
Workpapers - 2022 Financial Year

C Gibb Retirement Fund

Preparer: Rosalina Johnson

Reviewer: Stevent Lai

Printed: 05 July 2023

Lead Schedule

2022 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
24700	Changes in Market Values of Investments	(\$44,326.46)	(\$57,632.46)	(23.09)%	Completed
24800	Changes in Market Values of Other Assets	\$3,504.58		100%	N/A - Not Applicable
25000	Interest Received	(\$1,438.32)		100%	Completed
28000	Property Income	(\$7,315.84)	(\$22,054.37)	(66.83)%	Completed
30100	Accountancy Fees	\$2,849.00	\$2,827.00	0.78%	Completed
30300	Actuarial Fees		\$132.00	100%	N/A - Not Applicable
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%	N/A - Not Applicable
30700	Auditor's Remuneration	\$330.00	\$410.00	(19.51)%	Completed
31500	Bank Charges	\$406.00	\$5.00	8020%	Completed
31800	Filing Fees	\$332.00	\$328.00	1.22%	Completed
33400	Depreciation	\$2,222.43	\$5,960.46	(62.71)%	Completed
41600	Pensions Paid	\$110,891.63	\$11,447.00	868.74%	Completed
41940	Property Expenses - Agents Commissions	\$451.44	\$1,413.72	(68.07)%	Completed
41945	Property Expenses - Bank Charges		\$144.00	100%	N/A - Not Applicable
41960	Property Expenses - Council Rates	\$854.99	\$2,118.73	(59.65)%	Completed
41980	Property Expenses - Insurance Premium		\$1,093.81	100%	N/A - Not Applicable

Code	Workpaper	CY Balance	LY Balance	Change	Status
42060	Property Expenses - Repairs Maintenance	\$1,594.90	\$1,874.00	(14.89)%	Completed
42110	Property Expenses - Sundry Expenses	\$147.70	\$33.00	347.58%	N/A - Not Applicable
42150	Property Expenses - Water Rates	\$111.76	\$794.54	(85.93)%	Completed
49000	Profit/Loss Allocation Account	(\$70,874.81)	\$50,846.57	(239.39)%	Completed
50000	Members	(\$401,515.91)	(\$472,390.72)	(15)%	Completed
60400	Bank Accounts	\$404,623.91	\$282,386.41	43.29%	Completed
68000	Sundry Debtors			0%	Completed
72700	Building		\$49,573.20	100%	Completed
76500	Plant and Equipment (at written down value)		\$10,354.94	100%	Completed
76550	Plant and Equipment (at written down value) - Unitised		\$3,640.01	100%	Completed
77200	Real Estate Properties (Australian - Residential)		\$406,431.85	100%	Completed
85000	Income Tax Payable /Refundable	(\$259.00)		100%	Completed
85500	Limited Recourse Borrowing Arrangements		(\$279,995.69)	100%	Completed
88000	Sundry Creditors	(\$2,849.00)		100%	Completed
A	Financial Statements				Awaiting Further Information
B	Permanent Documents				N/A - Not Applicable

Code	Workpaper	CY Balance	LY Balance	Change	Status
C	Other Documents				N/A - Not Applicable
D	Pension Documentation				N/A - Not Applicable
E	Estate Planning				N/A - Not Applicable

24700 - Changes in Market Values of Investments

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	(\$44,326.46)	(\$57,632.46)	(23.09)%
TOTAL		CY Balance	LY Balance	
		(\$44,326.46)	(\$57,632.46)	

Supporting Documents

- Net Capital Gains Reconciliation [Report](#)
- Realised Capital Gain Report [Report](#)
- Market Movement [Report](#)

Standard Checklist

- ☐ Attach copies of Source Documentation (Contract Notes, Broker Statements, Chess Statements, Contracts of Sale, Managed Fund Statements etc)
- ☐ Attach copy of Market Movement report
- ☐ Attach copy of Net Capital Gains Reconciliation
- ☐ Attach copy of Realised Capital Gain Report
- ☐ Ensure all Asset Disposals have been entered
- ☐ Ensure all Market Values have been entered for June 30
- ☐ Ensure all Tax Deferred Distributions have been entered

C Gibb Retirement Fund

Market Movement Report

As at 30 June 2022

		Unrealised					Realised			Total	
Investment	Date	Description	Accounting Cost		Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	Accounting Profit/(loss)	
			Units	Movement							
APS - Building - 45 Berembee Road (APS)											
	01/07/2021	Opening Balance	1.00	0.00	0.00	0.00	160.20	0.00	0.00	0.00	
	25/11/2021	Return Of Capital	0.00	(1.96)	0.00	0.00	158.24				
	25/11/2021	Disposal	(1.00)	(161.24)	0.00	0.00	(3.00)	158.24	161.24	(3.00)	
	25/11/2021	Writeback	0.00	0.00	3.00	0.00	0.00	0.00	0.00	0.00	
	30/06/2022		0.00	(163.20)	3.00	0.00	0.00	158.24	161.24	(3.00)	
BMT - Building - 45 Berembee Road (BMT)											
	01/07/2021	Opening Balance	1.00	0.00	0.00	0.00	49,413.00	0.00	0.00	0.00	
	25/11/2021	Return Of Capital	0.00	(1,348.76)	0.00	0.00	48,064.24				
	25/11/2021	Disposal	(1.00)	(51,105.24)	0.00	0.00	(3,041.00)	48,064.24	51,105.24	(3,041.00)	
	25/11/2021	Writeback	0.00	0.00	3,041.00	0.00	0.00	0.00	0.00	0.00	
	30/06/2022		0.00	(52,454.00)	3,041.00	0.00	0.00	48,064.24	51,105.24	(3,041.00)	
CGIBB1 - 45 Berembee Road, Bourkelands											
	01/07/2021	Opening Balance	1.00	0.00	0.00	0.00	406,431.85	0.00	0.00	0.00	
	25/11/2021	Instalment	0.00	61,345.72	0.00	0.00	467,777.57	0.00	0.00	0.00	
	25/11/2021	Instalment	0.00	214.32	0.00	0.00	467,991.89	0.00	0.00	0.00	
	25/11/2021	Instalment	0.00	117.92	0.00	0.00	468,109.81	0.00	0.00	0.00	
	25/11/2021	Instalment	0.00	438.99	0.00	0.00	468,548.80	0.00	0.00	0.00	
	25/11/2021	Instalment	0.00	1,155.00	0.00	0.00	469,703.80	0.00	0.00	0.00	
	25/11/2021	Instalment	0.00	1,674.32	0.00	0.00	471,378.12	0.00	0.00	0.00	
	25/11/2021	Instalment	0.00	7,800.00	0.00	0.00	479,178.12	0.00	0.00	0.00	
	25/11/2021	Disposal	(1.00)	(343,180.67)	0.00	0.00	135,997.45	520,000.00	343,180.67	176,819.33	
	25/11/2021	Writeback	0.00	0.00	(135,997.45)	0.00	0.00	0.00	0.00	0.00	
	30/06/2022		0.00	(270,434.40)	(135,997.45)	0.00	0.00	520,000.00	343,180.67	176,819.33	
GasHeater_Gibb1 - Gas Heater											
	01/07/2021	Opening Balance	1.00	0.00	0.00	0.00	3,640.01	0.00	0.00	0.00	
	25/11/2021	Depreciation	0.00	0.00	0.00	(147.59)	3,492.42	0.00	0.00	0.00	
	25/11/2021	Disposal	(1.00)	(3,953.00)	0.00	0.00	(460.58)	3,492.42	3,953.00	(460.58)	
	25/11/2021	Writeback	0.00	0.00	460.58	0.00	0.00	0.00	0.00	0.00	
	30/06/2022		0.00	(3,953.00)	460.58	(147.59)	0.00	3,492.42	3,953.00	(460.58)	
Total Market Movement					(132,492.87)			173,314.75			40,821.88

C Gibb Retirement Fund

Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

	Total	Discounted	Indexed	Other	Notional
Losses available to offset					
Carried forward from prior losses	0.00				
Carried forward from prior losses - Collectables	0.00				
Current year capital losses	0.00				
Current year capital losses - Collectables	0.00				
Total Losses Available	0.00				
Total Losses Available - Collectables	0.00				
Capital Gains					
Capital gains from disposal of assets	0.00	0.00	0.00	0.00	0.00
Capital gains from disposal of assets - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains from trust distributions	0.00	0.00	0.00	0.00	0.00
Capital Gains Before Losses applied	0.00	0.00	0.00	0.00	0.00
Losses and discount applied					
Losses applied	0.00	0.00	0.00	0.00	0.00
Losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	0.00				
CGT Discount applied - Collectables	0.00				

C Gibb Retirement Fund

Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

	Total	Discounted	Indexed	Other	Notional
Net Capital Gain					
Net capital gain	0.00				
Net capital gain - Collectables	0.00				
Total Net Capital Gain (11A)	0.00				
Net Capital Losses Carried Forward to later income					
Net Capital Losses Carried Forward to later income years	0.00				
Net Capital Losses Carried Forward to later income years - Collectables	0.00				
Total Net Capital Losses Carried Forward to later income years (14V)	0.00				

Note
Refer to Realised Gains Report for details of Disposals at a Security level
Refer to Distribution Reconciliation Report for Trust Distribution details at a Security level

C Gibb Retirement Fund

Realised Capital Gains Report

For The Period 01 July 2021 - 30 June 2022

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Building												
APS - Building - 45 Berembee Road (APS)												
24/10/2014	26/11/2021	1.00	161.24	158.24	(3.00)	161.24	161.24	0.00	0.00	0.00	0.00	0.00
		1.00	161.24	158.24	(3.00)	161.24	161.24	0.00	0.00	0.00	0.00	0.00
BMT - Building - 45 Berembee Road (BMT)												
11/06/2014	25/11/2021	1.00	51,105.24	48,064.24	(3,041.00)	51,105.24	51,105.24	0.00	0.00	0.00	0.00	0.00
		1.00	51,105.24	48,064.24	(3,041.00)	51,105.24	51,105.24	0.00	0.00	0.00	0.00	0.00
		2.00	51,266.48	48,222.48	(3,044.00)	51,266.48	51,266.48	0.00	0.00	0.00	0.00	0.00
Plant and Equipment (at written down value) - Unitised												
GasHeater_Gibb1 - Gas Heater												
15/09/2020	25/11/2021	1.00	3,953.00	3,492.42	(460.58)	3,953.00	3,953.00	0.00	0.00	0.00	0.00	0.00
		1.00	3,953.00	3,492.42	(460.58)	3,953.00	3,953.00	0.00	0.00	0.00	0.00	0.00
		1.00	3,953.00	3,492.42	(460.58)	3,953.00	3,953.00	0.00	0.00	0.00	0.00	0.00
Real Estate Properties (Australian - Residential)												
CGIBB1 - 45 Berembee Road, Bourkelands												
11/06/2014	25/11/2021	1.00	343,180.67	520,000.00	176,819.33	343,180.67	343,180.67	0.00	0.00	176,819.33	0.00	0.00
		1.00	343,180.67	520,000.00	176,819.33	343,180.67	343,180.67	0.00	0.00	176,819.33	0.00	0.00
		1.00	343,180.67	520,000.00	176,819.33	343,180.67	343,180.67	0.00	0.00	176,819.33	0.00	0.00
		4.00	398,400.15	571,714.90	173,314.75	398,400.15	398,400.15	0.00	0.00	176,819.33	0.00	0.00

24800 - Changes in Market Values of Other Assets

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
24800	Changes in Market Values of Other Assets	\$3,504.58		100%
TOTAL		CY Balance	LY Balance	
		\$3,504.58		

Supporting Documents

◦ General Ledger [Report](#)

Standard Checklist

- ☐ Attach all supporting Documentation
- ☐ Has the Fund received any non-arm's length income? If so, it may be taxed at 47%

C Gibb Retirement Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Changes in Market Values of Other Assets (24800)					
<u>Changes in Market Values of Other Assets (24800)</u>					
25/11/2021	Write off property assets		3,504.58		3,504.58 DR
			3,504.58		3,504.58 DR
Total Debits:		3,504.58			
Total Credits:		0.00			

25000 - Interest Received

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
CBA7920	CBA Cash Investment A/C #7920	(\$16.74)		100%
RBHISA	Rabobank HISA	(\$626.05)		100%
RBS90	Rabobank Saver 90 Day	(\$795.53)		100%
TOTAL		CY Balance	LY Balance	
		(\$1,438.32)		

Supporting Documents

- Interest Reconciliation Report [Report](#)
- SMSF 2022 - 25000 60400 Rabobank HISA Bank Statement 8805.pdf
- SMSF 2022 - 25000 60400 Rabobank 90 Day Bank Statement 8806.pdf

Standard Checklist

- ☐ Attach Interest Reconciliation Report
- ☐ Ensure all interest has been recorded from Bank Statements
- ☐ Review Statements to ensure all TFN withheld has been input

C Gibb Retirement Fund

Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
CBA7920 CBA Cash Investment A/C #7920					
01/01/2022	3.05	3.05			
01/02/2022	7.84	7.84			
01/03/2022	3.07	3.07			
01/04/2022	1.09	1.09			
01/05/2022	0.81	0.81			
01/06/2022	0.88	0.88			
	16.74	16.74			
RBHISA Rabobank HISA					
28/02/2022	19.18	19.18			
28/02/2022	76.72	76.72			
31/03/2022	127.48	127.48			
31/03/2022	31.87	31.87			
30/04/2022	123.50	123.50			
30/04/2022	30.88	30.88			
31/05/2022	46.36	46.36			
31/05/2022	98.90	98.90			
30/06/2022	71.16	71.16			
	626.05	626.05			
RBS90 Rabobank Saver 90 Day					

C Gibb Retirement Fund

Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
28/02/2022	118.90	118.90			
31/03/2022	148.70	148.70			
30/04/2022	143.98	143.98			
31/05/2022	172.87	172.87			
30/06/2022	211.08	211.08			
	795.53	795.53			
	1,438.32	1,438.32			
TOTAL	1,438.32	1,438.32			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	1,438.32	11C

The Trustees
C Gibb Retirement Fund
119 Willoughby Rd
CROWS NEST NSW 2065

Address Rabobank Online Savings
GPO Box 4715
Sydney NSW 2001
Telephone 1800 445 445
Fax 1800 121 615
E-mail clientservicesAU@rabobank.com
Website www.Rabobank.com.au

Statement Period 01-02-2022 to 28-02-2022
Statement Date 02-03-2022
Account Name C Gibb Retirement Fund

Account Type Notice Saver 90 D
Account Number 142-201-3669088-06

Date	Transaction Details	Debit	Credit	Balance
01-02-2022	Opening balance			0.00
03-02-2022	CAROLE GIBB 112879 475902083 Transfer to Raboba		100,000.00	100,000.00
04-02-2022	CAROLE GIBB 112879 475902083 Transfer into Rabo		100,000.00	200,000.00
07-02-2022	CAROLE GIBB 112879 475902083 Transfer to Raboba		50,000.00	250,000.00
28-02-2022	Credit Interest		118.90	250,118.90
28-02-2022	Closing balance			250,118.90

LM notes 01.06.23

Interest Reconciliation

118.90

148.70

143.98

172.87

211.08

Total **\$795.53**

Statement Period 01-02-2022 to 28-02-2022
Statement Date 02-03-2022
Account Name C Gibb Retirement Fund

Account Type Notice Saver 90 D
Account Number 142-201-3669088-06

	From To	Tier 1 rate \$0.00 \$250,000.00	Tier 2 rate \$250,000.00 \$2,000,000.00

Date

01-02-2022	0.70%	0.65%
28-02-2022	0.70%	0.65%

The Trustees
C Gibb Retirement Fund
119 Willoughby Rd
CROWS NEST NSW 2065

Address Rabobank Online Savings
GPO Box 4715
Sydney NSW 2001
Telephone 1800 445 445
Fax 1800 121 615
E-mail clientservicesAU@rabobank.com
Website www.Rabobank.com.au

Statement Period 01-03-2022 to 31-03-2022
Statement Date 02-04-2022
Account Name C Gibb Retirement Fund

Account Type Notice Saver 90 D
Account Number 142-201-3669088-06

Date	Transaction Details	Debit	Credit	Balance
01-03-2022	Opening balance			250,118.90
31-03-2022	Credit Interest		148.70	250,267.60
31-03-2022	Closing balance			250,267.60



Account Type	Notice Saver 90 D
Account Number	142-201-3669088-06

		Tier 1 rate	Tier 2 rate
	From	\$0.00	\$250,000.00
	To	\$250,000.00	\$2,000,000.00
Date			
01-03-2022		0.70%	0.65%
31-03-2022		0.70%	0.65%

The Trustees
C Gibb Retirement Fund
119 Willoughby Rd
CROWS NEST NSW 2065

Address Rabobank Online Savings
GPO Box 4715
Sydney NSW 2001
Telephone 1800 445 445
Fax 1800 121 615
E-mail clientservicesAU@rabobank.com
Website www.Rabobank.com.au

Statement Period 01-04-2022 to 30-04-2022
Statement Date 03-05-2022
Account Name C Gibb Retirement Fund

Account Type Notice Saver 90 D
Account Number 142-201-3669088-06

Date	Transaction Details	Debit	Credit	Balance
01-04-2022	Opening balance			250,267.60
30-04-2022	Credit Interest		143.98	250,411.58
30-04-2022	Closing balance			250,411.58

Statement Period 01-04-2022 to 30-04-2022
Statement Date 03-05-2022
Account Name C Gibb Retirement Fund

Account Type Notice Saver 90 D
Account Number 142-201-3669088-06

	From To	Tier 1 rate	Tier 2 rate
		\$0.00 \$250,000.00	\$250,000.00 \$2,000,000.00

Date

01-04-2022	0.70%	0.65%
30-04-2022	0.70%	0.65%

The Trustees
C Gibb Retirement Fund
119 Willoughby Rd
CROWS NEST NSW 2065

Address Rabobank Online Savings
GPO Box 4715
Sydney NSW 2001
Telephone 1800 445 445
Fax 1800 121 615
E-mail clientservicesAU@rabobank.com
Website www.Rabobank.com.au

Statement Period 01-05-2022 to 31-05-2022
Statement Date 02-06-2022
Account Name C Gibb Retirement Fund

Account Type Notice Saver 90 D
Account Number 142-201-3669088-06

Date	Transaction Details	Debit	Credit	Balance
01-05-2022	Opening balance			250,411.58
31-05-2022	Credit Interest		172.87	250,584.45
31-05-2022	Closing balance			250,584.45

Statement Period 01-05-2022 to 31-05-2022
Statement Date 02-06-2022
Account Name C Gibb Retirement Fund

Account Type Notice Saver 90 D
Account Number 142-201-3669088-06

	From To	Tier 1 rate	Tier 2 rate
		\$0.00 \$250,000.00	\$250,000.00 \$2,000,000.00

Date

01-05-2022	0.70%	0.65%
18-05-2022	0.95%	0.90%
31-05-2022	0.95%	0.90%

The Trustees
C Gibb Retirement Fund
119 Willoughby Rd
CROWS NEST NSW 2065

Address Rabobank Online Savings
GPO Box 4715
Sydney NSW 2001
Telephone 1800 445 445
Fax 1800 121 615
E-mail clientservicesAU@rabobank.com
Website www.Rabobank.com.au

Statement Period 01-06-2022 to 30-06-2022
Statement Date 02-07-2022
Account Name C Gibb Retirement Fund

Account Type Notice Saver 90 D
Account Number 142-201-3669088-06

Date	Transaction Details	Debit	Credit	Balance
01-06-2022	Opening balance			250,584.45
30-06-2022	Credit Interest		211.08	250,795.53
30-06-2022	Closing balance			250,795.53

Statement Period 01-06-2022 to 30-06-2022
Statement Date 02-07-2022
Account Name C Gibb Retirement Fund

Account Type Notice Saver 90 D
Account Number 142-201-3669088-06

	From To	Tier 1 rate \$0.00 \$250,000.00	Tier 2 rate \$250,000.00 \$2,000,000.00

Date

01-06-2022	0.95%	0.90%
22-06-2022	1.20%	1.15%
30-06-2022	1.20%	1.15%

The Trustees
C Gibb Retirement Fund
119 Willoughby Rd
CROWS NEST NSW 2065

Address Rabobank Online Savings
GPO Box 4715
Sydney NSW 2001
Telephone 1800 445 445
Fax 1800 121 615
E-mail clientservicesAU@rabobank.com
Website www.Rabobank.com.au

Statement Period 01-01-2022 to 31-01-2022
Statement Date 02-02-2022
Account Name C Gibb Retirement Fund

Account Type HISA
Account Number 142-201-3669088-05

Date	Transaction Details	Debit	Credit	Balance
25-01-2022	Opening balance			0.00
27-01-2022	CBA 062761 10097920 Verify Account		5.55	5.55
31-01-2022	Closing balance			5.55

LM notes 01.06.23

Interest Reconciliation

	76.72
	19.18
	127.48
	31.87
	123.50
	30.88
	98.90
	46.36
	<u>71.36</u>
Total	\$626.05

Statement Period 01-01-2022 to 31-01-2022
Statement Date 02-02-2022
Account Name C Gibb Retirement Fund

Account Type HISA
Account Number 142-201-3669088-05

Date	From To	Tier 1 rate		
		Min	Bonus	Total
25-01-2022	\$0.00 \$250,000.00	0.25%	1.00%	1.25%
31-01-2022		0.25%	1.00%	1.25%

The Trustees
C Gibb Retirement Fund
119 Willoughby Rd
CROWS NEST NSW 2065

Address Rabobank Online Savings
GPO Box 4715
Sydney NSW 2001
Telephone 1800 445 445
Fax 1800 121 615
E-mail clientservicesAU@rabobank.com
Website www.Rabobank.com.au

Statement Period 01-02-2022 to 28-02-2022
Statement Date 02-03-2022
Account Name C Gibb Retirement Fund

Account Type HISA
Account Number 142-201-3669088-05

Date	Transaction Details	Debit	Credit	Balance
01-02-2022	Opening balance			5.55
10-02-2022	CBA 062761 10097920 SMSF to Rabo		100,000.00	100,005.55
11-02-2022	CBA 062761 10097920 Trsf to SMSF Rabo		50,000.00	150,005.55
28-02-2022	Introductory Bonus Interest		76.72	150,082.27
28-02-2022	Credit Interest		19.18	150,101.45
28-02-2022	Closing balance			150,101.45

Statement Period 01-02-2022 to 28-02-2022
Statement Date 02-03-2022
Account Name C Gibb Retirement Fund

Account Type HISA
Account Number 142-201-3669088-05

	From To	Tier 1 rate		
		Min	Bonus	Total
01-02-2022	\$0.00 \$250,000.00	0.25%	1.00%	1.25%
28-02-2022		0.25%	1.00%	1.25%

The Trustees
C Gibb Retirement Fund
119 Willoughby Rd
CROWS NEST NSW 2065

Address Rabobank Online Savings
GPO Box 4715
Sydney NSW 2001
Telephone 1800 445 445
Fax 1800 121 615
E-mail clientservicesAU@rabobank.com
Website www.Rabobank.com.au

Statement Period 01-03-2022 to 31-03-2022
Statement Date 02-04-2022
Account Name C Gibb Retirement Fund

Account Type HISA
Account Number 142-201-3669088-05

Date	Transaction Details	Debit	Credit	Balance
01-03-2022	Opening balance			150,101.45
31-03-2022	Introductory Bonus Interest		127.48	150,228.93
31-03-2022	Credit Interest		31.87	150,260.80
31-03-2022	Closing balance			150,260.80

Statement Period 01-03-2022 to 31-03-2022
Statement Date 02-04-2022
Account Name C Gibb Retirement Fund

Account Type HISA
Account Number 142-201-3669088-05

Date	From To	Tier 1 rate		
		Min	Bonus	Total
01-03-2022	\$0.00 \$250,000.00	0.25%	1.00%	1.25%
31-03-2022		0.25%	1.00%	1.25%

The Trustees
C Gibb Retirement Fund
119 Willoughby Rd
CROWS NEST NSW 2065

Address Rabobank Online Savings
GPO Box 4715
Sydney NSW 2001
Telephone 1800 445 445
Fax 1800 121 615
E-mail clientservicesAU@rabobank.com
Website www.Rabobank.com.au

Statement Period 01-04-2022 to 30-04-2022
Statement Date 03-05-2022
Account Name C Gibb Retirement Fund

Account Type HISA
Account Number 142-201-3669088-05

Date	Transaction Details	Debit	Credit	Balance
01-04-2022	Opening balance			150,260.80
30-04-2022	Introductory Bonus Interest		123.50	150,384.30
30-04-2022	Credit Interest		30.88	150,415.18
30-04-2022	Closing balance			150,415.18

Statement Period 01-04-2022 to 30-04-2022
Statement Date 03-05-2022
Account Name C Gibb Retirement Fund

Account Type HISA
Account Number 142-201-3669088-05

Date	From To	Tier 1 rate		
		Min	Bonus	Total
01-04-2022	\$0.00 \$250,000.00	0.25%	1.00%	1.25%
30-04-2022		0.25%	1.00%	1.25%

The Trustees
C Gibb Retirement Fund
119 Willoughby Rd
CROWS NEST NSW 2065

Address Rabobank Online Savings
GPO Box 4715
Sydney NSW 2001
Telephone 1800 445 445
Fax 1800 121 615
E-mail clientservicesAU@rabobank.com
Website www.Rabobank.com.au

Statement Period 01-05-2022 to 31-05-2022
Statement Date 02-06-2022
Account Name C Gibb Retirement Fund

Account Type HISA
Account Number 142-201-3669088-05

Date	Transaction Details	Debit	Credit	Balance
01-05-2022	Opening balance			150,415.18
31-05-2022	Introductory Bonus Interest		98.90	150,514.08
31-05-2022	Credit Interest		46.36	150,560.44
31-05-2022	Closing balance			150,560.44

Statement Period 01-05-2022 to 31-05-2022
Statement Date 02-06-2022
Account Name C Gibb Retirement Fund

Account Type HISA
Account Number 142-201-3669088-05

Date	From To	Tier 1 rate		
		Min	Bonus	Total
01-05-2022	\$0.00 \$250,000.00	0.25%	1.00%	1.25%
18-05-2022		0.50%	1.00%	1.50%
25-05-2022		0.50%	0.00%	0.50%
31-05-2022		0.50%	0.00%	0.50%

The Trustees
C Gibb Retirement Fund
119 Willoughby Rd
CROWS NEST NSW 2065

Address Rabobank Online Savings
GPO Box 4715
Sydney NSW 2001
Telephone 1800 445 445
Fax 1800 121 615
E-mail clientservicesAU@rabobank.com
Website www.Rabobank.com.au

Statement Period 01-06-2022 to 30-06-2022
Statement Date 02-07-2022
Account Name C Gibb Retirement Fund

Account Type HISA
Account Number 142-201-3669088-05

Date	Transaction Details	Debit	Credit	Balance
01-06-2022	Opening balance			150,560.44
30-06-2022	Credit Interest		71.16	150,631.60
30-06-2022	Closing balance			150,631.60

Statement Period 01-06-2022 to 30-06-2022
Statement Date 02-07-2022
Account Name C Gibb Retirement Fund

Account Type HISA
Account Number 142-201-3669088-05

Date	From To	Tier 1 rate		
		Min	Bonus	Total
01-06-2022	\$0.00 \$250,000.00	0.50%	0.00%	0.50%
22-06-2022		0.75%	0.00%	0.75%
30-06-2022		0.75%	0.00%	0.75%

28000 - Property Income

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
CGIBB1	45 Berembee Road, Bourkelands	(\$7,315.84)	(\$22,054.37)	(66.83)%
TOTAL		CY Balance	LY Balance	
		(\$7,315.84)	(\$22,054.37)	

Supporting Documents

- General Ledger [Report](#)
- SMSF 2022 - 28000 MacArthur Annual Tax Statement - 45 Berembee Road.pdf

Standard Checklist

- ☐ Attach all source documentation e.g. Rental Statements, Lease Statements
- ☐ Attach Rental Property Statement Report

C Gibb Retirement Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Income (28000)					
<u>45 Berembee Road, Bourkelands (CGIBB1)</u>					
30/07/2021	Dave Skow Real E	Berembee Road 45		1,398.75	1,398.75 CR
31/08/2021	Macarthur Real E	Berembee Road 45		896.38	2,295.13 CR
30/09/2021	Macarthur Real E	Berembee Road 45		1,569.12	3,864.25 CR
28/02/2022	Macarthur Real E	MREA		220.72	4,084.97 CR
30/06/2022	Take up property expenses MacArthur			3,230.87	7,315.84 CR
				7,315.84	7,315.84 CR
Total Debits:		0.00			
Total Credits:		7,315.84			

Folio Summary

C Gibb Retirement Fund
15 Spring Valley Road
Cudgera Creek NSW 2484

Folio: OWN02376
From: 1/07/2021
To: 30/06/2022
Created: 30/06/2022

Money In	Money Out	Balance
\$7,315.84	\$3,230.87	\$4,084.97

Account	Included Tax	Money Out	Money In
45 Berembee Rd, Bourkelands NSW			
Rent			\$6,840.00
Reimbursement - Excess Water			\$211.39
Water Rates		\$121.76	
Plumbing	\$69.50	\$764.50	
Smoke Alarms - Inspection Fee	\$9.00	\$99.00	
Rates - Expense		\$1,062.77	
General Maintenance	\$66.49	\$731.40	
Management Fee	\$41.04	\$451.44	
Subtotal		\$3,230.87	\$7,051.39
Account Transactions			
Refund of Funds paid	\$24.04		\$264.45
Subtotal		\$0.00	\$264.45
Total		\$3,230.87	\$7,315.84
Total Tax on Money Out: \$186.03			
Total Tax on Money In: \$24.04			

30100 - Accountancy Fees

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$2,849.00	\$2,827.00	0.78%
TOTAL		CY Balance	LY Balance	
		\$2,849.00	\$2,827.00	

Supporting Documents

- General Ledger [Report](#)
- SMSF 2022 - 30100 88000 Accounting Fee.pdf

Standard Checklist

- ☐ Attach all source documentation
- ☐ Ensure all Transactions have been entered

C Gibb Retirement Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
30/06/2022	Accounting Fee Accrual		2,849.00		2,849.00 DR
			2,849.00		2,849.00 DR
Total Debits:		2,849.00			
Total Credits:		0.00			

TAX INVOICE

C Gibb Retirement Fund
15 Spring Valley Rd
CUDGERA CREEK NSW 2484
AUSTRALIA
ABN: 54 885 818 606

Invoice Date
27 Jun 2022

Invoice Number
INV3073

Reference
INV3073

Roscoe & Company P/L
PO Box 672
Willoughby NSW 2068
ABN: 29 270 216 457
PH: 1300 790 535

Description	GST	Amount AUD
FINANCIAL REPORT:- Collation of information and preparation of the financial report, including minutes of meetings and liaising with the auditor for the year ended 30 June 2021.	10%	1,780.00
INCOME TAX RETURN:- Collation of information, preparation and lodgment of the Superfund income tax return for the year ended 30 June 2021.	10%	620.00
Attendances to general matters including minimum pension amount and preparation of the Solvency declaration minutes and review of ASIC annual Company statement details for the corporate trustee, C Gibb Pty Ltd and trustee of the bare trust, C Gibb Property Pty Ltd.	10%	190.00
	Subtotal	2,590.00
	TOTAL GST 10%	259.00
	TOTAL AUD	2,849.00

Due Date: 8 Aug 2022

For payment by EFT:
Roscoe & Company Pty Ltd
BSB: 633 000
Account: 125 853 689
Please use the invoice number as the reference
Thank you



[View and pay online now](#)

30300 - Actuarial Fees

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
30300	Actuarial Fees		\$132.00	100%
TOTAL		CY Balance	LY Balance	
			\$132.00	

Supporting Documents

◦ General Ledger [Report](#)

Standard Checklist

- ☐ Attach all source documentation
- ☐ Ensure all Transactions have been entered

C Gibb Retirement Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR
Total Debits:					0.00
Total Credits:					0.00

30400 - ATO Supervisory Levy

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%
TOTAL		CY Balance	LY Balance	
		\$259.00	\$259.00	

Supporting Documents

- General Ledger [Report](#)
- SMSF 2022 - 85000 ATO ITA.pdf
- SMSF 2022 - 85000 ATO PAYG Instalmts.pdf
- SMSF 2022 - 85000 ATO ICA.pdf

Standard Checklist

- ☐ Attach all source documentation
- ☐ Ensure all Transactions have been entered

C Gibb Retirement Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
30/06/2022	ATO levy		259.00		259.00 DR
			259.00		259.00 DR
Total Debits:		259.00			
Total Credits:		0.00			



Australian Government
Australian Taxation Office

Agent ROSCOE & COMPANY PTY LTD
Client THE TRUSTEE FOR C GIBB
RETIREMENT FUND
ABN 54 885 818 606

Activity statement 001

Date generated	13 May 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

7 results found - from **01 July 2021** to **30 June 2022** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Aug 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21		\$0.00	\$0.00
31 Oct 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$187.00		\$187.00 DR
1 Nov 2021	1 Nov 2021	General interest charge			\$187.00 DR
19 Nov 2021	28 Oct 2021	Client initiated amended Activity Statement for the period ending 30 Sep 21 - PAYG Instalments		\$187.00	\$0.00
19 Nov 2021	1 Nov 2021	General interest charge			\$0.00
7 Mar 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21		\$0.00	\$0.00
1 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22		\$0.00	\$0.00

Income tax 551

Date generated	13 May 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

1 results found - from 01 July 2021 to 30 June 2022 sorted by processed date ordered oldest to newest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
22 Jun 2022	14 Jun 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$259.00		\$259.00 DR



PAYG Instalments report 2022

Tax Agent 72476002
Last Updated 29/04/2023

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
	THE TRUSTEE FOR C GIBB RETIREMENT FUND	0.00	0.00	0.00	0.00	0.00

Total No of Clients: 1

30700 - Auditor's Remuneration

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$330.00	\$410.00	(19.51)%
TOTAL		CY Balance	LY Balance	
		\$330.00	\$410.00	

Supporting Documents

- General Ledger [Report](#)
- SMSF 2022 - 30700 Audit fee.pdf

Standard Checklist

- ☐ Attach all source documentation
- ☐ Ensure all Transactions have been entered

C Gibb Retirement Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
<u>Auditor's Remuneration (30700)</u>					
17/06/2022	Transfer To Super Audits NetBank C Gibb Retirement Fund		330.00		330.00 DR
			330.00		330.00 DR

Total Debits: 330.00

Total Credits: 0.00

TAX INVOICE

Supplier: Super Audits

Auditor: A.W. Boys
SMSF Auditor Number (SAN) 100014140
Registered Company Auditor (67793)

Address: Box 3376
Rundle Mall 5000

ABN: 20 461 503 652

Services: Auditing

Date: 15 June 2022

Recipient: C Gibb Retirement Super Fund

Address: C/- PO Box 672, WILLOUGHBY NSW 2068

Description of Services

Statutory audit of the C Gibb Retirement Super Fund for the financial year ending 30 June 2021.

Fee: \$300.00

GST: \$30.00

Total: \$330.00

Payment can be made with a cheque payable to Super Audits postal address being Box 3376 Rundle Mall 5000 or alternatively an EFT can be made BSB 015-056 Account No. 387392386.

31500 - Bank Charges

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
31500	Bank Charges	\$406.00	\$5.00	8020%
TOTAL		CY Balance	LY Balance	
		\$406.00	\$5.00	

Supporting Documents

◦ General Ledger [Report](#)

Standard Checklist

- ☐ Attach all source documentation
- ☐ Ensure all Transactions have been entered

C Gibb Retirement Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Bank Charges (31500)					
<u>Bank Charges (31500)</u>					
27/07/2021	ADMIN FEE		12.00		12.00 DR
27/08/2021	LOAN ACCOUNT FEE		12.00		24.00 DR
27/09/2021	LOAN ACCOUNT FEE		12.00		36.00 DR
27/10/2021	LOAN ACCOUNT FEE		12.00		48.00 DR
25/11/2021	LOAN ACCOUNT FEE		8.00		56.00 DR
25/11/2021	LOAN DISCHARGE FEE		350.00		406.00 DR
			406.00		406.00 DR
Total Debits:		406.00			
Total Credits:		0.00			

31800 - Filing Fees

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
31800	Filing Fees	\$332.00	\$328.00	1.22%
TOTAL		CY Balance	LY Balance	
		\$332.00	\$328.00	

Supporting Documents

- General Ledger [Report](#)
- SMSF 2022 - 31800 ASIC fee.pdf
- SMSF 2022 - 31800 ASIC Filing Fee C Gibb Property Pty Ltd.pdf [31800](#)

Standard Checklist

- ☐ Attach all source documentation
- ☐ Ensure all Transactions have been entered

Notes

Rosalina Johnson

Note | 31800

missing ASIC Fee C Gibb Pty Ltd \$56

13/06/2023 11:06

C Gibb Retirement Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Filing Fees (31800)					
Filing Fees (31800)					
31/08/2021	TFR WDL BPAY INTERNET 2291646276504 ASIC		56.00		56.00 DR
08/06/2022	ASIC NetBank BPAY 17301 2291690530434 C Gibb Property		276.00		332.00 DR
			332.00		332.00 DR
Total Debits: 332.00					
Total Credits: 0.00					

Inquires 1300 300 630

Issue date 03 Jul 21

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 94321921

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 164 627 650
FOR C GIBB PTY LTD

REVIEW DATE: 03 July 21

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
ROSCOE & COMPANY PTY LTD 119 WILLOUGHBY ROAD CROWS NEST NSW 2065

2 Principal place of business
15 SPRING VALLEY ROAD CUDGERA CREEK NSW 2484

3 Officeholders

Name:	CAROLE ANN GIBB
Born:	MOTHERWELL SCOTLAND UNITED KINGDOM
Date of birth:	25/08/1957
Address:	15 SPRING VALLEY ROAD CUDGERA CREEK NSW 2484
Office(s) held:	DIRECTOR, APPOINTED 03/07/2013; SECRETARY, APPOINTED 03/07/2013

4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY	10	\$10.00	\$0.00

5 Members

These details continue on the next page

C GIBB PTY LTD ACN 164 627 650

Page 1 of 2

Company statement continued

Name: CAROLE ANN GIBB

Address: 15 SPRING VALLEY ROAD CUDGERA CREEK NSW 2484

Share Class	Total number held	Fully paid	Beneficially held
ORD	10	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: ROSCOE & COMPANY PTY LTD
Registered agent number: 24832
Address: PO BOX 672 WILLOUGHBY NSW 2068

**ASIC**

Australian Securities & Investments Commission

ABN 86 768 265 615

C GIBB PTY LTD
 ROSCOE & COMPANY PTY LTD
 PO BOX 672
 WILLOUGHBY NSW 2068

INVOICE STATEMENT

Issue date 03 Jul 21

C GIBB PTY LTD

ACN 164 627 650

Account No. 22 164627650

Summary

Opening Balance	\$0.00
New items	\$56.00
Payments & credits	\$0.00
TOTAL DUE	\$56.00

- 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 03 Sep 21	\$56.00

***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**C GIBB PTY LTD**

ACN 164 627 650

Account No: 22 164627650



22 164627650

TOTAL DUE	\$56.00
Immediately	\$0.00
By 03 Sep 21	\$56.00

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



Bill Code: 17301
Ref: 2291646276504



*814 129 0002291646276504 18

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2021-07-03	Annual Review - Special Purpose Pty Co	3X7508254480P A	\$56.00
Outstanding transactions			
2021-07-03	Annual Review - Special Purpose Pty Co	3X7508254480P A	\$56.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2291 6462 7650 418

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: 2291646276504

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

Inquires 1300 300 630

Issue date 11 Apr 22

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 89875093

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**.

