

Fund: The Mcleod Fund  
Balance Date: 30 June 2018

Prepared By: .....  
Prepared Date: ..... / ..... / .....

Reviewed By: .....  
Reviewed Date: ..... / ..... / .....

## Audit Work Papers - Lead Schedule

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
<b>A</b>	<b>Financial Statements Review</b>					_____	_____
	<b>INCOME</b>						
<b>B</b>	<b>Member Receipts</b>	<b>9,963.36</b>	<b>9,686.44</b>	<b>276.92</b>	<b>2.86%</b>	_____	_____
<b>C</b>	<b>Investment Gains</b>	<b>141,565.04</b>	<b>1,156.43</b>	<b>140,408.61</b>	<b>12,141.56%</b>	_____	_____
C1	Increase in Market Value	141,565.04	1,156.43	140,408.61	12,141.56%	_____	_____
<b>D</b>	<b>Investment Income</b>	<b>35,461.25</b>	<b>33,937.93</b>	<b>1,523.32</b>	<b>4.49%</b>	_____	_____
D1	Interest	11,194.20	12,342.93	(1,148.73)	(9.31)%	_____	_____
D2	Other Rental Related Income	87.05	-	87.05	-	_____	_____
D3	Rent	24,180.00	21,595.00	2,585.00	11.97%	_____	_____
	<b>EXPENSE</b>						
<b>E</b>	<b>Other Expenses</b>	<b>15,025.93</b>	<b>20,536.99</b>	<b>(5,511.06)</b>	<b>(26.83)%</b>	_____	_____
	<b>INCOME TAX</b>						
<b>F</b>	<b>Income Tax Expense</b>	<b>18,716.55</b>	<b>3,578.55</b>	<b>15,138.00</b>	<b>423.02%</b>	_____	_____
	<b>PROFIT &amp; LOSS CLEARING ACCOUNT</b>						
<b>G</b>	<b>Profit &amp; Loss Clearing Account</b>	<b>153,247.17</b>	<b>20,665.26</b>	<b>132,581.91</b>	<b>641.57%</b>	_____	_____
	<b>ASSETS</b>						
<b>H</b>	<b>Investments</b>	<b>715,053.55</b>	<b>656,962.07</b>	<b>58,091.48</b>	<b>8.84%</b>	_____	_____
H1	Direct Property	560,000.00	420,000.00	140,000.00	33.33%	_____	_____
H2	Loans	155,053.55	236,962.07	(81,908.52)	(34.57)%	_____	_____
<b>I</b>	<b>Other Assets</b>	<b>12,804.01</b>	<b>78,931.10</b>	<b>(66,127.09)</b>	<b>(83.78)%</b>	_____	_____

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Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
I1	Cash At Bank	12,804.01	78,931.10	(66,127.09)	(83.78)%	_____	_____
<b>LIABILITIES</b>							
J	Borrowings	8,685.73	188,636.06	(179,950.33)	(95.40)%	_____	_____
K	Income Tax Payable	15,302.00	10,791.00	4,511.00	41.80%	_____	_____
L	Deferred Tax Liability	25,149.75	10,993.20	14,156.55	128.78%	_____	_____
<b>MEMBER ENTITLEMENTS</b>							
M	Member Entitlement Accounts	678,720.08	525,472.91	153,247.17	29.16%	_____	_____

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## Audit Work Papers

## Member Receipts

## Income Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
<b>B</b>	<b>Member Receipts</b>	<b>9,963.36</b>	<b>9,686.44</b>	<b>276.92</b>	<b>2.86%</b>	<u>          </u>	<u>          </u>
<b>B1</b>	<b>Contributions</b>	<b>9,963.36</b>	<b>9,686.44</b>	<b>276.92</b>	<b>2.86%</b>	<u>          </u>	<u>          </u>
	Employer						
	Mr Stephen Mcleod	9,963.36	9,686.44	276.92	2.86%	<u>          </u>	<u>          </u>

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## Audit Work Papers

## Increase in Market Value

## Income Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
C1	<b>Increase in Market Value</b>	<b>141,565.04</b>	<b>1,156.43</b>	<b>140,408.61</b>	<b>12,141.56%</b>	_____	_____
	Direct Property						
	32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	141,565.04	1,156.43	140,408.61	12,141.56%	_____	_____



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## Audit Work Papers

## Interest

## Income Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
<b>D1</b>	<b>Interest</b>	<b>11,194.20</b>	<b>12,342.93</b>	<b>(1,148.73)</b>	<b>(9.31)%</b>		
	Cash At Bank						
	St George Power Saver '4327	118.57	167.44	(48.87)	(29.19)%		
	St George Power Saver '7691	2.80	3.48	(0.68)	(19.54)%		
	Loans						
	Loan to Wendy McLeod	11,072.83	12,172.01	(1,099.18)	(9.03)%		
<b>D2</b>	<b>Other Rental Related Income</b>	<b>87.05</b>	<b>-</b>	<b>87.05</b>	<b>-</b>		
	Direct Property						
	32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	87.05	-	87.05	-		

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## Audit Work Papers

## Rent

## Income Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
D3	Rent	24,180.00	21,595.00	2,585.00	11.97%	_____	_____
	Direct Property						
	32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	24,180.00	21,595.00	2,585.00	11.97%	_____	_____

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## Audit Work Papers

## Other Expenses

## Expense Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
<b>E</b>	<b>Other Expenses</b>	<b>15,025.93</b>	<b>20,536.99</b>	<b>(5,511.06)</b>	<b>(26.83)%</b>		
<b>E1</b>	<b>Accountancy Fee</b>	<b>121.00</b>	<b>1,584.00</b>	<b>(1,463.00)</b>	<b>(92.36)%</b>		
<b>E2</b>	<b>Bank Fees</b>	<b>168.50</b>	<b>156.00</b>	<b>12.50</b>	<b>8.01%</b>		
	Cash At Bank						
	St George Power Saver '4327	42.50	30.00	12.50	41.67%		
	St George Power Saver '7691	30.00	30.00	-	-		
	Limited Recourse Borrowing Arrangement						
	NAB Tailored Home Loan '9158	96.00	96.00	-	-		
<b>E3</b>	<b>Borrowing Costs</b>	<b>-</b>	<b>268.88</b>	<b>(268.88)</b>	<b>(100.00)%</b>		
<b>E4</b>	<b>Depreciation</b>	<b>1,565.04</b>	<b>1,931.93</b>	<b>(366.89)</b>	<b>(18.99)%</b>		
	Capital Allowances						
	Direct Property						
	32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	880.04	1,246.93	(366.89)	(29.42)%		
	Capital Works Deduction						
	Direct Property						
	32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	685.00	685.00	-	-		
<b>E5</b>	<b>Interest Paid</b>	<b>7,574.90</b>	<b>10,601.17</b>	<b>(3,026.27)</b>	<b>(28.55)%</b>		
	Limited Recourse Borrowing Arrangement						
	NAB Tailored Home Loan '9158	7,574.90	10,601.17	(3,026.27)	(28.55)%		
<b>E6</b>	<b>Property Expenses</b>	<b>5,294.49</b>	<b>5,699.01</b>	<b>(404.52)</b>	<b>(7.10)%</b>		
	Cleaning						
	Direct Property						
	32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	-	150.00	(150.00)	(100.00)%		
	Council Rates						
	Direct Property						
	32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	1,304.10	1,340.51	(36.41)	(2.72)%		
	Garden and Lawn						
	Direct Property						
	32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	440.00	280.00	160.00	57.14%		
	Insurance Premium						
	Direct Property						
	32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	1,877.25	1,776.36	100.89	5.68%		
	Repairs Maintenance						

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Direct Property						
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)		198.00	983.00	(785.00)	(79.86)%	
Stationery Phone and Postage						
Direct Property						
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)		84.15	66.00	18.15	27.50%	
Water Rates						
Direct Property						
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)		1,390.99	1,103.14	287.85	26.09%	
<b>E7</b>	<b>Regulatory Fees</b>	<b>302.00</b>	<b>296.00</b>	<b>6.00</b>	<b>2.03%</b>	

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**Audit Work Papers**

**Income Tax Expense**

**Income Tax Accounts**

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
F	Income Tax Expense	18,716.55	3,578.55	15,138.00	423.02%	_____	_____
F1	Income Tax Expense	18,716.55	3,578.55	15,138.00	423.02%	_____	_____

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**Audit Work Papers**

**Profit & Loss Clearing Account**

**Profit & Loss Clearing Account Accounts**

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
G	Profit & Loss Clearing Account	153,247.17	20,665.26	132,581.91	641.57%	_____	_____

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## Audit Work Papers

### Direct Property

### Assets Accounts

Ref	Description	Quantity	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
H1	Direct Property		560,000.00	420,000.00	140,000.00	33.33%		
	32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	1.0000	560,000.00	420,000.00	140,000.00	33.33%		

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**Audit Work Papers**

**Loans**

**Assets Accounts**

Ref	Description	Quantity	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
H2	Loans		155,053.55	236,962.07	(81,908.52)	(34.57)%	_____	_____
	Loan to Wendy McLeod		155,053.55	236,962.07	(81,908.52)	(34.57)%	_____	_____



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## Audit Work Papers

## Cash At Bank

## Assets Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
I1	Cash At Bank	12,804.01	78,931.10	(66,127.09)	(83.78)%		
	St George Power Saver '4327	7,618.22	74,993.59	(67,375.37)	(89.84)%		
	St George Power Saver '7691	5,185.79	3,937.51	1,248.28	31.70%		

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## Audit Work Papers

## Borrowings

## Liabilities Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
<b>J</b>	<b>Borrowings</b>	<b>8,685.73</b>	<b>188,636.06</b>	<b>(179,950.33)</b>	<b>(95.40)%</b>		
<b>J1</b>	<b>Limited Recourse Borrowing Arrangement</b>	<b>8,685.73</b>	<b>188,636.06</b>	<b>(179,950.33)</b>	<b>(95.40)%</b>		
	NAB Tailored Home Loan '9158	8,685.73	188,636.06	(179,950.33)	(95.40)%		

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## Audit Work Papers

## Income Tax Payable

## Liabilities Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
<b>K</b>	<b>Income Tax Payable</b>	<b>15,302.00</b>	<b>10,791.00</b>	<b>4,511.00</b>	<b>41.80%</b>		
	Income Tax Payable	10,791.00	7,401.95	3,389.05	45.79%		
<b>K2</b>	<b>Provision for Income Tax</b>	<b>4,560.00</b>	<b>3,463.05</b>	<b>1,096.95</b>	<b>31.68%</b>		
<b>K3</b>	<b>Withholding Credits</b>	<b>(49.00)</b>	<b>(74.00)</b>	<b>25.00</b>	<b>(33.78)%</b>		
	Cash At Bank						
	St George Power Saver '4327	(49.00)	(74.00)	25.00	(33.78)%		

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## Audit Work Papers

## Deferred Tax Liability

## Liabilities Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
L	Deferred Tax Liability	25,149.75	10,993.20	14,156.55	128.78%	_____	_____
L1	Unrealised Gains/Losses	25,149.75	10,993.20	14,156.55	128.78%	_____	_____

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## Audit Work Papers

### Member Entitlement Accounts

### Member Entitlements Accounts

Ref	Description	Current FY	Previous FY	Change (\$)	Change (%)	Completed	Reviewed
M	Member Entitlement Accounts	678,720.08	525,472.91	153,247.17	29.16%		
M1	Mr Stephen Mcleod	678,720.08	525,472.91	153,247.17	29.16%		
	Accumulation	678,720.08	525,472.91	153,247.17	29.16%		

# The Mcleod Fund

## Trial Balance as at 30 June 2018

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
		<b>INCOME</b>		
		Contributions		
-	9,686.44	Employer	-	9,963.36
-	1,156.43	Increase in Market Value	-	141,565.04
-	12,342.93	Interest	-	11,194.20
-	-	Other Rental Related Income	-	87.05
-	21,595.00	Rent	-	24,180.00
		<b>EXPENSE</b>		
1,584.00	-	Accountancy Fee	121.00	-
156.00	-	Bank Fees	168.50	-
268.88	-	Borrowing Costs	-	-
1,931.93	-	Depreciation	1,565.04	-
10,601.17	-	Interest Paid	7,574.90	-
5,699.01	-	Property Expenses	5,294.49	-
296.00	-	Regulatory Fees	302.00	-
		<b>INCOME TAX</b>		
3,578.55	-	Income Tax Expense	18,716.55	-
		<b>PROFIT &amp; LOSS CLEARING ACCOUNT</b>		
20,665.26	-	Profit & Loss Clearing Account	153,247.17	-
		<b>ASSETS</b>		
420,000.00	-	Direct Property	560,000.00	-
236,962.07	-	Loans	155,053.55	-
78,931.10	-	Cash At Bank	12,804.01	-
		<b>LIABILITIES</b>		
-	188,636.06	Borrowings	-	8,685.73
-	10,791.00	Income Tax Payable	-	15,302.00
-	10,993.20	Deferred Tax Liability	-	25,149.75
		<b>MEMBER ENTITLEMENTS</b>		
-	525,472.91	Mr Stephen Mcleod	-	678,720.08
<u>780,673.97</u>	<u>780,673.97</u>		<u>914,847.21</u>	<u>914,847.21</u>

**The Mcleod Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Income</b>					
<b>Member Receipts</b>					
<b>Contributions - Employer</b>					
<b>Mr Stephen Mcleod</b>					
01/07/2017	Opening Balance				0.00
05/07/2017	AUTOMATIC DATA P			363.96	363.96 CR
19/07/2017	AUTOMATIC DATA P			363.96	727.92 CR
02/08/2017	AUTOMATIC DATA P			363.96	1,091.88 CR
16/08/2017	AUTOMATIC DATA P			363.96	1,455.84 CR
30/08/2017	AUTOMATIC DATA P			363.96	1,819.80 CR
13/09/2017	AUTOMATIC DATA P			363.96	2,183.76 CR
27/09/2017	AUTOMATIC DATA P			731.14	2,914.90 CR
11/10/2017	AUTOMATIC DATA P			366.14	3,281.04 CR
25/10/2017	AUTOMATIC DATA P			371.24	3,652.28 CR
08/11/2017	AUTOMATIC DATA P			371.24	4,023.52 CR
22/11/2017	AUTOMATIC DATA P			371.24	4,394.76 CR
06/12/2017	AUTOMATIC DATA P			371.24	4,766.00 CR
20/12/2017	AUTOMATIC DATA P			371.24	5,137.24 CR
04/01/2018	AUTOMATIC DATA P			371.24	5,508.48 CR
17/01/2018	AUTOMATIC DATA P			371.24	5,879.72 CR
01/02/2018	AUTOMATIC DATA P			371.24	6,250.96 CR
14/02/2018	AUTOMATIC DATA P			371.24	6,622.20 CR
28/02/2018	AUTOMATIC DATA P			371.24	6,993.44 CR
14/03/2018	AUTOMATIC DATA P			371.24	7,364.68 CR
28/03/2018	AUTOMATIC DATA P			371.24	7,735.92 CR
11/04/2018	AUTOMATIC DATA P			371.24	8,107.16 CR
26/04/2018	AUTOMATIC DATA P			371.24	8,478.40 CR
09/05/2018	AUTOMATIC DATA P			371.24	8,849.64 CR
23/05/2018	AUTOMATIC DATA P			371.24	9,220.88 CR
06/06/2018	AUTOMATIC DATA P			371.24	9,592.12 CR
20/06/2018	AUTOMATIC DATA P			371.24	9,963.36 CR
30/06/2018	Closing Balance				9,963.36 CR
<b>Investment Gains</b>					
<b>Increase in Market Value - Direct Property</b>					
<b>32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)</b>					
01/07/2017	Opening Balance				0.00
30/06/2018	Market Value Adjustment			141,565.04	141,565.04 CR
30/06/2018	Closing Balance				141,565.04 CR
<b>Investment Income</b>					
<b>Interest - Cash At Bank</b>					
<b>St George Power Saver '4327</b>					
01/07/2017	Opening Balance				0.00
31/07/2017	CREDIT INTEREST			15.91	15.91 CR
31/08/2017	CREDIT INTEREST			16.21	32.12 CR
30/09/2017	CREDIT INTEREST			16.07	48.19 CR
31/10/2017	CREDIT INTEREST			16.86	65.05 CR
30/11/2017	CREDIT INTEREST			16.57	81.62 CR
30/12/2017	CREDIT INTEREST			16.32	97.94 CR
31/01/2018	CREDIT INTEREST			16.63	114.57 CR
28/02/2018	CREDIT INTEREST			3.34	117.91 CR
31/03/2018	CREDIT INTEREST			0.06	117.97 CR
30/04/2018	CREDIT INTEREST			0.13	118.10 CR
31/05/2018	CREDIT INTEREST			0.21	118.31 CR
30/06/2018	CREDIT INTEREST			0.26	118.57 CR
30/06/2018	Closing Balance				118.57 CR

**The Mcleod Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Income</b>					
<b>St George Power Saver '7691</b>					
01/07/2017	Opening Balance				0.00
31/07/2017	CREDIT INTEREST			0.17	0.17 CR
31/08/2017	CREDIT INTEREST			0.16	0.33 CR
30/09/2017	CREDIT INTEREST			0.14	0.47 CR
31/10/2017	CREDIT INTEREST			0.13	0.60 CR
30/11/2017	CREDIT INTEREST			0.13	0.73 CR
30/12/2017	CREDIT INTEREST			0.36	1.09 CR
31/01/2018	CREDIT INTEREST			0.34	1.43 CR
28/02/2018	CREDIT INTEREST			0.29	1.72 CR
31/03/2018	CREDIT INTEREST			0.30	2.02 CR
30/04/2018	CREDIT INTEREST			0.27	2.29 CR
31/05/2018	CREDIT INTEREST			0.27	2.56 CR
30/06/2018	CREDIT INTEREST			0.24	2.80 CR
30/06/2018	Closing Balance				2.80 CR
<b>Interest - Loans</b>					
<b>Loan to Wendy McLeod</b>					
01/07/2017	Opening Balance				0.00
30/06/2018	Interest Charged 2018FY			11,072.83	11,072.83 CR
30/06/2018	Closing Balance				11,072.83 CR
<b>Other Rental Related Income - Direct Property</b>					
<b>32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)</b>					
01/07/2017	Opening Balance				0.00
30/06/2018	Rental Statement - Water Usage			87.05	87.05 CR
30/06/2018	Closing Balance				87.05 CR
<b>Rent - Direct Property</b>					
<b>32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)</b>					
01/07/2017	Opening Balance				0.00
31/07/2017	Coastlink RENT PAYMNT MCLEOD			1,551.75	1,551.75 CR
31/08/2017	Coastlink RENT PAYMNT MCLEOD			1,953.40	3,505.15 CR
28/09/2017	Coastlink RENT PAYMNT MCLEOD			1,435.06	4,940.21 CR
31/10/2017	Coastlink RENT PAYMNT MCLEOD			1,769.50	6,709.71 CR
30/11/2017	Coastlink RENT PAYMNT MCLEOD			2,038.50	8,748.21 CR
02/01/2018	Raine&Home Budg RENT PAYMNT MCLEOD			1,549.45	10,297.66 CR
31/01/2018	Raine&Home Budg RENT PAYMNT MCLEOD			2,554.50	12,852.16 CR
28/02/2018	Raine&Home Budg RENT PAYMNT MCLEOD			938.50	13,790.66 CR
29/03/2018	Raine&Home Budg RENT PAYMNT MCLEOD			1,984.45	15,775.11 CR
30/04/2018	Raine&Home Budg RENT PAYMNT MCLEOD			1,901.55	17,676.66 CR
31/05/2018	Raine&Home Budg RENT PAYMNT MCLEOD			1,678.50	19,355.16 CR
29/06/2018	Raine&Home Budg RENT PAYMNT MCLEOD			1,494.65	20,849.81 CR
30/06/2018	Rent			3,330.19	24,180.00 CR
30/06/2018	Closing Balance				24,180.00 CR
<b>Expenses</b>					
<b>Other Expenses</b>					
<b>Accountancy Fee</b>					
01/07/2017	Opening Balance				0.00
14/06/2018	INTERNET WITHDRAWAL Prep company statement		121.00		121.00 DR
30/06/2018	Closing Balance				121.00 DR



**The Mcleod Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Expenses</b>					
<b>Bank Fees - Cash At Bank</b>					
<b>St George Power Saver '4327</b>					
01/07/2017	Opening Balance				0.00
31/07/2017	DIRECT CREDIT/DEBIT FEES		2.50		2.50 DR
31/08/2017	DIRECT CREDIT/DEBIT FEES		2.50		5.00 DR
30/09/2017	DIRECT CREDIT/DEBIT FEES		2.50		7.50 DR
31/10/2017	DIRECT CREDIT/DEBIT FEES		2.50		10.00 DR
30/11/2017	DIRECT CREDIT/DEBIT FEES		2.50		12.50 DR
30/12/2017	DIRECT CREDIT/DEBIT FEES		2.50		15.00 DR
31/01/2018	DIRECT CREDIT/DEBIT FEES		2.50		17.50 DR
07/02/2018	BANK CHEQUE FEE		10.00		27.50 DR
28/02/2018	DIRECT CREDIT/DEBIT FEES		2.50		30.00 DR
31/03/2018	DIRECT CREDIT/DEBIT FEES		2.50		32.50 DR
31/03/2018	OVER COUNTER/EXPRESS DEP FEES		2.50		35.00 DR
30/04/2018	DIRECT CREDIT/DEBIT FEES		2.50		37.50 DR
31/05/2018	DIRECT CREDIT/DEBIT FEES		2.50		40.00 DR
30/06/2018	DIRECT CREDIT/DEBIT FEES		2.50		42.50 DR
30/06/2018	Closing Balance				42.50 DR
<b>St George Power Saver '7691</b>					
01/07/2017	Opening Balance				0.00
31/07/2017	DIRECT CREDIT/DEBIT FEES		2.50		2.50 DR
31/08/2017	DIRECT CREDIT/DEBIT FEES		2.50		5.00 DR
30/09/2017	DIRECT CREDIT/DEBIT FEES		2.50		7.50 DR
31/10/2017	DIRECT CREDIT/DEBIT FEES		2.50		10.00 DR
30/11/2017	DIRECT CREDIT/DEBIT FEES		2.50		12.50 DR
30/12/2017	DIRECT CREDIT/DEBIT FEES		2.50		15.00 DR
31/01/2018	DIRECT CREDIT/DEBIT FEES		2.50		17.50 DR
28/02/2018	DIRECT CREDIT/DEBIT FEES		2.50		20.00 DR
31/03/2018	DIRECT CREDIT/DEBIT FEES		2.50		22.50 DR
30/04/2018	DIRECT CREDIT/DEBIT FEES		2.50		25.00 DR
31/05/2018	DIRECT CREDIT/DEBIT FEES		2.50		27.50 DR
30/06/2018	DIRECT CREDIT/DEBIT FEES		2.50		30.00 DR
30/06/2018	Closing Balance				30.00 DR
<b>Bank Fees - Limited Recourse Borrowing Arrangement</b>					
<b>NAB Tailored Home Loan '9158</b>					
01/07/2017	Opening Balance				0.00
31/07/2017	Loan Service Fee		8.00		8.00 DR
31/08/2017	Loan Service Fee		8.00		16.00 DR
29/09/2017	Loan Service Fee		8.00		24.00 DR
31/10/2017	Loan Service Fee		8.00		32.00 DR
30/11/2017	Loan Service Fee		8.00		40.00 DR
29/12/2017	Loan Service Fee		8.00		48.00 DR
31/01/2018	Loan Service Fee		8.00		56.00 DR
28/02/2018	Loan Service Fee		8.00		64.00 DR
29/03/2018	Loan Service Fee		8.00		72.00 DR
30/04/2018	Loan Service Fee		8.00		80.00 DR
31/05/2018	Loan Service Fee		8.00		88.00 DR
29/06/2018	Loan Service Fee		8.00		96.00 DR
30/06/2018	Closing Balance				96.00 DR
<b>Depreciation - Capital Allowances - Direct Property</b>					
<b>32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)</b>					
01/07/2017	Opening Balance				0.00
30/06/2018	2018 Depreciation as per Workpaper		259.04		259.04 DR
30/06/2018	2018 Plant & Equipment (Division 40) as per BMT Tax Deprec		621.00		880.04 DR
30/06/2018	Closing Balance				880.04 DR

**The Mcleod Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Expenses</b>					
<b>Depreciation - Capital Works Deduction - Direct Property</b>					
<b>32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)</b>					
01/07/2017	Opening Balance				0.00
30/06/2018	2018 Capital Works Deduction (Division 43) as per BMT Tax L		685.00		685.00 DR
30/06/2018	Closing Balance				685.00 DR
<b>Interest Paid - Limited Recourse Borrowing Arrangement</b>					
<b>NAB Tailored Home Loan '9158</b>					
01/07/2017	Opening Balance				0.00
31/07/2017	Interest Charged		928.26		928.26 DR
31/08/2017	Interest Charged		927.25		1,855.51 DR
29/09/2017	Interest Charged		866.07		2,721.58 DR
31/10/2017	Interest Charged		953.58		3,675.16 DR
30/11/2017	Interest Charged		893.08		4,568.24 DR
29/12/2017	Interest Charged		953.48		5,521.72 DR
31/01/2018	Interest Charged		1,123.17		6,644.89 DR
28/02/2018	Interest Charged		660.97		7,305.86 DR
29/03/2018	Interest Charged		86.36		7,392.22 DR
30/04/2018	Interest Charged		69.88		7,462.10 DR
31/05/2018	Interest Charged		61.44		7,523.54 DR
29/06/2018	Interest Charged		51.36		7,574.90 DR
30/06/2018	Closing Balance				7,574.90 DR
<b>Property Expenses - Council Rates - Direct Property</b>					
<b>32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)</b>					
01/07/2017	Opening Balance				0.00
30/06/2018	Council Rates		1,304.10		1,304.10 DR
30/06/2018	Closing Balance				1,304.10 DR
<b>Property Expenses - Garden and Lawn - Direct Property</b>					
<b>32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)</b>					
01/07/2017	Opening Balance				0.00
30/06/2018	Garden and Lawn		440.00		440.00 DR
30/06/2018	Closing Balance				440.00 DR
<b>Property Expenses - Insurance Premium - Direct Property</b>					
<b>32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)</b>					
01/07/2017	Opening Balance				0.00
11/07/2017	GIO HGL004711714		154.63		154.63 DR
11/08/2017	GIO HGL004711714		154.63		309.26 DR
12/09/2017	GIO HGL004711714		154.63		463.89 DR
11/10/2017	GIO HGL004711714		154.63		618.52 DR
13/11/2017	GIO HGL004711714		154.63		773.15 DR
12/12/2017	GIO HGL004711714		154.63		927.78 DR
11/01/2018	GIO HGL004711714		154.63		1,082.41 DR
13/02/2018	GIO HGL004711714		154.63		1,237.04 DR
13/03/2018	GIO HGL004711714		154.63		1,391.67 DR
11/04/2018	GIO HGL004711714		161.86		1,553.53 DR
11/05/2018	GIO HGL004711714		161.86		1,715.39 DR
12/06/2018	GIO HGL004711714		161.86		1,877.25 DR
30/06/2018	Closing Balance				1,877.25 DR
<b>Property Expenses - Repairs Maintenance - Direct Property</b>					
<b>32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)</b>					
01/07/2017	Opening Balance				0.00
30/06/2018	Repairs Maintenance		198.00		198.00 DR
30/06/2018	Closing Balance				198.00 DR

**The Mcleod Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Expenses</b>					
<b>Property Expenses - Stationery Phone and Postage - Direct Property</b>					
<b>32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)</b>					
01/07/2017	Opening Balance				0.00
30/06/2018	Stationery Phone and Postage		84.15		84.15 DR
30/06/2018	Closing Balance				84.15 DR
<b>Property Expenses - Water Rates - Direct Property</b>					
<b>32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)</b>					
01/07/2017	Opening Balance				0.00
30/06/2018	Water Rates		1,390.99		1,390.99 DR
30/06/2018	Closing Balance				1,390.99 DR
<b>Regulatory Fees</b>					
01/07/2017	Opening Balance				0.00
14/06/2018	TFR WDL BPAY TO ASIC		48.00		48.00 DR
14/06/2018	TFR WDL BPAY TO ASIC		254.00		302.00 DR
30/06/2018	Closing Balance				302.00 DR
<b>Income Tax</b>					
<b>Income Tax Expense</b>					
<b>Income Tax Expense</b>					
01/07/2017	Opening Balance				0.00
30/06/2018	Change in provision for deferred tax		14,156.55		14,156.55 DR
30/06/2018	Fund Income Tax		4,560.00		18,716.55 DR
30/06/2018	Closing Balance				18,716.55 DR
<b>Assets</b>					
<b>Investments - 32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)</b>					
01/07/2017	Opening Balance	1.00000			420,000.00 DR
30/06/2018	2018 Capital Works Deduction (Division 43) as per BMT Tax I			685.00	419,315.00 DR
30/06/2018	2018 Depreciation as per Workpaper			259.04	419,055.96 DR
30/06/2018	2018 Plant & Equipment (Division 40) as per BMT Tax Deprec			621.00	418,434.96 DR
30/06/2018	Market Value Adjustment		141,565.04		560,000.00 DR
30/06/2018	Closing Balance	1.00000			560,000.00 DR
<b>Investments - Loan to Wendy McLeod</b>					
01/07/2017	Opening Balance				236,962.07 DR
01/03/2018	Loan Repayment			92,981.35	143,980.72 DR
30/06/2018	Interest Charged 2018FY		11,072.83		155,053.55 DR
30/06/2018	Closing Balance				155,053.55 DR
<b>Cash At Bank - St George Power Saver '4327</b>					
01/07/2017	Opening Balance				74,993.59 DR
11/07/2017	GIO HGL004711714			154.63	74,838.96 DR
31/07/2017	Coastlink RENT PAYMNT MCLEOD		1,551.75		76,390.71 DR
31/07/2017	CREDIT INTEREST		15.91		76,406.62 DR
31/07/2017	DIRECT CREDIT/DEBIT FEES			2.50	76,404.12 DR
31/07/2017	TFN WITHHOLDING TAX			7.00	76,397.12 DR
11/08/2017	GIO HGL004711714			154.63	76,242.49 DR
31/08/2017	Coastlink RENT PAYMNT MCLEOD		1,953.40		78,195.89 DR
31/08/2017	CREDIT INTEREST		16.21		78,212.10 DR
31/08/2017	DIRECT CREDIT/DEBIT FEES			2.50	78,209.60 DR
31/08/2017	TFN WITHHOLDING TAX			7.00	78,202.60 DR
12/09/2017	GIO HGL004711714			154.63	78,047.97 DR
28/09/2017	Coastlink RENT PAYMNT MCLEOD		1,435.06		79,483.03 DR
30/09/2017	CREDIT INTEREST		16.07		79,499.10 DR
30/09/2017	DIRECT CREDIT/DEBIT FEES			2.50	79,496.60 DR
30/09/2017	TFN WITHHOLDING TAX			7.00	79,489.60 DR
11/10/2017	GIO HGL004711714			154.63	79,334.97 DR

**The Mcleod Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
<b>Cash At Bank - St George Power Saver '4327</b>					
31/10/2017	Coastlink RENT PAYMNT MCLEOD		1,769.50		81,104.47 DR
31/10/2017	CREDIT INTEREST		16.86		81,121.33 DR
31/10/2017	DIRECT CREDIT/DEBIT FEES			2.50	81,118.83 DR
31/10/2017	TFN WITHHOLDING TAX			7.00	81,111.83 DR
13/11/2017	GIO HGL004711714			154.63	80,957.20 DR
29/11/2017	INTERNET WITHDRAWAL cover mortgage payments			6,000.00	74,957.20 DR
30/11/2017	Coastlink RENT PAYMNT MCLEOD		2,038.50		76,995.70 DR
30/11/2017	CREDIT INTEREST		16.57		77,012.27 DR
30/11/2017	DIRECT CREDIT/DEBIT FEES			2.50	77,009.77 DR
30/11/2017	TFN WITHHOLDING TAX			7.00	77,002.77 DR
12/12/2017	GIO HGL004711714			154.63	76,848.14 DR
30/12/2017	CREDIT INTEREST		16.32		76,864.46 DR
30/12/2017	DIRECT CREDIT/DEBIT FEES			2.50	76,861.96 DR
30/12/2017	TFN WITHHOLDING TAX			7.00	76,854.96 DR
02/01/2018	Raine&Horne Budg RENT PAYMNT MCLEOD		1,549.45		78,404.41 DR
11/01/2018	GIO HGL004711714			154.63	78,249.78 DR
31/01/2018	CREDIT INTEREST		16.63		78,266.41 DR
31/01/2018	DIRECT CREDIT/DEBIT FEES			2.50	78,263.91 DR
31/01/2018	Raine&Horne Budg RENT PAYMNT MCLEOD		2,554.50		80,818.41 DR
31/01/2018	TFN WITHHOLDING TAX			7.00	80,811.41 DR
07/02/2018	BANK CHEQUE FEE			10.00	80,801.41 DR
07/02/2018	BANK CHEQUE WDL			80,000.00	801.41 DR
13/02/2018	GIO HGL004711714			154.63	646.78 DR
28/02/2018	CREDIT INTEREST		3.34		650.12 DR
28/02/2018	DIRECT CREDIT/DEBIT FEES			2.50	647.62 DR
28/02/2018	Raine&Horne Budg RENT PAYMNT MCLEOD		938.50		1,586.12 DR
13/03/2018	GIO HGL004711714			154.63	1,431.49 DR
23/03/2018	CASH			1,000.00	431.49 DR
27/03/2018	TRANSFER CREDIT		1,000.00		1,431.49 DR
29/03/2018	Raine&Horne Budg RENT PAYMNT MCLEOD		1,984.45		3,415.94 DR
31/03/2018	CREDIT INTEREST		0.06		3,416.00 DR
31/03/2018	DIRECT CREDIT/DEBIT FEES			2.50	3,413.50 DR
31/03/2018	OVER COUNTER/EXPRESS DEP FEES			2.50	3,411.00 DR
11/04/2018	GIO HGL004711714			161.86	3,249.14 DR
30/04/2018	CREDIT INTEREST		0.13		3,249.27 DR
30/04/2018	DIRECT CREDIT/DEBIT FEES			2.50	3,246.77 DR
30/04/2018	Raine&Horne Budg RENT PAYMNT MCLEOD		1,901.55		5,148.32 DR
11/05/2018	GIO HGL004711714			161.86	4,986.46 DR
31/05/2018	CREDIT INTEREST		0.21		4,986.67 DR
31/05/2018	DIRECT CREDIT/DEBIT FEES			2.50	4,984.17 DR
31/05/2018	Raine&Horne Budg RENT PAYMNT MCLEOD		1,678.50		6,662.67 DR
12/06/2018	GIO HGL004711714			161.86	6,500.81 DR
14/06/2018	INTERNET WITHDRAWAL Prep company statement			121.00	6,379.81 DR
14/06/2018	TFR WDL BPAY TO ASIC			254.00	6,125.81 DR
29/06/2018	Raine&Horne Budg RENT PAYMNT MCLEOD		1,494.65		7,620.46 DR
30/06/2018	CREDIT INTEREST		0.26		7,620.72 DR
30/06/2018	DIRECT CREDIT/DEBIT FEES			2.50	7,618.22 DR
30/06/2018	<b>Closing Balance</b>				<b>7,618.22 DR</b>
<b>Cash At Bank - St George Power Saver '7691</b>					
01/07/2017	<b>Opening Balance</b>				<b>3,937.51 DR</b>
05/07/2017	AUTOMATIC DATA P		363.96		4,301.47 DR
19/07/2017	AUTOMATIC DATA P		363.96		4,665.43 DR
26/07/2017	TO A/C 117989158 LOAN INSTALMENT			1,219.99	3,445.44 DR
31/07/2017	CREDIT INTEREST		0.17		3,445.61 DR
31/07/2017	DIRECT CREDIT/DEBIT FEES			2.50	3,443.11 DR
02/08/2017	AUTOMATIC DATA P		363.96		3,807.07 DR
16/08/2017	AUTOMATIC DATA P		363.96		4,171.03 DR

**The Mcleod Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
<b>Cash At Bank - St George Power Saver '7691</b>					
28/08/2017	TO A/C 117989158 LOAN INSTALMENT			1,219.99	2,951.04 DR
30/08/2017	AUTOMATIC DATA P		363.96		3,315.00 DR
31/08/2017	CREDIT INTEREST		0.16		3,315.16 DR
31/08/2017	DIRECT CREDIT/DEBIT FEES			2.50	3,312.66 DR
13/09/2017	AUTOMATIC DATA P		363.96		3,676.62 DR
26/09/2017	TO A/C 117989158 LOAN INSTALMENT			1,219.99	2,456.63 DR
27/09/2017	AUTOMATIC DATA P		731.14		3,187.77 DR
30/09/2017	CREDIT INTEREST		0.14		3,187.91 DR
30/09/2017	DIRECT CREDIT/DEBIT FEES			2.50	3,185.41 DR
11/10/2017	AUTOMATIC DATA P		366.14		3,551.55 DR
25/10/2017	AUTOMATIC DATA P		371.24		3,922.79 DR
26/10/2017	TO A/C 117989158 LOAN INSTALMENT			1,219.99	2,702.80 DR
31/10/2017	CREDIT INTEREST		0.13		2,702.93 DR
31/10/2017	DIRECT CREDIT/DEBIT FEES			2.50	2,700.43 DR
08/11/2017	AUTOMATIC DATA P		371.24		3,071.67 DR
22/11/2017	AUTOMATIC DATA P		371.24		3,442.91 DR
27/11/2017	TO A/C 117989158 LOAN INSTALMENT			1,219.99	2,222.92 DR
29/11/2017	INTERNET DEPOSIT cover mortgage payments	6,000.00			8,222.92 DR
30/11/2017	CREDIT INTEREST		0.13		8,223.05 DR
30/11/2017	DIRECT CREDIT/DEBIT FEES			2.50	8,220.55 DR
06/12/2017	AUTOMATIC DATA P		371.24		8,591.79 DR
20/12/2017	AUTOMATIC DATA P		371.24		8,963.03 DR
27/12/2017	TO A/C 117989158 LOAN INSTALMENT			1,219.99	7,743.04 DR
30/12/2017	CREDIT INTEREST		0.36		7,743.40 DR
30/12/2017	DIRECT CREDIT/DEBIT FEES			2.50	7,740.90 DR
04/01/2018	AUTOMATIC DATA P		371.24		8,112.14 DR
17/01/2018	AUTOMATIC DATA P		371.24		8,483.38 DR
29/01/2018	TO A/C 117989158 LOAN INSTALMENT			1,219.99	7,263.39 DR
31/01/2018	CREDIT INTEREST		0.34		7,263.73 DR
31/01/2018	DIRECT CREDIT/DEBIT FEES			2.50	7,261.23 DR
01/02/2018	AUTOMATIC DATA P		371.24		7,632.47 DR
14/02/2018	AUTOMATIC DATA P		371.24		8,003.71 DR
26/02/2018	TO A/C 117989158 LOAN INSTALMENT			1,219.99	6,783.72 DR
28/02/2018	AUTOMATIC DATA P		371.24		7,154.96 DR
28/02/2018	CREDIT INTEREST		0.29		7,155.25 DR
28/02/2018	DIRECT CREDIT/DEBIT FEES			2.50	7,152.75 DR
14/03/2018	AUTOMATIC DATA P		371.24		7,523.99 DR
26/03/2018	TO A/C 117989158 LOAN INSTALMENT			1,219.99	6,304.00 DR
28/03/2018	AUTOMATIC DATA P		371.24		6,675.24 DR
31/03/2018	CREDIT INTEREST		0.30		6,675.54 DR
31/03/2018	DIRECT CREDIT/DEBIT FEES			2.50	6,673.04 DR
11/04/2018	AUTOMATIC DATA P		371.24		7,044.28 DR
26/04/2018	AUTOMATIC DATA P		371.24		7,415.52 DR
26/04/2018	TO A/C 117989158 LOAN INSTALMENT			1,219.99	6,195.53 DR
30/04/2018	CREDIT INTEREST		0.27		6,195.80 DR
30/04/2018	DIRECT CREDIT/DEBIT FEES			2.50	6,193.30 DR
09/05/2018	AUTOMATIC DATA P		371.24		6,564.54 DR
23/05/2018	AUTOMATIC DATA P		371.24		6,935.78 DR
28/05/2018	TO A/C 117989158 LOAN INSTALMENT			1,219.99	5,715.79 DR
31/05/2018	CREDIT INTEREST		0.27		5,716.06 DR
31/05/2018	DIRECT CREDIT/DEBIT FEES			2.50	5,713.56 DR
06/06/2018	AUTOMATIC DATA P		371.24		6,084.80 DR
14/06/2018	TFR WDL BPAY TO ASIC			48.00	6,036.80 DR
20/06/2018	AUTOMATIC DATA P		371.24		6,408.04 DR
26/06/2018	TO A/C 117989158 LOAN INSTALMENT			1,219.99	5,188.05 DR
30/06/2018	CREDIT INTEREST		0.24		5,188.29 DR
30/06/2018	DIRECT CREDIT/DEBIT FEES			2.50	5,185.79 DR

