



**Minutes of the meeting of the director(s) AD LOVE FAMILY SUPER PTY LTD as  
Trustee(s) for AD LOVE FAMILY SUPERFUND  
ABN 58 528 343 629**

<b>Held at</b>	36/2 VICTORIA ST BOTANY NSW 2019		
<b>Attending</b>	ADRIANNE JANE LOVE DAVID GORDON LOVE		
<b>Date</b>	23/04/2020		
<b>Minutes</b>	IT WAS CONFIRMED that the minutes of the previous meeting are a true and correct record.		
<b>Financial reports</b>	<p>The financial reports for the year ended 30 June 2019 were tabled for the consideration of the meeting.</p> <p>IT WAS RESOLVED unanimously that the financial reports be adopted in their present format and that the statement by the trustees attached to the financial reports be signed by the Trustees, stating that;</p> <ol style="list-style-type: none"> <li>1. The financial statements fairly present the financial position of the fund as at 30 June 2019, the benefits accrued as a result of the operation and cash flow for the financial year;</li> <li>2. The financial statements have been prepared in accordance with the requirements of the Trust Deed and Australian Accounting Standards as noted in Note 1 to the Accounts; and</li> <li>3. The fund has operated in accordance with the Trust Deed and the requirements of the <i>Superannuation Industry (Supervision) Act 1993</i>, during the financial year.</li> </ol>		
<b>Income Tax Return</b>	IT WAS RESOLVED, that the annual income tax return of the fund be prepared. Subject to approval, the tax return will be signed and lodged with the Australian Taxation Office.		
<b>Auditor's and Tax agents</b>	IT WAS RESOLVED that Ajaka & Co will continue as tax agents for the fund.		
<b>Allocation of income</b>	IT WAS RESOLVED that the income of the fund be allocated to members based on their member balances.		
<b>Contributions received</b>	IT WAS RESOLVED that the fund accept the contributions made during the financial year ended 30 June 2019 from the following members:		
	ADRIANNE J LOVE	\$4930.49	Employer contribution
	DAVID G LOVE	\$8357.12	Employer contribution

<b>Investment strategy</b>	<p>The investment performance of the fund for the year ended 30 June 2019 was discussed.</p> <p>IT WAS RESOLVED unanimously, after consideration of risk, rate of return and liquidity of the fund, to maintain the current investment strategy.</p> <p>The Trustees have also considered the need for insurance for the fund members.</p>
<b>Trustee status</b>	<p>IT WAS CONFIRMED that the Trustee(s) are qualified to act as Trustee(s) of the fund and that they are not disqualified persons as defined by Section 120 of the SIS Act and further, consent to continue to act as Trustee(s).</p>
<b>Close</b>	<p>As there was no further business the meeting was closed.</p>

Signed as a true and correct record

<p>ADRIANNE J LOVE DIRECTOR AD LOVE SUPER PTY LTD</p>	<p> _____ Signature</p>	<p><u>28/4/20</u> _____ Date</p>
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<p>DAVID G LOVE DIRECTOR AD LOVE SUPER PTY LTD</p>	<p> _____ Signature</p>	<p><u>28/04/2020</u> _____ Date</p>
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# **Audit Representation Letter from Trustee(s)**

## **AD LOVE SUPERFUND**

**Year ended 30 June 2019**

To the auditor,

Dear Sir,

With respect to the audit of the financial statements of the above mentioned fund for the year ended stated, the following representations are made which are true and correct to the best of my (our) knowledge and belief that will address the necessary compliance requirements of the *Superannuation Industry (Supervision) Act 1993*.

### **Preparation of the ATO Income Tax & Regulatory Return**

The information disclosed in the annual return is complete and accurate.

### **Sole Purpose of the Fund**

The sole purpose of the Fund is to provide retirement and/or death benefits to its members and/or beneficiaries.

### **Accounting Policies**

All the significant accounting policies of the Fund are adequately described in the Financial Statements and the Notes thereto. These policies are consistently applied unless specifically noted in the Financial Statements and Notes.

### **Fund Books/Records/Minutes**

All financial books, records and relevant material relating to the transactions and activities of the Fund have been made available to you, including minutes of the Trustees' meetings, the Trust Deed (as amended) and the Rules of the Fund. The Financial Statements accurately disclose the Revenue and Expenses and the full extent of the Assets and Liabilities of the Fund.

### **Asset Form**

The assets of the Fund are being held in an acceptable form suitable for the benefit of the members of the Fund, and have been stated at their net market value.

### **Ownership and Pledging of Assets**

1. The Fund has satisfactory title to all assets shown in the Financial Statements
2. Investments are registered in the name of Ad Love Superannuation Fund
3. No assets of the Fund have been pledged to secure liabilities of the Fund or of any other fund or entity.

### **Investments**

1. Investments are carried in the books at their net market value.
2. Amounts stated are considered reasonable in the current market condition, and there has not been any permanent diminution in their value below the amounts recorded in the Financial Statements.
3. There are no commitments, fixed or contingent, for the purchase or sale of long term investments.
4. Investment transactions and investments held are in accordance with the Investment Strategy, which has been determined with due regard to risk, return, liquidity and diversity.
5. The Trustee(s) have complied with all the Investment Standards stipulated in the Regulations relating to the SIS Act as amended.

### **Trust Deed Amendments**

All amendments (if any) to the Trust Deed were made in order for the Fund to comply with the SIS Act, Regulations and any other applicable legislation relating to the operation and governance of the Fund.

### **Governing Rules**

The Fund is being conducted in accordance with its Trust Deed and Governing Rules.

### **Legislative Requirements**

The Fund is being conducted in accordance with the *Superannuation Industry (Supervision) Act 1993*, and the Regulations of the said Act. Including minimum pension payments to members entitled to receive a pension.

### **Contributions**

The Trustees confirm the contributions, if any, received by the fund are within the limits imposed by the legislation, taking into account contributions paid by the members to other superannuation funds.

### **Use of Assets**

All assets of the Fund have been used for the sole purpose of generating retirement benefits in accordance with the *Superannuation Industry (Supervision) Act 1993* and the Investment Strategy of the Fund.

### **Pension Payments and Withdrawal of Funds**

All pension payments (if any) and all withdrawal of funds from the accounts of the Fund have been made in accordance with statutory limitations imposed by legislation governing the Fund and all withdrawals of funds have been in accordance with the *Superannuation (Supervision) Act 1993*.

### **Trustee Responsibilities**

The Trustees are aware of their responsibilities to the Members and the various regulatory bodies.

**Trustee Covenants**

The Trustee(s) have complied with all the Trustee Covenants set out in section 52 of the *Superannuation (Supervision) Act 1993*.

**Legal Matters**

The Trustees confirm you have been advised of all significant legal matters, and that the probability of any material revenue or expenses arising from such legal matters has been adequately accounted for, and been appropriately disclosed in the financial report.

**Related Parties**

All related party transactions have been brought to your attention.

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**Disqualified person not to act as a Trustee**

There is no reason why any Trustee should be prohibited from acting as a Trustee of this Superannuation Fund.

**Information to Members**

Information relating to the transactions and activities of the Fund has been supplied in a timely manner.

**Meetings**

Meetings have been conducted in accordance with the Trust Deed and the requirements of the SIS Act. Resolutions and issues on which the Trustee(s) have voted, or on which they were required to vote have been passed by at least a 2/3rds majority of the Trustees.

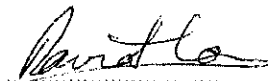
**Subsequent Events**

Since the end of the financial year stated in the Financial Statements till the date of this letter, there have been no events or transactions that would have a material effect upon the Fund either financially or operationally.

Yours faithfully



.....  
Adrienne J Love



.....  
David G Love

## ENGAGEMENT LETTER

To: The Trustees for AD LOVE FAMILY Superannuation Fund

### Scope

You have requested that we audit the financial report of Ad Love Superannuation Fund, which comprises the balance sheet as at 30 June 2019, and the income statement for the year then ended a summary of significant accounting policies, other explanatory notes and the trustees' declaration. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted with the objective of expressing an opinion on the financial report and compliance with the *Superannuation Industry Supervisory Act 1993*.

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement. An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the Trustees, as well as evaluating the overall presentation of the financial report.

Because of the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered. In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

We take this opportunity to remind you that the responsibility for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Superannuation Industry Supervisory Act 1993* is that of the trustees. Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report in accordance with the applicable financial reporting framework and this responsibility includes:

- designing, implementing and maintaining internal control relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error;
- selecting and applying appropriate accounting policies; and
- making accounting estimates that are reasonable in the circumstances.

As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

**Other Matters under the *Corporations Act 2001***

*Independence*

We confirm that, to the best of our knowledge and belief, we currently meet the independence requirements of the *Corporations Act 2001* in relation to the audit of the financial report. In conducting our audit of the financial report, should we become aware that we have contravened the independence requirements of the *Corporations Act 2001*, we shall notify you on a timely basis.

We look forward to your full cooperation and make available to us whatever records, documentation and other information we request in connection with our audit.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

Yours faithfully,

.....  
A.W. Boys  
Registered Company Auditor 67793  
Dated

Acknowledged on behalf of, Nadi Sha Superfund by

  
.....  
ADRIANNE J LOVE (Trustee)

  
.....  
DAVID G LOVE (Trustee)

Dated

**PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)**

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

**Privacy**

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

**The Australian Business Register**

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this tax return to maintain the integrity of the register.

Please refer to the privacy statement on the Australian Business Register (ABR) website ([www.abr.gov.au](http://www.abr.gov.au)) for further information – it outlines our commitment to safeguarding your details.

**Electronic funds transfer - direct debit**

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax file number XXX XXX XXX

Year 2019

Name of partnership, trust, fund or entity AD LOVE FAMILY SUPERFUND

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

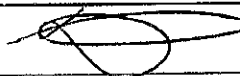
**Important**

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

**Declaration:** I declare that:

- the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director



Date

28/4/20

**PART B Electronic funds transfer consent**

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference number 72374000

Account Name AD LOVE FAMILY SUPER PTY LTD ATF

I authorise the refund to be deposited directly to the specified account.

Signature



Date





# Self-managed superannuation fund annual return 2019

Who should complete this annual return?

Return year

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2019 (NAT 71287)

The Self-managed superannuation fund annual return instructions 2019 (NAT 71606) (the instructions) can assist you to complete this annual return.

The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via [ABR.gov.au](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT3036).

## Section A: Fund information

1 Tax file number (TFN)

The Tax Office is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN)

4 Current postal address

5 Annual return status

Is this an amendment to the SMSF's 2019 return?

A  N

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

B  N

6 SMSF auditor

Auditor's name

Title

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Use Agent address details?

Postal address

Date audit was completed

A

Was Part A of the audit report qualified?

B  N

Was Part B of the audit report qualified?

C  N

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

D

Sensitive (when completed)

7 Electronic funds transfer (EFT)

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

A Fund's financial institution account details

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

Fund BSB number (must be six digits) 262786 Fund account number 120123369

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

AD LOVE FAMILY SUPER PTY LTD ATF

I would like my tax refunds made to this account. Y Print Y for yes or N for no. If Yes, Go to C.

B Financial institution account details for tax refunds

Use Agent Trust Account? [ ]

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

BSB number [ ] Account number [ ]

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

[ ]

C Electronic service address alias

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

CLICKSUPER

XXXXXX XXX XXXX XXXXXX XXXXX XXX XXX

8 Status of SMSF

Australian superannuation fund

A Y C Y

Fund benefit structure B A Code

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution?

9 Was the fund wound up during the income year?

N Print Y for yes or N for no. If yes, provide the date on which fund was wound up Day Month Year [ ]

Have all tax lodgment and payment obligations been met? [ ]

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year? N Print Y for yes or N for no.

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label A

If No, Go to Section B: Income

If Yes Exempt current pension income amount A [ ] 0

Which method did you use to calculate your exempt current pension income?

Segregated assets method B [ ]

Unsegregated assets method C [ ] Was an actuarial certificate obtained? D [ ] Print Y for yes

Did the fund have any other income that was assessable? E Y Print Y for yes or N for no. If Yes, go to Section B: Income

Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. If No - Go to Section C: Deductions and non-deductible expenses. (Do not complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement

**Section B: Income**

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the entire year, there was no other income that was assessable, and you have not realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

**11 Income**

Did you have a capital gains tax (CGT) event during the year?

**G**  **N**  Print Y for yes or N for no.

Have you applied an exemption or rollover?