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
15 SPRING VALLEY ROAD CUDGERA CREEK NSW 2484

2 Principal place of business
15 SPRING VALLEY ROAD CUDGERA CREEK NSW 2484

3 Officeholders

Name:	CAROLE ANN GIBB
Born:	MOTHERWELL SCOTLAND UNITED KINGDOM
Date of birth:	25/08/1957
Address:	15 SPRING VALLEY ROAD CUDGERA CREEK NSW 2484
Office(s) held:	DIRECTOR, APPOINTED 11/04/2014; SECRETARY, APPOINTED 11/04/2014

4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY	10	\$10.00	\$0.00

5 Members

These details continue on the next page

C GIBB PROPERTY PTY LTD ACN 169 053 043

Page 1 of 2

Company statement continued

Name: CAROLE ANN GIBB

Address: 15 SPRING VALLEY ROAD CUDGERA CREEK NSW 2484

Share Class	Total number held	Fully paid	Beneficially held
ORD	10	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: ROSCOE & COMPANY PTY LTD
Registered agent number: 24832
Address: PO BOX 672 WILLOUGHBY NSW 2068

**ASIC**

Australian Securities & Investments Commission

ABN 86 768 265 615

C GIBB PROPERTY PTY LTD
 ROSCOE & COMPANY PTY LTD
 PO BOX 672
 WILLOUGHBY NSW 2068

INVOICE STATEMENT

Issue date 11 Apr 22

C GIBB PROPERTY PTY LTD

ACN 169 053 043

Account No. 22 169053043

Summary

Opening Balance	\$0.00
New items	\$276.00
Payments & credits	\$0.00
TOTAL DUE	\$276.00

- 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 11 Jun 22	\$276.00

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**C GIBB PROPERTY PTY LTD**

ACN 169 053 043

Account No: 22 169053043



22 169053043

TOTAL DUE	\$276.00
Immediately	\$0.00
By 11 Jun 22	\$276.00

Payment options are listed on the back of this payment slip



Bill Code: 17301
Ref: 2291690530434



*814 129 0002291690530434 65

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2022-04-11	Annual Review - Pty Co	3X9641087480B A	\$276.00
Outstanding transactions			
2022-04-11	Annual Review - Pty Co	3X9641087480B A	\$276.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2291 6905 3043 465

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: 2291690530434

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

33400 - Depreciation

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
APS	Capital Works - 45 Berembee Road (APS)	\$1.96	\$4.80	(59.17)%
APS1	Depreciation - 45 Berembee Road (APS)	\$123.57	\$363.40	(66)%
BMT	Capital Works - 45 Berembee Road (BMT)	\$1,348.76	\$3,304.00	(59.18)%
BMT1	Depreciation - 45 Berembee Road (BMT)	\$453.52	\$1,399.00	(67.58)%
GasHeater_Gibb1	Gas Heater	\$147.59	\$312.99	(52.85)%
LVP1	Low Value Pool - 45 Berembee Road	\$147.03	\$576.27	(74.49)%
TOTAL		CY Balance	LY Balance	
		\$2,222.43	\$5,960.46	

Supporting Documents

- Depreciation Schedule Report [Report](#)
- SMSF 2022 - 33400 BMT Tax Depreciation Report.pdf
- SMSF 2022 - 33400 Depreciation Schedule Calculation - APS & LVP1 & APS1.pdf
- SMSF 2022 - 33400 Depreciation Schedule by BGL.pdf
- SMSF 2022 - 33400 Depreciation Schedule Calculation - APS & LVP1 & APS1.pdf [APS](#)
- SMSF 2022 - 33400 Depreciation Schedule Calculation - APS & LVP1 & APS1.pdf [APS1](#)
- SMSF 2022 - 33400 Depreciation Schedule Calculation - APS & LVP1 & APS1.pdf [BMT](#)
- SMSF 2022 - 33400 Depreciation Schedule Calculation - APS & LVP1 & APS1.pdf [BMT1](#)
- SMSF 2022 - 33400 Depreciation Schedule Calculation - APS & LVP1 & APS1.pdf [LVP1](#)

Standard Checklist

- ☐ Attach Depreciation Schedule

C Gibb Retirement Fund

Depreciation Schedule

For The Period 01 July 2021 - 30 June 2022

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments			Depreciation				Closing Written Down Value
				Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation ¹	Method	Rate	Calculated Depreciation ²	Posted Depreciation ³	
Plant and Equipment (at written down value) - Unitised											
Gas Heater											
	15/09/2020	3,953.00	3,640.01			3,640.01	Diminishing Value	10.00 %	147.59	147.59	3,492.42
		3,953.00	3,640.01			3,640.01				147.59	3,492.42
		3,953.00	3,640.01			3,640.01				147.59	3,492.42

¹ Amounts have been pro rated based on number of days in the year
² Depreciation/Capital Works calculated as per depreciation method
³ Depreciation amounts posted to the ledger

Diminishing value method summary

Date	Effective life	Pooled plant	Division 40	Division 43	Total
31-Jul-14 to 30-Jun-15	3,754	1,657	5,411	3,041	8,452
1-Jul-15 to 30-Jun-16	2,647	2,691	5,338	3,304	8,642
1-Jul-16 to 30-Jun-17	1,890	2,406	4,296	3,304	7,600
1-Jul-17 to 30-Jun-18	1,473	1,831	3,304	3,304	6,608
1-Jul-18 to 30-Jun-19	1,270	1,145	2,415	3,304	5,719
1-Jul-19 to 30-Jun-20	1,098	715	1,813	3,304	5,117
1-Jul-20 to 30-Jun-21	952	447	1,399	3,304	4,703
1-Jul-21 to 30-Jun-22	829	282	1,111	3,304	4,415
1-Jul-22 to 30-Jun-23	539	520	1,059	3,304	4,363
1-Jul-23 to 30-Jun-24	485	324	809	3,304	4,113
1-Jul-24 to 30-Jun-25	437	203	640	3,304	3,944
1-Jul-25 to 30-Jun-26	393	129	522	3,304	3,826
1-Jul-26 to 30-Jun-27	353	81	434	3,304	3,738
1-Jul-27 to 30-Jun-28	318	51	369	3,304	3,673
1-Jul-28 to 30-Jun-29	286	31	317	3,304	3,621
1-Jul-29 to 30-Jun-30	258	17	275	3,304	3,579
1-Jul-30 to 30-Jun-31	231	12	243	3,304	3,547
1-Jul-31 to 30-Jun-32	109	379	488	2,839	3,327
1-Jul-32 to 30-Jun-33	0	605	605	1,101	1,706
1-Jul-33 to 30-Jun-34	0	378	378	1,101	1,479
1-Jul-34 to 30-Jun-35	0	236	236	1,101	1,337
1-Jul-35 to 30-Jun-36	0	148	148	1,101	1,249
1-Jul-36 to 30-Jun-37	0	92	92	1,101	1,193
1-Jul-37 to 30-Jun-38	0	57	57	1,101	1,158
1-Jul-38 to 30-Jun-39	0	36	36	1,101	1,137
1-Jul-39 to 30-Jun-40	0	23	23	1,101	1,124
1-Jul-40 to 30-Jun-41	0	14	14	1,101	1,115
1-Jul-41 to 30-Jun-42	0	8	8	1,101	1,109
1-Jul-42 to 30-Jun-43	0	5	5	1,101	1,106
1-Jul-43 to 30-Jun-44	0	4	4	786	790
1-Jul-44 to 30-Jun-45	0	3	3	386	389
1-Jul-45 to 30-Jun-46	0	2	2	251	253
1-Jul-46 to 30-Jun-47	0	1	1	0	1
1-Jul-47 to 30-Jun-48	0	0	0	0	0
1-Jul-48 to 30-Jun-49	0	0	0	0	0
1-Jul-49 to 30-Jun-50	0	0	0	0	0
1-Jul-50 to 30-Jun-51	0	0	0	0	0
1-Jul-51 to 30-Jun-52	0	0	0	0	0
1-Jul-52 to 30-Jun-53	0	0	0	0	0
1-Jul-53 to 30-Jun-54	0	0	0	0	0
1-Jul-54 to 30-Jun-55	0	0	0	0	0

C GIBBS RETIREMENT FUND

30-Jun-22

FIXED ASSETS

Description	Depn/ Cap Works	W/Paper Ref	Sold 25/11/21 =*(149/365) 2022	2021	2020	2019	2018	2017	2016	2015
Buildings										
Buildings - BMT (45 Berembee Road)		PY	72,278.00	72,278.00	72,278.00	72,278.00	72,278.00	72,278.00	72,278.00	72,278.00
Less: Accum Amortisation			(24,213.76)	(22,865.00)	(19,561.00)	(16,257.00)	(12,953.00)	(9,649.00)	(6,345.00)	(3,041.00)
Closing WDV Capital Improvements		1-4	\$ 48,064.24	\$ 49,413.00	\$ 52,717.00	\$ 56,021.00	\$ 59,325.00	\$ 62,629.00	\$ 65,933.00	\$ 69,237.00
Cap Works Amortn Current FY - Per BMT Report	BMT Report	BMT Report	1,348.76	3,304.00	3,304.00	3,304.00	3,304.00	3,304.00	3,304.00	3,041.00
Total Capital Improvements Depreciation - Current Year		1-4	\$ 1,348.76	\$ 3,304.00	\$ 3,304.00	\$ 3,304.00	\$ 3,304.00	\$ 3,304.00	\$ 3,304.00	\$ 3,041.00
Buildings - Additional (45 Berembee Road)		PY	192.00	192.00	192.00	192.00	192.00	192.00	192.00	192.00
Initial Repair - Fan, Toilet etc.			192.00	192.00	192.00	192.00	192.00	192.00	192.00	192.00
Less: Accum Amortisation			(33.76)	(31.80)	(27.00)	(22.20)	(17.40)	(12.60)	(7.80)	(3.00)
Closing WDV Capital Improvements		1-4	\$ 158.24	\$ 160.20	\$ 165.00	\$ 169.80	\$ 174.60	\$ 179.40	\$ 184.20	\$ 189.00
Cap Works Amortn Current FY - Fan, Toilet etc. (2.5% PC)	Manual Calc	Calc'd	1.96	4.80	4.80	4.80	4.80	4.80	4.80	3.00
Total Capital Improvements Depreciation - Current Year		1-4	\$ 1.96	\$ 4.80	\$ 4.80	\$ 4.80	\$ 4.80	\$ 4.80	\$ 4.80	\$ 3.00
		Calc'd			=192*0.025					
Plant & Equipment										
Plant & Equipment - BMT (45 Berembee Road)		PY	31,855.00	31,855.00	31,855.00	31,855.00	31,855.00	31,855.00	31,855.00	31,855.00
Less: Accum Depreciation			(24,429.53)	(23,976.00)	(22,577.00)	(20,764.00)	(18,349.00)	(15,045.00)	(10,749.00)	(5,411.00)
Closing WDV Plant & Equipment		1-4	\$ 7,425.47	\$ 7,879.00	\$ 9,278.00	\$ 11,091.00	\$ 13,506.00	\$ 16,810.00	\$ 21,106.00	\$ 26,444.00
Depreciation Current Year	BMT Report	BMT Report	\$ 453.53	\$ 1,399.00	1,813.00	2,415.00	3,304.00	4,296.00	5,338.00	5,411.00
Total Plant & Equipment Depreciation - Current Year		1-4	\$ 453.53	\$ 1,399.00	\$ 1,813.00	\$ 2,415.00	\$ 3,304.00	\$ 4,296.00	\$ 5,338.00	\$ 5,411.00
Plant & Equipment - Additional (45 Berembee Road)										
A/C Replace Valve & Fittings		PY	607.00	607.00	607.00	607.00	607.00	607.00	607.00	607.00
Air Conditioning Unit		PY	2,550.00	2,550.00	2,550.00	2,550.00	2,550.00	2,550.00	2,550.00	
170L Hot Water System		Tfr to LVP					1,540.00	1,540.00	1,540.00	
Floating Floor		PY	1,512.76	1,512.76	1,512.76	1,512.76	1,512.76	1,512.76		
			4,669.76	4,669.76	4,669.76	4,669.76	6,209.76	6,209.76	4,697.00	607.00
Less: Accum Depreciation			(2,848.82)	(2,725.25)	(2,361.86)	(1,924.71)	(2,040.30)	(1,224.48)	(448.31)	(41.00)
Closing WDV Plant & Equipment		1-4	\$ 1,820.94	\$ 1,944.51	\$ 2,307.90	\$ 2,745.05	\$ 4,169.46	\$ 4,985.28	\$ 4,248.69	\$ 566.00
Depreciation Current Year - A/C Replace Valve & Fittings (10% DV)	Manual Calc	Calc'd	12.28	33.42	37.14	41.26	45.85	50.94	56.60	41.00
Depreciation Current Year - Air Conditioning Unit (20% DV)	Manual Calc	Calc'd	65.46	200.45	250.56	313.20	391.50	489.38	103.11	
Depreciation Current Year - 170L Hot Water System (16.67% DV)		Tfr to LVP					179.50	215.40	247.60	
Depreciation Current Year - Floating Floor (13.33% DV)	Manual Calc	Calc'd	45.82	129.53	149.45	172.44	198.97	20.45		
Total Plant & Equipment Depreciation - Current Year		1-4	\$ 123.57	\$ 363.40	\$ 437.15	\$ 526.91	\$ 815.82	\$ 776.17	\$ 407.31	\$ 41.00
Low Value Pool (45 Berembee Road)										
Rangehood & Gas Cooktop		PY	484.00	484.00	484.00	484.00	484.00	484.00	484.00	
170L Hot Water System from Above		Above	897.50	897.50	897.50	897.50				
Dishwasher		2-1-2c	858.00	858.00	858.00					
			2,239.50	2,239.50	2,239.50	1,381.50	484.00	484.00	484.00	-
Less: Accum Depreciation			(1,855.09)	(1,708.06)	(1,131.79)	(724.56)	(330.39)	(238.22)	(90.75)	
Closing Low Value Pool		1-4	\$ 384.41	\$ 531.44	\$ 1,107.71	\$ 656.94	\$ 153.61	\$ 245.78	\$ 393.25	\$ -
Depreciation Current Year	Manual Calc	Calc'd	147.03	576.27	407.23	394.17	92.17	147.47	90.75	
Total Plant & Equipment Depreciation - Current Year		1-4	\$ 147.03	\$ 576.27	\$ 407.23	\$ 394.17	\$ 92.17	\$ 147.47	\$ 90.75	
Current Year Depreciation Totals										
Depreciation			724.13	2,338.67	2,657.38	3,336.08	4,211.99	5,219.64	5,836.06	5,452.00
Capital Works			1,350.72	3,308.80	3,308.80	3,308.80	3,308.80	3,308.80	3,308.80	3,044.00
			\$ 2,074.84	\$ 5,647.47	\$ 5,966.18	\$ 6,644.88	\$ 7,520.79	\$ 8,528.44	\$ 9,144.86	\$ 8,496.00

C Gibb Retirement Fund

Depreciation Schedule

For The Period 01 July 2021 - 30 June 2022

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments			Depreciation				Closing Written Down Value
				Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation ¹	Method	Rate	Calculated Depreciation ²	Posted Depreciation ³	
Plant and Equipment (at written down value) - Unitised											
Gas Heater											
	15/09/2020	3,953.00	3,640.01			3,640.01	Diminishing Value	10.00 %	147.59	147.59	3,492.42
		3,953.00	3,640.01			3,640.01				147.59	3,492.42
		3,953.00	3,640.01			3,640.01				147.59	3,492.42

¹ Amounts have been pro rated based on number of days in the year
² Depreciation/Capital Works calculated as per depreciation method
³ Depreciation amounts posted to the ledger

C GIBBS RETIREMENT FUND

30-Jun-22

FIXED ASSETS

Description	Depn/ Cap Works	W/Paper Ref	Sold 25/11/21 =*(149/365) 2022	2021	2020	2019	2018	2017	2016	2015
Buildings										
Buildings - BMT (45 Berembee Road)		PY	72,278.00	72,278.00	72,278.00	72,278.00	72,278.00	72,278.00	72,278.00	72,278.00
Less: Accum Amortisation			(24,213.76)	(22,865.00)	(19,561.00)	(16,257.00)	(12,953.00)	(9,649.00)	(6,345.00)	(3,041.00)
Closing WDV Capital Improvements		1-4	\$ 48,064.24	\$ 49,413.00	\$ 52,717.00	\$ 56,021.00	\$ 59,325.00	\$ 62,629.00	\$ 65,933.00	\$ 69,237.00
Cap Works Amortn Current FY - Per BMT Report	BMT Report	BMT Report	1,348.76	3,304.00	3,304.00	3,304.00	3,304.00	3,304.00	3,304.00	3,041.00
Total Capital Improvements Depreciation - Current Year		1-4	\$ 1,348.76	\$ 3,304.00	\$ 3,304.00	\$ 3,304.00	\$ 3,304.00	\$ 3,304.00	\$ 3,304.00	\$ 3,041.00
Buildings - Additional (45 Berembee Road)		PY	192.00	192.00	192.00	192.00	192.00	192.00	192.00	192.00
Initial Repair - Fan, Toilet etc.			192.00	192.00	192.00	192.00	192.00	192.00	192.00	192.00
Less: Accum Amortisation			(33.76)	(31.80)	(27.00)	(22.20)	(17.40)	(12.60)	(7.80)	(3.00)
Closing WDV Capital Improvements		1-4	\$ 158.24	\$ 160.20	\$ 165.00	\$ 169.80	\$ 174.60	\$ 179.40	\$ 184.20	\$ 189.00
Cap Works Amortn Current FY - Fan, Toilet etc. (2.5% PC)	Manual Calc	Calc'd	1.96	4.80	4.80	4.80	4.80	4.80	4.80	3.00
Total Capital Improvements Depreciation - Current Year		1-4	\$ 1.96	\$ 4.80	\$ 4.80	\$ 4.80	\$ 4.80	\$ 4.80	\$ 4.80	\$ 3.00
		Calc'd			=192*0.025					
Plant & Equipment										
Plant & Equipment - BMT (45 Berembee Road)		PY	31,855.00	31,855.00	31,855.00	31,855.00	31,855.00	31,855.00	31,855.00	31,855.00
Less: Accum Depreciation			(24,429.53)	(23,976.00)	(22,577.00)	(20,764.00)	(18,349.00)	(15,045.00)	(10,749.00)	(5,411.00)
Closing WDV Plant & Equipment		1-4	\$ 7,425.47	\$ 7,879.00	\$ 9,278.00	\$ 11,091.00	\$ 13,506.00	\$ 16,810.00	\$ 21,106.00	\$ 26,444.00
Depreciation Current Year	BMT Report	BMT Report	\$ 453.53	\$ 1,399.00	1,813.00	2,415.00	3,304.00	4,296.00	5,338.00	5,411.00
Total Plant & Equipment Depreciation - Current Year		1-4	\$ 453.53	\$ 1,399.00	\$ 1,813.00	\$ 2,415.00	\$ 3,304.00	\$ 4,296.00	\$ 5,338.00	\$ 5,411.00
Plant & Equipment - Additional (45 Berembee Road)										
A/C Replace Valve & Fittings		PY	607.00	607.00	607.00	607.00	607.00	607.00	607.00	607.00
Air Conditioning Unit		PY	2,550.00	2,550.00	2,550.00	2,550.00	2,550.00	2,550.00	2,550.00	
170L Hot Water System		Tfr to LVP				1,540.00	1,540.00	1,540.00		
Floating Floor		PY	1,512.76	1,512.76	1,512.76	1,512.76	1,512.76	1,512.76		
			4,669.76	4,669.76	4,669.76	4,669.76	6,209.76	6,209.76	4,697.00	607.00
Less: Accum Depreciation			(2,848.82)	(2,725.25)	(2,361.86)	(1,924.71)	(2,040.30)	(1,224.48)	(448.31)	(41.00)
Closing WDV Plant & Equipment		1-4	\$ 1,820.94	\$ 1,944.51	\$ 2,307.90	\$ 2,745.05	\$ 4,169.46	\$ 4,985.28	\$ 4,248.69	\$ 566.00
Depreciation Current Year - A/C Replace Valve & Fittings (10% DV)	Manual Calc	Calc'd	12.28	33.42	37.14	41.26	45.85	50.94	56.60	41.00
Depreciation Current Year - Air Conditioning Unit (20% DV)	Manual Calc	Calc'd	65.46	200.45	250.56	313.20	391.50	489.38	103.11	
Depreciation Current Year - 170L Hot Water System (16.67% DV)		Tfr to LVP					179.50	215.40	247.60	
Depreciation Current Year - Floating Floor (13.33% DV)	Manual Calc	Calc'd	45.82	129.53	149.45	172.44	198.97	20.45		
Total Plant & Equipment Depreciation - Current Year		1-4	\$ 123.57	\$ 363.40	\$ 437.15	\$ 526.91	\$ 815.82	\$ 776.17	\$ 407.31	\$ 41.00
Low Value Pool (45 Berembee Road)										
Rangehood & Gas Cooktop		PY	484.00	484.00	484.00	484.00	484.00	484.00	484.00	
170L Hot Water System from Above		Above	897.50	897.50	897.50	897.50				
Dishwasher		2-1-2c	858.00	858.00	858.00					
			2,239.50	2,239.50	2,239.50	1,381.50	484.00	484.00	484.00	-
Less: Accum Depreciation			(1,855.09)	(1,708.06)	(1,131.79)	(724.56)	(330.39)	(238.22)	(90.75)	
Closing Low Value Pool		1-4	\$ 384.41	\$ 531.44	\$ 1,107.71	\$ 656.94	\$ 153.61	\$ 245.78	\$ 393.25	\$ -
Depreciation Current Year	Manual Calc	Calc'd	147.03	576.27	407.23	394.17	92.17	147.47	90.75	
Total Plant & Equipment Depreciation - Current Year		1-4	\$ 147.03	\$ 576.27	\$ 407.23	\$ 394.17	\$ 92.17	\$ 147.47	\$ 90.75	
Current Year Depreciation Totals										
Depreciation			724.13	2,338.67	2,657.38	3,336.08	4,211.99	5,219.64	5,836.06	5,452.00
Capital Works			1,350.72	3,308.80	3,308.80	3,308.80	3,308.80	3,308.80	3,308.80	3,044.00
			\$ 2,074.84	\$ 5,647.47	\$ 5,966.18	\$ 6,644.88	\$ 7,520.79	\$ 8,528.44	\$ 9,144.86	\$ 8,496.00

41600 - Pensions Paid

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
GIBCAR00003P	(Pensions Paid) Gibb, Carole Ann - Pension (Account Based Pension)		\$20.00	100%
GIBCAR00005P	(Pensions Paid) Gibb, Carole Ann - Pension (Account Based Pension 2)	\$110,891.63	\$11,427.00	870.44%
TOTAL		CY Balance	LY Balance	
		\$110,891.63	\$11,447.00	

Supporting Documents

◦ Pension Summary Report [Report](#)

Standard Checklist

- ☐ Attach copy of Pension Summary Report
- ☐ Ensure Member(s) have been advised of pension for coming year
- ☐ Ensure Minimum Pension has been paid for each account

C Gibb Retirement Fund

Pension Summary

As at 30 June 2022

Member Name : Gibb, Carole Ann
Member Age : 63* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
GIBCAR00005P	Account Based Pension	01/07/2020	0.40%	2.00%	\$9,450.00*	N/A	\$110,891.63	\$0.00	\$110,891.63	NIL

*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$9,450.00	\$0.00	\$110,891.63	\$0.00	\$110,891.63	\$0.00
--	--	--	--	--	------------	--------	--------------	--------	--------------	--------

Total :

					\$9,450.00	\$0.00	\$110,891.63	\$0.00	\$110,891.63	\$0.00
--	--	--	--	--	------------	--------	--------------	--------	--------------	--------

*Age as at 01/07/2021 or pension start date for new pensions.

41940 - Property Expenses - Agents Commissions

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
CGIBB1	45 Berembee Road, Bourkelands	\$451.44	\$1,413.72	(68.07)%
TOTAL		CY Balance	LY Balance	
		\$451.44	\$1,413.72	

Supporting Documents

- General Ledger [Report](#)
- SMSF 2022 - 28000 41940 42110 MacArthur Annual Tax Statement - 45 Berembee Road.pdf

Standard Checklist

- ☐ Attach Agent statements (either monthly or annual)
- ☐ Attach any other statements, notices or invoices

C Gibb Retirement Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Agents Commissions (41940)					
<u>45 Berembee Road, Bourkelands (CGIBB1)</u>					
30/06/2022	Take up property expenses MacArthur		451.44		451.44 DR
			451.44		451.44 DR
Total Debits:		451.44			
Total Credits:		0.00			

Folio Summary

C Gibb Retirement Fund
15 Spring Valley Road
Cudgera Creek NSW 2484

Folio: OWN02376
From: 1/07/2021
To: 30/06/2022
Created: 30/06/2022

Money In	Money Out	Balance
\$7,315.84	\$3,230.87	\$4,084.97

Account	Included Tax	Money Out	Money In
45 Berembee Rd, Bourkelands NSW			
Rent			\$6,840.00
Reimbursement - Excess Water			\$211.39
Water Rates		\$121.76	
Plumbing	\$69.50	\$764.50	
Smoke Alarms - Inspection Fee	\$9.00	\$99.00	
Rates - Expense		\$1,062.77	
General Maintenance	\$66.49	\$731.40	
Management Fee	\$41.04	\$451.44	
Subtotal		\$3,230.87	\$7,051.39
Account Transactions			
Refund of Funds paid	\$24.04		\$264.45
Subtotal		\$0.00	\$264.45
Total		\$3,230.87	\$7,315.84
Total Tax on Money Out: \$186.03			
Total Tax on Money In: \$24.04			

41945 - Property Expenses - Bank Charges

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
CGIBB1	45 Berembee Road, Bourkelands		\$144.00	100%
TOTAL		CY Balance	LY Balance	
			\$144.00	

Supporting Documents

◦ General Ledger [Report](#)

Standard Checklist

- ☐ Attach Agent statements (either monthly or annual)
- ☐ Attach any other statements, notices or invoices

C Gibb Retirement Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR
Total Debits:					0.00
Total Credits:					0.00

41960 - Property Expenses - Council Rates

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
CGIBB1	45 Berembee Road, Bourkelands	\$854.99	\$2,118.73	(59.65)%
TOTAL		CY Balance	LY Balance	
		\$854.99	\$2,118.73	

Supporting Documents

- General Ledger [Report](#)
- SMSF 2022 - 41960 Council Rates Annual Statement.pdf
- SMSF 2022 - 77200 Settlement Statement 45 Berembee Road.pdf
- SMSF 2022 - 41960 Council Rates GL.pdf
- SMSF 2022 - 28000 41940 42060 42110 MacArthur Annual Tax Statement - 45 Berembee Road.pdf

Standard Checklist

- ☐ Attach Agent statements (either monthly or annual)
- ☐ Attach any other statements, notices or invoices

C Gibb Retirement Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Council Rates (41960)					
<u>45 Berembee Road, Bourkelands (CGIBB1)</u>					
25/11/2021	Expenses on settlement Statement			207.78	207.78 CR
30/06/2022	Take up property expenses MacArthur		1,062.77		854.99 DR
			1,062.77	207.78	854.99 DR

Total Debits: 1,062.77

Total Credits: 207.78



Wagga Wagga City Council

ABN 56 044 159 537



C Gibb Property Pty Ltd
C/- Remax Elite
PO Box 1114
WAGGA WAGGA NSW 2650



019
R0_277580

Notice is hereby given that the undermentioned property
has been rated by the Wagga Wagga City Council

45 Berembee Rd BOURKELANDS NSW 2650
Lot 121 DP 800848



*919 2116454

Peter Thompson
GENERAL MANAGER

Rate Notice

Property No.	2116454
Rating Year	2021-2022
Issue Date	14/07/2021
Rateable Value	\$150,000
Valuation Date	01/07/2019
Date Due	31/08/2021
Total Amount	\$2,124.77

Rates and Charges

Description	Rate in Dollars and Units	Amount
Rates-Residential Wagga Wagga	0.76851 cents/\$ on \$150000.00	\$1,152.77
Sewer Residential	Number of services =1.00	\$578.00
Stormwater Contribution-Residential	Number of services =1.00	\$25.00
Kerbside Waste Domestic	Number of services =1.00	\$369.00

PLEASE DEDUCT ANY PAYMENTS MADE SINCE 14/07/2021

Property sold: 25/11/2021
Total: \$1,062.77

Total Amount Due \$2,124.77

Instalment 1	Instalment 2	Instalment 3	Instalment 4
\$531.77	\$531.00	\$531.00	\$531.00
31/08/2021	30/11/2021	28/02/2022	31/05/2022

Wagga Wagga City Council

All payment options on reverse of notice



Billers Code: 4069
Ref: 2116 454

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

BPAY® this payment via Internet or phone banking.

BPAY View® – View and pay this bill using internet banking.

BPAY View Registration No. Please enter the BPAY Reference number above

®Registered to BPAY Pty Ltd ABN 69 079 137 518



Post
Billpay

Billers Code: 0919
Ref: 2116 454



*919 2116454

Pay in-store at Australia Post,
by phone 13 18 16 or online
at auspost.com.au/postbillpay

Note: Credit Card payments not available at Australia Post outlets

Ratepayer C Gibb Property Pty Ltd

Property No. 2116454

Date Due 31/08/2021

Total Amount \$2,124.77

Instalment
Amount Due \$531.77



For emailed notices:
wagga.enotices.com.au
Reference No: 8426E96BFD

How to Pay



Direct Debit and Centrepay deductions are available - Contact Council direct on 6926 9270



Payment in Person

Please pay at Civic Administration Building
Cnr Baylis & Morrow Streets, Wagga Wagga Office
Hours - 8.30am-5.00pm Monday to Friday
(Note: No extra cash will be given on debit cards or cheques)

Payments may be made by cash, cheque, money order and Eftpos, including MasterCard and Visa.



Visit www.wagga.nsw.gov.au/online services to pay online via MasterCard or Visa. Refer to the front of this notice for Property Number.
(Note: There is no surcharge for using this payment method).



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
Refer to the front of this notice for Biller Code and reference number.



Cut the payment slip section where indicated and mail together with your cheque or money order to:
Wagga Wagga City Council
Revenue Section
PO Box 20
WAGGA WAGGA NSW 2650



Pay in-store at Australia Post (Credit Cards excluded), by phone 13 18 16 or online at auspost.com.au/postbillpay

For all Post Billpay, Internet and Credit Card payments please refer to the front of this notice for Billpay Code and reference number.

Important Information

Rate Categories

Application for Change in Category

The parcel of land described in this notice has been rated on the basis of the category shown overleaf. The rateable person (or the person's agent) must notify Council within (30) thirty days of any request for change in category - Sections 524/525 of the Local Government Act.

Appeal against Declaration of Category

A rateable person who is dissatisfied with a category after an application for Change of Category has been reviewed by Council may appeal to the Land and Environment Court. Any appeal however must be made within 30 days after the declaration has been made in accordance with Section 526 of the Local Government Act. Council will provide further details on this process on request.

Land Exempt from Rates

Sections 555, 556, 557 of the Local Government Act outline details of land entitled to rate exemption. Further information is available from Council's Rates Dept. Appeals under Section 574 of the Act against rates levied must be made within (30) days of service of this notice to the Land and Environment Court and may be made on the basis that the land or part of it is not rateable to a particular rate.

Domestic Waste Management Service Centres

Under Section 496 of the Local Government Act 1993, Council must make and levy a charge for the provision of Domestic Waste Management Services for each parcel of land for which the Service is available.

Pensioner Rate Reductions

Persons who became eligible pensioners after the date of the service of this notice are entitled to a reduction proportionate to the number of whole quarterly periods remaining in the rating year. Application forms are available at Council.

Privacy and Personal Information

Wagga Wagga City Council holds personal information in its Rates records which is collected and stored for the purpose of identifying property owners and land valuation for rateability. Supply of the information is legally required and access is limited to Council employees and other authorised persons. The public has the right to access and amend personal information stored in Council's Rates record about them. For information please contact Council's privacy officer by telephoning 1300 292 442 or writing to PO Box 20 Wagga Wagga NSW 2650.

Please let us know

Please Phone 1300 292 442 to discuss

☐

If you are having genuine difficulty paying your account

☐

If you have suggestions to improve our service

☐

If the postal address on the front of this notice is incorrect.

Please email council@wagga.nsw.gov.au to update.

Change of address notification must be made in writing.



Waste management

Wagga Wagga is ahead of the game when it comes to managing waste. Each year, our community increases the amount of compost produced through our FOGO system, keeping tonnes of food scraps and organic matter out of landfill. Thank you – keep up the good work!

- Green bin – Food Organics and Garden Organics (FOGO)
- Yellow bin – recycling
- Red bin – general waste

Food Organics and Garden Organics (FOGO) is a kerbside collection service that allows food to be added to the green garden waste bin so it can be recycled into top quality compost. We also provide a kitchen caddy and annual supply of compostable bin liners with our service.

If you have any questions about waste and recycling, would like to order a bin or book a hard waste collection, visit wagga.nsw.gov.au/waste or call us on 1300 292 442.

My land is vacant – why do I pay for waste management?

Everyone who owns rateable residential land within a waste collection service area contributes towards waste management.

These funds help pay for our community's waste management service, as well as waste minimisation initiatives, Clean Up Australia Day and school education days.

What's the stormwater management levy?

This is a levy we charge to help cover the cost of managing stormwater that flows off privately owned, developed urban land. The levy helps us provide, manage and improve our community's stormwater system. If you own vacant land you won't be charged the stormwater management levy.

Forms

To access forms and applications, visit wagga.nsw.gov.au/appforms then scroll down and select + Rates.

- Hardship Rate Relief Application Form
- Rates Direct Debit Form
- Change of Postal Address for Council Correspondence

You can also get in touch with our friendly Customer Service team by calling 1300 292 442, or visit us at the Civic Centre, 243 Baylis Street, Wagga Wagga NSW 2650.

How do I change my personal details?

Postal address: Let us know your new address by emailing council@wagga.nsw.gov.au, completing our Change of Postal Address form (see 'Forms' above), or by writing to Wagga Wagga City Council, 243 Baylis Street (PO Box 20), Wagga Wagga NSW 2650.

Name change: Send us a certified copy of your marriage certificate, change of name certificate or divorce order. You can use your driver's licence in support of one of the above documents, but not in its place.

Add or delete a name: Change your title deeds with NSW Land Registry Services. They'll let us know your new details.

Switch to email rates

Would you like to receive your rates via email?

It's an efficient, cost-effective and environmentally friendly alternative to paper rates.

Making the switch is easy – you'll just need your unique reference number, which you can find at the bottom of your latest rates notice.

Register now at wagga.enotices.com.au



Information about your rates



City of
Wagga Wagga

Ph: 1300 292 442
Wagga Wagga City Council
243 Baylis Street,
Wagga Wagga NSW 2650
wagga.nsw.gov.au



City of
Wagga Wagga

Your rates explained

Why do I need to pay Council rates?

Rates are an important part of how we look after each other. Everyone who owns land in our local government area pays rates. Wagga Wagga City Council then uses those rates to fund essential services for our community including:

- roads, footpath, drainage and rail
- parks, open space and recreation
- sewer services
- waste management
- town planning, building and economic affairs
- tourism, events, cultural and community services
- public order, health and safety
- governance and administration
- environment.

How are rates calculated?

Rates are calculated on land values supplied by the Valuer General of NSW. These land values are used to calculate the annual rates for each property. New valuations are issued by the Valuer General of NSW every three years which Council uses for the following financial year.

How does Council decide which category my property is in?

There are four land rating categories: residential, business, farmland and mining. Different charges apply to each category. Your property's category is based on the primary use of the property.

Have you changed the primary use of your property, or disagree with your categorisation? Contact Council on 1300 292 442 within 30 days after receiving your rate notice to discuss a category change.

When do I pay my rates?

Rates are calculated from 1 July to 30 June each year and broken down into four instalments:

- 1st instalment - 31 August
- 2nd instalment - 30 November
- 3rd instalment - 28 February
- 4th instalment - 31 May

You'll receive your rate notice approximately four weeks before the due date. Interest is charged on any overdue amount. Rate exemptions may be granted i.e. schools, hospitals and churches.

I'm a pensioner. Am I eligible for a rebate?

If you have a current Pensioner Concession Card, you may be able to claim a rebate.










Call us on 1300 292 442 or visit us at the Civic Centre with your card for more information.

I'm experiencing financial difficulties ... what can I do?

If you're worried you won't be able to pay your rates by the due date, please call the finance team on 02 6926 9247. We may be able to make alternative arrangements for you (interest may still be charged).

Where is Council's budget spent?

Below is a breakdown of Council's spending for every \$100 in the 2021/22 budget*.

\$2.08 Governance & admin  <ul style="list-style-type: none"> • Governance • Corporate support and general administration • Mayor and councillors 	\$0.93 Environment  <ul style="list-style-type: none"> • Insect / vermin control • Noxious plants • Environmental protection 	\$12.23 Sewer services  <ul style="list-style-type: none"> • Sewer management • Pump station management • Treatment plant management
\$9.66 Town planning, building & economic affairs  <ul style="list-style-type: none"> • Town planning • Development assessment • Building control • Economic development • Industrial development promotion 	\$12.21 Waste management  <ul style="list-style-type: none"> • Domestic waste management • Waste operations • Waste education • Capital works 	\$6.38 Tourism, events, cultural & community services  <ul style="list-style-type: none"> • Museums, public libraries, art galleries and theatres • Public halls and community centres • Social and community development • Capital works
\$2.37 Public order, health & safety  <ul style="list-style-type: none"> • Enforcement of Local Government regulations • Emergency services funded by Local Government • Fire protection • Animal control and food control 	\$15.81 Parks, open space and recreation  <ul style="list-style-type: none"> • Sporting grounds & open spaces • Parks and gardens • Sport and recreation • Public cemeteries • Oasises • Capital works 	\$38.34 Roads, footpath, drainage & rail  <ul style="list-style-type: none"> • Stormwater drainage • Roads and bridges • Footpaths and cycleways • Bus shelters • Street lighting • Capital works

* Some of Council's services align to more than one category.

Macarthur Real Estate Settlement Statement

14 Morrow Street, Wagga Wagga NSW 2650
61649486055

Tax Invoice

TO: C Gibb Property Pty Ltd

REG: Settlement of 45 Berembee Road, BOURKELANDS

Salesperson: Mark Macarthur

Settlement Date: 25/11/21

Vendor: C Gibb Property Pty Ltd

Purchaser: Graham & Marg Matthews

Sale Price: \$520,000.00

Deposit in Trust Received: \$52,000.00

Total funds held in trust	\$52,000.00
LESS Balance on invoice #548595 (Invoices - 45 Berembee Road)	(\$1,674.32)
LESS Balance on invoice #548610 (Commission - 45 Berembee Road)	(\$7,800.00)
Total balance on unpaid invoices	(\$9,474.32)
Balance due to vendor	\$42,525.68

**All items listed above include GST where applicable*

Debbie Flynn and Associates

Lawyers

Our Ref: AMF:DF:21:01:10067

Debbie Flynn *Principal*

Angela Flynn *Associate*

30 November 2021

C Gibb Property Pty Ltd
15 Spring Valley Road
CUDGERA CREEK NSW 2484

Dear Sir/Madam,

RE: Your Sale to Matthews
Property: 45 Berembee Road, Bourkelands

We confirm that settlement of your sale of the above property took place on 25 November 2021.

At settlement, the sum of \$280,353.16 was paid to Westpac Banking Corporation on settlement and your Mortgage has now been discharged. The sum of \$185,790.16 was drawn in your favour on settlement and as this was an electronic settlement, this amount was transferred to your nominated account.

We **enclose** our account which we note was paid in full on settlement, together with a receipt for payment.

Please note that on settlement, all rates and charges have either been paid, or an adjustment made for the payment. Therefore, should you receive any rates notices for this property in the future, kindly forward a copy to our office which we will onforward to the Purchasers.



35a Gurwood Street, Wagga Wagga NSW 2650. PO Box 2076, Wagga Wagga NSW 2650.
Telephone: (02) 6921 1060 **Facsimile:** (02) 6921 1353 **Email:** flynn@debbieflynn.com.au
DX5415 Wagga Wagga

Liability limited by a scheme approved under Professional Standards Legislation



Debbie Flynn and Associates

Lawyers

As this now completes this transaction, we take this opportunity to thank you for your instructions. Should you require any assistance in the future, please do not hesitate to contact us.

