

# MBS FAMILY TRUST

## WORKPAPERS INDEX

Client: Peyparra Loper Fund

Prepared by: Jodie

Period Ended: 30 June 2020

Reviewed by: .....

### A) GENERAL

- 1 Review Points
- 2 General Journal Adjustments
- 3 Trial Balance
- 4 ~~Interview Notes/Source of Info~~
- 5 Query List
- 6 Other

### B) INCOME

- 1 Mill Statement/Stock Sales
- 2 Rental
- 3 Interest Received
- 4 Dividends
- 5 Employer Loans
- 6

### C) EXPENSES

- 1 Donations/Fees
- 2 Electricity/Telephone
- 3 Insurance
- 4 Interest
- 5 Leases
- 6 Motor Vehicle
- 7 Wages
- 8 Repairs & Maintenance
- 9 Superannuation
- 10

### D) CAPITAL

- 1
- 2
- 3

### E) CURRENT ASSETS

- 1 Bank - NAB
- 2 Bank -
- 3
- 4 Debtors
- 5 Prepayments
- 6 Beneficiary/Related Party Loans

### F) STOCK

- 1 Livestock
- 2 Stock
- 3 WIP

### G) INVESTMENTS

- 1 Loans
- 2 Shares
- 3 Unit Trust
- 4 Rental Property Appraisal
- 5

### H) NON-CURRENT ASSETS

- 1 Depreciation Schedule
- 2 Acquisitions/Disposals
- 3 Intangibles
- 4
- 5 Borrowing Costs
- 6 Blackhole Costs

### I) LIABILITIES

- 1 Creditors
- 2 Provisions/Accruals
- 3 Beneficiary/Related Party Loans
- 4 Credit Card
- 5
- 6 Hire Purchase
- 7 Loans

### K) GST & INCOME TAX

- 1 GST Reconciliation
- 2 Control A/c Reconciliation
- 3 Income Tax

**Peyarna Superannuation Fund**  
**Journal**  
July 2019 through June 2020

Trans #	Type	Date	Num	Adj	Description	Account	Debit	Credit
780	General Journal	30/06/2020	EOY...	*		Advertising	61.00	
				*		Letting Fee	660.00	
				*		Property Management Fees	721.60	
				*		Repairs & Maintenance	3,498.27	
				*		Suspense		2,861.12
				*		Rent Received		2,079.75
781	General Journal	30/06/2020	EOYL...	*		Interest	4,940.87	4,940.87
				*		Loan - La Trobe Financial	8,137.46	
				*		Borrowing Costs		8,617.46
				*		Loan - La Trobe Financial	526.23	526.23
				*		Borrowing Costs	480.00	
782	General Journal	30/06/2020	EOY...	*		Net Change in Market Value	9,143.69	9,143.69
				*		Market Revaluation	30,000.00	30,000.00
783	General Journal	1/07/2019	Rever...	*		Contributions Tax	30,000.00	30,000.00
				*		Employer Contributions	18,100.00	2,715.00
				*		Life Insurance Premiums		3,457.98
				*		Share of Benefits/(Losses)		5,352.73
				*		Opening Balance		6,574.29
				*		Contributions Tax		2,167.47
				*		Government Co-Contribution	236.50	
				*		Life Insurance Premiums		14,489.04
				*		Member Conts (Concessional)	14,449.78	
				*		Member Conts (Non Concessional)	68,012.75	
				*		Share of Benefits/(Losses)		4,274.49
				*		Opening Balance		61,768.03
				*		Allocation to Members		68,342.32
				*		Retained Earnings	68,342.32	
784	General Journal	30/06/2020	Allocate	*		Investment Reserve	169,141.35	169,141.35
				*		Share of Reserve	8,133.75	52,273.46
				*		Share of Reserve	44,139.71	
				*		Employer Contributions		18,340.00
				*		Contributions Tax	2,751.00	
				*		Life Insurance Premiums	3,784.47	
				*		Member Conts (Non Concessional)		464.00
				*		Allocation to Members	12,268.53	
				*		Member Conts (Concessional)		17,017.65
				*		Contributions Tax	2,552.65	
				*		Member Conts (Non Concessional)		664.00

Credit for late payment fee adjustment 1/17/19

15.56%

AL

**Peyarna Superannuation Fund**  
**Journal**  
July 2019 through June 2020

Trans #	Type	Date	Num	Adj	Description	Account	Debit	Credit
				*		Life Insurance Premiums Allocation to Members	17,240.36	2,111.36
				*				90,870.47
785	General Journal	30/06/2020	Depn	*		Special Building Write Off	5,484.00	
				*		Depreciation	1,781.00	
				*		Net Change in Market Value		7,265.00
786	General Journal	30/06/2020	Benef...	*		Allocation to Members	7,265.00	
				*	84.43%	Share of Benefits/(Losses)	24,708.94	20,861.76
				*	15.57%	Share of Benefits/(Losses)		3,847.18
							24,708.94	24,708.94
							<b>336,070.32</b>	<b>336,070.32</b>

