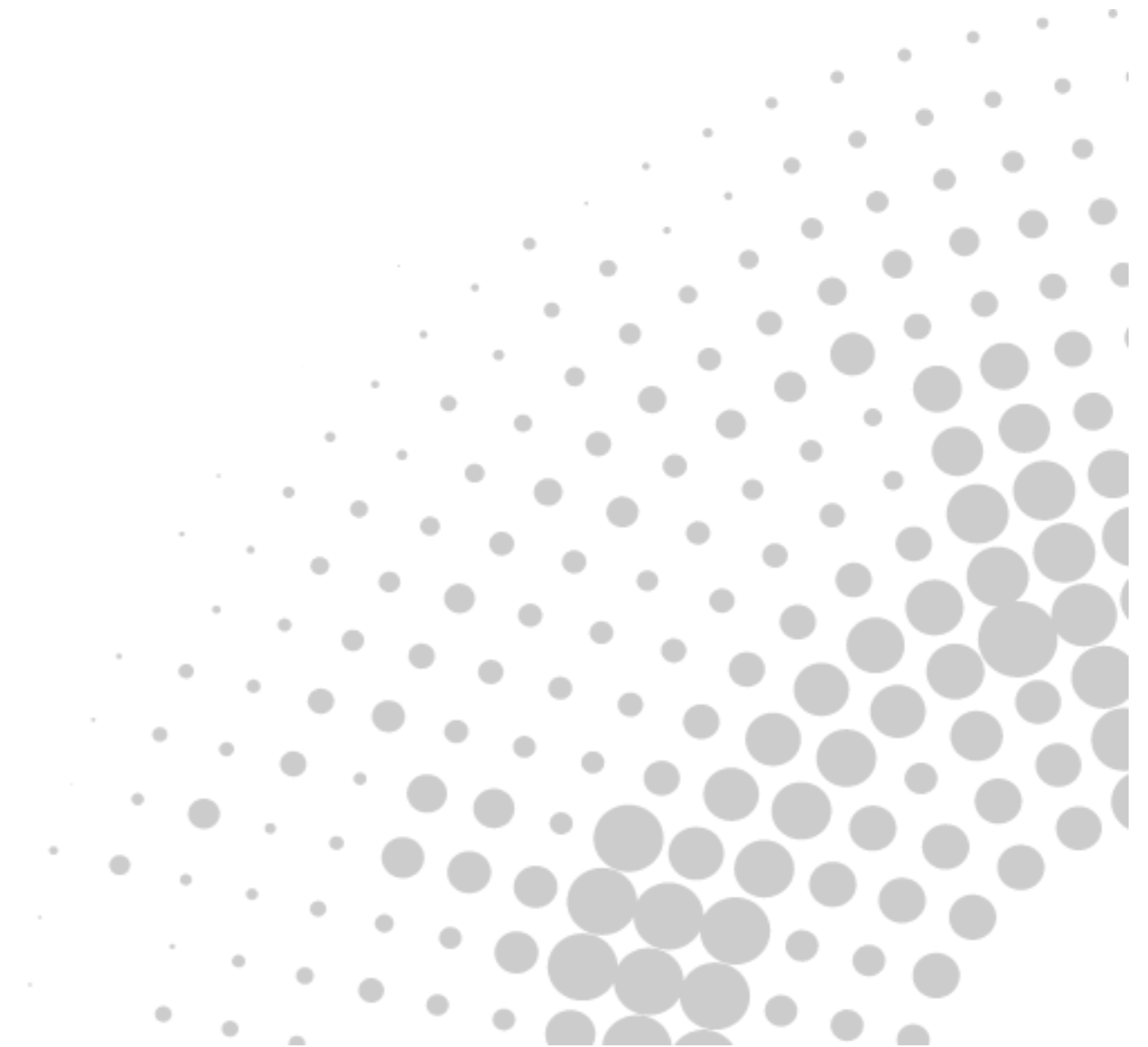


Compliance Workpapers
Nidhi Super Fund
Financial Year - 2023



Fund Details

Fund Name	Nidhi Super Fund
Contact no	
Financial Year	2023
Established Date	14/02/2022
ABN	40 659 483 035
TFN	470694418
Trustee Type	Corporate
Trustees	Agashe Pty Ltd
ACN	657304160

Review Points

Statement of Financial Position

Assets	Qty	2023	2022	Change (\$)	Change (%)	
Investments	0.00	775,000.00	750,000.00	25,000.00	3.33	WP-1 WP-2
Direct Property	0.00	775,000.00	750,000.00	25,000.00	3.33	
55 Willard Road, Capalaba QLD 4157	1.00	775,000.00	750,000.00	25,000.00	3.33	WP-1
Other Assets	0.00	30,619.34	30,944.50	-325.16	1.05	
Cash At Bank	0.00	30,619.34	30,944.50	-325.16	1.05	
St. George Cash Account	0.00	30,619.34	30,944.50	-325.16	1.05	WP-1
Total Assets	0.00	805,619.34	780,944.50	24,674.84	3.16	

Liabilities	Qty	2023	2022	Change (\$)	Change (%)	
Borrowings	0.00	535,719.56	541,137.67	-5,418.11	1.00	
Limited Recourse Borrowing Arrangement	0.00	535,719.56	541,137.67	-5,418.11	1.00	
St. George Home Loan	0.00	535,719.56	541,137.67	-5,418.11	1.00	WP-1
Income Tax Payable	0.00	322.65	796.50	-473.85	59.49	WP-1 WP-2 WP-3
Income Tax Instalments Paid	0.00	-609.00	0.00	-609.00	100.00	WP-1
Provision for Income Tax	0.00	931.65	796.50	135.15	16.97	
Other Creditors and Accruals	0.00	84.00	0.00	84.00	100.00	
Sundry Liabilities	0.00	84.00	0.00	84.00	100.00	
Sundry Creditor	0.00	84.00	0.00	84.00	100.00	

Liabilities	Qty	2023	2022	Change (\$)	Change (%)	
Other Taxes Payable	0.00	203.00	0.00	203.00	100.00	WP-1
Activity Statement Payable/Refundable	0.00	203.00	0.00	203.00	100.00	
Total Liabilities	0.00	536,329.21	541,934.17	-5,604.96	1.03	

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
Member Entitlement Accounts	0.00	269,290.13	239,010.33	30,279.80	12.67	WP-1 WP-2
Mr Goutam Agashe	0.00	133,597.69	116,636.77	16,960.92	14.54	
Accumulation	0.00	133,597.69	116,636.77	16,960.92	14.54	
Mrs Shweta Herlekar	0.00	135,692.44	122,373.56	13,318.88	10.88	
Accumulation	0.00	135,692.44	122,373.56	13,318.88	10.88	
Total Member Entitlements	0.00	269,290.13	239,010.33	30,279.80	12.67	

Operating Statement

Income	2023	2022	Change (\$)	Change (%)	
Investment Gains	25,000.00	42,655.72	-17,655.72	41.39	
Increase in Market Value	25,000.00	42,655.72	-17,655.72	41.39	WP-1
Direct Property	25,000.00	42,655.72	-17,655.72	41.39	
55 Willard Road, Capalaba QLD 4157	25,000.00	42,655.72	-17,655.72	41.39	
Investment Income	23,564.29	6,643.82	16,920.47	254.68	WP-1 WP-2
Interest	277.20	0.93	276.27	29,706.45	
Cash At Bank	277.20	0.93	276.27	29,706.45	
St. George Cash Account	277.20	0.93	276.27	29,706.45	
Other Rental Related Income	1,035.70	258.60	777.10	300.50	WP-1
Direct Property	1,035.70	258.60	777.10	300.50	
55 Willard Road, Capalaba QLD 4157	1,035.70	258.60	777.10	300.50	
Rent	22,251.39	6,384.29	15,867.10	248.53	WP-1
Direct Property	22,251.39	6,384.29	15,867.10	248.53	
55 Willard Road, Capalaba QLD 4157	22,251.39	6,384.29	15,867.10	248.53	
Member Receipts	21,234.90	199,096.10	-177,861.20	89.33	
Contributions	21,234.90	4,805.86	16,429.04	341.85	WP-1
Employer	21,234.90	4,705.86	16,529.04	351.24	
Mr Goutam Agashe	12,890.58	2,708.76	10,181.82	375.88	
Mrs Shweta Herlekar	8,344.32	1,997.10	6,347.22	317.82	

Income	2023	2022	Change (\$)	Change (%)	
Member	0.00	100.00	-100.00	100.00	
Personal Non-Concessional	0.00	100.00	-100.00	100.00	
Mr Goutam Agashe	0.00	50.00	-50.00	100.00	
Mrs Shweta Herlekar	0.00	50.00	-50.00	100.00	
Rollovers In	0.00	194,290.24	-194,290.24	100.00	
Mr Goutam Agashe	0.00	95,346.91	-95,346.91	100.00	
Mrs Shweta Herlekar	0.00	98,943.33	-98,943.33	100.00	
Other Income	13.33	0.00	13.33	100.00	WP-1
ATO Interest Payments	13.33	0.00	13.33	100.00	
Total Income	69,812.52	248,395.64	-178,583.12	71.89	
Expenses	2023	2022	Change (\$)	Change (%)	
Other Expenses	38,601.07	8,588.81	30,012.26	349.43	
Accountancy Fee	1,100.00	0.00	1,100.00	100.00	WP-1
ASIC Fee	59.00	0.00	59.00	100.00	WP-1
Auditor Fee	330.00	0.00	330.00	100.00	WP-1
Establishment Fee	0.00	2,550.00	-2,550.00	100.00	
General Expense	0.00	40.90	-40.90	100.00	
Interest Paid	27,842.89	3,578.67	24,264.22	678.02	
Limited Recourse Borrowing Arrangement	27,842.89	3,578.67	24,264.22	678.02	
St. George Home Loan	27,842.89	3,578.67	24,264.22	678.02	

Expenses	2023	2022	Change (\$)	Change (%)	
Property Expenses	8,751.18	2,419.24	6,331.94	261.73	WP-1 WP-2
Agents Management Fee	1,835.75	526.70	1,309.05	248.54	
Direct Property	1,835.75	526.70	1,309.05	248.54	
55 Willard Road, Capalaba QLD 4157	1,835.75	526.70	1,309.05	248.54	
Council Rates	4,625.53	1,227.65	3,397.88	276.78	WP-1 WP-2 WP-3 WP-4 WP-5
Direct Property	4,625.53	1,227.65	3,397.88	276.78	
55 Willard Road, Capalaba QLD 4157	4,625.53	1,227.65	3,397.88	276.78	
Insurance Premium	1,099.40	380.64	718.76	188.83	WP-1
Direct Property	1,099.40	380.64	718.76	188.83	
55 Willard Road, Capalaba QLD 4157	1,099.40	380.64	718.76	188.83	
Repairs Maintenance	995.50	572.00	423.50	74.04	
Direct Property	995.50	572.00	423.50	74.04	
55 Willard Road, Capalaba QLD 4157	995.50	572.00	423.50	74.04	
Sundry Expenses	195.00	-68.08	263.08	386.43	WP-1 WP-2
Direct Property	195.00	-68.08	263.08	386.43	
55 Willard Road, Capalaba QLD 4157	195.00	-68.08	263.08	386.43	
Water Rates	0.00	-219.67	219.67	100.00	

Expenses	2023	2022	Change (\$)	Change (%)	
Direct Property	0.00	-219.67	219.67	100.00	
55 Willard Road, Capalaba QLD 4157	0.00	-219.67	219.67	100.00	
SMSF Supervisory Levy	518.00	0.00	518.00	100.00	
Total Expenses	38,601.07	8,588.81	30,012.26	349.43	
Income Tax	2023	2022	Change (\$)	Change (%)	
Income Tax Expense	931.65	796.50	135.15	16.97	WP-1 WP-2
Income Tax Expense	931.65	796.50	135.15	16.97	
Total Income Tax	931.65	796.50	135.15	16.97	
Net Profit(Loss) Total	30,279.80	239,010.33			

Lump Sum Payment - Good to Go

Great news! After review there is nothing that requires your attention.

Preservation Components

						Current Status : Good to Go Prior Status : N/A		Prepared By : N/A	Reviewed By : N/A
			Prior Year			Current Year			
Account Name	Account Type	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount		
Mr Goutam Agashe (Age: 44 at 30/06/2023)									
Accumulation	Accumulation	116,636.77	0.00	0.00	133,597.69	0.00	0.00		
Mrs Shweta Herlekar (Age: 40 at 30/06/2023)									
Accumulation	Accumulation	122,373.56	0.00	0.00	135,692.44	0.00	0.00		

Tax Component Verification (Accumulation)

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name		Prior Year Tax Free Amount	Current Year Tax Free Amount
Mr Goutam Agashe (Age: 44 at 30/06/2023)				
	Accumulation		50.00	50.00
Mrs Shweta Herlekar (Age: 40 at 30/06/2023)				
	Accumulation		50.00	50.00

Work Test - Good to Go









Great news! After review there is nothing that requires your attention.

Contribution Cap Limit

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Current Year Contributions		Concessional	Non-Concessional
Mr Goutam Agashe Date of Birth: 02/12/1978 (Age: 43 at 30/06/2023)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		99,791.24	0.00
	Maximum cap available		127,291.24	110,000.00
	Contributions made (to this fund)		12,890.58	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		12,890.58	0.00
	Amount above caps		0.00	0.00
Mrs Shweta Herlekar Date of Birth: 12/08/1982 (Age: 39 at 30/06/2023)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		100,502.90	0.00
	Maximum cap available		128,002.90	110,000.00
	Contributions made (to this fund)		8,344.32	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		8,344.32	0.00
	Amount above caps		0.00	0.00

Negative Balance

				Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Date	Description		Debits	Credits	Balance
St. George Home Loan						
🚩	27/07/2022	Interest		1,500.36	0.00	-542,638.03
🚩	28/07/2022	Repaymt A/C Tfn		0.00	2,147.00	-540,491.03
🚩	27/08/2022	Interest		1,790.88	0.00	-542,281.91
🚩	28/08/2022	Repaymt A/C Tfr		0.00	2,218.00	-540,063.91
🚩	27/09/2022	Interest		2,004.01	0.00	-542,067.92
🚩	28/09/2022	Repaymt A/C Tfr		0.00	2,364.00	-539,703.92
🚩	27/10/2022	Interest		2,139.59	0.00	-541,843.51
🚩	28/10/2022	Repaymt A/C Tfr		0.00	2,515.00	-539,328.51
🚩	27/11/2022	Interest		2,333.74	0.00	-541,662.25
🚩	28/11/2022	Repaymt A/C Tfr		0.00	2,671.00	-538,991.25
🚩	27/12/2022	Interest		2,350.89	0.00	-541,342.14
🚩	28/12/2022	Repaymt A/C Tfr		0.00	2,832.00	-538,510.14
🚩	27/01/2023	Interest		2,510.93	0.00	-541,021.07
🚩	28/01/2023	Repaymt A/C Tfn		0.00	2,916.00	-538,105.07
🚩	27/02/2023	Interest		2,534.84	0.00	-540,639.91
🚩	28/02/2023	Repaymt A/C Tfr		0.00	3,000.00	-537,639.91
🚩	27/03/2023	Interest		2,393.16	0.00	-540,033.07

			Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	28/03/2023	Repaymt A/C Tfr	0.00	3,085.00	-536,948.07
	27/04/2023	Interest	2,731.67	0.00	-539,679.74
	28/04/2023	Repaymt A/C Tfr	0.00	3,085.00	-536,594.74
	27/05/2023	Int Adjustment	0.00	3.68	-536,591.06
	27/05/2023	Interest	2,685.91	0.00	-539,276.97
	28/05/2023	Repaymt A/C Tfr	0.00	3,171.00	-536,105.97
	27/06/2023	Interest	2,870.59	0.00	-538,976.56
	28/06/2023	Repaymt A/C Tfr	0.00	3,257.00	-535,719.56

Contra Bank Entries

				Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Date	Description	Debits	Credits	Balance	
St. George Home Loan						
🚩	28/07/2022	Repaymt A/C Tfn	0.00	2,147.00	-540,491.03	
🚩	28/08/2022	Repaymt A/C Tfr	0.00	2,218.00	-540,063.91	
🚩	28/09/2022	Repaymt A/C Tfr	0.00	2,364.00	-539,703.92	
🚩	28/10/2022	Repaymt A/C Tfr	0.00	2,515.00	-539,328.51	
🚩	28/11/2022	Repaymt A/C Tfr	0.00	2,671.00	-538,991.25	
🚩	28/12/2022	Repaymt A/C Tfr	0.00	2,832.00	-538,510.14	
🚩	28/01/2023	Repaymt A/C Tfn	0.00	2,916.00	-538,105.07	
🚩	28/03/2023	Repaymt A/C Tfr	0.00	3,085.00	-536,948.07	
🚩	28/05/2023	Repaymt A/C Tfr	0.00	3,171.00	-536,105.97	
🚩	28/06/2023	Repaymt A/C Tfr	0.00	3,257.00	-535,719.56	
St. George Cash Account						
🚩	28/07/2022	Internet Withdrawal 28Jul06:09 55 Willard Road Capalaba	2,147.00	0.00	30,215.97	
🚩	29/08/2022	Internet Withdrawal 28Aug06:26 55 Willard Road Capalaba	2,218.00	0.00	32,614.57	
🚩	28/09/2022	Internet Withdrawal 28Sep05:55 55 Willard Road Capalaba	2,364.00	0.00	33,534.96	
🚩	28/10/2022	Internet Withdrawal 28Oct06:18 55 Willard Road Capalaba	2,515.00	0.00	28,931.96	
🚩	28/11/2022	Internet Withdrawal 28Nov05:52 55 Willard Road Capalaba	2,671.00	0.00	30,893.34	
🚩	28/12/2022	Internet Withdrawal 28Dec05:52 55 Willard Road Capalaba	2,832.00	0.00	30,077.70	

			Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	28/02/2023	Internet Withdrawal 28Feb05:53 55 Willard Road Capalaba	2,916.00	0.00	30,466.86
	28/04/2023	Internet Withdrawal 28Apr20:37 Home Loan	3,085.00	0.00	29,443.80
	30/05/2023	Internet Withdrawal 29May22:51 Home Loan	3,171.00	0.00	31,844.80
	28/06/2023	Internet Withdrawal 28Jun22:00 Home Loan	3,257.00	0.00	30,676.82

Income Comparison - Good to Go

Great news! After review there is nothing that requires your attention.

Benefits Paid to Member < 60 - Good to Go

Great news! After review there is nothing that requires your attention.

Retirement Condition - Good to Go

Great news! After review there is nothing that requires your attention.

Market Value - Not Applicable

The system did not find any data to process.

Pension Limit - Not Applicable

The system did not find any data to process.

Tax Effective Allocation of Pension Payment (Member Level) - Not Applicable

The system did not find any data to process.

Preservation Components for Member above 65 - Not Applicable

The system did not find any data to process.

Tax Component Verification (Pension) - Not Applicable

The system did not find any data to process.

Tax Effective Allocation of Pension Payment (Pension Account Level) - Not Applicable

The system did not find any data to process.

General Ledger

Date	Description	Quantity	Debits	Credits	Balance
Member Receipts / Contributions / Employer / Mr Goutam Agashe					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/07/2022	Employer Contribution: MAREL AUSTRALIA PTY LTD	0.00	0.00	533.54	533.54
27/07/2022	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	0.00	391.15	924.69
29/08/2022	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	0.00	988.75	1,913.44
21/09/2022	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	0.00	988.75	2,902.19
18/10/2022	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	0.00	988.75	3,890.94
22/11/2022	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	0.00	988.75	4,879.69
20/12/2022	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	0.00	988.75	5,868.44
18/01/2023	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	0.00	988.75	6,857.19
20/02/2023	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	0.00	988.75	7,845.94
27/03/2023	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	0.00	988.75	8,834.69
17/04/2023	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	0.00	1,979.51	10,814.20
29/05/2023	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	0.00	1,038.19	11,852.39

Date	Description	Quantity	Debits	Credits	Balance
12/06/2023	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	0.00	1,038.19	12,890.58
30/06/2023	Closing Balance	0.00	0.00	0.00	12,890.58
Member Receipts / Contributions / Employer / Mrs Shweta Herlekar					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/08/2022	Employer Contribution: NOJA POWER SWITCHGEAR PTY LTD	0.00	0.00	1,988.45	1,988.45
02/11/2022	Employer Contribution: NOJA POWER SWITCHGEAR PTY LTD	0.00	0.00	2,096.96	4,085.41
27/01/2023	Employer Contribution: NOJA POWER SWITCHGEAR PTY LTD	0.00	0.00	2,088.24	6,173.65
01/05/2023	Employer Contribution: NOJA POWER SWITCHGEAR PTY LTD	0.00	0.00	2,170.67	8,344.32
30/06/2023	Closing Balance	0.00	0.00	0.00	8,344.32
Investment Gains / Increase in Market Value / Direct Property / 55 Willard Road, Capalaba QLD 4157					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	25,000.00	25,000.00
30/06/2023	Closing Balance	0.00	0.00	0.00	25,000.00
Investment Income / Interest / Cash At Bank / St. George Cash Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/07/2022	Credit Interest	0.00	0.00	2.32	2.32
31/08/2022	Credit Interest	0.00	0.00	13.44	15.76
30/09/2022	Credit Interest	0.00	0.00	23.51	39.27

Date	Description	Quantity	Debits	Credits	Balance
31/10/2022	Credit Interest	0.00	0.00	27.03	66.30
30/11/2022	Credit Interest	0.00	0.00	26.07	92.37
31/12/2022	Credit Interest	0.00	0.00	26.76	119.13
31/01/2023	Credit Interest	0.00	0.00	26.51	145.64
28/02/2023	Credit Interest	0.00	0.00	24.57	170.21
31/03/2023	Credit Interest	0.00	0.00	26.59	196.80
29/04/2023	Credit Interest	0.00	0.00	25.86	222.66
31/05/2023	Credit Interest	0.00	0.00	27.49	250.15
30/06/2023	Credit Interest	0.00	0.00	27.05	277.20
30/06/2023	Closing Balance	0.00	0.00	0.00	277.20
Investment Income / Other Rental Related Income / Direct Property / 55 Willard Road, Capalaba QLD 4157					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Reimbursement - Water Consumption	0.00	0.00	1,035.70	1,035.70
30/06/2023	Closing Balance	0.00	0.00	0.00	1,035.70
Investment Income / Rent / Direct Property / 55 Willard Road, Capalaba QLD 4157					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Rental Statement	0.00	0.00	22,251.39	22,251.39
30/06/2023	Closing Balance	0.00	0.00	0.00	22,251.39
Other Income / ATO Interest Payments					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
10/03/2023	Ato Ato008000017775095	0.00	0.00	13.33	13.33
30/06/2023	Closing Balance	0.00	0.00	0.00	13.33
Other Expenses / Accountancy Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
11/10/2022	Internet Withdrawal 11Oct14:36	0.00	1,100.00	0.00	1,100.00
30/06/2023	Closing Balance	0.00	0.00	0.00	1,100.00
Other Expenses / ASIC Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/02/2023	Tfn Wdl BPAY Internet 15Feb16:38 2296573041607 Asic	0.00	59.00	0.00	59.00
30/06/2023	Closing Balance	0.00	0.00	0.00	59.00
Other Expenses / Auditor Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
11/10/2022	Internet Withdrawal 11Oct14:36	0.00	330.00	0.00	330.00
30/06/2023	Closing Balance	0.00	0.00	0.00	330.00
Other Expenses / Limited Recourse Borrowing Arrangement / St. George Home Loan					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/07/2022	Interest	0.00	1,500.36	0.00	1,500.36
27/08/2022	Interest	0.00	1,790.88	0.00	3,291.24
27/09/2022	Interest	0.00	2,004.01	0.00	5,295.25

Date	Description	Quantity	Debits	Credits	Balance
27/10/2022	Interest	0.00	2,139.59	0.00	7,434.84
27/11/2022	Interest	0.00	2,333.74	0.00	9,768.58
27/12/2022	Interest	0.00	2,350.89	0.00	12,119.47
27/01/2023	Interest	0.00	2,510.93	0.00	14,630.40
27/02/2023	Interest	0.00	2,534.84	0.00	17,165.24
27/03/2023	Interest	0.00	2,393.16	0.00	19,558.40
27/04/2023	Interest	0.00	2,731.67	0.00	22,290.07
27/05/2023	Interest	0.00	2,682.23	0.00	24,972.30
27/06/2023	Interest	0.00	2,870.59	0.00	27,842.89
30/06/2023	Closing Balance	0.00	0.00	0.00	27,842.89
Other Expenses / Property Expenses / Agents Management Fee / Direct Property / 55 Willard Road, Capalaba QLD 4157					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Agents Management Fee	0.00	1,835.75	0.00	1,835.75
30/06/2023	Closing Balance	0.00	0.00	0.00	1,835.75
Other Expenses / Property Expenses / Council Rates / Direct Property / 55 Willard Road, Capalaba QLD 4157					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/07/2022	Tfr Wdl BPAY Internet 15Jul11:17 1108255 Redland City Council	0.00	1,152.22	0.00	1,152.22
21/10/2022	Tfr Wdl BPAY Internet 21Oct08:08 1108255 Redland City Council	0.00	1,192.30	0.00	2,344.52
18/01/2023	Tfr Wdl BPAY Internet 18Jan09:41 1108255 Redland City Council	0.00	1,063.44	0.00	3,407.96

Date	Description	Quantity	Debits	Credits	Balance
28/04/2023	Tfr Wdl BPAY Internet 28Apr11:43 1108255 Redland City Council	0.00	1,217.57	0.00	4,625.53
30/06/2023	Closing Balance	0.00	0.00	0.00	4,625.53
Other Expenses / Property Expenses / Insurance Premium / Direct Property / 55 Willard Road, Capalaba QLD 4157					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/07/2022	Allianz Insure 163153892011222210	0.00	95.16	0.00	95.16
29/08/2022	Allianz Insure 163153892014822241	0.00	95.16	0.00	190.32
29/09/2022	Allianz Insure 163153892018122272	0.00	95.16	0.00	285.48
31/10/2022	Allianz Insure 163153892011922304	0.00	95.16	0.00	380.64
29/11/2022	Allianz Insure 163153892015122333	0.00	95.16	0.00	475.80
29/12/2022	Allianz Insure 163153892018322363	0.00	95.16	0.00	570.96
30/01/2023	Allianz Insure 163153892012223030	0.00	95.16	0.00	666.12
28/02/2023	Allianz Insure 163153892015423059	0.00	95.16	0.00	761.28
30/03/2023	Allianz Insure 163153892018623089	0.00	84.53	0.00	845.81
01/05/2023	Allianz Insure 163153892012423121	0.00	84.53	0.00	930.34
29/05/2023	Allianz Insure 163153892015523149	0.00	84.53	0.00	1,014.87
29/06/2023	Allianz Insure 163153892018823180	0.00	84.53	0.00	1,099.40
30/06/2023	Closing Balance	0.00	0.00	0.00	1,099.40
Other Expenses / Property Expenses / Repairs Maintenance / Direct Property / 55 Willard Road, Capalaba QLD 4157					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Airconditioner Repairs/Service	0.00	154.00	0.00	154.00
30/06/2023	Electrical - Repairs	0.00	163.90	0.00	317.90
30/06/2023	General Maintenance	0.00	677.60	0.00	995.50
30/06/2023	Closing Balance	0.00	0.00	0.00	995.50
Other Expenses / Property Expenses / Sundry Expenses / Direct Property / 55 Willard Road, Capalaba QLD 4157					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Smoke Alarms - Annual Subscription Renewal	0.00	129.00	0.00	129.00
30/06/2023	Sundry Fee	0.00	66.00	0.00	195.00
30/06/2023	Closing Balance	0.00	0.00	0.00	195.00
Other Expenses / SMSF Supervisory Levy					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
11/10/2022	Tfr Wdl BPAY Internet 11Oct14:30 002004706944185821 Tax Office Payments	0.00	518.00	0.00	518.00
30/06/2023	Closing Balance	0.00	0.00	0.00	518.00
Income Tax Expense / Income Tax Expense					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/07/2022	Fund Income Tax	0.00	80.03	0.00	80.03
27/07/2022	Fund Income Tax	0.00	58.67	0.00	138.70
03/08/2022	Fund Income Tax	0.00	298.27	0.00	436.97
29/08/2022	Fund Income Tax	0.00	148.31	0.00	585.28

Date	Description	Quantity	Debits	Credits	Balance
21/09/2022	Fund Income Tax	0.00	148.31	0.00	733.59
18/10/2022	Fund Income Tax	0.00	148.31	0.00	881.90
02/11/2022	Fund Income Tax	0.00	314.54	0.00	1,196.44
22/11/2022	Fund Income Tax	0.00	148.31	0.00	1,344.75
20/12/2022	Fund Income Tax	0.00	148.31	0.00	1,493.06
18/01/2023	Fund Income Tax	0.00	148.31	0.00	1,641.37
27/01/2023	Fund Income Tax	0.00	313.24	0.00	1,954.61
20/02/2023	Fund Income Tax	0.00	148.31	0.00	2,102.92
27/03/2023	Fund Income Tax	0.00	148.31	0.00	2,251.23
17/04/2023	Fund Income Tax	0.00	296.93	0.00	2,548.16
01/05/2023	Fund Income Tax	0.00	325.60	0.00	2,873.76
29/05/2023	Fund Income Tax	0.00	155.73	0.00	3,029.49
12/06/2023	Fund Income Tax	0.00	155.73	0.00	3,185.22
30/06/2023	Fund Income Tax	0.00	0.00	2,253.57	931.65
30/06/2023	Closing Balance	0.00	0.00	0.00	931.65
Investments - 55 Willard Road, Capalaba QLD 4157					
01/07/2022	Opening Balance	1.00	0.00	0.00	750,000.00
30/06/2023	Market Value Adjustment	0.00	25,000.00	0.00	775,000.00
30/06/2023	Closing Balance	1.00	0.00	0.00	775,000.00
Cash At Bank - St. George Cash Account					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	30,944.50
07/07/2022	Remitter Rent Received	0.00	838.60	0.00	31,783.10
15/07/2022	Tfr Wdl BPAY Internet 15Jul11:17 1108255 Redland City Council	0.00	0.00	1,152.22	30,630.88
20/07/2022	Quicksuper Quickspr3255665751	0.00	533.54	0.00	31,164.42
20/07/2022	Remitter Rent Received	0.00	807.40	0.00	31,971.82
27/07/2022	Superchoice P/L Pc220722-161605919	0.00	391.15	0.00	32,362.97
28/07/2022	Internet Withdrawal 28Jul06:09 55 Willard Road Capalaba	0.00	0.00	2,147.00	30,215.97
29/07/2022	Allianz Insure 163153892011222210	0.00	0.00	95.16	30,120.81
30/07/2022	Credit Interest	0.00	2.32	0.00	30,123.13
03/08/2022	Quicksuper Quickspr3266839196	0.00	1,988.45	0.00	32,111.58
03/08/2022	Remitter Rent Received	0.00	765.20	0.00	32,876.78
17/08/2022	Remitter Rent Received	0.00	1,062.20	0.00	33,938.98
29/08/2022	Allianz Insure 163153892014822241	0.00	0.00	95.16	33,843.82
29/08/2022	Internet Withdrawal 28Aug06:26 55 Willard Road Capalaba	0.00	0.00	2,218.00	31,625.82
29/08/2022	Superchoice P/L Pc220822-176086480	0.00	988.75	0.00	32,614.57
31/08/2022	Credit Interest	0.00	13.44	0.00	32,628.01
31/08/2022	Remitter Rent Received	0.00	672.90	0.00	33,300.91
14/09/2022	Remitter Rent Received	0.00	807.40	0.00	34,108.31
21/09/2022	Superchoice P/L Pc150922-150585841	0.00	988.75	0.00	35,097.06

Date	Description	Quantity	Debits	Credits	Balance
28/09/2022	Internet Withdrawal 28Sep05:55 55 Willard Road Capalaba	0.00	0.00	2,364.00	32,733.06
28/09/2022	Remitter Rent Received	0.00	801.90	0.00	33,534.96
29/09/2022	Allianz Insure 163153892018122272	0.00	0.00	95.16	33,439.80
30/09/2022	Credit Interest	0.00	23.51	0.00	33,463.31
11/10/2022	Internet Withdrawal 11Oct14:36	0.00	0.00	1,430.00	32,033.31
11/10/2022	Tfr Wdl BPAY Internet 11Oct14:30 002004706944185821 Tax Office Payments	0.00	0.00	1,314.50	30,718.81
12/10/2022	Remitter Rent Received	0.00	807.40	0.00	31,526.21
18/10/2022	Superchoice P/L Pc131022-155830668	0.00	988.75	0.00	32,514.96
21/10/2022	Tfr Wdl BPAY Internet 21Oct08:08 1108255 Redland City Council	0.00	0.00	1,192.30	31,322.66
28/10/2022	Internet Withdrawal 28Oct06:18 55 Willard Road Capalaba	0.00	0.00	2,515.00	28,807.66
28/10/2022	Remitter Rent Received	0.00	124.30	0.00	28,931.96
31/10/2022	Allianz Insure 163153892011922304	0.00	0.00	95.16	28,836.80
31/10/2022	Credit Interest	0.00	27.03	0.00	28,863.83
02/11/2022	Quicksuper Quickspr3336796777	0.00	2,096.96	0.00	30,960.79
09/11/2022	Remitter Rent Received	0.00	807.40	0.00	31,768.19
22/11/2022	Superchoice P/L Pc171122-192571889	0.00	988.75	0.00	32,756.94
23/11/2022	Remitter Rent Received	0.00	807.40	0.00	33,564.34
28/11/2022	Internet Withdrawal 28Nov05:52 55 Willard Road Capalaba	0.00	0.00	2,671.00	30,893.34

Date	Description	Quantity	Debits	Credits	Balance
29/11/2022	Allianz Insure 163153892015122333	0.00	0.00	95.16	30,798.18
30/11/2022	Credit Interest	0.00	26.07	0.00	30,824.25
08/12/2022	Remitter Rent Received	0.00	693.00	0.00	31,517.25
20/12/2022	Superchoice P/L Pc131222-192650101	0.00	988.75	0.00	32,506.00
21/12/2022	Remitter Rent Received	0.00	403.70	0.00	32,909.70
28/12/2022	Internet Withdrawal 28Dec05:52 55 Willard Road Capalaba	0.00	0.00	2,832.00	30,077.70
29/12/2022	Allianz Insure 163153892018322363	0.00	0.00	95.16	29,982.54
31/12/2022	Credit Interest	0.00	26.76	0.00	30,009.30
03/01/2023	Remitter Rent Received	0.00	710.15	0.00	30,719.45
05/01/2023	Remitter Rent Received	0.00	385.35	0.00	31,104.80
17/01/2023	Tfr Wdl BPAY Internet 17Jan11:12 4406594830353560 Tax Office Payments	0.00	0.00	203.00	30,901.80
18/01/2023	Superchoice P/L Pc130123-196094336	0.00	988.75	0.00	31,890.55
18/01/2023	Tfr Wdl BPAY Internet 18Jan09:41 1108255 Redland City Council	0.00	0.00	1,063.44	30,827.11
19/01/2023	Remitter Rent Received	0.00	917.50	0.00	31,744.61
27/01/2023	Quicksuper Quickspr3396973556	0.00	2,088.24	0.00	33,832.85
28/01/2023	Internet Withdrawal 28Jan05:41 55 Willard Road Capalaba	0.00	0.00	2,916.00	30,916.85
30/01/2023	Allianz Insure 163153892012223030	0.00	0.00	95.16	30,821.69
31/01/2023	Credit Interest	0.00	26.51	0.00	30,848.20

Date	Description	Quantity	Debits	Credits	Balance
09/02/2023	Remitter Rent Received	0.00	912.00	0.00	31,760.20
15/02/2023	Tfn Wdl BPAY Internet 15Feb16:38 2296573041607 Asic	0.00	0.00	59.00	31,701.20
16/02/2023	Remitter Rent Received	0.00	763.50	0.00	32,464.70
20/02/2023	Superchoice P/L Pc150223-166273489	0.00	988.75	0.00	33,453.45
28/02/2023	Allianz Insure 163153892015423059	0.00	0.00	95.16	33,358.29
28/02/2023	Credit Interest	0.00	24.57	0.00	33,382.86
28/02/2023	Internet Withdrawal 28Feb05:53 55 Willard Road Capalaba	0.00	0.00	2,916.00	30,466.86
02/03/2023	Remitter Rent Received	0.00	564.20	0.00	31,031.06
09/03/2023	Remitter Rent Received	0.00	403.70	0.00	31,434.76
10/03/2023	Ato Ato008000017775095	0.00	13.33	0.00	31,448.09
24/03/2023	Remitter Rent Received	0.00	403.70	0.00	31,851.79
25/03/2023	Tfr Wdl BPAY Internet 25Mar07:26 4406594830353560 Tax Office Payments	0.00	0.00	203.00	31,648.79
27/03/2023	Superchoice P/L Pc210323-155962050	0.00	988.75	0.00	32,637.54
29/03/2023	Internet Withdrawal 29Mar12:48 Home Loan	0.00	0.00	3,085.00	29,552.54
30/03/2023	Allianz Insure 163153892018623089	0.00	0.00	84.53	29,468.01
30/03/2023	Remitter Rent Received	0.00	1,187.25	0.00	30,655.26
31/03/2023	Credit Interest	0.00	26.59	0.00	30,681.85
17/04/2023	Superchoice P/L Pc110423-159165698	0.00	1,979.51	0.00	32,661.36
18/04/2023	Remitter Rent Received	0.00	283.11	0.00	32,944.47

Date	Description	Quantity	Debits	Credits	Balance
21/04/2023	Remitter Rent Received	0.00	403.70	0.00	33,348.17
28/04/2023	Internet Withdrawal 28Apr20:37 Home Loan	0.00	0.00	3,085.00	30,263.17
28/04/2023	Remitter Rent Received	0.00	398.20	0.00	30,661.37
28/04/2023	Tfr Wdl BPAY Internet 28Apr11:43 1108255 Redland City Council	0.00	0.00	1,217.57	29,443.80
29/04/2023	Credit Interest	0.00	25.86	0.00	29,469.66
01/05/2023	Allianz Insure 163153892012423121	0.00	0.00	84.53	29,385.13
01/05/2023	Quicksuper Quickspr3465618643	0.00	2,170.67	0.00	31,555.80
10/05/2023	Remitter Rent Received	0.00	865.04	0.00	32,420.84
24/05/2023	Remitter Rent Received	0.00	1,321.20	0.00	33,742.04
25/05/2023	Bentab Pty Ltd Rent	0.00	320.10	0.00	34,062.14
29/05/2023	Allianz Insure 163153892015523149	0.00	0.00	84.53	33,977.61
29/05/2023	Superchoice P/L Pc230523-150263257	0.00	1,038.19	0.00	35,015.80
30/05/2023	Internet Withdrawal 29May22:51 Home Loan	0.00	0.00	3,171.00	31,844.80
31/05/2023	Credit Interest	0.00	27.49	0.00	31,872.29
08/06/2023	Remitter Rent Received	0.00	866.12	0.00	32,738.41
12/06/2023	Superchoice P/L Pc070623-182870438	0.00	1,038.19	0.00	33,776.60
21/06/2023	Remitter Rent Received	0.00	157.22	0.00	33,933.82
28/06/2023	Internet Withdrawal 28Jun22:00 Home Loan	0.00	0.00	3,257.00	30,676.82
29/06/2023	Allianz Insure 163153892018823180	0.00	0.00	84.53	30,592.29

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Credit Interest	0.00	27.05	0.00	30,619.34
30/06/2023	Closing Balance	0.00	0.00	0.00	30,619.34
Other Assets - Unsettled Trades / Acquisitions / Limited Recourse Borrowing Arrangement / St. George Home Loan					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/07/2022	Interest	0.00	0.00	1,500.36	1,500.36
27/07/2022	Interest	0.00	1,500.36	0.00	0.00
28/07/2022	Repaymt A/C Tfn	0.00	0.00	2,147.00	2,147.00
28/07/2022	Repaymt A/C Tfn	0.00	2,147.00	0.00	0.00
27/08/2022	Interest	0.00	0.00	1,790.88	1,790.88
27/08/2022	Interest	0.00	1,790.88	0.00	0.00
28/08/2022	Repaymt A/C Tfr	0.00	0.00	2,218.00	2,218.00
29/08/2022	Repaymt A/C Tfr	0.00	2,218.00	0.00	0.00
27/09/2022	Interest	0.00	0.00	2,004.01	2,004.01
27/09/2022	Interest	0.00	2,004.01	0.00	0.00
28/09/2022	Repaymt A/C Tfr	0.00	0.00	2,364.00	2,364.00
28/09/2022	Repaymt A/C Tfr	0.00	2,364.00	0.00	0.00
27/10/2022	Interest	0.00	0.00	2,139.59	2,139.59
27/10/2022	Interest	0.00	2,139.59	0.00	0.00
28/10/2022	Repaymt A/C Tfr	0.00	0.00	2,515.00	2,515.00
28/10/2022	Repaymt A/C Tfr	0.00	2,515.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
27/11/2022	Interest	0.00	0.00	2,333.74	2,333.74
27/11/2022	Interest	0.00	2,333.74	0.00	0.00
28/11/2022	Repaymt A/C Tfr	0.00	0.00	2,671.00	2,671.00
28/11/2022	Repaymt A/C Tfr	0.00	2,671.00	0.00	0.00
27/12/2022	Interest	0.00	0.00	2,350.89	2,350.89
27/12/2022	Interest	0.00	2,350.89	0.00	0.00
28/12/2022	Repaymt A/C Tfr	0.00	0.00	2,832.00	2,832.00
28/12/2022	Repaymt A/C Tfr	0.00	2,832.00	0.00	0.00
27/01/2023	Interest	0.00	0.00	2,510.93	2,510.93
27/01/2023	Interest	0.00	2,510.93	0.00	0.00
28/01/2023	Repaymt A/C Tfn	0.00	0.00	2,916.00	2,916.00
28/01/2023	Repaymt A/C Tfn	0.00	2,916.00	0.00	0.00
27/02/2023	Interest	0.00	0.00	2,534.84	2,534.84
27/02/2023	Interest	0.00	2,534.84	0.00	0.00
28/02/2023	Repaymt A/C Tfr	0.00	0.00	3,000.00	3,000.00
28/02/2023	Repaymt A/C Tfr	0.00	84.00	0.00	2,916.00
28/02/2023	Repaymt A/C Tfr	0.00	2,916.00	0.00	0.00
27/03/2023	Interest	0.00	0.00	2,393.16	2,393.16
27/03/2023	Interest	0.00	2,393.16	0.00	0.00
28/03/2023	Repaymt A/C Tfr	0.00	0.00	3,085.00	3,085.00