**The Mcleod Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
30/06/2018	Closing Balance				5,185.79 DR
<b>Other Assets - Unsettled Trades</b>					
<b>Acquisitions - Limited Recourse Borrowing Arrangement</b>					
<b>NAB Tailored Home Loan '9158</b>					
01/07/2017	Opening Balance				0.00
26/07/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C			1,219.99	1,219.99 CR
26/07/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C		1,219.99		0.00 CR
31/07/2017	Interest Charged			928.26	928.26 CR
31/07/2017	Interest Charged		928.26		0.00 CR
31/07/2017	Loan Service Fee			8.00	8.00 CR
31/07/2017	Loan Service Fee		8.00		0.00 CR
28/08/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C			1,219.99	1,219.99 CR
28/08/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C		1,219.99		0.00 CR
31/08/2017	Interest Charged			927.25	927.25 CR
31/08/2017	Interest Charged		927.25		0.00 CR
31/08/2017	Loan Service Fee			8.00	8.00 CR
31/08/2017	Loan Service Fee		8.00		0.00 CR
26/09/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C			1,219.99	1,219.99 CR
26/09/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C		1,219.99		0.00 CR
29/09/2017	Interest Charged			866.07	866.07 CR
29/09/2017	Interest Charged		866.07		0.00 CR
29/09/2017	Loan Service Fee			8.00	8.00 CR
29/09/2017	Loan Service Fee		8.00		0.00 CR
26/10/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C			1,219.99	1,219.99 CR
26/10/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C		1,219.99		0.00 CR
31/10/2017	Interest Charged			953.58	953.58 CR
31/10/2017	Interest Charged		953.58		0.00 CR
31/10/2017	Loan Service Fee			8.00	8.00 CR
31/10/2017	Loan Service Fee		8.00		0.00 CR
27/11/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C			1,219.99	1,219.99 CR
27/11/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C		1,219.99		0.00 CR
30/11/2017	Interest Charged			893.08	893.08 CR
30/11/2017	Interest Charged		893.08		0.00 CR
30/11/2017	Loan Service Fee			8.00	8.00 CR
30/11/2017	Loan Service Fee		8.00		0.00 CR
27/12/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C			1,219.99	1,219.99 CR
27/12/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C		1,219.99		0.00 CR
29/12/2017	Interest Charged			953.48	953.48 CR
29/12/2017	Interest Charged		953.48		0.00 CR
29/12/2017	Loan Service Fee			8.00	8.00 CR
29/12/2017	Loan Service Fee		8.00		0.00 CR
29/01/2018	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C			1,219.99	1,219.99 CR
29/01/2018	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C		1,219.99		0.00 CR
31/01/2018	Interest Charged			1,123.17	1,123.17 CR
31/01/2018	Interest Charged		1,123.17		0.00 CR
31/01/2018	Loan Service Fee			8.00	8.00 CR
31/01/2018	Loan Service Fee		8.00		0.00 CR
08/02/2018	Cheque Deposit			80,000.00	80,000.00 CR
08/02/2018	Cheque Deposit		80,000.00		0.00 CR
26/02/2018	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C			1,219.99	1,219.99 CR
26/02/2018	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C		1,219.99		0.00 CR
28/02/2018	Interest Charged			660.97	660.97 CR
28/02/2018	Interest Charged		660.97		0.00 CR
28/02/2018	Loan Service Fee			8.00	8.00 CR
28/02/2018	Loan Service Fee		8.00		0.00 CR
01/03/2018	Cash and/or Cheques Deposit			92,981.35	92,981.35 CR
01/03/2018	Cash and/or Cheques Deposit		92,981.35		0.00 CR
26/03/2018	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C			1,219.99	1,219.99 CR

**The Mcleod Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
26/03/2018	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C		1,219.99		0.00 CR
29/03/2018	Interest Charged			86.36	86.36 CR
29/03/2018	Interest Charged		86.36		0.00 CR
29/03/2018	Loan Service Fee			8.00	8.00 CR
29/03/2018	Loan Service Fee		8.00		0.00 CR
26/04/2018	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C			1,219.99	1,219.99 CR
26/04/2018	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C		1,219.99		0.00 CR
30/04/2018	Interest Charged			69.88	69.88 CR
30/04/2018	Interest Charged		69.88		0.00 CR
30/04/2018	Loan Service Fee			8.00	8.00 CR
30/04/2018	Loan Service Fee		8.00		0.00 CR
28/05/2018	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C			1,219.99	1,219.99 CR
28/05/2018	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C		1,219.99		0.00 CR
31/05/2018	Interest Charged			61.44	61.44 CR
31/05/2018	Interest Charged		61.44		0.00 CR
31/05/2018	Loan Service Fee			8.00	8.00 CR
31/05/2018	Loan Service Fee		8.00		0.00 CR
26/06/2018	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C			1,219.99	1,219.99 CR
26/06/2018	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C		1,219.99		0.00 CR
29/06/2018	Interest Charged			51.36	51.36 CR
29/06/2018	Interest Charged		51.36		0.00 CR
29/06/2018	Loan Service Fee			8.00	8.00 CR
29/06/2018	Loan Service Fee		8.00		0.00 CR
<b>30/06/2018</b>	<b>Closing Balance</b>				<b>0.00</b>

**Acquisitions - Loans**

**Loan to Wendy McLeod**

<b>01/07/2017</b>	<b>Opening Balance</b>				<b>0.00</b>
01/03/2018	Loan Repayment			92,981.35	92,981.35 CR
01/03/2018	Loan Repayment		92,981.35		0.00 CR
30/06/2018	Interest Charged 2018FY			11,072.83	11,072.83 CR
30/06/2018	Interest Charged 2018FY		11,072.83		0.00 CR
<b>30/06/2018</b>	<b>Closing Balance</b>				<b>0.00</b>

**Other Assets - Receivables**

**Investment Income Receivable - Interest - Cash At Bank**

**St George Power Saver '4327**

<b>01/07/2017</b>	<b>Opening Balance</b>				<b>0.00</b>
31/07/2017	CREDIT INTEREST			8.91	8.91 CR
31/07/2017	CREDIT INTEREST		8.91		0.00 CR
31/08/2017	CREDIT INTEREST			9.21	9.21 CR
31/08/2017	CREDIT INTEREST		9.21		0.00 CR
30/09/2017	CREDIT INTEREST			9.07	9.07 CR
30/09/2017	CREDIT INTEREST		9.07		0.00 CR
31/10/2017	CREDIT INTEREST			9.86	9.86 CR
31/10/2017	CREDIT INTEREST		9.86		0.00 CR
30/11/2017	CREDIT INTEREST			9.57	9.57 CR
30/11/2017	CREDIT INTEREST		9.57		0.00 CR
30/12/2017	CREDIT INTEREST			9.32	9.32 CR
30/12/2017	CREDIT INTEREST		9.32		0.00 CR
31/01/2018	CREDIT INTEREST			9.63	9.63 CR
31/01/2018	CREDIT INTEREST		9.63		0.00 CR
28/02/2018	CREDIT INTEREST			3.34	3.34 CR
28/02/2018	CREDIT INTEREST		3.34		0.00 CR
31/03/2018	CREDIT INTEREST			0.06	0.06 CR
31/03/2018	CREDIT INTEREST		0.06		0.00 CR
30/04/2018	CREDIT INTEREST			0.13	0.13 CR
30/04/2018	CREDIT INTEREST		0.13		0.00 CR
31/05/2018	CREDIT INTEREST			0.21	0.21 CR

**The Mcleod Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
31/05/2018	CREDIT INTEREST		0.21		0.00 CR
30/06/2018	CREDIT INTEREST			0.26	0.26 CR
30/06/2018	CREDIT INTEREST		0.26		0.00 CR
<b>30/06/2018</b>	<b>Closing Balance</b>				<b>0.00</b>
<b>St George Power Saver '7691</b>					
<b>01/07/2017</b>	<b>Opening Balance</b>				<b>0.00</b>
31/07/2017	CREDIT INTEREST			0.17	0.17 CR
31/07/2017	CREDIT INTEREST		0.17		0.00 CR
31/08/2017	CREDIT INTEREST			0.16	0.16 CR
31/08/2017	CREDIT INTEREST		0.16		0.00 CR
30/09/2017	CREDIT INTEREST			0.14	0.14 CR
30/09/2017	CREDIT INTEREST		0.14		0.00 CR
31/10/2017	CREDIT INTEREST			0.13	0.13 CR
31/10/2017	CREDIT INTEREST		0.13		0.00 CR
30/11/2017	CREDIT INTEREST			0.13	0.13 CR
30/11/2017	CREDIT INTEREST		0.13		0.00 CR
30/12/2017	CREDIT INTEREST			0.36	0.36 CR
30/12/2017	CREDIT INTEREST		0.36		0.00 CR
31/01/2018	CREDIT INTEREST			0.34	0.34 CR
31/01/2018	CREDIT INTEREST		0.34		0.00 CR
28/02/2018	CREDIT INTEREST			0.29	0.29 CR
28/02/2018	CREDIT INTEREST		0.29		0.00 CR
31/03/2018	CREDIT INTEREST			0.30	0.30 CR
31/03/2018	CREDIT INTEREST		0.30		0.00 CR
30/04/2018	CREDIT INTEREST			0.27	0.27 CR
30/04/2018	CREDIT INTEREST		0.27		0.00 CR
31/05/2018	CREDIT INTEREST			0.27	0.27 CR
31/05/2018	CREDIT INTEREST		0.27		0.00 CR
30/06/2018	CREDIT INTEREST			0.24	0.24 CR
30/06/2018	CREDIT INTEREST		0.24		0.00 CR
<b>30/06/2018</b>	<b>Closing Balance</b>				<b>0.00</b>
<b>Investment Income Receivable - Interest - Loans</b>					
<b>Loan to Wendy McLeod</b>					
<b>01/07/2017</b>	<b>Opening Balance</b>				<b>0.00</b>
30/06/2018	Interest Charged 2018FY			11,072.83	11,072.83 CR
30/06/2018	Interest Charged 2018FY		11,072.83		0.00 CR
<b>30/06/2018</b>	<b>Closing Balance</b>				<b>0.00</b>
<b>Investment Income Receivable - Other Rental Related Income - Direct Property</b>					
<b>32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)</b>					
<b>01/07/2017</b>	<b>Opening Balance</b>				<b>0.00</b>
30/06/2018	Rental Statement - Water Usage			87.05	87.05 CR
30/06/2018	Rental Statement - Water Usage		87.05		0.00 CR
<b>30/06/2018</b>	<b>Closing Balance</b>				<b>0.00</b>
<b>Investment Income Receivable - Rent - Direct Property</b>					
<b>32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)</b>					
<b>01/07/2017</b>	<b>Opening Balance</b>				<b>0.00</b>
31/07/2017	Coastlink RENT PAYMNT MCLEOD			1,551.75	1,551.75 CR
31/07/2017	Coastlink RENT PAYMNT MCLEOD		1,551.75		0.00 CR
31/08/2017	Coastlink RENT PAYMNT MCLEOD			1,953.40	1,953.40 CR
31/08/2017	Coastlink RENT PAYMNT MCLEOD		1,953.40		0.00 CR
28/09/2017	Coastlink RENT PAYMNT MCLEOD			1,435.06	1,435.06 CR
28/09/2017	Coastlink RENT PAYMNT MCLEOD		1,435.06		0.00 CR
31/10/2017	Coastlink RENT PAYMNT MCLEOD			1,769.50	1,769.50 CR
31/10/2017	Coastlink RENT PAYMNT MCLEOD		1,769.50		0.00 CR
30/11/2017	Coastlink RENT PAYMNT MCLEOD			2,038.50	2,038.50 CR
30/11/2017	Coastlink RENT PAYMNT MCLEOD		2,038.50		0.00 CR
02/01/2018	Raine&Horne Budg RENT PAYMNT MCLEOD			1,549.45	1,549.45 CR



**The Mcleod Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
02/01/2018	Raine&Horne Budg RENT PAYMNT MCLEOD		1,549.45		0.00 CR
31/01/2018	Raine&Horne Budg RENT PAYMNT MCLEOD			2,554.50	2,554.50 CR
31/01/2018	Raine&Horne Budg RENT PAYMNT MCLEOD		2,554.50		0.00 CR
28/02/2018	Raine&Horne Budg RENT PAYMNT MCLEOD			938.50	938.50 CR
28/02/2018	Raine&Horne Budg RENT PAYMNT MCLEOD		938.50		0.00 CR
29/03/2018	Raine&Horne Budg RENT PAYMNT MCLEOD			1,984.45	1,984.45 CR
29/03/2018	Raine&Horne Budg RENT PAYMNT MCLEOD		1,984.45		0.00 CR
30/04/2018	Raine&Horne Budg RENT PAYMNT MCLEOD			1,901.55	1,901.55 CR
30/04/2018	Raine&Horne Budg RENT PAYMNT MCLEOD		1,901.55		0.00 CR
31/05/2018	Raine&Horne Budg RENT PAYMNT MCLEOD			1,678.50	1,678.50 CR
31/05/2018	Raine&Horne Budg RENT PAYMNT MCLEOD		1,678.50		0.00 CR
29/06/2018	Raine&Horne Budg RENT PAYMNT MCLEOD			1,494.65	1,494.65 CR
29/06/2018	Raine&Horne Budg RENT PAYMNT MCLEOD		1,494.65		0.00 CR
30/06/2018	Rent			87.05	87.05 CR
30/06/2018	Rental Income/Disbursements Received		87.05		0.00 CR
<b>30/06/2018</b>	<b>Closing Balance</b>				<b>0.00</b>
<b>Member Income Receivable - Contributions</b>					
<b>Mr Stephen Mcleod</b>					
<b>01/07/2017</b>	<b>Opening Balance</b>				<b>0.00</b>
05/07/2017	AUTOMATIC DATA P		363.96		363.96 DR
05/07/2017	Contribution Received			363.96	0.00 CR
19/07/2017	AUTOMATIC DATA P		363.96		363.96 DR
19/07/2017	Contribution Received			363.96	0.00 CR
02/08/2017	AUTOMATIC DATA P		363.96		363.96 DR
02/08/2017	Contribution Received			363.96	0.00 CR
16/08/2017	AUTOMATIC DATA P		363.96		363.96 DR
16/08/2017	Contribution Received			363.96	0.00 CR
30/08/2017	AUTOMATIC DATA P		363.96		363.96 DR
30/08/2017	Contribution Received			363.96	0.00 CR
13/09/2017	AUTOMATIC DATA P		363.96		363.96 DR
13/09/2017	Contribution Received			363.96	0.00 CR
27/09/2017	AUTOMATIC DATA P		731.14		731.14 DR
27/09/2017	Contribution Received			731.14	0.00 CR
11/10/2017	AUTOMATIC DATA P		366.14		366.14 DR
11/10/2017	Contribution Received			366.14	0.00 CR
25/10/2017	AUTOMATIC DATA P		371.24		371.24 DR
25/10/2017	Contribution Received			371.24	0.00 CR
08/11/2017	AUTOMATIC DATA P		371.24		371.24 DR
08/11/2017	Contribution Received			371.24	0.00 CR
22/11/2017	AUTOMATIC DATA P		371.24		371.24 DR
22/11/2017	Contribution Received			371.24	0.00 CR
06/12/2017	AUTOMATIC DATA P		371.24		371.24 DR
06/12/2017	Contribution Received			371.24	0.00 CR
20/12/2017	AUTOMATIC DATA P		371.24		371.24 DR
20/12/2017	Contribution Received			371.24	0.00 CR
04/01/2018	AUTOMATIC DATA P		371.24		371.24 DR
04/01/2018	Contribution Received			371.24	0.00 CR
17/01/2018	AUTOMATIC DATA P		371.24		371.24 DR
17/01/2018	Contribution Received			371.24	0.00 CR
01/02/2018	AUTOMATIC DATA P		371.24		371.24 DR
01/02/2018	Contribution Received			371.24	0.00 CR
14/02/2018	AUTOMATIC DATA P		371.24		371.24 DR
14/02/2018	Contribution Received			371.24	0.00 CR
28/02/2018	AUTOMATIC DATA P		371.24		371.24 DR
28/02/2018	Contribution Received			371.24	0.00 CR
14/03/2018	AUTOMATIC DATA P		371.24		371.24 DR
14/03/2018	Contribution Received			371.24	0.00 CR
28/03/2018	AUTOMATIC DATA P		371.24		371.24 DR
28/03/2018	Contribution Received			371.24	0.00 CR

**The Mcleod Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
11/04/2018	AUTOMATIC DATA P		371.24		371.24 DR
11/04/2018	Contribution Received			371.24	0.00 CR
26/04/2018	AUTOMATIC DATA P		371.24		371.24 DR
26/04/2018	Contribution Received			371.24	0.00 CR
09/05/2018	AUTOMATIC DATA P		371.24		371.24 DR
09/05/2018	Contribution Received			371.24	0.00 CR
23/05/2018	AUTOMATIC DATA P		371.24		371.24 DR
23/05/2018	Contribution Received			371.24	0.00 CR
06/06/2018	AUTOMATIC DATA P		371.24		371.24 DR
06/06/2018	Contribution Received			371.24	0.00 CR
20/06/2018	AUTOMATIC DATA P		371.24		371.24 DR
20/06/2018	Contribution Received			371.24	0.00 CR
30/06/2018	Closing Balance				0.00

## Liabilities

### Other Creditors and Accruals

#### Accountancy Fee

01/07/2017	Opening Balance				0.00
14/06/2018	INTERNET WITHDRAWAL Prep company statement			121.00	121.00 CR
14/06/2018	INTERNET WITHDRAWAL Prep company statement		121.00		0.00 CR
30/06/2018	Closing Balance				0.00

#### Bank Fees - Cash At Bank

##### St George Power Saver '4327

01/07/2017	Opening Balance				0.00
31/07/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/07/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/08/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/08/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
30/09/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/09/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/10/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/10/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
30/11/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/11/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
30/12/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/12/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/01/2018	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/01/2018	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
07/02/2018	BANK CHEQUE FEE			10.00	10.00 CR
07/02/2018	BANK CHEQUE FEE		10.00		0.00 CR
28/02/2018	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
28/02/2018	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/03/2018	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/03/2018	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/03/2018	OVER COUNTER/EXPRESS DEP FEES			2.50	2.50 CR
31/03/2018	OVER COUNTER/EXPRESS DEP FEES		2.50		0.00 CR
30/04/2018	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/04/2018	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/05/2018	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/05/2018	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
30/06/2018	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/06/2018	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
30/06/2018	Closing Balance				0.00

**The Mcleod Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
<b>St George Power Saver '7691</b>					
01/07/2017	Opening Balance				0.00
31/07/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/07/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/08/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/08/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
30/09/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/09/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/10/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/10/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
30/11/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/11/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
30/12/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/12/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/01/2018	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/01/2018	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
28/02/2018	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
28/02/2018	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/03/2018	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/03/2018	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
30/04/2018	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/04/2018	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/05/2018	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/05/2018	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
30/06/2018	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/06/2018	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
30/06/2018	Closing Balance				0.00
<b>Bank Fees - Limited Recourse Borrowing Arrangement</b>					
<b>NAB Tailored Home Loan '9158</b>					
01/07/2017	Opening Balance				0.00
31/07/2017	Loan Service Fee			8.00	8.00 CR
31/07/2017	Loan Service Fee		8.00		0.00 CR
31/08/2017	Loan Service Fee			8.00	8.00 CR
31/08/2017	Loan Service Fee		8.00		0.00 CR
29/09/2017	Loan Service Fee			8.00	8.00 CR
29/09/2017	Loan Service Fee		8.00		0.00 CR
31/10/2017	Loan Service Fee			8.00	8.00 CR
31/10/2017	Loan Service Fee		8.00		0.00 CR
30/11/2017	Loan Service Fee			8.00	8.00 CR
30/11/2017	Loan Service Fee		8.00		0.00 CR
29/12/2017	Loan Service Fee			8.00	8.00 CR
29/12/2017	Loan Service Fee		8.00		0.00 CR
31/01/2018	Loan Service Fee			8.00	8.00 CR
31/01/2018	Loan Service Fee		8.00		0.00 CR
28/02/2018	Loan Service Fee			8.00	8.00 CR
28/02/2018	Loan Service Fee		8.00		0.00 CR
29/03/2018	Loan Service Fee			8.00	8.00 CR
29/03/2018	Loan Service Fee		8.00		0.00 CR
30/04/2018	Loan Service Fee			8.00	8.00 CR
30/04/2018	Loan Service Fee		8.00		0.00 CR
31/05/2018	Loan Service Fee			8.00	8.00 CR
31/05/2018	Loan Service Fee		8.00		0.00 CR
29/06/2018	Loan Service Fee			8.00	8.00 CR
29/06/2018	Loan Service Fee		8.00		0.00 CR
30/06/2018	Closing Balance				0.00

**The Mcleod Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
<b>Interest Paid - Limited Recourse Borrowing Arrangement</b>					
<b>NAB Tailored Home Loan '9158</b>					
01/07/2017	Opening Balance				0.00
31/07/2017	Interest Charged			928.26	928.26 CR
31/07/2017	Interest Charged		928.26		0.00 CR
31/08/2017	Interest Charged			927.25	927.25 CR
31/08/2017	Interest Charged		927.25		0.00 CR
29/09/2017	Interest Charged			866.07	866.07 CR
29/09/2017	Interest Charged		866.07		0.00 CR
31/10/2017	Interest Charged			953.58	953.58 CR
31/10/2017	Interest Charged		953.58		0.00 CR
30/11/2017	Interest Charged			893.08	893.08 CR
30/11/2017	Interest Charged		893.08		0.00 CR
29/12/2017	Interest Charged			953.48	953.48 CR
29/12/2017	Interest Charged		953.48		0.00 CR
31/01/2018	Interest Charged			1,123.17	1,123.17 CR
31/01/2018	Interest Charged		1,123.17		0.00 CR
28/02/2018	Interest Charged			660.97	660.97 CR
28/02/2018	Interest Charged		660.97		0.00 CR
29/03/2018	Interest Charged			86.36	86.36 CR
29/03/2018	Interest Charged		86.36		0.00 CR
30/04/2018	Interest Charged			69.88	69.88 CR
30/04/2018	Interest Charged		69.88		0.00 CR
31/05/2018	Interest Charged			61.44	61.44 CR
31/05/2018	Interest Charged		61.44		0.00 CR
29/06/2018	Interest Charged			51.36	51.36 CR
29/06/2018	Interest Charged		51.36		0.00 CR
30/06/2018	Closing Balance				0.00
<b>Property Expenses - Insurance Premium - Direct Property</b>					
<b>32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)</b>					
01/07/2017	Opening Balance				0.00
11/07/2017	GIO HGL004711714			154.63	154.63 CR
11/07/2017	GIO HGL004711714		154.63		0.00 CR
11/08/2017	GIO HGL004711714			154.63	154.63 CR
11/08/2017	GIO HGL004711714		154.63		0.00 CR
12/09/2017	GIO HGL004711714			154.63	154.63 CR
12/09/2017	GIO HGL004711714		154.63		0.00 CR
11/10/2017	GIO HGL004711714			154.63	154.63 CR
11/10/2017	GIO HGL004711714		154.63		0.00 CR
13/11/2017	GIO HGL004711714			154.63	154.63 CR
13/11/2017	GIO HGL004711714		154.63		0.00 CR
12/12/2017	GIO HGL004711714			154.63	154.63 CR
12/12/2017	GIO HGL004711714		154.63		0.00 CR
11/01/2018	GIO HGL004711714			154.63	154.63 CR
11/01/2018	GIO HGL004711714		154.63		0.00 CR
13/02/2018	GIO HGL004711714			154.63	154.63 CR
13/02/2018	GIO HGL004711714		154.63		0.00 CR
13/03/2018	GIO HGL004711714			154.63	154.63 CR
13/03/2018	GIO HGL004711714		154.63		0.00 CR
11/04/2018	GIO HGL004711714			161.86	161.86 CR
11/04/2018	GIO HGL004711714		161.86		0.00 CR
11/05/2018	GIO HGL004711714			161.86	161.86 CR
11/05/2018	GIO HGL004711714		161.86		0.00 CR
12/06/2018	GIO HGL004711714			161.86	161.86 CR
12/06/2018	GIO HGL004711714		161.86		0.00 CR
30/06/2018	Closing Balance				0.00

**The Mcleod Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
<b>Regulatory Fees</b>					
01/07/2017	Opening Balance				0.00
14/06/2018	TFR WDL BPAY TO ASIC			48.00	48.00 CR
14/06/2018	TFR WDL BPAY TO ASIC			254.00	302.00 CR
14/06/2018	TFR WDL BPAY TO ASIC		48.00		254.00 CR
14/06/2018	TFR WDL BPAY TO ASIC		254.00		0.00 CR
30/06/2018	Closing Balance				0.00
<b>Borrowings</b>					
<b>Limited Recourse Borrowing Arrangement</b>					
<b>NAB Tailored Home Loan '9158</b>					
01/07/2017	Opening Balance				188,636.06 CR
26/07/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C	1,219.99			187,416.07 CR
31/07/2017	Interest Charged			928.26	188,344.33 CR
31/07/2017	Loan Service Fee			8.00	188,352.33 CR
28/08/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C	1,219.99			187,132.34 CR
31/08/2017	Interest Charged			927.25	188,059.59 CR
31/08/2017	Loan Service Fee			8.00	188,067.59 CR
26/09/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C	1,219.99			186,847.60 CR
29/09/2017	Interest Charged			866.07	187,713.67 CR
29/09/2017	Loan Service Fee			8.00	187,721.67 CR
26/10/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C	1,219.99			186,501.68 CR
31/10/2017	Interest Charged			953.58	187,455.26 CR
31/10/2017	Loan Service Fee			8.00	187,463.26 CR
27/11/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C	1,219.99			186,243.27 CR
30/11/2017	Interest Charged			893.08	187,136.35 CR
30/11/2017	Loan Service Fee			8.00	187,144.35 CR
27/12/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C	1,219.99			185,924.36 CR
29/12/2017	Interest Charged			953.48	186,877.84 CR
29/12/2017	Loan Service Fee			8.00	186,885.84 CR
29/01/2018	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C	1,219.99			185,665.85 CR
31/01/2018	Interest Charged			1,123.17	186,789.02 CR
31/01/2018	Loan Service Fee			8.00	186,797.02 CR
08/02/2018	Cheque Deposit	80,000.00			106,797.02 CR
26/02/2018	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C	1,219.99			105,577.03 CR
28/02/2018	Interest Charged			660.97	106,238.00 CR
28/02/2018	Loan Service Fee			8.00	106,246.00 CR
01/03/2018	Cash and/or Cheques Deposit	92,981.35			13,264.65 CR
26/03/2018	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C	1,219.99			12,044.66 CR
29/03/2018	Interest Charged			86.36	12,131.02 CR
29/03/2018	Loan Service Fee			8.00	12,139.02 CR
26/04/2018	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C	1,219.99			10,919.03 CR
30/04/2018	Interest Charged			69.88	10,988.91 CR
30/04/2018	Loan Service Fee			8.00	10,996.91 CR
28/05/2018	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C	1,219.99			9,776.92 CR
31/05/2018	Interest Charged			61.44	9,838.36 CR
31/05/2018	Loan Service Fee			8.00	9,846.36 CR
26/06/2018	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C	1,219.99			8,626.37 CR
29/06/2018	Interest Charged			51.36	8,677.73 CR
29/06/2018	Loan Service Fee			8.00	8,685.73 CR
30/06/2018	Closing Balance				8,685.73 CR

**The Mcleod Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
<b>Income Tax Payable</b>					
<b>Income Tax Payable</b>					
01/07/2017	Opening Balance				<b>7,401.95</b> CR
01/07/2017	Fund Tax Finalisation			3,389.05	10,791.00 CR
30/06/2018	Closing Balance				<b>10,791.00</b> CR
<b>Provision for Income Tax</b>					
01/07/2017	Opening Balance				<b>3,463.05</b> CR
01/07/2017	Fund Tax Finalisation		3,463.05		0.00 CR
30/06/2018	Tax Effect Of Income			4,560.00	4,560.00 CR
30/06/2018	Closing Balance				<b>4,560.00</b> CR
<b>Withholding Credits - Cash At Bank</b>					
<b>St George Power Saver '4327</b>					
01/07/2017	Opening Balance				<b>74.00</b> DR
01/07/2017	Fund Tax Finalisation			74.00	0.00 CR
31/07/2017	CREDIT INTEREST		7.00		7.00 DR
31/08/2017	CREDIT INTEREST		7.00		14.00 DR
30/09/2017	CREDIT INTEREST		7.00		21.00 DR
31/10/2017	CREDIT INTEREST		7.00		28.00 DR
30/11/2017	CREDIT INTEREST		7.00		35.00 DR
30/12/2017	CREDIT INTEREST		7.00		42.00 DR
31/01/2018	CREDIT INTEREST		7.00		49.00 DR
30/06/2018	Closing Balance				<b>49.00</b> DR
<b>Deferred Tax Liability</b>					
<b>Unrealised Gains/Losses</b>					
01/07/2017	Opening Balance				<b>10,993.20</b> CR
30/06/2018	Change in provision for deferred tax			14,156.55	25,149.75 CR
30/06/2018	Closing Balance				<b>25,149.75</b> CR
<b>Fund Suspense</b>					
<b>St George Power Saver '4327</b>					
01/07/2017	Opening Balance				<b>0.00</b>
11/07/2017	GIO HGL004711714			154.63	154.63 CR
11/07/2017	GIO HGL004711714		154.63		0.00 CR
31/07/2017	Coastlink RENT PAYMNT MCLEOD			1,551.75	1,551.75 CR
31/07/2017	Coastlink RENT PAYMNT MCLEOD		1,551.75		0.00 CR
31/07/2017	CREDIT INTEREST			15.91	15.91 CR
31/07/2017	CREDIT INTEREST		7.00		8.91 CR
31/07/2017	CREDIT INTEREST		8.91		0.00 CR
31/07/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/07/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/07/2017	TFN WITHHOLDING TAX			7.00	7.00 CR
31/07/2017	TFN WITHHOLDING TAX		7.00		0.00 CR
11/08/2017	GIO HGL004711714			154.63	154.63 CR
11/08/2017	GIO HGL004711714		154.63		0.00 CR
31/08/2017	Coastlink RENT PAYMNT MCLEOD			1,953.40	1,953.40 CR
31/08/2017	Coastlink RENT PAYMNT MCLEOD		1,953.40		0.00 CR
31/08/2017	CREDIT INTEREST			16.21	16.21 CR
31/08/2017	CREDIT INTEREST		7.00		9.21 CR
31/08/2017	CREDIT INTEREST		9.21		0.00 CR
31/08/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/08/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/08/2017	TFN WITHHOLDING TAX			7.00	7.00 CR
31/08/2017	TFN WITHHOLDING TAX		7.00		0.00 CR
12/09/2017	GIO HGL004711714			154.63	154.63 CR
12/09/2017	GIO HGL004711714		154.63		0.00 CR
28/09/2017	Coastlink RENT PAYMNT MCLEOD			1,435.06	1,435.06 CR
28/09/2017	Coastlink RENT PAYMNT MCLEOD		1,435.06		0.00 CR

**The Mcleod Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
30/09/2017	CREDIT INTEREST			16.07	16.07 CR
30/09/2017	CREDIT INTEREST		7.00		9.07 CR
30/09/2017	CREDIT INTEREST		9.07		0.00 CR
30/09/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/09/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
30/09/2017	TFN WITHHOLDING TAX			7.00	7.00 CR
30/09/2017	TFN WITHHOLDING TAX		7.00		0.00 CR
11/10/2017	GIO HGL004711714			154.63	154.63 CR
11/10/2017	GIO HGL004711714		154.63		0.00 CR
31/10/2017	Coastlink RENT PAYMNT MCLEOD			1,769.50	1,769.50 CR
31/10/2017	Coastlink RENT PAYMNT MCLEOD		1,769.50		0.00 CR
31/10/2017	CREDIT INTEREST			16.86	16.86 CR
31/10/2017	CREDIT INTEREST		7.00		9.86 CR
31/10/2017	CREDIT INTEREST		9.86		0.00 CR
31/10/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/10/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/10/2017	TFN WITHHOLDING TAX			7.00	7.00 CR
31/10/2017	TFN WITHHOLDING TAX		7.00		0.00 CR
13/11/2017	GIO HGL004711714			154.63	154.63 CR
13/11/2017	GIO HGL004711714		154.63		0.00 CR
29/11/2017	INTERNET WITHDRAWAL cover mortgage payments			6,000.00	6,000.00 CR
29/11/2017	INTERNET WITHDRAWAL cover mortgage payments		6,000.00		0.00 CR
30/11/2017	Coastlink RENT PAYMNT MCLEOD			2,038.50	2,038.50 CR
30/11/2017	Coastlink RENT PAYMNT MCLEOD		2,038.50		0.00 CR
30/11/2017	CREDIT INTEREST			16.57	16.57 CR
30/11/2017	CREDIT INTEREST		7.00		9.57 CR
30/11/2017	CREDIT INTEREST		9.57		0.00 CR
30/11/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/11/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
30/11/2017	TFN WITHHOLDING TAX			7.00	7.00 CR
30/11/2017	TFN WITHHOLDING TAX		7.00		0.00 CR
12/12/2017	GIO HGL004711714			154.63	154.63 CR
12/12/2017	GIO HGL004711714		154.63		0.00 CR
30/12/2017	CREDIT INTEREST			16.32	16.32 CR
30/12/2017	CREDIT INTEREST		7.00		9.32 CR
30/12/2017	CREDIT INTEREST		9.32		0.00 CR
30/12/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/12/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
30/12/2017	TFN WITHHOLDING TAX			7.00	7.00 CR
30/12/2017	TFN WITHHOLDING TAX		7.00		0.00 CR
02/01/2018	Raine&Horne Budg RENT PAYMNT MCLEOD			1,549.45	1,549.45 CR
02/01/2018	Raine&Horne Budg RENT PAYMNT MCLEOD		1,549.45		0.00 CR
11/01/2018	GIO HGL004711714			154.63	154.63 CR
11/01/2018	GIO HGL004711714		154.63		0.00 CR
31/01/2018	CREDIT INTEREST			16.63	16.63 CR
31/01/2018	CREDIT INTEREST		7.00		9.63 CR
31/01/2018	CREDIT INTEREST		9.63		0.00 CR
31/01/2018	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/01/2018	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/01/2018	Raine&Horne Budg RENT PAYMNT MCLEOD			2,554.50	2,554.50 CR
31/01/2018	Raine&Horne Budg RENT PAYMNT MCLEOD		2,554.50		0.00 CR
31/01/2018	TFN WITHHOLDING TAX			7.00	7.00 CR
31/01/2018	TFN WITHHOLDING TAX		7.00		0.00 CR
07/02/2018	BANK CHEQUE FEE			10.00	10.00 CR
07/02/2018	BANK CHEQUE FEE		10.00		0.00 CR
07/02/2018	BANK CHEQUE WDL		80,000.00		80,000.00 DR
08/02/2018	BANK CHEQUE WDL			80,000.00	0.00 CR
13/02/2018	GIO HGL004711714			154.63	154.63 CR
13/02/2018	GIO HGL004711714		154.63		0.00 CR

