

BCRB Australia Superannuation Fund
Contribution Caps
For the Period From 1 July 2020 to 30 June 2021

Brenda Wishey

Mr Brett Lemon

Date of Birth: 18 Mar 1964
Age: 57 (at 30/06/2021)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

Non-Concessional

Prior Year Contributions

The 'Bring Forward Rule' was NOT triggered in the previous 2 years

3-year cap in effect from previous years

N/A

Total non-concessional contributions in previous 2 years

N/A

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1,2	25,000.00	100,000.00
Cumulative Available Unused Cap	3	19,988.63	0.00
Contributions made (to this fund)	4	4,988.94	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		4,988.94	0.00
Amount above caps	5	0.00	0.00
Available		39,999.69	100,000.00

Notes

- 1 . 'Bring Forward Rule' MAY be triggered this year
- 2 . Non-concessional cap shown applies to current year only
- 3 . Member may be eligible to make catch-up concessional contributions
- 4 . Excludes any unmatched deposits
- 5 . Any excess concessional contributions are treated as non-concessional

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	4,988.94
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
NonConcessional	Contributions as allocated	4,988.94
	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	Contributions as allocated	0.00
Other	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	Total Other contributions	0.00

Transactions

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
13/07/2020	Employer Mandated	1,063.26			smsfdataflow
22/10/2020	Employer Mandated	1,240.47			smsfdataflow
01/02/2021	Employer Mandated	1,222.21			smsfdataflow
13/04/2021	Employer Mandated	1,463.00			smsfdataflow
Totals:		4,988.94			

BCRB Australia Superannuation Fund
Contribution Caps
For the Period From 1 July 2020 to 30 June 2021

Mr Brett Lemon

SMSF DataFlow Transactions

Payment Date	Contribution Type	Amount	Payment Reference	Status
MARINE IMPORT SALES GROUP PTY LTD				
13/07/2020	Employer Mandated	1,063.26	ATO008000012585512	Automated Feed
22/10/2020	Employer Mandated	1,240.47	ATO009000013738188	Automated Feed
01/02/2021	Employer Mandated	1,222.21	ATO005000014122270	Automated Feed
13/04/2021	Employer Mandated	1,463.00	ATO008000014644203	Automated Feed
Subtotal:		4,988.94		

Disclaimer: SMSF Dataflow contributions received via SuperStream will only display where smsfdataflow was the elected electronic services address (ESA), and the member and fund details provided to their employer or Super Clearing House matched the records on Class.

BCRB Australia Superannuation Fund
Contribution Caps
For the Period From 1 July 2020 to 30 June 2021

Mrs Colleen Lemon

Date of Birth: 15 Mar 1968
Age: 53 (at 30/06/2021)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

Non-Concessional

Prior Year Contributions

The 'Bring Forward Rule' was NOT triggered in the previous 2 years
 3-year cap in effect from previous years
 Total non-concessional contributions in previous 2 years

N/A
 N/A

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1,2	25,000.00	100,000.00
Cumulative Available Unused Cap	3	44,988.63	0.00
Contributions made (to this fund)	4	4,988.94	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		4,988.94	0.00
Amount above caps	5	0.00	0.00
Available		64,999.69	100,000.00

Notes

- 1 . 'Bring Forward Rule' MAY be triggered this year
- 2 . Non-concessional cap shown applies to current year only
- 3 . Member may be eligible to make catch-up concessional contributions
- 4 . Excludes any unmatched deposits
- 5 . Any excess concessional contributions are treated as non-concessional

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	4,988.94
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Contributions as allocated	4,988.94
NonConcessional	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	Contributions as allocated	0.00
Other	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	Total Other contributions	0.00

Transactions

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
13/07/2020	Employer Mandated	1,063.26			smsfdataflow
22/10/2020	Employer Mandated	1,240.47			smsfdataflow
01/02/2021	Employer Mandated	1,222.21			smsfdataflow
13/04/2021	Employer Mandated	1,463.00			smsfdataflow
	Totals:	4,988.94			

BCRB Australia Superannuation Fund
Contribution Caps
For the Period From 1 July 2020 to 30 June 2021

Mrs Colleen Lemon

SMSF DataFlow Transactions

Payment Date	Contribution Type	Amount	Payment Reference	Status
MARINE IMPORT SALES GROUP PTY LTD				
13/07/2020	Employer Mandated	1,063.26	ATO008000012585511	Automated Feed
22/10/2020	Employer Mandated	1,240.47	ATO009000013738187	Automated Feed
01/02/2021	Employer Mandated	1,222.21	ATO005000014122269	Automated Feed
13/04/2021	Employer Mandated	1,463.00	ATO008000014644202	Automated Feed
Subtotal:		4,988.94		

Disclaimer: SMSF Dataflow contributions received via SuperStream will only display where smsfdataflow was the elected electronic services address (ESA), and the member and fund details provided to their employer or Super Clearing House matched the records on Class.

