08)	0.00	(3,626.47)	0.00	0.00	(22,358.39)	(63,580.15)	1,454,283.10	0.00	0.00

**Gavenwood Superannuation Fund**  
(ABN: 81 546 080 977)

**Consolidated Member Benefit Totals**

Period	Member Account Details
<b>1 July 2017 - 30 June 2018</b>	Residential Address: 21A Peppertree Drive Rothbury, NSW 2320
<b>Member</b>	Number: WILSOH0
<b>Ms Heather Wilson</b>	Date of Birth: 23 September 1952 Date Joined Fund: 1 July 2002 Eligible Service Date: 13 May 2002 Tax File Number Held: Yes

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

**Your Accounts**

<b>Withdrawal Benefit as at 1 Jul 2017</b>	
502: Wilson, Heather	886,121.63
Accumulation	-
Pension Account #2	292,284.95
Pension Account #3	326,843.22
Pension Account #4	-
<b>Total as at 1 Jul 2017</b>	<b><u>1,505,249.80</u></b>

<b>Withdrawal Benefit as at 30 Jun 2018</b>	
502: Wilson, Heather	841,801.14
Accumulation	-
Pension Account #2	278,717.66
Pension Account #3	311,722.19
Pension Account #4	22,042.11
<b>Total as at 30 Jun 2018</b>	<b><u>1,454,283.10</u></b>

**Your Tax Components**

Tax Free	619,895.97
Taxable - Taxed	834,387.13
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	1,454,283.10

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

No beneficiary details have been recorded

**For Enquiries:**  
mail Gavenwood Superannuation Fund, 21A Peppertree Drive, Rothbury NSW 2320

**Gavenwood Superannuation Fund**  
(ABN: 81 546 080 977)

**Member Benefit Statement**

Period	Member Account Details
<b>1 July 2017 - 30 June 2018</b>	Residential Address: 21A Peppertree Drive Rothbury, NSW 2320
<b>Member</b> Number: WILSOH0	Date of Birth: 23 September 1952
<b>Ms Heather Wilson</b>	Date Joined Fund: 1 July 2002
<b>Accumulation Account</b>	Eligible Service Date: 13 May 2002
<b>Accumulation</b>	Tax File Number Held: Yes
	Account Start Date: 1 July 2002

**Your Account Summary**

<b>Withdrawal Benefit</b> as at 1 Jul 2017	-
<i>Increases to your account:</i>	
Government Co-Contributions	1,001.00
Member Contributions	23,000.00
Share Of Net Fund Income	4.69
Tax on Net Fund Income	77.70
<u>Total Increases</u>	<u>24,083.39</u>
<i>Decreases to your account:</i>	
Contributions Tax	1,725.00
Transfers Out	22,358.39
<u>Total Decreases</u>	<u>24,083.39</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2018	<u>-</u>

**Your Tax Components**

Tax Free	0.0000 %	-
Taxable - Taxed		-
Taxable - Untaxed		-

**Your Preservation Components**

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

No beneficiary details have been recorded

**For Enquiries:**  
mail Gavenwood Superannuation Fund, 21A Peppertree Drive, Rothbury NSW 2320

**Gavenwood Superannuation Fund**  
(ABN: 81 546 080 977)

**Member Benefit Statement**

<b>Period</b>	<b>Member Account Details</b>
<b>1 July 2017 - 30 June 2018</b>	Residential Address: 21A Peppertree Drive Rothbury, NSW 2320
<b>Member</b> Number: WILSOH0	Date of Birth: 23 September 1952
<b>Ms Heather Wilson</b>	Date Joined Fund: 1 July 2002
<b>Pension Account</b>	Eligible Service Date: 13 May 2002
<b>502: Wilson, Heather</b>	Tax File Number Held: Yes
	Account Start Date: 13 June 2008

<b>Your Account Summary</b>	
<b>Withdrawal Benefit</b> as at 1 Jul 2017	<b>886,121.63</b>
<i>Decreases to your account:</i>	
Lump Sum Cash Payments	3,000.00
Pension Payments	35,820.15
Share Of Net Fund Income	4,354.57
Tax on Net Fund Income	1,145.77
<u>Total Decreases</u>	<u>44,320.49</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2018	<b><u>841,801.14</u></b>

<b>Your Tax Components</b>		
Tax Free	7.5046 %	63,174.11
Taxable - Taxed		778,627.03
Taxable - Untaxed		-
<b>Your Preservation Components</b>		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		841,801.14
<b>Your Insurance Benefits</b>		
No insurance details have been recorded		
<b>Your Beneficiaries</b>		
No beneficiary details have been recorded		

**For Enquiries:**  
mail Gavenwood Superannuation Fund, 21A Peppertree Drive, Rothbury NSW 2320

**Gavenwood Superannuation Fund**  
(ABN: 81 546 080 977)

**Member Benefit Statement**

Period		Member Account Details	
1 July 2017 - 30 June 2018		Residential Address:	21A Peppertree Drive Rothbury, NSW 2320
Member	Number: WILSOH0	Date of Birth:	23 September 1952
Ms Heather Wilson		Date Joined Fund:	1 July 2002
Pension Account		Eligible Service Date:	13 May 2002
Pension Account #2		Tax File Number Held:	Yes
		Account Start Date:	1 July 2015

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2017	<b>292,284.95</b>
<i>Decreases to your account:</i>	
Pension Payments	11,690.00
Share Of Net Fund Income	1,498.04
Tax on Net Fund Income	379.25
<u>Total Decreases</u>	<u>13,567.29</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2018	<b><u>278,717.66</u></b>

Your Tax Components		
Tax Free	96.9618 %	270,249.53
Taxable - Taxed		8,468.13
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	278,717.66

**Your Insurance Benefits**  
No insurance details have been recorded

**Your Beneficiaries**  
No beneficiary details have been recorded

**For Enquiries:**  
mail Gavenwood Superannuation Fund, 21A Peppertree Drive, Rothbury NSW 2320

**Gavenwood Superannuation Fund**  
(ABN: 81 546 080 977)

**Member Benefit Statement**

Period		Member Account Details	
1 July 2017 - 30 June 2018		Residential Address:	21A Peppertree Drive Rothbury, NSW 2320
Member	Number: WILSOH0	Date of Birth:	23 September 1952
Ms Heather Wilson		Date Joined Fund:	1 July 2002
Pension Account		Eligible Service Date:	13 May 2002
Pension Account #3		Tax File Number Held:	Yes
		Account Start Date:	1 July 2016

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2017	<b>326,843.22</b>
<i>Decreases to your account:</i>	
Pension Payments	13,070.00
Share Of Net Fund Income	1,626.87
Tax on Net Fund Income	424.16
<u>Total Decreases</u>	<u>15,121.03</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2018	<b><u>311,722.19</u></b>

Your Tax Components		
Tax Free	87.9463 %	274,148.17
Taxable - Taxed		37,574.02
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	311,722.19

**Your Insurance Benefits**  
No insurance details have been recorded

**Your Beneficiaries**  
No beneficiary details have been recorded

**For Enquiries:**  
mail Gavenwood Superannuation Fund, 21A Peppertree Drive, Rothbury NSW 2320

**Gavenwood Superannuation Fund**  
(ABN: 81 546 080 977)

**Member Benefit Statement**

Period	Member Account Details
<b>1 July 2017 - 30 June 2018</b>	Residential Address: 21A Peppertree Drive Rothbury, NSW 2320
<b>Member</b> Number: WILSOH0	Date of Birth: 23 September 1952
<b>Ms Heather Wilson</b>	Date Joined Fund: 1 July 2002
<b>Pension Account</b>	Eligible Service Date: 13 May 2002
<b>Pension Account #4</b>	Tax File Number Held: Yes
	Account Start Date: 27 June 2018

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2017	-
<i>Increases to your account:</i>	
Transfers In	22,358.39
<u>Total Increases</u>	<u>22,358.39</u>
<i>Decreases to your account:</i>	
Share Of Net Fund Income	286.29
Tax on Net Fund Income	29.99
<u>Total Decreases</u>	<u>316.28</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2018	<b><u><u>22,042.11</u></u></b>

Your Tax Components		
Tax Free	55.9119 %	12,324.16
Taxable - Taxed		9,717.95
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		22,042.11
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
No beneficiary details have been recorded		

**For Enquiries:**  
mail Gavenwood Superannuation Fund, 21A Peppertree Drive, Rothbury NSW 2320

**Trustee**

The Trustee of the Fund is as follows:

Gavenwood Nominees Pty Ltd

The directors of the Trustee company are:

Heather Wilson

**Availability of Other Fund Information**

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

**Trustee Disclaimer**

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

Signed on behalf of the Trustee of the Fund

.....  
Heather Wilson  
Director - Gavenwood Nominees Pty Ltd

Statement Date: 30 June 2018

**Gavenwood Superannuation Fund**  
**Contribution Caps**  
**For the Period From 1 July 2017 to 30 June 2018**

**Ms Heather Wilson**

**Date of Birth:** 23 Sep 1952  
**Age:** 65 (at 30/06/2018)  
**Status:** Member must meet work test criteria, other conditions apply

**Contributions Summary**

		<b>Non-Concessional</b>	
<b>Prior Year Contributions</b>			
The 'Bring Forward Rule' was NOT triggered in the previous 2 years		N/A	
3-year cap in effect from previous years		N/A	
Total non-concessional contributions in previous 2 years		N/A	
<b>Current Year Contributions</b>	<b>Note</b>	<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1, 2	25,000.00	100,000.00
Contributions made (to this fund)	3	11,500.00	11,500.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		11,500.00	11,500.00
Amount above caps	4	0.00	0.00
Available		13,500.00	88,500.00

**Notes**

1. 'Bring Forward Rule' can NOT be triggered this year; total superannuation balance is on or over \$1,500,000
2. Non-concessional cap shown applies to current year only
3. Excludes any unmatched deposits
4. Any excess concessional contributions are treated as non-concessional

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	0.00
	Personal	11,500.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>11,500.00</b>
<b>NonConcessional</b>	Personal	11,500.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>11,500.00</b>
<b>Other</b>	CGT small business 15-year exception	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	1,001.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	<b>Total Other contributions</b>	<b>1,001.00</b>

**Transactions**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>
27/07/2017	Government Co-Contributions			500.00
7/09/2017	Government Co-Contributions			501.00
25/06/2018	Personal	11,500.00		
25/06/2018	Personal		11,500.00	
<b>Totals:</b>		<b>11,500.00</b>	<b>11,500.00</b>	<b>1,001.00</b>

**Gavenwood Superannuation Fund**  
**Pension Withdrawal Limits**  
**For the Period 1 July 2017 to 30 June 2018**

**Ms Heather Wilson**

**YTD Summaries**

	Drawdowns to date	Rqd. for Minimum	Minimum	Rqd for Plan	Plan*	Remaining until Max	Maximum	Tax Free %
502: Wilson, Heather	35,820.15	OK!	35,440.00	OK!	35,820.15	0.00	0.00	7.50%
Pension Account #2	11,690.00	OK!	11,690.00	OK!	11,690.00	0.00	0.00	96.96%
Pension Account #3	13,070.00	OK!	13,070.00	OK!	13,070.00	0.00	0.00	87.95%
Pension Account #4	0.00	OK!	0.00	OK!	0.00	0.00	0.00	55.91%
<b>Totals</b>								
Gross Drawdowns	60,580.15	0.00	60,200.00	0.00	60,580.15			
PAYG Tax	0.00	0.00	0.00	0.00	0.00			
Net Drawdowns	60,580.15	0.00	60,200.00	0.00	60,580.15			

Footnotes:

\*The plan amount is the annual pension review amount or the minimum amount where no review amount is recorded.

**Gavenwood Superannuation Fund**  
**Pension Withdrawal Limits**  
**For the Period 1 July 2017 to 30 June 2018**

**Ms Heather Wilson**

**Pension Payments**

502: Wilson, Heather

Date	Gross Amount	PAYG	Net Amount	Description
26/08/2017	500.00	0.00	500.00	Transfer
14/09/2017	500.00	0.00	500.00	Pension
22/09/2017	1,500.00	0.00	1,500.00	Pension
14/10/2017	3,000.00	0.00	3,000.00	Pension
04/12/2017	180.00	0.00	180.00	Transfer
14/12/2017	2,500.00	0.00	2,500.00	Transfer
21/12/2017	1,900.00	0.00	1,900.00	Pension
23/12/2017	450.00	0.00	450.00	Pension
06/02/2018	600.00	0.00	600.00	Pension
17/05/2018	1,500.00	0.00	1,500.00	Pension
30/05/2018	955.85	0.00	955.85	Pension
06/06/2018	226.30	0.00	226.30	ATO
19/06/2018	1,008.00	0.00	1,008.00	part of \$3,100.00 Pension
25/06/2018	20,000.00	0.00	20,000.00	Pension
28/06/2018	1,000.00	0.00	1,000.00	Pension
<b>Totals:</b>	<b>35,820.15</b>	<b>0.00</b>	<b>35,820.15</b>	

Pension Account #2

Date	Gross Amount	PAYG	Net Amount	Description
14/07/2017	4,500.00	0.00	4,500.00	Pension
24/07/2017	350.00	0.00	350.00	HAS
26/07/2017	1,000.00	0.00	1,000.00	Pension
29/07/2017	700.00	0.00	700.00	Pension
27/08/2017	500.00	0.00	500.00	Transfer
06/12/2017	240.00	0.00	240.00	Transfer
18/01/2018	2,000.00	0.00	2,000.00	Pension
20/02/2018	1,200.00	0.00	1,200.00	Pension
07/03/2018	1,200.00	0.00	1,200.00	part of \$1,982.00 Pension
<b>Totals:</b>	<b>11,690.00</b>	<b>0.00</b>	<b>11,690.00</b>	

Pension Account #3

Date	Gross Amount	PAYG	Net Amount	Description
23/10/2017	500.00	0.00	500.00	Pension
23/10/2017	700.00	0.00	700.00	Pension
16/11/2017	800.00	0.00	800.00	Pension
22/12/2017	1,200.00	0.00	1,200.00	Transfer
27/12/2017	600.00	0.00	600.00	Pension
19/02/2018	1,500.00	0.00	1,500.00	Pension
07/03/2018	782.00	0.00	782.00	part of \$1,982.00 Pension
14/03/2018	820.00	0.00	820.00	Pension
31/03/2018	1,900.00	0.00	1,900.00	Pension
16/04/2018	900.00	0.00	900.00	Pension
16/04/2018	1,276.00	0.00	1,276.00	Pension
19/06/2018	2,092.00	0.00	2,092.00	part of \$3,100.00 Pension
<b>Totals:</b>	<b>13,070.00</b>	<b>0.00</b>	<b>13,070.00</b>	

There are no pension payments for this member in this period

---

## Gavenwood Superannuation Fund

### Tax Accounting Reconciliation

For the period 1 July 2017 to 30 June 2018

---

	2018
<b>Operating Statement Profit vs. Provision for Income Tax</b>	<b>\$</b>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>	<b>(47,340.23)</b>
<b><u>ADD:</u></b>	
Decrease in Market Value	47,639.40
Lump Sums Paid	3,000.00
Pension Non-deductible Expenses	31,030.39
Pensions Paid	60,580.15
<b><u>LESS:</u></b>	
Pension Exempt Income	38,866.00
Capital Works Deduction - Tax Only	5,006.88
Distributed Capital Gains	27,551.96
Non-Taxable Contributions	12,501.00
Rounding	1.87
<b>Taxable Income or Loss</b>	<b>10,982.00</b>
	<b>Income Amount</b>
Gross Tax @ 15% for Concessional Income	10,982.00
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00
No-TFN Quoted Contributions @ 32%	0.00
Change in Carried Forward Losses	0.00
<b>Provision for Income Tax</b>	<b>1,647.30</b>
	<b>Tax Amount</b>
Gross Tax @ 15% for Concessional Income	1,647.30
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00
No-TFN Quoted Contributions @ 32%	0.00
Change in Carried Forward Losses	0.00

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

---

<b>Provision for Income Tax</b>	<b>1,647.30</b>
<b><u>ADD:</u></b>	
Excessive Foreign Tax Credit Writeoff	1,979.17
<b>Income Tax Expense</b>	<b>3,626.47</b>

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

---

<b>Provision for Income Tax</b>	<b>1,647.30</b>
<b><u>ADD:</u></b>	
Excessive Foreign Tax Credit Writeoff	1,979.17
<b><u>LESS:</u></b>	
Foreign Tax Credits	1,979.17
<b>Income Tax Payable (Receivable)</b>	<b>1,647.30</b>

---

## Gavenwood Superannuation Fund

### Tax Accounting Reconciliation

For the period 1 July 2017 to 30 June 2018

---

#### Exempt Current Pension Income Settings

---

Pension Exempt % (Actuarial)	100.0000%
Pension Exempt % (Expenses)	100.0000%
Assets Segregated For Pensions	No

**Gavenwood Superannuation Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2017 to 30 June 2018**

Description	Investment Reference	Date	Tax Return Ref.	Amount
				<b>Section B</b>
<b>Income</b>				
<b>Net Capital Gain</b>				
Deferred Capital Gain Realised		30 Jun 2018	A	0.00
Less Capital Losses Applied		30 Jun 2018	A	0.00
Less Discount		30 Jun 2018	A	0.00
<b>Total Net Capital Gain</b>			<b>A</b>	<b>0.00</b>
<b>Gross Rent and Other Leasing &amp; Hiring Income</b>				
Rental Income/Disbursements Received	772_001: 212/14-18 Finlayson Street, Lane Cove	30 Apr 2018	B	26,618.79
Rental Income/Disbursements Received	772_001: 212/14-18 Finlayson Street, Lane Cove	30 Jun 2018	B	6,170.24
<i>Less Rounding</i>			B	(0.03)
<b>Total Gross Rent and Other Leasing &amp; Hiring Income</b>			<b>B</b>	<b>32,789.00</b>
<b>Gross Interest</b>				
Interest	607: Cash at Bank - UBank USaver	31 Jul 2017	C	6.19
Interest	607: Cash at Bank - UBank USaver	31 Aug 2017	C	0.01
Interest	607: Cash at Bank - UBank USaver	30 Sep 2017	C	0.01
Interest	607: Cash at Bank - UBank USaver	31 Oct 2017	C	0.01
Interest	607: Cash at Bank - UBank USaver	30 Nov 2017	C	0.01
Interest	607: Cash at Bank - UBank USaver	31 Dec 2017	C	0.01
Interest	607: Cash at Bank - UBank USaver	31 Jan 2018	C	0.01
Interest	607: Cash at Bank - UBank USaver	28 Feb 2018	C	0.01
Interest	607: Cash at Bank - UBank USaver	31 Mar 2018	C	0.01
Interest	607: Cash at Bank - UBank USaver	30 Apr 2018	C	0.01
Interest	607: Cash at Bank - UBank USaver	31 May 2018	C	0.01
Interest	607: Cash at Bank - UBank USaver	30 Jun 2018	C	0.01
Interest	CBATD: CBA Term Deposit	25 Jun 2018	C	875.29
<i>Less Rounding</i>			C	(0.59)
<b>Total Gross Interest</b>			<b>C</b>	<b>881.00</b>
<b>Total Forestry Managed Investment Scheme Income</b>			<b>X</b>	<b>0.00</b>
<b>Net Foreign Income</b>				
Distribution - Tax Statement	PAC0001AU: PACKER & CO INVESTIGATOR TRUST	30 Jun 2018	D	5,187.61
<i>Less Rounding</i>			D	(0.61)
<b>Total Net Foreign Income</b>			<b>D</b>	<b>5,187.00</b>
<b>Total Australian Franking Credits from a New Zealand Company</b>			<b>E</b>	<b>0.00</b>
<b>Total Transfers from Foreign Funds</b>			<b>F</b>	<b>0.00</b>
<b>Total Gross Payments where ABN not quoted</b>			<b>H</b>	<b>0.00</b>
<b>Total Gross Distribution from Partnerships</b>			<b>I</b>	<b>0.00</b>
<b>Total Unfranked Dividend Amount</b>			<b>J</b>	<b>0.00</b>
<b>Total Franked Dividend Amount</b>			<b>K</b>	<b>0.00</b>
<b>Total Dividend Franking Credit</b>			<b>L</b>	<b>0.00</b>
<b>Gross Trust Distributions</b>				
Distribution - Tax Statement	PAC0001AU: PACKER & CO INVESTIGATOR TRUST	30 Jun 2018	M	(30,760.40)
Investment Income	PAC0001AU: PACKER & CO INVESTIGATOR TRUST	30 Jun 2018	M	30,770.04

**Gavenwood Superannuation Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2017 to 30 June 2018**

Description	Investment Reference	Date	Tax Return Ref.	Amount
<i>Less Rounding</i>				M (0.64)
<b>Total Gross Trust Distributions</b>			<b>M</b>	<b>9.00</b>
<b>Total Assessable Employer Contributions</b>			<b>R1</b>	<b>0.00</b>
<b>Assessable Personal Contributions</b>				
Transfer	WILSOH0: Heather Wilson	25 Jun 2018	R2	11,500.00
<b>Total Assessable Personal Contributions</b>			<b>R2</b>	<b>11,500.00</b>
<b>Total No-TFN quoted contributions</b>			<b>R3</b>	<b>0.00</b>
<b>Total Transfer of Liability to life insurance company or PST</b>			<b>R6</b>	<b>0.00</b>
<b>Total Assessable Contributions</b>			<b>R</b>	<b>11,500.00</b>
<b>Total Other Income</b>			<b>S</b>	<b>0.00</b>
<b>Total Assessable Income Due to Changed Tax Status of Fund</b>			<b>T</b>	<b>0.00</b>
<b>Total Net Non-arm's Length Income</b>			<b>U</b>	<b>0.00</b>
<b>Exempt Current Pension Income</b>				
Exempt Current Pension Income	Gross Interest	30 Jun 2018	Y	(881.00)
Exempt Current Pension Income	Gross Rent and Other Leasing & Hiring Income	30 Jun 2018	Y	(32,789.00)
Exempt Current Pension Income	Gross Trust Distributions	30 Jun 2018	Y	(9.00)
Exempt Current Pension Income	Net Foreign Income	30 Jun 2018	Y	(5,187.00)
<b>Total Exempt Current Pension Income</b>			<b>Y</b>	<b>(38,866.00)</b>
<b>Total Assessable Income</b>				<b>11,500.00</b>
<b>Deductions</b>			<b>Section C</b>	
<b>Total Interest Expenses within Australia</b>			<b>A</b>	<b>0.00</b>
<b>Total Interest Expenses Overseas</b>			<b>B</b>	<b>0.00</b>
<b>Capital Works Deductions</b>				
Capital Works Deduction 212/14-18 Finlayson Street, Lane Cove	772_001: 212/14-18 Finlayson Street, Lane Cove	26 Jul 2017	D	356.66
Capital Works Deduction 212/14-18 Finlayson Street, Lane Cove	772_001: 212/14-18 Finlayson Street, Lane Cove	05 Jun 2018	D	4,307.28
Capital Works Deduction 212/14-18 Finlayson Street, Lane Cove	772_001: 212/14-18 Finlayson Street, Lane Cove	26 Jun 2018	D	288.06
Capital Works Deduction 212/14-18 Finlayson Street, Lane Cove	772_001: 212/14-18 Finlayson Street, Lane Cove	30 Jun 2018	D	54.88
Less Current Pension Deductions		30 Jun 2018	D	(5,006.88)
<b>Total Capital Works Deductions</b>			<b>D</b>	<b>0.00</b>
<b>Deduction for Decline in Value of Depreciating Assets</b>				
Depreciation 212/14-18 Finlayson Street, Lane Cove	772_001: 212/14-18 Finlayson Street, Lane Cove	26 Jul 2017	E	426.69
Depreciation 212/14-18 Finlayson Street, Lane Cove	772_001: 212/14-18 Finlayson Street, Lane Cove	05 Jun 2018	E	5,153.44
Depreciation 212/14-18 Finlayson Street, Lane Cove	772_001: 212/14-18 Finlayson Street, Lane Cove	26 Jun 2018	E	344.64
Depreciation 212/14-18 Finlayson Street, Lane Cove	772_001: 212/14-18 Finlayson Street, Lane Cove	30 Jun 2018	E	65.64
Less Current Pension Deductions		30 Jun 2018	E	(5,990.41)
<b>Total Deduction for Decline in Value of Depreciating Assets</b>			<b>E</b>	<b>0.00</b>
<b>Total Death or Disability Premiums</b>			<b>F</b>	<b>0.00</b>
<b>Total Death Benefit Increase</b>			<b>G</b>	<b>0.00</b>
<b>Approved Auditor Fee</b>				

**Gavenwood Superannuation Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2017 to 30 June 2018**

Description	Investment Reference	Date	Tax Return Ref.	Amount
Transfer		29 Aug 2017	H	385.00
Accounting		26 Jun 2018	H	385.00
Less Current Pension Deductions		30 Jun 2018	H	(770.00)
<b>Total Approved Auditor Fee</b>			<b>H</b>	<b>0.00</b>
<b>Investment Expenses</b>				
Fees	605: Cash at Bank - CBA Business	01 Jul 2017	I	10.00
Fees	605: Cash at Bank - CBA Business	01 Aug 2017	I	10.00
Fees	605: Cash at Bank - CBA Business	01 Sep 2017	I	10.00
Fees	605: Cash at Bank - CBA Business	01 Oct 2017	I	10.00
Fees	605: Cash at Bank - CBA Business	01 Nov 2017	I	10.00
Fees	605: Cash at Bank - CBA Business	01 Dec 2017	I	10.00
Fees	605: Cash at Bank - CBA Business	01 Jan 2018	I	10.00
Fees	605: Cash at Bank - CBA Business	01 Feb 2018	I	10.00
Fees	605: Cash at Bank - CBA Business	01 Mar 2018	I	10.00
Fees	605: Cash at Bank - CBA Business	01 Apr 2018	I	10.00
Fees	605: Cash at Bank - CBA Business	01 May 2018	I	10.00
Fees	605: Cash at Bank - CBA Business	01 Jun 2018	I	10.00
Agents Management Fee	772_001: 212/14-18 Finlayson Street, Lane Cove	30 Apr 2018	I	2,105.84
Cleaning	772_001: 212/14-18 Finlayson Street, Lane Cove	30 Apr 2018	I	350.00
Council Rates	772_001: 212/14-18 Finlayson Street, Lane Cove	30 Apr 2018	I	2,426.00
Gas	772_001: 212/14-18 Finlayson Street, Lane Cove	30 Apr 2018	I	41.47
Insurance Premium	772_001: 212/14-18 Finlayson Street, Lane Cove	30 Apr 2018	I	401.13
Pest Control	772_001: 212/14-18 Finlayson Street, Lane Cove	30 Apr 2018	I	385.00
Repairs Maintenance	772_001: 212/14-18 Finlayson Street, Lane Cove	30 Apr 2018	I	2,652.25
Strata Levy Fee	772_001: 212/14-18 Finlayson Street, Lane Cove	30 Apr 2018	I	1,678.00
Water Rates	772_001: 212/14-18 Finlayson Street, Lane Cove	30 Apr 2018	I	515.90
Agents Management Fee	772_001: 212/14-18 Finlayson Street, Lane Cove	30 Jun 2018	I	801.36
Insurance Premium	772_001: 212/14-18 Finlayson Street, Lane Cove	30 Jun 2018	I	100.28
Strata Levy Fee	772_001: 212/14-18 Finlayson Street, Lane Cove	30 Jun 2018	I	2,090.00
Water Rates	772_001: 212/14-18 Finlayson Street, Lane Cove	30 Jun 2018	I	751.87
Less Current Pension Deductions		30 Jun 2018	I	(14,419.10)
<b>Total Investment Expenses</b>			<b>I</b>	<b>0.00</b>
<b>Management and Administration Expenses</b>				
ASIC		01 Aug 2017	J	48.00
Transfer		29 Aug 2017	J	2,420.00
Transfer		29 Aug 2017	J	176.00
Accounting		26 Jun 2018	J	2,200.00
Less Current Pension Deductions		30 Jun 2018	J	(4,844.00)
<b>Total Management and Administration Expenses</b>			<b>J</b>	<b>0.00</b>
<b>Total Forestry Managed Investment Scheme Deduction</b>				
			<b>U</b>	<b>0.00</b>
<b>Other Deductions</b>				
ATO		12 Jul 2017	L	259.00
ATO		31 May 2018	L	259.00
<b>Total Other Deductions</b>			<b>L</b>	<b>518.00</b>
<b>Tax Losses Deducted</b>				
Tax Losses Brought Forward		30 Jun 2018	M	0.00
Less Net Exempt Income		30 Jun 2018	M	0.00
<b>Total Tax Losses Deducted</b>			<b>M</b>	<b>0.00</b>

**Gavenwood Superannuation Fund**  
**Statement of Taxable Income**  
For the Period from 1 July 2017 to 30 June 2018

Description	Investment Reference	Date	Tax Return Ref.	Amount
<b>Total Deductions</b>				518.00
<b>Taxable Income or Loss</b>		(V - N)	O	10,982.00
<b>Income Tax Calculation Statement</b>			<b>Section D</b>	
<b>Gross Tax</b>				
Gross Tax @ 15% for Concessional Income		30 Jun 2018	T1	1,647.30
Gross Tax @ 45% for Net Non-Arm's Length Income		30 Jun 2018	T1	0.00
No-TFN Quoted Contributions @ 32%		30 Jun 2018	J	0.00
<b>Total Gross Tax</b>				1,647.30
<b>Credit: Foreign Tax Income Offset</b>				
Distribution - Tax Statement	PAC0001AU: PACKER & CO INVESTIGATOR TRUST	30 Jun 2018	C1	1,979.17
Excessive Foreign Tax Credit Written Off		30 Jun 2018	C1	(1,979.17)
<b>Total Credit: Foreign Tax Income Offset</b>			C1	0.00
<b>Total Credit: Rebates and Tax Offset</b>			C2	0.00
<b>Rebates and Offsets</b>			C	0.00
<b>SUBTOTAL</b>				1,647.30
<b>Total Credit: Refundable Franking Credits</b>			E1	0.00
<b>Total Credit: No-TFN Tax Offset</b>			E2	0.00
<b>Total Credit: Refundable National Rental Affordability Scheme Tax Offset</b>			E3	0.00
<b>Total Credit: Interest on Early Payments</b>			H1	0.00
<b>Total Credit: Foreign Resident Withholding</b>			H2	0.00
<b>Total Credit: ABN/TFN Not Quoted (Non-Individual)</b>			H3	0.00
<b>Total Credit: Interest on No-TFN Tax Offset</b>			H6	0.00
<b>Total Eligible Credits</b>				0.00
<b>Net Tax Payable</b>				1,647.30
<b>Total PAYG Instalments Raised</b>			K	0.00
<b>Total Supervisory Levy</b>			L	259.00
<b>Total Supervisory Levy Adjustment for Wound Up Funds</b>			M	0.00
<b>Total Supervisory Levy Adjustment for New Funds</b>			N	0.00
<b>Total Amount Due / (Refundable)</b>				1,906.30

**Gavenwood Superannuation Fund**  
**Fund ABN: 81 546 080 977**  
**Rental Property Schedule**  
**For the Period From 1 July 2017 to 30 June 2018**

**Property Account Name**      212/14-18 Finlayson Street, Lane Cove  
Property Type                      Residential  
Address of the Property        212/14-18 Finlayson Street  
   Lane Cove, NSW 2066  
   Australia

Description	Tax Return Label	Amount
<b>Income</b>		
Rent from Property	B	32,789.03
<b>Gross Rent</b>		<u><b>32,789.03</b></u>
<b>Expenses</b>		
Agents Management Fee	I	2,907.20
Capital Allowances	E	5,990.41
Capital Work Deduction - Tax Only	D	5,006.88
Cleaning	I	350.00
Council Rates	I	2,426.00
Insurance Premium	I	501.41
Pest Control	I	385.00
Repairs Maintenance	I	2,652.25
Strata Levy Fee	I	3,768.00
Sundry Expenses	I	41.47
Water Rates	I	1,267.77
<b>Total Expenses</b>		<u><b>25,296.39</b></u>
<b>Net Rent</b>		<u><u><b>7,492.64</b></u></u>

## Gavenwood Superannuation Fund Depreciation Worksheet

**For the Period 1 July 2017 to 30 June 2018**

**Property Description:** 212/14-18 Finlayson Street, Lane Cove  
**Property Type:** Residential  
**Property Address:** 212/14-18 Finlayson Street Lane Cove NSW 2066

Description of Assets	Purchase Date	Original Cost	Opening		Balancing Adjustment Events			Decline In Value		Closing Written Down Value		
			Written Down Value	Disposal Date	Termination Value	Assessable	Deductible	Rate	Method		Decline In Value	
Balance Property settlement	17-Oct-14	194,515.00	181,351.92						2.50%	PC *	4,862.88	176,489.04
Balance Property settlement	17-Oct-14	3,275.00	3,053.37						2.50%	PC *	81.88	2,971.49
Dampers	17-Oct-14	7,477.00	4,108.59						20.00%	DV	821.72	3,286.87
Chillers	17-Oct-14	1,213.00	825.05						13.34%	DV	110.06	714.99
Air Handling Units	17-Oct-14	5,254.00	3,954.89						10.00%	DV	395.49	3,559.40
Carpets	17-Oct-14	3,664.00	2,013.36						20.00%	DV	402.67	1,610.69
Fire indicator panel	17-Oct-14	131.00	80.26						16.66%	DV	13.37	66.89
Smoke Detectors	17-Oct-14	1,928.00	1,451.28						10.00%	DV	145.13	1,306.15
Emergency warning system	17-Oct-14	1,252.00	767.15						16.66%	DV	127.81	639.34
Hoses and Nozzles	17-Oct-14	457.00	251.12						20.00%	DV	50.22	200.90
Pumps, diesel and electric	17-Oct-14	261.00	208.42						8.00%	DV	16.67	191.75
Timber Floor Coverings	17-Oct-14	10,022.00	6,816.65						13.34%	DV	909.34	5,907.31
Hot water Installation	17-Oct-14	1,964.00	1,203.43						16.66%	DV	200.49	1,002.94
Dishwashers	17-Oct-14	2,964.00	1,628.70						20.00%	DV	325.74	1,302.96
Exhaust and rangehoods	17-Oct-14	1,457.00	892.77						16.66%	DV	148.74	744.03
Microwave Ovens	17-Oct-14	1,048.00	575.87						20.00%	DV	115.17	460.70
Ovens	17-Oct-14	3,415.00	2,092.53						16.66%	DV	348.62	1,743.91
Stoves	17-Oct-14	2,109.00	1,292.28						16.66%	DV	215.29	1,076.99
Drying Equipment	17-Oct-14	1,496.00	822.05						20.00%	DV	164.41	657.64
Lifts and Elevators	17-Oct-14	9,861.00	8,186.78						6.66%	DV	545.24	7,641.54
Access control systems	17-Oct-14	1,511.00	390.04						40.00%	DV	156.02	234.02
Proximity Readers	17-Oct-14	940.00	382.57						28.58%	DV	109.34	273.23
Ventilation Fans	17-Oct-14	1,792.00	1,348.90						10.00%	DV	134.89	1,214.01
Sofa Bed	17-Oct-14	1,785.00	1,152.89						15.00%	DV	172.93	979.96
Bedhead and chair	22-Oct-14	1,188.77	769.56						15.00%	DV	115.43	654.13
Top load washer with addition 3 yr warranty	22-Oct-14	625.95	345.06						20.00%	DV	69.01	276.05
Wall of mirrors	5-Nov-14	2,485.00	2,320.07						2.50%	PC *	62.12	2,257.95
Botanic Blinds	20-Nov-14	1,180.00	662.46						20.00%	DV	132.49	529.97
Mattress	6-Jan-15	439.00	294.10						15.00%	DV	44.12	249.98
Balance Property settlement	17-Oct-14	398,434.42	398,434.42						0.00%	N/A	-	398,434.42

**Gavenwood Superannuation Fund**  
**Depreciation Worksheet**  
**For the Period 1 July 2017 to 30 June 2018**

<b>Property Total</b>	664,144.14	627,676.54	10,997.29	616,679.25
-----------------------	------------	------------	-----------	------------

	<b>Total Capital Allowance</b>	5,990.41
	<b>Total Capital Work Deductions</b>	5,006.88

**Key:**  
 DV: Diminishing Value Method  
 PC: Prime Cost Method  
 LV: Low value pool ( year 2 or 3)  
 LV Y1: Low value pool - year 1  
 N/A: Non-depreciable asset  
 \*: Capital work deduction