**The Mcleod Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
28/02/2018	CREDIT INTEREST			3.34	3.34 CR
28/02/2018	CREDIT INTEREST		3.34		0.00 CR
28/02/2018	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
28/02/2018	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
28/02/2018	Raine&Horne Budg RENT PAYMNT MCLEOD			938.50	938.50 CR
28/02/2018	Raine&Horne Budg RENT PAYMNT MCLEOD		938.50		0.00 CR
13/03/2018	GIO HGL004711714			154.63	154.63 CR
13/03/2018	GIO HGL004711714		154.63		0.00 CR
23/03/2018	CASH		1,000.00		1,000.00 DR
27/03/2018	CASH			1,000.00	0.00 CR
27/03/2018	TRANSFER CREDIT			1,000.00	1,000.00 CR
27/03/2018	TRANSFER CREDIT		1,000.00		0.00 CR
29/03/2018	Raine&Horne Budg RENT PAYMNT MCLEOD			1,984.45	1,984.45 CR
29/03/2018	Raine&Horne Budg RENT PAYMNT MCLEOD		1,984.45		0.00 CR
31/03/2018	CREDIT INTEREST			0.06	0.06 CR
31/03/2018	CREDIT INTEREST		0.06		0.00 CR
31/03/2018	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/03/2018	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/03/2018	OVER COUNTER/EXPRESS DEP FEES			2.50	2.50 CR
31/03/2018	OVER COUNTER/EXPRESS DEP FEES		2.50		0.00 CR
11/04/2018	GIO HGL004711714			161.86	161.86 CR
11/04/2018	GIO HGL004711714		161.86		0.00 CR
30/04/2018	CREDIT INTEREST			0.13	0.13 CR
30/04/2018	CREDIT INTEREST		0.13		0.00 CR
30/04/2018	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/04/2018	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
30/04/2018	Raine&Horne Budg RENT PAYMNT MCLEOD			1,901.55	1,901.55 CR
30/04/2018	Raine&Horne Budg RENT PAYMNT MCLEOD		1,901.55		0.00 CR
11/05/2018	GIO HGL004711714			161.86	161.86 CR
11/05/2018	GIO HGL004711714		161.86		0.00 CR
31/05/2018	CREDIT INTEREST			0.21	0.21 CR
31/05/2018	CREDIT INTEREST		0.21		0.00 CR
31/05/2018	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/05/2018	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
31/05/2018	Raine&Horne Budg RENT PAYMNT MCLEOD			1,678.50	1,678.50 CR
31/05/2018	Raine&Horne Budg RENT PAYMNT MCLEOD		1,678.50		0.00 CR
12/06/2018	GIO HGL004711714			161.86	161.86 CR
12/06/2018	GIO HGL004711714		161.86		0.00 CR
14/06/2018	INTERNET WITHDRAWAL Prep company statement			121.00	121.00 CR
14/06/2018	INTERNET WITHDRAWAL Prep company statement		121.00		0.00 CR
14/06/2018	TFR WDL BPAY TO ASIC			254.00	254.00 CR
14/06/2018	TFR WDL BPAY TO ASIC		254.00		0.00 CR
29/06/2018	Raine&Horne Budg RENT PAYMNT MCLEOD			1,494.65	1,494.65 CR
29/06/2018	Raine&Horne Budg RENT PAYMNT MCLEOD		1,494.65		0.00 CR
30/06/2018	CREDIT INTEREST			0.26	0.26 CR
30/06/2018	CREDIT INTEREST		0.26		0.00 CR
30/06/2018	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/06/2018	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
30/06/2018	<b>Closing Balance</b>				<b>0.00</b>
<b>St George Power Saver '7691</b>					
01/07/2017	<b>Opening Balance</b>				<b>0.00</b>
05/07/2017	AUTOMATIC DATA P			363.96	363.96 CR
05/07/2017	AUTOMATIC DATA P		363.96		0.00 CR
19/07/2017	AUTOMATIC DATA P			363.96	363.96 CR
19/07/2017	AUTOMATIC DATA P		363.96		0.00 CR
26/07/2017	TO A/C 117989158 LOAN INSTALMENT			1,219.99	1,219.99 CR
26/07/2017	TO A/C 117989158 LOAN INSTALMENT		1,219.99		0.00 CR
31/07/2017	CREDIT INTEREST			0.17	0.17 CR
31/07/2017	CREDIT INTEREST		0.17		0.00 CR



**The Mcleod Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
31/07/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/07/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
02/08/2017	AUTOMATIC DATA P			363.96	363.96 CR
02/08/2017	AUTOMATIC DATA P		363.96		0.00 CR
16/08/2017	AUTOMATIC DATA P			363.96	363.96 CR
16/08/2017	AUTOMATIC DATA P		363.96		0.00 CR
28/08/2017	TO A/C 117989158 LOAN INSTALMENT			1,219.99	1,219.99 CR
28/08/2017	TO A/C 117989158 LOAN INSTALMENT		1,219.99		0.00 CR
30/08/2017	AUTOMATIC DATA P			363.96	363.96 CR
30/08/2017	AUTOMATIC DATA P		363.96		0.00 CR
31/08/2017	CREDIT INTEREST			0.16	0.16 CR
31/08/2017	CREDIT INTEREST		0.16		0.00 CR
31/08/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/08/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
13/09/2017	AUTOMATIC DATA P			363.96	363.96 CR
13/09/2017	AUTOMATIC DATA P		363.96		0.00 CR
26/09/2017	TO A/C 117989158 LOAN INSTALMENT			1,219.99	1,219.99 CR
26/09/2017	TO A/C 117989158 LOAN INSTALMENT		1,219.99		0.00 CR
27/09/2017	AUTOMATIC DATA P			731.14	731.14 CR
27/09/2017	AUTOMATIC DATA P		731.14		0.00 CR
30/09/2017	CREDIT INTEREST			0.14	0.14 CR
30/09/2017	CREDIT INTEREST		0.14		0.00 CR
30/09/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/09/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
11/10/2017	AUTOMATIC DATA P			366.14	366.14 CR
11/10/2017	AUTOMATIC DATA P		366.14		0.00 CR
25/10/2017	AUTOMATIC DATA P			371.24	371.24 CR
25/10/2017	AUTOMATIC DATA P		371.24		0.00 CR
26/10/2017	TO A/C 117989158 LOAN INSTALMENT			1,219.99	1,219.99 CR
26/10/2017	TO A/C 117989158 LOAN INSTALMENT		1,219.99		0.00 CR
31/10/2017	CREDIT INTEREST			0.13	0.13 CR
31/10/2017	CREDIT INTEREST		0.13		0.00 CR
31/10/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/10/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
08/11/2017	AUTOMATIC DATA P			371.24	371.24 CR
08/11/2017	AUTOMATIC DATA P		371.24		0.00 CR
22/11/2017	AUTOMATIC DATA P			371.24	371.24 CR
22/11/2017	AUTOMATIC DATA P		371.24		0.00 CR
27/11/2017	TO A/C 117989158 LOAN INSTALMENT			1,219.99	1,219.99 CR
27/11/2017	TO A/C 117989158 LOAN INSTALMENT		1,219.99		0.00 CR
29/11/2017	INTERNET DEPOSIT cover mortgage payments			6,000.00	6,000.00 CR
29/11/2017	INTERNET DEPOSIT cover mortgage payments		6,000.00		0.00 CR
30/11/2017	CREDIT INTEREST			0.13	0.13 CR
30/11/2017	CREDIT INTEREST		0.13		0.00 CR
30/11/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/11/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
06/12/2017	AUTOMATIC DATA P			371.24	371.24 CR
06/12/2017	AUTOMATIC DATA P		371.24		0.00 CR
20/12/2017	AUTOMATIC DATA P			371.24	371.24 CR
20/12/2017	AUTOMATIC DATA P		371.24		0.00 CR
27/12/2017	TO A/C 117989158 LOAN INSTALMENT			1,219.99	1,219.99 CR
27/12/2017	TO A/C 117989158 LOAN INSTALMENT		1,219.99		0.00 CR
30/12/2017	CREDIT INTEREST			0.36	0.36 CR
30/12/2017	CREDIT INTEREST		0.36		0.00 CR
30/12/2017	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/12/2017	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
04/01/2018	AUTOMATIC DATA P			371.24	371.24 CR
04/01/2018	AUTOMATIC DATA P		371.24		0.00 CR
17/01/2018	AUTOMATIC DATA P			371.24	371.24 CR

**The Mcleod Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
17/01/2018	AUTOMATIC DATA P		371.24		0.00 CR
29/01/2018	TO A/C 117989158 LOAN INSTALMENT			1,219.99	1,219.99 CR
29/01/2018	TO A/C 117989158 LOAN INSTALMENT		1,219.99		0.00 CR
31/01/2018	CREDIT INTEREST			0.34	0.34 CR
31/01/2018	CREDIT INTEREST		0.34		0.00 CR
31/01/2018	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/01/2018	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
01/02/2018	AUTOMATIC DATA P			371.24	371.24 CR
01/02/2018	AUTOMATIC DATA P		371.24		0.00 CR
14/02/2018	AUTOMATIC DATA P			371.24	371.24 CR
14/02/2018	AUTOMATIC DATA P		371.24		0.00 CR
26/02/2018	TO A/C 117989158 LOAN INSTALMENT			1,219.99	1,219.99 CR
26/02/2018	TO A/C 117989158 LOAN INSTALMENT		1,219.99		0.00 CR
28/02/2018	AUTOMATIC DATA P			371.24	371.24 CR
28/02/2018	AUTOMATIC DATA P		371.24		0.00 CR
28/02/2018	CREDIT INTEREST			0.29	0.29 CR
28/02/2018	CREDIT INTEREST		0.29		0.00 CR
28/02/2018	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
28/02/2018	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
14/03/2018	AUTOMATIC DATA P			371.24	371.24 CR
14/03/2018	AUTOMATIC DATA P		371.24		0.00 CR
26/03/2018	TO A/C 117989158 LOAN INSTALMENT			1,219.99	1,219.99 CR
26/03/2018	TO A/C 117989158 LOAN INSTALMENT		1,219.99		0.00 CR
28/03/2018	AUTOMATIC DATA P			371.24	371.24 CR
28/03/2018	AUTOMATIC DATA P		371.24		0.00 CR
31/03/2018	CREDIT INTEREST			0.30	0.30 CR
31/03/2018	CREDIT INTEREST		0.30		0.00 CR
31/03/2018	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/03/2018	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
11/04/2018	AUTOMATIC DATA P			371.24	371.24 CR
11/04/2018	AUTOMATIC DATA P		371.24		0.00 CR
26/04/2018	AUTOMATIC DATA P			371.24	371.24 CR
26/04/2018	AUTOMATIC DATA P		371.24		0.00 CR
26/04/2018	TO A/C 117989158 LOAN INSTALMENT			1,219.99	1,219.99 CR
26/04/2018	TO A/C 117989158 LOAN INSTALMENT		1,219.99		0.00 CR
30/04/2018	CREDIT INTEREST			0.27	0.27 CR
30/04/2018	CREDIT INTEREST		0.27		0.00 CR
30/04/2018	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/04/2018	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
09/05/2018	AUTOMATIC DATA P			371.24	371.24 CR
09/05/2018	AUTOMATIC DATA P		371.24		0.00 CR
23/05/2018	AUTOMATIC DATA P			371.24	371.24 CR
23/05/2018	AUTOMATIC DATA P		371.24		0.00 CR
28/05/2018	TO A/C 117989158 LOAN INSTALMENT			1,219.99	1,219.99 CR
28/05/2018	TO A/C 117989158 LOAN INSTALMENT		1,219.99		0.00 CR
31/05/2018	CREDIT INTEREST			0.27	0.27 CR
31/05/2018	CREDIT INTEREST		0.27		0.00 CR
31/05/2018	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
31/05/2018	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
06/06/2018	AUTOMATIC DATA P			371.24	371.24 CR
06/06/2018	AUTOMATIC DATA P		371.24		0.00 CR
14/06/2018	TFR WDL BPAY TO ASIC			48.00	48.00 CR
14/06/2018	TFR WDL BPAY TO ASIC		48.00		0.00 CR
20/06/2018	AUTOMATIC DATA P			371.24	371.24 CR
20/06/2018	AUTOMATIC DATA P		371.24		0.00 CR
26/06/2018	TO A/C 117989158 LOAN INSTALMENT			1,219.99	1,219.99 CR
26/06/2018	TO A/C 117989158 LOAN INSTALMENT		1,219.99		0.00 CR
30/06/2018	CREDIT INTEREST			0.24	0.24 CR
30/06/2018	CREDIT INTEREST		0.24		0.00 CR

**The Mcleod Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
30/06/2018	DIRECT CREDIT/DEBIT FEES			2.50	2.50 CR
30/06/2018	DIRECT CREDIT/DEBIT FEES		2.50		0.00 CR
30/06/2018	Closing Balance				<b>0.00</b>

## Member Entitlements

### Member Entitlement Accounts

#### Mr Stephen Mcleod

##### Accumulation

01/07/2017	Opening Balance				<b>525,472.91</b> CR
05/07/2017	AUTOMATIC DATA P			363.96	525,836.87 CR
19/07/2017	AUTOMATIC DATA P			363.96	526,200.83 CR
02/08/2017	AUTOMATIC DATA P			363.96	526,564.79 CR
16/08/2017	AUTOMATIC DATA P			363.96	526,928.75 CR
30/08/2017	AUTOMATIC DATA P			363.96	527,292.71 CR
13/09/2017	AUTOMATIC DATA P			363.96	527,656.67 CR
27/09/2017	AUTOMATIC DATA P			731.14	528,387.81 CR
11/10/2017	AUTOMATIC DATA P			366.14	528,753.95 CR
25/10/2017	AUTOMATIC DATA P			371.24	529,125.19 CR
08/11/2017	AUTOMATIC DATA P			371.24	529,496.43 CR
22/11/2017	AUTOMATIC DATA P			371.24	529,867.67 CR
06/12/2017	AUTOMATIC DATA P			371.24	530,238.91 CR
20/12/2017	AUTOMATIC DATA P			371.24	530,610.15 CR
04/01/2018	AUTOMATIC DATA P			371.24	530,981.39 CR
17/01/2018	AUTOMATIC DATA P			371.24	531,352.63 CR
01/02/2018	AUTOMATIC DATA P			371.24	531,723.87 CR
14/02/2018	AUTOMATIC DATA P			371.24	532,095.11 CR
28/02/2018	AUTOMATIC DATA P			371.24	532,466.35 CR
14/03/2018	AUTOMATIC DATA P			371.24	532,837.59 CR
28/03/2018	AUTOMATIC DATA P			371.24	533,208.83 CR
11/04/2018	AUTOMATIC DATA P			371.24	533,580.07 CR
26/04/2018	AUTOMATIC DATA P			371.24	533,951.31 CR
09/05/2018	AUTOMATIC DATA P			371.24	534,322.55 CR
23/05/2018	AUTOMATIC DATA P			371.24	534,693.79 CR
06/06/2018	AUTOMATIC DATA P			371.24	535,065.03 CR
20/06/2018	AUTOMATIC DATA P			371.24	535,436.27 CR
30/06/2018	Contribution Tax		1,494.50		533,941.77 CR
30/06/2018	Income Taxes Allocated		17,222.05		516,719.72 CR
30/06/2018	Investment Profit or Loss			162,000.36	678,720.08 CR
30/06/2018	Closing Balance				<b>678,720.08</b> CR

# The Mcleod Fund

## Unrealised Capital Gains as at 30 June 2018

		Accounting Treatment			Taxation Treatment									
		Quantity /Description	Market Value	Original Cost	Accounting Gain/(Loss)	Cost Base Calculation				Capital Gains Calculation				
						Tax Free	Tax Deferred	AMIT	Amount	Indexation	Discountable	Other	Deferred	Capital Loss
<b><u>Bank</u></b>														
St George Power Saver '4327														
30/06/2018	7,618.22	7,618.22	7,618.22	0.00	0.00	0.00	0.00	7,618.22			0.00			
	7,618.22	7,618.22	7,618.22	0.00	0.00	0.00	0.00	7,618.22			0.00			
St George Power Saver '7691														
30/06/2018	5,185.79	5,185.79	5,185.79	0.00	0.00	0.00	0.00	5,185.79			0.00			
	5,185.79	5,185.79	5,185.79	0.00	0.00	0.00	0.00	5,185.79			0.00			
<b>BankTotal</b>		12,804.01	12,804.01	0.00	0.00	0.00	0.00	12,804.01			0.00			
<b><u>Property Direct Market</u></b>														
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)														
15/07/2011	1.00	560,000.00	308,502.49	251,497.51	0.00	0.00	0.00	308,502.49		251,497.51				
	1.00	560,000.00	308,502.49	251,497.51	0.00	0.00	0.00	308,502.49		251,497.51	0.00			
NAB Tailored Home Loan '9158														
30/06/2018	(8,685.73)	(8,685.73)	(8,685.73)	0.00	0.00	0.00	0.00	(8,685.73)			0.00			
	(8,685.73)	(8,685.73)	(8,685.73)	0.00	0.00	0.00	0.00	(8,685.73)			0.00			
<b>Property Direct MarketTotal</b>		551,314.27	299,816.76	251,497.51	0.00	0.00	0.00	299,816.76		251,497.51	0.00			
<b><u>Unlisted Market</u></b>														
Loan to Wendy McLeod														
30/06/2018	1.00	155,053.55	155,053.55	0.00	0.00	0.00		155,053.55						
	1.00	155,053.55	155,053.55	0.00	0.00	0.00	0.00	155,053.55			0.00			
<b>Unlisted MarketTotal</b>		155,053.55	155,053.55	0.00	0.00	0.00	0.00	155,053.55			0.00			

**The Mcleod Fund**  
**Unrealised Capital Gains as at 30 June 2018**

**Capital Gains Tax Return Summary**

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
<b>Current Year Capital Gains</b>						
Shares & Units - Listed Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	251,497.00	0.00	0.00	251,497.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	251,497.00	0.00	0.00	251,497.00	0.00
<b>Capital Losses Applied</b>						
Current Year	0.00	0.00	0.00	0.00	0.00	
Prior Years	0.00	0.00	0.00	0.00	0.00	
	0.00	0.00	0.00	0.00	0.00	
<b>Net Capital Gains</b>						
Net Gain after applying losses	0.00	251,497.00	0.00	0.00	251,497.00	
Discount applicable		83,832.00				
Net Gain after applying discount	0.00	167,665.00	0.00	0.00	167,665.00	

**Gains/Losses on Custom Holding Accounts**

Account Name	Book Cost	Value	Gain/(Loss)	Tax Rate %	Tax Effect
Loan to Wendy McLeod	155,053.55	155,053.55	0.00	10.00%	0.00
<b>Custom Holding Accounts Totals</b>	155,053.55	155,053.55	0.00		0.00

The Mcleod Fund

**Trial Balance**

As At 30 Jun 2018

Income	Debit	As at 30 Jun 2018 Credit	Quantity
<b>Member Receipts</b>			
Contributions			
Employer			
Mr Stephen Mcleod		\$ 9,963.36	
Total Employer		\$ 9,963.36	
Total Contributions		\$ 9,963.36	
Total Member Receipts		\$ 9,963.36	
<b>Investment Gains</b>			
Increase in Market Value			
Direct Property			
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)		\$ 141,565.04	
Total Direct Property		\$ 141,565.04	
Total Increase in Market Value		\$ 141,565.04	
Total Investment Gains		\$ 141,565.04	
<b>Investment Income</b>			
Interest			
Cash At Bank			
St George Power Saver '4327		\$ 118.57	
St George Power Saver '7691		\$ 2.80	
Total Cash At Bank		\$ 121.37	
Loans			
Loan to Wendy McLeod		\$ 11,072.83	
Total Loans		\$ 11,072.83	
Total Interest		\$ 11,194.20	
Other Rental Related Income			
Direct Property			
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)		\$ 87.05	
Total Direct Property		\$ 87.05	
Total Other Rental Related Income		\$ 87.05	
Rent			
Direct Property			
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)		\$ 24,180.00	
Total Direct Property		\$ 24,180.00	
Total Rent		\$ 24,180.00	
Total Investment Income		\$ 35,461.25	
Total Income		\$ 186,989.65	

**Expenses****Other Expenses**

Accountancy Fee	\$ 121.00
Bank Fees	
Cash At Bank	
St George Power Saver '4327	\$ 42.50
St George Power Saver '7691	\$ 30.00
Total Cash At Bank	\$ 72.50
Limited Recourse Borrowing Arrangement	
NAB Tailored Home Loan '9158	\$ 96.00

Total Limited Recourse Borrowing Arrangement	\$	96.00
Total Bank Fees	\$	168.50
<b>Depreciation</b>		
Capital Allowances		
Direct Property		
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	\$	880.04
Total Direct Property	\$	880.04
Total Capital Allowances	\$	880.04
Capital Works Deduction		
Direct Property		
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	\$	685.00
Total Direct Property	\$	685.00
Total Capital Works Deduction	\$	685.00
Total Depreciation	\$	1,565.04
<b>Interest Paid</b>		
Limited Recourse Borrowing Arrangement		
NAB Tailored Home Loan '9158	\$	7,574.90
Total Limited Recourse Borrowing Arrangement	\$	7,574.90
Total Interest Paid	\$	7,574.90
<b>Property Expenses</b>		
Council Rates		
Direct Property		
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	\$	1,304.10
Total Direct Property	\$	1,304.10
Total Council Rates	\$	1,304.10
Garden and Lawn		
Direct Property		
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	\$	440.00
Total Direct Property	\$	440.00
Total Garden and Lawn	\$	440.00
Insurance Premium		
Direct Property		
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	\$	1,877.25
Total Direct Property	\$	1,877.25
Total Insurance Premium	\$	1,877.25
Repairs Maintenance		
Direct Property		
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	\$	198.00
Total Direct Property	\$	198.00
Total Repairs Maintenance	\$	198.00
Stationery Phone and Postage		
Direct Property		
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	\$	84.15
Total Direct Property	\$	84.15
Total Stationery Phone and Postage	\$	84.15
Water Rates		
Direct Property		
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	\$	1,390.99
Total Direct Property	\$	1,390.99
Total Water Rates	\$	1,390.99
Total Property Expenses	\$	5,294.49
Regulatory Fees	\$	302.00

Total Other Expenses	\$	15,025.93
Total Expenses	\$	15,025.93

**Income Tax****Income Tax Expense**

Income Tax Expense	\$	18,716.55
Total Income Tax Expense	\$	18,716.55
Total Income Tax	\$	18,716.55

**Profit & Loss Clearing Account**

Total Profit & Loss Clearing Account	\$	153,247.17
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**Assets****Investments****Direct Property**

32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	\$	560,000.00	1
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Total Direct Property	\$	560,000.00
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**Loans**

Loan to Wendy McLeod	\$	155,053.55
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Total Loans	\$	155,053.55
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Total Investments	\$	715,053.55
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**Other Assets****Cash At Bank**

St George Power Saver '4327	\$	7,618.22
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St George Power Saver '7691	\$	5,185.79
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Total Cash At Bank	\$	12,804.01
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Total Other Assets	\$	12,804.01
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Total Assets	\$	727,857.56
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**Liabilities****Borrowings****Limited Recourse Borrowing Arrangement**

NAB Tailored Home Loan '9158	\$	8,685.73
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Total Limited Recourse Borrowing Arrangement	\$	8,685.73
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Total Borrowings	\$	8,685.73
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**Income Tax Payable**

Income Tax Payable	\$	10,791.00
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Provision for Income Tax	\$	4,560.00
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**Withholding Credits**

Cash At Bank		
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St George Power Saver '4327	\$	49.00
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Total Cash At Bank	\$	49.00
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Total Withholding Credits	\$	49.00
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Total Income Tax Payable	\$	15,302.00
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**Deferred Tax Liability**

Unrealised Gains/Losses	\$	25,149.75
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Total Deferred Tax Liability	\$	25,149.75
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Total Liabilities	\$	49,137.48
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**Member Entitlements****Member Entitlement Accounts**

Mr Stephen McLeod



Accumulation	\$	678,720.08
Total Mr Stephen Mcleod	\$	678,720.08
Total Member Entitlement Accounts	\$	678,720.08
Total Member Entitlements	\$	678,720.08
<b>Net Total</b>	\$	761,600.04
	\$	761,600.04

**The Mcleod Fund**  
**Contribution Caps**  
**For the Period From 1 July 2017 to 30 June 2018**

**Mr Stephen Mcleod**

**Date of Birth:** 19 Nov 1959  
**Age:** 58 (at 30/06/2018)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

**Prior Year Contributions**

Contributions for the previous 2 years are not confirmed  
3-year cap in effect from previous years  
Total non-concessional contributions in previous 2 years

**Non-Concessional**

Unknown  
Unknown

<b>Current Year Contributions</b>	<b>Note</b>	<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1, 2	25,000.00	100,000.00
Contributions made (to this fund)	3	9,963.36	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		9,963.36	0.00
Amount above caps	4	0.00	0.00
Available		15,036.64	100,000.00

**Notes**

1. 'Bring Forward Rule' MAY be triggered this year
2. Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
3. Excludes any unmatched deposits
4. Any excess concessional contributions are treated as non-concessional

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	9,963.36
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>9,963.36</b>
<b>NonConcessional</b>	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>0.00</b>
<b>Other</b>	CGT small business 15-year exception	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>
5/07/2017	Employer	363.96		
19/07/2017	Employer	363.96		
2/08/2017	Employer	363.96		
16/08/2017	Employer	363.96		
30/08/2017	Employer	363.96		
13/09/2017	Employer	363.96		
27/09/2017	Employer	731.14		
11/10/2017	Employer	366.14		
25/10/2017	Employer	371.24		

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**The Mcleod Fund**  
**Contribution Caps**  
**For the Period From 1 July 2017 to 30 June 2018**

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**Mr Stephen Mcleod**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>
8/11/2017	Employer	371.24		
22/11/2017	Employer	371.24		
6/12/2017	Employer	371.24		
20/12/2017	Employer	371.24		
4/01/2018	Employer	371.24		
17/01/2018	Employer	371.24		
1/02/2018	Employer	371.24		
14/02/2018	Employer	371.24		
28/02/2018	Employer	371.24		
14/03/2018	Employer	371.24		
28/03/2018	Employer	371.24		
11/04/2018	Employer	371.24		
26/04/2018	Employer	371.24		
9/05/2018	Employer	371.24		
23/05/2018	Employer	371.24		
6/06/2018	Employer	371.24		
20/06/2018	Employer	371.24		
<b>Totals:</b>		<b>9,963.36</b>		

**The Mcleod Fund**  
**Investment Revaluation as at 30 June 2018**

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
<b>Property Direct Market</b>					
PROP1      32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	30 Jun 2018	560,000.00000	1.00000	560,000.00	141,565.04
<b>Property Direct Market Total</b>				<b>560,000.00</b>	<b>141,565.04</b>
<b>Unlisted Market</b>					
LOAN      Loan to Wendy McLeod			1.00000	155,053.55	0.00
<b>Unlisted Market Total</b>				<b>155,053.55</b>	<b>0.00</b>
<b>Fund Total</b>				<b>715,053.55</b>	<b>141,565.04</b>

## Deferred Tax Reconciliation Statement

The McLeod Fund  
Deferred Tax Reconciliation Statement  
For the Period from 1/07/2017 to 30/06/2018

**Unrealised Capital Gains/Losses**

Non-Custom Holding Investments							
From Unrealised Gains Report	Indexed	Discount	Other	Total Capital Gains	Current Year Unrealised Losses	Capital Losses	
Current Year Unrealised Capital Gains	-	\$251,497.00	-	\$251,497.00	-	-	
Capital Losses Applied	-	-	-	-	-	-	
					Realised Losses Carried Forward		
Net Unrealised Capital Gains After Applying Losses	-	\$251,497.00	-	\$251,497.00			
Discount Applicable		\$83,832.00					
Net Unrealised Capital Gains / Losses	-	\$167,665.00	-	\$167,665.00			

Unrealised Tax Provision	15.00%		\$25,149.75
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**Custom Holding Accounts**

Borrowing Costs			Unrealised Gains/(Losses)	
Unrealised Tax Provision	10.00%		-	-
Sundry Debtor			-	-
Unrealised Tax Provision	10.00%		-	-
Loan to Wendy McLeod			-	-
Unrealised Tax Provision	10.00%		-	-

**Total Deferred Tax Liabilities/(Assets) on Investments**

Pension Exemption Factor	0.0000%		-\$25,149.75	\$25,149.75
Unrealised Losses	10.00%		-	-
Offset Utilised Realised Losses	10.00%		-	-
Deferred Tax Effect of Unrealised Capital Gains/(Losses)				\$25,149.75

**Carry Forward Accounting Losses**

Tax Losses Carried Forward			-	
Accounting Losses Provision	15.00%		-	-
Deferred Tax Effect of Carry Forward Accounting Losses				-

**Carry Forward Capital Gains/Losses**

Capital Losses Carried Forward			-	
Capital Losses Provision	10.00%		-	-
Deferred Tax Effect of Carry Forward Capital Losses				-

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## The Mcleod Fund

### Tax Accounting Reconciliation

For the period 1 July 2017 to 30 June 2018

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#### Operating Statement Profit vs. Provision for Income Tax

2018  
\$

Benefits Accrued as a Result of Operations before Income Tax 171,963.72

**ADD:**

Rounding 1.32

**LESS:**

Increase in Market Value 141,565.04

**Taxable Income or Loss**

**30,400.00**

	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	30,400.00	4,560.00
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
<b>Provision for Income Tax</b>		<b>4,560.00</b>

#### Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax 4,560.00

**ADD:**

Change in Deferred Tax Liability 14,156.55

**Income Tax Expense**

**18,716.55**

#### Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax 4,560.00

**LESS:**

Withholding Credits 49.00

**Income Tax Payable (Receivable)**

**4,511.00**

#### Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	0.0000%
Pension Exempt % (Expenses)	0.0000%
Assets Segregated For Pensions	No

**The Mcleod Fund**  
**Bank Account Movements**  
**For the period 1 July 2017 to 30 June 2018**

Date	Description	Withdrawals	Deposits	Balance
<b>Account: <u>NAB Tailored Home Loan '9158 (082-439 117989158)</u></b>				
1/07/2017	Opening Balance			(188,636.06)
26/07/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C 46-6		1,219.99	(187,416.07)
31/07/2017	Loan Service Fee	8.00		(187,424.07)
31/07/2017	Interest Charged	928.26		(188,352.33)
28/08/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C 46-6		1,219.99	(187,132.34)
31/08/2017	Loan Service Fee	8.00		(187,140.34)
31/08/2017	Interest Charged	927.25		(188,067.59)
26/09/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C 46-6		1,219.99	(186,847.60)
29/09/2017	Loan Service Fee	8.00		(186,855.60)
29/09/2017	Interest Charged	866.07		(187,721.67)
26/10/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C 46-6		1,219.99	(186,501.68)
31/10/2017	Loan Service Fee	8.00		(186,509.68)
31/10/2017	Interest Charged	953.58		(187,463.26)
27/11/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C 46-6		1,219.99	(186,243.27)
30/11/2017	Loan Service Fee	8.00		(186,251.27)
30/11/2017	Interest Charged	893.08		(187,144.35)
27/12/2017	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C 46-6		1,219.99	(185,924.36)
29/12/2017	Loan Service Fee	8.00		(185,932.36)
29/12/2017	Interest Charged	953.48		(186,885.84)
29/01/2018	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C 46-6		1,219.99	(185,665.85)
31/01/2018	Loan Service Fee	8.00		(185,673.85)
31/01/2018	Interest Charged	1,123.17		(186,797.02)
08/02/2018	Cheque Deposit		80,000.00	(106,797.02)
26/02/2018	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C 46-6		1,219.99	(105,577.03)
28/02/2018	Loan Service Fee	8.00		(105,585.03)
28/02/2018	Interest Charged	660.97		(106,246.00)
01/03/2018	Cash and/or Cheques Deposit		92,981.35	(13,264.65)
26/03/2018	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C 46-6		1,219.99	(12,044.66)
29/03/2018	Loan Service Fee	8.00		(12,052.66)
29/03/2018	Interest Charged	86.36		(12,139.02)
26/04/2018	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C 46-6		1,219.99	(10,919.03)
30/04/2018	Loan Service Fee	8.00		(10,927.03)
30/04/2018	Interest Charged	69.88		(10,996.91)
28/05/2018	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C 46-6		1,219.99	(9,776.92)
31/05/2018	Loan Service Fee	8.00		(9,784.92)
31/05/2018	Interest Charged	61.44		(9,846.36)
26/06/2018	LOAN INSTALMENT SUPER MCLEOD PTY LTD FROM A/C 46-6		1,219.99	(8,626.37)
29/06/2018	Loan Service Fee	8.00		(8,634.37)
29/06/2018	Interest Charged	51.36		(8,685.73)
30/06/2018	Closing Balance	7,670.90	187,621.23	(8,685.73)
	Transactions : 38			

**Account: St George Power Saver '4327 (112-879 420594327)**

1/07/2017	Opening Balance			74,993.59
11/07/2017	GIO HGL004711714	154.63		74,838.96
31/07/2017	CREDIT INTEREST		15.91	74,854.87
31/07/2017	Coastlink RENT PAYMNT MCLEOD		1,551.75	76,406.62
31/07/2017	DIRECT CREDIT/DEBIT FEES	2.50		76,404.12
31/07/2017	TFN WITHHOLDING TAX	7.00		76,397.12
11/08/2017	GIO HGL004711714	154.63		76,242.49
31/08/2017	CREDIT INTEREST		16.21	76,258.70
31/08/2017	Coastlink RENT PAYMNT MCLEOD		1,953.40	78,212.10
31/08/2017	DIRECT CREDIT/DEBIT FEES	2.50		78,209.60
31/08/2017	TFN WITHHOLDING TAX	7.00		78,202.60
12/09/2017	GIO HGL004711714	154.63		78,047.97
28/09/2017	Coastlink RENT PAYMNT MCLEOD		1,435.06	79,483.03
30/09/2017	CREDIT INTEREST		16.07	79,499.10
30/09/2017	DIRECT CREDIT/DEBIT FEES	2.50		79,496.60
30/09/2017	TFN WITHHOLDING TAX	7.00		79,489.60

**The Mcleod Fund**  
**Bank Account Movements**  
**For the period 1 July 2017 to 30 June 2018**

Date	Description	Withdrawals	Deposits	Balance
<b>Account:</b>	<b><u>St George Power Saver '4327 (112-879 420594327)</u></b>			
11/10/2017	GIO HGL004711714	154.63		79,334.97
31/10/2017	CREDIT INTEREST		16.86	79,351.83
31/10/2017	Coastlink RENT PAYMNT MCLEOD		1,769.50	81,121.33
31/10/2017	DIRECT CREDIT/DEBIT FEES	2.50		81,118.83
31/10/2017	TFN WITHHOLDING TAX	7.00		81,111.83
13/11/2017	GIO HGL004711714	154.63		80,957.20
29/11/2017	INTERNET WITHDRAWAL cover mortgage payments	6,000.00		74,957.20
30/11/2017	CREDIT INTEREST		16.57	74,973.77
30/11/2017	Coastlink RENT PAYMNT MCLEOD		2,038.50	77,012.27
30/11/2017	DIRECT CREDIT/DEBIT FEES	2.50		77,009.77
30/11/2017	TFN WITHHOLDING TAX	7.00		77,002.77
12/12/2017	GIO HGL004711714	154.63		76,848.14
30/12/2017	CREDIT INTEREST		16.32	76,864.46
30/12/2017	DIRECT CREDIT/DEBIT FEES	2.50		76,861.96
30/12/2017	TFN WITHHOLDING TAX	7.00		76,854.96
02/01/2018	Raine&Horne Budg RENT PAYMNT MCLEOD		1,549.45	78,404.41
11/01/2018	GIO HGL004711714	154.63		78,249.78
31/01/2018	CREDIT INTEREST		16.63	78,266.41
31/01/2018	Raine&Horne Budg RENT PAYMNT MCLEOD		2,554.50	80,820.91
31/01/2018	DIRECT CREDIT/DEBIT FEES	2.50		80,818.41
31/01/2018	TFN WITHHOLDING TAX	7.00		80,811.41
07/02/2018	BANK CHEQUE FEE	10.00		80,801.41
07/02/2018	BANK CHEQUE WDL	80,000.00		801.41
13/02/2018	GIO HGL004711714	154.63		646.78
28/02/2018	CREDIT INTEREST		3.34	650.12
28/02/2018	Raine&Horne Budg RENT PAYMNT MCLEOD		938.50	1,588.62
28/02/2018	DIRECT CREDIT/DEBIT FEES	2.50		1,586.12
13/03/2018	GIO HGL004711714	154.63		1,431.49
23/03/2018	CASH	1,000.00		431.49
27/03/2018	TRANSFER CREDIT		1,000.00	1,431.49
29/03/2018	Raine&Horne Budg RENT PAYMNT MCLEOD		1,984.45	3,415.94
31/03/2018	CREDIT INTEREST		0.06	3,416.00
31/03/2018	DIRECT CREDIT/DEBIT FEES	2.50		3,413.50
31/03/2018	OVER COUNTER/EXPRESS DEP FEES	2.50		3,411.00
11/04/2018	GIO HGL004711714	161.86		3,249.14
30/04/2018	CREDIT INTEREST		0.13	3,249.27
30/04/2018	Raine&Horne Budg RENT PAYMNT MCLEOD		1,901.55	5,150.82
30/04/2018	DIRECT CREDIT/DEBIT FEES	2.50		5,148.32
11/05/2018	GIO HGL004711714	161.86		4,986.46
31/05/2018	CREDIT INTEREST		0.21	4,986.67
31/05/2018	Raine&Horne Budg RENT PAYMNT MCLEOD		1,678.50	6,665.17
31/05/2018	DIRECT CREDIT/DEBIT FEES	2.50		6,662.67
12/06/2018	GIO HGL004711714	161.86		6,500.81
14/06/2018	INTERNET WITHDRAWAL Prep company statement	121.00		6,379.81
14/06/2018	TFR WDL BPAY TO ASIC	254.00		6,125.81
29/06/2018	Raine&Horne Budg RENT PAYMNT MCLEOD		1,494.65	7,620.46
30/06/2018	CREDIT INTEREST		0.26	7,620.72
30/06/2018	DIRECT CREDIT/DEBIT FEES	2.50		7,618.22
30/06/2018	Closing Balance	89,343.75	21,968.38	7,618.22
	Transactions : 63			

**Account:** **St George Power Saver '7691 (112-879 466667691)**

1/07/2017	Opening Balance			3,937.51
05/07/2017	AUTOMATIC DATA P		363.96	4,301.47
19/07/2017	AUTOMATIC DATA P		363.96	4,665.43
26/07/2017	TO A/C 117989158 LOAN INSTALMENT	1,219.99		3,445.44
31/07/2017	CREDIT INTEREST		0.17	3,445.61
31/07/2017	DIRECT CREDIT/DEBIT FEES	2.50		3,443.11
02/08/2017	AUTOMATIC DATA P		363.96	3,807.07