Date	Description	Quantity	Debits	Credits	Balance
29/03/2023	Repaymt A/C Tfr	0.00	3,085.00	0.00	0.00
27/04/2023	Interest	0.00	0.00	2,731.67	2,731.67
27/04/2023	Interest	0.00	2,731.67	0.00	0.00
28/04/2023	Repaymt A/C Tfr	0.00	0.00	3,085.00	3,085.00
28/04/2023	Repaymt A/C Tfr	0.00	3,085.00	0.00	0.00
27/05/2023	Int Adjustment	0.00	0.00	3.68	3.68
27/05/2023	Int Adjustment	0.00	3.68	0.00	0.00
27/05/2023	Interest	0.00	0.00	3.68	3.68
27/05/2023	Interest	0.00	0.00	2,682.23	2,685.91
27/05/2023	Interest	0.00	2,685.91	0.00	0.00
28/05/2023	Repaymt A/C Tfr	0.00	0.00	3,171.00	3,171.00
30/05/2023	Repaymt A/C Tfr	0.00	3,171.00	0.00	0.00
27/06/2023	Interest	0.00	0.00	2,870.59	2,870.59
27/06/2023	Interest	0.00	2,870.59	0.00	0.00
28/06/2023	Repaymt A/C Tfr	0.00	0.00	3,257.00	3,257.00
28/06/2023	Repaymt A/C Tfr	0.00	3,257.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Sundry Liabilities / Sundry Creditor					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
28/02/2023	Repaymt A/C Tfr	0.00	0.00	84.00	84.00

Date	Description	Quantity	Debits	Credits	Balance
28/02/2023	Repaymt A/C Tfr	0.00	84.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / St. George Cash Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/07/2022	Credit Interest	0.00	0.00	2.32	2.32
30/07/2022	Credit Interest	0.00	2.32	0.00	0.00
31/08/2022	Credit Interest	0.00	0.00	13.44	13.44
31/08/2022	Credit Interest	0.00	13.44	0.00	0.00
30/09/2022	Credit Interest	0.00	0.00	23.51	23.51
30/09/2022	Credit Interest	0.00	23.51	0.00	0.00
31/10/2022	Credit Interest	0.00	0.00	27.03	27.03
31/10/2022	Credit Interest	0.00	27.03	0.00	0.00
30/11/2022	Credit Interest	0.00	0.00	26.07	26.07
30/11/2022	Credit Interest	0.00	26.07	0.00	0.00
31/12/2022	Credit Interest	0.00	0.00	26.76	26.76
31/12/2022	Credit Interest	0.00	26.76	0.00	0.00
31/01/2023	Credit Interest	0.00	0.00	26.51	26.51
31/01/2023	Credit Interest	0.00	26.51	0.00	0.00
28/02/2023	Credit Interest	0.00	0.00	24.57	24.57
28/02/2023	Credit Interest	0.00	24.57	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
31/03/2023	Credit Interest	0.00	0.00	26.59	26.59
31/03/2023	Credit Interest	0.00	26.59	0.00	0.00
29/04/2023	Credit Interest	0.00	0.00	25.86	25.86
29/04/2023	Credit Interest	0.00	25.86	0.00	0.00
31/05/2023	Credit Interest	0.00	0.00	27.49	27.49
31/05/2023	Credit Interest	0.00	27.49	0.00	0.00
30/06/2023	Credit Interest	0.00	0.00	27.05	27.05
30/06/2023	Credit Interest	0.00	27.05	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Other Rental Related Income / Direct Property / 55 Willard Road, Capalaba QLD 4157					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Reimbursement - Water Consumption	0.00	0.00	1,035.70	1,035.70
30/06/2023	Reimbursement - Water Consumption	0.00	1,035.70	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Rent / Direct Property / 55 Willard Road, Capalaba QLD 4157					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/07/2022	Rental Income/Disbursements Received	0.00	0.00	838.60	838.60
20/07/2022	Rental Income/Disbursements Received	0.00	0.00	807.40	1,646.00
03/08/2022	Rental Income/Disbursements Received	0.00	0.00	765.20	2,411.20
17/08/2022	Rental Income/Disbursements Received	0.00	0.00	1,062.20	3,473.40

Date	Description	Quantity	Debits	Credits	Balance
31/08/2022	Rental Income/Disbursements Received	0.00	0.00	672.90	4,146.30
14/09/2022	Rental Income/Disbursements Received	0.00	0.00	807.40	4,953.70
28/09/2022	Rental Income/Disbursements Received	0.00	0.00	801.90	5,755.60
12/10/2022	Rental Income/Disbursements Received	0.00	0.00	807.40	6,563.00
28/10/2022	Rental Income/Disbursements Received	0.00	0.00	124.30	6,687.30
09/11/2022	Rental Income/Disbursements Received	0.00	0.00	807.40	7,494.70
23/11/2022	Rental Income/Disbursements Received	0.00	0.00	807.40	8,302.10
08/12/2022	Rental Income/Disbursements Received	0.00	0.00	693.00	8,995.10
21/12/2022	Rental Income/Disbursements Received	0.00	0.00	403.70	9,398.80
03/01/2023	Rental Income/Disbursements Received	0.00	0.00	710.15	10,108.95
05/01/2023	Rental Income/Disbursements Received	0.00	0.00	385.35	10,494.30
19/01/2023	Rental Income/Disbursements Received	0.00	0.00	917.50	11,411.80
09/02/2023	Rental Income/Disbursements Received	0.00	0.00	912.00	12,323.80
16/02/2023	Rental Income/Disbursements Received	0.00	0.00	763.50	13,087.30
02/03/2023	Rental Income/Disbursements Received	0.00	0.00	564.20	13,651.50
09/03/2023	Rental Income/Disbursements Received	0.00	0.00	403.70	14,055.20
24/03/2023	Rental Income/Disbursements Received	0.00	0.00	403.70	14,458.90
30/03/2023	Rental Income/Disbursements Received	0.00	0.00	1,187.25	15,646.15
18/04/2023	Rental Income/Disbursements Received	0.00	0.00	283.11	15,929.26
21/04/2023	Rental Income/Disbursements Received	0.00	0.00	403.70	16,332.96

Date	Description	Quantity	Debits	Credits	Balance
28/04/2023	Rental Income/Disbursements Received	0.00	0.00	398.20	16,731.16
10/05/2023	Rental Income/Disbursements Received	0.00	0.00	865.04	17,596.20
24/05/2023	Rental Income/Disbursements Received	0.00	0.00	1,321.20	18,917.40
25/05/2023	Rental Income/Disbursements Received	0.00	0.00	320.10	19,237.50
08/06/2023	Rental Income/Disbursements Received	0.00	0.00	866.12	20,103.62
21/06/2023	Rental Income/Disbursements Received	0.00	0.00	157.22	20,260.84
30/06/2023	Rental Income/Disbursements Received	0.00	1,035.70	0.00	19,225.14
30/06/2023	Rental Statement	0.00	19,225.14	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Member Income Receivable / Contributions / Mr Goutam Agashe					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/07/2022	Contribution Received	0.00	0.00	533.54	533.54
20/07/2022	Employer Contribution: MAREL AUSTRALIA PTY LTD	0.00	533.54	0.00	0.00
27/07/2022	Contribution Received	0.00	0.00	391.15	391.15
27/07/2022	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	391.15	0.00	0.00
29/08/2022	Contribution Received	0.00	0.00	988.75	988.75
29/08/2022	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	988.75	0.00	0.00
21/09/2022	Contribution Received	0.00	0.00	988.75	988.75

Date	Description	Quantity	Debits	Credits	Balance
21/09/2022	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	988.75	0.00	0.00
18/10/2022	Contribution Received	0.00	0.00	988.75	988.75
18/10/2022	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	988.75	0.00	0.00
22/11/2022	Contribution Received	0.00	0.00	988.75	988.75
22/11/2022	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	988.75	0.00	0.00
20/12/2022	Contribution Received	0.00	0.00	988.75	988.75
20/12/2022	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	988.75	0.00	0.00
18/01/2023	Contribution Received	0.00	0.00	988.75	988.75
18/01/2023	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	988.75	0.00	0.00
20/02/2023	Contribution Received	0.00	0.00	988.75	988.75
20/02/2023	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	988.75	0.00	0.00
27/03/2023	Contribution Received	0.00	0.00	988.75	988.75
27/03/2023	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	988.75	0.00	0.00
17/04/2023	Contribution Received	0.00	0.00	1,979.51	1,979.51
17/04/2023	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	1,979.51	0.00	0.00
29/05/2023	Contribution Received	0.00	0.00	1,038.19	1,038.19

Date	Description	Quantity	Debits	Credits	Balance
29/05/2023	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	1,038.19	0.00	0.00
12/06/2023	Contribution Received	0.00	0.00	1,038.19	1,038.19
12/06/2023	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	1,038.19	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Member Income Receivable / Contributions / Mrs Shweta Herlekar					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/08/2022	Contribution Received	0.00	0.00	1,988.45	1,988.45
03/08/2022	Employer Contribution: NOJA POWER SWITCHGEAR PTY LTD	0.00	1,988.45	0.00	0.00
02/11/2022	Contribution Received	0.00	0.00	2,096.96	2,096.96
02/11/2022	Employer Contribution: NOJA POWER SWITCHGEAR PTY LTD	0.00	2,096.96	0.00	0.00
27/01/2023	Contribution Received	0.00	0.00	2,088.24	2,088.24
27/01/2023	Employer Contribution: NOJA POWER SWITCHGEAR PTY LTD	0.00	2,088.24	0.00	0.00
01/05/2023	Contribution Received	0.00	0.00	2,170.67	2,170.67
01/05/2023	Employer Contribution: NOJA POWER SWITCHGEAR PTY LTD	0.00	2,170.67	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Sundry Debtors / ATO Interest Payments					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
10/03/2023	Ato Ato008000017775095	0.00	0.00	13.33	13.33
10/03/2023	Ato Ato008000017775095	0.00	13.33	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Accountancy Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
11/10/2022	Internet Withdrawal 11Oct14:36	0.00	0.00	1,100.00	1,100.00
11/10/2022	Internet Withdrawal 11Oct14:36	0.00	1,100.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / ASIC Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/02/2023	Tfn Wdl BPAY Internet 15Feb16:38 2296573041607 Asic	0.00	0.00	59.00	59.00
15/02/2023	Tfn Wdl BPAY Internet 15Feb16:38 2296573041607 Asic	0.00	59.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Auditor Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
11/10/2022	Internet Withdrawal 11Oct14:36	0.00	0.00	330.00	330.00
11/10/2022	Internet Withdrawal 11Oct14:36	0.00	330.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Limited Recourse Borrowing Arrangement / St. George Home Loan					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/07/2022	Interest	0.00	0.00	1,500.36	1,500.36
27/07/2022	Interest	0.00	1,500.36	0.00	0.00
27/08/2022	Interest	0.00	0.00	1,790.88	1,790.88
27/08/2022	Interest	0.00	1,790.88	0.00	0.00
27/09/2022	Interest	0.00	0.00	2,004.01	2,004.01
27/09/2022	Interest	0.00	2,004.01	0.00	0.00
27/10/2022	Interest	0.00	0.00	2,139.59	2,139.59
27/10/2022	Interest	0.00	2,139.59	0.00	0.00
27/11/2022	Interest	0.00	0.00	2,333.74	2,333.74
27/11/2022	Interest	0.00	2,333.74	0.00	0.00
27/12/2022	Interest	0.00	0.00	2,350.89	2,350.89
27/12/2022	Interest	0.00	2,350.89	0.00	0.00
27/01/2023	Interest	0.00	0.00	2,510.93	2,510.93
27/01/2023	Interest	0.00	2,510.93	0.00	0.00
27/02/2023	Interest	0.00	0.00	2,534.84	2,534.84
27/02/2023	Interest	0.00	2,534.84	0.00	0.00
27/03/2023	Interest	0.00	0.00	2,393.16	2,393.16
27/03/2023	Interest	0.00	2,393.16	0.00	0.00
27/04/2023	Interest	0.00	0.00	2,731.67	2,731.67

Date	Description	Quantity	Debits	Credits	Balance
27/04/2023	Interest	0.00	2,731.67	0.00	0.00
27/05/2023	Interest	0.00	0.00	2,682.23	2,682.23
27/05/2023	Interest	0.00	2,682.23	0.00	0.00
27/06/2023	Interest	0.00	0.00	2,870.59	2,870.59
27/06/2023	Interest	0.00	2,870.59	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Property Expenses / Council Rates / Direct Property / 55 Willard Road, Capalaba QLD 4157					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/07/2022	Tfr Wdl BPAY Internet 15Jul11:17 1108255 Redland City Council	0.00	0.00	1,152.22	1,152.22
15/07/2022	Tfr Wdl BPAY Internet 15Jul11:17 1108255 Redland City Council	0.00	1,152.22	0.00	0.00
21/10/2022	Tfr Wdl BPAY Internet 21Oct08:08 1108255 Redland City Council	0.00	0.00	1,192.30	1,192.30
21/10/2022	Tfr Wdl BPAY Internet 21Oct08:08 1108255 Redland City Council	0.00	1,192.30	0.00	0.00
18/01/2023	Tfr Wdl BPAY Internet 18Jan09:41 1108255 Redland City Council	0.00	0.00	1,063.44	1,063.44
18/01/2023	Tfr Wdl BPAY Internet 18Jan09:41 1108255 Redland City Council	0.00	1,063.44	0.00	0.00
28/04/2023	Tfr Wdl BPAY Internet 28Apr11:43 1108255 Redland City Council	0.00	0.00	1,217.57	1,217.57
28/04/2023	Tfr Wdl BPAY Internet 28Apr11:43 1108255 Redland City Council	0.00	1,217.57	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Other Creditors and Accruals / Property Expenses / Insurance Premium / Direct Property / 55 Willard Road, Capalaba QLD 4157					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/07/2022	Allianz Insure 163153892011222210	0.00	0.00	95.16	95.16
29/07/2022	Allianz Insure 163153892011222210	0.00	95.16	0.00	0.00
29/08/2022	Allianz Insure 163153892014822241	0.00	0.00	95.16	95.16
29/08/2022	Allianz Insure 163153892014822241	0.00	95.16	0.00	0.00
29/09/2022	Allianz Insure 163153892018122272	0.00	0.00	95.16	95.16
29/09/2022	Allianz Insure 163153892018122272	0.00	95.16	0.00	0.00
31/10/2022	Allianz Insure 163153892011922304	0.00	0.00	95.16	95.16
31/10/2022	Allianz Insure 163153892011922304	0.00	95.16	0.00	0.00
29/11/2022	Allianz Insure 163153892015122333	0.00	0.00	95.16	95.16
29/11/2022	Allianz Insure 163153892015122333	0.00	95.16	0.00	0.00
29/12/2022	Allianz Insure 163153892018322363	0.00	0.00	95.16	95.16
29/12/2022	Allianz Insure 163153892018322363	0.00	95.16	0.00	0.00
30/01/2023	Allianz Insure 163153892012223030	0.00	0.00	95.16	95.16
30/01/2023	Allianz Insure 163153892012223030	0.00	95.16	0.00	0.00
28/02/2023	Allianz Insure 163153892015423059	0.00	0.00	95.16	95.16
28/02/2023	Allianz Insure 163153892015423059	0.00	95.16	0.00	0.00
30/03/2023	Allianz Insure 163153892018623089	0.00	0.00	84.53	84.53
30/03/2023	Allianz Insure 163153892018623089	0.00	84.53	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/05/2023	Allianz Insure 163153892012423121	0.00	0.00	84.53	84.53
01/05/2023	Allianz Insure 163153892012423121	0.00	84.53	0.00	0.00
29/05/2023	Allianz Insure 163153892015523149	0.00	0.00	84.53	84.53
29/05/2023	Allianz Insure 163153892015523149	0.00	84.53	0.00	0.00
29/06/2023	Allianz Insure 163153892018823180	0.00	0.00	84.53	84.53
29/06/2023	Allianz Insure 163153892018823180	0.00	84.53	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Sundry Liabilities / Sundry Creditor					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
28/02/2023	Repaymt A/C Tfr	0.00	0.00	84.00	84.00
30/06/2023	Closing Balance	0.00	0.00	0.00	84.00
Borrowings / Limited Recourse Borrowing Arrangement / St. George Home Loan					
01/07/2022	Opening Balance	0.00	0.00	0.00	541,137.67
27/07/2022	Interest	0.00	0.00	1,500.36	542,638.03
28/07/2022	Repaymt A/C Tfn	0.00	2,147.00	0.00	540,491.03
27/08/2022	Interest	0.00	0.00	1,790.88	542,281.91
28/08/2022	Repaymt A/C Tfr	0.00	2,218.00	0.00	540,063.91
27/09/2022	Interest	0.00	0.00	2,004.01	542,067.92
28/09/2022	Repaymt A/C Tfr	0.00	2,364.00	0.00	539,703.92
27/10/2022	Interest	0.00	0.00	2,139.59	541,843.51

Date	Description	Quantity	Debits	Credits	Balance
28/10/2022	Repaymt A/C Tfr	0.00	2,515.00	0.00	539,328.51
27/11/2022	Interest	0.00	0.00	2,333.74	541,662.25
28/11/2022	Repaymt A/C Tfr	0.00	2,671.00	0.00	538,991.25
27/12/2022	Interest	0.00	0.00	2,350.89	541,342.14
28/12/2022	Repaymt A/C Tfr	0.00	2,832.00	0.00	538,510.14
27/01/2023	Interest	0.00	0.00	2,510.93	541,021.07
28/01/2023	Repaymt A/C Tfr	0.00	2,916.00	0.00	538,105.07
27/02/2023	Interest	0.00	0.00	2,534.84	540,639.91
28/02/2023	Repaymt A/C Tfr	0.00	3,000.00	0.00	537,639.91
27/03/2023	Interest	0.00	0.00	2,393.16	540,033.07
28/03/2023	Repaymt A/C Tfr	0.00	3,085.00	0.00	536,948.07
27/04/2023	Interest	0.00	0.00	2,731.67	539,679.74
28/04/2023	Repaymt A/C Tfr	0.00	3,085.00	0.00	536,594.74
27/05/2023	Int Adjustment	0.00	3.68	0.00	536,591.06
27/05/2023	Interest	0.00	0.00	2,685.91	539,276.97
28/05/2023	Repaymt A/C Tfr	0.00	3,171.00	0.00	536,105.97
27/06/2023	Interest	0.00	0.00	2,870.59	538,976.56
28/06/2023	Repaymt A/C Tfr	0.00	3,257.00	0.00	535,719.56
30/06/2023	Closing Balance	0.00	0.00	0.00	535,719.56

Income Tax Suspense

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
11/10/2022	Tfr Wdl BPAY Internet 11Oct14:30 002004706944185821 Tax Office Payments	0.00	0.00	1,314.50	1,314.50
11/10/2022	Tfr Wdl BPAY Internet 11Oct14:30 002004706944185821 Tax Office Payments	0.00	1,314.50	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Income Tax Payable / Income Tax Payable					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Fund Tax Finalisation	0.00	0.00	796.50	796.50
11/10/2022	Tfr Wdl BPAY Internet 11Oct14:30 002004706944185821 Tax Office Payments	0.00	796.50	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Income Tax Payable / Provision for Income Tax					
01/07/2022	Opening Balance	0.00	0.00	0.00	796.50
01/07/2022	Fund Tax Finalisation	0.00	796.50	0.00	0.00
20/07/2022	Tax Effect Of Income	0.00	0.00	80.03	80.03
27/07/2022	Tax Effect Of Income	0.00	0.00	58.67	138.70
03/08/2022	Tax Effect Of Income	0.00	0.00	298.27	436.97
29/08/2022	Tax Effect Of Income	0.00	0.00	148.31	585.28
21/09/2022	Tax Effect Of Income	0.00	0.00	148.31	733.59
18/10/2022	Tax Effect Of Income	0.00	0.00	148.31	881.90
02/11/2022	Tax Effect Of Income	0.00	0.00	314.54	1,196.44

Date	Description	Quantity	Debits	Credits	Balance
22/11/2022	Tax Effect Of Income	0.00	0.00	148.31	1,344.75
20/12/2022	Tax Effect Of Income	0.00	0.00	148.31	1,493.06
18/01/2023	Tax Effect Of Income	0.00	0.00	148.31	1,641.37
27/01/2023	Tax Effect Of Income	0.00	0.00	313.24	1,954.61
20/02/2023	Tax Effect Of Income	0.00	0.00	148.31	2,102.92
27/03/2023	Tax Effect Of Income	0.00	0.00	148.31	2,251.23
17/04/2023	Tax Effect Of Income	0.00	0.00	296.93	2,548.16
01/05/2023	Tax Effect Of Income	0.00	0.00	325.60	2,873.76
29/05/2023	Tax Effect Of Income	0.00	0.00	155.73	3,029.49
12/06/2023	Tax Effect Of Income	0.00	0.00	155.73	3,185.22
30/06/2023	Tax Effect Of Income	0.00	2,253.57	0.00	931.65
30/06/2023	Closing Balance	0.00	0.00	0.00	931.65
Income Tax Payable / Income Tax Instalments Paid					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/12/2022	Dec22 PAYGI	0.00	203.00	0.00	203.00
31/03/2023	Mar23 PAYGI	0.00	203.00	0.00	406.00
30/06/2023	Jun23 PAYGI	0.00	203.00	0.00	609.00
30/06/2023	Closing Balance	0.00	0.00	0.00	609.00
Other Taxes Payable / Activity Statement Payable/Refundable					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
31/12/2022	Dec22 PAYGI	0.00	0.00	203.00	203.00
17/01/2023	Dec22 PAYGI	0.00	203.00	0.00	0.00
25/03/2023	Mar23 PAYGI	0.00	203.00	0.00	203.00
31/03/2023	Mar23 PAYGI	0.00	0.00	203.00	0.00
30/06/2023	Jun23 PAYGI	0.00	0.00	203.00	203.00
30/06/2023	Closing Balance	0.00	0.00	0.00	203.00
Fund Suspense / St. George Cash Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/07/2022	Remitter Rent Received	0.00	0.00	838.60	838.60
07/07/2022	Remitter Rent Received	0.00	838.60	0.00	0.00
15/07/2022	Tfr Wdl BPAY Internet 15Jul11:17 1108255 Redland City Council	0.00	0.00	1,152.22	1,152.22
15/07/2022	Tfr Wdl BPAY Internet 15Jul11:17 1108255 Redland City Council	0.00	1,152.22	0.00	0.00
20/07/2022	Quicksuper Quickspr3255665751	0.00	0.00	533.54	533.54
20/07/2022	Quicksuper Quickspr3255665751	0.00	533.54	0.00	0.00
20/07/2022	Remitter Rent Received	0.00	0.00	807.40	807.40
20/07/2022	Remitter Rent Received	0.00	807.40	0.00	0.00
27/07/2022	Superchoice P/L Pc220722-161605919	0.00	0.00	391.15	391.15
27/07/2022	Superchoice P/L Pc220722-161605919	0.00	391.15	0.00	0.00
28/07/2022	Internet Withdrawal 28Jul06:09 55 Willard Road Capalaba	0.00	0.00	2,147.00	2,147.00

Date	Description	Quantity	Debits	Credits	Balance
28/07/2022	Internet Withdrawal 28Jul06:09 55 Willard Road Capalaba	0.00	2,147.00	0.00	0.00
29/07/2022	Allianz Insure 163153892011222210	0.00	0.00	95.16	95.16
29/07/2022	Allianz Insure 163153892011222210	0.00	95.16	0.00	0.00
30/07/2022	Credit Interest	0.00	0.00	2.32	2.32
30/07/2022	Credit Interest	0.00	2.32	0.00	0.00
03/08/2022	Quicksuper Quickspr3266839196	0.00	0.00	1,988.45	1,988.45
03/08/2022	Quicksuper Quickspr3266839196	0.00	1,988.45	0.00	0.00
03/08/2022	Remitter Rent Received	0.00	0.00	765.20	765.20
03/08/2022	Remitter Rent Received	0.00	765.20	0.00	0.00
17/08/2022	Remitter Rent Received	0.00	0.00	1,062.20	1,062.20
17/08/2022	Remitter Rent Received	0.00	1,062.20	0.00	0.00
29/08/2022	Allianz Insure 163153892014822241	0.00	0.00	95.16	95.16
29/08/2022	Allianz Insure 163153892014822241	0.00	95.16	0.00	0.00
29/08/2022	Internet Withdrawal 28Aug06:26 55 Willard Road Capalaba	0.00	0.00	2,218.00	2,218.00
29/08/2022	Internet Withdrawal 28Aug06:26 55 Willard Road Capalaba	0.00	2,218.00	0.00	0.00
29/08/2022	Superchoice P/L Pc220822-176086480	0.00	0.00	988.75	988.75
29/08/2022	Superchoice P/L Pc220822-176086480	0.00	988.75	0.00	0.00
31/08/2022	Credit Interest	0.00	0.00	13.44	13.44
31/08/2022	Credit Interest	0.00	13.44	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
31/08/2022	Remitter Rent Received	0.00	0.00	672.90	672.90
31/08/2022	Remitter Rent Received	0.00	672.90	0.00	0.00
14/09/2022	Remitter Rent Received	0.00	0.00	807.40	807.40
14/09/2022	Remitter Rent Received	0.00	807.40	0.00	0.00
21/09/2022	Superchoice P/L Pc150922-150585841	0.00	0.00	988.75	988.75
21/09/2022	Superchoice P/L Pc150922-150585841	0.00	988.75	0.00	0.00
28/09/2022	Internet Withdrawal 28Sep05:55 55 Willard Road Capalaba	0.00	0.00	2,364.00	2,364.00
28/09/2022	Internet Withdrawal 28Sep05:55 55 Willard Road Capalaba	0.00	2,364.00	0.00	0.00
28/09/2022	Remitter Rent Received	0.00	0.00	801.90	801.90
28/09/2022	Remitter Rent Received	0.00	801.90	0.00	0.00
29/09/2022	Allianz Insure 163153892018122272	0.00	0.00	95.16	95.16
29/09/2022	Allianz Insure 163153892018122272	0.00	95.16	0.00	0.00
30/09/2022	Credit Interest	0.00	0.00	23.51	23.51
30/09/2022	Credit Interest	0.00	23.51	0.00	0.00
11/10/2022	Internet Withdrawal 11Oct14:36	0.00	0.00	330.00	330.00
11/10/2022	Internet Withdrawal 11Oct14:36	0.00	0.00	1,100.00	1,430.00
11/10/2022	Internet Withdrawal 11Oct14:36	0.00	1,430.00	0.00	0.00
11/10/2022	Tfr Wdl BPAY Internet 11Oct14:30 002004706944185821 Tax Office Payments	0.00	0.00	1,314.50	1,314.50

Date	Description	Quantity	Debits	Credits	Balance
11/10/2022	Tfr Wdl BPAY Internet 11Oct14:30 002004706944185821 Tax Office Payments	0.00	1,314.50	0.00	0.00
12/10/2022	Remitter Rent Received	0.00	0.00	807.40	807.40
12/10/2022	Remitter Rent Received	0.00	807.40	0.00	0.00
18/10/2022	Superchoice P/L Pc131022-155830668	0.00	0.00	988.75	988.75
18/10/2022	Superchoice P/L Pc131022-155830668	0.00	988.75	0.00	0.00
21/10/2022	Tfr Wdl BPAY Internet 21Oct08:08 1108255 Redland City Council	0.00	0.00	1,192.30	1,192.30
21/10/2022	Tfr Wdl BPAY Internet 21Oct08:08 1108255 Redland City Council	0.00	1,192.30	0.00	0.00
28/10/2022	Internet Withdrawal 28Oct06:18 55 Willard Road Capalaba	0.00	0.00	2,515.00	2,515.00
28/10/2022	Internet Withdrawal 28Oct06:18 55 Willard Road Capalaba	0.00	2,515.00	0.00	0.00
28/10/2022	Remitter Rent Received	0.00	0.00	124.30	124.30
28/10/2022	Remitter Rent Received	0.00	124.30	0.00	0.00
31/10/2022	Allianz Insure 163153892011922304	0.00	0.00	95.16	95.16
31/10/2022	Allianz Insure 163153892011922304	0.00	95.16	0.00	0.00
31/10/2022	Credit Interest	0.00	0.00	27.03	27.03
31/10/2022	Credit Interest	0.00	27.03	0.00	0.00
02/11/2022	Quicksuper Quickspr3336796777	0.00	0.00	2,096.96	2,096.96
02/11/2022	Quicksuper Quickspr3336796777	0.00	2,096.96	0.00	0.00
09/11/2022	Remitter Rent Received	0.00	0.00	807.40	807.40

Date	Description	Quantity	Debits	Credits	Balance
09/11/2022	Remitter Rent Received	0.00	807.40	0.00	0.00
22/11/2022	Superchoice P/L Pc171122-192571889	0.00	0.00	988.75	988.75
22/11/2022	Superchoice P/L Pc171122-192571889	0.00	988.75	0.00	0.00
23/11/2022	Remitter Rent Received	0.00	0.00	807.40	807.40
23/11/2022	Remitter Rent Received	0.00	807.40	0.00	0.00
28/11/2022	Internet Withdrawal 28Nov05:52 55 Willard Road Capalaba	0.00	0.00	2,671.00	2,671.00
28/11/2022	Internet Withdrawal 28Nov05:52 55 Willard Road Capalaba	0.00	2,671.00	0.00	0.00
29/11/2022	Allianz Insure 163153892015122333	0.00	0.00	95.16	95.16
29/11/2022	Allianz Insure 163153892015122333	0.00	95.16	0.00	0.00
30/11/2022	Credit Interest	0.00	0.00	26.07	26.07
30/11/2022	Credit Interest	0.00	26.07	0.00	0.00
08/12/2022	Remitter Rent Received	0.00	0.00	693.00	693.00
08/12/2022	Remitter Rent Received	0.00	693.00	0.00	0.00
20/12/2022	Superchoice P/L Pc131222-192650101	0.00	0.00	988.75	988.75
20/12/2022	Superchoice P/L Pc131222-192650101	0.00	988.75	0.00	0.00
21/12/2022	Remitter Rent Received	0.00	0.00	403.70	403.70
21/12/2022	Remitter Rent Received	0.00	403.70	0.00	0.00
28/12/2022	Internet Withdrawal 28Dec05:52 55 Willard Road Capalaba	0.00	0.00	2,832.00	2,832.00

Date	Description	Quantity	Debits	Credits	Balance
28/12/2022	Internet Withdrawal 28Dec05:52 55 Willard Road Capalaba	0.00	2,832.00	0.00	0.00
29/12/2022	Allianz Insure 163153892018322363	0.00	0.00	95.16	95.16
29/12/2022	Allianz Insure 163153892018322363	0.00	95.16	0.00	0.00
31/12/2022	Credit Interest	0.00	0.00	26.76	26.76
31/12/2022	Credit Interest	0.00	26.76	0.00	0.00
03/01/2023	Remitter Rent Received	0.00	0.00	710.15	710.15
03/01/2023	Remitter Rent Received	0.00	710.15	0.00	0.00
05/01/2023	Remitter Rent Received	0.00	0.00	385.35	385.35
05/01/2023	Remitter Rent Received	0.00	385.35	0.00	0.00
17/01/2023	Tfr Wdl BPAY Internet 17Jan11:12 4406594830353560 Tax Office Payments	0.00	0.00	203.00	203.00
17/01/2023	Tfr Wdl BPAY Internet 17Jan11:12 4406594830353560 Tax Office Payments	0.00	203.00	0.00	0.00
18/01/2023	Superchoice P/L Pc130123-196094336	0.00	0.00	988.75	988.75
18/01/2023	Superchoice P/L Pc130123-196094336	0.00	988.75	0.00	0.00
18/01/2023	Tfr Wdl BPAY Internet 18Jan09:41 1108255 Redland City Council	0.00	0.00	1,063.44	1,063.44
18/01/2023	Tfr Wdl BPAY Internet 18Jan09:41 1108255 Redland City Council	0.00	1,063.44	0.00	0.00
19/01/2023	Remitter Rent Received	0.00	0.00	917.50	917.50
19/01/2023	Remitter Rent Received	0.00	917.50	0.00	0.00
27/01/2023	Quicksuper Quickspr3396973556	0.00	0.00	2,088.24	2,088.24

Date	Description	Quantity	Debits	Credits	Balance
27/01/2023	Quicksuper Quickspr3396973556	0.00	2,088.24	0.00	0.00
28/01/2023	Internet Withdrawal 28Jan05:41 55 Willard Road Capalaba	0.00	0.00	2,916.00	2,916.00
28/01/2023	Internet Withdrawal 28Jan05:41 55 Willard Road Capalaba	0.00	2,916.00	0.00	0.00
30/01/2023	Allianz Insure 163153892012223030	0.00	0.00	95.16	95.16
30/01/2023	Allianz Insure 163153892012223030	0.00	95.16	0.00	0.00
31/01/2023	Credit Interest	0.00	0.00	26.51	26.51
31/01/2023	Credit Interest	0.00	26.51	0.00	0.00
09/02/2023	Remitter Rent Received	0.00	0.00	912.00	912.00
09/02/2023	Remitter Rent Received	0.00	912.00	0.00	0.00
15/02/2023	Tfn Wdl BPAY Internet 15Feb16:38 2296573041607 Asic	0.00	0.00	59.00	59.00
15/02/2023	Tfn Wdl BPAY Internet 15Feb16:38 2296573041607 Asic	0.00	59.00	0.00	0.00
16/02/2023	Remitter Rent Received	0.00	0.00	763.50	763.50
16/02/2023	Remitter Rent Received	0.00	763.50	0.00	0.00
20/02/2023	Superchoice P/L Pc150223-166273489	0.00	0.00	988.75	988.75
20/02/2023	Superchoice P/L Pc150223-166273489	0.00	988.75	0.00	0.00
28/02/2023	Allianz Insure 163153892015423059	0.00	0.00	95.16	95.16
28/02/2023	Allianz Insure 163153892015423059	0.00	95.16	0.00	0.00
28/02/2023	Credit Interest	0.00	0.00	24.57	24.57

Date	Description	Quantity	Debits	Credits	Balance
28/02/2023	Credit Interest	0.00	24.57	0.00	0.00
28/02/2023	Internet Withdrawal 28Feb05:53 55 Willard Road Capalaba	0.00	0.00	2,916.00	2,916.00
28/02/2023	Internet Withdrawal 28Feb05:53 55 Willard Road Capalaba	0.00	2,916.00	0.00	0.00
02/03/2023	Remitter Rent Received	0.00	0.00	564.20	564.20
02/03/2023	Remitter Rent Received	0.00	564.20	0.00	0.00
09/03/2023	Remitter Rent Received	0.00	0.00	403.70	403.70
09/03/2023	Remitter Rent Received	0.00	403.70	0.00	0.00
10/03/2023	Ato Ato008000017775095	0.00	0.00	13.33	13.33
10/03/2023	Ato Ato008000017775095	0.00	13.33	0.00	0.00
24/03/2023	Remitter Rent Received	0.00	0.00	403.70	403.70
24/03/2023	Remitter Rent Received	0.00	403.70	0.00	0.00
25/03/2023	Tfr Wdl BPAY Internet 25Mar07:26 4406594830353560 Tax Office Payments	0.00	0.00	203.00	203.00
25/03/2023	Tfr Wdl BPAY Internet 25Mar07:26 4406594830353560 Tax Office Payments	0.00	203.00	0.00	0.00
27/03/2023	Superchoice P/L Pc210323-155962050	0.00	0.00	988.75	988.75
27/03/2023	Superchoice P/L Pc210323-155962050	0.00	988.75	0.00	0.00
29/03/2023	Internet Withdrawal 29Mar12:48 Home Loan	0.00	0.00	3,085.00	3,085.00
29/03/2023	Internet Withdrawal 29Mar12:48 Home Loan	0.00	3,085.00	0.00	0.00
30/03/2023	Allianz Insure 163153892018623089	0.00	0.00	84.53	84.53

Date	Description	Quantity	Debits	Credits	Balance
30/03/2023	Allianz Insure 163153892018623089	0.00	84.53	0.00	0.00
30/03/2023	Remitter Rent Received	0.00	0.00	1,187.25	1,187.25
30/03/2023	Remitter Rent Received	0.00	1,187.25	0.00	0.00
31/03/2023	Credit Interest	0.00	0.00	26.59	26.59
31/03/2023	Credit Interest	0.00	26.59	0.00	0.00
17/04/2023	Superchoice P/L Pc110423-159165698	0.00	0.00	1,979.51	1,979.51
17/04/2023	Superchoice P/L Pc110423-159165698	0.00	1,979.51	0.00	0.00
18/04/2023	Remitter Rent Received	0.00	0.00	283.11	283.11
18/04/2023	Remitter Rent Received	0.00	283.11	0.00	0.00
21/04/2023	Remitter Rent Received	0.00	0.00	403.70	403.70
21/04/2023	Remitter Rent Received	0.00	403.70	0.00	0.00
28/04/2023	Internet Withdrawal 28Apr20:37 Home Loan	0.00	0.00	3,085.00	3,085.00
28/04/2023	Internet Withdrawal 28Apr20:37 Home Loan	0.00	3,085.00	0.00	0.00
28/04/2023	Remitter Rent Received	0.00	0.00	398.20	398.20
28/04/2023	Remitter Rent Received	0.00	398.20	0.00	0.00
28/04/2023	Tfr Wdl BPAY Internet 28Apr11:43 1108255 Redland City Council	0.00	0.00	1,217.57	1,217.57
28/04/2023	Tfr Wdl BPAY Internet 28Apr11:43 1108255 Redland City Council	0.00	1,217.57	0.00	0.00
29/04/2023	Credit Interest	0.00	0.00	25.86	25.86
29/04/2023	Credit Interest	0.00	25.86	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/05/2023	Allianz Insure 163153892012423121	0.00	0.00	84.53	84.53
01/05/2023	Allianz Insure 163153892012423121	0.00	84.53	0.00	0.00
01/05/2023	Quicksuper Quickspr3465618643	0.00	0.00	2,170.67	2,170.67
01/05/2023	Quicksuper Quickspr3465618643	0.00	2,170.67	0.00	0.00
10/05/2023	Remitter Rent Received	0.00	0.00	865.04	865.04
10/05/2023	Remitter Rent Received	0.00	865.04	0.00	0.00
24/05/2023	Remitter Rent Received	0.00	0.00	1,321.20	1,321.20
24/05/2023	Remitter Rent Received	0.00	1,321.20	0.00	0.00
25/05/2023	Bentab Pty Ltd Rent	0.00	0.00	320.10	320.10
25/05/2023	Bentab Pty Ltd Rent	0.00	320.10	0.00	0.00
29/05/2023	Allianz Insure 163153892015523149	0.00	0.00	84.53	84.53
29/05/2023	Allianz Insure 163153892015523149	0.00	84.53	0.00	0.00
29/05/2023	Superchoice P/L Pc230523-150263257	0.00	0.00	1,038.19	1,038.19
29/05/2023	Superchoice P/L Pc230523-150263257	0.00	1,038.19	0.00	0.00
30/05/2023	Internet Withdrawal 29May22:51 Home Loan	0.00	0.00	3,171.00	3,171.00
30/05/2023	Internet Withdrawal 29May22:51 Home Loan	0.00	3,171.00	0.00	0.00
31/05/2023	Credit Interest	0.00	0.00	27.49	27.49
31/05/2023	Credit Interest	0.00	27.49	0.00	0.00
08/06/2023	Remitter Rent Received	0.00	0.00	866.12	866.12
08/06/2023	Remitter Rent Received	0.00	866.12	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
12/06/2023	Superchoice P/L Pc070623-182870438	0.00	0.00	1,038.19	1,038.19
12/06/2023	Superchoice P/L Pc070623-182870438	0.00	1,038.19	0.00	0.00
21/06/2023	Remitter Rent Received	0.00	0.00	157.22	157.22
21/06/2023	Remitter Rent Received	0.00	157.22	0.00	0.00
28/06/2023	Internet Withdrawal 28Jun22:00 Home Loan	0.00	0.00	3,257.00	3,257.00
28/06/2023	Internet Withdrawal 28Jun22:00 Home Loan	0.00	3,257.00	0.00	0.00
29/06/2023	Allianz Insure 163153892018823180	0.00	0.00	84.53	84.53
29/06/2023	Allianz Insure 163153892018823180	0.00	84.53	0.00	0.00
30/06/2023	Credit Interest	0.00	0.00	27.05	27.05
30/06/2023	Credit Interest	0.00	27.05	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Member Entitlement Accounts / Mr Goutam Agashe / Accumulation

01/07/2022	Opening Balance	0.00	0.00	0.00	116,636.77
20/07/2022	Contribution Tax Withheld	0.00	80.03	0.00	116,556.74
20/07/2022	Employer Contribution: MAREL AUSTRALIA PTY LTD	0.00	0.00	533.54	117,090.28
27/07/2022	Contribution Tax Withheld	0.00	58.67	0.00	117,031.61
27/07/2022	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	0.00	391.15	117,422.76
29/08/2022	Contribution Tax Withheld	0.00	148.31	0.00	117,274.45
29/08/2022	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	0.00	988.75	118,263.20

Date	Description	Quantity	Debits	Credits	Balance
21/09/2022	Contribution Tax Withheld	0.00	148.31	0.00	118,114.89
21/09/2022	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	0.00	988.75	119,103.64
18/10/2022	Contribution Tax Withheld	0.00	148.31	0.00	118,955.33
18/10/2022	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	0.00	988.75	119,944.08
22/11/2022	Contribution Tax Withheld	0.00	148.31	0.00	119,795.77
22/11/2022	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	0.00	988.75	120,784.52
20/12/2022	Contribution Tax Withheld	0.00	148.31	0.00	120,636.21
20/12/2022	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	0.00	988.75	121,624.96
18/01/2023	Contribution Tax Withheld	0.00	148.31	0.00	121,476.65
18/01/2023	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	0.00	988.75	122,465.40
20/02/2023	Contribution Tax Withheld	0.00	148.31	0.00	122,317.09
20/02/2023	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	0.00	988.75	123,305.84
27/03/2023	Contribution Tax Withheld	0.00	148.31	0.00	123,157.53
27/03/2023	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	0.00	988.75	124,146.28
17/04/2023	Contribution Tax Withheld	0.00	296.93	0.00	123,849.35
17/04/2023	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	0.00	1,979.51	125,828.86
29/05/2023	Contribution Tax Withheld	0.00	155.73	0.00	125,673.13

Date	Description	Quantity	Debits	Credits	Balance
29/05/2023	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	0.00	1,038.19	126,711.32
12/06/2023	Contribution Tax Withheld	0.00	155.73	0.00	126,555.59
12/06/2023	Employer Contribution: ASEA BROWN BOVERI PTY LTD	0.00	0.00	1,038.19	127,593.78
30/06/2023	Contribution Tax	0.00	0.02	0.00	127,593.76
30/06/2023	Income Taxes Allocated	0.00	0.00	1,106.31	128,700.07
30/06/2023	Investment Profit or Loss	0.00	0.00	4,897.62	133,597.69
30/06/2023	Closing Balance	0.00	0.00	0.00	133,597.69
Member Entitlement Accounts / Mrs Shweta Herlekar / Accumulation					
01/07/2022	Opening Balance	0.00	0.00	0.00	122,373.56
03/08/2022	Contribution Tax Withheld	0.00	298.27	0.00	122,075.29
03/08/2022	Employer Contribution: NOJA POWER SWITCHGEAR PTY LTD	0.00	0.00	1,988.45	124,063.74
02/11/2022	Contribution Tax Withheld	0.00	314.54	0.00	123,749.20
02/11/2022	Employer Contribution: NOJA POWER SWITCHGEAR PTY LTD	0.00	0.00	2,096.96	125,846.16
27/01/2023	Contribution Tax Withheld	0.00	313.24	0.00	125,532.92
27/01/2023	Employer Contribution: NOJA POWER SWITCHGEAR PTY LTD	0.00	0.00	2,088.24	127,621.16
01/05/2023	Contribution Tax Withheld	0.00	325.60	0.00	127,295.56
01/05/2023	Employer Contribution: NOJA POWER SWITCHGEAR PTY LTD	0.00	0.00	2,170.67	129,466.23

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Income Taxes Allocated	0.00	0.00	1,147.28	130,613.51
30/06/2023	Investment Profit or Loss	0.00	0.00	5,078.93	135,692.44
30/06/2023	Closing Balance	0.00	0.00	0.00	135,692.44

Permanent Documents

ATO Trustee Declaration - Goutam.pdf
Nidhi SF - SMSF Deed.pdf
OCR_TFN Notification.pdf
ATO Trustee Declaration - Shweta.pdf
OCR_Property Settlement Statement.pdf
OCR_ABN Advice Letter.pdf
OCR_Property Purchase Contract.pdf
Bare Trust Deed.pdf
Bare Trust Resolution.pdf

Self-managed superannuation fund annual return **2023**

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 2023* (NAT 71287).