TOTAL

A2.1

Peyarna Superannuation Fund

Trial Balance

As of June 30, 2020

A3

	Jun 30, 20	
	Debit	Credit
NAB Cash Manager	66,375.07	(E1)
Blackhole Costs	0.00	
Prepaid Borrowing Costs	0.00	
Prepaid Insurance	0.00	
Sundry Debtor	0.00	
Land and Buildings:47/6 Sullivan Street, Emerald:Building Bo...		10,000.00
Land and Buildings:47/6 Sullivan Street, Emerald:Land & Buil...	345,000.00	
Land and Buildings:47/6 Sullivan Street, Emerald:Market Rev...		229,847.43
Land and Buildings:Capital Purchase Costs:Associated Costs	880.10	
Land and Buildings:Capital Purchase Costs:Legal Fees	4,067.33	
Land and Buildings:Capital Purchase Costs:Stamp Duty	9,900.00	
Land and Buildings:Less Accum Depn	0.00	
Land and Buildings:Less Special Building Write Off	0.00	
Provision for Tax	0.00	
Dr T Dodman:Contributions Tax	2,751.00	
Dr T Dodman:Employer Contributions		18,340.00
Dr T Dodman:Life Insurance Premiums	3,784.47	
Dr T Dodman:Market Value Reserve Adjustment	0.00	
Dr T Dodman:Member Conts (Non Concessional)		464.00
Dr T Dodman:Opening Balance		12,220.74
Dr T Dodman:Share of Benefits/(Losses)		3,847.18
Dr T Dodman:Share of Reserve	8,133.75	
Dr T Dodman:Transfers In	0.00	
L Crofton:Contributions Tax	2,552.65	
L Crofton:Government Co-Contribution	0.00	
L Crofton:Life Insurance Premiums	17,240.36	
L Crofton:Member Conts (Concessional)		17,017.65
L Crofton:Member Conts (Non Concessional)		664.00
L Crofton:Opening Balance		66,269.41
L Crofton:Share of Benefits/(Losses)		20,861.76
L Crofton:Share of Reserve	44,139.71	
L Crofton:Transfers In	0.00	
Loan - La Trobe Financial		125,292.27
Allocation to Members	34,866.11	
Investment Reserve	0.00	
Retained Earnings	0.00	
Contributions Revenue:Employer		14,400.00 (B5)
Contributions Revenue:Member Concessional		17,017.65
Contributions Revenue:Member Non Concessional		1,128.00
Contributions Revenue:Salary Sacrifice		3,940.00
Interest Received		175.21
Net Change in Market Value		37,265.00
Rent Received		9,793.14 (A2) * Over by \$1,113.44
Accounting Fees	2,282.50	
Audit fees	330.00	
Fees & Licences	580.00 (C1)	
Insurance premiums	21,024.83 (C2)	
Rental Expenses:Advertising	61.00	
Rental Expenses:Body Corporate	1,846.80	
Rental Expenses:Borrowing Costs		46.23 (IA) 480 - 516.23 (IA2)
Rental Expenses:Depreciation	1,781.00 (HI)	
Rental Expenses:Interest	8,137.46 (IA)	
Rental Expenses:Letting Fee	660.00	
Rental Expenses:Property Management Fees	721.60	
Rental Expenses:Rates	2,090.40	
Rental Expenses:Repairs & Maintenance	3,498.27	
Rental Expenses:Special Building Write Off	5,484.00 (HI)	
Rental Expenses:Water	401.26	
Suspense	0.00	
<b>TOTAL</b>	<b>588,589.67</b>	<b>588,589.67</b>

A4

**Peyarna Superannuation Fund**  
**Profit & Loss Prev Year Comparison**  
 July 2019 through June 2020

	<u>Jul 19 - Jun 20</u>	<u>Jul 18 - Jun 19</u>
<b>Ordinary Income/Expense</b>		
<b>Income</b>		
<b>Contributions Revenue</b>		
Employer	14,400.00	14,400.00
Govt Super Co-Contribution	0.00	236.50
Member Concessional	17,017.65	14,449.78
Member Non Concessional	1,128.00	68,012.75
Salary Sacrifice	3,940.00	3,700.00
<b>Total Contributions Revenue</b>	<u>36,485.65</u>	<u>100,799.03</u>
Interest Received	175.21	609.57
Net Change in Market Value	37,265.00	7,649.00
Rent Received	9,793.14	9,190.00
<b>Total Income</b>	<u>83,719.00</u>	<u>118,247.60</u>
<b>Expense</b>		
Accounting Fees	2,282.50	2,200.00
Audit fees	330.00	354.70
Fees & Licences	580.00	575.00
Insurance premiums	21,024.83	17,947.02
<b>Rental Expenses</b>		
Advertising	61.00	0.00
Body Corporate	1,846.80	1,846.80
Borrowing Costs	-46.23	2,387.90
Depreciation	1,781.00	2,165.00
Insurance	0.00	348.00
Interest	8,137.46	12,888.76
Letting Fee	660.00	0.00
Property Management Fees	721.60	804.40
Rates	2,090.40	2,824.70
Repairs & Maintenance	3,498.27	79.00
Special Building Write Off	5,484.00	5,484.00
Water	401.26	0.00
<b>Total Rental Expenses</b>	<u>24,635.56</u>	<u>28,828.56</u>
<b>Total Expense</b>	<u>48,852.89</u>	<u>49,905.28</u>
<b>Net Ordinary Income</b>	34,866.11	68,342.32
<b>Other Income/Expense</b>		
Other Expense		
Suspense	0.00	0.00
<b>Total Other Expense</b>	<u>0.00</u>	<u>0.00</u>
<b>Net Other Income</b>	0.00	0.00
<b>Net Income</b>	<u><u>34,866.11</u></u>	<u><u>68,342.32</u></u>