**Gavenwood Superannuation Fund**  
**ABN: 81 546 080 977**  
**Activity Statement Preparation Report - Detail**  
**For the period 1 July 2017 to 30 June 2018**

**GST Detail**

Description	Return Item	Gross (Inc GST)	GST
<b><i>Income (GST Collected)</i></b>			
<b><u>Sales Detail</u></b>			
Rental Statement		26,618.79	0.00
Interest		875.29	0.00
Rental Statement		6,170.24	0.00
Interest		0.01	0.00
Interest		6.19	0.00
<b>Total Sales</b>	<b>G1</b>	<b>33,670.62</b>	<b>0.00</b>
<b><u>Export Sales Detail</u></b>			
Nil			
<b>Export Sales</b>	<b>G2</b>		
<b><u>Other GST-Free Sales Detail</u></b>			
<b>Other GST-Free Sales</b>	<b>G3</b>		
<b>Total GST Collect on Sales</b>	<b>1A</b>		<b>0.00</b>

***Outgoings (GST Paid)***

**Capital Purchases Detail**

Nil			
<b>Capital Purchases</b>	<b>G10</b>		

**Gavenwood Superannuation Fund**  
**ABN: 81 546 080 977**  
**Activity Statement Preparation Report - Detail**  
**For the period 1 July 2017 to 30 June 2018**

**Non-Capital Purchases Detail**

Repairs Maintenance		2,270.00	0.00
Repairs Maintenance		165.00	0.00
Insurance Premium		401.13	0.00
Council Rates		2,426.00	0.00
Water Rates		515.90	0.00
Strata Levy Fee		1,678.00	0.00
Pest Control		385.00	0.00
Agents Management Fee		2,049.62	0.00
Repairs Maintenance		217.25	0.00
Gas		41.47	0.00
Cleaning		350.00	0.00
Agents Management Fee		56.22	0.00
Agents Management Fee		784.86	0.00
Accounting		2,200.00	0.00
Accounting		385.00	0.00
Transfer		2,420.00	0.00
Transfer		385.00	0.00
Transfer		176.00	0.00
ASIC		48.00	0.00
Fees		10.00	0.00
Insurance Premium		100.28	0.00
Water Rates		751.87	0.00
Strata Levy Fee		2,090.00	0.00
Agents Management Fee		16.50	0.00
<b>Non-Capital Purchases</b>	<b>G11</b>	<b>20,033.10</b>	<b>0.00</b>
<b>Total GST Paid on Purchases</b>	<b>1B</b>		<b>0.00</b>

---

**Gavenwood Superannuation Fund**  
**ABN: 81 546 080 977**  
**Activity Statement Preparation Report - Detail**  
**For the period 1 July 2017 to 30 June 2018**

---

**PAYG Withholding Tax Detail**

---

Description	Return Item	Gross	Tax Withheld
-------------	-------------	-------	--------------

---

**Benefit Payment Detail**

Heather Wilson

Total Benefit Payments	W1		
Amounts withheld from benefit payments (W1)	W2		0.00
Total Amounts Withheld	W5		0.00

**Gavenwood Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Income</b>					
<b>Member Receipts</b>					
<b>Contributions - Member - Personal Concessional</b>					
<b>Ms Heather Wilson</b>					
01/07/2017	Opening Balance				0.00
25/06/2018	Transfer			11,500.00	11,500.00 CR
30/06/2018	Closing Balance				11,500.00 CR
<b>Contributions - Member - Personal Non-Concessional</b>					
<b>Ms Heather Wilson</b>					
01/07/2017	Opening Balance				0.00
25/06/2018	Transfer			11,500.00	11,500.00 CR
30/06/2018	Closing Balance				11,500.00 CR
<b>Contributions - Government Co-Contributions</b>					
<b>Ms Heather Wilson</b>					
01/07/2017	Opening Balance				0.00
27/07/2017	ATO			500.00	500.00 CR
07/09/2017	ATO			501.00	1,001.00 CR
30/06/2018	Closing Balance				1,001.00 CR
<b>Investment Income</b>					
<b>Distributions - Units In Unlisted Unit Trusts</b>					
<b>PACKER &amp; CO INVESTIGATOR TRUST</b>					
01/07/2017	Opening Balance				0.00
30/06/2018	Distribution - Tax Statement			1,979.17	1,979.17 CR
30/06/2018	Investment Income			30,770.04	32,749.21 CR
30/06/2018	Closing Balance				32,749.21 CR
<b>Interest - Cash At Bank</b>					
<b>Cash at Bank - UBank USaver</b>					
01/07/2017	Opening Balance				0.00
31/07/2017	Interest			6.19	6.19 CR
31/08/2017	Interest			0.01	6.20 CR
30/09/2017	Interest			0.01	6.21 CR
31/10/2017	Interest			0.01	6.22 CR
30/11/2017	Interest			0.01	6.23 CR
31/12/2017	Interest			0.01	6.24 CR
31/01/2018	Interest			0.01	6.25 CR
28/02/2018	Interest			0.01	6.26 CR
31/03/2018	Interest			0.01	6.27 CR
30/04/2018	Interest			0.01	6.28 CR
31/05/2018	Interest			0.01	6.29 CR
30/06/2018	Interest			0.01	6.30 CR
30/06/2018	Closing Balance				6.30 CR
<b>CBA Term Deposit</b>					
01/07/2017	Opening Balance				0.00
25/06/2018	Interest			875.29	875.29 CR
30/06/2018	Closing Balance				875.29 CR
<b>Rent - Direct Property</b>					
<b>212/14-18 Finlayson Street, Lane Cove</b>					
01/07/2017	Opening Balance				0.00
30/04/2018	Rent			26,618.79	26,618.79 CR
30/06/2018	Rent			6,170.24	32,789.03 CR
30/06/2018	Closing Balance				32,789.03 CR

**Gavenwood Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Expenses</b>					
<b>Member Payments</b>					
<b>Lump Sums Paid - Ms Heather Wilson</b>					
<b>502: Wilson, Heather</b>					
01/07/2017	Opening Balance				0.00
06/06/2018	Pension Commutation		3,000.00		3,000.00 DR
30/06/2018	Closing Balance				3,000.00 DR
<b>Pensions Paid - Ms Heather Wilson</b>					
<b>502: Wilson, Heather</b>					
01/07/2017	Opening Balance				0.00
26/08/2017	Pension Drawdown - Gross		500.00		500.00 DR
14/09/2017	Pension Drawdown - Gross		500.00		1,000.00 DR
22/09/2017	Pension Drawdown - Gross		1,500.00		2,500.00 DR
14/10/2017	Pension Drawdown - Gross		3,000.00		5,500.00 DR
04/12/2017	Pension Drawdown - Gross		180.00		5,680.00 DR
14/12/2017	Pension Drawdown - Gross		2,500.00		8,180.00 DR
21/12/2017	Pension Drawdown - Gross		1,900.00		10,080.00 DR
23/12/2017	Pension Drawdown - Gross		450.00		10,530.00 DR
06/02/2018	Pension Drawdown - Gross		600.00		11,130.00 DR
17/05/2018	Pension Drawdown - Gross		1,500.00		12,630.00 DR
30/05/2018	Pension Drawdown - Gross		955.85		13,585.85 DR
06/06/2018	Pension Drawdown - Gross		226.30		13,812.15 DR
19/06/2018	Pension Drawdown - Gross		1,008.00		14,820.15 DR
25/06/2018	Pension Drawdown - Gross		20,000.00		34,820.15 DR
28/06/2018	Pension Drawdown - Gross		1,000.00		35,820.15 DR
30/06/2018	Closing Balance				35,820.15 DR
<b>Pension Account #2</b>					
01/07/2017	Opening Balance				0.00
14/07/2017	Pension Drawdown - Gross		4,500.00		4,500.00 DR
24/07/2017	Pension Drawdown - Gross		350.00		4,850.00 DR
26/07/2017	Pension Drawdown - Gross		1,000.00		5,850.00 DR
29/07/2017	Pension Drawdown - Gross		700.00		6,550.00 DR
27/08/2017	Pension Drawdown - Gross		500.00		7,050.00 DR
06/12/2017	Pension Drawdown - Gross		240.00		7,290.00 DR
18/01/2018	Pension Drawdown - Gross		2,000.00		9,290.00 DR
20/02/2018	Pension Drawdown - Gross		1,200.00		10,490.00 DR
07/03/2018	Pension Drawdown - Gross		1,200.00		11,690.00 DR
30/06/2018	Closing Balance				11,690.00 DR
<b>Pension Account #3</b>					
01/07/2017	Opening Balance				0.00
23/10/2017	Pension Drawdown - Gross		500.00		500.00 DR
23/10/2017	Pension Drawdown - Gross		700.00		1,200.00 DR
16/11/2017	Pension Drawdown - Gross		800.00		2,000.00 DR
22/12/2017	Pension Drawdown - Gross		1,200.00		3,200.00 DR
27/12/2017	Pension Drawdown - Gross		600.00		3,800.00 DR
19/02/2018	Pension Drawdown - Gross		1,500.00		5,300.00 DR
07/03/2018	Pension Drawdown - Gross		782.00		6,082.00 DR
14/03/2018	Pension Drawdown - Gross		820.00		6,902.00 DR
31/03/2018	Pension Drawdown - Gross		1,900.00		8,802.00 DR
16/04/2018	Pension Drawdown - Gross		900.00		9,702.00 DR
16/04/2018	Pension Drawdown - Gross		1,276.00		10,978.00 DR
19/06/2018	Pension Drawdown - Gross		2,092.00		13,070.00 DR
30/06/2018	Closing Balance				13,070.00 DR

**Gavenwood Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Expenses</b>					
<b>Other Expenses</b>					
<b>Accountancy Fee</b>					
01/07/2017	Opening Balance				0.00
29/08/2017	Transfer		2,420.00		2,420.00 DR
26/06/2018	Accounting		2,200.00		4,620.00 DR
30/06/2018	Closing Balance				4,620.00 DR
<b>Actuarial Fee</b>					
01/07/2017	Opening Balance				0.00
29/08/2017	Transfer		176.00		176.00 DR
30/06/2018	Closing Balance				176.00 DR
<b>Auditor Fee</b>					
01/07/2017	Opening Balance				0.00
29/08/2017	Transfer		385.00		385.00 DR
26/06/2018	Accounting		385.00		770.00 DR
30/06/2018	Closing Balance				770.00 DR
<b>Bank Fees - Cash At Bank</b>					
<b>Cash at Bank - CBA Business</b>					
01/07/2017	Opening Balance				0.00
01/07/2017	Fees		10.00		10.00 DR
01/08/2017	Fees		10.00		20.00 DR
01/09/2017	Fees		10.00		30.00 DR
01/10/2017	Fees		10.00		40.00 DR
01/11/2017	Fees		10.00		50.00 DR
01/12/2017	Fees		10.00		60.00 DR
01/01/2018	Fees		10.00		70.00 DR
01/02/2018	Fees		10.00		80.00 DR
01/03/2018	Fees		10.00		90.00 DR
01/04/2018	Fees		10.00		100.00 DR
01/05/2018	Fees		10.00		110.00 DR
01/06/2018	Fees		10.00		120.00 DR
30/06/2018	Closing Balance				120.00 DR
<b>Depreciation - Capital Allowances - Direct Property</b>					
<b>212/14-18 Finlayson Street, Lane Cove</b>					
01/07/2017	Opening Balance				0.00
26/07/2017	Depreciation 212/14-18 Finlayson Street, Lane Cove		426.69		426.69 DR
05/06/2018	Depreciation 212/14-18 Finlayson Street, Lane Cove		5,153.44		5,580.13 DR
26/06/2018	Depreciation 212/14-18 Finlayson Street, Lane Cove		344.64		5,924.77 DR
30/06/2018	Depreciation 212/14-18 Finlayson Street, Lane Cove		65.64		5,990.41 DR
30/06/2018	Closing Balance				5,990.41 DR
<b>Property Expenses - Agents Management Fee - Direct Property</b>					
<b>212/14-18 Finlayson Street, Lane Cove</b>					
01/07/2017	Opening Balance				0.00
30/04/2018	Agents Management Fee		2,105.84		2,105.84 DR
30/06/2018	Agents Management Fee		801.36		2,907.20 DR
30/06/2018	Closing Balance				2,907.20 DR
<b>Property Expenses - Cleaning - Direct Property</b>					
<b>212/14-18 Finlayson Street, Lane Cove</b>					
01/07/2017	Opening Balance				0.00
30/04/2018	Cleaning		350.00		350.00 DR
30/06/2018	Closing Balance				350.00 DR

**Gavenwood Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Expenses</b>					
<b>Property Expenses - Council Rates - Direct Property</b>					
<b>212/14-18 Finlayson Street, Lane Cove</b>					
01/07/2017	Opening Balance				0.00
30/04/2018	Council Rates		2,426.00		2,426.00 DR
30/06/2018	Closing Balance				2,426.00 DR
<b>Property Expenses - Insurance Premium - Direct Property</b>					
<b>212/14-18 Finlayson Street, Lane Cove</b>					
01/07/2017	Opening Balance				0.00
30/04/2018	Insurance Premium		401.13		401.13 DR
30/06/2018	Insurance Premium		100.28		501.41 DR
30/06/2018	Closing Balance				501.41 DR
<b>Property Expenses - Pest Control - Direct Property</b>					
<b>212/14-18 Finlayson Street, Lane Cove</b>					
01/07/2017	Opening Balance				0.00
30/04/2018	Pest Control		385.00		385.00 DR
30/06/2018	Closing Balance				385.00 DR
<b>Property Expenses - Repairs Maintenance - Direct Property</b>					
<b>212/14-18 Finlayson Street, Lane Cove</b>					
01/07/2017	Opening Balance				0.00
30/04/2018	Repairs Maintenance		2,652.25		2,652.25 DR
30/06/2018	Closing Balance				2,652.25 DR
<b>Property Expenses - Strata Levy Fee - Direct Property</b>					
<b>212/14-18 Finlayson Street, Lane Cove</b>					
01/07/2017	Opening Balance				0.00
30/04/2018	Strata Levy Fee		1,678.00		1,678.00 DR
30/06/2018	Strata Levy Fee		2,090.00		3,768.00 DR
30/06/2018	Closing Balance				3,768.00 DR
<b>Property Expenses - Sundry Expenses - Direct Property</b>					
<b>212/14-18 Finlayson Street, Lane Cove</b>					
01/07/2017	Opening Balance				0.00
30/04/2018	Gas		41.47		41.47 DR
30/06/2018	Closing Balance				41.47 DR
<b>Property Expenses - Water Rates - Direct Property</b>					
<b>212/14-18 Finlayson Street, Lane Cove</b>					
01/07/2017	Opening Balance				0.00
30/04/2018	Water Rates		515.90		515.90 DR
30/06/2018	Water Rates		751.87		1,267.77 DR
30/06/2018	Closing Balance				1,267.77 DR
<b>Regulatory Fees</b>					
01/07/2017	Opening Balance				0.00
01/08/2017	ASIC		48.00		48.00 DR
30/06/2018	Closing Balance				48.00 DR
<b>SMSF Supervisory Levy</b>					
01/07/2017	Opening Balance				0.00
12/07/2017	ATO		259.00		259.00 DR
31/05/2018	ATO		259.00		518.00 DR
30/06/2018	Closing Balance				518.00 DR

**Gavenwood Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Expenses</b>					
<b>Investment Losses</b>					
<b>Decrease in Market Value - Direct Property</b>					
<b>212/14-18 Finlayson Street, Lane Cove</b>					
01/07/2017	Opening Balance				0.00
26/07/2017	Market Value Adjustment			426.69	426.69 CR
05/06/2018	Market Value Adjustment			5,153.44	5,580.13 CR
26/06/2018	Market Value Adjustment			344.64	5,924.77 CR
30/06/2018	Market Value Adjustment		134,934.36		129,009.59 DR
30/06/2018	Closing Balance				<b>129,009.59 DR</b>
<b>Decrease in Market Value - Units In Unlisted Unit Trusts</b>					
<b>PACKER &amp; CO INVESTIGATOR TRUST</b>					
01/07/2017	Opening Balance				0.00
05/06/2018	Market Value Adjustment			438.75	438.75 CR
30/06/2018	Market Value Adjustment			80,931.44	81,370.19 CR
30/06/2018	Closing Balance				<b>81,370.19 CR</b>
<b>Income Tax</b>					
<b>Income Tax Expense</b>					
<b>Income Tax Expense</b>					
01/07/2017	Opening Balance				0.00
25/06/2018	Fund Income Tax		1,725.00		1,725.00 DR
26/06/2018	Fund Income Tax			77.70	1,647.30 DR
30/06/2018	Closing Balance				<b>1,647.30 DR</b>
<b>Excessive Foreign Tax Credit Writeoff Expense</b>					
01/07/2017	Opening Balance				0.00
30/06/2018	Excessive foreign tax credit written off		1,979.17		1,979.17 DR
30/06/2018	Closing Balance				<b>1,979.17 DR</b>
<b>Assets</b>					
<b>Investments - 212/14-18 Finlayson Street, Lane Cove</b>					
01/07/2017	Opening Balance	1.00000			<b>855,000.00 DR</b>
26/07/2017	Depreciation 212/14-18 Finlayson Street, Lane Cove			426.69	854,573.31 DR
26/07/2017	Market Value Adjustment		426.69		855,000.00 DR
05/06/2018	Depreciation 212/14-18 Finlayson Street, Lane Cove			5,153.44	849,846.56 DR
05/06/2018	Market Value Adjustment		5,153.44		855,000.00 DR
26/06/2018	Depreciation 212/14-18 Finlayson Street, Lane Cove			344.64	854,655.36 DR
26/06/2018	Market Value Adjustment		344.64		855,000.00 DR
30/06/2018	Depreciation 212/14-18 Finlayson Street, Lane Cove			65.64	854,934.36 DR
30/06/2018	Market Value Adjustment			134,934.36	720,000.00 DR
30/06/2018	Closing Balance	1.00000			<b>720,000.00 DR</b>
<b>Investments - PACKER &amp; CO INVESTIGATOR TRUST</b>					
01/07/2017	Opening Balance	255,008.09000			<b>535,899.50 DR</b>
01/08/2017	Listed Security Purchase	19,242.80000	40,000.00		575,899.50 DR
05/06/2018	Market Value Adjustment		438.75		576,338.25 DR
30/06/2018	Listed Security Purchase	12,839.04000	30,770.04		607,108.29 DR
30/06/2018	Market Value Adjustment		80,931.44		688,039.73 DR
30/06/2018	Closing Balance	287,089.93000			<b>688,039.73 DR</b>

**Gavenwood Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
<b>Cash At Bank - Cash at Bank - CBA Business</b>					
01/07/2017	Opening Balance				102,000.64 DR
01/07/2017	Fees			10.00	101,990.64 DR
12/07/2017	ATO			839.28	101,151.36 DR
12/07/2017	Deposit		12,379.39		113,530.75 DR
12/07/2017	Inv 3026			1,550.00	111,980.75 DR
14/07/2017	Pension			4,500.00	107,480.75 DR
14/07/2017	Rent		3,869.51		111,350.26 DR
24/07/2017	HAS			350.00	111,000.26 DR
26/07/2017	Pension			1,000.00	110,000.26 DR
27/07/2017	ATO		500.00		110,500.26 DR
27/07/2017	Rates			1,213.00	109,287.26 DR
28/07/2017	Transfer			40,000.00	69,287.26 DR
28/07/2017	Transfer			40,000.00	29,287.26 DR
29/07/2017	Pension			700.00	28,587.26 DR
01/08/2017	ASIC			48.00	28,539.26 DR
01/08/2017	DEFT			878.05	27,661.21 DR
01/08/2017	Fees			10.00	27,651.21 DR
16/08/2017	Water			171.98	27,479.23 DR
23/08/2017	Rates			1,213.00	26,266.23 DR
26/08/2017	Transfer			500.00	25,766.23 DR
27/08/2017	Transfer			500.00	25,266.23 DR
29/08/2017	Inv 0138			120.00	25,146.23 DR
29/08/2017	Transfer			2,981.00	22,165.23 DR
01/09/2017	Fees			10.00	22,155.23 DR
05/09/2017	Mirror			600.00	21,555.23 DR
07/09/2017	ATO		501.00		22,056.23 DR
14/09/2017	Pension			500.00	21,556.23 DR
22/09/2017	Pension			1,500.00	20,056.23 DR
01/10/2017	Fees			10.00	20,046.23 DR
05/10/2017	Comminsure			50.15	19,996.08 DR
13/10/2017	Rent		3,023.77		23,019.85 DR
14/10/2017	Pension			3,000.00	20,019.85 DR
15/10/2017	Plumbing			165.00	19,854.85 DR
21/10/2017	Water			171.96	19,682.89 DR
23/10/2017	Comminsure			50.14	19,632.75 DR
23/10/2017	Pension			500.00	19,132.75 DR
23/10/2017	Pension			700.00	18,432.75 DR
01/11/2017	Fees			10.00	18,422.75 DR
14/11/2017	Rent		2,404.53		20,827.28 DR
16/11/2017	Pension			800.00	20,027.28 DR
21/11/2017	Comminsure			50.14	19,977.14 DR
01/12/2017	Fees			10.00	19,967.14 DR
04/12/2017	Transfer			180.00	19,787.14 DR
06/12/2017	Transfer			240.00	19,547.14 DR
14/12/2017	Rent		2,853.14		22,400.28 DR
14/12/2017	Transfer			2,500.00	19,900.28 DR
21/12/2017	Comminsure			50.14	19,850.14 DR
21/12/2017	DEFT			799.95	19,050.19 DR
21/12/2017	Pension			1,900.00	17,150.19 DR
22/12/2017	Transfer			1,200.00	15,950.19 DR
23/12/2017	Pension			450.00	15,500.19 DR
27/12/2017	Pension			600.00	14,900.19 DR
01/01/2018	Fees			10.00	14,890.19 DR
12/01/2018	Rent		2,842.07		17,732.26 DR
18/01/2018	Pension			2,000.00	15,732.26 DR
23/01/2018	Comminsure			50.14	15,682.12 DR
01/02/2018	Fees			10.00	15,672.12 DR

**Gavenwood Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
<b>Cash At Bank - Cash at Bank - CBA Business</b>					
06/02/2018	Pension			600.00	15,072.12 DR
08/02/2018	Water			171.96	14,900.16 DR
14/02/2018	Rent		2,842.07		17,742.23 DR
19/02/2018	Pension			1,500.00	16,242.23 DR
20/02/2018	Pension			1,200.00	15,042.23 DR
21/02/2018	Comminsure			50.14	14,992.09 DR
01/03/2018	Fees			10.00	14,982.09 DR
07/03/2018	Pension			1,982.00	13,000.09 DR
14/03/2018	Pension			820.00	12,180.09 DR
14/03/2018	Rent		2,842.07		15,022.16 DR
21/03/2018	Comminsure			50.14	14,972.02 DR
31/03/2018	Pension			1,900.00	13,072.02 DR
01/04/2018	Fees			10.00	13,062.02 DR
16/04/2018	Pension			900.00	12,162.02 DR
16/04/2018	Pension			1,276.00	10,886.02 DR
16/04/2018	Rent		2,842.07		13,728.09 DR
23/04/2018	Comminsure			50.14	13,677.95 DR
01/05/2018	Fees			10.00	13,667.95 DR
02/05/2018	DEFT			990.00	12,677.95 DR
02/05/2018	Water			171.96	12,505.99 DR
17/05/2018	Pension			1,500.00	11,005.99 DR
22/05/2018	Comminsure			50.14	10,955.85 DR
30/05/2018	Pension			955.85	10,000.00 DR
31/05/2018	ATO		290.55		10,290.55 DR
31/05/2018	Rent		5,368.88		15,659.43 DR
01/06/2018	Fees			10.00	15,649.43 DR
06/06/2018	ATO			226.30	15,423.13 DR
06/06/2018	DEFT			1,100.00	14,323.13 DR
06/06/2018	Pension			3,000.00	11,323.13 DR
06/06/2018	Water			579.91	10,743.22 DR
19/06/2018	Pension			3,100.00	7,643.22 DR
21/06/2018	Comminsure			50.14	7,593.08 DR
25/06/2018	Pension			20,000.00	12,406.92 CR
25/06/2018	Transfer		20,000.00		7,593.08 DR
25/06/2018	Transfer		23,000.00		30,593.08 DR
26/06/2018	Accounting			2,585.00	28,008.08 DR
28/06/2018	Pension			1,000.00	27,008.08 DR
<b>30/06/2018</b>	<b>Closing Balance</b>				<b>27,008.08 DR</b>
<b>Cash At Bank - Cash at Bank - UBank USaver</b>					
<b>01/07/2017</b>	<b>Opening Balance</b>				<b>12,379.39 DR</b>
12/07/2017	withdraw			12,379.39	0.00 CR
31/07/2017	Interest		6.19		6.19 DR
31/08/2017	Interest		0.01		6.20 DR
30/09/2017	Interest		0.01		6.21 DR
31/10/2017	Interest		0.01		6.22 DR
30/11/2017	Interest		0.01		6.23 DR
31/12/2017	Interest		0.01		6.24 DR
31/01/2018	Interest		0.01		6.25 DR
28/02/2018	Interest		0.01		6.26 DR
31/03/2018	Interest		0.01		6.27 DR
30/04/2018	Interest		0.01		6.28 DR
31/05/2018	Interest		0.01		6.29 DR
30/06/2018	Interest		0.01		6.30 DR
<b>30/06/2018</b>	<b>Closing Balance</b>				<b>6.30 DR</b>

**Gavenwood Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
<b>Cash At Bank - CBA Term Deposit</b>					
01/07/2017	Opening Balance				0.00
28/07/2017	DeD		40,000.00		40,000.00 DR
25/06/2018	Interest		875.29		40,875.29 DR
25/06/2018	Withdraw			20,000.00	20,875.29 DR
30/06/2018	Closing Balance				20,875.29 DR
<b>Other Assets - Unsettled Trades</b>					
<b>Acquisitions - Units In Unlisted Unit Trusts</b>					
<b>PACKER &amp; CO INVESTIGATOR TRUST</b>					
01/07/2017	Opening Balance				22,100.51 CR
14/07/2017	Listed Security Purchase		22,100.51		0.00 CR
28/07/2017	Listed Security Purchase		40,000.00		40,000.00 DR
01/08/2017	Listed Security Purchase			40,000.00	0.00 CR
30/06/2018	Listed Security Purchase			30,770.04	30,770.04 CR
30/06/2018	Listed Security Purchase		30,770.04		0.00 CR
30/06/2018	Closing Balance				0.00
<b>Other Assets - Receivables</b>					
<b>Investment Income Receivable - Distributions - Units In Unlisted Unit Trusts</b>					
<b>PACKER &amp; CO INVESTIGATOR TRUST</b>					
01/07/2017	Opening Balance				22,100.51 DR
14/07/2017	Investment Income			22,100.51	0.00 CR
30/06/2018	Investment Income			30,770.04	30,770.04 CR
30/06/2018	Investment Income		30,770.04		0.00 CR
30/06/2018	Closing Balance				0.00
<b>Investment Income Receivable - Interest - Cash At Bank</b>					
<b>Cash at Bank - UBank USaver</b>					
01/07/2017	Opening Balance				0.00
31/07/2017	Interest			6.19	6.19 CR
31/07/2017	Interest		6.19		0.00 CR
31/08/2017	Interest			0.01	0.01 CR
31/08/2017	Interest		0.01		0.00 CR
30/09/2017	Interest			0.01	0.01 CR
30/09/2017	Interest		0.01		0.00 CR
31/10/2017	Interest			0.01	0.01 CR
31/10/2017	Interest		0.01		0.00 CR
30/11/2017	Interest			0.01	0.01 CR
30/11/2017	Interest		0.01		0.00 CR
31/12/2017	Interest			0.01	0.01 CR
31/12/2017	Interest		0.01		0.00 CR
31/01/2018	Interest			0.01	0.01 CR
31/01/2018	Interest		0.01		0.00 CR
28/02/2018	Interest			0.01	0.01 CR
28/02/2018	Interest		0.01		0.00 CR
31/03/2018	Interest			0.01	0.01 CR
31/03/2018	Interest		0.01		0.00 CR
30/04/2018	Interest			0.01	0.01 CR
30/04/2018	Interest		0.01		0.00 CR
31/05/2018	Interest			0.01	0.01 CR
31/05/2018	Interest		0.01		0.00 CR
30/06/2018	Interest			0.01	0.01 CR
30/06/2018	Interest		0.01		0.00 CR
30/06/2018	Closing Balance				0.00

**Gavenwood Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
<b>CBA Term Deposit</b>					
01/07/2017	Opening Balance				0.00
25/06/2018	Interest			875.29	875.29 CR
25/06/2018	Interest		875.29		0.00 CR
30/06/2018	Closing Balance				0.00
<b>Investment Income Receivable - Rent - Direct Property</b>					
<b>212/14-18 Finlayson Street, Lane Cove</b>					
01/07/2017	Opening Balance				0.00
12/07/2017	Rental Income/Disbursements Received		1,550.00		1,550.00 DR
14/07/2017	Rental Income/Disbursements Received			3,869.51	2,319.51 CR
27/07/2017	Rental Income/Disbursements Received		1,213.00		1,106.51 CR
01/08/2017	Rental Income/Disbursements Received		878.05		228.46 CR
16/08/2017	Rental Income/Disbursements Received		171.98		56.48 CR
23/08/2017	Rental Income/Disbursements Received		1,213.00		1,156.52 DR
29/08/2017	Rental Income/Disbursements Received		120.00		1,276.52 DR
05/09/2017	Rental Income/Disbursements Received		600.00		1,876.52 DR
05/10/2017	Rental Income/Disbursements Received		50.15		1,926.67 DR
13/10/2017	Rental Income/Disbursements Received			3,023.77	1,097.10 CR
15/10/2017	Rental Income/Disbursements Received		165.00		932.10 CR
21/10/2017	Rental Income/Disbursements Received		171.96		760.14 CR
23/10/2017	Rental Income/Disbursements Received		50.14		710.00 CR
14/11/2017	Rental Income/Disbursements Received			2,404.53	3,114.53 CR
21/11/2017	Rental Income/Disbursements Received		50.14		3,064.39 CR
14/12/2017	Rental Income/Disbursements Received			2,853.14	5,917.53 CR
21/12/2017	Rental Income/Disbursements Received		50.14		5,867.39 CR
21/12/2017	Rental Income/Disbursements Received		799.95		5,067.44 CR
12/01/2018	Rental Income/Disbursements Received			2,842.07	7,909.51 CR
23/01/2018	Rental Income/Disbursements Received		50.14		7,859.37 CR
08/02/2018	Rental Income/Disbursements Received		171.96		7,687.41 CR
14/02/2018	Rental Income/Disbursements Received			2,842.07	10,529.48 CR
21/02/2018	Rental Income/Disbursements Received		50.14		10,479.34 CR
14/03/2018	Rental Income/Disbursements Received			2,842.07	13,321.41 CR
21/03/2018	Rental Income/Disbursements Received		50.14		13,271.27 CR
16/04/2018	Rental Income/Disbursements Received			2,842.07	16,113.34 CR
23/04/2018	Rental Income/Disbursements Received		50.14		16,063.20 CR
30/04/2018	Rent		16,063.20		0.00 CR
02/05/2018	Rental Income/Disbursements Received		171.96		171.96 DR
02/05/2018	Rental Income/Disbursements Received		990.00		1,161.96 DR
22/05/2018	Rental Income/Disbursements Received		50.14		1,212.10 DR
31/05/2018	Rental Income/Disbursements Received			5,368.88	4,156.78 CR
06/06/2018	Rental Income/Disbursements Received		579.91		3,576.87 CR
06/06/2018	Rental Income/Disbursements Received		1,100.00		2,476.87 CR
21/06/2018	Rental Income/Disbursements Received		50.14		2,426.73 CR
30/06/2018	Rent		2,426.73		0.00 CR
30/06/2018	Closing Balance				0.00
<b>Member Income Receivable - Contributions</b>					
<b>Ms Heather Wilson</b>					
01/07/2017	Opening Balance				0.00
27/07/2017	ATO		500.00		500.00 DR
27/07/2017	Contribution Received			500.00	0.00 CR
07/09/2017	ATO		501.00		501.00 DR
07/09/2017	Contribution Received			501.00	0.00 CR
25/06/2018	Contribution Received			23,000.00	23,000.00 CR
25/06/2018	Transfer		23,000.00		0.00 CR
30/06/2018	Closing Balance				0.00

**Gavenwood Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
<b>Other Assets - Accrued Income</b>					
<b>Accrued Investment Income - Interest</b>					
<b>CBA Term Deposit</b>					
01/07/2017	Opening Balance				0.00
25/06/2018	Interest				0.00 CR
30/06/2018	Closing Balance				0.00
<b>Liabilities</b>					
<b>Other Creditors and Accruals</b>					
<b>Accountancy Fee</b>					
01/07/2017	Opening Balance				0.00
29/08/2017	Transfer			2,420.00	2,420.00 CR
29/08/2017	Transfer		2,420.00		0.00 CR
26/06/2018	Accounting			2,200.00	2,200.00 CR
26/06/2018	Accounting		2,200.00		0.00 CR
30/06/2018	Closing Balance				0.00
<b>Actuarial Fee</b>					
01/07/2017	Opening Balance				0.00
29/08/2017	Transfer			176.00	176.00 CR
29/08/2017	Transfer		176.00		0.00 CR
30/06/2018	Closing Balance				0.00
<b>Auditor Fee</b>					
01/07/2017	Opening Balance				0.00
29/08/2017	Transfer			385.00	385.00 CR
29/08/2017	Transfer		385.00		0.00 CR
26/06/2018	Accounting			385.00	385.00 CR
26/06/2018	Accounting		385.00		0.00 CR
30/06/2018	Closing Balance				0.00
<b>Bank Fees - Cash At Bank</b>					
<b>Cash at Bank - CBA Business</b>					
01/07/2017	Opening Balance				0.00
01/07/2017	Fees			10.00	10.00 CR
01/07/2017	Fees		10.00		0.00 CR
01/08/2017	Fees			10.00	10.00 CR
01/08/2017	Fees		10.00		0.00 CR
01/09/2017	Fees			10.00	10.00 CR
01/09/2017	Fees		10.00		0.00 CR
01/10/2017	Fees			10.00	10.00 CR
01/10/2017	Fees		10.00		0.00 CR
01/11/2017	Fees			10.00	10.00 CR
01/11/2017	Fees		10.00		0.00 CR
01/12/2017	Fees			10.00	10.00 CR
01/12/2017	Fees		10.00		0.00 CR
01/01/2018	Fees			10.00	10.00 CR
01/01/2018	Fees		10.00		0.00 CR
01/02/2018	Fees			10.00	10.00 CR
01/02/2018	Fees		10.00		0.00 CR
01/03/2018	Fees			10.00	10.00 CR
01/03/2018	Fees		10.00		0.00 CR
01/04/2018	Fees			10.00	10.00 CR
01/04/2018	Fees		10.00		0.00 CR
01/05/2018	Fees			10.00	10.00 CR
01/05/2018	Fees		10.00		0.00 CR
01/06/2018	Fees			10.00	10.00 CR
01/06/2018	Fees		10.00		0.00 CR
30/06/2018	Closing Balance				0.00