Yours faithfully,

DEBBIE FLYNN AND ASSOCIATES

Per:



MEMBER OF
THE LAW SOCIETY
OF NEW SOUTH WALES

35a Gurwood Street, Wagga Wagga NSW 2650. PO Box 2076, Wagga Wagga NSW 2650.
Telephone: (02) 6921 1060 **Facsimile:** (02) 6921 1353 **Email:** flynn@debbieflynn.com.au
DX5415 Wagga Wagga

Liability limited by a scheme approved under Professional Standards Legislation



Debbie Flynn and Associates

Lawyers

Our Ref: AMF:DF:21:01:10067

Debbie Flynn *Principal*

Angela Flynn *Associate*

25 November 2021

C Gibb Property Pty Ltd
15 Spring Valley Road
CUDGERA CREEK NSW 2484

ABN: 14 648 121 188
Invoice Number: 4805A

Dear Sir/Madam,

RE: Your Sale to Matthews
Property: 45 Berembee Road, Bourkelands

To our professional costs of and incidental to acting for you in this matter including attendances on you personally and by telephone, receiving instructions, correspondence with agent and telephone attendances on the agent, correspondence with and telephone attendances on the purchasers' solicitor, receiving and perusing Contract for Sale, attendance on you when you signed the Contract and advising you in relation to the Contract, special conditions and annexures, attending to exchange of Contracts, making all necessary searches and enquiries, receiving and perusing result of same, advising you, further correspondence with the solicitors for the purchasers, making all necessary arrangements for settlement, attending settlement, advising agent and reporting following settlement and attention to the matter generally, far exceeding but say:

TOTAL professional costs		\$1,000.00
GST payable		<u>\$100.00</u>
		\$1,100.00
AUTHORISED sundries	\$50.00	
GST payable	<u>\$5.00</u>	<u>\$55.00</u>
<u>AMOUNT DUE TO US:</u>		<u>\$1,155.00</u>



35a Gurwood Street, Wagga Wagga NSW 2650. PO Box 2076, Wagga Wagga NSW 2650.
Telephone: (02) 6921 1060 **Facsimile:** (02) 6921 1353 **Email:** flynn@debbieflynn.com.au
DX5415 Wagga Wagga

Liability limited by a scheme approved under Professional Standards Legislation



SETTLEMENT STATEMENT

**C GIBB PROPERTY PTY LTD SALE TO MATTHEWS
PROPERTY: 45 BEREMBEE ROAD, BOURKELANDS**

Adjustment Date: 25 November 2021

File reference: AMF:DF:21:01:10067

Balance of Purchase price plus adjustments to be paid by purchaser on settlement: \$468,070.08

Distribution of Sale Proceeds

<u>Payee</u>	<u>Amount</u>
Riverina Water County Council	\$214.32
Vendor Pexa Fee	\$117.92
Infotrack	\$438.99
Debbie Flynn and Associates	\$1,155.00
Vendor funds	\$185,790.16
St George Bank Mortgage Payout	\$280,353.69
Total amount of payments	\$468,070.08

Deposit held by Macarthur Real Estate Agency

Following settlement, Macarthur Real Estate Agency will account to you direct for the deposit monies as follows:

Deposit held by agent	\$52,000.00
Amount payable to you less agent's fees and commission	\$52,000.00

SETTLEMENT ADJUSTMENT SHEET

C GIBB PROPERTY PTY LTD SALE TO MATTHEWS PROPERTY: 45 BEREMBEE ROAD, BOURKELANDS

Settlement Date: 25 November 2021

Adjustment Date: 25 November 2021

	<u>Payable by Vendor</u>	<u>Payable by Purchaser</u>
Purchase Price		\$520,000.00
Less Deposit Paid		\$52,000.00
Balance		\$468,000.00

Council Rates

For period 1/10/2021 to 31/12/2021 - 92 days

\$531.00 Paid

Purchaser allows 36 days

For Period 25/11/2021 to 31/12/2021

\$207.78

Water & Sewerage Rates

For period 1/10/2021 to 31/12/2021 - 92 days

\$40.00 Adjusted as Paid

Purchaser allows 36 days

For Period 25/11/2021 to 31/12/2021

\$15.65

Water Usage

Last meter reading 17/11/2021

Daily average = 0.4737kL

3.7896kL calculated at \$1.49/kL = \$5.65

Vendor allows 8 days (3.7896kL)

For period 17/11/2021 to 25/11/2021

\$5.65

Vendor allows for Discharge of Mortgage

\$147.70

Totals

\$153.35

\$468,223.43

Less Amount Payable by Vendor

\$153.35

AMOUNT DUE ON SETTLEMENT

\$468,070.08

Payment Details:

<u>Payee</u>	<u>Amount</u>
Riverina Water County Council	\$214.32
Vendor Pexa Fee	\$117.92
Infotrack	\$438.99
Debbie Flynn and Associates	\$1,155.00
Vendor funds	\$185,790.16
St George Bank Mortgage Payout	\$280,353.69
TOTAL	\$468,070.08



Date Generated: 30/11/2021

Settlement Completion Record**Settlement Details:**

Subscriber DEBBIE FLYNN AND ASSOCIATES
Subscriber Role: Proprietor on Title
Subscriber Reference: C Gibb sale
For sale or refinance of: 45 BEREMBEE Road BOURKELANDS NSW 2650
Land Title Reference: 121/800848
Total funds settled via PEXA: \$ 489,560.85
Funds not included in PEXA Financial Settlement: \$ 0.00
Net Adjustments: \$ 0.00
PEXA Workspace ID: PEXA216933811
Settlement Date: 25/11/2021

Signature(s) on Settlement Statement:

Deborah Gai Flynn - 25/11/2021 14:11 AEDT

Other Workspace Participants

Incoming Proprietor WALSH & BLAIR
Mortgagee on Title ST GEORGE BANK

Details of Sale Price

	Dealing	Gross Consideration	Deposit Paid	Balance of Purchase
1	AR654886	\$ 520,000.00	Not Specified	\$ 520,000.00

Source Financial Line Item(s)

	Transaction ID	Category	Account Name	Account Details	Client Name	Owner	Amount
1	PEXA216933811 S01F	Purchaser's Equity	-	-	-	WALSH & BLAIR	\$ 489,560.85
					Total		\$ 489,560.85

Destination Financial Line Item(s)

	Transaction ID	Category	Account Name	Account Details	Owner	Amount
1	PEXA216933811 D03F	Council Rates	RIVERINA WATER COUNTY COUNCIL (4101)	0304659	DEBBIE FLYNN AND ASSOCIATES	\$ 214.32
2	PEXA216933811 D05F	Other	Debbie Flynn and Associates	062614 10258560	DEBBIE FLYNN AND ASSOCIATES	\$ 1,155.00
3	PEXA216933811 D04F	Other	Infotrack	062009 10266066	DEBBIE FLYNN AND ASSOCIATES	\$ 438.99
4	PEXA216933811 D02F	Professional Fees	-	-	WALSH & BLAIR	\$ 2,450.45
5	PEXA216933811 D08F	PEXA Fees	PEXA Fee Account	-	DEBBIE FLYNN AND ASSOCIATES	\$ 117.92
6	PEXA216933811 D09F	PEXA Fees	PEXA Fee Account	-	WALSH & BLAIR	\$ 117.92



Date Generated: 30/11/2021

Destination Financial Line Item(s)

	Transaction ID	Category	Account Name	Account Details	Owner	Amount
7	PEXA216933811 D07F	Lodgement Fees	Lodgement Fee Account - NSW	-	WALSH & BLAIR	\$ 295.40
8	PEXA216933811 D06F	Stamp Duty Disbursement	OSR EPS Tax Remitting Account	-	WALSH & BLAIR	\$ 18,627.00
9	PEXA216933811 D01F	Loan Payout	-	-	ST GEORGE BANK	\$ 280,353.69
10	PEXA216933811 D10F	Vendor's Funds	-	-	ST GEORGE BANK	\$ 185,790.16
				Total		\$ 489,560.85

Debbie Flynn and Associates

Lawyers

PAID IN FULL

Disbursements paid from settlement:

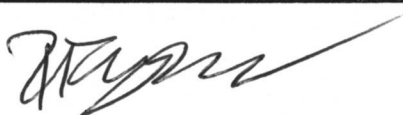
InfoTrack - Contract particulars, Title Search,
OSR Land Tax Certificate \$438.99

Vendor Pexa Settlement fee \$117.92

Yours faithfully,

DEBBIE FLYNN AND ASSOCIATES

Per:



1. Costs payable under this tax invoice are payable within 30 days. Within 30 days after that date you may request an itemised tax invoice.
2. In the event of a dispute in relation to legal costs you may:
 - a. seek the assistance of the NSW Legal Services Commissioner;
 - b. have the costs assessed.
3. A complaint to the NSW Legal Services Commissioner, in relation to this tax invoice, must be made within 60 days after the legal costs become payable or if an itemised tax invoice was requested, 30 days after that request was complied with. The NSW Legal Services Commissioner may waive the time requirement if satisfied that the complaint is made within 4 months after the required period and it is just and fair to deal with the complaint, having regard to the delay and reasons for the delay.
4. An application for costs assessment must be made within 12 months after:
 - a. the tax invoice was given to you or a request for payment was made to you; or
 - b. the legal costs were paid if neither a tax invoice nor a request was made.
5. It is intended to withdraw the amount of this tax invoice from any money held in our trust ledger at the expiration of 7 business days from the date this tax invoice was given unless an objection is made.
6. Invoiced amounts outstanding 30 days after this invoice has been given to you, accrue interest at the maximum rate allowed by section 195 of the *Legal Profession Uniform Law (NSW) No 16a* and section 75 of the *Legal Profession Uniform General Rules 2005* (NSW).
7. The responsible principal for this tax invoice is Debbie Flynn.



MEMBER OF
THE LAW SOCIETY
OF NEW SOUTH WALES

35a Gurwood Street, Wagga Wagga NSW 2650. PO Box 2076, Wagga Wagga NSW 2650.
Telephone: (02) 6921 1060 **Facsimile:** (02) 6921 1353 **Email:** flynn@debbieflynn.com.au
DX5415 Wagga Wagga

Liability limited by a scheme approved under Professional Standards Legislation



Contract for the sale and purchase of land 2019 edition

TERM

MEANING OF TERM

eCOS ID: 87073741

NSW DAN:

vendor agent

Macarthur Real Estate Agency

Phone: 02 5925 5777

co-agent

14 Morrow Street Wagga Wagga NSW 2650

Fax:

vendor

C GIBB PROPERTY PTY LTD (ACN169053043)

Ref:

15 Spring Valley Road Cudgera Creek NSW 2484

vendor's solicitor

Debbie Flynn & Associates

Phone: 02 6921 1060

DX 5415 Wagga Wagga NSW 2650

Fax:

PO Box 2076 Wagga Wagga NSW 2650

Ref:

date for completion 28 days after the date of this contract

(clause 15)

Email: angela@debbieflynn.com.au

land

45 BEREMBEE RD BOURKELANDS NSW 2650

(Address, plan details and title reference)

LOT 121 IN DEPOSITED PLAN 800848

121/800848

☒ VACANT POSSESSION

☐ Subject to existing tenancies

improvements

☒ HOUSE

☒ garage

☐ carport

☐ home unit

☐ carspace

☐ storage space

☐ none

☒ other: outdoor entertaining area; people

attached copies

☒ documents in the List of Documents as marked or as numbered:

☐ other documents:

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

inclusions

☒ blinds

☒ dishwasher

☒ light fittings

☒ stove

☒ built-in wardrobes

☒ fixed floor coverings

☒ range hood

☐ pool equipment

☒ clothes line

☒ insect screens

☐ solar panels

☒ TV antenna

☒ curtains

☐ other:

exclusions

purchaser

Graham Leonard Matthews and Margaret Evelyn Matthews

Greene and Margaret Matthews

13 Bourkelands Drive Bourkelands NSW 2650

purchaser's solicitor

Walsh and Blair Lawyers

221 Tarcutta Street Wagga Wagga NSW 2650

Phone: 02 6926 8268

Fax:

Ref:

price

\$ 520,000.00

deposit

\$ 52,000.00

balance

\$ 468,000.00

Email: sally@walshblair.com.au
(10% of the price, unless otherwise stated)

contract date

28 October 2021

(if not stated, the date this contract was made)

buyer's agent

vendor

witness

GST AMOUNT (optional)

The price includes

GST of: \$

purchaser

☐ JOINT TENANTS

☐ tenants in common

☐ in unequal shares

witness

BREACH OF COPYRIGHT MAY RESULT IN LEGAL ACTION

DF:21:01:10067

87073741

Folio Summary

C Gibb Retirement Fund
15 Spring Valley Road
Cudgera Creek NSW 2484

Folio: OWN02376
From: 1/07/2021
To: 30/06/2022
Created: 30/06/2022

Money In	Money Out	Balance
\$7,315.84	\$3,230.87	\$4,084.97

Account	Included Tax	Money Out	Money In
45 Berembee Rd, Bourkelands NSW			
Rent			\$6,840.00
Reimbursement - Excess Water			\$211.39
Water Rates		\$121.76	
Plumbing	\$69.50	\$764.50	
Smoke Alarms - Inspection Fee	\$9.00	\$99.00	
Rates - Expense		\$1,062.77	
General Maintenance	\$66.49	\$731.40	
Management Fee	\$41.04	\$451.44	
Subtotal		\$3,230.87	\$7,051.39
Account Transactions			
Refund of Funds paid	\$24.04		\$264.45
Subtotal		\$0.00	\$264.45
Total		\$3,230.87	\$7,315.84
Total Tax on Money Out: \$186.03			
Total Tax on Money In: \$24.04			

C Gibb Retirement Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Council Rates (41960)					
<u>45 Berembee Road, Bourkelands (CGIBB1)</u>					
25/11/2021	Expenses on settlement Statement			207.78	207.78 CR
30/06/2022	Take up property expenses MacArthur		1,062.77		854.99 DR
			1,062.77	207.78	854.99 DR

Total Debits: 1,062.77

Total Credits: 207.78

41980 - Property Expenses - Insurance Premium

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
CGIBB1	45 Berembee Road, Bourkelands		\$1,093.81	100%
TOTAL		CY Balance	LY Balance	
			\$1,093.81	

Supporting Documents

◦ General Ledger [Report](#)

Standard Checklist

- ☐ Attach Agent statements (either monthly or annual)
- ☐ Attach any other statements, notices or invoices

Notes

Rosalina Johnson

Note

Previous year's premium covered up to sale of property

01/06/2023 15:39

C Gibb Retirement Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR
Total Debits:					0.00
Total Credits:					0.00

42060 - Property Expenses - Repairs Maintenance

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
CGIBB1	45 Berembee Road, Bourkelands	\$1,594.90	\$1,874.00	(14.89)%
TOTAL		CY Balance	LY Balance	
		\$1,594.90	\$1,874.00	

Supporting Documents

- General Ledger [Report](#)
- SMSF 2022 - 28000 41940 42060 42110 MacArthur Annual Tax Statement - 45 Berembee Road.pdf

Standard Checklist

- ☐ Attach Agent statements (either monthly or annual)
- ☐ Attach any other statements, notices or invoices

Notes

Rosalina Johnson

Note
may be cleared up after queries come back, but as yet, out by 780ish

01/06/2023 15:54

C Gibb Retirement Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Repairs Maintenance (42060)					
<u>45 Berembee Road, Bourkelands (CGIBB1)</u>					
30/06/2022	Take up property expenses MacArthur		764.50		764.50 DR
30/06/2022	Take up property expenses MacArthur		731.40		1,495.90 DR
30/06/2022	Take up property expenses MacArthur		99.00		1,594.90 DR
			1,594.90		1,594.90 DR

Total Debits: 1,594.90

Total Credits: 0.00

Folio Summary

C Gibb Retirement Fund
15 Spring Valley Road
Cudgera Creek NSW 2484

Folio: OWN02376
From: 1/07/2021
To: 30/06/2022
Created: 30/06/2022

Money In	Money Out	Balance
\$7,315.84	\$3,230.87	\$4,084.97

Account	Included Tax	Money Out	Money In
45 Berembee Rd, Bourkelands NSW			
Rent			\$6,840.00
Reimbursement - Excess Water			\$211.39
Water Rates		\$121.76	
Plumbing	\$69.50	\$764.50	
Smoke Alarms - Inspection Fee	\$9.00	\$99.00	
Rates - Expense		\$1,062.77	
General Maintenance	\$66.49	\$731.40	
Management Fee	\$41.04	\$451.44	
Subtotal		\$3,230.87	\$7,051.39
Account Transactions			
Refund of Funds paid	\$24.04		\$264.45
Subtotal		\$0.00	\$264.45
Total		\$3,230.87	\$7,315.84
Total Tax on Money Out: \$186.03			
Total Tax on Money In: \$24.04			

42110 - Property Expenses - Sundry Expenses

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
CGIBB1	45 Berembee Road, Bourkelands	\$147.70	\$33.00	347.58%
TOTAL		CY Balance	LY Balance	
		\$147.70	\$33.00	

Supporting Documents

◦ General Ledger [Report](#)

Standard Checklist

- ☐ Attach Agent statements (either monthly or annual)
- ☐ Attach any other statements, notices or invoices

C Gibb Retirement Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Sundry Expenses (42110)					
<u>45 Berembee Road, Bourkelands (CGIBB1)</u>					
25/11/2021	Expenses on settlement Statement		147.70		147.70 DR
			147.70		147.70 DR
Total Debits:		147.70			
Total Credits:		0.00			

42150 - Property Expenses - Water Rates

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
CGIBB1	45 Berembee Road, Bourkelands	\$111.76	\$794.54	(85.93)%
TOTAL		CY Balance	LY Balance	
		\$111.76	\$794.54	

Supporting Documents

- General Ledger [Report](#)
- SMSF 2022 - 28000 41940 42060 42110 MacArthur Annual Tax Statement - 45 Berembee Road.pdf
- SMSF 2022 - 42150 Water Rates - GL.pdf
- SMSF 2022 - 42150 Water Rates.pdf

Standard Checklist

- ☐ Attach Agent statements (either monthly or annual)
- ☐ Attach any other statements, notices or invoices

C Gibb Retirement Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Water Rates (42150)					
<u>45 Berembee Road, Bourkelands (CGIBB1)</u>					
25/11/2021	Expenses on settlement Statement			15.65	15.65 CR
25/11/2021	Expenses on settlement Statement		5.65		10.00 CR
30/06/2022	Take up property expenses MacArthur		121.76		111.76 DR
			127.41	15.65	111.76 DR

Total Debits: 127.41

Total Credits: 15.65

Folio Summary

C Gibb Retirement Fund
15 Spring Valley Road
Cudgera Creek NSW 2484

Folio: OWN02376
From: 1/07/2021
To: 30/06/2022
Created: 30/06/2022

Money In	Money Out	Balance
\$7,315.84	\$3,230.87	\$4,084.97

Account	Included Tax	Money Out	Money In
45 Berembee Rd, Bourkelands NSW			
Rent			\$6,840.00
Reimbursement - Excess Water			\$211.39
Water Rates		\$121.76	
Plumbing	\$69.50	\$764.50	
Smoke Alarms - Inspection Fee	\$9.00	\$99.00	
Rates - Expense		\$1,062.77	
General Maintenance	\$66.49	\$731.40	
Management Fee	\$41.04	\$451.44	
Subtotal		\$3,230.87	\$7,051.39
Account Transactions			
Refund of Funds paid	\$24.04		\$264.45
Subtotal		\$0.00	\$264.45
Total		\$3,230.87	\$7,315.84
Total Tax on Money Out: \$186.03			
Total Tax on Money In: \$24.04			



C GIBB PROPERTY PTY LTD
C/- REMAX ELITE
PO BOX 1114
WAGGA WAGGA NSW 2650

019
R2_243

Water account

Account number 30465
Amount due \$121.76
Pay by 30/07/2021

Charges table

Consumption	\$81.76
Availability	\$40.00
Pensioner Rebate	\$0.00
Balance Brought Fwd	\$0.00
Interest	\$0.00

RECEIVED
02 JUL 2021

BY:

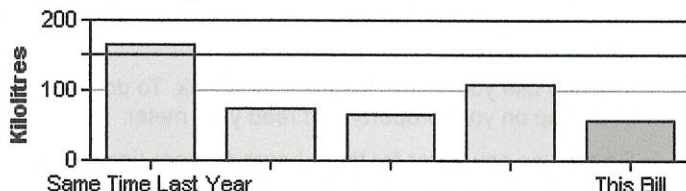
TOTAL DUE \$121.76

Service address:

45 Berembée Road
BOURKELANDS NSW 2650
LOT: 121 DP: 800848

Interest accrues on overdue amounts as per Riverina Water's fees and charges.

Your water usage in kL



Please advise us if:

The name or address on this account is incorrect, or you need to update your postal address.

You are having genuine difficulty paying your account

You have suggestions to improve our service

No sprinklers between 10am and 5pm.

See over page for more payment details.



Bill code: 4101
Ref: 0304659

BPAY this payment via internet or phone banking.



Billpay code: 0254
Ref: 304659

Pay in person at any post office, phone 13 18 16 or at postbillpay.com.au to pay now or to register to receive and pay your future bills online



*0254 304659

Payment slip

NAME OF OWNER: C GIBB PROPERTY PTY LTD

DUE DATE: 30/07/2021

ACCOUNT NO: 30465

AMOUNT DUE: \$121.76

Riverina Water ABN 52 084 883 210

91 Hammond Ave (PO Box 456)
Wagga Wagga NSW 2650

Phone: 02 6922 0608 Email: admin@rwcc.nsw.gov.au

rwcc.nsw.gov.au

For emailed notices:

rwcc.enotices.com.au

Reference No. 9419A77A2T



Water account meter readings & charges details

SERVICE NUMBER	METER NUMBER	METER READINGS		KILOLITRES USED	DAYS	TARIFF CODE	CHARGE DETAILS kL @ Dollars/kL	
		PRESENT 18/06/2021	PREVIOUS 22/03/2021					
19462	11140458RW	3834	3778	56	88	W1	56	1.46

General Information

Water Charges (Section 552 Local Government Act)

- Availability / Vacant Land Charge: is an annual charge divided evenly across the quarterly accounts. It applies to all properties within 225m of the nearest water main, even if there is no water meter present.
- Water Consumption: billed using a stepped tariff. The first 125 kilolitres per quarter are billed at a lower rate than subsequent usage.

Current prices and interest rates can be found in our Operation Plan, which can be found at rwcc.nsw.gov.au.

Interest On Overdue Charges (Section 566 Local Government Act)

Interest accrues on charges that remain unpaid after they became due and payable. The current interest rate is listed in our Operational Plan available at rwcc.nsw.gov.au.

Privacy and Personal Information Protection Notice

Riverina Water County Council holds personal information for the purpose of identifying property owners and includes their property details. The supply of this information is legally required by Council, and all information is handled in accordance with the Privacy Act 1988. Information will not be disclosed to any other party except under legislative requirements.

Eligible Pensioners (Section 575 Local Government Act)

If you are a pensioner you may be entitled to a rebate. The pensioner must be the owner of the property, and it must be their primary residence. Download the Rebate Application Form from rwcc.nsw.gov.au or call our office.

Water meter information

Riverina Water reads most water meters every three months, unless you're a high use commercial customer, who may be on a monthly billing cycle. This reading is used to calculate the amount of water that has been used since the last reading.

Please clear vegetation around the water meter and provide ready access to your water meter for reading and maintenance purposes. This is a requirement under the Water Management (General) Regulation 2011, Clause 127.

Reading your Water Meter

To read your water meter, record the numbers from left to right. The black numbers register kilolitres (one kilolitre is one thousand litres). This is the only measure used to calculate your water account. The red numbers on the right of the dial register litres.

You can use your meter to check for a leak. To do so, turn off every tap on your property and read your meter.

Do not use any water for three hours or more (including the toilet) then read your meter again. If the reading has increased, you have a leak and should contact a plumber.

How to pay



Internet

Pay at rwcc.nsw.gov.au
Use your account number and credit card.



Direct Debit

Download form at rwcc.nsw.gov.au Weekly, fortnightly, monthly or quarterly options from your nominated savings or cheque account. Monthly deductions on final business day of month. Quarterly deductions on Thursday after due date.



BPAY®

Your Biller code and Reference number is located beside the BPAY symbol on the front of your account. Phone your bank, or use internet banking to pay from you cheque, savings, or credit card account.



Australia Post Post Billpay

postbillpay.com.au

Use Biller Code 0254 and reference number from the payment slip part of your bill.



In person

91 Hammond Avenue
Wagga Wagga NSW 2650
Cash, Cheque, EFTPOS (debit and credit card).
Visa and Mastercard credit cards accepted.



Australia Post

Visit any Australia Post with your intact bill.



Mail

Detach payment slip and mail with cheque or money order made payable to Riverina Water (no pins/staples).

PO Box 456
Wagga Wagga NSW 2650

Retain top portion of account for your records, as no receipt will be issued.



Telephone

Australia Post Post Billpay
13 18 16. Quote BillPay Code 0254 and reference number from payment slip overleaf.

C Gibb Retirement Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Water Rates (42150)					
<u>45 Berembee Road, Bourkelands (CGIBB1)</u>					
25/11/2021	Expenses on settlement Statement			15.65	15.65 CR
25/11/2021	Expenses on settlement Statement		5.65		10.00 CR
30/06/2022	Take up property expenses MacArthur		121.76		111.76 DR
			127.41	15.65	111.76 DR

Total Debits: 127.41

Total Credits: 15.65

49000 - Profit/Loss Allocation Account

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	(\$70,874.81)	\$50,846.57	(239.39)%
TOTAL		CY Balance	LY Balance	
		(\$70,874.81)	\$50,846.57	

Supporting Documents

No supporting documents

50000 - Members

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status Completed

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
GIBCAR00002A	Gibb, Carole Ann - Accumulation (Accumulation)							0%
GIBCAR00003P	Gibb, Carole Ann - Pension (Account Based Pension)			\$0.00				0%
GIBCAR00005P	Gibb, Carole Ann - Pension (Account Based Pension 2)	(\$472,390.72)		(\$40,016.82)	\$110,891.63		(\$401,515.91)	(15)%
TOTAL		Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$472,390.72)		(\$40,016.82)	\$110,891.63		(\$401,515.91)	

Supporting Documents

- Members Summary [Report](#)
- Members Statements [Report](#)

Standard Checklist

☐ Attach copies of Members Statements

C Gibb Retirement Fund

Members Statement

Carole Ann Gibb
15 Spring Valley Road
Cudgera Creek, New South Wales, 2484, Australia

Your Details

Date of Birth : Provided
Age: 64
Tax File Number: Provided
Date Joined Fund: 01/07/2014
Service Period Start Date: 03/07/2013
Date Left Fund:
Member Code: GIBCAR00002A
Account Start Date: 01/07/2014
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries: N/A
Nomination Type: N/A
Vested Benefits:
Total Death Benefit:

Your Balance

Total Benefits

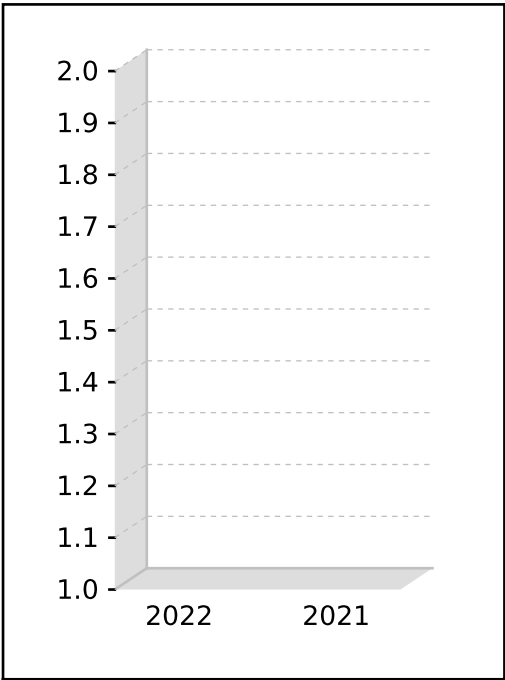
Preservation Components

Preserved
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free
Taxable

Investment Earnings Rate 0%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021		16,616.40
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings		
Internal Transfer In		404,927.75
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		421,544.15
Closing balance at 30/06/2022	0.00	0.00

C Gibb Retirement Fund

Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. 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 error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Carole Ann Gibb
Director

C Gibb Retirement Fund

Members Statement

Carole Ann Gibb
15 Spring Valley Road
Cudgera Creek, New South Wales, 2484, Australia

Your Details

Date of Birth :	Provided
Age:	64
Tax File Number:	Provided
Date Joined Fund:	01/07/2014
Service Period Start Date:	03/07/2013
Date Left Fund:	
Member Code:	GIBCAR00005P
Account Start Date:	01/07/2020
Account Phase:	Retirement Phase
Account Description:	Account Based Pension 2

Nominated Beneficiaries:	N/A
Nomination Type:	N/A
Vested Benefits:	401,515.91
Total Death Benefit:	401,515.91

Your Balance

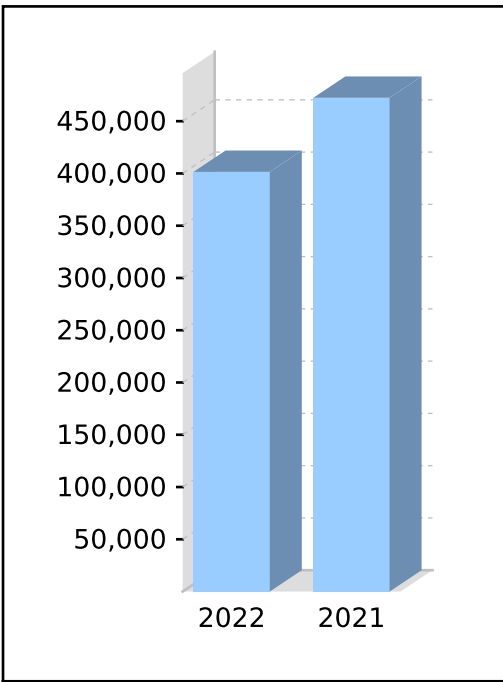
Total Benefits 401,515.91

Preservation Components

Preserved	
Unrestricted Non Preserved	401,515.91
Restricted Non Preserved	

Tax Components

Tax Free (0.40%)	1,614.06
Taxable	399,901.85
Investment Earnings Rate	9.59%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	472,390.72	
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	40,016.82	62,273.57
Internal Transfer In		421,544.15
<u>Decreases to Member account during the period</u>		
Pensions Paid	110,891.63	11,427.00
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	401,515.91	472,390.72

C Gibb Retirement Fund

Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. 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 error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Carole Ann Gibb
Director

C Gibb Retirement Fund

Members Summary

As at 30 June 2022

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Carole Ann Gibb (Age: 64)											
GIBCAR00002A - Accumulation											
GIBCAR00005P - Account Based Pension 2 - Tax Free: 0.40%											
472,390.72			40,016.82		110,891.63						401,515.91
472,390.72			40,016.82		110,891.63						401,515.91
472,390.72			40,016.82		110,891.63						401,515.91

60400 - Bank Accounts

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
CBA7920	CBA Cash Investment A/C #7920	\$3,196.78	\$13.15	24210.11%
RBHISA	Rabobank HISA	\$150,631.60		100%
RBS90	Rabobank Saver 90 Day	\$250,795.53		100%
STGEORGE2083	St George Complete Freedom Offset A/C #2083		\$282,373.26	100%
TOTAL		CY Balance	LY Balance	
		\$404,623.91	\$282,386.41	

Supporting Documents

- Bank Statement Report [Report](#)
- SMSF 2022 - 60400 Commbank CDIA Bank Statement 7920.pdf [CBA7920](#)
- SMSF 2022 - 25000 60400 Rabobank HISA Bank Statement 8805.pdf [RBHISA](#)
- SMSF 2022 - 25000 60400 Rabobank 90 Day Bank Statement 8806.pdf [RBS90](#)
- SMSF 2022 - 60400 St George Complete Freedom Bank Statement 2083.pdf [STGEORGE2083](#)

Standard Checklist

- ☐ Attach Copies of Bank Statements
- ☐ Attach copy of Bank Statement Report
- ☐ Ensure all Balances match Statement Balances at June 30
- ☐ Ensure all Transactions have been entered

C Gibb Retirement Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / CBA7920

Account Name: CBA Cash Investment A/C #7920

BSB and Account Number: 062761 10097920

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 13.15		\$ 184,282.46		\$ 187,466.09		\$ 3,196.78	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			13.15		
15/12/2021	OSKO WITHDRAWAL Transfer to CDIA cwealt C Gibb Retiremen [Transfer From CAROLE GIBB Transfer to CDIA cwealth]		100,000.00	100,013.15		
29/12/2021	OSKO WITHDRAWAL Transfer to CDIA Cwealt C Gibb Retiremen [Transfer From CAROLE GIBB Transfer to CDIA Cwealth]		87,449.35	187,462.50		
01/01/2022	Transfer to other Bank NetBank SMSF Withdrawal	1,000.00		186,462.50		
01/01/2022	Credit Interest		3.05	186,465.55		
13/01/2022	Transfer to xx0407 NetBank SMSF Withdrawal	3,000.00		183,465.55		
27/01/2022	CBA 062761 10097920 Verify Account [Transfer to other Bank NetBank Verify Account]	5.55		183,460.00		
30/01/2022	Transfer to xx0407 NetBank SMSF Withdrawal	1,460.00		182,000.00		
01/02/2022	Credit Interest		7.84	182,007.84		
01/02/2022	Transfer to other Bank NetBank SMSF Withdrawal	1,000.00		181,007.84		
10/02/2022	Transfer to other Bank NetBank SMSF to Rabo [CBA 062761 10097920 SMSF to Rabo]	100,000.00		81,007.84		
11/02/2022	Transfer to other Bank NetBank Trsf to SMSF Rabo [CBA 062761 10097920 Trsf to SMSF Rabo]	50,000.00		31,007.84		
11/02/2022	Transfer to xx0407 NetBank SMSF Withdrawal	1,007.84		30,000.00		
21/02/2022	Transfer to xx5500 NetBank SMSF Withdrawal	1,100.00		28,900.00		
01/03/2022	Transfer to other Bank NetBank SMSF Withdrawal	1,500.00		27,400.00		
01/03/2022	Credit Interest		3.07	27,403.07		

C Gibb Retirement Fund**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
07/03/2022	Transfer to xx0407 NetBank SMSF Withdrawal	403.07		27,000.00		
08/03/2022	Transfer to xx9073 NetBank SMSF Withdrawal	1,200.00		25,800.00		
14/03/2022	Transfer to xx9406 NetBank SMSF Withdrawal	1,000.00		24,800.00		
01/04/2022	Transfer to other Bank NetBank SMSF Withdrawal	1,500.00		23,300.00		
01/04/2022	Credit Interest		1.09	23,301.09		
06/04/2022	Transfer to xx0407 NetBank Withdrawal	2,000.00		21,301.09		
15/04/2022	Transfer to xx0407 NetBank Withdrawal	2,000.00		19,301.09		
15/04/2022	Transfer to xx0407 NetBank Withdrawal	1,500.00		17,801.09		
01/05/2022	Credit Interest		0.81	17,801.90		
01/05/2022	Transfer to other Bank NetBank SMSF Withdrawal	1,500.00		16,301.90		
10/05/2022	Transfer to xx5500 NetBank WithdrawalPavillio	4,000.00		12,301.90		
10/05/2022	Transfer to xx0407 NetBank WithdrawalPavilion	1,000.00		11,301.90		
25/05/2022	Transfer to xx9406 CommBank app SMSF Withdrawal	1,000.00		10,301.90		
01/06/2022	Credit Interest		0.88	10,302.78		
01/06/2022	Transfer to other Bank NetBank SMSF Withdrawal	1,500.00		8,802.78		
08/06/2022	ASIC NetBank BPAY 17301 2291690530434 C Gibb Property	276.00		8,526.78		
16/06/2022	Transfer to xx5500 NetBank Lump sum withdraw	5,000.00		3,526.78		
17/06/2022	Transfer To Super Audits NetBank C Gibb Retirement Fund	330.00		3,196.78		
30/06/2022	CLOSING BALANCE			3,196.78		
		<u>184,282.46</u>	<u>187,466.09</u>			

C Gibb Retirement Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / RBHISA

Account Name: Rabobank HISA

BSB and Account Number: 142201 366908805

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
				\$ 150,631.60		\$ 150,631.60	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
27/01/2022	CBA 062761 10097920 Verify Account [Transfer to other Bank NetBank Verify Account]		5.55	5.55		
10/02/2022	Transfer to other Bank NetBank SMSF to Rabo [CBA 062761 10097920 SMSF to Rabo]		100,000.00	100,005.55		
11/02/2022	Transfer to other Bank NetBank Trsf to SMSF Rabo [CBA 062761 10097920 Trsf to SMSF Rabo]		50,000.00	150,005.55		
28/02/2022	Introductory Bonus Interest		76.72	150,082.27		
28/02/2022	Credit Interest		19.18	150,101.45		
31/03/2022	Introductory Bonus Interest		127.48	150,228.93		
31/03/2022	Credit Interest		31.87	150,260.80		
30/04/2022	Introductory Bonus Interest		123.50	150,384.30		
30/04/2022	Credit Interest		30.88	150,415.18		
31/05/2022	Introductory Bonus Interest		98.90	150,514.08		
31/05/2022	Credit Interest		46.36	150,560.44		
30/06/2022	Credit Interest		71.16	150,631.60		
30/06/2022	CLOSING BALANCE			150,631.60		
			150,631.60			

C Gibb Retirement Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / RBS90

Account Name: Rabobank Saver 90 Day

BSB and Account Number: 142201 366908806

Opening Balance		-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used		
					\$ 250,795.53		\$ 250,795.53			
Date	Description				Debit		Credit	Ledger Balance	Statement Balance	Variance
					\$		\$	\$	\$	\$
03/02/2022	INTERNET WITHDRAWAL Transfer to Rabobank [CAROLE GIBB 112879 475902083 Transfer to Raboba]						100,000.00	100,000.00		
04/02/2022	INTERNET WITHDRAWAL Transfer into Rabobank S [CAROLE GIBB 112879 475902083 Transfer into Rabo]						100,000.00	200,000.00		
05/02/2022	INTERNET WITHDRAWAL Transfer to Rabobank SMS [CAROLE GIBB 112879 475902083 Transfer to Raboba]						50,000.00	250,000.00		
28/02/2022	Credit Interest						118.90	250,118.90		
31/03/2022	Credit Interest						148.70	250,267.60		
30/04/2022	Credit Interest						143.98	250,411.58		
31/05/2022	Credit Interest						172.87	250,584.45		
30/06/2022	Credit Interest						211.08	250,795.53		
30/06/2022	CLOSING BALANCE							250,795.53		
							250,795.53			

C Gibb Retirement Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / STGEORGE2083

Account Name: St George Complete Freedom Offset A/C #2083

BSB and Account Number: 112879 475902083

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 282,373.26		\$ 514,774.07		\$ 232,400.81		\$ 0.00	BGL Bank Data Service

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance
		\$	\$	\$	\$	\$
01/07/2021	Opening Balance			282,373.26	282,373.26	
03/07/2021	INTERNET WITHDRAWAL SMSF Draw Down	1,500.00		280,873.26	280,873.26	
28/07/2021	LOAN REPAYMENT S.211.0	12.00		280,861.26	280,861.26	
30/07/2021	Dave Skow Real E Berembee Road 45		1,398.75	282,260.01	282,260.01	
03/08/2021	INTERNET WITHDRAWAL SMSF Draw Down	1,500.00		280,760.01	280,760.01	
28/08/2021	LOAN REPAYMENT S.211.0	12.00		280,748.01	280,748.01	
31/08/2021	Macarthur Real E Berembee Road 45		896.38	281,644.39		
31/08/2021	TFR WDL BPAY INTERNET 2291646276504 ASIC	56.00		281,588.39	281,588.39	
03/09/2021	INTERNET WITHDRAWAL SMSF Draw Down	1,500.00		280,088.39	280,088.39	
28/09/2021	LOAN REPAYMENT S.211.0	12.00		280,076.39	280,076.39	
30/09/2021	Macarthur Real E Berembee Road 45		1,569.12	281,645.51	281,645.51	
04/10/2021	INTERNET WITHDRAWAL SMSF Draw Down	1,500.00		280,145.51	280,145.51	
28/10/2021	LOAN REPAYMENT S.211.0	12.00		280,133.51	280,133.51	
25/11/2021	ECONVEYANCE SETTLEMT CRPX211068792200SHOS PEXA216933811D10F01		185,790.16	465,923.67	465,923.67	
26/11/2021	MACARTHUR REAL E VP-45 Berembee Rd		42,525.68	508,449.35	508,449.35	
27/11/2021	OSKO WITHDRAWAL Draw down following sal Carole Gibb	70,000.00		438,449.35	438,449.35	

C Gibb Retirement Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/12/2021	INTERNET WITHDRAWAL SMSF Withdrawal	1,000.00		437,449.35	437,449.35	
15/12/2021	OSKO WITHDRAWAL Transfer to CDIA cwealt C Gibb Retiremen [Transfer From CAROLE GIBB Transfer to CDIA cwealth]	100,000.00		337,449.35	337,449.35	
29/12/2021	OSKO WITHDRAWAL Transfer to CDIA Cwealt C Gibb Retiremen [Transfer From CAROLE GIBB Transfer to CDIA Cwealth]	87,449.35		250,000.00	250,000.00	
03/02/2022	INTERNET WITHDRAWAL Transfer to Rabobank [CAROLE GIBB 112879 475902083 Transfer to Raboba]	100,000.00		150,000.00	150,000.00	
04/02/2022	INTERNET WITHDRAWAL Transfer into Rabobank S [CAROLE GIBB 112879 475902083 Transfer into Rabo]	100,000.00		50,000.00	50,000.00	
05/02/2022	INTERNET WITHDRAWAL Transfer to Rabobank SMS [CAROLE GIBB 112879 475902083 Transfer to Raboba]	50,000.00		0.00	0.00	
28/02/2022	Macarthur Real E MREA		220.72	220.72	220.72	
07/03/2022	OSKO WITHDRAWAL SMSF Withdrawal Carole Gibb	220.72		0.00	0.00	
30/06/2022	CLOSING BALANCE			0.00	0.00	
		514,774.07	232,400.81			

C Gibb Retirement Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code:

85500 / StGeorgeLoan

Account Name:

St George Home Loan #2200

BSB and Account Number:

112911 068792200

Opening Balance

-

Total Debits

+

Total Credits

=

Closing Balance

Data Feed Used

\$ (279,995.69)

\$ (279,995.69)

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance
		\$	\$	\$	\$	\$
01/07/2021	Opening Balance			(279,995.69)		
30/06/2022	CLOSING BALANCE			(279,995.69)		



Your Statement

Statement 20 (Page 1 of 1)

Account Number 06 2761 10097920

Statement Period 26 Feb 2021 - 25 Aug 2021

Closing Balance \$13.15 CR

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

017

THE TRUSTEE
UNIT 1 13 HARBOUR VIEW
BOAT HARBOUR NSW 2316

Direct Investment Account

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

The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. Enjoy the convenience of managing your investments through NetBank and the CommBank app.