**The Mcleod Fund**  
**Bank Account Movements**  
**For the period 1 July 2017 to 30 June 2018**

Date	Description	Withdrawals	Deposits	Balance
<b>Account:</b>	<b><u>St George Power Saver '7691 (112-879 466667691)</u></b>			
16/08/2017	AUTOMATIC DATA P		363.96	4,171.03
28/08/2017	TO A/C 117989158 LOAN INSTALMENT	1,219.99		2,951.04
30/08/2017	AUTOMATIC DATA P		363.96	3,315.00
31/08/2017	CREDIT INTEREST		0.16	3,315.16
31/08/2017	DIRECT CREDIT/DEBIT FEES	2.50		3,312.66
13/09/2017	AUTOMATIC DATA P		363.96	3,676.62
26/09/2017	TO A/C 117989158 LOAN INSTALMENT	1,219.99		2,456.63
27/09/2017	AUTOMATIC DATA P		731.14	3,187.77
30/09/2017	CREDIT INTEREST		0.14	3,187.91
30/09/2017	DIRECT CREDIT/DEBIT FEES	2.50		3,185.41
11/10/2017	AUTOMATIC DATA P		366.14	3,551.55
25/10/2017	AUTOMATIC DATA P		371.24	3,922.79
26/10/2017	TO A/C 117989158 LOAN INSTALMENT	1,219.99		2,702.80
31/10/2017	CREDIT INTEREST		0.13	2,702.93
31/10/2017	DIRECT CREDIT/DEBIT FEES	2.50		2,700.43
08/11/2017	AUTOMATIC DATA P		371.24	3,071.67
22/11/2017	AUTOMATIC DATA P		371.24	3,442.91
27/11/2017	TO A/C 117989158 LOAN INSTALMENT	1,219.99		2,222.92
29/11/2017	INTERNET DEPOSIT cover mortgage payments		6,000.00	8,222.92
30/11/2017	CREDIT INTEREST		0.13	8,223.05
30/11/2017	DIRECT CREDIT/DEBIT FEES	2.50		8,220.55
06/12/2017	AUTOMATIC DATA P		371.24	8,591.79
20/12/2017	AUTOMATIC DATA P		371.24	8,963.03
27/12/2017	TO A/C 117989158 LOAN INSTALMENT	1,219.99		7,743.04
30/12/2017	CREDIT INTEREST		0.36	7,743.40
30/12/2017	DIRECT CREDIT/DEBIT FEES	2.50		7,740.90
04/01/2018	AUTOMATIC DATA P		371.24	8,112.14
17/01/2018	AUTOMATIC DATA P		371.24	8,483.38
29/01/2018	TO A/C 117989158 LOAN INSTALMENT	1,219.99		7,263.39
31/01/2018	CREDIT INTEREST		0.34	7,263.73
31/01/2018	DIRECT CREDIT/DEBIT FEES	2.50		7,261.23
01/02/2018	AUTOMATIC DATA P		371.24	7,632.47
14/02/2018	AUTOMATIC DATA P		371.24	8,003.71
26/02/2018	TO A/C 117989158 LOAN INSTALMENT	1,219.99		6,783.72
28/02/2018	CREDIT INTEREST		0.29	6,784.01
28/02/2018	AUTOMATIC DATA P		371.24	7,155.25
28/02/2018	DIRECT CREDIT/DEBIT FEES	2.50		7,152.75
14/03/2018	AUTOMATIC DATA P		371.24	7,523.99
26/03/2018	TO A/C 117989158 LOAN INSTALMENT	1,219.99		6,304.00
28/03/2018	AUTOMATIC DATA P		371.24	6,675.24
31/03/2018	CREDIT INTEREST		0.30	6,675.54
31/03/2018	DIRECT CREDIT/DEBIT FEES	2.50		6,673.04
11/04/2018	AUTOMATIC DATA P		371.24	7,044.28
26/04/2018	AUTOMATIC DATA P		371.24	7,415.52
26/04/2018	TO A/C 117989158 LOAN INSTALMENT	1,219.99		6,195.53
30/04/2018	CREDIT INTEREST		0.27	6,195.80
30/04/2018	DIRECT CREDIT/DEBIT FEES	2.50		6,193.30
09/05/2018	AUTOMATIC DATA P		371.24	6,564.54
23/05/2018	AUTOMATIC DATA P		371.24	6,935.78
28/05/2018	TO A/C 117989158 LOAN INSTALMENT	1,219.99		5,715.79
31/05/2018	CREDIT INTEREST		0.27	5,716.06
31/05/2018	DIRECT CREDIT/DEBIT FEES	2.50		5,713.56
06/06/2018	AUTOMATIC DATA P		371.24	6,084.80
14/06/2018	TFR WDL BPAY TO ASIC	48.00		6,036.80
20/06/2018	AUTOMATIC DATA P		371.24	6,408.04
26/06/2018	TO A/C 117989158 LOAN INSTALMENT	1,219.99		5,188.05
30/06/2018	CREDIT INTEREST		0.24	5,188.29
30/06/2018	DIRECT CREDIT/DEBIT FEES	2.50		5,185.79

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**The Mcleod Fund**  
**Bank Account Movements**  
**For the period 1 July 2017 to 30 June 2018**

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<b>Date</b>	<b>Description</b>	<b>Withdrawals</b>	<b>Deposits</b>	<b>Balance</b>
30/06/2018	Closing Balance	<u>14,717.88</u>	<u>15,966.16</u>	<u>5,185.79</u>
	Transactions : 64			

# Statement of Account POWER SAVER



021

LR MCLEOD PTY LIMITED  
33 SUNRISE AVENUE  
BUDGEWOI NSW 2262

**Customer Enquiries** 13 33 30  
(24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 420594327  
**Statement Period** 02/06/2017 to 15/07/2017  
**Statement No.** 22(page 1 of 2)

LR MCLEOD PTY LIMITED

## Account Summary

Opening Balance	Total Credits	Total Debits	Closing Balance
73,577.16	1,829.56	567.76	74,838.96

## Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
02 JUN	OPENING BALANCE			73,577.16
03 JUN	TFR WDL BPAY INTERNET03JUN 10:52 TO ASIC 2291510630711	249.00		73,328.16
13 JUN	GIO HGL004711714	154.63		73,173.53
30 JUN	Coastlink RENT PAYMNT MCLEOD		1,814.50	74,988.03
30 JUN	CREDIT INTEREST		15.06	75,003.09
30 JUN	TFN WITHHOLDING TAX	7.00		74,996.09
30 JUN	DIRECT CREDIT/DEBIT FEES	2.50		74,993.59
11 JUL	GIO HGL004711714	154.63		74,838.96
15 JUL	CLOSING BALANCE			74,838.96

## Summary of Automatic Deductions

Date	Paid To	Amount \$
13 JUN	GIO HGL004711714	154.63
11 JUL	GIO HGL004711714	154.63

## Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$167.44	\$0.00

## Summary of Withholding Charges

# Statement of Account POWER SAVER



021

LR MCLEOD PTY LIMITED  
33 SUNRISE AVENUE  
BUDGEWOI NSW 2262

**Customer Enquiries** 13 33 30  
(24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 420594327  
**Statement Period** 16/07/2017 to 01/12/2017  
**Statement No.** 23(page 1 of 4)

LR MCLEOD PTY LIMITED

## Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
74,838.96	+	8,829.83	-	6,666.02	=	77,002.77

## Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
16 JUL	OPENING BALANCE			74,838.96
31 JUL	Coastlink		1,551.75	76,390.71
	RENT PAYMNT MCLEOD			
31 JUL	CREDIT INTEREST		15.91	76,406.62
31 JUL	TFN WITHHOLDING TAX	7.00		76,399.62
31 JUL	DIRECT CREDIT/DEBIT FEES	2.50		76,397.12
11 AUG	GIO	154.63		76,242.49
	HGL004711714			
31 AUG	Coastlink		1,953.40	78,195.89
	RENT PAYMNT MCLEOD			
31 AUG	CREDIT INTEREST		16.21	78,212.10
31 AUG	TFN WITHHOLDING TAX	7.00		78,205.10
31 AUG	DIRECT CREDIT/DEBIT FEES	2.50		78,202.60
12 SEP	GIO	154.63		78,047.97
	HGL004711714			
28 SEP	Coastlink		1,435.06	79,483.03
	RENT PAYMNT MCLEOD			
30 SEP	CREDIT INTEREST		16.07	79,499.10
30 SEP	TFN WITHHOLDING TAX	7.00		79,492.10
30 SEP	DIRECT CREDIT/DEBIT FEES	2.50		79,489.60
11 OCT	GIO	154.63		79,334.97
	HGL004711714			
31 OCT	Coastlink		1,769.50	81,104.47
	RENT PAYMNT MCLEOD			
31 OCT	CREDIT INTEREST		16.86	81,121.33
31 OCT	TFN WITHHOLDING TAX	7.00		81,114.33
31 OCT	DIRECT CREDIT/DEBIT FEES	2.50		81,111.83
13 NOV	GIO	154.63		80,957.20
	HGL004711714			
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			80,957.20

Account Number	420594327
Statement Period	16/07/2017 to 01/12/2017
Statement No.	23(page 2 of 4)

#### Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			80,957.20
29 NOV	INTERNET WITHDRAWAL 29NOV 13:21	6,000.00		74,957.20
	cover mortgage payments			
30 NOV	Coastlink		2,038.50	76,995.70
	RENT PAYMNT MCLEOD			
30 NOV	CREDIT INTEREST		16.57	77,012.27
30 NOV	TFN WITHHOLDING TAX	7.00		77,005.27
30 NOV	DIRECT CREDIT/DEBIT FEES	2.50		77,002.77
01 DEC	<i>CLOSING BALANCE</i>			77,002.77

#### Summary of Automatic Deductions

Date	Paid To	Amount \$
11 AUG	GIO	154.63
	HGL004711714	
12 SEP	GIO	154.63
	HGL004711714	
11 OCT	GIO	154.63
	HGL004711714	
13 NOV	GIO	154.63
	HGL004711714	

#### Interest Details

	Credit Interest	Debit Interest
Year to Date	\$81.62	\$0.00
Previous Year	\$167.44	\$0.00

#### Summary of Withholding Charges

	Year to Date	Previous Year
TFN Withholding Tax	\$35.00 DR	\$74.00 DR

#### Information

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



# Statement of Account

## POWER SAVER



021

LR MCLEOD PTY LIMITED  
33 SUNRISE AVENUE  
BUDGEWOI NSW 2262

**Customer Enquiries** 13 33 30  
(24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 420594327  
**Statement Period** 02/12/2017 to 01/06/2018  
**Statement No.** 24(page 1 of 5)

LR MCLEOD PTY LIMITED

### Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
77,002.77	+	11,643.64	-	81,983.74	=	6,662.67

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
02 DEC	OPENING BALANCE			77,002.77
12 DEC	GIO	154.63		76,848.14
	HGL004711714			
30 DEC	CREDIT INTEREST		16.32	76,864.46
30 DEC	TFN WITHHOLDING TAX	7.00		76,857.46
	EFFECTIVE DATE 31DEC			
30 DEC	DIRECT CREDIT/DEBIT FEES	2.50		76,854.96
	EFFECTIVE DATE 31DEC			
02 JAN	Raine&Horne Budg		1,549.45	78,404.41
	RENT PAYMNT MCLEOD			
11 JAN	GIO	154.63		78,249.78
	HGL004711714			
31 JAN	Raine&Horne Budg		2,554.50	80,804.28
	RENT PAYMNT MCLEOD			
31 JAN	CREDIT INTEREST		16.63	80,820.91
31 JAN	TFN WITHHOLDING TAX	7.00		80,813.91
31 JAN	DIRECT CREDIT/DEBIT FEES	2.50		80,811.41
07 FEB	BANK CHEQUE WDL	80,000.00		811.41
07 FEB	BANK CHEQUE FEE	10.00		801.41
13 FEB	GIO	154.63		646.78
	HGL004711714			
28 FEB	Raine&Horne Budg		938.50	1,585.28
	RENT PAYMNT MCLEOD			
28 FEB	CREDIT INTEREST		3.34	1,588.62
28 FEB	DIRECT CREDIT/DEBIT FEES	2.50		1,586.12
13 MAR	GIO	154.63		1,431.49
	HGL004711714			
23 MAR	CASH WITHDRAWAL	1,000.00		431.49
27 MAR	TRANSFER CREDIT		1,000.00	1,431.49
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			1,431.49

<b>Account Number</b>	420594327
<b>Statement Period</b>	02/12/2017 to 01/06/2018
<b>Statement No.</b>	24(page 2 of 5)

**Transaction Details continued**

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			1,431.49
29 MAR	Raine&Horne Budg RENT PAYMNT MCLEOD		1,984.45	3,415.94
31 MAR	CREDIT INTEREST		0.06	3,416.00
31 MAR	OVER COUNTER/EXPRESS DEP FEES	2.50		3,413.50
31 MAR	DIRECT CREDIT/DEBIT FEES	2.50		3,411.00
11 APR	GIO HGL004711714	161.86		3,249.14
30 APR	Raine&Horne Budg RENT PAYMNT MCLEOD		1,901.55	5,150.69
30 APR	CREDIT INTEREST		0.13	5,150.82
30 APR	DIRECT CREDIT/DEBIT FEES	2.50		5,148.32
11 MAY	GIO HGL004711714	161.86		4,986.46
31 MAY	Raine&Horne Budg RENT PAYMNT MCLEOD		1,678.50	6,664.96
31 MAY	CREDIT INTEREST		0.21	6,665.17
31 MAY	DIRECT CREDIT/DEBIT FEES	2.50		6,662.67
01 JUN	<i>CLOSING BALANCE</i>			6,662.67

**Summary of Automatic Deductions**

Date	Paid To	Amount \$
12 DEC	GIO HGL004711714	154.63
11 JAN	GIO HGL004711714	154.63
13 FEB	GIO HGL004711714	154.63
13 MAR	GIO HGL004711714	154.63
11 APR	GIO HGL004711714	161.86
11 MAY	GIO HGL004711714	161.86

**Interest Details**

	Credit Interest	Debit Interest
<b>Year to Date</b>	\$118.31	\$0.00
<b>Previous Year</b>	\$167.44	\$0.00

**Summary of Withholding Charges**

Year to Date	Previous Year
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# Statement of Account

## POWER SAVER



021

LR MCLEOD PTY LIMITED  
33 SUNRISE AVENUE  
BUDGEWOI NSW 2262

**Customer Enquiries** 13 33 30  
(24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 420594327  
**Statement Period** 02/06/2018 to 14/07/2018  
**Statement No.** 25(page 1 of 2)

LR MCLEOD PTY LIMITED

### Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
6,662.67	+	1,494.91	-	701.22	=	7,456.36

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
02 JUN	OPENING BALANCE			6,662.67
12 JUN	GIO HGL004711714	161.86		6,500.81
14 JUN	TFR WDL BPAY INTERNET14JUN 16:04 TO ASIC 2291510630711	254.00		6,246.81
14 JUN	INTERNET WITHDRAWAL 14JUN 16:12 Prep company statement	121.00		6,125.81
29 JUN	Raine&Horne Budg RENT PAYMNT MCLEOD		1,494.65	7,620.46
30 JUN	CREDIT INTEREST		0.26	7,620.72
30 JUN	DIRECT CREDIT/DEBIT FEES	2.50		7,618.22
11 JUL	GIO HGL004711714	161.86		7,456.36
14 JUL	CLOSING BALANCE			7,456.36

### Summary of Automatic Deductions

Date	Paid To	Amount \$
12 JUN	GIO HGL004711714	161.86
11 JUL	GIO HGL004711714	161.86

### Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$118.57	\$0.00



Account Number 420594327  
Statement Period 02/06/2018 to 14/07/2018  
Statement No. 25(page 2 of 2)

### Summary of Withholding Charges

	Year to Date	Previous Year
TFN Withholding Tax	\$0.00 DR	\$49.00 DR

### Information

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

### Summary of Transaction Fees 01/06/2018 TO 30/06/2018

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	2	2	0	0.00	0.00
EFTPOS	0	0	0	2.50	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	2.50	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	2.50	0.00
Agency	0	0	0	2.50	0.00
Direct Debits	1	0	1	2.50	2.50
Overseas Cash Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.20	0.00
Periodical Payments	0	0	0	4.00	0.00
Account Service Fee					0.00
SUB TOTAL	3	2	1		2.50
FEE REBATE					0.00
TOTALS	3	2	1		2.50

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

# Statement of Account

## POWER SAVER



021

THE MCLEOD FUND  
33 SUNRISE AVENUE  
BUDGEWOI NSW 2262

**Customer Enquiries** 13 33 30  
(24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 466667691  
**Statement Period** 02/06/2017 to 01/12/2017  
**Statement No.** 21(page 1 of 5)

SUPER MCLEOD PTY LIMITED ATF  
THE MCLEOD FUND

### Account Summary

<b>Opening Balance</b>		<b>Total Credits</b>		<b>Total Debits</b>		<b>Closing Balance</b>
4,478.89	+	11,123.60	-	7,381.94	=	8,220.55

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
02 JUN	OPENING BALANCE			4,478.89
02 JUN	TFR WDL BPAY INTERNET02JUN 14:55 TO ASIC 2291510627527	47.00		4,431.89
07 JUN	AUTOMATIC DATA P ADP201706071054313		363.96	4,795.85
21 JUN	AUTOMATIC DATA P ADP201706211067770		363.96	5,159.81
26 JUN	TO A/C 117989158 LOAN INSTALMENT	1,219.99		3,939.82
30 JUN	CREDIT INTEREST		0.19	3,940.01
30 JUN	DIRECT CREDIT/DEBIT FEES	2.50		3,937.51
05 JUL	AUTOMATIC DATA P ADP201707051074610		363.96	4,301.47
19 JUL	AUTOMATIC DATA P ADP201707191085794		363.96	4,665.43
26 JUL	TO A/C 117989158 LOAN INSTALMENT	1,219.99		3,445.44
31 JUL	CREDIT INTEREST		0.17	3,445.61
31 JUL	DIRECT CREDIT/DEBIT FEES	2.50		3,443.11
02 AUG	AUTOMATIC DATA P ADP201708021092736		363.96	3,807.07
16 AUG	AUTOMATIC DATA P ADP201708161104772		363.96	4,171.03
28 AUG	TO A/C 117989158 LOAN INSTALMENT	1,219.99		2,951.04
30 AUG	AUTOMATIC DATA P ADP201708301111737		363.96	3,315.00
31 AUG	CREDIT INTEREST		0.16	3,315.16
31 AUG	DIRECT CREDIT/DEBIT FEES	2.50		3,312.66
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			3,312.66

Account Number	466667691
Statement Period	02/06/2017 to 01/12/2017
Statement No.	21(page 2 of 5)

**Transaction Details continued**

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			3,312.66
13 SEP	AUTOMATIC DATA P ADP201709131123229		363.96	3,676.62
26 SEP	TO A/C 117989158 LOAN INSTALMENT	1,219.99		2,456.63
27 SEP	AUTOMATIC DATA P ADP201709271130267		731.14	3,187.77
30 SEP	CREDIT INTEREST		0.14	3,187.91
30 SEP	DIRECT CREDIT/DEBIT FEES	2.50		3,185.41
11 OCT	AUTOMATIC DATA P ADP201710111142680		366.14	3,551.55
25 OCT	AUTOMATIC DATA P ADP201710251149894		371.24	3,922.79
26 OCT	TO A/C 117989158 LOAN INSTALMENT	1,219.99		2,702.80
31 OCT	CREDIT INTEREST		0.13	2,702.93
31 OCT	DIRECT CREDIT/DEBIT FEES	2.50		2,700.43
08 NOV	AUTOMATIC DATA P ADP201711081160703		371.24	3,071.67
22 NOV	AUTOMATIC DATA P ADP201711221169207		371.24	3,442.91
27 NOV	TO A/C 117989158 LOAN INSTALMENT	1,219.99		2,222.92
29 NOV	INTERNET DEPOSIT 29NOV 13:21 cover mortgage payments		6,000.00	8,222.92
30 NOV	CREDIT INTEREST		0.13	8,223.05
30 NOV	DIRECT CREDIT/DEBIT FEES	2.50		8,220.55
01 DEC	<i>CLOSING BALANCE</i>			8,220.55

**Summary of Automatic Deductions**

Date	Paid To	Amount \$
26 JUN	TO A/C 117989158 LOAN INSTALMENT	1,219.99
26 JUL	TO A/C 117989158 LOAN INSTALMENT	1,219.99
28 AUG	TO A/C 117989158 LOAN INSTALMENT	1,219.99
26 SEP	TO A/C 117989158 LOAN INSTALMENT	1,219.99
26 OCT	TO A/C 117989158 LOAN INSTALMENT	1,219.99
27 NOV	TO A/C 117989158 LOAN INSTALMENT	1,219.99



## Statement of Account POWER SAVER



THE MCLEOD FUND  
33 SUNRISE AVENUE  
BUDGEWOI NSW 2262

Customer Enquiries 13 33 30  
(24 hours, seven days)  
BSB Number 112-879  
Account Number 466667691  
Statement Period 02/12/2017 to 01/06/2018  
Statement No. 22(page 1 of 5)

SUPER MCLEOD PTY LIMITED ATF  
THE MCLEOD FUND

### Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
8,220.55	+	4,827.95	-	7,334.94	=	5,713.56

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
02 DEC	OPENING BALANCE			8,220.55
06 DEC	AUTOMATIC DATA P ADP201712061175650		371.24	8,591.79
20 DEC	AUTOMATIC DATA P ADP201712201188770		371.24	8,963.03
27 DEC	TO A/C 117989158 LOAN INSTALMENT	1,219.99		7,743.04
30 DEC	CREDIT INTEREST		0.36	7,743.40
30 DEC	DIRECT CREDIT/DEBIT FEES EFFECTIVE DATE 31DEC	2.50		7,740.90
04 JAN	AUTOMATIC DATA P ADP201801041195683		371.24	8,112.14
17 JAN	AUTOMATIC DATA P ADP201801171209699		371.24	8,483.38
29 JAN	TO A/C 117989158 LOAN INSTALMENT	1,219.99		7,263.39
31 JAN	CREDIT INTEREST		0.34	7,263.73
31 JAN	DIRECT CREDIT/DEBIT FEES	2.50		7,261.23
01 FEB	AUTOMATIC DATA P ADP201802011217249		371.24	7,632.47
14 FEB	AUTOMATIC DATA P ADP201802141229345		371.24	8,003.71
26 FEB	TO A/C 117989158 LOAN INSTALMENT	1,219.99		6,783.72
28 FEB	AUTOMATIC DATA P ADP201802281237725		371.24	7,154.96
28 FEB	CREDIT INTEREST		0.29	7,155.25
28 FEB	DIRECT CREDIT/DEBIT FEES	2.50		7,152.75
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			7,152.75

Account Number	466667691
Statement Period	02/12/2017 to 01/06/2018
Statement No.	22(page 2 of 5)

**Transaction Details continued**

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			7,152.75
14 MAR	AUTOMATIC DATA P ADP201803141250218		371.24	7,523.99
26 MAR	TO A/C 117989158 LOAN INSTALMENT	1,219.99		6,304.00
28 MAR	AUTOMATIC DATA P ADP201803281258045		371.24	6,675.24
31 MAR	CREDIT INTEREST		0.30	6,675.54
31 MAR	DIRECT CREDIT/DEBIT FEES	2.50		6,673.04
11 APR	AUTOMATIC DATA P ADP201804111269486		371.24	7,044.28
26 APR	AUTOMATIC DATA P ADP201804261278558		371.24	7,415.52
26 APR	TO A/C 117989158 LOAN INSTALMENT	1,219.99		6,195.53
30 APR	CREDIT INTEREST		0.27	6,195.80
30 APR	DIRECT CREDIT/DEBIT FEES	2.50		6,193.30
09 MAY	AUTOMATIC DATA P ADP201805091290991		371.24	6,564.54
23 MAY	AUTOMATIC DATA P ADP201805231298581		371.24	6,935.78
28 MAY	TO A/C 117989158 LOAN INSTALMENT	1,219.99		5,715.79
31 MAY	CREDIT INTEREST		0.27	5,716.06
31 MAY	DIRECT CREDIT/DEBIT FEES	2.50		5,713.56
01 JUN	<i>CLOSING BALANCE</i>			5,713.56

**Summary of Automatic Deductions**

Date	Paid To	Amount \$
27 DEC	TO A/C 117989158 LOAN INSTALMENT	1,219.99
29 JAN	TO A/C 117989158 LOAN INSTALMENT	1,219.99
26 FEB	TO A/C 117989158 LOAN INSTALMENT	1,219.99
26 MAR	TO A/C 117989158 LOAN INSTALMENT	1,219.99
26 APR	TO A/C 117989158 LOAN INSTALMENT	1,219.99
28 MAY	TO A/C 117989158 LOAN INSTALMENT	1,219.99

**Interest Details**

# Statement of Account POWER SAVER



021

THE MCLEOD FUND  
33 SUNRISE AVENUE  
BUDGEWOI NSW 2262

**Customer Enquiries** 13 33 30  
(24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 466667691  
**Statement Period** 02/06/2018 to 01/12/2018  
**Statement No.** 23(page 1 of 4)

SUPER MCLEOD PTY LIMITED ATF  
THE MCLEOD FUND

## Account Summary

<b>Opening Balance</b>		<b>Total Credits</b>		<b>Total Debits</b>		<b>Closing Balance</b>
5,713.56	+	5,277.30	-	3,715.47	=	7,275.39

## Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
02 JUN	OPENING BALANCE			5,713.56
06 JUN	AUTOMATIC DATA P ADP201806061303708		371.24	6,084.80
14 JUN	TFR WDL BPAY INTERNET14JUN 16:07 TO ASIC 2291510627527	48.00		6,036.80
20 JUN	AUTOMATIC DATA P ADP201806201317336		371.24	6,408.04
26 JUN	TO A/C 117989158 LOAN INSTALMENT	1,219.99		5,188.05
30 JUN	CREDIT INTEREST		0.24	5,188.29
30 JUN	DIRECT CREDIT/DEBIT FEES	2.50		5,185.79
04 JUL	AUTOMATIC DATA P ADP201807041325610		371.24	5,557.03
18 JUL	AUTOMATIC DATA P ADP201807181338189		371.24	5,928.27
26 JUL	TO A/C 117989158 LOAN INSTALMENT	1,219.99		4,708.28
31 JUL	CREDIT INTEREST		0.23	4,708.51
31 JUL	DIRECT CREDIT/DEBIT FEES	2.50		4,706.01
01 AUG	AUTOMATIC DATA P ADP201808011345220		371.24	5,077.25
15 AUG	AUTOMATIC DATA P ADP201808151356833		371.24	5,448.49
27 AUG	TO A/C 117989158 LOAN INSTALMENT	1,219.99		4,228.50
29 AUG	AUTOMATIC DATA P ADP201808291365683		371.24	4,599.74
31 AUG	CREDIT INTEREST		0.21	4,599.95
31 AUG	DIRECT CREDIT/DEBIT FEES	2.50		4,597.45
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			4,597.45

Account Number	466667691
Statement Period	02/06/2018 to 01/12/2018
Statement No.	23(page 2 of 4)

#### Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			4,597.45
12 SEP	AUTOMATIC DATA P ADP201809121378121		371.24	4,968.69
26 SEP	AUTOMATIC DATA P ADP201809261385691		805.69	5,774.38
29 SEP	CREDIT INTEREST		0.20	5,774.58
10 OCT	AUTOMATIC DATA P ADP201810101397801		372.63	6,147.21
24 OCT	AUTOMATIC DATA P ADP201810241406892		375.88	6,523.09
31 OCT	CREDIT INTEREST		0.26	6,523.35
07 NOV	AUTOMATIC DATA P ADP201811071412128		375.88	6,899.23
21 NOV	AUTOMATIC DATA P ADP201811211425968		375.88	7,275.11
30 NOV	CREDIT INTEREST		0.28	7,275.39
01 DEC	<i>CLOSING BALANCE</i>			7,275.39

#### Summary of Automatic Deductions

Date	Paid To	Amount \$
26 JUN	TO A/C 117989158 LOAN INSTALMENT	1,219.99
26 JUL	TO A/C 117989158 LOAN INSTALMENT	1,219.99
27 AUG	TO A/C 117989158 LOAN INSTALMENT	1,219.99

#### Interest Details

	Credit Interest	Debit Interest
Year to Date	\$1.18	\$0.00
Previous Year	\$2.80	\$0.00

#### Information

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



**NAB Tailored Home Loan**

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

021/008243



SUPER MCLEOD PTY LTD  
97 WOOLANA AVE  
HALEKULANI NSW 2262

**Account Balance Summary**

Opening balance	\$190,249.12	Dr
Total credits	\$7,319.94	
Total debits	\$5,423.15	
<b>Closing balance</b>	<b>\$188,352.33</b>	<b>Dr</b>

**Statement starts 23 February 2017****Statement ends 22 August 2017****Available Redraw \$0.00****Outlet Details**

Bega  
183 Carp St, Bega NSW 2550

**Lending Investment & Insurance Enquiries**

Banker Matthew Ellwood  
Telephone number (02) 6492 7679

**Account Details**

SUPER MCLEOD PTY LTD ACN 151 062 752 AS TRUSTEE  
FOR THE MCLEOD FUND

BSB number 082-439  
Account number 11-798-9158

**Offset Account Details**

No offset account linked

**For Your Information***Changes to your Terms and Conditions*

We're making changes to the way we communicate with you. This may include communicating by email, SMS, or other electronic methods. These changes take effect as set out in your terms and conditions. You can view the terms and conditions at [www.nab.com.au/creditcontractterms](http://www.nab.com.au/creditcontractterms)

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
23 Feb 2017	Brought forward			190,249.12 Dr
23 Feb 2017	Please Note Your Current Debit Interest Rate Is 5.55%			190,249.12 Dr
27 Feb 2017	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691 .....		1,219.99	189,029.13 Dr
28 Feb 2017	Debit Interest This Financial Year To Date \$6,964.08			
	Interest Charged .....	809.80		
	Loan Service Fee .....	8.00		189,846.93 Dr
27 Mar 2017	Please Note From 24 Mar 2017 Your Debit Int Rate Is 5.80%			
	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691 .....		1,219.99	188,626.94 Dr
31 Mar 2017	Debit Interest This Financial Year To Date \$7,867.29			
	Interest Charged .....	903.21		
	Loan Service Fee .....	8.00		189,538.15 Dr
26 Apr 2017	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691 .....		1,219.99	188,318.16 Dr
28 Apr 2017	Debit Interest This Financial Year To Date \$8,710.21			
	Interest Charged .....	842.92		
	Loan Service Fee .....	8.00		189,169.08 Dr
26 May 2017	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691 .....		1,219.99	187,949.09 Dr
31 May 2017	Debit Interest This Financial Year To Date \$9,701.21			
	Interest Charged .....	991.00		
	Loan Service Fee .....	8.00		188,948.09 Dr
26 Jun 2017	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691 .....		1,219.99	187,728.10 Dr
	Carried forward			187,728.10 Dr



**Transaction Details (continued)**

Date	Particulars	Debits	Credits	Balance
	Brought forward			187,728.10 Dr
30 Jun 2017	Debit Interest This Financial Year To Date \$10,601.17			
	Interest Charged .....	899.96		
	Loan Service Fee .....	8.00		188,636.06 Dr
26 Jul 2017	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691 .....		1,219.99	187,416.07 Dr
31 Jul 2017	Debit Interest This Financial Year To Date \$928.26			
	Interest Charged .....	928.26		
	Loan Service Fee .....	8.00		188,352.33 Dr
21 Aug 2017	It's a condition of your loan that you maintain insurance on the mortgaged property at all times for at least the full replacement value of the property. Please confirm with your insurer that your policy adequately protects your property. For more information on property insurance go to <a href="http://www.moneysmart.gov.au">www.moneysmart.gov.au</a>			188,352.33 Dr

**Summary of Government Charges**

	From 1 July to date	Last year to 30 June
<b>Government</b>		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00
Bank Accounts Debts (BAD) Tax or State Debts 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.

Any "Available Redraw" amount is available provided that you satisfy the conditions for redraw in your agreement.

**NAB Tailored Home Loan**

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

021/013609



SUPER MCLEOD PTY LTD  
97 WOOLANA AVE  
HALEKULANI NSW 2262

**Account Balance Summary**

Opening balance	\$188,352.33	Dr
Total credits	\$87,319.94	
Total debits	\$5,764.63	
<b>Closing balance</b>	<b>\$106,797.02</b>	<b>Dr</b>

Statement starts **23 August 2017**Statement ends **22 February 2018**Available Redraw **\$78,780.01****Outlet Details**

Bega  
183 Carp St, Bega NSW 2550

**Lending Investment & Insurance Enquiries**

Banker Matthew Ellwood  
Telephone number (02) 6492 7679

**Account Details**

SUPER MCLEOD PTY LTD ACN 151 062 752 AS TRUSTEE  
FOR THE MCLEOD FUND

BSB number 082-439  
Account number 11-798-9158

**Offset Account Details**

No offset account linked

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
23 Aug 2017	Brought forward			188,352.33 Dr
23 Aug 2017	Please Note Your Current Debit Interest Rate Is 5.80%			188,352.33 Dr
28 Aug 2017	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	187,132.34 Dr
31 Aug 2017	Debit Interest This Financial Year To Date \$1,855.51			
	Interest Charged	927.25		
	Loan Service Fee	8.00		188,067.59 Dr
26 Sep 2017	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	186,847.60 Dr
29 Sep 2017	Debit Interest This Financial Year To Date \$2,721.58			
	Interest Charged	866.07		
	Loan Service Fee	8.00		187,721.67 Dr
26 Oct 2017	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	186,501.68 Dr
31 Oct 2017	Debit Interest This Financial Year To Date \$3,675.16			
	Interest Charged	953.58		
	Loan Service Fee	8.00		187,463.26 Dr
27 Nov 2017	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	186,243.27 Dr
30 Nov 2017	Debit Interest This Financial Year To Date \$4,568.24			
	Interest Charged	893.08		
	Loan Service Fee	8.00		187,144.35 Dr
11 Dec 2017	Please Note From 08 Dec 2017 Your Debit Int Rate Is 6.65%			187,144.35 Dr
27 Dec 2017	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	185,924.36 Dr
29 Dec 2017	Debit Interest This Financial Year To Date \$5,521.72			
	Interest Charged	953.48		
	Loan Service Fee	8.00		186,885.84 Dr
29 Jan 2018	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	185,665.85 Dr
31 Jan 2018	Debit Interest This Financial Year To Date \$6,644.89			
	Interest Charged	1,123.17		
	Carried forward			186,789.02 Dr

**Transaction Details (continued)**

Date	Particulars	Debits	Credits	Balance
	Brought forward			186,789.02 Dr
	Loan Service Fee .....	8.00		186,797.02 Dr
8 Feb 2018	Cheques Deposit .....		80,000.00	106,797.02 Dr

paid - \$92,981.35  
bal: \$13,315.77

**Summary of Government Charges**

	From 1 July to date	Last year to 30 June
<b>Government</b>		
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.

Any "Available Redraw" amount is available provided that you satisfy the conditions for redraw in your agreement.

**NAB Tailored Home Loan**

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

021/012205



SUPER MCLEOD PTY LTD  
97 WOOLANA AVE  
HALEKULANI NSW 2262

**Account Balance Summary**

Opening balance	\$106,797.02	Dr
Total credits	\$100,301.29	
Total debits	\$1,027.54	
<b>Closing balance</b>	<b>\$7,523.27</b>	<b>Dr</b>

**Statement starts 23 February 2018**  
**Statement ends 22 August 2018**

**Available Redraw \$171,761.36**

**Outlet Details**

Bega  
183 Carp St, Bega NSW 2550

**Lending Investment & Insurance Enquiries**

Banker Matthew Ellwood  
Telephone number (02) 6492 7679

**Account Details**

SUPER MCLEOD PTY LTD ACN 151 062 752 AS TRUSTEE  
FOR THE MCLEOD FUND

BSB number 082-439  
Account number 11-798-9158

**Offset Account Details**

No offset account linked

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
23 Feb 2018	Brought forward			106,797.02 Dr
23 Feb 2018	Please Note Your Current Debit Interest Rate Is 6.65%			106,797.02 Dr
26 Feb 2018	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	105,577.03 Dr
28 Feb 2018	Debit Interest This Financial Year To Date \$7,305.86			
	Interest Charged	660.97		
	Loan Service Fee	8.00		106,246.00 Dr
1 Mar 2018	Cash and/or Cheques Deposit		92,981.35	13,264.65 Dr
26 Mar 2018	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	12,044.66 Dr
29 Mar 2018	Debit Interest This Financial Year To Date \$7,392.22			
	Interest Charged	86.36		
	Loan Service Fee	8.00		12,139.02 Dr
26 Apr 2018	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	10,919.03 Dr
30 Apr 2018	Debit Interest This Financial Year To Date \$7,462.10			
	Interest Charged	69.88		
	Loan Service Fee	8.00		10,996.91 Dr
28 May 2018	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	9,776.92 Dr
31 May 2018	Debit Interest This Financial Year To Date \$7,523.54			
	Interest Charged	61.44		
	Loan Service Fee	8.00		9,846.36 Dr
26 Jun 2018	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	8,626.37 Dr
29 Jun 2018	Debit Interest This Financial Year To Date \$7,574.90			
	Interest Charged	51.36		
	Loan Service Fee	8.00		8,685.73 Dr
26 Jul 2018	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	7,465.74 Dr
31 Jul 2018	Debit Interest This Financial Year To Date \$49.53			
	Interest Charged	49.53		
	Carried forward			7,515.27 Dr

234/08/01/01/04012205/8017572/1035143

**Transaction Details (continued)**

Date	Particulars	Debits	Credits	Balance
	Brought forward			7,515.27 Dr
	Loan Service Fee .....	8.00		7,523.27 Drs
21 Aug 2018	It's a condition of your loan that you maintain insurance on the mortgaged property at all times for at least the full replacement value of the property. Please confirm with your insurer that your policy adequately protects your property. For more information on property insurance go to <a href="http://www.moneysmart.gov.au">www.moneysmart.gov.au</a>			7,523.27 Dr

**Summary of Government Charges**

	From 1 July to date	Last year to 30 June
<b>Government</b>		
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.*

*Any "Available Redraw" amount is available provided that you satisfy the conditions for redraw in your agreement.*



Date: 22 June 2011

The Trustee  
Super McLeod Pty Ltd  
C/ Smart Lending Solutions  
PO Box 1025  
HAMILTON NSW 2303

Dear Mr & Mrs McLeod

### APPROVAL LETTER

I am pleased to be able to provide this approval. This letter outlines the general facility structure, pricing, terms and conditions and other information that may be required from you to further the proposal.

#### ■ Proposed Facility Structure and Pricing

Borrower:	Super McLeod Pty Ltd as trustee for The McLeod Fund
Facility:	NAB Tailored Home Loan – Fixed Rate
Limit:	\$210,000.00
Term	30 Years fully amortising
Indicative Interest Rate:	7.39% per annum indicative, Fixed for 3 year
Indicative Repayments:	\$1,460.56 per month (includes \$8.00 per month Loan Service Fee)
Government Charges:	As applicable
Security:	Guarantee & Indemnity given by the directors of Self Managed Super Fund Trustee (if applicable) & the Trustee of the Security Trust both in its own capacity and as trustee for the Security Trust supported by;  First Registered Mortgage over the residential property 32 Elizabeth Bay Drive, Lake Munmorah NSW 2259.
Other	Please be advised that the Guarantee & Indemnity provided by the directors will need to be explained & witnessed by an independent Solicitor.

▪ **Terms and Conditions**

The following terms and conditions that are reasonably able to be determined at this time are listed below. These terms and conditions are subject to review upon provision of further information.

**Conditions Precedent**

- Documentation detailed under "Additional Information"
- The bank undertaking a review & being satisfied with the Additional Information to be provided.
- The bank undertaking a review of the security property and being satisfied with it being satisfactory residential security.
- Loan to security ratio not to exceed 70% of the value of the security property.
- Indicative Bank Fees:  
Total - Application Fees: \$600.00  
Total - Bank Legal Fees: \$2,060.00 is now required to proceed further with the application.

**WHAT WE NEED FROM YOU:**

▪ **Additional Information**

To further progress a loan application, please provide the following information.

- Certified copy of the dated & executed Security Trust Deed
- Certified copy of the dated and executed Superannuation Trust Deed & any amendments
- Certified copy of the dated & executed Contract of Sale – not just the front page.
- Details of the property selected to purchase.

**WHERE TO FROM HERE:**

- When all information is received together with payment of \$2,060 relating to the Bank's Legal Fees the legal assessment can commence.

This approval is valid for 90 days from the date of this letter.

Further to our discussions and should you require any further information regarding this letter or how NAB can help you meet your financial needs, please contact me.