**M**  Print Y for yes or N for no.

Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2019

Net capital gain **A**

Gross rent and other leasing and hiring income **B**

Gross interest **C**

Forestry managed investment scheme income **X**

Gross foreign income **D1**

Net foreign income **D**  Loss

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

Transfers from foreign funds **F**  Number

**Calculation of assessable contributions**

Assessable employer contributions **R1**

plus Assessable personal contributions **R2**

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

less Transfer of liability to life insurance company or PST **R6**

Gross payments where ABN not quoted **H**  Loss

Gross distribution from partnerships **I**  Loss

\* Unfranked dividend amount **J**

\* Franked dividend amount **K**

\* Dividend franking credit **L**

\* Gross trust distributions **M**  Code

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

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

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

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

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

\* Other income **S**  Code

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

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

#This is a mandatory label  
\* If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

GROSS INCOME (Sum of labels A to U) **W**  Loss

Exempt current pension income **Y**

TOTAL ASSESSABLE INCOME (W less Y) **V**  Loss

**Section C: Deductions and non-deductible expenses**

**12 Deductions and non-deductible expenses**

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	<b>A1</b> 7,041	<b>A2</b>	0
Interest expenses overseas	<b>B1</b> 0	<b>B2</b>	0
Capital works expenditure	<b>D1</b>	<b>D2</b>	
Decline in value of depreciating assets	<b>E1</b> 387	<b>E2</b>	0
Insurance premiums – members	<b>F1</b> 12,804	<b>F2</b>	0
Death benefit increase	<b>G1</b>		
SMSF auditor fee	<b>H1</b> 0	<b>H2</b>	0
Investment expenses	<b>I1</b> 1,271	<b>I2</b>	0
Management and administration expenses	<b>J1</b> 4,983	<b>J2</b>	0
Forestry managed investment scheme expense	<b>U1</b>	<b>U2</b>	
Other amounts	<b>L1</b> 9,333 <small>Code</small>	<b>L2</b> 0 <small>Code</small>	
Tax losses deducted	<b>M1</b> 0		

<b>TOTAL DEDUCTIONS</b>	
<b>N</b>	35,819
<small>(Total A1 to M1)</small>	

<b>TOTAL NON-DEDUCTIBLE EXPENSES</b>	
<b>Y</b>	0
<small>(Total A2 to L2)</small>	

<b>#TAXABLE INCOME OR LOSS</b>	
<b>O</b>	12,837 <small>Loss</small>
<small>(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)</small>	

<b>TOTAL SMSF EXPENSES</b>	
<b>Z</b>	35,819
<small>(N plus Y)</small>	

#This is a mandatory label.

**Section D: Income tax calculation statement**

**#Important:**

Section B label R3, Section C label O and Section D labels A, T1, J, T5 and I are mandatory. If you leave these labels blank you will have specified a zero amount

**13 Calculation statement**

Please refer to the Self-managed superannuation fund annual return instructions 2019 on how to complete the calculation statement.

#Taxable income	<b>A</b>	0
<small>(an amount must be included even if it is zero)</small>		
#Tax on taxable income	<b>T1</b>	0.00
<small>(an amount must be included even if it is zero)</small>		
#Tax on no-TFN-quoted contributions	<b>J</b>	0.00
<small>(an amount must be included even if it is zero)</small>		
Gross tax	<b>B</b>	0.00
<small>(T1 plus J)</small>		

Foreign income tax offset	<b>C1</b> <input type="text" value="0.00"/>	Non-refundable non-carry forward tax offsets
Rebates and tax offsets	<b>C2</b> <input type="text"/>	
		<b>C</b> <input type="text" value="0.00"/> (C1 plus C2)

**SUBTOTAL 1**

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

Early stage venture capital limited partnership tax offset	<b>D1</b> <input type="text"/>	Non-refundable carry forward tax offsets
Early stage venture capital limited partnership tax offset carried forward from previous year	<b>D2</b> <input type="text"/>	
Early stage investor tax offset	<b>D3</b> <input type="text"/>	
Early stage investor tax offset carried forward from previous year	<b>D4</b> <input type="text"/>	
		<b>D</b> <input type="text" value="0.00"/> (D1 plus D2 plus D3 plus D4)

**SUBTOTAL 2**

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

Complying fund's franking credits tax offset	<b>E1</b> <input type="text" value="0.00"/>	Refundable tax offsets
No-TFN tax offset	<b>E2</b> <input type="text"/>	
National rental affordability scheme tax offset	<b>E3</b> <input type="text"/>	
Exploration credit tax offset	<b>E4</b> <input type="text"/>	
		<b>E</b> <input type="text" value="0.00"/> (E1 plus E2 plus E3 plus E4)

**#TAX PAYABLE T5**   
(T3 less E - cannot be less than zero)

**Section 102AAM interest charge**

**G**

Credit for interest on early payments – amount of interest	<b>H1</b> <input type="text" value="0.00"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	<b>H2</b> <input type="text"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<b>H3</b> <input type="text" value="0.00"/>
Credit for TFN amounts withheld from payments from closely held trusts	<b>H5</b> <input type="text"/>
Credit for interest on no-TFN tax offset	<b>H6</b> <input type="text"/>
Credit for foreign resident capital gains withholding amounts	<b>H8</b> <input type="text"/>
<b>Eligible credits</b>	
<b>H</b> <input type="text" value="0.00"/>	
(H1 plus H2 plus H3 plus H5 plus H6 plus H8)	

<b>#Tax offset refunds</b> (Remainder of refundable tax offsets).	<b>I</b> <input type="text" value="0.00"/>
(unused amount from label E – an amount must be included even if it is zero)	

<b>PAYG instalments raised</b>	<b>K</b> <input type="text" value="0.00"/>
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<b>Supervisory levy</b>	<b>L</b> <input type="text" value="259.00"/>
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<b>Supervisory levy adjustment for wound up funds</b>	<b>M</b> <input type="text"/>
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<b>Supervisory levy adjustment for new funds</b>	<b>N</b> <input type="text" value="0.00"/>
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<b>Total amount of tax payable</b>	<b>S</b> <input type="text" value="259.00"/>
(T5 plus G less H less I less K plus L less M plus N)	

#This is a mandatory label.

**Section E: Losses**

**14 Losses**

If total loss is greater than \$100,000, complete and attach a Losses schedule 2019.

Tax losses carried forward to later income years	<b>U</b> <input type="text" value="12,837"/>
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Net capital losses carried forward to later income years	<b>V</b> <input type="text" value="2,800"/>
--	---

Net capital losses brought forward from prior years		Net capital losses carried forward to later income years	
Non-Collectables	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
Collectables	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>

Section F / Section G: Member Information

In Section F / G report all current members in the fund at 30 June.  
Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

Title	MRS	See the Privacy note in the Declaration.	Member'sTFN	XXX XXX XXX	Member Number	1
Family name	LOVE				Account status	<input type="radio"/> Code
First given name	ADRIANNE					
Other given names	JANE					
Date of birth	01/02/1973	If deceased, date of death				

**Contributions** OPENING ACCOUNT BALANCE 95,017.24

Refer to instructions for completing these labels

Employer contributions  
**A** 4,930.49

ABN of principal employer  
**A1**

Personal contributions  
**B** 0.00

CGT small business retirement exemption  
**C**

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

Personal injury election  
**E**

Spouse and child contributions  
**F** 0.00

Other third party contributions  
**G**

**TOTAL CONTRIBUTIONS** **N** 4,930.49  
(Sum of labels A to M)

Proceeds from primary residence disposal  
**H**

Receipt date  
**H**

Assessable foreign superannuation fund amount  
**I**

Non-assessable foreign superannuation fund amount  
**J**

Transfer from reserve: assessable amount  
**K**

Transfer from reserve: non-assessable amount  
**L**

Contributions from non-complying funds and previously non-complying funds  
**T**

Any other contributions (including Super Co-contributions and low Income Super Contributions)  
**M** 0.00

Other transactions

Accumulation phase account balance  
**S1** 88,959.73

Retirement phase account balance - Non CDBIS  
**S2** 0.00

Retirement phase account balance - CDBIS  
**S3** 0.00

TRIS Count

Allocated earnings or losses	<b>O</b>	10,988.00	Loss <b>L</b>
Inward rollovers and transfers	<b>P</b>	0.00	
Outward rollovers and transfers	<b>Q</b>	0.00	Code
Lump Sum payment	<b>R1</b>	0.00	Code
Income stream payment	<b>R2</b>	0.00	Code

**CLOSING ACCOUNT BALANCE** **S** 88,959.73  
S1 plus S2 plus S3

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

Title		MR	See the Privacy note in the Declaration.	Member Number	2
Family name		LOVE	Member's TFN	XXX XXX XXX	
First given name		DAVID		Account status	<input type="radio"/> Code
Other given names		GORDON			
Date of birth		03/11/1965	If deceased, date of death		

**Contributions**

OPENING ACCOUNT BALANCE 85,137.45

Refer to instructions for completing these labels

Employer contributions

**A** 8,357.12

ABN of principal employer

**A1**

Personal contributions

**B** 0.00

CGT small business retirement exemption

**C**

CGT small business 15-year exemption amount

**D**

Personal injury election

**E**

Spouse and child contributions

**F** 0.00

Other third party contributions

**G**

Proceeds from primary residence disposal

**H**

Receipt date

**H**

Assessable foreign superannuation fund amount

**I**

Non-assessable foreign superannuation fund amount

**J**

Transfer from reserve: assessable amount

**K**

Transfer from reserve: non-assessable amount

**L**

Contributions from non-complying funds and previously non-complying funds

**T**

Any other contributions (including Super Co-contributions and low Income Super Contributions)

**M** 0.00

**TOTAL CONTRIBUTIONS N** 8,357.12

(Sum of labels A to M)

**Other transactions**

Accumulation phase account balance

**S1** 75,558.41

Retirement phase account balance - Non CDBIS

**S2** 0.00

Retirement phase account balance - CDBIS

**S3** 0.00

TRIS Count

Allocated earnings or losses **O** 17,936.16

Loss  
**L**

Inward rollovers and transfers **P** 0.00

Outward rollovers and transfers **Q** 0.00

Lump Sum payment **R1** 0.00

Code

Income stream payment **R2** 0.00

Code

**CLOSING ACCOUNT BALANCE S** 75,558.41

S1 plus S2 plus S3

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**



**Section H: Assets and liabilities**

**15 ASSETS**

15a Australian managed investments

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

15b Australian direct investments

Cash and term deposits	<b>E</b>	<input type="text" value="13,152"/>
Debt securities	<b>F</b>	<input type="text"/>
Loans	<b>G</b>	<input type="text" value="0"/>
Listed shares	<b>H</b>	<input type="text" value="0"/>
Unlisted shares	<b>I</b>	<input type="text" value="0"/>

<b>Limited recourse borrowing arrangements</b>	
Australian residential real property	<b>J1</b> <input type="text" value="0"/>
Australian non-residential real property	<b>J2</b> <input type="text" value="0"/>
Overseas real property	<b>J3</b> <input type="text" value="0"/>
Australian shares	<b>J4</b> <input type="text" value="0"/>
Overseas shares	<b>J5</b> <input type="text" value="0"/>
Other	<b>J6</b> <input type="text" value="0"/>

Limited recourse borrowing arrangements	<b>J</b>	<input type="text" value="0"/>
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Non-residential real property	<b>K</b>	<input type="text" value="0"/>
Residential real property	<b>L</b>	<input type="text" value="378,703"/>
Collectables and personal use assets	<b>M</b>	<input type="text" value="0"/>
Other assets	<b>O</b>	<input type="text" value="0"/>

15c Other investments

Crypto-Currency	<b>N</b>	<input type="text"/>
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15d Overseas direct investments

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

<b>TOTAL AUSTRALIAN AND OVERSEAS ASSETS</b> (Sum of labels A to T)	<b>U</b>	<input type="text" value="391,855"/>
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15e In-house assets

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

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A**  Print Y for yes or N for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B**  Print Y for yes or N for no.

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	<b>V1</b>	<input type="text"/>	
Permissible temporary borrowings	<b>V2</b>	<input type="text"/>	
Other borrowings	<b>V3</b>	223,712	
			Borrowings <b>V</b> <input type="text"/> 223,712
Total member closing account balances (total of all CLOSING ACCOUNT BALANCEs from Sections F and G)			<b>W</b> <input type="text"/> 164,518
Reserve accounts			<b>X</b> <input type="text"/>
Other liabilities			<b>Y</b> <input type="text"/>
<b>TOTAL LIABILITIES</b>			<b>Z</b> <input type="text"/> 388,230

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains	<b>H</b>	<input type="text"/>
Total TOFA losses	<b>I</b>	<input type="text"/>

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2018–19 income year, write 2019). **A**

If revoking or varying a family trust election, print R for revoke or print V for variation, and complete and attach the Family trust election, revocation or variation 2019. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an Interposed entity election or revocation 2019 for each election **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2019. **D**

Section K:Declarations

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

[Handwritten signature]

Date 28/4/20

Preferred trustee or director contact details:

Form with fields for Title (MR), Family name (LOVE), First given name (DAVID), Other given names (GORDON), Phone number (02 83472239), Email address, Non-individual trustee name, ABN of non-individual trustee, and Time taken to prepare and complete this annual return.

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

TAX AGENT'S DECLARATION:

I, AJAKA AND CO

declare that the Self-managed superannuation fund annual return 2019 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature [Signature] Date [Date]

Tax agent's contact details

Form with fields for Title (MR), Family name (AJAKA), First given name (JUSTIN), Other given names, Tax agent's practice (AJAKA AND CO), Tax agent's phone number (02 83472239), Tax agent number (72374000), and Reference number (LOVE2001).

# AD LOVE FAMILY SUPERFUND

ABN 58 528 343 629

Financial Statements  
For the year ended 30 June 2019



4/181 MAROUBRA ROAD

MAROUBRA NSW 2035

Phone: 02 83472239 Fax: 02 83472259

# AD LOVE FAMILY SUPERFUND

ABN 58 528 343 629

## **Contents**

Statement of Financial Position

Operating Statement

Trustee's Declaration

Independent Auditor's Report to the Trustees

Member Statement

# AD LOVE FAMILY SUPERFUND

ABN 58 528 343 629

Statement of Financial Position as at 30 June 2019

	Note	2019 \$
<b>Investments</b>		
Investment properties (Australian)		375,078.15
<b>Total Investments</b>		<u>375,078.15</u>
<b>Other Assets</b>		
Cash and cash equivalents		13,152.40
<b>Total other assets</b>		<u>13,152.40</u>
<b>Total assets</b>		<u>388,230.55</u>
<b>Liabilities</b>		
Other loans		223,712.41
<b>Total liabilities</b>		<u>223,712.41</u>
<b>Net assets available to pay benefits</b>		<u>164,518.14</u>
Represented by:		
Liability for accrued benefits allocated to members' accounts		164,518.14
		<u>164,518.14</u>

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The accompanying notes form part of these financial statements.

