

The David & Sue Thomas Superannuation Fund

ABN 49 183 212 552

Trustees: David Thomas & Susan Thomas

Financial Statement
For the year ended 30 June 2023

*Reviewed
mjt
11/11/23*

The David & Sue Thomas Superannuation Fund
Statement of Financial Position
as at 30 June 2023

	Note	2023 \$	2022 \$
Assets			
Investments			
Loans	6A	273,045.00 <i>11-15</i>	265,045.00
Other Assets	6B	16,266.29 <i>16</i>	14,467.50
Other Assets			
Cash At Bank		104,692.15 <i>10</i>	101,992.46
Total Assets		<u>394,003.44</u>	<u>381,504.96</u>
Liabilities			
Income Tax Payable		378.75 <i>FS/22</i>	348.75
Total Liabilities		<u>378.75</u>	<u>348.75</u>
Net Assets Available to Pay Benefits		<u>393,624.69</u>	<u>381,156.21</u>
<i>Represented by:</i>			
Liability for Accrued Benefits	2		
Mr David Thomas		162,489.60	160,981.54
Mrs Susan Thomas		231,135.09	220,174.67
Total Liability for Accrued Benefits		<u>393,624.69</u>	<u>381,156.21</u>

*The accompanying notes form part of these financial statements.
This report should be read in conjunction with the accompanying compilation report.*

The David & Sue Thomas Superannuation Fund
Operating Statement
For the period 1 July 2022 to 30 June 2023

	Note	2023 \$	2022 \$
Income			
Investment Gains			
Increase in Market Value	8A	1,798.79	(1,977.23)
Investment Income			
Interest	7A	43,478.40	41,806.87
Other Income		11.20	-
		<u>45,288.39</u>	<u>39,829.64</u>
Expenses			
Member Payments			
Pensions Paid		30,774.16	33,276.80
Other Expenses			
Accountancy Fee		1,408.00	-
SMSF Supervisory Levy		259.00	259.00
		<u>32,441.16</u>	<u>33,535.80</u>
Benefits Accrued as a Result of Operations before Income Tax		12,847.23	6,293.84
Income Tax			
Income Tax Expense		378.75	348.75
		<u>378.75</u>	<u>348.75</u>
Benefits Accrued as a Result of Operations		12,468.48	5,945.09

*The accompanying notes form part of these financial statements.
This report should be read in conjunction with the accompanying compilation report.*

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The David & Sue Thomas Superannuation Fund
Notes to the Financial Statements
As at 30 June 2023

Note 1 - Statement of Significant Accounting Policies

The following significant accounting policies have been adopted in the preparation and presentation of the financial statements. They have been consistently applied in the current and previous periods unless otherwise stated to ensure the financial information satisfies the concept of relevance and reliability.

(a) Statement of Compliance

The trustees have prepared the financial statements on the basis that the superannuation fund is not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the *Superannuation Industry (Supervision) Act 1993* and *Regulations 1994*, the trust deed of the fund and the needs of members.

(b) Basis of Preparation

The financial statements have been prepared on a cash basis using historical costs convention unless stated otherwise. For investments and financial liabilities, they are measured at market values.

The financial statements are presented in Australian dollars, which is the functional currency of the fund.

(c) Use of Accounting Estimates and Judgments

The preparation of financial statements requires the trustees to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstance, the results of which form the basis of making the judgments. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

(d) Cash and Cash Equivalents

Cash and cash equivalents include cash on hand, deposits held at call with banks or financial institutions and short-term, highly liquid investments that are readily convertible to cash and are subject to an insignificant risk of change in value.

(e) Foreign Currency

Any foreign currency transactions during the financial year are brought to account using the exchange rate in effect at the date of the transaction. Foreign currency monetary items at reporting date are translated at the exchange rate existing at reporting date. Exchange differences are recognised in the operating statement in the period in which they arise.

(f) Valuation of Assets

Investment

An investment is initially recognised when as a result of past transactions or events, the Fund controls the future economic benefits expected to flow from the asset.

The investment assets are firstly recorded at cost, being the fair value of the consideration given. After initial recognition, they are measured at market value. Gains or losses arising from changes in market value are recognised on the Operating Statement in the periods in which they occur.

Market value as defined in s10 of *SISA 1993*, in relation to an asset, means the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

- i. that the buyer and the seller dealt with each other at arm's length in relation to the sale;
- ii. that the sale occurred after proper marketing of the asset;
- iii. that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

As disposal costs are generally immaterial unless otherwise stated, market value approximates fair value.

The David & Sue Thomas Superannuation Fund
Notes to the Financial Statements
As at 30 June 2023

Market values for various types of investment have been determined as follows:

- i. listed securities, government and other fixed interest securities for which there is a readily available market quotation, the valuation is recorded as the last quoted sale price as at the close of business on reporting date. If the listed securities are foreign, they are also converted to Australian dollars using the exchange rate at the close of business on the reporting date;
- ii. unit trusts and managed funds are stated by reference to the unit redemption price quoted by the fund manager at the end of the reporting period;
- iii. unlisted investments are stated at the Trustees' valuation based on estimated market value at balance date; or where necessary, upon external valuers' expert opinions;
- iv. Investment properties are carried at market value and are held for the purpose of generating long-term rental yields and capital appreciation. The Trustees give consideration to the value of the investment property each financial year and revalue when a significant event occurs or when deemed appropriate. Where an external valuation has been obtained, the valuation is based on objective and supportable data and has been carried out by a property valuation service provider or qualified independent valuer as appropriate.