Yours sincerely



Donna Lovelock  
Business Banking Manager



# **SUPERANNUATION FINANCING DEED**

**National Australia Bank Limited  
ABN 12 004 044 937**

**and**

**The parties referred to  
in the Schedule**

**32 Elizabeth Bay Drive, Lake Munmorah NSW**

**National Australia Bank Limited  
Legal Australia  
Level 4 (UB4440)  
800 Bourke Street  
Docklands, Victoria, 3008**



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THIS DEED is dated the 5<sup>th</sup> day of August 20 11 and made between:

**PARTIES:**

- (1) The person named in part 1 of the schedule (Borrower)
- (2) The person named in part 2 of the schedule (Security Trustee)
- (3) The persons named in part 3 of the schedule (each a Promisor and collectively Promisors)
- (4) NATIONAL AUSTRALIA BANK LIMITED ABN 12 004 044 937 of Level 4 (UB4440), 800 Bourke Street, Docklands, Victoria, 3008 (the Bank);

**BACKGROUND:**

- (A) The Borrower is the trustee of the Fund.
- (B) The Borrower as trustee of the Fund has decided to acquire the Asset and has appointed the Security Trustee to hold legal ownership of the Asset.
- (C) The Borrower has requested that the Bank lend to the Borrower to assist the Borrower with acquisition of the Asset and the Bank has agreed to lend to the Borrower on the terms and conditions contained in the Letter of Offer.

This deed witnesses that in consideration of, among other things, the mutual promises contained in this deed, the parties agree as set out in the Operative part of this deed.

**IT IS AGREED** as follows:

**1 DEFINITIONS AND INTERPRETATION**

**1.1 Definitions**

The meanings of the terms used in this deed are set out below.

**Asset** means the asset referred to in part 4 of the schedule;

**Fund** means the self managed superannuation fund described in part 5 of the schedule of which the Borrower is the trustee;

**Letter of Offer** means the letter of offer from the Bank to the Borrower more particularly described in part 6 of the schedule;

**Mortgage** means each mortgage or charge granted by the Security Trustee to the Bank over the Asset to secure the Security Trustee's liability under a Security Trustee Undertaking;

**Promisor Undertaking** means each guarantee and each indemnity given by the Promisors (or any of them) in favour of the Bank, including each indemnity from a Promisor in favour of the Bank contained in this deed, in respect of the liability of the Borrower under the Letter of Offer;

**Replacement Asset** means an asset that is not an asset the Borrower as trustee of the Fund is prohibited from acquiring under SIS or under any other law that:

- (a) replaces the Asset; or
- (b) replaces that replacement asset or any subsequent such replacement asset;

**Security Trustee Undertaking** means each guarantee and each indemnity given by the Security Trustee in favour of the Bank, including each indemnity from the Security Trustee in favour of the Bank contained in this deed, in respect of the liability of the Borrower under the Letter of Offer;

**SIS** means the Superannuation Industry (Supervision) Act 1993 (Cth);

**Transaction Document** means each "transaction document" as defined in the Letter of Offer or, if that term is not defined in the Letter of Offer, the Letter of Offer and all other agreements relating to:

- (a) the financial accommodation to be provided under the Letter of Offer; and
- (b) any security interest or right which secures:
  - (i) the repayment of the financial accommodation to be provided under the Letter of Offer; or
  - (ii) the compliance with any other obligation in relation to that financial accommodation,

including this deed and any guarantee, indemnity or right to set off or withhold payment of any money.

## 1.2 Interpretation

In this deed, headings and boldings are for convenience only and do not affect the interpretation of this deed and, unless the context otherwise requires:

- (a) words importing the singular include the plural and vice versa;
- (b) words importing a gender include any gender;
- (c) other parts of speech and grammatical forms of a word or phrase defined in this deed have a corresponding meaning;
- (d) a reference to any thing (including any right) includes a part of that thing but nothing in this clause 1.2(d) implies that performance of part of an obligation constitutes performance of the obligation;
- (e) a reference to a clause, party or schedule is a reference to a clause of, and a party and schedule to, this deed and a reference to this deed includes any schedule;
- (f) a reference to a law, a statute, regulation, proclamation, ordinance or by law includes all laws, statutes, regulations, proclamations, ordinances or by laws amending, consolidating or replacing it, whether passed by the same or another government agency with legal power to do so, and a reference to a statute includes all regulations, proclamations, ordinances and by laws issued under that statute;
- (g) a reference to a document (including the Letter of Offer, a Promisor Undertaking, a Security Trustee Undertaking, or the Mortgage) includes it as amended, supplemented, novated or replaced from time to time, except to the extent prohibited by this deed;
- (h) a reference to a party to a document includes that party's successors and permitted substitutes or assigns;
- (i) no provision of this deed will be construed adversely to a party solely on the ground that the party was responsible for the preparation of this deed or that provision;
- (j) a covenant or agreement on the part of two or more persons binds them severally;

- (k) a reference to an agreement other than this deed includes an undertaking, deed, agreement or legally enforceable arrangement or understanding whether or not in writing;
- (l) a reference to a document includes any agreement in writing, or any certificate, notice, instrument or other document of any kind; and
- (m) mentioning anything after include, includes or including does not limit what else might be included.

## **2 DIRECTION**

The Borrower unconditionally and irrevocably directs the Security Trustee to:

- (a) execute and deliver to the Bank:
  - (i) this deed;
  - (ii) the Security Trustee Undertaking;
  - (iii) the Mortgage; and
- (b) deliver to the Bank the documents evidencing, or relating to, title (if any) for the Asset.

## **3 REPRESENTATIONS AND WARRANTIES**

### **3.1 Borrower**

The Borrower represents and warrants to the Bank that the Borrower's decision to:

- (a) acquire the Asset;
- (b) borrow on the terms and conditions contained in the Letter of Offer for the purpose of the acquisition of an Asset in accordance with section 67A(1) of SIS; and
- (c) direct the Security Trustee to:
  - (i) acquire legal title to the Asset;
  - (ii) execute and deliver the Security Trustee Undertaking; and
  - (iii) provide the Mortgage to the Bank,

is in accordance with all applicable laws and regulations, and does not offend any laws or regulations, including:

- (A) the borrowing restrictions under section 67 of SIS;
- (B) the sole purpose test under section 62 of SIS;
- (C) the restrictions on acquisition of assets from related parties under section 66 of SIS;
- (D) the in-house asset rules under Part 8 of SIS;
- (E) the prohibition on charging or otherwise encumbering an asset of a superannuation fund under regulation 13.14 of the regulations made under SIS;

- (F) the requirement, under section 109 of SIS, that investments of superannuation entities be made and maintained on arm's length basis;
- (G) the investment strategy requirements under sections 52(2)(f) of SIS and other applicable law; and
- (H) the restrictions on lending to or providing financial assistance to members of a superannuation fund under section 65 of SIS.

### **3.2 Security Trustee**

The Security Trustee represents and warrants to the Bank that it holds, or will hold, legal ownership of the Asset as bare trustee for the Borrower.

## **4 ACKNOWLEDGEMENTS**

### **4.1 Borrower**

The Borrower acknowledges and agrees that:

- (a) the Borrower has no right to acquire legal ownership of the Asset or of any Replacement Asset in a way which will contravene section 67A(1) of SIS; and
- (b) this deed is a Transaction Document.

### **4.2 Security Trustee**

The Security Trustee acknowledges and agrees that:

- (a) the Borrower has borrowed on the terms and conditions contained in the Letter of Offer in accordance with section 67A(1) of SIS;
- (b) in accordance with section 67A(1) of SIS, the rights of the Bank against the Borrower on default are limited to rights relating to the Asset or any Replacement Asset;
- (c) the Mortgage secures all amounts owing by the Borrower to the Bank under the Letter of Offer;
- (d) the Security Trustee's liability under the Security Trustee Undertaking and under the Mortgage is not affected by the limitation on the Bank's rights against the Borrower;
- (e) the Security Trustee indemnifies the Bank against any loss that the Bank suffers directly or indirectly from the Borrower failing to comply with any of its obligations under the Letter of Offer or SIS or because of any limitation on the liability of, or the amount recoverable from, the Borrower;
- (f) the Security Trustee's liability under the Security Trustee Undertaking is secured by:
  - (i) the Mortgage; and
  - (ii) all other security provided by the Security Trustee in favour of the Bank detailed in the Letter of Offer,

and is not affected by reason of the fact that the Security Trustee, in its capacity as trustee of the Fund, may also be the Borrower and in such case its liability under the Security Trustee Undertaking will be determined as if the Security Trustee and the Borrower were two separate persons;

- (g) the Bank can exercise its powers under the Mortgage following any default, however defined, under the Letter of Offer;
- (h) the Security Trustee has no rights of indemnity against the Borrower or against any asset of the Fund other than the Asset or any Replacement Asset for any amount paid or recovered under the Security Trustee Undertaking or the Mortgage; and
- (i) notwithstanding anything to the contrary in any Transaction Document or in any industry code or practice, the Bank is not obliged to exercise any right against the Borrower or any other party prior to exercising any right under the Mortgage or against the Security Trustee following any default, however defined, under the Letter of Offer.

#### **4.3 Promisor**

Each Promisor acknowledges and agrees that:

- (a) the Borrower has borrowed on the terms and conditions contained in the Letter of Offer in accordance with section 67A(1) of SIS;
- (b) in accordance with section 67A(1) of SIS, the rights of the Bank against the Borrower on default are limited to rights relating to the Asset or any Replacement Asset;
- (c) the Promisor's liability under the Promisor Undertaking is not affected by the limitation on the Bank's rights against the Borrower;
- (d) the Promisor indemnifies the Bank against any loss that the Bank suffers directly or indirectly from the Borrower failing to comply with any of its obligations under the Letter of Offer or SIS or because of any limitation on the liability of, or the amount recoverable from, the Borrower;
- (e) the Promisor's liability under the Promisor Undertaking is secured by all security provided by the Promisor in favour of the Bank detailed in the Letter of Offer, and is not affected by reason of the fact that the Promisor, in its capacity as trustee of the Fund, may also be the Borrower and in such case its liability under the Promisor Undertaking will be determined as if the Promisor and the Borrower were two separate persons;
- (f) the Promisor has no rights of indemnity against the Borrower or against any asset of the Fund for any amount paid or recovered under the Promisor Undertaking; and
- (g) notwithstanding anything to the contrary in any Transaction Document or in any industry code or practice, the Bank is not obliged to exercise any right against the Borrower or any other party prior to exercising any right against the Promisor following any default, however defined, under the Letter of Offer.

#### **4.4 Borrower, Security Trustee and each Promisor**

The Borrower, the Security Trustee and each Promisor acknowledge and agree that:

- (a) the Bank has not made any representation as to whether or not:
  - (i) the loan to the Borrower on the terms and conditions contained in the Letter of Offer and the execution and delivery of this deed, the Promisor Undertaking, the Security Trustee Undertaking and the Mortgage is in accordance with all applicable laws and regulations including section 67A(1) of SIS, or as to the taxation consequences of the loan or of the execution and delivery of this deed, the Promisor Undertaking, the Security Trustee Undertaking or the Mortgage; or

- (ii) investment in the Asset will achieve any particular investment, accounting, tax or legal outcome; and
- (b) they have each been given the opportunity to obtain their own independent financial, legal and tax advice and have either done so or independently decided not to obtain that advice.

## **5 GENERAL**

### **5.1 Governing law and jurisdiction**

- (a) This deed is governed by the laws of Victoria.
- (b) Each party irrevocably submits to the non exclusive jurisdiction of the courts of Victoria.
- (c) Each party irrevocably waives any objection to the venue of any legal process on the basis that the process has been brought in an inconvenient forum.
- (d) Each party irrevocably waives any immunity in respect of its obligations under this deed that it may acquire from the jurisdiction of any court or any legal process for any reason including, but not limited to, the service of notice, attachment prior to judgment, attachment in aid of execution or execution.

### **5.2 Prohibition and enforceability**

- (a) Any provision of, or the application of any provision of, this deed which is prohibited in any jurisdiction is, in that jurisdiction, ineffective only to the extent of that prohibition.
- (b) Any provision of, or the application of any provision of, this deed which is void, illegal or unenforceable in any jurisdiction does not affect the validity, legality or enforceability of that provision in any other jurisdiction or of the remaining provisions in that or any other jurisdiction.

### **5.3 Waivers**

- (a) Waiver of any right arising from a breach of this deed arising upon default under this deed must be in writing and signed by the party granting the waiver.
- (b) A failure or delay in exercise, or partial exercise, of a right arising from a breach of this deed does not result in a waiver of that right.
- (c) A party is not entitled to rely on a delay in the exercise or non exercise of a right arising from a breach of this deed or on a default under this deed as constituting a waiver of that right.
- (d) A party may not rely on any conduct of another party as a defence to exercise of a right by that other party.
- (e) This clause may not itself be waived except by writing.

### **5.4 Variation**

A variation of any term of this deed must be in writing and signed by the parties:

### **5.5 Assignment**

the Bank may assign its rights under this deed without the consent of, or notice to, any of the other parties.

**5.6 Further assurances**

Each party must do all things and execute all further documents necessary to give full effect to this deed.

**5.7 Entire agreement**

This deed supersedes all previous agreements in respect of its subject matter and embodies the entire agreement between the parties.

**5.8 Counterparts**

- (a) This deed may be executed in any number of counterparts.
- (b) All counterparts, taken together, constitute one instrument.
- (c) A party may execute this deed by signing any counterpart.

**5.9 Attorneys**

Each of the attorneys executing this deed states that the attorney has no notice of the revocation of the power of attorney appointing that attorney.



## **SCHEDULE 1**

### **PART 1 - BORROWER**

Borrower: **Super Mcleod Pty Ltd ACN 151 062 752 as trustee for The Mcleod Fund**

### **PART 2 - SECURITY TRUSTEE**

Security Trustee: **LR Mcleod Pty Ltd ACN 151 063 071 as Trustee for The Mcleod Fund  
Security Trust**

### **PART 3 - PROMISOR**

Promisor: **LR Mcleod Pty Ltd ACN 151 063 071**  
**Stephen John Mcleod**  
**Wendy Chaler Mcleod**

### **PART 4 - ASSET**

Asset: **32 Elizabeth Bay Drive, Lake Munmorah NSW more particularly described in  
Certificate of Title Folio Identifier 13/240216**

### **PART 5 - FUND**

Fund: **The Mcleod Fund**

### **PART 6 - LETTER OF OFFER**

Letter of Offer: **between the Borrower and the Bank dated on or about the date of this deed.**

## SCHEDULE 2

### EXECUTED AS A DEED

#### SIGNATURES

Executed as a Deed by **Super Mcleod Pty Ltd**  
**ACN 151 062 752 as trustee for The Mcleod**  
**Fund** under section 127 of the *Corporations Act*  
*2001 (Cth)*.

S McLEOD

Signature of director

Stephen Mcleod

Name of director (print)

[Signature]

Signature of director

Wendy Mcleod

Name of director (print)

Executed by **LR Mcleod Pty Ltd ACN 151 063**  
**071 in its own right and as Trustee for The**  
**Mcleod Fund Security Trust** in accordance with  
Section 127 of the *Corporations Act 2001 (Cth)*

S. McLEOD

Signature of director

Stephen Mcleod

Name of director (print)

[Signature]

Signature of director

Wendy Mcleod

Name of director (print)

Signed Sealed and Delivered by **Stephen John**  
**Mcleod** in the presence of:

[Signature]

Signature of witness

Kevin O'Brien | Solicitor

Name of witness (print)

S McLEOD

Signature

Stephen Mcleod

Name (print)

Signed Sealed and Delivered by **Wendy Chaler Mcleod** in the presence of:

Koburne  
Signature of witness

Kevin O'Brien / Solicitor  
Name of witness (print)

Wendy Mcleod  
Signature

Wendy Mcleod  
Name (print)

Signed Sealed and Delivered for and on behalf of the **National Australia Bank Limited** by its Attorney who holds the position of Level 3 Attorney under Power of Attorney dated 1 March 2007 in the presence of:

Calla Haigh  
Signature of Witness

Calla Haigh  
Name of Witness (print)

Donna Lovelock  
Signature of Attorney

DONNA LOVELOCK  
Business Banking Manager  
Name of Attorney (print)

---

**The Mcleod Fund Security Trust**

**PARTIES**

**LR McLeod Pty Limited**  
*(Trustee)*

**AND**

**Super Mcleod Pty Limited**  
*(Beneficiary)*

**DATED: 7<sup>th</sup> Day of July 2011**



**2020 Legal Solutions**  
103 Beaumont St Hamilton NSW 2303  
Ph (02) 4910 2500  
Fax (02) 4910 2510

**THIS DECLARATION OF TRUST** dated 7<sup>th</sup> Day of July 2011.

## **PARTIES**

1. **LR MCLEOD PTY LIMITED ACN 151 063 071** of 101 – 103 Beaumont Street, Hamilton NSW 2303 (“Trustee”).
2. **SUPER MCLEOD PTY LIMITED ACN 151 062 752** as trustees for **THE MCLEOD FUND** of 101 – 103 Beaumont Street, Hamilton NSW 2303 (“Beneficiary”).

## **INTRODUCTION**

- A. The Trustee may enter into agreements for the purchase freehold property or other assets (the Trust property).
- B. The Beneficiary will provide to the Trustee the consideration for purchase of the freehold property or other assets and the Trustee has agreed to hold the freehold property and assets upon trust for the Beneficiary subject to the terms of this Deed.

## **IT IS AGREED**

### **1. INTERPRETATION**

In this Deed, unless otherwise indicated by the context:

**Beneficiary** includes the Beneficiary’s executors, administrators and assigns.

**CGT** means the capital gains tax provided for in the *Income Tax Assessment Act 1997* as amended or replaced from time to time.

**GST** means the goods and services tax as provided for in the *A New Tax System (Goods and Services Tax) Act 1999* as amended or replaced from time to time.

**Mortgage** means any Mortgage, charge of other security in relation to Trust Property by the Trustee as Mortgagor or Beneficiary as beneficial owner of the Property.

**Trustee** includes any Trustee for the time being of the Trusts declared in this Deed.

**Trust Property** means any freehold property and other assets that are acquired by the Trustee on behalf of the Beneficiary under the terms of this Deed.

2. **DECLARATION OF TRUST**

The Trustee declares that the Trustee will hold the Trust Property upon trust for the Beneficiary absolutely. Each freehold property or other asset acquired by the Trustee on behalf of the Beneficiary under the terms of this Deed shall comprise a separate trust and be held under a separate trust arrangement under the terms of this Deed.

3. **IDENTIFICATION OF TRUST PROPERTY**

Each freehold property or other asset held under the terms of this Deed is to be identified by completion of the details as set out in Clause 9 of this Deed in annexures which may be appended to this Deed from time to time under the signatures of the Trustee for the time being of the trusts declared in this Deed and the Beneficiary.

4. **FUNDS FOR PURCHASE OF THE TRUST PROPERTY**

The parties acknowledge that the funds provided by the Beneficiary for the purchase of each freehold property or other asset under the terms of this Trust will be a combination of funds from the Beneficiary and a Loan.

5. **INCOME FROM AND LIABILITIES OF THE PROPERTY**

5.1 The Beneficiary is entitled to all income derived from Trust Property and is responsible for all expenses related to Trust Property during the term of this Trust including, but not limited to any expenses incurred by the Trustee relating to the performance of its duties pursuant to this Deed.

5.2 The Trustee will deal with any income derived from Trust Property as directed by the Beneficiary.

6. **APPOINTMENT OF NEW TRUSTEE**

The Beneficiary may at any time by written notice delivered to the Trustee remove the Trustee as trustee and appoint a new trustee in lieu of the Trustee or in addition to the Trustee.

7. **HEADINGS**

Headings to clauses are included for the sake of convenience only and will not affect the meaning of the clauses to which they relate.

8. **REQUIREMENT FOR WRITING**

Notwithstanding any other provision in this Deed, the Trustee may only act or exercise any rights it has under this Deed in relation to the Property, on written instructions from the Beneficiary.

9. **FORM OF ANNEXURE TO BE PROVIDED FOR CLAUSE 3**

**The Mcleod Fund Security Trust**

**Direction to Purchase And Schedule of Trust Property**

**(Refers to clause 3 of the Deed)**

By this instrument dated .....2011 the Trustee is directed to purchase the asset listed below:

Freehold Property

Or asset Description:

The parties acknowledge that a separate trust is created for this asset which is identified as Trust Property of The Staples Fund Security Trust created by Deed dated ..... 2011.

**EXECUTED** for and on behalf of  
**LR Mcleod Pty Limited ACN 151 063**  
**071 as Trustee** under The Mcleod Fund  
 Security Trust in accordance with  
 section 127(1) of the *Corporations Act*  
*2001* by authority of the Directors:

.....  
 Stephen John McLeod  
 Director

.....  
 Wendy Chaler McLeod  
 Director\Secretary

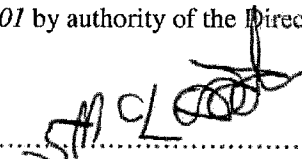
**EXECUTED** for and on behalf of  
**Super Mcleod Pty Limited ACN 151**  
**062 752 as Beneficiary** under The  
 Mcleod Fund Security Trust in  
 accordance with Section 127(1) of the  
*Corporations Act 2001* by authority of  
 the Directors:

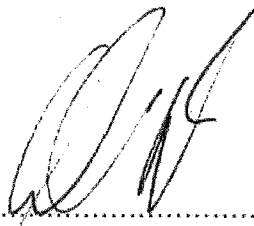
.....  
 Stephen John McLeod  
 Director

.....  
 Wendy Chaler McLeod  
 Director\Secretary


**EXECUTED AS A DEED.**


**EXECUTED** for and on behalf of  
**LR Mcleod Pty Limited ACN 151 063**  
**071** as **Trustee** under The Mcleod Fund  
 Security Trust in accordance with  
 section 127(1) of the *Corporations Act*  
*2001* by authority of the Directors:

  
 .....  
 Stephen John McLeod  
 Director

  
 .....  
 Wendy Chaler McLeod  
 Director\Secretary

**EXECUTED** for and on behalf of  
**Super Mcleod Pty Limited ACN 151**  
**062 752** as **Beneficiary** under The  
 Mcleod Fund Security Trust in  
 accordance with Section 127(1) of the  
*Corporations Act 2001* by authority of  
 the Directors:

  
 .....  
 Stephen John McLeod  
 Director

  
 .....  
 Wendy Chaler McLeod  
 Director\Secretary



# The Mcleod Fund

## Investment Summary as at 30 June 2018

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Bank</u></b>								
St George Power Saver '4327				7,618.22	7,618.22			1.06%
St George Power Saver '7691				5,185.79	5,185.79			0.72%
				<b>12,804.01</b>	<b>12,804.01</b>			<b>1.78%</b>
<b><u>Property Direct Market</u></b>								
NAB Tailored Home Loan '9158		0.0000	0.0000	(8,685.73)	(8,685.73)	0.00	0.00%	(1.21)%
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	1.00000	308,502.4900	560,000.0000	308,502.49	560,000.00	251,497.51	81.52%	77.87%
				<b>299,816.76</b>	<b>551,314.27</b>	<b>251,497.51</b>	<b>83.88%</b>	<b>76.66%</b>
<b><u>Unlisted Market</u></b>								
Loan to Wendy McLeod		0.0000	0.0000	155,053.55	155,053.55	0.00	0.00%	21.56%
				<b>155,053.55</b>	<b>155,053.55</b>	<b>0.00</b>	<b>0.00%</b>	<b>21.56%</b>
				<b>467,674.32</b>	<b>719,171.83</b>	<b>251,497.51</b>	<b>53.78%</b>	<b>100.00%</b>

The accounting cost is the original cost base adjusted by any subsequent capital call/improvement or capital return transactions. In many cases, it is not the same as the adjusted or reduced cost base, or the reset cost base resulting from the CGT relief. To view the tax cost base and unrealised gain/(loss) for tax purposes refer to the Unrealised Capital Gains Report or change the report parameter to tax cost base.

**The McLeod Fund**  
**Investment Movement Summary**  
**For the period 1 July 2017 to 30 June 2018**

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<b><u>Bank</u></b>										
St George Power Saver '4327		74,993.59		21,968.38		89,343.75	0.00		7,618.22	7,618.22
St George Power Saver '7691		3,937.51		15,966.16		14,717.88	0.00		5,185.79	5,185.79
		<u>78,931.10</u>		<u>37,934.54</u>		<u>104,061.63</u>	<u>0.00</u>		<u>12,804.01</u>	<u>12,804.01</u>
<b><u>Property Direct Market</u></b>										
32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	1	310,067.53	0	0.00	0	1,565.04	0.00	1	308,502.49	560,000.00
NAB Tailored Home Loan '9158		(188,636.06)		187,621.23		7,670.90	0.00		(8,685.73)	(8,685.73)
		<u>121,431.47</u>		<u>187,621.23</u>		<u>9,235.94</u>	<u>0.00</u>		<u>299,816.76</u>	<u>551,314.27</u>
<b><u>Unlisted Market</u></b>										
Loan to Wendy McLeod		236,962.07		11,072.83		92,981.35	0.00		155,053.55	155,053.55
		<u>236,962.07</u>		<u>11,072.83</u>		<u>92,981.35</u>	<u>0.00</u>		<u>155,053.55</u>	<u>155,053.55</u>
<b>Fund Total</b>		<u><u>437,324.64</u></u>		<u><u>236,628.60</u></u>		<u><u>206,278.92</u></u>	<u><u>0.00</u></u>		<u><u>467,674.32</u></u>	<u><u>719,171.83</u></u>

**The Mcleod Fund**  
**Investment Revaluation as at 30 June 2018**

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
<b>Property Direct Market</b>					
PROP1      32 Elizabeth Bay Drive, Lake Munmorah (13/DP240216)	30 Jun 2018	560,000.00000	1.00000	560,000.00	141,565.04
<b>Property Direct Market Total</b>				<b>560,000.00</b>	<b>141,565.04</b>
<b>Unlisted Market</b>					
LOAN      Loan to Wendy McLeod			1.00000	155,053.55	0.00
<b>Unlisted Market Total</b>				<b>155,053.55</b>	<b>0.00</b>
<b>Fund Total</b>				<b>715,053.55</b>	<b>141,565.04</b>

## Contract for the sale of land - 2005 edition

TERM	MEANING OF TERM	
Vendor's agent	RAY WHITE REAL ESTATE 65A Scenic Drive	43 90 9800 43 99 1238
Co-agent	BUDGEWOI. NSW 2263	
Vendor	ALAN DOUGLAS WILLIAM MASSIE P O Box 332 BUDGEWOI. NSW 2262	
Vendor's solicitor	DEBORAH BOWRING, Conveyancer P O Box 605 (16 Watargum Road WOONGARRAH. NSW 2259.) TOUKLEY. NSW 2263	43 92 1578 43 92 1579
Completion date	42nd day after the contract date (clause 15)	
Land	32 ELIZABETH BAY DRIVE LAKE MUNMORAH LOT 13 Deposited Plan 240216 Certificate of Title Folio Identifier 13/240216	
(Address, plan details and title reference)		

Improvements ☐ VACANT POSSESSION ☒ subject to existing tenancies

☒ HOUSE ☐ garage ☐ carport ☐ home unit ☐ carspace ☐ none

☐ other:

Attached copies ☒ Documents in the List of Documents as marked or as numbered:  
☐ Other documents:

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

Inclusions ☒ blinds ☒ curtains ☒ insect screens ☒ stove  
☒ built-in wardrobes ☐ dishwasher ☒ light fittings ☐ pool equipment  
☒ clothes line ☒ fixed floor coverings ☒ range hood ☒ TV antenna  
☐ other:

Exclusions

Purchaser LR McLEOD PTY. LIMITED ACN 151 063 071  
36 Elizabeth Drive NORAVILLE. NSW 2263  
KEVIN O'BRIEN 2000 REAL SOLUTIONS 1800 462 020  
P O Box 1025

Purchaser's solicitor HAMILTON NSW 2303

Price \$ 300,000.00  
Deposit \$ 30,000.00 (10% of the price, unless otherwise stated)  
Balance \$ 270,000.00

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

Vendor

Witness

GST AMOUNT (optional)  
The price includes  
GST of: \$

Purchaser

☐ JOINT TENANTS

☐ tenants in common

☐ in unequal shares

Witness

**Tax information (the parties promise this is correct as far as each party is aware)**

Vendor duty is payable

Deposit can be used to pay vendor duty

Land tax is adjustable

GST: Taxable supply

Margin scheme will be used in making the taxable supply

This sale is not a taxable supply because (one or more of the following may apply) the sale is:

- ☐ not made in the course or furtherance of an enterprise that the vendor carries on (section 9-5(b))  
☐ by a vendor who is neither registered nor required to be registered for GST (section 9-5(d))  
☐ GST-free because the sale is the supply of a going concern under section 38-325  
☐ GST-free because the sale is subdivided farm land or farm land supplied for farming under Subdivision 38-O  
☐ input taxed because the sale is of eligible residential premises (sections 40-65, 40-75(2) and 195-1)

HOLDER OF STRATA OR COMMUNITY TITLE RECORDS - Name, address and telephone number

## SETTLEMENT ADJUSTMENT SHEET

### **LR MCLEOD PTY LIMITED PURCHASE FROM MASSIE PROPERTY: 32 ELIZABETH BAY DRIVE, LAKE MUNMORAH**

Settlement: 26 August 2011  
Adjustments as at: 26 August 2011

	<u>Payable by Vendor</u>	<u>Payable by Purchaser</u>
Purchase Price (inc GST & any other consideration)		\$300,000.00
Less Deposit		
Balance		<u>\$300,000.00</u>
<b>Current Council/Water Rates</b>		
For Period 1/07/2011 to 30/06/2012 - 366 days		
\$1775.77 Adjusted as Paid		
Purchaser allows 309 days		
For period 26/08/2011 to 30/06/2012		\$1,499.22
<b>Water Usage</b>		
Last meter reading 11/04/2011		
Daily Average = 0.65 Kl		
Vendor allows 80 days		
For period 11/04/2011 to 30/06/2011	\$97.24	
<b>Water Usage</b>		
Last meter reading 1/07/2011		
Daily Average = 0.65 Kl		
Vendor allows 56 days		
For period 1/07/2011 to 26/08/2011	\$72.07	
Vendor allows for Discharge of Mortgage	\$119.40	
Totals	\$288.71	\$301,499.22
Less Amount Payable By Vendor		\$288.71
<b>AMOUNT DUE ON SETTLEMENT</b>		<u><b>\$301,210.51</b></u>

#### Cheque Details:-

Bank or Trust Cheque in favour of Wyong Shire Council for	\$1,775.77
Bank or Trust Cheque in favour of As Vendor directs for	\$299,434.80
Total	<u>\$301,210.57</u>

# Deborah Bowring

LICENSED PROPERTY CONVEYANCER No. 1185520

ABN 64 368 297 560

Member Australian Institute of Conveyancers New South Wales Division

Fully Professional Indemnity Insured

All correspondence to  
P O Box 605  
TOUKLEY NSW 2263  
Office/Residence: 16 Watgum Road  
WOONGARRAH NSW 2259

Mobile: 0425 249 087

Telephone No. 43 92 1578

Facsimile: 43 92 1579

Email: [deborah.bowring@bigpond.com.au](mailto:deborah.bowring@bigpond.com.au)

## TAX INVOICE

26 August, 2011

Mr A Massie  
c/- Ray White Real Estate  
65A Scenic Drive  
BUDGEWOI NSW 2262

### MY COSTS AND EXPENSES

RE: MASSIE SALE TO L R McLEOD PTY. LIMITED  
PROPERTY: 32 ELIZABETH BAY ROAD LAKE MUNMORAH

TO my costs of advising and attending to

Settlement as agreed ... ..

\$ 300.00

TO my costs of acting on Discharge

Of Mortgage

\$ 200.00

\$ 500.00

Expenses incurred:

Title Search fees

\$ 44.00

Council Section 149 Certificate

\$ 40.00

Drainage Diagram fee

\$ 20.00

City Settlement fees

\$ 88.00

\$ 192.00

\$ 692.00

PLUS: 10% GST

\$ 69.20

TOTAL DUE ON SETTLEMENT

\$ 761.20

With Compliments

DEBORAH BOWRING

R77386 PAID

Thank you

Deborah Bowring

29/8/2011



# BMT Tax Depreciation

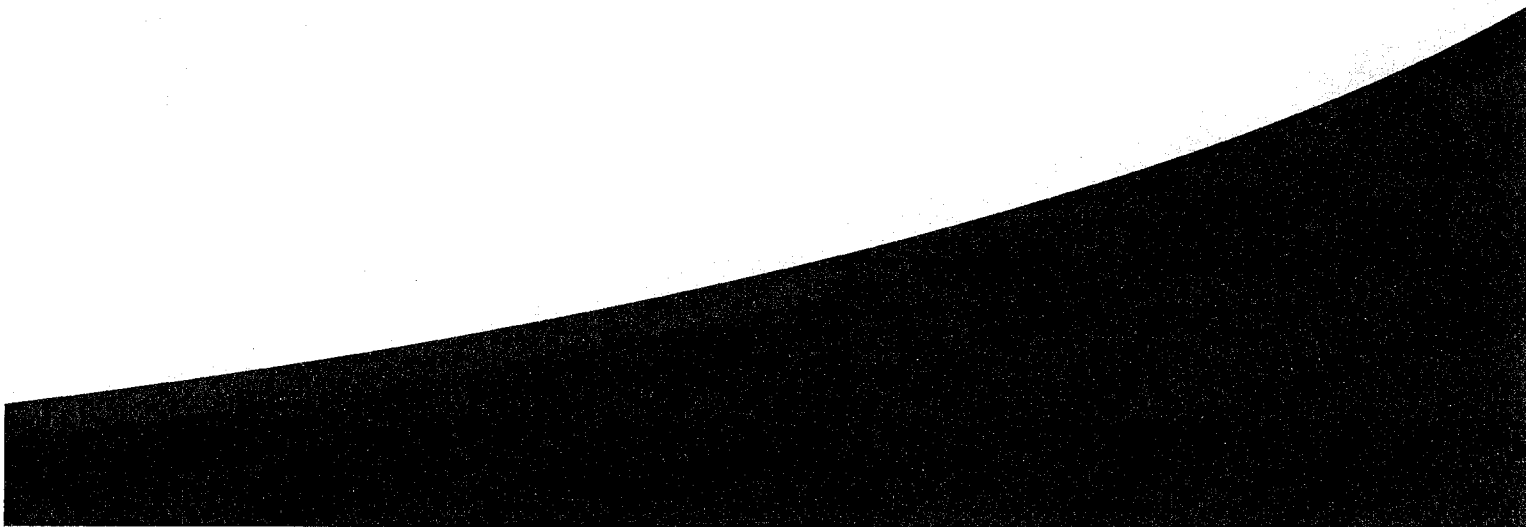
QUANTITY SURVEYORS

## Capital Allowance & Tax Depreciation Schedule

---

Maximising the cash return from investment properties

The McLeod Fund  
32 Elizabeth Bay Drive  
LAKE MUNMORAH, NSW 2259



# BMT Tax Depreciation

QUANTITY SURVEYORS

Level 33, 264 George Street  
Sydney NSW 2000  
PO Box N314  
Grosvenor Place NSW 1220  
t 02 9241 6477 e [info@bmtqs.com.au](mailto:info@bmtqs.com.au)  
f 02 9241 6499 w [www.bmtqs.com.au](http://www.bmtqs.com.au)  
Australia Wide Service ABN 44 115 282 392

10 May 2016

The McLeod Fund  
PO Box 332  
BUDGEWOI, NSW 2262

Dear Sir/Madam,

Thank you for choosing BMT Tax Depreciation to complete your Capital Allowance and Tax Depreciation Schedule.

The document outlines the relevant information, legislation and methodology used in the assessment of the potential depreciation deductions for 32 Elizabeth Bay Drive LAKE MUNMORAH, NSW 2259.

For your convenience we have included an explanation, summary and comparison of the two different methods you can choose to calculate an assets decline in value. This provides you or your Tax Adviser the information necessary to make a more informed decision specific to your circumstances.

We trust our service and the deductions outlined in the following schedules have and will exceed your expectations. We strive for excellence and would truly appreciate your feedback.

We are committed to the continual professional development of our service and report so we can fortify our relationship as your preferred Tax Depreciation and Capital Allowance Specialist.

For further information on property taxation and relevant property news we invite you to visit our website at [www.bmtqs.com.au](http://www.bmtqs.com.au) where you will find an array of free investment tools and resources you can use, order or download at any time.

Should you require any further information or clarification, please do not hesitate to contact one of our Depreciation Specialists or our Chief Executive Officer Mr Bradley Beer at the office.

Once again, thank you for choosing BMT Tax Depreciation and we look forward to working with you in the future.

Yours sincerely,



BMT Tax Depreciation Pty Ltd  
Quantity Surveyors  
AIQS, RICS, AVAA, Tax Agent: 53712009



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# BMT Capital Allowance and Tax Depreciation Schedule overview

Please find following a summary of the information BMT Tax Depreciation have used when preparing this Capital Allowance and Tax Depreciation Schedule. The ownership structure plays a significant part in the methodology that is used and subsequently changes the structure of the report and the calculations used therein. Any changes to the ownership entity or structure will make this report inaccurate.

**Report prepared for:** The McLeod Fund

**Property address:** 32 Elizabeth Bay Drive LAKE MUNMORAH, NSW 2259

**Ownership interest:** 100%

Co-owners must divide the income and expenses for the rental property in line with their 'interest' in the property. The two co-owner structures are:

- Joint tenants - each holds an equal interest in the property, or
- Tenants in common - may hold unequal interests in the property, for example, one may hold a 20% interest and the other an 80% interest

Co-owned depreciating assets, as outlined in section 40-35 of the ITAA 1997, are able to be calculated and deducted based on each owner's interest in the asset, and not the whole asset. For example, joint tenants with an equal 50% share can claim an immediate write-off for items under \$600 as each co-owner's share is less than \$300 each. When an owner's share of an asset valued at less than \$1,000 it can also be added to a low-value pool.

**Property type:** Residential

**Purchase price:** \$300,000

**Reporting Year Start:** 1 July

**Settlement date:** 26 August 2011

**Schedule start date:** 27 August 2011

## Methodology

The Capital Allowance and Tax Depreciation Schedule prepared for The McLeod Fund on 32 Elizabeth Bay Drive LAKE MUNMORAH, NSW 2259 has been prepared and calculated in accordance with the legislation applicable on the 10 May 2016.

The Capital Allowance and Tax Depreciation Schedule is based on BMT Tax Depreciation's understanding of the Commissioner of Taxation's assumed intent and the interpretation of the relevant tax rulings and supportive documents:

- The Income Tax Assessment Act 1997, (ITAA) 1936, Part 3, Division 3A, Sections 54, 55, 56, 60, 61 and 62
- The basis of depreciation of an item of plant and equipment includes its purchase price (ITAA Sect 42-65) delivery and installation costs (IT 2197) and the costs associated with bringing the plant into full operation (ITAA97 Sect 8-1)
- Capital allowances in accordance with Division 10D, Sections 124ZF-ZH and Section 1234ZFB and ITAA 1997 Division 40, 42 and 43
- Changes from the Ralph Review of Business Taxation of 21 September 1999
- Legislation by the Australian Taxation Office in Market Valuations for Tax Purposes
- Documentation and procedures defined in the Australian Accounting Standards AASB 116 Property, Plant and Equipment and AASB13 Fair Value Measurement
- Taxation Ruling 2015/2 – Income Tax: Effective Life of Depreciating Assets

It is a requirement to advise BMT Tax Depreciation when any actual costs in whole or part thereof are available prior to the preparation of the Capital Allowance and Tax Depreciation Schedule. Where costs have been provided, they have been used and noted accordingly in this schedule. In the event that costs are not available, BMT Tax Depreciation use the estimating procedures and methodology provided to estimate a fair market value based on cost advice as at the 10 May 2016. Where applicable, all cost estimates are adjusted to that of the historical date in which the actual construction or installation took place.