- ! The *Self-managed superannuation fund annual return instructions 2023* (NAT 71606) (the instructions) can assist you to complete this annual return.
- The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

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 X in ALL applicable boxes.

➤ Postal address for annual returns:

Australian Taxation Office
GPO Box 9845
[insert the name and postcode
of your capital city]

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 **Tax file number (TFN)**

- ! 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.

➤ To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

2 **Name of self-managed superannuation fund (SMSF)**

Nidhi Super Fund

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

4 **Current postal address**

PO Box 230

Suburb/town

Glen Osmond

State/territory

SA

Postcode

5064

5 **Annual return status**

Is this an amendment to the SMSF's 2023 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

Anthony

Other given names

SMSF Auditor Number

100014140

Auditor's phone number

04

10702708

Postal address

PO Box 3376

Suburb/town

Rundle Mall

State/territory

SA

Postcode

5000

Date audit was completed

A

Day Month Year

Was Part A of the audit report qualified?

B No Yes

Was Part B of the audit report qualified?

C No Yes

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

D 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 Fund's financial institution account details

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

Fund BSB number 112879

Fund account number 443409770

Fund account name

Agashe Pty Ltd ATF Nidhi Super Fund

I would like my tax refunds made to this account. Go to C.**B Financial institution account details for tax refunds**

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

BSB number

Account number

Account name

C Electronic service address alias

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

smsfdataflow

Fund's tax file number (TFN)

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 Amounts? **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 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.

Fund's tax file number (TFN)

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 transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2023*.

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 D1 \$ <input type="text" value="0"/> -00	Net foreign income D \$ <input type="text" value="0"/> -00	Loss <input type="checkbox"/>
--	---	-------------------------------

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

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

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

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

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

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

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

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

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

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 Code

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

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

#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 Loss

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

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

Fund's tax file number (TFN)

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$ <input type="text" value="27842"/> -00	A2 \$ <input type="text" value="0"/> -00	
Interest expenses overseas	B1 \$ <input type="text" value="0"/> -00	B2 \$ <input type="text" value="0"/> -00	
Capital works expenditure	D1 \$ <input type="text" value="0"/> -00	D2 \$ <input type="text" value="0"/> -00	
Decline in value of depreciating assets	E1 \$ <input type="text" value="0"/> -00	E2 \$ <input type="text" value="0"/> -00	
Insurance premiums – members	F1 \$ <input type="text" value="0"/> -00	F2 \$ <input type="text" value="0"/> -00	
SMSF auditor fee	H1 \$ <input type="text" value="330"/> -00	H2 \$ <input type="text" value="0"/> -00	
Investment expenses	I1 \$ <input type="text" value="8751"/> -00	I2 \$ <input type="text" value="0"/> -00	
Management and administration expenses	J1 \$ <input type="text" value="1159"/> -00	J2 \$ <input type="text" value="0"/> -00	
Forestry managed investment scheme expense	U1 \$ <input type="text" value="0"/> -00	U2 \$ <input type="text" value="0"/> -00	
Other amounts	L1 \$ <input type="text" value="518"/> -00 <input type="text" value="0"/> Code	L2 \$ <input type="text" value="0"/> -00 <input type="text" value="0"/> Code	
Tax losses deducted	M1 \$ <input type="text" value="0"/> -00		

TOTAL DEDUCTIONS
N \$ -00
 (Total **A1** to **M1**)

TOTAL NON-DEDUCTIBLE EXPENSES
Y \$ -00
 (Total **A2** to **L2**)

#TAXABLE INCOME OR LOSS
O \$ -00 Loss
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

TOTAL SMSF EXPENSES
Z \$ -00
 (N plus Y)

#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 2023* on how to complete the calculation statement.

#Taxable income	A	\$	<input type="text" value="6211"/>	-00
<i>(an amount must be included even if it is zero)</i>				
#Tax on taxable income	T1	\$	<input type="text" value="931.65"/>	
<i>(an amount must be included even if it is zero)</i>				
#Tax on no-TFN-quoted contributions	J	\$	<input type="text" value="0"/>	
<i>(an amount must be included even if it is zero)</i>				

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

Foreign income tax offset	C1	\$	<input type="text" value="0"/>	
Rebates and tax offsets	C2	\$	<input type="text"/>	
Non-refundable non-carry forward tax offsets	C	\$	<input type="text" value="0"/>	
<i>(C1 plus C2)</i>				

SUBTOTAL 1
T2 \$
(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1	\$	<input type="text" value="0"/>	
Early stage venture capital limited partnership tax offset carried forward from previous year	D2	\$	<input type="text" value="0"/>	
Early stage investor tax offset	D3	\$	<input type="text" value="0"/>	
Early stage investor tax offset carried forward from previous year	D4	\$	<input type="text" value="0"/>	
Non-refundable carry forward tax offsets	D	\$	<input type="text" value="0"/>	
<i>(D1 plus D2 plus D3 plus D4)</i>				
SUBTOTAL 2	T3	\$	<input type="text" value="931.65"/>	
<i>(T2 less D – cannot be less than zero)</i>				

Complying fund's franking credits tax offset	E1	\$	<input type="text"/>	
No-TFN tax offset	E2	\$	<input type="text"/>	
National rental affordability scheme tax offset	E3	\$	<input type="text"/>	
Exploration credit tax offset	E4	\$	<input type="text"/>	
Refundable tax offsets	E	\$	<input type="text" value="0"/>	
<i>(E1 plus E2 plus E3 plus E4)</i>				

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

Section 102AAM interest charge
G \$

Fund's tax file number (TFN)

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

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

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE <small>A positive amount at S is what you owe, while a negative amount is refundable to you.</small>	S \$	<input type="text" value="581.65"/>
<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 2023*.

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

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

Section F: Member information

MEMBER 1

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Day Month Year

Date of birth

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 \$

Proceeds from primary residence disposal

H \$

Receipt date

Day Month Year

H1

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 Amounts)

M \$

TOTAL CONTRIBUTIONS N \$

(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses

O \$

Loss

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Code

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** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

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 (Day Month Year)

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Proceeds from primary residence disposal
H \$

Employer contributions
A \$

Receipt date (Day Month Year)
H1

ABN of principal employer
A1

Assessable foreign superannuation fund amount
I \$

Personal contributions
B \$

Non-assessable foreign superannuation fund amount
J \$

CGT small business retirement exemption
C \$

Transfer from reserve: assessable amount
K \$

CGT small business 15-year exemption amount
D \$

Transfer from reserve: non-assessable amount
L \$

Personal injury election
E \$

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

Spouse and child contributions
F \$

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

Other third party contributions
G \$

TOTAL CONTRIBUTIONS N \$
(Sum of labels **A** to **M**)

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 payments **R1** \$

Income stream payments **R2** \$

TRIS Count

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

Fund's tax file number (TFN)

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts	A	\$ <input type="text" value="0"/>	-00
Unlisted trusts	B	\$ <input type="text" value="0"/>	-00
Insurance policy	C	\$ <input type="text" value="0"/>	-00
Other managed investments	D	\$ <input type="text" value="0"/>	-00

15b Australian direct investments

Cash and term deposits	E	\$ <input type="text" value="30619"/>	-00
Debt securities	F	\$ <input type="text" value="0"/>	-00
Loans	G	\$ <input type="text" value="0"/>	-00
Listed shares	H	\$ <input type="text" value="0"/>	-00
Unlisted shares	I	\$ <input type="text" value="0"/>	-00
Limited recourse borrowing arrangements	J	\$ <input type="text" value="775000"/>	-00
Non-residential real property	K	\$ <input type="text" value="0"/>	-00
Residential real property	L	\$ <input type="text" value="0"/>	-00
Collectables and personal use assets	M	\$ <input type="text" value="0"/>	-00
Other assets	O	\$ <input type="text" value="0"/>	-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

Property count

J7

15c Other investments

Crypto-Currency	N	\$ <input type="text" value="0"/>	-00
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15d Overseas direct investments

Overseas shares	P	\$ <input type="text" value="0"/>	-00
Overseas non-residential real property	Q	\$ <input type="text" value="0"/>	-00
Overseas residential real property	R	\$ <input type="text" value="0"/>	-00
Overseas managed investments	S	\$ <input type="text" value="0"/>	-00
Other overseas assets	T	\$ <input type="text" value="0"/>	-00

TOTAL AUSTRALIAN AND OVERSEAS ASSETS	U	\$ <input type="text" value="805619"/>	-00
(Sum of labels A to T)			

15e In-house assets

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

A No Yes \$ -00

Fund's tax file number (TFN)

15f 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

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 \$ <input type="text" value="535719"/> -00	
Permissible temporary borrowings	V2 \$ <input type="text"/> -00	
Other borrowings	V3 \$ <input type="text"/> -00	
	Borrowings	V \$ <input type="text" value="535719"/> -00
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)	W \$ <input type="text" value="269290"/> -00	
Reserve accounts	X \$ <input type="text" value="0"/> -00	
Other liabilities	Y \$ <input type="text" value="610"/> -00	
TOTAL LIABILITIES	Z \$ <input type="text" value="805619"/> -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 2022–23 income year, write **2023**). **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 2023*. **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 2023* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2023*. **D**

Section K: **Declarations**

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date 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 2023* 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

Nidhi Super Fund
Investment Revaluation as at 30 June 2023

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
Property Direct Market					
PROP 55 Willard Road, Capalaba QLD 4157	30 Jun 2023	775,000.00000	1.00000	775,000.00	25,000.00
Property Direct Market Total				775,000.00	25,000.00
Fund Total				775,000.00	25,000.00

Nidhi Super Fund
Investment Income Comparison Report
For the period 1 July 2022 to 30 June 2023

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data					
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+	
Cash At Bank										
STG.BACCT: St. George Cash Account										
30/07/2022	Interest	2.32	0.00							
31/08/2022	Interest	13.44	0.00							
30/09/2022	Interest	23.51	0.00							
31/10/2022	Interest	27.03	0.00							
30/11/2022	Interest	26.07	0.00							
31/12/2022	Interest	26.76	0.00							
31/01/2023	Interest	26.51	0.00							
28/02/2023	Interest	24.57	0.00							
31/03/2023	Interest	26.59	0.00							
29/04/2023	Interest	25.86	0.00							
31/05/2023	Interest	27.49	0.00							
30/06/2023	Interest	27.05	0.00							
		277.20	0.00							
Total		277.20	0.00							

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

Nidhi Super Fund

Tax Accounting Reconciliation

For the period 1 July 2022 to 30 June 2023

Operating Statement Profit vs. Provision for Income Tax	2023 \$
Benefits Accrued as a Result of Operations before Income Tax	31,211.45
LESS:	
Increase in Market Value	25,000.00
Rounding	0.45
Taxable Income or Loss	6,211.00

	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	6,211.00	931.65
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
Provision for Income Tax		931.65

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	931.65
Income Tax Expense	931.65

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	931.65
LESS:	
Income Tax Instalments Paid	609.00
Income Tax Payable (Receivable)	322.65

Exempt Current Pension Income Settings

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

Nidhi Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
			Section B	
Income				
Net Capital Gain				
Deferred Capital Gain Realised		30 Jun 2023	A	0.00
Less Capital Losses Applied		30 Jun 2023	A	0.00
Less Discount		30 Jun 2023	A	0.00
Total Net Capital Gain			A	0.00
Gross Rent and Other Leasing & Hiring Income				
Reimbursement - Water Consumption	PROP: 55 Willard Road, Capalaba QLD 4157	30 Jun 2023	B	1,035.70
Rental Income/Disbursements Received	PROP: 55 Willard Road, Capalaba QLD 4157	30 Jun 2023	B	22,251.39
<i>Less Rounding</i>			B	(0.09)
Total Gross Rent and Other Leasing & Hiring Income			B	23,287.00
Gross Interest				
Ato Ato008000017775095		10 Mar 2023	C	13.33
Credit Interest	STG.BACCT: St. George Cash Account	30 Jul 2022	C	2.32
Credit Interest	STG.BACCT: St. George Cash Account	31 Aug 2022	C	13.44
Credit Interest	STG.BACCT: St. George Cash Account	30 Sep 2022	C	23.51
Credit Interest	STG.BACCT: St. George Cash Account	31 Oct 2022	C	27.03
Credit Interest	STG.BACCT: St. George Cash Account	30 Nov 2022	C	26.07
Credit Interest	STG.BACCT: St. George Cash Account	31 Dec 2022	C	26.76
Credit Interest	STG.BACCT: St. George Cash Account	31 Jan 2023	C	26.51
Credit Interest	STG.BACCT: St. George Cash Account	28 Feb 2023	C	24.57
Credit Interest	STG.BACCT: St. George Cash Account	31 Mar 2023	C	26.59
Credit Interest	STG.BACCT: St. George Cash Account	29 Apr 2023	C	25.86
Credit Interest	STG.BACCT: St. George Cash Account	31 May 2023	C	27.49
Credit Interest	STG.BACCT: St. George Cash Account	30 Jun 2023	C	27.05
<i>Less Rounding</i>			C	(0.53)
Total Gross Interest			C	290.00
Total Forestry Managed Investment Scheme Income			X	0.00
Total Net Foreign Income			D	0.00
Total Australian Franking Credits from a New Zealand Company			E	0.00
Total Transfers from Foreign Funds			F	0.00
Total Gross Payments where ABN not quoted			H	0.00
Total Gross Distribution from Partnerships			I	0.00
Total Unfranked Dividend Amount			J	0.00
Total Franked Dividend Amount			K	0.00
Total Dividend Franking Credit			L	0.00
Total Gross Trust Distributions			M	0.00
Assessable Employer Contributions				

Nidhi Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
Employer Contribution: MAREL AUSTRALIA PTY LTD	1: Goutam Agashe	20 Jul 2022	R1	533.54
Employer Contribution: ASEA BROWN BOVERI PTY LTD	1: Goutam Agashe	27 Jul 2022	R1	391.15
Employer Contribution: ASEA BROWN BOVERI PTY LTD	1: Goutam Agashe	29 Aug 2022	R1	988.75
Employer Contribution: ASEA BROWN BOVERI PTY LTD	1: Goutam Agashe	21 Sep 2022	R1	988.75
Employer Contribution: ASEA BROWN BOVERI PTY LTD	1: Goutam Agashe	18 Oct 2022	R1	988.75
Employer Contribution: ASEA BROWN BOVERI PTY LTD	1: Goutam Agashe	22 Nov 2022	R1	988.75
Employer Contribution: ASEA BROWN BOVERI PTY LTD	1: Goutam Agashe	20 Dec 2022	R1	988.75
Employer Contribution: ASEA BROWN BOVERI PTY LTD	1: Goutam Agashe	18 Jan 2023	R1	988.75
Employer Contribution: ASEA BROWN BOVERI PTY LTD	1: Goutam Agashe	20 Feb 2023	R1	988.75
Employer Contribution: ASEA BROWN BOVERI PTY LTD	1: Goutam Agashe	27 Mar 2023	R1	988.75
Employer Contribution: ASEA BROWN BOVERI PTY LTD	1: Goutam Agashe	17 Apr 2023	R1	1,979.51
Employer Contribution: ASEA BROWN BOVERI PTY LTD	1: Goutam Agashe	29 May 2023	R1	1,038.19
Employer Contribution: ASEA BROWN BOVERI PTY LTD	1: Goutam Agashe	12 Jun 2023	R1	1,038.19
Employer Contribution: NOJA POWER SWITCHGEAR PTY LTD	2: Shweta Herlekar	03 Aug 2022	R1	1,988.45
Employer Contribution: NOJA POWER SWITCHGEAR PTY LTD	2: Shweta Herlekar	02 Nov 2022	R1	2,096.96
Employer Contribution: NOJA POWER SWITCHGEAR PTY LTD	2: Shweta Herlekar	27 Jan 2023	R1	2,088.24
Employer Contribution: NOJA POWER SWITCHGEAR PTY LTD	2: Shweta Herlekar	01 May 2023	R1	2,170.67
<i>Less Rounding</i>			R1	(0.90)
Total Assessable Employer Contributions			R1	21,234.00
Total Assessable Personal Contributions			R2	0.00
Total No-TFN quoted contributions			R3	0.00
Total Transfer of Liability to life insurance company or PST			R6	0.00
Total Assessable Contributions			R	21,234.00
Total Other Income			S	0.00
Total Assessable Income Due to Changed Tax Status of Fund			T	0.00
Total Net Non-arm's Length Income			U	0.00
Total Exempt Current Pension Income			Y	0.00
Total Assessable Income				44,811.00

Deductions

Section C

Interest Expenses within Australia

Interest	LRBA: St. George Home Loan	27 Jul 2022	A	1,500.36
Interest	LRBA: St. George Home Loan	27 Aug 2022	A	1,790.88
Interest	LRBA: St. George Home Loan	27 Sep 2022	A	2,004.01
Interest	LRBA: St. George Home Loan	27 Oct 2022	A	2,139.59
Interest	LRBA: St. George Home Loan	27 Nov 2022	A	2,333.74
Interest	LRBA: St. George Home Loan	27 Dec 2022	A	2,350.89
Interest	LRBA: St. George Home Loan	27 Jan 2023	A	2,510.93

Nidhi Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
Interest	LRBA: St. George Home Loan	27 Feb 2023	A	2,534.84
Interest	LRBA: St. George Home Loan	27 Mar 2023	A	2,393.16
Interest	LRBA: St. George Home Loan	27 Apr 2023	A	2,731.67
Interest	LRBA: St. George Home Loan	27 May 2023	A	2,682.23
Interest	LRBA: St. George Home Loan	27 Jun 2023	A	2,870.59
<i>Less Rounding</i>			A	(0.89)
Total Interest Expenses within Australia			A	27,842.00
Total Interest Expenses Overseas			B	0.00
Total Capital Works Deductions			D	0.00
Total Deduction for Decline in Value of Depreciating Assets			E	0.00
Total Death or Disability Premiums			F	0.00
Total Death Benefit Increase			G	0.00
Approved Auditor Fee				
Internet Withdrawal 11Oct14:36		11 Oct 2022	H	330.00
Total Approved Auditor Fee			H	330.00
Investment Expenses				
Tfr Wdl BPAY Internet 15Jul11:17 1108255 Redland City Council	PROP: 55 Willard Road, Capalaba QLD 4157	15 Jul 2022	I	1,152.22
Allianz Insure 163153892011222210	PROP: 55 Willard Road, Capalaba QLD 4157	29 Jul 2022	I	95.16
Allianz Insure 163153892014822241	PROP: 55 Willard Road, Capalaba QLD 4157	29 Aug 2022	I	95.16
Allianz Insure 163153892018122272	PROP: 55 Willard Road, Capalaba QLD 4157	29 Sep 2022	I	95.16
Tfr Wdl BPAY Internet 21Oct08:08 1108255 Redland City Council	PROP: 55 Willard Road, Capalaba QLD 4157	21 Oct 2022	I	1,192.30
Allianz Insure 163153892011922304	PROP: 55 Willard Road, Capalaba QLD 4157	31 Oct 2022	I	95.16
Allianz Insure 163153892015122333	PROP: 55 Willard Road, Capalaba QLD 4157	29 Nov 2022	I	95.16
Allianz Insure 163153892018322363	PROP: 55 Willard Road, Capalaba QLD 4157	29 Dec 2022	I	95.16
Tfr Wdl BPAY Internet 18Jan09:41 1108255 Redland City Council	PROP: 55 Willard Road, Capalaba QLD 4157	18 Jan 2023	I	1,063.44
Allianz Insure 163153892012223030	PROP: 55 Willard Road, Capalaba QLD 4157	30 Jan 2023	I	95.16
Allianz Insure 163153892015423059	PROP: 55 Willard Road, Capalaba QLD 4157	28 Feb 2023	I	95.16
Allianz Insure 163153892018623089	PROP: 55 Willard Road, Capalaba QLD 4157	30 Mar 2023	I	84.53
Tfr Wdl BPAY Internet 28Apr11:43 1108255 Redland City Council	PROP: 55 Willard Road, Capalaba QLD 4157	28 Apr 2023	I	1,217.57
Allianz Insure 163153892012423121	PROP: 55 Willard Road, Capalaba QLD 4157	01 May 2023	I	84.53
Allianz Insure 163153892015523149	PROP: 55 Willard Road, Capalaba QLD 4157	29 May 2023	I	84.53
Allianz Insure 163153892018823180	PROP: 55 Willard Road, Capalaba QLD 4157	29 Jun 2023	I	84.53
Agents Management Fee	PROP: 55 Willard Road, Capalaba QLD 4157	30 Jun 2023	I	1,835.75
Airconditioner Repairs/Service	PROP: 55 Willard Road, Capalaba QLD 4157	30 Jun 2023	I	154.00
Electrical - Repairs	PROP: 55 Willard Road, Capalaba QLD 4157	30 Jun 2023	I	163.90
General Maintenance	PROP: 55 Willard Road, Capalaba QLD 4157	30 Jun 2023	I	677.60
Smoke Alarms - Annual Subscription Renewal	PROP: 55 Willard Road, Capalaba QLD 4157	30 Jun 2023	I	129.00
Sundry Fee	PROP: 55 Willard Road, Capalaba QLD 4157	30 Jun 2023	I	66.00
<i>Less Rounding</i>			I	(0.18)
Total Investment Expenses			I	8,751.00
Management and Administration Expenses				
Internet Withdrawal 11Oct14:36		11 Oct 2022	J	1,100.00
Tfn Wdl BPAY Internet 15Feb16:38 2296573041607 Asic		15 Feb 2023	J	59.00
Total Management and Administration Expenses			J	1,159.00

Nidhi Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
Total Forestry Managed Investment Scheme Deduction			U	0.00
Other Deductions				
Tfr Wdl BPAY Internet 11Oct14:30 002004706944185821 Tax Office Payments		11 Oct 2022	L	518.00
Total Other Deductions			L	518.00
Tax Losses Deducted				
Tax Losses Brought Forward		30 Jun 2023	M	0.00
Less Net Exempt Income		30 Jun 2023	M	0.00
Total Tax Losses Deducted			M	0.00
Total Deductions				38,600.00
Taxable Income or Loss		(V - N)	O	6,211.00

Income Tax Calculation Statement

Section D

Gross Tax

Gross Tax @ 15% for Concessional Income		30 Jun 2023	T1	931.65
Gross Tax @ 45% for Net Non-Arm's Length Income		30 Jun 2023	T1	0.00
No-TFN Quoted Contributions @ 32%		30 Jun 2023	J	0.00

Total Gross Tax				931.65
------------------------	--	--	--	---------------

Total Credit: Foreign Tax Income Offset			C1	0.00
--	--	--	-----------	-------------

Total Credit: Rebates and Tax Offset			C2	0.00
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Rebates and Offsets			C	0.00
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SUBTOTAL				931.65
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Total Credit: Refundable Franking Credits			E1	0.00
--	--	--	-----------	-------------

Total Credit: No-TFN Tax Offset			E2	0.00
--	--	--	-----------	-------------

Total Credit: Refundable National Rental Affordability Scheme Tax Offset			E3	0.00
---	--	--	-----------	-------------

Total Credit: Interest on Early Payments			H1	0.00
---	--	--	-----------	-------------

Total Credit: Foreign Resident Withholding			H2	0.00
---	--	--	-----------	-------------

Total Credit: ABN/TFN Not Quoted (Non-Individual)			H3	0.00
--	--	--	-----------	-------------

Total Credit: Interest on No-TFN Tax Offset			H6	0.00
--	--	--	-----------	-------------

Total Eligible Credits				0.00
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Net Tax Payable				931.65
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PAYG Instalments Raised

Dec22 PAYGI		31 Dec 2022	K	203.00
Mar23 PAYGI		31 Mar 2023	K	203.00
Jun23 PAYGI		30 Jun 2023	K	203.00

Total PAYG Instalments Raised			K	609.00
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Total Supervisory Levy			L	259.00
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Total Supervisory Levy Adjustment for Wound Up Funds			M	0.00
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Nidhi Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
Total Supervisory Levy Adjustment for New Funds			N	0.00
Total Amount Due / (Refundable)				581.65

Nidhi Super Fund

Members Summary Report - For the period 1/07/2022 to 30/06/2023

Member's Detail	Opening Balance	Increases				Decreases					Closing Balance
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid	
Mr Goutam Agashe											
45 Wongara Street CLAYFIELD QLD 4011											
Accumulation Accumulation	116,636.77	12,890.58	0.00	4,897.62	0.00	(827.28)	0.00	0.00	0.00	0.00	133,597.69
	116,636.77	12,890.58	0.00	4,897.62	0.00	(827.28)	0.00	0.00	0.00	0.00	133,597.69
Mrs Shweta Herlekar											
45 Wongara Street CLAYFIELD QLD 4011											
Accumulation Accumulation	122,373.56	8,344.32	0.00	5,078.93	0.00	(104.37)	0.00	0.00	0.00	0.00	135,692.44
	122,373.56	8,344.32	0.00	5,078.93	0.00	(104.37)	0.00	0.00	0.00	0.00	135,692.44
	239,010.33	21,234.90	0.00	9,976.55	0.00	(931.65)	0.00	0.00	0.00	0.00	269,290.13

Nidhi Super Fund
Investment Summary as at 30 June 2023

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<u>Bank</u>								
St. George Cash Account				30,619.34	30,619.34			11.34%
St. George Home Loan				(535,719.56)	(535,719.56)			(198.49)%
				(505,100.22)	(505,100.22)			(187.14)%
<u>Property Direct Market</u>								
55 Willard Road, Capalaba QLD 4157	1.00000	707,344.2800	775,000.0000	707,344.28	775,000.00	67,655.72	9.56%	287.14%
				707,344.28	775,000.00	67,655.72	9.56%	287.14%
				202,244.06	269,899.78	67,655.72	33.45%	100.00%

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.

Nidhi Super Fund
Investment Income Summary
For the period 1 July 2022 to 30 June 2023

Total Income	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	Distributed Capital Gains	GST						
<u>Bank</u>														
St. George Cash Account														
277.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277.20	0.00	0.00	0.00	0.00
277.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277.20	0.00	0.00	0.00	0.00
<u>Property Direct Market</u>														
55 Willard Road, Capalaba QLD 4157														
23,287.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23,287.09	0.00	0.00	0.00	0.00
23,287.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23,287.09	0.00	0.00	0.00	0.00
23,564.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23,564.29	0.00	0.00	0.00	0.00

* 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.

Nidhi Super Fund
Fund ABN: 40 659 483 035
Rental Property Schedule
For the Period From 1 July 2022 to 30 June 2023

Property Account Name **55 Willard Road, Capalaba QLD 4157**
Property Type Residential
Address of the Property 0/55 WILLARD ROAD
 CAPALABA, QLD 4157
 Australia

Description	Tax Return Label	Amount	Prior Year
Income			
Other Rental Related Income	B	1,035.70	258.60
Rent from Property	B	22,251.39	6,384.29
Gross Rent		23,287.09	6,642.89
Expenses			
Agents Management Fee	I	1,835.75	526.70
Council Rates	I	4,625.53	1,227.65
Insurance Premium	I	1,099.40	380.64
Repairs Maintenance	I	995.50	572.00
Sundry Expenses	I	195.00	(68.08)
Water Rates	I	0.00	(219.67)
Total Expenses		8,751.18	2,419.24
Net Rent		14,535.91	4,223.65

Nidhi Super Fund
(ABN: 40 659 483 035)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 45 Wongara Street CLAYFIELD, QLD 4011
Member Number: 1	Date of Birth: 2 December 1978
Mr Goutam Agashe	Date Joined Fund: 14 February 2022
	Eligible Service Date: 20 June 2011
	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

Withdrawal Benefit as at 1 Jul 2022	
Accumulation	116,636.77
Total as at 1 Jul 2022	116,636.77

Withdrawal Benefit as at 30 Jun 2023	
Accumulation	133,597.69
Total as at 30 Jun 2023	133,597.69

Your Tax Components

Tax Free	50.00
Taxable - Taxed	133,547.69
Taxable - Untaxed	-

Your Preservation Components

Preserved	133,597.69
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:

email [goutam agashe <goutam.agashe@gmail.com>](mailto:goutam.agashe@gmail.com), [Shweta Herlekar <shweta.herlekar@gmail.com>](mailto:shweta.herlekar@gmail.com)
mail Nidhi Super Fund, 45 Wongara Street, CLAYFIELD QLD 4011

Nidhi Super Fund
(ABN: 40 659 483 035)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 45 Wongara Street CLAYFIELD, QLD 4011
Member Number: 1	Date of Birth: 2 December 1978
Mr Goutam Agashe	Date Joined Fund: 14 February 2022
Accumulation Account	Eligible Service Date: 20 June 2011
Accumulation	Tax File Number Held: Yes
	Account Start Date: 14 February 2022

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	116,636.77
<i><u>Increases to your account:</u></i>	
Employer Contributions	12,890.58
Share Of Net Fund Income	4,897.62
Tax on Net Fund Income	1,106.31
<u>Total Increases</u>	18,894.51
<i><u>Decreases to your account:</u></i>	
Contributions Tax	1,933.59
<u>Total Decreases</u>	1,933.59
Withdrawal Benefit as at 30 Jun 2023	133,597.69

Your Tax Components		
Tax Free	0.0374 %	50.00
Taxable - Taxed		133,547.69
Taxable - Untaxed		-

Your Preservation Components	
Preserved	133,597.69
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:
email [goutam agashe <goutam.agashe@goutam.agashe@gmail.com>](mailto:goutam.agashe@goutam.agashe@gmail.com), [Shweta Herlekar <shweta.herlekar@gmail.com>](mailto:Shweta.Herlekar@gmail.com)
mail Nidhi Super Fund, 45 Wongara Street, CLAYFIELD QLD 4011



Trustee

The Trustee of the Fund is as follows:

Agashe Pty Ltd

The directors of the Trustee company are:

Shweta Herlekar and
Goutam Agashe

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

.....
Shweta Herlekar
Director - Agashe Pty Ltd

.....
Goutam Agashe
Director - Agashe Pty Ltd

Statement Date: 30 June 2023

For Enquiries:

email [goutam agashe <goutam.agashe@gmail.com>](mailto:goutam.agashe@gmail.com), [Shweta Herlekar <shweta.herlekar@gmail.com>](mailto:shweta.herlekar@gmail.com)
mail Nidhi Super Fund, 45 Wongara Street, CLAYFIELD QLD 4011

Nidhi Super Fund
(ABN: 40 659 483 035)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 45 Wongara Street CLAYFIELD, QLD 4011
Member Number: 2	Date of Birth: 12 August 1982
Mrs Shweta Ganesh Herlekar	Date Joined Fund: 14 February 2022
	Eligible Service Date: 8 May 2012
	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

Withdrawal Benefit as at 1 Jul 2022	
Accumulation	122,373.56
Total as at 1 Jul 2022	122,373.56

Withdrawal Benefit as at 30 Jun 2023	
Accumulation	135,692.44
Total as at 30 Jun 2023	135,692.44

Your Tax Components

Tax Free	50.00
Taxable - Taxed	135,642.44
Taxable - Untaxed	-

Your Preservation Components

Preserved	135,692.44
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:

email [goutam agashe <goutam.agashe@goutam.agashe@gmail.com>](mailto:goutam.agashe@goutam.agashe@gmail.com), [Shweta Herlekar <shweta.herlekar@gmail.com>](mailto:Shweta.Herlekar@gmail.com)
mail Nidhi Super Fund, 45 Wongara Street, CLAYFIELD QLD 4011

Nidhi Super Fund
(ABN: 40 659 483 035)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 45 Wongara Street CLAYFIELD, QLD 4011
Member Number: 2	Date of Birth: 12 August 1982
Mrs Shweta Ganesh Herlekar	Date Joined Fund: 14 February 2022
Accumulation Account	Eligible Service Date: 8 May 2012
Accumulation	Tax File Number Held: Yes
	Account Start Date: 14 February 2022

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	122,373.56
<i>Increases to your account:</i>	
Employer Contributions	8,344.32
Share Of Net Fund Income	5,078.93
Tax on Net Fund Income	1,147.28
Total Increases	14,570.53
<i>Decreases to your account:</i>	
Contributions Tax	1,251.65
Total Decreases	1,251.65
Withdrawal Benefit as at 30 Jun 2023	135,692.44

Your Tax Components		
Tax Free	0.0368 %	50.00
Taxable - Taxed		135,642.44
Taxable - Untaxed		-
Your Preservation Components		
Preserved		135,692.44
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:

email [goutam agashe <goutam.agashe@goutam.agashe@gmail.com>](mailto:goutam.agashe@goutam.agashe@gmail.com), [Shweta Herlekar <shweta.herlekar@gmail.com>](mailto:shweta.herlekar@gmail.com)
mail Nidhi Super Fund, 45 Wongara Street, CLAYFIELD QLD 4011



Trustee

The Trustee of the Fund is as follows:

Agashe Pty Ltd

The directors of the Trustee company are:

Shweta Herlekar and
Goutam Agashe

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

.....
Shweta Herlekar
Director - Agashe Pty Ltd

.....
Goutam Agashe
Director - Agashe Pty Ltd

Statement Date: 30 June 2023

For Enquiries:

email **goutam agashe** <goutam.agashe@gmail.com>, **Shweta Herlekar** <shweta.herlekar@gmail.com>
mail **Nidhi Super Fund, 45 Wongara Street, CLAYFIELD QLD 4011**

Nidhi Super Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mr Goutam Agashe

Date of Birth: 02 Dec 1978
Age: 44 (at 30/06/2023)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

Prior Year Contributions **Non-Concessional**
 Contributions for the previous 2 years are not confirmed
 3-year cap in effect from previous years Unknown
 Total non-concessional contributions in previous 2 years Unknown

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	99,791.24	0.00
Contributions made (to this fund)	3	12,890.58	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		12,890.58	0.00
Amount above caps	4	0.00	0.00
Available		114,400.66	110,000.00

Notes

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Member may be eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	12,890.58
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Contributions as allocated	12,890.58
NonConcessional	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	Contributions as allocated	0.00
Other	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	Total Other contributions	0.00

Transactions

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
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Nidhi Super Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mr Goutam Agashe

20/07/2022	Employer Mandated	533.54	smsfdataflow
27/07/2022	Employer Mandated	391.15	smsfdataflow
29/08/2022	Employer Mandated	988.75	smsfdataflow
21/09/2022	Employer Mandated	988.75	smsfdataflow
18/10/2022	Employer Mandated	988.75	smsfdataflow
22/11/2022	Employer Mandated	988.75	smsfdataflow
20/12/2022	Employer Mandated	988.75	smsfdataflow
18/01/2023	Employer Mandated	988.75	smsfdataflow
20/02/2023	Employer Mandated	988.75	smsfdataflow
27/03/2023	Employer Mandated	988.75	smsfdataflow
17/04/2023	Employer Mandated	1,979.51	smsfdataflow
29/05/2023	Employer Mandated	1,038.19	smsfdataflow
12/06/2023	Employer Mandated	1,038.19	smsfdataflow
Totals:		12,890.58	

Nidhi Super Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mrs Shweta Herlekar

Date of Birth: 12 Aug 1982
Age: 40 (at 30/06/2023)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

Prior Year Contributions		Non-Concessional	
Contributions for the previous 2 years are not confirmed			Unknown
3-year cap in effect from previous years			Unknown
Total non-concessional contributions in previous 2 years			Unknown
Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	100,502.90	0.00
Contributions made (to this fund)	3	8,344.32	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		8,344.32	0.00
Amount above caps	4	0.00	0.00
Available		119,658.58	110,000.00

Notes

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Member may be eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	8,344.32
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Contributions as allocated	8,344.32
NonConcessional	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	Contributions as allocated	0.00
Other	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	Total Other contributions	0.00

Transactions

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
03/08/2022	Employer Mandated	1,988.45			smsfdataflow
02/11/2022	Employer Mandated	2,096.96			smsfdataflow
27/01/2023	Employer Mandated	2,088.24			smsfdataflow
01/05/2023	Employer Mandated	2,170.67			smsfdataflow
Totals:		8,344.32			

Nidhi Super Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Nidhi Super Fund
Investment Movement Summary
For the period 1 July 2022 to 30 June 2023

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<u>Bank</u>										
St. George Cash Account		30,944.50		41,786.27		42,111.43	0.00		30,619.34	30,619.34
St. George Home Loan		(541,137.67)		33,264.68		27,846.57	0.00		(535,719.56)	(535,719.56)
		<u>(510,193.17)</u>		<u>75,050.95</u>		<u>69,958.00</u>	<u>0.00</u>		<u>(505,100.22)</u>	<u>(505,100.22)</u>
<u>Property Direct Market</u>										
55 Willard Road, Capalaba QLD 4157	1.00	707,344.28	0.00	0.00	0.00	0.00	0.00	1.00	707,344.28	775,000.00
		<u>707,344.28</u>		<u>0.00</u>		<u>0.00</u>	<u>0.00</u>		<u>707,344.28</u>	<u>775,000.00</u>
Fund Total		<u>197,151.11</u>		<u>75,050.95</u>		<u>69,958.00</u>	<u>0.00</u>		<u>202,244.06</u>	<u>269,899.78</u>

Due Date: 06 Oct 2022

TAX INVOICE

Trustee for Nidhi Super Fund
11a Elliott St
CLAYFIELD QLD 4011
AUSTRALIAInvoice Number
INV-1152Invoice Date
29 Sep 2022

Description	GST	Amount
For Professional Services including:		
Accounting time completing entry, reconciliations, members statements, financials and tax return for the fund	10%	825.00
Class Super Software costs oncharged	10%	275.00
Audit costs including disbursement to independent auditor	10%	330.00
	Subtotal	1,300.00
	Total GST 10%	130.00
	Invoice Total	1,430.00
	Payments Received	0.00
	Amount Due	\$1,430.00

Account payment terms are STRICTLY 7 days net
accounts@smsfaustralia.com

How to Pay

EFT directly into our bank account:
Account: SMSF Australia Pty Ltd
BSB: 065-004 Account No: 1108 1117
Reference: Name and INV-1152Credit card payment via Stripe
VISA or MasterCard Accepted
3% surcharge oncharged

Inquires 1300 300 630

Issue date 14 Feb 23

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 63883276

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 657 304 160
FOR AGASHE PTY LTD

REVIEW DATE: 14 February 23

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
- 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
UNIT 8 435-439 FULLARTON ROAD HIGHGATE SA 5063

2 Principal place of business
11A ELLIOTT STREET CLAYFIELD QLD 4011

3 Officeholders

Name: GOUTAM AGASHE
Born: INDIA
Date of birth: 02/12/1978
Address: 11A ELLIOTT STREET CLAYFIELD QLD 4011
Office(s) held: DIRECTOR, APPOINTED 14/02/2022; SECRETARY, APPOINTED 14/02/2022

Name: SHWETA GANESH HERLEKAR
Born: INDIA
Date of birth: 12/08/1982
Address: 11A ELLIOTT STREET CLAYFIELD QLD 4011
Office(s) held: DIRECTOR, APPOINTED 14/02/2022

4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY	180	\$180.00	\$0.00

5 Members

These details continue on the next page

AGASHE PTY LTD ACN 657 304 160

Page 1 of 2

Company statement continued

Name:	GOUTAM AGASHE		
Address:	11A ELLIOTT STREET CLAYFIELD QLD 4011		
Share Class	Total number held	Fully paid	Beneficially held
ORD	90	Yes	Yes

Name:	SHWETA GANESH HERLEKAR		
Address:	11A ELLIOTT STREET CLAYFIELD QLD 4011		
Share Class	Total number held	Fully paid	Beneficially held
ORD	90	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.