# AD LOVE FAMILY SUPERFUND

ABN 58 528 343 629

## Operating Statement

For the year ended 30 June 2019

	Note	2019 \$
<b>Investment revenue</b>		
Interest		417.34
Net property rentals		8,253.71
Profit from sale of assets		(2,800.00)
<b>Net investment revenue</b>		<b>5,871.05</b>
<b>Contributions revenue</b>		
Employer contributions		13,287.61
<b>Total contributions revenue</b>		<b>13,287.61</b>
<b>Total revenue</b>		<b>19,158.66</b>
<b>General administration expenses</b>		
Accountancy		3,300.00
Advertising & promotion		99.00
Bank fees & charges		112.64
Consultants fees		374.00
Group life premiums		12,803.83
Depreciation expenses		387.00
Filing fees		1,423.00
Insurance		897.33
Interest - Australia		7,041.19
Legal fees		5,324.44
Management fees		13.20
Rates & land taxes		943.58
Registration & insurance		1,033.10
Repairs & maintenance		368.50
Subscriptions		674.40
<b>Total general administration expenses</b>		<b>34,795.21</b>
Benefits accrued as a result of operations before income tax		(15,636.55)
Income tax expense		
<b>Increase in benefits accrued as a result of operations</b>		<b>(15,636.55)</b>

The accompanying notes form part of these financial statements.

## AD LOVE FAMILY SUPERFUND

ABN 58 528 343 629

### Trustee's Declaration

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The directors of AD LOVE FAMILY SUPER PTY LTD have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

In the opinion of the directors of the trustee company:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2019 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2019 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the Superannuation Fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2019.

Signed in accordance with a resolution of the Board of Directors of the trustee company by:



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ADRIANNE LOVE , (Director)



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DAVID LOVE , (Director)

Date



**Member Statement**  
**AD LOVE FAMILY SUPERFUND**

<b>Detail</b>			<b>Balances</b>
Member	ADRIANNE J LOVE		
		Total benefits	88,959.73
Date of birth	01/02/1973	comprising:	
Date joined fund	01/07/2016	- Preserved	88,959.73
Service period start date	01/07/2016	- Restricted non-preserved	0.00
Date left fund		- Unrestricted non-preserved	0.00
Member mode	Accumulation		
		Including:	
		- Taxable component	88,476.38
Vested amount	88,959.73	- Tax free component	483.35
Insured death benefit	1,033,481.00	- Untaxed component	0.00
Total death benefit	1,122,440.73		
Disability benefit	0.00		

<b>Detailed Account</b>	<b>Preserved</b>	<b>Restricted Non-Preserved</b>	<b>Unrestricted Non-Preserved</b>	<b>Total</b>
Opening Balance at 01/07/2018	95,017.24	0.00	0.00	95,017.24
Add:				
Employer contributions	4,930.49	0.00	0.00	4,930.49
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	-8,502.19	0.00	0.00	-8,502.19
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	0.00	0.00
Contributions tax	739.57	0.00	0.00	739.57
Tax on untaxed benefits	0.00	0.00	0.00	0.00
Income tax	-724.51	0.00	0.00	-724.51
Insurance premiums	2,470.75	0.00	0.00	2,470.75
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 30/06/2019	88,959.73	0.00	0.00	88,959.73

**Member Statement**  
**AD LOVE FAMILY SUPERFUND**

<b>Detail</b>		<b>Balances</b>
Member	DAVID G LOVE	
		Total benefits 75,558.41
Date of birth	03/11/1965	comprising:
Date joined fund	01/07/2016	- Preserved 75,558.41
Service period start date	01/07/2016	- Restricted non-preserved 0.00
Date left fund		- Unrestricted non-preserved 0.00
Member mode	Accumulation	
		Including:
		- Taxable component 75,558.41
Vested amount	75,558.41	- Tax free component 0.00
Insured death benefit	675,682.00	- Untaxed component 0.00
Total death benefit	751,240.41	
Disability benefit	0.00	

<b>Detailed Account</b>	<b>Preserved</b>	<b>Restricted Non-Preserved</b>	<b>Unrestricted Non-Preserved</b>	<b>Total</b>
Opening Balance at 01/07/2018	85,137.45	0.00	0.00	85,137.45
<b>Add:</b>				
Employer contributions	8,357.12	0.00	0.00	8,357.12
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	-7,618.14	0.00	0.00	-7,618.14
Transfers in and from reserves	0.00	0.00	0.00	0.00
<b>Less:</b>				
Pension commencement	0.00	0.00	0.00	0.00
Pensions/lump sums paid	0.00	0.00	0.00	0.00
Contributions tax	1,253.57	0.00	0.00	1,253.57
Tax on untaxed benefits	0.00	0.00	0.00	0.00
Income tax	-1,268.63	0.00	0.00	-1,268.63
Insurance premiums	10,333.08	0.00	0.00	10,333.08
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 30/06/2019	75,558.41	0.00	0.00	75,558.41

# AD LOVE FAMILY SUPERFUND

ABN 58 528 343 629

## Independent Auditor's Report to the Members of AD LOVE FAMILY SUPERFUND

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### Approved SMSF auditor details

Name: MR TONY BOYS  
Business name: SUPER AUDITS  
Business postal address: BOX 3376, RUNDLE MALL SA 5000  
SMSF Auditor Number (SAN): 100014140

### Self-managed superannuation fund details

Self-managed superannuation fund (SMSF) AD LOVE FAMILY SUPERFUND  
name:  
Australian business number (ABN): 58 528 343 629  
Address: 36/2 VICTORIA STREET, BOTANY, NSW, 2019  
Year of income being audited: 30 June 2019

### To the SMSF trustees

of the AD LOVE FAMILY SUPERFUND

## Part A: Financial report

### Approved SMSF auditor's Opinion

I have audited the special purpose financial report of the AD LOVE FAMILY SUPERFUND comprising the statement of financial position as at 30 June 2019, the operating statement, a summary of significant accounting policies and other explanatory notes' of the AD LOVE FAMILY SUPERFUND for the year ended 30 June 2019.

In my opinion, the financial report presents fairly, in all material respects, in accordance with the accounting policies described in the notes to the financial statements, the financial position of the fund at 30 June 2019 and the results of its operations for the year then ended.

### Basis for Opinion

My audit has been conducted in accordance with the Australian Auditing Standards. My responsibilities under those standards are further described in the Approved SMSF Auditor's Responsibilities for the Audit of the Financial Report section of this report. I am independent of the self-managed superannuation fund in accordance with the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants (the Code) as required by the Superannuation Industry (Supervision) Regulations 1994 (SISR). I have also fulfilled my other ethical responsibilities in accordance with the Code.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion.

### Emphasis of Matter - Basis of accounting

Without modifying my opinion, I draw attention to note 1 of the financial report, which describes the basis of accounting. The financial report has been prepared to assist AD LOVE FAMILY SUPERFUND meet the requirements of the SMSF's governing rules, the Superannuation Industry (Supervision) Act 1993 (SISA) and the SISR. As a result, the financial report may not be suitable for other purposes.

# AD LOVE FAMILY SUPERFUND

ABN 58 528 343 629

## Independent Auditor's Report to the Members of AD LOVE FAMILY SUPERFUND

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### Responsibilities of SMSF trustees for the financial report

Each SMSF trustee (individual trustee or director of corporate trustee) is responsible for the preparation and fair presentation of the financial report in accordance with the financial reporting requirements of the SMSF's governing rules, the SISA and the SISR. Each trustee is also responsible for such internal controls as they determine are necessary to enable the preparation and fair presentation of a financial report that is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the trustees are responsible for assessing the fund's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless the trustees intend to wind-up the fund. The going concern basis of accounting is appropriate when it is reasonably foreseeable that the fund will be able to meet its liabilities as they fall due.

The trustees are responsible for overseeing the fund's financial reporting process.

### Approved SMSF auditor's responsibilities for the audit of the financial report

My responsibility is to express an opinion on the financial report based on my audit. I have conducted an independent audit of the financial report in order to express an opinion on it to the trustees.

My objective is to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of trustees taken on the basis of this financial report.

I have complied with the competency standards set by the Australian Securities & Investments Commission (ASIC). My audit has been conducted in accordance with the Australian Auditing Standards. These standards require that I comply with relevant ethical requirements relating to audit engagements, and plan and perform the audit to obtain reasonable assurance as to whether the financial report is free from material misstatement.

As part of an audit in accordance with the Australian Auditing Standards, I exercise professional judgment and maintain professional scepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the fund's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

# AD LOVE FAMILY SUPERFUND

ABN 58 528 343 629

## Independent Auditor's Report to the Members of AD LOVE FAMILY SUPERFUND

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- Conclude on the appropriateness of trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the fund's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in the auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of the auditor's report. However, future events or conditions may cause the fund to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

I communicate with the trustees regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identify during the audit.

### Part B: Compliance report

#### Approved SMSF Auditor's Opinion

I have performed a reasonable assurance engagement on the AD LOVE FAMILY SUPERFUND to provide an opinion in relation to its compliance, in all material respects, with the applicable provisions of the SISA and the SISR as listed below in the Approved SMSF Auditor's Responsibility section of this report.

In my opinion, each trustee of AD LOVE FAMILY SUPERFUND has complied, in all material respects, with the applicable provisions of the SISA and the SISR specified below, for the year ended 30 June 2019.

#### Basis for Opinion

I have conducted my engagement in accordance with Standard on Assurance Engagements ASAE 3100 Compliance Engagements issued by the Auditing and Assurance Standards Board.

I believe that the evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

#### Independence and quality control

I have complied with the independence requirements in accordance with the Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants (the Code) as required by the SISR.

My firm applies Australian Standard on Quality Control 1 ASQC 1 Quality Control for Firms that Perform Audits and Reviews of Financial Reports and Other Financial Information, and Other Assurance Engagements in undertaking this assurance engagement.

I have complied with the competency standards set by ASIC.

#### SMSF trustees' responsibility for compliance

Each SMSF trustee is responsible for complying with the requirements of the SISA and the SISR and for identifying, designing and implementing internal controls as they determine necessary to meet compliance requirements and monitor ongoing compliance.

# AD LOVE FAMILY SUPERFUND

ABN 58 528 343 629

## Independent Auditor's Report to the Members of AD LOVE FAMILY SUPERFUND

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### Approved SMSF auditor's responsibility for the compliance report

My responsibility is to express an opinion on the trustees' compliance with the applicable requirements of the SISA and the SISR, based on the compliance engagement. My procedures included testing that the fund has an investment strategy that complies with the SISA and that the trustees make investments in line with that strategy, however, no opinion is made on its appropriateness to the fund members.

My reasonable assurance engagement has been conducted in accordance with applicable Standards on Assurance Engagements issued by the Auditing and Assurance Standards Board, to provide reasonable assurance that the trustees of the fund have complied, in all material respects, with the relevant requirements of the following provisions (to the extent applicable) of the SISA and the SISR.

Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67,67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA

An assurance engagement to report on the fund's compliance with the applicable requirements of the SISA and the SISR involves performing procedures to obtain evidence about the compliance activity and controls implemented to meet the compliance requirements. The procedures selected depend on my judgement, including the identification and assessment of risks of material non-compliance.

My procedures included examination, on a test basis, of evidence supporting compliance with those requirements of the SISA and the SISR for the year ended 30 June 2019.

These tests have not been performed continuously throughout the period, were not designed to detect all instances of non-compliance, and have not covered any other provisions of the SISA and the SISR apart from those specified.

### Inherent limitations

Due to the inherent limitations of an assurance engagement, together with the internal control structure it is possible that fraud, error, or non-compliance with the listed provisions may occur and not be detected. A reasonable assurance engagement does not provide assurance on whether compliance with the listed provisions will continue in the future.

### SMSF Auditor's name

MR TONY BOYS

### SMSF Auditor's signature

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Date audit completed

# AD LOVE FAMILY SUPERFUND

ABN 58 528 343 629

## Independent Auditor's Report to the Members of AD LOVE FAMILY SUPERFUND

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### Appendix 1 - Explanation of listed sections and regulations in compliance report

This appendix is included to assist with the meaning of the legislation and regulations listed above.

Section or Regulation	Explanation
S17A	The Fund must meet the definition of an SMSF.
S35AE	The trustees must keep and maintain accounting records for a minimum of five years.
S35B	The trustees must prepare, sign and retain accounts and statements.
S35C(2)	The trustees must provide the auditor with the necessary documents to complete the audit in a timely and professional manner; and within 14 days of a written request from the auditor.
S62	The fund must be maintained for the sole purpose of providing benefits to any or all of the following: <ul style="list-style-type: none"><li>- fund members upon their retirement</li><li>- fund members upon reaching a prescribed age</li><li>- the dependants of a fund member in the case of a member's death before retirement</li></ul>
S65	The trustees must not loan monies or provide financial assistance to any member or relative at any time during the financial year.
S66	The trustees must not acquire any assets (not listed as an exception) from any member or related party of the fund.
S67	The trustees of the fund must not borrow any money or maintain an existing borrowing (not listed as an exception).
S67A & 67B	The fund must comply with the limited recourse borrowing arrangement rules when borrowing to purchase single acquirable asset or replacement assets (not listed as an exception to the borrowing rules).
S82-85	The trustees must comply with the in-house asset rules.
S103	The trustees must keep minutes of all meetings and retain the minutes for a minimum of 10 years.
S104	The trustees must keep up to date records of all trustee or director of corporate trustee changes and trustee consents for a minimum of 10 years.
S104A	Trustees who became a trustee on or after 1 July 2007 must sign and retain a trustee declaration.
S105	The trustees must ensure that copies of all member or beneficiary reports are kept for a minimum of 10 years.
S109	All investment transactions must be made and maintained at arms-length - i.e. purchase, sale price and income from an asset reflects a true market value/rate of return.
S126K	A disqualified person cannot be a trustee, investment manager or custodian of a superannuation fund.