The construction expenditure has been determined on the basis of the actual cost incurred in relation to the construction of a building.

Construction expenditure calculated includes:

- Preliminary expenses such as architects' fees, engineering fees and the cost of foundation excavations
- Builders or Contractors margin
- Professional fees such as Architects, Engineers and Surveyors
- Contingencies
- All plant and equipment

The construction expenditure calculated excludes:

- Site clearance, earthworks that are permanent, can be economically maintained and are not integral to the installation or construction of a structure
- Demolition of existing structures
- Soft landscaping
- Cost of acquiring land
- Developers profit and overheads

The following additional information has been used in the preparation of the Capital Allowance and Tax Depreciation Schedule:

- Written and verbal information provided by The McLeod Fund
- Verbal information provided by Wyong Shire Council
- Site inspection conducted by BMT Tax Depreciation on 6 May 2016
- Purchase price of \$300,000
- Land value of \$133,000

The following assumptions have been made in the preparation of the Capital Allowance and Tax Depreciation Schedule.

- That all items of plant and equipment listed in the schedule are owned by the tax payer
- That you are not entitled to input tax credits and therefore GST is included in the appropriate items within the schedule
- That no schedule of depreciation allowances existed or formed a condition of the purchase documentation
- Qualifying expenditure and depreciation rates have been calculated with the understanding that the property is used for the production of assessable income, excluding short-term traveller's accommodation or non-residential usage
- No additional actual costs in whole or part thereof are available at this time
- The owners are not carrying on a rental property business

Owners are advised to discuss and confirm the above assumptions with their Tax Adviser prior to using this Capital Allowance and Tax Depreciation Schedule.

#### Disclaimer

This report and the information contained within it has been prepared by BMT Tax Depreciation Pty Ltd , as property depreciation and construction cost consultants and not in any other capacity on the basis of estimated costs and information provided to us by the client. It is intended for use only by the client. The contents of this report are advice on construction costs only. The contents of this report are not legal, accounting or taxation advice. The client must consult with their own legal, accounting or taxation advisers before relying on these schedules. The report and the schedules have been prepared in accordance with legislation in force at the time the asset was acquired and the date this report was produced.

BMT Tax Depreciation Pty Ltd is not responsible for the results of the actions taken on the basis of the information provided in this report or any error in or omission from this report. The construction cost estimate has been prepared for depreciation purposes only. It is not an estimate of replacement cost and is not suitable for any other purpose. Neither the whole nor any part of this report or any reference thereto may be included in any published, circular or statement, nor published in part or in full in any way, without the express prior written approval from BMT Tax Depreciation Pty Ltd.

### Experience and qualifications

It is a legislative requirement that you use an appropriately qualified person to prepare a Capital Allowance and Tax Depreciation Schedule under Tax Ruling 97/25. A Quantity Surveyor is one of the few professionals recognised to have appropriate construction costing skills to estimate building costs for the purpose of establishing a cost to claim your capital works and tax depreciation deductions.

Please find following BMT Tax Depreciation's relevant qualifications and associations with governing bodies:

- **AIQS - Australian Institute of Quantity Surveyors**

As a member of the AIQS, a professional standards body, BMT Tax Depreciation upholds its professionalism and standards to the highest level. The institute plays an important role by ensuring that industry standards and information are continuously updated.

- **RICS - Royal Institute of Chartered Surveyors**

BMT Tax Depreciation are proud members of RICS, allowing us access to the latest methodology being used by Surveyors across Australia and the world.

- **AVAA - Auctioneers & Valuers Association of Australia**

BMT Tax Depreciation is also a member of the AVAA. The AVAA works to elevate and maintain the standards of professional knowledge and sound practice relating to accurately valuing a variety of plant and equipment.

- **PIPA- Property Investment Professionals of Australia**

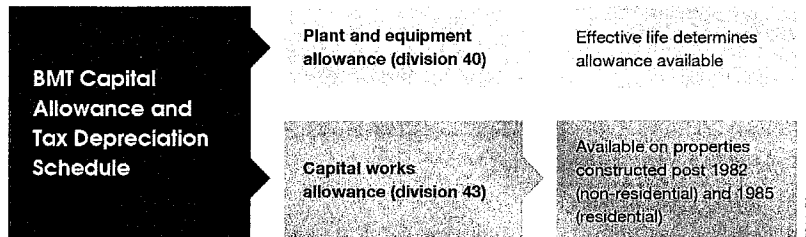
As a member of PIPA, BMT are committed to maintaining high levels of professional standards through their work in educating property investors on the benefits of tax depreciation.

- **Registered Tax Agent**

BMT Tax Depreciation are registered Tax Agents qualified to prepare depreciation schedules for any rental, commercial or investment property under the Tax Agents Services Act 2009. **Our Tax Agents number is 53712009**

## Summary of capital expenditure

Purchase price	\$300,000
Expenditure after purchase: (renovations/additional works)	\$11,074
<b>Total expenditure</b>	<b>\$311,074</b>



<b>Division 40 - plant and equipment</b>	<b>\$10,930</b>
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The calculations for plant and equipment assets have been prepared in accordance with the relevant Taxation Ruling in place at the time of preparing this report. This ruling discusses the methodology outlined by the Commissioner of Taxation to determine the effective life of depreciating assets under section 40-100 of the Income Tax Assessment Act 1997 (ITAA 1997).

<b>Division 43 - capital works allowance</b>	<b>\$24,115</b>
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Division 43, as outlined in the Income Tax Assessment Act 1997 (ITAA 1997), allows a deduction for capital expenditure incurred in the construction of any capital works. The deduction claimed as a capital works allowance depends on the type of construction and the date construction started. See the definition of Division 43 and the table under this heading within the glossary of key terms for further clarification of the qualifying dates for capital works deductions. The deductible amount for division 43 excludes both division 40 above and any non-qualifying balance of capital expenditure.

<b>Balance of capital expenditure</b>	<b>\$276,029</b>
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This represents all items that do not qualify for capital works deductions or decline in value and any capital works deductions which are already exhausted. Construction expenditure that cannot be claimed (as per Australian Taxation Office guidelines) include:

- land
- expenditure on clearing the land prior to construction
- earthworks that are permanent, and are not integral to the construction
- expenditure on soft landscaping
- demolition

<b>Total capital expenditure</b>	<b>\$311,074</b>
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# Capital Allowance and Tax Depreciation Schedule summary

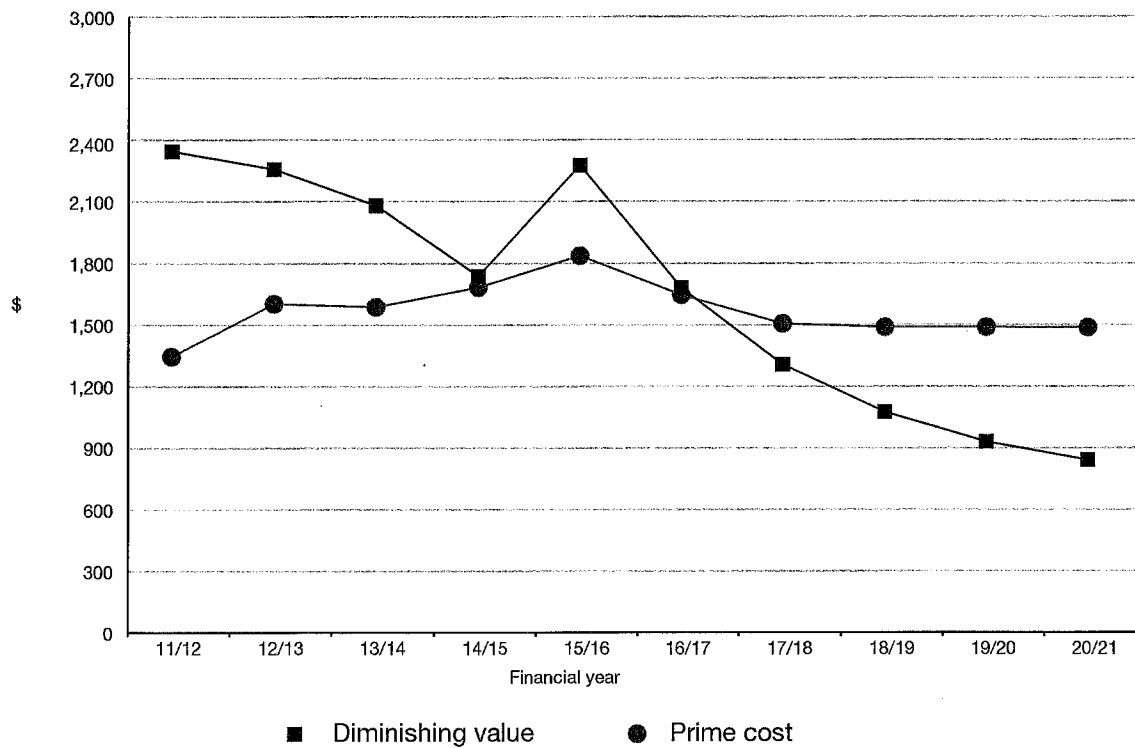
## Total deductions - 40 year forecast

The forty year projection summary outlines the total yearly deductions available over the lifetime of the property. These totals include the division 43 and division 40 components as a total yearly deduction. Both the diminishing value (DV) and prime cost (PC) method values are shown for easy comparison.

Years 1-21			Years 22-41		
Period	Total deductions		Period	Total deductions	
	DV (\$)	PC (\$)		DV (\$)	PC (\$)
27-Aug-11 to 30-Jun-12	2,345	1,345	1-Jul-32 to 30-Jun-33	685	685
1-Jul-12 to 30-Jun-13	2,258	1,602	1-Jul-33 to 30-Jun-34	685	685
1-Jul-13 to 30-Jun-14	2,081	1,586	1-Jul-34 to 30-Jun-35	583	583
1-Jul-14 to 30-Jun-15	1,737	1,682	1-Jul-35 to 30-Jun-36	573	573
1-Jul-15 to 30-Jun-16	2,277	1,836	1-Jul-36 to 30-Jun-37	573	573
1-Jul-16 to 30-Jun-17	1,680	1,645	1-Jul-37 to 30-Jun-38	573	573
1-Jul-17 to 30-Jun-18	1,306	1,505	1-Jul-38 to 30-Jun-39	573	573
1-Jul-18 to 30-Jun-19	1,074	1,488	1-Jul-39 to 30-Jun-40	573	573
1-Jul-19 to 30-Jun-20	929	1,488	1-Jul-40 to 30-Jun-41	506	506
1-Jul-20 to 30-Jun-21	840	1,486	1-Jul-41 to 30-Jun-42	482	482
1-Jul-21 to 30-Jun-22	782	1,094	1-Jul-42 to 30-Jun-43	482	482
1-Jul-22 to 30-Jun-23	744	1,029	1-Jul-43 to 30-Jun-44	482	482
1-Jul-23 to 30-Jun-24	724	828	1-Jul-44 to 30-Jun-45	481	481
1-Jul-24 to 30-Jun-25	709	786	1-Jul-45 to 30-Jun-46	480	480
1-Jul-25 to 30-Jun-26	698	786	1-Jul-46 to 30-Jun-47	480	480
1-Jul-26 to 30-Jun-27	693	700	1-Jul-47 to 30-Jun-48	480	480
1-Jul-27 to 30-Jun-28	689	685	1-Jul-48 to 30-Jun-49	480	480
1-Jul-28 to 30-Jun-29	689	685	1-Jul-49 to 30-Jun-50	301	301
1-Jul-29 to 30-Jun-30	686	685	1-Jul-50 to 30-Jun-51	274	274
1-Jul-30 to 30-Jun-31	685	685	1-Jul-51 to 30-Jun-52	272	272
1-Jul-31 to 30-Jun-32	685	685	<b>Total</b>	<b>34,329</b>	<b>34,329</b>

### 10 year forecast comparison graph

This graphical representation of the diminishing value method and prime cost method compares the yearly claims from both methods against each other. It demonstrates the diminishing value method's increased deductions over the first few years and the prime cost method's greater deductions in later years.





#### Division 43 – capital works allowance

The table below outlines the division 43 building write-off allowance available to be claimed for additional works completed to this property. The depreciation calculated has been deemed to be on structural elements only completed after the ATO legislated dates.

Works	Date	Rate	Original cost (\$)
Additional Works	15-Jul-94	2.5 %	4,491
Additional Works	25-Sep-00	2.5 %	3,644
Additional Works	26-Aug-09	2.5 %	8,235
Additional Works	29-Sep-11	2.5 %	66
Additional Works	31-Jan-12	2.5 %	454
Additional Works	21-Mar-13	2.5 %	132
Additional Works	31-May-13	2.5 %	132
Additional Works	13-Dec-13	2.5 %	125
Additional Works	14-May-14	2.5 %	245
Additional Works	8-Aug-14	2.5 %	95
Additional Works	27-Aug-14	2.5 %	790
Additional Works	24-Jan-15	2.5 %	3,800
Additional Works	30-Jan-15	2.5 %	250
Additional Works	31-Mar-15	2.5 %	4,840
Additional Works	31-Jul-15	2.5 %	145

Calculation for write-off provision:

Period	Original Division 43 (\$)
27-Aug-11 to 30-Jun-12	352
1-Jul-12 to 30-Jun-13	424
1-Jul-13 to 30-Jun-14	431
1-Jul-14 to 30-Jun-15	530
1-Jul-15 to 30-Jun-16	684
1-Jul-16 to 30-Jun-17	685
1-Jul-17 to 30-Jun-18	685
1-Jul-18 to 30-Jun-19	685
1-Jul-19 to 30-Jun-20	685
1-Jul-20 to 30-Jun-21	685

Diminishing value method summary

Date	Effective Life	Pooled Plant	Division 40	Division 43	Total
27-Aug-11 to 30-Jun-12	1,993	0	1,993	352	2,345
1-Jul-12 to 30-Jun-13	1,834	0	1,834	424	2,258
1-Jul-13 to 30-Jun-14	906	744	1,650	431	2,081
1-Jul-14 to 30-Jun-15	742	465	1,207	530	1,737
1-Jul-15 to 30-Jun-16	0	1,593	1,593	684	2,277
1-Jul-16 to 30-Jun-17	0	995	995	685	1,680
1-Jul-17 to 30-Jun-18	0	621	621	685	1,306
1-Jul-18 to 30-Jun-19	0	389	389	685	1,074
1-Jul-19 to 30-Jun-20	0	244	244	685	929
1-Jul-20 to 30-Jun-21	0	155	155	685	840
1-Jul-21 to 30-Jun-22	0	97	97	685	782
1-Jul-22 to 30-Jun-23	0	59	59	685	744
1-Jul-23 to 30-Jun-24	0	39	39	685	724
1-Jul-24 to 30-Jun-25	0	24	24	685	709
1-Jul-25 to 30-Jun-26	0	13	13	685	698
1-Jul-26 to 30-Jun-27	0	8	8	685	693
1-Jul-27 to 30-Jun-28	0	4	4	685	689
1-Jul-28 to 30-Jun-29	0	4	4	685	689
1-Jul-29 to 30-Jun-30	0	1	1	685	686
1-Jul-30 to 30-Jun-31	0	0	0	685	685
1-Jul-31 to 30-Jun-32	0	0	0	685	685
1-Jul-32 to 30-Jun-33	0	0	0	685	685
1-Jul-33 to 30-Jun-34	0	0	0	685	685
1-Jul-34 to 30-Jun-35	0	0	0	583	583
1-Jul-35 to 30-Jun-36	0	0	0	573	573
1-Jul-36 to 30-Jun-37	0	0	0	573	573
1-Jul-37 to 30-Jun-38	0	0	0	573	573
1-Jul-38 to 30-Jun-39	0	0	0	573	573
1-Jul-39 to 30-Jun-40	0	0	0	573	573
1-Jul-40 to 30-Jun-41	0	0	0	506	506
1-Jul-41 to 30-Jun-42	0	0	0	482	482
1-Jul-42 to 30-Jun-43	0	0	0	482	482
1-Jul-43 to 30-Jun-44	0	0	0	482	482
1-Jul-44 to 30-Jun-45	0	0	0	481	481
1-Jul-45 to 30-Jun-46	0	0	0	480	480
1-Jul-46 to 30-Jun-47	0	0	0	480	480
1-Jul-47 to 30-Jun-48	0	0	0	480	480
1-Jul-48 to 30-Jun-49	0	0	0	480	480
1-Jul-49 to 30-Jun-50	0	0	0	301	301
1-Jul-50 to 30-Jun-51	0	0	0	274	274
1-Jul-51 to 30-Jun-52	0	0	0	272	272
<b>Total</b>	<b>5,475</b>	<b>5,455</b>	<b>10,930</b>	<b>23,399</b>	<b>34,329</b>

Prime cost method summary

Date	Effective Life Plant	Division 43	Total
27-Aug-11 to 30-Jun-12	993	352	1,345
1-Jul-12 to 30-Jun-13	1,178	424	1,602
1-Jul-13 to 30-Jun-14	1,155	431	1,586
1-Jul-14 to 30-Jun-15	1,152	530	1,682
1-Jul-15 to 30-Jun-16	1,152	684	1,836
1-Jul-16 to 30-Jun-17	960	685	1,645
1-Jul-17 to 30-Jun-18	820	685	1,505
1-Jul-18 to 30-Jun-19	803	685	1,488
1-Jul-19 to 30-Jun-20	803	685	1,488
1-Jul-20 to 30-Jun-21	801	685	1,486
1-Jul-21 to 30-Jun-22	409	685	1,094
1-Jul-22 to 30-Jun-23	344	685	1,029
1-Jul-23 to 30-Jun-24	143	685	828
1-Jul-24 to 30-Jun-25	101	685	786
1-Jul-25 to 30-Jun-26	101	685	786
1-Jul-26 to 30-Jun-27	15	685	700
1-Jul-27 to 30-Jun-28	0	685	685
1-Jul-28 to 30-Jun-29	0	685	685
1-Jul-29 to 30-Jun-30	0	685	685
1-Jul-30 to 30-Jun-31	0	685	685
1-Jul-31 to 30-Jun-32	0	685	685
1-Jul-32 to 30-Jun-33	0	685	685
1-Jul-33 to 30-Jun-34	0	685	685
1-Jul-34 to 30-Jun-35	0	583	583
1-Jul-35 to 30-Jun-36	0	573	573
1-Jul-36 to 30-Jun-37	0	573	573
1-Jul-37 to 30-Jun-38	0	573	573
1-Jul-38 to 30-Jun-39	0	573	573
1-Jul-39 to 30-Jun-40	0	573	573
1-Jul-40 to 30-Jun-41	0	506	506
1-Jul-41 to 30-Jun-42	0	482	482
1-Jul-42 to 30-Jun-43	0	482	482
1-Jul-43 to 30-Jun-44	0	482	482
1-Jul-44 to 30-Jun-45	0	481	481
1-Jul-45 to 30-Jun-46	0	480	480
1-Jul-46 to 30-Jun-47	0	480	480
1-Jul-47 to 30-Jun-48	0	480	480
1-Jul-48 to 30-Jun-49	0	480	480
1-Jul-49 to 30-Jun-50	0	301	301
1-Jul-50 to 30-Jun-51	0	274	274
1-Jul-51 to 30-Jun-52	0	272	272
<b>Total</b>	<b>10,930</b>	<b>23,399</b>	<b>34,329</b>

## Diminishing value method schedule (years 1 - 5)

Tax Grouping	Total Cost @ 27-Aug-11 (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-16 (\$)
				27-Aug-11 30-Jun-12 Year 1 (\$)	1-Jul-12 30-Jun-13 Year 2 (\$)	1-Jul-13 30-Jun-14 Year 3 (\$)	1-Jul-14 30-Jun-15 Year 4 (\$)	1-Jul-15 30-Jun-16 Year 5 (\$)	
Division 40 - Plant & Equipment (Effective Life Rates)									
Existing Unit Specific									
Bathroom Accessories - Freestanding	114	5	40.0 %	38	30	0	0	0	11
Blinds	165	10	20.0 %	28	27	0	0	0	27
Carpet	2,100	10	20.0 %	355	349	279	223	0	559
Cooktops	762	12	16.7 %	107	109	0	0	0	133
Curtains	609	6	33.3 %	171	146	0	0	0	71
Floor Carpet - Artificial Grass & Matting	569	5	40.0 %	192	151	0	0	0	55
Garbage Bins	288	10	20.0 %	49	48	0	0	0	46
Hot Water Systems	1,514	15	13.3 %	170	179	155	135	0	547
Light Shades	445	5	40.0 %	150	118	0	0	0	43
Ovens	1,693	12	16.7 %	238	243	202	168	0	526
Rangehoods	466	12	16.7 %	66	67	0	0	0	81
Shower Curtains	51	2	100.0 %	51	0	0	0	0	0
Smoke Alarms	127	6	33.3 %	36	30	0	0	0	15
Vinyl	2,027	10	20.0 %	342	337	270	216	0	539
Subtotal	10,930			1,993	1,834	906	742	0	2,653
Total Division 40 - Effective Life Rate	10,930			1,993	1,834	906	742	0	0
Total Division 40 - Pooled (Page 18)	0			0	0	744	465	1,593	2,653
Total Division 40	10,930			1,993	1,834	1,650	1,207	1,593	2,653
Division 43 - Capital Works Allowance									
Total Division 43 (Page 11)	24,115			352	424	431	530	684	21,694
Total Depreciation	35,045			2,345	2,258	2,081	1,737	2,277	24,347

This depreciation schedule is for use only by the client and by no other party or for any other purpose without the express prior written approval of BMT Tax Depreciation Pty Ltd. No responsibility is accepted for any third party that may rely on the whole or any part of the content of this schedule. Should the client not elect to use the pooling system, then the total cost figure can be used and the applicable depreciation rates applied. All pooled items have been depreciated at 18.75% in the year of acquisition and 37.5% each year thereafter.

Diminishing value method schedule (years 6 - 10)

Tax Grouping	Total Cost @ 1-Jul-16 (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-21 (\$)
				1-Jul-16 30-Jun-17 Year 6 (\$)	1-Jul-17 30-Jun-18 Year 7 (\$)	1-Jul-18 30-Jun-19 Year 8 (\$)	1-Jul-19 30-Jun-20 Year 9 (\$)	1-Jul-20 30-Jun-21 Year 10 (\$)	
Division 40 - Plant & Equipment (Effective Life Rates)									
Existing Unit Specific									
Bathroom Accessories - Freestanding	11	5	37.5 %	0	0	0	0	0	0
Blinds	27	10	37.5 %	0	0	0	0	0	2
Carpet	559	10	37.5 %	0	0	0	0	0	53
Cooktops	133	12	37.5 %	0	0	0	0	0	12
Curtains	71	6	37.5 %	0	0	0	0	0	7
Floor Carpet - Artificial Grass & Matting	55	5	37.5 %	0	0	0	0	0	5
Garbage Bins	46	10	37.5 %	0	0	0	0	0	4
Hot Water Systems	547	15	37.5 %	0	0	0	0	0	52
Light Shades	43	5	37.5 %	0	0	0	0	0	4
Ovens	526	12	37.5 %	0	0	0	0	0	51
Rangehoods	81	12	37.5 %	0	0	0	0	0	7
Shower Curtains	0	2	100.0 %	0	0	0	0	0	0
Smoke Alarms	15	6	37.5 %	0	0	0	0	0	1
Vinyl	539	10	37.5 %	0	0	0	0	0	51
Subtotal	2,653			0	0	0	0	0	249
Total Division 40 - Effective Life Rate	0			0	0	0	0	0	0
Total Division 40 - Pooled (Page 19)	2,653			995	621	389	244	155	249
Total Division 40	2,653			995	621	389	244	155	249
Division 43 - Capital Works Allowance									
Total Division 43 (Page 11)	21,694			685	685	685	685	685	18,269
Total Depreciation	24,347			1,680	1,306	1,074	929	840	18,518

This depreciation schedule is for use only by the client and by no other party or for any other purpose without the express prior written approval of BMT Tax Depreciation Pty Ltd. No responsibility is accepted for any third party that may rely on the whole or any part of the content of this schedule. Should the client not elect to use the pooling system, then the total cost figure can be used and the applicable depreciation rates applied. All pooled items have been depreciated at 18.75% in the year of acquisition and 37.5% each year thereafter.

Diminishing value method schedule (years 11 - 15)

Tax Grouping	Total Cost @ 1-Jul-21 (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-26 (\$)
				1-Jul-21 30-Jun-22 Year 11 (\$)	1-Jul-22 30-Jun-23 Year 12 (\$)	1-Jul-23 30-Jun-24 Year 13 (\$)	1-Jul-24 30-Jun-25 Year 14 (\$)	1-Jul-25 30-Jun-26 Year 15 (\$)	
Division 40 - Plant & Equipment (Effective Life Rates)									
Existing Unit Specific									
Bathroom Accessories - Freestanding	0	5	40.0 %	0	0	0	0	0	0
Blinds	2	10	37.5 %	0	0	0	0	0	0
Carpet	53	10	37.5 %	0	0	0	0	0	5
Cooktops	12	12	37.5 %	0	0	0	0	0	0
Curtains	7	6	37.5 %	0	0	0	0	0	0
Floor Carpet - Artificial Grass & Matting	5	5	37.5 %	0	0	0	0	0	0
Garbage Bins	4	10	37.5 %	0	0	0	0	0	0
Hot Water Systems	52	15	37.5 %	0	0	0	0	0	4
Light Shades	4	5	37.5 %	0	0	0	0	0	0
Ovens	51	12	37.5 %	0	0	0	0	0	3
Rangehoods	7	12	37.5 %	0	0	0	0	0	0
Shower Curtains	0	2	100.0 %	0	0	0	0	0	0
Smoke Alarms	1	6	37.5 %	0	0	0	0	0	0
Vinyl	51	10	37.5 %	0	0	0	0	0	4
Subtotal	249			0	0	0	0	0	17
Total Division 40 - Effective Life Rate	0			0	0	0	0	0	0
Total Division 40 - Pooled (Page 20)	249			97	59	39	24	13	17
Total Division 40	249			97	59	39	24	13	17
Division 43 - Capital Works Allowance									
Total Division 43 (Page 11)	18,269			685	685	685	685	685	14,844
Total Depreciation	18,518			782	744	724	709	698	14,861

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Diminishing value method schedule (years 16 - 20)

Tax Grouping	Total Cost @ 1-Jul-26 (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-31 (\$)
				1-Jul-26 30-Jun-27 Year 16 (\$)	1-Jul-27 30-Jun-28 Year 17 (\$)	1-Jul-28 30-Jun-29 Year 18 (\$)	1-Jul-29 30-Jun-30 Year 19 (\$)	1-Jul-30 30-Jun-31 Year 20 (\$)	
Division 40 - Plant & Equipment (Effective Life Rates)									
Existing Unit Specific									
Bathroom Accessories - Freestanding	0	5	40.0 %	0	0	0	0	0	0
Blinds	0	10	20.0 %	0	0	0	0	0	0
Carpet	5	10	37.5 %	0	0	0	0	0	0
Cooktops	0	12	16.7 %	0	0	0	0	0	0
Curtains	0	6	33.3 %	0	0	0	0	0	0
Floor Carpet - Artificial Grass & Matting	0	5	40.0 %	0	0	0	0	0	0
Garbage Bins	0	10	20.0 %	0	0	0	0	0	0
Hot Water Systems	4	15	37.5 %	0	0	0	0	0	0
Light Shades	0	5	40.0 %	0	0	0	0	0	0
Ovens	4	12	37.5 %	0	0	0	0	0	0
Rangehoods	0	12	16.7 %	0	0	0	0	0	0
Shower Curtains	0	2	100.0 %	0	0	0	0	0	0
Smoke Alarms	0	6	33.3 %	0	0	0	0	0	0
Vinyl	4	10	37.5 %	0	0	0	0	0	0
Subtotal	17			0	0	0	0	0	0
Total Division 40 - Effective Life Rate	0			0	0	0	0	0	0
Total Division 40 - Pooled (Page 21)	17			8	4	4	1	0	0
Total Division 40	17			8	4	4	1	0	0
Division 43 - Capital Works Allowance									
Total Division 43 (Page 11)	14,844			685	685	685	685	685	11,419
Total Depreciation	14,861			693	689	689	686	685	11,419

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## Diminishing value method pooling schedule (years 1 - 5)

Tax Grouping	Total Cost @ Pooling Start (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-16 (\$)
				27-Aug-11 30-Jun-12 Year 1 (\$)	1-Jul-12 30-Jun-13 Year 2 (\$)	1-Jul-13 30-Jun-14 Year 3 (\$)	1-Jul-14 30-Jun-15 Year 4 (\$)	1-Jul-15 30-Jun-16 Year 5 (\$)	
Division 40 - Plant & Equipment (Pooling Rates)									
Existing Unit Specific									
Bathroom Accessories - Freestanding	*46	5	37.5 %	0	0	17	11	7	11
Blinds	*110	10	37.5 %	0	0	41	26	16	27
Carpet	*894	10	37.5 %	0	0	0	0	335	559
Cooktops	*546	12	37.5 %	0	0	205	128	80	133
Curtains	*292	6	37.5 %	0	0	110	68	43	71
Floor Carpet - Artificial Grass & Matting	*226	5	37.5 %	0	0	85	53	33	55
Garbage Bins	*191	10	37.5 %	0	0	72	45	28	46
Hot Water Systems	*875	15	37.5 %	0	0	0	0	328	547
Light Shades	*177	5	37.5 %	0	0	66	42	26	43
Ovens	*842	12	37.5 %	0	0	0	0	316	526
Rangehoods	*333	12	37.5 %	0	0	125	78	49	81
Shower Curtains	0	2	0.0 %	0	0	0	0	0	0
Smoke Alarms	*61	6	37.5 %	0	0	23	14	9	15
Vinyl	*862	10	37.5 %	0	0	0	0	323	539
Subtotal	0			0	0	744	465	1,593	2,653
Total - Pooled Items	0			0	0	744	465	1,593	2,653

Items marked by an \* are allocated to the low-value pool in later years.

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Diminishing value method pooling schedule (years 6 - 10)

Tax Grouping	Total Cost @ Pooling Start (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-21 (\$)
				1-Jul-16 30-Jun-17 Year 6 (\$)	1-Jul-17 30-Jun-18 Year 7 (\$)	1-Jul-18 30-Jun-19 Year 8 (\$)	1-Jul-19 30-Jun-20 Year 9 (\$)	1-Jul-20 30-Jun-21 Year 10 (\$)	
Division 40 - Plant & Equipment (Pooling Rates)									
Existing Unit Specific									
Bathroom Accessories - Freestanding	11	5	37.5 %	4	3	2	1	1	0
Blinds	27	10	37.5 %	10	6	4	3	2	2
Carpet	559	10	37.5 %	210	131	82	51	32	53
Cooktops	133	12	37.5 %	50	31	20	12	8	12
Curtains	71	6	37.5 %	27	17	10	6	4	7
Floor Carpet - Artificial Grass & Matting	55	5	37.5 %	21	13	8	5	3	5
Garbage Bins	46	10	37.5 %	17	11	7	4	3	4
Hot Water Systems	547	15	37.5 %	205	128	80	50	32	52
Light Shades	43	5	37.5 %	16	10	6	4	3	4
Ovens	526	12	37.5 %	197	123	77	48	30	51
Rangehoods	81	12	37.5 %	30	19	12	8	5	7
Shower Curtains	0	2	0.0 %	0	0	0	0	0	0
Smoke Alarms	15	6	37.5 %	6	3	2	2	1	1
Vinyl	539	10	37.5 %	202	126	79	50	31	51
Subtotal	2,653			995	621	389	244	155	249
Total - Pooled Items	2,653			995	621	389	244	155	249

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## Diminishing value method pooling schedule (years 11 - 15)

Tax Grouping	Total Cost @ Pooling Start (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-26 (\$)
				1-Jul-21 30-Jun-22 Year 11 (\$)	1-Jul-22 30-Jun-23 Year 12 (\$)	1-Jul-23 30-Jun-24 Year 13 (\$)	1-Jul-24 30-Jun-25 Year 14 (\$)	1-Jul-25 30-Jun-26 Year 15 (\$)	
Division 40 - Plant & Equipment (Pooling Rates)									
Existing Unit Specific									
Bathroom Accessories - Freestanding	0	5	0.0 %	0	0	0	0	0	0
Blinds	2	10	37.5 %	1	1	0	0	0	0
Carpet	53	10	37.5 %	20	12	8	5	3	5
Cooktops	12	12	37.5 %	5	3	2	1	1	0
Curtains	7	6	37.5 %	3	2	1	1	0	0
Floor Carpet - Artificial Grass & Matting	5	5	37.5 %	2	1	1	1	0	0
Garbage Bins	4	10	37.5 %	2	1	1	0	0	0
Hot Water Systems	52	15	37.5 %	20	12	8	5	3	4
Light Shades	4	5	37.5 %	2	1	1	0	0	0
Ovens	51	12	37.5 %	19	12	8	5	3	4
Rangehoods	7	12	37.5 %	3	2	1	1	0	0
Shower Curtains	0	2	0.0 %	0	0	0	0	0	0
Smoke Alarms	1	6	37.5 %	1	0	0	0	0	0
Vinyl	51	10	37.5 %	19	12	8	5	3	4
Subtotal	249			97	59	39	24	13	17
Total - Pooled Items	249			97	59	39	24	13	17

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Diminishing value method pooling schedule (years 16 - 20)

Tax Grouping	Total Cost @ Pooling Start (\$)	Effective Life (Years)	Basic Rate (DV)	Depreciation Allowance					TWDV @ 1-Jul-31 (\$)
				1-Jul-26 30-Jun-27 Year 16 (\$)	1-Jul-27 30-Jun-28 Year 17 (\$)	1-Jul-28 30-Jun-29 Year 18 (\$)	1-Jul-29 30-Jun-30 Year 19 (\$)	1-Jul-30 30-Jun-31 Year 20 (\$)	
Division 40 – Plant & Equipment (Pooling Rates)									
Existing Unit Specific									
Bathroom Accessories - Freestanding	0	5	0.0 %	0	0	0	0	0	0
Blinds	0	10	0.0 %	0	0	0	0	0	0
Carpet	5	10	37.5 %	2	1	1	1	0	0
Cooktops	0	12	0.0 %	0	0	0	0	0	0
Curtains	0	6	0.0 %	0	0	0	0	0	0
Floor Carpet – Artificial Grass & Matting	0	5	0.0 %	0	0	0	0	0	0
Garbage Bins	0	10	0.0 %	0	0	0	0	0	0
Hot Water Systems	4	15	37.5 %	2	1	1	0	0	0
Light Shades	0	5	0.0 %	0	0	0	0	0	0
Ovens	4	12	37.5 %	2	1	1	0	0	0
Rangehoods	0	12	0.0 %	0	0	0	0	0	0
Shower Curtains	0	2	0.0 %	0	0	0	0	0	0
Smoke Alarms	0	6	0.0 %	0	0	0	0	0	0
Vinyl	4	10	37.5 %	2	1	1	0	0	0
Subtotal	17			8	4	4	1	0	0
Total - Pooled Items	17			8	4	4	1	0	0

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## Prime cost method schedule (years 1 - 5)

Tax Grouping	Total Cost @ 27-Aug-11 (\$)	Effective Life (Years)	Basic Rate (PC)	Depreciation Allowance					TWDV @ 1-Jul-16 (\$)
				27-Aug-11 30-Jun-12 Year 1 (\$)	1-Jul-12 30-Jun-13 Year 2 (\$)	1-Jul-13 30-Jun-14 Year 3 (\$)	1-Jul-14 30-Jun-15 Year 4 (\$)	1-Jul-15 30-Jun-16 Year 5 (\$)	
Division 40 - Plant & Equipment (Effective Life Rates)									
Existing Unit Specific									
Bathroom Accessories - Freestanding	114	5	20.0 %	19	23	23	23	23	3
Blinds	165	10	10.0 %	14	17	17	17	17	83
Carpet	2,100	10	10.0 %	177	210	210	210	210	1,083
Cooktops	762	12	8.3 %	54	63	63	63	63	456
Curtains	609	6	16.7 %	86	102	102	102	102	115
Floor Carpet - Artificial Grass & Matting	569	5	20.0 %	96	114	114	114	114	17
Garbage Bins	288	10	10.0 %	24	29	29	29	29	148
Hot Water Systems	1,514	15	6.7 %	85	101	101	101	101	1,025
Light Shades	445	5	20.0 %	75	89	89	89	89	14
Ovens	1,693	12	8.3 %	119	141	141	141	141	1,010
Rangehoods	466	12	8.3 %	33	39	39	39	39	277
Shower Curtains	51	2	50.0 %	22	26	3	0	0	0
Smoke Alarms	127	6	16.7 %	18	21	21	21	21	25
Vinyl	2,027	10	10.0 %	171	203	203	203	203	1,044
Subtotal	10,930			993	1,178	1,155	1,152	1,152	5,300
Total Division 40 - Effective Life Rate	10,930			993	1,178	1,155	1,152	1,152	5,300
Division 43 - Capital Works Allowance									
Total Division 43 (Page 11)	24,115			352	424	431	530	684	21,684
Total Depreciation	35,045			1,345	1,602	1,586	1,682	1,836	26,994

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Prime cost method schedule (years 6 - 10)

Tax Grouping	Total Cost @ 1-Jul-16 (\$)	Effective Life (Years)	Basic Rate (PC)	Depreciation Allowance					TWDV @ 1-Jul-21 (\$)
				1-Jul-16 30-Jun-17 Year 6 (\$)	1-Jul-17 30-Jun-18 Year 7 (\$)	1-Jul-18 30-Jun-19 Year 8 (\$)	1-Jul-19 30-Jun-20 Year 9 (\$)	1-Jul-20 30-Jun-21 Year 10 (\$)	
Division 40 - Plant & Equipment (Effective Life Rates)									
Existing Unit Specific									
Bathroom Accessories - Freestanding	3	5	20.0 %	3	0	0	0	0	0
Blinds	83	10	10.0 %	17	17	17	17	15	0
Carpet	1,083	10	10.0 %	210	210	210	210	210	33
Cooktops	456	12	8.3 %	63	63	63	63	63	141
Curtains	115	6	16.7 %	102	13	0	0	0	0
Floor Carpet - Artificial Grass & Matting	17	5	20.0 %	17	0	0	0	0	0
Garbage Bins	148	10	10.0 %	29	29	29	29	29	3
Hot Water Systems	1,025	15	6.7 %	101	101	101	101	101	520
Light Shades	14	5	20.0 %	14	0	0	0	0	0
Ovens	1,010	12	8.3 %	141	141	141	141	141	305
Rangehoods	277	12	8.3 %	39	39	39	39	39	82
Shower Curtains	0	2	50.0 %	0	0	0	0	0	0
Smoke Alarms	25	6	16.7 %	21	4	0	0	0	0
Vinyl	1,044	10	10.0 %	203	203	203	203	203	29
Subtotal	5,300			960	820	803	803	801	1,113
Total Division 40 - Effective Life Rate	5,300			960	820	803	803	801	1,113
Division 43 - Capital Works Allowance									
Total Division 43 (Page 11)	21,694			685	685	685	685	685	18,269
Total Depreciation	26,994			1,645	1,505	1,488	1,488	1,486	19,382

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## Prime cost method schedule (years 11 - 15)

Tax Grouping	Total Cost @ 1-Jul-21 (\$)	Effective Life (Years)	Basic Rate (PC)	Depreciation Allowance					TWDV @ 1-Jul-26 (\$)
				1-Jul-21 30-Jun-22 Year 11 (\$)	1-Jul-22 30-Jun-23 Year 12 (\$)	1-Jul-23 30-Jun-24 Year 13 (\$)	1-Jul-24 30-Jun-25 Year 14 (\$)	1-Jul-25 30-Jun-26 Year 15 (\$)	
Division 40 - Plant & Equipment (Effective Life Rates)									
Existing Unit Specific									
Bathroom Accessories - Freestanding	0	5	20.0 %	0	0	0	0	0	0
Blinds	0	10	10.0 %	0	0	0	0	0	0
Carpet	33	10	10.0 %	33	0	0	0	0	0
Cooktops	141	12	8.3 %	63	63	15	0	0	0
Curtains	0	6	16.7 %	0	0	0	0	0	0
Floor Carpet - Artificial Grass & Matting	0	5	20.0 %	0	0	0	0	0	0
Garbage Bins	3	10	10.0 %	3	0	0	0	0	0
Hot Water Systems	520	15	6.7 %	101	101	101	101	101	15
Light Shades	0	5	20.0 %	0	0	0	0	0	0
Ovens	305	12	8.3 %	141	141	23	0	0	0
Rangehoods	82	12	8.3 %	39	39	4	0	0	0
Shower Curtains	0	2	50.0 %	0	0	0	0	0	0
Smoke Alarms	0	6	16.7 %	0	0	0	0	0	0
Vinyl	29	10	10.0 %	29	0	0	0	0	0
Subtotal	1,113			409	344	143	101	101	15
Total Division 40 - Effective Life Rate	1,113			409	344	143	101	101	15
Division 43 - Capital Works Allowance									
Total Division 43 (Page 11)	18,269			685	685	685	685	685	14,844
Total Depreciation	19,382			1,094	1,029	828	786	786	14,859

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Prime cost method schedule (years 16 - 20)

Tax Grouping	Total Cost @ 1-Jul-26 (\$)	Effective Life (Years)	Basic Rate (PC)	Depreciation Allowance					TWDV @ 1-Jul-31 (\$)
				1-Jul-26 30-Jun-27 Year 16 (\$)	1-Jul-27 30-Jun-28 Year 17 (\$)	1-Jul-28 30-Jun-29 Year 18 (\$)	1-Jul-29 30-Jun-30 Year 19 (\$)	1-Jul-30 30-Jun-31 Year 20 (\$)	
Division 40 - Plant & Equipment (Effective Life Rates)									
Existing Unit Specific									
Bathroom Accessories - Freestanding	0	5	20.0 %	0	0	0	0	0	0
Blinds	0	10	10.0 %	0	0	0	0	0	0
Carpet	0	10	10.0 %	0	0	0	0	0	0
Cooktops	0	12	8.3 %	0	0	0	0	0	0
Curtains	0	6	16.7 %	0	0	0	0	0	0
Floor Carpet - Artificial Grass & Matting	0	5	20.0 %	0	0	0	0	0	0
Garbage Bins	0	10	10.0 %	0	0	0	0	0	0
Hot Water Systems	15	15	6.7 %	15	0	0	0	0	0
Light Shades	0	5	20.0 %	0	0	0	0	0	0
Ovens	0	12	8.3 %	0	0	0	0	0	0
Rangehoods	0	12	8.3 %	0	0	0	0	0	0
Shower Curtains	0	2	50.0 %	0	0	0	0	0	0
Smoke Alarms	0	6	16.7 %	0	0	0	0	0	0
Vinyl	0	10	10.0 %	0	0	0	0	0	0
Subtotal	15			15	0	0	0	0	0
Total Division 40 - Effective Life Rate	15			15	0	0	0	0	0
Division 43 - Capital Works Allowance									
Total Division 43 (Page 11)	14,844			685	685	685	685	685	11,419
Total Depreciation	14,859			700	685	685	685	685	11,419

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### Grouped depreciation rates - diminishing value method

BMT Tax Depreciation has allocated each asset into a group based on their rate of depreciation. The following tables provide a summary of the total deductions available for each depreciation rate for both the diminishing value method and the prime cost method of depreciation. This may assist when entering depreciation into accounting software packages.