**Peyarna Superannuation Fund**  
**Balance Sheet Prev Year Comparison**  
As of June 30, 2020

A4-1

	Jun 30, 20	Jun 30, 19
<b>ASSETS</b>		
<b>Current Assets</b>		
Chequing/Savings		
NAB Cash Manager	66,375.07	63,866.94
<b>Total Chequing/Savings</b>	66,375.07	63,866.94
Other Current Assets		
Sundry Debtor	0.00	926.17
<b>Total Other Current Assets</b>	0.00	926.17
<b>Total Current Assets</b>	66,375.07	64,793.11
<b>Fixed Assets</b>		
Land and Buildings		
47/6 Sullivan Street, Emerald		
Building Boost Grant	-10,000.00	-10,000.00
Land & Building Contract Value	345,000.00	345,000.00
Market Revaluation	-229,847.43	-259,847.43
<b>Total 47/6 Sullivan Street, Emerald</b>	105,152.57	75,152.57
Capital Purchase Costs		
Associated Costs	880.10	880.10
Legal Fees	4,067.33	4,067.33
Stamp Duty	9,900.00	9,900.00
<b>Total Capital Purchase Costs</b>	14,847.43	14,847.43
<b>Total Land and Buildings</b>	120,000.00	90,000.00
<b>Total Fixed Assets</b>	120,000.00	90,000.00
<b>TOTAL ASSETS</b>	<b>186,375.07</b>	<b>154,793.11</b>
<b>LIABILITIES</b>		
Long Term Liabilities		
Dr T Dodman		
Contributions Tax	-2,751.00	-2,715.00
Employer Contributions	18,340.00	18,100.00
Life Insurance Premiums	-3,784.47	-3,457.98
Member Conts (Non Concessional)	464.00	0.00
Opening Balance	12,220.74	5,646.45
Share of Benefits/(Losses)	3,847.18	-5,352.73
Share of Reserve	-8,133.75	0.00
<b>Total Dr T Dodman</b>	20,202.70	12,220.74
L Crofton		
Contributions Tax	-2,552.65	-2,167.47
Government Co-Contribution	0.00	236.50
Life Insurance Premiums	-17,240.36	-14,489.04
Member Conts (Concessional)	17,017.65	14,449.78
Member Conts (Non Concessional)	664.00	68,012.75
Opening Balance	66,269.41	4,501.38
Share of Benefits/(Losses)	20,861.76	-4,274.49
Share of Reserve	-44,139.71	0.00
<b>Total L Crofton</b>	40,880.10	66,269.41
Loan - La Trobe Financial	125,292.27	128,576.42
<b>Total Long Term Liabilities</b>	186,375.07	207,066.57
<b>TOTAL LIABILITIES</b>	<b>186,375.07</b>	<b>207,066.57</b>
<b>NET ASSETS</b>	<b>0.00</b>	<b>-52,273.46</b>
<b>EQUITY</b>		
Allocation to Members	-34,866.11	-68,342.32
Investment Reserve	0.00	-52,273.46
Net Income	34,866.11	68,342.32
<b>TOTAL EQUITY</b>	<b>0.00</b>	<b>-52,273.46</b>



# Real Estate

B2

**Statement**  
ABN: 92 421 489 078  
ERE Realty Pty Ltd  
Shop 2/97 Egerton Street  
EMERALD QLD 4720

T 07 4987 7779  
W www.eldersemerald.com.au  
E contactemerald@eldersrealestate.com.au

Account name(s)  
Peyama Custodian Trust  
9 Palm Court  
Buscasia QLD 4750

Account SULL47/6  
Statement from 2 Jul 19  
Statement to 30 Jun 20  
Page number 1 of 1

Details	GST	Expenses	Income	Balance
<u>47/6 Sullivan Street EMERALD</u>				
Funds from Owner	*		\$2,861.12 ✓	\$2,861.12
Rent			\$8,680.00	\$11,541.12
Advertising				\$11,541.12
Advertising	*	\$61.00		\$11,480.12
		\$61.00		
Agency Fees				\$11,480.12
Administration Fee	*	\$55.00		\$11,425.12
Lease Fees	*	\$660.00		\$10,765.12
Management Fees	*	\$666.60		\$10,098.52
		\$1,381.60		
Repairs, Maintenance & Cleaning				\$10,098.52
Cleaning	*	\$1,275.00		\$8,823.52
R & M - Electrical	*	\$1,065.70		\$7,757.82
R & M - General	*	\$1,078.57		\$6,679.25
		\$3,419.27		
Smoke Alarms				\$6,679.25
Annual service fee	*	\$79.00		\$6,600.25
		\$79.00		
<b>Total for property</b>		<u>\$4,940.87</u>	<u>\$11,541.12</u>	<u>\$6,600.25</u>

Total income includes GST of \$260.10  
Total expenses includes GST of \$449.17

This Financial Year Statement is for the purpose of assisting you with your financial reporting .  
These reports must be read and used in conjunction with Property Management Statements/Tax Invoices which are supplied from our office each month.  
We suggest you verify and reconcile the final income amount shown on this report with the monthly payments that you have received from our office .  
The information shown on this report should not be used for your annual Business Activity Statement (BAS) reporting . All GST entries and expense items need to be verified with the tax invoices which have been attached to and summarised in your monthly Property Management Statements /Tax Invoices.  
We advise that it is our understanding the GST cannot be claimed for residential properties .  
We also suggest you review all expense items to ensure they are eligible as an expense for Income Tax purposes and not as a depreciating Capital Purchase.