# AD LOVE FAMILY SUPERFUND

ABN 58 528 343 629

## Independent Auditor's Report to the Members of AD LOVE FAMILY SUPERFUND

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Sub Reg 1.06 (9A)	Pension payments must be made at least annually and must be at least the amount calculated under Schedule 7.
Reg 4.09	Trustees must formulate, regularly review and give effect to an investment strategy for the fund.
Reg 4.09A	The assets of the SMSF must be held separately from any assets held by the trustee personally or by a standard employer sponsor or an associate of the standard employer sponsor.
Reg 5.03	Investment returns must be allocated to members in a manner that is fair and reasonable.
Reg 5.08	Member minimum benefits must be maintained in the fund until transferred, rolled over, allotted (to the member's spouse) or cashed out in a permitted fashion.
Reg 6.17	Payments of member benefits must be made in accordance with Part 6 or Part 7A of the regulations and be permitted by the trust deed.
Reg 7.04	Contributions can only be accepted in accordance with the applicable rules for the year being audited.
Reg 8.02B	When preparing accounts and statements required by subsection 35B(1) of SISA, an asset must be valued at its market value.
Reg 13.12	Trustees must not recognise an assignment of a super interest of a member or beneficiary.
Reg 13.13	Trustees must not recognise a charge over or in relation to a member's benefits.
Reg 13.14	Trustees must not give a charge over, or in relation to, an asset of the fund.
Reg 13.18AA	Investments in collectables and personal use assets must be maintained in accordance with prescribed rules.





Mortgage Statement



0490001-01-0000873-0002825

010

AD Love Family Super Pty Ltd IOR & ATF AD Love Family Super Fund  
36/2 Victoria Street  
BOTANY NSW 2019

Account Number 400043981  
Account Name/s Ad Love Family Super Pty Ltd  
lor & Att Ad Love Family Super Fund

<b>Statement Period</b>		<b>Statement Details</b>	
Issued Date	13 Jan 2019	Statement Number	1-00001
Start Date	18 Dec 2018	Page Number	1 of 3
End Date	31 Dec 2018	Account Status	Active
<b>Past statement over limit and overdue details</b>		<b>Current statement payment due details</b>	
Your past due/over limit amount:	\$0.00	Your current payment due amount:	\$1,362.03
The above amount is due and payable immediately.		Current payment due date:	18 Jan 2019
Loan Account Limit:	\$225,000.00	Available Redraw:	\$0.00
		Current Interest Rate:	6.09% p.a.

Date	Transaction Particulars	Debits	Credits	Balance
18 DEC	BALANCE BROUGHT FORWARD			0.00 DR
18 DEC	Settlement Amount	225,000.00		225,000.00 DR
<b>TOTALS AT END OF PERIOD</b>		225,000.00	0.00	<b>225,000.00 DR</b>

Please note that the fees associated with your loan accounts have been amended, effective from 15<sup>th</sup> March 2019, please refer to the Schedule of Fees table that is attached.

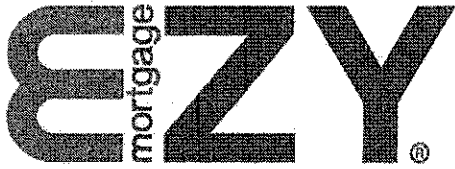
$$(204,643) - 225,000 = 20,357$$

Payments to this account may be made at any time.  
Your Loan Account Number for direct credit payments is: BSB & Account number: 012-666 400043981

Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.

Mezy Assets Pty Ltd T/as Mortgage Ezy  
ABN 56606554321 Australian Credit Licence Number 494807  
Address: 7/42 Bundall Road BUNDALL QLD 4217, Locked Bag 7640 GCMC 9726  
Telephone: 1300 835 399 Fax: 1300 329 399 email: clientcare@mezy.com.au  
Website: www.mezy.com.au

0490001/01/0000873/0002825



Statement Period		Statement Details	
Issued Date	13 Jan 2019	Statement Number	1-00001
Start Date	18 Dec 2018	Page Number	2 of 3
End Date	31 Dec 2018	Account Status	Active

### Supplementary Schedule of Fees

Effective 15<sup>th</sup> March 2019

<b>Loan Account Variation Fee</b>	Payable upon completion each time you request us to split, switch or convert a loan account or sub-account and we agree to the variation	\$250	X
<b>Loan Facility Variation Fee</b>	Payable upon completion each time you request, and we agree to change the loan facility including a principle increase, security variation, or similar.	\$450 plus Third Party Costs#	X
<b>Fixed Rate Fee<sup>^</sup></b>	Payable upon settlement if we agree to fix an interest rate on a loan account.	\$495 per request	✓
<b>Annual Facility Fee</b>	Payable annually in advance on each anniversary of the settlement date.	\$395 per annum	✓
<b>Settlement Cancellation Fee</b>	Payable after cancellation if you cancel a settlement for any reason. Not charged on Postponements.	\$300	X
<b>Break Costs (Fixed Loans)</b>	Payable on the discharge of a fixed rate loan.	Unascertainable	X
<b>Construction Administration Fee</b>	Payable for the draw downs and management of your loan through the construction process.	\$750 plus Third Party Costs#	X
<b>Manual Redraw Fee</b>	Payable if you request, and we approve a redraw and the request is made other than electronically.	\$25	X
<b>Ad Hoc Statement Fee</b>	Payable per statement cycle if you request, and we provide an ad hoc statement.	\$15	X
<b>Paper Statement Fee</b>	Payable each time we issue you with a paper version of your statement (whether upon your specific request for a statement, or the regular statement issuance where you have not elected to receive a statement electronically.	\$2.00	✓
<b>Insurance Renewal Fee</b>	Payable if you do not provide evidence of a current building insurance policy and we renew or take out building insurance on your behalf.	\$200 per renewal plus our out-of-pocket expenses which will include the costs of the insurance premium which is unascertainable.	✓
<b>Dishonour Fee</b>	Payable to cover our administrative costs when there is a dishonoured payment. You must also pay any third party costs we incur.	\$20 per dishonour, plus Third Party Costs#	X
<b>Arrears Administration Fee</b>	Payable on the day after your account has been in arrears for 10 days and on the same day each month thereafter until all arrears has been repaid.	\$150 per month	X

Mezy Assets Pty Ltd T/as Mortgage Ezy

ABN 56606554321 Australian Credit Licence Number 494807

Address: 7/42 Bundall Road BUNDALL QLD 4217, Locked Bag 7640 GCMC 9726

Telephone: 1300 835 399 Fax: 1300 329 399 email: clientcare@mezy.com.au

Website: www.mezy.com.au





1900090-14-0000001-0000001

Mrs A J Love  
36/2 Victoria Street South  
BOTANY NSW 2019

Account Number	400043981
Account Name/s	Ad Love Family Super Pty Ltd lor & Atf Ad Love Family Super Fund Ad Love Family Property Custodian Pty Ltd Atf Ad Love Bare Trust Number 1 Adrienne Love David Love

Statement Period	
Issued Date	10 Jul 2019
Start Date	1 Jan 2019
End Date	30 Jun 2019

Statement Details	
Statement Number	1-00002
Page Number	1 of 3
Account Status	Active

Past statement over limit and overdue details	
Your past due/over limit amount:	\$0.00
The above amount is due and payable immediately.	

Current statement payment due details	
Your current payment due amount:	\$1,401.18
Current payment due date:	18 Jul 2019

Loan Account Limit:	\$223,712.41	Available Redraw:	\$0.00	Current Interest Rate:	6.34% p.a.
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Date	Transaction Particulars	Debits	Credits	Balance
01 JAN	<b>BALANCE BROUGHT FORWARD</b>			225,000.00 DR
21 FEB	<b>Paper Statement Fee</b> Paper Statement Fee for AD LOVE FAMILY SUPER PTY LTD IOR & ATF AD LOVE FAMILY S	2.00		225,002.00 DR
25 FEB	<b>Paper Statement Fee Reversal</b> Reversal of Paper Statement Fee for AD LOVE FAMILY SUPER PTY LTD IOR & ATF AD L		2.00	225,000.00 DR
18 JAN	<b>Direct Debit Payment</b> Direct Debit Payment		1,362.03	223,637.97 DR

Payments to this account may be made at any time. Your Loan Account Number for direct credit payments is:	BSB & Account number: 012-666 400043981
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Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.

**Mortgage Ezy Pty Ltd**  
ABN 56606554321 Australian Credit Licence Number 494807  
**Address:** 7/42 Bundall Road BUNDALL QLD 4217, Locked Bag 7640 GCMC 9726  
**Telephone:** 1300 835 399 **Fax:** 1300 329 399 **email:** clientcare@mezy.com.au  
**Website:** www.mezy.com.au

19090/14/0000001/0000001



Statement Period	
Issued Date	10 Jul 2019
Start Date	1 Jan 2019
End Date	30 Jun 2019

Statement Details	
Statement Number	1-00002
Page Number	2 of 3
Account Status	Active

Date	Transaction Particulars	Debits	Credits	Balance
	<b>BALANCE BROUGHT FORWARD</b>			223,637.97 DR
18 JAN	<b>Regular Interest Charge</b> Original interest amount of \$1,163.77 received an offset benefit of \$0.00.	1,163.77 ✓		224,801.74 DR
15 JAN	<b>Notice of Interest Rate Change</b> Interest rate adjusted from 6.090% to 6.340% effective from 23/01/2019			224,801.74 DR
18 FEB	<b>Direct Debit Payment</b> Direct Debit Payment		1,362.03 ✓	223,439.71 DR
18 FEB	<b>Regular Interest Charge</b> Original interest amount of \$1,202.78 received an offset benefit of \$0.00.	1,202.78 ✓		224,642.49 DR
21 FEB	<b>Manual additional interest</b>	0.01		224,642.50 DR
25 FEB	<b>Manual interest credit</b>		0.01	224,642.49 DR
22 FEB	<b>Paper Statement Fee</b> Paper Statement Fee for AD LOVE FAMILY SUPER PTY LTD IOR & ATF AD LOVE FAMILY S	2.00		224,644.49 DR
25 FEB	<b>Paper Statement Fee Reversal</b> Reversal of Paper Statement Fee for AD LOVE FAMILY SUPER PTY LTD IOR & ATF AD L		2.00	224,642.49 DR
18 MAR	<b>Direct Debit Payment</b> Direct Debit Payment		1,401.18 ✓	223,241.31 DR
18 MAR	<b>Regular Interest Charge</b> Original interest amount of \$1,092.56 received an offset benefit of \$0.00.	1,092.56 ✓		224,333.87 DR
18 APR	<b>Direct Debit Payment</b> Direct Debit Payment		1,401.18 ✓	222,932.69 DR

Payments to this account may be made at any time. Your Loan Account Number for direct credit payments is:	BSB & Account number: 012-666 400043981
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 ABN 56606554321 Australian Credit Licence Number 494807  
**Address:** 7/42 Bundall Road BUNDALL QLD 4217, Locked Bag 7640 GCMC 9726  
**Telephone:** 1300 835 399 **Fax:** 1300 329 399 **email:** clientcare@mezy.com.au  
**Website:** www.mezy.com.au



Statement Period	
Issued Date	10 Jul 2019
Start Date	1 Jan 2019
End Date	30 Jun 2019

Statement Details	
Statement Number	1-00002
Page Number	3 of 3
Account Status	Active

Date	Transaction Particulars	Debits	Credits	Balance
	<b>BALANCE BROUGHT FORWARD</b>			222,932.69 DR
18 APR	<b>Regular Interest Charge</b> Original amount of \$1,207.96 received an offset benefit of \$0.00.	1,207.95 ✓		224,140.64 DR
18 MAY	<b>Regular Interest Charge</b> Original amount of \$1,167.99 received an offset benefit of \$0.00.	1,167.98 ✓		225,308.62 DR
20 MAY	<b>Direct Debit Payment</b> Direct Debit Payment		1,401.18 ✓	223,907.44 DR
18 JUN	<b>Direct Debit Payment</b> Direct Debit Payment		1,401.18 ✓	222,506.26 DR
18 JUN	<b>Regular Interest Charge</b> Original amount of \$1,206.15 received an offset benefit of \$0.00.	1,206.15 ✓		223,712.41 DR
	<b>TOTALS AT END OF PERIOD</b>	7,045.20	8,332.79	<b>223,712.41 DR</b> ✓

Payments to this account may be made at any time.  
Your Loan Account Number for direct credit payments is:

BSB & Account number: 012-666 400043981

Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.