Basic rate (%)	Years				
	1-Jul-13 30-Jun-14 Year 3 (\$)	1-Jul-14 30-Jun-15 Year 4 (\$)	1-Jul-15 30-Jun-16 Year 5 (\$)	1-Jul-16 30-Jun-17 Year 6 (\$)	1-Jul-17 30-Jun-18 Year 7 (\$)
2.5	431	530	684	685	685
13.33	155	135	0	0	0
16.67	202	168	0	0	0
20	549	439	0	0	0
37.5	744	465	1,593	995	621
<b>Total</b>	<b>2,081</b>	<b>1,737</b>	<b>2,277</b>	<b>1,680</b>	<b>1,306</b>

Basic rate (%)	Years				
	1-Jul-18 30-Jun-19 Year 8 (\$)	1-Jul-19 30-Jun-20 Year 9 (\$)	1-Jul-20 30-Jun-21 Year 10 (\$)	1-Jul-21 30-Jun-22 Year 11 (\$)	1-Jul-22 30-Jun-23 Year 12 (\$)
2.5	685	685	685	685	685
13.33	0	0	0	0	0
16.67	0	0	0	0	0
20	0	0	0	0	0
37.5	389	244	155	97	59
<b>Total</b>	<b>1,074</b>	<b>929</b>	<b>840</b>	<b>782</b>	<b>744</b>



Grouped depreciation rates - prime cost method

Basic Rate (%)	Years				
	1-Jul-13 30-Jun-14 Year 3 (\$)	1-Jul-14 30-Jun-15 Year 4 (\$)	1-Jul-15 30-Jun-16 Year 5 (\$)	1-Jul-16 30-Jun-17 Year 6 (\$)	1-Jul-17 30-Jun-18 Year 7 (\$)
2.5	431	530	684	685	685
6.67	101	101	101	101	101
8.33	243	243	243	243	243
10	459	459	459	459	459
16.67	123	123	123	123	17
20	226	226	226	34	0
50	3	0	0	0	0
<b>Total</b>	<b>1,586</b>	<b>1,682</b>	<b>1,836</b>	<b>1,645</b>	<b>1,505</b>

Basic Rate (%)	Years				
	1-Jul-18 30-Jun-19 Year 8 (\$)	1-Jul-19 30-Jun-20 Year 9 (\$)	1-Jul-20 30-Jun-21 Year 10 (\$)	1-Jul-21 30-Jun-22 Year 11 (\$)	1-Jul-22 30-Jun-23 Year 12 (\$)
2.5	685	685	685	685	685
6.67	101	101	101	101	101
8.33	243	243	243	243	243
10	459	459	457	65	0
16.67	0	0	0	0	0
20	0	0	0	0	0
50	0	0	0	0	0
<b>Total</b>	<b>1,488</b>	<b>1,488</b>	<b>1,486</b>	<b>1,094</b>	<b>1,029</b>

# Glossary of Terms

## **Building first use**

Properties generally depreciate for forty years from their construction completion date. When a purchaser becomes the first owner of a brand new investment property, they are entitled to claim depreciation for the full forty years as long as they own the property.

## **Building price indices**

The building price index is a statistical based method of measuring building price movements over time. It is a composite index with weighted factors on an industry-wide basis.

## **Division 40**

Division 40 refers to the plant and equipment assets contained within the property. These assets are deemed to be mechanical or easily removed from the property as opposed to items that are permanently fixed to the structure of the building. These are assets which are also listed as recognised plant and equipment assets by the Australian Taxation Office. Unlike deductions available for division 43, depreciation of plant and equipment is not limited by age. It is the condition and quality of each item as well as the individual effective life of the asset as set by the Australian Taxation Office which contributes to the depreciable amount. Some examples of plant and equipment assets include carpet, blinds, ovens as well as less obvious items such as door closers.

See the definitions also provided for plant and equipment assets and effective life within this glossary of terms.

## **Division 43**

Division 43 refers to a deduction available for the wear and tear of the building. Also known as a capital works deduction. A deduction can be claimed for the building, structural improvements and fixed assets of a property at a rate of either 2.5% or 4% each year depending on the classification of the property's use and the property's construction commencement date as demonstrated in the following table.

Current Australian Taxation Office legislation states that a property owner is eligible to claim a deduction for the division 43 on income producing properties that commenced construction between the 18th of July 1985 and the present time. The depreciation available for building write-off can only be claimed for a maximum of forty years after the construction completion date. Examples of assets that will qualify for division 43 include walls, roof, tiles, built in robes, cabinets, fixed bathroom fittings and vanities.

Property owners may also be able to claim building write-off for renovations that have been completed to a property, even if these renovations were completed by a previous owner of the property.

## **Diminishing value method**

The diminishing value method is one of two methods used to claim depreciation for plant and equipment assets. Under the diminishing value method the decline in value is calculated using the asset's base value. The base value of an asset is, broadly, its cost plus any costs incurred on the asset since you first held it less the decline in value of the asset up to the end of the prior year.

The formulas for the diminishing value method are:

Diminishing value method				
For depreciating assets you started to hold on or after 10th May 2006				
Base value*	X	Days held	X	200%
		-----		-----
		365		asset's effective life
For depreciating assets you started to hold prior to 10th May 2006				
Base value*	X	Days held	X	150%
		-----		-----
		365		asset's effective life

\* For the income year in which an asset is first used or installed ready for use for any purpose, the **base value** is the asset's cost. For a later income year, the base value is the asset's opening adjustable value plus any amounts included in the asset's second element of cost for that year.

This method assumes that the decline in value each year is a constant proportion of the amount not yet written off and produces a progressively smaller decline in value over time.

This method results in a higher rate of depreciation deductions in the first five to ten years of owning the property.

Once a method has been chosen, this cannot be changed. For this reason, it is recommended to the property owner that they consult with an Accountant or a Financial Advisor for advice on which method will best suit their individual investment strategy and to ensure the best results are obtained.

#### Effective life

Australian Taxation Office legislation provides an effective life for each individual asset claimable as plant and equipment. Depreciation of plant and equipment based on this effective life is determined by the current Australian Taxation Office legislation in place at the time of this schedule being completed. See plant and equipment assets.

See the definitions also provided for division 40 and plant and equipment assets within this glossary of terms.

#### Immediate write-off

Individual assets which cost \$300 or less can usually be written off as an immediate deduction in the year of their acquisition. This means an investor can claim 100% of the value of an asset in the same financial year as its purchase so long as the asset meets certain criteria as set by the Australian Taxation Office.

To be eligible for the immediate write-off, an asset must be used for the purpose of producing assessable income that was not income from carrying out a business. The asset also cannot be part of a set of assets acquired in the income year that together cost more than \$300. The cost of individual assets that have been acquired after the 1st of July 2001 that are the same asset type (or are considered to be identical or substantially identical in accordance with Australian Taxation Office legislation) must be added together when applying the \$300 threshold. If their combined total cost is more than \$300, they cannot be written off in the year of purchase (unless there are multiple owners and their interest in the asset is less than \$300). Alternatively, you may be able to allocate the asset to a low-value pool.

#### **Life of the property**

From the date of construction completion, the Australian Taxation Office has determined that the owner of any property eligible to claim depreciation can do so for forty years. Therefore investors can claim the full forty years on a brand new building, while only the balance of the forty year period from the construction completion date can be claimed for an older property.

#### **Low-value pooling**

From 1 July 2000, an optional low-value pooling arrangement for plant was introduced. It applied to certain plant costing less than \$1,000 or having an undeducted cost of less than \$1,000.

Under the UCA, you can allocate low-cost assets and low value assets to a low-value pool.

You work out the decline in value of an asset you hold jointly with others based on the cost of your interest in the asset. This means if you hold an asset jointly and the cost of your interest in the asset or the opening adjustable value of your interest is less than \$1,000, you can allocate your interest in the asset to your low-value pool. Once you choose to create a low-value pool and allocate a low-cost asset to it, you must pool all other low-cost assets you start to hold in that income year and in later income years. However, this rule does not apply to low-value assets. You can decide whether to allocate low-value assets to the pool on an asset-by-asset basis.

Assets which are placed into a low-value pool are able to be claimed by the property owner at a rate of 18.75% in the year of purchase and 37.5% every year thereafter.

#### **Low-cost assets**

A low-cost asset is a depreciable asset that has an opening value of less than \$1,000 in the year of acquisition.

#### **Low-value assets**

A low-value asset is a depreciable asset that has a written down value of less than \$1,000. That is, the value of the asset may have been greater than \$1,000 in the year of acquisition however the value remaining after a previous year's depreciation deduction is less than \$1,000.

#### **Non-depreciable components**

Examples of non-depreciable components include land value, market premiums, rates, taxes, holding costs and assets which have not been deemed to be depreciable according to current Australian Taxation Office legislation, for example soft landscaping.

#### **Not one of a number of identical or substantially identical items**

Items are identical if they are the same in all respects. Items are substantially identical if they are the same in most respects even though there may be some minor or incidental differences. Factors to consider include colour, shape, function, texture, composition, brand and design.

The total cost of the asset and any other identical or substantially identical asset that you acquire in the income year must not exceed \$300. Do not take into account assets that you acquired in another income year.

#### **Not part of a set**

You need to determine whether items form a set on a case-by-case basis. You can regard items as a set if they are, dependent on each other, marketed as a set, or designed and intended to be used together. It is the cost of a set of assets you acquire in the income year that must not exceed \$300.

You cannot avoid the test by buying parts of a set separately.

### Plant and equipment items

Depreciation can be claimed for assets recognised as plant and equipment items by current Australian Taxation Office legislation. Each asset is assigned an effective life by the Australian Taxation Office and is depreciated based on this effective life. Some examples of plant and equipment assets include carpet, blinds, ovens as well as less obvious items such as door closers.

See the definitions also provided for division 40 and effective life within this glossary of terms.

### Preliminaries

Construction preliminaries refers to the associated expenses or costs that contractors incur in the completion of a project, for example a site office or heating of a site office, rather than the actual building working materials like the bricks and mortar.

### Prime cost method

Under the prime cost method the decline in value is generally calculated as a constant percentage of the asset's cost and reflects a uniform decline in value over time. The formula is:

Prime cost method				
Asset's cost	X	Days held	X	100%
		-----		-----
		365		asset's effective life

\* The cost of an asset includes both the amount you pay for it as well as any additional amounts you spend on transporting it and installing it. Cost also includes amounts you spend on improving the asset.

Once a method has been chosen, this cannot be changed. For this reason, it is recommended to the property owner that they consult with an Accountant or a Financial Advisor for advice on which method will best suit their individual investment strategy and to ensure the best results are obtained.

### Pro-rata calculations

Pro-rata calculations are used to show a portion of a total quantity. When an investment property is rented part way through a year, depreciation claims are required to be based on a pro-rata calculation of the time that the property (or asset acquired and installed within the property) was income producing.

### Split report

Ownership structures influence how depreciation deductions are calculated. Properties with multiple owners can create a complex tax situation. A BMT Tax Depreciation Schedule makes life easier for Accountants by splitting depreciation deductions to ensure the owners' claims are maximised. BMT Tax Depreciation can take into account any number of owners and ownership percentages from 2 owners at 60:40 or even 4 owners at 70:15:10:5.

### Uniform Capital Allowance

Under the Uniform Capital Allowance a depreciating asset starts to decline in value when you first use it (or install it ready for use) to produce income. You can deduct an amount equal to the decline in value for an income year of a depreciating asset that you held for any time during the year.

You must decide whether to calculate the decline in value of a depreciating asset using the prime cost or diminishing value method. Please refer to the definitions for prime cost and diminishing value method within this glossary of terms for further information on these methods.

Generally, the effective life of a depreciating asset is how long it can be used by any entity for a taxable purpose, or for the purpose of producing income. The effective life of an asset is based on the wear and tear, assuming that it will be maintained in reasonably good order and condition. BMT Tax

Depreciation always adopt the effective life of particular assets as determined by the Commissioner of Taxation unless advised otherwise.

#### **Disclaimer**

BMT Tax Depreciation Pty Ltd does not accept any contractual, tortious or any other form of liability for any consequences, loss or damage as a result of any other person acting upon or using this tax depreciation schedule.

1300 728 726

[bmtqs.com.au](http://bmtqs.com.au)

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Level 33, 264 George Street  
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Ph: 02 9241 6477

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Brisbane QLD 4000  
Ph: 07 3221 9922

Gold Coast  
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Central 3, 9 Lawson St  
Southport QLD 4215  
Ph: 07 5526 3520

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Broadmeadow NSW 2292  
Ph: 02 4978 6477  
Melbourne  
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Melbourne VIC 3000  
Ph: 03 9654 2233  
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48-50 Smith Street  
Darwin, NT 0800  
Ph: 08 8941 3115

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Terrace Perth WA 6000  
Ph: 08 9485 2111  
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Cairns QLD 4870  
Ph: 07 4031 5699  
Canberra  
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Canberra ACT 2600  
Ph: 02 6257 4800

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Hobart  
Hobart Corporate Centre  
Level 3, 85 Macquarie Street  
Hobart, TAS 7000  
Ph: 03 6231 6966

**BMT** Tax Depreciation  
QUANTITY SURVEYORS







**CoreLogic®**  
RP Data

32 Elizabeth Bay Drive Lake Munmorah NSW 2259

## » RP AUTOVAL Automated Valuation

Prepared On 05 July 2019



## >> PROPERTY DESCRIPTION



**32 Elizabeth Bay Drive Lake Munmorah NSW 2259**

ESTIMATED VALUE: **\$562,613**

Estimated Price Range: **\$523,230 - \$601,995**

FSD\*  $\pm$  **7%**

(Forecast Standard Deviation)

*This estimate value has been compiled incorporating attribute data provided solely by RP Data and its suppliers.*

Attributes used for this model



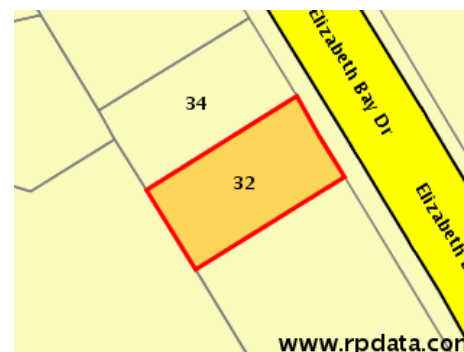
### Sales History

Sale Date	Sale Price	Sale Type
15 Jul 2011	\$300,000	
14 Apr 2009	\$195,000	
11 Mar 2004	\$315,000	
17 Jun 2002	\$215,000	


<b>Year Built:</b>	1965
<b>Floor Area:</b>	120m2
<b>Condition of Property:</b>	No Response
<b>Property Type:</b>	HOUSE
<b>Land Use:</b>	Single Res Dwelling
<b>LotPlan:</b>	13/DP240216 LAKE MUNMORAH
<b>Last Sale Date/Price:</b>	15 Jul 2011, \$300,000

\* A Forecast Standard Deviation is an estimate of the variation between a modelled automated valuation and the market value of a property. A smaller FSD indicates our automated valuation is likely closer to the true market value of a property than a larger FSD.

## >> LOCATION HIGHLIGHTS



## >> PAST SALES



6 Clarence Street Lake Munmorah, NSW, 2259

Sold Price:

Not Disclosed

Sold Date:

30 Apr 2019

Land Size:


556m2


Distance From Subject:


0.58km


Attributes:


3 Beds, 1 Baths, 2 Car Spaces, 2 Lock Up Garages











46 Elizabeth Bay Drive Lake Munmorah, NSW, 2259

Sold Price:

\$470,000

Sold Date:

23 Mar 2018

Land Size:


462m2


Distance From Subject:


0.12km


Attributes:

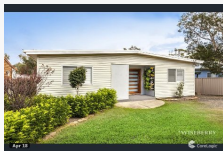
3 Beds, 1 Baths, 2 Car Spaces











60 Elizabeth Bay Drive Lake Munmorah, NSW, 2259

Sold Price:

\$500,000

Sold Date:

30 Apr 2018

Land Size:


689m2


Distance From Subject:


0.26km


Attributes:


3 Beds, 1 Baths, 4 Car Spaces, 1 Lock Up Garages











66 Elizabeth Bay Drive Lake Munmorah, NSW, 2259

Sold Price:

\$435,000

Sold Date:

28 Aug 2017

Land Size:


346m2


Distance From Subject:


0.33km


Attributes:

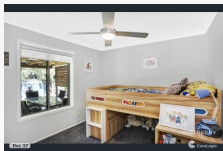
3 Beds, 1 Baths, 1 Car Spaces, 1 Lock Up Garages











88 Elizabeth Bay Drive Lake Munmorah, NSW, 2259

Sold Price:

\$540,000

Sold Date:

11 Jan 2018

Land Size:


556m2


Distance From Subject:


0.53km


Attributes:

3 Beds, 1 Baths, 1 Car Spaces, 1 Lock Up Garages











## 7 Rosemount Avenue Lake Munmorah, NSW, 2259

**Sold Price:** \$455,000

**Sold Date:** 28 Sep 2016

**Land Size:** 556m<sup>2</sup>

**Distance From Subject:** 0.37km



**Attributes:**

3 Beds, 1 Baths, 1 Car Spaces, 1 Lock Up Garages

## >> LAKE MUNMORAH STATISTICS - A SNAP SHOT

Incorporating RP Data's Suburb Scorecard

### LAKE MUNMORAH - Median Price

Period	Median Price for Houses	Median Price for Units
2019	\$525,000	\$361,000

### LAKE MUNMORAH - Past Sales - Houses

2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
8	102	93	97	102	113	97	84	86	77

### LAKE MUNMORAH - Past Sales - Units

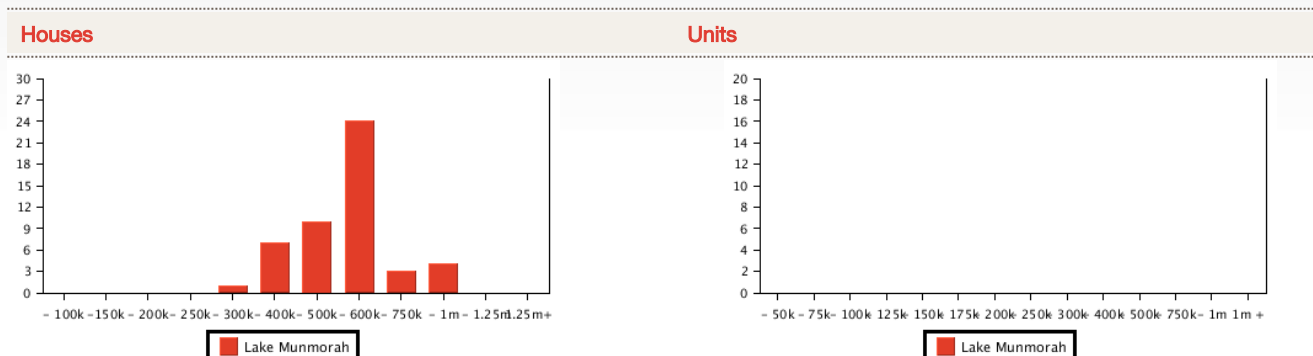
2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
0	0	1	2	1	1	0	0	0	1

### Capital Growth

Period	Capital Growth % Houses	Capital Growth % Units
2018	7.1%	S N R*
2017	10.1%	29.2%
2016	15.6%	17.9%
2015	13.2%	7.7%

\* S N R = Due to low volumes these capital growth rates are considered statistically unreliable

### Sales By Price (Past 12 Months)



---

## >> THANK YOU

Thank you for your interest in our RP Estimates. We appreciate your business and wish you luck with your future property transactions.

### Contact CoreLogic:

If you have any questions or concerns about the information in this report, please contact our customer care team.

Within Australia 1300 789 449

Outside Australia (+61) 7 3114 9999

Email us: [customercare@corelogic.com.au](mailto:customercare@corelogic.com.au)

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## Rachel Foster

---

**From:** Joe Mitchell <fintex@aapt.net.au>  
**Sent:** Wednesday, 27 March 2019 6:21 PM  
**To:** Brendan Curran  
**Cc:** McLeod, Stephen J  
**Subject:** FW: The McLeod Fund

Hi Brendan,

The email below pretty much says it all – A copy of the Court Orders have been requested – I did not even receive a response??

Thanks  
Joe

*This email contains privileged and confidential information intended for the use of the addressee named above. If you are not the intended recipient of this email you are hereby notified that you must not disseminate, copy or take any action in reliance upon it. If you have received this email in error please notify the sender immediately and return it to the address below.*

**FINTEX SOLUTIONS**  
**CHARTERED ACCOUNTANT – JOE-ANNE MITCHELL**  
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T: (02) 4397 3440 E: [fintex@aapt.net.au](mailto:fintex@aapt.net.au)  
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---

**From:** Wendy McLeod [mailto:Wendy@coastlinkre.com.au]  
**Sent:** Saturday, 28 April 2018 12:23 PM  
**To:** 'Joe Mitchell' <fintex@aapt.net.au>  
**Cc:** 'McLeod, Stephen J' <Stephen.J.McLeod@team.telstra.com>; 'Brendan Curran (bpc@bpcaccounting.com.au)' <bpc@bpcaccounting.com.au>  
**Subject:** RE: The McLeod Fund

Joe,

Sorry, have been sort staff at work and been super busy.

I went and met with Brendan Thursday morning, endeavouring to sort this out and get it moving ahead

Payment of the Establishment Costs was made by me personally, as the Super did not have any funds yet

\$180k withdrawal

I was not aware there was a separate document other than the divorce required for the super funds. I have now filled it out and am filing this with the court and seeking to have it approved by the court as soon as I can get a court date. I will provide you with a copy of the outcome.

In the meantime we would like to go ahead with the audited, with a notation when submitted that:  
we are seeking court documents in relation to the financial split of our divorce  
the management of the funds is now being looked after by accountant.  
(I understand there will be this issue reported on the audited document.)

Regards





---

## The Mcleod Fund

### Tax Accounting Reconciliation

For the period 1 July 2017 to 30 June 2018

---

#### Operating Statement Profit vs. Provision for Income Tax

2018  
\$

Benefits Accrued as a Result of Operations before Income Tax 171,963.72

**ADD:**

Rounding 1.32

**LESS:**

Increase in Market Value 141,565.04

**Taxable Income or Loss**

**30,400.00**

	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	30,400.00	4,560.00
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
<b>Provision for Income Tax</b>		<b>4,560.00</b>

#### Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax 4,560.00

**ADD:**

Change in Deferred Tax Liability 14,156.55

**Income Tax Expense**

**18,716.55**

#### Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax 4,560.00

**LESS:**

Withholding Credits 49.00

**Income Tax Payable (Receivable)**

**4,511.00**

#### Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	0.0000%
Pension Exempt % (Expenses)	0.0000%
Assets Segregated For Pensions	No



Tax Agent Portal

User ID PDUD46p

09 Jul 2019 14:28:21 (EST)

<b>Current client</b> THE TRUSTEE FOR THE MCLEOD FUND	<b>TFN</b> 926270626	<b>ABN</b> 16773104214
<b>Represented by</b> BRENDAN CURRAN		
<b>Account name</b> THE TRUSTEE FOR THE MCLEOD FUND	<b>Number</b> 926270626/00551	<b>Description</b> Income Tax Account

Itemised account - by Tax Office processed date

Transactions processed by the Tax Office during the period:

From 

1 ▾

July ▾

2015 ▾

 To 

9 ▾

July ▾

2019 ▾

Process date	Effective date	Transaction description	Debit amount	Credit amount	Balance
01 Jul 2015		OPENING BALANCE			\$0.00
05 Apr 2016	04 Apr 2016	Payment received		\$2,000.00	\$2,000.00 CR
05 Apr 2016	04 Apr 2016	Payment received		\$1,500.00	\$3,500.00 CR
09 Apr 2019	08 Apr 2019	Payment received		\$80.70	\$3,580.70 CR
09 Jul 2019	09 Jul 2019	CLOSING BALANCE	\$0.00		\$3,580.70 CR

**Section D: Income tax calculation statement****12 Income tax calculation statement**

Credit: foreign income tax offset	<b>C1</b>	
plus Credit: rebates and tax offsets	<b>C2</b>	

Taxable income **A** 345No-TFN quoted contributions tax **J**Gross tax **B** 51.75Rebates and offsets (C1 plus C2) **C** 0.00

Credit: interest on early payments	<b>F1</b>	
plus Credit: foreign resident withholding	<b>F2</b>	
plus Credit: ABN/TFN not quoted (non-individual)	<b>F3</b>	24.00
plus Credit: refundable franking credits	<b>F4</b>	
plus Credit: no-TFN tax offset	<b>F5</b>	
plus Credit: interest on no-TFN tax offset	<b>F6</b>	
plus Credit: refundable National rental affordability scheme tax offset	<b>F7</b>	
plus Credit: TFN amounts withheld from payments from closely held trusts	<b>F8</b>	

SUBTOTAL (B less C) **D** 51.75  
(Cannot be less than zero)Section 102AAM interest charge **E**Eligible credits (F1 plus F2 plus F3 plus F4 plus F5 plus F6 plus F7 plus F8) **F** 24.00PAYG instalments raised **G**Supervisory levy **H** 180.00TOTAL AMOUNT DUE OR REFUNDABLE (D plus E less F less G plus H) **I** 207.75 **F****Section E: Losses****13 Losses information**

If the total loss is greater than \$100,000 or there is a foreign loss, complete and attach a *Losses schedule 2011*.

Tax losses carried forward to later income years **U**Net capital losses carried forward to later income years **V** **F**

Net capital losses brought forward from prior years		Net capital losses carried forward to later income years	
Non-Collectables			
Collectables			

**Section D: Income tax calculation statement****12 Calculation statement**

Please refer to the Self-managed superannuation fund annual return instructions 2012 on how to complete the calculation statement.

Foreign income tax offset

**C1**

Rebates and tax offsets

**C2**

Complying fund's franking credits tax offset

**E1**

No-TFN tax offset

**E2**

2,972.00

National rental affordability scheme tax offset

**E3**Taxable income **A** 17,452Tax on taxable income **T1** 2,617.80Tax on no-TFN quoted contributions **J**Gross tax **B** 2,617.80

(T1 plus J)

Non-refundable non-carry forward tax offsets

**C** 0.00

(C1 plus C2)

SUBTOTAL **T2** 2,617.80

(cannot be less than zero)

Refundable tax offsets

**E** 2,972.00

(E1 plus E2 plus E3)

TAX PAYABLE **T5** 0.00

(cannot be less than zero)

Section 102AAM interest charge

**G**

Credit for interest on early payments – amount of interest

**H1**

Credit for tax withheld – foreign resident withholding

**H2**

Credit for tax withheld – where ABN or TFN not quoted (non-individual)

**H3**

Credit for TFN amounts withheld from payments from closely held trusts

**H5**

Credit for interest on no-TFN tax offset

**H6**

Eligible credits

**H** 0.00

(H1 plus H2 plus H3 plus H5 plus H6)

Remainder of refundable tax offsets

**I** 354.20

PAYG instalments raised

**K**

Supervisory levy

**L**

200.00

Total amount of tax refundable **S** 154.20

(T5 plus G less H less I less K plus L)

**Section E: Losses****13 Losses**

If total loss is greater than \$100,000, or there is a foreign loss, complete and attach a *Losses schedule 2012*.

Tax losses carried forward to later income years **U**Net capital losses carried forward to later income years **V****F**

Net capital losses brought forward from prior years

Net capital losses carried forward to later income years

Non-Collectables

Collectables

## Section D: Income tax calculation statement

## 13 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2013 on how to complete the calculation statement.

Foreign income tax offset

C1

Rebates and tax offsets

C2

Taxable income A 7,580

Tax on taxable income T1 1,137.00

Tax on no-TFN  
quoted contributions

J

Gross tax

B

1,137.00

(T1 plus J)

Non-refundable non-carry forward tax offsets

C

0.00

(C1 plus C2)

Complying fund's franking credits tax offset

E1

No-TFN tax offset

E2

116.00

National rental affordability scheme tax offset

E3

Other refundable tax offsets

Refundable tax offsets

E

116.00

(E1 plus E2 plus E3  
plus other refundable tax offset amounts)

SUBTOTAL T2 1,137.00

(B less C - cannot be less than zero)

TAX PAYABLE T5 1,021.00

(T2 less E - cannot be less than zero)

Credit for interest on early payments –  
amount of interest

H1

Credit for tax withheld – foreign  
resident withholding

H2

Credit for tax withheld – where ABN  
or TFN not quoted (non-individual)

H3

Credit for TFN amounts withheld from  
payments from closely held trusts

H5

Credit for interest on no-TFN tax offset

H6

Section 102AAM interest charge

G

Eligible credits

H

0.00

(H1 plus H2 plus H3 plus H5 plus H6)

Remainder of refundable tax offsets

I

0.00

(unused amount from label E)

PAYG instalments raised

K

Supervisory levy

L

321.00

Supervisory levy adjustment for wound up funds

M

Total amount of tax payable

S

1,342.00

(T5 plus G less H less I less K plus L less M)

Foreign income tax offset <b>C1</b> <input type="text"/>	<b>Non-refundable non-carry forward tax offsets</b> <b>C</b> <input type="text" value="0.00"/> (C1 plus C2)
Rebates and tax offsets <b>C2</b> <input type="text"/>	
Complying fund's franking credits tax offset <b>E1</b> <input type="text"/>	<b>SUBTOTAL T2</b> <input type="text" value="1,869.15"/> (B less C - cannot be less than zero)
No-TFN tax offset <b>E2</b> <input type="text" value="72.00"/>	<b>Refundable tax offsets</b> <b>E</b> <input type="text" value="72.00"/> (E1 plus E2 plus E3 plus other refundable tax offset amounts)
National rental affordability scheme tax offset <b>E3</b> <input type="text"/>	
Other refundable tax offsets <input type="text"/>	

**#TAX PAYABLE T5**   
(T2 less E - cannot be less than zero)

Credit for interest on early payments – amount of interest <b>H1</b> <input type="text"/>	<b>Section 102AAM interest charge</b> <b>G</b> <input type="text"/>
Credit for tax withheld – foreign resident withholding <b>H2</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)
Credit for tax withheld – where ABN or TFN not quoted (non-individual) <b>H3</b> <input type="text"/>	
Credit for TFN amounts withheld from payments from closely held trusts <b>H5</b> <input type="text"/>	<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)
Credit for interest on no-TFN tax offset <b>H6</b> <input type="text"/>	
	<b>PAYG instalments raised</b> <b>K</b> <input type="text"/>
	<b>Supervisory levy</b> <b>L</b> <input type="text" value="388.00"/>
	<b>Supervisory levy adjustment for wound up funds</b> <b>M</b> <input type="text"/>
	<b>Supervisory levy adjustment for new funds</b> <b>N</b> <input type="text"/>
	<b>Total amount of tax payable</b> <b>S</b> <input type="text" value="2,185.15"/> (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 2014

Tax losses carried forward to later income years **U**

Net capital losses carried forward to later income years **V**

**F**

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

Sensitive (when completed)

# The Mcleod Fund

## Members Summary Report - For the period 1/07/2017 to 30/06/2018

Member's Detail		Opening Balance	Increases				Decreases				Closing Balance	
			Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out		Ben Paid
Mr Stephen Mcleod												
33 Sunrise Avenue Budgewoi NSW 2262												
Accumulation	Accumulation	525,472.91	9,963.36	0.00	162,000.36	0.00	(18,716.55)	0.00	0.00	0.00	0.00	678,720.08
		525,472.91	9,963.36	0.00	162,000.36	0.00	(18,716.55)	0.00	0.00	0.00	0.00	678,720.08
		525,472.91	9,963.36	0.00	162,000.36	0.00	(18,716.55)	0.00	0.00	0.00	0.00	678,720.08

**The Mcleod Fund**  
(ABN: 16 773 104 214)

**Member Benefit Statement**

Period	Member Account Details
<b>1 July 2017 - 30 June 2018</b>	Residential Address: 33 Sunrise Avenue Budgewoi, NSW 2262
Member Number: MCLEODS1	Date of Birth: 19 November 1959
<b>Mr Stephen John Mcleod</b>	Date Joined Fund: 24 May 2011
Accumulation Account	Eligible Service Date: 24 May 2011
<b>Accumulation</b>	Tax File Number Held: Yes
	Account Start Date: 24 May 2011

Your Account Summary	Your Tax Components
<b>Withdrawal Benefit</b> as at 1 Jul 2017 <b>525,472.91</b>	Tax Free 8.5669 % 58,145.47
<u>Increases to your account:</u>	Taxable - Taxed 620,574.61
Employer Contributions 9,963.36	Taxable - Untaxed -
Share Of Net Fund Income 162,000.36	<b>Your Preservation Components</b>
<u>Total Increases</u> 171,963.72	Preserved 678,720.08
<u>Decreases to your account:</u>	Restricted Non Preserved -
Contributions Tax 1,494.50	Unrestricted Non Preserved -
Tax on Net Fund Income 17,222.05	<b>Your Insurance Benefits</b>
<u>Total Decreases</u> 18,716.55	No insurance details have been recorded
<b>Withdrawal Benefit</b> as at 30 Jun 2018 <b>678,720.08</b>	<b>Your Beneficiaries</b>
	No beneficiary details have been recorded



# Statement of Account

## POWER SAVER



021

LR MCLEOD PTY LIMITED  
33 SUNRISE AVENUE  
BUDGEWOI NSW 2262

**Customer Enquiries** 13 33 30  
(24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 420594327  
**Statement Period** 02/06/2018 to 14/07/2018  
**Statement No.** 25(page 1 of 2)

LR MCLEOD PTY LIMITED

### Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
6,662.67	+	1,494.91	-	701.22	=	7,456.36

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
02 JUN	OPENING BALANCE			6,662.67
12 JUN	GIO HGL004711714	161.86		6,500.81
14 JUN	TFR WDL BPAY INTERNET14JUN 16:04 TO ASIC 2291510630711	254.00		6,246.81
14 JUN	INTERNET WITHDRAWAL 14JUN 16:12 Prep company statement	121.00		6,125.81
29 JUN	Raine&Horne Budg RENT PAYMNT MCLEOD		1,494.65	7,620.46
30 JUN	CREDIT INTEREST		0.26	7,620.72
30 JUN	DIRECT CREDIT/DEBIT FEES	2.50		7,618.22
11 JUL	GIO HGL004711714	161.86		7,456.36
14 JUL	CLOSING BALANCE			7,456.36

### Summary of Automatic Deductions

Date	Paid To	Amount \$
12 JUN	GIO HGL004711714	161.86
11 JUL	GIO HGL004711714	161.86

### Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$118.57	\$0.00

Account Number 420594327  
Statement Period 02/06/2018 to 14/07/2018  
Statement No. 25(page 2 of 2)