**Gavenwood Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
<b>Regulatory Fees</b>					
01/07/2017	Opening Balance				0.00
01/08/2017	ASIC			48.00	48.00 CR
01/08/2017	ASIC		48.00		0.00 CR
30/06/2018	Closing Balance				0.00
<b>Member Payments</b>					
<b>Lump Sums Paid - Ms Heather Wilson</b>					
<b>502: Wilson, Heather</b>					
01/07/2017	Opening Balance				0.00
06/06/2018	Pension Commutation - Net of PAYG			3,000.00	3,000.00 CR
06/06/2018	Pension Commutation - Paid		3,000.00		0.00 CR
30/06/2018	Closing Balance				0.00
<b>Pensions Paid - Ms Heather Wilson</b>					
<b>502: Wilson, Heather</b>					
01/07/2017	Opening Balance				0.00
26/08/2017	Pension Drawdown - Net			500.00	500.00 CR
26/08/2017	Pension Drawdown - Paid		500.00		0.00 CR
14/09/2017	Pension Drawdown - Net			500.00	500.00 CR
14/09/2017	Pension Drawdown - Paid		500.00		0.00 CR
22/09/2017	Pension Drawdown - Net			1,500.00	1,500.00 CR
22/09/2017	Pension Drawdown - Paid		1,500.00		0.00 CR
14/10/2017	Pension Drawdown - Net			3,000.00	3,000.00 CR
14/10/2017	Pension Drawdown - Paid		3,000.00		0.00 CR
04/12/2017	Pension Drawdown - Net			180.00	180.00 CR
04/12/2017	Pension Drawdown - Paid		180.00		0.00 CR
14/12/2017	Pension Drawdown - Net			2,500.00	2,500.00 CR
14/12/2017	Pension Drawdown - Paid		2,500.00		0.00 CR
21/12/2017	Pension Drawdown - Net			1,900.00	1,900.00 CR
21/12/2017	Pension Drawdown - Paid		1,900.00		0.00 CR
23/12/2017	Pension Drawdown - Net			450.00	450.00 CR
23/12/2017	Pension Drawdown - Paid		450.00		0.00 CR
06/02/2018	Pension Drawdown - Net			600.00	600.00 CR
06/02/2018	Pension Drawdown - Paid		600.00		0.00 CR
17/05/2018	Pension Drawdown - Net			1,500.00	1,500.00 CR
17/05/2018	Pension Drawdown - Paid		1,500.00		0.00 CR
30/05/2018	Pension Drawdown - Net			955.85	955.85 CR
30/05/2018	Pension Drawdown - Paid		955.85		0.00 CR
06/06/2018	Pension Drawdown - Net			226.30	226.30 CR
06/06/2018	Pension Drawdown - Paid		226.30		0.00 CR
19/06/2018	Pension Drawdown - Net			1,008.00	1,008.00 CR
19/06/2018	Pension Drawdown - Paid		1,008.00		0.00 CR
25/06/2018	Pension Drawdown - Net			20,000.00	20,000.00 CR
25/06/2018	Pension Drawdown - Paid		20,000.00		0.00 CR
28/06/2018	Pension Drawdown - Net			1,000.00	1,000.00 CR
28/06/2018	Pension Drawdown - Paid		1,000.00		0.00 CR
30/06/2018	Closing Balance				0.00
<b>Pension Account #2</b>					
01/07/2017	Opening Balance				0.00
14/07/2017	Pension Drawdown - Net			4,500.00	4,500.00 CR
14/07/2017	Pension Drawdown - Paid		4,500.00		0.00 CR
24/07/2017	Pension Drawdown - Net			350.00	350.00 CR
24/07/2017	Pension Drawdown - Paid		350.00		0.00 CR
26/07/2017	Pension Drawdown - Net			1,000.00	1,000.00 CR
26/07/2017	Pension Drawdown - Paid		1,000.00		0.00 CR
29/07/2017	Pension Drawdown - Net			700.00	700.00 CR
29/07/2017	Pension Drawdown - Paid		700.00		0.00 CR
27/08/2017	Pension Drawdown - Net			500.00	500.00 CR

**Gavenwood Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
27/08/2017	Pension Drawdown - Paid		500.00		0.00 CR
06/12/2017	Pension Drawdown - Net			240.00	240.00 CR
06/12/2017	Pension Drawdown - Paid		240.00		0.00 CR
18/01/2018	Pension Drawdown - Net			2,000.00	2,000.00 CR
18/01/2018	Pension Drawdown - Paid		2,000.00		0.00 CR
20/02/2018	Pension Drawdown - Net			1,200.00	1,200.00 CR
20/02/2018	Pension Drawdown - Paid		1,200.00		0.00 CR
07/03/2018	Pension Drawdown - Net			1,200.00	1,200.00 CR
07/03/2018	Pension Drawdown - Paid		1,200.00		0.00 CR
<b>30/06/2018</b>	<b>Closing Balance</b>				<b>0.00</b>
<b>Pension Account #3</b>					
<b>01/07/2017</b>	<b>Opening Balance</b>				<b>0.00</b>
23/10/2017	Pension Drawdown - Net			500.00	500.00 CR
23/10/2017	Pension Drawdown - Net			700.00	1,200.00 CR
23/10/2017	Pension Drawdown - Paid		500.00		700.00 CR
23/10/2017	Pension Drawdown - Paid		700.00		0.00 CR
16/11/2017	Pension Drawdown - Net			800.00	800.00 CR
16/11/2017	Pension Drawdown - Paid		800.00		0.00 CR
22/12/2017	Pension Drawdown - Net			1,200.00	1,200.00 CR
22/12/2017	Pension Drawdown - Paid		1,200.00		0.00 CR
27/12/2017	Pension Drawdown - Net			600.00	600.00 CR
27/12/2017	Pension Drawdown - Paid		600.00		0.00 CR
19/02/2018	Pension Drawdown - Net			1,500.00	1,500.00 CR
19/02/2018	Pension Drawdown - Paid		1,500.00		0.00 CR
07/03/2018	Pension Drawdown - Net			782.00	782.00 CR
07/03/2018	Pension Drawdown - Paid		782.00		0.00 CR
14/03/2018	Pension Drawdown - Net			820.00	820.00 CR
14/03/2018	Pension Drawdown - Paid		820.00		0.00 CR
31/03/2018	Pension Drawdown - Net			1,900.00	1,900.00 CR
31/03/2018	Pension Drawdown - Paid		1,900.00		0.00 CR
16/04/2018	Pension Drawdown - Net			900.00	900.00 CR
16/04/2018	Pension Drawdown - Net			1,276.00	2,176.00 CR
16/04/2018	Pension Drawdown - Paid		900.00		1,276.00 CR
16/04/2018	Pension Drawdown - Paid		1,276.00		0.00 CR
19/06/2018	Pension Drawdown - Net			2,092.00	2,092.00 CR
19/06/2018	Pension Drawdown - Paid		2,092.00		0.00 CR
<b>30/06/2018</b>	<b>Closing Balance</b>				<b>0.00</b>
<b>Income Tax Suspense</b>					
<b>01/07/2017</b>	<b>Opening Balance</b>				<b>0.00</b>
12/07/2017	ATO			839.28	839.28 CR
12/07/2017	ATO		839.28		0.00 CR
31/05/2018	ATO			290.55	290.55 CR
31/05/2018	ATO		290.55		0.00 CR
<b>30/06/2018</b>	<b>Closing Balance</b>				<b>0.00</b>
<b>Income Tax Payable</b>					
<b>01/07/2017</b>	<b>Opening Balance</b>				<b>579.28 CR</b>
01/07/2017	Fund Tax Finalisation		549.55		29.73 CR
12/07/2017	ATO		580.28		550.55 DR
31/05/2018	ATO			549.55	1.00 DR
<b>30/06/2018</b>	<b>Closing Balance</b>				<b>1.00 DR</b>

**Gavenwood Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
<b>Provision for Income Tax</b>					
01/07/2017	Opening Balance				0.00
25/06/2018	Tax Effect Of Income			1,725.00	1,725.00 CR
26/06/2018	Tax Effect Of Income		77.70		1,647.30 CR
30/06/2018	Closing Balance				1,647.30 CR
<b>Franking Credits - Managed Investments</b>					
<b>Perpetual WealthFocus Super Plan - Perpetual Ethical SRI</b>					
01/07/2017	Opening Balance				549.55 DR
01/07/2017	Fund Tax Finalisation			549.55	0.00 CR
30/06/2018	Closing Balance				0.00
<b>Foreign Tax Credits - Managed Investments</b>					
<b>Perpetual WealthFocus Super Plan - Perpetual Ethical SRI</b>					
01/07/2017	Opening Balance				1.97 DR
01/07/2017	Fund Tax Finalisation			1.97	0.00 CR
30/06/2018	Closing Balance				0.00
<b>Foreign Tax Credits - Units In Unlisted Unit Trusts</b>					
<b>PACKER &amp; CO INVESTIGATOR TRUST</b>					
01/07/2017	Opening Balance				1,595.75 DR
01/07/2017	Fund Tax Finalisation			1,595.75	0.00 CR
30/06/2018	Distribution - Tax Statement		1,979.17		1,979.17 DR
30/06/2018	Closing Balance				1,979.17 DR
<b>Excessive Foreign Tax Credit Writeoff</b>					
01/07/2017	Opening Balance				1,597.72 CR
01/07/2017	Fund Tax Finalisation		1,597.72		0.00 CR
30/06/2018	Excessive foreign tax credit written off			1,979.17	1,979.17 CR
30/06/2018	Closing Balance				1,979.17 CR
<b>Fund Suspense</b>					
<b>Cash at Bank - CBA Business</b>					
01/07/2017	Opening Balance				0.00
01/07/2017	Fees			10.00	10.00 CR
01/07/2017	Fees		10.00		0.00 CR
12/07/2017	ATO			839.28	839.28 CR
12/07/2017	ATO		839.28		0.00 CR
12/07/2017	Deposit			12,379.39	12,379.39 CR
12/07/2017	Deposit		12,379.39		0.00 CR
12/07/2017	Inv 3026			1,550.00	1,550.00 CR
12/07/2017	Inv 3026		1,550.00		0.00 CR
14/07/2017	Pension			4,500.00	4,500.00 CR
14/07/2017	Pension		4,500.00		0.00 CR
14/07/2017	Rent			3,869.51	3,869.51 CR
14/07/2017	Rent		3,869.51		0.00 CR
24/07/2017	HAS			350.00	350.00 CR
24/07/2017	HAS		350.00		0.00 CR
26/07/2017	Pension			1,000.00	1,000.00 CR
26/07/2017	Pension		1,000.00		0.00 CR
27/07/2017	ATO			500.00	500.00 CR
27/07/2017	ATO		500.00		0.00 CR
27/07/2017	Rates			1,213.00	1,213.00 CR
27/07/2017	Rates		1,213.00		0.00 CR
28/07/2017	Transfer			40,000.00	40,000.00 CR
28/07/2017	Transfer			40,000.00	80,000.00 CR
28/07/2017	Transfer		40,000.00		40,000.00 CR
28/07/2017	Transfer		40,000.00		0.00 CR
29/07/2017	Pension			700.00	700.00 CR
29/07/2017	Pension		700.00		0.00 CR
01/08/2017	ASIC			48.00	48.00 CR

**Gavenwood Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
01/08/2017	ASIC		48.00		0.00 CR
01/08/2017	DEFT			878.05	878.05 CR
01/08/2017	DEFT		878.05		0.00 CR
01/08/2017	Fees			10.00	10.00 CR
01/08/2017	Fees		10.00		0.00 CR
16/08/2017	Water			171.98	171.98 CR
16/08/2017	Water		171.98		0.00 CR
23/08/2017	Rates			1,213.00	1,213.00 CR
23/08/2017	Rates		1,213.00		0.00 CR
26/08/2017	Transfer			500.00	500.00 CR
26/08/2017	Transfer		500.00		0.00 CR
27/08/2017	Transfer			500.00	500.00 CR
27/08/2017	Transfer		500.00		0.00 CR
29/08/2017	Inv 0138			120.00	120.00 CR
29/08/2017	Inv 0138		120.00		0.00 CR
29/08/2017	Transfer			176.00	176.00 CR
29/08/2017	Transfer			385.00	561.00 CR
29/08/2017	Transfer			2,420.00	2,981.00 CR
29/08/2017	Transfer		2,981.00		0.00 CR
01/09/2017	Fees			10.00	10.00 CR
01/09/2017	Fees		10.00		0.00 CR
05/09/2017	Mirror			600.00	600.00 CR
05/09/2017	Mirror		600.00		0.00 CR
07/09/2017	ATO			501.00	501.00 CR
07/09/2017	ATO		501.00		0.00 CR
14/09/2017	Pension			500.00	500.00 CR
14/09/2017	Pension		500.00		0.00 CR
22/09/2017	Pension			1,500.00	1,500.00 CR
22/09/2017	Pension		1,500.00		0.00 CR
01/10/2017	Fees			10.00	10.00 CR
01/10/2017	Fees		10.00		0.00 CR
05/10/2017	Comminsire			50.15	50.15 CR
05/10/2017	Comminsire		50.15		0.00 CR
13/10/2017	Rent			3,023.77	3,023.77 CR
13/10/2017	Rent		3,023.77		0.00 CR
14/10/2017	Pension			3,000.00	3,000.00 CR
14/10/2017	Pension		3,000.00		0.00 CR
15/10/2017	Plumbing			165.00	165.00 CR
15/10/2017	Plumbing		165.00		0.00 CR
21/10/2017	Water			171.96	171.96 CR
21/10/2017	Water		171.96		0.00 CR
23/10/2017	Comminsire			50.14	50.14 CR
23/10/2017	Comminsire		50.14		0.00 CR
23/10/2017	Pension			500.00	500.00 CR
23/10/2017	Pension			700.00	1,200.00 CR
23/10/2017	Pension		500.00		700.00 CR
23/10/2017	Pension		700.00		0.00 CR
01/11/2017	Fees			10.00	10.00 CR
01/11/2017	Fees		10.00		0.00 CR
14/11/2017	Rent			2,404.53	2,404.53 CR
14/11/2017	Rent		2,404.53		0.00 CR
16/11/2017	Pension			800.00	800.00 CR
16/11/2017	Pension		800.00		0.00 CR
21/11/2017	Comminsire			50.14	50.14 CR
21/11/2017	Comminsire		50.14		0.00 CR
01/12/2017	Fees			10.00	10.00 CR
01/12/2017	Fees		10.00		0.00 CR
04/12/2017	Transfer			180.00	180.00 CR
04/12/2017	Transfer		180.00		0.00 CR

**Gavenwood Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
06/12/2017	Transfer			240.00	240.00 CR
06/12/2017	Transfer		240.00		0.00 CR
14/12/2017	Rent			2,853.14	2,853.14 CR
14/12/2017	Rent		2,853.14		0.00 CR
14/12/2017	Transfer			2,500.00	2,500.00 CR
14/12/2017	Transfer		2,500.00		0.00 CR
21/12/2017	Comminsure			50.14	50.14 CR
21/12/2017	Comminsure		50.14		0.00 CR
21/12/2017	DEFT			799.95	799.95 CR
21/12/2017	DEFT		799.95		0.00 CR
21/12/2017	Pension			1,900.00	1,900.00 CR
21/12/2017	Pension		1,900.00		0.00 CR
22/12/2017	Transfer			1,200.00	1,200.00 CR
22/12/2017	Transfer		1,200.00		0.00 CR
23/12/2017	Pension			450.00	450.00 CR
23/12/2017	Pension		450.00		0.00 CR
27/12/2017	Pension			600.00	600.00 CR
27/12/2017	Pension		600.00		0.00 CR
01/01/2018	Fees			10.00	10.00 CR
01/01/2018	Fees		10.00		0.00 CR
12/01/2018	Rent			2,842.07	2,842.07 CR
12/01/2018	Rent		2,842.07		0.00 CR
18/01/2018	Pension			2,000.00	2,000.00 CR
18/01/2018	Pension		2,000.00		0.00 CR
23/01/2018	Comminsure			50.14	50.14 CR
23/01/2018	Comminsure		50.14		0.00 CR
01/02/2018	Fees			10.00	10.00 CR
01/02/2018	Fees		10.00		0.00 CR
06/02/2018	Pension			600.00	600.00 CR
06/02/2018	Pension		600.00		0.00 CR
08/02/2018	Water			171.96	171.96 CR
08/02/2018	Water		171.96		0.00 CR
14/02/2018	Rent			2,842.07	2,842.07 CR
14/02/2018	Rent		2,842.07		0.00 CR
19/02/2018	Pension			1,500.00	1,500.00 CR
19/02/2018	Pension		1,500.00		0.00 CR
20/02/2018	Pension			1,200.00	1,200.00 CR
20/02/2018	Pension		1,200.00		0.00 CR
21/02/2018	Comminsure			50.14	50.14 CR
21/02/2018	Comminsure		50.14		0.00 CR
01/03/2018	Fees			10.00	10.00 CR
01/03/2018	Fees		10.00		0.00 CR
07/03/2018	Pension			1,982.00	1,982.00 CR
07/03/2018	Pension		1,982.00		0.00 CR
14/03/2018	Pension			820.00	820.00 CR
14/03/2018	Pension		820.00		0.00 CR
14/03/2018	Rent			2,842.07	2,842.07 CR
14/03/2018	Rent		2,842.07		0.00 CR
21/03/2018	Comminsure			50.14	50.14 CR
21/03/2018	Comminsure		50.14		0.00 CR
31/03/2018	Pension			1,900.00	1,900.00 CR
31/03/2018	Pension		1,900.00		0.00 CR
01/04/2018	Fees			10.00	10.00 CR
01/04/2018	Fees		10.00		0.00 CR
16/04/2018	Pension			900.00	900.00 CR
16/04/2018	Pension			1,276.00	2,176.00 CR
16/04/2018	Pension		900.00		1,276.00 CR
16/04/2018	Pension		1,276.00		0.00 CR
16/04/2018	Rent			2,842.07	2,842.07 CR

**Gavenwood Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
16/04/2018	Rent		2,842.07		0.00 CR
23/04/2018	Comminsure			50.14	50.14 CR
23/04/2018	Comminsure		50.14		0.00 CR
01/05/2018	Fees			10.00	10.00 CR
01/05/2018	Fees		10.00		0.00 CR
02/05/2018	DEFT			990.00	990.00 CR
02/05/2018	DEFT		990.00		0.00 CR
02/05/2018	Water			171.96	171.96 CR
02/05/2018	Water		171.96		0.00 CR
17/05/2018	Pension			1,500.00	1,500.00 CR
17/05/2018	Pension		1,500.00		0.00 CR
22/05/2018	Comminsure			50.14	50.14 CR
22/05/2018	Comminsure		50.14		0.00 CR
30/05/2018	Pension			955.85	955.85 CR
30/05/2018	Pension		955.85		0.00 CR
31/05/2018	ATO			290.55	290.55 CR
31/05/2018	ATO		290.55		0.00 CR
31/05/2018	Rent			5,368.88	5,368.88 CR
31/05/2018	Rent		5,368.88		0.00 CR
01/06/2018	Fees			10.00	10.00 CR
01/06/2018	Fees		10.00		0.00 CR
06/06/2018	ATO			226.30	226.30 CR
06/06/2018	ATO		226.30		0.00 CR
06/06/2018	DEFT			1,100.00	1,100.00 CR
06/06/2018	DEFT		1,100.00		0.00 CR
06/06/2018	Pension			3,000.00	3,000.00 CR
06/06/2018	Pension		3,000.00		0.00 CR
06/06/2018	Water			579.91	579.91 CR
06/06/2018	Water		579.91		0.00 CR
19/06/2018	Pension			3,100.00	3,100.00 CR
19/06/2018	Pension		3,100.00		0.00 CR
21/06/2018	Comminsure			50.14	50.14 CR
21/06/2018	Comminsure		50.14		0.00 CR
25/06/2018	Pension			20,000.00	20,000.00 CR
25/06/2018	Pension		20,000.00		0.00 CR
25/06/2018	Transfer			20,000.00	20,000.00 CR
25/06/2018	Transfer			23,000.00	43,000.00 CR
25/06/2018	Transfer		20,000.00		23,000.00 CR
25/06/2018	Transfer		23,000.00		0.00 CR
26/06/2018	Accounting			385.00	385.00 CR
26/06/2018	Accounting			2,200.00	2,585.00 CR
26/06/2018	Accounting		2,585.00		0.00 CR
28/06/2018	Pension			1,000.00	1,000.00 CR
28/06/2018	Pension		1,000.00		0.00 CR
<b>30/06/2018</b>	<b>Closing Balance</b>				<b>0.00</b>
<b>Cash at Bank - UBank USaver</b>					
<b>01/07/2017</b>	<b>Opening Balance</b>				<b>0.00</b>
12/07/2017	withdraw			12,379.39	12,379.39 CR
12/07/2017	withdraw		12,379.39		0.00 CR
31/07/2017	Interest			6.19	6.19 CR
31/07/2017	Interest		6.19		0.00 CR
31/08/2017	Interest			0.01	0.01 CR
31/08/2017	Interest		0.01		0.00 CR
30/09/2017	Interest			0.01	0.01 CR
30/09/2017	Interest		0.01		0.00 CR
31/10/2017	Interest			0.01	0.01 CR
31/10/2017	Interest		0.01		0.00 CR
30/11/2017	Interest			0.01	0.01 CR
30/11/2017	Interest		0.01		0.00 CR

**Gavenwood Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
31/12/2017	Interest			0.01	0.01 CR
31/12/2017	Interest		0.01		0.00 CR
31/01/2018	Interest			0.01	0.01 CR
31/01/2018	Interest		0.01		0.00 CR
28/02/2018	Interest			0.01	0.01 CR
28/02/2018	Interest		0.01		0.00 CR
31/03/2018	Interest			0.01	0.01 CR
31/03/2018	Interest		0.01		0.00 CR
30/04/2018	Interest			0.01	0.01 CR
30/04/2018	Interest		0.01		0.00 CR
31/05/2018	Interest			0.01	0.01 CR
31/05/2018	Interest		0.01		0.00 CR
30/06/2018	Interest			0.01	0.01 CR
30/06/2018	Interest		0.01		0.00 CR
<b>30/06/2018</b>	<b>Closing Balance</b>				<b>0.00</b>
<b>CBA Term Deposit</b>					
<b>01/07/2017</b>	<b>Opening Balance</b>				<b>0.00</b>
28/07/2017	DeD			40,000.00	40,000.00 CR
28/07/2017	DeD		40,000.00		0.00 CR
25/06/2018	Interest			875.29	875.29 CR
25/06/2018	Interest		875.29		0.00 CR
25/06/2018	Withdraw			20,000.00	20,000.00 CR
25/06/2018	Withdraw		20,000.00		0.00 CR
<b>30/06/2018</b>	<b>Closing Balance</b>				<b>0.00</b>
<b>Member Entitlements</b>					
<b>Member Entitlement Accounts</b>					
<b>Ms Heather Wilson</b>					
<b>502: Wilson, Heather</b>					
<b>01/07/2017</b>	<b>Opening Balance</b>				<b>886,121.63 CR</b>
26/07/2017	Investment Profit or Loss		158.60		885,963.03 CR
26/08/2017	Pension Drawdown - Gross		500.00		885,463.03 CR
14/09/2017	Pension Drawdown - Gross		500.00		884,963.03 CR
22/09/2017	Pension Drawdown - Gross		1,500.00		883,463.03 CR
14/10/2017	Pension Drawdown - Gross		3,000.00		880,463.03 CR
04/12/2017	Pension Drawdown - Gross		180.00		880,283.03 CR
14/12/2017	Pension Drawdown - Gross		2,500.00		877,783.03 CR
21/12/2017	Pension Drawdown - Gross		1,900.00		875,883.03 CR
23/12/2017	Pension Drawdown - Gross		450.00		875,433.03 CR
06/02/2018	Pension Drawdown - Gross		600.00		874,833.03 CR
17/05/2018	Pension Drawdown - Gross		1,500.00		873,333.03 CR
30/05/2018	Pension Drawdown - Gross		955.85		872,377.18 CR
05/06/2018	Investment Profit or Loss			7,752.60	880,129.78 CR
06/06/2018	Pension Commutation		3,000.00		877,129.78 CR
06/06/2018	Pension Drawdown - Gross		226.30		876,903.48 CR
19/06/2018	Pension Drawdown - Gross		1,008.00		875,895.48 CR
25/06/2018	Pension Drawdown - Gross		20,000.00		855,895.48 CR
26/06/2018	Investment Profit or Loss		1,011.36		854,884.12 CR
28/06/2018	Pension Drawdown - Gross		1,000.00		853,884.12 CR
30/06/2018	Income Taxes Allocated		1,145.77		852,738.35 CR
30/06/2018	Investment Profit or Loss		10,937.21		841,801.14 CR
<b>30/06/2018</b>	<b>Closing Balance</b>				<b>841,801.14 CR</b>

**Gavenwood Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Member Entitlements</b>					
<b>Accumulation</b>					
01/07/2017	Opening Balance				<b>0.00</b>
27/07/2017	ATO			500.00	500.00 CR
07/09/2017	ATO			501.00	1,001.00 CR
05/06/2018	Investment Profit or Loss			8.20	1,009.20 CR
25/06/2018	Contribution Tax Withheld		1,725.00		715.80 DR
25/06/2018	Transfer			23,000.00	22,284.20 CR
26/06/2018	Income Taxes Allocated			77.70	22,361.90 CR
26/06/2018	Investment Profit or Loss		3.51		22,358.39 CR
27/06/2018	Pension Establishment Post 07		22,358.39		0.00 CR
30/06/2018	Closing Balance				<b>0.00</b>
<b>Pension Account #2</b>					
01/07/2017	Opening Balance				<b>292,284.95 CR</b>
14/07/2017	Pension Drawdown - Gross		4,500.00		287,784.95 CR
24/07/2017	Pension Drawdown - Gross		350.00		287,434.95 CR
26/07/2017	Investment Profit or Loss		51.90		287,383.05 CR
26/07/2017	Pension Drawdown - Gross		1,000.00		286,383.05 CR
29/07/2017	Pension Drawdown - Gross		700.00		285,683.05 CR
27/08/2017	Pension Drawdown - Gross		500.00		285,183.05 CR
06/12/2017	Pension Drawdown - Gross		240.00		284,943.05 CR
18/01/2018	Pension Drawdown - Gross		2,000.00		282,943.05 CR
20/02/2018	Pension Drawdown - Gross		1,200.00		281,743.05 CR
07/03/2018	Pension Drawdown - Gross		1,200.00		280,543.05 CR
05/06/2018	Investment Profit or Loss			2,501.37	283,044.42 CR
26/06/2018	Investment Profit or Loss		327.29		282,717.13 CR
30/06/2018	Income Taxes Allocated		379.25		282,337.88 CR
30/06/2018	Investment Profit or Loss		3,620.22		278,717.66 CR
30/06/2018	Closing Balance				<b>278,717.66 CR</b>
<b>Pension Account #3</b>					
01/07/2017	Opening Balance				<b>326,843.22 CR</b>
26/07/2017	Investment Profit or Loss		58.50		326,784.72 CR
23/10/2017	Pension Drawdown - Gross		500.00		326,284.72 CR
23/10/2017	Pension Drawdown - Gross		700.00		325,584.72 CR
16/11/2017	Pension Drawdown - Gross		800.00		324,784.72 CR
22/12/2017	Pension Drawdown - Gross		1,200.00		323,584.72 CR
27/12/2017	Pension Drawdown - Gross		600.00		322,984.72 CR
19/02/2018	Pension Drawdown - Gross		1,500.00		321,484.72 CR
07/03/2018	Pension Drawdown - Gross		782.00		320,702.72 CR
14/03/2018	Pension Drawdown - Gross		820.00		319,882.72 CR
31/03/2018	Pension Drawdown - Gross		1,900.00		317,982.72 CR
16/04/2018	Pension Drawdown - Gross		900.00		317,082.72 CR
16/04/2018	Pension Drawdown - Gross		1,276.00		315,806.72 CR
05/06/2018	Investment Profit or Loss			2,848.07	318,654.79 CR
19/06/2018	Pension Drawdown - Gross		2,092.00		316,562.79 CR
26/06/2018	Investment Profit or Loss		367.55		316,195.24 CR
30/06/2018	Income Taxes Allocated		424.16		315,771.08 CR
30/06/2018	Investment Profit or Loss		4,048.89		311,722.19 CR
30/06/2018	Closing Balance				<b>311,722.19 CR</b>
<b>Pension Account #4</b>					
01/07/2017	Opening Balance				<b>0.00</b>
27/06/2018	Pension Establishment Post 07			22,358.39	22,358.39 CR
30/06/2018	Income Taxes Allocated		29.99		22,328.40 CR
30/06/2018	Investment Profit or Loss		286.29		22,042.11 CR
30/06/2018	Closing Balance				<b>22,042.11 CR</b>

## TAX INVOICE

ABN: 36 158 400 223

Gavenwood Superannuation Fund  
 21A Peppertree Drive  
 ROTHBURY NSW 2320

**Invoice Date**  
 28 June 2017

**Invoice No.**  
 3329.1

**Client Code**  
 WILS0202

**To our Professional Fees and Charges in attending to the following:-**

Year Ended 30 June, 2016

Summarise financial data supplied in respect of the financial year including reconciliation of four bank accounts, reconciliation of two managed funds, record purchase details and rental schedule for property at Lane Cove

Preparation of financial statements in respect of the financial year

Preparation of minimum pension payment calculations for Heather Wilson

Arrange financial and compliance audit in respect of the financial year and liaise with the auditor as required

Preparation of 2016 Members Statements for Heather Wilson

Preparation of 2016 Income Tax Return

Attend to ASIC notices throughout the period and update details as required

Advice and assistance throughout the period as and when required including assistance with Instalment Activity Statements, closure of Macquarie Bank account and various meetings

2,200.00

Total Disbursements:

- Deloitte 2016 Audit Fee

350.00

- Accurium 2016 Actuarial Certificate

160.00

Total Fees / Costs based on time involved

2,710.00

Plus: GST

271.00

**TOTAL FEE INCLUDING GST**

**\$2,981.00**

Payment required within Seven (7) Days from date of Invoice or prior to lodgement, whichever is earlier

---

**Remittance Advice - Please return with your payment**

**Invoice Due Date - 05 July 2017**

**Please forward cheques to:** Credit Card: Mastercard / Visa (Please circle)

Visionary Advisors  
PO Box 1798  
NEWCASTLE NSW 2300

Card No:           Expires: \_\_\_ / \_\_\_

**For Direct Deposit:**

BSB: 082 748  
Account No: 242 982 094

Name on Card: \_\_\_\_\_

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

**Client Code:** WILS0202    **Invoice No:** 3329.1    **Amount Due:** \$2,981.00    **Amount Paid:** \$ \_\_\_\_\_

**Gavenwood Superannuation Fund**

**Phone** (02) 4926 7100

**Fax** (02) 4926 7144

**Email** reception@visionaryadvisors.com.au

**Office** Level 4, 16A Bolton St. Newcastle NSW 2300

**Postal** PO Box 1798 Newcastle NSW 2300

**Online** visionaryadvisors.com.au



## TAX INVOICE

ABN: 36 158 400 223

Gavenwood Superannuation Fund  
21A Peppertree Drive  
ROTHBURY NSW 2320

**Invoice Date**  
18 May 2018

**Invoice No.**  
4645

**Client Code**  
WILS0202

**To our Professional Fees and Charges in attending to the following:-**

Year Ended 30 June, 2017

Summarise financial data supplied in respect of the financial year including reconciliation of bank accounts, managed funds, purchase details and rental schedule for property at Lane Cove

Preparation of financial statements in respect of the financial year

Preparation of minimum pension payment calculations for Heather Wilson

Arrange financial and compliance audit in respect of the financial year and liaise with the auditor as required

Preparation of 2017 Members Statements for Heather Wilson

Preparation of 2017 Income Tax Return

Attend to ASIC notices throughout the period and update details as required

Advice and assistance throughout the period as and when required 2,000.00

Total Disbursements:

2017 Deloitte Audit Fee 350.00

Total Fees / Costs based on time involved 2,350.00

Plus: GST 235.00

**TOTAL FEE INCLUDING GST** \$2,585.00

Payment required within Seven (7) Days from date of Invoice or prior to lodgement, whichever is earlier

---

**Remittance Advice - Please return with your payment**  
**Invoice Due Date - 25 May 2018**

**Please forward cheques to:**

Visionary Advisors  
PO Box 1798  
NEWCASTLE NSW 2300

Credit Card: Mastercard / Visa (Please circle)

Card No:           Expires: \_\_\_ / \_\_\_

**For Direct Deposit:**

BSB: 082 748  
Account No: 242 982 094

Name on Card: \_\_\_\_\_

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

**Client Code:** WILS0202    **Invoice No:** 4645    **Amount Due:** \$2,585.00    **Amount Paid:** \$ \_\_\_\_\_

**Gavenwood Superannuation Fund**

**Phone** (02) 4926 7100

**Fax** (02) 4926 7144

**Email** reception@visionaryadvisors.com.au

**Office** Level 4, 16A Bolton St. Newcastle NSW 2300

**Postal** PO Box 1798 Newcastle NSW 2300

**Online** visionaryadvisors.com.au





```
ERROR: undefined  
OFFENDING COMMAND: eexec
```

```
STACK:
```

```
/quit  
-dictionary-  
-mark-
```



Australian Government  
Australian Taxation Office



017

GOONOONGLA PTY LTD  
PO BOX 1798  
NEWCASTLE NSW 2300

RECEIVED  
01 AUG 2017

Our reference: 7105525954010  
Phone: 13 10 20  
ABN: 81 546 080 977

28 July 2017

### Superannuation remittance advice

Dear Sir/Madam

An amount of \$500.00 has been forwarded to you from the low income super contribution account for GAVENWOOD SUPERANNUATION FUND as per the enclosed remittance advice and the details of this payment will be on the statement of account. We may have sent this separately.

More information about the remittance process is provided on the back of this page, but if you have any questions please phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday.

Yours faithfully

David Diment  
Deputy Commissioner of Taxation



### Reading your remittance advice

This remittance advice provides details of low income super contributions credited to you for one or more of your members.

### Payment for and account details

These details are provided so you can reconcile each payment with the correct member account.

Where you have made a claim for payment, the member and account details will match those you reported to us as part of your claim.

### Remittance reference number

This is a unique identifier we assign to the remittance of a member's low income super contribution payment.

It is important to note this number as it needs to be quoted if you are not accepting a particular payment on this remittance.

### Payment

This is the total amount of low income super contributions being credited for a member.

### Tax file numbers

From 1 July 2007, funds cannot accept any member contributions, including low income super contribution paid by the Australian Taxation Office unless the fund holds a tax file number for that member.

### What should you do if you will not be accepting one or more payments on the remittance?

You will need to complete a *Superannuation payment variation advice* (NAT 8451) statement and lodge it and your repayment with us on or before **1 September 2017**.

The *Completing the Superannuation payment variation advice* (NAT 8450) statement instructions will help you fill out this form.

Your repayment can be sent electronically to us by BPAY® or direct credit, or by cheque enclosed with the completed form.

If you are paying by cheque, please refer to the 'How to pay' information on the *Superannuation payment variation advice* (NAT 8451) statement. This will help you to complete the repayment details.

If you are making your payment electronically, you will need to use the following Australian Taxation Office details:

For BPAY®

<b>Biller code</b>	75556
<b>Customer reference number</b>	552 00097 070 854 1454

For direct credit

<b>Return payment EFT code</b>	552 00097 070 854 1454
<b>BSB</b>	093 003
<b>Account number</b>	316385
<b>Account name</b>	ATO deposits trust account

## Superannuation remittance advice

Provider: GAVENWOOD SUPERANNUATION FUND  
 Tax file number: 97 070 854  
 Remittance type: Low income super contribution

Payment for	Account/Other ID	TFN	Date of birth	Remittance reference number	Financial year	Payment
Heather Wilson	1	124 596 589	23/9/1952	7022971110166	2016	\$500.00

Payment details	Description	Processed date	Credit
	Low income super contribution remittance	26 July 2017	\$500.00 CR
<b>Total payment amount</b>			<b>\$500.00 CR</b>







017

GOONOONGLA PTY LTD  
PO BOX 1798  
NEWCASTLE NSW 2300

Our reference: 7105895394426  
Phone: 13 10 20  
ABN: 81 546 080 977

7 September 2017

### Superannuation remittance advice

Dear Sir/Madam

An amount of \$501.00 has been forwarded to you from the super co-contribution account for GAVENWOOD SUPERANNUATION FUND as per the enclosed remittance advice and the details of this payment will be on the statement of account. We may have sent this separately.

More information about the remittance process is provided on the back of this page, but if you have any questions please phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday.

Yours faithfully

David Diment  
Deputy Commissioner of Taxation



### Reading your remittance advice

This remittance advice provides details of super co-contribution payments credited to you for one or more of your members.

### Payment for and account details

These details are provided so you can reconcile each payment with the correct member account.

Where you have made a claim for payment, the member and account details will match those you reported to us as part of your claim.

### Remittance reference number

This is a unique identifier we assign to the remittance of a member's super co-contribution payment.

It is important to note this number as it needs to be quoted if you are not accepting a particular payment on this remittance.

### Payment

This is the total amount of super co-contribution being credited for a member.

### Tax file numbers

From 1 July 2007, funds cannot accept any member contributions, including super co-contributions paid by the Australian Taxation Office unless the fund holds a tax file number for that member.

### What should you do if you will not be accepting one or more payments on the remittance?

You will need to complete a *Superannuation payment variation advice* (NAT 8451) statement and lodge it and your repayment with us on or before **13 October 2017**.

The *Completing the Superannuation payment variation advice* (NAT 8450) statement instructions will help you fill out this form.

Your repayment can be sent electronically to us by BPAY® or direct credit, or by cheque enclosed with the completed form.

