

Tips & What to Do

7/09/2023

REF	Thursday, 7 September 2023	GENERAL
NOTES		

Year	Work Paper Control	This page is the first page of the workpapers
Year-1	Pre-Work Checklist	The Client Interview Sheet and Supporting comments
Year-2	Pre-Review Checklist	QA Checklist before Review is commenced
Year-3	Pre-Package Checklist	QA Checklist before Admin undertake Packaging
A	Review Sheets	Our QA checklist - for completeness & accuracy
A1	Notes for next year	Includes review points and Reviewed Financial Statements
A2	P&L, Balance Sheet	Issues that effect accounting and tax for future years.
A3	Client Letter Notes	Copy to NEXT YEARS working papers folder
A4	Query Sheets	Print to paperport
A5	Tax Notes	Issues/Suggestions, be it, tax, compliance, management,
B1	Journals	investment or otherwise
B2	General Ledger	All client responses should note date, time & who
		Record taxation notes as you work through the file
		To record changes
		Print MYOB & HandiLedger Files to Paperport

EXPENSE & INCOME NOTES

CA	Income notes	
C	Expense dissections	Worksheets to dissect expenses
C1	Wages	Also check for superannuation, workcover
C2	Repairs & maintenance	Check for capital expenditure.
C3	Legals	Check for legals on capital account
C4		
C5		

ASSET NOTES

D	Bank reconciliation	
E	Trade debtors	Look for old debtors, ageing and bad debts E1
F	Other debtors	
G	Stock & WIP	GST Exclusive values. Watch for adsorption costing ref T
H	Prepayments	Tax considerations, Ha borrowing costs
J	Investments	
K	Property, plant & equip	Asset reconciliations to depreciation ledgers
L	Intangibles	Black hole expenditure

LIABILITY NOTES

N	Trade creditors	Reconcile Trade creditors to ledger
O	Other creditors & accrued charges	PAYG, etc
P	Provisions	Dividends, employee entitlements, etc
Q	Loans & Bills payable	
R	Hire Purchase	For new HP's attached contract details
S	Drawings, directors, beneficiary loans	Check for DEBIT loan Accounts, Print Loan Accounts
T	Taxation	Separate Taxation Template use A5 as notes.
U	FBT	Link FBT Template
V	Franking & Dividends	Separate Franking & Dividend Template
W	Reconcile intercoy/division loans	Loans to related entities
Y	GST reconciliation	Watch for Payroll Tax grouping
Z	Check opening balances	ATO portal for confirmation
		Verify opening balances with prior year

Accounting Profit Breakdown Report

BSPF

01/07/2022 to 30/06/2023

Income	
Capital Gains	
Realised capital gains (losses)	0.00
Distribution capital gains	0.00
Rent Income	
Rent received	24,570.00
Interest	
Interest received	1,877.52
TFN credits	0.00
Foreign Income	
Income received	0.00
Australian Franking Credits from New Zealand	
Franking credits	0.00
Other Distribution Income	
Taxable	0.00
Tax free	0.00
Dividends	
Dividends received	0.00
TFN credits	0.00
Income from Other Assets	
Other income received	0.00
Contributions	
Employer	0.00
Member	0.00
Tax free	0.00
Changes in Net Market Values	
Net market value changes	0.00
Unrealised gains (losses)	(62,850.22)
Benefits Received	
Rollover transfers in	0.00
Insurance proceeds	0.00
Total Income	(36,402.70)
Expenses	
Expenses	
General	9,049.34
Pension payments	22,214.05
Insurance premiums	0.00
Depreciation of assets	1,152.00
Excess Contributions Tax	
Paid	0.00
Unpaid	0.00
Benefits Paid	
Rollover transfers out	0.00
Lump sum	0.00
Total Expenses	32,415.39
Total Profit (Loss)	(68,818.09)

Investment Summary
BSPF
as at 30/06/2023

Investment	Units	Average Cost	Market Price	Total Cost	Total Market Value	Unrealised Gain (Loss)
Accounts						
BSPF CBA CDIA	22,712.19	1.00	1.00	22,712.19	22,712.19	
BSPF CBA Cheque Account	0.00	1.00	1.00	0.00	0.00	
BSPF CBA Online Saver	0.00	1.00	1.00	0.00	0.00	
BSPF Heritage online saver	3,258.15	1.00	1.00	3,258.15	3,258.15	
BSPF Heritage Target Bonus	1.00	1.00	1.00	1.00	1.00	
BSPF Hertiage simply access	1,001.03	1.00	1.00	1,001.03	1,001.03	
BSPF St George Investment	1.10	1.00	1.00	1.10	1.10	
BSPF St George Super Saver	0.00	1.00	1.00	0.00	0.00	
BSPF Term Account I12	215,000.00	1.00	1.00	215,000.00	215,000.00	
BT Panorama Cash Management Acc	0.00	1.00	1.00	0.00	0.00	
				241,973.47	241,973.47	0.00
Physical Assets						
Investment Property	1	373,302.00	763,132.19	373,302.00	763,132.19	389,830.19
Leasehold Improvements	1	18,267.38	18,267.38	18,267.38	18,267.38	0.00
Fixtures & Fittings	1	8,600.43	8,600.43	8,600.43	8,600.43	0.00
				400,169.81	790,000.00	389,830.19
Receivables						
Tax Refund	515.00	1.00	1.00	515.00	515.00	
				515.00	515.00	0.00
Total				642,658.28	1,032,488.47	389,830.19

BSPF

Comparative Trial Balance as at 30 June 2023

		2023 \$ Dr	2023 \$ Cr	2022 \$ Dr	2022 \$ Cr
	Income				
0700	Rent received		24,570.00		22,400.00
0800	Interest		1,877.52		1,550.79
0880	Change in NMV real estate	62,850.22			219,052.44
	Expenses				
1510	Accountancy	1,375.00		1,045.00	
1535	Audit fees	440.00		495.00	
1615	Depreciation	1,152.00		1,102.00	
1685	Filing Fees	259.00		259.00	
1715	General expenses	6,975.34		5,903.38	
	Current Assets				
2000	Cash at bank	241,973.47		250,791.56	
	Non Current Assets				
2800	Residential real estate	790,000.00		850,000.00	
	Current Liabilities				
3325	Taxation	515.00		515.00	
	Equity				
4000.02	Opening balance - Members fund		1,046,689.17		840,935.60
4000.03	Opening balance - Members fund		54,617.39		43,882.35
4080.02	Benefits paid	21,114.05		16,830.24	
4080.03	Benefits paid	1,100.00		880.00	
		<u>1,127,754.08</u>	<u>1,127,754.08</u>	<u>1,127,821.18</u>	<u>1,127,821.18</u>
	Net Loss	46,604.04			234,198.85

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

BSPF

Operating Statement

For the year ended 30 June 2023

	2023 \$	2022 \$
Investment revenue		
Interest	1,877.52	1,550.79
Net property rentals	24,570.00	22,400.00
Changes in net market values	(62,850.22)	219,052.44
Net investment revenue	(36,402.70)	243,003.23
Benefits		
Benefits paid	(22,214.05)	(17,710.24)
Total benefits	(22,214.05)	(17,710.24)
Total revenue	(58,616.75)	225,292.99
General administration expenses		
Accountancy	1,375.00	1,045.00
Audit fees	440.00	495.00
Depreciation expenses	1,152.00	1,102.00
Filing Fees	259.00	259.00
General expenses	6,975.34	5,903.38
Total general administration expenses	10,201.34	8,804.38
Benefits accrued as a result of operations before income tax	(68,818.09)	216,488.61
Income tax expense		
Increase in benefits accrued as a result of operations	(68,818.09)	216,488.61

The accompanying notes form part of these financial statements.

BSPF

Statement of Financial Position as at 30 June 2023

	2023 \$	2022 \$
Investments		
Investment properties (Australian)	790,000	850,000
Total Investments	790,000	850,000
Other Assets		
Cash and cash equivalents	241,973	250,792
Total other assets	241,973	250,792
Total assets	1,031,973	1,100,792
Liabilities		
Current tax liabilities	(515)	(515)
Total liabilities	(515)	(515)
Net assets available to pay benefits	1,032,488	1,101,307
Represented by:		
Liability for accrued benefits allocated to members' accounts	1,032,488	1,101,307
	1,032,488	1,101,307

The accompanying notes form part of these financial statements.

Expenses Report BSPF

Date	Expense Type	Description	Amount
06/07/2022	General Expenses	Urban Utilities	398.24
13/07/2022	General Expenses	BCC Rates	547.55
22/08/2022	Pension Payments	Pension payment	10,000.00
30/08/2022	Pension Payments	Pension payment	10,000.00
14/09/2022	General Expenses	Urban Utilities	283.03
27/09/2022	Pension Payments	Pension payment	10.00
18/10/2022	General Expenses	BCC Rates	547.55
30/11/2022	Pension Payments	Pension payment	174.05
05/12/2022	General Expenses	Land Tax	2,526.65
20/12/2022	General Expenses	Urban Utilities	349.93
15/01/2023	General Expenses	BCC Rates	547.55
31/01/2023	General Expenses	ATO Levy	259.00
31/01/2023	General Expenses	Auditor Fees	440.00
31/01/2023	General Expenses	Accounting Fees	1,375.00
31/01/2023	Pension Payments	Pension payment	1,100.00
31/01/2023	Pension Payments	Pension payment	930.00
14/03/2023	General Expenses	Budget Direct Insurance	593.59
17/03/2023	General Expenses	Urban Utilities	311.38
14/04/2023	General Expenses	BCC Rates	547.55
17/06/2023	General Expenses	Urban Utilities	322.32
			31,263.39

Bevin Sheraton
BSPF
19 Spencer Street
LAWNTON QLD 4501

Tax Invoice
2023-000699

Ref: BSPFSF
31 January, 2023

Description	Amount
Preparation and lodgement of your 2022	1,650.00
<ul style="list-style-type: none"> - Super fund income tax and regulatory return - Members information statements - Audit for your super fund - Liaison with auditor - Update of your data file - Discussions & consultations throughout year 	
GST	165.00
Terms: 14 Days	Amount Due: \$ 1,815.00

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<p>You can directly deposit to our Bank of QLD account</p> <p>Banking details for direct deposit BSB 124 033 Account No. 1029 1109</p> <p>Please include reference BSPFSF</p>	Remittance Advice	
	<p>Invoice: 2023-000699 Ref: BSPFSF 31 January, 2023</p>	
	<p>BSPF</p> <p>Cheque Mastercard Bankcard Visa</p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p>	
	<p>Card Number</p> <p><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>	
	<p>Cardholder CCV No.</p> <p>Signature Expiry Date</p>	
<p>Amount Due: \$ 1,815.00</p>		

**Water and Sewerage
Quarterly Account**



QUUR61_A4A01/E-3250/S-3261/I-6521/036
BSPF TRUST
C/- MR BEVIN J SHERATON
AS TRUSTEE
19 SPENCER ST
LAWNTON QLD 4501

Property Location: 7 WESTCLIFFE STREET
BANYO 4014

PAID 6/07/22
HERNABG MCC
Rec No: 0640481621

Account Summary Period 04/03/2022 - 22/06/2022

Your Last Account

Amount Billed	\$286.41
Amount Paid	\$286.41CR

Your Current Account

Balance	\$0.00
Current Charges	\$398.24

Total Due	\$398.24
------------------	-----------------

If full payment is not received by the due date, a compounding interest of 8.03% per annum will accrue daily on any amount owing.

Customer reference number	10 1018 4782 0000 9
---------------------------	---------------------

Bill number	1018 4782 99
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Date issued	06/07/2022
-------------	------------

Total due	\$398.24
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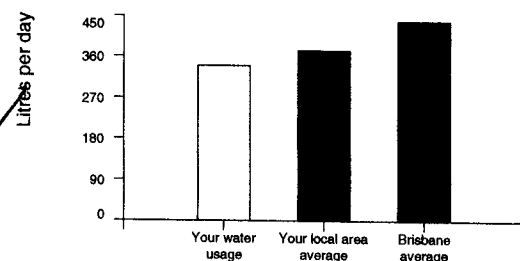
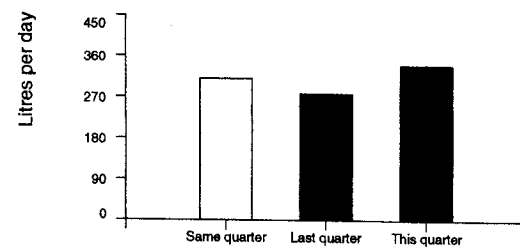
Current charges due date	05/08/2022
---------------------------------	-------------------

Your water usage

Water usage (kL)	38
Days charged	111

Average daily water usage (litres)

Current period	342
Same period last year	312



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Amount paid

Date paid

Receipt number

**Water and Sewerage
Quarterly Account**



QUUR47_A4A01/E-7067/S-8514/I-17027/036

BSPF TRUST
C/- MR BEVIN J SHERATON
AS TRUSTEE
19 SPENCER ST
LAWNTON QLD 4501

PAID 14/09/2022

HERITAGE ACC

RG 104 1440710455

Property Location: 7 WESTCLIFFE STREET
BANYO 4014

Customer reference number 10 1018 4782 0000 9

Bill number 1018 4782 100

Date issued 15/09/2022

Total due \$283.03

Current charges due date 15/10/2022

Your water usage

Water usage (kL) 28
Days charged 74

Average daily water usage (litres)

Current period 378
Same period last year 386

Account Summary Period 23/06/2022 - 04/09/2022

Your Last Account

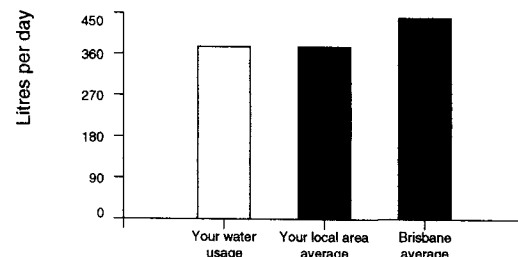
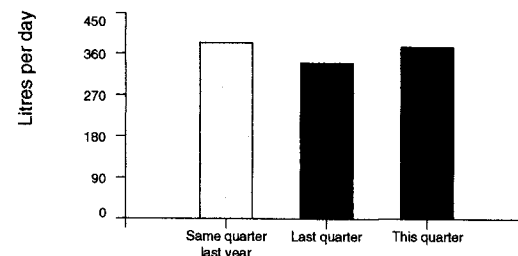
Amount Billed \$398.24
Amount Paid \$398.24CR

Your Current Account

Balance \$0.00
Current Charges \$283.03

Total Due \$283.03

If full payment is not received by the due date, a compounding interest of 8.17% per annum will accrue daily on any amount owing.