Financial Liabilities

The Fund initially recognises a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Financial liabilities including credit balances of hedging instruments and derivatives are measured at market values as at the reporting date. Any change in market values of the financial liabilities since the beginning of the reporting period shall be included in the profit or loss for the reporting period. As disposal costs are generally immaterial, unless otherwise stated, market value approximates fair value.

Receivables and Payables

Current assets such as accounts receivable, which are expected to be recovered within twelve months after the reporting period, are carried at nominal amounts which approximate the fair values.

Accounts payable are recognised when the Fund becomes obliged to make future payments resulting from the goods and services received, whether or not billed to the Fund and are carried at nominal amounts which are equivalent to fair values.

(g) Revenue Recognition

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is measured at the fair value of consideration received or receivable. The following recognition criteria relate to the specific items of revenue the Fund receives:

Interest

The interest revenue is recognised by the Fund on a cash receipt basis, unless the Fund chooses the accrual method and the amount can be reliably measured by reference to the principal outstanding and using the effective interest rate of the instrument calculated at the acquisition or origination date.

Dividend Revenue

The entitlement to a dividend is based on the date the shares are quoted ex-dividend; the actual dividend revenue is recognised by the Fund when it is received.

Distribution Revenue

Distributions from unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distributions and if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable at market value.

Rental Income

Rent from investment properties is recognised by the Fund on a cash receipt basis.

Movement in market values

Changes in the market value of investments are determined as the difference between the market value at balance date or consideration received (if sold during the year) and the market value as at the prior year end or cost (if the investment was acquired during the period). All movements are recognised in the Operating Statement.

Contributions and Rollovers In

Contributions and rollovers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

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The David & Sue Thomas Superannuation Fund
Notes to the Financial Statements
As at 30 June 2023

The financial report was authorised for issue on 10 October 2023 by the trustee of the fund.

Note 2 – Liability for Accrued Benefits

The liability for accrued benefits represents the fund's present obligation to pay benefits to members and beneficiaries and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period. Changes in the Liability for Accrued Benefits are as follows:

	Current	Previous
Liability for Accrued Benefits at beginning of period	381,156.21	375,211.12
Benefits Accrued during the period	43,242.64	39,221.89
Benefits Paid during the period	(30,774.16)	(33,276.80)
Liability for Accrued Benefits at end of period	393,624.69	381,156.21

Any amount in the Unallocated Contributions account represent amounts that have been received by the fund from either the members of the fund or a third party but have not been allocated to any specific member as at the reporting date. It is the intention of the trustee to allocate any such amounts recorded as unallocated contributions within 28 days following the end of the month to specific fund member, which will increase the liability for members accrued benefits.

Note 3 – Vested Benefits

Vested benefits are benefits which are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the reporting period.

	Current	Previous
Vested Benefits at beginning of period	381,156.21	375,211.12
Benefits Accrued during the period	43,242.64	39,221.89
Benefits Paid during the period	(30,774.16)	(33,276.80)
Vested Benefits at end of period	393,624.69	381,156.21

Note 4 – Guaranteed Benefits

No guarantees have been made in respect of any part of the liability for accrued benefits.

Note 5 – Funding Arrangements

No fixed funding arrangements were in place for the Fund as at year end.

Note 6A – Loans

	Current	Previous
At market value:		
Loan to K & N McLean	273,045.00	265,045.00
	273,045.00	265,045.00

Note 6B – Other Assets

	Current	Previous
At market value:		
Silver Bullion	16,266.29	14,467.50
	16,266.29	14,467.50

Note 7A – Interest

	Current	Previous
CBA Cheque Account	1,714.40	42.87
Loan to K & N McLean	41,764.00	41,764.00
	43,478.40	41,806.87

The David & Sue Thomas Superannuation Fund
Notes to the Financial Statements
As at 30 June 2023

Note 8A – Increase in Market Value

	Current	Previous
Other Assets		
Silver Bullion	1,798.79	(1,977.23)
	<u>1,798.79</u>	<u>(1,977.23)</u>

The David & Sue Thomas Superannuation Fund

Members Summary Report - For the period 1/07/2022 to 30/06/2023

Member's Detail	Opening Balance	Increases					Decreases					Closing Balance
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid		
Mr David Thomas												
5 Appian Way Cowra NSW 2794												
Accumulation	23,239.39	0.00	0.00	2,775.75	0.00	(364.28)	0.00	0.00	0.00	0.00	0.00	25,650.86
Pension DT_ABP_1	137,742.15	0.00	0.00	15,458.49	0.00	0.00	0.00	0.00	0.00	(16,361.90)		136,838.74
	160,981.54	0.00	0.00	18,234.24	0.00	(364.28)	0.00	0.00	0.00	(16,361.90)		162,489.60
Mrs Susan Thomas												
5 Appian Way Cowra NSW 2794												
Accumulation	923.36	0.00	0.00	110.29	0.00	(14.47)	0.00	0.00	0.00	0.00	0.00	1,019.18
Pension ST_ABP_1	85,666.50	0.00	0.00	9,548.32	0.00	0.00	0.00	0.00	0.00	(11,072.26)		84,142.56
Pension Sue Pension 2	133,584.81	0.00	0.00	15,728.54	0.00	0.00	0.00	0.00	0.00	(3,340.00)		145,973.35
	220,174.67	0.00	0.00	25,387.15	0.00	(14.47)	0.00	0.00	0.00	(14,412.26)		231,135.09
	381,156.21	0.00	0.00	43,621.39	0.00	(378.75)	0.00	0.00	0.00	(30,774.16)		393,624.69