**Mortgage Ezy Pty Ltd**

ABN 56606554321 Australian Credit Licence Number 494807  
**Address:** 7/42 Bundall Road BUNDALL QLD 4217, Locked Bag 7640 GCMC 9726  
**Telephone:** 1300 835 399 **Fax:** 1300 329 399 **email:** clientcare@mezy.com.au  
**Website:** www.mezy.com.au

**SHELLEY RACINE & ASSOCIATES**

**\* STATEMENT OF ACCOUNT**

**AD Love Family Property Custodian Pty Ltd purchase from Stepcon Investments Pty Ltd  
Property: 12 Sage Court, Baranduda**

**Settlement as at 18/12/2018**

To: Amount due on settlement as per attached Statement adjustment sheet	\$319,993.56		189,837.36
To: Our memorandum of costs & disbursements	\$1,320.00	✓ Recd. fee depr. fee	
To: State Revenue Office - stamp duty on transfer of land	\$16,340.00	✓ Stamp duty	
To: Land Titles Office - registration fee on Transfer of Land and Mortgage	\$1,033.10	✓ Registration expense	19,805.74
To: Pexa settlement fee	\$112.64	✓ bank fee expense	19,740.00
To: Buffer amount for contingencies such as your lenders legal fees to be refunded following settlement	\$1,000.00	✓	
By: Amount to be provided by your lender less stamp duty, lodging fees, settlement fees and charges	\$204,643.00		203,543.00
By: Estimated amount required by you for settlement	\$135,156.30	✓	1000.00
	<u>\$339,799.30</u>		<u>\$339,799.30</u>

- 1000

**STATEMENT OF ADJUSTMENTS**

DATE OF SETTLEMENT: 18/12/2018

	VENDOR	PURCHASER
City of Wodonga - Rates, Charges & Levies \$1,775.30 Annually Paid to 30/06/2019 Purchaser allows 194 days		943.58
	\$0.00	\$943.58
Less Vendor's Proportion		0.00
<b>PURCHASER TO PAY VENDOR</b>		<b>\$943.58</b>

**SETTLEMENT STATEMENT**

Purchase Price:	354,500.00
Less Deposit Paid:	35,450.00
Balance:	319,050.00
Plus adjustments:	943.58
<b>BALANCE DUE TO VENDOR:</b>	<b>\$319,993.58</b>

**SETTLEMENT CHEQUES**

North East Water	42.97	<i>water</i>
Australian Taxation Office	24,815.00	
City of Wodonga	1,529.80	<i>council</i>
As directed by the Vendor	293,605.81	<i>franchise</i>
<b>TOTAL CHEQUES:</b>	<b>\$319,993.58</b>	

Prepared on: 11 December 2018  
 By: **SHELLEY RACINE & ASSOCIATES**  
 Our Ref: **SR:DS:2018/0862**  
 E. & O. E.



# Trust Account Receipt

No: 72

Name of Law Practice: Racine Law Pty Ltd t/a Racine Law  
Date Trust Money Received: 12/12/2018  
Received From: AD Love Family Super  
Amount: \$135,156.30  
Form: EFT

Receipt Date	Client Name	Matter Code	Matter Description	Purpose	Amount
12/12/2018	AD Love Pty Ltd	2018/862	Purchase Lot 3 Sage Court, Baranduda	Settlement funds and costs	\$135,156.30

Receipt Issued By: Shelley Racine

Signature: .....

# Trust Account Receipt

No: 71

Name of Law Practice: Racine Law Pty Ltd t/a Racine Law  
Date Trust Money Received: 28/11/2018  
Received From: AD Love Family Super Pty Ltd  
Amount: \$35,450.00  
Form: EFT

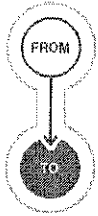
Receipt Date	Client Name	Matter Code	Matter Description	Purpose	Amount
29/11/2018	AD Love Pty Ltd	2018/862	Purchase Lot 3 Sage Court, Baranduda	deposit funds	\$35,450.00

Receipt Issued By: Shelley Racine

Signature:  .....

# Transaction receipt

## Payment of \$1,650.00



**AD Love Family Super Fund**  
BSB 262-786  
Account 120123369

**Mosman Accountants**  
BSB 032-197  
Account 430042

**Date** 27 Aug 2018

**Description** Tax and audit 2018

**Receipt no.** 29316918

**Account details**  
AD Love Family Super Fund  
SMSF • BT Panorama Investments • 120123369

**Primary contact**  
Adrianne Love  
+61 417 474 838  
38/ 2 Victoria Street, BOTANY NSW 2019

**Adviser**  
Alexander McMillan  
(02) 9745 4733  
Aussie Wealth Super Pty Ltd (Deatar Group)

# Cash statement

01 Jul 2018 to 30 Jun 2019




AD Love Family Super Fund - SMSF  
 BT Panorama Investments  
 Account ID 120123369  
 BSB 262786 Account number 120123369

← Table continued from previous page

Date	Description	Credit	Debit	Balance
02 Aug 2018	Ongoing advice fee for the period 01/07/2018 to 31/07/2018		\$114.24 ✓	\$179,269.74
31 Jul 2018	Interest payment for Cash Management Account	\$48.39 ✓		\$179,383.98
27 Jul 2018	Direct Credit from QUICKSUPER , QUICKSPR2224388174 Receipt no. 27502812	A \$204.31 ✓		\$179,335.59
12 Jul 2018	Direct Credit from Spilva Trust Acc, Refund of Deposit Receipt no. 26347614	\$30,900.00 ✓		\$179,131.28
12 Jul 2018	Direct Credit from QUICKSUPER , QUICKSPR2214206368 Receipt no. 26347358	A \$177.57 ✓		\$148,231.28
03 Jul 2018	Ongoing advice fee for the period 01/06/2018 to 30/06/2018		\$110.56 ✓	\$148,053.71
02 Jul 2018	Direct Credit from QUICKSUPER , QUICKSPR2207151832 Receipt no. 25678917	D \$608.00 ✓		\$148,164.27

If you have any questions or require further information please contact your adviser.

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 general information or 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.

 <p><b>Account details</b>                  AD Love Family Super Fund                  SMSF                  BT Panorama Investments                  120123369                  BSB 262786 Account 120123369</p>	 <p><b>Primary contact</b>                  Adrienne Love                  +61 417 314 638                  3672 Victoria Street EPPAH NSW                  South Wales 2019</p>	 <p><b>Adviser</b>                  Alexander McMillan                  MBS 18093                  Insignia Wealth Super Fund Limited                  Group</p>
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# Cash statement

01 Jul 2018 to 30 Jun 2019

AD Love Family Super Fund - SMSF  
 BT Panorama Investments  
 Account ID 120123369  
 BSB 262786 Account number 120123369

← Table continued from previous page

Date	Description	Credit	Debit	Balance
05 Oct 2018	Direct Credit from QUICKSUPER , QUICKSPR2274205157 Receipt no.: 32176823	A \$201.84 ✓		\$178,457.15
03 Oct 2018	Ongoing advice fee for the period 01/09/2018 to 30/09/2018		\$110.56 ✓	\$178,255.31
30 Sep 2018	Interest payment for Cash Management Account	\$73.13 ✓		\$178,365.87
25 Sep 2018	Expense recovery - Legislative		\$37.91 ✓	\$178,292.74
20 Sep 2018	Direct Credit from QUICKSUPER , QUICKSPR2263431569 Receipt no.: 31007764	A \$266.72 ✓		\$178,330.65
07 Sep 2018	Direct Credit from QUICKSUPER , QUICKSPR2254237638 Receipt no.: 30141573	A \$245.09 ✓		\$178,063.93
06 Sep 2018	Direct Credit from QUICKSUPER , QUICKSPR2253215107 Receipt no.: 30076030	D \$760.00 ✓		\$177,818.84
04 Sep 2018	Ongoing advice fee for the period 01/08/2018 to 31/08/2018		\$114.24 ✓	\$177,058.84
31 Aug 2018	Interest payment for Cash Management Account	\$76.19 ✓		\$177,173.08
27 Aug 2018	Payment to Mosman Accountants Tax and audit 2018 Receipt no.: 29316918		\$1,650.00 ✓	\$177,096.89
27 Aug 2018	BPAY payment to M&K LAWYERS Receipt no.: 29316912		\$1,016.53 ✓	\$178,746.89
24 Aug 2018	Direct Credit from QUICKSUPER , QUICKSPR2244369925 Receipt no.: 29182505	A \$201.84 ✓		\$179,763.42
20 Aug 2018	BPAY payment to TAX OFFICE PAYMENTS Receipt no.: 28862026		\$518.00 ✓	\$179,561.58
09 Aug 2018	Direct Credit from QUICKSUPER , QUICKSPR2233769780 Receipt no.: 28284643	A \$201.84 ✓		\$180,079.58
07 Aug 2018	Direct Credit from QUICKSUPER , QUICKSPR2232243202 Receipt no.: 28122181	D \$608.00 ✓		\$179,877.74

# Cash statement

01 Jul 2018 to 30 Jun 2019

AD Love Family Super Fund - SMSF  
 BT Panorama Investments  
 Account ID 120123369  
 BSB 262726 Account number 120123369

← Table continued from previous page

Date	Description	Credit	Debit	Balance
30 Nov 2018	Direct Credit from QUICKSUPER , QUICKSPR2314281292 Receipt no: 35936723	\$201.84 ✓		\$138,927.95
28 Nov 2018	Payment to Racine Law P/L Practice Trust Acct Lot 3 Sage CRT Dep Receipt no: 35836598		\$35,450.00 ✓	\$138,726.11
21 Nov 2018	BPAY payment to TERRI SCHEER TS2514806RBI Receipt no: 35363643		\$602.83 ✓	\$174,176.11
21 Nov 2018	BPAY payment to TERRI SCHEER TS1285748LPP Receipt no: 35363509		\$294.50 ✓	\$174,778.94
16 Nov 2018	Direct Credit from QUICKSUPER , QUICKSPR2304490568 Receipt no: 35052879	\$201.84 ✓		\$175,073.44
07 Nov 2018	Direct Credit from QUICKSUPER , QUICKSPR2297502241 Receipt no: 34407119	\$608.00 ✓		\$174,871.60
05 Nov 2018	Direct Credit from QUICKSUPER , QUICKSPR2295952539 Receipt no: 34252689	\$201.84 ✓		\$174,263.60
02 Nov 2018	Ongoing advice fee for the period 01/10/2018 to 31/10/2018		\$114.24 ✓	\$174,061.76
31 Oct 2018	Interest payment for Cash Management Account	\$78.55 ✓		\$174,176.00
25 Oct 2018	Direct Debit Withdrawal to <del>32102326</del> MLC Limited Receipt no: 33641386		\$5,186.54 ✓	\$174,100.45
23 Oct 2018	Direct Credit from QUICKSUPER , QUICKSPR2286548904 Receipt no: 33431613	\$201.84 ✓		\$179,266.99
08 Oct 2018	Direct Credit from QUICKSUPER , QUICKSPR2275475619 Receipt no: 32301447	\$608.00 ✓		\$179,065.15

# Cash statement

01 Jul 2018 to 30 Jun 2019

AD Love Family Super Fund - SMSF  
 BT Panorama Investments  
 Account ID 120123369  
 BSB 262786 Account number 120123369

← Table continued from previous page

Date	Description	Credit	Debit	Balance
16 Jan 2019	Direct Credit from LPG RENTAL VIC , LEADING PROPERTY G Receipt no. 38912137	\$422.00 ✓		\$23,227.74
10 Jan 2019	Direct Credit from QUICKSUPER , QUICKSPR2341110982 Receipt no. 38383175	\$201.84 ✓		\$22,805.74
10 Jan 2019	Direct Credit from QUICKSUPER , QUICKSPR2341112097 Receipt no. 38383106	\$760.00 ✓		\$22,603.90
02 Jan 2019	Direct Credit from LPG RENTAL VIC , LEADING PROPERTY G Receipt no. 37839193	\$563.71 ✓		\$21,843.90
31 Dec 2018	Interest payment for Cash Management Account	\$26.85 ✓		\$21,280.19
27 Dec 2018	Direct Credit from QUICKSUPER , QUICKSPR2332451025 Receipt no. 37800005	\$201.84 ✓		\$21,253.34
24 Dec 2018	Payment to Wright O Pty Limited Valuation Receipt no. 37531836		\$374.00 ✓	\$21,051.50
19 Dec 2018	Direct Credit from SHELLEY RACINE , 12 SageCrt Surplus Receipt no. 37252378	\$16,731.83 ✓		\$21,425.50
14 Dec 2018	Direct Credit from QUICKSUPER , QUICKSPR2324496470 Receipt no. 36902718	\$201.84 ✓		\$4,693.67
12 Dec 2018	Payment to Racine Law P/L Practice Trust Acct 12SageCrtPurchase Receipt no. 36765031		\$135,156.30 ✓	\$4,491.83
05 Dec 2018	Direct Credit from QUICKSUPER , QUICKSPR2317741159 Receipt no. 36294761	\$760.00 ✓		\$139,648.13
04 Dec 2018	Ongoing advice fee for the period 01/11/2018 to 30/11/2018		\$110.56 ✓	\$138,888.13
30 Nov 2018	Interest payment for Cash Management Account	\$70.74 ✓		\$138,998.69

# Cash statement

01 Jul 2018 to 30 Jun 2019

AD Love Family Super Fund - SMSF  
 ET Panorama Investments  
 Account ID 120123369  
 BSB 262786 Account number 120123369

← Table continued from previous page

Date	Description	Credit	Debit	Balance
01 Mar 2019	Direct Credit from LPG RENTAL VIC , LEADING PROPERTY G Receipt no. 42002978	\$472.10		\$20,677.20
28 Feb 2019	Interest payment for Cash Management Account	\$7.80 ✓		\$20,205.10
22 Feb 2019	Direct Credit from QUICKSUPER , QUICKSPR2372212771 Receipt no. 41434799	\$201.84 ✓		\$20,197.30
18 Feb 2019	Direct Debit Withdrawal to 40449261-400043981 ORIGIN MMS Receipt no. 41135227		\$1,362.03 ✓	\$19,995.46
18 Feb 2019	Direct Credit from LPG RENTAL VIC , LEADING PROPERTY G Receipt no. 41122503	\$790.50 ✓		\$21,357.49
07 Feb 2019	Direct Credit from QUICKSUPER , QUICKSPR2360715959 Receipt no. 40353405	\$201.84 ✓		\$20,566.99
05 Feb 2019	Direct Credit from QUICKSUPER , QUICKSPR2359184873 Receipt no. 40195787	\$603.00 ✓		\$20,365.15
01 Feb 2019	Payment to Yelland Consulting Pty Ltd Settlement Fee Receipt no. 39976792		\$2,950.00 ✓	\$19,757.15
01 Feb 2019	Direct Credit from LPG RENTAL VIC , LEADING PROPERTY G Receipt no. 39976262	\$630.20 ✓		\$22,707.15
31 Jan 2019	Interest payment for Cash Management Account	\$9.40 ✓		\$22,076.95
24 Jan 2019	Direct Credit from QUICKSUPER , QUICKSPR2351004097 Receipt no. 39489925	\$201.84 ✓		\$22,067.55
18 Jan 2019	Direct Debit Withdrawal to 40270700-400043981 ORIGIN MMS Receipt no. 39181228		\$1,362.03 ✓	\$21,865.71