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Amount paid

Date paid

Receipt number

**Water and Sewerage
Quarterly Account**



QUUR22_A4A01/E-320/S-323/I-645/036

BSPE TRUST
C/- MR BEVIN J SHERATON
AS TRUSTEE
19 SPENCER ST
LAWNTON QLD 4501

PAID 20/12/22
Heritage Acc
Ref No: 2040650162

Property Location: 7 WESTCLIFFE STREET
BANYO 4014

Customer reference number 10 1018 4782 0000 9

Bill number 1018 4782 101

Date issued 21/12/2022

Total due \$349.93

Current charges due date 20/01/2023

Your water usage

Water usage (kL) 33
Days charged 94

Average daily water usage (litres)

Current period 351
Same period last year 323

Account Summary Period 05/09/2022 - 07/12/2022

Your Last Account

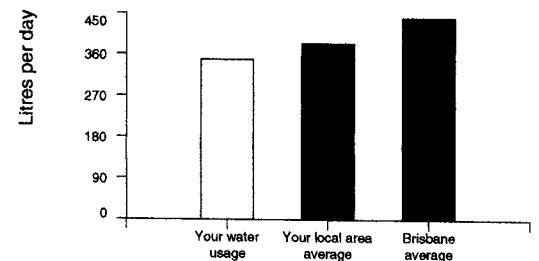
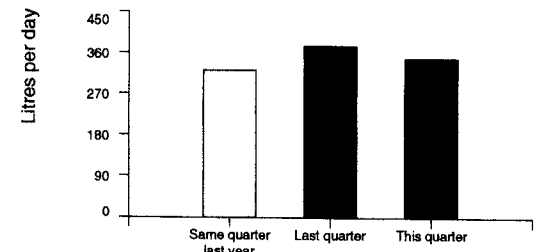
Amount Billed \$283.03
Amount Paid \$283.03CR

Your Current Account

Balance \$0.00
Current Charges \$349.93

Total Due \$349.93

If full payment is not received by the due date, a compounding interest of 8.17% per annum will accrue daily on any amount owing.





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Amount paid

Date paid

Receipt number

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2023

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Faults and Emergencies 13 23 64

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Water and Sewerage
Quarterly Account

PAID 17/03/23

HERITAGE A/C

Ref No: 1740700955



QUUR66_A4A01/E-1152/S-1159/I-2317/036

BSPE TRUST

C/- MR BEVIN J SHERATON

AS TRUSTEE

19 SPENCER ST

LAWNTON QLD 4501

Customer reference number 10 1018 4782 0000 9

Bill number 1018 4782 102

Date issued 17/03/2023

Total due \$311.38

Current charges due date 16/04/2023

Your water usage

Water usage (kL) 27
Days charged 88

Average daily water usage (litres)

Current period 307
Same period last year 279

Property Location: 7 WESTCLIFFE STREET
BANYO 4014

Account Summary

Period 08/12/2022 - 05/03/2023

Your Last Account

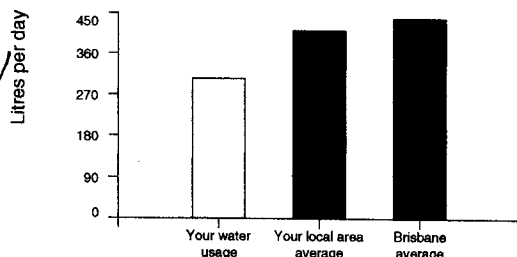
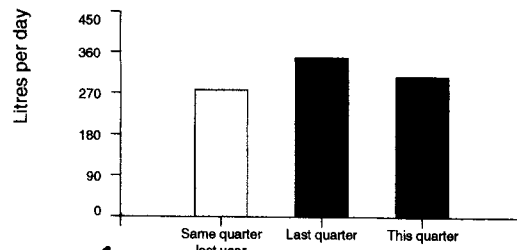
Amount Billed \$349.93
Amount Paid \$349.93CR

Your Current Account

Balance \$0.00
Current Charges \$311.38

Total Due \$311.38

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Amount paid

Date paid

Receipt number

BS0120



QUUR81_A4A01/E-3389/S-3400/I-6799/036

BSPF TRUST

C/- MR BEVIN J SHERATON

AS TRUSTEE

19 SPENCER ST

LAWNTON QLD 4501

8 and 17/06/23

AGGREGATE ACC

Rec No 174 04 19651

Property Location: 7 WEST CLIFFE STREET
BANYO 4014

Customer reference number 10 1018 4782 0000 9

Bill number 1018 4782 103

Date issued 15/06/2023

Total due \$322.32

Current charges due date 15/07/2023

Your water usage

Water usage (kL) 28
Days charged 91

Average daily water usage (litres)

Current period 308
Same period last year 342

Account Summary

Period 06/03/2023 - 04/06/2023

Your Last Account

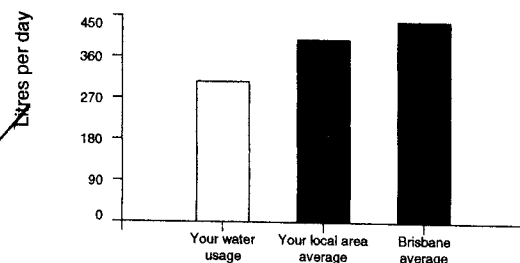
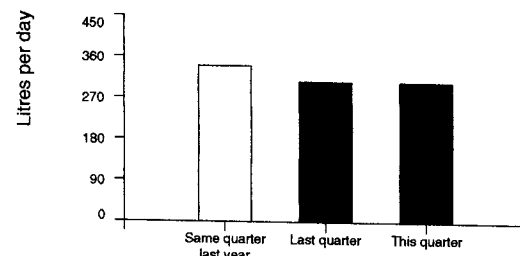
Amount Billed \$311.38
Amount Paid \$311.38CR

Your Current Account

Balance \$0.00
Current Charges \$322.32

Total Due \$322.32

If full payment is not received by the due date, a compounding interest of 8.17% per annum will accrue daily on any amount owing.



**ALWAYS HERE
WHEN YOU NEED US**

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24/7 crews

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Supporting vulnerable customers

Protecting the environment for
future generations

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NSW 2124



In person

Pay in person at Australia Post with cash, cheque, money
order, debit card or any branch of the Commonwealth Bank
with cash or cheque.



By Mobile - Download the free Sniiip® mobile app, create
your account and scan the circular QR code over the page
to pay. Sniiip payments can be used with Visa and MasterCard
cards*. Sniiip is not available for iPads or tablets.

Amount paid

Date paid

Receipt number



Dedicated to a better Brisbane

BRISBANE CITY COUNCIL ABN 72 002 765 795

Rate Account

Property Location 7 WESTCLIFFE ST
BANYO
Issue Date 8 Jul 2022

Bill number
5000 1042 0685 030

Bill number including donation
5800 1042 0685 030



P188BCCRA815_A4MA01/E-2632/S-5263/L10525

BSPF TRUST
C/- MR BEVIN J SHERATON
AS TRUSTEE
19 SPENCER ST
LAWNTON QLD 4501

PAID 13/07/22
HERITAGE ACC
Rec No: 1340580733

Enquiries
(07) 3403 8888
24 hours 7 days

Account Period
1 Jul 2022 - 30 Sep 2022

Donate to the Lord Mayor's Charitable Trust to help those in need

You can make a \$15 donation to the Lord Mayor's Charitable Trust to support Brisbane's grass-roots charities.

Donations are tax deductible and can be made through your preferred rates payment method. A separate receipt will be issued by Council.

For more about the work of the Trust visit lmct.org.au

Council is fundraising for the Lord Mayor's Charitable Trust, a registered charity under the *Collections Act 1966*.



LORD MAYOR'S CHARITABLE TRUST

The rates and charges set out in this notice are levied by the service of this notice and are due and payable within 30 days of the issue date.

Full payment by the Due Date includes Discount and/or Rounding (where applicable).

Compounding interest of 8.17% per annum will accrue daily on any amount owing immediately after this date.

Nett Amount Payable

\$547.55

Due Date

8 Aug 2022

Summary of Charges

Opening Balance	0.00
Brisbane City Council Rates & Charges	488.70
State Government Charges	58.85
Gross Amount	547.55
Discount and/or Rounding (where applicable)	0.00
Nett Amount Payable	547.55
Optional Lord Mayor's Charitable Trust donation received by the Due Date	562.55

If mailing your payment please tear off this slip and return with payment. Please do not pin or staple this slip. See reverse for payment methods.

Including Lord Mayor's Charitable Trust \$15 donation

Excluding Lord Mayor's Charitable Trust \$15 donation



*439 580010420685030



Bill Code: 319186
Ref: 5800 0000 2061 560
Amt: \$562.55 by 8 Aug 2022



*439 500010420685030



Bill Code: 78550
Ref: 5000 0000 2061 560
Amt: \$547.55 by 8 Aug 2022

Pay using your smartphone



BSPF TRUST

Due Date

8 Aug 2022

50

Gross Amount

\$547.55

Nett Amount

\$547.55

<0000054755>

<004440>

<500010420685030>

>

BRISBANE CITY

Dedicated to a better Brisbane

Rate Account

Property Location 7 WESTCLIFFE ST
BANYO
Issue Date 7 Oct 2022

Bill number
5000 1042 6052 378

Bill number including donation
5800 1042 6052 378



P278BCCRA196_A4MA01/E-2605/S-5211/I-10421

BSPF TRUST
C/- MR BEVIN J SHERATON
AS TRUSTEE
19 SPENCER ST
LAWNTON QLD 4501

PAID 18/10/22
HERITAGE ACC
Ref No: 184 0734667

Enquiries
(07) 3403 8888
24 hours 7 days

Account Period
1 Oct 2022 - 31 Dec 2022

Nett Amount Payable

\$547.55

Due Date

7 Nov 2022

**Donate to the
Lord Mayor's
Charitable Trust to
help those in need**

You can make a \$15 donation
to the Lord Mayor's Charitable Trust
to support Brisbane's grass-roots
charities.

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LORD MAYOR'S
CHARITABLE TRUST

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amount owing immediately after this date.

Summary of Charges

Opening Balance	0.00
Brisbane City Council Rates & Charges	488.70
State Government Charges	58.85
Gross Amount	547.55
Discount and/or Rounding (where applicable)	0.00
Nett Amount Payable	547.55
Optional Lord Mayor's Charitable Trust donation received by the Due Date	562.55

Including Lord Mayor's Charitable Trust \$15 donation

Excluding Lord Mayor's Charitable Trust \$15 donation



*439 580010426052378



Billers Code: 319186
Ref: 5800 0000 2061 560
Amt: \$562.55 by 7 Nov 2022



*439 500010426052378



Billers Code: 78550
Ref: 5000 0000 2061 560
Amt: \$547.55 by 7 Nov 2022

Pay using your smartphone



BSPF TRUST

Due Date

7 Nov 2022**50**

Gross Amount

\$547.55

Nett Amount

\$547.55

<0000054755>

<004440>

<500010426052378>

>



Dedicated to a better Brisbane

BRISBANE CITY COUNCIL ABN 72 002 765 795

Rate Account

Property Location 7 WESTCLIFFE ST
BANYO
Issue Date 9 Jan 2023

Bill number
5000 1043 1459 383

Bill number including donation
5800 1043 1459 383

Enquiries
(07) 3403 8888
24 hours 7 days

Account Period
1 Jan 2023 - 31 Mar 2023



P005BCCRA629_A4MA01/E-2605/S-5212/I-10423
BSPF TRUST
C/- MR BEVIN J SHERATON
AS TRUSTEE
19 SPENCER ST
LAWNTON QLD 4501

PAID 15/01/23
HERITAGE ACC
RecNs: 1540218379

Donate to the Lord Mayor's Charitable Trust to help those in need

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LORD MAYOR'S CHARITABLE TRUST

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Full payment by the Due Date includes Discount and/or Rounding (where applicable).

Compounding interest of 8.17% per annum will accrue daily on any amount owing immediately after this date.