The David & Sue Thomas Superannuation Fund
(ABN: 49 183 212 552)

Consolidated Member Benefit Totals

Period	Member Account Details	
1 July 2022 - 30 June 2023	Residential Address:	5 Appian Way Cowra, NSW 2794
Member	Number: 501	Date of Birth: 30 March 1950
Mr David Arthyr Thomas		Date Joined Fund: 4 December 2013
		Eligible Service Date: 2 December 1968
		Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts		Your Tax Components	
Withdrawal Benefit as at 1 Jul 2022		Tax Free	27,264.53
Accumulation	23,239.39	Taxable - Taxed	135,225.07
DT_ABP_1	137,742.15	Taxable - Untaxed	-
Total as at 1 Jul 2022	160,981.54	Your Preservation Components	
Withdrawal Benefit as at 30 Jun 2023		Preserved	-
Accumulation	25,650.86	Restricted Non Preserved	-
DT_ABP_1	136,838.74	Unrestricted Non Preserved	162,489.60
Total as at 30 Jun 2023	162,489.60	Your Insurance Benefits	
		No insurance details have been recorded	
		Your Beneficiaries	
		Non Lapsing Binding Death Nomination*	
		100% to Sue	
		* Nomination in effect from 1 July 2016	

The David & Sue Thomas Superannuation Fund
(ABN: 49 183 212 552)

Member Benefit Statement

<p>Period</p> <p style="text-align: center;">1 July 2022 - 30 June 2023</p> <p>Member</p> <p style="text-align: center;">Mr David Arthyr Thomas</p> <p>Accumulation Account</p> <p style="text-align: center;">Accumulation</p>	<p>Member Account Details</p> <p>Residential Address: 5 Appian Way Cowra, NSW 2794</p> <p>Date of Birth: 30 March 1950 Date Joined Fund: 4 December 2013 Eligible Service Date: 2 December 1968</p> <p>Tax File Number Held: Yes</p> <p>Account Start Date: 4 December 2013</p>
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Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	23,239.39
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	2,775.75
<i><u>Total Increases</u></i>	<i><u>2,775.75</u></i>
<i><u>Decreases to your account:</u></i>	
Tax on Net Fund Income	364.28
<i><u>Total Decreases</u></i>	<i><u>364.28</u></i>
Withdrawal Benefit as at 30 Jun 2023	25,650.86

Your Tax Components		
Tax Free	11.3175 %	2,903.03
Taxable - Taxed		22,747.83
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	25,650.86

Your Insurance Benefits	
No insurance details have been recorded	

Your Beneficiaries	
Non Lapsing Binding Death Nomination*	
100% to Sue	
* Nomination in effect from 1 July 2016	

The David & Sue Thomas Superannuation Fund
(ABN: 49 183 212 552)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 5 Appian Way Cowra, NSW 2794
Member	Date of Birth: 30 March 1950
Number: 501	Date Joined Fund: 4 December 2013
Mr David Arthyr Thomas	Eligible Service Date: 2 December 1968
Pension Account	Tax File Number Held: Yes
DT_ABP_1	Account Start Date: 30 June 2016

Your Account Summary		Your Tax Components	
Withdrawal Benefit as at 1 Jul 2022	137,742.15	Tax Free	17.8031 % 24,361.50
<u>Increases to your account:</u>		Taxable - Taxed	112,477.24
Share Of Net Fund Income	15,458.49	Taxable - Untaxed	-
<u>Total Increases</u>	<u>15,458.49</u>	Your Preservation Components	
<u>Decreases to your account:</u>		Preserved	-
Pension Payments	16,361.90	Restricted Non Preserved	-
<u>Total Decreases</u>	<u>16,361.90</u>	Unrestricted Non Preserved	136,838.74
Withdrawal Benefit as at 30 Jun 2023	136,838.74	Your Insurance Benefits	
		No insurance details have been recorded	
		Your Beneficiaries	
		Non Lapsing Binding Death Nomination*	
		100% to Sue	
		* Nomination in effect from 1 July 2016	

For Enquiries:
phone 0263423524 | email mark@balance.accountants
mail Balance Accountants & Advisers, PO Box 727, Cowra NSW 2794

Trustees

The Trustees of the Fund are as follows:

David Thomas and
Susan Thomas

Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustees.