↓ \$2,029.75 gross up rent

\* Payment on 15/11/2019 \$1,841.64 out of place - maybe catch up?

\* indicates taxable supply

General Ledger [Detail]

1/07/2019 To 30/06/2020

1/03/2021  
11:32:51 AM

Page 1

ID#	Src	Date	Memo	Debit	Credit	Ending Balance
<b>6-5000 Superannuation</b>						
<b>Beginning Balance:</b>				<b>\$0.00</b>		
tfr	CD	21/07/2019	Peyarna Supera	\$1,200.00		\$1,200.00
tfr	CD	4/08/2019	Peyarna Supera	\$1,200.00		\$2,400.00
tfr	CD	7/09/2019	Peyarna Supera	\$1,200.00		\$3,600.00
tfr	CD	7/10/2019	Peyarna Supera	\$1,200.00		\$4,800.00
tfr	CD	4/11/2019	Peyarna Supera	\$1,200.00		\$6,000.00
tfr	CD	2/12/2019	Peyarna Supera	\$1,200.00		\$7,200.00
tfr	CD	8/01/2020	Peyarna Supera	\$1,200.00		\$8,400.00
tfr	CD	9/02/2020	Peyarna Supera	\$1,200.00		\$9,600.00
tfr	CD	2/03/2020	Peyarna Supera	\$1,200.00		\$10,800.00
tfr	CD	4/04/2020	Peyarna Supera	\$1,200.00		\$12,000.00
tfr	CD	3/05/2020	Peyarna Supera	\$1,200.00		\$13,200.00
tfr	CD	6/06/2020	Peyarna Supera	\$1,200.00		\$14,400.00
Total:				\$14,400.00	\$0.00	\$14,400.00
Grand Total:				\$14,400.00	\$0.00	

(A3)

11:34 AM

01/03/21

Accrual Basis

Peyarna Superannuation Fund  
General Ledger  
As of June 30, 2020

CI

Type	Date	Num	Adj	Name	Description	Split	Debit	Credit	Balance
<b>Retained Earnings</b>									
Total Retained Earnings									4,034.00
<b>Fees &amp; Licences</b>									4,034.00
Cheque	22/11/2019	EFT		ASIC		NAB Cash Ma...	267.00		0.00
Cheque	11/02/2020	EFT		Australian Taxation ...		NAB Cash Ma...	259.00		267.00
Cheque	6/04/2020	EFT		ASIC		NAB Cash Ma...	54.00		526.00
Total Fees & Licences							580.00	0.00	580.00
<b>TOTAL</b>							<b>580.00</b>	<b>0.00</b>	<b>4,614.00</b>

Peyarna Superannuation Fund  
General Ledger  
As of June 30, 2020

C3

Type	Date	Num	Adj	Name	Description	Split	Debit	Credit	Balance
<b>Retained Earnings</b>									78,367.30
Total Retained Earnings									78,367.30
<b>Insurance premiums</b>									0.00
Cheque	10/07/2019	DD		Zurich	NAB Cash Ma...		1,362.46		1,362.46
Cheque	25/07/2019	DD		MLC	NAB Cash Ma...		294.38		1,656.84
Cheque	12/08/2019	DD		Zurich	NAB Cash Ma...		1,362.46		3,019.30
Cheque	26/08/2019	DD		MLC	NAB Cash Ma...		294.38		3,313.68
Cheque	10/09/2019	DD		Zurich	NAB Cash Ma...		1,362.46		4,676.14
Cheque	25/09/2019	DD		MLC	NAB Cash Ma...		294.38		4,970.52
Cheque	10/10/2019	DD		Zurich	NAB Cash Ma...		1,362.46		6,332.98
Cheque	25/10/2019	DD		MLC	NAB Cash Ma...		322.37		6,655.35
Cheque	10/11/2019	DD		Zurich	NAB Cash Ma...		1,362.46		8,017.81
Cheque	11/11/2019	DD		Zurich	NAB Cash Ma...		1,362.46		9,380.27
Cheque	25/11/2019	DD		MLC	NAB Cash Ma...		322.37		9,702.64
Cheque	27/11/2019	DD		MLC	NAB Cash Ma...		322.37		10,025.01
Cheque	10/01/2020	DD		Zurich	NAB Cash Ma...		1,362.46		11,387.47
Cheque	28/01/2020	DD		MLC	NAB Cash Ma...		322.37		11,709.84
Cheque	10/02/2020	DD		Zurich	NAB Cash Ma...		1,362.46		13,072.30
Cheque	25/02/2020	DD		MLC	NAB Cash Ma...		322.37		13,394.67
Cheque	10/03/2020	DD		Zurich	NAB Cash Ma...		1,585.17		14,979.84
Cheque	25/03/2020	DD		MLC	NAB Cash Ma...		322.37		15,302.21
Cheque	14/04/2020	DD		Zurich	NAB Cash Ma...		1,585.17		16,887.38
Cheque	27/04/2020	DD		MLC	NAB Cash Ma...		322.37		17,209.75
Cheque	11/05/2020	DD		Zurich	NAB Cash Ma...		1,585.17		18,794.92
Cheque	25/05/2020	DD		MLC	NAB Cash Ma...		322.37		19,117.29
Cheque	10/06/2020	DD		Zurich	NAB Cash Ma...		1,585.17		20,702.46
Cheque	25/06/2020	DD		MLC	NAB Cash Ma...		322.37		21,024.83
Total Insurance premiums									21,024.83
<b>TOTAL</b>									<b>99,392.13</b>