If you are paying by cheque, please refer to the 'How to pay' information on the *Superannuation payment variation advice* (NAT 8451) statement. This will help you to complete the repayment details.

If you are making your payment electronically, you will need to use the following Australian Taxation Office details:

For BPAY®

<b>Biller code</b>	75556
<b>Customer reference number</b>	552 00097 070 854 0793

For direct credit

<b>Return payment EFT code</b>	552 00097 070 854 0793
<b>BSB</b>	093 003
<b>Account number</b>	316385
<b>Account name</b>	ATO deposits trust account

## Superannuation remittance advice

Provider: GAVENWOOD SUPERANNUATION FUND  
 Tax file number: 97 070 854  
 Remittance type: Super co-contribution

Payment for	Account/Other ID	TFN	Date of birth	Remittance reference number	Financial year	Payment
Heather Wilson	1	124 596 589	23/9/1952	7023044694667	2016	\$501.00

Payment details	Description	Processed date	Credit
	Super co-contribution remittance	06 September 2017	\$501.00 CR
<b>Total payment amount</b>			<b>\$501.00 CR</b>



Client name **Gavenwood Superannuation Fund**  
 Practice name **Visionary Advisors**  
 Prepared by **Thomas, Breanna**  
 Approved by

Period end **30/06/2018**  
 Prepared date **13/03/2019**  
 Approved date

## Distribution WP

Date	Description	Amount
30/06/2018	Distribution	30,770.04
30/06/2018	Add Foreign Tax Paid	1,979.17
		0.00
		32,749.21

Amount to reconcile to ledger (credit balance) -32,749.21

Balance as per 4-1300 Distributions -32,749.21

**Variance 0.00**

### Notes

--

### Document links

Description	Link
2018 SD Packer & Co reports	Name: 2018 SD Packer & Co reports Location: Document Manager
2018 SD Class Year End Reports (Investment Income Summary)	Name: 2018 SD Class Year End Reports (Investment Income Summary) Location: Document Manager

### Account links

Linked account	Notes



**PACKER  
&  
CO. LTD**

**Packer & Co. Ltd**  
ABN 66 061 804 671  
AFSL 221184

Unit 5, 89 Forrest Street  
Cottesloe WA 6011

Phone: (08) 9385 4744  
Website: [www.packerco.com](http://www.packerco.com)  
Email: [admin@packerco.com.au](mailto:admin@packerco.com.au)

Gavenwood Nominees Pty Ltd <ATF Gavenwood  
Superannuation Fund>  
21A Peppertree Drive  
ROTHBURY NSW 2320

## Periodic Statement

**Issue Date** : 26/07/2018  
**Statement Period** : 01/07/2017 to 30/06/2018

**Investor Number** : 1410  
**Investor Name** : Gavenwood Nominees Pty Ltd <ATF Gavenwood Superannuation Fund>

## Packer & Co Investigator Trust

**ARSN:** 088 778 232 **APIR:** PAC0001AU

## Holding Details Summary

Description	Holding Balance in Units	Valuation Price	Amount	Market Value of Holding
<b>Opening Balance at 01/07/2017</b>	255,008.09	\$2.1015		\$535,899.50
Units Purchased			\$70,770.04	
Units Sold			\$0.00	
Distribution included in Return on Investment			(\$30,770.04)	
Return on Investment			\$112,140.23	
<b>Closing Balance at 30/06/2018</b>	287,089.93	\$2.3966		\$688,039.73

Please note your return on investment is the movement in the market value of your units plus the distribution you have received during the statement period. Where applicable the return on investment calculation takes into account the acquisition costs and disposal proceeds for any transactions you have made during the statement period.

## Transaction Summary

Date	Transaction Description	Transaction Amount	Unit Price	Number of Units	Unit Balance
01/07/2017	Opening Balance				255,008.09
01/08/2017	Application	\$40,000.00	\$2.0787	19,242.80	274,250.89
30/06/2018	Distribution Reinvestment	\$30,770.04	\$2.3966	12,839.04	287,089.93
<b>30/06/2018</b>	<b>Closing Balance</b>				<b>287,089.93</b>

## Distribution Details

Effective Date	Payment Date	Number of Units	Cents per Unit	Gross Distribution	Withholding Tax	Net Distribution
30/06/2018	30/06/2018	274,250.89	11.219671	\$30,770.04	\$0.00	\$30,770.04
<b>Total for Statement Period</b>				<b>\$30,770.04</b>	<b>\$0.00</b>	<b>\$30,770.04</b>

**Packer & Co Investigator Trust**

**Amount**

**Fees and Cost Summary**

**Total fees you paid**

**\$8,768.60**

This approximate amount includes all the fees and costs which affected your investment during the period.

If you have any queries in relation to your investment, please contact Packer & Co on 08 9385 4744 between 8.30am and 5.30pm (Perth time), Monday to Friday, or email [admin@packerco.com.au](mailto:admin@packerco.com.au).



**PACKER  
&  
CO. LTD**

**Packer & Co. Ltd**  
ABN 66 061 804 671  
AFSL 221184

Unit 5, 89 Forrest Street  
Cottesloe WA 6011

Phone: (08) 9385 4744  
Website: [www.packerco.com](http://www.packerco.com)  
Email: [admin@packerco.com.au](mailto:admin@packerco.com.au)

Gavenwood Nominees Pty Ltd <ATF Gavenwood  
Superannuation Fund>  
21A Peppertree Drive  
ROTHBURY NSW 2320

## Distribution Advice

**Issue Date** : 16/07/2018  
**Distribution Date** : 16/07/2018

**Investor Number** : 1410  
**Investor Name** : Gavenwood Nominees Pty Ltd <ATF Gavenwood Superannuation Fund>

**Packer & Co Investigator Trust**  
**ARSN:** 088 778 232 **APIR:** PAC0001AU

## Distribution Details

Effective Date	Payment Date	Number of Units	Cents per Unit	Gross Distribution	Withholding Tax	Net Distribution
30/06/2018	16/07/2018	274,250.89	11.219671	\$30,770.04	\$0.00	\$30,770.04
<b>Total for Statement Period</b>				<b>\$30,770.04</b>	<b>\$0.00</b>	<b>\$30,770.04</b>

## Transaction Summary

Date	Transaction Description	Transaction Amount	Unit Price	Number of Units	Unit Balance
30/06/2018	Opening Balance				274,250.89
30/06/2018	Distribution Reinvestment	\$30,770.04	\$2.3966	12,839.04	287,089.93
<b>30/06/2018</b>	<b>Closing Balance</b>				<b>287,089.93</b>

If you have any queries in relation to your investment, please contact Packer & Co on 08 9385 4744 between 8.30am and 5.30pm (Perth time), Monday to Friday, or email [admin@packerco.com.au](mailto:admin@packerco.com.au).



**Packer & Co. Ltd**  
 ABN 66 061 804 671  
 AFSL 221184

Unit 5, 89 Forrest Street  
 Cottesloe WA 6011

Phone: (08) 9385 4744  
 Website: www.packerco.com  
 Email: admin@packerco.com.au

Gavenwood Nominees Pty Ltd <ATF Gavenwood Superannuation Fund>  
 21A Peppertree Drive  
 ROTHBURY NSW 2320

18 July 2018  
**Investor No:** 1410  
**TFN/ABN Status:** Quoted

**Packer & Co Investigator Trust**  
**Annual tax statement for the year ended 30 June 2018**

**Part B: Summary of 2018 tax return (supplementary section) items for a resident individual**

Non Australian residents should seek independent Australian tax advice.

<b>Tax return (supplementary section)</b>	<b>Amount</b>	<b>Tax return label</b>
Non-Primary Production income	\$9.64	13U
Franked distribution from trusts	\$0.00	13C
Other deductions relating to non-primary production income	\$0.00	13Y
Share of credits for tax withheld where ABN not quoted	\$0.00	13P
Share of franking credits from franked dividends	\$0.00	13Q
Share of credit foreign resident withholding amounts (excluding Capital Gains)	\$0.00	13A
Share of credit for tax amounts withheld from trust distributions	\$0.00	13R
Net capital gain	\$13,775.98	18A
Total current year capital gains	\$27,551.96	18H
Assessable foreign source income	\$5,187.61	20E
Other net foreign source income	\$5,187.61	20M
Australian franking credits from a New Zealand franking company	\$0.00	20F
Foreign income tax offset *	\$1,979.17	20O

\*To work out your foreign income tax offset (FITO) entitlement, see **20 Foreign source income and foreign assets or property** or the Guide to foreign tax offset rules 2018.

**Part B: Capital gains tax information – Additional information for item 18**

	<b>Amount</b>	
Capital gains - discounted method	\$27,551.96	(grossed up amount)
Capital gains - indexation method	\$0.00	
Capital gains - other method	\$0.00	
Total current year capital gains	\$27,551.96	



**Packer & Co. Ltd**  
 ABN 66 061 804 671  
 AFSL 221184

Unit 5, 89 Forrest Street  
 Cottesloe WA 6011

Phone: (08) 9385 4744  
 Website: www.packerco.com  
 Email: admin@packerco.com.au

**Part C: Components of distribution**

	Cash Distributions	Tax Paid/offsets	Taxable Amount
<b>Australian Income</b>			
Dividends - unfranked amount declared to be CFI	\$0.00		\$0.00
Dividends - unfranked amount not declared to be CFI	\$0.00		\$0.00
Dividends - less LIC capital gain deduction	\$0.00		\$0.00
Interest (subject to non-resident withholding tax)	\$9.64		\$9.64
Interest (not subject to non-resident withholding tax)	\$0.00		\$0.00
Other assessable Australian income	\$0.00		\$0.00
Less other allowable trust deductions	\$0.00		\$0.00
<b>Non-primary production income (A)</b>	\$9.64		\$9.64
<b>Dividends - Franked amount (X)</b>	\$0.00	\$0.00	\$0.00
<b>Capital Gains</b>			
Capital gains - Discounted method TAP	\$0.00		\$0.00
Capital gains - Discounted method NTAP	\$13,775.98		\$13,775.98
Capital gains - indexation method TAP	\$0.00		\$0.00
Capital gains - indexation method NTAP	\$0.00		\$0.00
Capital gains - Other method TAP	\$0.00		\$0.00
Capital gains - Other method NTAP	\$0.00		\$0.00
<b>Net capital gains</b>			\$13,775.98
CGT concession amount TAP	\$13,775.98		
CGT concession amount NTAP	\$0.00		
<b>Distributed capital gains (B)</b>	\$27,551.96		
<b>Foreign Income</b>			
Other net foreign source income	\$3,208.44	\$1,979.17	\$5,187.61
Assessable foreign income	\$3,208.44	\$1,979.17	\$5,187.61
Australian franking credit from a New Zealand franking company		\$0.00	\$0.00
Transferor trust income	\$0.00		\$0.00
CFC income	\$0.00		\$0.00
<b>Total foreign income (C)</b>	\$3,208.44	\$1,979.17	\$5,187.61
<b>Other Non-Assessable Amounts</b>			
Net Exempt income	\$0.00		
Non-Assessable non-exempt amount	\$0.00		
Tax-free amounts	\$0.00		
Tax deferred amounts	\$0.00		
<b>Total Non-Assessable amounts (D)</b>	\$0.00		
<b>Gross Cash Distribution (A+X+B+C+D)</b>	\$30,770.04		
<b>Other deductions from Distribution</b>			
Less: TFN amounts withheld	\$0.00		
<b>Net Cash Distribution</b>	\$30,770.04		



**Packer & Co. Ltd**  
 ABN 66 061 804 671  
 AFSL 221184

Unit 5, 89 Forrest Street  
 Cottesloe WA 6011

Phone: (08) 9385 4744  
 Website: [www.packerco.com](http://www.packerco.com)  
 Email: [admin@packerco.com.au](mailto:admin@packerco.com.au)

**Subdivision 12-H fund payment summary information for the year ended 30 June 2018**

Details noted below constitute a Notice in accordance with Section 12-395 of Schedule 1 of the Taxation Administration Act 1953. These components are provided solely for the purposes of Subdivision 12-H of the Taxation Administration Act 1953 and should not be used for any other purpose.

<b>Fund payment breakdown</b>	<b>Amount</b>
Other Australian income	\$0.00
Capital gains - Discounted method TAP	\$0.00 (grossed up amount)
Capital gains - Indexation method TAP	\$0.00
Capital gains - Other method TAP	\$0.00
<b>Total 12-H fund payment</b>	<b>\$0.00</b>
<b>Total Amounts withheld from 12-H fund payment</b>	<b>\$0.00</b>



**Packer & Co. Ltd**  
 ABN 66 061 804 671  
 AFSL 221184

Unit 5, 89 Forrest Street  
 Cottesloe WA 6011

Phone: (08) 9385 4744  
 Website: [www.packerco.com](http://www.packerco.com)  
 Email: [admin@packerco.com.au](mailto:admin@packerco.com.au)

Gavenwood Nominees Pty Ltd <ATF Gavenwood Superannuation Fund>  
 21A Peppertree Drive  
 ROTHBURY NSW 2320

18 July 2018  
**Investor No:** 1410  
**TFN/ABN Status:** Quoted

**Packer & Co Investigator Trust**  
**Annual tax statement for the year ended 30 June 2018**

**Part B: Summary of 2018 tax return (supplementary section) items for a resident individual**

Non Australian residents should seek independent Australian tax advice.

<b>Tax return (supplementary section)</b>	<b>Amount</b>	<b>Tax return label</b>
Non-Primary Production income	\$9.64	13U
Franked distribution from trusts	\$0.00	13C
Other deductions relating to non-primary production income	\$0.00	13Y
Share of credits for tax withheld where ABN not quoted	\$0.00	13P
Share of franking credits from franked dividends	\$0.00	13Q
Share of credit foreign resident withholding amounts (excluding Capital Gains)	\$0.00	13A
Share of credit for tax amounts withheld from trust distributions	\$0.00	13R
Net capital gain	\$13,775.98	18A
Total current year capital gains	\$27,551.96	18H
Assessable foreign source income	\$5,187.61	20E
Other net foreign source income	\$5,187.61	20M
Australian franking credits from a New Zealand franking company	\$0.00	20F
Foreign income tax offset *	\$1,979.17	20O

\*To work out your foreign income tax offset (FITO) entitlement, see **20 Foreign source income and foreign assets or property** or the Guide to foreign tax offset rules 2018.

**Part B: Capital gains tax information – Additional information for item 18**

	<b>Amount</b>	
Capital gains - discounted method	\$27,551.96	(grossed up amount)
Capital gains - indexation method	\$0.00	
Capital gains - other method	\$0.00	
Total current year capital gains	\$27,551.96	



**Packer & Co. Ltd**  
 ABN 66 061 804 671  
 AFSL 221184

Unit 5, 89 Forrest Street  
 Cottesloe WA 6011

Phone: (08) 9385 4744  
 Website: [www.packerco.com](http://www.packerco.com)  
 Email: [admin@packerco.com.au](mailto:admin@packerco.com.au)

**Part C: Components of distribution**

	Cash Distributions	Tax Paid/offsets	Taxable Amount
<b>Australian Income</b>			
Dividends - unfranked amount declared to be CFI	\$0.00		\$0.00
Dividends - unfranked amount not declared to be CFI	\$0.00		\$0.00
Dividends - less LIC capital gain deduction	\$0.00		\$0.00
Interest (subject to non-resident withholding tax)	\$9.64		\$9.64
Interest (not subject to non-resident withholding tax)	\$0.00		\$0.00
Other assessable Australian income	\$0.00		\$0.00
Less other allowable trust deductions	\$0.00		\$0.00
<b>Non-primary production income (A)</b>	<b>\$9.64</b>		<b>\$9.64</b>
<b>Dividends - Franked amount (X)</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Capital Gains</b>			
Capital gains - Discounted method TAP	\$0.00		\$0.00
Capital gains - Discounted method NTAP	\$13,775.98		\$13,775.98
Capital gains - indexation method TAP	\$0.00		\$0.00
Capital gains - indexation method NTAP	\$0.00		\$0.00
Capital gains - Other method TAP	\$0.00		\$0.00
Capital gains - Other method NTAP	\$0.00		\$0.00
<b>Net capital gains</b>			<b>\$13,775.98</b>
CGT concession amount TAP	\$13,775.98		
CGT concession amount NTAP	\$0.00		
<b>Distributed capital gains (B)</b>	<b>\$27,551.96</b>		
<b>Foreign Income</b>			
Other net foreign source income	\$3,208.44	\$1,979.17	\$5,187.61
Assessable foreign income	\$3,208.44	\$1,979.17	\$5,187.61
Australian franking credit from a New Zealand franking company		\$0.00	\$0.00
Transferor trust income	\$0.00		\$0.00
CFC income	\$0.00		\$0.00
<b>Total foreign income (C)</b>	<b>\$3,208.44</b>	<b>\$1,979.17</b>	<b>\$5,187.61</b>
<b>Other Non-Assessable Amounts</b>			
Net Exempt income	\$0.00		
Non-Assessable non-exempt amount	\$0.00		
Tax-free amounts	\$0.00		
Tax deferred amounts	\$0.00		
<b>Total Non-Assessable amounts (D)</b>	<b>\$0.00</b>		
<b>Gross Cash Distribution (A+X+B+C+D)</b>	<b>\$30,770.04</b>		
<b>Other deductions from Distribution</b>			
Less: TFN amounts withheld	\$0.00		
<b>Net Cash Distribution</b>	<b>\$30,770.04</b>		



**Packer & Co. Ltd**  
 ABN 66 061 804 671  
 AFSL 221184

Unit 5, 89 Forrest Street  
 Cottesloe WA 6011

Phone: (08) 9385 4744  
 Website: [www.packerco.com](http://www.packerco.com)  
 Email: [admin@packerco.com.au](mailto:admin@packerco.com.au)

**Subdivision 12-H fund payment summary information for the year ended 30 June 2018**

Details noted below constitute a Notice in accordance with Section 12-395 of Schedule 1 of the Taxation Administration Act 1953. These components are provided solely for the purposes of Subdivision 12-H of the Taxation Administration Act 1953 and should not be used for any other purpose.

<b>Fund payment breakdown</b>	<b>Amount</b>
Other Australian income	\$0.00
Capital gains - Discounted method TAP	\$0.00 (grossed up amount)
Capital gains - Indexation method TAP	\$0.00
Capital gains - Other method TAP	\$0.00
<b>Total 12-H fund payment</b>	<b>\$0.00</b>
<b>Total Amounts withheld from 12-H fund payment</b>	<b>\$0.00</b>



**PACKER  
&  
CO. LTD**

**Packer & Co. Ltd**  
ABN 66 061 804 671  
AFSL 221184

Unit 5, 89 Forrest Street  
Cottesloe WA 6011

Phone: (08) 9385 4744  
Website: [www.packerco.com](http://www.packerco.com)  
Email: [admin@packerco.com.au](mailto:admin@packerco.com.au)

Gavenwood Nominees Pty Ltd <ATF Gavenwood  
Superannuation Fund>  
21A Peppertree Drive  
ROTHBURY NSW 2320

## Distribution Advice

**Issue Date** : 16/07/2018  
**Distribution Date** : 16/07/2018

**Investor Number** : 1410  
**Investor Name** : Gavenwood Nominees Pty Ltd <ATF Gavenwood Superannuation Fund>

**Packer & Co Investigator Trust**  
**ARSN:** 088 778 232 **APIR:** PAC0001AU

## Distribution Details

Effective Date	Payment Date	Number of Units	Cents per Unit	Gross Distribution	Withholding Tax	Net Distribution
30/06/2018	16/07/2018	274,250.89	11.219671	\$30,770.04	\$0.00	\$30,770.04
<b>Total for Statement Period</b>				<b>\$30,770.04</b>	<b>\$0.00</b>	<b>\$30,770.04</b>

## Transaction Summary

Date	Transaction Description	Transaction Amount	Unit Price	Number of Units	Unit Balance
30/06/2018	Opening Balance				274,250.89
30/06/2018	Distribution Reinvestment	\$30,770.04	\$2.3966	12,839.04	287,089.93
<b>30/06/2018</b>	<b>Closing Balance</b>				<b>287,089.93</b>

If you have any queries in relation to your investment, please contact Packer & Co on 08 9385 4744 between 8.30am and 5.30pm (Perth time), Monday to Friday, or email [admin@packerco.com.au](mailto:admin@packerco.com.au).

Client name **Gavenwood Superannuation Fund**  
 Practice name **Visionary Advisors**  
 Prepared by **Thomas, Breanna**  
 Approved by

Period end **30/06/2018**  
 Prepared date **13/03/2019**  
 Approved date

## Interest Received WP

Date	Description	Amount
30/06/2018	CBA Term Deposit	875.29
	UBank USaver	6.30
		0.00
		881.59

Amount to reconcile to ledger (credit balance) -881.59

Balance as per 4-1400 Interest -881.59

**Variance 0.00**

### Notes

--

### Document links

Description	Link
2018 SD CBA Term Deposit	Name: 2018 SD CBA Term Deposit Location: Document Manager
2018 SD Ubank Statement and Property settlement documents	Name: 2018 SD Ubank Statement and Property settlement documents Location: Document Manager
2018 SD Client Documents (UBank Statements)	Name: 2018 SD Client Documents (UBank Statements) Location: Document Manager
2018 SD Class Year End Reports (Investment Income Comparison)	Name: 2018 SD Class Year End Reports (Investment Income Comparison) Location: Document Manager
2018 SD Class Year End Reports (Investment Income Summary)	Name: 2018 SD Class Year End Reports (Investment Income Summary) Location: Document Manager

### Account links

Linked account	Notes

**Commonwealth Bank**  
 Commonwealth Bank of Australia  
 ABN 48 123 123 124 AFSL and  
 Australian credit licence 234945

End of Financial Year Notice

Page 1 of 1



017

THE TRUSTEE  
 GAVENWOOD SUPERANNUATION FUND  
 21A PEPPERTREE DR  
 ROTHBURY NSW 2320



Date printed	30 June 2018
Term Deposit number	06 280 5 50122968
Investment balance	\$20,875.29
Investment term	4 months
At an interest rate of	2.35% p.a.
Invested on	25 June 2018
To mature on	25 October 2018
Interest option	4 Wkly Compound

**Interest earned on your Term Deposit**

Your Term Deposit has earned interest for the financial year ending 30 June 2018. Please keep a record of this information for taxation purposes.

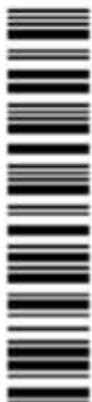
Account name GAVENWOOD NOMINEES PTY LIMITED AS TRUSTEES FOR GAVENWOOD SUPERANNUATION FUND



017

THE TRUSTEE  
 GAVENWOOD SUPERANNUATION FUND  
 21A PEPPERTREE DR  
 ROTHBURY NSW 2320

Date printed	30
Term Deposit number	06 280
Investment balance	
Investment term	
At an interest rate of	
Invested on	25
To mature on	25 O
Interest option	4 Wkly



## Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2018. Please keep a record of this information for taxation purposes.

Account name

GAVENWOOD NOMINEES PTY LIMITED AS TRUSTEE FOR GAVENWOOD SUPERANNUATION FUND

# r Notice

Page 1 of 1

0 June 2018

5 50122968

\$20,875.29

4 months

2.35% p.a.

5 June 2018

October 2018

Compound



00D



Commonwealth Bank of Australia  
ABN 48 123 123 456 789  
Australian credit licence 294945



017  
THE TRUSTEE  
GAVENWOOD SUPERANNUATION FUND  
21A PEPPERTREE DR  
ROTHBURY NSW 2320

Date printed	15 May 2018
Term Deposit number	06 2805 50122968
Current balance	\$40,773.78
Investment term	10 months
At an interest rate of	2.50% p.a.
Invested on	28 July 2017
To mature on	28 May 2018
Interest option	4 Way Compound

### Renewal Notice

Page 1 of 2

#### Review your Term Deposit before it matures

Your Term Deposit is due to mature on 28 May 2018 so to make the most out of your investment, make sure you tell us what to do next. As at the date of posting this notice, we have no maturity instructions recorded for your account.

Account name	GAVENWOOD NOMINEES PTY LIMITED AS TRUSTEE FOR GAVENWOOD SUPERANNUATION FUND
Interest paid this financial year	\$773.78
Interest payable by maturity date if your funds remain invested until maturity	\$67.03

**What do you need to do?**  
Review your Term Deposit and let us know if you'd like to update your instructions at least one day before 28 May 2018. We'll confirm your new details as soon as your instructions have been applied.

**What are your maturity options?**

You can:

- **Renew** your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds.
- **Withdraw** your funds in full and close your Term Deposit account
- **Temporarily** place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.

For the latest indicative interest rates, including rates for holding facility, go to [www.commbank.com.au/interest](http://www.commbank.com.au/interest)

**How to give us instructions**

Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Advisor or call us on 13 2221.

If you don't provide us instructions, your Term Deposit will be automatically placed in the holding facility on your maturity date. Based on your current business, the 7 day window interest rate of 1.10% p.a. would apply. This rate may change by the time your Term Deposit matures.

If you forget to provide instructions in time, or just change your mind, don't worry - you can also provide alternative instructions during your 7 day grace period from 28 May 2018 to 3 June 2018 without notice or penalty, including if you want to fully withdraw your funds. This will take effect from 28 May 2018.



785 292 1 22 784 019810 SL TO 5113 D134 0195 01 18



# Reinvestment Notice

page 1 of 1



THE TRUSTEE  
GAVENWOOD SUPERANNUATION FUND  
214 PEPPERREE DR.  
POTHEBURY NSW 2320

Date printed 25 June 2018  
Term Deposit number 06 2805 50123688  
Investment balance \$20,875.29  
Investment term 4 months  
At an interest rate of 2.35% p.a.  
Reinvested on 25 June 2018  
To mature on 25 October 2018  
Interest option 4 Wkly Compound

## Your Term Deposit has been reinvested

Your Term Deposit was reinvested on 25 June 2018 for 4 months with an interest rate of 2.35% p.a.

This notice has been issued as confirmation of your new Term Deposit details before any changes made during grace period. If you want to make any change to your account, you'll need to do so before your grace period ends on 1 July 2018.

Account name	GAVENWOOD NOMINEES PTY LIMITED AS TRUSTEES FOR GAVENWOOD SUPERANNUATION FUND
Interest payment instructions	Prior to reinvestment, your holding facility balance was reduced by your withdrawal of \$20,000.00. Interest will be added to your Term Deposit.
Interest paid this financial year	\$875.28

### What do you need to do?

1. You have a 7 day grace period commencing 25 June 2018 and ending 1 July 2018 during which you may make changes to your Term Deposit or withdraw your funds in full without notice or penalty. You can find our latest interest rates at [www.commbank.com.au/interest](http://www.commbank.com.au/interest).

2. If you request changes to your account within the grace period (we request changes already), we'll send you further confirmation - otherwise, this is the only confirmation of your new investment details that you'll receive from us.

After your grace period ends and your investment has been locked in, you'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

You may want to consider other deposit products we offer that may be more suitable for you. For instance, you might prefer an option that allows immediate access to funds or may offer higher interest rates for a comparable term. Please contact us to discuss your options.

### We're here to help

Visit [commbank.com.au](http://commbank.com.au) to view our latest Terms and Conditions, applicable to your reinvest account as at the date of reinvest.

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call us on 13 2221 24 hours a day, 7 days a week.



94 1501 7821 11 2215 1102 51 0111 0178 0210 0504 07



U BANK

PO Box 1466  
North Sydney, NSW 2059

ubank.com.au  
13 30 80



000054490

GAVENWOOD SUPERANNUATION FUND  
PO BOX 1466  
NORTH SYDNEY NSW 2059

## Here's how your USaver SMSF is working for you.

Your account	Statement period	Your account activity summary	
GAVENWOOD SUPERANNUATION FUND	Starts 01 January 2018	Opening balance	\$6.24 Cr
BSB number 082-991	Ends 30 June 2018	Total credits	\$0.06
Account number 19-041-3198		Total debits	\$0.00
		<b>Closing Balance</b>	<b>\$6.30Cr</b>
		Interest Credited TFY*	\$6.30
		Withholding tax TFY	\$0.00

### Account activity

Date	Account activity details	Money out (Dr)	Money in (Cr)	Balance
01/01/2018	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Jan-2018 IS : 1.66 % P.A			\$6.24 Cr
31/01/2018	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Jan-2018 TO 31-Jan-2018 IS : 0.4 %			\$6.24 Cr
31/01/2018	Interest for 01/01/2018 - 31/01/2018		\$0.01	\$6.25 Cr
01/02/2018	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Feb-2018 IS : 1.66 % P.A			\$6.25 Cr
28/02/2018	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Feb-2018 TO 28-Feb-2018 IS : 0.4 %			\$6.25 Cr
28/02/2018	Interest for 01/02/2018 - 28/02/2018		\$0.01	\$6.26 Cr
01/03/2018	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Mar-2018 IS : 1.66 % P.A			\$6.26 Cr
31/03/2018	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Mar-2018 TO 31-Mar-2018 IS : 0.4 %			\$6.26 Cr
31/03/2018	Interest for 01/03/2018 - 31/03/2018		\$0.01	\$6.27 Cr

Hello, are your details up to date?

Login to [ubank.com.au](http://ubank.com.au), select the 'Admin' tab and click on 'My Details' to check what we have on file.

Don't want to receive paper statements? Change your settings so that you only receive your statements online. Simply login at [ubank.com.au](http://ubank.com.au) and go to 'Account Statements', select 'Statement Settings' and update to 'Online Only'.

Please check your statement carefully. If there are any errors or omissions please contact us immediately on 13 30 80. Please note we may adjust debits and credits to accurately reflect your account bonus. UBank is a division of National Australia Bank Limited ABN 12 004 044 937 AFSL 230686 which is the issuer of the products and services. \*Interest credited does not include any withholding tax amount applicable to you.

**Account activity**

<b>Date</b>	<b>Account activity details</b>	<b>Money out (Dr)</b>	<b>Money in (Cr)</b>	<b>Balance</b>
01/04/2018	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Apr-2018 IS : 1.66 % P.A			\$6.27 Cr
30/04/2018	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Apr-2018 TO 30-Apr-2018 IS : 0.4 %			\$6.27 Cr
30/04/2018	Interest for 01/04/2018 - 30/04/2018		\$0.01	\$6.28 Cr
01/05/2018	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-May-2018 IS : 1.66 % P.A			\$6.28 Cr
31/05/2018	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-May-2018 TO 31-May-2018 IS : 0.4 %			\$6.28 Cr
31/05/2018	Interest for 01/05/2018 - 31/05/2018		\$0.01	\$6.29 Cr
01/06/2018	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Jun-2018 IS : 1.66 % P.A			\$6.29 Cr
30/06/2018	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Jun-2018 TO 30-Jun-2018 IS : 0.4 %			\$6.29 Cr
30/06/2018	Interest for 01/06/2018 - 30/06/2018		\$0.01	\$6.30 Cr
<b>Totals</b>		<b>\$0.00</b>	<b>\$0.06</b>	<b>\$6.30Cr</b>

182U7105 / E-54490 / S-115457 /



## Simple tips for keeping your banking secure

We're a bank. So your security and privacy is what matters most. Check out these handy tips we've put together to help protect you and your accounts.

### Treat your details like royalty

Your password, PIN, and security codes are the keys to your banking with us. Our advice? Don't share them with anyone – not even our staff. But here's how you can really up the ante:

- Make your password / PIN difficult to guess. When choosing a password, use a combination of letters, numbers and characters, and don't choose something that's easily identified with you (like your name, phone number or address). For PINs, don't use your DOB
- Avoid using the same password / PIN for everything
- Memorise your password / PIN and change them frequently
- Don't make it easy for fraudsters. Don't store your password / PIN on or with the devices you use to make transactions
- Keep your mobile phone secure (and if you're using fingerprint login, it should only recognise your fingerprints, and no-one else's)
- Secure your letterbox with a lock to keep personal information safe
- Keep your cards in sight, and get receipts after every transaction
- For UBank Visa Debit cards - sign new cards, and destroy old ones
- Take care when entering your password / PIN in public. You never know who is watching ...
- Treat any unsolicited email with suspicion as UBank will never send you an email with a link to online banking. Forward suspicious emails to [hoax@nab.com.au](mailto:hoax@nab.com.au)

### Use your smarts

Banking with us means banking online. So you should always:

- Try and avoid logging in in public places
- Never leave your computer unattended and log out after each session
- Always type [ubank.com.au](http://ubank.com.au) directly into the browser
- Never log in by clicking on a link or a pop-up window
- Log on regularly to check for suspicious activity on your accounts
- Keep your anti-virus software up to date, and ensure your computer updates are set automatically update

## Protect yourself against scammers

Unfortunately there are people out there who'll try to get hold of your money – via authentic-looking emails, over the phone, or by SMS. Here are our tips on helping to make sure your money stays where it belongs:

- Keep an eye on your phone – if it's stopped working, this could be a sign it's been transferred to another provider without your permission
- Watch out for romance scams – people who try and befriend you online and ask you to pay for flights or send funds them funds
- Be aware of people asking you to open a UBank account on behalf of a friend – with your name and your account details
- Don't give your personal information to people you don't know or trust
- Don't click on pop-up ads – they could be spyware or adware
- Stay away from fake job advertisements – if it looks too good to be true, it probably is!
- Let us know immediately if you've changed address or contact details
- Shred personal documents before disposing of them
- If your mobile phone ever stops working, get in touch with your service provider to make sure you haven't been a victim of 'mobile phone porting'. This is where scammers may use your information to transfer your phone number to another provider so they can intercept SMS passcodes sent to you.

## Talk to us immediately

We're here to help, so call us on 13 30 80 if:

- Your password / PIN becomes known to any other person or is compromised
- Your card has been misused, lost or stolen
- Your computer is lost, stolen or fraudulently accessed
- Your mobile is lost or stolen, or unexpectedly disconnected.
- You've provided any of your banking information to someone via an unsolicited email or an unknown caller
- You think you've received a scam email that pretends to be from us
- You find out about any unauthorised transaction, access or error on your accounts

For more info on scams and hoaxes, visit the Australia Consumer Fraud Taskforce SCAMwatch website at [www.scamwatch.gov.au](http://www.scamwatch.gov.au) or the Australian Government's Stay Smart Online service at [www.staysmartonline.gov.au](http://www.staysmartonline.gov.au). For a more detailed version of these tips, head to [www.ubank.com.au/security](http://www.ubank.com.au/security).

## One more thing

The ePayments Code details situations where you could be liable for unauthorised transactions involving your UBank Visa Debit Card, card details, password, and/or PIN. Your liability for losses is determined by the ePayments Code, rather than these tips. For more information about the ePayments Code, go to [moneysmart.gov.au](http://moneysmart.gov.au) and search 'ePayments'.



Our Ref: CL:18/0138

4 February 2019

Ms HL Wilson  
Gavenwood Nominees Pty Ltd  
21A Peppertree Drive  
ROTHBURY NSW 2320

Dear Heather

**Gavenwood Nominees Pty Ltd Your Sale to Sermin Yavuzer  
Property: 212/14-18 Finlayson Street, Lane Cove**

**SETTLEMENT**

We confirm that settlement of your sale was effected on 25 January 2019.

At settlement we collected the balance of purchase money and made sure that all adjustments were properly made.

**BALANCE OF SALE PROCEEDS**

We confirm that the balance of sale proceeds (\$645,639.51) collected on settlement were deposited into your nominated bank account with CBA.

**BALANCE OF DEPOSIT**

We confirm your Selling Agent Raine & Horne Lane Cove will account directly to you for the balance of the deposit less their commission plus any interest earned on the deposit.

**NOTICES AND ADJUSTMENTS**

Lane Cove Council, Sydney Water, the owners corporation and the Valuer General's department will be notified that you are no longer the owner of the property.

All rates were adjusted as if they had been fully paid and appropriate adjustments made in your favour. Any amounts then owing were paid out of the balance due on settlement.

**COSTS**

Our Statement of Account is enclosed showing a nil balance. We thank you for attending to payment of our account on settlement.

**Sydney – By Appointment**

ABN 70 163 610 722 | Corporate Licence Number 05002024

ABN 13 611 368 724 effective from 1/4/2019

Phone (02) 9411 6681 | Postal PO Box 154, ARTARMON NSW 1570

Address 'Excen Building' 119 Willoughby Road, Crows Nest

[www.vogueconveyancing.com.au](http://www.vogueconveyancing.com.au)

Annual Health Assessment Name.

Our instructions are now completed. We take this opportunity to thank you for your instructions and we look forward to being of assistance to you in the future!