Trustees Disclaimer

This statement has been prepared by the Trustees for the member whose name appears at the top of this statement. While every effort has been made by the Trustees to ensure the accuracy and completeness of this statement, the Trustees do not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustees of the Fund

.....
David Thomas
Trustee

.....
Susan Thomas
Trustee

Statement Date: 30 June 2023

The David & Sue Thomas Superannuation Fund
(ABN: 49 183 212 552)

Consolidated Member Benefit Totals

Period	Member Account Details	
1 July 2022 - 30 June 2023	Residential Address:	5 Appian Way Cowra, NSW 2794
Member	Number: 502	Date of Birth: 23 June 1952
Mrs Susan Gai Thomas		Date Joined Fund: 4 December 2013
		Eligible Service Date: 26 September 2008
		Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts		Your Tax Components	
Withdrawal Benefit as at 1 Jul 2022		Tax Free	228,156.49
Accumulation	923.36	Taxable - Taxed	2,978.60
ST_ABP_1	85,666.50	Taxable - Untaxed	-
Sue Pension 2	133,584.81	Your Preservation Components	
Total as at 1 Jul 2022	220,174.67	Preserved	-
		Restricted Non Preserved	-
Withdrawal Benefit as at 30 Jun 2023		Unrestricted Non Preserved	231,135.09
Accumulation	1,019.18	Your Insurance Benefits	
ST_ABP_1	84,142.56	No insurance details have been recorded	
Sue Pension 2	145,973.35	Your Beneficiaries	
Total as at 30 Jun 2023	231,135.09	Non Lapsing Binding Death Nomination*	
		100% to David	
		* Nomination in effect from 1 July 2016	

For Enquiries:

phone **0263423524** | email **mark@balance.accountants**
mail **Balance Accountants & Advisers, PO Box 727, Cowra NSW 2794**

The David & Sue Thomas Superannuation Fund
(ABN: 49 183 212 552)

Member Benefit Statement

Period	Member Account Details	
1 July 2022 - 30 June 2023	Residential Address:	5 Appian Way Cowra, NSW 2794
Member	Number: 502	Date of Birth: 23 June 1952
Mrs Susan Gai Thomas	Date Joined Fund:	4 December 2013
Accumulation Account	Eligible Service Date:	26 September 2008
Accumulation	Tax File Number Held:	Yes
	Account Start Date:	4 December 2013

Your Account Summary		Your Tax Components	
Withdrawal Benefit as at 1 Jul 2022	923.36	Tax Free	49.0590 % 500.00
<u>Increases to your account:</u>		Taxable - Taxed	519.18
Share Of Net Fund Income	110.29	Taxable - Untaxed	-
<u>Total Increases</u>	<u>110.29</u>	Your Preservation Components	
<u>Decreases to your account:</u>		Preserved	-
Tax on Net Fund Income	14.47	Restricted Non Preserved	-
<u>Total Decreases</u>	<u>14.47</u>	Unrestricted Non Preserved	1,019.18
Withdrawal Benefit as at 30 Jun 2023	<u>1,019.18</u>	Your Insurance Benefits	

No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*

100% to David

* Nomination in effect from 1 July 2016

For Enquiries:

phone 0263423524 | email mark@balance.accountants
mail Balance Accountants & Advisers, PO Box 727, Cowra NSW 2794

The David & Sue Thomas Superannuation Fund
(ABN: 49 183 212 552)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 5 Appian Way Cowra, NSW 2794
Member	Number: 502
Mrs Susan Gai Thomas	Date of Birth: 23 June 1952 Date Joined Fund: 4 December 2013 Eligible Service Date: 26 September 2008
Pension Account	Tax File Number Held: Yes
ST_ABP_1	Account Start Date: 30 June 2016

Your Account Summary

Withdrawal Benefit as at 1 Jul 2022	85,666.50
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	9,548.32
<i><u>Total Increases</u></i>	<u>9,548.32</u>
<i><u>Decreases to your account:</u></i>	
Pension Payments	11,072.26
<i><u>Total Decreases</u></i>	<u>11,072.26</u>
Withdrawal Benefit as at 30 Jun 2023	<u>84,142.56</u>

Your Tax Components

Tax Free	100.0000 %	84,142.56
Taxable - Taxed		-
Taxable - Untaxed		-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	84,142.56

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*

100% to David

* Nomination in effect from 1 July 2016

For Enquiries:

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mail Balance Accountants & Advisers, PO Box 727, Cowra NSW 2794

The David & Sue Thomas Superannuation Fund
(ABN: 49 183 212 552)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 5 Appian Way Cowra, NSW 2794
Member	Date of Birth: 23 June 1952 Date Joined Fund: 4 December 2013 Eligible Service Date: 26 September 2008
Mrs Susan Gai Thomas	Number: 502
Pension Account	Tax File Number Held: Yes Account Start Date: 1 July 2016
Sue Pension 2	

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	133,584.81
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	15,728.54
<i><u>Total Increases</u></i>	<i><u>15,728.54</u></i>
<i><u>Decreases to your account:</u></i>	
Pension Payments	3,340.00
<i><u>Total Decreases</u></i>	<i><u>3,340.00</u></i>
Withdrawal Benefit as at 30 Jun 2023	145,973.35

Your Tax Components		
Tax Free	98.3152 %	143,513.93
Taxable - Taxed		2,459.42
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		145,973.35

Your Insurance Benefits	
No insurance details have been recorded	
Your Beneficiaries	
Non Lapsing Binding Death Nomination*	
100% to David	
* Nomination in effect from 1 July 2016	

Trustees

The Trustees of the Fund are as follows:

David Thomas and
Susan Thomas

Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustees.