Zurich \$ 17,140.36 (C3-1)  
MLC \$ 9,780.47

Zurich Protection Plus  
**Annual statement**

63.1  
Policy number  
**03505023**

Statement details

**Statement period:** 1 July 2019 to 30 June 2020

Your adviser  
Andrew Graham  
130 076 1957

Policy details

**Policy owner:** Peyarna Superannuation Fund  
(Superannuation, held by external trustee)  
**Policy type:** Zurich Protection Plus  
**Life insured:** Mr Lance Crofton

Insurance benefits

Benefit type	Benefit amount	Annual premium	Premium paid
Death & terminal illness benefit	\$1,276,281	\$3,720.36	\$3,395.16
premium loading		\$3,720.36	\$3,395.16
TPD any occupation (linked to Death)	\$1,276,281	\$5,733.00	\$5,168.04
premium loading		\$5,733.00	\$5,168.04

The Death benefit is the amount that may be payable on death of the life insured. A benefit may be payable on terminal illness of 100% of your Death benefit.

The Total and permanent disablement (TPD) benefit is the amount that may be payable upon total and permanent disability of the life insured which prevents them from working again in the future in accordance with the policy description.

All benefits are subject to the terms and conditions of the applicable policy and payable to the trustee of the fund. You must ensure any benefits paid are in accordance with your fund's trust deed and superannuation law.

The Annual premium is the annualised cost of cover as at the statement date.

The Premium paid is the amount of premium paid for the benefit during the statement period.

Fees and costs

**The total premium paid for this policy**

\$17,240.36

**Management fee**

This approximate amount has been included in the total premium paid for this policy:

\$113.96

The 'Management fee' is reviewed each year and increased by the percentage change in the Consumer Price Index over the preceding calendar year.

(3-2)



# MLC Personal Protection Portfolio 2019 Review Schedule

## Policy Details

<b>The policy owner</b>	Benefits under this Policy will be paid to:	<b>Peyarna Pty Tld Atf Peyarna Superannuation Fund</b>
<b>Policy number</b>	This number will help us find Your records:	<b>3617-0669J</b>
<b>Policy start date</b>	This Policy begins on:	<b>6 October 2007</b>
<b>Life insured</b>	This Policy provides cover for:	<b>Tanya Dodman</b>
<b>Premium payments</b>	Premiums are paid: Your Premium including a Monthly Policy fee of \$7.68 (ie the Policy fee is \$92.16 pa.) is:	<b>Monthly</b> <b>\$322.37</b> ✓
<b>Review date</b>	Your Benefits and Premium are reviewed each year as at:	<b>6 October</b>
<b>State register</b>	This Policy is registered in: Stamp duty applicable has been paid.	<b>Queensland</b>
<b>Beneficiary nominations</b>	Please contact us if you want to confirm your beneficiary nomination, or visit <a href="http://mlcinsurance.com.au">mlcinsurance.com.au</a> for a copy of the Beneficiary Nomination Form.	



245/01/01 E-2882 S-7603 I-15205 100000 IRN523

(3-2(A))



# MLC Personal Protection Portfolio 2018 Review Schedule

## Policy Details

<b>The policy owner</b>	Benefits under this Policy will be paid to:	<b>Peyarna Pty Tld Atf Peyarna Superannuation Fund</b>
<b>Policy number</b>	This number will help us find Your records:	<b>3617-0669J</b>
<b>Policy start date</b>	This Policy begins on:	<b>6 October 2007</b>
<b>Life insured</b>	This Policy provides cover for:	<b>Tanya Dodman</b>
<b>Premium payments</b>	Premiums are paid: Your Premium including a Monthly Policy fee of \$7.68 (ie the Policy fee is \$92.16 pa.) is:	<b>Monthly</b> <b>\$294.38</b>
<b>Review date</b>	Your Benefits and Premium are reviewed each year as at:	<b>6 October</b>
<b>State register</b>	This Policy is registered in: Stamp duty applicable has been paid.	<b>Queensland</b>
<b>Client service centre</b>	If You require further information about Your Policy, please call us on 132 652. Please quote the Policy Number shown above.	
<b>Beneficiary nominations</b>	Please contact us if you want to confirm your beneficiary nomination, or visit <a href="http://mlc.com.au">mlc.com.au</a> for a copy of the Beneficiary Nomination Form.	