# Cash statement

01 Jul 2018 to 30 Jun 2019

AD Love Family Super Fund - SMSF  
 BT Panorama Investments  
 Account ID 120123369  
 BSB 262786 Account number 120123369

← Table continued from previous page

Date	Description	Credit	Debit	Balance
15 Apr 2019	Direct Credit from CBA , 12 Sage Court Bara Receipt no. 46367575	\$632.40		\$21,509.21
08 Apr 2019	Direct Credit from QUICKSUPER , QUICKSPR2405914885 Receipt no. 45693531	\$608.00		\$20,876.81
04 Apr 2019	Direct Credit from QUICKSUPER , QUICKSPR2402961357 Receipt no. 45276062	\$201.84		\$20,268.81
01 Apr 2019	Direct Credit from LPG RENTAL VIC , LEADING PROPERTY G Receipt no. 44967170	\$630.20		\$20,066.97
31 Mar 2019	Interest payment for Cash Management Account	\$8.57		\$19,436.77
22 Mar 2019	Direct Credit from QUICKSUPER , QUICKSPR2393620512 Receipt no. 43579810	\$201.84		\$19,428.20
18 Mar 2019	Direct Credit from LPG RENTAL VIC , LEADING PROPERTY G Receipt no. 43273810	\$790.50		\$19,226.36
18 Mar 2019	Direct Debit Withdrawal to 40723292-400043981 ORIGIN MMS Receipt no. 43273751		\$1,401.18	\$18,435.88
15 Mar 2019	Payment to Ajaka and Co 2019002343LOVE2001 Receipt no. 43049909		\$1,650.00	\$19,837.04
11 Mar 2019	Direct Credit from QUICKSUPER , QUICKSPR2384362803 Receipt no. 42695690	\$608.00		\$21,487.04
08 Mar 2019	Direct Credit from QUICKSUPER , QUICKSPR2383005203 Receipt no. 42574757	\$201.84		\$20,879.04

# Cash statement

01 Jul 2018 to 30 Jun 2019

AD Love Family Super Fund - SMSF  
 BT Panorama Investments  
 Account ID 120123369  
 BSB 262786 Account number 120123369

← Table continued from previous page

Date	Description	Credit	Debit	Balance
17 May 2019	Direct Credit from QUICKSUPER , QUICKSPR2434059798 Receipt no. 48710185	\$201.84 ✓		\$15,847.17
15 May 2019	Direct Credit from Leading Property, Leading Property Receipt no. 48492402	\$632.40 ✓		\$15,645.33
14 May 2019	Direct Credit from QUICKSUPER , QUICKSPR2431179282 Receipt no. 48337708	\$608.00 ✓		\$15,012.93
02 May 2019	Direct Credit from QUICKSUPER , QUICKSPR2423286182 Receipt no. 47510246	\$201.84 ✓		\$14,404.93
01 May 2019	BPAY payment to TAX OFFICE PAYMENTS AD Love Family SMF Receipt no. 47332668		\$1,360.58 ✓	\$14,203.09
01 May 2019	Payment to Ajaka and Co LOVE2002 Receipt no. 47332667		\$218.00 ✓	\$15,563.67
30 Apr 2019	Interest payment for Cash Management Account	\$8.14 ✓		\$15,781.67
30 Apr 2019	Direct Credit from Leading Property, Leading Property Receipt no. 47265680	\$630.20 ✓		\$15,773.53
26 Apr 2019	Direct Debit Withdrawal to 92102326 MLC Limited Receipt no. 47067302		\$5,166.64 ✓	\$15,143.33
18 Apr 2019	Direct Debit Withdrawal to 40913395-400043981 ORIGIN MMS Receipt no. 46856258		\$1,401.18 ✓	\$20,309.87
18 Apr 2019	Direct Credit from QUICKSUPER , QUICKSPR2413328386 Receipt no. 46629959	\$201.84 ✓		\$21,711.05

# Cash statement

01 Jul 2018 to 30 Jun 2019

Date	Description	Credit	Debit	Balance
30 Jun 2019	Interest payment for Cash Management Account	\$6.33 ✓		\$13,152.40
26 Jun 2019	Direct Credit from QUICKSUPER , QUICKSPR2462027469 Receipt no. 51833526	\$201.84 ✓		\$13,146.07
26 Jun 2019	Insurance premium - term life		\$985.75 ✓	\$12,944.23
26 Jun 2019	Insurance premium - income protection		\$1,485.00 ✓	\$13,929.98
21 Jun 2019	Payment to Ajaka and Co LOVE2004 Receipt no. 51536015		\$428.00 ✓	\$16,414.98
18 Jun 2019	Direct Debit Withdrawal to 41282654-400043981 Origin MMS Receipt no. 51216333		\$1,401.18 ✓	\$15,842.98
17 Jun 2019	Direct Credit from Leading Property, Leading Property Receipt no. 51111519	\$790.50 ✓		\$17,244.16
13 Jun 2019	Direct Credit from QUICKSUPER , QUICKSPR2452910483 Receipt no. 50791649	\$201.84 ✓		\$16,453.66
12 Jun 2019	Direct Credit from QUICKSUPER , QUICKSPR2462131897 Receipt no. 50640037	\$809.44 ✓		\$16,281.82
31 May 2019	Interest payment for Cash Management Account	\$6.25 ✓		\$15,442.38
31 May 2019	Direct Credit from Leading Property, Leading Property Receipt no. 49787652	\$788.30 ✓		\$15,436.13
31 May 2019	Direct Credit from QUICKSUPER , QUICKSPR2443854673 Receipt no. 49715531	\$201.84 ✓		\$14,647.83
20 May 2019	Direct Debit Withdrawal to 41101587-400043981 Origin MMS Receipt no. 48849518		\$1,401.18 ✓	\$14,445.99

# Leading Property Group Pty Ltd

Leading Property Group Pty Ltd

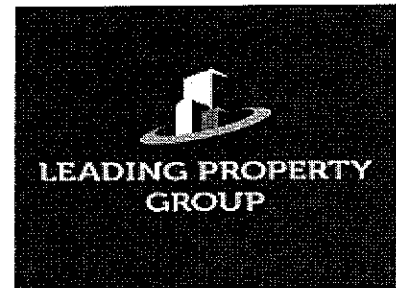
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TO: A D Love Family Super Fund  
36/2 Victoria Street  
Botany NSW 2019

## TAX INVOICE Owners Statement - December 2018

### 12 Sage Court, Baranduda

Date	Reference	Description	Debit	Credit	Balance
31/12/2018	5000122	Rental Income Due From Settlement		\$1,117.11	\$1,117.11
31/12/2018	7006808	* Advertising (SAGE12)	\$99.00		\$1,018.11
31/12/2018	7006813	* Letting Fee (SAGE12)	\$374.00		\$644.11
31/12/2018	7006948	* Management Fee - SAGE12	\$78.20		\$565.91

### Other Items

Date	Reference	Description	Debit	Credit	Balance
31/12/2018	7006949	* Administration Fee	\$2.20		\$563.71
31/12/2018	5180	Payment to Owner via EFT	\$563.71		(\$0.00)

\* Indicates Taxable Supply

Totals: \$1,117.11 \$1,117.11 \$0.00

Total expenses of this tax invoice Includes GST of \$50.31

# Leading Property Group Pty Ltd

Leading Property Group Pty Ltd

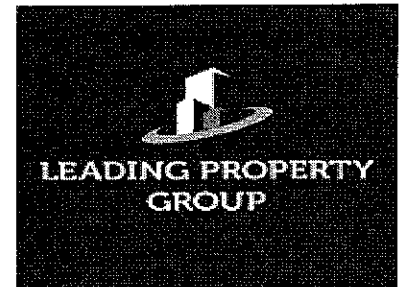
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Botany NSW 2019

## TAX INVOICE Owners Statement - January 2019

### 12 Sage Court, Baranduda

Date	Reference	Description	Debit	Credit	Balance
02/01/2019	106717	Rent From 11/01/2019 To 13/01/2019 - Rent Credit \$24.29 (SIPERKIDEW)		\$170.00	\$170.00
04/01/2019	106747	Rent From 14/01/2019 To 17/01/2019 (SIPERKIDEW)		\$170.00	\$340.00
08/01/2019	106761	Rent From 18/01/2019 To 20/01/2019 - Rent Credit \$24.29 (SIPERKIDEW)		\$170.00	\$510.00
11/01/2019	106808	Rent From 21/01/2019 To 24/01/2019 (SIPERKIDEW)		\$170.00	\$680.00
15/01/2019	106824	Rent From 25/01/2019 To 27/01/2019 - Rent Credit \$24.29 (SIPERKIDEW)		\$170.00	\$850.00
18/01/2019	106872	Rent From 28/01/2019 To 31/01/2019 (SIPERKIDEW)		\$170.00	\$1,020.00
22/01/2019	106893	Rent From 01/02/2019 To 03/02/2019 - Rent Credit \$24.29 (SIPERKIDEW)		\$170.00	\$1,190.00
25/01/2019	106943	Rent From 04/02/2019 To 07/02/2019 (SIPERKIDEW)		\$170.00	\$1,360.00
29/01/2019	106958	Rent From 08/02/2019 To 10/02/2019 - Rent Credit \$24.29 (SIPERKIDEW)		\$170.00	\$1,530.00
15/01/2019	7006977	* Allan Muller INV 32347 Ceiling Fan	\$368.50		\$1,161.50
15/01/2019	7007032	* Management Fee - SAGE12	\$59.50		\$1,102.00
31/01/2019	7007224	* Management Fee - SAGE12	\$47.60		\$1,054.40

### Other Items

Date	Reference	Description	Debit	Credit	Balance
31/01/2019	7007225	* Administration Fee	\$2.20		\$1,052.20
15/01/2019	5184	Payment to Owner via EFT	\$422.00		\$630.20
31/01/2019	5195	Payment to Owner via EFT	\$630.20		\$0.00

\* Indicates Taxable Supply

Totals: \$1,530.00 \$1,530.00 \$0.00

Total expenses of this tax invoice Includes GST of \$43.44

# Leading Property Group Pty Ltd

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Botany NSW 2019

## TAX INVOICE Owners Statement - February 2019

### 12 Sage Court, Baranduda

Date	Reference	Description	Debit	Credit	Balance
01/02/2019	107005	Rent From 11/02/2019 To 14/02/2019 (SIPERKIDEW)		\$170.00	\$170.00
05/02/2019	107020	Rent From 15/02/2019 To 17/02/2019 - Rent Credit \$24.29 (SIPERKIDEW)		\$170.00	\$340.00
08/02/2019	107068	Rent From 18/02/2019 To 21/02/2019 (SIPERKIDEW)		\$170.00	\$510.00
12/02/2019	107087	Rent From 22/02/2019 To 24/02/2019 - Rent Credit \$24.29 (SIPERKIDEW)		\$170.00	\$680.00
15/02/2019	107130	Rent From 25/02/2019 To 28/02/2019 (SIPERKIDEW)		\$170.00	\$850.00
19/02/2019	107144	Rent From 01/03/2019 To 03/03/2019 - Rent Credit \$24.29 (SIPERKIDEW)		\$170.00	\$1,020.00
22/02/2019	107193	Rent From 04/03/2019 To 07/03/2019 (SIPERKIDEW)		\$170.00	\$1,190.00
26/02/2019	107209	Rent From 08/03/2019 To 10/03/2019 - Rent Credit \$24.29 (SIPERKIDEW)		\$170.00	\$1,360.00
16/02/2019	7007345	* Management Fee - SAGE12	\$59.50		\$1,300.50
28/02/2019	7007488	* Management Fee - SAGE12	\$35.70		\$1,264.80

### Other Items

Date	Reference	Description	Debit	Credit	Balance
28/02/2019	7007489	* Administration Fee	\$2.20		\$1,262.60
16/02/2019	5200	Payment to Owner via EFT	\$790.50		\$472.10
28/02/2019	5201	Payment to Owner via EFT	\$472.10		(\$0.00)

\* Indicates Taxable Supply

**Totals: \$1,360.00 \$1,360.00 \$0.00**

Total expenses of this tax invoice includes GST of \$8.86

# Leading Property Group Pty Ltd

Leading Property Group Pty Ltd

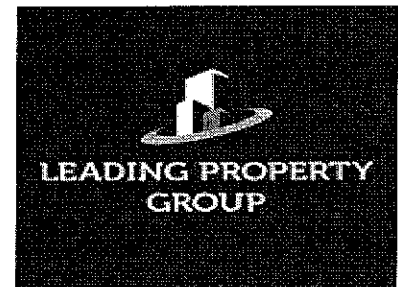
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TO: A D Love Family Super Fund  
36/2 Victoria Street  
Botany NSW 2019