BCRB Australia Superannuation Fund
General Ledger Audit Trail
For the period from 1 July 2020 to 30 June 2021

Processed Date & User	Date	Description	State	Amount
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Income

Investment Income · Interest · Cash At Bank · BBL Bank Account

2/07/2020	Auto Transaction Rules	1/07/2020	INTEREST	Accounted	6.90	Cr
2/08/2020	Auto Transaction Rules	1/08/2020	INTEREST	Accounted	9.78	Cr
2/09/2020	Auto Transaction Rules	1/09/2020	INTEREST	Accounted	6.98	Cr
2/10/2020	Auto Transaction Rules	1/10/2020	INTEREST	Accounted	3.39	Cr
2/11/2020	Auto Transaction Rules	1/11/2020	INTEREST	Accounted	2.34	Cr
2/12/2020	Auto Transaction Rules	1/12/2020	INTEREST	Accounted	1.23	Cr
2/01/2021	Auto Transaction Rules	1/01/2021	INTEREST	Accounted	1.25	Cr
2/02/2021	Auto Transaction Rules	1/02/2021	INTEREST	Accounted	1.28	Cr
2/03/2021	Auto Transaction Rules	1/03/2021	INTEREST	Accounted	1.20	Cr
2/04/2021	Auto Transaction Rules	1/04/2021	INTEREST	Accounted	1.09	Cr
2/05/2021	Auto Transaction Rules	1/05/2021	INTEREST	Accounted	0.14	Cr
2/06/2021	Auto Transaction Rules	1/06/2021	INTEREST	Accounted	0.17	Cr

Member Receipts · Contributions · Employer · Mr Brett Lemon

13/07/2020	Automated Feed	13/07/2020	Employer Contribution: MARINE IMPORT SALES GROUP	Accounted	1,063.26	Cr
22/10/2020	Automated Feed	22/10/2020	Employer Contribution: MARINE IMPORT SALES GROUP	Accounted	1,240.47	Cr
1/02/2021	Automated Feed	1/02/2021	Employer Contribution: MARINE IMPORT SALES GROUP	Accounted	1,222.21	Cr
13/04/2021	Automated Feed	13/04/2021	Employer Contribution: MARINE IMPORT SALES GROUP	Accounted	1,463.00	Cr

Member Receipts · Contributions · Employer · Mrs Colleen Lemon

13/07/2020	Automated Feed	13/07/2020	Employer Contribution: MARINE IMPORT SALES GROUP	Accounted	1,063.26	Cr
22/10/2020	Automated Feed	22/10/2020	Employer Contribution: MARINE IMPORT SALES GROUP	Accounted	1,240.47	Cr
1/02/2021	Automated Feed	1/02/2021	Employer Contribution: MARINE IMPORT SALES GROUP	Accounted	1,222.21	Cr
13/04/2021	Automated Feed	13/04/2021	Employer Contribution: MARINE IMPORT SALES GROUP	Accounted	1,463.00	Cr

Expenses

Other Expenses · Accountancy Fee

25/06/2021	account1@virtusuper.com.au	27/11/2020	OSKO PAYMENT Virtu Super Pty Ltd Inv TAI-21368377	Accounted	370.00	Dr
25/06/2021	account1@virtusuper.com.au	19/02/2021	PAY ANYONE 0173185504VIRTU SUPE NAB893077696IN	Accounted	1,430.00	Dr

Other Expenses · ASIC Annual Lodgement Fee

25/06/2021	account1@virtusuper.com.au	27/04/2021	PAY ANYONE 0173692721MARSH TINC NAB894331342E	Accounted	362.00	Dr
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Other Expenses · Auditor Fee

7/03/2022	account1@virtusuper.com.au	19/02/2021	PAY ANYONE 0173185504VIRTU SUPE NAB893077696IN	Accounted	495.00	Dr
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Other Expenses · SMSF Supervisory Levy