E1

**Transaction Details (continued)**

Date	Particulars	Debits	Credits	Balance
	Brought forward			66,046.30 Cr
	064914.....	854.00		65,192.30 Cr
25 May 2020	E74315P 25052020 MLC Limited			
	460592.....	322.37		64,869.93 Cr
27 May 2020	Please Note From Today Your Dr Interest Rate Is 6.470%			64,869.93 Cr
29 May 2020	Interest.....		2.61	64,872.54 Cr
1 Jun 2020	Transfer 476 Sulli Ere Realty Pty L			
	424455.....		912.00	65,784.54 Cr
8 Jun 2020	super CBA			
	068523.....		1,200.00	
	lance super CBA			
	068523.....		1,585.17	68,569.71 Cr
10 Jun 2020	4641033 3G Zurich Life			
	000117.....	1,585.17		66,984.54 Cr
22 Jun 2020	Repay 40 308 648 5 Latrobe financial			
	064914.....	854.00		66,130.54 Cr
25 Jun 2020	E74315P 25062020 MLC Limited			
	460592.....	322.37		65,808.17 Cr
30 Jun 2020	Interest.....		2.90	
	tanya extra super Tanya Dodman			
	068523.....		264.00	
	lance extra super Tanya Dodman			
	068523.....		300.00	66,375.07 Cr

A3<sup>^</sup>

**Summary of Government Charges**

Government	From 1 July to date	Last year to 30 June
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00
Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.		
For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes		

**Explanatory Notes**

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.

For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.

182/78/05/M014514/S023915/1047830

64  
6th February 2020

**Elders Real Estate - Emerald**  
Shop 2/97 Egerton Street  
Emerald, QLD, 4720  
p | 07 4987 7779 f | 07 4987 7994  
e | contactemerald@eldersrealestate.com.au  
emerald.eldersrealestate.com.au

## ***TO WHOM IT MAY CONCERN***

***In the current Market conditions, it is my opinion  
that the current sales price attainable for the  
property located at 47/6 Sullivan Street, Emerald,  
would be between \$120,000 and \$130,000.***

13

*Please don't hesitate to call me if you require any further information  
with regard to this rental appraisal.*



***Wendy Thornberry  
Director  
Elders Real Estate Emerald***

## Diminishing value method summary

This table summarises the plant and equipment assets contained in the property and the corresponding claim for these assets over forty years using the diminishing value method of depreciation. The total depreciation claim for assets that have been allocated to the low-value pool is also included.

Date	Division 40			Division 43	Total
	Effective life plant	Pooled plant	Total division 40		
13-Jun-14 to 30-Jun-14	1,217	1,050	2,267	285	2,552
1-Jul-14 to 30-Jun-15	3,880	1,705	5,585	5,484	11,069
1-Jul-15 to 30-Jun-16	3,126	1,066	4,192	5,484	9,676
1-Jul-16 to 30-Jun-17	2,520	666	3,186	5,484	8,670
1-Jul-17 to 30-Jun-18	1,843	775	2,618	5,484	8,102
1-Jul-18 to 30-Jun-19	1,332	833	2,165	5,484	7,649
1-Jul-19 to 30-Jun-20	921	860	1,781	5,484	7,265
1-Jul-20 to 30-Jun-21	232	1,486	1,718	5,484	7,202
1-Jul-21 to 30-Jun-22	0	1,274	1,274	5,484	6,758
1-Jul-22 to 30-Jun-23	0	796	796	5,484	6,280
1-Jul-23 to 30-Jun-24	0	497	497	5,484	5,981
1-Jul-24 to 30-Jun-25	0	312	312	5,484	5,796
1-Jul-25 to 30-Jun-26	0	196	196	5,484	5,680
1-Jul-26 to 30-Jun-27	0	122	122	5,484	5,606
1-Jul-27 to 30-Jun-28	0	78	78	5,484	5,562
1-Jul-28 to 30-Jun-29	0	46	46	5,484	5,530
1-Jul-29 to 30-Jun-30	0	30	30	5,484	5,514
1-Jul-30 to 30-Jun-31	0	18	18	5,484	5,502
1-Jul-31 to 30-Jun-32	0	11	11	5,484	5,495
1-Jul-32 to 30-Jun-33	0	7	7	5,484	5,491
1-Jul-33 to 30-Jun-34	0	4	4	5,484	5,488
1-Jul-34 to 30-Jun-35	0	3	3	5,484	5,487
1-Jul-35 to 30-Jun-36	0	2	2	5,484	5,486
1-Jul-36 to 30-Jun-37	0	1	1	5,484	5,485
1-Jul-37 to 30-Jun-38	0	0	0	5,484	5,484
1-Jul-38 to 30-Jun-39	0	0	0	5,484	5,484
1-Jul-39 to 30-Jun-40	0	0	0	5,484	5,484
1-Jul-40 to 30-Jun-41	0	0	0	5,484	5,484
1-Jul-41 to 30-Jun-42	0	0	0	5,484	5,484
1-Jul-42 to 30-Jun-43	0	0	0	5,484	5,484
1-Jul-43 to 30-Jun-44	0	0	0	5,484	5,484
1-Jul-44 to 30-Jun-45	0	0	0	5,484	5,484
1-Jul-45 to 30-Jun-46	0	0	0	5,484	5,484
1-Jul-46 to 30-Jun-47	0	0	0	5,484	5,484

17.2

Loan Activity Statement

La Trobe Financial Services Pty Limited  
La Trobe Financial Asset Management Limited  
Account Number 40 308 648 5

Page No 2 of 3

Statement Period 01/07/19 to 31/12/19

Peyarna Pty Ltd ATF Peyarna Superannuation  
3 Palm Court  
BUCASIA QLD 4750

Branch BII or Code 18309 Reference No. 40 308 648 5  
ONLINE STATEMENTS NOW AVAILABLE on our website  
Login: My Home Loan, New Registration