Trustees Disclaimer

This statement has been prepared by the Trustees for the member whose name appears at the top of this statement. While every effort has been made by the Trustees to ensure the accuracy and completeness of this statement, the Trustees do not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustees of the Fund

.....
David Thomas
Trustee

.....
Susan Thomas
Trustee

Statement Date: 30 June 2023

The David & Sue Thomas Superannuation Fund

Investment Summary as at 30 June 2023

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<u>Bank</u>								
CBA Cheque Account				104,692.15	104,692.15			26.57%
				104,692.15	104,692.15			26.57%
<u>Collectibles Market</u>								
Silver Bullion	15.00000	693.2000	1,084.4193	10,398.00	16,266.29	5,868.29	56.44%	4.13%
				10,398.00	16,266.29	5,868.29	56.44%	4.13%
<u>Unlisted Market</u>								
Loan to K & N McLean		0.0000	0.0000	273,045.00	273,045.00	0.00	0.00%	69.30%
				273,045.00	273,045.00	0.00	0.00%	69.30%
				388,135.15	394,003.44	5,868.29	1.51%	100.00%

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 David & Sue Thomas Superannuation Fund
Investment Performance
For the period from 1 July 2022 to 30 June 2023

Investment	Opening Value	Acquisitions	Disposals	Closing Value	Change in Value	Income	Total Return Value	Total Return
<u>Bank</u>								
CBA Cheque Account	101,992.46	35,489.60	32,789.91	104,692.15	0.00	1,714.40	1,714.40	1.67%
	101,992.46	35,489.60	32,789.91	104,692.15	0.00	1,714.40	1,714.40	1.67%
<u>Collectibles Market</u>								
Silver Bullion	14,467.50	0.00	0.00	16,266.29	1,798.79	0.00	1,798.79	12.43%
	14,467.50	0.00	0.00	16,266.29	1,798.79	0.00	1,798.79	12.43%
<u>Unlisted Market</u>								
Loan to K & N McLean	265,045.00	18,000.00	10,000.00	273,045.00	0.00	41,764.00	41,764.00	16.83%
	265,045.00	18,000.00	10,000.00	273,045.00	0.00	41,764.00	41,764.00	16.83%
Fund Total	381,504.96	53,489.60	42,789.91	394,003.44	1,798.79	43,478.40	45,277.19	12.40%

The David & Sue Thomas Superannuation Fund
Unrealised Capital Gains as at 30 June 2023

Quantity /Description	Accounting Treatment				Taxation Treatment					
	Market Value	Original Cost	Accounting Gain/(Loss)	Cost Base Calculation		Indexation	Discountable	Other	Capital Gains Calculation	
				Tax Free	Tax Deferred					AMIT
<u>Bank</u>										
CBA Cheque Account										
30/06/2023	104,692.15	104,692.15	0.00	0.00	0.00	0.00	0.00	104,692.15	0.00	0.00
	104,692.15	104,692.15	0.00	0.00	0.00	0.00	0.00	104,692.15	0.00	0.00
Bank Total										
<u>Collectibles Market</u>										
Silver Bullion										
11/03/2016	15.00	16,266.29	10,398.00	5,868.29	0.00	0.00	0.00	10,398.00	5,868.29	0.00
	15.00	16,266.29	10,398.00	5,868.29	0.00	0.00	0.00	10,398.00	5,868.29	0.00
Collectibles Market Total										
	16,266.29	10,398.00	5,868.29	0.00	0.00	0.00	0.00	10,398.00	5,868.29	0.00
<u>Unlisted Market</u>										
Loan to K & N McLean										
30/06/2023	1.00	273,045.00	273,045.00	0.00	0.00	0.00	0.00	273,045.00	0.00	0.00
	1.00	273,045.00	273,045.00	0.00	0.00	0.00	0.00	273,045.00	0.00	0.00
Unlisted Market Total										
	273,045.00	273,045.00	0.00	0.00	0.00	0.00	0.00	273,045.00	0.00	0.00

The David & Sue Thomas Superannuation Fund
Unrealised Capital Gains as at 30 June 2023

Capital Gains Tax Return Summary

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
Current Year Capital Gains						
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	0.00	0.00	0.00	0.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	5,868.00	0.00	0.00	5,868.00	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	5,868.00	0.00	0.00	5,868.00	0.00

Capital Losses Applied

Current Year	0.00	0.00	0.00	0.00	0.00
Prior Years	0.00	5,868.00	0.00	0.00	5,868.00
	0.00	5,868.00	0.00	0.00	5,868.00

Net Capital Gains

Net Gain after applying losses	0.00	0.00	0.00	0.00	0.00
Discount applicable		0.00			
Net Gain after applying discount	0.00	0.00	0.00	0.00	0.00

Gains/Losses on Custom Holding Accounts

Account Name	Book Cost	Value	Gain/(Loss)	Tax Rate %	Tax Effect
Loan to K & N McLean	273,045.00	273,045.00	0.00	0.00%	0.00
Custom Holding Accounts Totals	273,045.00	273,045.00	0.00		0.00

The David & Sue Thomas Superannuation Fund

Tax Accounting Reconciliation

For the period 1 July 2022 to 30 June 2023

	2023	
Operating Statement Profit vs. Provision for Income Tax	\$	
Benefits Accrued as a Result of Operations before Income Tax	12,847.23	
<u>ADD:</u>		
Pension Non-deductible Expenses	1,314.85	
Pensions Paid	30,774.16	
<u>LESS:</u>		
Increase in Market Value	1,798.79	
Pension Exempt Income	40,612.00	
Rounding	0.45	
Taxable Income or Loss	2,525.00	
	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	2,525.00	378.75
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
Provision for Income Tax		378.75