Name: C GIBB PTY LTD AS TRUSTEE FOR C GIBB RET
IREMENT FUND

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

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

Date	Transaction	Debit	Credit	Balance
26 Feb 2021	OPENING BALANCE			\$413.15 CR
23 Mar	Transfer to xx0407 NetBank Withdrawal SMSF	400.00		\$13.15 CR
25 Aug 2021	CLOSING BALANCE			\$13.15 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$413.15 CR		\$400.00		Nil		\$13.15 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
25 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

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





Your Statement

Statement 21

(Page 1 of 2)

Account Number 06 2761 10097920

Statement Period 26 Aug 2021 - 25 Feb 2022

Closing Balance \$28,900.00 CR

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

017

THE TRUSTEE
UNIT 1 13 HARBOUR VIEW
BOAT HARBOUR NSW 2316

Direct Investment Account

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

The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. Enjoy the convenience of managing your investments through NetBank and the CommBank app.

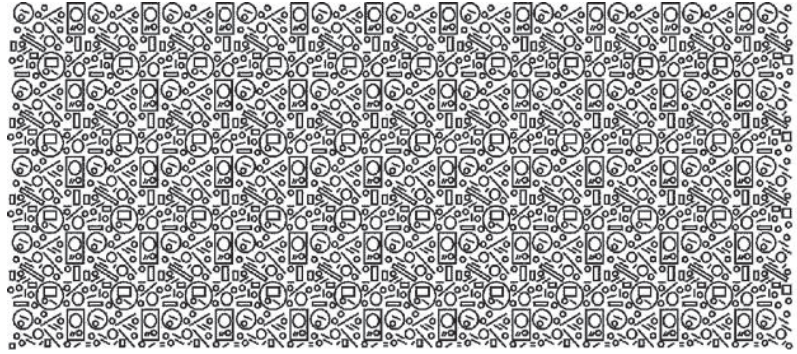
Name: C GIBB PTY LTD AS TRUSTEE FOR C GIBB RET
IREMENT FUND

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

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

Date	Transaction	Debit	Credit	Balance
26 Aug 2021	OPENING BALANCE			\$13.15 CR
15 Dec	Transfer From CAROLE GIBB Transfer to CDIA cwealth		100,000.00	\$100,013.15 CR
26 Dec	Transfer From CAROLE GIBB Transfer to CDIA Cwealth		87,449.35	\$187,462.50 CR
01 Jan	Transfer to other Bank NetBank SMSF Withdrawal	1,000.00		\$186,462.50 CR
01 Jan	Credit Interest		3.05	\$186,465.55 CR
13 Jan	Transfer to xx0407 NetBank SMSF Withdrawal	3,000.00		\$183,465.55 CR
25 Jan	Transfer to other Bank NetBank Verify Account		5.55	\$183,460.00 CR
30 Jan	Transfer to xx0407 NetBank SMSF Withdrawal	1,460.00		\$182,000.00 CR
01 Feb	Credit Interest		7.84	\$182,007.84 CR
01 Feb	Transfer to other Bank NetBank SMSF Withdrawal	1,000.00		\$181,007.84 CR
10 Feb	Transfer to other Bank NetBank SMSF to Rabo	100,000.00		\$81,007.84 CR
11 Feb	Transfer to other Bank NetBank Trsf to SMSF Rabo	50,000.00		\$31,007.84 CR





Date	Transaction	Debit	Credit	Balance
11 Feb	Transfer to xx0407 NetBank SMSF Withdrawal	1,007.84		\$30,000.00 CR
21 Feb	Transfer to xx5500 NetBank SMSF Withdrawal	1,100.00		\$28,900.00 CR
25 Feb 2022	CLOSING BALANCE			\$28,900.00 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$13.15 CR		\$158,573.39		\$187,460.24		\$28,900.00 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
25 Feb	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

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

Important Information:

We try to get things right the first time – but if we don't, we'll do what we can to fix it.

You can fix most problems simply by contacting us.

Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

Tell us online: commbank.com.au/support/compliments-and-complaints.html

Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, afca.org.au, website for more information.

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



017

THE TRUSTEE
UNIT 1 13 HARBOUR VIEW
BOAT HARBOUR NSW 2316

Account Number 06 2761 10097920

Statement
Period 26 Feb 2022 - 25 Aug 2022

Closing Balance \$10,030.97 CR

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

Direct Investment Account

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

The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. Enjoy the convenience of managing your investments through NetBank and the CommBank app.

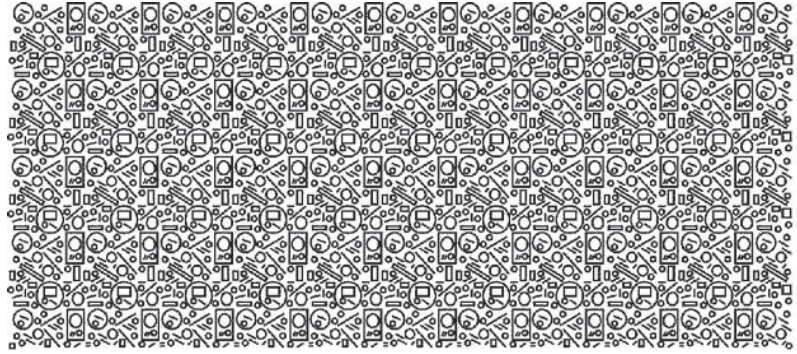
Name: C GIBB PTY LTD AS TRUSTEE FOR C GIBB RET
IREMENT FUND

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

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

Date	Transaction	Debit	Credit	Balance
26 Feb	2022 OPENING BALANCE			\$28,900.00 CR
01 Mar	Transfer to other Bank NetBank SMSF Withdrawal	1,500.00		\$27,400.00 CR
01 Mar	Credit Interest		3.07	\$27,403.07 CR
07 Mar	Transfer to xx0407 NetBank SMSF Withdrawal	403.07		\$27,000.00 CR
08 Mar	Transfer to xx9073 NetBank SMSF Withdrawal	1,200.00		\$25,800.00 CR
14 Mar	Transfer to xx9406 NetBank SMSF Withdrawal	1,000.00		\$24,800.00 CR
01 Apr	Transfer to other Bank NetBank SMSF Withdrawal	1,500.00		\$23,300.00 CR
01 Apr	Credit Interest		1.09	\$23,301.09 CR
06 Apr	Transfer to xx0407 NetBank Withdrawal	2,000.00		\$21,301.09 CR
15 Apr	Transfer to xx0407 NetBank Withdrawal	2,000.00		\$19,301.09 CR
15 Apr	Transfer to xx0407 NetBank Withdrawal	1,500.00		\$17,801.09 CR
01 May	Credit Interest		0.81	\$17,801.90 CR
01 May	Transfer to other Bank NetBank SMSF Withdrawal	1,500.00		\$16,301.90 CR





Date	Transaction	Debit	Credit	Balance
10 May	Transfer to xx5500 NetBank Withdrawal Pavilion	4,000.00		\$12,301.90 CR
10 May	Transfer to xx0407 NetBank Withdrawal Pavilion	1,000.00		\$11,301.90 CR
25 May	Transfer to xx9406 CommBank app SMSF Withdrawal	1,000.00		\$10,301.90 CR
01 Jun	Credit Interest		0.88	\$10,302.78 CR
01 Jun	Transfer to other Bank NetBank SMSF Withdrawal	1,500.00		\$8,802.78 CR
08 Jun	ASIC NetBank BPAY 17301 2291690530434 C Gibb Property	276.00		\$8,526.78 CR
16 Jun	Transfer to xx5500 NetBank Lump sum withdraw	5,000.00		\$3,526.78 CR
17 Jun	Transfer To Super Audits NetBank C Gibb Retirement Fund	330.00		\$3,196.78 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2022 is \$16.74			
01 Jul	Transfer to other Bank NetBank SMSF Withdrawal	1,500.00		\$1,696.78 CR
13 Jul	TAX OFFICE PAYMENTS NetBank BPAY 75556 551009492410499521 Annual payment	259.00		\$1,437.78 CR
14 Jul	Direct Credit 319181 C Gibb Retiremen Transfer to SMSF		15,000.00	\$16,437.78 CR
14 Jul	Transfer to xx0407 CommBank app SMSF withdrawl	2,000.00		\$14,437.78 CR
23 Jul	Transfer to xx5500 NetBank Withdraw to Bldg	5,000.00		\$9,437.78 CR
30 Jul	ASIC NetBank BPAY 17301 2291646276504 2291646276504	59.00		\$9,378.78 CR
30 Jul	Transfer To Roscoe and Company NetBank INV3073	2,849.00		\$6,529.78 CR
01 Aug	Credit Interest		1.19	\$6,530.97 CR
01 Aug	Transfer to other Bank NetBank SMSF Withdrawal	1,500.00		\$5,030.97 CR
09 Aug	Transfer to xx5500 NetBank SMSF to Bldg Act	5,000.00		\$30.97 CR
09 Aug	Direct Credit 319181 C Gibb Retiremen Trsf to CDIA		10,000.00	\$10,030.97 CR
25 Aug	2022 CLOSING BALANCE			\$10,030.97 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$28,900.00 CR		\$43,876.07		\$25,007.04		\$10,030.97 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
25 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 and over	1.10%

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



Important Information:

We try to get things right the first time – but if we don't, we'll do what we can to fix it.
You can fix most problems simply by contacting us.
Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001
Tell us online: commbank.com.au/support/compliments-and-complaints.html
Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, afca.org.au, website for more information.
Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
Email: info@afca.org.au
Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST

The Trustees
C Gibb Retirement Fund
119 Willoughby Rd
CROWS NEST NSW 2065

Address Rabobank Online Savings
GPO Box 4715
Sydney NSW 2001
Telephone 1800 445 445
Fax 1800 121 615
E-mail clientservicesAU@rabobank.com
Website www.Rabobank.com.au

Statement Period 01-01-2022 to 31-01-2022
Statement Date 02-02-2022
Account Name C Gibb Retirement Fund

Account Type HISA
Account Number 142-201-3669088-05

Date	Transaction Details	Debit	Credit	Balance
25-01-2022	Opening balance			0.00
27-01-2022	CBA 062761 10097920 Verify Account		5.55	5.55
31-01-2022	Closing balance			5.55

LM notes 01.06.23

Interest Reconciliation

	76.72
	19.18
	127.48
	31.87
	123.50
	30.88
	98.90
	46.36
	<u>71.36</u>
Total	\$626.05

Statement Period 01-01-2022 to 31-01-2022
Statement Date 02-02-2022
Account Name C Gibb Retirement Fund

Account Type HISA
Account Number 142-201-3669088-05

Date	From To	Tier 1 rate		
		Min	Bonus	Total
25-01-2022	\$0.00 \$250,000.00	0.25%	1.00%	1.25%
31-01-2022		0.25%	1.00%	1.25%

The Trustees
C Gibb Retirement Fund
119 Willoughby Rd
CROWS NEST NSW 2065

Address Rabobank Online Savings
GPO Box 4715
Sydney NSW 2001
Telephone 1800 445 445
Fax 1800 121 615
E-mail clientservicesAU@rabobank.com
Website www.Rabobank.com.au

Statement Period 01-02-2022 to 28-02-2022
Statement Date 02-03-2022
Account Name C Gibb Retirement Fund

Account Type HISA
Account Number 142-201-3669088-05

Date	Transaction Details	Debit	Credit	Balance
01-02-2022	Opening balance			5.55
10-02-2022	CBA 062761 10097920 SMSF to Rabo		100,000.00	100,005.55
11-02-2022	CBA 062761 10097920 Trsf to SMSF Rabo		50,000.00	150,005.55
28-02-2022	Introductory Bonus Interest		76.72	150,082.27
28-02-2022	Credit Interest		19.18	150,101.45
28-02-2022	Closing balance			150,101.45

Statement Period 01-02-2022 to 28-02-2022
Statement Date 02-03-2022
Account Name C Gibb Retirement Fund

Account Type HISA
Account Number 142-201-3669088-05

Date	From To	Tier 1 rate		
		Min	Bonus	Total
01-02-2022	\$0.00 \$250,000.00	0.25%	1.00%	1.25%
28-02-2022		0.25%	1.00%	1.25%

The Trustees
C Gibb Retirement Fund
119 Willoughby Rd
CROWS NEST NSW 2065

Address Rabobank Online Savings
GPO Box 4715
Sydney NSW 2001
Telephone 1800 445 445
Fax 1800 121 615
E-mail clientservicesAU@rabobank.com
Website www.Rabobank.com.au

Statement Period 01-03-2022 to 31-03-2022
Statement Date 02-04-2022
Account Name C Gibb Retirement Fund

Account Type HISA
Account Number 142-201-3669088-05

Date	Transaction Details	Debit	Credit	Balance
01-03-2022	Opening balance			150,101.45
31-03-2022	Introductory Bonus Interest		127.48	150,228.93
31-03-2022	Credit Interest		31.87	150,260.80
31-03-2022	Closing balance			150,260.80

Statement Period 01-03-2022 to 31-03-2022
Statement Date 02-04-2022
Account Name C Gibb Retirement Fund

Account Type HISA
Account Number 142-201-3669088-05

Date	From To	Tier 1 rate		
		Min	Bonus	Total
01-03-2022	\$0.00 \$250,000.00	0.25%	1.00%	1.25%
31-03-2022		0.25%	1.00%	1.25%

The Trustees
C Gibb Retirement Fund
119 Willoughby Rd
CROWS NEST NSW 2065

Address Rabobank Online Savings
GPO Box 4715
Sydney NSW 2001
Telephone 1800 445 445
Fax 1800 121 615
E-mail clientservicesAU@rabobank.com
Website www.Rabobank.com.au

Statement Period 01-04-2022 to 30-04-2022
Statement Date 03-05-2022
Account Name C Gibb Retirement Fund

Account Type HISA
Account Number 142-201-3669088-05

Date	Transaction Details	Debit	Credit	Balance
01-04-2022	Opening balance			150,260.80
30-04-2022	Introductory Bonus Interest		123.50	150,384.30
30-04-2022	Credit Interest		30.88	150,415.18
30-04-2022	Closing balance			150,415.18

Statement Period 01-04-2022 to 30-04-2022
Statement Date 03-05-2022
Account Name C Gibb Retirement Fund

Account Type HISA
Account Number 142-201-3669088-05

Date	From To	Tier 1 rate		
		Min	Bonus	Total
01-04-2022	\$0.00 \$250,000.00	0.25%	1.00%	1.25%
30-04-2022		0.25%	1.00%	1.25%

The Trustees
C Gibb Retirement Fund
119 Willoughby Rd
CROWS NEST NSW 2065

Address Rabobank Online Savings
GPO Box 4715
Sydney NSW 2001
Telephone 1800 445 445
Fax 1800 121 615
E-mail clientservicesAU@rabobank.com
Website www.Rabobank.com.au

Statement Period 01-05-2022 to 31-05-2022
Statement Date 02-06-2022
Account Name C Gibb Retirement Fund

Account Type HISA
Account Number 142-201-3669088-05

Date	Transaction Details	Debit	Credit	Balance
01-05-2022	Opening balance			150,415.18
31-05-2022	Introductory Bonus Interest		98.90	150,514.08
31-05-2022	Credit Interest		46.36	150,560.44
31-05-2022	Closing balance			150,560.44

Statement Period 01-05-2022 to 31-05-2022
Statement Date 02-06-2022
Account Name C Gibb Retirement Fund

Account Type HISA
Account Number 142-201-3669088-05

Date	From To	Tier 1 rate		
		Min	Bonus	Total
01-05-2022	\$0.00 \$250,000.00	0.25%	1.00%	1.25%
18-05-2022		0.50%	1.00%	1.50%
25-05-2022		0.50%	0.00%	0.50%
31-05-2022		0.50%	0.00%	0.50%

The Trustees
C Gibb Retirement Fund
119 Willoughby Rd
CROWS NEST NSW 2065

Address Rabobank Online Savings
GPO Box 4715
Sydney NSW 2001
Telephone 1800 445 445
Fax 1800 121 615
E-mail clientservicesAU@rabobank.com
Website www.Rabobank.com.au

Statement Period 01-06-2022 to 30-06-2022
Statement Date 02-07-2022
Account Name C Gibb Retirement Fund

Account Type HISA
Account Number 142-201-3669088-05

Date	Transaction Details	Debit	Credit	Balance
01-06-2022	Opening balance			150,560.44
30-06-2022	Credit Interest		71.16	150,631.60
30-06-2022	Closing balance			150,631.60

Statement Period 01-06-2022 to 30-06-2022
Statement Date 02-07-2022
Account Name C Gibb Retirement Fund

Account Type HISA
Account Number 142-201-3669088-05

Date	From To	Tier 1 rate		
		Min	Bonus	Total
01-06-2022	\$0.00 \$250,000.00	0.50%	0.00%	0.50%
22-06-2022		0.75%	0.00%	0.75%
30-06-2022		0.75%	0.00%	0.75%

The Trustees
C Gibb Retirement Fund
119 Willoughby Rd
CROWS NEST NSW 2065

Address Rabobank Online Savings
GPO Box 4715
Sydney NSW 2001
Telephone 1800 445 445
Fax 1800 121 615
E-mail clientservicesAU@rabobank.com
Website www.Rabobank.com.au

Statement Period 01-02-2022 to 28-02-2022
Statement Date 02-03-2022
Account Name C Gibb Retirement Fund

Account Type Notice Saver 90 D
Account Number 142-201-3669088-06

Date	Transaction Details	Debit	Credit	Balance
01-02-2022	Opening balance			0.00
03-02-2022	CAROLE GIBB 112879 475902083 Transfer to Raboba		100,000.00	100,000.00
04-02-2022	CAROLE GIBB 112879 475902083 Transfer into Rabo		100,000.00	200,000.00
07-02-2022	CAROLE GIBB 112879 475902083 Transfer to Raboba		50,000.00	250,000.00
28-02-2022	Credit Interest		118.90	250,118.90
28-02-2022	Closing balance			250,118.90

LM notes 01.06.23

Interest Reconciliation

118.90

148.70

143.98

172.87

211.08

Total **\$795.53**

Statement Period 01-02-2022 to 28-02-2022
Statement Date 02-03-2022
Account Name C Gibb Retirement Fund

Account Type Notice Saver 90 D
Account Number 142-201-3669088-06

	From To	Tier 1 rate	Tier 2 rate
		\$0.00 \$250,000.00	\$250,000.00 \$2,000,000.00

Date

01-02-2022	0.70%	0.65%
28-02-2022	0.70%	0.65%

The Trustees
C Gibb Retirement Fund
119 Willoughby Rd
CROWS NEST NSW 2065

Address Rabobank Online Savings
GPO Box 4715
Sydney NSW 2001
Telephone 1800 445 445
Fax 1800 121 615
E-mail clientservicesAU@rabobank.com
Website www.Rabobank.com.au

Statement Period 01-03-2022 to 31-03-2022
Statement Date 02-04-2022
Account Name C Gibb Retirement Fund

Account Type Notice Saver 90 D
Account Number 142-201-3669088-06

Date	Transaction Details	Debit	Credit	Balance
01-03-2022	Opening balance			250,118.90
31-03-2022	Credit Interest		148.70	250,267.60
31-03-2022	Closing balance			250,267.60



Account Type	Notice Saver 90 D
Account Number	142-201-3669088-06

		Tier 1 rate	Tier 2 rate
	From	\$0.00	\$250,000.00
	To	\$250,000.00	\$2,000,000.00
Date			
01-03-2022		0.70%	0.65%
31-03-2022		0.70%	0.65%

The Trustees
C Gibb Retirement Fund
119 Willoughby Rd
CROWS NEST NSW 2065

Address Rabobank Online Savings
GPO Box 4715
Sydney NSW 2001
Telephone 1800 445 445
Fax 1800 121 615
E-mail clientservicesAU@rabobank.com
Website www.Rabobank.com.au

Statement Period 01-04-2022 to 30-04-2022
Statement Date 03-05-2022
Account Name C Gibb Retirement Fund

Account Type Notice Saver 90 D
Account Number 142-201-3669088-06

Date	Transaction Details	Debit	Credit	Balance
01-04-2022	Opening balance			250,267.60
30-04-2022	Credit Interest		143.98	250,411.58
30-04-2022	Closing balance			250,411.58

Statement Period 01-04-2022 to 30-04-2022
Statement Date 03-05-2022
Account Name C Gibb Retirement Fund

Account Type Notice Saver 90 D
Account Number 142-201-3669088-06

	From To	Tier 1 rate	Tier 2 rate
		\$0.00 \$250,000.00	\$250,000.00 \$2,000,000.00

Date

01-04-2022	0.70%	0.65%
30-04-2022	0.70%	0.65%

The Trustees
C Gibb Retirement Fund
119 Willoughby Rd
CROWS NEST NSW 2065

Address Rabobank Online Savings
GPO Box 4715
Sydney NSW 2001
Telephone 1800 445 445
Fax 1800 121 615
E-mail clientservicesAU@rabobank.com
Website www.Rabobank.com.au

Statement Period 01-05-2022 to 31-05-2022
Statement Date 02-06-2022
Account Name C Gibb Retirement Fund

Account Type Notice Saver 90 D
Account Number 142-201-3669088-06

Date	Transaction Details	Debit	Credit	Balance
01-05-2022	Opening balance			250,411.58
31-05-2022	Credit Interest		172.87	250,584.45
31-05-2022	Closing balance			250,584.45

Statement Period 01-05-2022 to 31-05-2022
Statement Date 02-06-2022
Account Name C Gibb Retirement Fund

Account Type Notice Saver 90 D
Account Number 142-201-3669088-06

	From To	Tier 1 rate	Tier 2 rate
		\$0.00 \$250,000.00	\$250,000.00 \$2,000,000.00

Date

01-05-2022	0.70%	0.65%
18-05-2022	0.95%	0.90%
31-05-2022	0.95%	0.90%

The Trustees
C Gibb Retirement Fund
119 Willoughby Rd
CROWS NEST NSW 2065

Address Rabobank Online Savings
GPO Box 4715
Sydney NSW 2001
Telephone 1800 445 445
Fax 1800 121 615
E-mail clientservicesAU@rabobank.com
Website www.Rabobank.com.au

Statement Period 01-06-2022 to 30-06-2022
Statement Date 02-07-2022
Account Name C Gibb Retirement Fund

Account Type Notice Saver 90 D
Account Number 142-201-3669088-06

Date	Transaction Details	Debit	Credit	Balance
01-06-2022	Opening balance			250,584.45
30-06-2022	Credit Interest		211.08	250,795.53
30-06-2022	Closing balance			250,795.53

Statement Period 01-06-2022 to 30-06-2022
Statement Date 02-07-2022
Account Name C Gibb Retirement Fund

Account Type Notice Saver 90 D
Account Number 142-201-3669088-06

	From To	Tier 1 rate \$0.00 \$250,000.00	Tier 2 rate \$250,000.00 \$2,000,000.00

Date

01-06-2022	0.95%	0.90%
22-06-2022	1.20%	1.15%
30-06-2022	1.20%	1.15%

Statement of Account

COMPLETE FREEDOM

Customer Enquiries 133 700
 (24 hours, seven days)
BSB Number 112-879
Account Number 475902083
Statement Period 23/06/2021 to 22/12/2021
Statement No. 15(page 1 of 4)

C GIBB PTY LTD ATF C GIBB RETIREMENT FUND

Account Summary

Opening Balance	Total Credits	Total Debits	Closing Balance
280,937.14	233,628.21	177,116.00	337,449.35

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
23 JUN	OPENING BALANCE			280,937.14
28 JUN	LOAN REPAYMENT S.211.0687922.00	12.00		280,925.14
30 JUN	Dave Skow Real E Berembee Road 45		1,448.12	282,373.26
03 JUL	INTERNET WITHDRAWAL 03JUL 05:35 SMSF Draw Down	1,500.00		280,873.26
28 JUL	LOAN REPAYMENT S.211.0687922.00	12.00		280,861.26
30 JUL	Dave Skow Real E Berembee Road 45		1,398.75	282,260.01
03 AUG	INTERNET WITHDRAWAL 03AUG 05:37 SMSF Draw Down	1,500.00		280,760.01
28 AUG	LOAN REPAYMENT S.211.0687922.00	12.00		280,748.01
31 AUG	TFR WDL BPAY INTERNET31AUG 05:38 TO ASIC 2291646276504	56.00		280,692.01
31 AUG	Macarthur Real E Berembee Road 45		896.38	281,588.39
03 SEP	INTERNET WITHDRAWAL 03SEP 05:51 SMSF Draw Down	1,500.00		280,088.39
28 SEP	LOAN REPAYMENT S.211.0687922.00	12.00		280,076.39
30 SEP	Macarthur Real E Berembee Road 45		1,569.12	281,645.51
04 OCT	INTERNET WITHDRAWAL 03OCT 05:33 SMSF Draw Down	1,500.00		280,145.51
28 OCT	LOAN REPAYMENT S.211.0687922.00	12.00		280,133.51
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			280,133.51

Account Number	475902083
Statement Period	23/06/2021 to 22/12/2021
Statement No.	15(page 2 of 4)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			280,133.51
25 NOV	ECONVEYANCE SETTLEMT CR PX211068792200SHOS PEXA216933811D10F01		185,790.16	465,923.67
26 NOV	MACARTHUR REAL E VP-45 Berembee Rd		42,525.68	508,449.35
27 NOV	OSKO WITHDRAWAL 27NOV 12:09 Draw down following sal Carole Gibb	70,000.00		438,449.35
01 DEC	INTERNET WITHDRAWAL 01DEC 05:47 SMSF Withdrawal	1,000.00		437,449.35
15 DEC	OSKO WITHDRAWAL 15DEC 14:31 Transfer to CDIA cwealt C Gibb Retirement	100,000.00		337,449.35
22 DEC	<i>CLOSING BALANCE</i>			337,449.35

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Account Number 475902083
Statement Period 23/06/2021 to 22/12/2021
Statement No. 15(page 3 of 4)

Summary of Transaction Fees 01/06/2021 TO 30/06/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	2	2	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	2	2	0		0.00
FEE REBATE					0.00
TOTALS	2	2	0		0.00

Summary of Transaction Fees 01/07/2021 TO 31/07/2021 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/08/2021 TO 31/08/2021 - No transactions carried out

SUB TOTAL	2	2	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/09/2021 TO 30/09/2021 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/10/2021 TO 31/10/2021 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

Account Number 475902083
Statement Period 23/06/2021 to 22/12/2021
Statement No. 15(page 4 of 4)

Summary of Transaction Fees 25/11/2021 TO 30/11/2021 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Terms and Conditions for your account. For a copy of that document, please visit our website.

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUL - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions AUG - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions SEP - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions OCT - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions NOV - NIL

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.

To help you learn how you can protect your card against unauthorised transactions, you can find more information at stgeorge.com.au/dispute

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 33 30 for Personal Banking or 133 800 for Business Banking. Alternatively, you can write to us at St.George Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



Statement of Account

COMPLETE FREEDOM

Customer Enquiries 133 700
 (24 hours, seven days)
BSB Number 112-879
Account Number 475902083
Statement Period 23/12/2021 to 22/06/2022
Statement No. 16(page 1 of 4)

C GIBB PTY LTD ATF C GIBB RETIREMENT FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
337,449.35	+	220.72	-	337,670.07	=	0.00

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
23 DEC	OPENING BALANCE			337,449.35
29 DEC	OSKO WITHDRAWAL 26DEC 10:48	87,449.35		250,000.00
	Transfer to CDIA Cwealt C Gibb Retiremen			
03 FEB	INTERNET WITHDRAWAL 03FEB 14:35	100,000.00		150,000.00
	Transfer to Rabobank			
04 FEB	INTERNET WITHDRAWAL 04FEB 10:02	100,000.00		50,000.00
	Transfer into Rabobank S			
05 FEB	INTERNET WITHDRAWAL 05FEB 14:30	50,000.00		0.00
	Transfer to Rabobank SMS			
28 FEB	Macarthur Real E		220.72	220.72
	MREA			
07 MAR	OSKO WITHDRAWAL 07MAR 11:47	220.72		0.00
	SMSF Withdrawal Carole Gibb			
22 JUN	CLOSING BALANCE			0.00

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Account Number 475902083
Statement Period 23/12/2021 to 22/06/2022
Statement No. 16(page 2 of 4)

Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Summary of Transaction Fees 01/12/2021 TO 31/12/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	3	3	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	3	3	0		0.00
FEE REBATE					0.00
TOTALS	3	3	0		0.00

Summary of Transaction Fees 01/01/2022 TO 31/01/2022 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/02/2022 TO 28/02/2022 - No transactions carried out

SUB TOTAL	3	3	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/03/2022 TO 31/03/2022 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00



Account Number 475902083
 Statement Period 23/12/2021 to 22/06/2022
 Statement No. 16(page 3 of 4)

Summary of Transaction Fees 01/04/2022 TO 30/04/2022 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/05/2022 TO 31/05/2022 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Terms and Conditions for your account. For a copy of that document, please visit our website.

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions DEC - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JAN - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions FEB - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAR - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions APR - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAY - NIL

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.

To help you learn how you can protect your card against unauthorised transactions, you can find more information at stgeorge.com.au/dispute

Account Number	475902083
Statement Period	23/12/2021 to 22/06/2022
Statement No.	16(page 4 of 4)

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 33 30 for Personal Banking or 133 800 for Business Banking. Alternatively, you can write to us at St.George Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



Statement of Account

COMPLETE FREEDOM

Customer Enquiries 133 700
 (24 hours, seven days)
BSB Number 112-879
Account Number 475902083
Statement Period 23/06/2022 to 22/12/2022
Statement No. 17(page 1 of 3)

C GIBB PTY LTD ATF C GIBB RETIREMENT
FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
0.00	+	0.00	-	0.00	=	0.00

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
23 JUN	OPENING BALANCE			0.00
22 DEC	CLOSING BALANCE			0.00

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

We've simplified our Privacy Statement. It combines important details about how we collect, hold and use your personal and credit-related information into one document. For example you may receive offers for products and services provided by us or our third-party partners that we think may be of interest and value to you. This statement applies to our Australian financial products and services. Our Statement can be found at: stgeorge.com.au/privacy/privacy-statement.

Account Number 475902083
Statement Period 23/06/2022 to 22/12/2022
Statement No. 17(page 2 of 3)

Summary of Transaction Fees 01/06/2022 TO 30/06/2022

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

Summary of Transaction Fees 01/07/2022 TO 31/07/2022 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/08/2022 TO 31/08/2022 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/09/2022 TO 30/09/2022 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/10/2022 TO 31/10/2022 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/11/2022 TO 30/11/2022 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Terms and Conditions for your account. For a copy of that document, please visit our website.



Account Number	475902083
Statement Period	23/06/2022 to 22/12/2022
Statement No.	17(page 3 of 3)

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUL - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions AUG - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions SEP - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions OCT - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions NOV - NIL

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.

To help you learn how you can protect your card against unauthorised transactions, you can find more information at stgeorge.com.au/dispute

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 33 30 for Personal Banking or 133 800 for Business Banking. Alternatively, you can write to us at St.George Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

68000 - Sundry Debtors

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
68000	Sundry Debtors			0%
TOTAL		CY Balance	LY Balance	

Supporting Documents

◦ General Ledger [Report](#)

Standard Checklist

☐ Match to Source Documentation

C Gibb Retirement Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Debtors (68000)					
<u>Sundry Debtors (68000)</u>					
25/11/2021	ECONVEYANCE SETTLEMT CRPX211068792200SHOS PEXA216933811D10F01			185,790.16	185,790.16 CR
25/11/2021	LOAN REPAYMENT			280,353.69	466,143.85 CR
25/11/2021	Cost of sale 45 Berembee Road			11,400.55	477,544.40 CR
25/11/2021	Disposal of 45 Berembee Road		520,000.00		42,455.60 DR
25/11/2021	Other income		70.08		42,525.68 DR
26/11/2021	MACARTHUR REAL E VP-45 Berembee Rd			42,525.68	0.00 DR
			520,070.08	520,070.08	0.00 DR

Total Debits: 520,070.08

Total Credits: 520,070.08

72700 - Building

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
APS	Building - 45 Berembee Road (APS)	0.000000		1.000000	\$160.20	100%
BMT	Building - 45 Berembee Road (BMT)	0.000000		1.000000	\$49,413.00	100%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		0.000000		2.000000	\$49,573.20	

Supporting Documents

- Investment Movement Report [Report](#)
- SMSF 2022 - 33400 BMT Tax Depreciation Report.pdf
- SMSF 2022 - 72700 76500 76550 77200 85500 Settlement Statement 45 Berembee Road.pdf
- SMSF 2022 - 33400 Depreciation Schedule Calculation - APS & LVP1 & APS1.pdf
- SMSF 2022 - 33400 Depreciation Schedule Calculation - APS & LVP1 & APS1.pdf [APS](#)
- SMSF 2022 - 33400 Depreciation Schedule Calculation - APS & LVP1 & APS1.pdf [BMT](#)

Standard Checklist

- ☐ Attach Investment Movement Report
- ☐ Attach relevant Statements and Source Documentation
- ☐ Ensure all Investments are valued correctly at June 30
- ☐ Ensure the investment is in accordance with the fund's investment strategy
- ☐ Ensure the investment is in accordance with the SIS Act

C Gibb Retirement Fund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
CBA Cash Investment A/C #7920		13.15		187,466.09		(184,282.46)			3,196.78	3,196.78
Rabobank HISA				150,631.60					150,631.60	150,631.60
Rabobank Saver 90 Day				250,795.53					250,795.53	250,795.53
St George Complete Freedom Offset A/C #2083		282,373.26		232,400.81		(514,774.07)			0.00	0.00
		282,386.41		821,294.03		(699,056.53)			404,623.91	404,623.91
Building										
APS - Building - 45 Berembee Road (APS)	1.00	163.20			(1.00)	(163.20)	(3.00)		0.00	
BMT - Building - 45 Berembee Road (BMT)	1.00	52,454.00			(1.00)	(52,454.00)	(3,041.00)		0.00	
		52,617.20				(52,617.20)	(3,044.00)		0.00	
Plant and Equipment (at written down value)										
LVP1 - Low Value Pool - 45 Berembee Road		531.44				(531.44)			0.00	0.00
APS1 - Plant and Equipment - 45 Berembee Road (APS)		1,944.50				(1,944.50)			0.00	0.00
BMT1 - Plant and Equipment - 45 Berembee Road (BMT)		7,879.00				(7,879.00)			0.00	0.00

C Gibb Retirement Fund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
		10,354.94				(10,354.94)			0.00	0.00
Plant and Equipment (at written down value) - Unitised										
GasHeater_Gibb1 - Gas Heater	1.00	3,953.00			(1.00)	(3,953.00)	(460.58)		0.00	
		3,953.00				(3,953.00)	(460.58)		0.00	
Real Estate Properties (Australian - Residential)										
CGIBB1 - 45 Berembee Road, Bourkelands	1.00	270,434.40		72,746.27	(1.00)	(343,180.67)	176,819.33		0.00	
		270,434.40		72,746.27		(343,180.67)	176,819.33		0.00	
		619,745.95		894,040.30		(1,109,162.34)	173,314.75		404,623.91	404,623.91

Macarthur Real Estate Settlement Statement

14 Morrow Street, Wagga Wagga NSW 2650
61649486055

Tax Invoice

TO: C Gibb Property Pty Ltd

REG: Settlement of 45 Berembee Road, BOURKELANDS

Salesperson: Mark Macarthur

Settlement Date: 25/11/21

Vendor: C Gibb Property Pty Ltd

Purchaser: Graham & Marg Matthews

Sale Price: \$520,000.00

Deposit in Trust Received: \$52,000.00

Total funds held in trust	\$52,000.00
LESS Balance on invoice #548595 (Invoices - 45 Berembee Road)	(\$1,674.32)
LESS Balance on invoice #548610 (Commission - 45 Berembee Road)	(\$7,800.00)
Total balance on unpaid invoices	(\$9,474.32)
Balance due to vendor	\$42,525.68

**All items listed above include GST where applicable*

Debbie Flynn and Associates

Lawyers

Our Ref: AMF:DF:21:01:10067

Debbie Flynn *Principal*

Angela Flynn *Associate*

30 November 2021

C Gibb Property Pty Ltd
15 Spring Valley Road
CUDGERA CREEK NSW 2484

Dear Sir/Madam,

RE: Your Sale to Matthews
Property: 45 Berembee Road, Bourkelands

We confirm that settlement of your sale of the above property took place on 25 November 2021.

At settlement, the sum of \$280,353.16 was paid to Westpac Banking Corporation on settlement and your Mortgage has now been discharged. The sum of \$185,790.16 was drawn in your favour on settlement and as this was an electronic settlement, this amount was transferred to your nominated account.

We **enclose** our account which we note was paid in full on settlement, together with a receipt for payment.

Please note that on settlement, all rates and charges have either been paid, or an adjustment made for the payment. Therefore, should you receive any rates notices for this property in the future, kindly forward a copy to our office which we will onforward to the Purchasers.



35a Gurwood Street, Wagga Wagga NSW 2650. PO Box 2076, Wagga Wagga NSW 2650.
Telephone: (02) 6921 1060 **Facsimile:** (02) 6921 1353 **Email:** flynn@debbieflynn.com.au
DX5415 Wagga Wagga

Liability limited by a scheme approved under Professional Standards Legislation



Debbie Flynn and Associates

Lawyers

As this now completes this transaction, we take this opportunity to thank you for your instructions. Should you require any assistance in the future, please do not hesitate to contact us.