Nett Amount Payable

\$547.55

Due Date

8 Feb 2023

Summary of Charges

Opening Balance	0.00
Brisbane City Council Rates & Charges	488.70
State Government Charges	58.85
Gross Amount	547.55
Discount and/or Rounding (where applicable)	0.00
Nett Amount Payable	547.55
Optional Lord Mayor's Charitable Trust donation received by the Due Date	562.55

Including Lord Mayor's Charitable Trust \$15 donation



*439 580010431459383



Bill Code: 319186
Ref: 5800 0000 2061 560
Amt: \$562.55 by 8 Feb 2023

Excluding Lord Mayor's Charitable Trust \$15 donation



*439 500010431459383



Bill Code: 78550
Ref: 5000 0000 2061 560
Amt: \$547.55 by 8 Feb 2023

Pay using your smartphone



BSPF TRUST

Due Date

8 Feb 2023

50

Gross Amount

\$547.55

Nett Amount

\$547.55

<0000054755>

<004440>

<500010431459383>

>



Dedicated to a better Brisbane

BRISBANE CITY COUNCIL ABN 72 002 765 795

Rate Account

Property Location 7 WESTCLIFFE ST
BANYO
Issue Date 6 Apr 2023

Bill number
5000 1043 6849 020

Bill number including donation
5800 1043 6849 020

Enquiries
(07) 3403 8888
24 hours 7 days

Account Period
1 Apr 2023 - 30 Jun 2023



P094BCCRA067_A4MA01/E-2584/S-5169/L/10337
BSPF TRUST
C/- MR BEVIN J SHERATON
AS TRUSTEE
19 SPENCER ST
LAWNTON QLD 4501

PAID 14/04/23
HERITAGE ACC
Rec No: 1440674540

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Nett Amount Payable

\$547.55

Due Date

8 May 2023

Summary of Charges

Opening Balance	0.00
Brisbane City Council Rates & Charges	488.70
State Government Charges	58.85
Gross Amount	547.55
Discount and/or Rounding (where applicable)	0.00
Nett Amount Payable	547.55
Optional Lord Mayor's Charitable Trust donation received by the Due Date	562.55

Including Lord Mayor's Charitable Trust \$15 donation

Excluding Lord Mayor's Charitable Trust \$15 donation



*439 580010436849020



Billers Code: 319186
Ref: 5800 0000 2061 560
Amt: \$562.55 by 8 May 2023



*439 500010436849020



Billers Code: 78550
Ref: 5000 0000 2061 560
Amt: \$547.55 by 8 May 2023

Pay using your smartphone



BSPF TRUST

Due Date

8 May 2023

50

Gross Amount

\$547.55

Nett Amount

\$547.55

Heritage Bank

BSPF LAND TAX

2023

**Bspf Abn 13 657 872 682 Bj & Ra Sheraton
Atf**

Member Number: 14087073

Your BPAY Receipt on Monday, 5 December 2022, at 3:08 PM:

Receipt Number 0540544881

From:

Account Number ###073S1

To:

Biller Name QRO LAND TAX 1

Biller Code 625178

Customer Reference Number 400011021591

Amount \$2,526.65

Payment Date 5/12/2022





Queensland Revenue Office
ABN 90 856 020 239
Phone 1300 300 734
Email landtax@treasury.qld.gov.au
Web www.qld.gov.au/landtax



333QRO1036DL01/E-1813/S-3456/I-6911/ 036
The Trustee/s for BSPF TRUST
19 Spencer Street
LAWNTON QLD 4501

Assessment details

The attached land tax summary provides details on how your assessment is calculated. Further information (for example, about exemptions and taxable value) is available at www.qld.gov.au/landtax

Please read the 'Your obligations and entitlements' section of this notice.

Assessment comments

N/A

Amy Rosanowski

Commissioner of State Revenue

Preferred payment method

See over for more payment options including payments by credit card or instalments.



Bill code: 625178
Ref: 400011021591

Telephone and Internet Banking—BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings or transaction account.

More info: www.bpay.com.au

*Registered to BPAY Pty Ltd ABN 69 079 137 518

Land tax

Assessment notice 2022–23

for land owned as at midnight 30 June 2022

Issued under the *Land Tax Act 2010* and *Taxation Administration Act 2001*

Issue date 28 November 2022

Payment reference 400011021591

Client number 1495906

Amount payable \$2,526.65
(for this assessment)

Due date 27 February 2023

If you pay late, it will cost you more.

Pay online now!

Your land tax pays for roads, hospitals and other government services right here in Queensland.

Due date 27 February 2023

Payment reference 400011021591

Amount payable \$2,526.65
(for this assessment)

400011021591



Your 2022-23 land tax summary

2022-23 assessment	\$2,526.65
Reassessment—N/A	\$0.00
Total assessed liability	\$2,526.65
Payments received/Refund	\$0.00
Unpaid tax interest (UTI)	\$0.00
Penalty tax	\$0.00
Total amount due	\$2,526.65

How your land tax was calculated

Property address	Property ID (from your valuation notice)	Property description	Valuations* 3 year averaging may be applied (If blank - State wide averaging factor of .87 used)			Averaged value	Capped value	Your share of value	Less exemption	Exemption code	Your taxable value
			2022-23	2021-22	2020-21						
LAND OWNED SOLELY BY BSPF TRUST											
7 WESTCLIFFE ST BANYO	1215764	17/RP/106500	\$500,000	\$370,000	\$370,000	\$413,333		\$413,333.00			\$413,333.00
Exemption codes											
D Subdivider discount applied											
A Aged-care facilities											
C COVID-19 Land tax relief											
E Other exemption											
M Moveable dwelling park											
P Primary production											
R Home											
Total taxable value											\$413,333.00
Tax rate ***											\$1,450 + 1.70c for each \$1 more than \$350,000
Total assessed liability											\$2,526.65

* These values are provided by the Valuer-General (www.qld.gov.au/landvaluations) under the *Land Valuation Act 2010* and are required to be used to calculate your taxable value. They may only be amended by the Valuer-General. Therefore the Queensland Revenue Office cannot consider an objection/variation to your assessment on the basis of these values being excessive.

*** Different rates apply to foreign companies and trustees of foreign trusts. To find out more about tax rates, including determining your status and obligations visit our website (www.qld.gov.au/landtax).

BSPF

2023

Subject: Your Budget Direct insurance renewal confirmation

From: Budget Direct

<insurancedocuments@comms.budgetdirect.com.au>

To: bsheraton@optusnet.com.au

Fri, 10 Mar 2023 01:30:22 +0000

[View this email online](#)

PROPERTY INSURANCE on 7 WESTCLIFFE ST, BANYO
TO BUDGET DIRECT

PAID FROM AGRI TAGG ACC

Bspf

14/03/23

AS PER ATTACHED

Policy Number: 118031936 03

Bevin, we've renewed your home insurance

Hi Bevin,

Thanks for renewing your home insurance with us.

Please check the details

Your policy documents are attached. Please take a few minutes to read them carefully, then store them safely for future reference. In particular you need to check the *Insurance Certificate* and *Declarations*.

It's an important part of your duty not to make a misrepresentation (as per the Product Disclosure Statement) to let us know if any details are incorrect or need to be updated.

A snapshot of your home insurance

Insured address	7 Westcliffe St, Banyo, QLD 4014
Type of cover	Home
Start date	10 March 2023 at 12:00am AEST
Expiry date	9 March 2024 at 11:59pm AEST
Annual premium	\$593.59 paid annually

Paying your premium

Your next payment(s) will be deducted:

On or after	10 March 2023
Amount	\$593.59
Credit card	Bevin Sheraton VISA 4*****3019

Need to make a claim?

If you need to make a claim, we're here to help 24/7. Simply go to budgetdirect.com.au or call us on **1800 069 336**.

Manage your policy online 24/7

Take care of all your insurance needs anywhere, anytime.
Your Policy Manager account hosts a range of features:

We're here to help

Login to Policy Manager
or
SMS 'CHAT' to +61 437 968 251

Call 1800 182 310
Mon - Fri 8:00am - 10:30pm AEST, Sat 8:00am -
5:00pm AEST

Car Home Travel Motorcycle Pet Roadside Life Budget Direct Insurance offers Home Insurance which is issued by Auto & General Insurance Company Limited ACN 111 586 353; AFSL 285571 and administered

Investment Income
BSPF

		Add			Less										
Investment	Total Income	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Expenses	Capital Gains Discount	GST	Taxable Income (incl Cap Gains)	Indexed Capital Gains	Discounted Capital Gains	Other Capital Gains	Taxable Capital Gains
Bank Accounts															
BSPF CBA CDIA	266.94			0.00							266.94				
BSPF Heritage online saver	1,559.46			0.00							1,559.46				
BSPF Heritage Target Bonus	33.97			0.00							33.97				
BSPF Heritage simply access	0.17			0.00							0.17				
BSPF St George Investment	9.79			0.00							9.79				
BT Panorama Cash Management Acc	7.19			0.00							7.19				
Property															
Investment Property	24,570.00							0.00		0.00	24,570.00				
	26,447.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26,447.52	0.00	0.00	0.00	0.00



Account information

Nickname/Type	BSB	Account number	Account balance	Available funds
CDIA	06 4164	1085 2029	+\$22,764.93	+\$22,764.93

Account details	Details
Interest rate	
Balance	
Up to \$9,999.99	0.35% p.a.
\$10,000 and over	3.00% p.a.
Interest payment frequency	Monthly
Next interest payment	01/08/2023
Statement delivery method	Paper
Last statement date	01/07/2023
Account holder(s)	BEVIN JOHN SHERATON AND ROBERT ALAN SHERATON AS TRUSTEES FOR THE TRUSTEE FOR BSPF
Open date	18/10/2022
Tax File Number	Not Provided

[Update my Tax File Number](#)

Taxes & interest	This accrual period	2022-23 financial year	2023-24 financial year
Deposit interest	\$22.45 CR	\$266.94 CR	\$52.74 CR

Account activity

For a summary of changes to your account, view [your account activity](#).

Useful account documents

You can use these PDF documents to confirm your account details including name, address, BSB, account number, previous days balance, interest rates and fees. They can be downloaded or emailed at your convenience.

Document	Description
Detailed account summary	A summary of useful account information including the current interest rate and fees. If your account or pricing options change, this document will be updated too.
Transaction summary	This letter confirms your transactions and account details for a period you choose.

[Get summary](#)

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Heritage Bank

Bspf Abn 13 657 872 682 Bj & Ra Sheraton
Atf

Member Number: 14087073

Your Interest Summaries on Sunday, 2 July 2023, at 5:11 PM, are:



Current Financial Year (2023-2024)

Account Name	Account Number	Interest Earned	Interest Paid	Withholding Tax	Non Resident Withholding Tax
Simply Access	14087073S1	\$0.00	\$0.00	\$0.00	\$0.00
Target Bonus	14087073S12	\$0.00	\$0.00	\$0.00	\$0.00
Money Manager	14087073S24	\$0.00	\$0.00	\$0.00	\$0.00
Online Saver	14087073S26	\$0.00	\$0.00	\$0.00	\$0.00
Total Savings		\$0.00	\$0.00	\$0.00	\$0.00
Four Month Term	14087073I4	\$0.00	\$0.00	\$0.00	\$0.00
Five Month Term	14087073I5	\$0.00	\$0.00	\$0.00	\$0.00
Six Month Term	14087073I6	\$0.00	\$0.00	\$0.00	\$0.00
Seven Month Term	14087073I7	\$0.00	\$0.00	\$0.00	\$0.00
Nine Month Term	14087073I9	\$0.00	\$0.00	\$0.00	\$0.00
Ten Month Term	14087073I10	\$0.00	\$0.00	\$0.00	\$0.00
Twelve Month Term	14087073I12	\$0.00	\$0.00	\$0.00	\$0.00
Total Investments		\$0.00	\$0.00	\$0.00	\$0.00

Previous Financial Year (2022-2023)

Account Name	Account Number	Interest Earned	Interest Paid	Withholding Tax	Non Resident Withholding Tax
Simply Access	14087073S1 ✓	\$0.12	\$0.00	\$0.00	\$0.00
Target Bonus	14087073S12 ✓	\$34.02	\$0.00	\$0.00	\$0.00
Money Manager	14087073S24 ✓	\$0.00	\$0.00	\$0.00	\$0.00
Online Saver	14087073S26 ✓	\$1,241.75	\$0.00	\$0.00	\$0.00
Total Savings		\$1,275.89	\$0.00	\$0.00	\$0.00
CONTINUED ON NEXT PAGE →					

Account Name	Account Number	Interest Earned	Interest Paid	Withholding Tax	Non Resident Withholding Tax
Four Month Term	14087073I4	\$0.00	\$0.00	\$0.00	\$0.00
Five Month Term	14087073I5	\$0.00	\$0.00	\$0.00	\$0.00
Six Month Term	14087073I6	\$0.00	\$0.00	\$0.00	\$0.00
Seven Month Term	14087073I7	\$0.00	\$0.00	\$0.00	\$0.00
Nine Month Term	14087073I9 ✓ ↗	\$241.21	\$0.00	\$0.00	\$0.00
Ten Month Term	14087073I10	\$0.00	\$0.00	\$0.00	\$0.00
Twelve Month Term	14087073I12 ✓ ↗	\$74.11	\$0.00	\$0.00	\$0.00
Total Investments		\$315.32	\$0.00	\$0.00	\$0.00



Financial Year's Interest

View your Interest Summary for the Financial Year starting July

Account Name	01 July 2023 - to date		01 July 2022 - 30 June 2023	
	Interest Charged	Interest Earned	Interest Charged	Interest Earned
Investment Cash Account 421 349 796	0	0	0	9.79
Retirement Access Plus SAV 489 915 731	0	0	0	0
Term Deposit 358 395 220	0	0	0	0
Term Deposit 358 413 205	0	0	0	0
Total	0	0	0	9.79

Note: Closed accounts are not included in the Interest Summary.