Yours faithfully  
**Vogue Conveyancing**

Cindy Lambert  
Principal  
cindy@vogueconveyancing.com.au



## SETTLEMENT ADJUSTMENT SHEET

**Vendor:** Gavenwood Nominees Pty Ltd Gavenwood Superannuation Fund

**Purchaser:** Sermin Yavuzer

**Property:** 212/14-18 Finlayson Street, Lane Cove

Settlement: 25 January 2019

Adjustments as at: 25 January 2019

	<u>Payable by Vendor</u>	<u>Payable by Purchaser</u>
Purchase Price		\$720,000.00
Less Deposit		\$72,000.00
Balance		<u>\$648,000.00</u>
<b>Current Council Rates</b>		
For Period 01/07/2018 to 30/06/2019 - 365 days		
\$990.00 Adjusted as Paid		
Purchaser allows 156 days		
For period 25/01/2019 to 30/06/2019		\$423.12
<b>Current Water/Sewerage Rates</b>		
For Period 01/01/2019 to 31/03/2019 - 90 days		
\$172.04 Adjusted as Paid		
Purchaser allows 65 days		
For period 25/01/2019 to 31/03/2019		\$124.25
Purchaser allows for <b>Section 184 Certificate</b> <b>(Inclusive of GST)</b>		\$119.90
<b>Strata Levies</b>		
For Period 01/12/2018 to 28/02/2019 - 90 days		
\$990.00 Adjusted as Paid		
Purchaser allows 34 days		
For period 25/01/2019 to 28/02/2019		\$374.00
Totals	\$0.00	\$649,041.27
Less Amount Payable By Vendor		\$0.00
<b>AMOUNT DUE ON SETTLEMENT</b>		<u><b>\$649,041.27</b></u>

•

## Contract for the sale and purchase of land 2018 edition

<b>TERM</b>	<b>MEANING OF TERM</b>	<b>NSW Duty:</b>
vendor's agent	Raine & Horne Lane Cove 3/85 85 Longueville Rd, Lane Cove, NSW 2066 e: alexb@lanecove.rh.com.au	Phone: (02) 8318 7888 Fax: 02 8318 7899
co-agent		
vendor	Gavenwood Nominees Pty Ltd ACN 002 638 664 ATF Gavenwood Superannuation Fund 21A Peppertree Drive, Rothbury, NSW 2320	
vendor's solicitor	Vogue Conveyancing 119 Willoughby Road, Crows Nest NSW 2065 PO Box 154, Artarmon NSW 1570 e: cindy@vogueconveyancing.com.au	Phone: 02 9411 6681 Fax: 02 9411 6684 Ref: CL:18/0138
date for completion land (address, plan details and title reference)	<i>SY. 4/11/18</i> 42nd day after the contract date 212/14-18 Finlayson Street, Lane Cove, New South Wales 2066 Registered Plan: Lot 15 Plan SP 90323 Folio Identifier 15/SP90323	(clause 15)

improvements  VACANT POSSESSION  subject to existing tenancies  
 HOUSE  garage  carport  home unit  carspace  storage space  
 none  other:

attached copies  documents in the List of Documents as marked or as numbered:  
 other documents:

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

inclusions  blinds  dishwasher  light fittings  oven/cooktop  
 built-in wardrobes  fixed floor coverings  range hood  pool equipment  
 clothes line  insect screens  smoke alarm  TV antenna  
 curtains  other: built in desk and bookshelves, air conditioning unit, fixed wall mirror and air conditioning unit

exclusions

purchaser ~~Sermin Yavuzer~~ **YAVUZER** *SY*  
 20 Bristol Parade, Farmborough Heights, NSW 2526

purchaser's solicitor **By the Rules Conveyancing Lawyers** Phone: 02 9133 1370  
 Locked Bag 1009, Gordon NSW 2072  
 e: janet.christopher@bytherules.com.au

price \$720,000.00  
 deposit \$72,000.00 (10% of the price, unless otherwise stated)  
 balance \$648,000.00

contract date *7/12/18* (if not stated, the date this contract was made)

buyer's agent

vendor  	<b>GST AMOUNT (optional)</b> The price includes GST of: \$	witness  
purchaser <input type="checkbox"/> JOINT TENANTS <input type="checkbox"/> tenants in common <input type="checkbox"/> in unequal shares		witness

BREACH OF COPYRIGHT MAY RESULT IN LEGAL ACTION



Statement 40 (Page 1 of 3)

Account Number 06 2815 10348959

Statement Period 6 Jun 2018 - 5 Sep 2018

Closing Balance \$23,895.39 CR

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



017

THE DIRECTOR  
 21A PEPPERTREE DR  
 ROTHBURY NSW 2320

## Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

Name: GAVENWOOD NOMINEES PTY LIMITED IN TRUST FOR  
 GAVENWOOD SUPERANNUATION FUND

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

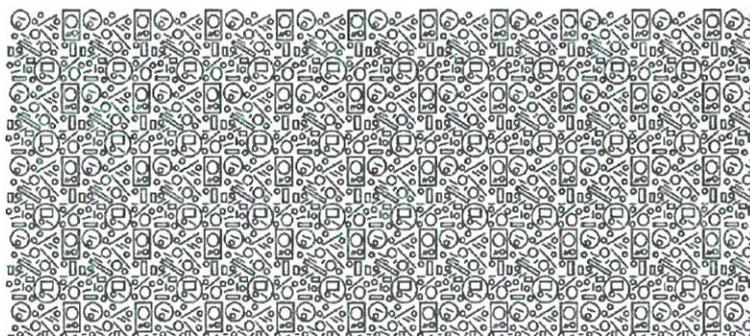
Date	Transaction	Debit	Credit	Balance
06 Jun 2018	OPENING BALANCE			\$15,649.43 CR
06 Jun	TAX OFFICE PAYMENTS CB TabletApp BPAY 7 551001245965892501 SuperATOTax	226.30		\$15,423.13 CR
06 Jun	DEFT PAYMENTS CB TabletApp BPAY 9 25748016000000120295 StrataChoice	1,100.00		\$14,323.13 CR
06 Jun	HUNTER WATER CB TabletApp BPAY 7 98240200003 Pension	579.91		\$13,743.22 CR
06 Jun	Transfer to xx5040 CB TabletApp pension	3,000.00		\$10,743.22 CR
19 Jun	Transfer to xx5593 CB TabletApp Pension	3,100.00		\$7,643.22 CR
21 Jun	Direct Debit 062246 CommInsure 7627690--124133016	50.14		\$7,593.08 CR
25 Jun	Transfer In Branch Cessnock 280550122968		20,000.00	\$27,593.08 CR
25 Jun	Transfer to xx5040 CommBank app Pension	20,000.00		\$7,593.08 CR
25 Jun	Transfer from CommBank app Into Gavenwood		23,000.00	\$30,593.08 CR
26 Jun	Transfer to other Bank CommBank app Gavenwood Fees	2,585.00		\$28,008.08 CR
28 Jun	Transfer to xx5040 CommBank app Pension	1,000.00		\$27,008.08 CR
01 Jul	Account Fee	10.00		\$26,998.08 CR
13 Jul	SYDNEY WATER CommBank app BPAY 4 55696180003 lane cove water	172.07		\$26,826.01 CR



\*# 1856.3975.1.2 ZZ258R3 0303 SL R3 S961.D248.O V06.00.25

Account Number

06 2815 10348959



Date	Transaction	Debit	Credit	Balance
19 Jul	Transfer to xx5040 CommBank app Pension	500.00		\$26,326.01 CR
23 Jul	Direct Debit 062246 CommInsure 7627690--124987081	50.14		\$26,275.87 CR
31 Jul	Direct Credit 515905 R & H LC PM Pty Raine & Horne Lane		5,606.48	\$31,882.35 CR
01 Aug	Account Fee	10.00		\$31,872.35 CR
01 Aug	Transfer to xx5040 CommBank app Pension	1,872.00		\$30,000.35 CR
01 Aug	Transfer to xx5040 CB TabletApp pension	500.00		\$29,500.35 CR
02 Aug	DEFT PAYMENTS CB TabletApp BPAY 9 25748016000000120295 StratalCove	975.24		\$28,525.11 CR
16 Aug	Transfer to xx5040 CommBank app Pension	500.00		\$28,025.11 CR
18 Aug	Transfer to xx5040 CB TabletApp pension payment	1,979.52		\$26,045.59 CR
21 Aug	Direct Debit 062246 CommInsure 7627690--125799089	50.14		\$25,995.45 CR
23 Aug	Transfer to xx5040 CommBank app Pension	3,000.00		\$22,995.45 CR
23 Aug	Transfer to xx5040 CommBank app Pension	2,000.00		\$20,995.45 CR
31 Aug	Direct Credit 515905 R & H LC PM Pty Raine & Horne Lane		2,909.94	\$23,905.39 CR
01 Sep	Account Fee	10.00		\$23,895.39 CR
05 Sep	2018 CLOSING BALANCE			\$23,895.39 CR
<b>Opening balance</b>				
		<b>- Total debits</b>	<b>+ Total credits</b>	<b>= Closing balance</b>
	\$15,649.43 CR	\$43,270.46	\$51,516.42	\$23,895.39 CR

1856.3975.1.2 ZZ258R3 0303 SL.R3.S961.D248.OV06.00.25

**Transaction Summary during 1st June 2018 to 31st August 2018**

Transaction Type	01 Jun to 30 Jun	01 Jul to 31 Jul	01 Aug to 31 Aug	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$2.50	<b>\$0.00</b>
Cheques written	0	0	0	0	0	\$1.50	<b>\$0.00</b>
Cheque deposit	0	0	0	0	0	\$1.50	<b>\$0.00</b>
Over the counter deposit	1	0	0	1	0	\$2.50	<b>\$0.00</b>
Quick deposits	0	0	0	0	0	\$0.20	<b>\$0.00</b>
Cheq deposit in quick deposit box	0	0	0	0	0	\$1.50	<b>\$0.00</b>
<b>Total</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>		<b>\$0.00</b>
<b>Account Fee</b>						<b>\$10.00</b>	<b>\$30.00</b>
<b>Paper Statement Fee</b>						<b>\$2.50</b>	<b>\$0.00</b>

## IMPORTANT NOTICE

### New daily cash deposit limit for ATMs that accept instant deposits.

We will be updating our terms and conditions on 31 January 2019 to reflect the introduction of a \$10,000 daily deposit limit per account for cash deposits made at our ATMs that accept instant deposits. This new daily cash deposit limit applies to both personal and business accounts.

The following terms and conditions where applicable to you, will be amended to reflect this change:

- Electronic Banking Terms and Conditions
- Transactions, Savings and Investment Accounts Terms and Conditions
- Business, Transaction and Savings Accounts Terms and Conditions

These changes form part of our efforts to continuously improve controls at our ATMs that accept instant deposits, while balancing the banking needs of our customers.

If you need to deposit more than \$10,000 in cash, you still can do this at any CommBank branch.





017

THE DIRECTOR  
 21A PEPPERTREE DR  
 ROTHBURY NSW 2320

Account Number 06 2815 10348959

Statement Period 6 Mar 2018 - 5 Jun 2018

Closing Balance \$15,649.43 CR

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

## Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential Investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

Name: GAVENWOOD NOMINEES PTY LIMITED IN TRUST FOR  
 GAVENWOOD SUPERANNUATION FUND

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

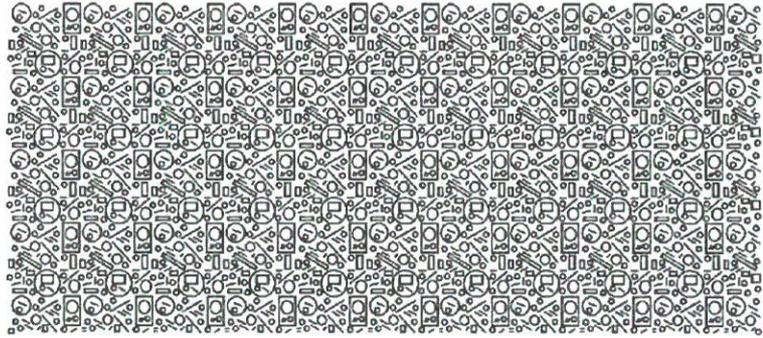
Date	Transaction	Debit	Credit	Balance
06 Mar	2018 OPENING BALANCE			\$14,982.09 CR
07 Mar	Transfer to xx5040 CB TabletApp pension	1,982.00		\$13,000.09 CR
14 Mar	Direct Credit 333732 SYDNEY BOUTIQUE TRANSFER xFinlayso		2,842.07	\$15,842.16 CR
14 Mar	Transfer to xx5040 CommBank app Pension	820.00		\$15,022.16 CR
21 Mar	Direct Debit 062246 CommInsure 7627690--121552143	50.14		\$14,972.02 CR
31 Mar	Transfer to xx5040 CommBank app Pension	1,900.00		\$13,072.02 CR
01 Apr	Account Fee	10.00		\$13,062.02 CR
16 Apr	Direct Credit 333732 SYDNEY BOUTIQUE TRANSFER xFinlayso		2,842.07	\$15,904.09 CR
16 Apr	Transfer to xx5040 CommBank app Pension	900.00		\$15,004.09 CR
16 Apr	Transfer to xx5593 CommBank app Pension	1,276.00		\$13,728.09 CR
23 Apr	Direct Debit 062246 CommInsure 7627690--122415984	50.14		\$13,677.95 CR
01 May	Account Fee	10.00		\$13,667.95 CR
02 May	DEFT PAYMENTS CB TabletApp BPAY 9 25748016000000120295 Gavenwood To May31	990.00		\$12,677.95 CR
02 May	SYDNEY WATER CB TabletApp BPAY 4 55696180003 Gavenwood water	171.96		\$12,505.99 CR



\*# 2212.4486.1.2 ZZ258R3 0303 SL.R3.S961.D156.O.V06.00.25

Account Number

06 2815 10348959



Date	Transaction	Debit	Credit	Balance
17 May	Transfer to xx5593 CB TabletApp pension	1,500.00		\$11,005.99 CR
22 May	Direct Debit 062246 CommInsure 7627690--123253302	50.14		\$10,955.85 CR
30 May	Transfer to xx5593 CommBank app Pension	955.85		\$10,000.00 CR
31 May	Direct Credit 012721 ATO ATO005000009256697		290.55	\$10,290.55 CR
31 May	Direct Credit 515905 R & H LC PM Pty Raine & Horne Lane		5,368.88	\$15,659.43 CR
01 Jun	Account Fee	10.00		\$15,649.43 CR
05 Jun	2018 CLOSING BALANCE			\$15,649.43 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$14,982.09 CR		\$10,676.23		\$11,343.57		\$15,649.43 CR

### Transaction Summary during 1st March 2018 to 31st May 2018

Transaction Type	01 Mar to 31 Mar	01 Apr to 30 Apr	01 May to 31 May	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$2.50	\$0.00
Cheques written	0	0	0	0	0	\$1.50	\$0.00
Cheque deposit	0	0	0	0	0	\$1.50	\$0.00
Over the counter deposit	0	0	0	0	0	\$2.50	\$0.00
Quick deposits	0	0	0	0	0	\$0.20	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$1.50	\$0.00
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>\$0.00</b>
<b>Account Fee</b>						<b>\$10.00</b>	<b>\$30.00</b>
<b>Paper Statement Fee</b>						<b>\$2.50</b>	<b>\$0.00</b>



017

THE DIRECTOR  
 21A PEPPERTREE DR  
 ROTHBURY NSW 2320

Account Number 06 2815 10348959

Statement Period 6 Dec 2017 - 5 Mar 2018

Closing Balance \$14,982.09 CR

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

## Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

Name: GAVENWOOD NOMINEES PTY LIMITED IN TRUST FOR  
 GAVENWOOD SUPERANNUATION FUND

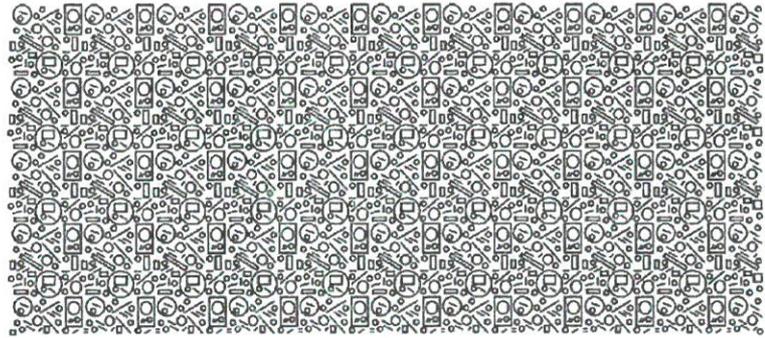
Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

Date	Transaction	Debit	Credit	Balance
06 Dec	2017 OPENING BALANCE			\$19,787.14 CR
06 Dec	Transfer to CBA A/c CB TabletApp ThanksHeatherJohn	240.00		\$19,547.14 CR
14 Dec	Transfer to xx5593 CB TabletApp	2,500.00		\$17,047.14 CR
14 Dec	Direct Credit 333732 SYDNEY BOUTIQUE TRANSFER Finlayson		2,853.14	\$19,900.28 CR
21 Dec	Transfer to xx5040 CB TabletApp pension	1,900.00		\$18,000.28 CR
21 Dec	DEFT PAYMENTS CB TabletApp BPAY 9 25748016000000120295 BotanicStrataLevy	799.95		\$17,200.33 CR
21 Dec	Direct Debit 062246 CommInsure 7627690--118982608	50.14		\$17,150.19 CR
22 Dec	Transfer to xx5040 CB TabletApp	1,200.00		\$15,950.19 CR
23 Dec	Transfer to xx5040 CB TabletApp pension	450.00		\$15,500.19 CR
27 Dec	Transfer to xx5040 CommBank app Pension	600.00		\$14,900.19 CR
01 Jan	Account Fee	10.00		\$14,890.19 CR
12 Jan	Direct Credit 333732 SYDNEY BOUTIQUE TRANSFER Finlayson		2,842.07	\$17,732.26 CR
18 Jan	Transfer to xx5593 CommBank app Pension	2,000.00		\$15,732.26 CR
23 Jan	Direct Debit 062246 CommInsure 7627690--119843312	50.14		\$15,682.12 CR
01 Feb	Account Fee	10.00		\$15,672.12 CR

\*# 1400.2486.1.2 ZZ258R3 0303 SL.R3.S161.D064.O.V06.00.24

Account Number

06 2815 10348959



Date	Transaction	Debit	Credit	Balance
06 Feb	Transfer to xx5040 CB TabletApp pension	600.00		\$15,072.12 CR
08 Feb	SYDNEY WATER CommBank app BPAY 4 55696180003 Lane Cove Water	171.96		\$14,900.16 CR
14 Feb	Direct Credit 333732 SYDNEY BOUTIQUE TRANSFER Finlayson		2,842.07	\$17,742.23 CR
19 Feb	Transfer to xx5593 CB TabletApp pension	1,500.00		\$16,242.23 CR
20 Feb	Transfer to xx5593 CB TabletApp pension	1,200.00		\$15,042.23 CR
21 Feb	Direct Debit 062246 CommInsure 7627690--120692908	50.14		\$14,992.09 CR
01 Mar	Account Fee	10.00		\$14,982.09 CR
05 Mar	2018 CLOSING BALANCE			\$14,982.09 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$19,787.14 CR		\$13,342.33		\$8,537.28		\$14,982.09 CR

### Transaction Summary during 1st December 2017 to 28th February 2018

Transaction Type	01 Dec to 31 Dec	01 Jan to 31 Jan	01 Feb to 28 Feb	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$2.50	\$0.00
Cheques written	0	0	0	0	0	\$1.50	\$0.00
Cheque deposit	0	0	0	0	0	\$1.50	\$0.00
Over the counter deposit	0	0	0	0	0	\$2.50	\$0.00
Quick deposits	0	0	0	0	0	\$0.20	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$1.50	\$0.00
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>\$0.00</b>
<b>Account Fee</b>						<b>\$10.00</b>	<b>\$30.00</b>
<b>Paper Statement Fee</b>						<b>\$2.50</b>	<b>\$0.00</b>



017

THE DIRECTOR  
 21A PEPPERTREE DR  
 ROTHBURY NSW 2320

Account Number 06 2815 10348959

Statement Period 6 Sep 2017 - 5 Dec 2017

Closing Balance \$19,787.14 CR

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

## Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

Name: GAVENWOOD NOMINEES PTY LIMITED IN TRUST FOR  
 GAVENWOOD SUPERANNUATION FUND

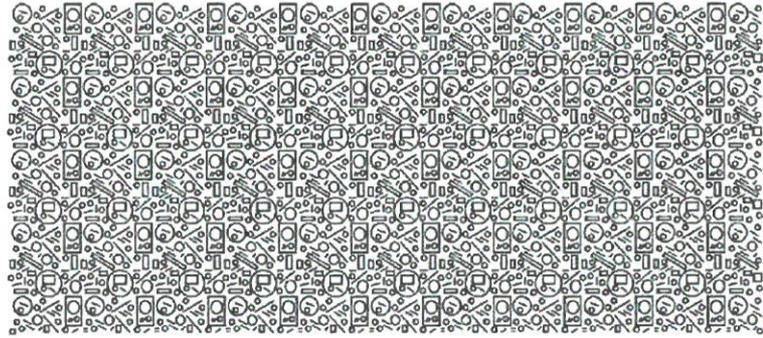
Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

Date	Transaction	Debit	Credit	Balance
06 Sep 2017	OPENING BALANCE			\$21,555.23 CR
07 Sep	Direct Credit 012721 ATO ATO005000008613121		501.00	\$22,056.23 CR
14 Sep	Transfer to xx5040 NetBank Pension	500.00		\$21,556.23 CR
22 Sep	Transfer to xx5593 CB TabletApp pension	1,500.00		\$20,056.23 CR
01 Oct	Account Fee	10.00		\$20,046.23 CR
05 Oct	Direct Debit 062246 CommInsure 7627690--116808299	50.15		\$19,996.08 CR
13 Oct	Direct Credit 333732 SYDNEY BOUTIQUE TRANSFER Finlayson		3,023.77	\$23,019.85 CR
14 Oct	Transfer to xx5593 CB TabletApp pension to Amex	3,000.00		\$20,019.85 CR
15 Oct	Transfer to CBA A/c NetBank Botanic Plumbing	165.00		\$19,854.85 CR
21 Oct	SYDNEY WATER CB TabletApp BPAY 4 55696180003 LaneCoveWater	171.96		\$19,682.89 CR
23 Oct	Transfer to xx5593 CommBank app Pension ToAmex	700.00		\$18,982.89 CR
23 Oct	Transfer to xx5040 NetBank Pension	500.00		\$18,482.89 CR
23 Oct	Direct Debit 062246 CommInsure 7627690--117263612	50.14		\$18,432.75 CR
01 Nov	Account Fee	10.00		\$18,422.75 CR

\*# 316.517.1.1 ZZ258R3 0303 SL.R3.S161.D339.O.V06.00.24

Account Number

06 2815 10348959



Date	Transaction	Debit	Credit	Balance
14 Nov	Direct Credit 333732 SYDNEY BOUTIQUE TRANSFER Finlayson		2,404.53	\$20,827.28 CR
16 Nov	Transfer to xx5040 CB TabletApp pension	800.00		\$20,027.28 CR
21 Nov	Direct Debit 062246 CommInsure 7627690--118075157	50.14		\$19,977.14 CR
01 Dec	Account Fee	10.00		\$19,967.14 CR
04 Dec	Transfer to CBA A/c CommBank app Heather Wilson	180.00		\$19,787.14 CR
05 Dec	2017 CLOSING BALANCE			\$19,787.14 CR
<b>Opening balance</b>				
		<b>- Total debits</b>	<b>+ Total credits</b>	<b>= Closing balance</b>
		\$21,555.23 CR	\$5,929.30	\$19,787.14 CR

### Transaction Summary during 1st September 2017 to 30th November 2017

Transaction Type	01 Sep to 30 Sep	01 Oct to 31 Oct	01 Nov to 30 Nov	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$2.50	\$0.00
Cheques written	0	0	0	0	0	\$1.50	\$0.00
Cheque deposit	0	0	0	0	0	\$1.50	\$0.00
Over the counter deposit	0	0	0	0	0	\$2.50	\$0.00
Quick deposits	0	0	0	0	0	\$0.20	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$1.50	\$0.00
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>\$0.00</b>
<b>Account Fee</b>						<b>\$10.00</b>	<b>\$30.00</b>
<b>Paper Statement Fee</b>						<b>\$2.50</b>	<b>\$0.00</b>



Account Number 06 2815 10348959

Statement Period 6 Jun 2017 - 5 Sep 2017

Closing Balance \$21,555.23 CR

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



017

THE DIRECTOR  
 21A PEPPERTREE DR  
 ROTHBURY NSW 2320

## Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

Name: GAVENWOOD NOMINEES PTY LIMITED IN TRUST FOR  
 GAVENWOOD SUPERANNUATION FUND

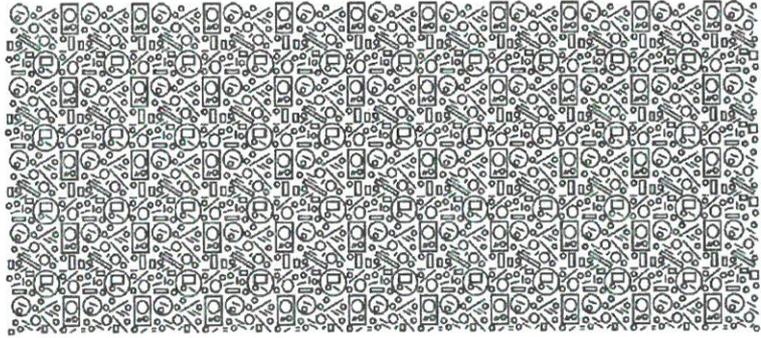
Note: Please check that the entries listed on this statement are correct. For further information on your account including; details of features, fees, any errors or complaints, please contact us on the details above. Proceeds of cheques are not available until cleared.

Date	Transaction	Debit	Credit	Balance
06 Jun	2017 OPENING BALANCE			\$104,587.68 CR
15 Jun	Direct Credit 333732 SYDNEY BOUTIQUE TRANSFER Finlayson		2,801.96	\$107,389.64 CR
16 Jun	Transfer to xx8513 CB TabletApp	4,389.00		\$103,000.64 CR
26 Jun	Transfer to xx5040 CommBank app Into HAS	1,000.00		\$102,000.64 CR
01 Jul	Account Fee	10.00		\$101,990.64 CR
12 Jul	TAX OFFICE PAYMENTS CommBank app BPAY 7 97070854000176277 tax17	839.28		\$101,151.36 CR
12 Jul	Transfer to other Bank CommBank app Invoice3026	1,550.00		\$99,601.36 CR
12 Jul	Direct Credit 381273 GAVENWOOD SUPERA Into Cbagavenwood		12,379.39	\$111,980.75 CR
14 Jul	Direct Credit 333732 SYDNEY BOUTIQUE TRANSFER Finlayson		3,869.51	\$115,850.26 CR
14 Jul	Transfer to xx5593 NetBank Pension Amex	4,500.00		\$111,350.26 CR
24 Jul	Transfer to xx5040 CommBank app Into HAS	350.00		\$111,000.26 CR
26 Jul	Transfer to xx5040 CommBank app Pension	1,000.00		\$110,000.26 CR
27 Jul	Direct Credit 012721 ATO ATO009000008398687		500.00	\$110,500.26 CR
27 Jul	LANE COVE COUNCIL CB TabletApp BPAY 5 227958 LCRateNotice	1,213.00		\$109,287.26 CR
28 Jul	Transfer to other Bank NetBank GavenwoodSuper	40,000.00		\$69,287.26 CR

\*# 789.2245.1.1 ZZ258R3 0303 SL.R3.S161.D248.O V06.00.22

Account Number

06 2815 10348959



Date	Transaction	Debit	Credit	Balance
28 Jul	Transfer Out Branch Cessnock	40,000.00		\$29,287.26 CR
29 Jul	Transfer to xx5040 CB TabletApp pension	700.00		\$28,587.26 CR
01 Aug	Account Fee	10.00		\$28,577.26 CR
01 Aug	ASIC CommBank app BPAY 1 2290026386644 GavenwoodNominees	48.00		\$28,529.26 CR
01 Aug	DEFT PAYMENTS CB TabletApp BPAY 9 2574801600000120295 Strata LaneCove	878.05		\$27,651.21 CR
01 Aug	SYDNEY WATER CB TabletApp BPAY 4 55696180003 LCoveWater	171.98		\$27,479.23 CR
16 Aug	LANE COVE COUNCIL NetBank BPAY 57737 227958 lane cove council	1,213.00		\$26,266.23 CR
23 Aug	Transfer to xx5040 CB TabletApp	500.00		\$25,766.23 CR
26 Aug	Transfer to other Bank CB TabletApp HeatherTable	500.00		\$25,266.23 CR
27 Aug	Transfer to other Bank CB TabletApp Inv0138 Wilson	120.00		\$25,146.23 CR
29 Aug	Transfer to other Bank CB TabletApp Gavenwood Nominees	2,981.00		\$22,165.23 CR
01 Sep	Account Fee	10.00		\$22,155.23 CR
05 Sep	Transfer to xx5040 CB TabletApp mirror Replacement	600.00		\$21,555.23 CR
05 Sep	2017 CLOSING BALANCE			\$21,555.23 CR
	<b>Opening balance</b>			
		<b>- Total debits</b>	<b>+ Total credits</b>	<b>= Closing balance</b>
	\$104,587.68 CR	\$102,583.31	\$19,550.86	\$21,555.23 CR

### Transaction Summary during 1st June 2017 to 31st August 2017

Transaction Type	01 Jun to 30 Jun	01 Jul to 31 Jul	01 Aug to 31 Aug	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	1	0	1	0	\$2.50	\$0.00
Cheques written	0	0	0	0	0	\$1.50	\$0.00
Cheque deposit	0	0	0	0	0	\$1.50	\$0.00
Over the counter deposit	0	0	0	0	0	\$2.50	\$0.00
Quick deposits	0	0	0	0	0	\$0.20	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$1.50	\$0.00
<b>Total</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0</b>		<b>\$0.00</b>
<b>Account Fee</b>						<b>\$10.00</b>	<b>\$30.00</b>
<b>Paper Statement Fee</b>						<b>\$2.50</b>	<b>\$0.00</b>

# SYDNEY | BOUTIQUE PROPERTY

Trading As N1 Centre

Address: 127 Blues Point Road, McMahons Point NSW 2060 Postal: Locked Bag 7504, McMahons Point NSW 2060  
 Ph: 02 9955 5922 Fax: 02 9955 5122 Website: sydneyboutique.com.au ABN: 64 105 656 442

## Tax Invoice

Account name(s)

Gavenwood Fund  
 Gavenwood Superannuation Fund  
 21A Peppertree Drive  
 ROTHBURY NSW 2320

Account	GAVENWOOD
Statement from	13 Mar 2018
Statement to	13 Apr 2018
Statement number	14

2018	Details	Debit	Credit	Balance
	Balance brought forward			\$0.00
	<b><u>212/14-20 Finlayson St, LANE COVE</u></b>			
	xFoley, James Rene; Janine Elise Foley; \$3,085.12 per month; Paid to: 30 Apr 2018 Rent 1 Apr 2018 to 30 Apr 2018		\$3,085.12	\$3,085.12
13 Apr	8423 * Management fee (xFinlayson St, 20, 212/14) (includes \$21.60 GST)	\$237.55		\$2,847.57
	8424 * Admin & Statement Fee (includes \$0.50 GST)	\$5.50		\$2,842.07
	8425 Settlement (xGavenwood Superannuation Fund) (Gavenwood Transaction Account, Commonwealth Bank Of Australia, 062-815 10348959)	\$2,842.07		\$0.00
	Totals at end of period	\$3,085.12	\$3,085.12	\$0.00

Total expenses on this tax invoice includes GST of \$22.10

**FREE PROPERTY MANAGEMENT FOR UP TO 6 MONTH**  
**REFINANCE YOUR MORTGAGE TODAY**  
**TERMS & CONDITIONS APPLY**

Your contact: Maria More

Phone:

maria@sydneyboutique.com.au

\* indicates taxable supply

Page 1 of 1

## Income & Expenditure Summary

**Heather Wilson**  
21a Peppertree Drive  
Pokolbin NSW 2320

Date 1/07/2017 to 29/06/2018

Statement No: **1 (30/04/2018)**  
to: **4 (29/06/2018)**

### Gavenwood Superannuation Fund (ID: 361)

	Debit	Credit	Total
Opening Balance			\$0.00
Owner Contributions			\$0.00

### Residential Properties

**212/14-18 Finlayson Street, Lane Cove, NSW  
2066**

#### Property Income

Residential Rent	\$0.00	\$6,170.24	\$6,170.24
	<b>\$0.00</b>	<b>\$6,170.24</b>	<b>\$6,170.24</b>
			<i>(GST Total: \$0.00)</i>

#### Property Expenses

Document Preparation	\$50.00	\$0.00	-\$50.00
+ GST	\$5.00	\$0.00	-\$5.00
Lease Renewal	\$355.00	\$0.00	-\$355.00
+ GST	\$35.50	\$0.00	-\$35.50
Residential Management Fee	\$308.50	\$0.00	-\$308.50
+ GST	\$30.86	\$0.00	-\$30.86
	<b>\$784.86</b>	<b>\$0.00</b>	<b>-\$784.86</b>
			<i>(GST Total: -\$71.36)</i>

**PROPERTY BALANCE: \$5,385.38**

*(GST Balance: -\$71.36)*

### Ownership Expenses & Payments

#### Owner Expenses

Administration Fee	\$15.00	\$0.00	-\$15.00
+ GST	\$1.50	\$0.00	-\$1.50
	<b>\$16.50</b>	<b>\$0.00</b>	<b>-\$16.50</b>

Report shows all transactions reported on statements created within reporting period.



## Income & Expenditure Summary

(GST Total: -\$1.50)

### Owner Payments

Heather Wilson

-\$5,368.88

**-\$5,368.88**

**CLOSING BALANCE: \$0.00**

Report shows all transactions reported on statements created within reporting period.





Sydney Boutique Property Pty Ltd

ABN: 64 105 656 442

127 Blues Point Road, McMahon's Point NSW 2060 | Locked Bag 7504, McMahon's Point NSW 2060  
 P: 02 9955 5922 | F: 02 9955 5122 | sydneyboutique.com.au | n1centre.com.au

## Statement

Account name(s)	Gavenwood Fund Gavenwood Superannuation Fund 21A Peppertree Drive ROTHBURY NSW 2320	Account	GAVENWOOD
		Statement from	30 Jun 17
		Statement to	28 Jun 18
		Page number	1 of 1

Details	GST	Expenses	Income	Balance
<u>212/14-20 Finlayson St LANE COVE</u>				
Break Lease Fees paid to Landlord			\$4,200.00	\$4,200.00
Rent			\$22,418.79	\$26,618.79
Administration Fees	*	\$56.22		\$26,562.57
Cleaning - (including GST)		\$350.00		\$26,212.57
Gas		\$41.47		\$26,171.10
Locksmith Repairs	*	\$217.25		\$25,953.85
Management Fees	*	\$2,049.62		\$23,904.23
Pest control	*	\$385.00		\$23,519.23
Total for property		\$3,099.56	\$26,618.79	\$23,519.23

Total expenses includes GST of \$246.19

Welcome to your end of financial year statement for year ending June 2018 .

If you have any queries in relation to your statement, please contact maryfeng@n1centre.com.au with your queries.

The Financial Year Statement is for the purpose of assisting you with your financial reporting . These reports must be read and used in conjunction with Property Management Statements/Tax Invoices which are supplied from our office each month.

This financial year you have received copies of all your bills paid on your behalf with each mid-month statement.

We suggest you verify and reconcile the final income amount shown on this report with the monthly payments that you have received from our office. The information shown on this report should not be used for your annual Business Activity Statement (BAS) reporting. All GST entries and expense items need to be verified with the tax invoices which have been attached to and summarised on your monthly Property Management Statements /Tax Invoices . We advise that it is our understanding the GST cannot be claimed for residential properties . We also suggest you review all expense items to ensure they are eligible as an expense for Income Tax purposes and not as a depreciating Capital Purchase .