6 Contact address for ASIC use only

Registered agent name:	SMSF AUSTRALIA PTY LTD
Registered agent number:	46046
Address:	PO BOX 230 GLEN OSMOND SA 5064

**ASIC**

Australian Securities & Investments Commission

ABN 86 768 265 615

AGASHE PTY LTD
 SMSF AUSTRALIA PTY LTD
 PO BOX 230 GLEN OSMOND SA 5064

INVOICE STATEMENT

Issue date 14 Feb 23

AGASHE PTY LTD

ACN 657 304 160

Account No. 22 657304160

Summary

Opening Balance	\$0.00
New items	\$59.00
Payments & credits	\$0.00
TOTAL DUE	\$59.00

- 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

Inquiries

www.asic.gov.au/invoices

1300 300 630

Please pay

Immediately	\$0.00
By 14 Apr 23	\$59.00

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**AGASHE PTY LTD**

ACN 657 304 160

Account No: 22 657304160



22 657304160

TOTAL DUE	\$59.00
Immediately	\$0.00
By 14 Apr 23	\$59.00

Payment options are listed on the back of this payment slip



Billers Code: 17301
Ref: 2296573041607



*814 129 0002296573041607 83

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2023-02-14	Annual Review - Special Purpose Pty Co	4X2252479480P A	\$59.00
	Outstanding transactions		
2023-02-14	Annual Review - Special Purpose Pty Co	4X2252479480P A	\$59.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2296 5730 4160 783

Australia Post

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

Phone

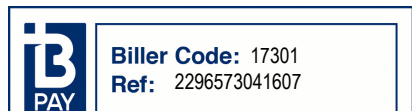
Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au 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



Bill Code: 17301
Ref: 2296573041607

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



Rate Notice

ABN 86 058 929 428

General Enquiries: (07) 3829 8999

Email: rcc@redland.qld.gov.au

Web: www.redland.qld.gov.au

Property No.	10825
Valuation 2022-2023	\$370,000
Rating Category	2a
Billing Period	1 Jul 2022 - 30 Sep 2022
Property Location	
55 Willard Road Capalaba QLD 4157 Lot 20 RP 897993	
Due Date	15 Aug 2022



155880/B/002195 H D-036
 Goutam Agashe &
 Shweta Ganesh Herlekar As Trustee
 11A Elliott Street
 CLAYFIELD QLD 4011

Rate Account Balance B/Fwd	+	Current Levy	=	Total Amount Owing
\$0.00		\$1,152.22		\$1,152.22

Summary of Charges

Balance Brought Forward	\$	0.00
Council Rates and Charges	\$	567.51
Council Water and Sewerage Charges	\$	312.61
State Government Charges	\$	272.10
Total Amount Payable	\$	1,152.22

Payments made after 04/07/2022 may not be included in the calculation of this rate notice.

See over the page for levy details and more payment options.

To check your current balance log onto myServices
www.redland.qld.gov.au

Payment By BPAY



Bill Code: 53058
Ref: 1108255

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

© Registered to BPAY Pty Ltd ABN 69 079 137 518

Payment Online



www.redland.qld.gov.au
 Use your credit card to pay 24 hours 7 days per week.
Reference No: 1108255

Payment By Phone



1300 300 943
 Visa, Mastercard. 24 hours.
 7 days per week.
Reference No: 1108255

If you are experiencing financial hardship please contact us to discuss options on 3829 8999.



Remittance Advice By Mail

Post your payment with this cut-off slip to:

Redland City Council
 PO Box 21
 Cleveland Qld 4163



Pay in Person at any Post Office



*2431 1108255

Account Summary

Property Number 10825

Goutam Agashe &
Shweta Ganesh Herlekar As Trustee

Total Amount \$1,152.22

Amount

Redland City Council Charges & Rebates

General rate category 2a	\$390.33
Environment & coastal management	\$40.38
Landfill remediation	\$12.17
Redland City SES administration	\$1.76

Utility Charges

Residential 240Lt Waste / 240Lt Recycle	\$122.87
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State Government Charges & Rebates

Emergency management levy – Class A Group 2	\$58.85
---	---------

For the financial year 2022/23, an annual payment of \$5,597,378 will be paid to Redland City Council by the Queensland Government under the *Waste Reduction and Recycling Act 2011*. The purpose of this payment is to mitigate any direct impacts of the waste disposal levy to households in the Redland City local government area.

Important Notes

Future Issue & Due Dates:

- Q2 Issue Date 14 Oct 22 / Due Date 14 Nov 22
- Q3 Issue Date 11 Jan 23 / Due Date 13 Feb 23
- Q4 Issue Date 17 Apr 23 / Due Date 18 May 23

Interest: From 1 July 2022 to 30 June 2023 compound interest at the rate of 8.17% is payable on all overdue rates and charges (excluding non-rate items). If overdue rates are included in the opening balance of this rate notice they are accruing interest.

Balance of Account: If you would like to discuss a balance outstanding on your account or discuss payment options please contact us on (07) 3829 8999.

This rate notice is issued in accordance with the Local Government Regulation 2012 and Council’s budget resolutions.

Andrew Chesterman,
Chief Executive Officer.

Payment In Person

Council Service Centres:
Cleveland (Bloomfield St), and Capalaba (Noeleen St)
 Mon to Fri 8.30am – 4.30pm
Victoria Point Library (High St) Mon to Fri 9am – 5pm

Payment By Direct Debit

Download a Direct Debit Request from Council’s website or phone (07) 3829 8999 to request a form.
 Complete and return by email to :
 DirectDebitRates@redland.qld.gov.au **Or** By Post To Redland City Council, Direct Debit, PO Box 21, Cleveland QLD 4163

Use Centrepay to make regular Deductions from your Centrelink payments. Centrepay is a voluntary and easy payment option available to Centrelink customers. Go to humanservices.gov.au/Centrepay for more information and to set up your Centrepay Deductions.

Credit Card Slip

I hereby authorise the amount shown on this credit card slip to be charged against my credit card

Property No. 10825

- VISA
- MASTERCARD

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------------------	----------------------	----------------------

Amount	\$	Expiry Date	
Full Name on Card	<input style="width: 100%;" type="text"/>		
Signature	<input style="width: 100%;" type="text"/>		
Daytime Phone No.	<input style="width: 100%;" type="text"/>		



Water Account Summary

General Enquiries: (07) 3829 8999
Email: rcc@redland.qld.gov.au
Web: www.redland.qld.gov.au

Property No. 10825

Property Location
55 Willard Road Capalaba QLD 4157
Lot 20 RP 897993

Billing Period
1 Jul 2022 - 30 Sep 2022

Goutam Agashe &
Shweta Ganesh Herlekar As Trustee
11A Elliott Street
CLAYFIELD QLD 4011

Information Only

Your Water Meter Readings

Water Meter Serial	Previous Read Date	Current Read Date	Number of Days	Previous Reading	Current Reading	Consumption (kilolitres)	Is Reading Estimated?
20W067417	18/01/2022	28/04/2022	100	502	568	66	No

Local Government Distribution and Retail Price

Residential water consumption	\$	41.51
Residential fixed water access 20mm	\$	74.85
Sewerage	\$	196.25

State Bulk Water Price

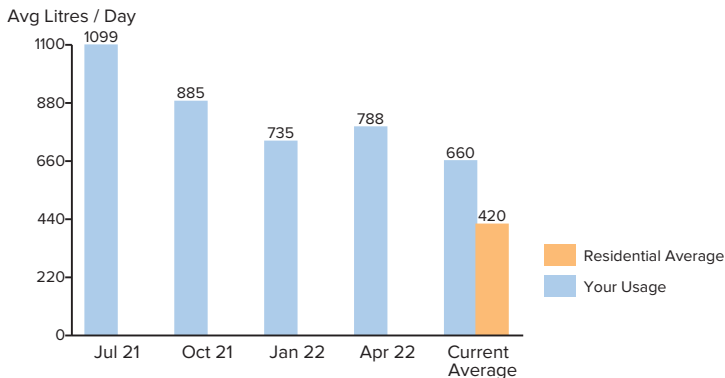
State Govt bulk water consumption	\$	213.25
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Total Water and Wastewater Charges \$ 525.86

This amount is included on your Rate Notice – DO NOT PAY SEPARATELY

For comparison, the total water and wastewater billed on your last Rate Notice \$517.54

Your Water Usage Comparison



Billing Enquiry?

For billing enquiries please contact Redland City Council
Telephone: 3829 8999 Facsimile: 07 3829 8765

Cnr Bloomfield and Middle Streets, Cleveland Qld 4163
PO Box 21, Cleveland Qld 4163
email rcc@redland.qld.gov.au
web www.redland.qld.gov.au

For water and wastewater 24 hour service enquiries please contact Redland City Council
Telephone: 3829 8999

Please refer to the back page of this summary for further information.

Water and Sewerage Charges

- The water fixed access charge is billed in advance and is a set charge (based on meter size).
- The sewerage charge is billed in advance and is a set charge.
- Water consumption is charged per kilolitre and is based on water meter readings taken over the quarter (1 kilolitre = 1,000 litres).

For the 2022-2023 financial year the following water consumption charges apply:

Consumption Type	State Govt Bulk Water Price per kilolitre \$	Redland City Council Price per kilolitre \$	Total Price \$
Residential	3.301	0.651	3.952
Non Residential	3.301	1.489	4.790

Why am I charged a state bulk water price?

Since 2008, Seqwater has owned, operated and maintained bulk supply dams, reservoirs and water treatment plants. State Government legislation requires council to display the bulk water charges as a separate item on your water summary.

Estimated Readings

On occasion we may have trouble obtaining a meter reading for your property. Generally this happens in instances where the entry gate is locked, there is a dog or the meter is obstructed by vegetation. In these instances the meter reader will leave a self-read card in your letterbox if possible. You can avoid an estimated read by reading your water meter, completing the card and returning it to us as soon as possible.

If we have not received a meter reading we will estimate a reading based on your previous usage.

Ownership Change - Why am I Paying for Water used by the Previous Owner?

As part of the settlement of ownership transfer the majority of conveyance solicitors will request a water search in order to do a water charge adjustment for the purposes of financial settlement. The adjustment covers the previous owner's water usage up until settlement date. Therefore in the majority of instances the new owner is not paying the water used by the previous owner. However, should you have any concerns please contact your conveyance solicitor.

Checking for leaks

It is important to fix leaks or plumbing issues quickly. Locating and fixing leaks will save water and help reduce your water consumption charge.

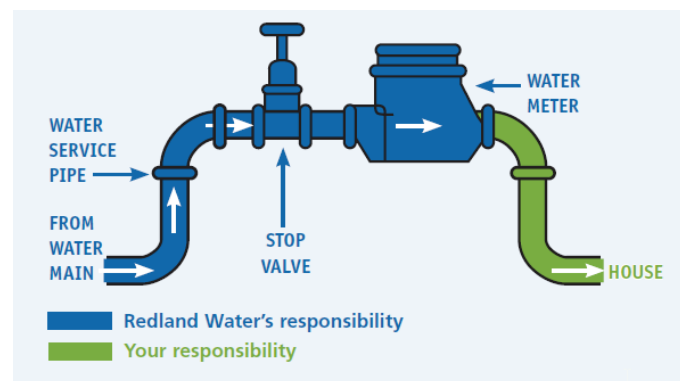
Do a test:

- Turn off all household water appliances and garden taps
- Read and record the black and red numbers on the water meter (or take a photo of the numbers with your smart phone)
- Wait an hour or two then check the meter reading again.

If any of the numbers have moved you may have a leak in your internal water infrastructure. If a leak is suspected you are encouraged to contact a licensed plumber.

Who owns the water meter?

Redland City Council owns the water meter, and the pipes that supply the services to the water meter.





Rate Notice

ABN 86 058 929 428

General Enquiries: (07) 3829 8999

Email: rcc@redland.qld.gov.au

Web: www.redland.qld.gov.au

Property No.	10825
Valuation 2022-2023	\$370,000
Rating Category	2a
Billing Period	1 Oct 2022 - 31 Dec 2022
Property Location	55 Willard Road Capalaba QLD 4157 Lot 20 RP 897993
Due Date	14 Nov 2022



156723/A/001236 H D-036
 Goutam Agashe &
 Shweta Ganesh Herlekar As Trustee
 11A Elliott Street
 CLAYFIELD QLD 4011

Rate Account Balance B/Fwd	+	Current Levy	=	Total Amount Owing
\$0.00		\$1,192.30		\$1,192.30

Summary of Charges

Balance Brought Forward	\$	0.00
Council Rates and Charges	\$	567.51
Council Water and Sewerage Charges	\$	319.26
State Government Charges	\$	305.53
Total Amount Payable	\$	1,192.30

Payments made after 05/10/2022 may not be included in the calculation of this rate notice.

See over the page for levy details and more payment options.

To check your current balance log onto myServices
www.redland.qld.gov.au

Payment By BPAY



Bill Code: 53058
Ref: 1108255

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

© Registered to BPAY Pty Ltd ABN 69 079 137 518

Payment Online



www.redland.qld.gov.au
 Use your credit card to pay 24 hours 7 days per week.
Reference No: 1108255

Payment By Phone



1300 300 943
 Visa, Mastercard. 24 hours.
 7 days per week.
Reference No: 1108255

If you are experiencing financial hardship please contact us to discuss options on 3829 8999.



Remittance Advice By Mail

Post your payment with this cut-off slip to:

Redland City Council
 PO Box 21
 Cleveland Qld 4163



Pay in Person at any Post Office



*2431 1108255

Account Summary

Property Number 10825

Goutam Agashe &
Shweta Ganesh Herlekar As Trustee

Total Amount \$1,192.30



Water Account Summary

General Enquiries: (07) 3829 8999
Email: rcc@redland.qld.gov.au
Web: www.redland.qld.gov.au

Property No. 10825

Property Location
55 Willard Road Capalaba QLD 4157
Lot 20 RP 897993

Billing Period
1 Oct 2022 - 31 Dec 2022

Goutam Agashe &
Shweta Ganesh Herlekar As Trustee
11A Elliott Street
CLAYFIELD QLD 4011

Information Only

Your Water Meter Readings

Water Meter Serial	Previous Read Date	Current Read Date	Number of Days	Previous Reading	Current Reading	Consumption (kilolitres)	Is Reading Estimated?
20W067417	28/04/2022	18/07/2022	81	568	644	76	No

Local Government Distribution and Retail Price

Residential water consumption	\$	48.16
Residential fixed water access 20mm	\$	74.85
Sewerage	\$	196.25

State Bulk Water Price

State Govt bulk water consumption	\$	246.68
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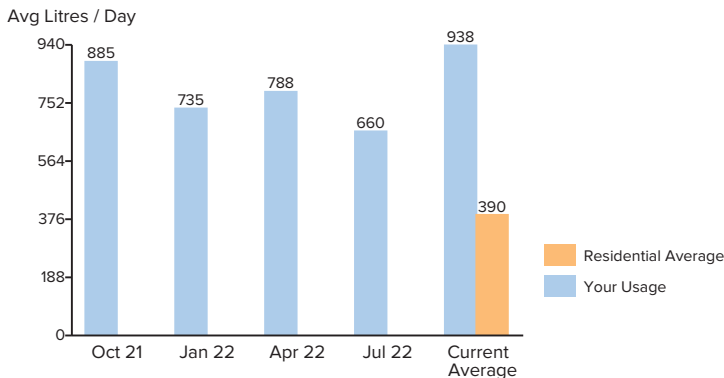
Total Water and Wastewater Charges

\$ 565.94

This amount is included on your Rate Notice – DO NOT PAY SEPARATELY

For comparison, the total water and wastewater billed on your last Rate Notice \$525.86

Your Water Usage Comparison



Billing Enquiry?

For billing enquiries please contact Redland City Council
Telephone: 3829 8999 Facsimile: 07 3829 8765

Cnr Bloomfield and Middle Streets, Cleveland Qld 4163
PO Box 21, Cleveland Qld 4163
email rcc@redland.qld.gov.au
web www.redland.qld.gov.au

For water and wastewater 24 hour service enquiries please contact Redland City Council
Telephone: 3829 8999

Please refer to the back page of this summary for further information.

Water and Sewerage Charges

- The water fixed access charge is billed in advance and is a set charge (based on meter size).
- The sewerage charge is billed in advance and is a set charge.
- Water consumption is charged per kilolitre and is based on water meter readings taken over the quarter (1 kilolitre = 1,000 litres).

For the 2022-2023 financial year the following water consumption charges apply:

Consumption Type	State Govt Bulk Water Price per kilolitre \$	Redland City Council Price per kilolitre \$	Total Price \$
Residential	3.301	0.651	3.952
Non Residential	3.301	1.489	4.790

Why am I charged a state bulk water price?

Since 2008, Seqwater has owned, operated and maintained bulk supply dams, reservoirs and water treatment plants. State Government legislation requires council to display the bulk water charges as a separate item on your water summary.

Estimated Readings

On occasion we may have trouble obtaining a meter reading for your property. Generally this happens in instances where the entry gate is locked, there is a dog or the meter is obstructed by vegetation. In these instances the meter reader will leave a self-read card in your letterbox if possible. You can avoid an estimated read by reading your water meter, completing the card and returning it to us as soon as possible.

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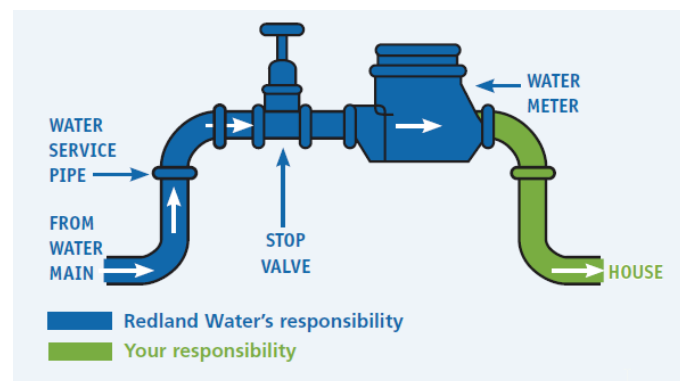
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Who owns the water meter?

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130723090001230



Rate Notice

ABN 86 058 929 428

General Enquiries: (07) 3829 8999

Email: rcc@redland.qld.gov.au

Web: www.redland.qld.gov.au



157418/A/001175 H D-036
Goutam Agashe &
Shweta Ganesh Herlekar As Trustee
11A Elliott Street
CLAYFIELD QLD 4011

Property No.	10825
Valuation 2022-2023	\$370,000
Rating Category	2a
Billing Period	1 Jan 2023 - 31 Mar 2023
Property Location	55 Willard Road Capalaba QLD 4157 Lot 20 RP 897993
Due Date	13 Feb 2023

Rate Account Balance B/Fwd	+	Current Levy	=	Total Amount Owing
\$0.00		\$1,063.44		\$1,063.44

Summary of Charges

Balance Brought Forward	\$	0.00
Council Rates and Charges	\$	567.51
Council Water and Sewerage Charges	\$	298.44
State Government Charges	\$	197.49
Total Amount Payable	\$	1,063.44

Payments made after 31/12/2022 may not be included in the calculation of this rate notice.

See over the page for levy details and more payment options.

For enquires regarding the QLD State Government Water Discount, please contact 13QGOV (13 74 68)

Payment By BPAY



Billers Code: 53058
Ref: 1108255

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

© Registered to BPAY Pty Ltd ABN 69 079 137 518

Payment Online



www.redland.qld.gov.au
Use your credit card to pay 24 hours 7 days per week.
Reference No: 1108255

Payment By Phone



1300 300 943
Visa, Mastercard. 24 hours.
7 days per week.
Reference No: 1108255

If you are experiencing financial hardship please contact us to discuss options on 3829 8999.



Remittance Advice By Mail

Post your payment with this cut-off slip to:

Redland City Council
PO Box 21
Cleveland Qld 4163



Pay in Person at any
Post Office



*2431 1108255

Account Summary

Property Number 10825

Goutam Agashe &
Shweta Ganesh Herlekar As Trustee

Total Amount \$1,063.44

Amount

Redland City Council Charges & Rebates

General rate category 2a	\$390.33
Environment & coastal management	\$40.38
Landfill remediation	\$12.17
Redland City SES administration	\$1.76

Utility Charges

Residential 240Lt Waste / 240Lt Recycle	\$122.87
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State Government Charges & Rebates

Emergency management levy – Class A Group 2	\$58.85
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For the financial year 2022/23, an annual payment of \$5,597,378 will be paid to Redland City Council by the Queensland Government under the *Waste Reduction and Recycling Act 2011*. The purpose of this payment is to mitigate any direct impacts of the waste disposal levy to households in the Redland City local government area.

Important Notes

Future Issue & Due Dates:
Q4 Issue Date 17 Apr 23 /
Due Date 18 May 23

Interest: From 1 July 2022 to 30 June 2023 compound interest at the rate of 8.17% is payable on all overdue rates and charges (excluding non-rate items). If overdue rates are included in the opening balance of this rate notice they are accruing interest.

Balance of Account: If you would like to discuss a balance outstanding on your account or discuss payment options please contact us on (07) 3829 8999.

This rate notice is issued in accordance with the Local Government Regulation 2012 and Council's budget resolutions.

Andrew Chesterman,
Chief Executive Officer.



Payment In Person

Council Service Centres:

Cleveland (Bloomfield St), and Capalaba (Noeleen St)
Mon to Fri 8.30am – 4.30pm

Victoria Point Library (High St) Mon to Fri 9am – 5pm



Payment By Direct Debit

Download a Direct Debit Request from Council's website or phone (07) 3829 8999 to request a form.

Complete and return by email to :
DirectDebitRates@redland.qld.gov.au **Or** By Post To Redland City Council, Direct Debit, PO Box 21, Cleveland QLD 4163

Use Centrepay to make regular Deductions from your Centrelink payments. Centrepay is a voluntary and easy payment option available to Centrelink customers. Go to humanservices.gov.au/Centrepay for more information and to set up your Centrepay Deductions.

13/4/16/20/00/117/3

Credit Card Slip

I hereby authorise the amount shown on this credit card slip to be charged against my credit card

Property No. 10825

VISA MASTERCARD

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------

Amount	\$ <input type="text"/>	Expiry Date	<input type="text"/>
Full Name on Card	<input type="text"/>		
Signature	<input type="text"/>		
Daytime Phone No.	<input type="text"/>		



Water Account Summary

General Enquiries: (07) 3829 8999
Email: rcc@redland.qld.gov.au
Web: www.redland.qld.gov.au

Property No. 10825

Property Location
55 Willard Road Capalaba QLD 4157
Lot 20 RP 897993

Billing Period
1 Jan 2023 - 31 Mar 2023

Goutam Agashe &
Shweta Ganesh Herlekar As Trustee
11A Elliott Street
CLAYFIELD QLD 4011

Information Only

Your Water Meter Readings

Water Meter Serial	Previous Read Date	Current Read Date	Number of Days	Previous Reading	Current Reading	Consumption (kilolitres)	Is Reading Estimated?
20W067417	18/07/2022	25/10/2022	99	644	686	42	No

Local Government Distribution and Retail Price

Residential water consumption	\$	27.34
Residential fixed water access 20mm	\$	74.85
Sewerage	\$	196.25

State Bulk Water Price

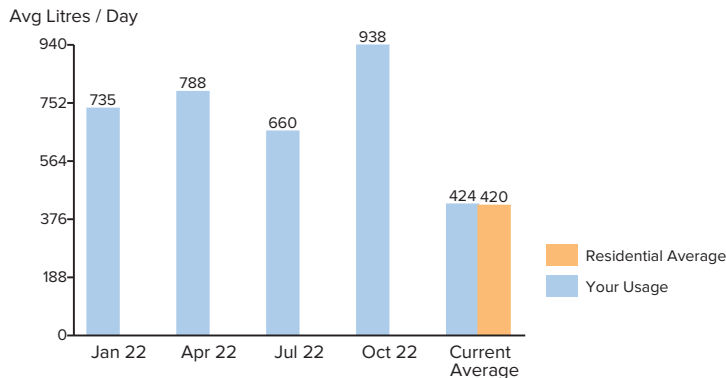
State Govt bulk water consumption	\$	138.64
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Total Water and Wastewater Charges	\$	437.08
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This amount is included on your Rate Notice – DO NOT PAY SEPARATELY

For comparison, the total water and wastewater billed on your last Rate Notice \$565.94

Your Water Usage Comparison



Billing Enquiry?

For billing enquiries please contact Redland City Council
Telephone: 3829 8999 Facsimile: 07 3829 8765

Cnr Bloomfield and Middle Streets, Cleveland Qld 4163
PO Box 21, Cleveland Qld 4163
email rcc@redland.qld.gov.au
web www.redland.qld.gov.au

For water and wastewater 24 hour service enquiries please contact Redland City Council
Telephone: 3829 8999

Please refer to the back page of this summary for further information.

Water and Sewerage Charges

- The water fixed access charge is billed in advance and is a set charge (based on meter size).
- The sewerage charge is billed in advance and is a set charge.
- Water consumption is charged per kilolitre and is based on water meter readings taken over the quarter (1 kilolitre = 1,000 litres).

For the 2022-2023 financial year the following water consumption charges apply:

Consumption Type	State Govt Bulk Water Price per kilolitre \$	Redland City Council Price per kilolitre \$	Total Price \$
Residential	3.301	0.651	3.952
Non Residential	3.301	1.489	4.790

Why am I charged a state bulk water price?

Since 2008, Seqwater has owned, operated and maintained bulk supply dams, reservoirs and water treatment plants. State Government legislation requires council to display the bulk water charges as a separate item on your water summary.

Estimated Readings

On occasion we may have trouble obtaining a meter reading for your property. Generally this happens in instances where the entry gate is locked, there is a dog or the meter is obstructed by vegetation. In these instances the meter reader will leave a self-read card in your letterbox if possible. You can avoid an estimated read by reading your water meter, completing the card and returning it to us as soon as possible.

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Checking for leaks

It is important to fix leaks or plumbing issues quickly. Locating and fixing leaks will save water and help reduce your water consumption charge. If your current water usage noted on the previous page appears abnormal, please check for leaks.

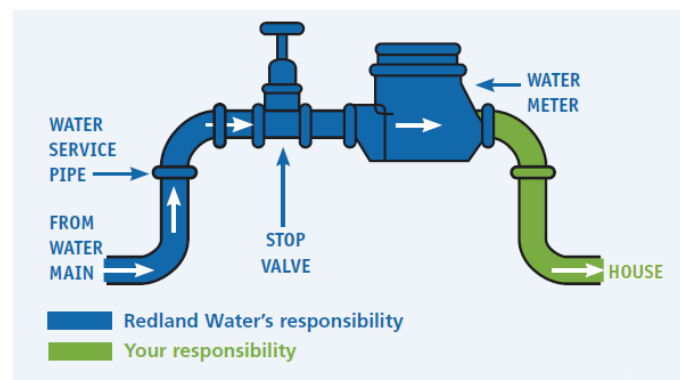
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Who owns the water meter?

Redland City Council owns the water meter, and the pipes that supply the services to the water meter.





Rate Notice

ABN 86 058 929 428

General Enquiries: (07) 3829 8999

Email: rcc@redland.qld.gov.au

Web: www.redland.qld.gov.au



158448/A/001157 H D-036
Goutam Agashe &
Shweta Ganesh Herlekar As Trustee
11A Elliott Street
CLAYFIELD QLD 4011

Property No.	10825
Valuation 2022-2023	\$370,000
Rating Category	2a
Billing Period	1 Apr 2023 - 30 Jun 2023
Property Location	55 Willard Road Capalaba QLD 4157 Lot 20 RP 897993
Due Date	18 May 2023

Rate Account Balance B/Fwd	+	Current Levy	=	Total Amount Owing
\$0.00		\$1,217.57		\$1,217.57

Summary of Charges

Balance Brought Forward	\$	0.00
Council Rates and Charges	\$	567.51
Council Water and Sewerage Charges	\$	323.83
State Government Charges	\$	326.23
Total Amount Payable	\$	1,217.57

Payments made after 03/04/2023 may not be included in the calculation of this rate notice.

See over the page for levy details and more payment options.

Payment By BPAY



Billers Code: 53058
Ref: 1108255

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

© Registered to BPAY Pty Ltd ABN 69 079 137 518

Payment Online



www.redland.qld.gov.au
Use your credit card to pay 24 hours 7 days per week.
Reference No: 1108255

Payment By Phone



1300 300 943
Visa, Mastercard. 24 hours.
7 days per week.

PHONE Reference No: 1108255

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Remittance Advice By Mail

Post your payment with this cut-off slip to:

Redland City Council
PO Box 21
Cleveland Qld 4163



Pay in Person at any
Post Office



*2431 1108255

Account Summary

Property Number 10825

Goutam Agashe &
Shweta Ganesh Herlekar As Trustee

Total Amount \$1,217.57

Amount

Redland City Council Charges & Rebates

General rate category 2a	\$390.33
Environment & coastal management	\$40.38
Landfill remediation	\$12.17
Redland City SES administration	\$1.76

Utility Charges

Residential 240Lt Waste / 240Lt Recycle	\$122.87
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State Government Charges & Rebates

Emergency management levy – Class A Group 2	\$58.85
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For the financial year 2022/23, an annual payment of \$5,597,378 will be paid to Redland City Council by the Queensland Government under the *Waste Reduction and Recycling Act 2011*. The purpose of this payment is to mitigate any direct impacts of the waste disposal levy to households in the Redland City local government area.

Important Notes

Interest: From 1 July 2022 to 30 June 2023 compound interest at the rate of 8.17% is payable on all overdue rates and charges (excluding non-rate items). If overdue rates are included in the opening balance of this rate notice they are accruing interest.

Balance of Account: If you would like to discuss a balance outstanding on your account or discuss payment options please contact us on (07) 3829 8999.

This rate notice is issued in accordance with the Local Government Regulation 2012 and Council’s budget resolutions.

Andrew Chesterman,
Chief Executive Officer.

Payment In Person

Council Service Centres:
Cleveland (Bloomfield St), and Capalaba (Noeleen St)
 Mon to Fri 8.30am – 4.30pm
Victoria Point Library (High St) Mon to Fri 9am – 5pm

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<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------

Amount	\$	Expiry Date	
Full Name on Card			
Signature			
Daytime Phone No.			



Water Account Summary

General Enquiries: (07) 3829 8999
Email: rcc@redland.qld.gov.au
Web: www.redland.qld.gov.au

Property No. 10825

Property Location
55 Willard Road Capalaba QLD 4157
Lot 20 RP 897993

Billing Period
1 Apr 2023 - 30 Jun 2023

Goutam Agashe &
Shweta Ganesh Herlekar As Trustee
11A Elliott Street
CLAYFIELD QLD 4011

Information Only

Your Water Meter Readings

Water Meter Serial	Previous Read Date	Current Read Date	Number of Days	Previous Reading	Current Reading	Consumption (kilolitres)	Is Reading Estimated?
20W067417	25/10/2022	19/01/2023	86	686	767	81	No

Local Government Distribution and Retail Price

Residential water consumption	\$	52.73
Residential fixed water access 20mm	\$	74.85
Sewerage	\$	196.25

State Bulk Water Price

State Govt bulk water consumption	\$	267.38
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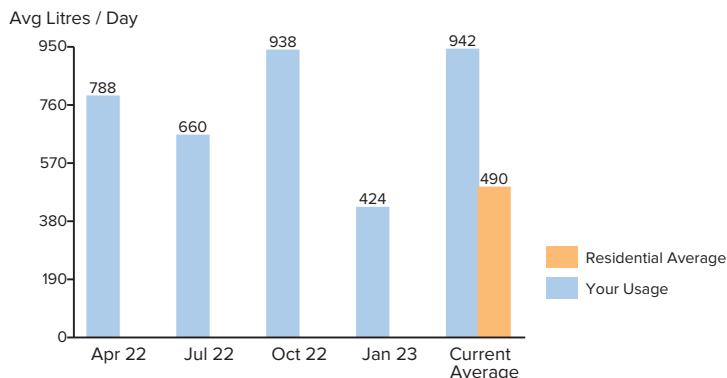
Total Water and Wastewater Charges

\$ 591.21

This amount is included on your Rate Notice – DO NOT PAY SEPARATELY

For comparison, the total water and wastewater billed on your last Rate Notice \$437.08

Your Water Usage Comparison



Billing Enquiry?

For billing enquiries please contact Redland City Council
Telephone: 3829 8999 Facsimile: 07 3829 8765

Cnr Bloomfield and Middle Streets, Cleveland Qld 4163
PO Box 21, Cleveland Qld 4163
email rcc@redland.qld.gov.au
web www.redland.qld.gov.au

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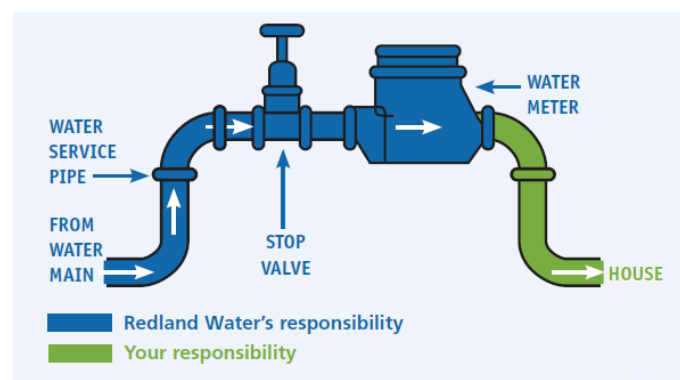
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- Wait an hour or two then check the meter reading again.

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Who owns the water meter?

Redland City Council owns the water meter, and the pipes that supply the services to the water meter.



IntelliVal Automated Valuation Estimate

Prepared on 29 June 2023



55 Willard Road Capalaba QLD 4157

Estimated Value: ■
\$775,000

Estimated Value Confidence:

Low High

Estimated Price Range:
\$720,000 - \$829,000

Property Attributes:

   
3 1 1 81m²



Year Built

-



Land Area

882m²



Property Type

House



Land Use

Single Unit Dwelling



Development Zoning

Urban residential

Sales History

Sale Date	Sale Price	Sale Type
17 Feb 2022	\$680,000	Normal Sale
12 Sep 2016	\$425,000	Normal Sale

Estimated Value as at 19 June 2023. An automated valuation model estimate (Estimated Value) is a statistically derived estimate of the value of the subject property. An Estimated Value must not be relied upon as a professional valuation or an accurate representation of the market value of the subject property as determined by the valuer.

For further information about confidence levels, please refer to the end of this document.

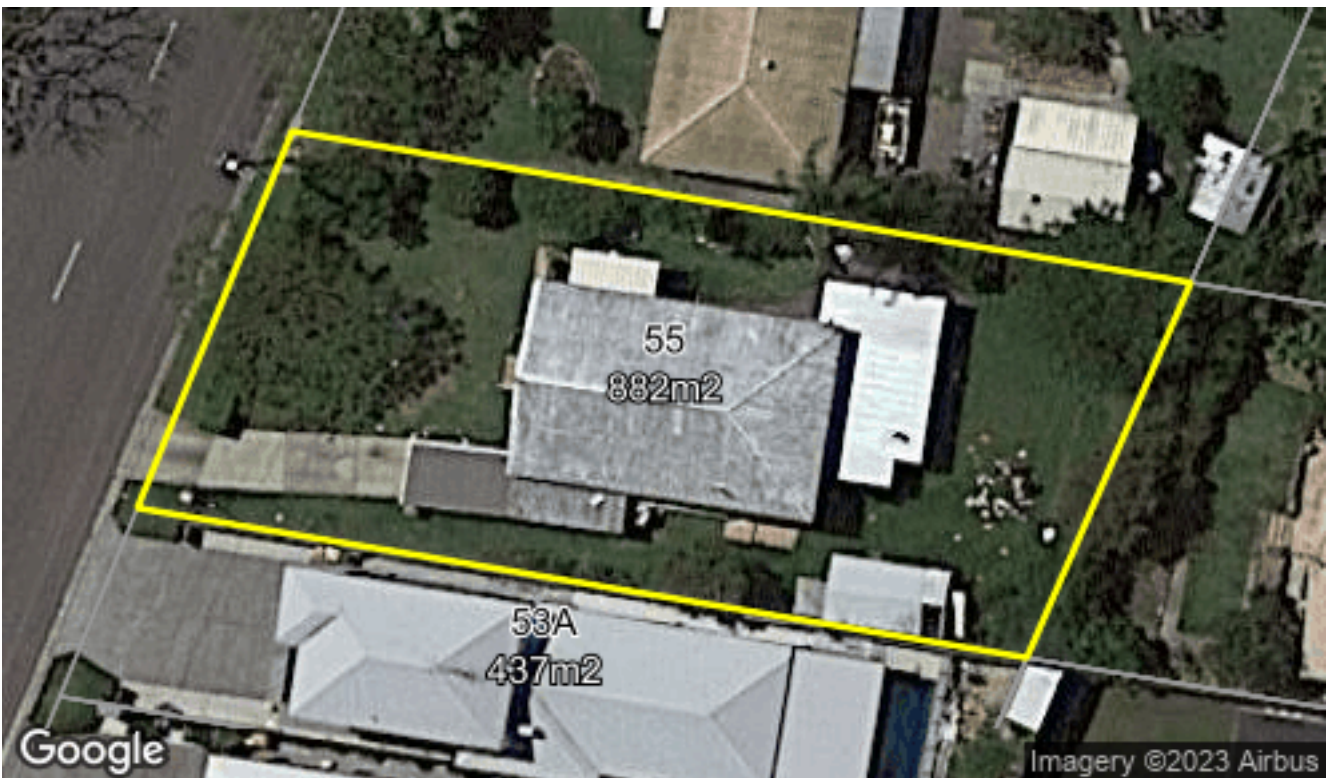
CoreLogic IntelliVal Automated Valuation Estimate

55 Willard Road Capalaba QLD 4157



Prepared on 29 June 2023

Location Highlights



CoreLogic IntelliVal Automated Valuation Estimate

55 Willard Road Capalaba QLD 4157



Prepared on 29 June 2023

Recently Sold Properties



3 1 2 118m² 857m²

34 Bowen Street Capalaba QLD 4157

Sold Price: \$750,000

Sold Date: 15 February 2023

Distance from Subject: 0.3km

Features: Urban Residential, 1 Dining Rooms, 857.0 M2 (Approx), 1 Toilets, 2002 Year Building Refurbished



3 1 2 90m² 688m²

24 Kensington Street Capalaba QLD 4157

Sold Price: \$718,000

Sold Date: 17 May 2023

Distance from Subject: 0.3km

Features: Urban Residential, Floorboards, 1 No of Study Rooms, Dishwasher



3 1 1 124m² 694m²

55 Abelia Street Alexandra Hills QLD 4161

Sold Price: \$665,000

Sold Date: 19 February 2023

Distance from Subject: 0.4km

Features: Urban Residential

CoreLogic IntelliVal Automated Valuation Estimate

55 Willard Road Capalaba QLD 4157



Prepared on 29 June 2023



4 1 2 128m² 653m²

9 Nandina Street Alexandra Hills QLD 4161

Sold Price: \$750,000

Sold Date: 10 February 2023

Distance from Subject: 0.6km

Features: South, Spa Bath, Fans, Urban Residential, 1 Dining Rooms, 1 Family / Rumpus Rooms, Landscaped, Well Appointed, Private



3 1 2 78m² 670m²

9 Alpinia Street Alexandra Hills QLD 4161

Sold Price: \$705,000

Sold Date: 05 February 2023

Distance from Subject: 0.7km

Features: Urban Residential, 2005 Year Building Refurbished



3 1 2 91m² 607m²

15 Sutphin Street Capalaba QLD 4157

Sold Price: \$705,000

Sold Date: 12 April 2023

Distance from Subject: 0.7km

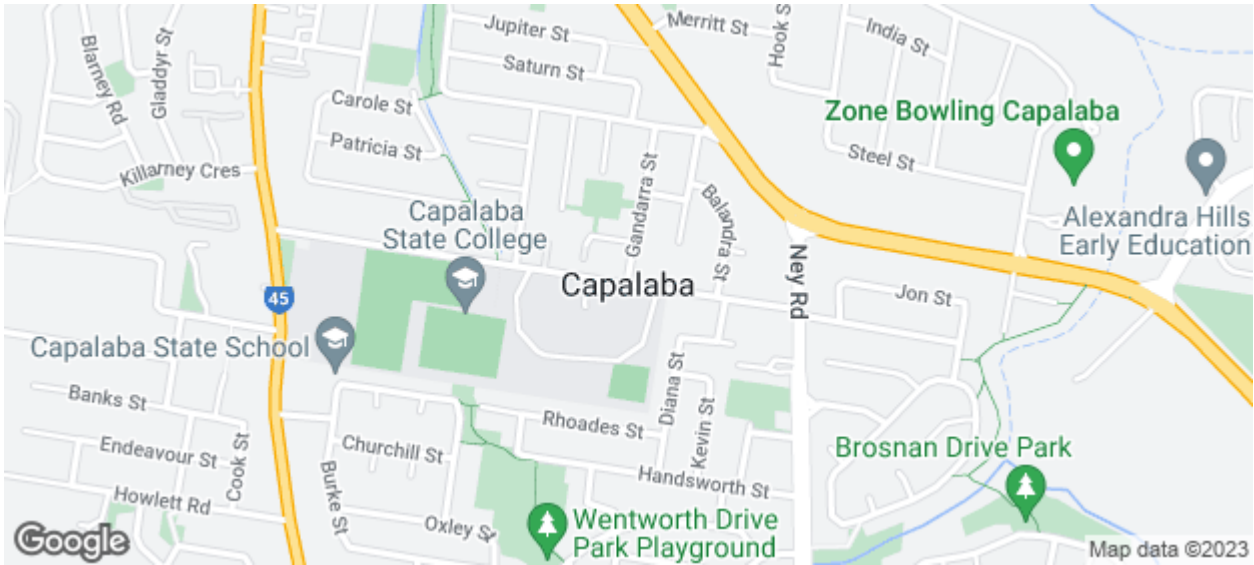
Features: Urban Residential, Dishwasher, Floorboards, Broadband internet access, Dishwasher, 1 Toilets, 2015 Year Building

CoreLogic IntelliVal Automated Valuation Estimate

55 Willard Road Capalaba QLD 4157

Prepared on 29 June 2023

Capalaba Insights: A Snapshot



Houses

Median Price

\$694,667

	Past Sales	Capital Growth
2023	256	↓ 12.36%
2022	328	↑ 45.12%
2021	270	↑ 11.12%
2020	221	↑ 5.05%
2019	231	↓ 3.33%

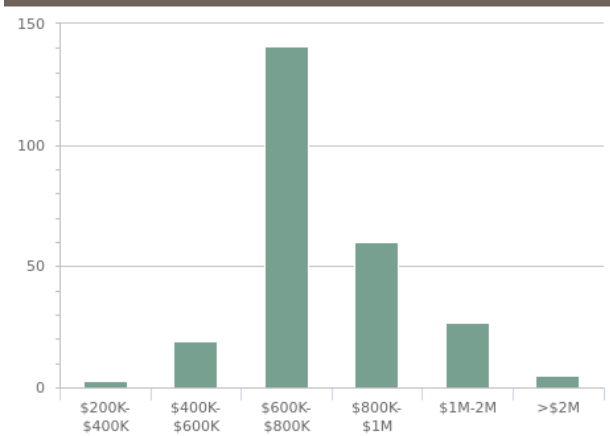
Units

Median Price

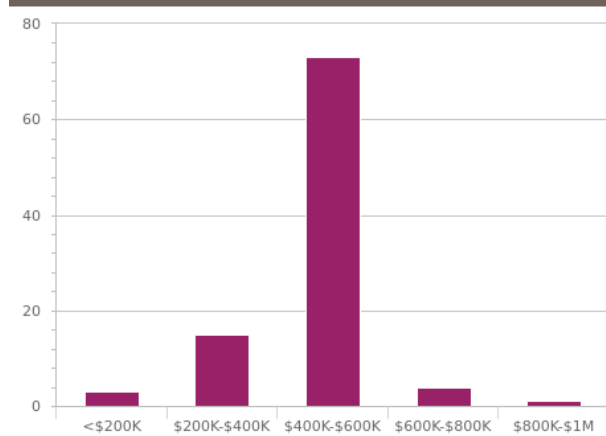
\$445,079

	Past Sales	Capital Growth
2023	96	↑ 6.67%
2022	176	↑ 19.57%
2021	71	↑ 12.32%
2020	77	↓ 3.18%
2019	63	↓ 8.12%

House Sales by Price (Past 12 Months)



Unit Sales by Price (Past 12 Months)



CoreLogic IntelliVal Automated Valuation Estimate

Prepared on 29 June 2023

Disclaimers

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An Estimated Value is generated (i) by a computer driven mathematical model in reliance on available data; (ii) without the physical inspection of the subject property; (iii) without taking into account any market conditions (including building, planning, or economic), and/or (iv) without identifying observable features or risks (including adverse environmental issues, state of repair, improvements, renovations, aesthetics, views or aspect) which may, together or separately, affect the value.