© St.George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714

Ledger Entries Report for the year ending 30 June, 2023

Date	Trans No	Chq/Rec	Code	Net	Tax	Gross	Total
Account number 0800 - Interest							
30/07/2022	000148	Jc		-1.24		-1.24	-1.24
31/07/2022	000010	Jc		-33.97		-33.97	-35.21
31/07/2022	000121	Jc		-18.72		-18.72	-53.93
31/07/2022	000144	Jc		-2.93		-2.93	-56.86
05/08/2022	000140	Jc		-19.73		-19.73	-76.59
05/08/2022	000141	Jc		-24.66		-24.66	-101.25
22/08/2022	000142	Jc		-29.72		-29.72	-130.97
31/08/2022	000006	Jc		-0.05		-0.05	-131.02
31/08/2022	000122	Jc		-72.58		-72.58	-203.60
31/08/2022	000145	Jc		-4.26		-4.26	-207.86
31/08/2022	000149	Jc		-4.64		-4.64	-212.50
30/09/2022	000050	Jc		-0.03		-0.03	-212.53
30/09/2022	000123	Jc		-130.79		-130.79	-343.32
30/09/2022	000150	Jc		-1.26		-1.26	-344.58
31/10/2022	000124	Jc		-158.92		-158.92	-503.50
31/10/2022	000151	Jc		-1.55		-1.55	-505.05
01/11/2022	000091	Jc		-0.74		-0.74	-505.79
30/11/2022	000125	Jc		-131.13		-131.13	-636.92
30/11/2022	000152	Jc		-1.10		-1.10	-638.02
01/12/2022	000092	Jc		-24.64		-24.64	-662.66
31/12/2022	000051	Jc		-0.03		-0.03	-662.69
31/12/2022	000126	Jc		-145.09		-145.09	-807.78
01/01/2023	000093	Jc		-29.37		-29.37	-837.15
31/01/2023	000127	Jc		-147.95		-147.95	-985.10
01/02/2023	000094	Jc		-35.25		-35.25	-1,020.35
28/02/2023	000128	Jc		-129.51		-129.51	-1,149.86
01/03/2023	000095	Jc		-36.77		-36.77	-1,186.63
31/03/2023	000052	Jc		-0.03		-0.03	-1,186.66
31/03/2023	000129	Jc		-126.82		-126.82	-1,313.48
01/04/2023	000096	Jc		-44.99		-44.99	-1,358.47
30/04/2023	000130	Jc		-57.77		-57.77	-1,416.24
01/05/2023	000097	Jc		-45.54		-45.54	-1,461.78
22/05/2023	000143	Jc		-241.21		-241.21	-1,702.99
31/05/2023	000131	Jc		-65.00		-65.00	-1,767.99
01/06/2023	000098	Jc		-49.64		-49.64	-1,817.63
12/06/2023	000132	Jc		-2.39		-2.39	-1,820.02
30/06/2023	000053	Jc		-0.03		-0.03	-1,820.05
30/06/2023	000133	Jc		-57.47		-57.47	-1,877.52
30/06/2023	000165	J		1,877.52		1,877.52	0.00

Ledger Entries Report for the year ending 30 June, 2023

Date	Trans No	Chq/Rec	Code	Net	Tax	Gross	Total
Total				0.00	0.00	0.00	

Rent Pmts 2023

2023 Tax Year

Rent Due From	To	Rent Paid	Date Paid
08/07/2022	21/07/2022	870.00	08/07/2022
22/07/2022	4/08/2022	870.00	22/07/2022
05/08/2022	18/08/2022	870.00	05/08/2022
19/08/2022	1/09/2022	870.00	19/08/2022
02/09/2022	15/09/2022	870.00	02/09/2022
16/09/2022	29/09/2022	870.00	16/09/2022
30/09/2022	13/10/2022	870.00	29/09/2022
14/10/2022	27/10/2022	870.00	14/10/2022
28/10/2022	10/11/2022	870.00	28/10/2022
11/11/2022	24/11/2022	870.00	11/11/2022
25/11/2022	8/12/2022	870.00	25/11/2022
09/12/2022	22/12/2022	1,000.00	09/12/2022
23/12/2022	5/01/2023	1,000.00	20/12/2022
06/01/2023	19/01/2023	1,000.00	06/01/2023
20/01/2023	2/02/2023	1,000.00	20/01/2023
03/02/2023	16/02/2023	1,000.00	03/02/2023
17/02/2023	2/03/2023	1,000.00	17/02/2023
03/03/2023	16/03/2023	1,000.00	02/03/2023
17/03/2023	30/03/2023	1,000.00	15/03/2023
31/03/2023	13/04/2023	1,000.00	31/03/2023
14/04/2023	27/04/2023	1,000.00	14/04/2023
28/04/2023	11/05/2023	1,000.00	27/04/2023
12/05/2023	25/05/2023	1,000.00	11/05/2023
26/05/2023	8/06/2023	1,000.00	25/05/2023
09/06/2023	22/06/2023	1,000.00	08/06/2023
23/06/2023	6/07/2023	1,000.00	22/06/2023

24,570.00

Ledger Entries Report for the year ending 30 June, 2023

Date	Trans No	Chq/Rec	Code	Net	Tax	Gross	Total
Account number 0700 - Rent received							
08/07/2022	000024	Jc		-870.00		-870.00	-870.00
22/07/2022	000025	Jc		-870.00		-870.00	-1,740.00
05/08/2022	000026	Jc		-870.00		-870.00	-2,610.00
19/08/2022	000027	Jc		-870.00		-870.00	-3,480.00
02/09/2022	000028	Jc		-870.00		-870.00	-4,350.00
16/09/2022	000029	Jc		-870.00		-870.00	-5,220.00
29/09/2022	000030	Jc		-870.00		-870.00	-6,090.00
14/10/2022	000031	Jc		-870.00		-870.00	-6,960.00
28/10/2022	000032	Jc		-870.00		-870.00	-7,830.00
11/11/2022	000033	Jc		-870.00		-870.00	-8,700.00
25/11/2022	000034	Jc		-870.00		-870.00	-9,570.00
09/12/2022	000035	Jc		-1,000.00		-1,000.00	-10,570.00
20/12/2022	000036	Jc		-1,000.00		-1,000.00	-11,570.00
06/01/2023	000037	Jc		-1,000.00		-1,000.00	-12,570.00
20/01/2023	000038	Jc		-1,000.00		-1,000.00	-13,570.00
03/02/2023	000039	Jc		-1,000.00		-1,000.00	-14,570.00
17/02/2023	000040	Jc		-1,000.00		-1,000.00	-15,570.00
02/03/2023	000041	Jc		-1,000.00		-1,000.00	-16,570.00
15/03/2023	000042	Jc		-1,000.00		-1,000.00	-17,570.00
31/03/2023	000043	Jc		-1,000.00		-1,000.00	-18,570.00
14/04/2023	000044	Jc		-1,000.00		-1,000.00	-19,570.00
27/04/2023	000045	Jc		-1,000.00		-1,000.00	-20,570.00
11/05/2023	000046	Jc		-1,000.00		-1,000.00	-21,570.00
25/05/2023	000047	Jc		-1,000.00		-1,000.00	-22,570.00
08/06/2023	000048	Jc		-1,000.00		-1,000.00	-23,570.00
22/06/2023	000049	Jc		-1,000.00		-1,000.00	-24,570.00
30/06/2023	000165	J		24,570.00		24,570.00	0.00
Total				0.00	0.00	0.00	

• **Heritage Bank**

Bspf Abn 13 657 872 682 Bj & Ra Sheraton Atf Member Number: 14087073

Heritage Bank

400 Ruthven Street, TOOWOOMBA QLD 4350

PO Box 190, TOOWOOMBA QLD 4350

Phone: (07) 4690 9000 Fax: (07) 4694 9780

ABN 11 087 651 125

info@heritage.com.au

Transaction BEGIN Date 5/02/2023

Transaction END Date 30/06/2023

Your Transaction Listing on Sunday, 16 July 2023, at 4:09 PM are:

Account Type	BSB	Description	Current Balance	Available Balance
S1	638-010	Simply Access Account	\$1,001.00	\$1,000.00

Visa Authorisations

There are no current visa authorisations for this account

Date	Description	Debit	Credit	Balance
30/06/2023	Interest credit		\$0.03	\$1,001.03
23/06/2023	HOL transfer to S26 tfer #2340679507	-\$1,000.00		\$1,001.00
22/06/2023	Cash dep at North Lakes Branch		\$1,000.00	\$2,001.00
17/06/2023	HOL Bpay 1740419651_112144 to URBAN UTILITIES	-\$322.32		\$1,001.00
17/06/2023	Transfer from S26 tfer #1740417960		\$322.32	\$1,323.32
08/06/2023	HOL transfer to S26 tfer #0840803188	-\$1,000.00		\$1,001.00
08/06/2023	Cash dep at Chermside Branch		\$1,000.00	\$2,001.00
25/05/2023	HOL transfer to S26 tfer #2540664440	-\$1,000.00		\$1,001.00
25/05/2023	Cash dep at Chermside Branch		\$1,000.00	\$2,001.00
12/05/2023	HOL transfer to S26 tfer #1240319927	-\$1,000.00		\$1,001.00
11/05/2023	Cash dep at Chermside Branch		\$1,000.00	\$2,001.00
27/04/2023	HOL transfer to S26 tfer #2740701936	-\$1,000.00		\$1,001.00
27/04/2023	Cash dep at Chermside Branch		\$1,000.00	\$2,001.00
14/04/2023	HOL transfer to S26 tfer #1440675985	-\$452.48		\$1,001.00
14/04/2023	HOL Bpay 1440674540_78550 to BCC RATES	-\$547.55		\$1,453.48
14/04/2023	Cash dep at Chermside Branch		\$1,000.00	\$2,001.03
31/03/2023	Interest credit		\$0.03	\$1,001.03
31/03/2023	HOL transfer to S26 tfer #3140637840	-\$1,000.00		\$1,001.00
31/03/2023	Cash dep at Chermside Branch		\$1,000.00	\$2,001.00
17/03/2023	HOL Bpay 1740700955_112144 to URBAN UTILITIES	-\$311.38		\$1,001.00

Date	Description	Debit	Credit	Balance
17/03/2023	Transfer from S26 tfer #1740700313		\$311.38	\$1,312.38
15/03/2023	HOL transfer to S26 tfer #1540664081	-\$1,000.00		\$1,001.00
15/03/2023	Cash dep at Chermside Branch		\$1,000.00	\$2,001.00
14/03/2023	Mail/Tele Purchase Id: NOT PROVIDED			\$1,001.00
14/03/2023	POS (Cr) purchase 418975_BUDGET DIRECT ➤	-\$593.59		\$1,001.00
10/03/2023	Transfer from S26 tfer #1040703407		\$593.59	\$1,594.59
02/03/2023	HOL transfer to S26 tfer #0240685297	-\$1,000.00		\$1,001.00
02/03/2023	Cash dep at Chermside Branch		\$1,000.00	\$2,001.00
17/02/2023	HOL transfer to S26 tfer #1740735744	-\$1,000.00		\$1,001.00
17/02/2023	Cash dep at Chermside Branch		\$1,000.00	\$2,001.00

SIMPLY ACCESS STATEMENT

Date	Transaction Details (continued)	Debit	Credit	Balance
16 Jan 2023	HOL transfer to 064-164 10852029 #1640683305 BSPF CDIA at CBA - tfer to BSPF CBA	616.75		1001.00
20 Jan 2023	Cash dep at Chermside Branch		1000.00	2001.00
20 Jan 2023	HOL transfer to S26 tfer #2040678007	1000.00		1001.00
31 Jan 2023	Transfer from S26 tfer #3140604037		1815.00	2816.00
31 Jan 2023	HOL transfer to 124-033 10291109 #3140605041 gt Corporate - BSPFSF	1815.00		1001.00
31 Jan 2023	Transfer from S26 tfer #3140661698		259.00	1260.00
31 Jan 2023	HOL Bpay 3140665070_75556 to TAX OFFICE PAYMENTS	259.00		1001.00
31 Jan 2023	Transfer from S26 tfer #3140667216		2030.00	3031.00
31 Jan 2023	HOL transfer to 14163535S26 Pension Payment #3140680790	2030.00		1001.00
03 Feb 2023	Cash dep at Chermside Branch		1000.00	2001.00
04 Feb 2023	HOL transfer to S26 tfer #0440382879	1000.00		1001.00
06 Feb 2023	CLOSING BALANCE			1001.00

If you're unhappy with a product or service we've provided we want to work with you to make it right.

If you would like to make a complaint, you can let us know:

1. In person at your nearest branch
2. Calling our 24/7 Contact Centre on 13 14 22
3. Emailing complaints@heritage.com.au
4. Or writing to us at Reply Paid 190, Toowoomba QLD 4350.

If you're unhappy with the outcome provided, you can request an independent review via the Australian Financial Complaints Authority (AFCA). AFCA can be contacted on 1800 931 678, emailing info@afca.org.au, writing to GPO Box 3, Melbourne VIC 3000 or via their website at www.afca.org.au.

More information about how Heritage handles complaints is available on our website www.heritage.com.au, including options available if you require assistance.