\* indicates taxable supply



USaver SMSF  
082991-190413198

---

Sunday, 31 December 2017

---

Thursday, 30 November 2017



Interest for 01/11/2017 - 30/11/2017

---

Tuesday, 31 October 2017



Interest for 01/10/2017 - 31/10/2017

---

Saturday, 30 September 2017



Interest for 01/09/2017 - 30/09/2017

---

Thursday, 31 August 2017



---

---

---

**\$0.01**

bal: \$6.23

---

**\$0.01**

bal: \$6.22

---

**\$0.01**

bal: \$6.21

Saturday, 30 September 2017

---



Interest for 01/09/2017 - 30/09/2017

Thursday, 31 August 2017

---



Interest for 01/08/2017 - 31/08/2017

Monday, 31 July 2017

---



Interest for 01/07/2017 - 31/07/2017

Wednesday, 12 July 2017

---



Into Cbagavenwood

Friday, 30 June 2017

---



---

**\$0.01**  
bal: \$6.21

---

**\$0.01**  
bal: \$6.20

---

**\$6.19**  
bal: \$6.19

---

**-\$12,379.39**  
bal: \$0.00

---

**\$0.00**

Client name **Gavenwood Superannuation Fund**  
 Practice name **Visionary Advisors**  
 Prepared by **Thomas, Breanna**  
 Approved by

Period end **30/06/2018**  
 Prepared date **13/03/2019**  
 Approved date

## Rent WP

Date	Description	Amount
30/06/2018	Per Agent Summaries	0.00
	N1 Centre	26,618.79
	Raine & Horne	6,170.24
		0.00
		32,789.03

Amount to reconcile to ledger (credit balance) -32,789.03

Balance as per 4-1500 Rent -32,789.03

**Variance 0.00**

### Notes

--

### Document links

Description	Link
2018 SD Class Year End Reports (Rental Property Schedule)	Name: 2018 SD Class Year End Reports (Rental Property Schedule) Location: Document Manager
2018 SD Client Documents (Rental Statements)	Name: 2018 SD Client Documents (Rental Statements) Location: Document Manager

### Account links

Linked account	Notes

Client name **Gavenwood Superannuation Fund**  
 Practice name **Visionary Advisors**  
 Prepared by **Thomas,Breanna**  
 Approved by **Dwyer,Jillian**

Period end **30/06/2018**  
 Prepared date **13/03/2019**  
 Approved date **14/03/2019**

## Accountancy Fees WP

Date	Description	Amount
30/06/2018	VA INV 3329.1	2,420.00
30/06/2018	VA INV 4645	2,200.00
		0.00
		4,620.00

Balance as per 6-1100 Accountancy Fee 4,620.00

**Variance 0.00**

### Notes

--

### Document links

Description	Link
2018 SD Accounting Fees, ASIC fees and Co contributions	Name: 2018 SD Accounting Fees, ASIC fees and Co contributions Location: Document Manager

### Account links

Linked account	Notes

Client name **Gavenwood Superannuation Fund**  
 Practice name **Visionary Advisors**  
 Prepared by **Thomas,Breanna**  
 Approved by

Period end **30/06/2018**  
 Prepared date **13/03/2019**  
 Approved date

## Bank Fees WP

Date	Description	Amount
30/06/2018	CBA Business Transaction Account (Monthly Account Fee \$10 x 12 months)	120.00
		0.00
		120.00
	Balance as per 6-1200 Bank Fees	120.00
	<b>Variance</b>	<b>0.00</b>

### Notes

--

### Document links

Description	Link
2018 SD Client Documents	Name: 2018 SD Client Documents Location: Document Manager

### Account links

Linked account	Notes



**PACKER**  
&  
**CO. LTD**

**Packer & Co. Ltd**  
ABN 66 061 804 671  
AFSL 221184

Unit 5, 89 Forrest Street  
Cottesloe WA 6011

Phone: (08) 9385 4744  
Website: www.packerco.com  
Email: admin@packerco.com.au

Gavenwood Nominees Pty Ltd <ATF Gavenwood  
Superannuation Fund>  
21A Peppertree Drive  
ROTHBURY NSW 2320

## Periodic Statement

**Issue Date** : 20/07/2016  
**Statement Period** : 01/07/2015 to 30/06/2016

**Investor Number** : 1410  
**Investor Name** : Gavenwood Nominees Pty Ltd <ATF Gavenwood Superannuation Fund>

## Packer & Co Investigator Trust

**ARSN:** 088 778 232 **APIR:** PAC0001AU

## Holding Details Summary

Description	Holding Balance in Units	Valuation Price	Amount	Market Value of Holding
<b>Opening Balance at 01/07/2015</b>	236,987.77	\$1.9625		\$465,088.50
Units Purchased			\$14,958.04	
Units Sold			\$0.00	
Distribution included in Return on Investment			(\$14,958.04)	
Return on Investment			\$22,280.96	
<b>Closing Balance at 30/06/2016</b>	244,491.55	\$1.9934		\$487,369.46

Please note your return on investment is the movement in the market value of your units plus the distribution you have received during the statement period. Where applicable the return on investment calculation takes into account the acquisition costs and disposal proceeds for any transactions you have made during the statement period.

## Transaction Summary

Date	Transaction Description	Transaction Amount	Unit Price	Number of Units	Unit Balance
01/07/2015	Opening Balance				236,987.77
30/06/2016	Distribution Reinvestment	\$14,958.04	\$1.9934	7,503.78	244,491.55
<b>30/06/2016</b>	<b>Closing Balance</b>				<b>244,491.55</b>

## Distribution Details

Effective Date	Payment Date	Number of Units	Cents per Unit	Gross Distribution	Withholding Tax	Net Distribution
30/06/2016	30/06/2016	236,987.77	6.311734	\$14,958.04	\$0.00	\$14,958.04
<b>Total for Statement Period</b>				<b>\$14,958.04</b>	<b>\$0.00</b>	<b>\$14,958.04</b>

## Fee Summary

This approximate amount includes all the fees and costs which affected your investment during the period. These fees and costs should not be included in your tax return as they have already been taken into account in determining the taxable income of the Trust.

Type of Fee	Amount
Management and performance fees and other costs such as costs of custody, audit, fund accounting and taxation services	\$7,358.29
<b>Total Fees and Costs</b>	<b>\$7,358.29</b>

If you have any queries in relation to your investment, please contact Packer & Co on 08 9385 4744 between 8.30am and 5.30pm (Perth time), Monday to Friday, or email [admin@packerco.com.au](mailto:admin@packerco.com.au).



**PACKER**  
 &  
**CO. LTD**

**Packer & Co. Ltd**  
 ABN 66 061 804 671  
 AFSL 221184

Unit 5, 89 Forrest Street  
 Cottesloe WA 6011

Phone: (08) 9385 4744  
 Website: www.packerco.com  
 Email: admin@packerco.com.au

Gavenwood Nominees Pty Ltd <ATF Gavenwood  
 Superannuation Fund>  
 21A Peppertree Drive  
 ROTHBURY NSW 2320

## Distribution Advice

**Issue Date** : 20/07/2016

**Distribution Date** : 20/07/2016

**Investor Number** : 1410

**Investor Name** : Gavenwood Nominees Pty Ltd <ATF Gavenwood Superannuation Fund>

### Packer & Co Investigator Trust

**ARSN:** 088 778 232 **APIR:** PAC0001AU

## Distribution Details

Effective Date	Payment Date	Number of Units	Cents per Unit	Gross Distribution	Withholding Tax	Net Distribution
30/06/2016	20/07/2016	236,987.77	6.311734	\$14,958.04	\$0.00	\$14,958.04
<b>Total for Statement Period</b>				<b>\$14,958.04</b>	<b>\$0.00</b>	<b>\$14,958.04</b>

## Transaction Summary

Date	Transaction Description	Transaction Amount	Unit Price	Number of Units	Unit Balance
30/06/2016	Opening Balance				236,987.77
30/06/2016	Distribution Reinvestment	\$14,958.04	\$1.9934	7,503.78	244,491.55
<b>30/06/2016</b>	<b>Closing Balance</b>				<b>244,491.55</b>

If you have any queries in relation to your investment, please contact Packer & Co on 08 9385 4744 between 8.30am and 5.30pm (Perth time), Monday to Friday, or email admin@packerco.com.au.



**PACKER**  
&  
**CO. LTD**

**Packer & Co. Ltd**  
ABN 66 061 804 671  
AFSL 221184

Unit 5, 89 Forrest Street  
Cottesloe WA 6011

Phone: (08) 9385 4744  
Website: www.packerco.com  
Email: admin@packerco.com.au

Gavenwood Nominees Pty Ltd <ATF  
Gavenwood Superannuation Fund>  
21A Peppertree Drive  
ROTHBURY NSW 2320

20 July 2016  
**Investor No:** 1410  
**TFN/ABN Status:** Quoted

**Packer & Co Investigator Trust**  
**Annual tax statement for the year ended 30 June 2016**

**Part A: Summary of 2016 tax return (supplementary section) items for a resident individual**

<b>Tax return (supplementary section)</b>	<b>Amount</b>	<b>Tax return label</b>
Non-Primary Production income	102.51	13U
Franked distribution from trusts	0.00	13C
Other deductions relating to distributions	0.00	13Y
Franking credits	0.00	13Q
Credit for tax amounts withheld	0.00	13R
Total current year capital gains	11,665.26	18H
Net capital gain	5,832.63	18A
Assessable foreign source income	4,692.79	20E
Other net foreign source income	4,692.79	20M
Foreign income tax offset *	1,502.52	20O

\*If your total foreign income tax offset from all sources for the year do not exceed \$1,000 then you can claim this amount in full. Otherwise, you will need to refer to the publication *Guide to foreign income tax offset rules (NAT 72923)* to work out your entitlements.

**Part B: Capital gains tax information – Additional information for item 18**

	<b>Amount</b>	
Capital gains - discounted method	11,665.26	(gross amount)
Capital gains - indexation method	0.00	
Capital gains - other method	0.00	
Total current year capital gains	11,665.26	
Capital gains tax (CGT) concession amount	5,832.63	
Tax free amounts	0.00	
Tax deferred amounts	0.00	
Return of capital	0.00	



HMS INVESTIGATOR

**PACKER**  
&  
**CO. LTD**

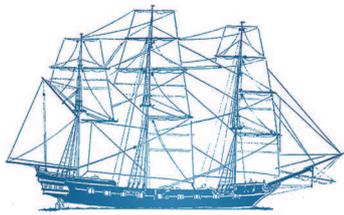
**Packer & Co. Ltd**  
ABN 66 061 804 671  
AFSL 221184

Unit 5, 89 Forrest Street  
Cottesloe WA 6011

Phone: (08) 9385 4744  
Website: www.packerco.com  
Email: admin@packerco.com.au

**Part C: Components of distribution**

	Cash Distributions	Tax Paid/offsets	Taxable Amount
<b>Australian Income</b>			
Dividends - Unfranked amount	0.00		0.00
Dividends - Unfranked CFI amount	0.00		0.00
Interest (subject to non- resident withholding tax)	7.13		7.13
Interest (not subject to non- resident withholding tax)	0.00		0.00
Other income	95.38		95.38
Less other allowable trust deductions	0.00		0.00
Non-primary production income (A)	102.51		102.51
Dividends - Franked amount (X)	0.00	0.00	0.00
<b>Capital Gains</b>			
Capital gains - Discounted method TARP	0.00		0.00
Capital gains - Discounted method NTARP	5,832.63		5,832.63
CGT concession amount TARP	0.00		
CGT concession amount NTARP	5,832.63		
Capital gains - indexation method TARP	0.00		0.00
Capital gains - indexation method NTARP	0.00		0.00
Capital gains -Other method TARP	0.00		0.00
Capital gains -Other method NTARP	0.00		0.00
Distributed capital gains (B)	11,665.26		
Net capital gains			5,832.63
<b>Foreign Income</b>			
Assessable foreign income	3,190.27	1,502.52	4,692.79
Total foreign income(C)	3,190.27	1,502.52	4,692.79
Cash distribution sub-total (A+X+B+C)	14,958.04		
<b>Other Non-Assessable Amounts</b>			
Tax-exempted amounts	0.00		
Tax-free amounts	0.00		
Tax-deferred amounts	0.00		
Return of Capital	0.00		
Total Non-Assessable amounts(D)	0.00		
<b>Gross Cash Distribution (A+X+B+C+D)</b>	14,958.04		
<b>Other deductions from Distribution</b>			
Less: TFN amounts withheld	0.00		
<b>Net Cash Distribution</b>	14,958.04		



HMS INVESTIGATOR

**PACKER**  
&  
**CO. LTD**

**Packer & Co. Ltd**  
ABN 66 061 804 671  
AFSL 221184

Unit 5, 89 Forrest Street  
Cottesloe WA 6011

Phone: (08) 9385 4744  
Website: [www.packerco.com](http://www.packerco.com)  
Email: [admin@packerco.com.au](mailto:admin@packerco.com.au)

### Subdivision 12-H fund payment summary information for the year ended 30 June 2016

Details noted below constitute a Notice in accordance with Section 12-395 of Schedule 1 of the Taxation Administration Act 1953. These components are provided solely for the purposes of Subdivision 12-H of the Taxation Administration Act 1953 and should not be used for any other purpose.

<b>Fund payment breakdown</b>	<b>Amount</b>	
Other Australian income	95.38	
Capital gains - Discounted method TARP	0.00	(gross amount)
Capital gains - Indexation method TARP	0.00	
Capital gains - Other method TARP	0.00	
<b>Total 12-H fund payment</b>	<b>95.38</b>	
<b>Total Amounts withheld from 12-H fund payment</b>	<b>0.00</b>	

Please retain this statement for income tax purposes.

Our Ref: CL:MC:13/0105  
Your Ref: Heather Louise Wilson

10 December 2014

Ms HL Wilson  
Gavenwood Nominees Pty Ltd  
21A Peppertree Drive  
ROTHBURY NSW 2320

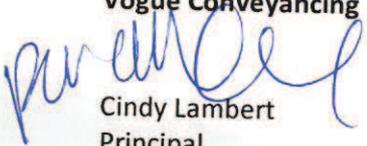
Dear Heather

**Your Purchase from Eden Lane Cove Pty Ltd**  
**Property: Apartment 212, Carspace 5/14-20 Finlayson Street, Lane Cove**

In accordance with condition 51 or the Contract for Sale we enclose depreciation schedule prepared by Napier Blakeley.

Any queries with respect to the depreciation schedule should be directed to Napier Blakeley.

Yours faithfully  
**Vogue Conveyancing**



Cindy Lambert  
Principal  
cindy@vogueconveyancing.com.au



**Vogue Conveyancing will be dosing on  
Friday 19<sup>th</sup> December 2014  
and will reopen on  
Monday 12<sup>th</sup> January 2015.**

**We wish everyone a  
beautiful Christmas and a wonderful 2015.**

5 December 2014  
File Ref 2066061595.J22814.010

Kimmo Pitkanen  
Land Cove Apartments Pty Ltd  
C/- Greenbush Group  
Level 17, 135 King Street  
SYDNEY, NSW, 2000

Dear Sir

**Property Tax Allowances Schedules**

**Taxpayer: Gavenwood Nominees Pty Ltd ATF Gavenwood Superannuation Fund  
BOTANIC - Unit 2.12, 14 - 18 Finlayson Street Lane Cove NSW**

Further to our proposal and your subsequent commission we are pleased to enclose our tax allowances schedules relating to the Purchase of the above property.

We recommend that the attached schedules be updated on a regular basis to incorporate any additions or disposals during the course of the financial year. Napier & Blakeley would be pleased to facilitate the update.

Should you have any queries please do not hesitate to contact Mac Mo or Peter Guerra of this office.

Yours faithfully

*Napier & Blakeley Pty Ltd*

**Napier & Blakeley Pty Ltd**

Encl



Sydney      Adelaide  
Melbourne      Perth  
Brisbane      Singapore

**BOTANIC - Unit 2.12, 14 - 18 Finlayson Street  
Lane Cove NSW**



**Schedule Of Property Tax Allowances**

Prepared for  
Gavenwood Nominees Pty Ltd ATF  
Gavenwood Superannuation Fund

Prepared by  
Napier & Blakeley Pty Ltd  
ACN 006 386 278  
Level 11 Lumley House  
309 Kent Street  
SYDNEY NSW 2000  
Tel 02 9299 1899 Fax 02 9299 9525

**5 December 2014**

**File Ref 2066061595.J22814.010**



## Table Of Contents

1.	Introduction .....	1
2.	Valuation Methodology .....	2
3.	Expenditure Analysed.....	4
4.	Diminishing Value Depreciation Schedule .....	5
5.	Prime Cost Depreciation Schedule .....	8
6.	Low-Value Pool Schedule.....	11
7.	Division 43 Capital Works Schedule .....	13
8.	Certification .....	15
9.	Summary of Results.....	16
10.	Tax Allowance Flow .....	17
11.	Disclaimer.....	19



## 1. Introduction

1. Under instructions from Kimmo Pitkanen of Land Cove Apartments Pty Ltd we have prepared capital allowances schedules for the Purchase of the subject property.
2. The purpose of this report is to provide independent analysis of the capital allowances available under the Income Tax Assessment Act 1997 (ITAA 1997).
3. This report identifies and evaluates the following allowances:
  - Division 40 Depreciation of depreciating assets
  - Division 43 Deductions for capital works
    - Buildings
    - Structural improvements
4. The taxpayer must choose either the diminishing value or the prime cost method of depreciating assets and both schedules are included in this report. The low-value pool schedule should be used in conjunction with the chosen method of depreciating assets.



## **2. Valuation Methodology**

### **2.1 Division 40 Depreciation of Depreciating Assets**

1. The valuation of depreciating assets has been based on a reasonable attribution of the overall capital expenditure as provided for in Section 40-195 ITAA 1997.
2. The schedules have been prepared on the advice that there were no specific values ascribed to depreciating assets in the purchase contract.
3. The apportionment of the purchase price splits the asset into the following categories:
  - Land
  - Depreciating assets
  - Buildings
4. The amount allocated to buildings represents an apportionment of the Purchase price and is not the basis for the Division 43 Deductions for capital works.
5. This apportionment may be of assistance in the calculations of capital gains tax on whole or partial disposal.
6. The effective lives used in calculating depreciation rates are a combination of effective lives taken from TR 2014/4, and the self-assessment of effective lives as provided for in Section 40-105. The guidelines for assessing effective lives in TR 2014/4 have been followed where self-assessment had been undertaken.
7. The depreciation rates adopted in our schedules are in accordance with the legislation in force at the time of acquisition.
8. Low-cost assets (those with a cost under \$1,000) are contained in the low-value pool schedule in accordance with ITAA 1997. They have been depreciated at a rate of 18.75% over the whole year using the diminishing value method. In future years, these assets should be depreciated at 37.5% under the diminishing value method.
9. Our schedules are based on the understanding that the owner of the property is not a small business taxpayer.

### **2.2 Division 43 Deductions for Capital Works**

1. It is a requirement of Division 43 ITAA 1997 that the qualifying expenditure shall be based on the historical cost of construction of the asset.
2. The prime cost rates for deductions for capital works are 2.5% or 4% and are triggered by the date of commencement of the building works, and the type of building. In these schedules the following rates have been used:
  - 2.5% for building works as described in 43-25, 43-75, 43-90 and 43-140 of the Act and which commenced construction after 15 September 1987.
  - 2.5% for external works which qualify as structural improvements as described in Sections 43-20 and 43-140 of the Act, and which commenced construction after 26 February 1992.



### 2.3 The Division 43 Deductions for Capital Works Have Either:

- been based on the actual historical construction cost as advised which has been tested for accuracy against our knowledge of historical costs, or
- been derived from our estimates of the historical construction costs as set out in Tax Ruling 97/25.

### 2.4 Information for Substantiation of Schedules

To assist taxpayers in respect of substantiation requirements under the self-assessment provisions we provide the following:-

1. Date of exchange: 25 February 2013
2. Date of settlement: 17 October 2014
3. Land apportionment in relation to the overall expenditure has been assessed as \$54,701 (inclusive of on costs).
4. For the purpose of this report the property was visited on 10 November 2014 and a detailed inspection completed. The inspection included identification, measurement and establishment of use of depreciating assets and structure. In addition, a photographic record of the depreciating assets and building has been prepared for use in the substantiation of the existence of the assets.
5. This report has been prepared on the understanding that all items of depreciating assets listed in the schedules are owned by the taxpayer.
6. The schedules are based on our interpretation of the ITAA 1997, tax cases and tax rulings, all as current at the date of this report and on our understanding of the Commissioner of Taxation's current practices.
7. This schedule is based on the information available to us at the time of preparation. If there are any additions, disposals or changes in ownership of any items, please contact Mac Mo or Peter Guerra of this office.



### 3. Expenditure Analysed

1. This report is based on the following overall expenditure:

Purchase price	\$630,000
<b>Total expenditure analysed</b>	<b>\$630,000</b>

2. The historical construction cost has been advised for the entire complex. We have calculated the construction cost for this lot based on applying the lot entitlement to the construction cost of the entire development. The eligible qualifying expenditure for the purposes of calculating the Division 43 Deductions for capital works has been derived from that total by exclusion of depreciating assets and non-eligible expenditure.
3. The lot entitlement for this lot is 96 out of 10,000.
4. The summary of results includes a figure for the "Balance of capital expenditure". This figure includes both the opening balance for Division 43 capital works and non-eligible expenditure. Non-eligible expenditure includes the difference between the proportion of the purchase price relating to claimable Division 43 capital works and their historical cost and the proportion of the purchase price relating to capital non-deductible items of expenditure.



#### 4. Diminishing Value Depreciation Schedule

### Capital Expenditure Incurred on Depreciating Assets Upon Purchase of BOTANIC - Unit 2.12, 14 - 18 Finlayson Street Lane Cove NSW

Prepared for  
Gavenwood Nominees Pty Ltd ATF  
Gavenwood Superannuation Fund

Prepared by  
Napier & Blakeley Pty Ltd  
ACN 006 386 278  
Level 11 Lumley House  
309 Kent Street  
SYDNEY NSW 2000  
Tel: 02 9299 1899 Fax: 02 9299 9525



**Purchase of BOTANIC - Unit 2.12, 14 - 18 Finlayson Street  
Lane Cove NSW**

<b>Capital Expenditure Incurred Upon Depreciating Assets</b>	<b>Total Cost 17-Oct-14</b>	<b>Diminishing Value Rate</b>	<b>Depreciation For First 256 Days</b>	<b>WDV 30-Jun-15</b>
	\$	%	\$	\$
<b>Air-conditioning</b>				
1. Dampers, VAV's, humidifiers, mini split systems and room units	7,477	20.00	1,049	6,428
2. Cooling towers, condensing sets, chillers (AC), packaged units and controls	1,213	13.34	113	1,099
3. Air handling units, Chillers (WC) and Pumps	5,254	10.00	369	4,886
<b>Carpets</b>				
1. Residential	3,664	20.00	514	3,150
<b>Fire Control and Alarm Systems</b>				
1. Detection and alarm systems, fire indicator panel	131	16.66	15	115
2. Detection and alarm systems, heat, manual call point, multi type and smoke detectors	1,928	10.00	135	1,793
3. Emergency warning and intercommunication system	1,252	16.66	146	1,105
4. Hoses and nozzles	457	20.00	64	393
5. Pumps, diesel and electric	261	8.00	15	246
<b>Floating Timber Floor Coverings</b>	10,022	13.34	938	9,084
<b>Hot Water Installation</b>				
1. Electric or gas	1,964	16.66	229	1,734
<b>Kitchen Equipment</b>				
1. Dishwashers	2,934	20.00	412	2,522
2. Exhaust and range hoods	1,457	16.66	170	1,286
3. Microwave ovens	1,048	20.00	147	901
4. Ovens	3,415	16.66	399	3,016
5. Stoves	2,109	16.66	246	1,863
<b>Laundry Plant</b>				
1. Drying equipment	1,496	20.00	210	1,286
<b>Lifts and Elevators</b>				
1. Electric	9,861	6.66	461	9,400
<b>Carried forward</b>	<b>55,942</b>		<b>5,632</b>	<b>50,309</b>



Purchase of BOTANIC - Unit 2.12, 14 - 18 Finlayson Street  
Lane Cove NSW

Capital Expenditure Incurred Upon Depreciating Assets	Total Cost 17-Oct-14 \$	Diminishing Value Rate %	Depreciation For First 256 Days \$	WDV 30-Jun-15 \$
Brought forward	55,942		5,632	50,309
<b>Security Systems and Equipment</b>				
1. Access control systems, code pad, door controllers, detectors and noise makers	1,511	40.00	424	1,087
2. Access control systems, proximity readers	940	28.58	188	751
<b>Ventilation Fans</b>				
1. Ventilation Fans	1,792	10.00	126	1,666
Total	<u>60,184</u>		<u>6,370</u>	<u>53,814</u>



## 5. Prime Cost Depreciation Schedule

### Capital Expenditure Incurred on Depreciating Assets Upon Purchase of BOTANIC - Unit 2.12, 14 - 18 Finlayson Street Lane Cove NSW

Prepared for  
Gavenwood Nominees Pty Ltd ATF  
Gavenwood Superannuation Fund

Prepared by  
Napier & Blakeley Pty Ltd  
ACN 006 386 278  
Level 11 Lumley House  
309 Kent Street  
SYDNEY NSW 2000  
Tel: 02 9299 1899 Fax: 02 9299 9525



**Purchase of BOTANIC - Unit 2.12, 14 - 18 Finlayson Street  
Lane Cove NSW**

<b>Capital Expenditure Incurred Upon Depreciating Assets</b>	<b>Total Cost 17-Oct-14</b>	<b>Prime Cost Rate</b>	<b>Depreciation For First 256 Days</b>	<b>WDV 30-Jun-15</b>
	\$	%	\$	\$
<b>Air-conditioning</b>				
1. Dampers, VAV's, humidifiers, mini split systems and room units	7,477	10.00	524	6,953
2. Cooling towers, condensing sets, chillers (AC), packaged units and controls	1,213	6.67	57	1,156
3. Air handling units, Chillers (WC) and Pumps	5,254	5.00	184	5,070
<b>Carpets</b>				
1. Residential	3,664	10.00	257	3,407
<b>Fire Control and Alarm Systems</b>				
1. Detection and alarm systems, fire indicator panel	131	8.33	8	123
2. Detection and alarm systems, heat, manual call point, multi type and smoke detectors	1,928	5.00	68	1,860
3. Emergency warning and intercommunication system	1,252	8.33	73	1,179
4. Hoses and nozzles	457	10.00	32	425
5. Pumps, diesel and electric	261	4.00	7	254
<b>Floating Timber Floor Coverings</b>	10,022	6.67	469	9,553
<b>Hot Water Installation</b>				
1. Electric or gas	1,964	8.33	115	1,849
<b>Kitchen Equipment</b>				
1. Dishwashers	2,934	10.00	206	2,728
2. Exhaust and range hoods	1,457	8.33	85	1,371
3. Microwave ovens	1,048	10.00	73	974
4. Ovens	3,415	8.33	200	3,215
5. Stoves	2,109	8.33	123	1,986
<b>Laundry Plant</b>				
1. Drying equipment	1,496	10.00	105	1,391
<b>Lifts and Elevators</b>				
1. Electric	9,861	3.33	230	9,631
<b>Carried forward</b>	<b>55,942</b>		<b>2,816</b>	<b>53,126</b>



Purchase of BOTANIC - Unit 2.12, 14 - 18 Finlayson Street  
Lane Cove NSW

Capital Expenditure Incurred Upon Depreciating Assets	Total Cost 17-Oct-14 \$	Prime Cost Rate %	Depreciation For First 256 Days \$	WDV 30-Jun-15 \$
Brought forward	55,942		2,816	53,126
<b>Security Systems and Equipment</b>				
1. Access control systems, code pad, door controllers, detectors and noise makers	1,511	20.00	212	1,299
2. Access control systems, proximity readers	940	14.29	94	846
<b>Ventilation Fans</b>				
1. Ventilation Fans	1,792	5.00	63	1,729
<b>Total</b>	<b>60,184</b>		<b>3,185</b>	<b>56,999</b>



**6. Low-Value Pool Schedule**

**Capital Expenditure Incurred on Depreciating Assets Upon Purchase of  
BOTANIC - Unit 2.12, 14 - 18 Finlayson Street Lane Cove NSW**

Prepared for  
Gavenwood Nominees Pty Ltd ATF  
Gavenwood Superannuation Fund

Prepared by  
Napier & Blakeley Pty Ltd  
ACN 006 386 278  
Level 11 Lumley House  
309 Kent Street  
SYDNEY NSW 2000  
Tel: 02 9299 1899 Fax: 02 9299 9525



**Purchase of BOTANIC - Unit 2.12, 14 - 18 Finlayson Street  
Lane Cove NSW**

<b>Capital Expenditure Incurred Upon Depreciating Assets - Low Value Pool</b>	<b>Total Cost 17-Oct-14</b>	<b>Diminishing Value Rate</b>	<b>Depreciation For First Year</b>	<b>WDV 30-Jun-15</b>
	\$	%	\$	\$
<b>Automatic Entry System and Mechanical Door Closers</b>	1,060	18.75	199	861
<b>Electrical Machinery and Equipment</b>				
1. Lighting control system, microprocessor based	83	18.75	16	68
<b>Fire Control and Alarm Systems</b>				
1. Fire extinguishers	225	18.75	42	183
<b>Furniture and Fittings</b>				
1. Door mats	131	18.75	24	106
2. Furniture, freestanding	165	18.75	31	134
<b>Garage Doors, Automatic</b>				
1. Motors	35	18.75	7	28
<b>Pumps</b>	406	18.75	76	330
<b>Pump sets incorporating switch boards, starters, motors, pumps and pressure reducing valves</b>	102	18.75	19	82
<b>Total</b>	<b>2,206</b>		<b>414</b>	<b>1,793</b>



**7. Division 43 Capital Works Schedule**

**Capital Expenditure Incurred Upon Purchase of  
BOTANIC - Unit 2.12, 14 - 18 Finlayson Street Lane Cove NSW**

Prepared for  
Gavenwood Nominees Pty Ltd ATF  
Gavenwood Superannuation Fund

Prepared by  
Napier & Blakeley Pty Ltd  
ACN 006 386 278  
Level 11 Lumley House  
309 Kent Street  
SYDNEY NSW 2000  
Tel: 02 9299 1899 Fax: 02 9299 9525



**Purchase Of Botanic - Unit 2.12, 14 - 18 Finlayson Street  
Lane Cove NSW**

**Qualifying Capital Expenditure Incurred On Eligible Capital Works  
In Accordance With Division 43 Of The ITAA 1997.**

	Construction Dates (Start - Completion)	Total Historical Cost	Prime Cost Rate	Annual Claim	Opening Residual Value 17-Oct-14	Allowance For 256 Days	Closing Residual Value 30-Jun-15
		\$	%	\$	\$	\$	\$
1.	3/7/13 - 26/9/14	194,515	2.50	4,863	194,235	3,411	190,824
<b>Total</b>		<b>194,515</b>		<b>4,863</b>	<b>194,235</b>	<b>3,411</b>	<b>190,824</b>

**Purchase Of Botanic - Unit 2.12, 14 - 18 Finlayson Street  
Lane Cove NSW**

**Qualifying Capital Expenditure Incurred On Structural Improvements  
In Accordance With Division 43 Of The ITAA 1997.**

	Construction Dates (Start - Completion)	Total Historical Cost	Prime Cost Rate	Annual Claim	Opening Residual Value 17-Oct-14	Allowance For 256 Days	Closing Residual Value 30-Jun-15
		\$	%	\$	\$	\$	\$
1.	3/7/13 - 26/9/14	3,275	2.50	82	3,270	57	3,212
<b>Total</b>		<b>3,275</b>		<b>82</b>	<b>3,270</b>	<b>57</b>	<b>3,212</b>



## 8. Certification

We hereby certify that in our opinion the preceding capital costs relate to:

1. Depreciating assets as included in the Purchase contract between Gavenwood Nominees Pty Ltd ATF Gavenwood Superannuation Fund and Eden Lane Cove Pty Ltd and are calculated in accordance with the Income Tax Assessment Act 1997, Division 40.
2. Capital works deductions calculated in accordance with the Income Tax Assessment Act 1997, Division 43.

*Napier & Blakeley Pty Ltd*

**Napier & Blakeley Pty Ltd**  
Level 11 Lumley House  
309 Kent Street  
SYDNEY NSW 2000  
Tel: 02 9299 1899 Fax: 02 9299 9525

**5 December 2014**



## 9. Summary of Results

### 1. Summary Of Capital Expenditure

Apportionment of cost relating to depreciating assets:			\$62,390
Apportionment of cost not relating to depreciating assets:			
(i) Land		\$54,701	
(ii) Balance of capital expenditure*		\$512,909	\$567,610
<b>Total Expenditure Analysed</b>			<b>\$630,000</b>
Percentage of depreciating assets relative to expenditure			10%

### 2. Division 43 Deductions - Historical Cost

Capital works	- Original Cost	\$194,515
	- Opening Balance	\$194,235
Structural improvements	- Original Cost	\$3,275
	- Opening Balance	\$3,270

### 3. Summary Of Total Allowances Available

		Total Opening Balance At 17-Oct-14	256 Days Diminishing Value Method	256 Days Prime Cost Method
Low-value pool depreciating assets	\$2,206			
Depreciating Assets	\$60,184	\$62,390	\$6,783	\$3,598
Division 43 Capital works		\$194,235	\$3,411	\$3,411
Division 43 Structural improvements		\$3,270	\$57	\$57
<b>Totals</b>		<b>\$259,895</b>	<b>\$10,251</b>	<b>\$7,066</b>

\* See Section 3 Expenditure analysed



## 10. Tax Allowance Flow

Diminishing Value Method				
Year	Division 40 Allowances \$	Low Value Pool \$	Division 43 Deductions \$	Totals \$
1 - 2015 (256 days only)	6,369	414	3,468	10,251
2 - 2016	7,944	672	4,945	13,561
3 - 2017	6,560	420	4,945	11,925
4 - 2018	5,459	263	4,945	10,666
5 - 2019	4,572	164	4,945	9,681
6 - 2020	3,851	103	4,945	8,898
7 - 2021	3,260	64	4,945	8,269
8 - 2022	2,772	40	4,945	7,757
9 - 2023	2,368	25	4,945	7,338
10 - 2024	2,030	16	4,945	6,991
11 - 2025	1,747	10	4,945	6,702
12 - 2026	1,509	6	4,945	6,460
13 - 2027	1,308	4	4,945	6,257
14 - 2028	1,138	2	4,945	6,085
15 - 2029	992	1	4,945	5,939
16 - 2030	868	1	4,945	5,814
17 - 2031	762	1	4,945	5,708
18 - 2032	671	0	4,945	5,616
19 - 2033	593	0	4,945	5,537
20 - 2034	525	0	4,945	5,469
21 - 2035	466	0	4,945	5,410
22 - 2036	414	0	4,945	5,359
23 - 2037	370	0	4,945	5,314
24 - 2038	330	0	4,945	5,275
25 - 2039	296	0	4,945	5,241
26 - 2040	266	0	4,945	5,211
27 - 2041	239	0	4,945	5,184
28 - 2042	216	0	4,945	5,160
29 - 2043	195	0	4,945	5,139
30 - 2044	176	0	4,945	5,121
31 - 2045	160	0	4,945	5,104
32 - 2046	145	0	4,945	5,089
33 - 2047	132	0	4,945	5,076
34 - 2048	120	0	4,945	5,064
35 - 2049	109	0	4,945	5,054
36 - 2050	100	0	4,945	5,044
37 - 2051	91	0	4,945	5,036
38 - 2052	83	0	4,945	5,028
39 - 2053	76	0	4,945	5,021
40 - 2054	70	0	4,945	5,014
41 +	835	0	1,192	2,027
<b>Totals</b>	<b>60,184</b>	<b>2,206</b>	<b>197,505</b>	<b>259,895</b>



Prime Cost Method				
Year	Division 40 Allowances	Low Value Pool	Division 43 Deductions	Totals
	\$	\$	\$	\$
1 - 2015 (256 days only)	3,184	414	3,468	7,066
2 - 2016	4,541	672	4,945	10,158
3 - 2017	4,541	420	4,945	9,906
4 - 2018	4,541	263	4,945	9,748
5 - 2019	4,541	164	4,945	9,650
6 - 2020	4,329	103	4,945	9,376
7 - 2021	4,239	64	4,945	9,248
8 - 2022	4,144	40	4,945	9,129
9 - 2023	4,105	25	4,945	9,074
10 - 2024	4,105	16	4,945	9,065
11 - 2025	2,907	10	4,945	7,862
12 - 2026	2,397	6	4,945	7,348
13 - 2027	1,798	4	4,945	6,746
14 - 2028	1,537	2	4,945	6,484
15 - 2029	1,537	1	4,945	6,483
16 - 2030	1,006	1	4,945	5,951
17 - 2031	788	1	4,945	5,733
18 - 2032	788	0	4,945	5,733
19 - 2033	788	0	4,945	5,732
20 - 2034	788	0	4,945	5,732
21 - 2035	473	0	4,945	5,418
22 - 2036	339	0	4,945	5,284
23 - 2037	339	0	4,945	5,284
24 - 2038	339	0	4,945	5,284
25 - 2039	339	0	4,945	5,284
26 - 2040	332	0	4,945	5,276
27 - 2041	328	0	4,945	5,273
28 - 2042	328	0	4,945	5,273
29 - 2043	328	0	4,945	5,273
30 - 2044	328	0	4,945	5,273
31 - 2045	108	0	4,945	5,053
32 - 2046	0	0	4,945	4,945
33 - 2047	0	0	4,945	4,945
34 - 2048	0	0	4,945	4,945
35 - 2049	0	0	4,945	4,945
36 - 2050	0	0	4,945	4,945
37 - 2051	0	0	4,945	4,945
38 - 2052	0	0	4,945	4,945
39 - 2053	0	0	4,945	4,945
40 - 2054	0	0	4,945	4,945
41 +	1	0	1,192	1,193
<b>Totals</b>	<b>60,184</b>	<b>2,206</b>	<b>197,505</b>	<b>259,895</b>



**11. Disclaimer**

1. These schedules have been prepared for the sole purpose of claiming property tax allowances and are not to be used for any other purpose.
2. This report is prepared for Gavenwood Nominees Pty Ltd ATF Gavenwood Superannuation Fund and their associated advisors and is not to be relied upon by any third party.
3. Napier & Blakeley Pty Ltd does not accept any contractual, tortious or other form of liability for any consequences, loss or damage which may arise as a result of any other person acting upon or using this valuation.