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How to read Estimated Value

The Confidence is based on a statistical calculation as to the probability of the Estimated Value being accurate compared to market value. The available confidence values returned are High, Medium-High, Medium, Medium-Low, and Low. An Estimated Value with a 'High' confidence is considered more reliable than an Estimated Value with a 'Medium-High', 'Medium', 'Medium-Low' or 'Low' confidence. The Confidence is a reflection of the amount of data we have on the property and similar properties in the surrounding areas. Generally, the more data we have for the local real estate market and subject property, the higher the Confidence level will be. Confidence should be considered alongside the Estimated Value.

Confidence is displayed as a coloured coded range with red representing low confidence, through to amber which represents medium confidence to green for higher confidence.



For more information on estimated values: <https://www.corelogic.com.au/estimated-value-faqs>

If you have any questions or concerns about the information in this report, please contact our customer care team.

Within Australia: **1300 734 318**
Email Us: **customercare@corelogic.com.au**



Financial Year Statement

Statement period

From: 1 July 2022

To: 30 June 2023

MR. GOUTAM AGASHE

Total For All Properties

Income		Expenses		Net Position
\$23,287.09	-	\$3,026.25	=	\$20,260.84
Incl GST: \$0.00		Incl GST: \$275.12		

Total rent deductions: \$0.00

ITEM	INCLUDED GST	EXPENSE	INCOME
Reimbursement - Water Consumption			\$1,035.70
Rent *			\$22,251.39
Airconditioner Repairs/Service	\$14.00	\$154.00	
Electrical - Repairs	\$14.90	\$163.90	
General Maintenance	\$61.60	\$677.60	
Management Fee	\$166.89	\$1,835.75	
Smoke Alarms - Annual Subscription Renewal	\$11.73	\$129.00	
Sundry Fee	\$6.00	\$66.00	

Property Breakdown

#1 of 1 properties

55 Willard Rd, Capalaba QLD

Goutam Agashe, Shweta Herlekar

ITEM	INCLUDED GST	EXPENSE	INCOME
Reimbursement - Water Consumption			\$1,035.70
Rent *			\$22,251.39
Airconditioner Repairs/Service	\$14.00	\$154.00	
Electrical - Repairs	\$14.90	\$163.90	
General Maintenance	\$61.60	\$677.60	
Management Fee	\$166.89	\$1,835.75	
Smoke Alarms - Annual Subscription Renewal	\$11.73	\$129.00	
Sundry Fee	\$6.00	\$66.00	

Income		Expenses		Net Position
\$23,287.09	-	\$3,026.25	=	\$20,260.84
Incl GST: \$0.00		Incl GST: \$275.12		

Total rent deductions: \$0.00

Total For All Properties

Income		Expenses		Net Position
\$23,287.09	-	\$3,026.25	=	\$20,260.84
Incl GST: \$0.00		Incl GST: \$275.12		

Total rent deductions: \$0.00



Residential Loan

BSB 114-911 Acc S411 438 817 000

-\$534,926.93
Available balance:
\$0.00

Other Information

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Date	Description	Debit	Credit	Balance
	Closing Balance			-\$535,719.56
28/06/2023	Repaymt A/C Tfr		\$3,257.00	-\$535,719.56
27/06/2023	Interest	\$2,870.59		-\$538,976.56
28/05/2023	Repaymt A/C Tfr		\$3,171.00	-\$536,105.97
27/05/2023	Int Adjustment		\$3.68	-\$539,276.97
27/05/2023	Interest	\$2,685.91		-\$539,280.65
28/04/2023	Repaymt A/C Tfr		\$3,085.00	-\$536,594.74
27/04/2023	Interest	\$2,731.67		-\$539,679.74
28/03/2023	Repaymt A/C Tfr		\$3,085.00	-\$536,948.07
27/03/2023	Interest	\$2,393.16		-\$540,033.07
28/02/2023	Repaymt A/C Tfr		\$3,000.00	-\$537,639.91
27/02/2023	Interest	\$2,534.84		-\$540,639.91
28/01/2023	Repaymt A/C Tfr		\$2,916.00	-\$538,105.07
27/01/2023	Interest	\$2,510.93		-\$541,021.07
28/12/2022	Repaymt A/C Tfr		\$2,832.00	-\$538,510.14
27/12/2022	Interest	\$2,350.89		-\$541,342.14
28/11/2022	Repaymt A/C Tfr		\$2,671.00	-\$538,991.25
27/11/2022	Interest	\$2,333.74		-\$541,662.25
28/10/2022	Repaymt A/C Tfr		\$2,515.00	-\$539,328.51
27/10/2022	Interest	\$2,139.59		-\$541,843.51
28/09/2022	Repaymt A/C Tfr		\$2,364.00	-\$539,703.92
27/09/2022	Interest	\$2,004.01		-\$542,067.92
28/08/2022	Repaymt A/C Tfr		\$2,218.00	-\$540,063.91
27/08/2022	Interest	\$1,790.88		-\$542,281.91
28/07/2022	Repaymt A/C Tfr		\$2,147.00	-\$540,491.03

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Residential Loan

BSB 114-911 Acc S411 438 817 000

-\$534,926.93
Available balance:
\$0.00

Other Information

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Date	Description	Debit	Credit	Balance
27/07/2022	Interest	\$1,500.36		-\$542,638.03
	Opening Balance			-\$541,137.67

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Australian Government
Australian Taxation Office

Agent SMSF AUSTRALIA PTY LTD
Client THE TRUSTEE FOR NIDHI SUPER FUND
ABN 40 659 483 035
TFN 470 694 418

Income tax 002

Date generated	21 September 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

4 results found - from **21 September 2021** to **21 September 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
7 Mar 2023	10 Mar 2023	EFT refund for Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$13.33		\$0.00
28 Feb 2023	28 Feb 2023	Interest for early payment of Income Tax		\$13.33	\$13.33 CR
2 Nov 2022	28 Feb 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$1,314.50		\$0.00
12 Oct 2022	11 Oct 2022	Payment received		\$1,314.50	\$1,314.50 CR



Australian Government
Australian Taxation Office

Agent SMSF AUSTRALIA PTY LTD
Client THE TRUSTEE FOR NIDHI SUPER FUND
ABN 40 659 483 035
TFN 470 694 418

Activity statement 004

Date generated	21 September 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

6 results found - from **21 September 2021** to **21 September 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
14 Jul 2023	13 Jul 2023	Payment received		\$203.00	\$0.00
7 Jul 2023	28 Jul 2023	Original Activity Statement for the period ending 30 Jun 23 - PAYG Instalments	\$203.00		\$203.00 DR
28 Mar 2023	27 Mar 2023	Payment received		\$203.00	\$0.00
15 Mar 2023	28 Apr 2023	Original Activity Statement for the period ending 31 Mar 23 - PAYG Instalments	\$203.00		\$203.00 DR
18 Jan 2023	17 Jan 2023	Payment received		\$203.00	\$0.00
13 Jan 2023	28 Feb 2023	Original Activity Statement for the period ending 31 Dec 22 - PAYG Instalments	\$203.00		\$203.00 DR

16 March 2022

Mr Goutam Agashe
11a Elliott St
CLAYFIELD QLD 4011



Your insurance

Policy number
63-S030919-LLP

Insured Address
**55 Willard Rd
Capalaba QLD 4157**

New monthly premium
\$95.16

We've made the changes you requested

Dear Goutam,

Thank you for choosing us for your Landlord insurance. You recently requested some amendments to your policy, so we've updated it according to your instructions.

Please check the details

As your policy has changed, please check carefully that all the details on the following Policy Schedule are correct. This replaces any previous Policy Schedule we have sent you and takes effect from 29 March 2022.

Please also check whether the cover and sums insured you have nominated are appropriate. You can use our sum insured calculator at www.einsure.com.au/calculators.

Your premium has changed

As a result of the amendments you requested, your premium has changed. Your new monthly instalment will be \$95.16. When this instalment is due, it will be debited from your ANZ Bank account.

As you've chosen to pay by bank debit your policy will renew automatically upon expiry where we offer a renewal of this policy. Please tell us before the policy expiry date if you don't want to renew or wish to opt out of the automatic renewal process. Otherwise, we'll continue to deduct your monthly instalment from your ANZ Bank account.

Any questions?

Please call us on **1300 494 613**. We also offer a range of other insurance products - ask us for details.

Kind regards,

Richard Feledy
Managing Director
Allianz Australia Limited

Did you know..?

- There are no extra costs if you pay monthly*
- We provide a quick and easy claims process
- You are covered by an award winning insurer

Thank you
for updating
your details



With Allianz, you can make a claim online at
allianzclaims.com.au or call 1300 555 030

Smartline Home Loans Pty Ltd ABN 38 085 370 270 refers you to the insurer Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFSL 234708 as Allianz's agent. Any advice about this insurance is provided by Allianz and not Smartline Home Loans Pty Ltd and is not based on any consideration of your objectives, financial situation or needs. Policy terms, conditions, limits and exclusions apply. Before making a decision, please consider the Product Disclosure Statement available from 1300 494 613.

*There are no extra costs if you pay monthly - If you choose to pay your premium by instalments you do not pay us any more than if you pay your premium in one lump sum annually. The premiums payable by instalments may be subject to minor adjustments (upwards or downwards) due to rounding. Note: Your financial institution may apply transaction fees to instalment payments.



Large General Insurance Company of the Year 2014, 2013, 2012, 2011 (Australian Insurance Industry Awards) and
General Insurance Company of the Year 2014, 2012 (Australia Banking & Finance Insurance Awards).

Amendment date: 29 March 2022

Your insurance policy schedule

Policy number

63-S030919-LLP

Cover

Insured	Mr Goutam Agashe
Insured	Mrs Shweta Herlekar
Policy contact details	
Mobile phone	0410 286 215
Email	goutam.agashe@gmail.com
<i>Please visit allianz.com.au/paperless to update your contact details</i>	
Refer to your policy schedule for the period of insurance.	
Registered for GST?	No
Intermediary	Smartline Home Loans Pty Ltd ABN 38 085 370 270
Insurer	Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708

Premium

Adjustment amount

Base premium	\$109.80
Government charges	
Emergency/Fire Services Levy	\$0.00
GST	\$11.04
Stamp duty*	\$10.92
Total extra premium	\$131.76
New monthly premium	\$95.16

(Subject to rounding; includes GST of \$7.94)

*Not a taxable supply



Your insurance premium breakdown

Premium details are only shown for those sections which have been amended or added.

Type of cover	Base premium	Emergency / Fire Services Levy	GST	Stamp duty*	Total
Address: 55 Willard Rd, Capalaba QLD 4157					
Buildings	\$109.80	\$0.00	\$11.04	\$10.92	\$131.76
Flood	No change				
Rent Default and Theft by Tenant	No change				

*Not a taxable supply

Overall Total

Total extra premium	\$109.80	\$0.00	\$11.04	\$10.92	\$131.76
New monthly premium					\$95.16

This document will be an Adjustment Note for GST when you make a payment. It should be used in conjunction with your original **Tax Invoice** for GST purposes.



Your landlord insurance policy schedule

Insured Address

55 Willard Rd
Capalaba QLD 4157

Type of policy

Landlord Insurance

Policy number

63-S030919-LLP

Policy

Period of insurance

Free building cover period 3 Mar 2022 to 29 Mar 2022
Effective date 29 Mar 2022
Expiry date 4pm on 29 Mar 2023

Interested party St George Bank

No claim bonus 30% ^

^Your base premium excluding taxes and government charges is discounted by this percentage but only to the extent any minimum premium is not reached. See the **Product Disclosure Statement** for more details.

Property

Built 1990

External walls Brick Veneer

Building type House on Slab/Foundations

Strata title plan No

Licensed property manager Yes

Weekly rent \$430

Site greater than 20,000sqms No

Security devices There are no security devices listed on this policy

Cover

	Sum insured	Excess
Buildings	\$254,522	\$500 *
Contents	nil	nil
Rent Default and Theft by Tenant	\$10,000	\$500 *
Legal liability	\$20,000,000	nil

* Comprises minimum basic excess \$600 and voluntary excess - \$100.

What you're covered for

See the PDS for the standard policy terms, conditions, limits and exclusions that apply. This should be read together with this Policy Schedule and any other document we tell you forms part of your policy.

	Covered?
Fire or smoke (including bushfires* and grassfires*)	✓
Storm, cyclone*, rainwater or run-off	✓
Water or other liquid damage	✓
Theft or burglary	✓
Explosion	✓
Accidental breakage of glass or ceramic items	✓
Impact damage	✓
Vandalism or malicious damage	✓
Lightning	✓
Earthquake or tsunami	✓
Riot or civil commotion	✓

Optional cover

Rent Default and Theft by Tenant	✓
Flood*	✓

* A 72 hour exclusion period may apply for loss or damage caused by these events - see PDS for details.



Your landlord insurance policy schedule

Important Information

The following condition(s) and/or endorsement(s) apply/ies to this insurance. Where applicable, they will replace any terms, conditions or exclusions contained in the relevant Product Disclosure Statement.

Free Building Cover

^The offer of free settlement cover may only be used in conjunction with the purchase of a residential home or residential investment property and the purchase of a twelve (12) month Home Insurance or Landlords Policy for that property which includes buildings cover. It is not available to land-only ownership or Strata Title properties. This insurance is subject to normal underwriting terms and is offered subject to your eligibility for home or landlord insurance with the insurer. You must consider whether you need insurance for your settlement period as this varies from state to state and may depend on the terms of your contract for sale of property. Please seek independent advice to ensure that you are adequately covered at the appropriate time. By purchasing a twelve (12) month home or landlord insurance policy (including buildings cover), your policy will include an additional free cover period for your buildings of up to a maximum of 90 days before the start date of your twelve month policy. The free cover period will be shown in your policy schedule. The expiry date will be the settlement date nominated by you, which cannot exceed the ninetieth (90th) day from the start of the free cover period. The twelve (12) month period of insurance under your home or landlord insurance policy will commence immediately following the expiry of the free cover period. Once the policy is purchased, the expiry date of your free buildings cover and the commencement date of your twelve (12) month insurance policy cannot be changed unless agreed to by Allianz in writing. The terms, conditions, limits and exclusions in your home or landlord insurance policy (which are set out in the Product Disclosure Statement and policy schedule) will apply to the free cover period. The optional additional cover "Rent Default and Theft by Tenant" if selected in the landlord insurance policy, does not apply during the free cover period.


Investment Cash Account

BSB 112-879 Acc 443 409 770

 \$32,214.75
 Available balance:
 \$32,214.75

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Date	Description	Category	Debit	Credit	Balance
	Closing Balance				\$30,619.34
30/06/2023	Credit Interest	Deposits		\$27.05	\$30,619.34
29/06/2023	Allianz Insure 163153892018823180	Bills & Payments	\$84.53		\$30,592.29
28/06/2023	Internet Withdrawal 28Jun22:00 Home Loan	Withdrawals & Transfers	\$3,257.00		\$30,676.82
21/06/2023	Remitter Rent Received	Deposits		\$157.22	\$33,933.82
12/06/2023	Superchoice P/L Pc070623-182870438	Deposits		\$1,038.19	\$33,776.60
08/06/2023	Remitter Rent Received	Deposits		\$866.12	\$32,738.41
31/05/2023	Credit Interest	Deposits		\$27.49	\$31,872.29
30/05/2023	Internet Withdrawal 29May22:51 Home Loan	Withdrawals & Transfers	\$3,171.00		\$31,844.80
29/05/2023	Allianz Insure 163153892015523149	Bills & Payments	\$84.53		\$35,015.80
29/05/2023	Superchoice P/L Pc230523-150263257	Deposits		\$1,038.19	\$35,100.33
25/05/2023	Bentab Pty Ltd Rent	Deposits		\$320.10	\$34,062.14
24/05/2023	Remitter Rent Received	Deposits		\$1,321.20	\$33,742.04
10/05/2023	Remitter Rent Received	Deposits		\$865.04	\$32,420.84
01/05/2023	Allianz Insure 163153892012423121	Bills & Payments	\$84.53		\$31,555.80
01/05/2023	Quicksuper Quickspr3465618643	Deposits		\$2,170.67	\$31,640.33
29/04/2023	Credit Interest	Deposits		\$25.86	\$29,469.66
28/04/2023	Remitter Rent Received	Deposits		\$398.20	\$29,443.80
28/04/2023	Internet Withdrawal 28Apr20:37 Home Loan	Withdrawals & Transfers	\$3,085.00		\$29,045.60
28/04/2023	Tfr Wdl BPAY Internet 28Apr11:43 1108255 Redland City Council	Bills & Payments	\$1,217.57		\$32,130.60
21/04/2023	Remitter Rent Received	Deposits		\$403.70	\$33,348.17
18/04/2023	Remitter Rent Received	Deposits		\$283.11	\$32,944.47

Date	Description	Category	Debit	Credit	Balance
17/04/2023	Superchoice P/L Pc110423-159165698	Deposits		\$1,979.51	\$32,661.36
31/03/2023	Credit Interest	Deposits		\$26.59	\$30,681.85
30/03/2023	Allianz Insure 163153892018623089	Bills & Payments	\$84.53		\$30,655.26

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Investment Cash Account

BSB 112-879 Acc 443 409 770

\$32,214.75
Available balance:
\$32,214.75

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Date	Description	Category	Debit	Credit	Balance
30/03/2023	Remitter Rent Received	Deposits		\$1,187.25	\$30,739.79
29/03/2023	Internet Withdrawal 29Mar12:48 Home Loan	Withdrawals & Transfers	\$3,085.00		\$29,552.54
27/03/2023	Superchoice P/L Pc210323-155962050	Deposits		\$988.75	\$32,637.54
25/03/2023	Tfr Wdl BPAY Internet 25Mar07:26 4406594830353560 Tax Office Payments	Bills & Payments	\$203.00		\$31,648.79
24/03/2023	Remitter Rent Received	Deposits		\$403.70	\$31,851.79
10/03/2023	Ato Ato008000017775095	Government payments		\$13.33	\$31,448.09
09/03/2023	Remitter Rent Received	Deposits		\$403.70	\$31,434.76
02/03/2023	Remitter Rent Received	Deposits		\$564.20	\$31,031.06
28/02/2023	Credit Interest	Deposits		\$24.57	\$30,466.86
28/02/2023	Allianz Insure 163153892015423059	Bills & Payments	\$95.16		\$30,442.29
28/02/2023	Internet Withdrawal 28Feb05:53 55 Willard Road Capalaba	Withdrawals & Transfers	\$2,916.00		\$30,537.45
20/02/2023	Superchoice P/L Pc150223-166273489	Deposits		\$988.75	\$33,453.45
16/02/2023	Remitter Rent Received	Deposits		\$763.50	\$32,464.70
15/02/2023	Tfr Wdl BPAY Internet 15Feb16:38 2296573041607 Asic	Bills & Payments	\$59.00		\$31,701.20
09/02/2023	Remitter Rent Received	Deposits		\$912.00	\$31,760.20
31/01/2023	Credit Interest	Deposits		\$26.51	\$30,848.20
30/01/2023	Allianz Insure 163153892012223030	Bills & Payments	\$95.16		\$30,821.69
28/01/2023	Internet Withdrawal 28Jan05:41 55 Willard Road Capalaba	Withdrawals & Transfers	\$2,916.00		\$30,916.85
27/01/2023	Quicksuper Quickspr3396973556	Deposits		\$2,088.24	\$33,832.85
19/01/2023	Remitter Rent Received	Deposits		\$917.50	\$31,744.61
18/01/2023	Superchoice P/L Pc130123-196094336	Deposits		\$988.75	\$30,827.11

Date	Description	Category	Debit	Credit	Balance
18/01/2023	Tfr Wdl BPAY Internet 18Jan09:41 1108255 Redland City Council	Bills & Payments	\$1,063.44		\$29,838.36
17/01/2023	Tfr Wdl BPAY Internet 17Jan11:12 4406594830353560 Tax Office Payments	Bills & Payments	\$203.00		\$30,901.80
05/01/2023	Remitter Rent Received	Deposits		\$385.35	\$31,104.80
03/01/2023	Remitter Rent Received	Deposits		\$710.15	\$30,719.45

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Investment Cash Account

BSB 112-879 Acc 443 409 770

 \$32,214.75
 Available balance:
 \$32,214.75

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Date	Description	Category	Debit	Credit	Balance
31/12/2022	Credit Interest	Deposits		\$26.76	\$30,009.30
29/12/2022	Allianz Insure 163153892018322363	Bills & Payments	\$95.16		\$29,982.54
28/12/2022	Internet Withdrawal 28Dec05:52 55 Willard Road Capalaba	Withdrawals & Transfers	\$2,832.00		\$30,077.70
21/12/2022	Remitter Rent Received	Deposits		\$403.70	\$32,909.70
20/12/2022	Superchoice P/L Pc131222-192650101	Deposits		\$988.75	\$32,506.00
08/12/2022	Remitter Rent Received	Deposits		\$693.00	\$31,517.25
30/11/2022	Credit Interest	Deposits		\$26.07	\$30,824.25
29/11/2022	Allianz Insure 163153892015122333	Bills & Payments	\$95.16		\$30,798.18
28/11/2022	Internet Withdrawal 28Nov05:52 55 Willard Road Capalaba	Withdrawals & Transfers	\$2,671.00		\$30,893.34
23/11/2022	Remitter Rent Received	Deposits		\$807.40	\$33,564.34
22/11/2022	Superchoice P/L Pc171122-192571889	Deposits		\$988.75	\$32,756.94
09/11/2022	Remitter Rent Received	Deposits		\$807.40	\$31,768.19
02/11/2022	Quicksuper Quickspr3336796777	Deposits		\$2,096.96	\$30,960.79
31/10/2022	Credit Interest	Deposits		\$27.03	\$28,863.83
31/10/2022	Allianz Insure 163153892011922304	Bills & Payments	\$95.16		\$28,836.80
28/10/2022	Remitter Rent Received	Deposits		\$124.30	\$28,931.96
28/10/2022	Internet Withdrawal 28Oct06:18 55 Willard Road Capalaba	Withdrawals & Transfers	\$2,515.00		\$28,807.66
21/10/2022	Tfr Wdl BPAY Internet 21Oct08:08 1108255 Redland City Council	Bills & Payments	\$1,192.30		\$31,322.66
18/10/2022	Superchoice P/L Pc131022-155830668	Deposits		\$988.75	\$32,514.96
12/10/2022	Remitter Rent Received	Deposits		\$807.40	\$31,526.21
11/10/2022	Internet Withdrawal 11Oct14:36 .	Withdrawals & Transfers	\$1,430.00		\$30,718.81
11/10/2022	Tfr Wdl BPAY Internet 11Oct14:30 002004706944185821 Tax Office Payments	Bills & Payments	\$1,314.50		\$32,148.81

Date	Description	Category	Debit	Credit	Balance
30/09/2022	Credit Interest	Deposits		\$23.51	\$33,463.31
29/09/2022	Allianz Insure 163153892018122272	Bills & Payments	\$95.16		\$33,439.80
28/09/2022	Remitter Rent Received	Deposits		\$801.90	\$33,534.96

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Investment Cash Account

BSB 112-879 Acc 443 409 770

 \$32,214.75
 Available balance:
 \$32,214.75

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Date	Description	Category	Debit	Credit	Balance
28/09/2022	Internet Withdrawal 28Sep05:55 55 Willard Road Capalaba	Withdrawals & Transfers	\$2,364.00		\$32,733.06
21/09/2022	Superchoice P/L Pc150922-150585841	Deposits		\$988.75	\$35,097.06
14/09/2022	Remitter Rent Received	Deposits		\$807.40	\$34,108.31
31/08/2022	Credit Interest	Deposits		\$13.44	\$33,300.91
31/08/2022	Remitter Rent Received	Deposits		\$672.90	\$33,287.47
29/08/2022	Allianz Insure 163153892014822241	Bills & Payments	\$95.16		\$32,614.57
29/08/2022	Superchoice P/L Pc220822-176086480	Deposits		\$988.75	\$32,709.73
29/08/2022	Internet Withdrawal 28Aug06:26 55 Willard Road Capalaba	Withdrawals & Transfers	\$2,218.00		\$31,720.98
17/08/2022	Remitter Rent Received	Deposits		\$1,062.20	\$33,938.98
03/08/2022	Quicksuper Quickspr3266839196	Deposits		\$1,988.45	\$32,876.78
03/08/2022	Remitter Rent Received	Deposits		\$765.20	\$30,888.33
30/07/2022	Credit Interest	Deposits		\$2.32	\$30,123.13
29/07/2022	Allianz Insure 163153892011222210	Bills & Payments	\$95.16		\$30,120.81
28/07/2022	Internet Withdrawal 28Jul06:09 55 Willard Road Capalaba	Withdrawals & Transfers	\$2,147.00		\$30,215.97
27/07/2022	Superchoice P/L Pc220722-161605919	Deposits		\$391.15	\$32,362.97
20/07/2022	Remitter Rent Received	Deposits		\$807.40	\$31,971.82
20/07/2022	Quicksuper Quickspr3255665751	Deposits		\$533.54	\$31,164.42
15/07/2022	Tfr Wd BPAY Internet 15Jul11:17 1108255 Redland City Council	Bills & Payments	\$1,152.22		\$30,630.88
07/07/2022	Remitter Rent Received	Deposits		\$838.60	\$31,783.10
	Opening Balance				\$30,944.50

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Australian Government
Australian Taxation Office

Agent SMSF AUSTRALIA PTY LTD
Client THE TRUSTEE FOR NIDHI
SUPER FUND
ABN 40 659 483 035

Print instalment

Account	Period	Document ID
Activity statement – 004 – THE TRUSTEE FOR NIDHI SUPER FUND	Oct 2022 – Dec 2022	50780096989

Receipt ID 6146483271
Date lodged 12 January 2023
Payment due date 28 February 2023

Statement summary

Description	Reported Value	Owed to ATO	Owed by ATO
<i>PAYG income tax instalment</i>			
5A Owed to ATO		\$203.00	
T7 Instalment amount – Based on the notional tax \$ 796.50 from the 2022 assessment.	\$203.00		

Amount owing to ATO

\$203.00

BPAY[®]



Bill code 75556
Ref 4406594830353560

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Payment reference number
4406594830353560



*171 4406594830353560



Australian Government
Australian Taxation Office

Agent SMSF AUSTRALIA PTY LTD
Client THE TRUSTEE FOR NIDHI
SUPER FUND
ABN 40 659 483 035

Print instalment

Account	Period	Document ID
Activity statement – 004 – THE TRUSTEE FOR NIDHI SUPER FUND	Jan 2023 – Mar 2023	50973722782

Receipt ID 3005210563
Date lodged 15 March 2023
Payment due date 28 April 2023

Statement summary

Description	Reported Value	Owed to ATO	Owed by ATO
<i>PAYG income tax instalment</i>			
5A Owed to ATO		\$203.00	
T7 Instalment amount – Based on the notional tax \$ 796.50 from the 2022 assessment.	\$203.00		

Total amount to pay

\$203.00 DR

You need to pay **\$203.00** by **28/04/2023** for this activity statement to minimise possible interest charges.

Breakdown of this activity statement lodgment

PAYGI	\$203.00 DR
Activity statement result	\$203.00 DR

Your new activity statement account balance

Account balance before lodgment	\$0.00
Activity statement result	\$203.00 DR
Account balance after lodgment	\$203.00 DR

as at 3:50 PM AEDT 15 March 2023

Account balances may:

Include amounts that are either

- > not yet due and payable
- > under an existing payment plan
- > under dispute.

Not include amounts that are either

- > related to **outstanding** activity statements
- > interest and penalties including any general interest charges accrued due to outstanding amounts not yet applied
- > from payments **submitted but not yet processed**
- > relating to credits held in other accounts, such as GST property credits.

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*171 4406594830353560



Australian Government
Australian Taxation Office

Agent SMSF AUSTRALIA PTY LTD
Client THE TRUSTEE FOR NIDHI
SUPER FUND
ABN 40 659 483 035

Print instalment

Account	Period	Document ID
Activity statement – 004 – THE TRUSTEE FOR NIDHI SUPER FUND	Apr 2023 – Jun 2023	51166885744

Receipt ID 6274923583
Date lodged 07 July 2023
Payment due date 28 July 2023

Statement summary

Description	Reported Value	Owed to ATO	Owed by ATO
<i>PAYG income tax instalment</i>			
5A Owed to ATO		\$203.00	
T7 Instalment amount – Based on the notional tax \$ 796.50 from the 2022 assessment.	\$203.00		

Total amount to pay

\$203.00 DR

You need to pay **\$203.00** by **28/07/2023** for this activity statement to minimise possible interest charges.

Breakdown of this activity statement lodgment

PAYGI	\$203.00 DR
Activity statement result	\$203.00 DR

Your new activity statement account balance

Account balance before lodgment	\$0.00
Activity statement result	\$203.00 DR
Account balance after lodgment	\$203.00 DR

as at 4:53 PM AEST 7 July 2023

Account balances may:

Include amounts that are either

- > not yet due and payable
- > under an existing payment plan
- > under dispute.

Not include amounts that are either

- > related to **outstanding** activity statements
- > interest and penalties including any general interest charges accrued due to outstanding amounts not yet applied
- > from payments **submitted but not yet processed**
- > relating to credits held in other accounts, such as GST property credits.

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Ref 4406594830353560

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Payment reference number

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*171 4406594830353560



Self-managed super fund trustee declaration

I understand that as an individual trustee or director of the corporate trustee of

Fund name

Nidhi Super Fund

I am responsible for ensuring that the fund complies with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing the fund's compliance with the law.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status, which may result in significant adverse tax consequences for the fund
- prosecute me under the law, which may result in fines or imprisonment.

SOLE PURPOSE

I understand it is my responsibility to ensure the fund is only maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

TRUSTEE DUTIES

I understand that by law I must at all times:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
- ensure that members only access their super benefits if they have met a legitimate condition of release
- refrain from entering into transactions that circumvent restrictions on the payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- refrain from entering into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- allow all members of the fund to have access to information and documents as required, including details about
 - the financial situation of the fund
 - the investments of the fund
 - the members' benefit entitlements.

I also understand that by law I must prepare, implement and regularly review an investment strategy having regard to all the circumstances of the fund, which include, but are not limited to:

- the risks associated with the fund's investments
- the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
- investment diversity and the fund's exposure to risk due to inadequate diversification
- the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities (including benefit payments)
- whether the trustees of the fund should hold insurance cover for one or more members of the fund.

Investment restrictions

I understand that, as a trustee or director of the corporate trustee of the fund, subject to certain limited exceptions specified in the law, I am prohibited from:

- lending money of the fund to, or providing financial assistance to, a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)
- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers allowed by special determinations or acquisitions as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)

- having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments on behalf of the fund that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets and any earnings from those assets reflects their market value).

Accepting contributions and paying benefits

I understand that I can only accept contributions and pay benefits (income streams or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund trust deed have been met.

Administration

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
 - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees)
 - records of all changes of trustees, including directors of the corporate trustee
 - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
 - all trustee declarations
 - copies of all reports given to members
- ensure that the following are prepared and retained for at least five years
 - an annual statement of the financial position of the fund
 - an annual operating statement
 - copies of all annual returns lodged
 - accounts and statements that accurately record and explain the transactions and financial position of the fund
- ensure that an approved auditor is appointed within the prescribed period (currently this is no later than 31 days before the due date for lodgment of the fund's annual return but this may change to 45 days) to audit the fund for each income year, and provide that auditor with documents as requested
- lodge the fund's annual return, completed in its entirety, by the due date
- notify the ATO within 28 days of any changes to the
 - membership of the fund, or trustees or directors of the corporate trustee
 - name of the fund
 - contact person and their contact details
 - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 28 days of the fund being wound up or after becoming aware that the fund has ceased to be an SMSF.

DECLARATION

By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- *I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply.*
- *I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.*
- *I do not have access to the government's financial assistance program that is available to trustees of Australian Prudential Regulation Authority (APRA) regulated funds in the case of financial loss due to fraudulent conduct or theft.*

Trustee's or director's name

Goutam Agashe

Trustee's or director's signature

Date

Day	Month	Year
□□	□□	□□□□

Witness' name (witness must be 18 years old or over)

Witness' signature

Date

Day	Month	Year
□□	□□	□□□□

SUPERANNUATION FUND DEED

Nidhi Super Fund

Agashe Pty Ltd
(Trustee)

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Date

This deed is made on 14/02/2022

Parties

Name	Agashe Pty Ltd ('Trustee')
Address	UNIT 8 435-439 FULLARTON ROAD HIGHGATE SA 5063

Name	Goutam Agashe ('Member')
Address	11A ELLIOTT STREET CLAYFIELD QLD 4011

Name	Shweta Ganesh Herlekar ('Member')
Address	11A ELLIOTT STREET CLAYFIELD QLD 4011

Recitals

- A. The Trustee hereby establishes an indefinitely continuing complying superannuation fund (Fund) which is:
- a. A self-managed superannuation fund for the purposes of the Superannuation Industry (Supervision) Act 1993-,
 - b. A complying superannuation fund for the purposes of the Income Tax Assessment Act 1997,
 - c. A regulated superannuation fund for the purposes of the Superannuation Industry (Supervision) Act 1993;
 - d. An accumulation fund within the meaning of the Superannuation Industry (Supervision) Regulations 1994; and e. subject to the duties and powers under this Deed for the purpose of providing superannuation benefits for those persons who, being eligible for membership, become Members of the Fund and their Dependants.
- B. The Trustee agrees to act as Trustee of the Fund.

Now this deed witnesses that the Trustee hereby constitutes an indefinitely continuing superannuation fund known as the "Nidhi Super Fund" vested in and controlled and administered by the Trustee upon the trusts of this Deed (which includes this preamble, the Recitals and all of the following Parts hereof) effective from the date hereof.

Operative Terms

1 Definitions

Term	Meaning
Account	an account established by the Trustee for the purpose of administering the Fund or calculating the Benefits payable in respect of a Member or for any other purpose under this Deed
Account-Based Pension	has the meaning given in sub-regulation 1.03(1) of the SIS Regulations
Allocated Pension	a Pension that complies with sub-regulation 1.06(4) of the SIS Regulations
Auditor	an approved auditor within the meaning of the Relevant Law being the auditor appointed by the Trustee from time to time to audit the Fund
Beneficiary	a person (including a Member or a former Member) beneficially entitled to a Benefit from the Fund
Benefit	the benefits payable or that may be payable to a Member or his Dependants or any other person under this Deed or the Relevant Law
Commencement Date	the date of this Deed
Deed	this Deed
Dependant	<ul style="list-style-type: none"> a) a Member's spouse and, where there is more than one person who fits that description, the person determined by the Trustee to be the Member's spouse; b) a Member's child including any person who is, in the Trustee's opinion, maintained as a child by the Member; c) any other person whom the Trustee considers to be substantially financially dependant on the Member at the relevant time; and d) any other person considered to be a dependant under the Relevant Law
Eligible Fund	a superannuation fund, an approved deposit fund, an eligible rollover fund, a rollover annuity, or any other like fund or annuity which the acceptance of monies or assets from, or the payment or transfer of monies or assets to, would not, in the opinion of the Trustee, be in breach of the Relevant Law

Term	Meaning
Eligible Person	any person who is eligible to become a member of a self managed superannuation fund under the Relevant Law
Financial Year	<ul style="list-style-type: none"> a) the period from the Commencement Date to the following 30 June; b) the period from each subsequent 1 July to each following 30 June before the termination of the Fund; c) the period from the last 1 July before the termination of the Fund to the date of termination of the Fund; and d) such other period ending on such other date as the Trustee may from time to time determine
Fund	all of the assets from time to time held by the Trustee in the trusts established by this Deed
Member	a person who has been admitted to membership of the Fund and has not ceased membership of the Fund
Old-Age Pension	has the meaning given in section 10 of the SIS Act
Pension	has the meaning given in section 10 of the SIS Act
Pension Standards	<ul style="list-style-type: none"> a) for an Account-Based Pension, the standards in sub-regulation 1.06(9A) of the SIS Regulations; b) for an Allocated Pension, the standards in sub-regulation 1.06(4) of the SIS Regulations; c) for a Transition to Retirement Income Stream, the standards in the definition of that term in sub-regulation 6.01(2) of the SIS Regulations; and d) for any other Old-Age Pension, the relevant standards contained in the SIS Regulations

Term	Meaning
Relevant Law	<p>that legislation which must be complied with, or that the Trustee considers desirable to comply with, in order for the Fund to be a regulated and complying self managed superannuation fund or such other fund (whether by another name) that is entitled to concessional treatment for Taxation purposes. That legislation may include:</p> <ul style="list-style-type: none"> a) the SIS Act; b) the SIS Regulations; c) the <i>Superannuation (Financial Assistance Funding) Levy Act 1993</i> (Cth); d) the <i>Superannuation (Resolution of Complaints) Act 1993</i> (Cth); e) the <i>Superannuation (Rollover Benefits) Levy Act 1993</i> (Cth); f) the <i>Superannuation Entities (Taxation) Act 1987</i> (Cth); g) the <i>Superannuation Supervision Levy Act 1991</i> (Cth); h) the <i>Income Tax Assessment Act 1936</i> (Cth); i) the <i>Income Tax Assessment Act 1997</i> (Cth); and j) any other legislation, requirements, standards, guidelines, rulings or announcements
Review Date	the final day of each Financial Year and/or any other date the Trustee determines in its absolute discretion
SIS Act	the <i>Superannuation Industry (Supervision) Act 1993</i> (Cth)
SIS Regulations	the <i>Superannuation Industry (Supervision) Regulations 1994</i> (Cth)
Taxation	includes income tax (including capital gains tax, tax on eligible termination payments and tax on contributions), payroll tax, land tax, goods and services tax, stamp duty and any other taxes or duties
Transition to Retirement Income Stream	has the meaning given by sub-regulation 6.01(2) of the SIS Regulations
Trustee	the trustee(s) for the time being of the Fund

2 Rules of interpretation

- a) Any provision of this Deed must be read down to the extent necessary to be valid. If that is not possible, it must be severed. All other provisions of this Deed are unaffected.
- b) A provision of this Deed will not be construed to the disadvantage of a party because that party was responsible for including that provision and/or that provision benefits that party.
- c) In this Deed unless the contrary intention appears:
 - (i) a person includes any other legal entity and vice versa;
 - (ii) the singular includes the plural and vice versa;
 - (iii) a gender includes all other genders;
 - (iv) where an expression is defined, its other grammatical forms have a corresponding meaning;
 - (v) a clause or annexure is a clause of or an annexure to this Deed;
 - (vi) a reference to a document is to that document as amended or varied;
 - (vii) any legislation includes any subordinate legislation and amendments;
 - (viii) conduct includes any act, omission, representation, statement or undertaking whether or not in writing;
 - (ix) 'writing', 'written' and 'in writing' include any mode of representing or reproducing words in a visible form; and
 - (x) 'including', or similar words, does not limit what else might be included.