If you'd like to provide feedback or suggestions, please email us at feedback@heritage.com.au

SIMPLY ACCESS STATEMENT

Heritage Bank

Page 2 of 4

Date	Transaction Details (continued)	Debit	Credit	Balance
29 Sep 2022	Cash dep at Chermside Branch		870.00	1871.00
29 Sep 2022	HOL transfer to S26 tfer #2940839270	870.00		1001.00
30 Sep 2022	Interest credit		0.03	1001.03
10 Oct 2022	BSPF;tfer to Heritage		4.26	1005.29
14 Oct 2022	Cash dep at Chermside Branch		870.00	1875.29
15 Oct 2022	HOL transfer to S26 tfer #1540655143	874.29		1001.00
18 Oct 2022	Transfer from S26 tfer #1840733938		547.55	1548.55
18 Oct 2022	HOL Bpay 1840734667_78550 to BCC RATES	547.55		1001.00
27 Oct 2022	HOL transfer to 064-164 10852029 #2740358738 BSPF CDIA at CBA - test tfer BSPF CBA	1.00		1000.00
27 Oct 2022	Transfer from S26 tfer #2740676069		5001.00	6001.00
27 Oct 2022	HOL transfer to 064-164 10852029 #2740677076 BSPF CDIA at CBA - tfer to BSPF CBA	4999.00		1002.00
28 Oct 2022	Cash dep at Chermside Branch		870.00	1872.00
28 Oct 2022	HOL transfer to S26 tfer #2840732457	870.00		1002.00
28 Oct 2022	Transfer from S26 tfer #2840732816		5000.00	6002.00
28 Oct 2022	HOL transfer to 064-164 10852029 #2840734834 BSPF CDIA at CBA - tfer to BSPF CBA	5000.00		1002.00
29 Oct 2022	Transfer from S26 tfer #2940641932		5000.00	6002.00
29 Oct 2022	HOL transfer to 064-164 10852029 #2940642844 BSPF CDIA at CBA - tfer to BSPF CBA	5000.00		1002.00
11 Nov 2022	Cash dep at Chermside Branch		870.00	1872.00
11 Nov 2022	HOL transfer to S26 tfer #1140658295	870.00		1002.00
25 Nov 2022	Cash dep at Chermside Branch		870.00	1872.00
25 Nov 2022	HOL transfer to S26 tfer #2540448295	871.00		1001.00
30 Nov 2022	Transfer from S26 tfer #3040525043		174.05	1175.05
30 Nov 2022	HOL transfer to 14163535S26 TrusteeRfndRe2022 #3040527509	174.05		1001.00
05 Dec 2022	Transfer from S26 tfer #0540543317		2526.65	3527.65
05 Dec 2022	HOL Bpay 0540544881_625178 to QRO LAND TAX 1	2526.65		1001.00
09 Dec 2022	Cash dep at Chermside Branch		1000.00	2001.00
09 Dec 2022	HOL transfer to S26 tfer #0940540337	1000.00		1001.00
20 Dec 2022	Cash dep at Chermside Branch		1000.00	2001.00
20 Dec 2022	HOL transfer to S26 tfer #2040648953	651.07		1349.93
20 Dec 2022	HOL Bpay 2040650162_112144 to URBAN UTILITIES	349.93		1000.00
20 Dec 2022	Transfer from S26 tfer #2040651528		1.00	1001.00
31 Dec 2022	Interest credit		0.03	1001.03
06 Jan 2023	Cash dep at Chermside Branch		1000.00	2001.03
07 Jan 2023	HOL transfer to S26 tfer #0740661628	1000.03		1001.00
08 Jan 2023	Transfer from S26 tfer #0840711065		5000.00	6001.00
08 Jan 2023	HOL transfer to 064-164 13972872 #0840713768 BSPF CBA - tfer to BSPF CBA	5000.00		1001.00
09 Jan 2023	Returned Direct Credit		5000.00	6001.00
15 Jan 2023	HOL transfer to 064-164 10852029 #1540212337 BSPF CDIA at CBA - tfer to BSPF CBA	5000.00		1001.00
15 Jan 2023	Transfer from S26 tfer #1540217059		547.55	1548.55
15 Jan 2023	HOL Bpay 1540218379_78550 to BCC RATES	547.55		1001.00
16 Jan 2023	Transfer from S26 tfer #1640682241		616.75	1617.75

Information correct as at 06 Feb 2023

Heritage Bank Limited • ABN 32 087 652 024 • AFSL and Australian Credit Licence 240984

General Enquiries 13 14 22 (24 hours, 7 days)

heritage.com.au

PO Box 190, Toowoomba QLD 4350

2,886

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157728/A07/000919

SIMPLY ACCESS STATEMENT

Heritage Bank



157728/A07/000919

BR-QLD

BSPF ABN 13 657 872 682
BJ & RA SHERATON ATF
19 SPENCER ST
LAWNTON QLD 4501

Account Name

BSPF ABN 13 657 872 682 BJ & RA SHERATON ATF

BSB Number

638-010

Account Number

14087073 S1

Statement Date

06 Feb 2023

Statement Number

12

Account Summary

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 1001.00 CR	\$ 0.00	\$ 67060.83	\$ 67060.83	\$ 1001.00 CR

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies

Date	Transaction Details	Debit	Credit	Balance
11 Aug 2022	Opening Balance			1001.00
19 Aug 2022	Cash dep at Chermside Branch		870.00	1871.00
19 Aug 2022	HOL transfer to S26 tfer #1940656190	870.00		1001.00
22 Aug 2022	BSPF; tfer from BT		7292.71	8293.71
22 Aug 2022	HOL transfer to S26 tfer #2240719096	7291.71		1002.00
22 Aug 2022	HOL transfer to S26 tfer #2240719699	1.00		1001.00
27 Aug 2022	Transfer from S26 tfer #2740427526		10000.00	11001.00
27 Aug 2022	HOL transfer to 114-879 421349796 #2740453123 BSPF St George - tfer to St George	5000.00		6001.00
29 Aug 2022	HOL transfer to S26 tfer #2940539588	5000.00		1001.00
02 Sep 2022	Cash dep at Chermside Branch		870.00	1871.00
02 Sep 2022	HOL transfer to S26 tfer #0240590856	870.00		1001.00
08 Sep 2022	Transfer from S26 tfer #0840605882		4002.22	5003.22
08 Sep 2022	HOL transfer to 124-021 22832824 #0840607401 Red Kat Pty Ltd - Your Inv No 00362	4002.22		1001.00
14 Sep 2022	Transfer from S26 tfer #1440709758		283.03	1284.03
14 Sep 2022	HOL Bpay 1440710455_112144 to URBAN UTILITIES	283.03		1001.00
16 Sep 2022	Cash dep at Chermside Branch		870.00	1871.00
16 Sep 2022	HOL transfer to S26 tfer #1640671516	870.00		1001.00

Information correct as at 06 Feb 2023

Heritage Bank Limited • ABN 32 087 652 024 • AFSL and Australian Credit Licence 240984

Page 1 of 4

General Enquiries 13 14 22 (24 hours, 7 days)

heritage.com.au

PO Box 190, Toowoomba QLD 4350

Heritage Bank

Bspf Abn 13 657 872 682 Bj & Ra Sheraton Atf Member Number: 14087073

Heritage Bank

400 Ruthven Street, TOOWOOMBA QLD 4350

PO Box 190, TOOWOOMBA QLD 4350

Phone: (07) 4690 9000 Fax: (07) 4694 9780

ABN 11 087 651 125

info@heritage.com.au

Transaction BEGIN Date 1/07/2022

Transaction END Date 10/08/2022

Your Transaction Listing on Sunday, 16 July 2023, at 4:13 PM are:

Account Type	BSB	Description	Current Balance	Available Balance
S1	638-010	Simply Access Account	\$1,001.00	\$1,000.00

Visa Authorisations

There are no current visa authorisations for this account

Date	Description	Debit	Credit	Balance
05/08/2022	HOL transfer to S26 tfer #0540612122	-\$870.00		\$1,001.00
05/08/2022	Cash dep at Chermside Branch		\$870.00	\$1,871.00
03/08/2022	HOL transfer to S26 tfer #0340325092	-\$0.99		\$1,001.00
03/08/2022	HOL transfer to I12. Open twelve month term	-\$60,000.00		\$1,001.99
03/08/2022	Transfer from S26 tfer #0340319795		\$3,623.45	\$61,001.99
03/08/2022	Transfer from S12 tfer #0340314678		\$56,377.54	\$57,378.54
22/07/2022	HOL transfer to S26 tfer #2240486869	-\$860.00		\$1,001.00
22/07/2022	Cash dep at Chermside Branch		\$870.00	\$1,861.00
15/07/2022	To Savings S12 Monthly tfer	-\$10.00		\$991.00
13/07/2022	HOL Bpay 1340580733_78550 to BCC RATES	-\$547.55		\$1,001.00
13/07/2022	Transfer from S26 tfer #1340579813		\$547.55	\$1,548.55
08/07/2022	HOL transfer to S26 tfer #0840574525	-\$870.03		\$1,001.00
08/07/2022	Cash dep at Chermside Branch		\$870.00	\$1,871.03
06/07/2022	HOL Bpay 0640481621_112144 to URBAN UTILITIES	-\$398.24		\$1,001.03
06/07/2022	Transfer from S26 tfer #0640479916		\$398.24	\$1,399.27

Heritage Bank

Bspf Abn 13 657 872 682 Bj & Ra Sheraton Atf Member Number: 14087073

Heritage Bank

400 Ruthven Street, TOOWOOMBA QLD 4350

PO Box 190, TOOWOOMBA QLD 4350

Phone: (07) 4690 9000 Fax: (07) 4694 9780

ABN 11 087 651 125

info@heritage.com.au

Transaction BEGIN Date Earliest

Transaction END Date Latest

Your Transaction Listing on Thursday, 13 July 2023, at 9:55 PM are:

Account Type		BSB	Description	Current Balance		Available Balance
S12		638-050	Target Bonus Account	\$1.00		\$0.00
Date	Description	Debit		Credit		Balance
30/06/2023	ACCR INT WAS 0					\$1.00
31/05/2023	ACCR INT WAS 0					\$1.00
01/05/2023	HOL transfer to S26 tfer #0140646321	-\$0.05				\$1.00
30/04/2023	ACCR INT WAS 0					\$1.05
31/03/2023	ACCR INT WAS 0					\$1.05
28/02/2023	ACCR INT WAS 0					\$1.05
31/01/2023	ACCR INT WAS 0					\$1.05
31/12/2022	ACCR INT WAS 0					\$1.05
30/11/2022	ACCR INT WAS 0					\$1.05
31/10/2022	ACCR INT WAS 0					\$1.05
30/09/2022	ACCR INT WAS 0					\$1.05
31/08/2022	Interest credit			\$0.05		\$1.05
03/08/2022	HOL transfer to S1 tfer #0340314678	-\$56,377.54				\$1.00
31/07/2022	Interest credit			\$33.97		\$56,378.54
15/07/2022	From Savings S1 Monthly tfer			\$10.00		\$56,344.57
30/06/2022	Interest credit			\$21.29		\$56,334.57
15/06/2022	From Savings S1 Monthly tfer			\$10.00		\$56,313.28
31/05/2022	Interest credit			\$14.82		\$56,303.28
15/05/2022	From Savings S1 Monthly tfer			\$10.00		\$56,288.46
30/04/2022	Interest credit			\$14.33		\$56,278.46
15/04/2022	From Savings S1 Monthly tfer			\$10.00		\$56,264.13
31/03/2022	Interest credit			\$14.81		\$56,254.13
15/03/2022	From Savings S1 Monthly tfer			\$10.00		\$56,239.32
28/02/2022	Interest credit			\$13.37		\$56,229.32
15/02/2022	From Savings S1 Monthly tfer			\$10.00		\$56,215.95
31/01/2022	Interest credit			\$14.79		\$56,205.95

TARGET BONUS STATEMENT

Heritage Bank



156050/A16/000573
BSPF ABN 13 657 872 682
BJ & RA SHERATON ATF
19 SPENCER ST
LAWNTON QLD 4501

BR-QLD

Account Name
BSPF ABN 13 657 872 682 BJ & RA SHERATON ATF
BSB Number 638-050
Account Number 14087073 S12
Statement Date 15 Aug 2022
Statement Number 3

Account Summary

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 56215.95 CR	\$ 0.00	\$ 162.59	\$ 56377.54	\$ 1.00 CR

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies

Date	Transaction Details	Debit	Credit	Balance
17 Feb 2022	Opening Balance			56215.95
28 Feb 2022	Interest credit		13.37	56229.32
15 Mar 2022	From Savings S1 Monthly tfer		10.00	56239.32
31 Mar 2022	Interest credit		14.81	56254.13
15 Apr 2022	From Savings S1 Monthly tfer		10.00	56264.13
30 Apr 2022	Interest credit		14.33	56278.46
15 May 2022	From Savings S1 Monthly tfer		10.00	56288.46
31 May 2022	Interest credit		14.82	56303.28
15 Jun 2022	From Savings S1 Monthly tfer		10.00	56313.28
30 Jun 2022	Interest credit		21.29	56334.57
15 Jul 2022	From Savings S1 Monthly tfer		10.00	56344.57
31 Jul 2022	Interest credit		33.97	56378.54
03 Aug 2022	HOL transfer to S1 tfer #0340314678	56377.54		1.00
15 Aug 2022	CLOSING BALANCE			1.00



S000573

1,583

1/2

156050/A16/000573



Are your contact details a little out-dated?

It's important that we can contact you about your Heritage accounts.
To update your details call us on 13 14 22 (24 hours, 7 days) or go to heritage.com.au/update-details.

Heritage Bank

Bspf Abn 13 657 872 682 Bj & Ra Sheraton Atf Member Number: 14087073

Heritage Bank

400 Ruthven Street, TOOWOOMBA QLD 4350

PO Box 190, TOOWOOMBA QLD 4350

Phone: (07) 4690 9000 Fax: (07) 4694 9780

ABN 11 087 651 125

info@heritage.com.au

Transaction BEGIN Date 1/06/2023

Transaction END Date 30/06/2023

Your Transaction Listing on Sunday, 16 July 2023, at 4:31 PM are:

Account Type		BSB	Description	Current Balance		Available Balance	
S26		638-260	Online Saver Account	\$3,676.38		\$3,675.38	
Date	Description			Debit	Credit	Balance	
30/06/2023	Interest credit				\$57.47	\$3,258.15	
23/06/2023	HOL transfer to I12. Open twelve month term			-\$25,000.00		\$3,200.68	
23/06/2023	Transfer from S1 tfer #2340679507				\$1,000.00	\$28,200.68	
17/06/2023	HOL transfer to S1 tfer #1740417960			-\$322.32		\$27,200.68	
12/06/2023	ATO/ATO;ATO009000017891025				\$2.39	\$27,523.00	
08/06/2023	Transfer from S1 tfer #0840803188				\$1,000.00	\$27,520.61	

ONLINE SAVER STATEMENT

Heritage Bank

Page 2 of 4

Date	Transaction Details (continued)	Debit	Credit	Balance
17 Mar 2023	HOL transfer to S1 tfer #1740700313	311.38		66577.28
22 Mar 2023	HOL transfer to I12. Open twelve month term	45000.00		21577.28
31 Mar 2023	Transfer from S1 tfer #3140637840		1000.00	22577.28
31 Mar 2023	Interest credit		126.82	22704.10
14 Apr 2023	Transfer from S1 tfer #1440675985		452.48	23156.58
27 Apr 2023	Transfer from S1 tfer #2740701936		1000.00	24156.58
30 Apr 2023	Interest credit		57.77	24214.35
01 May 2023	Transfer from S12 tfer #0140646321		0.05	24214.40
12 May 2023	Transfer from S1 tfer #1240319927		1000.00	25214.40
22 May 2023	Term deposit interest from I9		241.21	25455.61
25 May 2023	Transfer from S1 tfer #2540664440		1000.00	26455.61
31 May 2023	Interest credit		65.00	26520.61
07 Jun 2023	CLOSING BALANCE			26520.61

If you're unhappy with a product or service we've provided we want to work with you to make it right.