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	378.75
Income Tax Expense	378.75

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	378.75
Income Tax Payable (Receivable)	378.75

Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	93.3840%
Pension Exempt % (Expenses)	93.3840%
Assets Segregated For Pensions	No

FS/23

**Compilation Report to the Trustees and Members of
The David & Sue Thomas Superannuation Fund**

**ABN 49 183 212 552
For the period 1 July 2022 to 30 June 2023**

On the basis of the information provided by the Trustees of The David & Sue Thomas Superannuation Fund, we have compiled the accompanying special purpose financial statements of The David & Sue Thomas Superannuation Fund for the period ended 30 June 2023, which comprise the Statement of Financial Position, Operating Statement, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of Trustees

The Trustees of The David & Sue Thomas Superannuation Fund are solely responsible for the information contained in the special purpose financial statements. The reliability, accuracy and completeness of the information and for the determination that the financial reporting framework / basis of accounting used is appropriate to meet the needs of the members and for the purpose that the financial statements were prepared.

Our Responsibility

On the basis of information provided by the Trustees of The David & Sue Thomas Superannuation Fund, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework/basis of accounting as described in Note 1 to the financial statements and **APES 315: *Compilation of Financial Information***.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework / basis of accounting described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of **APES 110 *Code of Ethics for Professional Accountants***.

Assurance Disclaimer

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion¹ on these financial statements

The special purpose financial statements were compiled exclusively for the benefit of the Trustees of the fund who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

Signature of Accountant

Dated: 10 October 2023

.....
Name of Signatory: Mr Matthew Pullen

Address: 18 Redfern Street
Cowra, NSW 2794

¹ Refer to AUASB Standards for the issuance of audit opinions and review conclusions

Self-managed superannuation fund annual return **2023**

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2023* (NAT 71287).

- !** The *Self-managed superannuation fund annual return instructions 2023* (NAT 71606) (the instructions) can assist you to complete this annual return.
- The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.

S	M	I	T	H		S	T				
---	---	---	---	---	--	---	---	--	--	--	--

- Place in ALL applicable boxes.

➤ Postal address for annual returns:

Australian Taxation Office
GPO Box 9845
[insert the name and postcode of your capital city]

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

➤ To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

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

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN) (if applicable)

4 Current postal address

Suburb/town	State/territory	Postcode
Cowra	NSW	2794

5 Annual return status

Is this an amendment to the SMSF's 2023 return?

A No Yes

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

B No Yes

Fund's tax file number (TFN)

6 SMSF auditor

Auditor's name

Title:

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A**

Was Part A of the audit report qualified? **B** No Yes

Was Part B of the audit report qualified? **C** No Yes

If Part B of the audit report was qualified, have the reported issues been rectified? **D** No Yes

7 Electronic funds transfer (EFT)

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

A Fund's financial institution account details

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

Fund BSB number Fund account number

Fund account name

I would like my tax refunds made to this account. Go to C.

B Financial institution account details for tax refunds

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

BSB number Account number

Account name

C Electronic service address alias

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

Fund's tax file number (TFN)

8 Status of SMSF Australian superannuation fund **A** No Yes Fund benefit structure **B** **A** Code

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No Yes

9 Was the fund wound up during the income year?

No Yes If yes, provide the date on which the fund was wound up Have all tax lodgment and payment obligations been met? No Yes

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

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

No Go to Section B: Income.

Yes Exempt current pension income amount **A** \$.00

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

Segregated assets method **B**

Unsegregated assets method **C** Was an actuarial certificate obtained? **D** Yes

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

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

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

Fund's tax file number (TFN) 953625565

Section B: Income

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

11 Income

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

G No Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2023*.

Have you applied an exemption or rollover?

M No Yes Code

Net capital gain **A** \$ 0.00

Gross rent and other leasing and hiring income **B** \$ 0.00

Gross interest **C** \$ 43489.00

Forestry managed investment scheme income **X** \$ 0.00

Gross foreign income	D1 \$ 0 .00	Net foreign income	D \$ 0 .00	Loss <input type="checkbox"/>
----------------------	--------------------------------------------------------------------------------	--------------------	-------------------------------------------------------------------------------	-------------------------------

Australian franking credits from a New Zealand company **E** \$ 0.00

Transfers from foreign funds **F** \$ 0.00 Number

Gross payments where ABN not quoted **H** \$.00

Gross distribution from partnerships **I** \$.00 Loss

*Unfranked dividend amount **J** \$ 0.00

*Franked dividend amount **K** \$ 0.00

*Dividend franking credit **L** \$ 0.00

*Gross trust distributions **M** \$ 0.00 Code

Calculation of assessable contributions

Assessable employer contributions

R1 \$ 0.00

plus Assessable personal contributions

R2 \$ 0.00

plus **No-TFN-quoted contributions

R3 \$ 0.00
(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

R6 \$.00

Assessable contributions (R1 plus R2 plus R3 less R6) **R** \$ 0.00

Calculation of non-arm's length income

*Net non-arm's length private company dividends

U1 \$ 0.00

plus *Net non-arm's length trust distributions

U2 \$ 0.00

plus *Net other non-arm's length income

U3 \$ 0.00

*Other income **S** \$ 0.00 Code

*Assessable income due to changed tax status of fund **T** \$ 0.00

Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3) **U** \$ 0.00

#This is a mandatory label.