Semi-Annual Loan Account Statement

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01.07.19	Opening Loan Balance			128,576.42
01.07.19	Credit Late Payment Fee Adjustment			
05.07.19	La Trobe Financial Quick Pay Repayment		526.23*	128,050.19
22.07.19	La Trobe Financial Quick Pay Repayment		596.69	127,453.50
31.07.19	Account Service Fee		896.69	126,556.81
31.07.19	Interest (31 days 6.77% p.a.)	15.00		126,271.81
20.08.19	La Trobe Financial Quick Pay Repayment	730.12		127,001.69
31.08.19	Account Service Fee		885.00	126,116.69
31.08.19	Interest (31 days 6.60% p.a.)	15.00		126,131.69
20.09.19	La Trobe Financial Quick Pay Repayment	709.96		125,421.73
30.09.19	Account Service Fee		885.00	125,536.73
30.09.19	Interest (30 days 6.60% p.a.)	15.00		125,971.73
21.10.19	La Trobe Financial Quick Pay Repayment	686.32		126,658.23
31.10.19	Account Service Fee		885.00	125,773.23
31.10.19	Interest (31 days 6.60% p.a.)	15.00		125,788.23
20.11.19	La Trobe Financial Quick Pay Repayment	708.22		125,080.01
30.11.19	Account Service Fee		873.00	125,953.01
30.11.19	Interest (30 days 6.45% p.a.)	15.00		125,638.01
20.12.19	La Trobe Financial Quick Pay Repayment	668.91		126,307.10
31.12.19	Account Service Fee		873.00	125,434.10
31.12.19	Interest (31 days 6.45% p.a.)	15.00		125,449.10
31.12.19	Closing Loan Balance	690.07		126,139.43

A3

526.23\*

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

La Trobe Financial Services Pty Limited - ACN 1196 419 419  
La Trobe Financial Asset Management Limited - ACN 007 332 363  
Account Number 40 308 648 5

Page No. 1 of 3  
Statement Period 01/07/19 to 31/12/19

BRAB Biller Code 18309 Reference No. 40 308 648 5  
ONLINE STATEMENTS NOW AVAILABLE on our website  
[Login, My Home Loan, New Registration](#)

Peyarna Pty Ltd ATF Peyarna Superannuation  
3 Palm Court  
BUCASIA QLD 4750

## Loan Account Detail Summary

Security Address: Lot 47 Sullivan Street EMERALD QLD 4720

Current Interest Rate at 08 Jan 2020 (calculated (Daily Rests) - Variable)	6.45% p.a.
Loan Approved Amount	\$ 126,400.00
Closing Loan Balance at 31 Dec 2019	\$ 126,139.43
Loan Settlement Month	June 2014
Original Loan Maturity	June 2044
Contract Term Remaining	24 years 6 months
Forecast Term (based on current repayment profile)	24 years 2 months
National Credit Code Regulated	No
Privacy Password Protected	Yes
Interest Charges for Statement Period	\$ 4,193.62
Repayments Received during Statement Period	\$ 6,194.38
Minimum Monthly Repayment Amount	\$ 873.00
Monthly Repayment Due Date	20th each month
Loan Account Ahead by	\$ 26.37

### Loan Guarantor Details

Mr LW Crofton - same address as Borrower - separate statement not issued  
Dr T Dodman - same address as Borrower - separate statement not issued

### La Trobe Financial LoanManager App now available

Download the App and access your Loan Account for the following options:

- View your Loan balance;
- Check your Redraw balance; and
- Request a Statement.

Visit App Store for Apple devices or Play Store for Android devices and search: **La Trobe Financial LoanManager.**

You can also save money with La Trobe Financial

Did you know that you can reduce the amount of interest you pay and your loan term by making extra weekly, fortnightly or monthly payments?

You can invest with us too

Judge's Australia's Best Credit Fund - Mortgages 11 years in a row by Money magazine and currently offering a return of 4.90% p.a.\* for the 12 Month Term Account.

La Trobe Financial Asset Management Limited ACN 007 332 363 Australian Financial Services Licence 222213 Australian Credit Licence 222213 is the issuer and manager of the La Trobe Australian Credit Fund ARSN 088 178 321. It is important for you to consider the PDS for the Credit Fund in deciding whether to invest, or to continue to invest, in the Credit Fund. You can read the PDS on our website, or ask for a copy by phoning us. \*Returns on our investments are variable and paid monthly. Past performance is not a reliable indicator of future performance. The rates of return from the Credit Fund are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected. Investors risk losing some or all of their principal investment. An investment in the Credit Fund is not a bank deposit. Withdrawal rights are subject to liquidity and may be delayed or suspended. Visit our website for further information.



La Trobe Financial Services Pty Limited • ACN 006 479 527  
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213  
**Account Number 40 308 648 5**  
Page No 1 of 3  
Statement Period 01.01.20 to 30.06.20

Peyarna Pty Ltd ATF Peyarna Superannuat  
3 Palm Court  
BUCASIA QLD 4750

BPAY® Biller Code 18309 Reference No. 40 308 648 5  
ONLINE STATEMENTS NOW AVAILABLE on our website -  
Login, My Home Loan, New Registration