Yours faithfully,

DEBBIE FLYNN AND ASSOCIATES

Per:



MEMBER OF
THE LAW SOCIETY
OF NEW SOUTH WALES

35a Gurwood Street, Wagga Wagga NSW 2650. PO Box 2076, Wagga Wagga NSW 2650.
Telephone: (02) 6921 1060 **Facsimile:** (02) 6921 1353 **Email:** flynn@debbieflynn.com.au
DX5415 Wagga Wagga

Liability limited by a scheme approved under Professional Standards Legislation



Debbie Flynn and Associates

Lawyers

Our Ref: AMF:DF:21:01:10067

Debbie Flynn *Principal*

Angela Flynn *Associate*

25 November 2021

C Gibb Property Pty Ltd
15 Spring Valley Road
CUDGERA CREEK NSW 2484

ABN: 14 648 121 188
Invoice Number: 4805A

Dear Sir/Madam,

RE: Your Sale to Matthews
Property: 45 Berembee Road, Bourkelands

To our professional costs of and incidental to acting for you in this matter including attendances on you personally and by telephone, receiving instructions, correspondence with agent and telephone attendances on the agent, correspondence with and telephone attendances on the purchasers' solicitor, receiving and perusing Contract for Sale, attendance on you when you signed the Contract and advising you in relation to the Contract, special conditions and annexures, attending to exchange of Contracts, making all necessary searches and enquiries, receiving and perusing result of same, advising you, further correspondence with the solicitors for the purchasers, making all necessary arrangements for settlement, attending settlement, advising agent and reporting following settlement and attention to the matter generally, far exceeding but say:

TOTAL professional costs		\$1,000.00
GST payable		<u>\$100.00</u>
		\$1,100.00
AUTHORISED sundries	\$50.00	
GST payable	<u>\$5.00</u>	<u>\$55.00</u>
<u>AMOUNT DUE TO US:</u>		<u>\$1,155.00</u>



35a Gurwood Street, Wagga Wagga NSW 2650. PO Box 2076, Wagga Wagga NSW 2650.
Telephone: (02) 6921 1060 **Facsimile:** (02) 6921 1353 **Email:** flynn@debbieflynn.com.au
DX5415 Wagga Wagga

Liability limited by a scheme approved under Professional Standards Legislation



SETTLEMENT STATEMENT

**C GIBB PROPERTY PTY LTD SALE TO MATTHEWS
PROPERTY: 45 BEREMBEE ROAD, BOURKELANDS**

Adjustment Date: 25 November 2021

File reference: AMF:DF:21:01:10067

Balance of Purchase price plus adjustments to be paid by purchaser on settlement: \$468,070.08

Distribution of Sale Proceeds

<u>Payee</u>	<u>Amount</u>
Riverina Water County Council	\$214.32
Vendor Pexa Fee	\$117.92
Infotrack	\$438.99
Debbie Flynn and Associates	\$1,155.00
Vendor funds	\$185,790.16
St George Bank Mortgage Payout	\$280,353.69
Total amount of payments	\$468,070.08

Deposit held by Macarthur Real Estate Agency

Following settlement, Macarthur Real Estate Agency will account to you direct for the deposit monies as follows:

Deposit held by agent	\$52,000.00
Amount payable to you less agent's fees and commission	\$52,000.00

SETTLEMENT ADJUSTMENT SHEET

**C GIBB PROPERTY PTY LTD SALE TO MATTHEWS
PROPERTY: 45 BEREMBEE ROAD, BOURKELANDS**

Settlement Date: 25 November 2021

Adjustment Date: 25 November 2021

	<u>Payable by Vendor</u>	<u>Payable by Purchaser</u>
Purchase Price		\$520,000.00
Less Deposit Paid		\$52,000.00
Balance		\$468,000.00

Council Rates

For period 1/10/2021 to 31/12/2021 - 92 days

\$531.00 Paid

Purchaser allows 36 days

For Period 25/11/2021 to 31/12/2021

\$207.78

Water & Sewerage Rates

For period 1/10/2021 to 31/12/2021 - 92 days

\$40.00 Adjusted as Paid

Purchaser allows 36 days

For Period 25/11/2021 to 31/12/2021

\$15.65

Water Usage

Last meter reading 17/11/2021

Daily average = 0.4737kL

3.7896kL calculated at \$1.49/kL = \$5.65

Vendor allows 8 days (3.7896kL)

For period 17/11/2021 to 25/11/2021

\$5.65

Vendor allows for Discharge of Mortgage

\$147.70

Totals

\$153.35

\$468,223.43

Less Amount Payable by Vendor

\$153.35

AMOUNT DUE ON SETTLEMENT

\$468,070.08

Payment Details:

<u>Payee</u>	<u>Amount</u>
Riverina Water County Council	\$214.32
Vendor Pexa Fee	\$117.92
Infotrack	\$438.99
Debbie Flynn and Associates	\$1,155.00
Vendor funds	\$185,790.16
St George Bank Mortgage Payout	\$280,353.69
TOTAL	\$468,070.08



Date Generated: 30/11/2021

Settlement Completion Record**Settlement Details:**

Subscriber DEBBIE FLYNN AND ASSOCIATES
Subscriber Role: Proprietor on Title
Subscriber Reference: C Gibb sale
For sale or refinance of: 45 BEREMBEE Road BOURKELANDS NSW 2650
Land Title Reference: 121/800848
Total funds settled via PEXA: \$ 489,560.85
Funds not included in PEXA Financial Settlement: \$ 0.00
Net Adjustments: \$ 0.00
PEXA Workspace ID: PEXA216933811
Settlement Date: 25/11/2021

Signature(s) on Settlement Statement:

Deborah Gai Flynn - 25/11/2021 14:11 AEDT

Other Workspace Participants

Incoming Proprietor WALSH & BLAIR
Mortgagee on Title ST GEORGE BANK

Details of Sale Price

	Dealing	Gross Consideration	Deposit Paid	Balance of Purchase
1	AR654886	\$ 520,000.00	Not Specified	\$ 520,000.00

Source Financial Line Item(s)

	Transaction ID	Category	Account Name	Account Details	Client Name	Owner	Amount
1	PEXA216933811 S01F	Purchaser's Equity	-	-	-	WALSH & BLAIR	\$ 489,560.85
					Total		\$ 489,560.85

Destination Financial Line Item(s)

	Transaction ID	Category	Account Name	Account Details	Owner	Amount
1	PEXA216933811 D03F	Council Rates	RIVERINA WATER COUNTY COUNCIL (4101)	0304659	DEBBIE FLYNN AND ASSOCIATES	\$ 214.32
2	PEXA216933811 D05F	Other	Debbie Flynn and Associates	062614 10258560	DEBBIE FLYNN AND ASSOCIATES	\$ 1,155.00
3	PEXA216933811 D04F	Other	Infotrack	062009 10266066	DEBBIE FLYNN AND ASSOCIATES	\$ 438.99
4	PEXA216933811 D02F	Professional Fees	-	-	WALSH & BLAIR	\$ 2,450.45
5	PEXA216933811 D08F	PEXA Fees	PEXA Fee Account	-	DEBBIE FLYNN AND ASSOCIATES	\$ 117.92
6	PEXA216933811 D09F	PEXA Fees	PEXA Fee Account	-	WALSH & BLAIR	\$ 117.92



Date Generated: 30/11/2021

Destination Financial Line Item(s)

	Transaction ID	Category	Account Name	Account Details	Owner	Amount
7	PEXA216933811 D07F	Lodgement Fees	Lodgement Fee Account - NSW	-	WALSH & BLAIR	\$ 295.40
8	PEXA216933811 D06F	Stamp Duty Disbursement	OSR EPS Tax Remitting Account	-	WALSH & BLAIR	\$ 18,627.00
9	PEXA216933811 D01F	Loan Payout	-	-	ST GEORGE BANK	\$ 280,353.69
10	PEXA216933811 D10F	Vendor's Funds	-	-	ST GEORGE BANK	\$ 185,790.16
				Total		\$ 489,560.85

Debbie Flynn and Associates

Lawyers

PAID IN FULL

Disbursements paid from settlement:

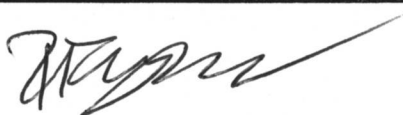
InfoTrack - Contract particulars, Title Search,
OSR Land Tax Certificate \$438.99

Vendor Pexa Settlement fee \$117.92

Yours faithfully,

DEBBIE FLYNN AND ASSOCIATES

Per:



1. Costs payable under this tax invoice are payable within 30 days. Within 30 days after that date you may request an itemised tax invoice.
2. In the event of a dispute in relation to legal costs you may:
 - a. seek the assistance of the NSW Legal Services Commissioner;
 - b. have the costs assessed.
3. A complaint to the NSW Legal Services Commissioner, in relation to this tax invoice, must be made within 60 days after the legal costs become payable or if an itemised tax invoice was requested, 30 days after that request was complied with. The NSW Legal Services Commissioner may waive the time requirement if satisfied that the complaint is made within 4 months after the required period and it is just and fair to deal with the complaint, having regard to the delay and reasons for the delay.
4. An application for costs assessment must be made within 12 months after:
 - a. the tax invoice was given to you or a request for payment was made to you; or
 - b. the legal costs were paid if neither a tax invoice nor a request was made.
5. It is intended to withdraw the amount of this tax invoice from any money held in our trust ledger at the expiration of 7 business days from the date this tax invoice was given unless an objection is made.
6. Invoiced amounts outstanding 30 days after this invoice has been given to you, accrue interest at the maximum rate allowed by section 195 of the *Legal Profession Uniform Law (NSW) No 16a* and section 75 of the *Legal Profession Uniform General Rules 2005* (NSW).
7. The responsible principal for this tax invoice is Debbie Flynn.



MEMBER OF
THE LAW SOCIETY
OF NEW SOUTH WALES

35a Gurwood Street, Wagga Wagga NSW 2650. PO Box 2076, Wagga Wagga NSW 2650.
Telephone: (02) 6921 1060 **Facsimile:** (02) 6921 1353 **Email:** flynn@debbieflynn.com.au
DX5415 Wagga Wagga

Liability limited by a scheme approved under Professional Standards Legislation



Contract for the sale and purchase of land 2019 edition

TERM

MEANING OF TERM

eCOS ID: 87073741

NSW DAN:

vendor agent

Macarthur Real Estate Agency

Phone: 02 5925 5777

co-agent

14 Morrow Street Wagga Wagga NSW 2650

Fax:

vendor

C GIBB PROPERTY PTY LTD (ACN169053043)

Ref:

15 Spring Valley Road Cudgera Creek NSW 2484

vendor's solicitor

Debbie Flynn & Associates

Phone: 02 6921 1060

DX 5415 Wagga Wagga NSW 2650

Fax:

PO Box 2076 Wagga Wagga NSW 2650

Ref:

date for completion 28 days after the date of this contract

(clause 15)

Email: angela@debbieflynn.com.au

land

45 BEREMBEE RD BOURKELANDS NSW 2650

(Address, plan details and title reference)

LOT 121 IN DEPOSITED PLAN 800848

121/800848

☒ VACANT POSSESSION

☐ Subject to existing tenancies

improvements

☒ HOUSE

☒ garage

☐ carport

☐ home unit

☐ carspace

☐ storage space

☐ none

☒ other: outdoor entertaining area; people

attached copies

☒ documents in the List of Documents as marked or as numbered:

☐ other documents:

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

inclusions

☒ blinds

☒ dishwasher

☒ light fittings

☒ stove

☒ built-in wardrobes

☒ fixed floor coverings

☒ range hood

☐ pool equipment

☒ clothes line

☒ insect screens

☐ solar panels

☒ TV antenna

☒ curtains

☐ other:

exclusions

purchaser

Graham Leonard Matthews and Margaret Evelyn Matthews
Greene and Margaret Matthews

13 Bourkelands Drive Bourkelands NSW 2650

purchaser's solicitor

Walsh and Blair Lawyers

221 Tarcutta Street Wagga Wagga NSW 2650

Phone: 02 6926 8268

Fax:

Ref:

price

\$ 520,000.00

deposit

\$ 52,000.00

balance

\$ 468,000.00

Email: sally@walshblair.com.au
(10% of the price, unless otherwise stated)

contract date

28 October 2021

(if not stated, the date this contract was made)

buyer's agent

vendor

witness

GST AMOUNT (optional)

The price includes

GST of: \$

purchaser

☐ JOINT TENANTS

☐ tenants in common

☐ in unequal shares

witness

BREACH OF COPYRIGHT MAY RESULT IN LEGAL ACTION

DF:21:01:10067

87073741

C GIBBS RETIREMENT FUND

30-Jun-22

FIXED ASSETS

Description	Depn/ Cap Works	W/Paper Ref	Sold 25/11/21 =*(149/365) 2022	2021	2020	2019	2018	2017	2016	2015
Buildings										
Buildings - BMT (45 Berembee Road)		PY	72,278.00	72,278.00	72,278.00	72,278.00	72,278.00	72,278.00	72,278.00	72,278.00
Less: Accum Amortisation			(24,213.76)	(22,865.00)	(19,561.00)	(16,257.00)	(12,953.00)	(9,649.00)	(6,345.00)	(3,041.00)
Closing WDV Capital Improvements		1-4	\$ 48,064.24	\$ 49,413.00	\$ 52,717.00	\$ 56,021.00	\$ 59,325.00	\$ 62,629.00	\$ 65,933.00	\$ 69,237.00
Cap Works Amortn Current FY - Per BMT Report	BMT Report	BMT Report	1,348.76	3,304.00	3,304.00	3,304.00	3,304.00	3,304.00	3,304.00	3,041.00
Total Capital Improvements Depreciation - Current Year		1-4	\$ 1,348.76	\$ 3,304.00	\$ 3,304.00	\$ 3,304.00	\$ 3,304.00	\$ 3,304.00	\$ 3,304.00	\$ 3,041.00
Buildings - Additional (45 Berembee Road)		PY	192.00	192.00	192.00	192.00	192.00	192.00	192.00	192.00
Initial Repair - Fan, Toilet etc.			192.00	192.00	192.00	192.00	192.00	192.00	192.00	192.00
Less: Accum Amortisation			(33.76)	(31.80)	(27.00)	(22.20)	(17.40)	(12.60)	(7.80)	(3.00)
Closing WDV Capital Improvements		1-4	\$ 158.24	\$ 160.20	\$ 165.00	\$ 169.80	\$ 174.60	\$ 179.40	\$ 184.20	\$ 189.00
Cap Works Amortn Current FY - Fan, Toilet etc. (2.5% PC)	Manual Calc	Calc'd	1.96	4.80	4.80	4.80	4.80	4.80	4.80	3.00
Total Capital Improvements Depreciation - Current Year		1-4	\$ 1.96	\$ 4.80	\$ 4.80	\$ 4.80	\$ 4.80	\$ 4.80	\$ 4.80	\$ 3.00
		Calc'd			=192*0.025					
Plant & Equipment										
Plant & Equipment - BMT (45 Berembee Road)		PY	31,855.00	31,855.00	31,855.00	31,855.00	31,855.00	31,855.00	31,855.00	31,855.00
Less: Accum Depreciation			(24,429.53)	(23,976.00)	(22,577.00)	(20,764.00)	(18,349.00)	(15,045.00)	(10,749.00)	(5,411.00)
Closing WDV Plant & Equipment		1-4	\$ 7,425.47	\$ 7,879.00	\$ 9,278.00	\$ 11,091.00	\$ 13,506.00	\$ 16,810.00	\$ 21,106.00	\$ 26,444.00
Depreciation Current Year	BMT Report	BMT Report	\$ 453.53	\$ 1,399.00	1,813.00	2,415.00	3,304.00	4,296.00	5,338.00	5,411.00
Total Plant & Equipment Depreciation - Current Year		1-4	\$ 453.53	\$ 1,399.00	\$ 1,813.00	\$ 2,415.00	\$ 3,304.00	\$ 4,296.00	\$ 5,338.00	\$ 5,411.00
Plant & Equipment - Additional (45 Berembee Road)										
A/C Replace Valve & Fittings		PY	607.00	607.00	607.00	607.00	607.00	607.00	607.00	607.00
Air Conditioning Unit		PY	2,550.00	2,550.00	2,550.00	2,550.00	2,550.00	2,550.00	2,550.00	
170L Hot Water System		Tfr to LVP				1,540.00	1,540.00	1,540.00		
Floating Floor		PY	1,512.76	1,512.76	1,512.76	1,512.76	1,512.76	1,512.76		
			4,669.76	4,669.76	4,669.76	4,669.76	6,209.76	6,209.76	4,697.00	607.00
Less: Accum Depreciation			(2,848.82)	(2,725.25)	(2,361.86)	(1,924.71)	(2,040.30)	(1,224.48)	(448.31)	(41.00)
Closing WDV Plant & Equipment		1-4	\$ 1,820.94	\$ 1,944.51	\$ 2,307.90	\$ 2,745.05	\$ 4,169.46	\$ 4,985.28	\$ 4,248.69	\$ 566.00
Depreciation Current Year - A/C Replace Valve & Fittings (10% DV)	Manual Calc	Calc'd	12.28	33.42	37.14	41.26	45.85	50.94	56.60	41.00
Depreciation Current Year - Air Conditioning Unit (20% DV)	Manual Calc	Calc'd	65.46	200.45	250.56	313.20	391.50	489.38	103.11	
Depreciation Current Year - 170L Hot Water System (16.67% DV)		Tfr to LVP					179.50	215.40	247.60	
Depreciation Current Year - Floating Floor (13.33% DV)	Manual Calc	Calc'd	45.82	129.53	149.45	172.44	198.97	20.45		
Total Plant & Equipment Depreciation - Current Year		1-4	\$ 123.57	\$ 363.40	\$ 437.15	\$ 526.91	\$ 815.82	\$ 776.17	\$ 407.31	\$ 41.00
Low Value Pool (45 Berembee Road)										
Rangehood & Gas Cooktop		PY	484.00	484.00	484.00	484.00	484.00	484.00	484.00	
170L Hot Water System from Above		Above	897.50	897.50	897.50	897.50				
Dishwasher		2-1-2c	858.00	858.00	858.00					
			2,239.50	2,239.50	2,239.50	1,381.50	484.00	484.00	484.00	-
Less: Accum Depreciation			(1,855.09)	(1,708.06)	(1,131.79)	(724.56)	(330.39)	(238.22)	(90.75)	
Closing Low Value Pool		1-4	\$ 384.41	\$ 531.44	\$ 1,107.71	\$ 656.94	\$ 153.61	\$ 245.78	\$ 393.25	\$ -
Depreciation Current Year	Manual Calc	Calc'd	147.03	576.27	407.23	394.17	92.17	147.47	90.75	
Total Plant & Equipment Depreciation - Current Year		1-4	\$ 147.03	\$ 576.27	\$ 407.23	\$ 394.17	\$ 92.17	\$ 147.47	\$ 90.75	
Current Year Depreciation Totals										
Depreciation			724.13	2,338.67	2,657.38	3,336.08	4,211.99	5,219.64	5,836.06	5,452.00
Capital Works			1,350.72	3,308.80	3,308.80	3,308.80	3,308.80	3,308.80	3,308.80	3,044.00
			\$ 2,074.84	\$ 5,647.47	\$ 5,966.18	\$ 6,644.88	\$ 7,520.79	\$ 8,528.44	\$ 9,144.86	\$ 8,496.00

Diminishing value method summary

Date	Effective life	Pooled plant	Division 40	Division 43	Total
31-Jul-14 to 30-Jun-15	3,754	1,657	5,411	3,041	8,452
1-Jul-15 to 30-Jun-16	2,647	2,691	5,338	3,304	8,642
1-Jul-16 to 30-Jun-17	1,890	2,406	4,296	3,304	7,600
1-Jul-17 to 30-Jun-18	1,473	1,831	3,304	3,304	6,608
1-Jul-18 to 30-Jun-19	1,270	1,145	2,415	3,304	5,719
1-Jul-19 to 30-Jun-20	1,098	715	1,813	3,304	5,117
1-Jul-20 to 30-Jun-21	952	447	1,399	3,304	4,703
1-Jul-21 to 30-Jun-22	829	282	1,111	3,304	4,415
1-Jul-22 to 30-Jun-23	539	520	1,059	3,304	4,363
1-Jul-23 to 30-Jun-24	485	324	809	3,304	4,113
1-Jul-24 to 30-Jun-25	437	203	640	3,304	3,944
1-Jul-25 to 30-Jun-26	393	129	522	3,304	3,826
1-Jul-26 to 30-Jun-27	353	81	434	3,304	3,738
1-Jul-27 to 30-Jun-28	318	51	369	3,304	3,673
1-Jul-28 to 30-Jun-29	286	31	317	3,304	3,621
1-Jul-29 to 30-Jun-30	258	17	275	3,304	3,579
1-Jul-30 to 30-Jun-31	231	12	243	3,304	3,547
1-Jul-31 to 30-Jun-32	109	379	488	2,839	3,327
1-Jul-32 to 30-Jun-33	0	605	605	1,101	1,706
1-Jul-33 to 30-Jun-34	0	378	378	1,101	1,479
1-Jul-34 to 30-Jun-35	0	236	236	1,101	1,337
1-Jul-35 to 30-Jun-36	0	148	148	1,101	1,249
1-Jul-36 to 30-Jun-37	0	92	92	1,101	1,193
1-Jul-37 to 30-Jun-38	0	57	57	1,101	1,158
1-Jul-38 to 30-Jun-39	0	36	36	1,101	1,137
1-Jul-39 to 30-Jun-40	0	23	23	1,101	1,124
1-Jul-40 to 30-Jun-41	0	14	14	1,101	1,115
1-Jul-41 to 30-Jun-42	0	8	8	1,101	1,109
1-Jul-42 to 30-Jun-43	0	5	5	1,101	1,106
1-Jul-43 to 30-Jun-44	0	4	4	786	790
1-Jul-44 to 30-Jun-45	0	3	3	386	389
1-Jul-45 to 30-Jun-46	0	2	2	251	253
1-Jul-46 to 30-Jun-47	0	1	1	0	1
1-Jul-47 to 30-Jun-48	0	0	0	0	0
1-Jul-48 to 30-Jun-49	0	0	0	0	0
1-Jul-49 to 30-Jun-50	0	0	0	0	0
1-Jul-50 to 30-Jun-51	0	0	0	0	0
1-Jul-51 to 30-Jun-52	0	0	0	0	0
1-Jul-52 to 30-Jun-53	0	0	0	0	0
1-Jul-53 to 30-Jun-54	0	0	0	0	0
1-Jul-54 to 30-Jun-55	0	0	0	0	0

C GIBBS RETIREMENT FUND

30-Jun-22

FIXED ASSETS

Description	Depn/ Cap Works	W/Paper Ref	Sold 25/11/21 =*(149/365) 2022	2021	2020	2019	2018	2017	2016	2015
Buildings										
Buildings - BMT (45 Berembee Road)		PY	72,278.00	72,278.00	72,278.00	72,278.00	72,278.00	72,278.00	72,278.00	72,278.00
Less: Accum Amortisation			(24,213.76)	(22,865.00)	(19,561.00)	(16,257.00)	(12,953.00)	(9,649.00)	(6,345.00)	(3,041.00)
Closing WDV Capital Improvements		1-4	\$ 48,064.24	\$ 49,413.00	\$ 52,717.00	\$ 56,021.00	\$ 59,325.00	\$ 62,629.00	\$ 65,933.00	\$ 69,237.00
Cap Works Amortn Current FY - Per BMT Report	BMT Report	BMT Report	1,348.76	3,304.00	3,304.00	3,304.00	3,304.00	3,304.00	3,304.00	3,041.00
Total Capital Improvements Depreciation - Current Year		1-4	\$ 1,348.76	\$ 3,304.00	\$ 3,304.00	\$ 3,304.00	\$ 3,304.00	\$ 3,304.00	\$ 3,304.00	\$ 3,041.00
Buildings - Additional (45 Berembee Road)		PY	192.00	192.00	192.00	192.00	192.00	192.00	192.00	192.00
Initial Repair - Fan, Toilet etc.			192.00	192.00	192.00	192.00	192.00	192.00	192.00	192.00
Less: Accum Amortisation			(33.76)	(31.80)	(27.00)	(22.20)	(17.40)	(12.60)	(7.80)	(3.00)
Closing WDV Capital Improvements		1-4	\$ 158.24	\$ 160.20	\$ 165.00	\$ 169.80	\$ 174.60	\$ 179.40	\$ 184.20	\$ 189.00
Cap Works Amortn Current FY - Fan, Toilet etc. (2.5% PC)	Manual Calc	Calc'd	1.96	4.80	4.80	4.80	4.80	4.80	4.80	3.00
Total Capital Improvements Depreciation - Current Year		1-4	\$ 1.96	\$ 4.80	\$ 4.80	\$ 4.80	\$ 4.80	\$ 4.80	\$ 4.80	\$ 3.00
		Calc'd			=192*0.025					
Plant & Equipment										
Plant & Equipment - BMT (45 Berembee Road)		PY	31,855.00	31,855.00	31,855.00	31,855.00	31,855.00	31,855.00	31,855.00	31,855.00
Less: Accum Depreciation			(24,429.53)	(23,976.00)	(22,577.00)	(20,764.00)	(18,349.00)	(15,045.00)	(10,749.00)	(5,411.00)
Closing WDV Plant & Equipment		1-4	\$ 7,425.47	\$ 7,879.00	\$ 9,278.00	\$ 11,091.00	\$ 13,506.00	\$ 16,810.00	\$ 21,106.00	\$ 26,444.00
Depreciation Current Year	BMT Report	BMT Report	\$ 453.53	\$ 1,399.00	1,813.00	2,415.00	3,304.00	4,296.00	5,338.00	5,411.00
Total Plant & Equipment Depreciation - Current Year		1-4	\$ 453.53	\$ 1,399.00	\$ 1,813.00	\$ 2,415.00	\$ 3,304.00	\$ 4,296.00	\$ 5,338.00	\$ 5,411.00
Plant & Equipment - Additional (45 Berembee Road)										
A/C Replace Valve & Fittings		PY	607.00	607.00	607.00	607.00	607.00	607.00	607.00	607.00
Air Conditioning Unit		PY	2,550.00	2,550.00	2,550.00	2,550.00	2,550.00	2,550.00	2,550.00	
170L Hot Water System		Tfr to LVP				1,540.00	1,540.00	1,540.00		
Floating Floor		PY	1,512.76	1,512.76	1,512.76	1,512.76	1,512.76	1,512.76		
			4,669.76	4,669.76	4,669.76	4,669.76	6,209.76	6,209.76	4,697.00	607.00
Less: Accum Depreciation			(2,848.82)	(2,725.25)	(2,361.86)	(1,924.71)	(2,040.30)	(1,224.48)	(448.31)	(41.00)
Closing WDV Plant & Equipment		1-4	\$ 1,820.94	\$ 1,944.51	\$ 2,307.90	\$ 2,745.05	\$ 4,169.46	\$ 4,985.28	\$ 4,248.69	\$ 566.00
Depreciation Current Year - A/C Replace Valve & Fittings (10% DV)	Manual Calc	Calc'd	12.28	33.42	37.14	41.26	45.85	50.94	56.60	41.00
Depreciation Current Year - Air Conditioning Unit (20% DV)	Manual Calc	Calc'd	65.46	200.45	250.56	313.20	391.50	489.38	103.11	
Depreciation Current Year - 170L Hot Water System (16.67% DV)		Tfr to LVP					179.50	215.40	247.60	
Depreciation Current Year - Floating Floor (13.33% DV)	Manual Calc	Calc'd	45.82	129.53	149.45	172.44	198.97	20.45		
Total Plant & Equipment Depreciation - Current Year		1-4	\$ 123.57	\$ 363.40	\$ 437.15	\$ 526.91	\$ 815.82	\$ 776.17	\$ 407.31	\$ 41.00
Low Value Pool (45 Berembee Road)										
Rangehood & Gas Cooktop		PY	484.00	484.00	484.00	484.00	484.00	484.00	484.00	
170L Hot Water System from Above		Above	897.50	897.50	897.50	897.50				
Dishwasher		2-1-2c	858.00	858.00	858.00					
			2,239.50	2,239.50	2,239.50	1,381.50	484.00	484.00	484.00	-
Less: Accum Depreciation			(1,855.09)	(1,708.06)	(1,131.79)	(724.56)	(330.39)	(238.22)	(90.75)	
Closing Low Value Pool		1-4	\$ 384.41	\$ 531.44	\$ 1,107.71	\$ 656.94	\$ 153.61	\$ 245.78	\$ 393.25	\$ -
Depreciation Current Year	Manual Calc	Calc'd	147.03	576.27	407.23	394.17	92.17	147.47	90.75	
Total Plant & Equipment Depreciation - Current Year		1-4	\$ 147.03	\$ 576.27	\$ 407.23	\$ 394.17	\$ 92.17	\$ 147.47	\$ 90.75	
Current Year Depreciation Totals										
Depreciation			724.13	2,338.67	2,657.38	3,336.08	4,211.99	5,219.64	5,836.06	5,452.00
Capital Works			1,350.72	3,308.80	3,308.80	3,308.80	3,308.80	3,308.80	3,308.80	3,044.00
			\$ 2,074.84	\$ 5,647.47	\$ 5,966.18	\$ 6,644.88	\$ 7,520.79	\$ 8,528.44	\$ 9,144.86	\$ 8,496.00

76500 - Plant and Equipment (at written down value)

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
APS1	Plant and Equipment - 45 Berembee Road (APS)				\$1,944.50	100%
BMT1	Plant and Equipment - 45 Berembee Road (BMT)				\$7,879.00	100%
LVP1	Low Value Pool - 45 Berembee Road				\$531.44	100%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
					\$10,354.94	

Supporting Documents

- Investment Movement Report [Report](#)
- SMSF 2022 - 33400 BMT Tax Depreciation Report.pdf
- SMSF 2022 - 72700 76500 76550 77200 85500 Settlement Statement 45 Berembee Road.pdf
- SMSF 2022 - 72700 76500 76550 77200 85500 Settlement Statement 45 Berembee Road.pdf
- SMSF 2022 - 33400 Depreciation Schedule Calculation - APS & LVP1 & APS1.pdf [APS1](#)
- SMSF 2022 - 33400 Depreciation Schedule Calculation - APS & LVP1 & APS1.pdf [BMT1](#)
- SMSF 2022 - 33400 Depreciation Schedule Calculation - APS & LVP1 & APS1.pdf [LVP1](#)

Standard Checklist

- ☐ Attach Investment Movement Report
- ☐ Attach relevant Statements and Source Documentation
- ☐ Ensure all Investments are valued correctly at June 30
- ☐ Ensure the investment is in accordance with the fund's investment strategy
- ☐ Ensure the investment is in accordance with the SIS Act

C Gibb Retirement Fund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
CBA Cash Investment A/C #7920		13.15		187,466.09		(184,282.46)			3,196.78	3,196.78
Rabobank HISA				150,631.60					150,631.60	150,631.60
Rabobank Saver 90 Day				250,795.53					250,795.53	250,795.53
St George Complete Freedom Offset A/C #2083		282,373.26		232,400.81		(514,774.07)			0.00	0.00
		282,386.41		821,294.03		(699,056.53)			404,623.91	404,623.91
Building										
APS - Building - 45 Berembee Road (APS)	1.00	163.20			(1.00)	(163.20)	(3.00)		0.00	
BMT - Building - 45 Berembee Road (BMT)	1.00	52,454.00			(1.00)	(52,454.00)	(3,041.00)		0.00	
		52,617.20				(52,617.20)	(3,044.00)		0.00	
Plant and Equipment (at written down value)										
LVP1 - Low Value Pool - 45 Berembee Road		531.44				(531.44)			0.00	0.00
APS1 - Plant and Equipment - 45 Berembee Road (APS)		1,944.50				(1,944.50)			0.00	0.00
BMT1 - Plant and Equipment - 45 Berembee Road (BMT)		7,879.00				(7,879.00)			0.00	0.00

C Gibb Retirement Fund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
		10,354.94				(10,354.94)			0.00	0.00
Plant and Equipment (at written down value) - Unitised										
GasHeater_Gibb1 - Gas Heater	1.00	3,953.00			(1.00)	(3,953.00)	(460.58)		0.00	
		3,953.00				(3,953.00)	(460.58)		0.00	
Real Estate Properties (Australian - Residential)										
CGIBB1 - 45 Berembee Road, Bourkelands	1.00	270,434.40		72,746.27	(1.00)	(343,180.67)	176,819.33		0.00	
		270,434.40		72,746.27		(343,180.67)	176,819.33		0.00	
		619,745.95		894,040.30		(1,109,162.34)	173,314.75		404,623.91	404,623.91

Macarthur Real Estate Settlement Statement

14 Morrow Street, Wagga Wagga NSW 2650
61649486055

Tax Invoice

TO: C Gibb Property Pty Ltd

REG: Settlement of 45 Berembee Road, BOURKELANDS

Salesperson: Mark Macarthur

Settlement Date: 25/11/21

Vendor: C Gibb Property Pty Ltd

Purchaser: Graham & Marg Matthews

Sale Price: \$520,000.00

Deposit in Trust Received: \$52,000.00

Total funds held in trust	\$52,000.00
LESS Balance on invoice #548595 (Invoices - 45 Berembee Road)	(\$1,674.32)
LESS Balance on invoice #548610 (Commission - 45 Berembee Road)	(\$7,800.00)
Total balance on unpaid invoices	(\$9,474.32)
Balance due to vendor	\$42,525.68

**All items listed above include GST where applicable*

Debbie Flynn and Associates

Lawyers

Our Ref: AMF:DF:21:01:10067

Debbie Flynn *Principal*

Angela Flynn *Associate*

30 November 2021

C Gibb Property Pty Ltd
15 Spring Valley Road
CUDGERA CREEK NSW 2484

Dear Sir/Madam,

RE: Your Sale to Matthews
Property: 45 Berembee Road, Bourkelands

We confirm that settlement of your sale of the above property took place on 25 November 2021.

At settlement, the sum of \$280,353.16 was paid to Westpac Banking Corporation on settlement and your Mortgage has now been discharged. The sum of \$185,790.16 was drawn in your favour on settlement and as this was an electronic settlement, this amount was transferred to your nominated account.

We enclose our account which we note was paid in full on settlement, together with a receipt for payment.

Please note that on settlement, all rates and charges have either been paid, or an adjustment made for the payment. Therefore, should you receive any rates notices for this property in the future, kindly forward a copy to our office which we will onforward to the Purchasers.



35a Gurwood Street, Wagga Wagga NSW 2650. PO Box 2076, Wagga Wagga NSW 2650.
Telephone: (02) 6921 1060 **Facsimile:** (02) 6921 1353 **Email:** flynn@debbieflynn.com.au
DX5415 Wagga Wagga

Liability limited by a scheme approved under Professional Standards Legislation



Debbie Flynn and Associates

Lawyers

As this now completes this transaction, we take this opportunity to thank you for your instructions. Should you require any assistance in the future, please do not hesitate to contact us.

Yours faithfully,

DEBBIE FLYNN AND ASSOCIATES

Per:



MEMBER OF
THE LAW SOCIETY
OF NEW SOUTH WALES

35a Gurwood Street, Wagga Wagga NSW 2650. PO Box 2076, Wagga Wagga NSW 2650.
Telephone: (02) 6921 1060 **Facsimile:** (02) 6921 1353 **Email:** flynn@debbieflynn.com.au
DX5415 Wagga Wagga

Liability limited by a scheme approved under Professional Standards Legislation



Debbie Flynn and Associates

Lawyers

Our Ref: AMF:DF:21:01:10067

Debbie Flynn *Principal*

Angela Flynn *Associate*

25 November 2021

C Gibb Property Pty Ltd
15 Spring Valley Road
CUDGERA CREEK NSW 2484

ABN: 14 648 121 188
Invoice Number: 4805A

Dear Sir/Madam,

RE: Your Sale to Matthews
Property: 45 Berembee Road, Bourkelands

To our professional costs of and incidental to acting for you in this matter including attendances on you personally and by telephone, receiving instructions, correspondence with agent and telephone attendances on the agent, correspondence with and telephone attendances on the purchasers' solicitor, receiving and perusing Contract for Sale, attendance on you when you signed the Contract and advising you in relation to the Contract, special conditions and annexures, attending to exchange of Contracts, making all necessary searches and enquiries, receiving and perusing result of same, advising you, further correspondence with the solicitors for the purchasers, making all necessary arrangements for settlement, attending settlement, advising agent and reporting following settlement and attention to the matter generally, far exceeding but say:

TOTAL professional costs		\$1,000.00
GST payable		<u>\$100.00</u>
		\$1,100.00
AUTHORISED sundries	\$50.00	
GST payable	<u>\$5.00</u>	<u>\$55.00</u>
<u>AMOUNT DUE TO US:</u>		<u>\$1,155.00</u>



35a Gurwood Street, Wagga Wagga NSW 2650. PO Box 2076, Wagga Wagga NSW 2650.
Telephone: (02) 6921 1060 **Facsimile:** (02) 6921 1353 **Email:** flynn@debbieflynn.com.au
DX5415 Wagga Wagga

Liability limited by a scheme approved under Professional Standards Legislation



SETTLEMENT STATEMENT

**C GIBB PROPERTY PTY LTD SALE TO MATTHEWS
PROPERTY: 45 BEREMBEE ROAD, BOURKELANDS**

Adjustment Date: 25 November 2021

File reference: AMF:DF:21:01:10067

Balance of Purchase price plus adjustments to be paid by purchaser on settlement: \$468,070.08

Distribution of Sale Proceeds

<u>Payee</u>	<u>Amount</u>
Riverina Water County Council	\$214.32
Vendor Pexa Fee	\$117.92
Infotrack	\$438.99
Debbie Flynn and Associates	\$1,155.00
Vendor funds	\$185,790.16
St George Bank Mortgage Payout	\$280,353.69
Total amount of payments	\$468,070.08

Deposit held by Macarthur Real Estate Agency

Following settlement, Macarthur Real Estate Agency will account to you direct for the deposit monies as follows:

Deposit held by agent	\$52,000.00
Amount payable to you less agent's fees and commission	\$52,000.00

SETTLEMENT ADJUSTMENT SHEET

C GIBB PROPERTY PTY LTD SALE TO MATTHEWS PROPERTY: 45 BEREMBEE ROAD, BOURKELANDS

Settlement Date: 25 November 2021

Adjustment Date: 25 November 2021

	<u>Payable by Vendor</u>	<u>Payable by Purchaser</u>
Purchase Price		\$520,000.00
Less Deposit Paid		\$52,000.00
Balance		\$468,000.00

Council Rates

For period 1/10/2021 to 31/12/2021 - 92 days

\$531.00 Paid

Purchaser allows 36 days

For Period 25/11/2021 to 31/12/2021

\$207.78

Water & Sewerage Rates

For period 1/10/2021 to 31/12/2021 - 92 days

\$40.00 Adjusted as Paid

Purchaser allows 36 days

For Period 25/11/2021 to 31/12/2021

\$15.65

Water Usage

Last meter reading 17/11/2021

Daily average = 0.4737kL

3.7896kL calculated at \$1.49/kL = \$5.65

Vendor allows 8 days (3.7896kL)

For period 17/11/2021 to 25/11/2021

\$5.65

Vendor allows for Discharge of Mortgage

\$147.70

Totals

\$153.35

\$468,223.43

Less Amount Payable by Vendor

\$153.35

AMOUNT DUE ON SETTLEMENT

\$468,070.08

Payment Details:

<u>Payee</u>	<u>Amount</u>
Riverina Water County Council	\$214.32
Vendor Pexa Fee	\$117.92
Infotrack	\$438.99
Debbie Flynn and Associates	\$1,155.00
Vendor funds	\$185,790.16
St George Bank Mortgage Payout	\$280,353.69
TOTAL	\$468,070.08



Date Generated: 30/11/2021

Settlement Completion Record**Settlement Details:**

Subscriber DEBBIE FLYNN AND ASSOCIATES
Subscriber Role: Proprietor on Title
Subscriber Reference: C Gibb sale
For sale or refinance of: 45 BEREMBEE Road BOURKELANDS NSW 2650
Land Title Reference: 121/800848
Total funds settled via PEXA: \$ 489,560.85
Funds not included in PEXA Financial Settlement: \$ 0.00
Net Adjustments: \$ 0.00
PEXA Workspace ID: PEXA216933811
Settlement Date: 25/11/2021

Signature(s) on Settlement Statement:

Deborah Gai Flynn - 25/11/2021 14:11 AEDT

Other Workspace Participants

Incoming Proprietor WALSH & BLAIR
Mortgagee on Title ST GEORGE BANK

Details of Sale Price

	Dealing	Gross Consideration	Deposit Paid	Balance of Purchase
1	AR654886	\$ 520,000.00	Not Specified	\$ 520,000.00

Source Financial Line Item(s)

	Transaction ID	Category	Account Name	Account Details	Client Name	Owner	Amount
1	PEXA216933811 S01F	Purchaser's Equity	-	-	-	WALSH & BLAIR	\$ 489,560.85
					Total		\$ 489,560.85

Destination Financial Line Item(s)

	Transaction ID	Category	Account Name	Account Details	Owner	Amount
1	PEXA216933811 D03F	Council Rates	RIVERINA WATER COUNTY COUNCIL (4101)	0304659	DEBBIE FLYNN AND ASSOCIATES	\$ 214.32
2	PEXA216933811 D05F	Other	Debbie Flynn and Associates	062614 10258560	DEBBIE FLYNN AND ASSOCIATES	\$ 1,155.00
3	PEXA216933811 D04F	Other	Infotrack	062009 10266066	DEBBIE FLYNN AND ASSOCIATES	\$ 438.99
4	PEXA216933811 D02F	Professional Fees	-	-	WALSH & BLAIR	\$ 2,450.45
5	PEXA216933811 D08F	PEXA Fees	PEXA Fee Account	-	DEBBIE FLYNN AND ASSOCIATES	\$ 117.92
6	PEXA216933811 D09F	PEXA Fees	PEXA Fee Account	-	WALSH & BLAIR	\$ 117.92



Date Generated: 30/11/2021

Destination Financial Line Item(s)

	Transaction ID	Category	Account Name	Account Details	Owner	Amount
7	PEXA216933811 D07F	Lodgement Fees	Lodgement Fee Account - NSW	-	WALSH & BLAIR	\$ 295.40
8	PEXA216933811 D06F	Stamp Duty Disbursement	OSR EPS Tax Remitting Account	-	WALSH & BLAIR	\$ 18,627.00
9	PEXA216933811 D01F	Loan Payout	-	-	ST GEORGE BANK	\$ 280,353.69
10	PEXA216933811 D10F	Vendor's Funds	-	-	ST GEORGE BANK	\$ 185,790.16
				Total		\$ 489,560.85

Debbie Flynn and Associates

Lawyers

PAID IN FULL

Disbursements paid from settlement:

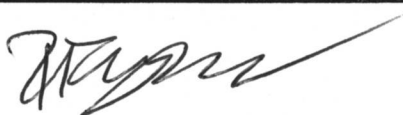
InfoTrack - Contract particulars, Title Search,
OSR Land Tax Certificate \$438.99

Vendor Pexa Settlement fee \$117.92

Yours faithfully,

DEBBIE FLYNN AND ASSOCIATES

Per:



1. Costs payable under this tax invoice are payable within 30 days. Within 30 days after that date you may request an itemised tax invoice.
2. In the event of a dispute in relation to legal costs you may:
 - a. seek the assistance of the NSW Legal Services Commissioner;
 - b. have the costs assessed.
3. A complaint to the NSW Legal Services Commissioner, in relation to this tax invoice, must be made within 60 days after the legal costs become payable or if an itemised tax invoice was requested, 30 days after that request was complied with. The NSW Legal Services Commissioner may waive the time requirement if satisfied that the complaint is made within 4 months after the required period and it is just and fair to deal with the complaint, having regard to the delay and reasons for the delay.
4. An application for costs assessment must be made within 12 months after:
 - a. the tax invoice was given to you or a request for payment was made to you; or
 - b. the legal costs were paid if neither a tax invoice nor a request was made.
5. It is intended to withdraw the amount of this tax invoice from any money held in our trust ledger at the expiration of 7 business days from the date this tax invoice was given unless an objection is made.
6. Invoiced amounts outstanding 30 days after this invoice has been given to you, accrue interest at the maximum rate allowed by section 195 of the *Legal Profession Uniform Law (NSW) No 16a* and section 75 of the *Legal Profession Uniform General Rules 2005* (NSW).
7. The responsible principal for this tax invoice is Debbie Flynn.