25/06/2021	account1@virtusuper.com.au	1/03/2021	BILL PAYMENT 0124750324 BPAY TO: TAX OFFICE PAY	Accounted	518.00	Dr
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Income Tax

Income Tax Expense · Income Tax Expense

17/03/2022	account1@virtusuper.com.au	30/06/2021	Fund Income Tax	Accounted	1,025.55	Dr
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Assets

Obtain a unused cap report every year for Brett. (RC team - ATO online services)
If he looks like going over the cap. Make him aware. Can a portion of the
Elizabeth Meiklejohn \$25k be for Colleen? Ask accountant - consolid8 accountants.

From: Randall Corless <RandallC@mtaccountants.com.au>
Sent: Friday, 29 January 2021 8:47 AM
To: Elizabeth Meiklejohn
Subject: FW: Brett Lemon & Super

Members only made employer contributions in the 2021 year.

Lizzie

What ever we need to do to plan for future years – this sounds like Brett will get \$25000 from his family for years to come

That will place him with around \$30000 super each year going into the fund

PS – We are always open for new business so please pass on our details to any friends, family or colleagues whom would benefit from our services.



Randall Corless
Director

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From: Carmen Lee <Carmen.Lee@consolid8.com.au>
Sent: Thursday, 28 January 2021 10:52 PM
To: Randall Corless <RandallC@mtaccountants.com.au>
Cc: 'Brett Lemon' <brett@oceansolutions.com.au>
Subject: RE: Brett Lemon & Suiper

Hi Randall

The ABN for The Cliffview Trust is 78 441 916 465.

Should you have any queries please do not hesitate to contact me on 0411369818.

Regards

Carmen Lee

Partner | Consolid8 Pty Ltd

P +61 7 3420 8415 E Carmen.Lee@consolid8.com.au

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From: Randall Corless <RandallC@mtaccountants.com.au>

Sent: Thursday, 28 January 2021 11:28 AM

To: Carmen Lee <Carmen.Lee@consolid8.com.au>

Cc: 'Brett Lemon' <brett@oceansolutions.com.au>

Subject: RE: Brett Lemon & Suiper

Thanks Carmen

Can you please provide the ABN of the employer entity. Is it the straight company or is there a trust involved for which Cliffview Pty Ltd acts as trustee?

Brett is also employed within his own company and has an additional \$4000 odd in super contributions.

I guess it is what it is so I don't believe any adjustments are necessary but we should look at this before next year's contribution is made so we can adjust if there is any better way.

Cheers

Randall

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Randall Corless
Director

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From: Carmen Lee <Carmen.Lee@consolid8.com.au>
Sent: Thursday, 28 January 2021 9:08 AM
To: Randall Corless <RandallC@mtaccountants.com.au>
Cc: 'Brett Lemon' <brett@oceansolutions.com.au>
Subject: RE: Brett Lemon & Suiper

Hi Randall

As per Lemons family meeting with our financial planner in March 2020 we thought all directors agreed that Cliffview starts putting \$25k as super contributions from 2020 and it will continue in the next few years.

What is the excess amount if you still treat \$25k as super contributions from Cliffview?
Do you know how much excess super contribution tax?

Thanks

Should you have any queries please do not hesitate to contact me on 0411369818.

Regards

Carmen Lee
Partner | Consolid8 Pty Ltd

P +61 7 3420 8415 **E** Carmen.Lee@consolid8.com.au
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From: Randall Corless <RandallC@mtaccountants.com.au>

Sent: Wednesday, 27 January 2021 6:02 PM

To: Carmen Lee <Carmen.Lee@consolid8.com.au>

Cc: 'Brett Lemon' <brett@oceansolutions.com.au>

Subject: Brett Lemon & Suiper

Hello Carmen

Many thanks for your email to Brett today regarding the \$25000 from Cliffview.

Can you please confirm ...

- a) This contribution is on behalf of Brett?
- b) The employer full name and ABN number.

If this is an employer contribution for Brett from Cliffview as the employer, then Brett will be over the \$25000 threshold. I'm not sure if this was the intention but we will deal with the excess super contributions tax as it is assessed.

Can you please let me know at your earliest.

Cheers

Randall Corless

PS – We are always open for new business so please pass on our details to any friends, family or colleagues whom would benefit from our services.