Headings are for convenience and do not affect the interpretation of this Deed.

3 Relevant Law

3.1 Inconsistency

Any provision of this Deed that is inconsistent or conflicts with the Relevant Law or prevents the Trustee from complying with the Relevant Law must be read down to the extent necessary to avoid that effect. If that is not possible, that provision must be excluded from this Deed but only to the extent necessary to avoid that effect. All other provisions of this Deed continue to be valid and enforceable.

3.2 Power to act in accordance with Relevant Law

The Trustee has the power to do all acts and things, or to omit to do such acts and things, as the Trustee considers necessary, desirable or expedient for the Fund to comply with the Relevant Law.

3.3 Deemed inclusion of Relevant Law

Notwithstanding any provision of this Deed, any clause or provision that must be included in this Deed from time to time in order for the Fund to comply with the Relevant Law is deemed to be included in this Deed as if every such provision was set out in this Deed, but only for so long as that deemed inclusion is necessary for the Fund to comply with the Relevant Law.

4 The Fund

4.1 Establishment

By this Deed the Trustee establishes the Nidhi Super Fund.

4.2 Fund vested in Trustee

- (a) The Fund will be vested in the Trustee.
- (b) The Trustee will at all times hold, control and manage the Fund in accordance with the provisions of this Deed.
- (c) No Member will have any beneficial interest in the Fund or any asset of the Fund.

4.3 Purpose

Trustee must be a Constitutional Corporation or where the Trustee is not a Constitutional Corporation the primary purpose of the Fund shall be to provide old age pension and maintained solely for one or more of the purposes laid out in section 62 of the SIS Act.

5 Trustee

5.1 Number of Trustees

- (a) Where the Trustee consists of a constitutional corporation, there will only be one Trustee.
- (b) Where the Trustee consists of natural persons, there may be any number of Trustees subject to any minimum and maximum number prescribed by the Relevant Law.

5.2 Appointment and removal

- (a) Members may at any time by deed:
 - (i) remove any Trustee who is not a Member or a person acting as Trustee pursuant to **clauses 5.2(c) to 5.2(f)**;
 - (ii) appoint any person in that Trustee's place; and/or
 - (iii) appoint any person as an additional or replacement Trustee.
- (b) A Trustee will continue to hold office until the Trustee:
 - (i) resigns by notice to the Members;
 - (ii) if a natural person, dies;
 - (iii) if a natural person, becomes incapable of performing his duties as Trustee;
 - (iv) if a company, becomes an externally administered body corporate (as defined in the *Corporations Act 2001* (Cth)) or has a provisional liquidator appointed;
 - (v) is removed from office by the Members pursuant to the provisions of this Deed or the Relevant Law; or
 - (vi) becomes a disqualified person under the Relevant Law.
- (c) Subject to any restrictions imposed by the Relevant Law, if a Member dies:

- (i) the deceased Member's legal personal representative may act as a Trustee in place of the deceased Member for so long as the Relevant Law allows; and
- (ii) for the purpose of this **clause 5.2(c)** the 'legal personal representative' of a deceased Member includes the executor named in the Will of the deceased Member whether or not a grant of Probate has been issued or will be sought in relation to the deceased Member's estate.
- (d) If a Member is under a legal disability, that Member's legal personal representative may act as Trustee in his place.
- (e) If a Member is under a legal disability because of age, and the Member does not have a legal personal representative, the Member's parent or guardian may act as Trustee on behalf of the Member.
- (f) A Trustee may, by enduring power of attorney, appoint another person to act as Trustee in his place.
- (g) Where the Trustee consists of a constitutional corporation, the Members will do all things necessary to ensure that the appointment and removal of directors of the Trustee is governed in a manner substantially similar to **clauses 5.2(c) to 5.2(f)**.
- (h) Section 14(2)(c) of the *Trustee Act* 1936 (SA) does not apply to this Deed.

5.3 Trustee meetings

- (a) Any Trustee may at any time convene a Trustees' meeting by notice to the other Trustees.
- (b) The Trustee that convenes the Trustees' meeting will be the chairman of the meeting unless all of the Trustees agree otherwise.
- (c) A Trustees' meeting may be held by any technological means by which the Trustees are able simultaneously to hear each other and to participate in discussion.
- (d) Subject to the provisions of this Deed, the Trustees may meet together, adjourn and regulate their meetings as they think fit.
- (e) A quorum for a meeting of Trustees is two Trustees unless there is only one Trustee, when a quorum is that Trustee.

5.4 Decisions of Trustees

- (a) Each Trustee has one vote and questions arising at a Trustees' meeting will be decided by a majority of the Trustees present and voting.
- (b) If there are an equal number of votes for and against a resolution the chairman of the Trustees' meeting will have the casting vote.

5.5 Minutes

- (a) The Trustees must record their decisions in written minutes, signed by the chairman of the Trustees' meeting.
- (b) Signed minutes are sufficient evidence of decisions and proceedings at meetings unless proved incorrect.

5.6 Written resolutions

A resolution in writing signed by all of the Trustees (or if the Trustee is a constitutional corporation, a resolution signed by all of the directors of the Trustee) will:

- (a) have the same effect and validity as a resolution of all the Trustees present and voting at a Trustees' meeting; and
- (b) be deemed to have been passed on the day on which the document was last signed by a Trustee (or if the Trustee is a constitutional corporation, by a director), notwithstanding that the written resolution may have been signed in two or more counterparts and may be in the form of a copy, telex, or facsimile transmission.

5.7 Conflict of interest

- (a) A Trustee and any firm, body or entity in which a Trustee has a direct or indirect interest may in any capacity:
 - (i) enter into any contracts or arrangement with the Fund;
 - (ii) be appointed to and hold any office or place of profit under the Trustees, other than the office of Auditor; and
 - (iii) act in a professional capacity, other than as the Auditor, for the Fund,

and may receive and retain for his own benefit any remuneration, profits or benefits as if he was not a Trustee.

- (b) Every Trustee must disclose his interest to the other Trustees.
- (c) The failure by a Trustee to make disclosure under this **clause 5.7** does not render void or voidable a contract or arrangement in which the Trustee has a direct or indirect interest.
- (d) A Trustee may vote in respect of a contract or arrangement or any other matter in which the Trustee has a direct or indirect interest.

5.8 Validity of acts of Trustees

The acts of the Trustee will remain valid notwithstanding that it is subsequently discovered that there was a defect in the appointment of a person as a Trustee or a person appointed as a Trustee was a disqualified person for the purposes of the Relevant Law.

5.9 Constitution

The Trustee must, if a constitutional corporation, ensure that its Constitution is consistent with any applicable requirements of the Relevant Law.

6 Trustee's duties

The Trustee (and if the Trustee is a constitutional corporation, the directors of the Trustee) must:

- (a) act honestly in all the Trustee's dealings with the Fund;
- (b) exercise the same degree of care, skill and diligence as an ordinary prudent person would exercise in dealing with property of another person for whom the person felt morally bound to provide;
- (c) ensure that the Trustee's duties and powers in respect of the Fund are performed and exercised in the best interests of Members;
- (d) keep the money and other assets of the Fund separate from any money and assets of the Trustee; and
- (e) not enter into any contract or do anything else that would prevent the Trustee from, or hinder the Trustee in, properly performing or exercising the Trustee's functions and powers in respect of the Fund.

7 Trustee's powers

7.1 All powers

The Trustee will have power to do everything necessary or desirable to manage, administer and deal with the Fund and all proceedings, matters and things connected with the Fund in an efficient and economical manner and so as to comply with the Relevant Law, including:

- (a) entering into and executing all contracts, deeds and documents and doing all such matters and things as it considers expedient for the purpose of carrying out the trusts, authorities, powers and discretions conferred upon the Trustee by this Deed;
- (b) giving such undertakings and incurring all such obligations relating to the Fund as the Trustee thinks fit;
- (c) instituting, conducting, defending or abandoning, settling, compromising or submitting to arbitration any claim, proceedings, matter or thing relating to the Fund or to the rights of Members or other persons claiming to be entitled to be paid a benefit from the Fund;
- (d) borrowing or lending money and securing the repayment of that money in any manner and upon any terms, with or without security which the Trustee may consider advisable;
- (e) insuring or re-insuring any risks, contingencies or liabilities of the Fund;
- (f) paying out of the Fund all expenses of and incidental to the management and administration of the Fund, including the fees of any advisers or agents and the remuneration of persons appointed pursuant to this Deed;
- (g) giving receipts and releases or discharges of any other kind in relation to any debts owed to the Fund; and

- (h) indemnifying or undertaking to indemnify any person in respect of any claim, matter or thing relating to the Fund or to the rights of Members or other persons entitled in respect of the Fund.

7.2 Absolute discretion

- (a) The Trustee, in the exercise of the authorities, powers and discretions given to it under this Deed, has an absolute and unfettered discretion and may from time to time exercise or enforce all or any of such powers, authorities and discretions, and will have power generally to do all such things as the Trustee in its absolute discretion considers appropriate in the administration of the Fund and the performance of its obligations under this Deed.
- (b) The Trustee may also in its absolute discretion waive any requirement of this Deed in respect of any Member.

7.3 Delegation

The Trustee may delegate and vary or remove any delegation to any person, on such terms as the Trustee may think fit, any of the authorities, powers and discretions conferred upon the Trustee by this Deed or the Relevant Law.

7.4 Remuneration

- (a) The Trustee will not receive any salary or remuneration from the Fund in respect of its services as Trustee.
- (b) Subject to the Relevant Law, nothing in this Deed will preclude any firm, corporation or partnership of which the Trustee or any of its directors is a partner, director, shareholder, related body corporate (as defined in the *Corporations Act 2001* (Cth)) or employee from being paid out of the Fund any proper fees or remuneration for professional or other services rendered by such firm, corporation or partnership in connection with the Fund.

7.5 Confidentiality

The Trustee will regard as strictly confidential so far as practicable all information disclosed to or gained by it in the course of administering the Fund or otherwise in connection with this Deed, or anything relating or incidental to it.

7.6 Dependants and other beneficiaries

The Trustee may exercise all its powers under this Deed and the Relevant Law in respect of Dependants and any other person entitled to a Benefit. All such persons must comply with the provisions of this Deed and any direction of the Trustee in relation to the payment of any Benefit to them or otherwise.

7.7 Indemnity

The Trustee (and if a constitutional corporation, each of its directors) will be indemnified out of the Fund against all liabilities, losses, costs and expenses incurred in the exercise, purported exercise or attempted exercise of the trusts, powers, authorities and discretions vested in the Trustee or at law, including in respect of any payments made to any person whom the Trustee bona fide believes to be entitled to the payment and it is subsequently found that the person was not in fact so entitled.

7.8 Release

The Trustee (and if a constitutional corporation, each of its directors) is released from all liabilities, losses, costs and expenses incurred in the exercise, purported exercise or attempted exercise of the

trusts, powers, authorities and discretions vested in the Trustee or at law, including in respect of any payments made to any person whom the Trustee bona fide believes to be entitled to the payment and it is subsequently found that the person was not in fact so entitled.

7.9 Limited indemnity and release

Nothing in this Deed has the effect of giving the Trustee (and if a constitutional corporation, each of its directors) an indemnity or release in respect of any liability:

- (a) for a breach of trust, where the Trustee fails to act honestly, or intentionally or recklessly fails to exercise, the degree of care and diligence that the Trustee was required to exercise; or
- (b) for a monetary penalty under a civil penalty order.

7.10 Trustee's lien

The Trustee will have, to the extent permitted by law, a lien on and over the assets of the Fund for the purpose of satisfying the indemnities given to the Trustee under this Deed and the Relevant Law.

8 Membership

8.1 Admission

The Trustee may in its absolute discretion admit any Eligible Person who has lodged with the Trustee an application for membership, in such form as the Trustee may require, to membership of the Fund.

8.2 Bound by this Deed

Every person admitted to membership of the Fund becomes a Member and is bound by this Deed.

8.3 Variation of membership terms

The Trustee may, by written agreement with any Member, vary the terms and conditions applicable to that Member's membership of the Fund, including the contributions and benefits payable to or in respect of the Member.

8.4 Information to new Members

The Trustee must, as soon as practicable after the admission of a Member, give to that Member any information required by the Relevant Law.

8.5 Trustee's requirements

A Member must provide such information and documents, submit to such medical examinations, and generally do such things as the Trustee deems necessary in order for the Trustee to satisfy itself that such person is entitled to a Benefit from the Fund.

8.6 Cessation

A Member ceases to be a Member if:

- (a) the Member dies; or
- (b) all Benefits payable to the Member under the Fund have been:
 - (i) transferred to another fund pursuant to **clause 10**; or
 - (ii) paid to the Member pursuant to **clause 10**.

9 Contributions to the Fund

9.1 Employer contributions

Subject to **clause 9.4**, the Trustee will accept such contributions to the Fund from a Member's employer as may be agreed from time to time between the Trustee, the Member and the employer.

9.2 Member contributions

Subject to **clause 9.4**, the Trustee will accept such contributions to the Fund as a Member may wish to make from time to time.

9.3 Manner and timing of contributions

The Trustee may determine the manner and timing of contributions to be accepted from a Member or a Member's employer.

9.4 Contributions

The Trustee:

- (a) may accept contributions from any person in respect of a Member to the extent permitted by the Relevant Law;
- (b) must not accept any contribution if, in the opinion of the Trustee, the acceptance of the contribution would be in breach of the Relevant Law; and
- (c) may refuse to accept such contributions as the Trustee deems appropriate.

9.5 Form of contributions

- (a) Contributions may be made either in cash or by transfer to the Trustee of an asset in specie or by any other means authorised by the Relevant Law.
- (b) If a contribution is made by the transfer of an asset to the Trustee:
 - (i) the amount of the transfer will be the market value of that asset determined by the Trustee at the time of its transfer; and
 - (ii) the other terms and conditions of the transfer will be as determined by the Trustee.

10 Transfers to and from other funds

10.1 Transfers to other funds

- (a) If requested by a Member, the Trustee may pay or transfer all or part of the Member's Benefits to an Eligible Fund, provided that the payment or transfer is not in breach of the Relevant Law.
- (b) If a Member ('Requesting Member') makes a request ('Transfer Request') pursuant to **clause 10.1(a)** of this Deed, the Trustee must resolve within one month whether or not to accept the Transfer Request.
- (c) If the Trustee does not accept the Transfer Request, the Requesting Member may, by one month's notice to each of the other Members, call a meeting of the Members to reconsider the Transfer Request.

- (d) A quorum for a Members' meeting will be two Members unless there is only one Member, when a quorum is that Member.
- (e) The chairman of the meeting will be the Requesting Member unless all of the members agree otherwise.
- (f) Any Member may appoint a proxy to vote on that Member's behalf.
- (g) If there are an equal number of votes in favour of and against accepting the Transfer Request, the chairman will have the casting vote.
- (h) If a majority of votes at the meeting of members are in favour of accepting the Transfer Request, the Requesting Member must notify the Trustee ('Notice') of that decision within one month.
- (i) The Members' decision in relation to a Transfer Request is binding on the Trustee.
- (j) The Trustee must pass all resolutions and do all acts necessary to give effect to the Transfer Request within one month of receiving the Notice unless the Requesting Member agrees otherwise.

10.2 Transfer by Trustee

The Trustee may of its own initiative pay or transfer the whole or part of a Member's Benefits to an Eligible Fund in such circumstances as may be permitted or required by the Relevant Law, whether or not the Member has requested or consented to such payment or transfer.

10.3 Benefits cease

The payment or transfer of a Member's Benefits to an Eligible Fund satisfies the Member's entitlement to those Benefits to the extent of the amount so paid or transferred. The receipt of such an amount by the Trustee of the other Eligible Fund completely discharges the Trustee for any liability in respect of that amount. The Trustee will have no responsibility to see to the application of that amount.

10.4 Transfers from other funds

If a Member requests, the Trustee may accept the transfer of money or assets from an Eligible Fund. The Trustee will credit the Member's Accounts in the manner agreed between the Trustee and the Member with the money or assets so received.

11 Investment portfolios

11.1 Selection of investment portfolios

- (a) Subject to the Relevant Law, the Trustee may allow a Member to select the investments for that Member's investment portfolio and the proportions of those investments.
- (b) The Trustee may restrict or impose conditions on that selection.

11.2 No selection

If a Member does not select an investment portfolio, the Trustee must invest the balance of that Member's Account in accordance with this Deed.

11.3 Variation or redemption

- (a) A Member may request the Trustee to vary or redeem any part of that Member's investment portfolio, as allowed by the Relevant Law.
- (b) The Trustee may (whether or not it is requested to do so) vary or redeem any part of an investment portfolio.

11.4 Delay or refusal

- (a) The Trustee may:
 - (i) delay in establishing, varying or redeeming any part of an investment portfolio; or
 - (ii) refuse to establish, vary or redeem any part of an investment portfolio.
- (b) If the Trustee delays in establishing, or refuses to establish, any part of an investment portfolio the Trustee must invest the balance of the Member's Account in accordance with this Deed.

11.5 Trustee may cease investment portfolio

- (a) The Trustee may cease any Member's investment portfolio. The Trustee must notify that Member that it has ceased its investment portfolio.
- (b) If the Trustee ceases a Member's investment portfolio the Trustee must invest the balance of that Member's Account in accordance with this Deed.

11.6 No liability

The Trustee is not liable to compensate a Member for any loss incurred in exercising or not exercising any of its powers under this **clause 11**.

11.7 No separate trust funds.

Investment portfolios are not separate trust funds.

12 Fund Accounts

12.1 Fund Accounts

The Trustee will keep such Accounts and reserves as the Trustee considers appropriate for the purpose of administering the Fund and calculating the Benefits payable to each Member.

12.2 Member Accounts

The Trustee must keep separate Accounts for each Member and, if desirable, keep in respect of each Member such separate Accounts as the Trustee considers necessary or desirable for any one or more of the following purposes:

- (a) differentiating between contributions made by the Member and contributions made for the benefit of the Member by an employer or any other person;
- (b) differentiating between the Member's preserved and non-preserved benefits;
- (c) calculating the Member's minimum benefits within the meaning of the Relevant Law;
- (d) identifying those monies and assets which are funding the Member's retirement benefits;
- (e) enabling the Member to have more than one pension; and

- (f) such other purpose as the Trustee considers appropriate.

12.3 Crediting Member's Accounts

The Trustee will credit or debit (as the case may be) each Member's Accounts with:

- (a) contributions received from the Member or any other person in respect of the Member;
- (b) any amounts transferred to or from an Eligible Fund;
- (c) if the Relevant Law permits, any amount transferred from or to the Member to or from the account of a spouse (as defined by section 10 of the SIS Act) either in this Fund or an Eligible Fund;
- (d) the income of the Fund at a rate determined by the Trustee pursuant to **clause 13.5**;
- (e) any Taxation, costs, expenses or liabilities in relation to the contributions received in respect of the Member including excess contributions tax;
- (f) any Taxation, costs, expenses or liabilities of the Fund that the Trustee considers appropriate;
- (g) any premiums and other expenses of any insurance policies in respect of the Member;
- (h) such proceeds, bonuses or rebates under any insurance policies as the Trustee determines; and
- (i) any other amounts that the Trustee considers appropriate.

12.4 Investment fluctuation Account

The Trustee may establish such Accounts for the purposes of smoothing any fluctuations in the value and earnings of investments of the Fund and for such other purposes as the Trustee may consider appropriate.

12.5 Reserves

The Trustee may establish reserves for the purposes of making provision for any existing or prospective liability for Taxation or any other liability or for any other purpose the Trustee considers appropriate in the course of administration of the Fund, including reserves for:

- (a) assets set aside to fund the pension of a Member;
- (b) forfeited Benefits;
- (c) contributions made on account of a specific group of Members;
- (d) earnings not allocated to Members' Accounts;
- (e) any proceeds, bonuses or rebates under an insurance policy not allocated to Member's Accounts; and
- (f) any amount left in a Member's Account after all benefits have been paid to the Member.

13 Investments

13.1 Strategy

The Trustee must formulate and give effect to an investment strategy that has regard to:

- (a) the risk involved in making, holding and realising, and the likely return from, the Fund's investments having regard to the Fund's objectives and cash flow requirements;
- (b) the composition of the Fund's investments as a whole, including the extent to which the investments are diverse or involve the Fund being exposed to risks from inadequate diversification;
- (c) the liquidity of the Fund's investments having regard to its expected cash flow requirements;
- (d) the ability of the Fund to discharge its existing and prospective liability; and
- (e) all other circumstances of the Fund and any other factor or matter the Trustee considers appropriate to have regard to.

The Trustee must notify Members of the investment strategy if required by the Relevant Law.

13.2 Authorised investments

The Trustee may invest all or so much of the moneys forming part of the Fund from time to time as is not required immediately for the payment of Benefits or other amounts authorised by this Deed in any investment whatsoever which the Trustee considers appropriate and which is authorised by the Relevant Law.

13.3 Power to sell and vary investments

The Trustee will have power as it sees fit to sell any investments and to vary and transpose any investments into other investments authorised by this Deed.

13.4 Investment income

- (a) The Trustee must at the Review Date:
 - (i) value all of the assets of the Fund; and
 - (ii) determine all the net income and net capital gains of the Fund in respect of the period since the last Review Date, whether realised or unrealised, and after deducting any capital losses and such allowance for expenses and Taxation as the Trustee considers appropriate.
- (b) If, within 30 days of a Review Date, the Trustees have not determined the value of an asset, any Trustee or any director of a corporate Trustee may request the Trustee to fix the value of the asset pursuant to **clause 13.4(c) to 13.4(g)**.
- (c) As soon as practicable after receipt of a request pursuant to **clause 13.4(b)**, the Trustee must appoint a valuer ('Valuer') to fix the value of the asset. The Valuer must:
 - (i) be suitably qualified to carry out a valuation of the nature and dimension required;
 - (ii) have evidenced his ability to produce credible work;
 - (iii) have at least five years experience in the valuation and analysis of assets similar to the asset;

- (iv) have an extensive knowledge of discounted cash flow analysis;
 - (v) have the ability to meet time requirements; and
 - (vi) have no pecuniary interest that could reasonably be regarded as being capable of affecting his ability to give an unbiased opinion.
- (d) The Valuer will receive written and verbal submissions from the Trustees or the directors of the Trustee within the time appointed by the Valuer. The Valuer will give reasonable consideration to such submissions before making a determination.
- (e) The asset value will be that sum which in the Valuer's opinion is the fair market value of the asset at the Review Date:
- (i) assuming a willing buyer and a willing seller;
 - (ii) assuming a reasonable period within which to negotiate the sale taking into account the nature of asset and the state of the market;
 - (iii) assuming the asset will be freely exposed to the market with reasonable publicity; and
 - (iv) on the basis that no account is taken of the interest of a special buyer.
- (f) The Valuer will act as an expert and not as an arbitrator. The Valuer's decision as to the value of the asset will be final.
- (g) The Trustee will pay the Valuer's costs of determining the value of the asset from the Fund.

13.5 Fund earning rate

At each Review Date, the Trustee must also determine the rate at which the income of the Fund is to be credited or debited to Member Accounts, any investment fluctuation account and other Accounts and reserves established by the Trustee, having regard to the following considerations:

- (a) whether the Member has established an investment portfolio;
- (b) the amount of income for the Financial Year ending on the relevant Review Date;
- (c) the amount of income expected for the subsequent Financial Year;
- (d) the amount of income credited to the Member's Accounts in previous Financial Years;
- (e) the amount of Taxation, costs and other liabilities of the Fund;
- (f) the investment strategy of the Fund; and
- (g) such other matters as the Trustee considers relevant.

13.6 Interim Fund earning rate

The Trustee may from time to time during a Financial Year determine an interim rate at which the income of the Fund is to be credited or debited to a Member's Accounts for the purpose of calculating the Member's Benefits.

14 Benefits

14.1 When payable

- (a) A Member's Benefit becomes payable if:
 - (i) the Member retires in the circumstances prescribed by the Relevant Law for the release of preserved and non-preserved Benefits;
 - (ii) the Member retires on the ground of permanent incapacity (within the meaning under the Relevant Law);
 - (iii) the Member requests payment and the Relevant Law allows that payment;
 - (iv) the Member dies; or
 - (v) such other event occurs that requires the Benefit to be paid pursuant to the Relevant Law.
- (b) If a benefit becomes payable to a Member under **clause 14.1** the Member may request that the Trustee retain all or part of the Member's Benefit in the Fund. The Trustee may accept the Member's request on any terms and conditions it wishes to impose but must commence to pay a Benefit to a Member when required by the Relevant Law.

14.2 Method of payment

Subject to **clause 14.3**, a Benefit may be paid:

- (a) in a lump sum;
- (b) by way of Pension or annuity;
- (c) by transfer of an asset of the Fund;
- (d) in such other manner as permitted by the Relevant Law; or
- (e) any combination of the above.

14.3 Pension

- (a) If the Trustee is not a constitutional corporation any Benefit payable under this Deed must be paid in the form of a Pension or in any other form that complies with the Relevant Law.
- (b) At the written request of a Member receiving a Pension or a Member who will be receiving a Pension in the future, the Trustee may commute all or part of the Pension to a lump sum.

14.4 Pension rules

- (a) Subject to the SIS Regulations, the Trustee must pay a Pension Benefit to a Beneficiary in the form of:
 - (i) an Allocated Pension;
 - (ii) an Account-Based Pension;
 - (iii) a Transition to Retirement Income Stream;
 - (iv) a Pension wholly determined by reference to policies of life assurance purchased or obtained by the Trustee solely to provide Pension Benefits to Members; or

- (v) such other form of Old-Age Pension as is permitted by the SIS Regulations.
- (b) The Trustee and the Beneficiary may agree which form of Pension is to be paid.
- (c) A Pension Benefit is subject to, and must be paid in accordance with, the relevant Pension Standards.
- (d) The Trustee may alter the amount or frequency of a Beneficiary's Pension as permitted by the relevant Pension Standards.

14.5 Death Benefits

14.5.1 General

If a Member dies, the Trustee must pay the Member's Benefit:

- (a) in accordance with the Member's binding death benefit nomination (if any) made under **clause 14.5(a)** unless the Trustee has rejected the binding death nomination pursuant to **clause 14.5(a)(i)**;
- (b) if that Member did not have a binding death benefit nomination, to one or more of that Member's Dependants or legal personal representatives in the manner, at the times, by such instalments and in such proportions determined by the Trustee in its absolute discretion, taking into consideration the Member's non-binding death benefit nomination (if any) made under **clause 14.5.2**; or
- (c) if the Trustee is, after reasonable enquiry, unable to locate any Dependants or legal personal representatives of the Member, in accordance with **clause 15**.

14.5.2 Non-binding death benefit nomination

- (a) A Member may make a non-binding death benefit nomination by notifying the Trustee of a manner in which the Member would prefer his benefit to be distributed upon his death between his Dependants and/or legal personal representative.
- (b) The Trustee may require a Member to complete a new non-binding death benefit nomination at any time.
- (c) A non-binding death benefit nomination is or becomes invalid if:
 - (i) the Relevant Law does not permit the Trustee to follow it;
 - (ii) the Member completes a later non-binding death benefit nomination; or
 - (iii) the Member makes a binding death benefit nomination under **clause 14.5.3**

14.5.3 Binding death benefit nomination

- (a) A Member may make a binding death benefit nomination by notifying the Trustee in a form binding upon the Trustee in accordance with the Relevant Law of the manner in which the Member's benefits are to be distributed upon his or her death between his or her Dependants and/or legal personal representative.
 - (i) A binding death benefit nomination can apply for a defined period of time or can apply indefinitely ('Non Lapsing Nomination').
 - (ii) A Non Lapsing Nomination must express to be binding until such time as it has been replaced by a subsequent valid binding death benefit nomination.

- (iii) If a Member is or is deemed to be under a legal disability any binding death benefit nomination they have previously made can be renewed by the duly appointed Attorney of the Member.
- (iv) No binding death benefit nomination can be revoked or altered except by the execution of a subsequent valid binding death benefit nomination by the Member.
- (b) The Trustee may reject a binding death benefit nomination on any grounds provided the Trustee notifies the Member of the rejection within 10 days of the Trustee receiving the binding death benefit nomination. If the Trustee rejects a binding death benefit nomination then:
 - (i) the Trustee is not bound to pay a Member's Benefits in accordance with that binding death benefit nomination; and
 - (ii) the Member may make another binding death benefit nomination.
- (c) The Trustee may require a Member to make a new binding death benefit nomination at any time.

14.5.4 Method of Payment

Subject to the Relevant Law, a Death Benefit payable under this **clause 14.5** may be paid:

- (a) in a lump sum;
- (b) by way of a pension or annuity;
- (c) by transfer of an asset of the Fund;
- (d) in such other manner as permitted by the Relevant Law; or
- (e) by any combination of the above.

14.6 Conditions

The payment of any Benefit under this Deed is subject to the Trustee receiving such information or documents or evidence as the Trustee considers necessary, and the person to whom the Benefit is to be paid executing such documents and doing such things as the Trustee considers necessary.

14.7 Taxation on Benefits

The Trustee may deduct from any Benefit payable any Taxation that is payable or that the Trustee considers to be payable.

14.8 Suspension of Benefit

The Trustee may suspend, alter or withhold any Benefit in respect of a Member who fails to provide any information (or if any information provided is incorrect, misleading or deliberately withheld) or who otherwise fails to comply with the provisions of this Deed or the requirements of the Relevant Law.

14.9 Transfer of assets

If a Benefit is paid by the transfer of an asset of the Fund, the value of the asset will be determined by the Trustee in its absolute discretion as at the date of transfer. That amount will be deducted from the Member's Benefit and the Trustee shall not be bound to see to the application of that amount.

14.10 Preserved Benefits

Nothing in this Deed requires or permits the payment of a Benefit to a Member where the Relevant Law requires that Benefit to be preserved.

15 Forfeiture of Benefits

15.1 Conditions of forfeiture

Subject to the Relevant Law, a Member forfeits his Benefit if any one or more of the following occurs:

- (a) the Member assigns, charges, or attempts to assign or charge any benefit;
- (b) the Member is, in the opinion of the Trustee, incapable of managing his affairs;
- (c) the Member's Benefit becomes payable to, or vested in, any other person, whether by his own act, operation of law, order of Court or otherwise;
- (d) the Member cannot be found by the Trustee after reasonable inquiry for a period of at least three years since the last contact between the Member and the Trustee; or
- (e) the Member dies and the Trustee is, after reasonable inquiry, unable to locate any Dependants or legal personal representative of the Member.

15.2 Application of forfeited Benefits

The Trustee may deal with any forfeited Benefit in one or more of the following ways:

- (a) for or towards the maintenance, education, advancement or otherwise for the benefit of the Member or his Dependants or any one of them in such proportions as the Trustee thinks fit, and in such form and manner and subject to such terms and conditions as the Trustee thinks fit; and
- (b) for or towards any other person or other purpose that is permitted by the Relevant Law.

16 Costs and expenses and Taxation

16.1 Costs and expenses

- (a) Except as otherwise expressly provided in this Deed, all costs, charges and expenses incurred in connection with the preparation, establishment, maintenance, administration, operation or winding up of the Fund will be borne by the Fund and paid by the Trustee out of the assets of the Fund.
- (b) The Trustee may debit Member Accounts, reserves and any other Accounts in such manner as it considers appropriate to reflect the payment of, or the making of, any provision for any such costs, charges and expenses.

16.2 Taxation

The Trustee will not be liable to account to any Member or any other person for any payments made by the Trustee in good faith to:

- (a) the Commonwealth of Australia or any State or Territory, or any other country or part of a country for Taxation or any other charges upon the Fund; or

- (b) on account of the retention of any moneys or assets in the Fund to meet any prospective liability on the part of the Trustee in relation to the Fund to such fiscal authority, notwithstanding that any such payment or provision need not have been made.

17 Records

17.1 Records and accounts to be kept

The Trustee must:

- (a) keep full and comprehensive minutes of all Trustee meetings;
- (b) keep account of all moneys received for, and disbursed from, the Fund and of all dealings in connection with the Fund;
- (c) collect and pay promptly into a bank or other Account of the Fund all moneys from time to time due to the Fund;
- (d) keep appropriate records, books and accounts, having regard to the requirements of the Relevant Law and make suitable arrangements for custody of documents relating to the investments of the Fund; and
- (e) prepare accounts and statements in relation to the Fund as at the end of the Financial Year in accordance with the Relevant Law.

17.2 Audit

The Trustee may appoint and remove an Auditor to audit the accounts and statements of the Fund and to report in writing to the Trustee in respect of such audit within the time specified by the Relevant Law.

17.3 Disclosure

The Trustee must provide to Members such documents and information as the Relevant Law requires the Trustee to provide.

18 Termination of the Fund

18.1 Termination

The Fund will terminate on such date as the Trustee determines in the following circumstances:

- (a) if it appears to the Trustee that the Fund is unable to pay its debts as and when they become due and payable and the Trustee resolves to terminate the Fund;
- (b) if for any reason the Trustee thinks it is appropriate to and does resolve to terminate the Fund;
- (c) if there are no Members in the Fund and the Trustee resolves to terminate the Fund; or
- (d) if the Members, by unanimous resolution, ask the Trustee to terminate the Fund.

18.2 Application of assets

The Trustee must, subject to the Relevant Law, apply the assets of the Fund in the following priority:

- (a) towards the costs of administering and winding up the Fund;
- (b) in paying or transferring Members' Benefits in accordance with this Deed; and
- (c) any balance to Members, Dependants, former Members, deceased Members or legal personal representatives, in such proportions as the Trustee in his discretion determines is appropriate, and the receipt by any such person is in full discharge of any claims in respect of the Fund.

19 Amendments

19.1 By deed

The Trustee may at any time, and from time to time, by deed or resolution add to, amend, alter, modify, vary or delete any provision of this Deed with immediate, prospective or retrospective effect to such extent as the Relevant Law permits.

19.2 Notice to Members

The Trustee must promptly give the Members notice of any such amendment if required pursuant to the Relevant Law to do so.

20 Trustee Act

To the extent permitted, section 35B of the Trustee Act 1936 (SA) does not apply to the Fund.

21 Other acts

Each party must, at its expense, promptly do all things reasonably necessary to give full effect to this Deed.

22 Costs

The Trustee must pay the costs (including stamp duty) payable in respect of this Deed.

23 Consents, requests and notices

- (a) A consent, request or notice must be in writing and executed by the person giving it or their agent. It may be given:
 - (i) by pre-paid post to the address notified to all parties;
 - (ii) by facsimile transmission to the facsimile number notified to the other parties; or
 - (iii) by any other means allowed by law.
- (b) A consent, notice or request, if validly given, is deemed to have been received:
 - (i) on the third business day after posting;
 - (ii) on the next business day after transmission by facsimile; or
 - (iii) at any other time allowed by law.

24 Governing law

The laws in Queensland govern this Deed. The parties submit to the jurisdiction of the Courts of Queensland and the Federal Court of Australia (Adelaide Registry).

25 Dealing with rights and obligations granted by this Deed

The rights and obligations under this Deed:

- (a) are personal and cannot be assigned or charged without the prior consent of all parties;
- (b) cannot be waived except by express notice specifying the waiver;
- (c) are in addition to and do not effect any other rights that party may have; and
- (d) will not merge with any act done to complete or perform this Deed.

26 Parties

- (a) A party includes the party's successors and permitted assigns.
- (b) This Deed confers no rights or obligations upon any person who is not a party.
- (c) An agreement, representation, or warranty:
 - (i) (on the part of two or more persons binds them jointly and severally; and
 - (ii) in favour of two or more persons is for the benefit of them jointly and severally.

27 Time

- (a) Time means Queensland time.
- (b) A month means a calendar month.
- (c) A business day means any day that is not a Saturday, Sunday or public holiday in Queensland. If an act must be done on a day that is not a business day, it may be done on the next business day.
- (d) Where time is to be calculated from a day or event, that day or the day of that event must be excluded from that calculation.
- (e) Unless stated otherwise, time is of the essence.

28 Execution

- (a) This Deed (and any other document contemplated by this Deed) may be signed in counterparts. Each counterpart is taken to be an original. All counterparts together constitute one Deed. A signed counterpart may be delivered by facsimile.
- (b) A person signing this Deed on behalf of a party warrants that they have authority to bind that party for that purpose.

Executed as a deed.

Executed by Agashe Pty Ltd in accordance with section 127 of the Corporations Act 2001 (Cth)

Signature of Director

Signature of Director

Date of Signing

Resolution

Trustee: **Agashe Pty Ltd**

SMSF: **Nidhi Super Fund**

Proceedings: A superannuation fund deed prepared by Evan Richards & Associates
The Deed was considered by the directors.

Resolutions:

It was resolved as follows:-

1. That the Trustee adopt the deed to constitute a self managed superannuation fund to be known as the **Nidhi Super Fund** to provide benefits for the Members on the terms set out in the Deed.
2. That the Trustee act as trustee of the Fund subject to the terms set out in the Deed.

Signed by the Directors in favour of the resolutions:

.....
(Directors Signature)

.....
(Directors Signature)

Date of Signing:.....

Application For Membership

1. I, the person whose details appear in the Schedule, hereby apply for membership of the above mentioned Fund.
2. In consideration of my admission to membership, I hereby agree to abide by and be bound by the provisions of the Fund Deed and any rules made thereunder.
3. I hereby consent to:
 - (a) (where the Trustee of the Fund is a corporation) – be a director of the trustee corporation and I provide the information in the Schedule in compliance with my obligations under the *Corporations Act 2001* (Cth); and
 - (b) (where the Trustee is or are natural persons) – to be a trustee of the Fund.
4. I declare that I am not a disqualified person within the meaning of Section 120 of the Superannuation Industry (Supervision) Act 1993.
5. Where there is an Employer Sponsor applicable to me I hereby authorise that Employer Sponsor to deduct from my salary and pay to the Fund as contributions the amounts (if any) as are from time to time agreed upon by myself and my Employer as contributions to be made by me to the above mentioned Fund.

Schedule:

FULL NAME	Goutam Agashe
ADDRESS	11A ELLIOTT STREET CLAYFIELD QLD 4011
DATE OF BIRTH	02/12/1978
PLACE OF BIRTH	Chikmagalur, Karnataka, India
TAX FILE NUMBER	426134886

Signature

Date

TFN Notification

Name:	Goutam Agashe
Address:	11A ELLIOTT STREET CLAYFIELD QLD 4011
Date of Birth:	02/12/1978
Sex:	Male

I agree to provide my Tax File Number:

4	2	6	1	3	4	8	8	6
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Signature

Date 20

Collection of tax file numbers is authorised by tax laws, the Superannuation Industry (Supervision) Act 1993 and the Privacy Act 1998. Changes to the tax file number law require Trustee to ask you to provide your tax file number to your superannuation fund. By completing this form and providing it to your fund will allow your fund trustee to use your tax file number for the purposes contained in the Superannuation Industry (Supervision) Act 1993 and for the purpose of paying eligible termination payments.

The purposes currently authorised include:

- taxing eligible termination payments at concessional rates;
- finding and amalgamating your superannuation benefits where insufficient information is available;
- passing your tax file number to the Australian Taxation Office whereby you receive a benefit or have unclaimed superannuation money after reaching the aged pension age; and
- allowing the trustee of your superannuation fund to provide your tax file number to a superannuation fund receiving any benefits you may transfer. Your trustee won't pass your tax file number to any other fund if you tell the trustee in writing that you don't want them to pass it on.

You are not required to provide your tax file number. Declining to quote your tax file number is not an offence. However, if you do not give your superannuation fund your tax file number, either now or later, you may pay more tax on your superannuation benefits than you have to.

The lawful purposes for which your tax file number can be used and the consequences of not quoting your tax file number may change in future, as a result of legislative change.

Binding Death Benefit Nomination Form

Name: Goutam Agashe

Address: 11A ELLIOTT STREET CLAYFIELD QLD 4011

Date of Birth: 02/12/1978

I, Goutam Agashe make a non-lapsing binding nomination that in the event of my death the benefits to which I am entitled from the Fund be paid to the following person(s):

Name	Address	Relationship	Percentage or Amount

However in the event that _____ does not outlive me by 28 days or is unwilling or unable to accept the benefit of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

Name	Address	Relationship	Percentage or Amount

However in the event that _____ does not outlive me by 28 days or is unwilling or unable to accept the benefit of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

Name	Address	Relationship	Percentage or Amount

I understand that I may only nominate my Legal Personal Representative(s) or one or more Dependants.