MEMBER OF
THE LAW SOCIETY
OF NEW SOUTH WALES

35a Gurwood Street, Wagga Wagga NSW 2650. PO Box 2076, Wagga Wagga NSW 2650.
Telephone: (02) 6921 1060 **Facsimile:** (02) 6921 1353 **Email:** flynn@debbieflynn.com.au
DX5415 Wagga Wagga

Liability limited by a scheme approved under Professional Standards Legislation



Contract for the sale and purchase of land 2019 edition

TERM

MEANING OF TERM

eCOS ID: 87073741

NSW DAN:

vendor agent

Macarthur Real Estate Agency

Phone: 02 5925 5777

co-agent

14 Morrow Street Wagga Wagga NSW 2650

Fax:

vendor

C GIBB PROPERTY PTY LTD (ACN169053043)

Ref:

15 Spring Valley Road Cudgera Creek NSW 2484

vendor's solicitor

Debbie Flynn & Associates

Phone: 02 6921 1060

DX 5415 Wagga Wagga NSW 2650

Fax:

PO Box 2076 Wagga Wagga NSW 2650

Ref:

date for completion 28 days after the date of this contract

(clause 15)

Email: angela@debbieflynn.com.au

land

45 BEREMBEE RD BOURKELANDS NSW 2650

(Address, plan details and title reference)

LOT 121 IN DEPOSITED PLAN 800848

121/800848

☒ VACANT POSSESSION

☐ Subject to existing tenancies

improvements

☒ HOUSE

☒ garage

☐ carport

☐ home unit

☐ carspace

☐ storage space

☐ none

☒ other: outdoor entertaining area; people

attached copies

☒ documents in the List of Documents as marked or as numbered:

☐ other documents:

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

inclusions

☒ blinds

☒ dishwasher

☒ light fittings

☒ stove

☒ built-in wardrobes

☒ fixed floor coverings

☒ range hood

☐ pool equipment

☒ clothes line

☒ insect screens

☐ solar panels

☒ TV antenna

☒ curtains

☐ other:

exclusions

purchaser

Graham Leonard Matthews and Margaret Evelyn Matthews

Greene and Margaret Matthews

13 Bourkelands Drive Bourkelands NSW 2650

purchaser's solicitor

Walsh and Blair Lawyers

221 Tarcutta Street Wagga Wagga NSW 2650

Phone: 02 6926 8268

Fax:

Ref:

price

\$ 520,000.00

deposit

\$ 52,000.00

balance

\$ 468,000.00

Email: sally@walshblair.com.au
(10% of the price, unless otherwise stated)

contract date

28 October 2021

(if not stated, the date this contract was made)

buyer's agent

vendor

witness

GST AMOUNT (optional)

The price includes

GST of: \$

purchaser

☐ JOINT TENANTS

☐ tenants in common

☐ in unequal shares

witness

BREACH OF COPYRIGHT MAY RESULT IN LEGAL ACTION

DF:21:01:10067

87073741

Diminishing value method summary

Date	Effective life	Pooled plant	Division 40	Division 43	Total
31-Jul-14 to 30-Jun-15	3,754	1,657	5,411	3,041	8,452
1-Jul-15 to 30-Jun-16	2,647	2,691	5,338	3,304	8,642
1-Jul-16 to 30-Jun-17	1,890	2,406	4,296	3,304	7,600
1-Jul-17 to 30-Jun-18	1,473	1,831	3,304	3,304	6,608
1-Jul-18 to 30-Jun-19	1,270	1,145	2,415	3,304	5,719
1-Jul-19 to 30-Jun-20	1,098	715	1,813	3,304	5,117
1-Jul-20 to 30-Jun-21	952	447	1,399	3,304	4,703
1-Jul-21 to 30-Jun-22	829	282	1,111	3,304	4,415
1-Jul-22 to 30-Jun-23	539	520	1,059	3,304	4,363
1-Jul-23 to 30-Jun-24	485	324	809	3,304	4,113
1-Jul-24 to 30-Jun-25	437	203	640	3,304	3,944
1-Jul-25 to 30-Jun-26	393	129	522	3,304	3,826
1-Jul-26 to 30-Jun-27	353	81	434	3,304	3,738
1-Jul-27 to 30-Jun-28	318	51	369	3,304	3,673
1-Jul-28 to 30-Jun-29	286	31	317	3,304	3,621
1-Jul-29 to 30-Jun-30	258	17	275	3,304	3,579
1-Jul-30 to 30-Jun-31	231	12	243	3,304	3,547
1-Jul-31 to 30-Jun-32	109	379	488	2,839	3,327
1-Jul-32 to 30-Jun-33	0	605	605	1,101	1,706
1-Jul-33 to 30-Jun-34	0	378	378	1,101	1,479
1-Jul-34 to 30-Jun-35	0	236	236	1,101	1,337
1-Jul-35 to 30-Jun-36	0	148	148	1,101	1,249
1-Jul-36 to 30-Jun-37	0	92	92	1,101	1,193
1-Jul-37 to 30-Jun-38	0	57	57	1,101	1,158
1-Jul-38 to 30-Jun-39	0	36	36	1,101	1,137
1-Jul-39 to 30-Jun-40	0	23	23	1,101	1,124
1-Jul-40 to 30-Jun-41	0	14	14	1,101	1,115
1-Jul-41 to 30-Jun-42	0	8	8	1,101	1,109
1-Jul-42 to 30-Jun-43	0	5	5	1,101	1,106
1-Jul-43 to 30-Jun-44	0	4	4	786	790
1-Jul-44 to 30-Jun-45	0	3	3	386	389
1-Jul-45 to 30-Jun-46	0	2	2	251	253
1-Jul-46 to 30-Jun-47	0	1	1	0	1
1-Jul-47 to 30-Jun-48	0	0	0	0	0
1-Jul-48 to 30-Jun-49	0	0	0	0	0
1-Jul-49 to 30-Jun-50	0	0	0	0	0
1-Jul-50 to 30-Jun-51	0	0	0	0	0
1-Jul-51 to 30-Jun-52	0	0	0	0	0
1-Jul-52 to 30-Jun-53	0	0	0	0	0
1-Jul-53 to 30-Jun-54	0	0	0	0	0
1-Jul-54 to 30-Jun-55	0	0	0	0	0

Macarthur Real Estate Settlement Statement

14 Morrow Street, Wagga Wagga NSW 2650
61649486055

Tax Invoice

TO: C Gibb Property Pty Ltd

REG: Settlement of 45 Berembee Road, BOURKELANDS

Salesperson: Mark Macarthur

Settlement Date: 25/11/21

Vendor: C Gibb Property Pty Ltd

Purchaser: Graham & Marg Matthews

Sale Price: \$520,000.00

Deposit in Trust Received: \$52,000.00

Total funds held in trust	\$52,000.00
LESS Balance on invoice #548595 (Invoices - 45 Berembee Road)	(\$1,674.32)
LESS Balance on invoice #548610 (Commission - 45 Berembee Road)	(\$7,800.00)
Total balance on unpaid invoices	(\$9,474.32)
Balance due to vendor	\$42,525.68

**All items listed above include GST where applicable*

Debbie Flynn and Associates

Lawyers

Our Ref: AMF:DF:21:01:10067

Debbie Flynn *Principal*

Angela Flynn *Associate*

30 November 2021

C Gibb Property Pty Ltd
15 Spring Valley Road
CUDGERA CREEK NSW 2484

Dear Sir/Madam,

RE: Your Sale to Matthews
Property: 45 Berembee Road, Bourkelands

We confirm that settlement of your sale of the above property took place on 25 November 2021.

At settlement, the sum of \$280,353.16 was paid to Westpac Banking Corporation on settlement and your Mortgage has now been discharged. The sum of \$185,790.16 was drawn in your favour on settlement and as this was an electronic settlement, this amount was transferred to your nominated account.

We **enclose** our account which we note was paid in full on settlement, together with a receipt for payment.

Please note that on settlement, all rates and charges have either been paid, or an adjustment made for the payment. Therefore, should you receive any rates notices for this property in the future, kindly forward a copy to our office which we will onforward to the Purchasers.



35a Gurwood Street, Wagga Wagga NSW 2650. PO Box 2076, Wagga Wagga NSW 2650.
Telephone: (02) 6921 1060 **Facsimile:** (02) 6921 1353 **Email:** flynn@debbieflynn.com.au
DX5415 Wagga Wagga

Liability limited by a scheme approved under Professional Standards Legislation



Debbie Flynn and Associates

Lawyers

As this now completes this transaction, we take this opportunity to thank you for your instructions. Should you require any assistance in the future, please do not hesitate to contact us.

Yours faithfully,

DEBBIE FLYNN AND ASSOCIATES

Per:



MEMBER OF
THE LAW SOCIETY
OF NEW SOUTH WALES

35a Gurwood Street, Wagga Wagga NSW 2650. PO Box 2076, Wagga Wagga NSW 2650.

Telephone: (02) 6921 1060 Facsimile: (02) 6921 1353 Email: flynn@debbieflynn.com.au

DX5415 Wagga Wagga

Liability limited by a scheme approved under Professional Standards Legislation



Debbie Flynn and Associates

Lawyers

Our Ref: AMF:DF:21:01:10067

Debbie Flynn *Principal*

Angela Flynn *Associate*

25 November 2021

C Gibb Property Pty Ltd
15 Spring Valley Road
CUDGERA CREEK NSW 2484

ABN: 14 648 121 188
Invoice Number: 4805A

Dear Sir/Madam,

RE: Your Sale to Matthews
Property: 45 Berembee Road, Bourkelands

To our professional costs of and incidental to acting for you in this matter including attendances on you personally and by telephone, receiving instructions, correspondence with agent and telephone attendances on the agent, correspondence with and telephone attendances on the purchasers' solicitor, receiving and perusing Contract for Sale, attendance on you when you signed the Contract and advising you in relation to the Contract, special conditions and annexures, attending to exchange of Contracts, making all necessary searches and enquiries, receiving and perusing result of same, advising you, further correspondence with the solicitors for the purchasers, making all necessary arrangements for settlement, attending settlement, advising agent and reporting following settlement and attention to the matter generally, far exceeding but say:

TOTAL professional costs		\$1,000.00
GST payable		<u>\$100.00</u>
		\$1,100.00
AUTHORISED sundries	\$50.00	
GST payable	<u>\$5.00</u>	<u>\$55.00</u>
<u>AMOUNT DUE TO US:</u>		<u>\$1,155.00</u>



MEMBER OF
THE LAW SOCIETY
OF NEW SOUTH WALES

35a Gurwood Street, Wagga Wagga NSW 2650. PO Box 2076, Wagga Wagga NSW 2650.
Telephone: (02) 6921 1060 **Facsimile:** (02) 6921 1353 **Email:** flynn@debbieflynn.com.au
DX5415 Wagga Wagga

Liability limited by a scheme approved under Professional Standards Legislation



SETTLEMENT STATEMENT

**C GIBB PROPERTY PTY LTD SALE TO MATTHEWS
PROPERTY: 45 BEREMBEE ROAD, BOURKELANDS**

Adjustment Date: 25 November 2021

File reference: AMF:DF:21:01:10067

Balance of Purchase price plus adjustments to be paid by purchaser on settlement: \$468,070.08

Distribution of Sale Proceeds

<u>Payee</u>	<u>Amount</u>
Riverina Water County Council	\$214.32
Vendor Pexa Fee	\$117.92
Infotrack	\$438.99
Debbie Flynn and Associates	\$1,155.00
Vendor funds	\$185,790.16
St George Bank Mortgage Payout	\$280,353.69
Total amount of payments	\$468,070.08

Deposit held by Macarthur Real Estate Agency

Following settlement, Macarthur Real Estate Agency will account to you direct for the deposit monies as follows:

Deposit held by agent	\$52,000.00
Amount payable to you less agent's fees and commission	\$52,000.00

SETTLEMENT ADJUSTMENT SHEET

**C GIBB PROPERTY PTY LTD SALE TO MATTHEWS
PROPERTY: 45 BEREMBEE ROAD, BOURKELANDS**

Settlement Date: 25 November 2021

Adjustment Date: 25 November 2021

	<u>Payable by Vendor</u>	<u>Payable by Purchaser</u>
Purchase Price		\$520,000.00
Less Deposit Paid		\$52,000.00
Balance		\$468,000.00

Council Rates

For period 1/10/2021 to 31/12/2021 - 92 days

\$531.00 Paid

Purchaser allows 36 days

For Period 25/11/2021 to 31/12/2021

\$207.78

Water & Sewerage Rates

For period 1/10/2021 to 31/12/2021 - 92 days

\$40.00 Adjusted as Paid

Purchaser allows 36 days

For Period 25/11/2021 to 31/12/2021

\$15.65

Water Usage

Last meter reading 17/11/2021

Daily average = 0.4737kL

3.7896kL calculated at \$1.49/kL = \$5.65

Vendor allows 8 days (3.7896kL)

For period 17/11/2021 to 25/11/2021

\$5.65

Vendor allows for Discharge of Mortgage

\$147.70

Totals

\$153.35

\$468,223.43

Less Amount Payable by Vendor

\$153.35

AMOUNT DUE ON SETTLEMENT

\$468,070.08

Payment Details:

<u>Payee</u>	<u>Amount</u>
Riverina Water County Council	\$214.32
Vendor Pexa Fee	\$117.92
Infotrack	\$438.99
Debbie Flynn and Associates	\$1,155.00
Vendor funds	\$185,790.16
St George Bank Mortgage Payout	\$280,353.69
TOTAL	\$468,070.08



Date Generated: 30/11/2021

Settlement Completion Record**Settlement Details:**

Subscriber DEBBIE FLYNN AND ASSOCIATES
Subscriber Role: Proprietor on Title
Subscriber Reference: C Gibb sale
For sale or refinance of: 45 BEREMBEE Road BOURKELANDS NSW 2650
Land Title Reference: 121/800848
Total funds settled via PEXA: \$ 489,560.85
Funds not included in PEXA Financial Settlement: \$ 0.00
Net Adjustments: \$ 0.00
PEXA Workspace ID: PEXA216933811
Settlement Date: 25/11/2021

Signature(s) on Settlement Statement:

Deborah Gai Flynn - 25/11/2021 14:11 AEDT

Other Workspace Participants

Incoming Proprietor WALSH & BLAIR
Mortgagee on Title ST GEORGE BANK

Details of Sale Price

	Dealing	Gross Consideration	Deposit Paid	Balance of Purchase
1	AR654886	\$ 520,000.00	Not Specified	\$ 520,000.00

Source Financial Line Item(s)

	Transaction ID	Category	Account Name	Account Details	Client Name	Owner	Amount
1	PEXA216933811 S01F	Purchaser's Equity	-	-	-	WALSH & BLAIR	\$ 489,560.85
					Total		\$ 489,560.85

Destination Financial Line Item(s)

	Transaction ID	Category	Account Name	Account Details	Owner	Amount
1	PEXA216933811 D03F	Council Rates	RIVERINA WATER COUNTY COUNCIL (4101)	0304659	DEBBIE FLYNN AND ASSOCIATES	\$ 214.32
2	PEXA216933811 D05F	Other	Debbie Flynn and Associates	062614 10258560	DEBBIE FLYNN AND ASSOCIATES	\$ 1,155.00
3	PEXA216933811 D04F	Other	Infotrack	062009 10266066	DEBBIE FLYNN AND ASSOCIATES	\$ 438.99
4	PEXA216933811 D02F	Professional Fees	-	-	WALSH & BLAIR	\$ 2,450.45
5	PEXA216933811 D08F	PEXA Fees	PEXA Fee Account	-	DEBBIE FLYNN AND ASSOCIATES	\$ 117.92
6	PEXA216933811 D09F	PEXA Fees	PEXA Fee Account	-	WALSH & BLAIR	\$ 117.92



Date Generated: 30/11/2021

Destination Financial Line Item(s)

	Transaction ID	Category	Account Name	Account Details	Owner	Amount
7	PEXA216933811 D07F	Lodgement Fees	Lodgement Fee Account - NSW	-	WALSH & BLAIR	\$ 295.40
8	PEXA216933811 D06F	Stamp Duty Disbursement	OSR EPS Tax Remitting Account	-	WALSH & BLAIR	\$ 18,627.00
9	PEXA216933811 D01F	Loan Payout	-	-	ST GEORGE BANK	\$ 280,353.69
10	PEXA216933811 D10F	Vendor's Funds	-	-	ST GEORGE BANK	\$ 185,790.16
				Total		\$ 489,560.85

Debbie Flynn and Associates

Lawyers

PAID IN FULL

Disbursements paid from settlement:

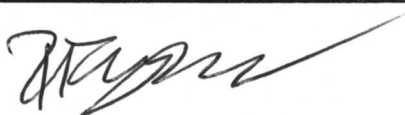
InfoTrack - Contract particulars, Title Search,
OSR Land Tax Certificate \$438.99

Vendor Pexa Settlement fee \$117.92

Yours faithfully,

DEBBIE FLYNN AND ASSOCIATES

Per:



1. Costs payable under this tax invoice are payable within 30 days. Within 30 days after that date you may request an itemised tax invoice.
2. In the event of a dispute in relation to legal costs you may:
 - a. seek the assistance of the NSW Legal Services Commissioner;
 - b. have the costs assessed.
3. A complaint to the NSW Legal Services Commissioner, in relation to this tax invoice, must be made within 60 days after the legal costs become payable or if an itemised tax invoice was requested, 30 days after that request was complied with. The NSW Legal Services Commissioner may waive the time requirement if satisfied that the complaint is made within 4 months after the required period and it is just and fair to deal with the complaint, having regard to the delay and reasons for the delay.
4. An application for costs assessment must be made within 12 months after:
 - a. the tax invoice was given to you or a request for payment was made to you; or
 - b. the legal costs were paid if neither a tax invoice nor a request was made.
5. It is intended to withdraw the amount of this tax invoice from any money held in our trust ledger at the expiration of 7 business days from the date this tax invoice was given unless an objection is made.
6. Invoiced amounts outstanding 30 days after this invoice has been given to you, accrue interest at the maximum rate allowed by section 195 of the *Legal Profession Uniform Law (NSW) No 16a* and section 75 of the *Legal Profession Uniform General Rules 2005* (NSW).
7. The responsible principal for this tax invoice is Debbie Flynn.



MEMBER OF
THE LAW SOCIETY
OF NEW SOUTH WALES

35a Gurwood Street, Wagga Wagga NSW 2650. PO Box 2076, Wagga Wagga NSW 2650.
Telephone: (02) 6921 1060 **Facsimile:** (02) 6921 1353 **Email:** flynn@debbieflynn.com.au
DX5415 Wagga Wagga

Liability limited by a scheme approved under Professional Standards Legislation



Contract for the sale and purchase of land 2019 edition

TERM

MEANING OF TERM

eCOS ID: 87073741

NSW DAN:

vendor agent

Macarthur Real Estate Agency

Phone: 02 5925 5777

co-agent

14 Morrow Street Wagga Wagga NSW 2650

Fax:

vendor

C GIBB PROPERTY PTY LTD (ACN169053043)

Ref:

15 Spring Valley Road Cudgera Creek NSW 2484

vendor's solicitor

Debbie Flynn & Associates

Phone: 02 6921 1060

DX 5415 Wagga Wagga NSW 2650

Fax:

PO Box 2076 Wagga Wagga NSW 2650

Ref:

date for completion 28 days after the date of this contract

(clause 15)

Email: angela@debbieflynn.com.au

land

45 BEREMBEE RD BOURKELANDS NSW 2650

(Address, plan details and title reference)

LOT 121 IN DEPOSITED PLAN 800848

121/800848

☒ VACANT POSSESSION

☐ Subject to existing tenancies

improvements

☒ HOUSE

☒ garage

☐ carport

☐ home unit

☐ carspace

☐ storage space

☐ none

☒ other: outdoor entertaining area; people

attached copies

☒ documents in the List of Documents as marked or as numbered:

☐ other documents:

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

inclusions

☒ blinds

☒ dishwasher

☒ light fittings

☒ stove

☒ built-in wardrobes

☒ fixed floor coverings

☒ range hood

☐ pool equipment

☒ clothes line

☒ insect screens

☐ solar panels

☒ TV antenna

☒ curtains

☐ other:

exclusions

purchaser

Graham Leonard Matthews and Margaret Evelyn Matthews

Greene and Margaret Matthews

13 Bourkelands Drive Bourkelands NSW 2650

purchaser's solicitor

Walsh and Blair Lawyers

221 Tarcutta Street Wagga Wagga NSW 2650

Phone: 02 6926 8268

Fax:

Ref:

price

\$ 520,000.00

deposit

\$ 52,000.00

balance

\$ 468,000.00

Email: sally@walshblair.com.au
(10% of the price, unless otherwise stated)

contract date

28 October 2021

(if not stated, the date this contract was made)

buyer's agent

vendor

witness

GST AMOUNT (optional)

The price includes

GST of: \$

purchaser

☐ JOINT TENANTS

☐ tenants in common

☐ in unequal shares

witness

BREACH OF COPYRIGHT MAY RESULT IN LEGAL ACTION

DF:21:01:10067

87073741

C GIBBS RETIREMENT FUND

30-Jun-22

FIXED ASSETS

Description	Depn/ Cap Works	W/Paper Ref	Sold 25/11/21 =*(149/365) 2022	2021	2020	2019	2018	2017	2016	2015
Buildings										
Buildings - BMT (45 Berembee Road)		PY	72,278.00	72,278.00	72,278.00	72,278.00	72,278.00	72,278.00	72,278.00	72,278.00
Less: Accum Amortisation			(24,213.76)	(22,865.00)	(19,561.00)	(16,257.00)	(12,953.00)	(9,649.00)	(6,345.00)	(3,041.00)
Closing WDV Capital Improvements		1-4	\$ 48,064.24	\$ 49,413.00	\$ 52,717.00	\$ 56,021.00	\$ 59,325.00	\$ 62,629.00	\$ 65,933.00	\$ 69,237.00
Cap Works Amortn Current FY - Per BMT Report	BMT Report	BMT Report	1,348.76	3,304.00	3,304.00	3,304.00	3,304.00	3,304.00	3,304.00	3,041.00
Total Capital Improvements Depreciation - Current Year		1-4	\$ 1,348.76	\$ 3,304.00	\$ 3,304.00	\$ 3,304.00	\$ 3,304.00	\$ 3,304.00	\$ 3,304.00	\$ 3,041.00
Buildings - Additional (45 Berembee Road)		PY	192.00	192.00	192.00	192.00	192.00	192.00	192.00	192.00
Initial Repair - Fan, Toilet etc.			192.00	192.00	192.00	192.00	192.00	192.00	192.00	192.00
Less: Accum Amortisation			(33.76)	(31.80)	(27.00)	(22.20)	(17.40)	(12.60)	(7.80)	(3.00)
Closing WDV Capital Improvements		1-4	\$ 158.24	\$ 160.20	\$ 165.00	\$ 169.80	\$ 174.60	\$ 179.40	\$ 184.20	\$ 189.00
Cap Works Amortn Current FY - Fan, Toilet etc. (2.5% PC)	Manual Calc	Calc'd	1.96	4.80	4.80	4.80	4.80	4.80	4.80	3.00
Total Capital Improvements Depreciation - Current Year		1-4	\$ 1.96	\$ 4.80	\$ 4.80	\$ 4.80	\$ 4.80	\$ 4.80	\$ 4.80	\$ 3.00
		Calc'd			=192*0.025					
Plant & Equipment										
Plant & Equipment - BMT (45 Berembee Road)		PY	31,855.00	31,855.00	31,855.00	31,855.00	31,855.00	31,855.00	31,855.00	31,855.00
Less: Accum Depreciation			(24,429.53)	(23,976.00)	(22,577.00)	(20,764.00)	(18,349.00)	(15,045.00)	(10,749.00)	(5,411.00)
Closing WDV Plant & Equipment		1-4	\$ 7,425.47	\$ 7,879.00	\$ 9,278.00	\$ 11,091.00	\$ 13,506.00	\$ 16,810.00	\$ 21,106.00	\$ 26,444.00
Depreciation Current Year	BMT Report	BMT Report	\$ 453.53	\$ 1,399.00	1,813.00	2,415.00	3,304.00	4,296.00	5,338.00	5,411.00
Total Plant & Equipment Depreciation - Current Year		1-4	\$ 453.53	\$ 1,399.00	\$ 1,813.00	\$ 2,415.00	\$ 3,304.00	\$ 4,296.00	\$ 5,338.00	\$ 5,411.00
Plant & Equipment - Additional (45 Berembee Road)										
A/C Replace Valve & Fittings		PY	607.00	607.00	607.00	607.00	607.00	607.00	607.00	607.00
Air Conditioning Unit		PY	2,550.00	2,550.00	2,550.00	2,550.00	2,550.00	2,550.00	2,550.00	
170L Hot Water System		Tfr to LVP				1,540.00	1,540.00	1,540.00		
Floating Floor		PY	1,512.76	1,512.76	1,512.76	1,512.76	1,512.76	1,512.76		
			4,669.76	4,669.76	4,669.76	4,669.76	6,209.76	6,209.76	4,697.00	607.00
Less: Accum Depreciation			(2,848.82)	(2,725.25)	(2,361.86)	(1,924.71)	(2,040.30)	(1,224.48)	(448.31)	(41.00)
Closing WDV Plant & Equipment		1-4	\$ 1,820.94	\$ 1,944.51	\$ 2,307.90	\$ 2,745.05	\$ 4,169.46	\$ 4,985.28	\$ 4,248.69	\$ 566.00
Depreciation Current Year - A/C Replace Valve & Fittings (10% DV)	Manual Calc	Calc'd	12.28	33.42	37.14	41.26	45.85	50.94	56.60	41.00
Depreciation Current Year - Air Conditioning Unit (20% DV)	Manual Calc	Calc'd	65.46	200.45	250.56	313.20	391.50	489.38	103.11	
Depreciation Current Year - 170L Hot Water System (16.67% DV)		Tfr to LVP					179.50	215.40	247.60	
Depreciation Current Year - Floating Floor (13.33% DV)	Manual Calc	Calc'd	45.82	129.53	149.45	172.44	198.97	20.45		
Total Plant & Equipment Depreciation - Current Year		1-4	\$ 123.57	\$ 363.40	\$ 437.15	\$ 526.91	\$ 815.82	\$ 776.17	\$ 407.31	\$ 41.00
Low Value Pool (45 Berembee Road)										
Rangehood & Gas Cooktop		PY	484.00	484.00	484.00	484.00	484.00	484.00	484.00	
170L Hot Water System from Above		Above	897.50	897.50	897.50	897.50				
Dishwasher		2-1-2c	858.00	858.00	858.00					
			2,239.50	2,239.50	2,239.50	1,381.50	484.00	484.00	484.00	-
Less: Accum Depreciation			(1,855.09)	(1,708.06)	(1,131.79)	(724.56)	(330.39)	(238.22)	(90.75)	
Closing Low Value Pool		1-4	\$ 384.41	\$ 531.44	\$ 1,107.71	\$ 656.94	\$ 153.61	\$ 245.78	\$ 393.25	\$ -
Depreciation Current Year	Manual Calc	Calc'd	147.03	576.27	407.23	394.17	92.17	147.47	90.75	
Total Plant & Equipment Depreciation - Current Year		1-4	\$ 147.03	\$ 576.27	\$ 407.23	\$ 394.17	\$ 92.17	\$ 147.47	\$ 90.75	
Current Year Depreciation Totals										
Depreciation			724.13	2,338.67	2,657.38	3,336.08	4,211.99	5,219.64	5,836.06	5,452.00
Capital Works			1,350.72	3,308.80	3,308.80	3,308.80	3,308.80	3,308.80	3,308.80	3,044.00
			\$ 2,074.84	\$ 5,647.47	\$ 5,966.18	\$ 6,644.88	\$ 7,520.79	\$ 8,528.44	\$ 9,144.86	\$ 8,496.00

76550 - Plant and Equipment (at written down value) - Unitised

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
GasHeater_Gibb1	Gas Heater	0.000000		1.000000	\$3,640.01	100%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		0.000000		1.000000	\$3,640.01	

Supporting Documents

- Investment Movement Report [Report](#)
- SMSF 2022 - 33400 Depreciation Schedule by BGL.pdf

Standard Checklist

- ☐ Attach Investment Movement Report
- ☐ Attach relevant Statements and Source Documentation
- ☐ Ensure all Investments are valued correctly at June 30
- ☐ Ensure the investment is in accordance with the fund's investment strategy
- ☐ Ensure the investment is in accordance with the SIS Act

C Gibb Retirement Fund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
CBA Cash Investment A/C #7920		13.15		187,466.09		(184,282.46)			3,196.78	3,196.78
Rabobank HISA				150,631.60					150,631.60	150,631.60
Rabobank Saver 90 Day				250,795.53					250,795.53	250,795.53
St George Complete Freedom Offset A/C #2083		282,373.26		232,400.81		(514,774.07)			0.00	0.00
		282,386.41		821,294.03		(699,056.53)			404,623.91	404,623.91
Building										
APS - Building - 45 Berembee Road (APS)	1.00	163.20			(1.00)	(163.20)	(3.00)		0.00	
BMT - Building - 45 Berembee Road (BMT)	1.00	52,454.00			(1.00)	(52,454.00)	(3,041.00)		0.00	
		52,617.20				(52,617.20)	(3,044.00)		0.00	
Plant and Equipment (at written down value)										
LVP1 - Low Value Pool - 45 Berembee Road		531.44				(531.44)			0.00	0.00
APS1 - Plant and Equipment - 45 Berembee Road (APS)		1,944.50				(1,944.50)			0.00	0.00
BMT1 - Plant and Equipment - 45 Berembee Road (BMT)		7,879.00				(7,879.00)			0.00	0.00

C Gibb Retirement Fund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
		10,354.94				(10,354.94)			0.00	0.00
Plant and Equipment (at written down value) - Unitised										
GasHeater_Gibb1 - Gas Heater	1.00	3,953.00			(1.00)	(3,953.00)	(460.58)		0.00	
		3,953.00				(3,953.00)	(460.58)		0.00	
Real Estate Properties (Australian - Residential)										
CGIBB1 - 45 Berembee Road, Bourkelands	1.00	270,434.40		72,746.27	(1.00)	(343,180.67)	176,819.33		0.00	
		270,434.40		72,746.27		(343,180.67)	176,819.33		0.00	
		619,745.95		894,040.30		(1,109,162.34)	173,314.75		404,623.91	404,623.91

C Gibb Retirement Fund

Depreciation Schedule

For The Period 01 July 2021 - 30 June 2022

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments			Depreciation				Closing Written Down Value
				Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation ¹	Method	Rate	Calculated Depreciation ²	Posted Depreciation ³	
Plant and Equipment (at written down value) - Unitised											
Gas Heater											
	15/09/2020	3,953.00	3,640.01			3,640.01	Diminishing Value	10.00 %	147.59	147.59	3,492.42
		3,953.00	3,640.01			3,640.01				147.59	3,492.42
		3,953.00	3,640.01			3,640.01				147.59	3,492.42

¹ Amounts have been pro rated based on number of days in the year
² Depreciation/Capital Works calculated as per depreciation method
³ Depreciation amounts posted to the ledger

77200 - Real Estate Properties (Australian - Residential)

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
CGIBB1	45 Berembee Road, Bourkelands	0.000000		1.000000	\$406,431.85	100%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		0.000000		1.000000	\$406,431.85	

Supporting Documents

- Investment Movement Report [Report](#)
- SMSF 2022 - 72700 76500 76550 77200 85500 Settlement Statement 45 Berembee Road.pdf

Standard Checklist

- ☐ Attach copies of Purchase or Sale contracts if property was purchased or disposed of during the year
- ☐ Attach copy of current certificate of title.
- ☐ Attach current building insurance policy
- ☐ Attach Declaration of Trust
- ☐ Ensure all Investments are valued correctly at June 30
- ☐ Ensure the investment is in accordance with the Fund's investment strategy
- ☐ Ensure the investment is in accordance with the SIS Act

Notes

Rosalina Johnson

Note

Need to take up sale

01/06/2023 16:30

C Gibb Retirement Fund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
CBA Cash Investment A/C #7920		13.15		187,466.09		(184,282.46)			3,196.78	3,196.78
Rabobank HISA				150,631.60					150,631.60	150,631.60
Rabobank Saver 90 Day				250,795.53					250,795.53	250,795.53
St George Complete Freedom Offset A/C #2083		282,373.26		232,400.81		(514,774.07)			0.00	0.00
		282,386.41		821,294.03		(699,056.53)			404,623.91	404,623.91
Building										
APS - Building - 45 Berembee Road (APS)	1.00	163.20			(1.00)	(163.20)	(3.00)		0.00	
BMT - Building - 45 Berembee Road (BMT)	1.00	52,454.00			(1.00)	(52,454.00)	(3,041.00)		0.00	
		52,617.20				(52,617.20)	(3,044.00)		0.00	
Plant and Equipment (at written down value)										
LVP1 - Low Value Pool - 45 Berembee Road		531.44				(531.44)			0.00	0.00
APS1 - Plant and Equipment - 45 Berembee Road (APS)		1,944.50				(1,944.50)			0.00	0.00
BMT1 - Plant and Equipment - 45 Berembee Road (BMT)		7,879.00				(7,879.00)			0.00	0.00

C Gibb Retirement Fund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
		10,354.94				(10,354.94)			0.00	0.00
Plant and Equipment (at written down value) - Unitised										
GasHeater_Gibb1 - Gas Heater	1.00	3,953.00			(1.00)	(3,953.00)	(460.58)		0.00	
		3,953.00				(3,953.00)	(460.58)		0.00	
Real Estate Properties (Australian - Residential)										
CGIBB1 - 45 Berembee Road, Bourkelands	1.00	270,434.40		72,746.27	(1.00)	(343,180.67)	176,819.33		0.00	
		270,434.40		72,746.27		(343,180.67)	176,819.33		0.00	
		619,745.95		894,040.30		(1,109,162.34)	173,314.75		404,623.91	404,623.91

Macarthur Real Estate Settlement Statement

14 Morrow Street, Wagga Wagga NSW 2650
61649486055

Tax Invoice

TO: C Gibb Property Pty Ltd

REG: Settlement of 45 Berembee Road, BOURKELANDS

Salesperson: Mark Macarthur

Settlement Date: 25/11/21

Vendor: C Gibb Property Pty Ltd

Purchaser: Graham & Marg Matthews

Sale Price: \$520,000.00

Deposit in Trust Received: \$52,000.00

Total funds held in trust	\$52,000.00
LESS Balance on invoice #548595 (Invoices - 45 Berembee Road)	(\$1,674.32)
LESS Balance on invoice #548610 (Commission - 45 Berembee Road)	(\$7,800.00)
Total balance on unpaid invoices	(\$9,474.32)
Balance due to vendor	\$42,525.68

**All items listed above include GST where applicable*

Debbie Flynn and Associates

Lawyers

Our Ref: AMF:DF:21:01:10067

Debbie Flynn *Principal*

Angela Flynn *Associate*

30 November 2021

C Gibb Property Pty Ltd
15 Spring Valley Road
CUDGERA CREEK NSW 2484

Dear Sir/Madam,

RE: Your Sale to Matthews
Property: 45 Berembee Road, Bourkelands

We confirm that settlement of your sale of the above property took place on 25 November 2021.

At settlement, the sum of \$280,353.16 was paid to Westpac Banking Corporation on settlement and your Mortgage has now been discharged. The sum of \$185,790.16 was drawn in your favour on settlement and as this was an electronic settlement, this amount was transferred to your nominated account.

We **enclose** our account which we note was paid in full on settlement, together with a receipt for payment.

Please note that on settlement, all rates and charges have either been paid, or an adjustment made for the payment. Therefore, should you receive any rates notices for this property in the future, kindly forward a copy to our office which we will onforward to the Purchasers.



35a Gurwood Street, Wagga Wagga NSW 2650. PO Box 2076, Wagga Wagga NSW 2650.
Telephone: (02) 6921 1060 **Facsimile:** (02) 6921 1353 **Email:** flynn@debbieflynn.com.au
DX5415 Wagga Wagga

Liability limited by a scheme approved under Professional Standards Legislation



Debbie Flynn and Associates

Lawyers

As this now completes this transaction, we take this opportunity to thank you for your instructions. Should you require any assistance in the future, please do not hesitate to contact us.

Yours faithfully,

DEBBIE FLYNN AND ASSOCIATES

Per:



MEMBER OF
THE LAW SOCIETY
OF NEW SOUTH WALES

35a Gurwood Street, Wagga Wagga NSW 2650. PO Box 2076, Wagga Wagga NSW 2650.