If you would like to make a complaint, you can let us know:

1. In person at your nearest branch
2. Calling our 24/7 Contact Centre on 13 14 22
3. Emailing complaints@heritage.com.au
4. Or writing to us at Reply Paid 190, Toowoomba QLD 4350.


If you're unhappy with the outcome provided, you can request an independent review via the Australian Financial Complaints Authority (AFCA). AFCA can be contacted on 1800 931 678, emailing info@afca.org.au, writing to GPO Box 3, Melbourne VIC 3000 or via their website at www.afca.org.au.

More information about how Heritage handles complaints is available on our website www.heritage.com.au, including options available if you require assistance.

If you'd like to provide feedback or suggestions, please email us at feedback@heritage.com.au

Information correct as at 07 Jun 2023

Heritage Bank, a trading name of Heritage and People's Choice Ltd • ABN 11 087 651 125 • AFSL and Australian Credit Licence 244310

 General Enquiries 13 14 22 (24 hours, 7 days)

 heritage.com.au

 PO Box 190, Toowoomba QLD 4350

ONLINE SAVER STATEMENT

Heritage Bank



159673/A08/000928
BSPF ABN 13 657 872 682
BJ & RA SHERATON ATF
19 SPENCER ST
LAWNTON QLD 4501

BR-QLD

Account Name
BSPF ABN 13 657 872 682 BJ & RA SHERATON ATF
BSB Number 638-260
Account Number 14087073 S26
Statement Date 07 Jun 2023
Statement Number 13

Account Summary

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 70677.90 CR	\$ 0.00	\$ 12016.98	\$ 56174.27	\$ 26520.61 CR

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies

Date	Transaction Details	Debit	Credit	Balance
10 Dec 2022	Opening Balance			70677.90
20 Dec 2022	Transfer from S1 tfer #2040648953		651.07	71328.97
20 Dec 2022	HOL transfer to S1 tfer #2040651528	1.00		71327.97
31 Dec 2022	Interest credit		145.09	71473.06
07 Jan 2023	Transfer from S1 tfer #0740661628		1000.03	72473.09
08 Jan 2023	HOL transfer to S1 tfer #0840711065	5000.00		67473.09
15 Jan 2023	HOL transfer to S1 tfer #1540217059	547.55		66925.54
16 Jan 2023	HOL transfer to S1 tfer #1640682241	616.75		66308.79
20 Jan 2023	Transfer from S1 tfer #2040678007		1000.00	67308.79
31 Jan 2023	HOL transfer to S1 tfer #3140604037	1815.00		65493.79
31 Jan 2023	HOL transfer to S1 tfer #3140661698	259.00		65234.79
31 Jan 2023	HOL transfer to S1 tfer #3140667216	2030.00		63204.79
31 Jan 2023	Interest credit		147.95	63352.74
04 Feb 2023	Transfer from S1 tfer #0440382879		1000.00	64352.74
17 Feb 2023	Transfer from S1 tfer #1740735744		1000.00	65352.74
28 Feb 2023	Interest credit		129.51	65482.25
02 Mar 2023	Transfer from S1 tfer #0240685297		1000.00	66482.25
10 Mar 2023	HOL transfer to S1 tfer #1040703407	593.59		65888.66
15 Mar 2023	Transfer from S1 tfer #1540664081		1000.00	66888.66

Information correct as at 07 Jun 2023

Heritage Bank, a trading name of Heritage and People's Choice Ltd • ABN 11 087 651 125 • AFSL and Australian Credit Licence 244310

ONLINE SAVER STATEMENT

Date	Transaction Details (continued)	Debit	Credit	Balance
22 Aug 2022	Transfer from S1 tfer #2240719096		7291.71	110622.69
22 Aug 2022	Transfer from S1 tfer #2240719699		1.00	110623.69
27 Aug 2022	HOL transfer to S1 tfer #2740427526	10000.00		100623.69
29 Aug 2022	Transfer from S1 tfer #2940539588		5000.00	105623.69
31 Aug 2022	Interest credit		72.58	105696.27
02 Sep 2022	Transfer from S1 tfer #0240590856		870.00	106566.27
08 Sep 2022	HOL transfer to S1 tfer #0840605882	4002.22		102564.05
14 Sep 2022	HOL transfer to S1 tfer #1440709758	283.03		102281.02
16 Sep 2022	Transfer from S1 tfer #1640671516		870.00	103151.02
29 Sep 2022	Transfer from S1 tfer #2940839270		870.00	104021.02
30 Sep 2022	Interest credit		130.79	104151.81
15 Oct 2022	Transfer from S1 tfer #1540655143		874.29	105026.10
18 Oct 2022	HOL transfer to S1 tfer #1840733938	547.55		104478.55
20 Oct 2022	HOL transfer to I12. Open twelve month term	20000.00		84478.55
27 Oct 2022	HOL transfer to S1 tfer #2740676069	5001.00		79477.55
28 Oct 2022	Transfer from S1 tfer #2840732457		870.00	80347.55
28 Oct 2022	HOL transfer to S1 tfer #2840732816	5000.00		75347.55
29 Oct 2022	HOL transfer to S1 tfer #2940641932	5000.00		70347.55
31 Oct 2022	Interest credit		158.92	70506.47
11 Nov 2022	Transfer from S1 tfer #1140658295		870.00	71376.47
25 Nov 2022	Transfer from S1 tfer #2540448295		871.00	72247.47
30 Nov 2022	HOL transfer to S1 tfer #3040525043	174.05		72073.42
30 Nov 2022	Interest credit		131.13	72204.55
05 Dec 2022	HOL transfer to S1 tfer #0540543317	2526.65		69677.90
09 Dec 2022	Transfer from S1 tfer #0940540337		1000.00	70677.90
09 Dec 2022	CLOSING BALANCE			70677.90

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3. Emailing complaints@heritage.com.au
4. Or writing to us at Reply Paid 190, Toowoomba QLD 4350.

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More information about how Heritage handles complaints is available on our website www.heritage.com.au, including options available if you require assistance.

If you'd like to provide feedback or suggestions, please email us at feedback@heritage.com.au

Information correct as at 09 Dec 2022

Heritage Bank Limited • ABN 32 087 652 024 • AFSL and Australian Credit Licence 240984

General Enquiries 13 14 22 (24 hours, 7 days)

heritage.com.au

PO Box 190, Toowoomba QLD 4350

ONLINE SAVER STATEMENT

Heritage Bank



157152/A12/001296

BR-QLD

ABN 13 657 872 682
BJ & RA SHERATON ATF
19 SPENCER ST
LAWNTON QLD 4501

Account Name
BSPF ABN 13 657 872 682 BJ & RA SHERATON ATF
BSB Number 638-260
Account Number 14087073 S26
Statement Date 09 Dec 2022
Statement Number 12

Account Summary

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 25464.80 CR	\$ 0.00	\$ 117316.84	\$ 72103.74	\$ 70677.90 CR

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies

Date	Transaction Details	Debit	Credit	Balance
13 Jun 2022	Opening Balance			25464.80
23 Jun 2022	Transfer from S1 tfer #2340483060		860.00	26324.80
25 Jun 2022	Transfer from S1 tfer #2540326433		5001.25	31326.05
30 Jun 2022	Interest credit		10.32	31336.37
06 Jul 2022	HOL transfer to S1 tfer #0640479916	398.24		30938.13
08 Jul 2022	Transfer from S1 tfer #0840574525		870.03	31808.16
13 Jul 2022	HOL transfer to S1 tfer #1340579813	547.55		31260.61
22 Jul 2022	Transfer from S1 tfer #2240486869		860.00	32120.61
31 Jul 2022	Interest credit		18.72	32139.33
03 Aug 2022	HOL transfer to S1 tfer #0340319795	3623.45		28515.88
03 Aug 2022	Transfer from S1 tfer #0340325092		0.99	28516.87
05 Aug 2022	Term deposit interest from I12		19.73	28536.60
05 Aug 2022	Term deposit principal from I12		40000.00	68536.60
05 Aug 2022	Term deposit interest from I12		24.66	68561.26
05 Aug 2022	Transfer from S1 tfer #0540612122		870.00	69431.26
19 Aug 2022	Transfer from S1 tfer #1940656190		870.00	70301.26
22 Aug 2022	HOL transfer to I9. Open nine month term	15000.00		55301.26
22 Aug 2022	Term deposit interest from I12		29.72	55330.98
22 Aug 2022	Term deposit principal from I12		48000.00	103330.98



Are your contact details a little out-dated?

It's important that we can contact you about your Heritage accounts.
To update your details call us on 13 14 22 (24 hours, 7 days) or go to heritage.com.au/update-details.



Investment Cash Account

BSB 114-879 Acc 421 349 796

BSPF

 \$1.10
 Available balance:
 \$1.10

Date	Description	Category	Debit	Credit	Balance
	Closing Balance				\$1.10
30/11/2022	Credit Interest	Deposits		\$1.10	\$1.10
23/11/2022	Internet Withdrawal 23Nov12:43	Withdrawals & Transfers	\$1,828.50		\$0.00
	Bspf Tfer To Cba				
31/10/2022	Credit Interest	Deposits		\$1.55	\$1,828.50
30/09/2022	Credit Interest	Deposits		\$1.26	\$1,826.95
27/09/2022	Internet Withdrawal 27Sep13:26	Withdrawals & Transfers	\$10.00		\$1,825.69
	Tfer From St George Bspf				
31/08/2022	Credit Interest	Deposits		\$4.64	\$1,835.69
30/08/2022	Internet Withdrawal 30Aug05:02	Withdrawals & Transfers	\$10,000.00		\$1,831.05
	Transfer To New Td Account				
29/08/2022	Bspf Abn 13 657	Deposits		\$5,000.00	\$11,831.05
	Tfer To St George				
22/08/2022	Internet Withdrawal 22Aug20:46	Withdrawals & Transfers	\$10,000.00		\$6,831.05
	Transfer To New Td Account				
30/07/2022	Credit Interest	Deposits		\$1.24	\$16,831.05
	Opening Balance				\$16,829.81

SEARCH OF ALL TRANSACTIONS DONE ON THIS ACCOUNT
 IN DATE RANGE From: 1/07/2022 To: 30/06/2023
 DONE & PRINTED ON 7/07/2023 @ 3:23 PM AS
 SHOWN ABOVE TOP LEFT CORNER.

Statement of Account

INVESTMENT CASH ACCOUNT



036

BSPF SMSF
C/- MR B SHERATON
19 SPENCER STREET
LAWNTON QLD 4501

Customer Enquiries 133 700
(24 hours, seven days)
BSB Number 114-879
Account Number 421349796
Statement Period 15/10/2022 to 14/04/2023
Statement No. 24(page 1 of 3)

BEVIN SHERATON ATF BSPF SMSF

Account Summary

Opening Balance	Total Credits	Total Debits	Closing Balance
1,826.95	2.65	1,828.50	1.10

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
15 OCT	OPENING BALANCE			1,826.95
31 OCT	CREDIT INTEREST		1.55	1,828.50
23 NOV	INTERNET WITHDRAWAL 23NOV 12:43 BSPF tfer to CBA	1,828.50		0.00
30 NOV	CREDIT INTEREST		1.10	1.10
14 APR	CLOSING BALANCE			1.10

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$9.79	\$0.00
Previous Year	\$1.46	\$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.