### Summary of Withholding Charges

	Year to Date	Previous Year
TFN Withholding Tax	\$0.00 DR	\$49.00 DR

### Information

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

### Summary of Transaction Fees 01/06/2018 TO 30/06/2018

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	2	2	0	0.00	0.00
EFTPOS	0	0	0	2.50	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	2.50	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	2.50	0.00
Agency	0	0	0	2.50	0.00
Direct Debits	1	0	1	2.50	2.50
Overseas Cash Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.20	0.00
Periodical Payments	0	0	0	4.00	0.00
Account Service Fee					0.00
SUB TOTAL	3	2	1		2.50
FEE REBATE					0.00
TOTALS	3	2	1		2.50

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

Account Number	466667691
Statement Period	02/06/2018 to 01/12/2018
Statement No.	23(page 2 of 4)

#### Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			4,597.45
12 SEP	AUTOMATIC DATA P ADP201809121378121		371.24	4,968.69
26 SEP	AUTOMATIC DATA P ADP201809261385691		805.69	5,774.38
29 SEP	CREDIT INTEREST		0.20	5,774.58
10 OCT	AUTOMATIC DATA P ADP201810101397801		372.63	6,147.21
24 OCT	AUTOMATIC DATA P ADP201810241406892		375.88	6,523.09
31 OCT	CREDIT INTEREST		0.26	6,523.35
07 NOV	AUTOMATIC DATA P ADP201811071412128		375.88	6,899.23
21 NOV	AUTOMATIC DATA P ADP201811211425968		375.88	7,275.11
30 NOV	CREDIT INTEREST		0.28	7,275.39
01 DEC	<i>CLOSING BALANCE</i>			7,275.39

#### Summary of Automatic Deductions

Date	Paid To	Amount \$
26 JUN	TO A/C 117989158 LOAN INSTALMENT	1,219.99
26 JUL	TO A/C 117989158 LOAN INSTALMENT	1,219.99
27 AUG	TO A/C 117989158 LOAN INSTALMENT	1,219.99

#### Interest Details

	Credit Interest	Debit Interest
Year to Date	\$1.18	\$0.00
Previous Year	\$2.80	\$0.00

#### Information

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- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

TRUST LEDGER

Reported Period(s): From July 2014 to September 2018

1 records selected - all groups

Active Status: Active

Owner Account

Date	Ref.	A/C	Type	Property	Details	Payee/Payer	Debit	Credit	Balance
31/03/17	E00000985		Opay		EFT: Mcleod Pty Ltd Postage & Sundries GST on Fees & Sundries	LR MCLEOD PTY LTD	1180.49 5.00 0.50		5.50 0.50 0.00
03/04/17	00128979		Rent	ELI32	GORMLEYBRA Brad Gormley 07/04/17	Brad		275.00	275.00
04/04/17	00129031		Rent	ELI32A	FREEMAN Trent Freeman 09/04/17	Trent Freeman		190.00	465.00
10/04/17	00129234		Rent	ELI32	GORMLEYBRA Brad Gormley 14/04/17	Brad		275.00	740.00
11/04/17	00129298		Rent	ELI32A	FREEMAN Trent Freeman 16/04/17	Trent Freeman		190.00	930.00
18/04/17	E00000991	338	Cdis	ELI32	Lawn Mow (Includes GST of \$3.64)	Fresh Cut Lawns & Mai	40.00		890.00
19/04/17	00129530		Rent	ELI32A	FREEMAN Trent Freeman 23/04/17	Trent Freeman		190.00	1080.00
19/04/17	00129538		Rent	ELI32	GORMLEYBRA Brad Gormley 21/04/17	Brad		275.00	1355.00
26/04/17	00129810		Rent	ELI32A	FREEMAN Trent Freeman 30/04/17	Trent Freeman		190.00	1545.00
26/04/17	00129816		Rent	ELI32	GORMLEYBRA Brad Gormley 28/04/17	Brad		275.00	1820.00
28/04/17	E00000994		Opay		EFT: Mcleod Pty Ltd Postage & Sundries GST on Fees & Sundries	LR MCLEOD PTY LTD	1814.50 5.00 0.50		5.50 0.50 0.00
02/05/17	00130056		Rent	ELI32A	FREEMAN Trent Freeman 07/05/17	Trent Freeman		190.00	190.00
02/05/17	00130061		Rent	ELI32	GORMLEYBRA Brad Gormley 05/05/17	Brad		275.00	465.00
09/05/17	00130332		Rent	ELI32A	FREEMAN Trent Freeman 14/05/17	Trent Freeman		190.00	655.00
09/05/17	00130337		Rent	ELI32	GORMLEYBRA Brad Gormley 12/05/17	Brad		275.00	930.00
15/05/17	E00001000	338	Cdis	ELI32	Lawn Mow (Includes GST of \$3.64)	Fresh Cut Lawns & Mai	40.00		890.00
15/05/17	C06000911	201	Cdis	ELI32	Municipal Rates	WYONG SHIRE	335.96		554.04
16/05/17	00130582		Rent	ELI32A	FREEMAN Trent Freeman 21/05/17	Trent Freeman		190.00	744.04
16/05/17	00130586		Rent	ELI32	GORMLEYBRA Brad Gormley 19/05/17	Brad		275.00	1019.04
23/05/17	00130851		Rent	ELI32A	FREEMAN Trent Freeman 28/05/17	Trent Freeman		190.00	1209.04
23/05/17	00130857		Rent	ELI32	GORMLEYBRA Brad Gormley 26/05/17	Brad		275.00	1484.04
30/05/17	00131107		Rent	ELI32A	FREEMAN Trent Freeman 04/06/17	Trent Freeman		190.00	1674.04
30/05/17	00131111		Rent	ELI32	GORMLEYBRA Brad Gormley 02/06/17	Brad		275.00	1949.04
30/05/17	E00001006	336	Cdis	ELI32A	Pressure jet sewer blockage (Includes GST of \$22.73)	Central Coast Wide Pl	250.00		1699.04
31/05/17	E00001006		Opay		EFT: Mcleod Pty Ltd Postage & Sundries GST on Fees & Sundries	LR MCLEOD PTY LTD	1693.54 5.00 0.50		5.50 0.50 0.00
06/06/17	00131409		Rent	ELI32A	FREEMAN Trent Freeman 11/06/17	Trent Freeman		190.00	190.00
08/06/17	E00001010	338	Cdis	ELI32	Lawn Mow (Includes GST of \$3.64)	Fresh Cut Lawns & Mai	40.00		150.00
13/06/17	00131640		Rent	ELI32A	FREEMAN Trent Freeman 18/06/17	Trent Freeman		190.00	340.00
14/06/17	00131701		Rent	ELI32	GORMLEYBRA Brad Gormley 16/06/17	Brad		550.00	890.00
20/06/17	00131930		Rent	ELI32A	FREEMAN Trent Freeman 25/06/17	Trent Freeman		190.00	1080.00
20/06/17	00131932		Rent	ELI32	GORMLEYBRA Brad Gormley 23/06/17	Brad		275.00	1355.00
27/06/17	00132198		Rent	ELI32A	FREEMAN Trent Freeman 02/07/17	Trent Freeman		190.00	1545.00
29/06/17	00132289		Rent	ELI32	GORMLEYBRA Brad Gormley 30/06/17	Brad		275.00	1820.00
30/06/17	E00001016		Opay		EFT: Mcleod Pty Ltd Postage & Sundries GST on Fees & Sundries	LR MCLEOD PTY LTD	1814.50 5.00 0.50		5.50 0.50 0.00
04/07/17	00132493		Rent	ELI32A	FREEMAN Trent Freeman 09/07/17	Trent Freeman		190.00	190.00
04/07/17	00132496		Rent	ELI32	GORMLEYBRA Brad Gormley 07/07/17	Brad		275.00	465.00
11/07/17	00132742		Rent	ELI32A	FREEMAN Trent Freeman 16/07/17	Trent Freeman		190.00	655.00
11/07/17	00132744		Rent	ELI32	GORMLEYBRA Brad Gormley 14/07/17	Brad		275.00	930.00
17/07/17	E00001019	338	Cdis	ELI32	lawn Mow (Includes GST of \$3.64)	Fresh Cut Lawns & Mai	40.00		890.00
18/07/17	00133007		Rent	ELI32A	FREEMAN Trent Freeman 23/07/17	Trent Freeman		190.00	1080.00
18/07/17	00133010		Rent	ELI32	GORMLEYBRA Brad Gormley 21/07/17	Brad		275.00	1355.00
25/07/17	00133261		Rent	ELI32A	FREEMAN Trent Freeman 30/07/17	Trent Freeman		190.00	1545.00
25/07/17	00133263		Rent	ELI32	GORMLEYBRA Brad Gormley 28/07/17	Brad		275.00	1820.00
28/07/17	C06000943	202	Cdis	ELI32	Water Sewer & Drainage Charges	Wyong Shire Council	262.75		1557.25
31/07/17	E00001023		Opay		EFT: Mcleod Pty Ltd Postage & Sundries GST on Fees & Sundries	LR MCLEOD PTY LTD	1551.75 5.00 0.50		5.50 0.50 0.00
01/08/17	00133515		Rent	ELI32A	FREEMAN Trent Freeman 06/08/17	Trent Freeman		190.00	190.00
01/08/17	00133518		Rent	ELI32	GORMLEYBRA Brad Gormley 04/08/17	Brad		275.00	465.00
08/08/17	00133754		Rent	ELI32A	FREEMAN Trent Freeman 13/08/17	Trent Freeman		190.00	655.00
08/08/17	00133757		Rent	ELI32	GORMLEYBRA Brad Gormley 11/08/17	Brad		275.00	930.00
15/08/17	00134026		Rent	ELI32A	FREEMAN Trent Freeman 20/08/17	Trent Freeman		190.00	1120.00
16/08/17	00134069		Rent	ELI32	GORMLEYBRA Brad Gormley 18/08/17	Brad		275.00	1395.00
22/08/17	00134273		Rent	ELI32A	FREEMAN Trent Freeman 27/08/17	Trent Freeman		190.00	1585.00
22/08/17	00134277		Rent	ELI32	GORMLEYBRA Brad Gormley 25/08/17	Brad		275.00	1860.00
29/08/17	00134532		Rent	ELI32A	FREEMAN Trent Freeman 03/09/17	Trent Freeman		190.00	2050.00
29/08/17	00134536		Rent	ELI32	GORMLEYBRA Brad Gormley 01/09/17	Brad		275.00	2325.00
31/08/17	E00001031	338	Cdis	ELI32	Lawn Mow (Includes GST of \$3.64)	Fresh Cut Lawns & Mai	40.00		2285.00
31/08/17	C06000949	201	Cdis	ELI32	Rates Instalment	WYONG SHIRE	326.10		1958.90



TRUST LEDGER

Reported Period(s): From July 2014 to September 2018

1 records selected - all groups

Active Status: Active

Owner Account

Date	Ref.	A/C	Type	Property	Details	Payee/Payer	Debit	Credit	Balance
31/08/17	E00001031		Opay		EFT: Mcleod Pty Ltd Postage & Sundries GST on Fees & Sundries	LR MCLEOD PTY LTD	1953.40 5.00 0.50		5.50 0.50 0.00
05/09/17	00134768		Rent	ELI32A	FREEMAN Trent Freeman 10/09/17	Trent Freeman		190.00	190.00
05/09/17	00134770		Rent	ELI32	GORMLEYBRA Brad Gormley 08/09/17	Brad		275.00	465.00
12/09/17	00135021		Rent	ELI32A	FREEMAN Trent Freeman 17/09/17	Trent Freeman		190.00	655.00
12/09/17	00135023		Rent	ELI32	GORMLEYBRA Brad Gormley 15/09/17	Brad		275.00	930.00
13/09/17	E00001033	207	Cdis	ELI32A	Annual Smoke Alarm Maintenance (Includes GST of \$9.00)	Smoke Alarms Australi	99.00		831.00
19/09/17	00135246		Rent	ELI32A	FREEMAN Trent Freeman 24/09/17	Trent Freeman		190.00	1021.00
19/09/17	00135249		Rent	ELI32	GORMLEYBRA Brad Gormley 22/09/17	Brad		275.00	1296.00
25/09/17	E00001038	338	Cdis	ELI32	Lawn Mowing (Includes GST of \$3.64)	Fresh Cut Lawns & Mai	40.00		1256.00
26/09/17	00135504		Rent	ELI32A	FREEMAN Trent Freeman 01/10/17	Trent Freeman		190.00	1446.00
26/09/17	00135506		Rent	ELI32	GORMLEYBRA Brad Gormley 29/09/17	Brad		275.00	1721.00
28/09/17	C06000960	202	Cdis	ELI32	Water Rates	Wyong Shire Council	280.44		1440.56
28/09/17	E00001038		Opay		EFT: Mcleod Pty Ltd Postage & Sundries GST on Fees & Sundries	LR MCLEOD PTY LTD	1435.06 5.00 0.50		5.50 0.50 0.00
03/10/17	00135765		Rent	ELI32A	FREEMAN Trent Freeman 08/10/17	Trent Freeman		190.00	190.00
03/10/17	00135767		Rent	ELI32	GORMLEYBRA Brad Gormley 06/10/17	Brad		275.00	465.00
10/10/17	00136025		Rent	ELI32A	FREEMAN Trent Freeman 15/10/17	Trent Freeman		190.00	655.00
13/10/17	00136178		Rent	ELI32	GORMLEYBRA Brad Gormley 13/10/17	Brad		275.00	930.00
17/10/17	00136295		Rent	ELI32A	FREEMAN Trent Freeman 22/10/17	Trent Freeman		190.00	1120.00
24/10/17	00136567		Rent	ELI32A	FREEMAN Trent Freeman 29/10/17	Trent Freeman		190.00	1310.00
28/10/17	00136769		Rent	ELI32	GORMLEYBRA Brad Gormley 20/10/17	Brad		275.00	1585.00
31/10/17	00136816		Rent	ELI32A	FREEMAN Trent Freeman 05/11/17	Trent Freeman		190.00	1775.00
31/10/17	E00001048		Opay		EFT: Mcleod Pty Ltd Postage & Sundries GST on Fees & Sundries	LR MCLEOD PTY LTD	1769.50 5.00 0.50		5.50 0.50 0.00
02/11/17	00136889		Rent	ELI32	GORMLEYBRA Brad Gormley 27/10/17	Brad		275.00	275.00
07/11/17	00137081		Rent	ELI32A	FREEMAN Trent Freeman 12/11/17	Trent Freeman		190.00	465.00
09/11/17	00137151		Rent	ELI32	GORMLEYBRA Brad Gormley 03/11/17	Brad		275.00	740.00
14/11/17	00137342		Rent	ELI32A	FREEMAN Trent Freeman 19/11/17	Trent Freeman		190.00	930.00
14/11/17	00137344		Rent	ELI32	GORMLEYBRA Brad Gormley 10/11/17	Brad		275.00	1205.00
15/11/17	E00001052	338	Cdis	ELI32	Lawn Mowing 6/11/17 (Includes GST of \$3.64)	Fresh Cut Lawns & Mai	40.00		1165.00
15/11/17	C06000973	201	Cdis	ELI32	Municipal Rates	WYONG SHIRE	326.00		839.00
21/11/17	00137627		Rent	ELI32A	FREEMAN Trent Freeman 26/11/17	Trent Freeman		190.00	1029.00
21/11/17	00137650		Rent	ELI32	GORMLEYBRA Brad Gormley 24/11/17	Brad		550.00	1579.00
28/11/17	00137871		Rent	ELI32A	FREEMAN Trent Freeman 03/12/17	Trent Freeman		190.00	1769.00
28/11/17	00137873		Rent	ELI32	GORMLEYBRA Brad Gormley 01/12/17	Brad		275.00	2044.00
30/11/17	E00001058		Opay		EFT: Mcleod Pty Ltd Postage & Sundries GST on Fees & Sundries	LR MCLEOD PTY LTD	2038.50 5.00 0.50		5.50 0.50 0.00
05/12/17	00138139		Rent	ELI32A	FREEMAN Trent Freeman 10/12/17	Trent Freeman		190.00	190.00
07/12/17	00138267		Rent	ELI32	GORMLEYBRA Brad Gormley 15/12/17	Brad		550.00	740.00
12/12/17	00138411		Rent	ELI32A	FREEMAN Trent Freeman 17/12/17	Trent Freeman		190.00	930.00
13/12/17	E00001061	338	Cdis	ELI32	Lawn Mow (Includes GST of \$3.64)	Fresh Cut Lawns & Mai	40.00		890.00
19/12/17	00138686		Rent	ELI32A	FREEMAN Trent Freeman 24/12/17	Trent Freeman		190.00	1080.00
19/12/17	00138689		Rent	ELI32	GORMLEYBRA Brad Gormley 22/12/17	Brad		275.00	1355.00
21/12/17	C06000983	202	Cdis	ELI32	Water Rates	Wyong Shire Council	265.05		1089.95
31/12/17	00138984		Rent	ELI32A	FREEMAN Trent Freeman 31/12/17	Trent Freeman		190.00	1279.95
31/12/17	00138989		Rent	ELI32	GORMLEYBRA Brad Gormley 29/12/17	Brad		275.00	1554.95
02/01/18	E00001068		Opay		EFT: Mcleod Pty Ltd Postage & Sundries GST on Fees & Sundries	LR MCLEOD PTY LTD	1549.45 5.00 0.50		5.50 0.50 0.00
03/01/18	00139209		Rent	ELI32A	FREEMAN Trent Freeman 07/01/18	Trent Freeman		190.00	190.00
05/01/18	00139325		Rent	ELI32	GORMLEYBRA Brad Gormley 05/01/18	Brad		275.00	465.00
06/01/18	00139402		Rent	ELI32	GORMLEYBRA Brad Gormley 12/01/18	Brad		275.00	740.00
10/01/18	00139454		Rent	ELI32A	FREEMAN Trent Freeman 14/01/18	Trent Freeman		190.00	930.00
10/01/18	00139510		Rent	ELI32A	FREEMAN Trent Freeman 21/01/18	Trent Freeman		190.00	1120.00
10/01/18	00139510		RenC	ELI32A	FREEMAN Trent Freeman 14/01/18	Trent Freeman	190.00		930.00
11/01/18	E00001072	338	Cdis	ELI32	Lawn Mow (Includes GST of \$3.64)	Fresh Cut Lawns & Mai	40.00		890.00
12/01/18	00139606		Rent	ELI32	GORMLEYBRA Brad Gormley 19/01/18	Brad		275.00	1165.00
16/01/18	00139745		Rent	ELI32A	FREEMAN Trent Freeman 21/01/18	Trent Freeman		190.00	1355.00
16/01/18	00139749		Rent	ELI32	GORMLEYBRA Brad Gormley 26/01/18	Brad		275.00	1630.00
23/01/18	00140012		Rent	ELI32A	FREEMAN Trent Freeman 28/01/18	Trent Freeman		190.00	1820.00
30/01/18	00140220		Rent	ELI32A	FREEMAN Trent Freeman 04/02/18	Trent Freeman		190.00	2010.00
31/01/18	00140322		Rent	ELI32	GORMLEYBRA Brad Gormley 09/02/18	Brad		550.00	2560.00



1 records selected - all groups

Owner Account

Date	Ref.	A/C	Type	Property	Details	Payee/Payer	Debit	Credit	Balance
31/01/18	00140323		Rent	ELI32	GORMLEYBRA Brad Gormley 23/02/18	Brad		550.00	3110.00
31/01/18	00140323		RenC	ELI32	GORMLEYBRA Brad Gormley 09/02/18	Brad	550.00		2560.00
31/01/18	E00001078		Opay		EFT: Mcleod Pty Ltd	LR MCLEOD PTY LTD	2554.50		5.50
					Postage & Sundries		5.00		0.50
					GST on Fees & Sundries		0.50		0.00
06/02/18	00140546		Rent	ELI32A	FREEMAN Trent Freeman 11/02/18	Trent Freeman		190.00	190.00
13/02/18	00140810		Rent	ELI32A	FREEMAN Trent Freeman 18/02/18	Trent Freeman		190.00	380.00
15/02/18	00140897		Rent	ELI32	GORMLEYBRA Brad Gormley 16/02/18	Brad		275.00	655.00
15/02/18	C06000994	201	Cdis	ELI32	Third Rates Instalment	WYONG SHIRE	326.00		329.00
20/02/18	00141074		Rent	ELI32A	FREEMAN Trent Freeman 25/02/18	Trent Freeman		190.00	519.00
21/02/18	00141118		Rent	ELI32	GORMLEYBRA Brad Gormley 23/02/18	Brad		275.00	794.00
21/02/18	E00001086	338	Cdis	ELI32	Lawn Mowing (Includes GST of \$3.64)	Fresh Cut Lawns & Mai	40.00		754.00
27/02/18	00141351		Rent	ELI32A	FREEMAN Trent Freeman 04/03/18	Trent Freeman		190.00	944.00
28/02/18	E00001089		Opay		EFT: Mcleod Pty Ltd	LR MCLEOD PTY LTD	938.50		5.50
					Postage & Sundries		5.00		0.50
					GST on Fees & Sundries		0.50		0.00
01/03/18	00141452		Rent	ELI32	GORMLEYBRA Brad Gormley 09/03/18	Brad		550.00	550.00
05/03/18	E00001092	207	Cdis	ELI32A	Annual Smoke Alarm testing (Includes GST of \$9.00)	Smoke Alarms Australi	99.00		451.00
06/03/18	00141595		Rent	ELI32A	FREEMAN Trent Freeman 11/03/18	Trent Freeman		190.00	641.00
14/03/18	00141881		Rent	ELI32A	FREEMAN Trent Freeman 18/03/18	Trent Freeman		190.00	831.00
19/03/18	E00001101	338	Cdis	ELI32	Lawn Mowing (Includes GST of \$3.64)	Fresh Cut Lawns & Mai	40.00		791.00
21/03/18	00142158		Rent	ELI32A	FREEMAN Trent Freeman 25/03/18	Trent Freeman		190.00	981.00
21/03/18	00142190		Rent	ELI32	GORMLEYBRA Brad Gormley 23/03/18	Brad		550.00	1531.00
27/03/18	00142456		Rent	ELI32A	FREEMAN Trent Freeman 01/04/18	Trent Freeman		190.00	1721.00
27/03/18	C06001014	202	Cdis	ELI32	Water rates	Wyong Shire Council	281.05		1439.95
27/03/18	00142485		Rent	ELI32	GORMLEYBRA Brad Gormley 06/04/18	Brad		550.00	1989.95
29/03/18	E00001101		Opay		EFT: Mcleod Pty Ltd	LR MCLEOD PTY LTD	1984.45		5.50
					Postage & Sundries		5.00		0.50
					GST on Fees & Sundries		0.50		0.00
04/04/18	00142706		Rent	ELI32A	FREEMAN Trent Freeman 08/04/18	Trent Freeman		190.00	190.00
10/04/18	00142994		Rent	ELI32A	FREEMAN Trent Freeman 15/04/18	Trent Freeman		190.00	380.00
11/04/18	00143050		Rent	ELI32	GORMLEYBRA Brad Gormley 20/04/18	Brad		550.00	930.00
11/04/18	E00001104	338	Cdis	ELI32	Lawn mowing (Includes GST of \$3.64)	Fresh Cut Lawns & Mai	40.00		890.00
17/04/18	00143256		Rent	ELI32A	FREEMAN Trent Freeman 22/04/18	Trent Freeman		190.00	1080.00
24/04/18	00143518		Rent	ELI32	GORMLEYBRA Brad Gormley 20/04/18	Brad Gormley		0.03	1080.03
24/04/18	00143518	164	Tinv	ELI32	GORMLEYBRA Water Usage - 16/11/17 - 16/0	Brad Gormley		87.02	1167.05
24/04/18	00143533		Rent	ELI32A	FREEMAN Trent Freeman 29/04/18	Trent Freeman		190.00	1357.05
26/04/18	00143604		Rent	ELI32	GORMLEYBRA Brad Gormley 04/05/18	Brad Gormley		550.00	1907.05
30/04/18	E00001111		Opay		EFT: Mcleod Pty Ltd	LR MCLEOD PTY LTD	1901.55		5.50
					Postage & Sundries		5.00		0.50
					GST on Fees & Sundries		0.50		0.00
01/05/18	00143785		Rent	ELI32A	FREEMAN Trent Freeman 06/05/18	Trent Freeman		190.00	190.00
08/05/18	00144069		Rent	ELI32A	FREEMAN Trent Freeman 13/05/18	Trent Freeman		190.00	380.00
08/05/18	E00001120	338	Cdis	ELI32	Regular mow (Includes GST of \$3.64)	Fresh Cut Lawns & Mai	40.00		340.00
08/05/18	C06001026	201	Cdis	ELI32	rates instalment	WYONG SHIRE	326.00		14.00
11/05/18	00144241		Rent	ELI32	GORMLEYBRA Brad Gormley 18/05/18	Brad Gormley		550.00	564.00
15/05/18	00144335		Rent	ELI32A	FREEMAN Trent Freeman 20/05/18	Trent Freeman		190.00	754.00
22/05/18	00144621		Rent	ELI32A	FREEMAN Trent Freeman 27/05/18	Trent Freeman		190.00	944.00
25/05/18	00144799		Rent	ELI32	GORMLEYBRA Brad Gormley 01/06/18	Brad Gormley		550.00	1494.00
29/05/18	00144887		Rent	ELI32A	FREEMAN Trent Freeman 03/06/18	Trent Freeman		190.00	1684.00
31/05/18	E00001127		Opay		EFT: Mcleod Pty Ltd	LR MCLEOD PTY LTD	1678.50		5.50
					Postage & Sundries		5.00		0.50
					GST on Fees & Sundries		0.50		0.00
05/06/18	00145163		Rent	ELI32A	FREEMAN Trent Freeman 03/06/18	Trent Freeman		190.00	190.00
12/06/18	00145408		Rent	ELI32	GORMLEYBRA Brad Gormley 08/06/18	Brad Gormley		550.00	740.00
12/06/18	00145419		Rent	ELI32A	FREEMAN Trent Freeman 10/06/18	Trent Freeman		190.00	930.00
19/06/18	E00001137	338	Cdis	ELI32	lawn mow (Includes GST of \$3.64)	Fresh Cut Lawns & Mai	40.00		890.00
19/06/18	00145708		Rent	ELI32A	FREEMAN Trent Freeman 17/06/18	Trent Freeman		190.00	1080.00
21/06/18	C06001046	202	Cdis	ELI32	Water rates	Wyong Shire Council	301.70		778.30
26/06/18	00145980		Rent	ELI32A	FREEMAN Trent Freeman 24/06/18	Trent Freeman		190.00	968.30
27/06/18	00146038		Rent	ELI32	GORMLEYBRA Brad Gormley 22/06/18	Brad Gormley		550.00	1518.30
29/06/18	00000370	484	OJnl		Income & Expenditure	Ray White Budgewoi	16.50		1501.80
29/06/18	E00001142		Opay		EFT: Mcleod Pty Ltd	LR MCLEOD PTY LTD	1494.65		7.15
					Postage & Sundries		5.00		2.15
					GST on Fees & Sundries		2.15		0.00
									0.00

Enquiries: 13 10 10  
Claims: 13 14 46 (24/7 for new claims)  
gio.com.au



SUPER MCLEOD PTY LTD ATF THE MCLEOD  
FUND  
POST OFFICE BOX 332  
BUDGEWOI NSW 2262

Dear Policy Holder,

Thank you for insuring your Property and Landlord Contents with GIO. Your current policy expires at 11:59pm on 10 April 2017 and we would like to invite you to renew with us for a further 12 months.

Enclosed is your Certificate of Insurance, Product Disclosure Statement (PDS) and Supplementary Product Disclosure Statements (if any). It is important to review the information in the Certificate carefully, and the Duty of Disclosure at the end of your Certificate. If you have any questions, further information to tell us, or any of your details are incorrect, please call us on 13 10 10.

Your instalment will be deducted automatically on or around the 10th of each month.

Regards,

The GIO Team

#### Direct Debit Confirmation Certificate

Thanks for paying by direct debit.

This confirms your direct debit details based on the information you have previously provided to us. If any of the following information is incorrect please contact us.

Deductions will continue to be made in accordance with the details shown, subject to the terms of the Direct Debit Service Agreement.

You have authorised GIO, User ID Number 449860, to debit the amounts stated and all amounts payable to GIO in relation to your above policy and subsequent renewal to the account stated via the bulk electronic clearing system.

Instalment payments that have a debit due date within 14 days of the policy expiry date will result in the premium being debited over 11 instalments rather than 12. This will not impact your total amount payable.

Issue Date: 14 March 2017

Insurance issued by AAI Limited ABN 48 005 297 807 trading as GIO



#### Landlord Insurance Account

#### Payment details

Policy number	HGL004711714
Period of insurance	10-04-2017 to 10-04-2018
Monthly instalment	\$154.63
Debit date	On or around the 10th of each month

#### Your discounts



Up to  
**15%**  
off

Home and contents  
combined discount

GIO offers a Multi-policy discount when you have 3 or more eligible products. If you believe you may qualify and it is not listed above, please contact us.

For full info on ways to save go to [gio.com.au/save](http://gio.com.au/save)

#### Instalment details

Account name	Lr Mcleod Pty Ltd
Financial institution	ST. GEORGE BANK - NSW
BSB	112879
Account no.	420594327
Instalments due	on or around the 10th of every month
Amount	<b>\$154.63</b>

# Your premium covers

This document will be a Tax Invoice for GST when you have made your payment. It is to enable you to claim input tax credits if they apply to your business.

Type of Cover / Insured Address	Base Premium	Fire Service Levy	Stamp Duty	GST	Total Amount Payable
32 ELIZABETH BAY DR, LAKE MUNMORAH NSW 2259	\$1,300.50	\$247.09	\$153.21	\$154.76	\$1,855.56
Your Property	\$1,005.37	\$191.02	\$118.44	\$119.64	\$1,434.47
Landlord Contents	\$295.13	\$56.07	\$34.77	\$35.12	\$421.09

An estimated amount of \$247.09 is used by us to pay the Fire Service Levy.

## Ways to save

You can trust GIO to offer you our best deal possible. If you believe you are eligible for any of these discounts but they are not shown on your certificate of insurance or account, please contact us. Here's a reminder of the ways to save

### Increase your security and save



Having security on your home can act as a precautionary measure to protect you against burglary and theft and may also reduce your premium.

- key-operated deadlocks or patio bolts on all external doors
- key locks or security grilles fitted to all windows
- local or monitored back to base burglar alarm
- additional door or building security

### Multi-policy Discount



GIO rewards customers who hold three or more eligible GIO personal insurance policies with a 10% discount.

You can bundle three of the same product eg three different houses each with Classic Insurance, or bundle with other products like: Contents, Car, Boat, Caravan & Trailer, Motorcycle, NSW CTP. (A GIO NSW CTP Insurance policy can be included as one of the multiple covers but the discount does not apply to the CTP premium)

### Home & contents combined



Up to 15% discount when you combine your house and its contents onto one policy. If you own a home insured by GIO Strata Insurance and you let us know, we can reward you with this discount off your GIO contents insurance for the contents you own in that home.

### Increase your excess and save



We provide a range of excess options you may be eligible for, the more you increase your excess the lower your premium will be.

**Excess options start from: \$0 and go up to a maximum excess level of \$5,000.**

Conditions apply, ask us for details. If you are eligible for more than one discount, we apply any subsequent discount to the already discounted rated premium (usually before adding taxes and charges). Please refer to the relevant PDS before making any decision about our products.





Enquiries: 13 10 10  
Claims: 13 14 46 (24/7 for new claims)  
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# Certificate of Insurance

Your Duty of Disclosure is explained at the end of this Certificate of Insurance. Please read this information carefully.

If any of the information below is incorrect or incomplete, please contact us on 13 10 10



Policy number

HGL004711714

**Insured: Super Mcleod PTY LTD Atf The Mcleod Fund**

**Type of cover: Landlord Property & Contents Insurance**

Insured address	32 ELIZABETH BAY DR, LAKE MUNMORAH NSW 2259
Property sum insured	\$378,600
Landlord contents sum insured	\$29,000
Legal liability	up to \$20 million
Period of insurance	From 10 April 2017 until 11:59pm 10 April 2018

## Your discounts

Your premium for this address includes: **a home and contents combined discount.**

## Optional covers

If you've just enjoyed a year's free optional cover, or a free upgrade, for your last period of insurance, you may have recently received a letter to let you know that this offer is coming to an end. Unless you have told us otherwise, the option or upgrade you had last year will be offered in this renewal and included in the premium amount payable. The following options indicated with a ✓ are included in your policy.

Please check your Certificate of Insurance to see what options and level of cover your policy has and contact us if you would like to make any changes. Options indicated with a ✕ have not been selected.

### Home options:

Accidental damage  
Motor burnout

✓

✕

### Contents options:

Accidental damage  
Motor burnout  
Strata title mortgage protection

✓

✕

✕



Enquiries: 13 10 10  
Claims: 13 14 46 (24/7 for new claims)  
gio.com.au

## Excess details

You may be able to reduce your premium if you choose a higher standard excess.

**Property Standard excess** \$500

**Landlord contents  
Standard excess** \$500

**Loss of rent - tenant  
default excess** \$500

You will have to pay the following excesses in addition if they apply in the circumstances of your claim:

	Additional excess
Unoccupied excess	\$1,000
Earthquake and tsunami excess	\$300
Theft or burglary by tenants or their guests excess	\$500
Malicious acts or vandalism by tenants or their guests excess	\$500

## What you have told us

This document sets out the information that we have relied on to decide whether to renew your policy and on what terms. If any of this information has changed, or is incorrect, please contact us on the contact details set out in this document. See your duty of disclosure for further details of your obligations.

### You have told us the following about you and the insured address:

- It is a freestanding home on a concrete slab
- The oldest insured's date of birth is 19-11-1959
- You do NOT operate a business from your home

### You have told us the following about the construction of your insured address:

- It is a double brick property with a tile roof originally built between 1980 and 1989
- The insured address is NOT currently undergoing construction, reconstruction, renovation or being relocated
- The insured address is well maintained and in good condition. There are no leaks in the roof, no evidence of white ant damage and the fences & outbuildings are in good condition. Refer to the PDS for the definition of 'well maintained and good condition'

### You have told us the following about the security of the insured address:

- All your accessible windows (less than three metres above the ground or any solid structure) do NOT have key locks or security grilles
- All your external hinged doors have key operated deadlocks and all sliding/French doors have patio bolts
- You do not have an alarm fitted
- There is no additional door or building security



Enquiries: 13 10 10  
Claims: 13 14 46 (24/7 for new claims)  
gio.com.au

## **Insurance & criminal history**

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**You must call us to tell us if in the past 3 years, you or anyone to be insured under this policy:**

- Committed any criminal acts whether charged or convicted in relation to fraud, theft or burglary, drugs, arson, criminal, malicious or wilful damage
- Had insurance declined or cancelled, a claim rejected or had special conditions imposed on any insurance

**If any of the above information is incorrect, please contact us.**

## **Your Duty of Disclosure**

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Before you renew this contract of insurance, you have a duty of disclosure under the Insurance Contracts Act 1984.

If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed or is incorrect. If we do this please advise us about any change or tell us that there is no change.

If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

You have this duty until we agree to renew the contract.

### **If you do not tell us something**

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

## **Privacy**

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We appreciate privacy is important to you. GIO is committed to protecting your personal information. For further information, please refer to our customer privacy statement by visiting [www.gio.com.au/privacy](http://www.gio.com.au/privacy) or call us on 13 10 10.





## TAX INVOICE

Super McLeod Pty Ltd  
97 Woolana Avenue  
HALEKULANI NSW 2262

**Invoice Date**  
29 May 2018

**Invoice No.**  
501574

**Client Code**  
SUPE01

**To our Professional Fees and Charges in attending to the following:-**

Preparation of Company Statement for The Australian Securities and Investments Commission, including Minutes of Meeting.	110.00
	<hr/>
Our Fee Total	110.00
Plus: GST	11.00
<b>TOTAL FEE</b>	<hr/> <b>\$ 121.00</b> <hr/>

**How to Pay** Client Code: **SUPE01** Invoice No : **501574** Amount Due: **\$ 121.00**

**Pay by DIRECT DEPOSIT:**

**Account Name:** BPC Accounting  
**BSB:** 182-222  
**Account Number:** 303 823 330  
**REFERENCE:** **INVOICE NUMBER**

**Pay by CREDIT CARD:**

Please phone our office to pay via  
**VISA or MASTERCARD.**

**TERMS – 14 DAYS FROM DATE OF INVOICE**



**By Mail**

Detach this section and mail your cheque to:

BPC Accounting  
PO Box 41  
BUDGEWOI NSW 2262

**Cheques to be made payable to:**

**BPC Accounting**

**NAB Tailored Home Loan**

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

021/012205



SUPER MCLEOD PTY LTD  
97 WOOLANA AVE  
HALEKULANI NSW 2262

**Account Balance Summary**

Opening balance	\$106,797.02	Dr
Total credits	\$100,301.29	
Total debits	\$1,027.54	
<b>Closing balance</b>	<b>\$7,523.27</b>	<b>Dr</b>

Statement starts **23 February 2018**  
Statement ends **22 August 2018**

Available Redraw **\$171,761.36**

**Outlet Details**

Bega  
183 Carp St, Bega NSW 2550

**Lending Investment & Insurance Enquiries**

Banker Matthew Ellwood  
Telephone number (02) 6492 7679

**Account Details**

SUPER MCLEOD PTY LTD ACN 151 062 752 AS TRUSTEE  
FOR THE MCLEOD FUND

BSB number 082-439  
Account number 11-798-9158

**Offset Account Details**

No offset account linked

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
23 Feb 2018	Brought forward			106,797.02 Dr
23 Feb 2018	Please Note Your Current Debit Interest Rate Is 6.65%			106,797.02 Dr
26 Feb 2018	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	105,577.03 Dr
28 Feb 2018	Debit Interest This Financial Year To Date \$7,305.86			
	Interest Charged	660.97		
	Loan Service Fee	8.00		106,246.00 Dr
1 Mar 2018	Cash and/or Cheques Deposit		92,981.35	13,264.65 Dr
26 Mar 2018	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	12,044.66 Dr
29 Mar 2018	Debit Interest This Financial Year To Date \$7,392.22			
	Interest Charged	86.36		
	Loan Service Fee	8.00		12,139.02 Dr
26 Apr 2018	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	10,919.03 Dr
30 Apr 2018	Debit Interest This Financial Year To Date \$7,462.10			
	Interest Charged	69.88		
	Loan Service Fee	8.00		10,996.91 Dr
28 May 2018	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	9,776.92 Dr
31 May 2018	Debit Interest This Financial Year To Date \$7,523.54			
	Interest Charged	61.44		
	Loan Service Fee	8.00		9,846.36 Dr
26 Jun 2018	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	8,626.37 Dr
29 Jun 2018	Debit Interest This Financial Year To Date \$7,574.90			
	Interest Charged	51.36		
	Loan Service Fee	8.00		8,685.73 Dr
26 Jul 2018	Loan Instalment Super McLeod PL			
	From A/C 46-666-7691		1,219.99	7,465.74 Dr
31 Jul 2018	Debit Interest This Financial Year To Date \$49.53			
	Interest Charged	49.53		
	Carried forward			7,515.27 Dr

254/08/01/N4012205/8017572/0035143