Telephone: (02) 6921 1060 **Facsimile:** (02) 6921 1353 **Email:** flynn@debbieflynn.com.au

DX5415 Wagga Wagga

Liability limited by a scheme approved under Professional Standards Legislation



Debbie Flynn and Associates

Lawyers

Our Ref: AMF:DF:21:01:10067

Debbie Flynn *Principal*

Angela Flynn *Associate*

25 November 2021

C Gibb Property Pty Ltd
15 Spring Valley Road
CUDGERA CREEK NSW 2484

ABN: 14 648 121 188
Invoice Number: 4805A

Dear Sir/Madam,

RE: Your Sale to Matthews
Property: 45 Berembee Road, Bourkelands

To our professional costs of and incidental to acting for you in this matter including attendances on you personally and by telephone, receiving instructions, correspondence with agent and telephone attendances on the agent, correspondence with and telephone attendances on the purchasers' solicitor, receiving and perusing Contract for Sale, attendance on you when you signed the Contract and advising you in relation to the Contract, special conditions and annexures, attending to exchange of Contracts, making all necessary searches and enquiries, receiving and perusing result of same, advising you, further correspondence with the solicitors for the purchasers, making all necessary arrangements for settlement, attending settlement, advising agent and reporting following settlement and attention to the matter generally, far exceeding but say:

TOTAL professional costs		\$1,000.00
GST payable		<u>\$100.00</u>
		\$1,100.00
AUTHORISED sundries	\$50.00	
GST payable	<u>\$5.00</u>	<u>\$55.00</u>
<u>AMOUNT DUE TO US:</u>		<u>\$1,155.00</u>



35a Gurwood Street, Wagga Wagga NSW 2650. PO Box 2076, Wagga Wagga NSW 2650.
Telephone: (02) 6921 1060 **Facsimile:** (02) 6921 1353 **Email:** flynn@debbieflynn.com.au
DX5415 Wagga Wagga

Liability limited by a scheme approved under Professional Standards Legislation



SETTLEMENT STATEMENT

**C GIBB PROPERTY PTY LTD SALE TO MATTHEWS
PROPERTY: 45 BEREMBEE ROAD, BOURKELANDS**

Adjustment Date: 25 November 2021

File reference: AMF:DF:21:01:10067

Balance of Purchase price plus adjustments to be paid by purchaser on settlement: \$468,070.08

Distribution of Sale Proceeds

<u>Payee</u>	<u>Amount</u>
Riverina Water County Council	\$214.32
Vendor Pexa Fee	\$117.92
Infotrack	\$438.99
Debbie Flynn and Associates	\$1,155.00
Vendor funds	\$185,790.16
St George Bank Mortgage Payout	\$280,353.69
Total amount of payments	\$468,070.08

Deposit held by Macarthur Real Estate Agency

Following settlement, Macarthur Real Estate Agency will account to you direct for the deposit monies as follows:

Deposit held by agent	\$52,000.00
Amount payable to you less agent's fees and commission	\$52,000.00

SETTLEMENT ADJUSTMENT SHEET

**C GIBB PROPERTY PTY LTD SALE TO MATTHEWS
PROPERTY: 45 BEREMBEE ROAD, BOURKELANDS**

Settlement Date: 25 November 2021

Adjustment Date: 25 November 2021

	<u>Payable by Vendor</u>	<u>Payable by Purchaser</u>
Purchase Price		\$520,000.00
Less Deposit Paid		\$52,000.00
Balance		\$468,000.00

Council Rates

For period 1/10/2021 to 31/12/2021 - 92 days

\$531.00 Paid

Purchaser allows 36 days

For Period 25/11/2021 to 31/12/2021

\$207.78

Water & Sewerage Rates

For period 1/10/2021 to 31/12/2021 - 92 days

\$40.00 Adjusted as Paid

Purchaser allows 36 days

For Period 25/11/2021 to 31/12/2021

\$15.65

Water Usage

Last meter reading 17/11/2021

Daily average = 0.4737kL

3.7896kL calculated at \$1.49/kL = \$5.65

Vendor allows 8 days (3.7896kL)

For period 17/11/2021 to 25/11/2021

\$5.65

Vendor allows for Discharge of Mortgage

\$147.70

Totals

\$153.35

\$468,223.43

Less Amount Payable by Vendor

\$153.35

AMOUNT DUE ON SETTLEMENT

\$468,070.08

Payment Details:

<u>Payee</u>	<u>Amount</u>
Riverina Water County Council	\$214.32
Vendor Pexa Fee	\$117.92
Infotrack	\$438.99
Debbie Flynn and Associates	\$1,155.00
Vendor funds	\$185,790.16
St George Bank Mortgage Payout	\$280,353.69
TOTAL	\$468,070.08



Date Generated: 30/11/2021

Settlement Completion Record**Settlement Details:**

Subscriber DEBBIE FLYNN AND ASSOCIATES
Subscriber Role: Proprietor on Title
Subscriber Reference: C Gibb sale
For sale or refinance of: 45 BEREMBEE Road BOURKELANDS NSW 2650
Land Title Reference: 121/800848
Total funds settled via PEXA: \$ 489,560.85
Funds not included in PEXA Financial Settlement: \$ 0.00
Net Adjustments: \$ 0.00
PEXA Workspace ID: PEXA216933811
Settlement Date: 25/11/2021

Signature(s) on Settlement Statement:

Deborah Gai Flynn - 25/11/2021 14:11 AEDT

Other Workspace Participants

Incoming Proprietor WALSH & BLAIR
Mortgagee on Title ST GEORGE BANK

Details of Sale Price

	Dealing	Gross Consideration	Deposit Paid	Balance of Purchase
1	AR654886	\$ 520,000.00	Not Specified	\$ 520,000.00

Source Financial Line Item(s)

	Transaction ID	Category	Account Name	Account Details	Client Name	Owner	Amount
1	PEXA216933811 S01F	Purchaser's Equity	-	-	-	WALSH & BLAIR	\$ 489,560.85
					Total		\$ 489,560.85

Destination Financial Line Item(s)

	Transaction ID	Category	Account Name	Account Details	Owner	Amount
1	PEXA216933811 D03F	Council Rates	RIVERINA WATER COUNTY COUNCIL (4101)	0304659	DEBBIE FLYNN AND ASSOCIATES	\$ 214.32
2	PEXA216933811 D05F	Other	Debbie Flynn and Associates	062614 10258560	DEBBIE FLYNN AND ASSOCIATES	\$ 1,155.00
3	PEXA216933811 D04F	Other	Infotrack	062009 10266066	DEBBIE FLYNN AND ASSOCIATES	\$ 438.99
4	PEXA216933811 D02F	Professional Fees	-	-	WALSH & BLAIR	\$ 2,450.45
5	PEXA216933811 D08F	PEXA Fees	PEXA Fee Account	-	DEBBIE FLYNN AND ASSOCIATES	\$ 117.92
6	PEXA216933811 D09F	PEXA Fees	PEXA Fee Account	-	WALSH & BLAIR	\$ 117.92



Date Generated: 30/11/2021

Destination Financial Line Item(s)

	Transaction ID	Category	Account Name	Account Details	Owner	Amount
7	PEXA216933811 D07F	Lodgement Fees	Lodgement Fee Account - NSW	-	WALSH & BLAIR	\$ 295.40
8	PEXA216933811 D06F	Stamp Duty Disbursement	OSR EPS Tax Remitting Account	-	WALSH & BLAIR	\$ 18,627.00
9	PEXA216933811 D01F	Loan Payout	-	-	ST GEORGE BANK	\$ 280,353.69
10	PEXA216933811 D10F	Vendor's Funds	-	-	ST GEORGE BANK	\$ 185,790.16
				Total		\$ 489,560.85

Debbie Flynn and Associates

Lawyers

PAID IN FULL

Disbursements paid from settlement:

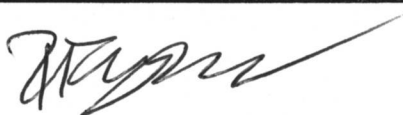
InfoTrack - Contract particulars, Title Search,
OSR Land Tax Certificate \$438.99

Vendor Pexa Settlement fee \$117.92

Yours faithfully,

DEBBIE FLYNN AND ASSOCIATES

Per:



1. Costs payable under this tax invoice are payable within 30 days. Within 30 days after that date you may request an itemised tax invoice.
2. In the event of a dispute in relation to legal costs you may:
 - a. seek the assistance of the NSW Legal Services Commissioner;
 - b. have the costs assessed.
3. A complaint to the NSW Legal Services Commissioner, in relation to this tax invoice, must be made within 60 days after the legal costs become payable or if an itemised tax invoice was requested, 30 days after that request was complied with. The NSW Legal Services Commissioner may waive the time requirement if satisfied that the complaint is made within 4 months after the required period and it is just and fair to deal with the complaint, having regard to the delay and reasons for the delay.
4. An application for costs assessment must be made within 12 months after:
 - a. the tax invoice was given to you or a request for payment was made to you; or
 - b. the legal costs were paid if neither a tax invoice nor a request was made.
5. It is intended to withdraw the amount of this tax invoice from any money held in our trust ledger at the expiration of 7 business days from the date this tax invoice was given unless an objection is made.
6. Invoiced amounts outstanding 30 days after this invoice has been given to you, accrue interest at the maximum rate allowed by section 195 of the *Legal Profession Uniform Law (NSW) No 16a* and section 75 of the *Legal Profession Uniform General Rules 2005* (NSW).
7. The responsible principal for this tax invoice is Debbie Flynn.



MEMBER OF
THE LAW SOCIETY
OF NEW SOUTH WALES

35a Gurwood Street, Wagga Wagga NSW 2650. PO Box 2076, Wagga Wagga NSW 2650.
Telephone: (02) 6921 1060 **Facsimile:** (02) 6921 1353 **Email:** flynn@debbieflynn.com.au
DX5415 Wagga Wagga

Liability limited by a scheme approved under Professional Standards Legislation



Contract for the sale and purchase of land 2019 edition

TERM

MEANING OF TERM

eCOS ID: 87073741

NSW DAN:

vendor agent

Macarthur Real Estate Agency

Phone: 02 5925 5777

co-agent

14 Morrow Street Wagga Wagga NSW 2650

Fax:

vendor

C GIBB PROPERTY PTY LTD (ACN169053043)

Ref:

15 Spring Valley Road Cudgera Creek NSW 2484

vendor's solicitor

Debbie Flynn & Associates

Phone: 02 6921 1060

DX 5415 Wagga Wagga NSW 2650

Fax:

PO Box 2076 Wagga Wagga NSW 2650

Ref:

date for completion 28 days after the date of this contract

(clause 15)

Email: angela@debbieflynn.com.au

land

45 BEREMBEE RD BOURKELANDS NSW 2650

(Address, plan details and title reference)

LOT 121 IN DEPOSITED PLAN 800848

121/800848

☒ VACANT POSSESSION

☐ Subject to existing tenancies

improvements

☒ HOUSE

☒ garage

☐ carport

☐ home unit

☐ carspace

☐ storage space

☐ none

☒ other: outdoor entertaining area, pergola

attached copies

☒ documents in the List of Documents as marked or as numbered:

☐ other documents:

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

inclusions

☒ blinds

☒ dishwasher

☒ light fittings

☒ stove

☒ built-in wardrobes

☒ fixed floor coverings

☒ range hood

☐ pool equipment

☒ clothes line

☒ insect screens

☐ solar panels

☒ TV antenna

☒ curtains

☐ other:

exclusions

purchaser

Graham Leonard Matthews and Margaret Evelyn Matthews
Graham and Margaret Matthews

13 Bourkelands Drive Bourkelands NSW 2650

purchaser's solicitor

Walsh and Blair Lawyers

221 Tarcutta Street Wagga Wagga NSW 2650

Phone: 02 6926 8268

Fax:

Ref:

price

\$ 520,000.00

deposit

\$ 52,000.00

balance

\$ 468,000.00

Email: sally@walshblair.com.au
(10% of the price, unless otherwise stated)

contract date

28 October 2021

(if not stated, the date this contract was made)

buyer's agent

vendor

witness

GST AMOUNT (optional)

The price includes

GST of: \$

purchaser

☐ JOINT TENANTS

☐ tenants in common

☐ in unequal shares

witness

BREACH OF COPYRIGHT MAY RESULT IN LEGAL ACTION

DF:21:01:10067

87073741

85000 - Income Tax Payable/Refundable

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	(\$259.00)		100%
TOTAL		CY Balance	LY Balance	
		(\$259.00)		

Supporting Documents

- Statement of Taxable Income [Report](#)
- Exempt Pension Reconciliation [Report](#)
- Tax Reconciliation Report [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- SMSF 2022 - 85000 Statement of Taxable Income.pdf
- SMSF 2022 - 85000 ATO PAYG Instalmts.pdf
- SMSF 2022 - 85000 ATO ITA.pdf
- SMSF 2022 - 85000 ATO ICA.pdf

Standard Checklist

- ☐ Attach Actuarial Certificate (if applicable)
- ☐ Attach any other Tax reconciliations
- ☐ Attach copy of Exempt Pension Reconciliation (if applicable)
- ☐ Attach copy of Non Deductible Expense Reconciliation (if applicable)
- ☐ Attach copy of Statement of Taxable Income
- ☐ Attach copy of Tax Reconciliation Report
- ☐ Confirm Transactions in ATO Portal

C Gibb Retirement Fund**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Segment - 01 July 2021 to 30 June 2022						
Label B						
	30/07/2021	28000/CGIBB1	45 Berembee Road, Bourkelands	1,398.75		
	31/08/2021	28000/CGIBB1	45 Berembee Road, Bourkelands	896.38		
	30/09/2021	28000/CGIBB1	45 Berembee Road, Bourkelands	1,569.12		
	28/02/2022	28000/CGIBB1	45 Berembee Road, Bourkelands	220.72		
	30/06/2022	28000/CGIBB1	45 Berembee Road, Bourkelands	3,230.87		
			Total	7,315.84	100.000 %	7,315.84
Label C						
	01/01/2022	25000/CBA7920	CBA Cash Investment A/C #7920	3.05		
	01/02/2022	25000/CBA7920	CBA Cash Investment A/C #7920	7.84		
	28/02/2022	25000/RBS90	Rabobank Saver 90 Day	118.90		
	28/02/2022	25000/RBHISA	Rabobank HISA	76.72		
	28/02/2022	25000/RBHISA	Rabobank HISA	19.18		
	01/03/2022	25000/CBA7920	CBA Cash Investment A/C #7920	3.07		
	31/03/2022	25000/RBHISA	Rabobank HISA	127.48		
	31/03/2022	25000/RBS90	Rabobank Saver 90 Day	148.70		
	31/03/2022	25000/RBHISA	Rabobank HISA	31.87		
	01/04/2022	25000/CBA7920	CBA Cash Investment A/C #7920	1.09		
	30/04/2022	25000/RBS90	Rabobank Saver 90 Day	143.98		
	30/04/2022	25000/RBHISA	Rabobank HISA	30.88		
	30/04/2022	25000/RBHISA	Rabobank HISA	123.50		
	01/05/2022	25000/CBA7920	CBA Cash Investment A/C #7920	0.81		

C Gibb Retirement Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label C						
	31/05/2022	25000/RBS90	Rabobank Saver 90 Day	172.87		
	31/05/2022	25000/RBHISA	Rabobank HISA	46.36		
	31/05/2022	25000/RBHISA	Rabobank HISA	98.90		
	01/06/2022	25000/CBA7920	CBA Cash Investment A/C #7920	0.88		
	30/06/2022	25000/RBS90	Rabobank Saver 90 Day	211.08		
	30/06/2022	25000/RBHISA	Rabobank HISA	71.16		
			Total	1,438.32	100.000 %	1,438.32
					Total Segment ECPI *	8,754.16
				SMSF Annual Return Rounding		1.16
					Total ECPI	8,753.00

* Total Segment ECPI does not include ECPI amounts from Label A. The total ECPI from Label A is shown separately at the start of the report.

C Gibb Retirement Fund**Pension Non Deductible Expense Report**

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Segment - 01 July 2021 to 30 June 2022							
<u>Label E</u>							
Deemed Segregated							
	25/11/2021	33400/BMT1	Depreciation - 45 Berembee Road (BMT)	453.52			
	25/11/2021	33400/APS	Capital Works - 45 Berembee Road (APS)	1.96			
	25/11/2021	33400/LVP1	Low Value Pool - 45 Berembee Road	147.03			
	25/11/2021	33400/APS1	Depreciation - 45 Berembee Road (APS)	123.57			
	25/11/2021	33400/GasHeater_Gibb1	Gas Heater	147.59			
	25/11/2021	33400/BMT	Capital Works - 45 Berembee Road (BMT)	1,348.76			
			Total	2,222.43	100.000 %	0.00	2,222.43
<u>Label H</u>							
Deemed Segregated							
	17/06/2022	30700	Auditor's Remuneration	330.00			
			Total	330.00	100.000 %	0.00	330.00
<u>Label I</u>							
Deemed Segregated							
	30/06/2022	41960/CGIBB1	45 Berembee Road, Bourkelands	1,062.77			
	25/11/2021	42150/CGIBB1	45 Berembee Road, Bourkelands	(15.65)			
	30/06/2022	42060/CGIBB1	45 Berembee Road, Bourkelands	764.50			

C Gibb Retirement Fund**Pension Non Deductible Expense Report**

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Label I							
Deemed Segregated							
	25/11/2021	42150/CGIBB1	45 Berembee Road, Bourkelands	5.65			
	25/11/2021	41960/CGIBB1	45 Berembee Road, Bourkelands	(207.78)			
	25/11/2021	42110/CGIBB1	45 Berembee Road, Bourkelands	147.70			
	30/06/2022	42150/CGIBB1	45 Berembee Road, Bourkelands	121.76			
	30/06/2022	42060/CGIBB1	45 Berembee Road, Bourkelands	731.40			
	30/06/2022	42060/CGIBB1	45 Berembee Road, Bourkelands	99.00			
	30/06/2022	41940/CGIBB1	45 Berembee Road, Bourkelands	451.44			
			Total	3,160.79	100.000 %	0.00	3,160.79
Label J							
Deemed Segregated							
	08/06/2022	31800	Filing Fees	276.00			
	27/10/2021	31500	Bank Charges	12.00			
	30/06/2022	30100	Accountancy Fees	2,849.00			
	27/09/2021	31500	Bank Charges	12.00			
	25/11/2021	31500	Bank Charges	8.00			
	27/07/2021	31500	Bank Charges	12.00			
	25/11/2021	31500	Bank Charges	350.00			
	27/08/2021	31500	Bank Charges	12.00			
	31/08/2021	31800	Filing Fees	56.00			
			Total	3,587.00	100.000 %	0.00	3,587.00

C Gibb Retirement Fund

Pension Non Deductible Expense Report

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Label J							
Deemed Segregated							
	30/06/2022	30400	ATO Supervisory Levy	259.00			
			Total	259.00	0.000 %	0.00	259.00
Label Total						0.00	3,846.00
Total Segment Expenses						0.00	9,559.22
Total Expenses *						0.00	9,559.22

* General expense percentage - 100.000 %
* Investment expense percentage - 100.000 %

C Gibb Retirement Fund

Statement of Taxable Income

For the year ended 30 June 2022

	2022
	\$
Benefits accrued as a result of operations	(70,874.81)
Less	
Exempt current pension income	8,753.00
Realised Accounting Capital Gains	173,314.75
	182,067.75
Add	
Decrease in MV of investments	132,492.87
SMSF non deductible expenses	9,558.00
Pension Payments	110,891.63
	252,942.50
SMSF Annual Return Rounding	0.06
Taxable Income or Loss	0.00
Income Tax on Taxable Income or Loss	0.00
CURRENT TAX OR REFUND	0.00
Supervisory Levy	259.00
AMOUNT DUE OR REFUNDABLE	259.00

C Gibb Retirement Fund

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
E2 - Expenses - Decline in value of depreciating assets non deductible				
	25/11/2021	33400/GasHeater_Gibb1	Gas Heater	147.59
	25/11/2021	33400/APS1	Depreciation - 45 Berembee Road (APS)	123.57
	25/11/2021	33400/LVP1	Low Value Pool - 45 Berembee Road	147.03
	25/11/2021	33400/BMT	Capital Works - 45 Berembee Road (BMT)	1,348.76
	25/11/2021	33400/BMT1	Depreciation - 45 Berembee Road (BMT)	453.52
	25/11/2021	33400/APS	Capital Works - 45 Berembee Road (APS)	1.96
Sub-Total				2,222.43
Ignore Cents				0.43
Total				2,222.00
H2 - Expenses - SMSF auditor fee non deductible				
	17/06/2022	30700	Auditor's Remuneration	330.00
Sub-Total				330.00
Ignore Cents				0.00
Total				330.00
I2 - Expenses - Investment expenses non deductible				
	30/06/2022	41940/CGIBB1	45 Berembee Road, Bourkelands	451.44
	25/11/2021	41960/CGIBB1	45 Berembee Road, Bourkelands	(207.78)
	30/06/2022	41960/CGIBB1	45 Berembee Road, Bourkelands	1,062.77
	30/06/2022	42060/CGIBB1	45 Berembee Road, Bourkelands	764.50
	30/06/2022	42060/CGIBB1	45 Berembee Road, Bourkelands	731.40
	30/06/2022	42060/CGIBB1	45 Berembee Road, Bourkelands	99.00
	25/11/2021	42110/CGIBB1	45 Berembee Road, Bourkelands	147.70
	25/11/2021	42150/CGIBB1	45 Berembee Road, Bourkelands	(15.65)
	25/11/2021	42150/CGIBB1	45 Berembee Road, Bourkelands	5.65
	30/06/2022	42150/CGIBB1	45 Berembee Road, Bourkelands	121.76
Sub-Total				3,160.79
Ignore Cents				0.79
Total				3,160.00
J2 - Expenses - Management and administration expenses non deductible				
	30/06/2022	30400	ATO Supervisory Levy	259.00
	27/07/2021	31500	Bank Charges	12.00
	27/08/2021	31500	Bank Charges	12.00
	31/08/2021	31800	Filing Fees	56.00
	27/09/2021	31500	Bank Charges	12.00
	27/10/2021	31500	Bank Charges	12.00
	25/11/2021	31500	Bank Charges	8.00
	25/11/2021	31500	Bank Charges	350.00
	08/06/2022	31800	Filing Fees	276.00
	30/06/2022	30100	Accountancy Fees	2,849.00

C Gibb Retirement Fund

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
J2 - Expenses - Management and administration expenses non deductible				
Sub-Total				3,846.00
Ignore Cents				0.00
Total				3,846.00
Y - TOTAL NON DEDUCTIBLE EXPENSES				
				9,558.00
Sub-Total				9,558.00
Ignore Cents				0.00
Total				9,558.00
Z - TOTAL SMSF EXPENSES				
				9,558.00
Sub-Total				9,558.00
Ignore Cents				0.00
Total				9,558.00
K - PAYG instalments raised				
	13/07/2022	85000	Income Tax Payable/Refundable	259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00

Income tax 551

Date generated	13 May 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

1 results found - from **01 July 2021** to **30 June 2022** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
22 Jun 2022	14 Jun 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$259.00		\$259.00 DR



PAYG Instalments report 2022

Tax Agent 72476002
Last Updated 29/04/2023

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
	THE TRUSTEE FOR C GIBB RETIREMENT FUND	0.00	0.00	0.00	0.00	0.00

Total No of Clients: 1



Australian Government
Australian Taxation Office

Agent ROSCOE & COMPANY PTY LTD
Client THE TRUSTEE FOR C GIBB
RETIREMENT FUND
ABN 54 885 818 606

Activity statement 001

Date generated	13 May 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

7 results found - from **01 July 2021** to **30 June 2022** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Aug 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21		\$0.00	\$0.00
31 Oct 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$187.00		\$187.00 DR
1 Nov 2021	1 Nov 2021	General interest charge			\$187.00 DR
19 Nov 2021	28 Oct 2021	Client initiated amended Activity Statement for the period ending 30 Sep 21 - PAYG Instalments		\$187.00	\$0.00
19 Nov 2021	1 Nov 2021	General interest charge			\$0.00
7 Mar 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21		\$0.00	\$0.00
1 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22		\$0.00	\$0.00

C Gibb Retirement Fund**Statement of Taxable Income**

For the year ended 30 June 2022

	2022
	\$
Benefits accrued as a result of operations	(70,874.81)
Less	
Exempt current pension income	8,753.00
Realised Accounting Capital Gains	173,314.75
	<u>182,067.75</u>
Add	
Decrease in MV of investments	132,492.87
SMSF non deductible expenses	9,558.00
Pension Payments	110,891.63
	<u>252,942.50</u>
SMSF Annual Return Rounding	0.06
Taxable Income or Loss	<u>0.00</u>
Income Tax on Taxable Income or Loss	0.00
CURRENT TAX OR REFUND	<u>0.00</u>
Supervisory Levy	259.00
AMOUNT DUE OR REFUNDABLE	<u>259.00</u>

Income tax payable 2021 paid on July 2022:	\$259.00
Income tax payable 2022:	\$-
Income tax payable as per B/S:	\$259.00

85500 - Limited Recourse Borrowing Arrangements

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
StGeorgeLoan	St George Home Loan #2200		(\$279,995.69)	100%
TOTAL		CY Balance	LY Balance	
			(\$279,995.69)	

Supporting Documents

- General Ledger [Report](#)
- SMSF 2022 - 72700 76500 76550 77200 85500 Settlement Statement 45 Berembee Road.pdf
- SMSF 2022 - 85500 St George Loan Statement LRBA.pdf
- SMSF 2022 - 85500 St George Loan Statement LRBA.pdf [StGeorgeLoan](#)

Standard Checklist

- ☐ Attach Bank Statements, Loan statements and Loan Agreements
- ☐ Attach Security/Holding Trust deed
- ☐ Copy of bare trust agreement

Notes

Rosalina Johnson

Note

01/06/2023 15:29

Awaiting statement from client

Completed | Rosalina Johnson

16/06/2023 16:36

C Gibb Retirement Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Limited Recourse Borrowing Arrangements (85500)					
<u>St George Home Loan #2200 (StGeorgeLoan)</u>					
01/07/2021	Opening Balance				279,995.69 CR
27/07/2021	ADMIN FEE			12.00	280,007.69 CR
28/07/2021	REPAYMT A/C TFR [LOAN REPAYMENT S.211.0]		12.00		279,995.69 CR
27/08/2021	LOAN ACCOUNT FEE			12.00	280,007.69 CR
28/08/2021	REPAYMT A/C TFR [LOAN REPAYMENT S.211.0]		12.00		279,995.69 CR
27/09/2021	LOAN ACCOUNT FEE			12.00	280,007.69 CR
28/09/2021	LOAN REPAYMENT S.211.0 [REPAYMT A/C TFR]		12.00		279,995.69 CR
27/10/2021	LOAN ACCOUNT FEE			12.00	280,007.69 CR
28/10/2021	LOAN REPAYMENT S.211.0 [REPAYMT A/C TFR]		12.00		279,995.69 CR
25/11/2021	LOAN REPAYMENT		280,353.69		358.00 DR
25/11/2021	LOAN ACCOUNT FEE			8.00	350.00 DR
25/11/2021	LOAN DISCHARGE FEE			350.00	0.00 DR
			280,401.69	406.00	0.00 DR

Total Debits: 280,401.69

Total Credits: 406.00

Macarthur Real Estate Settlement Statement

14 Morrow Street, Wagga Wagga NSW 2650
61649486055

Tax Invoice

TO: C Gibb Property Pty Ltd

REG: Settlement of 45 Berembee Road, BOURKELANDS

Salesperson: Mark Macarthur

Settlement Date: 25/11/21

Vendor: C Gibb Property Pty Ltd

Purchaser: Graham & Marg Matthews

Sale Price: \$520,000.00

Deposit in Trust Received: \$52,000.00

Total funds held in trust	\$52,000.00
LESS Balance on invoice #548595 (Invoices - 45 Berembee Road)	(\$1,674.32)
LESS Balance on invoice #548610 (Commission - 45 Berembee Road)	(\$7,800.00)
Total balance on unpaid invoices	(\$9,474.32)
Balance due to vendor	\$42,525.68

**All items listed above include GST where applicable*

Debbie Flynn and Associates

Lawyers

Our Ref: AMF:DF:21:01:10067

Debbie Flynn *Principal*

Angela Flynn *Associate*

30 November 2021

C Gibb Property Pty Ltd
15 Spring Valley Road
CUDGERA CREEK NSW 2484

Dear Sir/Madam,

RE: Your Sale to Matthews
Property: 45 Berembee Road, Bourkelands

We confirm that settlement of your sale of the above property took place on 25 November 2021.

At settlement, the sum of \$280,353.16 was paid to Westpac Banking Corporation on settlement and your Mortgage has now been discharged. The sum of \$185,790.16 was drawn in your favour on settlement and as this was an electronic settlement, this amount was transferred to your nominated account.

We enclose our account which we note was paid in full on settlement, together with a receipt for payment.

Please note that on settlement, all rates and charges have either been paid, or an adjustment made for the payment. Therefore, should you receive any rates notices for this property in the future, kindly forward a copy to our office which we will onforward to the Purchasers.



35a Gurwood Street, Wagga Wagga NSW 2650. PO Box 2076, Wagga Wagga NSW 2650.
Telephone: (02) 6921 1060 **Facsimile:** (02) 6921 1353 **Email:** flynn@debbieflynn.com.au
DX5415 Wagga Wagga

Liability limited by a scheme approved under Professional Standards Legislation



Debbie Flynn and Associates

Lawyers

As this now completes this transaction, we take this opportunity to thank you for your instructions. Should you require any assistance in the future, please do not hesitate to contact us.

Yours faithfully,

DEBBIE FLYNN AND ASSOCIATES

Per:



MEMBER OF
THE LAW SOCIETY
OF NEW SOUTH WALES

35a Gurwood Street, Wagga Wagga NSW 2650. PO Box 2076, Wagga Wagga NSW 2650.

Telephone: (02) 6921 1060 Facsimile: (02) 6921 1353 Email: flynn@debbieflynn.com.au

DX5415 Wagga Wagga

Liability limited by a scheme approved under Professional Standards Legislation



Debbie Flynn and Associates

Lawyers

Our Ref: AMF:DF:21:01:10067

Debbie Flynn *Principal*

Angela Flynn *Associate*

25 November 2021

C Gibb Property Pty Ltd
15 Spring Valley Road
CUDGERA CREEK NSW 2484

ABN: 14 648 121 188
Invoice Number: 4805A

Dear Sir/Madam,

RE: Your Sale to Matthews
Property: 45 Berembee Road, Bourkelands

To our professional costs of and incidental to acting for you in this matter including attendances on you personally and by telephone, receiving instructions, correspondence with agent and telephone attendances on the agent, correspondence with and telephone attendances on the purchasers' solicitor, receiving and perusing Contract for Sale, attendance on you when you signed the Contract and advising you in relation to the Contract, special conditions and annexures, attending to exchange of Contracts, making all necessary searches and enquiries, receiving and perusing result of same, advising you, further correspondence with the solicitors for the purchasers, making all necessary arrangements for settlement, attending settlement, advising agent and reporting following settlement and attention to the matter generally, far exceeding but say:

TOTAL professional costs		\$1,000.00
GST payable		<u>\$100.00</u>
		\$1,100.00
AUTHORISED sundries	\$50.00	
GST payable	<u>\$5.00</u>	<u>\$55.00</u>
<u>AMOUNT DUE TO US:</u>		<u>\$1,155.00</u>



35a Gurwood Street, Wagga Wagga NSW 2650. PO Box 2076, Wagga Wagga NSW 2650.
Telephone: (02) 6921 1060 **Facsimile:** (02) 6921 1353 **Email:** flynn@debbieflynn.com.au
DX5415 Wagga Wagga

Liability limited by a scheme approved under Professional Standards Legislation



SETTLEMENT STATEMENT

**C GIBB PROPERTY PTY LTD SALE TO MATTHEWS
PROPERTY: 45 BEREMBEE ROAD, BOURKELANDS**

Adjustment Date: 25 November 2021

File reference: AMF:DF:21:01:10067

Balance of Purchase price plus adjustments to be paid by purchaser on settlement: \$468,070.08

Distribution of Sale Proceeds

<u>Payee</u>	<u>Amount</u>
Riverina Water County Council	\$214.32
Vendor Pexa Fee	\$117.92
Infotrack	\$438.99
Debbie Flynn and Associates	\$1,155.00
Vendor funds	\$185,790.16
St George Bank Mortgage Payout	\$280,353.69
Total amount of payments	\$468,070.08

Deposit held by Macarthur Real Estate Agency

Following settlement, Macarthur Real Estate Agency will account to you direct for the deposit monies as follows:

Deposit held by agent	\$52,000.00
Amount payable to you less agent's fees and commission	\$52,000.00

SETTLEMENT ADJUSTMENT SHEET

C GIBB PROPERTY PTY LTD SALE TO MATTHEWS PROPERTY: 45 BEREMBEE ROAD, BOURKELANDS

Settlement Date: 25 November 2021

Adjustment Date: 25 November 2021

	<u>Payable by Vendor</u>	<u>Payable by Purchaser</u>
Purchase Price		\$520,000.00
Less Deposit Paid		\$52,000.00
Balance		\$468,000.00

Council Rates

For period 1/10/2021 to 31/12/2021 - 92 days

\$531.00 Paid

Purchaser allows 36 days

For Period 25/11/2021 to 31/12/2021

\$207.78

Water & Sewerage Rates

For period 1/10/2021 to 31/12/2021 - 92 days

\$40.00 Adjusted as Paid

Purchaser allows 36 days

For Period 25/11/2021 to 31/12/2021

\$15.65

Water Usage

Last meter reading 17/11/2021

Daily average = 0.4737kL

3.7896kL calculated at \$1.49/kL = \$5.65

Vendor allows 8 days (3.7896kL)

For period 17/11/2021 to 25/11/2021

\$5.65

Vendor allows for Discharge of Mortgage

\$147.70

Totals

\$153.35

\$468,223.43

Less Amount Payable by Vendor

\$153.35

AMOUNT DUE ON SETTLEMENT

\$468,070.08

Payment Details:

<u>Payee</u>	<u>Amount</u>
Riverina Water County Council	\$214.32
Vendor Pexa Fee	\$117.92
Infotrack	\$438.99
Debbie Flynn and Associates	\$1,155.00
Vendor funds	\$185,790.16
St George Bank Mortgage Payout	\$280,353.69
TOTAL	\$468,070.08



Date Generated: 30/11/2021

Settlement Completion Record**Settlement Details:**

Subscriber DEBBIE FLYNN AND ASSOCIATES
Subscriber Role: Proprietor on Title
Subscriber Reference: C Gibb sale
For sale or refinance of: 45 BEREMBEE Road BOURKELANDS NSW 2650
Land Title Reference: 121/800848
Total funds settled via PEXA: \$ 489,560.85
Funds not included in PEXA Financial Settlement: \$ 0.00
Net Adjustments: \$ 0.00
PEXA Workspace ID: PEXA216933811
Settlement Date: 25/11/2021

Signature(s) on Settlement Statement:

Deborah Gai Flynn - 25/11/2021 14:11 AEDT

Other Workspace Participants

Incoming Proprietor WALSH & BLAIR
Mortgagee on Title ST GEORGE BANK

Details of Sale Price

	Dealing	Gross Consideration	Deposit Paid	Balance of Purchase
1	AR654886	\$ 520,000.00	Not Specified	\$ 520,000.00

Source Financial Line Item(s)

	Transaction ID	Category	Account Name	Account Details	Client Name	Owner	Amount
1	PEXA216933811 S01F	Purchaser's Equity	-	-	-	WALSH & BLAIR	\$ 489,560.85
					Total		\$ 489,560.85

Destination Financial Line Item(s)

	Transaction ID	Category	Account Name	Account Details	Owner	Amount
1	PEXA216933811 D03F	Council Rates	RIVERINA WATER COUNTY COUNCIL (4101)	0304659	DEBBIE FLYNN AND ASSOCIATES	\$ 214.32
2	PEXA216933811 D05F	Other	Debbie Flynn and Associates	062614 10258560	DEBBIE FLYNN AND ASSOCIATES	\$ 1,155.00
3	PEXA216933811 D04F	Other	Infotrack	062009 10266066	DEBBIE FLYNN AND ASSOCIATES	\$ 438.99
4	PEXA216933811 D02F	Professional Fees	-	-	WALSH & BLAIR	\$ 2,450.45
5	PEXA216933811 D08F	PEXA Fees	PEXA Fee Account	-	DEBBIE FLYNN AND ASSOCIATES	\$ 117.92
6	PEXA216933811 D09F	PEXA Fees	PEXA Fee Account	-	WALSH & BLAIR	\$ 117.92



Date Generated: 30/11/2021

Destination Financial Line Item(s)

	Transaction ID	Category	Account Name	Account Details	Owner	Amount
7	PEXA216933811 D07F	Lodgement Fees	Lodgement Fee Account - NSW	-	WALSH & BLAIR	\$ 295.40
8	PEXA216933811 D06F	Stamp Duty Disbursement	OSR EPS Tax Remitting Account	-	WALSH & BLAIR	\$ 18,627.00
9	PEXA216933811 D01F	Loan Payout	-	-	ST GEORGE BANK	\$ 280,353.69
10	PEXA216933811 D10F	Vendor's Funds	-	-	ST GEORGE BANK	\$ 185,790.16
				Total		\$ 489,560.85

Debbie Flynn and Associates

Lawyers

PAID IN FULL

Disbursements paid from settlement:

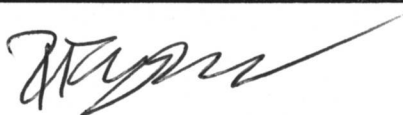
InfoTrack - Contract particulars, Title Search,
OSR Land Tax Certificate \$438.99

Vendor Pexa Settlement fee \$117.92

Yours faithfully,

DEBBIE FLYNN AND ASSOCIATES

Per:



1. Costs payable under this tax invoice are payable within 30 days. Within 30 days after that date you may request an itemised tax invoice.
2. In the event of a dispute in relation to legal costs you may:
 - a. seek the assistance of the NSW Legal Services Commissioner;
 - b. have the costs assessed.
3. A complaint to the NSW Legal Services Commissioner, in relation to this tax invoice, must be made within 60 days after the legal costs become payable or if an itemised tax invoice was requested, 30 days after that request was complied with. The NSW Legal Services Commissioner may waive the time requirement if satisfied that the complaint is made within 4 months after the required period and it is just and fair to deal with the complaint, having regard to the delay and reasons for the delay.
4. An application for costs assessment must be made within 12 months after:
 - a. the tax invoice was given to you or a request for payment was made to you; or
 - b. the legal costs were paid if neither a tax invoice nor a request was made.
5. It is intended to withdraw the amount of this tax invoice from any money held in our trust ledger at the expiration of 7 business days from the date this tax invoice was given unless an objection is made.
6. Invoiced amounts outstanding 30 days after this invoice has been given to you, accrue interest at the maximum rate allowed by section 195 of the *Legal Profession Uniform Law (NSW) No 16a* and section 75 of the *Legal Profession Uniform General Rules 2005* (NSW).
7. The responsible principal for this tax invoice is Debbie Flynn.