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

GROSS INCOME (Sum of labels A to U)	W \$	43489 .00	Loss <input type="checkbox"/>
Exempt current pension income	Y \$	40612 .00	
TOTAL ASSESSABLE INCOME (W less Y)	V \$	2877 .00	Loss <input type="checkbox"/>

Fund's tax file number (TFN)

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$ <input type="text" value="0-00"/>	A2 \$ <input type="text" value="0-00"/>	
Interest expenses overseas	B1 \$ <input type="text" value="0-00"/>	B2 \$ <input type="text" value="0-00"/>	
Capital works expenditure	D1 \$ <input type="text" value="0-00"/>	D2 \$ <input type="text" value="0-00"/>	
Decline in value of depreciating assets	E1 \$ <input type="text" value="0-00"/>	E2 \$ <input type="text" value="0-00"/>	
Insurance premiums – members	F1 \$ <input type="text" value="0-00"/>	F2 \$ <input type="text" value="0-00"/>	
SMSF auditor fee	H1 \$ <input type="text" value="0-00"/>	H2 \$ <input type="text" value="0-00"/>	
Investment expenses	I1 \$ <input type="text" value="0-00"/>	I2 \$ <input type="text" value="0-00"/>	
Management and administration expenses	J1 \$ <input type="text" value="93-00"/>	J2 \$ <input type="text" value="1314-00"/>	
Forestry managed investment scheme expense	U1 \$ <input type="text" value="0-00"/>	U2 \$ <input type="text" value="0-00"/>	
Other amounts	L1 \$ <input type="text" value="259-00"/>	L2 \$ <input type="text" value="0-00"/>	
Tax losses deducted	M1 \$ <input type="text" value="0-00"/>		

TOTAL DEDUCTIONS
N \$
 (Total **A1** to **M1**)

TOTAL NON-DEDUCTIBLE EXPENSES
Y \$
 (Total **A2** to **L2**)

***TAXABLE INCOME OR LOSS** Loss
O \$
 (**TOTAL ASSESSABLE INCOME** less **TOTAL DEDUCTIONS**)

TOTAL SMSF EXPENSES
Z \$
 (**N** plus **Y**)

*This is a mandatory label.

Fund's tax file number (TFN)

Section D: Income tax calculation statement

#Important:

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

13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2023* on how to complete the calculation statement.

#Taxable income **A** \$
(an amount must be included even if it is zero)

#Tax on taxable income **T1** \$
(an amount must be included even if it is zero)

#Tax on no-TFN-quoted contributions **J** \$
(an amount must be included even if it is zero)

Gross tax **B** \$
(T1 plus J)

Foreign income tax offset **C1** \$

Rebates and tax offsets **C2** \$

Non-refundable non-carry forward tax offsets **C** \$
(C1 plus C2)

SUBTOTAL 1 **T2** \$
(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset **D1** \$

Early stage venture capital limited partnership tax offset carried forward from previous year **D2** \$

Early stage investor tax offset **D3** \$

Early stage investor tax offset carried forward from previous year **D4** \$

Non-refundable carry forward tax offsets **D** \$
(D1 plus D2 plus D3 plus D4)

SUBTOTAL 2 **T3** \$
(T2 less D – cannot be less than zero)

Complying fund's franking credits tax offset **E1** \$

No-TFN tax offset **E2** \$

National rental affordability scheme tax offset **E3** \$

Exploration credit tax offset **E4** \$

Refundable tax offsets **E** \$
(E1 plus E2 plus E3 plus E4)

#TAX PAYABLE **T5** \$
(T3 less E – cannot be less than zero)

Section 102AAM interest charge **G** \$

Fund's tax file number (TFN) 953625565

Credit for tax withheld – foreign resident withholding (excluding capital gains)

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 \$

Credit for foreign resident capital gains withholding amounts

H8 \$

Eligible credits

H \$
(H2 plus H3 plus H5 plus H6 plus H8)

***Tax offset refunds** (Remainder of refundable tax offsets)

I \$
(unused amount from label E – an amount must be included even if it is zero)

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE
A positive amount at S is what you owe, while a negative amount is refundable to you.

S \$
(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 2023.

Tax losses carried forward to later income years **U \$** -00

Net capital losses carried forward to later income years **V \$** -00

Fund's tax file number (TFN) 953625565

Section F: Member information

MEMBER 1

Title: MR

Family name: Thomas

First given name: David

Other given names: Arthyr

Member's TFN: 687940708

Date of birth: 30/03/1950

Contributions: OPENING ACCOUNT BALANCE \$ 160981.54

Refer to instructions for completing these labels.