## Property Expenses WP

Date	Description	Amount
30/06/2018	Expenses per Raine & Horne	801.36
30/06/2018	Expenses per N1 Centre	3,099.56
30/06/2018	Council rates	2,426.00
30/06/2018	Water Rates	1,267.77
30/06/2018	Strata Levy	3,768.00
30/06/2018	Insurance	501.41
30/06/2018	Additional Repairs & Maintenance	2,435.00
		0.00
		14,299.10

Balance as per 6-1400 Property Expenses 14,299.10

**Variance 0.00**

### Notes

--

### Document links

Description	Link
2018 SD Class Year End Reports (Rental Property Schedule)	Name: 2018 SD Class Year End Reports (Rental Property Schedule) Location: Document Manager
2018 SD Client Documents (Rental Statements)	Name: 2018 SD Client Documents (Rental Statements) Location: Document Manager
2018 SD SUpEr Fund Invoices	Name: 2018 SD SUpEr Fund Invoices Location: Document Manager

### Account links

Linked account	Notes



017

THE TRUSTEE  
 GAVENWOOD SUPERANNUATION FUND  
 21A PEPPERTREE DR  
 ROTHBURY NSW 2320

Date printed	25 June 2018
Term Deposit number	06 2805 50122968
Investment balance	\$20,875.29
Investment term	4 months
At an interest rate of	2.35% p.a.
Reinvested on	25 June 2018
To mature on	25 October 2018
Interest option	4 Wkly Compound

## Your Term Deposit has been reinvested

Your Term Deposit was reinvested on 25 June 2018 for 4 months with an interest rate of 2.35%p.a.

This notice has been issued as confirmation of your new Term Deposit details before any changes made during grace period. If you want to make any changes to your account, you'll need to do so before your grace period ends on 1 July 2018.

Account name	GAVENWOOD NOMINEES PTY LIMITED AS TRUSTEES FOR GAVENWOOD SUPERANNUATION FUND
Interest payment instructions	Prior to reinvestment, your holding facility balance was reduced by your withdrawal of \$20000.00. Interest will be added to your Term Deposit.
Interest paid this financial year	\$875.29

### What do you need to do?

- You have a 7 day grace period commencing 25 June 2018 and ending 1 July 2018 during which you may make changes to your Term Deposit or withdraw your funds in full without notice or penalty. You can find our latest interest rates at [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates).
- If you request changes to your account within the grace period (or have requested already), we'll send you further confirmation – otherwise, this is the only confirmation of your new investment details that you'll receive from us.

After your grace period ends and your investment has been locked-in, you'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

You may want to consider other deposit products we offer that may be more suitable for you. For instance, you might prefer an option that allows immediate access to funds or may offer higher interest rates for a comparable term. Please contact us to discuss your options.

### We're here to help

Visit [commbank.com.au](http://commbank.com.au) to view our latest Terms and Conditions, applicable to your renewed account as at the date of renewal.

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call us on **13 2221** (24 hours a day, 7 days a week).

\*# 3810.3820.1.1 ZZ175 1102 CH.TD.S101.D176.L V05.01.20

SM SF

CDIA  
017

deducted  
\$1.5/0

Signature



THE TRUSTEE  
GAVENWOOD SUPERANNUATION FUND  
21A PEPPERTREE DR  
ROTHBURY NSW 2320

Date printed 25 October 2018  
Term Deposit number 06 2805 50122968  
Investment balance \$21,039.77  
Placed in holding facility on 25 October 2018  
Current interest rate 1.10% p.a.  
Interest option Compound Weekly

2.6 100,000  
2'

131998

INR

CF 7655835C

Reference

2.6%

3%

7 months

2.05% 2.6%

Your Term Deposit has been placed into the holding facility

Your Term Deposit matured on 25 October 2018. We've placed your funds into the holding facility of your account so you can reinvest or withdraw your funds without penalty once you decide what to do.

Account name GAVENWOOD NOMINEES PTY LIMITED AS TRUSTEES FOR GAVENWOOD SUPERANNUATION FUND

Interest payment instructions Interest will be added to your Term Deposit.

Interest paid this financial year \$164.48

26,000

What's the interest rate?

Based on your current balance, the rate that applies is 1.10% p.a.

While your money is in the holding facility, a fixed interest rate will apply for each 7-day calendar period, and interest will be paid every 7 days until you've reinvested or withdrawn the total balance. Due to market rate movements we may vary the rate for each 7 day period, at any time, without notice.

Note that if you leave your money in the holding facility over an extended period of time, you could miss out on earning interest at a higher rate - such as if you were to reinvest your Term Deposit for a renewed term.

For the latest indicative interest rates, including rates for holding facility, you can go to [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates)

What do you need to do?

- If you want to withdraw all your money from the holding facility, or reinvest it for a fixed term, let us know as soon as you're ready. You can do this by:
  - visiting any CommBank branch
  - contacting your Relationship Manager or Adviser
  - calling us on 13 2221 (24 hours a day, 7 days a week).
- We'll send you written confirmation once we've received your instructions.

2.6%  
Reinvest

We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call us on 13 2221 (24 hours a day, 7 days a week).

1800  
138 363

06 0215 1034 8959  
194,000  
21

211,000

100,000

111,000

GAVENWOOD Transact



017

THE TRUSTEE  
 GAVENWOOD SUPERANNUATION FUND  
 21A PEPPERTREE DR  
 ROTHBURY NSW 2320

Date printed	30 June 2018
Term Deposit number	06 2805 50122968
Investment balance	\$20,875.29
Investment term	4 months
At an interest rate of	2.35% p.a.
Invested on	25 June 2018
To mature on	25 October 2018
Interest option	4 Wkly Compound

**Interest earned on your Term Deposit**

Your Term Deposit has earned interest for the financial year ending 30 June 2018. Please keep a record of this information for taxation purposes.

Account name	GAVENWOOD NOMINEES PTY LIMITED AS TRUSTEES FOR GAVENWOOD SUPERANNUATION FUND
Investment balance at start of the reporting period 28 July 2017	\$40,000.00
Total interest paid for the financial year ending 30 June	\$875.29

**Things you should know**

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

**We're here to help**

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call us on **13 2221** (24 hours a day, 7 days a week).





017

THE TRUSTEE  
 GAVENWOOD SUPERANNUATION FUND  
 21A PEPPERTREE DR  
 ROTHBURY NSW 2320

Date printed	15 May 2018
Term Deposit number	06 2805 50122968
Current balance	\$40,773.78
Investment term	10 months
At an interest rate of	2.50% p.a.
Invested on	28 July 2017
To mature on	28 May 2018
Interest option	4 Wkly Compound

## Review your Term Deposit before it matures

Your Term Deposit is due to mature on 28 May 2018 so to make the most out of your investment, make sure you tell us what to do next. As at the date of printing this notice, we have no maturity instructions recorded for your account.

Account name	GAVENWOOD NOMINEES PTY LIMITED AS TRUSTEES FOR GAVENWOOD SUPERANNUATION FUND
Interest paid this financial year	\$773.78
Interest payable by maturity date if your funds remain invested until maturity	\$67.03

### What do you need to do?

Review your Term Deposit and let us know if you'd like to update your instructions at least one day before 28 May 2018. We'll confirm your new details in writing once your instructions have been applied.

### What are your maturity options?

You can:

- **Renew** your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds
- **Withdraw** your funds in full and close your Term Deposit account
- **Temporarily** place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.

For the latest indicative interest rates, including rates for holding facility, go to [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates)

### How to give us instructions

Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call us on **13 2221**.

If you **don't** provide us instructions, your Term Deposit will be automatically placed in the holding facility on your maturity date. Based on your current balance, the 7 day variable interest rate of 1.10% p.a. would apply. This rate may change by the time your Term Deposit matures.

If you forget to provide instructions in time, or just change your mind, don't worry - you can also provide alternative instructions during your **7 day grace period** from 28 May 2018 to 3 June 2018 without notice or penalty, including if you want to fully withdraw your funds. This will take effect from 28 May 2018.



\*# 7965.7972.1.1 ZZZ76A.010610.CH.TD.S101.D134.L.V05.01.19

---

### What else do I need to know?

Here are some things you should know when investing in a Term Deposit:

- 1. Instructions are valid for one term only** - Any instruction you provide for a Term Deposit will apply for one term only. If you do not provide any instructions for the next term, we'll automatically place your money into a holding facility when your Term Deposit matures. While interest rates may be lower than the rates offered for a renewed term, funds in the holding facility can be withdrawn at any time without penalty.
- 2. Your renewal interest rate** - Because we change our best rates from time to time, your new rate may be significantly higher or lower than for your previous term, and higher interest rates may be available from another account with a comparable term. We recommend that you check the interest rate applied to your renewed Term Deposit on the maturity date to ensure it meets your needs, as you can still use your 7 day grace period to make changes.
- 3. 31 days' notice for early withdrawal** - Once your term is locked in after the grace period, you'll need to give us 31 days' notice for any early withdrawals. A prepayment interest adjustment and administration fee will also apply. If you need immediate access to your funds, other savings products may be more suitable.

---

### We're here to help

If you renew, or if your funds are placed in the holding facility, your account will be subject to the current Term Deposit Terms and Conditions as at the date of renewal or transfer. This can be found at [commbank.com.au](http://commbank.com.au).

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call us on **13 2221** (24 hours a day, 7 days a week).



017

THE TRUSTEE  
 GAVENWOOD SUPERANNUATION FUND  
 21A PEPPERTREE DR  
 ROTHBURY NSW 2320

Date printed	12 October 2018
Term Deposit number	06 2805 50122968
Current balance	\$20,988.39
Investment term	4 months
At an interest rate of	2.35% p.a.
Invested on	25 June 2018
To mature on	25 October 2018
Interest option	4 Wkly Compound

## Review your Term Deposit before it matures

Your Term Deposit is due to mature on 25 October 2018 so to make the most out of your investment, make sure you tell us what to do next. As at the date of printing this notice, we have no maturity instructions recorded for your account.

Account name	GAVENWOOD NOMINEES PTY LIMITED AS TRUSTEES FOR GAVENWOOD SUPERANNUATION FUND
Interest paid this financial year	\$113.10
Interest payable by maturity date if your funds remain invested until maturity	\$51.35

### What do you need to do?

Review your Term Deposit and let us know if you'd like to update your instructions at least one day before 25 October 2018. We'll confirm your new details in writing once your instructions have been applied.

### What are your maturity options?

You can:

- **Renew** your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds
- **Withdraw** your funds in full and close your Term Deposit account
- **Temporarily** place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.

For the latest indicative interest rates, including rates for holding facility, go to [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates)

### How to give us instructions

Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call us on **13 2221**.

If you **don't** provide us instructions, your Term Deposit will be automatically placed in the holding facility on your maturity date. Based on your current balance, the 7 day variable interest rate of 1.10% p.a. would apply. This rate may change by the time your Term Deposit matures.

If you forget to provide instructions in time, or just change your mind, don't worry - you can also provide alternative instructions during your **7 day grace period** from 25 October 2018 to 31 October 2018 without notice or penalty, including if you want to fully withdraw your funds. This will take effect from 25 October 2018.

\*# 3192.3197.1.1 ZZ76A 010610 CH.TD.S101.D284.L V05.01.21

---

### What else do I need to know?

Here are some things you should know when investing in a Term Deposit:

- 1. Instructions are valid for one term only** - Any instruction you provide for a Term Deposit will apply for one term only. If you do not provide any instructions for the next term, we'll automatically place your money into a holding facility when your Term Deposit matures. While interest rates may be lower than the rates offered for a renewed term, funds in the holding facility can be withdrawn at any time without penalty.
- 2. Your renewal interest rate** - Because we change our best rates from time to time, your new rate may be significantly higher or lower than for your previous term, and higher interest rates may be available from another account with a comparable term. We recommend that you check the interest rate applied to your renewed Term Deposit on the maturity date to ensure it meets your needs, as you can still use your 7 day grace period to make changes.
- 3. 31 days' notice for early withdrawal** - Once your term is locked in after the grace period, you'll need to give us 31 days' notice for any early withdrawals. A prepayment interest adjustment and administration fee will also apply. If you need immediate access to your funds, other savings products may be more suitable.

---

### We're here to help

If you renew, or if your funds are placed in the holding facility, your account will be subject to the current Term Deposit Terms and Conditions as at the date of renewal or transfer. This can be found at [commbank.com.au](http://commbank.com.au).

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call us on **13 2221** (24 hours a day, 7 days a week).

**Strata Plan 90323**  
 14-18 Finlayson Street, Lane Cove NSW 2066

# your LEVY NOTICE

Gavenwood Nominees Pty Ltd  
 21A Peppertree Drive  
 ROTHBURY NSW 2320

**Account Enquiries: 1300 322 213**

	Admin	Capital	
01/03/2018 to 31/05/2018	726.00	264.00	990.00
Total of this notice (including GST - 90.00)			\$ 990.00
Arrears			NIL
Interest on arrears			NIL
Outstanding owner invoices			NIL
Less prepaid			NIL

*Paid 2/5*

<b>Amounts Due:</b>	<b>Pay by:</b>
Overdue - Pay Now: NIL	
Current: 990.00	01/03/2018
<b>Total Payable: \$ 990.00</b>	

**Account Details:**

Plan: Strata Plan 90323  
 Address: 14-18 Finlayson Street  
 Lane Cove NSW 2066

Lot: 15  
 Unit: 2.12  
 Name: Heather Wilson Gavenwood

**Total Payable \$ 990.00**

**Payment due 01/03/2018**

Issue date: Tuesday, 16 January 2018

TAX INVOICE  
 ABN 27593769863

**stratachoice**  
 the people people

**PAYMENT options**

**BPAY** Biller Code: 96503  
 Ref: 257480160 0000 0120 295

 Tel: 1300 379 587  
 Ref: 1438 0284 5012 0295

**POST billpay** Billpay Code: see bar code  
 Ref No: see bar code

 [www.stratachoice.com.au](http://www.stratachoice.com.au)  
 Ref: 1438 0284 5012 0295

 Make cheque payable to:  
 Strata Plan 90323  
 See over for mail address

 Tel: 1300 379 587 or  
[www.stratachoice.com.au](http://www.stratachoice.com.au)  
 Ref: 1438 0284 5012 0295

Account: 90323/0000012029  
 Lot 15 Unit 2.12

Gavenwood Nominees Pty Ltd  
 2.12/14-18 Finlayson Street  
 Lane Cove NSW 2066

**Total Payable: \$ 990.00**



**POST billpay**

**DEFT**  
 PAYMENT SYSTEMS



\*442 257480160 00000120295

Please turn over for more payment options and terms & conditions

**STRATAPAY**  
 A Smarter Way...



+257480160 00000120295<

000099000<2+

# FAQs

your  
LEVY NOTICE

**stratachoice**  
the people people

## What is a levy/Where does it go?

The role of the owners corporation is to manage the common property of the scheme for the benefit of the owners by repairing and maintaining the common property, paying water and electricity charges, insurance premiums and any other expenses it may become liable for.

To fund this role, all owners of lots in a scheme must contribute (pay a levy) to two funds which are required by law to be established by an owners corporation.

These funds are known as the administrative fund and the capital works fund.

## How is my levy determined?

The owners corporation must estimate how much money is needed each year for it to fund the expenses and needs of the strata scheme.

Levies must be decided at each Annual General Meeting. Before a levy is agreed to, a budget must be provided showing the existing financial situation and an estimate of receipts and payments.

A motion to decide a levy must show the total amount needed for each fund and be approved by a majority vote.

All levy contributions must be worked out based on the unit entitlements of each lot.

## When is my levy due for payment?

Levies are due and payable to the owners corporation based on the decision made by the owners at their Annual General Meeting.

The owners corporation generally decides that levies are to be paid quarterly.

Strata Choice sends all owners a copy of the minutes of the Annual General Meeting that include details of the total amounts to be paid to each fund and the first quarterly instalment date.

## When and how do I pay?

Quarterly levy notices are sent out by Strata Choice to every lot owner in the scheme approximately 5 to 6 weeks prior to the due date for payment.

Your levy notice shows the amounts to be paid by you to the administrative fund and the capital works fund, the date for payment and account details.

Any overdue levies, other charges and interest are also shown on the notice.

Several payment options are shown on the notice.

## Interest on overdue levies

The owners corporation can charge interest on levy contributions which are unpaid after one month from the due date.

An unpaid levy gains interest at the rate of 10% simple interest per year if not paid within one month after it is due.

Unpaid levies, including interest, can be recovered by the owners corporation as a debt in court. All costs of any such action are recoverable from the owner.

## how to PAY



**BPAY:** Contact your participating financial institution to make a payment from your bank account using BPAY.



**Telephone:** Call 1300 379 587 to pay by credit card using a land line or mobile phone. Merchant fees apply.



**In Person:** Present this bill at any Post Office to make cash, cheque or debit card payments. Payments made at Australia Post will incur a \$2.75 fee.



**Internet:** Visit [www.stratachoice.com.au](http://www.stratachoice.com.au) to make a secure credit card payment over the internet. Merchant fees apply.



**Mail:** Send cheque with this slip by mail to – DEFT Payment Systems, GPO Box 4690, Sydney NSW 2001.



**Direct Debit:** Make auto payments directly from your nominated bank account or credit card. Register at [www.stratachoice.com.au](http://www.stratachoice.com.au)

All payments made through StrataPay payment options are subject to the User Terms and Conditions available at [www.stratapay.com.au](http://www.stratapay.com.au) or by calling 1300 135 610 or email: [info@stratapay.com.au](mailto:info@stratapay.com.au). By using the payment options provided by StrataPay you are taken to have read and understood these User Terms and Conditions prior to using StrataPay. Credit card acceptance as per logos to the left. Additional charges may apply.

Strata Plan 90323  
14-18 Finlayson Street, Lane Cove NSW 2066

# your LEVY NOTICE

Gavenwood Nominees Pty Ltd  
21A Peppertree Drive  
ROTHBURY NSW 2320

Account Enquiries: **1300 322 213**

	Admin	Capital	
01/06/2018 to 31/08/2018	726.00	264.00	990.00
Total of this notice (including GST - 90.00)			\$ 990.00
Arrears			990.00
Interest on arrears (calculated to 1/06/2018)			24.95
Outstanding owner invoices			38.75
Less prepaid			NIL

**Amounts Due:**

Overdue - Pay Now: 1,014.95 NOW  
Current: 990.00 01/06/2018

Total Payable: \$ 2,043.70

**Account Details:**

Plan: Strata Plan 90323  
Address: 14-18 Finlayson Street  
Lane Cove NSW 2066

Lot: 15  
Unit: 2.12  
Name: Heather Wilson Gavenwood

Total Payable \$ 2,043.70

Payment due 01/06/2018

Issue date: Friday, 13 April 2018

TAX INVOICE  
ABN 27593769863

**stratachoice**  
the people people

## PAYMENT options



Billers Code: 96503  
Ref: 257480160 0000 0120 295



Tel: 1300 379 587  
Ref: 1438 0284 5012 0295



Billpay Code: see bar code  
Ref No: see bar code



www.stratachoice.com.au  
Ref: 1438 0284 5012 0295



Make cheque payable to:  
Strata Plan 90323  
See over for mail address



Tel: 1300 379 587 or  
www.stratachoice.com.au  
Ref: 1438 0284 5012 0295

Account: 90323/0000012029  
Lot 15 Unit 2.12

Gavenwood Nominees Pty Ltd  
2.12/14-18 Finlayson Street  
Lane Cove NSW 2066

Total Payable: \$ 2,043.70



POST billpay

DEFT  
PAYMENT SYSTEMS



\*442 257480160 00000120295

Please turn over for  
more payment options  
and terms & conditions

**STRATAPAY**  
A Smarter Way...

VISA



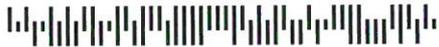
+257480160 00000120295<

000204370<2+

# stratachoice

the people people

Return undelivered mail to:  
GPO Box 9898  
in your capital city



017 R 1  
043521855

Gavenwood Nominees Pty Ltd  
21A PEPPERTREE DR  
ROTHBURY NSW 2320



## how to PAY



**BPAY:** Contact your participating financial institution to make a payment from your bank account using BPAY.



**Telephone:** Call 1300 379 587 to pay by credit card using a land line or mobile phone. Merchant fees apply.



**In Person:** Present this bill at any Post Office to make cash, cheque or debit card payments. Payments made at Australia Post will incur a \$2.75 fee.



**Internet:** Visit [www.stratachoice.com.au](http://www.stratachoice.com.au) to make a secure credit card payment over the internet. Merchant fees apply.



**Mail:** Send cheque with this slip by mail to – DEFT Payment Systems, GPO Box 4690, Sydney NSW 2001.



**Direct Debit:** Make auto payments directly from your nominated bank account or credit card. Register at [www.stratachoice.com.au](http://www.stratachoice.com.au)

All payments made through StrataPay payment options are subject to the User Terms and Conditions available at [www.stratapay.com.au](http://www.stratapay.com.au) or by calling 1300 135 610 or email: [info@stratapay.com.au](mailto:info@stratapay.com.au). By using the payment options provided by StrataPay you are taken to have read and understood these User Terms and Conditions prior to using StrataPay. Credit card acceptance as per logos to the left. Additional charges may apply.

## REMINDER NOTICE

**Attention: Heather Wilson**

Issued 06/04/2018 on behalf of the owners of:

Strata Plan 90323  
 ABN 27593769863  
 14-18 Finlayson Street  
 Lane Cove NSW 2066

Gavenwood Nominees Pty Ltd  
 21A Peppertree Drive  
 ROTHBURY NSW 2320

for Lot 15 Unit 2.12  
 Gavenwood Nominees Pty Ltd

Date	Details	Amount due (incl. GST)	Amount paid	Interest accrued*	Interest paid	Amount outstanding
06/04/2017	Opening Balance	7,373.65	7,373.65	14.17	14.17	0.00
25/04/2017	Lot 15: Debt recovery Demand Notice	38.75	38.75	0.00	0.00	0.00
08/05/2017	Lot 15: Debt recovery Final Demand Notice	38.75	38.75	0.00	0.00	0.00
01/06/2017	01/06/17 - 31/08/17	799.95	799.95	0.00	0.00	0.00
01/09/2017	01/09/17 - 30/11/17	799.95	799.95	0.00	0.00	0.00
01/12/2017	01/12/17 - 28/02/18	799.95	799.95	0.00	0.00	0.00
01/03/2018	01/03/2018 to 31/05/2018	990.00	0.00	10.31	0.00	1,000.31
06/04/2018	Lot 15: Debt recovery Reminder Notice	38.75	0.00	0.00	0.00	38.75
* Interest calculated to 08/04/2018		\$10,879.75	\$9,851.00	\$24.48	\$14.17	\$1,039.06

**Total amount outstanding** \$1,039.06 Cheques should be made payable to 'Strata Plan 90323'

### PAYMENT options



Billers Code: 96503  
 Ref: 257480160 0000 0120 295



Tel: 1300 379 587  
 Ref: 1438 0284 5012 0295



Billpay Code: see bar code  
 Ref No: see bar code



www.stratachoice.com.au  
 Ref: 1438 0284 5012 0295



Make cheque payable to:  
 Strata Plan 90323  
 See over for mail address



Tel: 1300 379 587 or  
 www.stratachoice.com.au  
 Ref: 1438 0284 5012 0295

Account: 90323/0000012029  
 Lot 15 Unit 2.12

Gavenwood Nominees Pty Ltd  
 2.12/14-18 Finlayson Street  
 Lane Cove NSW 2066

**Total Payable: \$ 1,039.06**



POST billpay

DEFT PAYMENT SYSTEMS



\*442 257480160 00000120295

Please turn over for  
 more payment options  
 and terms & conditions



+257480160 00000120295<

000103906<2+

## how to PAY



**BPAY:** Contact your participating financial institution to make a payment from your bank account using BPAY.



**In Person:** Present this bill at any Post Office to make cash, cheque or debit card payments. Payments made at Australia Post will incur a \$2.75 fee.



**Mail:** Send cheque with this slip by mail to – DEFT Payment Systems, GPO Box 4690, Sydney NSW 2001.



**Telephone:** Call 1300 379 587 to pay by credit card using a land line or mobile phone. Merchant fees apply.



**Internet:** Visit [www.stratachoice.com.au](http://www.stratachoice.com.au) to make a secure credit card payment over the internet. Merchant fees apply.



**Direct Debit:** Make auto payments directly from your nominated bank account or credit card. Register at [www.stratachoice.com.au](http://www.stratachoice.com.au)

000031/000251  
GAVENWOOD SUPERANNUATION FUND  
21A PEPPERTREE DR  
POKOLBIN NSW 2320

000031/000251

### Your Home Insurance Details

Policy Number:	HOM7627690
Effective Date of Amendment:	18 January 2018
Payment Arrangement:	Monthly Direct Debit
Discount Applied:	No discount applicable
Package Type:	Investment
Cover:	Contents (\$15,000)

Insured Address: 212/14 - 18 Finlayson Street  
Lane Cove NSW 2066

18 January 2018

### Thank you for insuring with us – confirming changes to your policy

Thank you for your recent request to alter your CommInsure Home Insurance policy. Please check that your new Certificate of Insurance accurately reflects the change you have requested and contact us at your earliest convenience if this is not the case. The change to your policy has not affected your premium.

**It is important that you review 'Your Duty of Disclosure' over the page in relation to the information you have provided to us to ensure that our records are correct.**

Once you have done this, if you do not need to contact us and you are comfortable that you have selected the most appropriate cover for your needs, you do not need to do anything further. Your premium will be debited from your nominated account as detailed below on 20 January 2018.

The change to your policy is effective from 18 January 2018.

As the recipient of this letter, you are responsible for ensuring that all policyholders are aware of this correspondence.

If you have any questions, please contact us.

Page 1 of 5

NEN06

### Payment Arrangements

- You have chosen to pay your premium by direct debit in monthly instalments from your nominated account number 062815 XXXXX8959.
- The next instalment of \$50.14 will be debited on 20 January 2018.
- The remaining instalments of \$50.14 each will be debited on the 20th of each month.
- We will try to debit your nominated account as close to, but never before, the dates advised.
- The Service Agreement enclosed outlines the terms of your payment arrangement.



When payment is made, the Certificate of Insurance, and any Confirmation of Amendment, may be used as a tax invoice for GST purposes.

### Contact us

Phone: 13 24 23  
Fax: 1300 901 218

Email: [contactus@comminsure.com.au](mailto:contactus@comminsure.com.au)  
Mail: PO Box 317, Silverwater NSW 2128

CommInsure is a registered business name of Commonwealth Insurance Limited (CIL) ABN 96 067 524 216 AFSL 235030

## Certificate of Insurance



Please read this Certificate of Insurance in its entirety together with your Product Disclosure Statement (PDS) as together they set out the terms and conditions of your policy.

### Your Duty of Disclosure

Before you renew this contract of insurance, you have a duty of disclosure under the Insurance Contracts Act 1984. If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions. Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change. If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change. You have this duty until we agree to renew the contract.

#### If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

#### 1. Your History

Please carefully read the questions in the following table and contact us immediately if any of the answers we have on record are incorrect. We have based these answers on your last disclosure and, where relevant, claims you have lodged with us in the last 12 months. If you, or anyone else covered by this policy, have been charged with a criminal offence in the last 10 years, had a liability claim made against you or them, or lodged any relevant claims with another insurer in the last 3 years that do not appear in the table below, you must tell us immediately.

Important questions about your criminal history	Period	Answers we have on record
1) Have you, or anyone else covered by this policy, been charged with or found guilty of a criminal offence in relation to: <ul style="list-style-type: none"> <li>• fraud or dishonesty;</li> <li>• theft or robbery;</li> <li>• arson;</li> <li>• damage or threatened damage to property;</li> <li>• injury or threatened injury to persons;</li> <li>• drugs; or</li> <li>• stolen goods?</li> </ul>	In the last ten (10) years	No

Important questions about your claims history	Period	Answers we have on record
1) Have you, or anyone else covered by this policy, made any building or contents claims, whether accepted, denied or withdrawn at <b>this</b> address?	In the last three (3) years	No
2) Have you, or anyone else covered by this policy, had a liability claim made against you or them, whether accepted, denied or withdrawn at <b>any</b> address?	In the last three (3) years	No

000031/000253

Page 2 of 5

NEN06

### Contact us

Phone: 13 24 23  
Fax: 1300 901 218

Email: [contactus@comminsure.com.au](mailto:contactus@comminsure.com.au)  
Mail: PO Box 317, Silverwater NSW 2128

CommInsure is a registered business name of Commonwealth Insurance Limited (CIL) ABN 96 067 524 216 AFSL 235030

000031/000254

**2. Your Policy Details**

Please notify us immediately if:

- any information relating to the policyholders is inaccurate or you would like to add or remove any policyholders; and/or
- any information relating to the insured address is inaccurate, incomplete or has changed; and/or
- your sums insured do not accurately reflect the replacement values of items covered; and/or
- there are any specific items or optional covers you would like to add or remove.

**3. Your Insured Address**

You must contact us in advance if, during the Period of Insurance:

- you are carrying out any construction work at your insured address, including renovations, alterations, extensions and structural improvements with a total commercial value of more than \$25,000; and/or
- if business, commercial or income-producing activities are going to be conducted at your insured address; and/or
- your insured address is going to be unoccupied for 60 consecutive days or more.

**Your Cover**

<b>Period of Insurance:</b>	20 September 2017 to 20 September 2018		
<b>Policyholders:</b>	GAVENWOOD SUPERANNUATION FUND HEATHER WILSON	DOB 23 September 1952	
<b>Effective Date of Amendment:</b>	18 January 2018 to 20 September 2018	<b>Package Type:</b> Investment	
<b>Insured Address:</b>	212/14 - 18 Finlayson Street Lane Cove NSW 2066 which you have told us:		
	<ul style="list-style-type: none"> <li>• was built in 2014</li> <li>• is in Good condition</li> <li>• is a Flat/Unit: 1st floor</li> <li>• is of Double brick construction</li> </ul>	<ul style="list-style-type: none"> <li>• has No Alarm fitted</li> <li>• is Landlord: Residential Rental</li> <li>• is not a boarding house, hostel or retirement/nursing home (excluding self-contained units within a retirement/nursing homes)</li> </ul>	
<b>Mortgagee:</b>	Not Applicable		
<b>Weekly Rent:</b>	\$710.00		

Page 3 of 5

NEN06

**Contact us**

Phone: 13 24 23  
Fax: 1300 901 218

Email: [contactus@comminsure.com.au](mailto:contactus@comminsure.com.au)  
Mail: PO Box 317, Silverwater NSW 2128

CommInsure is a registered business name of Commonwealth Insurance Limited (CIL) ABN 96 067 524 216 AFSL 235030

**Your Contents Cover**

Your contents sum insured is **\$15,000**

You are responsible for ensuring that your sum insured is adequate as underinsurance can lead to serious financial loss. The sum insured should be the current cost of replacing all of your contents inclusive of GST.

Your sum insured is automatically adjusted on renewal to keep pace with inflation and rising costs, however, it is also important that you update your sum insured when necessary, for example, you purchase or acquire new furniture or appliances or other items.

The table to the right lists the insured events and optional covers offered under the contents section of your policy and indicates which of them you are covered for. For full details, including exclusions, claim limits and the terms and conditions of cover, please refer to the PDS.

Insured Events and Optional Cover	Am I Covered?
<b>Insured Events</b>	
Accidental glass breakage	Yes
Animal damage	Yes
Burning out of electric motors and power surge	Yes
Earthquake	Yes
Escape of liquid	Yes
Explosion	Yes
Fire	Yes
Flood	Yes
Legal liability (\$20,000,000)	Yes
Lightning	Yes
Malicious act including vandalism	Yes
Riot and public disturbances	Yes
Storm	Yes
Sudden impact	Yes
Theft or attempted theft	Yes
<b>Optional Cover</b>	
Loss of rent extra	Yes
Malicious damage or theft by tenants	Yes

**Your Excesses**

The amount we will pay for any claims will be reduced by the applicable excess. Please note that there is no excess payable on Legal liability claims.

Excess Type	Amount
Basic excess for contents claims	\$200.00 (selected by you)

*\*If you would like to change your basic excess, please call us - it may affect the premium you pay. The basic excesses available are \$100, \$200, \$300, \$500, \$750, \$1,000, \$2,000 and \$5,000. If your basic excess is imposed by us, you may only choose a higher basic excess than that imposed by us.*

**Your Amendment Premium**

Your amendment premium breakdown	
Basic premium	\$0.00
Government charges:	
Emergency Services Levy	\$0.00
GST	\$0.00
Stamp Duty	\$0.00
<b>Total Amendment Premium:</b>	<b>\$0.00</b>

**Your Discount**

There are no discounts currently being applied to your policy.

**This completes your Certificate of Insurance**

**Contact us**

Phone: 13 24 23  
Fax: 1300 901 218

Email: [contactus@comminsure.com.au](mailto:contactus@comminsure.com.au)  
Mail: PO Box 317, Silverwater NSW 2128

CommInsure is a registered business name of Commonwealth Insurance Limited (CIL) ABN 96 067 524 216 AFSL 235030





## Commonwealth Insurance Limited Direct Debit Request Service Agreement

1. Please check your nominated account statement to verify that the amounts debited are correct.
2. You should check with your financial institution whether direct debiting is available from your account as the facility is not available on all accounts.
3. If the due date for payment falls on a non-working day or public holiday, the payment will be processed on the next working day.
4. We may vary the terms of the Direct Debit arrangement by giving you 14 days written notice.
5. By contacting us on 13 24 23, you may:
  - change, stop or defer a debit payment, or
  - terminate or confirm any details in relation to your direct debit arrangement or
  - notify us if you believe that there has been an error in debiting your account.
6. Your Direct Debit arrangement remains in force until it is cancelled.
7. It is your responsibility to advise us if your nominated account is altered, transferred or closed.
8. a) It is your responsibility to ensure sufficient cleared funds are in the nominated debiting account when the payments are to be drawn.
   
b) If there are insufficient clear funds available in the nominated account to meet a debit payment
  - We reserve the right to recover the funds from you and take any steps permitted under the terms of your policy; and
  - you or your account may be charged a fee and/or interest by your financial institution.
9. We will not disclose any details of your Direct Debit arrangement to any person or corporation unless required to do so by law or unless the information is required in relation to a disputed transaction.

000031/000257

### Contact us

Phone: 13 24 23  
 Fax: 1300 901 218

Email: [contactus@comminsure.com.au](mailto:contactus@comminsure.com.au)  
 Mail: PO Box 317, Silverwater NSW 2128

CommInsure is a registered business name of Commonwealth Insurance Limited (CIL) ABN 96 067 524 216 AFSL 235030



I lowered insurance premium see was \$611.00

000041/000395

000041/000395  
GAVENWOOD SUPERANNUATION FUND  
21A PEPPERTREE DR  
POKOLBIN NSW 2320

**Your Home Insurance Details**

Policy Number:	HOM7627690
Renewal Date:	20 September 2018
Payment Arrangement:	Monthly Direct Debit
Total Annual Premium:	\$340.63
Discount Applied:	No discount applicable

Package Type:	Investment
Cover:	Contents (\$16,000)

Insured Address: 212/14 - 18 Finlayson Street  
Lane Cove NSW 2066

20 September 2018

**Thank you for insuring with us – it's time to renew**

Your current policy expires on 20 September 2018 and we would like to invite you to renew with us for a further 12 months.