## TAX INVOICE Owners Statement - March 2019

### 12 Sage Court, Baranduda

Date	Reference	Description	Debit	Credit	Balance
01/03/2019	107254	Rent From 11/03/2019 To 14/03/2019 (SIPERKIDEW)		\$170.00	\$170.00
05/03/2019	107269	Rent From 15/03/2019 To 17/03/2019 - Rent Credit \$24.29 (SIPERKIDEW)		\$170.00	\$340.00
08/03/2019	107321	Rent From 18/03/2019 To 21/03/2019 (SIPERKIDEW)		\$170.00	\$510.00
12/03/2019	107339	Rent From 22/03/2019 To 24/03/2019 - Rent Credit \$24.29 (SIPERKIDEW)		\$170.00	\$680.00
15/03/2019	107382	Rent From 25/03/2019 To 28/03/2019 (SIPERKIDEW)		\$170.00	\$850.00
19/03/2019	107401	Rent From 29/03/2019 To 31/03/2019 - Rent Credit \$24.29 (SIPERKIDEW)		\$170.00	\$1,020.00
22/03/2019	107451	Rent From 01/04/2019 To 04/04/2019 (SIPERKIDEW)		\$170.00	\$1,190.00
26/03/2019	107469	Rent From 05/04/2019 To 07/04/2019 - Rent Credit \$24.29 (SIPERKIDEW)		\$170.00	\$1,360.00
29/03/2019	107502	Rent From 08/04/2019 To 11/04/2019 (SIPERKIDEW)		\$170.00	\$1,530.00
15/03/2019	7007592	* Management Fee - SAGE12	\$59.50		\$1,470.50
31/03/2019	7007742	* Management Fee - SAGE12	\$47.60		\$1,422.90

### Other Items

Date	Reference	Description	Debit	Credit	Balance
31/03/2019	7007743	* Administration Fee	\$2.20		\$1,420.70
15/03/2019	5208	Payment to Owner via EFT	\$790.50		\$630.20
31/03/2019	5216	Payment to Owner via EFT	\$630.20		\$0.00

\* Indicates Taxable Supply

**Totals: \$1,530.00 \$1,530.00 \$0.00**

Total expenses of this tax invoice includes GST of \$9.94



**LEADING PROPERTY GROUP**

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Licence: VIC 079832L

**Tax Invoice**

Statement #1

15 Apr 2019

A D Love Family Super Fund  
36/2 Victoria Street  
Botany NSW 2019

<b>Money In</b>	<b>\$680.00</b>
<b>Money Out</b>	<b>\$47.60</b>
<b>You Received</b>	<b>\$632.40</b>

**Properties**

**12 Sage Court, Baranduda VIC 3691**

Rented for \$340.00 per week  
Tenant Aaron Dewar & Nicole Siperki is paid to 25/04/2019

**Details for Account OWN00199**

	Money Out	Money In
Balance brought forward		\$0.00
12 Sage Court, Baranduda VIC 3691		
Rent paid to 11/04/2019 with part payment of \$170.00 (previously paid to 11/04/2019)		\$170.00
Rent paid to 18/04/2019 (previously paid to 11/04/2019 + \$170.00)		\$170.00
Rent paid to 18/04/2019 with part payment of \$170.00 (previously paid to 18/04/2019)		\$170.00
Rent paid to 25/04/2019 (previously paid to 18/04/2019 + \$170.00)		\$170.00
Management Fee *	\$47.60	
Account Transactions		
Withdrawal by EFT to owner A D Love Family Super Fund [EFT Transfer to: A D Love Family Super Fund, (262786) - ***369]	\$632.40	
Balance remaining		\$0.00
Total Tax on agency fees	\$4.32	
(* includes Tax)		





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**Tax Invoice**

Statement #2  
 30 Apr 2019

Adrienne & David Love  
 A D Love Family Super Fund  
 36/2 Victoria Street  
 Botany NSW 2019

<b>Money In</b>	<b>\$680.00</b>
<b>Money Out</b>	<b>\$49.80</b>
<b>You Received</b>	<b>\$630.20</b>

**Properties**

**12 Sage Court, Baranduda VIC 3691**  
 Rented for \$340.00 per week  
 Tenant Aaron Dewar & Nicole Siperki is paid to 9/05/2019

**Details for Account OWN00199**

	Money Out	Money In
Balance brought forward		\$0.00
12 Sage Court, Baranduda VIC 3691		
Rent paid to 25/04/2019 with part payment of \$170.00 (previously paid to 25/04/2019)		\$170.00
Rent paid to 2/05/2019 (previously paid to 25/04/2019 + \$170.00)		\$170.00
Rent paid to 2/05/2019 with part payment of \$170.00 (previously paid to 2/05/2019)		\$170.00
Rent paid to 9/05/2019 (previously paid to 2/05/2019 + \$170.00)		\$170.00
Management Fee *	\$47.60	
Account Transactions		
Administration Fee *	\$2.20	
Withdrawal by EFT to owner A D Love Family Super Fund [EFT Transfer to: A D Love Family Super Fund, (262786) - ***369]	\$630.20	
Balance remaining		\$0.00

Total Tax on agency fees \$4.52

(\* includes Tax)



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**Tax Invoice**

Statement #3  
 15 May 2019

Adrienne & David Love  
 A D Love Family Super Fund  
 36/2 Victoria Street  
 Botany NSW 2019

<b>Money In</b>	<b>\$680.00</b>
<b>Money Out</b>	<b>\$47.60</b>
<b>You Received</b>	<b>\$632.40</b>

**Properties**

**12 Sage Court, Baranduda VIC 3691**  
 Rented for \$340.00 per week  
 Tenant Aaron Dewar & Nicole Siperki is paid to 23/05/2019

**Details for Account OWN00199**

	Money Out	Money In
Balance brought forward		\$0.00
12 Sage Court, Baranduda VIC 3691		
Rent paid to 9/05/2019 with part payment of \$170.00 (previously paid to 9/05/2019)		\$170.00
Rent paid to 16/05/2019 (previously paid to 9/05/2019 + \$170.00)		\$170.00
Rent paid to 16/05/2019 with part payment of \$170.00 (previously paid to 16/05/2019)		\$170.00
Rent paid to 23/05/2019 (previously paid to 16/05/2019 + \$170.00)		\$170.00
Management Fee *	\$47.60	
Account Transactions		
Withdrawal by EFT to owner A D Love Family Super Fund [EFT Transfer to: A D Love Family Super Fund, (262786) - ***369]	\$632.40	
Balance remaining		\$0.00
Total Tax on agency fees	\$4.32	
(* includes Tax)		



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**Tax Invoice**

Statement #4  
 31 May 2019

Adrienne & David Love  
 A D Love Family Super Fund  
 36/2 Victoria Street  
 Botany NSW 2019

<b>Money In</b>	<b>\$850.00</b>
<b>Money Out</b>	<b>\$61.70</b>
<b>You Received</b>	<b>\$788.30</b>

**Properties**

**12 Sage Court, Baranduda VIC 3691**  
 Rented for \$340.00 per week  
 Tenant Aaron Dewar & Nicole Siperki is paid to 10/06/2019

**Details for Account OWN00199**

	Money Out	Money In
Balance brought forward		\$0.00
12 Sage Court, Baranduda VIC 3691		
Rent paid to 23/05/2019 with part payment of \$170.00 (previously paid to 23/05/2019)		\$170.00
Rent paid to 30/05/2019 (previously paid to 23/05/2019 + \$170.00)		\$170.00
Rent paid to 30/05/2019 with part payment of \$170.00 (previously paid to 30/05/2019)		\$170.00
Rent paid to 6/06/2019 (previously paid to 30/05/2019 + \$170.00)		\$170.00
Rent paid to 6/06/2019 with part payment of \$170.00 (previously paid to 6/06/2019)		\$170.00
Management Fee *	\$59.50	
Account Transactions		
Administration Fee *	\$2.20	
Withdrawal by EFT to owner A D Love Family Super Fund [EFT Transfer to: A D Love Family Super Fund, (262786) - ***369]	\$788.30	
Balance remaining		\$0.00

Total Tax on agency fees \$5.60  
 (\* includes Tax)



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 Licence: VIC 079832L

**Tax Invoice**

Statement #5  
 15 Jun 2019

Adrienne & David Love  
 A D Love Family Super Fund  
 36/2 Victoria Street  
 Botany NSW 2019

<b>Money In</b>	<b>\$850.00</b>
<b>Money Out</b>	<b>\$59.50</b>
<b>You Received</b>	<b>\$790.50</b>

**Properties**

**12 Sage Court, Baranduda VIC 3691**  
 Rented for \$340.00 per week  
 Tenant Aaron Dewar & Nicole Siperki is paid to 27/06/2019

**Details for Account OWN00199**

	Money Out	Money In
Balance brought forward		\$0.00
12 Sage Court, Baranduda VIC 3691		
Rent paid to 13/06/2019 (previously paid to 6/06/2019 + \$170.00)		\$170.00
Rent paid to 13/06/2019 with part payment of \$170.00 (previously paid to 13/06/2019)		\$170.00
Rent paid to 20/06/2019 (previously paid to 13/06/2019 + \$170.00)		\$170.00
Rent paid to 20/06/2019 with part payment of \$170.00 (previously paid to 20/06/2019)		\$170.00
Rent paid to 27/06/2019 (previously paid to 20/06/2019 + \$170.00)		\$170.00
Management Fee *	\$59.50	
Account Transactions		
Withdrawal by EFT to owner A D Love Family Super Fund [EFT Transfer to: A D Love Family Super Fund, (262786) - ***369]	\$790.50	
Balance remaining		\$0.00

Total Tax on agency fees \$5.40  
 (\* includes Tax)



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**Tax Invoice**

Statement #6  
 29 Jun 2019

Adrienne & David Love  
 A D Love Family Super Fund  
 36/2 Victoria Street  
 Botany NSW 2019

<b>Money In</b>	<b>\$680.00</b>
<b>Money Out</b>	<b>\$49.80</b>
<b>You Received</b>	<b>\$630.20</b>

**Properties**

**12 Sage Court, Baranduda VIC 3691**  
 Rented for \$340.00 per week  
 Tenant Aaron Dewar & Nicole Siperki is paid to 11/07/2019

**Details for Account OWN00199**

	Money Out	Money In
Balance brought forward		\$0.00
12 Sage Court, Baranduda VIC 3691		
Rent paid to 27/06/2019 with part payment of \$170.00 (previously paid to 27/06/2019)		\$170.00
Rent paid to 4/07/2019 (previously paid to 27/06/2019 + \$170.00)		\$170.00
Rent paid to 4/07/2019 with part payment of \$170.00 (previously paid to 4/07/2019)		\$170.00
Rent paid to 11/07/2019 (previously paid to 4/07/2019 + \$170.00)		\$170.00
Management Fee *	\$47.60	
Account Transactions		
Administration Fee *	\$2.20	
Withdrawal by EFT to owner A D Love Family Super Fund [EFT Transfer to: A D Love Family Super Fund, (262786) - ***369]	\$630.20	
Balance remaining		\$0.00
Total Tax on agency fees	\$4.52	
(* includes Tax)		

## Ajaka CO

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**From:** David-Adi Love <adi.davo98@gmail.com>  
**Sent:** Tuesday, 5 March 2019 10:54 PM  
**To:** Ajaka CO  
**Cc:** Marissa Campbell-Service; Raj Karthik  
**Subject:** Re: Superfund queries

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

Hi Regina

I've cc'd our advisors from Yelland as I'm not 100% on your queries so hopefully they can help fill in the blanks.

1. I don't recall getting hard copy bank statements. Marissa/Raj - Does this sound right for our account set up?
2. Hopefully Marissa or Raj can advise and have docs regarding this
3. We purchased the Baranduda property before the build was completed. Raj, does this constitute off the plan?
4. We initially engaged M+K Lawyers in our property purchase of Prune St. The contract was mutually recinded as the build was significantly delayed. We then purchased an alternate property in Baranduda using a different solicitor, Racine Law. Hope that clarifies.

Regards

Adrienne

On Tue, 5 Mar 2019 at 15:56, Ajaka CO <[info@ajaka.biz](mailto:info@ajaka.biz)> wrote:

Hi Adrienne and David,

Thank you for sending the 2017 SMSF return through.

Your 2018 return is nearly done I just need a few more things from you.

1. Could you please email me a copy the actual bank statement for the superfund.
2. There are '*income payments for BT Cash*' from 31/7/17 – 20/10/17. Could you please confirm what these are and if you had any documents on it I'd like you to send me a copy of them.
3. Could you confirm if the Baranduda property was purchased off the plan? It was not rented out during the 2018 financial year, was it?
4. Lastly, there was a payment of \$1,943.22 for legal fees to M+K Lawyers. As per the invoice these fees were paid in relation to the purchase of 1/647 Prune street Albury but I can't seem to find any information whether you ended up going ahead with the purchase or not. Please confirm.

Thank you

Kind Regards,



000447



THE TRUSTEE FOR AD LOVE FAMILY SUPER FUND  
SUITE 12  
599 MILITARY RD  
MOSMAN NSW 2088

Our reference: 8010689381191  
Phone: 13 11 42  
ABN: 58 528 343 629

7 August 2018

## You have an overdue tax debt

Total due now  
**\$518.00**

- Your debt is growing daily
- Please pay us or contact us in 14 days or you could face legal action

Dear Sir/Madam,

### Here is your debt

Tax type	Amount owing
Income Tax	\$518.00

When you pay this debt you will be joining the millions of Australians who pay their tax to support our country and the Australian way of life.

### Pay now

You must pay your debt by 21 August 2018 or contact us on 13 11 42 between 8.00am and 6.00pm, Monday to Friday.

Each day your debt remains unpaid the debt increases. We currently charge interest at 8.96% a year, compounding daily, until the debt is paid in full.

If you do not pay or contact us we will begin legal action.

If you have paid this overdue tax debt in the last 7 days, thank you. No further action is required.