Statement of Account

INVESTMENT CASH ACCOUNT

Customer Enquiries 133 700
 (24 hours, seven days)
BSB Number 114-879
Account Number 421349796
Statement Period 15/04/2022 to 14/10/2022
Statement No. 23(page 1 of 4)

BEVIN SHERATON ATF BSPF SMSF

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
16,829.41	+	5,007.54	-	20,010.00	=	1,826.95

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
15 APR	OPENING BALANCE			16,829.41
30 APR	CREDIT INTEREST		0.13	16,829.54
31 MAY	CREDIT INTEREST		0.14	16,829.68
30 JUN	CREDIT INTEREST		0.13	16,829.81
30 JUL	CREDIT INTEREST		1.24	16,831.05
22 AUG	INTERNET WITHDRAWAL 22AUG 20:46 Transfer to new TD Account	10,000.00		6,831.05
29 AUG	BSPF ABN 13 657 tfer to St George		5,000.00	11,831.05
30 AUG	INTERNET WITHDRAWAL 30AUG 05:02 Transfer to new TD Account	10,000.00		1,831.05
31 AUG	CREDIT INTEREST		4.64	1,835.69
27 SEP	INTERNET WITHDRAWAL 27SEP 13:26 tfer from St George BSPF	10.00		1,825.69
30 SEP	CREDIT INTEREST		1.26	1,826.95
14 OCT	CLOSING BALANCE			1,826.95

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$7.14	\$0.00
Previous Year	\$1.46	\$0.00

Heritage Bank

Bspf Abn 13 657 872 682 Bj & Ra Sheraton Atf Member Number: 14087073

Heritage Bank

400 Ruthven Street, TOOWOOMBA QLD 4350

PO Box 190, TOOWOOMBA QLD 4350

Phone: (07) 4690 9000 Fax: (07) 4694 9780

ABN 11 087 651 125

info@heritage.com.au

Transaction BEGIN Date 27/04/2023

Transaction END Date 30/06/2023

Your Transaction Listing on Sunday, 16 July 2023, at 1:31 PM are:

Account Type		BSB	Description	Current Balance		Available Balance
I12		638-991	Twelve Month Term Account	\$215,000.00		\$0.00
Date	Description	Debit		Credit		Balance
23/06/2023	#929872 25000.00 due 23JUN24 5.000% new deposit					\$215,000.00
23/06/2023	Transfer from S26. Open twelve month term			\$25,000.00		\$215,000.00
22/05/2023	#909315 15000.00 due 22MAY24 4.500% renewal					\$190,000.00
22/05/2023	Term deposit principal from I9			\$15,000.00		\$190,000.00

TWELVE MONTH TERM STATEMENT

Date	Transaction Details (continued)	Debit	Credit	Balance
20 Oct 2022	#913106 20000.00 due 20OCT23 3.400% new deposit			130000.00
22 Mar 2023	Transfer from S26. Open twelve month term		45000.00	175000.00
22 Mar 2023	#923888 45000.00 due 22MAR24 4.500% new deposit			175000.00
26 Apr 2023	CLOSING BALANCE			175000.00

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TWELVE MONTH TERM STATEMENT

Heritage Bank



158137/A27/021439
BSPF ABN 13 657 872 682
BJ & RA SHERATON ATF
19 SPENCER ST
LAWNTON QLD 4501

D-036

Account Name
BSPF ABN 13 657 872 682 BJ & RA SHERATON ATF
BSB Number 638-991
Account Number 14087073 I12
Statement Date 26 Apr 2023
Statement Number 2

Account Summary

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 138000.00 CR	\$ 0.00	\$ 125000.00	\$ 88000.00	\$ 175000.00 CR

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies

Date	Transaction Details	Debit	Credit	Balance
02 Jan 2022	Opening Balance			138000.00
08 Jan 2022	Int paid #857181 0.850% \$408.00 to S26			138000.00
08 Jan 2022	#857181 48000.00 due 08JAN23 0.650% renewal			138000.00
06 Feb 2022	Int paid #873130 0.750% \$300.00 to S26			138000.00
06 Feb 2022	#873130 40000.00 due 06FEB23 0.650% renewal			138000.00
06 Feb 2022	Int paid #873133 0.750% \$375.00 to S26			138000.00
06 Feb 2022	#873133 50000.00 due 06FEB23 0.650% renewal			138000.00
03 Aug 2022	Transfer from S1. Open twelve month term		60000.00	198000.00
03 Aug 2022	#908123 60000.00 due 03AUG23 2.500% new deposit			198000.00
05 Aug 2022	#873130 fully redeemed			198000.00
05 Aug 2022	Int paid #873130 0.100% \$19.73 to S26			198000.00
05 Aug 2022	Transfer to S26	40000.00		158000.00
05 Aug 2022	#873133 fully redeemed			158000.00
05 Aug 2022	Int paid #873133 0.100% \$24.66 to S26			158000.00
05 Aug 2022	#908244 50000.00 due 05AUG23 2.500% new deposit			158000.00
22 Aug 2022	#857181 fully redeemed			158000.00
22 Aug 2022	Int paid #857181 0.100% \$29.72 to S26			158000.00
22 Aug 2022	Transfer to S26	48000.00		110000.00
20 Oct 2022	Transfer from S26. Open twelve month term		20000.00	130000.00



Important Information – You’re receiving a new statement

Heritage Bank will now issue periodic statements for all active Term Deposits and accounts operated with a Passbook. This change will improve the way you’re able to view and monitor your account transactions. These statements will be issued at no cost to you and there is no change to your account features or access methods.

If you’d like to request a listing of transactions prior to the start date of this statement, or if you have any questions about this change, we’re here to help. Call our Queensland-based Contact Centre on 13 14 22 (24 hours, 7 days), email info@heritage.com.au or visit your nearest Heritage Bank branch.

Information correct as at 26 Apr 2023

Heritage Bank, a trading name of Heritage and People’s Choice Ltd • ABN 11 087 651 125 • AFSL and Australian Credit Licence 244310

Account details

(BT PANORAMA - BSPE SMSF)



This account is closed

You have limited access for reporting purposes for two years after the close date.

Account type	SMSF
BSB	262-786
Account number	120340435
Account closed	24 Oct 2022

The information contained in this report is given in good faith and has been derived from sources believed to be accurate at the report request date. However, it is an overview only and should not be considered a comprehensive statement on any matter nor relied upon as such.

No company in the Westpac Group nor any of their related entities, employees, or directors gives any warranty of reliability or accuracy or accepts any responsibility arising in any other way including by reason of negligence for errors or omissions. This disclaimer is subject to any requirement of the law.

PRINTED : 23/11/2022



The Cash Management Account is issued by
Westpac Banking Corporation ABN 33 007 457 141
AFSL and Australian credit licence 233714

Robert Sheraton & Bevin Sheraton ATF BSPF -
SMSF
Cash Management Account
BSB: 262-786
Account No.: 120340435
Statement period: 1 Jul 2022 - 31 Dec 2022

BSPF
Mr Bevin Sheraton
19 Spencer Street
LAWNTON QLD 4501

BT Cash Management Account Saver bank statement

Account summary

Opening balance	+\$7,289.78
Total credits	+\$7.19
Total debits	-\$7,296.97
Closing balance	\$0.00

Interest rate summary

Effective date	Interest rate
15 Jun 2022	0.15% p.a.
11 Jul 2022	0.65% p.a.
8 Aug 2022	1.15% p.a.
12 Sep 2022	1.65% p.a.
10 Oct 2022	1.90% p.a.

Transactions

Date	Description	Credit	Debit	Balance
1 Jul 2022	Opening balance			\$7,289.78
31 Jul 2022	Interest payment for Cash Management Account	\$2.93		\$7,292.71

Please check that entries listed on this statement are correct. Westpac Banking Corporation (Westpac) is the issuer of the Cash Management Account. Westpac ABN 33 007 457 141 AFSL and Australian credit licence 233714.



The Cash Management Account is issued by
Westpac Banking Corporation ABN 33 007 457 141
AFSL and Australian credit licence 233714

Robert Sheraton & Bevin Sheraton ATF BSPF -
SMSF
Cash Management Account
BSB: 262-786
Account No.: 120340435
Statement period: 1 Jul 2022 - 31 Dec 2022

Date	Description	Credit	Debit	Balance
22 Aug 2022	Payment to BSPF tfer from BT Receipt no. 293597953		\$7,292.71	\$0.00
31 Aug 2022	Interest payment for Cash Management Account	\$4.26		\$4.26
10 Oct 2022	Payment to BSPF tfer to Heritage Receipt no. 311176249		\$4.26	\$0.00
Closing balance as at 31 Dec 2022				\$0.00

Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 is the issuer of the Cash Management Account.

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Panorama Support on 1300 881 716 from Australia or +61 8 8377 9021 from overseas.

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

Due to the late timing of deposits or as a result of your account undergoing administrative amendments, the closing balance provided on the statement for this period may differ to the opening balance, which will be provided in the statement for the next period. To access the prevailing value of your account at any time, please log onto Panorama.com.au.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 881 716.

Please check all entries on this statement and promptly inform us of any possible error or unauthorised transactions.

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 1300 881 716 from 8.00am to 6.30pm, Monday to Friday (Sydney time) or write to us at GPO Box 2675, 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



BT ~~TRANSFER~~ TIFER TO HERITAGE.

Payment of \$7,292.71
submitted successfully

U
TI
tv
m
A
et

From

BSPF

BSB 262-786 • Account no. 120340435

To

BSPF Heritage

BSB 638-010 • Account no. 14087073

Date


22 August 2022

Description

tfer from BT

Receipt no.

293597953

Download receipt 



CDIA 064-164 1085 2029

Available	\$22,764.93
Pending	\$0.00
Balance	\$22,764.93

Pay or transfer

Showing 16 transactions

Date	Description	Debit	Credit	Balance
Sat 01 Jul 2023	Credit Interest		+\$52.74	\$22,764.93
Thu 01 Jun 2023	Credit Interest		+\$49.64	\$22,712.19
Mon 01 May 2023	Credit Interest		+\$45.54	\$22,662.55
Sat 01 Apr 2023	Credit Interest		+\$44.99	\$22,617.01
Wed 01 Mar 2023	Credit Interest		+\$36.77	\$22,572.02
Wed 01 Feb 2023	Credit Interest		+\$35.25	\$22,535.25
Tue 17 Jan 2023	Direct Credit 045801 BSPF ABN 13 657 tfer to BSPF CBA		+\$616.75	\$22,500.00
Mon 16 Jan 2023	Direct Credit 045801 BSPF ABN 13 657 tfer to BSPF CBA		+\$5,000.00	\$21,883.25
Sun 01 Jan 2023	Credit Interest		+\$29.37	\$16,883.25
Thu 01 Dec 2022	Credit Interest		+\$24.64	\$16,853.88
Wed 23 Nov 2022	Direct Credit 106600 BSPF BSPF tfer to CBA		+\$1,828.50	\$16,829.24
Tue 01 Nov 2022	Credit Interest		+\$0.74	\$15,000.74
Mon 31 Oct 2022	Direct Credit 045801 BSPF ABN 13 657 tfer to BSPF CBA		+\$5,000.00	\$15,000.00
Mon 31 Oct 2022	Direct Credit 045801 BSPF ABN 13 657 tfer to BSPF CBA		+\$5,000.00	\$10,000.00
Fri 28 Oct 2022	Direct Credit 045801 BSPF ABN 13 657 tfer to BSPF CBA		+\$4,999.00	\$5,000.00
Thu 27 Oct 2022	Direct Credit 045801 BSPF ABN 13 657 test tfer BSPF CBA		+\$1.00	\$1.00

© 2023 Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945



Australian Government
Australian Taxation Office

Agent GO TAX
Client THE TRUSTEE FOR BSPF
ABN 13 657 872 682
TFN 872 096 168

Activity statement 001

Date generated	08 September 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$515.00 CR

Transactions

4 results found - from **01 July 2020** to **08 September 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
6 Oct 2022	28 Sep 2020	Payment transferred to Income Tax Account Income Tax	\$259.00		\$515.00 CR
13 Oct 2020	28 Oct 2020	Original Activity Statement for the period ending 30 Sep 20		\$0.00	\$774.00 CR
29 Sep 2020	28 Sep 2020	Payment received		\$774.00	\$774.00 CR
2 Aug 2020	28 Jul 2020	Original Activity Statement for the period ending 30 Jun 20 - PAYG Instalments	\$812.00		\$0.00

Place.



30 June 2023

Mr Bevin Sheraton
Via Email

Dear Bevin

Re: 7 Westcliffe Street, Banyo - Lot 17, RP106500

Thank you for asking me to provide a current market analysis for your rental property at 7 Westcliffe Street, Banyo.

This is a lowset brick home on stumps with a tiled roof situated on a 604sqmtr block in a desirable street. The home is maintained in good condition throughout.

In my opinion, this home would sell in the current market for approximately \$790,000. I have provided 3 recently settled sales below for comparison.

82 Gold Street, Banyo	\$850,000 on 4/4/23. 3 bed, 1 bath, 2 car. 607sqmtr block. Home in good condition with some renovations done. Good street.
413 Earnshaw Road, Banyo	\$771,000 on 24/4/23, 3 bed, 1 bath, 1 car. 604sqmtr block. Home needs a full renovation.
26 Davenant Street, Banyo	\$775,00 on 24/2/23, 3 bed, 1 bath, 1 car. 622sqmtr block. Home needs a full renovation but kitchen is in reasonable condition.

Please do not hesitate to contact me on 0439 201 011 if you have any questions.