MEMBER OF
THE LAW SOCIETY
OF NEW SOUTH WALES

35a Gurwood Street, Wagga Wagga NSW 2650. PO Box 2076, Wagga Wagga NSW 2650.
Telephone: (02) 6921 1060 **Facsimile:** (02) 6921 1353 **Email:** flynn@debbieflynn.com.au
DX5415 Wagga Wagga

Liability limited by a scheme approved under Professional Standards Legislation



Contract for the sale and purchase of land 2019 edition

TERM

MEANING OF TERM

eCOS ID: 87073741

NSW DAN:

vendor agent

Macarthur Real Estate Agency

Phone: 02 5925 5777

co-agent

14 Morrow Street Wagga Wagga NSW 2650

Fax:

vendor

C GIBB PROPERTY PTY LTD (ACN169053043)

Ref:

15 Spring Valley Road Cudgera Creek NSW 2484

vendor's solicitor

Debbie Flynn & Associates

Phone: 02 6921 1060

DX 5415 Wagga Wagga NSW 2650

Fax:

PO Box 2076 Wagga Wagga NSW 2650

Ref:

date for completion 28 days after the date of this contract

(clause 15)

Email: angela@debbieflynn.com.au

land

45 BEREMBEE RD BOURKELANDS NSW 2650

(Address, plan details and title reference)

LOT 121 IN DEPOSITED PLAN 800848

121/800848

☒ VACANT POSSESSION

☐ Subject to existing tenancies

improvements

☒ HOUSE

☒ garage

☐ carport

☐ home unit

☐ carspace

☐ storage space

☐ none

☒ other: outdoor entertaining area; people

attached copies

☒ documents in the List of Documents as marked or as numbered:

☐ other documents:

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

inclusions

☒ blinds

☒ dishwasher

☒ light fittings

☒ stove

☒ built-in wardrobes

☒ fixed floor coverings

☒ range hood

☐ pool equipment

☒ clothes line

☒ insect screens

☐ solar panels

☒ TV antenna

☒ curtains

☐ other:

exclusions

purchaser

Graham Leonard Matthews and Margaret Evelyn Matthews

Greene and Margaret Matthews

13 Bourkelands Drive Bourkelands NSW 2650

purchaser's solicitor

Walsh and Blair Lawyers

221 Tarcutta Street Wagga Wagga NSW 2650

Phone: 02 6926 8268

Fax:

Ref:

price

\$ 520,000.00

deposit

\$ 52,000.00

balance

\$ 468,000.00

Email: sally@walshblair.com.au
(10% of the price, unless otherwise stated)

contract date

28 October 2021

(if not stated, the date this contract was made)

buyer's agent

vendor

witness

GST AMOUNT (optional)

The price includes

GST of: \$

purchaser

☐ JOINT TENANTS

☐ tenants in common

☐ in unequal shares

witness

BREACH OF COPYRIGHT MAY RESULT IN LEGAL ACTION

DF:21:01:10067

87073741

Statement of Account

HOME LOAN

St George Bank
A Division of
Westpac Banking Corporation
ABN 33 007 457 141
AFSL and Australian credit licence 233714



MS C A GIBB
UNIT 9, 7-9 CURTIS AVENUE
TAREN POINT NSW 2229

Customer Enquiries 13 33 30
(8am to 8pm (EST), Mon-Sat)

Loan Acct Number S211 0687922 00

BSB/Acct ID No. 112-911 068792200

Statement Start Date 01/07/2021


Statement End Date 28/07/2021

Page 1 of 2

Loan Account

C GIBB PTY LTD ACN 164 627 650 ATF C GIBB RETIREMENT FUND ABN 54 885 818 606

Account Summary as at 28 Jul 2021

	Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
	279,995.69	+	\$0.00	+	12.00	-	12.00	=	279,995.69
			Contract Term Remaining				Interest Offset Benefit for Statement Period		Annual Percentage Rate
			23yrs 00mths				\$1,417.62		6.160%

Repayment Details as at 28 Jul 2021

Monthly Repayment	Monthly Repayment Due Date	Repayment Account
\$1,476.88	due on the 28th	475 902 083
Additional Monthly Repayment	Repayment Frequency	Repayment Frequency Amount
\$0.00	Monthly	\$0.00



Biller Code: 808220
Ref: 112911068792200

Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Phone Banking Plus

☎ 13 33 22

Loan Acct Number S211 0687922 00

BSB/Acct ID No. 112-911 068792200

Statement Start Date 01/07/2021

Statement End Date 28/07/2021

Page 2 of 2

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2021	<i>Opening Balance</i> Interest Rate 6.160% PA			279,995.69
27 Jul 2021	ADMIN FEE	12.00		280,007.69
28 Jul 2021	REPAYMT A/C TFR		12.00	279,995.69
28 Jul 2021	<i>Closing Balance</i>			279,995.69

From 31/03/2021 no fees apply for duplicate or interim statements, copies of cheques or documents.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at stgeorge.com.au/dispute

Statement of Account

HOME LOAN

St George Bank
A Division of
Westpac Banking Corporation
ABN 33 007 457 141
AFSL and Australian credit licence 233714



MS C A GIBB
UNIT 9, 7-9 CURTIS AVENUE
TAREN POINT NSW 2229

Customer Enquiries 13 33 30
(8am to 8pm (EST), Mon-Sat)

Loan Acct Number S211 0687922 00

BSB/Acct ID No. 112-911 068792200

Statement Start Date 29/07/2021


Statement End Date 27/11/2021

Page 1 of 2

Loan Account

C GIBB PTY LTD ACN 164 627 650 ATF C GIBB RETIREMENT FUND ABN 54 885 818 606

Account Summary as at 27 Nov 2021

	Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance	
	279,995.69	+	\$0.00	+	394.00	-	280,389.69	=	0.00	
									Interest Offset Benefit for Statement Period	Annual Percentage Rate
									\$5,670.49	6.160%



Biller Code: 808220
Ref: 112911068792200

Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Phone Banking Plus**☎ 13 33 22****Loan Acct Number** S211 0687922 00**BSB/Acct ID No.** 112-911 068792200**Statement Start Date** 29/07/2021**Statement End Date** 27/11/2021**Page** 2 of 2**Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
29 Jul 2021	<i>Opening Balance</i> Interest Rate 6.160% PA			279,995.69
27 Aug 2021	LOAN ACCOUNT FEE	12.00		280,007.69
28 Aug 2021	REPAYMT A/C TFR		12.00	279,995.69
27 Sep 2021	LOAN ACCOUNT FEE	12.00		280,007.69
28 Sep 2021	REPAYMT A/C TFR		12.00	279,995.69
27 Oct 2021	LOAN ACCOUNT FEE	12.00		280,007.69
28 Oct 2021	REPAYMT A/C TFR		12.00	279,995.69
25 Nov 2021	LOAN REPAYMENT		280,353.69	358.00 CR
25 Nov 2021	LOAN ACCOUNT FEE	8.00		350.00 CR
25 Nov 2021	LOAN DISCHARGE FEE	350.00		0.00
27 Nov 2021	<i>Closing Balance</i>			0.00

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.

To help you learn how you can protect your card against unauthorised transactions, you can find more information at stgeorge.com.au/dispute

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 33 30 or write to us at St.George Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Statement of Account

HOME LOAN

St George Bank
A Division of
Westpac Banking Corporation
ABN 33 007 457 141
AFSL and Australian credit licence 233714



MS C A GIBB
UNIT 9, 7-9 CURTIS AVENUE
TAREN POINT NSW 2229

Customer Enquiries 13 33 30
(8am to 8pm (EST), Mon-Sat)

Loan Acct Number S211 0687922 00

BSB/Acct ID No. 112-911 068792200

Statement Start Date 01/07/2021


Statement End Date 28/07/2021

Page 1 of 2

Loan Account

C GIBB PTY LTD ACN 164 627 650 ATF C GIBB RETIREMENT FUND ABN 54 885 818 606

Account Summary as at 28 Jul 2021

	Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
	279,995.69	+	\$0.00	+	12.00	-	12.00	=	279,995.69
			Contract Term Remaining				Interest Offset Benefit for Statement Period		Annual Percentage Rate
			23yrs 00mths				\$1,417.62		6.160%

Repayment Details as at 28 Jul 2021

Monthly Repayment	Monthly Repayment Due Date	Repayment Account
\$1,476.88	due on the 28th	475 902 083
Additional Monthly Repayment	Repayment Frequency	Repayment Frequency Amount
\$0.00	Monthly	\$0.00



Biller Code: 808220
Ref: 112911068792200

Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Phone Banking Plus

☎ 13 33 22

Loan Acct Number S211 0687922 00

BSB/Acct ID No. 112-911 068792200

Statement Start Date 01/07/2021

Statement End Date 28/07/2021

Page 2 of 2

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2021	<i>Opening Balance</i> Interest Rate 6.160% PA			279,995.69
27 Jul 2021	ADMIN FEE	12.00		280,007.69
28 Jul 2021	REPAYMT A/C TFR		12.00	279,995.69
28 Jul 2021	<i>Closing Balance</i>			279,995.69

From 31/03/2021 no fees apply for duplicate or interim statements, copies of cheques or documents.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at stgeorge.com.au/dispute

Statement of Account

HOME LOAN

St George Bank
A Division of
Westpac Banking Corporation
ABN 33 007 457 141
AFSL and Australian credit licence 233714



MS C A GIBB
UNIT 9, 7-9 CURTIS AVENUE
TAREN POINT NSW 2229

Customer Enquiries 13 33 30
(8am to 8pm (EST), Mon-Sat)

Loan Acct Number S211 0687922 00

BSB/Acct ID No. 112-911 068792200

Statement Start Date 29/07/2021


Statement End Date 27/11/2021

Page 1 of 2

Loan Account

C GIBB PTY LTD ACN 164 627 650 ATF C GIBB RETIREMENT FUND ABN 54 885 818 606

Account Summary as at 27 Nov 2021

	Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance	
	279,995.69	+	\$0.00	+	394.00	-	280,389.69	=	0.00	
								Interest Offset Benefit for Statement Period	Annual Percentage Rate	
								\$5,670.49	6.160%	



Biller Code: 808220
Ref: 112911068792200

Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Phone Banking Plus**☎ 13 33 22****Loan Acct Number** S211 0687922 00**BSB/Acct ID No.** 112-911 068792200**Statement Start Date** 29/07/2021**Statement End Date** 27/11/2021**Page** 2 of 2**Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
29 Jul 2021	<i>Opening Balance</i> Interest Rate 6.160% PA			279,995.69
27 Aug 2021	LOAN ACCOUNT FEE	12.00		280,007.69
28 Aug 2021	REPAYMT A/C TFR		12.00	279,995.69
27 Sep 2021	LOAN ACCOUNT FEE	12.00		280,007.69
28 Sep 2021	REPAYMT A/C TFR		12.00	279,995.69
27 Oct 2021	LOAN ACCOUNT FEE	12.00		280,007.69
28 Oct 2021	REPAYMT A/C TFR		12.00	279,995.69
25 Nov 2021	LOAN REPAYMENT		280,353.69	358.00 CR
25 Nov 2021	LOAN ACCOUNT FEE	8.00		350.00 CR
25 Nov 2021	LOAN DISCHARGE FEE	350.00		0.00
27 Nov 2021	<i>Closing Balance</i>			0.00

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.

To help you learn how you can protect your card against unauthorised transactions, you can find more information at stgeorge.com.au/dispute

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 33 30 or write to us at St.George Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

88000 - Sundry Creditors

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
88000	Sundry Creditors	(\$2,849.00)		100%
TOTAL		CY Balance	LY Balance	
		(\$2,849.00)		

Supporting Documents

- General Ledger [Report](#)
- SMSF 2022 - 30100 88000 Accounting Fee.pdf

Standard Checklist

- ☐ Attach all source documentation and confirmations of Liability

C Gibb Retirement Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Creditors (88000)					
<u>Sundry Creditors (88000)</u>					
30/06/2022	Accounting Fee Accrual			2,849.00	2,849.00 CR
				2,849.00	2,849.00 CR
Total Debits:		0.00			
Total Credits:		2,849.00			

TAX INVOICE

C Gibb Retirement Fund
15 Spring Valley Rd
CUDGERA CREEK NSW 2484
AUSTRALIA
ABN: 54 885 818 606

Invoice Date
27 Jun 2022

Invoice Number
INV3073

Reference
INV3073

Roscoe & Company P/L
PO Box 672
Willoughby NSW 2068
ABN: 29 270 216 457
PH: 1300 790 535

Description	GST	Amount AUD
FINANCIAL REPORT:- Collation of information and preparation of the financial report, including minutes of meetings and liaising with the auditor for the year ended 30 June 2021.	10%	1,780.00
INCOME TAX RETURN:- Collation of information, preparation and lodgment of the Superfund income tax return for the year ended 30 June 2021.	10%	620.00
Attendances to general matters including minimum pension amount and preparation of the Solvency declaration minutes and review of ASIC annual Company statement details for the corporate trustee, C Gibb Pty Ltd and trustee of the bare trust, C Gibb Property Pty Ltd.	10%	190.00
	Subtotal	2,590.00
	TOTAL GST 10%	259.00
	TOTAL AUD	2,849.00

Due Date: 8 Aug 2022

For payment by EFT:
Roscoe & Company Pty Ltd
BSB: 633 000
Account: 125 853 689
Please use the invoice number as the reference
Thank you



[View and pay online now](#)

A - Financial Statements

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status Awaiting Further Information

Supporting Documents

- Financial Statements-01072020-30062021.pdf

Standard Checklist

- ☐ Attach copy of Financial Statements
- ☐ Attach copy of SMSF Annual Return

Notes

Rosalina Johnson

Note

Need audit management letter and report

01/06/2023 16:21

Financial statements and reports for the year ended
30th June 2021

C Gibb Retirement Fund

Prepared for: C Gibb Pty Ltd

C Gibb Retirement Fund
Reports Index

Statement of Financial Position

Operating Statement

Notes to the Financial Statements

Trustees Declaration

SMSF Audit Report

Compilation Report

Statement of Taxable Income

Members Statement

Investment Summary

Investment Income

C Gibb Retirement Fund

Statement of Financial Position

As at 30 June 2021

	Note	2021 \$	2020 \$
Assets			
Investments			
Building		49,573.20	52,882.00
Plant and Equipment (at written down value)		10,354.94	12,693.61
Plant and Equipment (at written down value) - Unitised		3,640.01	0.00
Real Estate Properties (Australian - Residential)		406,431.85	348,799.39
Total Investments		<u>470,000.00</u>	<u>414,375.00</u>
Other Assets			
CBA Cash Investment A/C #7920		13.15	413.13
RaboDirect Savings Account #8600		0.00	0.02
St George Complete Freedom Offset A/C #2083		282,373.26	288,074.74
Income Tax Refundable		0.00	2,155.95
Total Other Assets		<u>282,386.41</u>	<u>290,643.84</u>
Total Assets		<u>752,386.41</u>	<u>705,018.84</u>
Less:			
Liabilities			
Other Creditors		0.00	3,479.00
Limited Recourse Borrowing Arrangements		279,995.69	279,995.69
Total Liabilities		<u>279,995.69</u>	<u>283,474.69</u>
Net assets available to pay benefits		<u>472,390.72</u>	<u>421,544.15</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	3, 4		
Gibb, Carole Ann - Accumulation		0.00	16,616.40
Gibb, Carole Ann - Pension (Account Based Pension)		0.00	404,927.75
Gibb, Carole Ann - Pension (Account Based Pension 2)		472,390.72	0.00
Total Liability for accrued benefits allocated to members' accounts		<u>472,390.72</u>	<u>421,544.15</u>

C Gibb Retirement Fund
Operating Statement
For the year ended 30 June 2021

	Note	2021 \$	2020 \$
Income			
Investment Income			
Property Income	5	22,054.37	18,069.39
Investment Gains			
Changes in Market Values	6	57,632.46	29,580.94
Contribution Income			
Employer Contributions		0.00	5,295.60
Transfers In		0.00	243.86
Total Income		<u>79,686.83</u>	<u>53,189.79</u>
Expenses			
Accountancy Fees		2,827.00	3,069.00
Actuarial Fees		132.00	132.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		410.00	410.00
Bank Charges		5.00	0.00
Filing Fees		328.00	321.00
Depreciation		5,960.46	5,966.18
Property Expenses - Agents Commissions		1,413.72	1,192.58
Property Expenses - Bank Charges		144.00	144.00
Property Expenses - Borrowing Expenses		0.00	61.62
Property Expenses - Council Rates		2,118.73	2,121.03
Property Expenses - Garden and Lawn		0.00	283.00
Property Expenses - Insurance Premium		1,093.81	1,221.61
Property Expenses - Letting Fees		0.00	462.00
Property Expenses - Repairs Maintenance		1,874.00	3,949.20
Property Expenses - Sundry Expenses		33.00	0.00
Property Expenses - Water Rates		794.54	372.03
		<u>17,393.26</u>	<u>19,964.25</u>
Member Payments			
Pensions Paid		11,447.00	104,631.95
Total Expenses		<u>28,840.26</u>	<u>124,596.20</u>
Benefits accrued as a result of operations before income tax		<u>50,846.57</u>	<u>(71,406.41)</u>
Income Tax Expense	7	0.00	748.05
Benefits accrued as a result of operations		<u>50,846.57</u>	<u>(72,154.46)</u>

Notes to the Financial Statements

For the year ended 30 June 2021

Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and accompanying Regulations, the trust deed of the fund and the needs of members.

The financial statements have been prepared in accordance with the requirements of the following Australian Accounting Standards:

AASB 110: Events After the Balance Sheet Date

AASB 1031: Materiality

No other Australian Accounting Standards, Australian Accounting Interpretations or other authoritative pronouncements of the Australian Accounting Standards Board have been applied.

The financial statements have also been prepared on an accruals basis and are based on historical costs, except for investments, which have been measured at market values.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

a. Measurement of Investments

Assets of the fund have been measured at net market values after allowing for costs of realisation. Changes in the net market value of assets are brought to account in the operating statement in the periods in which they occur.

Net market values have been determined as follows:

- i. shares in listed companies, government securities and other fixed interest securities by reference to the relevant market quotations at the reporting date;
- ii. mortgage loans by reference to the outstanding principal of the loans;
- iii. units in managed funds by reference to the unit redemption price at the reporting date;
- iv. insurance policies by reference to an actuarial assessment of the amount receivable from the insurer in respect of the policy; and
- v. property, plant and equipment at trustee's assessment of their realisable value.

Financial liabilities, which are all current in nature, are measured at the gross value of the outstanding balance at year-end.

b. Liability for Accrued Benefits

The liability for accrued benefits represents the Funds' present obligation to pay benefits to members and beneficiaries and has been calculated as the difference between the carrying amounts of the assets and the carrying amounts of the sundry liabilities and income tax liabilities as at the reporting date.

c. Vested Benefits

Vested benefits are benefits which are not conditional upon continued membership of the Fund and include benefits which members are entitled to receive had they terminated their membership of the Fund at the reporting date.

d. No Tax File Number (TFN) Contributions Tax

Where a member does not provide their TFN to the Fund, the Fund may be required to pay no-TFN contributions tax at a rate of 31.5% on contributions received from and on behalf of the member. The no-TFN contribution tax applies in addition to the concessional contributions tax rate of 15% applicable to such contributions.

A no-TFN contributions tax liability recognised by the Fund will be charged to the relevant members account. Where a tax offset is obtained by the Fund in relation to the members no-TFN contributions tax liability, the tax offset will be included in the relevant members account.

Notes to the Financial Statements

For the year ended 30 June 2021

e. Cash and Cash Equivalents

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

f. Revenue

Revenue is recognised at the fair value of the consideration received or receivable.

g. Contributions

Member and employer contributions are recognised on a cash basis.

h. Income Tax

The income tax expense (revenue) for the year comprises current income tax expense (income) only. Deferred Income Tax accounting using the liability method is not recognised in these financial statements.

Current income tax expense charged to the Operating statement is the tax payable on taxable income calculated using applicable income tax rates enacted, or substantially enacted, as at reporting date. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

Note 3: Liability for Accrued Benefits

	2021 \$	2020 \$
Liability for accrued benefits at beginning of year	421,544.15	493,698.61
Benefits accrued as a result of operations	50,846.57	(72,154.46)
Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	472,390.72	421,544.15

Note 4: Vested Benefits

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

	2021 \$	2020 \$
Vested Benefits	472,390.72	421,544.15

Note 5: Rental Income

	2021 \$	2020 \$
45 Berembee Road, Bourkelands	22,054.37	18,069.39
	22,054.37	18,069.39

Note 6: Changes in Market ValuesUnrealised Movements in Market Value

C Gibb Retirement Fund

Notes to the Financial Statements

For the year ended 30 June 2021

	2021 \$	2020 \$
Real Estate Properties (Australian - Residential)		
45 Berembee Road, Bourkelands	57,632.46	29,580.94
	57,632.46	29,580.94
Total Unrealised Movement	57,632.46	29,580.94
Realised Movements in Market Value		
	2021 \$	2020 \$
Total Realised Movement	0.00	0.00
Total Market Movement	57,632.46	29,580.94

Note 7: Income Tax Expense

Income Tax is payable by the superannuation fund at the rate of 15% on the contributions received and the income of the fund. There has been no change in the Income Tax rate during the year.

	2021 \$	2020 \$
The components of tax expense comprise		
Current Tax	0.00	748.05
Income Tax Expense	0.00	748.05

Trustees Declaration

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

In the opinion of the directors of the trustee company:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2021 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2021 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2021.

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

.....
Carole Ann Gibb
C Gibb Pty Ltd
Director

Dated this day of

C Gibb Retirement Fund
Self-Managed Superannuation Fund

Independent Auditor's Report

Approved SMSF auditor details

Name	Tanya Read
Business name	
Business Postal address	PO Box 82, Mackay, Queensland, 4740
SMSF auditor number (SAN)	100138547

Self-managed superannuation fund details

Self-managed superannuation fund (SMSF) name	C Gibb Retirement Fund
Australian business number (ABN) or tax file number (TFN)	54885818606
Address	Suite 78 Chatswood Village, 47-53 Neridah Street, Chatswood, New South Wales, 2067
Year of income being audited	2021

To the SMSF trustees

To the SMSF trustees of	C Gibb Retirement Fund
-------------------------	------------------------

Independent Auditor's Report

PART A - FINANCIAL REPORT

I have audited the special purpose financial report comprising the Statement of Financial Position as at 30 June 2021, the Operating Statement for the year then ended, a summary of significant accounting policies and other explanatory notes of the C Gibb Retirement Fund for the year ended 30 June 2021.

SMSF trustee's responsibility for the financial report

Each SMSF trustee (or director of corporate trustee) is responsible for the preparation and fair presentation of the financial report in accordance with the financial reporting requirements of the SMSF's governing rules, the Superannuation Industry (Supervision) Act 1993 (SISA) and the Superannuation Industry (Supervision) Regulations 1994 (SISR). Each trustee is also responsible for such internal controls as they determine are necessary to enable the preparation and fair presentation of a financial report that is free from material misstatement, whether due to fraud or error.

Approved SMSF auditor's responsibility

My responsibility is to express an opinion on the financial report based on my audit. I have conducted an independent audit of the financial report in order to express an opinion on it to the trustee. I have complied with the auditor independence requirements prescribed by the SISR and the competency standards set by Australian Securities & Investments Commission (ASIC).

My audit has been conducted in accordance with Australian Auditing Standards. These standards require that I comply with relevant ethical requirements relating to audit engagements, and plan and perform the audit to obtain reasonable assurance as to whether the financial report is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. In making those risk assessments, the auditor considers internal controls relevant to the trustee's preparation and fair presentation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion of the effectiveness of the trustee's internal controls. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the trustee, as well as evaluating the overall presentation of the financial report.

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

Approved SMSF auditor's opinion

In my opinion, the financial report presents fairly, in all material respects, in accordance with the accounting policies described in the notes to the financial statements, the financial position of the fund at 30 June 2021 and the results of its operations for the year then ended.

Basis of accounting

Without modifying my opinion, I draw attention to note 1 of the financial report, which describes the basis of accounting. The financial report has been prepared to assist C Gibb Retirement Fund meet the requirements of the SMSF's governing rules, the Superannuation Industry (Supervision) Act 1993 (SISA) and the Superannuation Industry (Supervision) Regulations 1994 (SISR). As a result, the financial report may not be suitable for another purpose.

C Gibb Retirement Fund
Self-Managed Superannuation Fund

Independent Auditor’s Report

Independent Auditor's Report

PART B - COMPLIANCE REPORT

SMSF trustee's responsibility for compliance

Each SMSF trustee is responsible for complying with the requirements of the SISA and the SISR.

Approved SMSF auditor's responsibility

My responsibility is to express a conclusion on the trustee's compliance, based on the compliance engagement.

My firm applies the Australian Standard on Quality Control 1 and accordingly maintains a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

I have complied with the competency standards set by ASIC, the auditor independence requirements prescribed by the SISR and the ethical requirements relating to assurance engagements which are founded on the fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

My audit has been conducted in accordance with applicable Standards on Assurance Engagements, to provide reasonable assurance that the trustee of the fund has complied, in all material respects, with the relevant requirements of the following provisions (to the extent applicable) of the SISA and the SISR.

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

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

My procedures included examination, on a test basis, of evidence supporting compliance with those requirements of the SISA and the SISR for the year ended 30 June 2021.

These tests have not been performed continuously throughout the period, were not designed to detect all instances of non-compliance, and have not covered any other provisions of the SISA and the SISR apart from those specified. My procedures with respect to section 62 included testing that the fund trust deed establishes the fund solely for the provision of retirement benefits for fund members or their dependants in the case of the member's death before retirement; a review of investments to ensure the fund is not providing financial assistance to members, unless allowed under the legislation; and testing that no preserved benefits have been paid before a condition of release has been met.

My procedures with respect to regulation 4.09 included testing that the fund trustee has an investment strategy, that the trustee has given consideration to risk, return, liquidity, diversification, the insurance needs of fund members, and that the fund's investments are made in line with that investment strategy. No opinion is made on the investment strategy or its appropriateness to the fund members.

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

C Gibb Retirement Fund
Self-Managed Superannuation Fund

Independent Auditor's Report

Approved SMSF auditor's conclusion

In my opinion, each trustee of C Gibb Retirement Fund has complied, in all material respects, with the requirements of the SISA of the SISR specified above, for the year ended 30 June 2021.

Signature of approved SMSF auditor:

.....

Tanya Read

Date:

Independent Auditor's Report

Appendix 1 – Explanation of listed sections and regulations in compliance report

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

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

C Gibb Retirement Fund

Self-Managed Superannuation Fund

Independent Auditor's Report

S105	The trustees must ensure that copies of all member or beneficiary reports are kept for a minimum of 10 years
S109	All investment transactions must be made and maintained at arms-length – that is, purchase, sale price and income from an asset reflects a true market value/rate of return
S126K	A disqualified person cannot be a trustee, investment manager or custodian of a superannuation fund
Sub Reg 1.06 (9A)	Pension payments must be made at least annually, and must be at least the amount calculated under Schedule 7
Reg 4.09	Trustees must formulate, regularly review and give effect to an investment strategy for the fund
Reg 4.09A	The assets of the SMSF must be held separately from any assets held by the trustee personally or by a standard employer sponsor or an associate of the standard employer sponsor
Reg 5.03	Investment returns must be allocated to members in a manner that is fair and reasonable
Reg 5.08	Member minimum benefits must be maintained in the fund until transferred, rolled over, allotted (to the member's spouse) or cashed out in a permitted fashion
Reg 6.17	Payments of member benefits must be made in accordance with Part 6 or Part 7A of the regulations and be permitted by the trust deed
Reg 7.04	Contributions can only be accepted in accordance with the applicable rules for the year being audited
Reg 8.02B	When preparing accounts and statements required by subsection 35B(1) of SISA, an asset must be valued at its market value
Reg 13.12	Trustees must not recognise an assignment of a super interest of a member or beneficiary
Reg 13.13	Trustees must not recognise a charge over or in relation to a member's benefits
Reg 13.14	Trustees must not give a charge over, or in relation to, an asset of the fund
Reg 13.18AA	Investments in collectables and personal use assets must be maintained in accordance with prescribed rules

Compilation Report

We have compiled the accompanying special purpose financial statements of the C Gibb Retirement Fund, which comprise the statement of financial position as at 30/06/2021, the operating statement, notes to the financial statements for the year ended 30/06/2021 and trustees' declaration. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Trustee

The trustee of C Gibb Retirement Fund is solely responsible for the information contained in the special purpose financial statements and has determined that the financial reporting framework used is appropriate to meet its needs and for the purpose that the financial statements were prepared.

Our Responsibility

On the basis of information provided by the trustee, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements and APES 315: Compilation of Financial Information.

Our procedures use accounting expertise to collect, classify and summarise the financial information, which the trustee provided, in compiling the financial statements. Our procedures do not include verification or validation procedures. No audit or review has been performed and accordingly no assurance is expressed.

The special purpose financial statements were compiled exclusively for the benefit of the trustee. We do not accept responsibility to any other person for the contents of the special purpose financial statements.

Deborah Roscoe

of

Signed:

Dated:

C Gibb Retirement Fund**Statement of Taxable Income**

For the year ended 30 June 2021

	2021
	\$
Benefits accrued as a result of operations	50,846.57
Less	
Increase in MV of investments	57,632.46
Exempt current pension income	22,054.00
	<u>79,686.46</u>
Add	
SMSF non deductible expenses	17,392.00
Pension Payments	11,447.00
	<u>28,839.00</u>
SMSF Annual Return Rounding	0.89
Taxable Income or Loss	<u>0.00</u>
Income Tax on Taxable Income or Loss	0.00
CURRENT TAX OR REFUND	<u>0.00</u>
Supervisory Levy	259.00
AMOUNT DUE OR REFUNDABLE	<u>259.00</u>

C Gibb Retirement Fund

Members Statement

Carole Ann Gibb
15 Spring Valley Road
Cudgera Creek, New South Wales, 2484, Australia

Your Details	
Date of Birth :	Provided
Age:	63
Tax File Number:	Provided
Date Joined Fund:	01/07/2014
Service Period Start Date:	03/07/2013
Date Left Fund:	
Member Code:	GIBCAR00002A
Account Start Date:	01/07/2014
Account Phase:	Accumulation Phase
Account Description:	Accumulation

Nominated Beneficiaries N/A

Vested Benefits
Total Death Benefit

Your Balance

Total Benefits

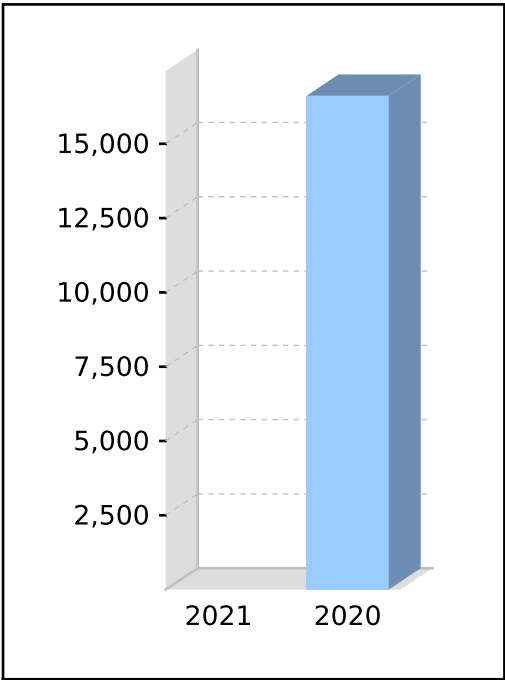
Preservation Components

Preserved
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free
Taxable

Investment Earnings Rate 0%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	16,616.40	10,950.11
<u>Increases to Member account during the period</u>		
Employer Contributions		5,295.60
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		243.86
Net Earnings		874.88
Internal Transfer In	404,927.75	
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		794.34
Income Tax		(46.29)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out	421,544.15	
Closing balance at 30/06/2021	0.00	16,616.40

C Gibb Retirement Fund

Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. 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 error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Carole Ann Gibb
Director

C Gibb Retirement Fund

Members Statement

Carole Ann Gibb
15 Spring Valley Road
Cudgera Creek, New South Wales, 2484, Australia

Your Details

Date of Birth : Provided
Age: 63
Tax File Number: Provided
Date Joined Fund: 01/07/2014
Service Period Start Date: 03/07/2013
Date Left Fund: 01/07/2020
Member Code: GIBCAR00003P
Account Start Date: 01/01/2019
Account Phase: Retirement Phase
Account Description: Account Based Pension

Nominated Beneficiaries N/A

Vested Benefits
Total Death Benefit

Your Balance

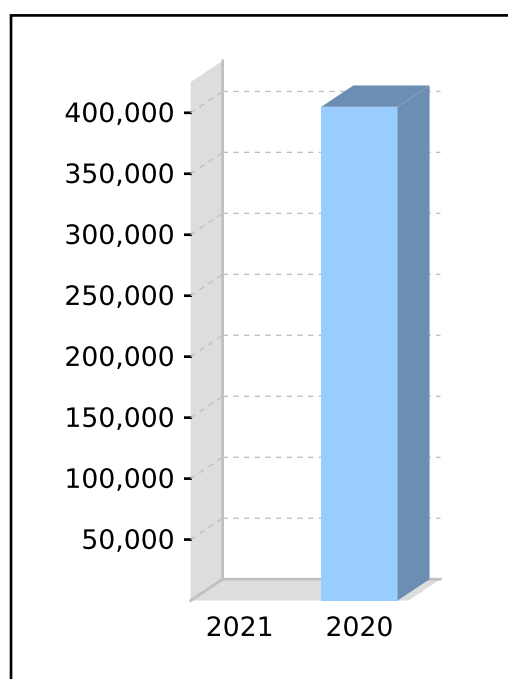
Total Benefits

Preservation Components

Preserved (20.00)
Unrestricted Non Preserved 20.00
Restricted Non Preserved

Tax Components

Tax Free (0.42%)
Taxable
Investment Earnings Rate 0%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	404,927.75	482,748.50
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	20.00	26,811.20
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	20.00	104,631.95
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out	404,927.75	
Closing balance at 30/06/2021	0.00	404,927.75

C Gibb Retirement Fund

Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. 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 error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Carole Ann Gibb
Director

C Gibb Retirement Fund

Members Statement

Carole Ann Gibb
15 Spring Valley Road
Cudgera Creek, New South Wales, 2484, Australia

Your Details

Date of Birth :	Provided
Age:	63
Tax File Number:	Provided
Date Joined Fund:	01/07/2014
Service Period Start Date:	03/07/2013
Date Left Fund:	
Member Code:	GIBCAR00005P
Account Start Date:	01/07/2020
Account Phase:	Retirement Phase
Account Description:	Account Based Pension 2

Nominated Beneficiaries	N/A
Vested Benefits	472,390.72
Total Death Benefit	472,390.72

Your Balance

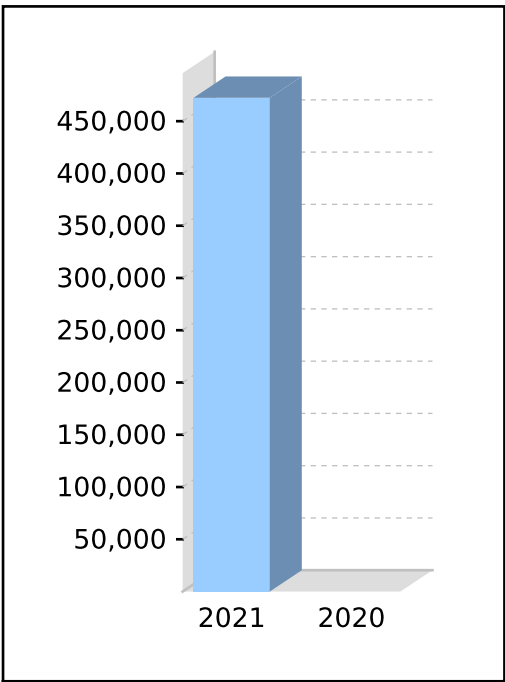
Total Benefits 472,390.72

Preservation Components

Preserved	
Unrestricted Non Preserved	472,390.72
Restricted Non Preserved	

Tax Components

Tax Free (0.40%)	1,897.55
Taxable	470,493.17
Investment Earnings Rate	14.91%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020		
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	62,273.57	
Internal Transfer In	421,544.15	
<u>Decreases to Member account during the period</u>		
Pensions Paid	11,427.00	
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	472,390.72	0.00

C Gibb Retirement Fund

Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. 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 error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Carole Ann Gibb
Director

C Gibb Retirement Fund

Investment Summary Report

As at 30 June 2021

Investment		Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/ (Loss)%	Portfolio Weight%
Building									
APS	Building - 45 Berembee Road (APS)	1.00	160.200000	160.20	163.20	163.20	(3.00)	(1.84) %	0.02 %
BMT	Building - 45 Berembee Road (BMT)	1.00	49,413.000000	49,413.00	52,454.00	52,454.00	(3,041.00)	(5.80) %	6.57 %
				49,573.20		52,617.20	(3,044.00)	(5.79) %	6.59 %
Cash/Bank Accounts									
	CBA Cash Investment A/C #7920		13.150000	13.15	13.15	13.15			0.00 %
	St George Complete Freedom Offset A/C #2083		282,373.260000	282,373.26	282,373.26	282,373.26			37.53 %
				282,386.41		282,386.41			37.53 %
Plant and Equipment (at written down value)									
	Low Value Pool - 45 Berembee Road		531.440000	531.44	531.44	531.44			0.07 %
	Plant and Equipment - 45 Berembee Road (APS)		1,944.500000	1,944.50	1,944.50	1,944.50			0.26 %
	Plant and Equipment - 45 Berembee Road (BMT)		7,879.000000	7,879.00	7,879.00	7,879.00			1.05 %
				10,354.94		10,354.94			1.38 %
Plant and Equipment (at written down value) - Unitised									
GasHeater_ Gibb	Gas Heater	1.00	3,640.010000	3,640.01	3,953.00	3,953.00	(312.99)	(7.92) %	0.48 %
				3,640.01		3,953.00	(312.99)	(7.92) %	0.48 %
Real Estate Properties (Australian - Residential)									
CGIBB	45 Berembee Road, Bourkelands	1.00	406,431.850000	406,431.85	270,434.40	270,434.40	135,997.45	50.29 %	54.02 %
				406,431.85		270,434.40	135,997.45	50.29 %	54.02 %
				752,386.41		619,745.95	132,640.46	21.40 %	100.00 %

C Gibb Retirement Fund

Investment Income Report

As at 30 June 2021

Investment		Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
Real Estate Properties (Australian - Residential)													
CGIBB	45 Berembee Road, Bourkelands	22,054.37							22,054.37				
									22,054.37				
									22,054.37				

Assessable Income (Excl. Capital Gains)	22,054.37
Net Capital Gain	0.00
<hr/>	
Total Assessable Income	22,054.37

* 1 Includes foreign credits from foreign capital gains.

* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.
For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

B - Permanent Documents

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status N/A - Not Applicable

Supporting Documents

- Fund Summary Report Report

Standard Checklist

- ☐ Attach latest copy of ASIC annual company statement (if corporate trustee)
- ☐ Ensure latest copies of ATO Trustee Declarations and ATO confirmation that the fund is a regulated fund is attached
- ☐ Ensure latest copies of trustee consents, member consents and registers are attached
- ☐ Ensure latest copy of trust deed (including amendments) are attached
- ☐ Use [Australian Business Register](#) to ensure details are correct
- ☐ Use [Super Fund Lookup](#) to check the eligibility to receive rollovers and contributions

Fund Summary Report

Fund Details

ABN: 54885818606

Fund Type: SMSF

Willoughby, New South Wales 2068

Chatswood, New South Wales 2068

Number of Members: 1

Fund Relationships

[illegible]

Fund Summary Report

As at 30/06/2022

C - Other Documents

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status N/A - Not Applicable

Supporting Documents

No supporting documents

Standard Checklist

- ☐ Attach copy of any SOAs issued during the Financial Year
- ☐ Attach copy of Investment Strategy
- ☐ Attach signed Engagement Letter
- ☐ Attach signed Trustee Representation Letter
- ☐ Attach Trustee Minutes prepared during the year

D - Pension Documentation

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status N/A - Not Applicable

Supporting Documents

- Transfer Balance Account Summary Report
- Pension Summary Report Report

Standard Checklist

- ☐ Attach Actuarial Certificate
- ☐ Attach documentation supporting any pensions commenced during the financial year
- ☐ Attach documentation supporting any pensions commuted during the financial year
- ☐ Ensure correct Transfer Balance Account Reports have been lodged with the ATO

C Gibb Retirement Fund

Pension Summary

As at 30 June 2022

Member Name : Gibb, Carole Ann
Member Age : 63* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
GIBCAR00005P	Account Based Pension	01/07/2020	0.40%	2.00%	\$9,450.00*	N/A	\$110,891.63	\$0.00	\$110,891.63	NIL

*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$9,450.00	\$0.00	\$110,891.63	\$0.00	\$110,891.63	\$0.00
--	--	--	--	--	------------	--------	--------------	--------	--------------	--------

Total :

					\$9,450.00	\$0.00	\$110,891.63	\$0.00	\$110,891.63	\$0.00
--	--	--	--	--	------------	--------	--------------	--------	--------------	--------

*Age as at 01/07/2021 or pension start date for new pensions.

C Gibb Retirement Fund

Transfer Balance Account Summary

For The Period 01 July 2021 - 30 June 2022

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
Carole Ann Gibb	Below Cap									
		01/07/2021		Cap Indexation (69.00%) - Highest TBA (497310.10/ 1600000)	N/A				1,669,000.00	1,171,689.90
		01/07/2021		Opening Balance				497,310.10	1,669,000.00	1,171,689.90

E - Estate Planning

2022 Financial Year

Preparer Rosalina Johnson

Reviewer Stevent Lai

Status N/A - Not Applicable

Supporting Documents

No supporting documents

Standard Checklist

- ☐ Attach Death Benefit Nominations (if applicable)
- ☐ Attach Life Insurance Policies (if applicable)
- ☐ Attach Reversionary Pension documentation (if applicable)
- ☐ Attach SMSF Will (if applicable)
- ☐ Review current Estate planning to ensure it matches wishes of members