Signature:

Date: ____/____/20

I _____ declare that I have witnessed Goutam Agashe
(Name of Witness)

sign this nomination form in my presence and I declare as follows:-

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of Goutam Agashe

Signature of Witness _____

I _____ declare that I have witnessed Goutam Agashe
(Name of Witness)

sign this nomination form in my presence and I declare as follows:-

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of Goutam Agashe

Signature of Witness _____

Instruction for completing Binding Death Benefit Nomination

- The Binding Death Benefit Nomination if properly executed enables the Member to nominate certain people to receive their superannuation benefits on their death and the nomination is binding on the Trustee once received by the Trustee.
- The member may only nominate one or more dependants (a spouse, child or other dependant) and/ or their legal personal representative(s).
- The nomination must clearly state either the percentage of the member's benefits the nominated person is to receive or a specific amount.
- The nomination must be signed by the member in the presence of at least one independent witness who must be at least 18 years old and cannot be the member's Legal Personal Representative or Dependant or an associate thereof

Application For Membership

6. I, the person whose details appear in the Schedule, hereby apply for membership of the above mentioned Fund.
7. In consideration of my admission to membership, I hereby agree to abide by and be bound by the provisions of the Fund Deed and any rules made thereunder.
8. I hereby consent to:
 - (c) (where the Trustee of the Fund is a corporation) – be a director of the trustee corporation and I provide the information in the Schedule in compliance with my obligations under the *Corporations Act 2001* (Cth); and
 - (d) (where the Trustee is or are natural persons) – to be a trustee of the Fund.
9. I declare that I am not a disqualified person within the meaning of Section 120 of the Superannuation Industry (Supervision) Act 1993.
10. Where there is an Employer Sponsor applicable to me I hereby authorise that Employer Sponsor to deduct from my salary and pay to the Fund as contributions the amounts (if any) as are from time to time agreed upon by myself and my Employer as contributions to be made by me to the above mentioned Fund.

Schedule:

FULL NAME	Shweta Ganesh Herlekar
ADDRESS	11A ELLIOTT STREET CLAYFIELD QLD 4011
DATE OF BIRTH	12/08/1982
PLACE OF BIRTH	Sirsi, Karnataka, India
TAX FILE NUMBER	366431111

Signature

Date

TFN Notification

Name:	Shweta Ganesh Herlekar
Address:	11A ELLIOTT STREET CLAYFIELD QLD 4011
Date of Birth:	12/08/1982
Sex:	Female

I agree to provide my Tax File Number:

3	6	6	4	3	1	1	1	1
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Signature

Date 20

Collection of tax file numbers is authorised by tax laws, the Superannuation Industry (Supervision) Act 1993 and the Privacy Act 1998. Changes to the tax file number law require Trustee to ask you to provide your tax file number to your superannuation fund. By completing this form and providing it to your fund will allow your fund trustee to use your tax file number for the purposes contained in the Superannuation Industry (Supervision) Act 1993 and for the purpose of paying eligible termination payments.

The purposes currently authorised include:

- taxing eligible termination payments at concessional rates;
- finding and amalgamating your superannuation benefits where insufficient information is available;
- passing your tax file number to the Australian Taxation Office whereby you receive a benefit or have unclaimed superannuation money after reaching the aged pension age; and
- allowing the trustee of your superannuation fund to provide your tax file number to a superannuation fund receiving any benefits you may transfer. Your trustee won't pass your tax file number to any other fund if you tell the trustee in writing that you don't want them to pass it on.

You are not required to provide your tax file number. Declining to quote your tax file number is not an offence. However, if you do not give your superannuation fund your tax file number, either now or later, you may pay more tax on your superannuation benefits than you have to.

The lawful purposes for which your tax file number can be used and the consequences of not quoting your tax file number may change in future, as a result of legislative change.

Binding Death Benefit Nomination Form

Name: Shweta Ganesh Herlekar

Address: 11A ELLIOTT STREET CLAYFIELD QLD 4011

Date of Birth: 12/08/1982

I, Shweta Ganesh Herlekar make a non-lapsing binding nomination that in the event of my death the benefits to which I am entitled from the Fund be paid to the following person(s):

Name	Address	Relationship	Percentage or Amount

However in the event that _____ does not outlive me by 28 days or is unwilling or unable to accept the benefit of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

Name	Address	Relationship	Percentage or Amount

However in the event that _____ does not outlive me by 28 days or is unwilling or unable to accept the benefit of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

Name	Address	Relationship	Percentage or Amount

I understand that I may only nominate my Legal Personal Representative(s) or one or more Dependants.

Signature:

Date: ____/____/20

I _____ declare that I have witnessed Shweta Ganesh Herlekar
(Name of Witness)

sign this nomination form in my presence and I declare as follows:-

3. I am over 18 years of age; and
4. I am not a dependant or a Legal Personal Representative of Shweta Ganesh Herlekar

Signature of Witness _____

I _____ declare that I have witnessed Shweta Ganesh Herlekar
(Name of Witness)

sign this nomination form in my presence and I declare as follows:-

3. I am over 18 years of age; and
4. I am not a dependant or a Legal Personal Representative of Shweta Ganesh Herlekar

Signature of Witness _____

Instruction for completing Binding Death Benefit Nomination

- The Binding Death Benefit Nomination if properly executed enables the Member to nominate certain people to receive their superannuation benefits on their death and the nomination is binding on the Trustee once received by the Trustee.
- The member may only nominate one or more dependants (a spouse, child or other dependant) and/ or their legal personal representative(s).
- The nomination must clearly state either the percentage of the member's benefits the nominated person is to receive or a specific amount.
- The nomination must be signed by the member in the presence of at least one independent witness who must be at least 18 years old and cannot be the member's Legal Personal Representative or Dependant or an associate thereof.



047

THE TRUSTEE FOR NIDHI SUPER FUND
PO BOX 633
ST AGNES SA 5097

Our reference: 7127294245453

18 February 2022

Your tax file number

Dear Sir/Madam

The details of your tax file number registration are:

Name: THE TRUSTEE FOR NIDHI SUPER FUND
Tax file number: 470 694 418

It's important to keep this letter and any other document with your tax file number on it, in a safe place.

You should quote this tax file number when contacting us as it will help us find your information faster.

You will be asked to provide your tax file number to financial institutions and investment bodies when you open accounts or make investments with them. You don't have to give your tax file number to these organisations, but if you don't, they may withhold more tax from any investment returns or interest they pay to you.

For more information

You can find out more on our website www.ato.gov.au/tfn

For information about your rights and obligations, go to www.ato.gov.au/taxpayerscharter

Yours faithfully

Melinda Smith
Deputy Commissioner of Taxation



Self-managed super fund trustee declaration

I understand that as an individual trustee or director of the corporate trustee of

Fund name

Nidhi Super Fund

I am responsible for ensuring that the fund complies with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing the fund's compliance with the law.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status, which may result in significant adverse tax consequences for the fund
- prosecute me under the law, which may result in fines or imprisonment.

SOLE PURPOSE

I understand it is my responsibility to ensure the fund is only maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

TRUSTEE DUTIES

I understand that by law I must at all times:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
- ensure that members only access their super benefits if they have met a legitimate condition of release
- refrain from entering into transactions that circumvent restrictions on the payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- refrain from entering into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- allow all members of the fund to have access to information and documents as required, including details about
 - the financial situation of the fund
 - the investments of the fund
 - the members' benefit entitlements.

I also understand that by law I must prepare, implement and regularly review an investment strategy having regard to all the circumstances of the fund, which include, but are not limited to:

- the risks associated with the fund's investments
- the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
- investment diversity and the fund's exposure to risk due to inadequate diversification
- the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities (including benefit payments)
- whether the trustees of the fund should hold insurance cover for one or more members of the fund.

Investment restrictions

I understand that, as a trustee or director of the corporate trustee of the fund, subject to certain limited exceptions specified in the law, I am prohibited from:

- lending money of the fund to, or providing financial assistance to, a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)
- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers allowed by special determinations or acquisitions as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)

- having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments on behalf of the fund that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets and any earnings from those assets reflects their market value).

Accepting contributions and paying benefits

I understand that I can only accept contributions and pay benefits (income streams or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund trust deed have been met.

Administration

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
 - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees)
 - records of all changes of trustees, including directors of the corporate trustee
 - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
 - all trustee declarations
 - copies of all reports given to members
- ensure that the following are prepared and retained for at least five years
 - an annual statement of the financial position of the fund
 - an annual operating statement
 - copies of all annual returns lodged
 - accounts and statements that accurately record and explain the transactions and financial position of the fund
- ensure that an approved auditor is appointed within the prescribed period (currently this is no later than 31 days before the due date for lodgment of the fund's annual return but this may change to 45 days) to audit the fund for each income year, and provide that auditor with documents as requested
- lodge the fund's annual return, completed in its entirety, by the due date
- notify the ATO within 28 days of any changes to the
 - membership of the fund, or trustees or directors of the corporate trustee
 - name of the fund
 - contact person and their contact details
 - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 28 days of the fund being wound up or after becoming aware that the fund has ceased to be an SMSF.

DECLARATION

By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- *I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply.*
- *I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.*
- *I do not have access to the government's financial assistance program that is available to trustees of Australian Prudential Regulation Authority (APRA) regulated funds in the case of financial loss due to fraudulent conduct or theft.*

Trustee's or director's name

Shweta Ganesh Herlekar

Trustee's or director's signature

Date

Day	Month	Year
□□	□□	□□□□

Witness' name (witness must be 18 years old or over)

Witness' signature

Date

Day	Month	Year
□□	□□	□□□□

SETTLEMENT STATEMENT

Matter: Agashe & Herleker Purchase From Castley / 55 Willard Rd, CAPALABA QLD 4157 (2200428)

Property: 55 Willard Rd, Capalaba QLD 4157

Adjustment Date: 29 March 2022

Settlement Date: 29 March 2022

Settlement Place: PEXA

Settlement Time: 2.00PM

	Amount (\$)
Contract Price	680,000.00
Less Deposit	25,000.00

	655,000.00
Less Release Fees Vendor allows 1 x Discharge of Mortgage @ \$197	197.00

	654,803.00
Plus Council Rates	
\$878.61 for the period 01 January 2022 to 31 March 2022 Proportion being 2 / 90 days	19.52

	654,822.52
Less Water Usage (see calculation following)	219.67

	654,602.85
Less Read but Unbilled Water Charges	258.62

	654,344.23

CONTRACT BALANCE	\$654,344.23

ADDITIONAL REQUIREMENTS AT SETTLEMENT

Balance at Settlement	654,344.23
Plus DAVID COLWELL LAWYERS	1,278.28
Plus PEXA	117.92
Plus STAMP DUTY (INVESTMENT)	23,625.00
Plus TITLES FEES	2,441.00

TOTAL	\$681,806.43
PAYEE	
1. AS DIRECTED BY SELLER	654,344.23

TOTAL	\$654,344.23

(unallocated: \$0.00)

OUR REQUIREMENTS AT SETTLEMENT

1. FUNDS AVAILABLE FROM HOME LOAN - \$543,959.10
2. FUNDS REQUIRED FROM OFFSET ACCOUNT 8370 - \$138,105.95

WATER USAGE CALCULATION

Date water paid to: 18 January 2022

Reading : 502kL

Date of search reading: 07 March 2022

Reading : 541kL

Average daily usage

Days between readings: 48
 $541\text{kL} - 502\text{kL} = 39\text{kL} / 48 = 0.813\text{kl}$
Days from date paid to settlement = 70
 $0.813\text{kL} \times 70\text{days} = 56.910\text{kL}$

Charge per kL –

\$.629 for first 56.910kL
\$0 for the next 0kL
\$0 for the balance
Bulk water \$3.231

(All kL results are rounded to whole litres ie 3 decimal places)

Water Adjustment

Tier 1	56.910kL x \$.629	\$35.80
Tier 2	0kL x \$0	0.00
Balance	0.000kL x \$0	0.00
Bulk water	56.910kL x \$3.231	183.88

		\$219.67

Prepared By: David Colwell Lawyers Pty Ltd
Date & Time: 29-03-2022 09:15AM

Australian Business Register

18 February 2022

Australian business number (ABN)	40 659 483 035
Entity name	The Trustee for Nidhi Super Fund
ABN status	Active
ABN registration date	14 February 2022
Postal address	PO Box 633 ST AGNES SA 5097
Business address	11a ELLIOTT ST CLAYFIELD QLD 4011
Email address	emily@smsfaustralia.com
Type of entity	ATO Regulated Self-Managed Superannuation Fund
ANZSIC code	6330 - Superannuation Funds
Associate name	Position held
MR GOUTAM AGASHE	Director Of A Corporate Trustee Member Of A Self Managed Superannuation Fund
MRS SHWETA GANESH HERLEKAR	Director Of A Corporate Trustee Member Of A Self Managed Superannuation Fund
AGASHE PTY LTD	Trustee



Contract for Houses and Residential Land

Seventeenth Edition

This document has been approved by The Real Estate Institute of Queensland Limited and the Queensland Law Society incorporated as being suitable for the sale and purchase of houses and residential land in Queensland except for new residential property in which case the issue of GST liability must be dealt with by special condition.

The Seller and Buyer agree to sell and buy the Property under this contract.

REFERENCE SCHEDULE

Contract Date: 17 February 2022 If no date is inserted, the Contract Date is the date on which the last party signs the Contract

SELLER'S AGENT

NAME: Bold Living Pty Ltd atf trading as Tidbold Real Estate

ABN: 39237868051

LICENCE NO: 2603954

ADDRESS: PO Box 3032

SUBURB: Victoria Point West

STATE: QLD POSTCODE: 4165

PHONE: 07 3207 6000

MOBILE:

FAX: 07 3207 8600

EMAIL: sales@tidboldrealestate.com.au

SELLER

NAME:

ABN:

MARK VINCENT CASTLEY
ADDRESS: 42 PEACH TREE CLOSE

SUBURB: ALEXANDRA HILLS

STATE: QLD POSTCODE: 4161

PHONE:

MOBILE:

FAX:

EMAIL:

0418889963

mark.castley@bigpond.com

NAME:

ABN:

ANU MAART CASTLEY
ADDRESS: AS ABOVE

SUBURB:

STATE: POSTCODE:

PHONE:

MOBILE:

FAX:

EMAIL:

0419 029822

anu.castley@bigpond.com

SELLER'S SOLICITOR

← or any other solicitor notified to the Buyer

NAME:

WARD LEGAL

REF:

CONTACT:

LES WARD

ADDRESS: 220 VIENNA ROAD

SUBURB: ALEXANDRA HILLS

STATE: QLD POSTCODE: 4161

PHONE:

MOBILE:

FAX:

EMAIL:

31342796

lawyer@wardlegal

INITIALS (Note: initials not required if signed with Electronic Signature)

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BUYER

NAME: GOUTAM AGASHE ABN: _____

ADDRESS: 11 A ELLIOTT STREET

SUBURB: CLAYFIELD STATE: QLD POSTCODE: 4011

PHONE: _____ MOBILE: 0410286215 FAX: _____ EMAIL: goutam.agashe@gmail.com

NAME: SHWETA GANESH HERLEKAR. ABN: _____

ADDRESS: AS ABOVE

SUBURB: _____ STATE: _____ POSTCODE: _____

PHONE: _____ MOBILE: 0415161282 FAX: _____ EMAIL: shweta.herlekar@gmail.com

BUYER'S AGENT (If applicable)

NAME: _____

ABN: _____ LICENCE NO: _____

ADDRESS: _____

SUBURB: _____ STATE: _____ POSTCODE: _____

PHONE: _____ MOBILE: _____ FAX: _____ EMAIL: _____

BUYER'S SOLICITOR

← or any other solicitor notified to the Seller

NAME: DAVID COLWELL LAWYERS

REF: _____ CONTACT: _____

ADDRESS: PO Box 12

SUBURB: ASPLEY STATE: QLD POSTCODE: 4034

PHONE: 3462 0604 MOBILE: _____ FAX: _____ EMAIL: admin@delawyers.net.au

PROPERTY

Land: ADDRESS: 55 WILLARD ROAD

SUBURB: CAPALABA STATE: QLD POSTCODE: 4157

Built On Vacant

Description: Lot: 20

on: RP897993

Title Reference: 50113899

Area: 882 m² ← (more or less) Land sold as: Freehold Leasehold ← if neither is selected, the land is treated as being Freehold.

Present Use: RESIDENTIAL.

Local Government: REDLANDS

INITIALS (Note: initials not required if signed with Electronic Signature)

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Excluded Fixtures:

NIL

Included Chattels:

NIL

PRICE

Deposit Holder:

Tidbold Real Estate

Deposit Holder's Trust Account: Tidbold Real Estate Trust Account

Bank:

Bank of Queensland

BSB: 124 001

Account No: 12596104

Cyber Warning

Cyber criminals are targeting real estate transactions by sending fraudulent electronic communications (emails) impersonating lawyers and real estate agents. Before you pay any funds to another person or company using information that has been emailed to you or contained in this Contract, you should contact the intended recipient by telephone to verify and confirm the account details that have been provided to you.

Purchase Price: \$ 680,000

← Unless otherwise specified in this contract, the Purchase Price includes any GST payable on the supply of the Property to the Buyer.

Deposit:

\$ 25,000

Initial Deposit payable on the day the Buyer signs this contract unless another time is specified below.

Within 2 business days of the contract date

\$

Balance Deposit (if any) payable on:

Default Interest Rate:

← If no figure is inserted, the Contract Rate applying at the Contract Date published by the Queensland Law Society Inc will apply.

FINANCE

Finance Amount:

\$

← Unless all of "Finance Amount", "Financier" and "Finance Date" are completed, this contract is not subject to finance and clause 3 does not apply.

Financier:

Finance Date:

BUILDING AND/OR PEST INSPECTION DATE:

Inspection Date:

← If "Inspection Date" is not completed, the contract is not subject to an inspection report and clause 4.1 does not apply.

MATTERS AFFECTING PROPERTY

Title Encumbrances:

Is the Property sold subject to any Encumbrances? No Yes, listed below:

← WARNING TO SELLER: You are required to disclose all Title Encumbrances which will remain after settlement (for example, easements on your title in favour of other land and statutory easements for sewerage and drainage which may not appear on a title search). Failure to disclose these may entitle the Buyer to terminate the contract or to compensation. It is NOT sufficient to state "refer to title", "search will reveal", or similar.

Tenancies:

← If the property is sold with vacant possession from settlement, insert 'Nil'. Otherwise complete details from Residential Tenancy Agreement.

TENANTS NAME:

SKYE-LEIGH BALSHAW

TERM AND OPTIONS:

FIXED

STARTING DATE OF TERM:

18.11.21

ENDING DATE OF TERM:

18.5.22

RENT:

\$ 430 plw

BOND:

\$ 1720

INITIALS (Note: initials not required if signed with Electronic Signature)

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Managing Agent:

AGENCY NAME:

PEARSON BROTHERS

PROPERTY MANAGER:

TANYA WOOLFORD

ADDRESS:

23-27 MIDDLE STREET

SUBURB:

CLEVELAND

STATE: QLD

POSTCODE: 4163

PHONE:

32861688

MOBILE:

FAX:

EMAIL:

tanya@pearsonbros.com.au

POOL SAFETY

Q1 Is there a pool on the Land or on adjacent land used in association with the Land?

- Yes
- No

← **WARNING TO SELLER:** Under clause 5.3(1)(e) the Seller must provide a Pool Compliance Certificate at settlement. If there is no Pool Compliance Certificate at the Contract Date you must give a Notice of No Pool Safety Certificate to the Buyer prior to entering into this contract.

Q2 If the answer to Q1 is Yes, is there a Pool Compliance Certificate for the pool at the time of contract?

- Yes
- No

ELECTRICAL SAFETY SWITCH AND SMOKE ALARM

This section must be completed unless the Land is vacant.

The Seller gives notice to the Buyer that an Approved Safety Switch for the General Purpose Socket Outlets is:

(select whichever is applicable)

- installed in the residence
- not installed in the residence

← **WARNING:** By giving false or misleading information in this section, the Seller may incur a penalty. The Seller should seek expert and qualified advice about completing this section and not rely on the Seller's Agent to complete this section.

The Seller gives notice to the Buyer that smoke alarms complying with the Smoke Alarm Requirement Provision are:

(select whichever is applicable)

- installed in the residence
- not installed in the residence

← **WARNING:** Under clause 7.8 the Seller must install smoke alarms complying with the Smoke Alarm Requirement Provision in any domestic dwelling on the Land. Failure to do so is an offence under the Fire and Emergency Services Act 1990.

NEIGHBOURHOOD DISPUTES (DIVIDING FENCES AND TREES) ACT 2011

The Seller gives notice to the Buyer in accordance with section 83 of the Neighbourhood Disputes (Dividing Fences and Trees) Act 2011 that the Land:

(select whichever is applicable)

- is not affected by any application to, or an order made by, the Queensland Civil and Administrative Tribunal (QCAT) in relation to a tree on the Land or
- is affected by an application to, or an order made by, QCAT in relation to a tree on the Land, a copy of which has been given to the Buyer prior to the Buyer signing the contract.

← **WARNING:** Failure to comply with section 83 Neighbourhood Disputes (Dividing Fences and Trees Act) 2011 by giving a copy of an order or application to the Buyer (where applicable) prior to Buyer signing the contract will entitle the Buyer to terminate the contract prior to Settlement.

GST WITHHOLDING OBLIGATIONS

Is the Buyer registered for GST and acquiring the Land for a creditable purpose?

(select whichever is applicable)

- Yes
- No

[Note: An example of an acquisition for a creditable purpose would be the purchase of the Land by a building contractor, who is registered for GST, for the purposes of building a house on the Land and selling it in the ordinary course of its business.]

← **WARNING:** the Buyer warrants in clause 2.5(6) that this information is true and correct.

The Seller gives notice to the Buyer in accordance with section 14-255(1)(a) of the Withholding Law that:

(select whichever is applicable)

- the Buyer is not required to make a payment under section 14-250 of the Withholding Law in relation to the supply of the Property
- the Buyer is required to make a payment under section 14-250 of the Withholding Law in relation to the supply of the Property. Under section 14-255(1) of the Withholding Law, the Seller is required to give further details prior to settlement.

← **WARNING:** All sellers of residential premises or potential residential land are required to complete this notice. Section 14-250 of the Withholding Law applies to the sale of 'new residential premises' or 'potential residential land' (subject to some exceptions) and requires an amount to be withheld from the Purchase Price and paid to the ATO. The Seller should seek legal advice if unsure about completing this section.

INITIALS *(Note: initials not required if signed with Electronic Signature)*

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The REIQ Terms of Contract for Houses and Residential Land (Pages 6-15) (Seventeenth Edition) contain the Terms of this Contract.

SPECIAL CONDITIONS

DS SA GH

1. This contract may be signed in any number of counterparts with the same effect as if the contract was signed by all parties on the one document. Any such counterpart may be transmitted via facsimile or email to a party, executed by that part, and returned via facsimile or email. The facsimile or email copy of the executed contract shall be valid and effectual as if the original signatures were recorded thereon. For the purpose of sections 11 and 12 the Electronic Transactions (Queensland) Act 2001, the seller and buyer have consented to information being given and contract and other relevant documents (if any) being signed and transmitted by electronic communications.

DS RL ML

DS SA GH

2. The seller acknowledges that if the deposit held by the deposit holder is insufficient to cover the agent's commission the seller hereby irrevocably authorises and directs the buyer's solicitor to draw a separate cheque at settlement from the proceeds of the sale to pay for the balance of commission payable by the seller to the agent.

DS RL ML

DS SA GH

3. The definition of "Delay Event" in clause 6.2(8)(b)(ii) will also include Pandemic.

DS RL ML

SETTLEMENT

Settlement Date: 29 MARCH 2022.

← or any later date for settlement in accordance with clause 6.2, 6.3, 10.5, 11.4 or any other provision of this Contract.

WARNING: The Settlement Date as stated may change. Read clauses 6.2, 6.3, 10.5 and 11.4. If you require settlement on a particular date, seek legal advice prior to signing.

Place for Settlement: BRISBANE

← If Brisbane is inserted or this is not completed, this is a reference to Brisbane CBD.

SIGNATURES

The contract may be subject to a 5 business day statutory cooling-off period. A termination penalty of 0.25% of the purchase price applies if the Buyer terminates the contract during the statutory cooling-off period. It is recommended the Buyer obtain an independent property valuation and independent legal advice about the contract and his or her cooling-off rights, before signing.

Buyer: DocuSigned by: Goutam Agasthi Witness: _____
514B10606A8C444...

Buyer: DocuSigned by: Shweta Kulkarni Witness: _____
By placing my signature above, I warrant that I am the Buyer named in the Reference Schedule or authorised by the Buyer to sign. (Note: No witness is required if the Buyer signs using an Electronic Signature)

Seller: DocuSigned by: Mark Castley Witness: _____
B29E905C716242E...

Seller: DocuSigned by: Ann Castley Witness: _____
By placing my signature above, I warrant that I am the Seller named in the Reference Schedule or authorised by the Seller to sign. (Note: No witness is required if the Seller signs using an Electronic Signature)

INITIALS (Note, initials not required if signed with Electronic Signature)

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TERMS OF CONTRACT FOR HOUSES AND RESIDENTIAL LAND

1. DEFINITIONS

1.1 In this contract, terms in **bold** in the Reference Schedule have the meanings shown opposite them and unless the context otherwise requires:

- (a) **"Approved Safety Switch"** means a residual current device as defined in the *Electrical Safety Regulation 2013*;
- (b) **"ATO"** means the Australian Taxation Office;
- (c) **"ATO Clearance Certificate"** means a certificate issued under section 14-220(1) of the Withholding Law which is current on the date it is given to the Buyer;
- (d) **"Balance Purchase Price"** means the Purchase Price, less the Deposit paid by the Buyer;
- (e) **"Bank"** means an authorised deposit-taking institution within the meaning of the *Banking Act 1959* (Cth);
- (f) **"Bond"** means a bond under the *Residential Tenancies and Rooming Accommodation Act 2008*;
- (g) **"Building Inspector"** means a person licensed to carry out completed residential building inspections under the *Queensland Building and Construction Commission Regulations 2003*;
- (h) **"Business Day"** means a day other than:
 - (i) a Saturday or Sunday;
 - (ii) a public holiday in the Place for Settlement; and
 - (iii) a day in the period 27 to 31 December (inclusive);
- (i) **"CGT Withholding Amount"** means the amount determined under section 14-200(3)(a) of the Withholding Law or, if a copy is provided to the Buyer prior to settlement, a lesser amount specified in a variation notice under section 14-235;
- (j) **"Contract Date"** or **"Date of Contract"** means:
 - (i) the date inserted in the Reference Schedule as the Contract Date; or
 - (ii) if no date is inserted, the date on which the last party signs this contract;
- (k) **"Court"** includes any tribunal established under statute;
- (l) **"Electronic Signature"** means an electronic method of signing that identifies the person and indicates their intention to sign the contract;
- (m) **"Encumbrances"** includes:
 - (i) unregistered encumbrances;
 - (ii) statutory encumbrances; and
 - (iii) Security Interests;
- (n) **"Essential Term"** includes, in the case of breach by:
 - (i) the Buyer: clauses 2.2, 2.5(1), 2.5(5), 5.1 and 6.1; and
 - (ii) the Seller: clauses 2.5(5), 5.1, 5.3(1)(a)-(e), 5.5 and 6.1;
 but nothing in this definition precludes a Court from finding other terms to be essential;
- (o) **"Extension Notice"** means a notice under clause 6.2(1);
- (p) **"Financial Institution"** means a Bank, Building Society or Credit Union;
- (q) **"General Purpose Socket Outlet"** means an electrical socket outlet as defined in the *Electrical Safety Regulation 2013*;
- (r) **"GST"** means the goods and services tax under the GST Act;
- (s) **"GST Act"** means *A New Tax System (Goods and Services Tax) Act 1999* (Cth) and includes other GST related legislation;
- (t) **"GST Withholding Amount"** means the amount (if any) determined under section 14-250 of the Withholding Law required to be paid to the Commissioner of Taxation;
- (u) **"Improvements"** means all fixed structures on the Land and includes all items fixed to them (such as stoves, hot water systems, fixed carpets, curtains, blinds and their fittings, clothes lines, fixed satellite dishes and television antennae, in-ground plants) but does not include the Reserved Items;
- (v) **"Keys"** means keys, codes or devices in the Seller's possession or control for all locks or security systems on the Property or necessary to access the Property;
- (w) **"Outgoings"** means rates or charges on the Land by any competent authority (for example, council rates, water rates, fire service levies) but excludes land tax;
- (x) **"Pest Inspector"** means a person licensed to undertake termite inspections on completed buildings under the *Queensland Building and Construction Commission Regulations 2003*;
- (y) **"Pool Compliance Certificate"** means:
 - (i) a Pool Safety Certificate under section 231C(a) of the *Building Act 1975*; or
 - (ii) a building certificate that may be used instead of a Pool Safety Certificate under section 246AN(2) of the *Building Act 1975*; or
 - (iii) an exemption from compliance on the grounds of impracticality under section 245B of the *Building Act 1975*;
- (z) **"PPSR"** means the Personal Property Securities Register established under *Personal Property Securities Act 2009* (Cth);
- (aa) **"Property"** means:
 - (i) the Land;
 - (ii) the Improvements; and
 - (iii) the Included Chattels;
- (bb) **"Rent"** means any periodic amount payable under the Tenancies;
- (cc) **"Reserved Items"** means the Excluded Fixtures and all Chattels on the Land other than the Included Chattels;
- (dd) **"Security Interests"** means all security interests registered on the PPSR over Included Chattels and Improvements;
- (ee) **"Services"** means infrastructure for the provision of services including water, gas, electricity, telecommunications, sewerage or drainage;
- (ff) **"Smoke Alarm Requirement Provision"** has the meaning in section 104RA of the *Fire and Emergency Services Act 1990*;
- (gg) **"Transfer Documents"** means:
 - (i) the form of transfer under the *Land Title Act 1994* required to transfer title in the Lot to the Buyer; and
 - (ii) any other document to be signed by the Seller necessary for stamping or registering the transfer;

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- (hh) "Transport Infrastructure" has the meaning defined in the *Transport Infrastructure Act 1994*; and
- (ii) "Withholding Law" means Schedule 1 to the *Taxation Administration Act 1953* (Cth).

2. PURCHASE PRICE

2.1 GST

- (1) Unless otherwise specified in this contract, the Purchase Price includes any GST payable on the supply of the Property to the Buyer.
- (2) If a party is required to make any other payment or reimbursement under this contract, that payment or reimbursement will be reduced by the amount of any input tax credits to which the other party (or the representative member for a GST group of which it is a member) is entitled.

2.2 Deposit

- (1) The Buyer must pay the Deposit to the Deposit Holder at the times shown in the Reference Schedule. The Deposit Holder will hold the Deposit until a party becomes entitled to it.
- (2) The Buyer will be in default if it:
- does not pay the Deposit when required;
 - pays the Deposit by a post-dated cheque; or
 - pays the Deposit by cheque which is dishonoured on presentation.
- (3) Subject to clause 2.2(4), if the Buyer:
- effects an electronic transaction to pay all or part of the Deposit to the account of Deposit Holder on a day;
 - provides written evidence to the Deposit Holder that the electronic transaction has occurred; and
 - does not take any action to defer the payment to the Deposit Holder to a later day,
- the payment is taken to be received by the Deposit Holder on the day the Buyer effects the electronic transaction even if, because of circumstances beyond the Buyer's control, the payment to the Deposit Holder's account happens on a later day.
- (4) If the buyer has complied with clause 2.2(3) but the Deposit Holder has not received the payment by the due date:
- the Seller may give the Buyer notice that the payment has not been received by the Deposit Holder; and
 - if the payment has not been paid into the account of the Deposit Holder by 5pm on the date 2 Business Days after the Seller's notice under clause 2.2(4)(a) is given to the Buyer then clause 2.2(3) will not apply and the Buyer will be in default.
- (5) The Seller may recover from the Buyer as a liquidated debt any part of the Deposit which is not paid when required.

2.3 Investment of Deposit

If:

- the Deposit Holder is instructed by either the Seller or the Buyer; and
 - it is lawful to do so;
- the Deposit Holder must:
- invest as much of the Deposit as has been paid with any Financial Institution in an interest-bearing account in the names of the parties; and
 - provide the parties' tax file numbers to the Financial Institution (if they have been supplied).

2.4 Entitlement to Deposit and Interest

- (1) The party entitled to receive the Deposit is:
- if this contract settles, the Seller;
 - if this contract is terminated without default by the Buyer, the Buyer; and

(c) if this contract is terminated owing to the Buyer's default, the Seller.

- The interest on the Deposit must be paid to the person who is entitled to the Deposit.
- If this contract is terminated, the Buyer has no further claim once it receives the Deposit and interest, unless the termination is due to the Seller's default or breach of warranty.
- The Deposit is invested at the risk of the party who is ultimately entitled to it.

2.5 Payment of Balance Purchase Price

- On the Settlement Date, the Buyer must pay the Balance Purchase Price by bank cheque as the Seller or the Seller's Solicitor directs.
- Despite any other provision of this contract, a reference to a "bank cheque" in clause 2.5:
 - includes a cheque drawn by a building society or credit union on itself;
 - does not include a cheque drawn by a building society or credit union on a Bank;

and the Seller is not obliged to accept a cheque referred to in clause 2.5(2)(b) on the Settlement Date.
- If both the following apply:
 - the sale is not an excluded transaction under section 14-215 of the Withholding Law; and
 - the Seller has not given the Buyer on or before settlement for each person comprising the Seller either:
 - an ATO Clearance Certificate; or
 - a variation notice under section 14-235 of the Withholding Law which remains current at the Settlement Date varying the CGT Withholding Amount to nil,

then:

- for clause 2.5(1), the Seller irrevocably directs the Buyer to draw a bank cheque for the CGT Withholding Amount in favour of the Commissioner of Taxation or, if the Buyer's Solicitor requests, the Buyer's Solicitor's Trust Account;
 - the Buyer must lodge a *Foreign Resident Capital Gains Withholding Purchaser Notification Form* with the ATO for each person comprising the Buyer and give copies to the Seller with the payment reference numbers (PRN) on or before settlement;
 - the Seller must return the bank cheque in paragraph (c) to the Buyer's Solicitor (or if there is no Buyer's Solicitor, the Buyer) at settlement; and
 - the Buyer must pay the CGT Withholding Amount to the ATO in accordance with section 14-200 of the Withholding Law and give the Seller evidence that it has done so within 2 Business Days of settlement occurring.
- (4) For clause 2.5(3) and section 14-215 of the Withholding Law, the market value of the CGT asset is taken to be the Purchase Price less any GST included in the Purchase Price for which the Buyer is entitled to an input tax credit unless:
- the Property includes items in addition to the Land and Improvements; and
 - no later than 2 Business Days before the Settlement Date, the Seller gives the Buyer a valuation of the Land and Improvements prepared by a registered valuer,
- in which case the market value of the Land and Improvements will be as stated in the valuation.

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- (5) If the Buyer is required to pay the GST Withholding Amount to the Commissioner of Taxation at settlement pursuant to section 14-250 of the Withholding Law:
- (a) the Seller must give the Buyer a notice in accordance with section 14-255(1) of the Withholding Law;
 - (b) prior to settlement the Buyer must lodge with the ATO:
 - (i) a *GST Property Settlement Withholding Notification* form ("Form 1"); and
 - (ii) a *GST Property Settlement Date Confirmation* form ("Form 2");
 - (c) on or before settlement, the Buyer must give the Seller copies of:
 - (i) the Form 1;
 - (ii) confirmation from the ATO that the Form 1 has been lodged specifying the Buyer's lodgement reference number and payment reference number;
 - (iii) confirmation from the ATO that the Form 2 has been lodged; and
 - (iv) a completed ATO payment slip for the Withholding Amount.
 - (d) the Seller irrevocably directs the Buyer to draw a bank cheque for the GST Withholding Amount in favour of the Commissioner of Taxation and deliver it to the Seller at settlement; and
 - (e) the Seller must pay the GST Withholding Amount to the ATO in compliance with section 14-250 of the Withholding Law promptly after settlement.
- (6) The Buyer warrants that the statements made by the Buyer in the Reference Schedule under GST Withholding Obligations are true and correct.

2.6 Adjustments

- (1) Rent and Outgoings must be apportioned between the parties in accordance with this clause 2.6 and any adjustments paid and received on settlement so that:
 - (a) the Seller is liable for Outgoings and is entitled to Rent up to and including the Settlement Date; and
 - (b) the Buyer is liable for Outgoings and is entitled to Rent after the Settlement Date.
- (2) Subject to clauses 2.6(3), 2.6(5), and 2.6(14), Outgoings for periods including the Settlement Date must be adjusted:
 - (a) for those paid, on the amount paid;
 - (b) for those assessed but unpaid, on the amount payable (excluding any discount); and
 - (c) for those not assessed:
 - (i) on the amount the relevant authority advises will be assessed (excluding any discount); or
 - (ii) if no advice on the assessment to be made is available, on the amount of the latest separate assessment (excluding any discount).
- (3) If there is no separate assessment of rates for the Land at the Settlement Date and the Local Government informs the Buyer that it will not apportion rates between the Buyer and the Seller, then:
 - (a) the amount of rates to be adjusted is that proportion of the assessment equal to the ratio of the area of the Land to the area of the parcel in the assessment; and
 - (b) if an assessment of rates includes charges imposed on a "per lot" basis, then the portion of those charges to be adjusted is the amount assessed divided by the number of lots in that assessment.
- (4) The Seller is liable for land tax assessed on the Land for the financial year current at the Settlement Date. If land tax is unpaid at the Settlement Date and the Queensland Revenue Office advises that it will issue a final clearance for the Land on payment of a specified amount, then the Seller irrevocably directs the Buyer to draw a bank cheque for the specified amount from the Balance Purchase Price at settlement and the Buyer must pay it promptly to the Queensland Revenue Office.
- (5) Any Outgoings assessable on the amount of water used must be adjusted on the charges that would be assessed on the total water usage for the assessment period, determined by assuming that the actual rate of usage shown by the meter reading made before settlement continues throughout the assessment period. The Buyer must obtain and pay for the meter reading.
- (6) If any Outgoings are assessed but unpaid at the Settlement Date, then the Seller irrevocably directs the Buyer to draw a bank cheque for the amount payable from the Balance Purchase Price at settlement and pay it promptly to the relevant authority. If an amount is deducted under this clause, the relevant Outgoing will be treated as paid at the Settlement Date for the purposes of clause 2.6(2).
- (7) Rent for any rental period ending on or before the Settlement Date belong to the Seller and are not adjusted at settlement.
- (8) Unpaid Rent for the rental period including both the Settlement Date and the following day ("**Current Period**") is not adjusted until it is paid.
- (9) Rent already paid for the Current Period or beyond must be adjusted at settlement.
- (10) If Rent payments are reassessed after the Settlement Date for periods including the Settlement Date, any additional Rent payment from a Tenant or refund due to a Tenant must be apportioned under clauses 2.6(7), 2.6(8) and 2.6(9).
- (11) Payments under clause 2.6(10) must be made within 14 days after notification by one party to the other but only after any additional payment from a Tenant has been received.
- (12) The cost of Bank cheques payable at settlement:
 - (a) to the Seller or its mortgagee are the responsibility of the Buyer; and
 - (b) to parties other than the Seller or its mortgagee are the responsibility of the Seller and the Seller will reimburse this cost to the Buyer as an adjustment at settlement.
- (13) The Seller is not entitled to require payment of the Balance Purchase Price by means other than Bank cheque without the consent of the Buyer.
- (14) Upon written request by the Buyer, the Seller will, before settlement, give the Buyer a written statement, supported by reasonable evidence, of:
 - (a) all Outgoings and all Rent for the Property to the extent they are not capable of discovery by search or enquiry at any office of public record or pursuant to the provisions of any statute; and
 - (b) any other information which the Buyer may reasonably require for the purpose of calculating or apportioning any Outgoings or Rent under this clause 2.6.

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If the Seller becomes aware of a change to the information provided the Seller will as soon as practicably provide the updated information to the Buyer.

3. FINANCE

- 3.1 This contract is conditional on the Buyer obtaining approval of a loan for the Finance Amount from the Financier by the Finance Date on terms satisfactory to the Buyer. The Buyer must take all reasonable steps to obtain approval.
- 3.2 The Buyer must give notice to the Seller that:
- (1) approval has not been obtained by the Finance Date and the Buyer terminates this contract; or
 - (2) the finance condition has been either satisfied or waived by the Buyer.
- 3.3 The Seller may terminate this contract by notice to the Buyer if notice is not given under clause 3.2 by 5pm on the Finance Date. This is the Seller's only remedy for the Buyer's failure to give notice.
- 3.4 The Seller's right under clause 3.3 is subject to the Buyer's continuing right to give written notice to the Seller of satisfaction, termination or waiver pursuant to clause 3.2.

4. BUILDING AND PEST INSPECTION REPORTS

- 4.1 This contract is conditional upon the Buyer obtaining a written building report from a Building Inspector and a written pest report from a Pest Inspector (which may be a single report) on the Property by the Inspection Date on terms satisfactory to the Buyer. The Buyer must take all reasonable steps to obtain the reports (subject to the right of the Buyer to elect to obtain only one of the reports).
- 4.2 The Buyer must give notice to the Seller that:
- (a) a satisfactory Inspector's report under clause 4.1 has not been obtained by the Inspection Date and the Buyer terminates this contract. The Buyer must act reasonably; or
 - (b) clause 4.1 has been either satisfied or waived by the Buyer.
- 4.3 If the Buyer terminates this contract and the Seller asks the Buyer for a copy of the building and pest reports, the Buyer must give a copy of each report to the Seller without delay.
- 4.4 The Seller may terminate this contract by notice to the Buyer if notice is not given under clause 4.2 by 5pm on the Inspection Date. This is the Seller's only remedy for the Buyer's failure to give notice.
- 4.5 The Seller's right under clause 4.4 is subject to the Buyer's continuing right to give written notice to the Seller of satisfaction, termination or waive pursuant to clause 4.2.

5. SETTLEMENT

5.1 Time and Date

- (1) Settlement must occur:
 - (a) between 9am and 4pm AEST on the Settlement Date; and
 - (b) subject to clause 5.1(2), in the Place for Settlement at the office of a solicitor, Financial Institution or settlement agent nominated by the Seller.
- (2) If the Seller has not nominated an office under clause 5.1(1)(b) or the parties have not otherwise agreed where settlement is to occur by 5pm on the date 2 Business Days before the Settlement Date, section 61(2)(c) of the *Property Law Act 1974* applies.

5.2 Transfer Documents

- (1) The Transfer Documents must be prepared by the Buyer and delivered to the Seller a reasonable time before the Settlement Date.
- (2) If the Buyer pays the Seller's reasonable expenses, it may require the Seller to produce the Transfer Documents at the Queensland Revenue Office nearest the Place for Settlement for stamping before settlement.