### PAY NOW

Your payment reference number (PRN) is:  
2004 5646 9303 5521

BPAY®



Billir code: 75556

### CREDIT CARD

Pay online with your credit card at [www.opusmartpay.com/governmenteasypay-ato](http://www.opusmartpay.com/governmenteasypay-ato) or phone 1300 898 089.

A card payment fee applies.

For other payment options, visit [ato.gov.au/howtopay](http://ato.gov.au/howtopay)

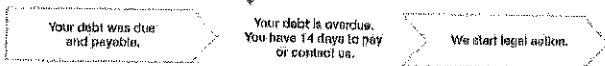
### NEED HELP?

Visit us at [ato.gov.au/contactus](http://ato.gov.au/contactus)

Or

Contact us on 13 11 42 between 8.00am and 6.00pm, Monday to Friday.

#### Your timeline



# Policy Schedule



**Effective Date:** 09 August 2018

**Policy Details:**

Policy Number	93014302
Policy Owner(s)	NULIS Nominees (Australia) Limited
State Register	NSW
Policy Start Date	13/09/2012
Policy Expiry Date	13/09/2040
Annual Review Date	13 Sep each year
Premium Payment Date	18 Sep and each year thereafter
Premium Frequency	Annual

**Insured Details**

Life Insured	David Love	03/11/1965	Non Smoker	A
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**Benefit Details**

		Level		13/09/2012	13/09/2040	
Lump Sum	Life Cover	Level	\$670,047	13/09/2012	13/09/2040	\$4,577.83
	Total and Permanent Disability (Extension to Life Cover)	Level	\$469,033	13/09/2012	13/09/2040	\$3,202.69
	14 Day Life Cover Buy Back Option			13/09/2012	13/09/2040	
Income Protection	Income Protection Waiting Period: 90 Days Benefit Period: 5 Years	Level	\$5,635 per month	13/09/2012	13/09/2036	\$2,052.52
	Premium Saver Option			13/09/2012	13/09/2031	
	Indemnity Cover					
Total	Stamp duty					\$103.42
	Policy Fee					\$76.40
	Total Premium					\$10,012.86
Special Terms	The following Special Term applies to Income Protection with start date 13/09/2012: A premium loading of 100% has been applied in view of your Health					
	The following Special Term applies to Life Cover with start date 13/09/2012: A premium loading of 100% has been applied in view of your Health					
	The following Special Term applies to Total and Permanent Disability (Extension to Life Cover) with start date 13/09/2012: A premium loading of 100% has been applied in view of your Health					



Beneficiaries				
Non Lapsing Blinding Nomination	Adrienne Love	Spouse	01/02/1973	100.00%
Total				100.00%

Client service centre contact details: 132 652

The premium details in this Schedule will be valid until the next review date. This schedule is current as at the effective date shown, and replaces any schedule previously issued. You should refer to the Policy Document for full details of when we will pay a Benefit.

NUP3

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## Income tax 002

Date generated	23/01/2020
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

## Transactions

6 results found - from 23 January 2018 to 23 January 2020 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
2 May 2019	1 May 2019	Payment received		\$1,360.58	\$0.00
18 Apr 2019	15 May 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18	\$1,360.58		\$1,360.58 DR
21 Aug 2018	21 Aug 2018	General interest charge			\$0.00
21 Aug 2018	20 Aug 2018	Payment received		\$518.00	\$0.00
1 Aug 2018	1 Aug 2018	General interest charge			\$518.00 DR
26 Jul 2018	2 Jul 2018	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 16 to 30 Jun 17	\$518.00		\$518.00 DR



**AJAKA & CO.**  
 CERTIFIED PRACTISING ACCOUNTANTS  
 AND BUSINESS ADVISORS

A.B.N. 79 013 807 515  
 PO Box 173, Maroubra NSW 2035  
 Phone (02) 8347 2239 Fax (02) 8347 2259

AD LOVE FAMILY SUPERFUND  
 TRUSTEE AD LOVE FAMILY SUPER PTY LTD

**Tax Invoice**  
**2019-002343**  
 Ref: LOVE2001  
 7 March, 2019

Description	Amount						
Preparation and lodgement of 2018 Self Managed Superannuation Fund Return Including: Detailed Statement of Financial Position, Operating Statement, Statement of Cash Flows, Auditor Report, Members Information Statement, Minutes*  Auditor fees	1,650.00						
<table style="width: 100%; border: none;"> <tr> <td style="width: 60%;"><b>Terms: 7 Days</b></td> <td style="width: 30%; text-align: right;"><b>Amount Due: \$</b></td> <td style="width: 10%; text-align: right;"><b>1,650.00</b></td> </tr> <tr> <td colspan="3">           The Amount Due Includes GST of \$150.00            * indicates taxable supply         </td> </tr> </table>		<b>Terms: 7 Days</b>	<b>Amount Due: \$</b>	<b>1,650.00</b>	The Amount Due Includes GST of \$150.00 * indicates taxable supply		
<b>Terms: 7 Days</b>	<b>Amount Due: \$</b>	<b>1,650.00</b>					
The Amount Due Includes GST of \$150.00 * indicates taxable supply							

*Please detach the portion below and forward with your payment*

Remittance Advice			
AD LOVE FAMILY SUPERFUND			Invoice: 2019-002343
			Ref: LOVE2001
			7 March, 2019
Cheque	Mastercard	Visa	EFT
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Ajaka and Co
			Amount Due: \$ 1,650.00
Bsb: 062198 Acc: 1042 7037			
Card Number	<input type="text"/>	<input type="text"/>	<input type="text"/>
Cardholder .....	Signature .....	Expiry Date .....	



**AJAKA & CO.**  
 CERTIFIED PRACTISING ACCOUNTANTS  
 AND BUSINESS ADVISORS

A.B.N. 79 013 807 515  
 PO Box 173, Maroubra NSW 2035  
 Phone (02) 8347 2239 Fax (02) 8347 2259

AD LOVE FAMILY PROPERTY CUSTODIAN PTY LTD  
 36/2 VICTORIA ST  
 BOTANY NSW 2019

**Tax Invoice**  
**2019-002752**

Ref: LOVE2004  
 30 April, 2019

Description	Amount
Preparation and Lodgement of Company Annual Return with ASIC*	428.00
<p><b>Terms: 7 Days</b> <span style="float: right;"><b>Amount Due: \$ 428.00</b></span></p> <p>The Amount Due Includes GST of \$15.00          * indicates taxable supply</p>	

*Please detach the portion below and forward with your payment*

Remittance Advice			
AD LOVE FAMILY PROPERTY CUSTODIAN PTY LTD			Invoice: 2019-002752 Ref: LOVE2004 30 April, 2019
Cheque <input type="checkbox"/>	Mastercard <input type="checkbox"/>	Visa <input type="checkbox"/>	EFT Ajaka and Co Amount Due: \$ 428.00 Bsb: 062198 Acc: 1042 7037
Card Number	<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"/>		
Cardholder .....	Signature .....	Expiry Date .....	

M&K Lawyers Group Pty Ltd  
ACN 122 450 337 ABN 19 122 450 337

Mr David and Mrs Adrienne Love  
36/2 Victoria Street  
Botany NSW 2019

Date: 11 July 2018  
Your Ref:  
Our Ref: BXG/BXG/269648  
Tax Invoice: 695900  
Due Date: 25 July 2018

**PURCHASE 1/647 PRUNE STREET, ALBURY NSW 2640**

This account includes all professional fees for the period 17 April 2018 to 11 July 2018.

<b>Professional Fees</b>	<b>\$906.00</b>
Expense recovery charge	\$18.12
<b>GST</b>	<b>\$92.41</b>
<b>Total Tax Invoice Amount</b>	<b>\$1,016.53</b>

Signed 

**Payment Terms**

This invoice is payable on or before 25 July 2018.

If you have any concerns about our legal costs or our legal services, please contact Greg Peach to discuss your concerns.  
Under the *Legal Profession Uniform Law 2015* (NSW) we are required to inform you of your rights in relation to legal costs. The following avenues are available to you if you have any concerns about the enclosed bill:

(a) You may request a bill of costs.  
(b) You may request an itemised bill of costs (in the event one has not been provided to you) within 30 days of the costs becoming payable.  
(c) You may seek the assistance of the local regulatory authority (New South Wales Legal Services Commissioner). This may include an application to determine a costs dispute, which must be made within 60 days after the costs become payable or where you have asked for an itemised bill, within 30 days of the itemised bill being provided. The time frames may be waived in certain circumstances if the complaint is made within 4 months and it is just and fair to deal with the complaint.  
(d) You may seek to have our costs assessed in the Supreme Court, provided that the application is made within 12 months of the bill being given or a request for payment was made; or where there was no bill or request, from the date the costs were paid. Time frames may be extended by the Court in certain circumstances.

If our invoice remains unpaid after 14 days of giving you this bill, we are entitled to charge interest in accordance with the legislation. The rate of interest is the cash target stipulated by the Reserve Bank of Australia as at the date of this bill plus 2%.

If money has been paid into our trust account for you, we hereby notify you that we will withdraw money from the trust and apply it towards payment of our legal costs that are owed, in accordance with the Uniform Law and the *Legal Profession Uniform General Rules 2015*.

**How to Pay**



Online Payment with Visa/Mastercard at  
<https://www.payway.com.au/MakePayment?BillCode=236067>  
For AMEX/Diners or payments over \$25,000 call our office on 03 9794 2600  
\*Fees charged by the Credit Card Company will be added to this account



Mall this payment slip with your cheque made payable to  
**M&K Lawyers Group Pty Ltd**  
PO Box 343 Dandenong VIC 3175

**Direct Deposit Account Details:** Westpac Banking Corporation  
256 Lonsdale Street, Dandenong **BSB No:** 033 046 **A/C No:** 244167  
**Email Remittance:** [accounts@mk.com.au](mailto:accounts@mk.com.au)



Payment via Internet or phone banking  
from your cheque or savings account

**Billor Code: 246843**  
Ref: 6959001

Client No: 112003	BXG/BXG/269648
<b>Tax Invoice</b>	695900
<b>Amount</b>	<b>\$1,016.53</b>

Please note that Macpherson Kelley has increased the standard hourly rates effective from 1 July 2018. The new rate ranges are as follows and are exclusive of GST:

<u>Position</u>	<u>New Rates</u>
Principal Lawyer	\$530.00 - \$590.00
Special Counsel	\$545.00
Senior Associate	\$430.00 - \$535.00
Associate	\$395.00 - \$415.00
Lawyer	\$250.00 - \$360.00
Graduate Trainee	\$250.00
Law Clerk	\$175.00 - \$310.00

Regardless of these rates, unless we discuss with you otherwise, there will be no change or increase to any overall cost estimates previously provided. Any fixed fee matters or components will also remain unchanged.

Matter: 269648 - PURCHASE 1/647 PRUNE STREET, ALBURY NSW 2640

**Detail Summary**

<b>Date</b>	<b>Initials</b>	<b>Description</b>
17/04/18	RAL	Attendance reviewing stamp duty documents; reviewing email from the vendor requesting extension of sunset date; email to client regarding stamp duty and request for extension of sunset date
19/04/18	RAL	Attendance telephone call to vendors solicitors
03/05/18	RAL	Attendance email to client and email to vendors solicitors regarding extension of sunset date
06/06/18	RAL	Attendance telephone call from agents advising the matter is not proceeding
18/06/18	RAL	Attendance telephone call from agent regarding rescission and new contract; email to vendors solicitors regarding rescission and new contract
22/06/18	RAL	Attendance telephone agent and vendors solicitors regarding deed of rescission and contract for sale
22/06/18	RAL	Attendance email to client regarding deed of rescission and new contract for sale
22/06/18	RAL	Attendance email to agent enclosing contract for sale
25/06/18	RAL	Attendance email to agent; email to client
26/06/18	RAL	Attendance email to client regarding trust deed
26/06/18	RAL	Attendance email to agent regarding trust deed
29/06/18	RAL	Attendance reviewing Deed of Rescission and email to client
05/07/18	RAL	Attendance telephone Revenue NSW regarding stamp duty; email to client regarding stamp duty reminder
09/07/18	RAL	Attendance email to client regarding deed of rescission and new contract
10/07/18	RAL	Attendance email to agent; email to vendors solicitors enclosing deed of rescission

# Wright O Pty Limited

# INVOICE

PO Box 193  
NARRABEEN NSW 2101

ABN 96 610 419 415

**Bill To**  
AD Love Family Super Fund  
Via Yelland Consulting

**Invoice #** 106  
**Invoice Date** 14/12/2018

DESCRIPTION	AMOUNT
Provision of lender valuation	340.00
Subtotal	340.00
GST 10.0%	34.00
<b>TOTAL</b>	<b>\$374.00</b>

## Terms & Conditions

Payment is due within 14 days

Please pay to  
Wright O Pty Limited  
St George Bank  
112-879  
423 080 938





## TAX INVOICE

A D Love Family Super Fund  
ABN 58 528 343 629

Invoice Date:  
11.12.2018

Yelland Consulting PTY LTD  
Level 1, Suite 8  
54 Burwood Road  
BURWOOD NSW 2134

Invoice Number  
1640

ABN  
27 128 833 643

Lot 3 Sage Court  
Baranduda Vic 3691

	Unit Price	GST	Amount AUD
Settlement Fee	2950	268.18	2950.00
		TOTAL GST 10% Included	2950.00
<b>Paid Thankyou</b>		<b>TOTAL AUD</b>	<b>\$2950.00</b>

**Due Date: 7 days from date of issue.**

Please ensure payment is made within the specified terms to the following bank.

Yelland Consulting Pty Ltd

Westpac Bank

BSB: 032-002

Account: 821 490

Please use invoice number as reference on bank transfer.  
We also process Master card and Visa card at 1% surcharge.