Please carefully review the details on the enclosed Certificate of Insurance to ensure our records are correct and your premium is being determined correctly, it is important that you review 'Your Duty of Disclosure' over the page to remind you of your obligations in relation to the information you have provided and notify us of any changes prior to your renewal date.

We have also made some changes to the policy to be provided as outlined in the enclosed Supplementary Product Disclosure Statement (SPDS). You should carefully read the SPDS together with your Certificate of Insurance and the Product Disclosure Statement (PDS) you have previously received to ensure you understand the changes and details of the revised policy. These documents set out the terms and conditions of your Home Insurance policy.

**Payment Arrangements**

- You have chosen to pay your premium by direct debit in monthly instalments from your nominated account number 062815 XXXXX8959.
- Your total premium for the 2018-2019 period of insurance is \$340.63.
- The first instalment of \$28.45 will be debited on 20 September 2018.
- The remaining instalments of \$28.38 each will be debited on the 20th of each month.
- We will try to debit your nominated account as close to, but never before, the dates advised.
- The Service Agreement enclosed outlines the terms of your payment arrangement.



When payment is made, the Certificate of Insurance, and any Confirmation of Amendment, may be used as a tax invoice for GST purposes.

**Contact us**

Phone: 13 24 23  
Fax: 1300 901 218

Email: [contactus@comminsure.com.au](mailto:contactus@comminsure.com.au)  
Mail: PO Box 317, Silverwater NSW 2128

CommInsure is a registered business name of Commonwealth Insurance Limited (CIL) ABN 96 067 524 216 AFSL 235030



You may note that your premium has changed since last year's renewal. This is because we regularly update to the latest available information about risk factors across Australia - including location and previous claims. Some premiums may have decreased while others may have increased. An explanation about how we determine your premium can be found in the **How we calculate your basic premium** section of your Product Disclosure Statement (PDS). This practice is in line with CommInsure's commitment to ensuring a fair approach to pricing for our customers.

If you are comfortable with the information we have and your level of cover, you do not have to do anything - your policy will automatically renew and we will continue to debit your nominated account as detailed below.

As the recipient of this letter please ensure that all policyholders are aware of this correspondence.

If you have any questions or wish to update your policy details, please contact us.

000041/000396

Page 2 of 7

## Contact us

Phone: 13 24 23  
Fax: 1300 901 218

Email: [contactus@comminsure.com.au](mailto:contactus@comminsure.com.au)  
Mail: PO Box 317, Silverwater NSW 2128

CommInsure is a registered business name of Commonwealth Insurance Limited (CIL) ABN 96 067 524 216 AFSL 235030



000022/000195

000022/000195  
GAVENWOOD SUPERANNUATION FUND  
21A PEPPERTREE DR  
POKOLBIN NSW 2320

### Your Home Insurance Details

<b>Policy Number:</b>	HOM7627690
<b>Renewal Date:</b>	20 September 2018
<b>Payment Arrangement:</b>	Monthly Direct Debit
<b>Total Annual Premium:</b>	\$611.51
<b>Discount Applied:</b>	No discount applicable
<b>Package Type:</b>	Investment
<b>Cover:</b>	Contents (\$15,900)

**Insured Address:** 212/14 - 18 Finlayson Street  
Lane Cove NSW 2066

21 August 2018

### Thank you for insuring with us – it's time to renew

Your current policy expires on 20 September 2018 and we would like to invite you to renew with us for a further 12 months.

Please carefully review the details on the enclosed Certificate of Insurance to ensure our records are correct and your premium is being determined correctly, it is important that you review 'Your Duty of Disclosure' over the page to remind you of your obligations in relation to the information you have provided and notify us of any changes prior to your renewal date.

We have also made some changes to the policy to be provided as outlined in the enclosed Supplementary Product Disclosure Statement (SPDS). You should carefully read the SPDS together with your Certificate of Insurance and the Product Disclosure Statement (PDS) you have previously received to ensure you understand the changes and details of the revised policy. These documents set out the terms and conditions of your Home Insurance policy.

Page 1 of 7

NRN02

### Payment Arrangements

- You have chosen to pay your premium by direct debit in monthly instalments from your nominated account number 062815 XXXXX8959.
- Your total premium for the 2018-2019 period of insurance is \$611.51.
- The first instalment of \$51.17 will be debited on 20 September 2018.
- The remaining instalments of \$50.94 each will be debited on the 20th of each month.
- We will try to debit your nominated account as close to, but never before, the dates advised.
- The Service Agreement enclosed outlines the terms of your payment arrangement.



When payment is made, the Certificate of Insurance, and any Confirmation of Amendment, may be used as a tax invoice for GST purposes.

### Contact us

Phone: 13 24 23  
Fax: 1300 901 218

Email: [contactus@comminsure.com.au](mailto:contactus@comminsure.com.au)  
Mail: PO Box 317, Silverwater NSW 2128

CommInsure is a registered business name of Commonwealth Insurance Limited (CIL) ABN 96 067 524 216 AFSL 235030



You may note that your premium has changed since last year's renewal. This is because we regularly update to the latest available information about risk factors across Australia - including location and previous claims. Some premiums may have decreased while others may have increased. An explanation about how we determine your premium can be found in the **How we calculate your basic premium** section of your Product Disclosure Statement (PDS). This practice is in line with CommInsure's commitment to ensuring a fair approach to pricing for our customers.

If you are comfortable with the information we have and your level of cover, you do not have to do anything - your policy will automatically renew and we will continue to debit your nominated account as detailed below.

As the recipient of this letter please ensure that all policyholders are aware of this correspondence.

If you have any questions or wish to update your policy details, please contact us.

000022/000196



## Certificate of Insurance



Please read this Certificate of Insurance in its entirety together with your Product Disclosure Statement (PDS) as together they set out the terms and conditions of your policy.

000041/000397

### Your Duty of Disclosure

Before you renew this contract of insurance, you have a duty of disclosure under the Insurance Contracts Act 1984. If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions. Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change. If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change. You have this duty until we agree to renew the contract.

#### If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

#### 1. Your History

Please carefully read the questions in the following table and contact us immediately if any of the answers we have on record are incorrect. We have based these answers on your last disclosure and, where relevant, claims you have lodged with us in the last 12 months. If you, or anyone else covered by this policy, have been charged with a criminal offence in the last 10 years, had a liability claim made against you or them, or lodged any relevant claims with another insurer in the last 3 years that do not appear in the table below, you must tell us immediately.

Important questions about your criminal history	Period	Answers we have on record
1) Have you, or anyone else covered by this policy, been charged with or found guilty of a criminal offence in relation to: <ul style="list-style-type: none"> <li>• fraud or dishonesty;</li> <li>• theft or robbery;</li> <li>• arson;</li> <li>• damage or threatened damage to property;</li> <li>• injury or threatened injury to persons;</li> <li>• drugs; or</li> <li>• stolen goods?</li> </ul>	In the last ten (10) years	No

Important questions about your claims history	Period	Answers we have on record
1) Have you, or anyone else covered by this policy, made any building or contents claims, whether accepted, denied or withdrawn at <b>this</b> address?	In the last three (3) years	No
2) Have you, or anyone else covered by this policy, had a liability claim made against you or them, whether accepted, denied or withdrawn at <b>any</b> address?	In the last three (3) years	No

Page 3 of 7

NFR02

### Contact us

Phone: 13 24 23  
 Fax: 1300 901 218

Email: [contactus@comminsure.com.au](mailto:contactus@comminsure.com.au)  
 Mail: PO Box 317, Silverwater NSW 2128

CommInsure is a registered business name of Commonwealth Insurance Limited (CIL) ABN 96 067 524 216 AFSL 235030



000041/000398

**2. Your Policy Details**

Please notify us immediately if:

- any information relating to the policyholders is inaccurate or you would like to add or remove any policyholders; and/or
- any information relating to the insured address is inaccurate, incomplete or has changed; and/or
- your sums insured do not accurately reflect the replacement values of items covered; and/or
- there are any specific items or optional covers you would like to add or remove.

**3. Your Insured Address**

You must contact us in advance if, during the Period of Insurance:

- you are carrying out any construction work at your insured address, including renovations, alterations, extensions and structural improvements with a total commercial value of more than \$25,000; and/or
- if business, commercial or income-producing activities are going to be conducted at your insured address; and/or
- your insured address is going to be unoccupied for 60 consecutive days or more.

**Your Cover**

<b>Period of Insurance:</b>	20 September 2018 to 20 September 2019	
<b>Policyholders:</b>	GAVENWOOD SUPERANNUATION FUND HEATHER WILSON	DOB 23 September 1952
<b>Package Type:</b>	Investment	
<b>Insured Address:</b>	212/14 - 18 Finlayson Street Lane Cove NSW 2066 which you have told us: <ul style="list-style-type: none"> <li>• was built in 2014</li> <li>• is in Good condition</li> <li>• is a Flat/Unit: 1st floor</li> <li>• is of Double brick construction</li> </ul>	
<b>Mortgagee:</b>	Not Applicable	
<b>Weekly Rent:</b>	\$710.00	
	<ul style="list-style-type: none"> <li>• has No Alarm fitted</li> <li>• is Landlord: Residential Rental</li> <li>• is not a boarding house, hostel or retirement/nursing home (excluding self-contained units within a retirement/nursing homes)</li> </ul>	

Page 4 of 7

**Your Contents Cover**

Your contents sum insured is **\$16,000**

You are responsible for ensuring that your sum insured is adequate as underinsurance can lead to serious financial loss. The sum insured should be the current cost of replacing all of your contents inclusive of GST.

Your sum insured is automatically adjusted on renewal to keep pace with inflation and rising costs, however, it is also important that you update your sum insured when necessary, for example, you purchase or acquire new furniture or appliances or other items.

The table to the right lists the insured events and optional covers offered under the contents section of your policy and indicates which of them you are covered for. For full details, including exclusions, claim limits and the terms and conditions of cover, please refer to the PDS.

Insured Events and Optional Cover	Am I Covered?
<b>Insured Events</b>	
Accidental glass breakage	Yes
Animal damage	Yes
Burning out of electric motors and power surge	Yes
Earthquake	Yes
Escape of liquid	Yes
Explosion	Yes
Fire	Yes
Flood	Yes
Legal liability (\$20,000,000)	Yes
Lightning	Yes
Malicious act including vandalism	Yes
Riot and public disturbances	Yes
Storm	Yes
Sudden impact	Yes
Theft or attempted theft	Yes
<b>Optional Cover</b>	
Loss of rent extra	No
Malicious damage or theft by tenants	No

NRN02

**Contact us**

Phone: 13 24 23  
Fax: 1300 901 218

Email: [contactus@commlnsure.com.au](mailto:contactus@commlnsure.com.au)  
Mail: PO Box 317, Silverwater NSW 2128

**Your Excesses**

The amount we will pay for any claims will be reduced by the applicable excess. Please note that there is no excess payable on Legal liability claims.

000041/000399

Excess Type	Amount
Basic excess for contents claims	\$100.00 (selected by you)

*\*If you would like to change your basic excess, please call us - it may affect the premium you pay. The basic excesses available are \$100, \$200, \$300, \$500, \$750, \$1,000, \$2,000 and \$5,000. If your basic excess is imposed by us, you may only choose a higher basic excess than that imposed by us.*

**Your Premium**

Your total premium breakdown	
Basic premium	\$245.99
Government charges:	
Emergency Services Levy	\$38.14
GST	\$28.38
Stamp Duty	\$28.12
<b>Total Premium:</b>	<b>\$340.63</b>

**Your Discount**

There are no discounts currently being applied to your policy.

**This completes your Certificate of Insurance**



### Your Annual Premium Comparison

The table below shows the difference in annual premium for your current period of insurance against the premium for this year's renewal offer.

When comparing this year's renewal premium against last year's premium please consider any changes that may have occurred such as a change to your insured address, the addition of building or contents cover, change of vehicle, any applicable discounts, increase or decrease in the sum insureds, etc. Policy changes made after last year's renewal date will not be reflected in last year's premium shown below.

Last Year		This Year	
Your premium as at 20/09/2017		Your premium offer commencing 20/09/2018	
Basic premium (includes any applicable discounts)	\$408.03	Basic premium (includes any applicable discounts)	\$245.99
Government charges:		Government charges:	
ESL	\$93.84	ESL	\$38.14
GST	\$50.14	GST	\$28.38
Stamp Duty	\$49.68	Stamp Duty	\$28.12
<b>Total Premium</b>	<b>\$601.69</b>	<b>Total Premium</b>	<b>\$340.63</b>

For information on the Emergency Services Levy (ESL) which is payable in NSW only, please visit our guidance page at [commbank.com.au/esl](http://commbank.com.au/esl).

*\* Your Total Premium amount doesn't include any reductions you may have received through campaigns, marketing offers or any goodwill premium adjustments (other than those on your Certificate of Insurance). The amount you see may not show the premium you actually paid for the relevant policy period.*

#### Contact us

Phone: 13 24 23  
Fax: 1300 901 218

Email: [contactus@comminsure.com.au](mailto:contactus@comminsure.com.au)  
Mail: PO Box 317, Silverwater NSW 2128

Comminsure is a registered business name of Commonwealth Insurance Limited (CIL) ABN 96 067 524 216 AFSL 235030

0000417000400

## Commonwealth Insurance Limited Direct Debit Request Service Agreement

1. Please check your nominated account statement to verify that the amounts debited are correct.
2. You should check with your financial institution whether direct debiting is available from your account as the facility is not available on all accounts.
3. If the due date for payment falls on a non-working day or public holiday, the payment will be processed on the next working day.
4. We may vary the terms of the Direct Debit arrangement by giving you 14 days written notice.
5. By contacting us on 13 24 23, you may:
  - change, stop or defer a debit payment, or
  - terminate or confirm any details in relation to your direct debit arrangement or
  - notify us if you believe that there has been an error in debiting your account.
6. Your Direct Debit arrangement remains in force until it is cancelled.
7. It is your responsibility to advise us if your nominated account is altered, transferred or closed.
8. a) It is your responsibility to ensure sufficient cleared funds are in the nominated debiting account when the payments are to be drawn.  
b) If there are insufficient clear funds available in the nominated account to meet a debit payment
  - We reserve the right to recover the funds from you and take any steps permitted under the terms of your policy; and
  - you or your account may be charged a fee and/or interest by your financial institution.
9. We will not disclose any details of your Direct Debit arrangement to any person or corporation unless required to do so by law or unless the information is required in relation to a disputed transaction.

000041/000401



**2. Your Policy Details**

Please notify us immediately if:

- any information relating to the policyholders is inaccurate or you would like to add or remove any policyholders; and/or
- any information relating to the insured address is inaccurate, incomplete or has changed; and/or
- your sums insured do not accurately reflect the replacement values of items covered; and/or
- there are any specific items or optional covers you would like to add or remove.

**3. Your Insured Address**

You must contact us in advance if, during the Period of Insurance:

- you are carrying out any construction work at your insured address, including renovations, alterations, extensions and structural improvements with a total commercial value of more than \$25,000; and/or
- if business, commercial or income-producing activities are going to be conducted at your insured address; and/or
- your insured address is going to be unoccupied for 60 consecutive days or more.

**Your Cover**

<b>Period of Insurance:</b>	20 September 2018 to 20 September 2019	
<b>Policyholders:</b>	GAVENWOOD SUPERANNUATION FUND HEATHER WILSON	DOB 23 September 1952
<b>Package Type:</b>	Investment	
<b>Insured Address:</b>	212/14 - 18 Finlayson Street Lane Cove NSW 2066 which you have told us:	
	<ul style="list-style-type: none"> <li>• was built in 2014</li> <li>• is in Good condition</li> <li>• is a Flat/Unit: 1st floor</li> <li>• is of Double brick construction</li> </ul>	<ul style="list-style-type: none"> <li>• has No Alarm fitted</li> <li>• is Landlord: Residential Rental</li> <li>• is not a boarding house, hostel or retirement/nursing home (excluding self-contained units within a retirement/nursing homes)</li> </ul>
<b>Mortgagee:</b>	Not Applicable	
<b>Weekly Rent:</b>	\$710.00	

**Your Contents Cover**

Your contents sum insured is **\$15,900**

You are responsible for ensuring that your sum insured is adequate as underinsurance can lead to serious financial loss. The sum insured should be the current cost of replacing all of your contents inclusive of GST.

Your sum insured is automatically adjusted on renewal to keep pace with inflation and rising costs, however, it is also important that you update your sum insured when necessary, for example, you purchase or acquire new furniture or appliances or other items.

The table to the right lists the insured events and optional covers offered under the contents section of your policy and indicates which of them you are covered for. For full details, including exclusions, claim limits and the terms and conditions of cover, please refer to the PDS.

Insured Events and Optional Cover	Am I Covered?
<b>Insured Events</b>	
Accidental glass breakage	Yes
Animal damage	Yes
Burning out of electric motors and power surge	Yes
Earthquake	Yes
Escape of liquid	Yes
Explosion	Yes
Fire	Yes
Flood	Yes
Legal liability (\$20,000,000)	Yes
Lightning	Yes
Malicious act including vandalism	Yes
Riot and public disturbances	Yes
Storm	Yes
Sudden impact	Yes
Theft or attempted theft	Yes
<b>Optional Cover</b>	
Loss of rent extra	Yes
Malicious damage or theft by tenants	Yes



## Certificate of Insurance



Please read this Certificate of Insurance in its entirety together with your Product Disclosure Statement (PDS) as together they set out the terms and conditions of your policy.

### Your Duty of Disclosure

Before you renew this contract of insurance, you have a duty of disclosure under the Insurance Contracts Act 1984. If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions. Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change. If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change. You have this duty until we agree to renew the contract.

#### If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

#### 1. Your History

Please carefully read the questions in the following table and contact us immediately if any of the answers we have on record are incorrect. We have based these answers on your last disclosure and, where relevant, claims you have lodged with us in the last 12 months. If you, or anyone else covered by this policy, have been charged with a criminal offence in the last 10 years, had a liability claim made against you or them, or lodged any relevant claims with another insurer in the last 3 years that do not appear in the table below, you must tell us immediately.

Important questions about your criminal history	Period	Answers we have on record
1) Have you, or anyone else covered by this policy, been charged with or found guilty of a criminal offence in relation to: <ul style="list-style-type: none"> <li>• fraud or dishonesty;</li> <li>• theft or robbery;</li> <li>• arson;</li> <li>• damage or threatened damage to property;</li> <li>• injury or threatened injury to persons;</li> <li>• drugs; or</li> <li>• stolen goods?</li> </ul>	In the last ten (10) years	No

Important questions about your claims history	Period	Answers we have on record
1) Have you, or anyone else covered by this policy, made any building or contents claims, whether accepted, denied or withdrawn at <b>this</b> address?	In the last three (3) years	No
2) Have you, or anyone else covered by this policy, had a liability claim made against you or them, whether accepted, denied or withdrawn at <b>any</b> address?	In the last three (3) years	No

### Contact us

Phone: 13 24 23  
 Fax: 1300 901 218

Email: [contactus@comminsure.com.au](mailto:contactus@comminsure.com.au)  
 Mail: PO Box 317, Silverwater NSW 2128

CommInsure is a registered business name of Commonwealth Insurance Limited (CIL) ABN 96 067 524 216 AFSL 235030

000022/000197



# your LEVY NOTICE

**Strata Plan 90323**  
14-18 Finlayson Street, Lane Cove NSW 2066

Gavenwood Nominees Pty Ltd  
21A Peppertree Drive  
ROTHBURY NSW 2320

Account Enquiries: **1300 322 213**

	Admin	Capital	
01/09/2018 to 30/11/2018	726.00	264.00	990.00
Total of this notice (including GST - 90.00)			\$ 990.00
Arrears			NIL
Interest on arrears			NIL
Outstanding owner invoices			NIL
Less prepaid			(14.76)

**Amounts Due:** **Pay by:**  
Overdue - Pay Now: NIL  
Current: 990.00 01/09/2018  
Total Payable: \$ 975.24

**Account Details:**

Plan: Strata Plan 90323  
Address: 14-18 Finlayson Street  
Lane Cove NSW 2066

Lot: 15  
Unit: 2.12  
Name: Heather Wilson Gavenwood

*paid 2/8/18*

**Total Payable \$ 975.24**

**Payment due 01/09/2018**  
Issue date: Thursday, 19 July 2018

TAX INVOICE  
ABN 27593769863

**stratachoice**  
the people people

**PAYMENT options**

**BPAY** Biller Code: 96503  
Ref: 257480160 0000 0120 295

 Tel: 1300 379 587  
Ref: 1438 0284 5012 0295

**POST billpay** Billpay Code: see bar code  
Ref No: see bar code

 www.stratachoice.com.au  
Ref: 1438 0284 5012 0295

 Make cheque payable to:  
Strata Plan 90323  
See over for mail address

 Tel: 1300 379 587 or  
www.stratachoice.com.au  
Ref: 1438 0284 5012 0295

Account: 90323/0000012029  
Lot 15 Unit 2.12

Gavenwood Nominees Pty Ltd  
2.12/14-18 Finlayson Street  
Lane Cove NSW 2066

**Total Payable: \$ 975.24**



**POST billpay**

**DEFT**  
PAYMENT SYSTEMS



\*442 257480160 00000120295

Please turn over for  
more payment options  
and terms & conditions

**STRATAPAY**  
A Smarter Way...

**VISA**



+257480160 00000120295<

000097524<2+

# stratachoice

the people people

Return undelivered mail to:  
GPO Box 9898  
in your capital city



017 R 1  
085284842

Gavenwood Nominees Pty Ltd  
21A PEPPERTREE DR  
ROTHBURY NSW 2320



## how to PAY



**BPAY:** Contact your participating financial institution to make a payment from your bank account using BPAY.



**Telephone:** Call 1300 379 587 to pay by credit card using a land line or mobile phone. Merchant fees apply.



**In Person:** Present this bill at any Post Office to make cash, cheque or debit card payments. Payments made at Australia Post will incur a \$2.75 fee.



**Internet:** Visit [www.stratachoice.com.au](http://www.stratachoice.com.au) to make a secure credit card payment over the internet. Merchant fees apply.



**Mail:** Send cheque with this slip by mail to – DEFT Payment Systems, GPO Box 4690, Sydney NSW 2001.



**Direct Debit:** Make auto payments directly from your nominated bank account or credit card. Register at [www.stratachoice.com.au](http://www.stratachoice.com.au)

Last bill	Payments	Balance	This bill	<b>Total amount due</b>
\$171.96	\$171.96	\$0.00	\$171.96	<b>\$171.96</b>

096-009070

017



GAVENWOOD NOMINEES PTY LTD  
 21A PEPPERTREE DR  
 ROTHBURY NSW 2320

55696180-61620

Please pay by

**27/04/18**

Account number

**5569 618**

**Account for strata unit**

**212/14-18 Finlayson St Lane Cove**

<b>Fixed charges - GST free</b>	1 Apr 18 - 30 Jun 18	\$
Water service		23.00
Wastewater (sewerage) service		148.96
<b>Total amount due</b>		<b>\$171.96</b>

*Handwritten signature: Paid 2/5*



096/06/M09070/S009149/018297

SYDNEY WATER CORPORATION ABN 49 776 225 038

**TAX INVOICE**

Continued overleaf  
 Date of issue 06 April 2018

**Account for 212/14-18 Finlayson St Lane Cove**



BPAY: Internet or phone banking.  
 Biller code:45435 Ref no: 5569 618 0003

Online ID: 7141477

**Card payments:**  
 0.4% fee applies



Telephone payments: Mastercard or VISA.  
 Call **1300 12 34 58** (24 hour service)

Payment number

**5569 618 0003**



Direct Debit: from your bank account or credit card.  
 Visit [sydneywater.com.au/directdebit](http://sydneywater.com.au/directdebit)

Please pay by

**27/04/18**



Internet payments: Mastercard, VISA or PayPal.  
 Visit [sydneywater.com.au/pay](http://sydneywater.com.au/pay)

Total amount due

**\$171.96**

TRAN CODE	USER CODE	CUSTOMER REFERENCE NUMBER
831	066859	000055696180003

**Account for strata unit****212/14-18 Finlayson St Lane Cove****Customer information**

- We may give a concession to pensioners with a Pensioner Concession Card, a Department of Veterans' Affairs Gold Card (TPI/TTI, War Widow/Widower or EDA) or who receive a Department of Veteran's Affairs intermediate rate pension.
- If you are having difficulty paying your bill, we can help. We have flexible payment options to help you plan your payments. We may offer payment extensions, a regular payment arrangement, the Payment Assistance Scheme (PAS) and the BillAssist customer assistance program. **Call us on 13 20 92.**
- A late payment fee of \$4.82 (including \$0.43 GST) or interest, whichever is higher, may be charged on overdue amounts. The current interest rate is 5.50% a year.
- Hearing impaired customers can phone via NRS for a TTY service on **13 36 77**, quoting **13 20 90**.
- We collect and use your personal information so we can contact you about your account. If necessary, we may exchange contact information with local councils to ensure your bills get to you. We may also use your details to inform you about our products, service updates or interruptions. For more information about how we handle your personal information, visit [sydneywater.com.au/privacy](http://sydneywater.com.au/privacy)

**Faults and Leaks (available 24 hours)**

Please ring 13 20 90 in cases of service difficulty and emergency.

096/06/M09070/S009149/10/18298



\*242 55696180003

**POSTbillpay:** Use cash, cheque or debit card at any Australia Post Office

**Payment number****5569 618 0003****Total amount due****\$171.96**

**Mail payments:** Return slip and cheque (no staples) payable to Sydney Water .  
Send to:  
**Sydney Water**  
**PO Box 339 Silverwater NSW 2128**



**Centrepay payments:** call Centrelink to arrange regular Centrepay deductions.  
Centrepay Reference No.: 555 052 086C

**Changing your mailing address?**

Please call us on 13 20 92 or visit [sydneywater.com.au/addresschanges](http://sydneywater.com.au/addresschanges) to change your address online.

**Interpreter Service 13 14 50**

إذا كنت تحتاج إلى مترجم، يرجى الاتصال بالرقم أعلاه.  
如果您需要傳譯員的協助，請致電以上的號碼。  
Αν χρειάζεστε διερμηνέα, τηλεφωνήστε στον παραπάνω αριθμό.  
Se vi serve un interprete, telefonate al numero indicato sopra.  
통역사가 필요하시면 위의 번호로 전화하십시오.  
Nếu quý vị cần thông dịch viên, hãy gọi đến số trên đây.

Last bill	Payments	Balance	This bill	Total amount due
\$171.96	\$171.96	\$0.00	\$172.07	<b>\$172.07</b>

186-000012

017



GAVENWOOD NOMINEES PTY LTD  
 21A PEPPERTREE DR  
 ROTHBURY NSW 2320

55696180-61769

Please pay by

**26/07/18**

Account number

**5569 618**

**Account for strata unit**

**212/14-18 Finlayson St Lane Cove**

Fixed charges - GST free	1 Jul 18 - 30 Sep 18	\$
Water service		20.19
Wastewater (sewerage) service		151.88
<b>Total amount due</b>		<b>\$172.07</b>



186/07/M00012/S000014/I000027

*[Handwritten signature]*

Continued overleaf

SYDNEY WATER CORPORATION ABN 49 776 225 038

**TAX INVOICE**

Date of issue 05 July 2018

**Account for 212/14-18 Finlayson St Lane Cove**



BPAY: Internet or phone banking.  
 Biller code:45435 Ref no: 5569 618 0003

Online ID: 7141477

**Card payments:**  
 0.4% fee applies



Telephone payments: Mastercard or VISA.  
 Call **1300 12 34 58** (24 hour service)

Payment number

**5569 618 0003**



Direct Debit: from your bank account or credit card.  
 Visit [sydneywater.com.au/directdebit](http://sydneywater.com.au/directdebit)

Please pay by

**26/07/18**



Internet payments: Mastercard, VISA or PayPal.  
 Visit [sydneywater.com.au/pay](http://sydneywater.com.au/pay)

Total amount due

**\$172.07**

TRAN CODE	USER CODE	CUSTOMER REFERENCE NUMBER
831	066859	000055696180003

## Account for strata unit

212/14-18 Finlayson St Lane Cove

## Customer information

- The Independent Pricing and Regulatory Tribunal (IPART) has determined new prices for service and usage charges. The water usage price will be \$2.08 a kL from 1 July 2018. For more information about price changes visit [sydneywater.com.au](http://sydneywater.com.au)
- We may give a concession to pensioners with a Pensioner Concession Card, a Department of Veterans' Affairs Gold Card (TPI/TTI, War Widow/Widower or EDA) or who receive a Department of Veteran's Affairs intermediate rate pension.
- If you are having difficulty paying your bill, we can help. We have flexible payment options to help you plan your payments. We may offer payment extensions, a regular payment arrangement, the Payment Assistance Scheme (PAS) and the BillAssist customer assistance program. **Call us on 13 20 92.**
- A late payment fee of \$5.01 (including \$0.45 GST) or interest, whichever is higher, may be charged on overdue amounts. The current interest rate is 5.50% a year.
- Hearing impaired customers can phone via NRS for a TTY service on **13 36 77**, quoting **13 20 90**.
- We collect and use your personal information so we can contact you about your account. If necessary, we may exchange contact information with local councils to ensure your bills get to you. We may also use your details to inform you about our products, service updates or interruptions. For more information about how we handle your personal information, visit [sydneywater.com.au/privacy](http://sydneywater.com.au/privacy)

## Faults and Leaks (available 24 hours)

Please ring 13 20 90 in cases of service difficulty and emergency.

186/07/M00012/S000014/1000028



\*242 55696180003

**POSTbillpay:** Use cash, cheque or debit card at any Australia Post Office

Payment number

5569 618 0003

Total amount due

**\$172.07**

**Mail payments:** Return slip and cheque (no staples) payable to Sydney Water .  
Send to:  
**Sydney Water**  
**PO Box 339 Silverwater NSW 2128**



**Centrepay payments:** call Centrelink to arrange regular Centrepay deductions.  
Centrepay Reference No.: 555 052 086C

## Changing your mailing address?

Please call us on 13 20 92 or visit [sydneywater.com.au/addresschanges](http://sydneywater.com.au/addresschanges) to change your address online.

## Interpreter Service 13 14 50

إذا كنت تحتاج إلى مترجم، يرجى الاتصال بالرقم أعلاه.  
如果您需要傳譯員的協助，請致電以上的號碼。  
Αν χρειάζεστε διερμηνέα, τηλεφωνήστε στον παραπάνω αριθμό.  
Se vi serve un interprete, telefonate al numero indicato sopra.  
통역사가 필요하시면 위의 번호로 전화하십시오.  
Nếu quý vị cần thông dịch viên, hãy gọi đến số trên đây.

### Your Annual Premium Comparison

The table below shows the difference in annual premium for your current period of insurance against the premium for this year's renewal offer.

When comparing this year's renewal premium against last year's premium please consider any changes that may have occurred such as a change to your insured address, the addition of building or contents cover, change of vehicle, any applicable discounts, increase or decrease in the sum insureds, etc. Policy changes made after last year's renewal date will not be reflected in last year's premium shown below.

Last Year		This Year	
Your premium as at 20/09/2017		Your premium offer commencing 20/09/2018	
Basic premium (includes any applicable discounts)	\$408.03	Basic premium (includes any applicable discounts)	\$441.60
Government charges:		Government charges:	
ESL	\$93.84	ESL	\$68.46
GST	\$50.14	GST	\$50.96
Stamp Duty	\$49.68	Stamp Duty	\$50.49
<b>Total Premium</b>	<b>\$601.69</b>	<b>Total Premium</b>	<b>\$611.51</b>

For information on the Emergency Services Levy (ESL) which is payable in NSW only, please visit our guidance page at [commbank.com.au/esl](http://commbank.com.au/esl).

*\* Your Total Premium amount doesn't include any reductions you may have received through campaigns, marketing offers or any goodwill premium adjustments (other than those on your Certificate of Insurance). The amount you see may not show the premium you actually paid for the relevant policy period.*

000022/000200

Page 6 of 7

NRN02

### Contact us

Phone: 13 24 23  
 Fax: 1300 901 218

Email: [contactus@comminsure.com.au](mailto:contactus@comminsure.com.au)  
 Mail: PO Box 317, Silverwater NSW 2128

CommInsure is a registered business name of Commonwealth Insurance Limited (CIL) ABN 96 067 524 216 AFSL 235030

**Your Excesses**

The amount we will pay for any claims will be reduced by the applicable excess. Please note that there is no excess payable on Legal liability claims.

Excess Type	Amount
Basic excess for contents claims	\$200.00 (selected by you)

*\*If you would like to change your basic excess, please call us - it may affect the premium you pay. The basic excesses available are \$100, \$200, \$300, \$500, \$750, \$1,000, \$2,000 and \$5,000. If your basic excess is imposed by us, you may only choose a higher basic excess than that imposed by us.*

**Your Premium**

Your total premium breakdown	
Basic premium	\$441.60
Government charges:	
Emergency Services Levy	\$68.46
GST	\$50.96
Stamp Duty	\$50.49
<b>Total Premium:</b>	<b>\$611.51</b>

**Your Discount**

There are no discounts currently being applied to your policy.

**This completes your Certificate of Insurance**

000022/000199



Client name **Gavenwood Superannuation Fund**  
 Practice name **Visionary Advisors**  
 Prepared by **Thomas,Breanna**  
 Approved by **Dwyer,Jillian**

Period end **30/06/2018**  
 Prepared date **13/03/2019**  
 Approved date **14/03/2019**

## Units In Unlisted unit trusts WP

Date	Description	Amount
30/06/2018	Packer & Co Ltd	688,039.73
		0.00
		688,039.73

Balance as per 1-1200 Units in Unlisted Unit Trusts 688,039.73

**Variance** **0.00**

### Notes

--

### Document links

Description	Link
2018 SD Packer & Co reports	Name: 2018 SD Packer & Co reports Location: Document Manager
2018 SD Class Year End Reports (Investment Revaluation)	Name: 2018 SD Class Year End Reports (Investment Revaluation) Location: Document Manager
2018 SD Class Year End Reports (Investment Summary)	Name: 2018 SD Class Year End Reports (Investment Summary) Location: Document Manager

### Account links

Linked account	Notes

Client name **Gavenwood Superannuation Fund**  
 Practice name **Visionary Advisors**  
 Prepared by **Thomas,Breanna**  
 Approved by

Period end **30/06/2018**  
 Prepared date **13/03/2019**  
 Approved date

## Cash at Bank WP

Date	Description	Amount
30/06/2018	CBA Business	27,008.08
30/06/2018	UBank USaver Account	6.30
30/06/2018	CBA Term Deposit	20,875.29
		0.00
		47,889.67

Balance as per 1-1300 Cash at Bank 47,889.67

**Variance 0.00**

### Notes

--

### Document links

Description	Link
2018 SD Client Documents	Name: 2018 SD Client Documents Location: Document Manager
2018 SD Ubank Statement and Property settlement documents	Name: 2018 SD Ubank Statement and Property settlement documents Location: Document Manager
2018 SD CBA Term Deposit	Name: 2018 SD CBA Term Deposit Location: Document Manager
2018 SD Class Year End Reports (Investment Summary)	Name: 2018 SD Class Year End Reports (Investment Summary) Location: Document Manager

### Account links

Linked account	Notes

Client name **Gavenwood Superannuation Fund**  
 Practice name **Visionary Advisors**  
 Prepared by **Thomas, Breanna**  
 Approved by

Period end **30/06/2018**  
 Prepared date **13/03/2019**  
 Approved date

## Income Tax Payable WP

Date	Description	Amount
30/06/2018	2017 Income Tax Payable	-1.00
30/06/2018	Provision for income tax	1,647.30
		0.00
		1,646.30

Amount to reconcile to ledger (credit balance) -1,646.30

Balance as per 2-1100 Income Tax Payable -1,646.30

**Variance 0.00**

### Notes

--

### Document links

Description	Link
2018 SD Class Year End Reports (Tax Accounting reconciliation)	Name: 2018 SD Class Year End Reports (Tax Accounting reconciliation) Location: Document Manager

### Account links

Linked account	Notes