Regards

Narelle Lorensen
Licensed Real Estate Agent

BSPF

Depreciation Schedule for the year ended 30 June, 2023

					DISPOSAL		ADDITION		DEPRECIATION				PROFIT				LOSS			
		Total	Priv	OWDV	Date	Consid	Date	Cost	Value	T	Rate	Deprec	Priv	CWDV	Upto	+	Above	Total	-	Priv
Leasehold Improvements																				
Leasehold Improvements	1,273.00	19/04/08	1,273	0.00	819	0		0	819	P	2.50	32	0	787	0	0	0	0	0	
Shower, tiling & grouting renovations	1,219.90	12/03/20	1,220	0.00	1,149	0		0	1,149	P	2.50	31	0	1,118	0	0	0	0	0	
Don Bass - Renovations and materials	929.00	04/06/20	929	0.00	881	0		0	881	P	2.50	23	0	858	0	0	0	0	0	
Redkat - Shower improvements	1,526.65	17/06/21	1,527	0.00	1,488	0		0	1,488	P	2.50	38	0	1,450	0	0	0	0	0	
Redkat - New toilet and taps	401.28	11/08/20	401	0.00	382	0		0	382	P	2.50	10	0	372	0	0	0	0	0	
Bermelec - Meter box, air con circuits,	1,342.00	24/10/20	1,342	0.00	1,285	0		0	1,285	P	2.50	34	0	1,251	0	0	0	0	0	
Bermelec - Shed circuit, hot water circu	1,056.00	13/11/20	1,056	0.00	1,013	0		0	1,013	P	2.50	26	0	987	0	0	0	0	0	
Bath insert	1,050.00	04/12/20	1,050	0.00	1,009	0		0	1,009	P	2.50	26	0	983	0	0	0	0	0	
Redkat - New toilet, hot water system et	2,549.80	18/12/20	2,550	0.00	2,452	0		0	2,452	P	2.50	64	0	2,388	0	0	0	0	0	
Bermelec - GPO in bedroom and flood ligh	341.00	29/11/20	341	0.00	328	0		0	328	P	2.50	8	0	320	0	0	0	0	0	
Plumbing works	569.20	10/03/22	569	0.00	565	0		0	565	P	2.50	14	0	551	0	0	0	0	0	
Legal fees - re flooding & boundary	3,200.36	25/06/22	3,200	0.00	3,200	0		0	3,200	D	0.00	0	0	3,200	0	0	0	0	0	
Redkat - Instal trench grate, stw pit an	4,002.22	08/09/22	4,002	0.00	0	0	08/09/22	4,002	4,002	P	0.00	0	0	4,002	0	0	0	0	0	
		19,460		14,571		0		4,002	18,573			306	0	18,267						
												Deduct Private Portion	0							
												Net Depreciation	306							

BSPP

2023

TAX INVOICE

redkat

Bevin Sheraton
7 Westcliffe St
BANYO QLD 4014
AUSTRALIA

Invoice# INV-00362
Invoice Date 07 Sep 2022
Due Date 14 Sep 2022
Total Due \$ 4,002.22

Red Kat Pty Ltd
ABN: 68 169 964 461
QBCC: 15081837

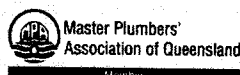
Description	Quantity	Unit Price	GST	Amount AUD
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Our Ref: 22042
Project Address: 7 Westcliffe St BANYO
Description Of Works:
- Installation of trench grate, stw pit and
2x 100mm stormwater lines from pit to
kerb

02/06/2022 Labour Site Inspection	1.50	100.00	10%	150.00
09/06/2022 Labour Dig up ex services and site survey	1.50	100.00	10%	150.00
03/08/2022 Labour Installation of trench grates	6.00	80.95	10%	485.70
Materials	1.00	979.00	10%	979.00
04/08/2022 Labour Installation of 2x 100mm STW lines	7.00	100.00	10%	700.00
Excavator Charge	1.00	1,027.68	10%	1,027.68
Disposal of Spoil Charge	1.00	146.00	10%	146.00
Subtotal				\$ 3,638.38
Total GST 10%				\$ 363.84
Amount Due AUD				\$ 4,002.22

PLUMBING DRAINAGE CIVIL MAINTENANCE

0412 217 534
PO Box 342, Everton Park Qld 4053



admin@redkat.net.au
www.redkat.net.au

Member Statement BSPF

Detail			Balances
Member	Bevin J Sheraton (Pension No 1)		
		Total benefits	978,971.08
Date of birth	18/10/1958	comprising:	
Date joined fund	19/11/2007	- Preserved	0.00
Service period start date	19/11/2007	- Restricted non-preserved	0.00
Date left fund		- Unrestricted non-preserved	978,971.08
Member mode	Pension		
		Including:	
		- Taxable component	902,709.85
Vested amount	978,971.08	- Tax free component	76,261.23
Insured death benefit	0.00	- Untaxed component	0.00
Total death benefit	978,971.08		
Disability benefit	0.00		

Detailed Account	Preserved	Restricted Non-Preserved	Unrestricted Non-Preserved	Total
Opening Balance at 01/07/2022	0.00	0.00	1,046,689.17	1,046,689.17
Add:				
Employer contributions	0.00	0.00	0.00	0.00
Member contributions	0.00	0.00	0.00	0.00
Other contributions	0.00	0.00	0.00	0.00
Proceeds of insurance policies	0.00	0.00	0.00	0.00
Share of net income/loss	0.00	0.00	-46,604.04	-46,604.04
Transfers in and from reserves	0.00	0.00	0.00	0.00
Less:				
Pension commencement	0.00	0.00	0.00	0.00
Pensions/lump sums paid	0.00	0.00	21,114.05	21,114.05
Contributions tax	0.00	0.00	0.00	0.00
Tax on untaxed benefits	0.00	0.00	0.00	0.00
Income tax	0.00	0.00	0.00	0.00
Insurance premiums	0.00	0.00	0.00	0.00
Management fees	0.00	0.00	0.00	0.00
Excess contributions tax	0.00	0.00	0.00	0.00
Transfers out and to reserves	0.00	0.00	0.00	0.00
Closing Balance at 30/06/2023	0.00	0.00	978,971.08	978,971.08

Member Statement BSPF

Detail			Balances
Member	Bevin J Sheraton (Pension No 2)		
		Total benefits	53,517.39
Date of birth	18/10/1958	comprising:	
Date joined fund	19/11/2007	- Preserved	0.00
Service period start date	19/11/2007	- Restricted non-preserved	0.00
Date left fund		- Unrestricted non-preserved	53,517.39
Member mode	Pension		
		Including:	
		- Taxable component	15,215.11
Vested amount	53,517.39	- Tax free component	38,302.28
Insured death benefit	0.00	- Untaxed component	0.00
Total death benefit	53,517.39		
Disability benefit	0.00		

Detailed Account	Preserved	Restricted Non-Preserved	Unrestricted Non-Preserved	Total
Opening Balance at 01/07/2022	0.00	0.00	54,617.39	54,617.39
Add:				
Employer contributions	0.00	0.00	0.00	0.00
Member contributions	0.00	0.00	0.00	0.00
Other contributions	0.00	0.00	0.00	0.00
Proceeds of insurance policies	0.00	0.00	0.00	0.00
Share of net income/loss	0.00	0.00	0.00	0.00
Transfers in and from reserves	0.00	0.00	0.00	0.00
Less:				
Pension commencement	0.00	0.00	0.00	0.00
Pensions/lump sums paid	0.00	0.00	1,100.00	1,100.00
Contributions tax	0.00	0.00	0.00	0.00
Tax on untaxed benefits	0.00	0.00	0.00	0.00
Income tax	0.00	0.00	0.00	0.00
Insurance premiums	0.00	0.00	0.00	0.00
Management fees	0.00	0.00	0.00	0.00
Excess contributions tax	0.00	0.00	0.00	0.00
Transfers out and to reserves	0.00	0.00	0.00	0.00
Closing Balance at 30/06/2023	0.00	0.00	53,517.39	53,517.39

Member Statement

BSPF

Detail			Balances
Member	Bevin J Sheraton (Pension No 1)		
		Total benefits	1,046,689.17
Date of birth	18/10/1958	comprising:	
Date joined fund	19/11/2007	- Preserved	0.00
Service period start date	19/11/2007	- Restricted non-preserved	0.00
Date left fund		- Unrestricted non-preserved	1,046,689.17
Member mode	Pension		
		Including:	
		- Taxable component	965,152.74
Vested amount	1,046,689.17	- Tax free component	81,536.43
Insured death benefit	0.00	- Untaxed component	0.00
Total death benefit	1,046,689.17		
Disability benefit	0.00		

Detailed Account	Preserved	Restricted Non-Preserved	Unrestricted Non-Preserved	Total
Opening Balance at 01/07/2021	0.00	0.00	840,935.60	840,935.60
Add:				
Employer contributions	0.00	0.00	0.00	0.00
Member contributions	0.00	0.00	0.00	0.00
Other contributions	0.00	0.00	0.00	0.00
Proceeds of insurance policies	0.00	0.00	0.00	0.00
Share of net income/loss	0.00	0.00	222,583.81	222,583.81
Transfers in and from reserves	0.00	0.00	0.00	0.00
Less:				
Pension commencement	0.00	0.00	0.00	0.00
Pensions/lump sums paid	0.00	0.00	16,830.24	16,830.24
Contributions tax	0.00	0.00	0.00	0.00
Tax on untaxed benefits	0.00	0.00	0.00	0.00
Income tax	0.00	0.00	0.00	0.00
Insurance premiums	0.00	0.00	0.00	0.00
Management fees	0.00	0.00	0.00	0.00
Excess contributions tax	0.00	0.00	0.00	0.00
Transfers out and to reserves	0.00	0.00	0.00	0.00
Closing Balance at 30/06/2022	0.00	0.00	1,046,689.17	1,046,689.17

Minimum pension
\$840,935.60 @ 2% = \$16,818.71
Pension paid \$16,830.24

+ \$54,617.39 wp S-1
\$1,101,306.56 per wp A2-1

Member Statement BSPF

Detail			Balances
Member	Bevin J Sheraton (Pension No 2)		
		Total benefits	54,617.39
Date of birth	18/10/1958	comprising:	
Date joined fund	19/11/2007	- Preserved	0.00
Service period start date	19/11/2007	- Restricted non-preserved	0.00
Date left fund		- Unrestricted non-preserved	54,617.39
Member mode	Pension		
		Including:	
		- Taxable component	15,527.83
Vested amount	54,617.39	- Tax free component	39,089.56
Insured death benefit	0.00	- Untaxed component	0.00
Total death benefit	54,617.39		
Disability benefit	0.00		

Detailed Account	Preserved	Restricted Non-Preserved	Unrestricted Non-Preserved	Total
Opening Balance at 01/07/2021	0.00	0.00	43,882.35	43,882.35
Add:				
Employer contributions	0.00	0.00	0.00	0.00
Member contributions	0.00	0.00	0.00	0.00
Other contributions	0.00	0.00	0.00	0.00
Proceeds of insurance policies	0.00	0.00	0.00	0.00
Share of net income/loss	0.00	0.00	11,615.04	11,615.04
Transfers in and from reserves	0.00	0.00	0.00	0.00
Less:				
Pension commencement	0.00	0.00	0.00	0.00
Pensions/lump sums paid	0.00	0.00	880.00	880.00
Contributions tax	0.00	0.00	0.00	0.00
Tax on untaxed benefits	0.00	0.00	0.00	0.00
Income tax	0.00	0.00	0.00	0.00
Insurance premiums	0.00	0.00	0.00	0.00
Management fees	0.00	0.00	0.00	0.00
Excess contributions tax	0.00	0.00	0.00	0.00
Transfers out and to reserves	0.00	0.00	0.00	0.00
Closing Balance at 30/06/2022	0.00	0.00	54,617.39	54,617.39

Minimum pension
\$43,882.35 @ 2% = \$877.65
Pension paid \$880.00

Tax Reconciliation Report BSPF

Accounting Profit as per Operating Statement	(68,818.09)
Less:	
Utilised Carried Forward Tax Losses	0.00
Accounting Capital Gains	0.00
Distributed Capital Gains	0.00
Increase in Net Market Values	0.00
Non Taxable Distributions Received	0.00
Exempt Pension Income	26,447.52
Rollovers Received	0.00
Insurance Proceeds	0.00
Non-Concessional Contributions	0.00
LIC Capital Gain Deduction	0.00
	26,447.52
	(95,265.61)
Add:	
Taxable Capital Gains	0.00
Franking/Imputation Credits	0.00
Foreign Credits	0.00
Decrease in Net Market Values	62,850.22
Pension Non-deductible Expenses	1,152.00
Other Non-deductible Expense	9,049.34
Pension Payments	22,214.05
Benefit Payments	0.00
Rollovers Out	0.00
Untaxed Benefits Received	0.00
Excess Contributions Tax	0.00
	95,265.61
	0.00
Taxable Income (Loss)	0.00
Gross Tax	0.00
Less:	
Franking/Imputation Credits	0.00
Foreign Credits	0.00
TFN Credits	0.00
PAYG Installments	0.00
	0.00
	0.00
Income Tax Payable (Refundable)	0.00
Add:	
Supervisory Levy	259.00
Non Arm's Length Income Tax	0.00
	259.00
Total Amount Due (Refundable)	259.00

Tax Reconciliation Report

BSPF

Accounting Profit as per Operating Statement	216,488.61
Less:	
Utilised Carried Forward Tax Losses	0.00
Accounting Capital Gains	0.00
Distributed Capital Gains	0.00
Increase in Net Market Values	219,052.44
Non Taxable Distributions Received	0.00
Exempt Pension Income	23,950.79
Rollovers Received	0.00
Insurance Proceeds	0.00
Non-Concessional Contributions	0.00
LIC Capital Gain Deduction	0.00
	<u>243,003.23</u>
	<u>(26,514.62)</u>
Add:	
Taxable Capital Gains	0.00
Franking/Imputation Credits	0.00
Foreign Credits	0.00
Decrease in Net Market Values	0.00
Pension Non-deductible Expenses	7,500.38
Other Non-deductible Expense	1,304.00
Pension Payments	17,710.24
Benefit Payments	0.00
Rollovers Out	0.00
Untaxed Benefits Received	0.00
Excess Contributions Tax	0.00
	<u>26,514.62</u>
Taxable Income (Loss)	<u>0.00</u>
Gross Tax	0.00
Less:	
Franking/Imputation Credits	0.00
Foreign Credits	0.00
TFN Credits	0.00
PAYG Installments	0.00
	<u>0.00</u>
Income Tax Payable (Refundable)	0.00
Add:	
Supervisory Levy	259.00
Non Arm's Length Income Tax	0.00
Total Amount Due (Refundable)	<u>259.00</u>



Australian Government
Australian Taxation Office

Agent GO TAX
Client THE TRUSTEE FOR BSPF
ABN 13 657 872 682
TFN 872 096 168

Income tax 551

Date generated	07 September 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

7 results found - from **01 July 2022** to **07 September 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
7 Jun 2023	12 Jun 2023	EFT refund for Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$2.39		\$0.00
31 May 2023	15 May 2023	Interest for early payment of Income Tax		\$2.39	\$2.39 CR
17 Feb 2023	15 May 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$259.00		\$0.00
2 Feb 2023	1 Feb 2023	Payment received		\$259.00	\$259.00 CR
6 Oct 2022	1 Jun 2022	General interest charge			\$0.00
6 Oct 2022	28 Sep 2020	Payment transferred in from Integrated Client Account Activity Statement Payment		\$259.00	\$0.00
1 Jul 2022	1 Jul 2022	General interest charge			\$259.00 DR