5.3 Documents and Keys at Settlement

- (1) In exchange for payment of the Balance Purchase Price, the Seller must deliver to the Buyer at settlement:
 - (a) unstamped Transfer Documents capable of immediate registration after stamping; and
 - (b) any instrument necessary to release any Encumbrance over the Property in compliance with the Seller's obligation in clause 7.2; and
 - (c) if requested by the Buyer not less than 2 clear Business Days before the Settlement Date, the Keys; and
 - (d) if there are Tenancies:
 - (i) the Seller's copy of any Tenancy agreements;
 - (ii) a notice to each Tenant advising of the sale in the form required by law; and
 - (iii) any notice required by law to transfer to the Buyer the Seller's interest in any Bond; and
 - (e) a copy of a current Pool Compliance Certificate for each regulated pool on the Land unless:
 - (i) the Seller has done this before settlement; or
 - (ii) the Seller has given the Buyer a notice under section 28 of the *Building Regulation 2021* (Notice of No Pool Safety Certificate) before entry into this contract.
- (2) If the Keys are not required to be delivered at Settlement under clause 5.3(1)(c), the Seller must deliver the Keys to the Buyer on or before settlement. The Seller may discharge its obligation under this provision by authorising the Seller's Agent to release the Keys to the Buyer.

5.4 Assignment of Covenants and Warranties

- On settlement, the Seller assigns to the Buyer the benefit of all:
- (1) covenants by the Tenants under the Tenancies;
 - (2) guarantees and Bonds (subject to the requirements of the *Residential Tenancies and Rooming Accommodation Act 2008*) supporting the Tenancies;
 - (3) manufacturer's warranties regarding the Included Chattels; and
 - (4) builders' warranties on the Improvements; to the extent they are assignable. However, the right to recover arrears of Rent is not assigned to the Buyer and section 117 of the *Property Law Act 1974* does not apply.

5.5 Possession of Property and Title to Included Chattels

- On the Settlement Date, in exchange for the Balance Purchase Price, the Seller must give the Buyer vacant possession of the Land and the Improvements except for the Tenancies. Title to the Included Chattels passes at settlement.

5.6 Reservations

- (1) The Seller must remove the Reserved Items from the Property before settlement.
- (2) The Seller must repair at its expense any damage done to the Property in removing the Reserved Items. If the Seller fails to do so, the Buyer may repair that damage.

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- (3) Any Reserved Items not removed before settlement will be considered abandoned and the Buyer may, without limiting its other rights, complete this contract and appropriate those Reserved Items or dispose of them in any way.
- (4) The Seller indemnifies the Buyer against any damages and expenses resulting from the Buyer's actions under clauses 5.6(2) or 5.6(3).

5.7 Consent to Transfer of State Lease

- (1) If the Land sold is leasehold, this contract is subject to any necessary consent to the transfer of the lease to the Buyer being obtained by the Settlement Date.
- (2) The Seller must apply for the consent required as soon as possible.
- (3) The Buyer must do everything reasonably required to help obtain this consent.

6. TIME

6.1 Time of the Essence

Time is of the essence of this contract, except regarding any agreement between the parties on a time of day for settlement.

6.2 Extension of Settlement Date

- (1) Either party may, at any time up to 4pm on the Settlement Date, extend the Settlement Date by giving a notice under this clause nominating a new date for settlement which must be no later than 5 Business Days after the Scheduled Settlement Date.
- (2) The Settlement Date will be the date specified in the Extension Notice and time is of the essence in respect of this date.
- (3) More than one Extension Notice may be given under clause 6.2(1) but the new date for settlement nominated in an Extension Notice may not be a date later than 5 Business Days after the Scheduled Settlement Date.
- (4) In this clause 6.2, "**Scheduled Settlement Date**" means the Settlement Date specified in the Reference Schedule as extended:
 - (a) by agreement of the parties; or
 - (b) under clause 6.3 or 11.4, but excludes any extension of the Settlement Date as a result of the operation of this clause 6.2.

6.3 Delay Event

- (1) This clause 6.3 applies if a party is unable to perform a Settlement Obligation solely as a consequence of a Delay Event but does not apply where the inability is attributable to:
 - (a) damage to, destruction of or diminution in value of the Property or other property of the Seller or Buyer; or
 - (b) termination or variation of any agreement between a party and another person whether relating to the provision of finance, the release of an Encumbrance, the sale or purchase of another property or otherwise.
- (2) Time for the performance of the parties' settlement obligations is suspended and ceases to be of the essence of the contract and the parties are deemed not to be in breach of their Settlement Obligations.
- (3) An Affected Party must take reasonable steps to minimise the effect of the Delay Event on its ability to perform its Settlement Obligations.
- (4) When an Affected Party is no longer prevented from performing its Settlement Obligations due to the Delay Event, the Affected Party must give the other party a notice of that fact, promptly.
- (5) When the Suspension Period ends, whether notice under clause 6.3(4) has been given or not, either party may give the other party a Notice to Settle.

- (6) A Notice to Settle must be in writing and state:
 - (a) that the Suspension Period has ended; and
 - (b) a date, being not less than 5 nor more than 10 Business Days after the date the Notice to Settle is given, which shall become the Settlement Date;
 - (c) that time is of the essence.
- (7) When Notice to Settle is given, time is again of the essence of the contract.
- (8) In this clause 6.3:
 - (a) "**Affected Party**" means a party referred to in clause 6.3(1);
 - (b) "**Delay Event**" means:
 - (i) a tsunami, flood, cyclone, earthquake, bushfire or other act of nature;
 - (ii) riot, civil commotion, war, invasion or a terrorist act;
 - (iii) an imminent threat of an event in paragraphs (i) or (ii);
 - (iv) compliance with any lawful direction or order by a Government Agency; or
 - (v) if clause 2.5 applies, the computer system operated by the ATO for the GST Withholding notifications referred to in clause 2.5(5)(c) is inoperative;
 - (c) "**Government Agency**" means the government of the Commonwealth of Australia or an Australian State, Territory or local government and includes their authorities, agencies, government owned corporations and authorised officers, courts and tribunals;
 - (d) "**Settlement Obligations**" means, in the case of the Buyer, its obligations under clauses 2.5(1), 2.5(5)(b) and (c) and 5.1(1) and, in the case of the Seller, its obligations under clauses 5.1(1), 5.3(1)(a) – (e) and 5.5;
 - (e) "**Suspension Period**" means the period during which the Affected Party (or if both the Buyer and Seller are Affected Parties, either of them) remains unable to perform a Settlement Obligation solely as a consequence of a Delay Event.

7. MATTERS AFFECTING THE PROPERTY

7.1 Title

The Land is sold subject to:

- (1) any reservations or conditions on the title or the original Deed of Grant (if freehold); or
- (2) the Conditions of the Crown Lease (if leasehold).

7.2 Encumbrances

The Property is sold free of all Encumbrances other than the Title Encumbrances and Tenancies.

7.3 Requisitions

The Buyer may not deliver any requisitions or enquiries on title.

7.4 Seller's Warranties

- (1) The Seller's warranties in clauses 7.4(2) and 7.4(3) apply except to the extent disclosed by the Seller to the Buyer:
 - (a) in this contract; or
 - (b) in writing before the Buyer signed this contract.
- (2) The Seller warrants that, at the Contract Date:
 - (a) there is no outstanding notice under section 246AG, 247 or 248 of the *Building Act 1975* or section 167 or 168 of the *Planning Act 2016* that affects the Property;

- (b) the Seller has not received any communication from a competent authority that may lead to the issue of a notice referred to in clause 7.4(2)(a) or a notice or order referred to in clause 7.6(1);
 - (c) there are no current or threatened claims or proceedings which may lead to a Court order or writ of execution affecting the Property;
 - (d) there is no outstanding obligation on the Seller to give notice to the administering authority under the *Environmental Protection Act 1994* of a notifiable activity being conducted on the Land; and
 - (e) the Seller is not aware of any facts or circumstances that may lead to the Land being classified as contaminated land within the meaning of the *Environmental Protection Act 1994*.
- (3) The Seller warrants that at settlement:
- (a) if the Land is freehold: it will be the registered owner of an estate in fee simple in the Land and will own the rest of the Property;
 - (b) if the Land is leasehold: it will be the registered lessee, the lease is not liable to forfeiture because of default under the lease, and it will own the rest of the Property;
 - (c) it will be capable of completing this contract (unless the Seller dies or becomes mentally incapable after the Contract Date); and
 - (d) there will be no unsatisfied Court order or writ of execution affecting the Property.
- (4) If the Seller breaches a warranty in clause 7.4(2) or 7.4(3), the Buyer may terminate this contract by notice to the Seller given before settlement.
- (5) The Seller does not warrant that the Present Use is lawful.

7.5 Survey and Mistake

- (1) The Buyer may survey the Land.
- (2) If:
 - (a) there is an error in the boundaries or area of the Land;
 - (b) there is an encroachment by structures onto or from the Land; or
 - (c) there are Services that pass through the Land which do not service the Land and are not protected by any Encumbrance disclosed to the Buyer in this contract; or
 - (d) there is a mistake or omission in describing the Property or the Seller's title to it, which is material, the Buyer may terminate this contract by notice to the Seller given before settlement.
- (3) If a matter referred to in clause 7.5(2) is:
 - (a) immaterial; or
 - (b) material, but the Buyer elects to complete this contract,
 the Buyer's only remedy against the Seller is for compensation, but only if claimed by the Buyer in writing on or before settlement.
- (4) The Buyer may not delay settlement or withhold any part of the Balance Purchase Price because of any compensation claim under clause 7.5(3).

7.6 Requirements of Authorities

- (1) Any valid notice or order by any competent authority or Court requiring work to be done or money spent in relation to the Property must be fully complied with:
 - (a) if issued before the Contract Date: by the Seller before the Settlement Date unless clause 7.6(4) applies; or
 - (b) if issued on or after the Contract Date: by the Buyer unless clause 7.6(3) applies.

- (2) If the Seller fails to comply with clause 7.6(1)(a), the Buyer is entitled to claim the reasonable cost of complying with the notice or order from the Seller after settlement as a debt.
- (3) If any notice or order referred to in clause 7.6(1)(b) is required to be complied with before the Settlement Date:
 - (a) the Seller must comply with the notice or order; and
 - (b) at settlement, the Buyer must pay the reasonable costs incurred by the Seller in doing so,
 unless the Buyer directs the Seller not to and indemnifies the Seller against any liability incurred for failure to comply with the notice or order.
- (4) The Buyer must comply with any notice or order referred to in clause 7.6(1) which is disclosed by the Seller to the Buyer:
 - (a) in this contract; or
 - (b) in writing before the Buyer signed this contract.

7.7 Property Adversely Affected

- (1) If at the Contract Date:
 - (a) the Present Use is not lawful under the relevant town planning scheme;
 - (b) the Land is affected by a proposal of any competent authority to alter the dimensions of any Transport Infrastructure or locate Transport Infrastructure on the Land;
 - (c) access to the Land passes unlawfully through other land;
 - (d) any Services to the Land which pass through other land are not protected by a registered easement, building management statement or by statutory authority;
 - (e) any competent authority has issued a current notice to treat, or notice of intention to resume, regarding any part of the Land;
 - (f) there is an outstanding condition of a development approval attaching to the Land under section 73 of the *Planning Act 2016* or section 96 of the *Economic Development Queensland Act 2012* which, if complied with, would constitute a material mistake or omission in the Seller's title under clause 7.5(2)(d);
 - (g) the Property is affected by the *Queensland Heritage Act 1992* or is included in the World Heritage List;
 - (h) the Property is declared acquisition land under the *Queensland Reconstruction Authority Act 2011*;
 - (i) there is a charge against the Land under section 104 of the *Foreign Acquisitions and Takeovers Act 1975* (Cth),
 and that has not been disclosed in this contract, the Buyer may terminate this contract by notice to the Seller given before settlement.
- (2) If no notice is given under clause 7.7(1), the Buyer will be treated as having accepted the Property subject to all of the matters referred to in that clause.
- (3) The Seller authorises the Buyer to inspect records held by any authority, including Security Interests on the PPSR relating to the Property.

7.8 Compliant Smoke Alarms

- (1) The Seller must install smoke alarms in any domestic dwelling on the Land in accordance with the Smoke Alarm Requirement Provision by the Settlement Date.

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- (2) If the Seller fails to comply with clause 7.8(1), the Buyer is entitled to an adjustment at settlement equal to 0.15% of the Purchase Price but only if claimed by the Buyer in writing on or before settlement. This is the Buyers only remedy for non-compliance with clause 7.8(1).

7.9 Dividing Fences

Notwithstanding any provision in the *Neighbourhood Disputes (Dividing Fences and Trees) Act 2011*, the Seller need not contribute to the cost of building any dividing fence between the Land and any adjoining land owned by it. The Buyer waives any right to claim contribution from the Seller.

8. RIGHTS AND OBLIGATIONS UNTIL SETTLEMENT

8.1 Risk

The Property is at the Buyer's risk from 5pm on the first Business Day after the Contract Date.

8.2 Access

After reasonable notice to the Seller, the Buyer and its consultants may enter the Property:

- (1) once to read any meter;
- (2) for inspections under clause 4;
- (3) once to inspect the Property before settlement;
- (4) once to value the Property before settlement; and
- (5) once to carry out an inspection for smoke alarms installed in the Property.

8.3 Seller's Obligations After Contract Date

- (1) The Seller must use the Property reasonably until settlement. The Seller must not do anything regarding the Property or Tenancies that may significantly alter them or result in later expense for the Buyer.
- (2) The Seller must promptly upon receiving any notice, proceeding or order that affects the Property or requires work or expenditure on the Property, give a copy to the Buyer.
- (3) Without limiting clause 8.3(1), the Seller must not without the prior written consent of the Buyer, give any notice or seek or consent to any order that affects the Property or make any agreement affecting the Property that binds the Buyer.

8.4 Information Regarding the Property

Upon written request of the Buyer but in any event before settlement, the Seller must give the Buyer:

- (1) copies of all documents relating to any unregistered interests in the Property;
- (2) full details of the Tenancies to allow the Buyer to properly manage the Property after settlement;
- (3) sufficient details (including the date of birth of each Seller who is an individual) to enable the Buyer to undertake a search of the PPSR;
- (4) the Local Government rate account number for the Land; and
- (5) further copies or details if those previously given cease to be complete and accurate.

8.5 Possession Before Settlement

If possession is given before settlement:

- (1) the Buyer must maintain the Property in substantially its condition at the date of possession, fair wear and tear excepted;
- (2) entry into possession is under a licence personal to the Buyer revocable at any time and does not:
 - (a) create a relationship of Landlord and Tenant; or
 - (b) waive the Buyer's rights under this contract;
- (3) the Buyer must insure the Property to the Seller's satisfaction; and
- (4) the Buyer indemnifies the Seller against any expense or damages incurred by the Seller as a result of the Buyer's possession of the Property.

9. PARTIES' DEFAULT

9.1 Seller and Buyer May Affirm or Terminate

- (1) If the Seller or Buyer, as the case may be, fails to comply with an Essential Term, or makes a fundamental breach of an intermediate term, the Seller (in the case of the Buyer's default) or the Buyer (in the case of the Seller's default) may affirm or terminate this contract under this clause.
- (2) Clause 9.1 does not limit any other right or remedy of the parties including those under this Contract or any right at law or in equity.

9.2 If Seller Affirms

If the Seller affirms this contract under clause 9.1, it may sue the Buyer for:

- (1) damages;
- (2) specific performance; or
- (3) damages and specific performance.

9.3 If Buyer Affirms

If the Buyer affirms this contract under clause 9.1, it may sue the Seller for:

- (1) damages;
- (2) specific performance; or
- (3) damages and specific performance.

9.4 If Seller Terminates

If the Seller terminates this contract under clause 9.1, it may do all or any of the following:

- (1) resume possession of the Property;
- (2) forfeit the Deposit and any interest earned;
- (3) sue the Buyer for damages;
- (4) resell the Property.

9.5 If Buyer Terminates

If the Buyer terminates this contract under clause 9.1, it may do all or any of the following:

- (1) recover the Deposit and any interest earned;
- (2) sue the Seller for damages.

9.6 Seller's Resale

- (1) If the Seller terminates this contract and resells the Property, the Seller may recover from the Buyer as liquidated damages:
 - (a) any deficiency in price on a resale; and
 - (b) its expenses connected with any repossession, any failed attempt to resell, and the resale, provided the resale settles within 2 years of termination of this contract.
- (2) Any profit on a resale belongs to the Seller.

9.7 Seller's Damages

The Seller may claim damages for any loss it suffers as a result of the Buyer's default, including its legal costs on an indemnity basis and the cost of any Work or Expenditure under clause 7.6(3).

9.8 Buyer's Damages

The Buyer may claim damages for any loss it suffers as a result of the Seller's default, including its legal costs on an indemnity basis.

9.9 Interest on Late Payments

- (1) The Buyer must pay interest at the Default Rate:
 - (a) on any amount payable under this contract which is not paid when due; and
 - (b) on any judgement for money payable under this contract.
- (2) Interest continues to accrue:
 - (a) under clause 9.9(1)(a), from the date it is due until paid; and
 - (b) under clause 9.9(1)(b), from the date of judgement until paid.

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- (3) Any amount payable under clause 9.9(1)(a) in respect of a period prior to settlement must be paid by the Buyer at settlement. If this contract is terminated or if any amount remains unpaid after settlement, interest continues to accrue.
- (4) Nothing in this clause affects any other rights of the Seller under this contract or at law.

10. GENERAL

10.1 Seller's Agent

The Seller's Agent is appointed as the Seller's agent to introduce a Buyer.

10.2 Foreign Buyer Approval

The Buyer warrants that either:

- (1) the Buyer's purchase of the Property is not a notifiable action; or
- (2) the Buyer has received a no objection notification, under the *Foreign Acquisitions and Takeovers Act 1975* (Cth).

10.3 Duty

The Buyer must pay all duty on this contract.

10.4 Notices

- (1) Notices under this contract must be in writing.
- (2) Notices under this contract or notices required to be given by law may be given and received by the party's solicitor.
- (3) Notices under this contract or notices required to be given by law may be given by:
 - (a) delivering or posting to the other party or its solicitor; or
 - (b) sending it to the facsimile number of the other party or its solicitor stated in the Reference Schedule (or another facsimile number notified by the recipient to the sender); or
 - (c) sending it to the email address of the other party or its solicitor stated in the Reference Schedule (or another email address notified by the recipient to the sender).
- (4) Subject to clause 10.4(5), a notice given after this contract is entered into in accordance with clause 10.4(3) will be treated as given:
 - (a) 5 Business Days after posting;
 - (b) if sent by facsimile, at the time indicated on a clear transmission report; and
 - (c) if sent by email, at the time it is sent.
- (5) Notices given by facsimile, by personal delivery or by email between 5pm on a Business Day (the "first Business Day") and 9am on the next Business Day (the "second Business Day") will be treated as given or delivered at 9am on the second Business Day.
- (6) If two or more notices are treated as given at the same time under clause 10.4(5), they will be treated as given in the order in which they were sent or delivered.
- (7) Notices or other written communications by a party's solicitor (for example, varying the Inspection Date, Finance Date or Settlement Date) will be treated as given with that party's authority.
- (8) For the purposes of clause 10.4(3)(c) and clause 12.2 the notice or information may be contained within an email, as an attachment to an email or located in an electronic repository accessible by the recipient by clicking a link in an email.

10.5 Business Days

- (1) If anything is required to be done on a day that is not a Business Day, it must be done instead on the next Business Day.

- (2) If the Finance Date or Inspection Date fall on a day that is not a Business Day, then it falls on the next Business Day.
- (3) If clause 11 applies and the Settlement Date falls on a day on which both the Sydney and Melbourne offices of the Reserve Bank of Australia are closed, the Settlement Date will be taken to be the next Business Day.

10.6 Rights After Settlement

Despite settlement and registration of the transfer, any term of this contract that can take effect after settlement or registration remains in force.

10.7 Further Acts

If requested by the other party, each party must, at its own expense, do everything reasonably necessary to give effect to this contract.

10.8 Severance

If any term or part of a term of this contract is or becomes legally ineffective, invalid or unenforceable in any jurisdiction it will be severed and the effectiveness, validity or enforceability of the remainder will not be affected.

10.9 Interpretation

(1) Plurals and Genders

Reference to:

- (a) the singular includes the plural and the plural includes the singular;
- (b) one gender includes each other gender;
- (c) a person includes a Body Corporate; and
- (d) a party includes the party's executors, administrators, successors and permitted assigns.

(2) Parties

- (a) If a party consists of more than one person, this contract binds them jointly and each of them individually.
- (b) A party that is a trustee is bound both personally and in its capacity as a trustee.

(3) Statutes and Regulations

Reference to statutes includes all statutes amending, consolidating or replacing them.

(4) Inconsistencies

If there is any inconsistency between any provision added to this contract and the printed provisions, the added provision prevails.

(5) Headings

Headings are for convenience only and do not form part of this contract or affect its interpretation.

(6) Calculating Time

If anything is permitted or required to be done:

- (a) a number of days or Business Days before a specified date, the date by which that thing may or must be done is to be calculated excluding the specified date;

Example: if the Settlement Date falls on a Friday, 2 days before the Settlement Date is Wednesday.

- (b) "at least" a number of days or Business Days before a specified date or a clear number of days or Business Days before a specified date, the date by which that thing may or must be done is to be calculated excluding the specified date and excluding the day on which the thing may or must be done;

Example: if the Settlement Date falls on a Friday, at least 2 days before the Settlement Date or 2 clear days before the Settlement Date is Tuesday.

- (c) a number of days or Business Days after a specified date, the date by which that thing may or must be done is to be calculated excluding the specified date.

Example: if the Contract Date falls on a Monday, 2 days after the Contract Date is Wednesday.

INITIALS (Note: initials not required if signed with Electronic Signature)

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10.10 Counterparts

- (1) This contract may be executed in two or more counterparts, all of which will together be deemed to constitute one and the same contract.
- (2) A counterpart may be electronic and signed using an Electronic Signature.

11. ELECTRONIC SETTLEMENT**11.1 Application of Clause**

- (1) Clause 11 applies if the Buyer, Seller and each Financial Institution involved in the transaction agree to an Electronic Settlement using the same ELNO System and overrides any other provision of this contract to the extent of any inconsistency.
- (2) Acceptance of an invitation to an Electronic Workspace is taken to be an agreement for clause 11.1(1).
- (3) Clause 11 (except Clause 11.5(3)) ceases to apply if either party gives notice under clause 11.5 that settlement will not be an Electronic Settlement.

11.2 Completion of Electronic Workspace

- (1) The parties must:
 - (a) ensure that the Electronic Workspace is completed and all Electronic Conveyancing Documents and the Financial Settlement Schedule are Digitally Signed prior to settlement; and
 - (b) do everything else required in the Electronic Workspace or otherwise to enable settlement to occur on the Settlement Date.
- (2) If the parties cannot agree on a time for settlement, the time to be nominated in the Workspace is 4pm AEST.
- (3) If any part of the Purchase Price is to be paid to discharge an Outgoing:
 - (a) the Buyer may, by notice in writing to the Seller, require that the amount is paid to the Buyer's Solicitor's trust account and the Buyer is responsible for paying the amount to the relevant authority;
 - (b) for amounts to be paid to destination accounts other than the Buyer's Solicitor's trust account, the Seller must give the Buyer a copy of the current account for the Outgoing to enable the Buyer to verify the destination account details in the Financial Settlement Schedule.
- (4) If the Deposit is required to discharge any Encumbrance or pay an Outgoing at settlement:
 - (a) the Deposit Holder must, if directed by the Seller at least 2 Business Days before settlement, pay the Deposit (and any interest accrued on investment of the Deposit) less commission as clear funds to the Seller's Solicitor;
 - (b) the Buyer and the Seller authorise the Deposit Holder to make the payment in clause 11(4)(a);
 - (c) the Seller's Solicitor will hold the money as Deposit Holder under the Contract;
 - (d) the Seller and Buyer authorise the Seller's Solicitor to pay the money as directed by the Seller in accordance with the Financial Settlement Schedule.

11.3 Electronic Settlement

- (1) Clauses 5.1(1)(b), 5.1(2) and 5.2 do not apply.
- (2) Payment of the Balance Purchase Price electronically as directed by the Seller's Solicitor in the Financial Settlement Schedule satisfies the Buyer's obligation in clause 2.5(1).

- (3) The Seller and Buyer will be taken to have complied with:
 - (a) clause 2.5(3)(c), (e) and (f); and
 - (b) clause 2.5(5)(d) and (e), (as applicable) if at settlement the Financial Settlement Schedule specifies payment of the relevant amount to the account nominated by the Commissioner of Taxation.
- (4) The Seller will be taken to have complied with clause 5.3(1)(b), (c), (d) and (e) if:
 - (a) in relation to documents which are suitable for Electronic Lodgement in the Land Registry at settlement, the documents are Digitally Signed within the Electronic Workspace; and
 - (b) in relation to any other document or thing, the Seller's Solicitor:
 - (i) confirms in writing prior to settlement that it holds all relevant documents which are not suitable for Electronic Lodgement and all Keys (if requested under clause 5.3(1)(c)) in escrow on the terms contained in the QLS E-Conveyancing Guidelines; and
 - (ii) gives a written undertaking to send the documents and Keys (if applicable) to the Buyer or Buyer's Solicitor no later than the Business Day after settlement; and
 - (iii) if requested by the Buyer, provides copies of documents in the Seller's Solicitors possession.
- (5) A party is not in default to the extent it is prevented from complying with an obligation because the other party or the other party's Financial Institution has not done something in the Electronic Workspace.
- (6) Any rights under the contract or at law to terminate the contract may not be exercised during the time the Electronic Workspace is locked for Electronic Settlement.
- (7) Electronic Settlement is taken to occur when Financial Settlement is effected, whether or not Electronic Lodgement has occurred.

11.4 Computer System Unavailable

If settlement fails and cannot occur by 4pm AEST on the Settlement Date because a computer system operated by the Land Registry, Queensland Revenue Office, Reserve Bank, a Financial Institution or the relevant ELNO System is inoperative or unavailable, neither party is in default and the Settlement Date is deemed to be the next Business Day. Time remains of the essence.

11.5 Withdrawal from Electronic Settlement

- (1) Either party may elect not to proceed with an Electronic Settlement by giving written notice to the other party.
- (2) A notice under clause 11.5(1) may not be given later than 5 Business Days before the Settlement Date unless an Electronic Settlement cannot be effected because:
 - (a) the transaction is not a Qualifying Conveyancing Transaction; or
 - (b) a party's solicitor is unable to complete the transaction due to death, a loss of legal capacity or appointment of a receiver or administrator (or similar) to their legal practice or suspension of their access to the ELNO System; or
 - (c) the Buyer's or Seller's Financial Institution is unable to use the relevant ELNO System to effect Electronic Settlement.
- (3) If clause 11.5(2) applies:
 - (a) the party giving the notice must provide satisfactory evidence of the reason for the withdrawal; and
 - (b) the Settlement Date will be extended to the date 5 Business Days after the Settlement Date.

INITIALS (Note: initials not required if signed with Electronic Signature)

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11.6 Costs

Each party must pay its own fees and charges of using the relevant ELNO System for Electronic Settlement.

11.7 Definitions for clause 11

In clause 11:

"**Digitally Sign**" and "**Digital Signature**" have the meaning in the ECNL.

"**ECNL**" means the Electronic Conveyancing National Law (Queensland).

"**Electronic Conveyancing Documents**" has the meaning in the *Land Title Act 1994*.

"**Electronic Lodgement**" means lodgement of a document in the Land Registry in accordance with the ECNL.

"**Electronic Settlement**" means settlement facilitated by an ELNO System.

"**Electronic Workspace**" means a shared electronic workspace within an ELNO System that allows the Buyer and Seller to effect Electronic Lodgement and Financial Settlement.

"**ELNO**" has the meaning in the ECNL.

"**ELNO System**" means a system provided by the ELNO for facilitating Financial Settlement and Electronic Lodgement.

"**Financial Settlement**" means the exchange of value between Financial Institutions facilitated by an ELNO System in accordance with the Financial Settlement Schedule.

"**Financial Settlement Schedule**" means the electronic settlement schedule within the Electronic Workspace listing the source accounts and destination accounts.

"**Qualifying Conveyancing Transaction**" means a transaction that is not excluded for Electronic Settlement by the rules issued by the relevant ELNO, Queensland Revenue Office, Land Registry, or a Financial Institution involved in the transaction.

12. ELECTRONIC CONTRACT AND DISCLOSURE

12.1 Electronic Signing

If this contract is signed by any person using an Electronic Signature, the Buyer and the Seller:

- (a) agree to enter into this contract in electronic form; and
- (b) consent to either or both parties signing the contract using an Electronic Signature.

12.2 Pre-contract Disclosure

The Buyer consents to the Seller's use of electronic communication to give any notice or information required by law to be given to the Buyer and which was given before the Buyer signed this contract.



Security Trust Deed

Pragati Bare Trust

Goutam Agashe

and

Shweta Ganesh Herlekar

(Bare Trustee)

and

Agashe Pty Ltd

(ACN 657 304 160)

(SMSF Trustee)

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- 1.6. **Lender** means the entity specified at Item 2 of the Schedule;
- 1.7. **Loan Agreement** means the agreement between the Lender and the SMSF Trustee in respect of the borrowing of the Loan Amount by the SMSF Trustee to provide to the Bare Trustee for acquisition of the Investment;
- 1.8. **Loan Amount** means the amount provided to the SMSF Trustee by the Lender under the Loan Agreement being the sum referred to in Item 3 of the Schedule;
- 1.9. **Loan Term** means the period from the date on which the Loan Agreement commences until the earlier of:
 - 1.9.1. the date stated at Item 4 of the schedule; or
 - 1.9.2. the date on which the SMSF Trustee repays the Loan Amount to the Lender in full;
- 1.10. **Regulated Superannuation Fund** has the meaning that expression has in Section 19 of the SIS Act;
- 1.11. **Regulator** has the meaning that expression bears in Section 10 of the SIS Act;
- 1.12. **Replacement Asset** means a replacement asset in accordance with Section 67B(2) of the SIS Act;
- 1.13. **Schedule** means the schedule to this Deed;
- 1.14. **Self Managed Superannuation Fund** has the meaning that expression has in Section 17A of the SIS Act;
- 1.15. **SIS Act** means the *Superannuation Industry (Supervision) Act 1993* (Cth) as amended from time to time;
- 1.16. **SIS Regulations** means:
 - 1.16.1. the Superannuation Industry (Supervision) Regulations 1994 as amended from time to time; and
 - 1.16.2. (where the context requires or admits) any other Statutory Rules made under and pursuant to the SIS Act as amended from time to time;
- 1.17. **State** means South Australia;
- 1.18. **Statutory Rule** includes regulations, by-laws and rules made under the authority of a statutory enactment;
- 1.19. **Superannuation Law** means:
 - 1.19.1. the SIS Act;
 - 1.19.2. the SIS Regulations;
 - 1.19.3. the applicable provisions of the *Income Tax Assessment Act 1997* (Cth);

- 1.19.4. the applicable provisions of the *Income Tax Assessment Act 1936* (Cth);
- 1.19.5. any other law or regulation regulating the conduct or affairs of superannuation funds of a type of which the SMSF is one; or
- 1.19.6. any direction ruling prescribed standard or condition:
 - 1.19.6.1. made or prescribed by the Regulator;
 - 1.19.6.2. applicable to superannuation funds of a type of which the SMSF is one;
- 1.20. **SMSF** means Agashe Pty Ltd (ACN 657 304 160) of Unit 8, 435-439 Fullarton Road, Highgate in the state of South Australia in its capacity as trustee for the Nidhi Super Fund a self managed superannuation fund and the expression extends to and includes its successors and assigns in respect of the Nidhi Super Fund;
- 1.21. **SMSF Trustee** means the individual or company, or individuals or companies described as the Trustee in the Deed of the SMSF and any individual or company appointed as an additional SMSF Trustee or replacement SMSF Trustee from time to time and the expression extends to and includes its successors and permitted assigns in respect of the SMSF; and
- 1.22. **Vesting Day** means:
 - 1.22.1. subject to sub-clauses 1.22.2 and 1.22.3 – the day nominated by the SMSF Trustee to be the Vesting Day;
 - 1.22.2. if the Trustee acquires property in a jurisdiction in which the rule against perpetuities applies then with respect to that property subject to sub-clause 1.22.3 – the first to occur of:
 - 1.22.2.1. the latest day for which such property can be held in that jurisdiction without a breach of the rule against perpetuities in that jurisdiction; or
 - 1.22.2.2. the day nominated by the SMSF Trustee to be the Vesting Day;
 - 1.22.3. the day on which the full Loan Amount is repaid to the Lender.

Interpretation

- 2. In the interpretation, construction and application of this Deed:
 - 2.1. the above Recitals are true and correct and are to apply in the interpretation and application of the provisions of this Deed;
 - 2.2. a word or term which is defined in the SIS Act or the SIS Regulations and used in this Deed shall except where excluded by context have that same definition in this Deed;

- 2.3. any provision that is treated or held by the Regulator or a court or tribunal of competent jurisdiction to be void or voidable or unenforceable shall not affect the validity or enforceability of any other provision;
- 2.4. a reference to a statutory enactment (including the ITAA 1997 and the SIS Act) or a Statutory Rule (including the SIS Regulations):
 - 2.4.1. is to that enactment or Statutory Rule as amended from time to time; and
 - 2.4.2. extends to any replacement or successor legislation or Statutory Rule;
- 2.5. a reference to a person includes a natural person, corporate entity, partnership or any of these acting in the capacity as the trustee of a trust and includes the successors and assigns of the person;
- 2.6. headings and sub-headings are for convenience and reference part of this Deed, but in the event of any inconsistency do not limit or affect the interpretation of any other provision of this Deed;
- 2.7. unless the context otherwise requires, the words denoting one gender include other genders and words in the singular number include the plural number and words in the plural number include the singular;
- 2.8. provisions of any clause or sub-clause that contains any subordinate sub-clause shall be read distributively to that subordinate sub-clause and that subordinate sub-clause shall be construed accordingly; and
- 2.9. a reference to an act matter or thing being:
 - 2.9.1. subject to or subject to compliance with; or
 - 2.9.2. in accordance witha section of the SIS Act or a Regulation or Division of that Act shall be read as if that section Regulation or Division imposed an obligation in relation to that Act matter or thing on the person to whom the reference relates.

Law of Deed

3. This Deed shall be construed and shall take effect according to the laws of the State and of the Commonwealth of Australia and all rights liabilities and obligations hereunder shall be subject by the Trustee to the jurisdiction of the courts of the State and of the Commonwealth of Australia.

Superannuation Law

4. This Deed including all clauses conditions and arrangements pertaining thereto is in accordance with the Superannuation Law and shall be varied to take into account changes in that law from time to time for the purpose of ensuring that no provision herein or condition or arrangement pertaining hereto shall affect the ability of the SMSF to remain:
 - 4.1. a Complying Superannuation Fund for the purposes of the ITAA 1997; and



- 4.2. a Regulated Superannuation Fund for the purposes of the SIS Act.
5. Any provision of this Deed (whether express or implied) that is found to be inconsistent with the requirements of Clause 4 shall be read down to the extent required for compliance with Clause 4 or where that is not possible shall be held to be void. However, reading down a clause or finding a clause to be void shall not affect the validity or enforceability of any other term or provision of this Deed.

Declaration of Trust

6. The Bare Trustee hereby declares that on and from the date of acquisition the Investment is held for the SMSF Trustee on and subject to this Deed.

Name

7. This security trust shall be known as the **Pragati Bare Trust**.

SMSF Trustee Warranties

8. The SMSF Trustee hereby warrants that:
 - 8.1. the SMSF is an indefinitely continuing Complying Superannuation Fund which is
 - 8.1.1. a self-managed superannuation fund for the purposes of the SIS Act;
 - 8.1.2. a Complying Superannuation Fund for the purposes of the ITAA 1997;
 - 8.1.3. a Regulated Superannuation Fund for the purposes of the SIS Act; and
 - 8.1.4. an accumulation fund within the meaning of the SIS Regulations; and
 - 8.2. the Investment is an Acquirable Asset;
 - 8.3. the acquisition of the Investment is in accordance with the Investment Strategy of the SMSF;
 - 8.4. at the date hereof the SMSF Trustee has all powers and authorities to enter into this Deed under the terms of the deed of the SMSF subject to the Relevant Law; and
 - 8.5. it is bound by this Deed and this Deed shall be enforceable against it.

SMSF Trustee

9. The SMSF Trustee will:
 - 9.1. enter into the Loan Agreement;
 - 9.2. provide the Loan Amount and any other monies required for the acquisition of the Investment;
 - 9.3. retain a vested and indefeasible interest in and be absolutely entitled to the Investment as against the Bare Trustee;
 - 9.4. direct the Bare Trustee to acquire the Investment;



- 9.5. direct the deposit of all income and accretions of any kind generated by the Investment to a nominated bank account or to nominated bank accounts;
- 9.6. direct the Bare Trustee to do all things necessary or properly adapted to ensure all information concerning the Investment is promptly provided to the SMSF Trustee; and
- 9.7. direct the Bare Trustee to transfer the Investment to the SMSF Trustee after payments are made such that no Loan Amount remains outstanding.

Bare Trustee

10. The Bare Trustee will:
 - 10.1. acquire the Investment as trustee subject to the terms herein at the direction of the SMSF Trustee using the Loan Amount and other monies as provided by the SMSF Trustee;
 - 10.2. maintain legal title to the Investment until the SMSF Trustee directs it to relinquish that title to the SMSF Trustee;
 - 10.3. do all things necessary or properly adapted to ensure all information concerning the Investment is promptly provided to the SMSF Trustee as directed by the SMSF Trustee;
 - 10.4. comply with all directions of the SMSF Trustee; and
 - 10.5. on or as soon as practicable after the Vesting Date transfer the Investment to the SMSF Trustee as directed by the SMSF Trustee.
11. The Bare Trustee shall have no duties under this Deed other than to comply with the directions of the SMSF Trustee and shall have no discretions under this Deed.
12. Notwithstanding any terms to the contrary herein the Bare Trustee has no beneficial interest in or rights to the Investment but only the legal title.

Removal and Appointment of Bare Trustee

13. The Bare Trustee shall act continuously as trustee of this security trust until the Vesting Day or until the Bare Trustee is disqualified or removed from office in the manner provided herein.
14. At any time before the Vesting Day the SMSF Trustee may:
 - 14.1. issue a written notice to the Bare Trustee directing that it shall cease to act in that capacity; and
 - 14.2. by Deed appoint a new Bare Trustee over the Investment under and subject to the terms herein in place of a Bare Trustee who is to retire or be removed or who has retired, been removed, been disqualified or ceases to exist.
15. A person being the Bare Trustee shall be immediately disqualified from holding office, and shall cease to be Bare Trustee if:

- 15.1. that person receives a written notice from the SMSF Trustee directing that person to cease to act as bare trustee under this Deed; or
 - 15.2. it goes into liquidation or a receiver or receiver and manager or administrator is appointed to it or any of its assets or undertakings.
16. Where there is an appointment of a replacement Bare Trustee:
- 16.1. the retiring Bare Trustee shall take all actions necessary to vest the Investment in the new Bare Trustee and to deliver to the new Bare Trustee all information it holds relating to the Investment and to the Loan Agreement; and
 - 16.2. a new Bare Trustee shall execute an instrument in a form approved by the SMSF Trustee wherein the new Bare Trustee undertakes to assume all of the obligations of a Bare Trustee under this Deed.
17. Unless there is more than one Bare Trustee a Bare Trustee shall not cease to act until the appointment by the SMSF Trustee of a new Bare Trustee in the place of a retiring Bare Trustee and the execution by that new Bare Trustee of an instrument of the kind referred to in clause 16.2;

Vesting

18. Prior to the Vesting Day the SMSF Trustee must:
- 18.1. repay all amounts owed under the Loan Agreement;
 - 18.2. ensure that no charge or other security remains over the Investment; and
 - 18.3. direct the Bare Trustee in writing to transfer the Investment.

Miscellaneous

19. The following shall apply to all parts of this Deed:
- 19.1. time is of the essence in respect of all obligations herein;
 - 19.2. variation of this Deed must be in writing and is subject to the consent of the Lender;
 - 19.3. each indemnity in this deed:
 - 19.3.1. is a continuing obligation, separate and independent from any other obligation of any party;
 - 19.3.2. survives the Vesting of the trust constituted by this Deed; and
 - 19.3.3. is enforceable whether or not payment has been made in respect of the relevant cost or expense; and
 - 19.4. warranties undertakings and obligations in this Deed do not merge on completion.

Notices

20. A notice to be given by a Party to another party under this Deed:

20.1. must be:

20.1.1. in writing;

20.1.2. directed to the recipient at the Address for Service; and

20.1.3. left at or sent by prepaid express or registered post, hand delivery or electronic transmission

20.2. and will be deemed to be duly given:

20.2.1. on the day of hand delivery;

20.2.2. four days after the day of postage by prepaid express or registered post;
or

20.2.3. when a delivery receipt is received if sent by electronic transmission
as the case may be;

20.3. (subject to sub-clause 20.4) for the purposes of this Agreement the following addresses are specified by each of the parties as their Address for Service:

20.3.1. **Agashe Pty Ltd:**

Unit 8, 435-439 Fullarton Road, Highgate in the state of South Australia;
and

20.3.2. **Goutam Agashe and Shweta Ganesh Herlekar:**

11a Elliott Street, Clayfield in the State of Queensland;

20.4. either party may specify a new Address for Service by delivery of a Notice detailing the same by a method allowed in this Clause 20 and that party's address will be changed from the date given in sub-clause 20.2.

Schedule

Item 1	Investment	The title to the land and property at 55 Willard Road, Capalaba, Qld 4157
Item 2	Lender	
Item 3	Loan Amount	
Item 4	Date of last payment under Loan Agreement	