**Interest Certificate for Year Ended 30 June 2020**

Interest Charges - 01.07.19 to 30.06.20	\$ 8,137.46	(A3)
<b>Loan Detail Summary</b>		
Security Address:		+ Account fees = \$480.00
		Lot 47 Sullivan Street EMERALD QLD 4720
		(A2)
Current Interest Rate at 10 Jul 2020 (calculated (Daily Rests) - Variable)		6.20% p.a.
Loan Approved Amount	\$ 126,400.00	
Closing Loan Balance at 30 Jun 2020	\$ 125,292.27	
Loan Settlement Month		June 2014
Original Loan Maturity		June 2044
Contract Term Remaining		24 years
Forecast Term (based on current repayment profile)		23 years 10 months
National Credit Code Regulated		No
Privacy Password Protected		Yes
Repayments Received during Statement Period	\$ 5,181.00	
Minimum Monthly Repayment Amount	\$ 854.00	
Monthly Repayment Due Date		20th each month
Loan Account Ahead by	\$ 26.37	

**Loan Guarantor Details**

Mr LW Crofton - same address as Borrower - separate statement not issued  
Dr T Dodman - same address as Borrower - separate statement not issued

La Trobe Financial LoanManager App now available

Download the App and access your Loan Account for the following options:

- View your Loan balance;
- Check your Redraw balance; and
- Request a Statement.

Visit App Store for Apple devices or Play Store for Android devices and search, **La Trobe Financial LoanManager**.

You can also save money with La Trobe Financial

Did you know that you can reduce the amount of interest you pay and your loan term by making extra weekly, fortnightly or monthly payments?

You can invest with us too

Judged Australia's Best Credit Fund - Mortgages 11 years in a row by Money magazine and currently offering a return of 4.50% p.a.\* for the 12 Month Term Account.

La Trobe Financial Asset Management Limited ACN 007 332 363 Australian Financial Services Licence 222213 Australian Credit Licence 222213 is the issuer and manager of the La Trobe Australian Credit Fund AFSL 089 178 321. It is important for you to consider the PDS for the Credit Fund in deciding whether to invest, or to continue to invest, in the Credit Fund. You can read the PDS on our website, or ask for a copy by phoning us. Returns on our investments are variable and paid monthly. Past performance is not a reliable indicator of future performance. The rates of return from the Credit Fund are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected. Investors risk losing some or all of their principal investment. An investment in the Credit Fund is not a bank deposit. Withdrawal rights are subject to liquidity and may be delayed or suspended. Visit our website for further information.

179



La Trobe Financial Services Pty Limited - ACN 006 479 527  
La Trobe Financial Asset Management Limited - ACN 007 332 363 - AFSL 222213  
**Account Number 40 308 648 5**

Page No 2 of 3

Statement Period 01.01.20 to 30.06.20

Peyarna Pty Ltd ATF Peyarna Superannuat  
3 Palm Court  
BUCASIA QLD 4750

BPAY® Biller Code 18309 Reference No. 40 308 648 5  
ONLINE STATEMENTS NOW AVAILABLE on our website -  
*Login, My Home Loan, New Registration*

**Semi-Annual Loan Account Statement**

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 01. 20	Opening Loan Balance			126, 139. 43
20. 01. 20	La Trobe Financial Quick Pay Repayment		873. 00	125, 266. 43
31. 01. 20	Account Service Fee	15. 00		125, 281. 43
31. 01. 20	Interest (31 days 6.45% p.a.)	687. 27		125, 968. 70
20. 02. 20	La Trobe Financial Quick Pay Repayment		873. 00	125, 095. 70
29. 02. 20	Account Service Fee	15. 00		125, 110. 70
29. 02. 20	Interest (29 days 6.45% p.a.)	642. 24		125, 752. 94
20. 03. 20	La Trobe Financial Quick Pay Repayment		873. 00	124, 879. 94
31. 03. 20	Account Service Fee	15. 00		124, 894. 94
31. 03. 20	Interest (31 days 6.45% p.a.)	685. 16		125, 590. 10
20. 04. 20	La Trobe Financial Quick Pay Repayment		854. 00	124, 726. 10
30. 04. 20	Account Service Fee	15. 00		124, 741. 10
30. 04. 20	Interest (30 days 6.20% p.a.)	636. 60		125, 377. 70
20. 05. 20	La Trobe Financial Quick Pay Repayment		854. 00	124, 523. 70
31. 05. 20	Account Service Fee	15. 00		124, 538. 70
31. 05. 20	Interest (31 days 6.20% p.a.)	656. 67		125, 195. 37
12. 06. 20	Packet Review Fee	300. 00		125, 495. 37
22. 06. 20	La Trobe Financial Quick Pay Repayment		854. 00	124, 641. 37
30. 06. 20	Account Service Fee	15. 00		124, 656. 37
30. 06. 20	Interest (30 days 6.20% p.a.)	635. 90		125, 292. 27
30. 06. 20	Closing Loan Balance			125, 292. 27

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



**Australian Government**  
**Australian Taxation Office**

**Agent** COASTAL ACCOUNTING SERVICE  
**Client** THE TRUSTEE FOR PEYARNA  
 SUPERANNUATION FUND  
**ABN** 98 188 347 718  
**TFN** 924 891 798

## Income tax 551

<b>Date generated</b>	01/03/2021
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

4 results found - from **01 March 2019** to **01 March 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
26 Mar 2020	5 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$259.00		\$0.00
12 Feb 2020	11 Feb 2020	Payment received		\$259.00	\$259.00 CR
30 Apr 2019	15 May 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18	\$259.00		\$0.00
26 Mar 2019	25 Mar 2019	Payment received		\$259.00	\$259.00 CR