Employer contributions A \$ 0

ABN of principal employer A1

Personal contributions B \$ 0

CGT small business retirement exemption C \$ 0

CGT small business 15-year exemption amount D \$ 0

Personal injury election E \$ 0

Spouse and child contributions F \$ 0

Other third party contributions G \$ 0

Proceeds from primary residence disposal H \$ 0

Receipt date H1

Assessable foreign superannuation fund amount I \$ 0

Non-assessable foreign superannuation fund amount J \$ 0

Transfer from reserve: assessable amount K \$ 0

Transfer from reserve: non-assessable amount L \$ 0

Contributions from non-complying funds and previously non-complying funds T \$ 0

Any other contributions (including Super Co-contributions and Low Income Super Amounts) M \$ 0

TOTAL CONTRIBUTIONS N \$ 0 (Sum of labels A to M)

Other transactions

Accumulation phase account balance S1 \$ 25650.86

Retirement phase account balance - Non CDBIS S2 \$ 136838.74

Retirement phase account balance - CDBIS S3 \$ 0

0 TRIS Count

Allocated earnings or losses O \$ 17869.96

Inward rollovers and transfers P \$ 0

Outward rollovers and transfers Q \$ 0

Lump Sum payments R1 \$

Income stream payments R2 \$ 16361.90

Loss

Code

Code M

CLOSING ACCOUNT BALANCE S \$ 162489.60 (S1 plus S2 plus S3)

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$

Fund's tax file number (TFN)

MEMBER 2

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

Receipt date
H1

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J \$

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

Contributions from non-complying funds and previously non-complying funds
T \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)
M \$

TOTAL CONTRIBUTIONS N \$
(Sum of labels **A** to **M**)

Other transactions

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

TRIS Count

Allocated earnings or losses **O** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Loss

Code

Code

CLOSING ACCOUNT BALANCE S \$
(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

Fund's tax file number (TFN)

Section H: **Assets and liabilities**

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$ -00
 Unlisted trusts **B** \$ -00
 Insurance policy **C** \$ -00
 Other managed investments **D** \$ -00

15b Australian direct investments

Limited recourse borrowing arrangements
 Australian residential real property
J1 \$ -00
 Australian non-residential real property
J2 \$ -00
 Overseas real property
J3 \$ -00
 Australian shares
J4 \$ -00
 Overseas shares
J5 \$ -00
 Other
J6 \$ -00
 Property count
J7

Cash and term deposits **E** \$ -00
 Debt securities **F** \$ -00
 Loans **G** \$ -00
 Listed shares **H** \$ -00
 Unlisted shares **I** \$ -00
 Limited recourse borrowing arrangements **J** \$ -00
 Non-residential real property **K** \$ -00
 Residential real property **L** \$ -00
 Collectables and personal use assets **M** \$ -00
 Other assets **O** \$ -00

15c Other investments

Crypto-Currency **N** \$ -00

15d Overseas direct investments

Overseas shares **P** \$ -00
 Overseas non-residential real property **Q** \$ -00
 Overseas residential real property **R** \$ -00
 Overseas managed investments **S** \$ -00
 Other overseas assets **T** \$ -00

TOTAL AUSTRALIAN AND OVERSEAS ASSETS U \$ -00
 (Sum of labels **A** to **T**)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? **A** No Yes \$ -00

Fund's tax file number (TFN)

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No Yes

16 LIABILITIES

Borrowings for limited recourse borrowings	V1 \$ <input type="text" value=""/>	-00		
Permissible temporary borrowings	V2 \$ <input type="text" value=""/>	-00		
Other borrowings	V3 \$ <input type="text" value=""/>	-00	Borrowings	V \$ <input type="text" value="0"/>
				-00
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)			W \$	<input type="text" value="393624"/>
				-00
			Reserve accounts	X \$
				<input type="text" value="0"/>
				-00
			Other liabilities	Y \$
				<input type="text" value="379"/>
				-00
TOTAL LIABILITIES			Z \$	<input type="text" value="394003"/>
				-00

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$ **-00**

Total TOFA losses **I** \$ **-00**

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2022-23 income year, write **2023**). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2023*. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2023* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2023*. **D**

Section K: **Declarations**

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date Day / Month / Year

Preferred trustee or director contact details:

Title:

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

I declare that the *Self-managed superannuation fund annual return 2023* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date Day / Month / Year

Tax agent's contact details

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

Date	Transaction	Debit	Credit	Balance
09 May	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$81,586.12 CR
12 May	DEPOSIT CASH \$0.00 CHEQUE \$20000.00 Branch COWRA		20,000.00	\$101,586.12 CR
13 May	Transfer to other Bank NetBank David Super	200.00		\$101,386.12 CR
13 May	Transfer to CBA A/c NetBank Sue Super	200.00		\$101,186.12 CR
16 May	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$101,643.12 CR
20 May	Transfer to other Bank NetBank David Super	200.00		\$101,443.12 CR
20 May	Transfer to CBA A/c NetBank Sue Super	200.00		\$101,243.12 CR
23 May	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$101,700.12 CR
27 May	Transfer to other Bank NetBank David Super	200.00		\$101,500.12 CR
27 May	Transfer to CBA A/c NetBank Sue Super	200.00		\$101,300.12 CR
30 May	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$101,757.12 CR
01 Jun	Credit Interest		7.34	\$101,764.46 CR
03 Jun	Transfer to other Bank NetBank David Super	200.00		\$101,564.46 CR
03 Jun	Transfer to CBA A/c NetBank Sue Super	200.00		\$101,364.46 CR
06 Jun	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$101,821.46 CR
10 Jun	Transfer to other Bank NetBank David Super	200.00		\$101,621.46 CR
10 Jun	Transfer to CBA A/c NetBank Sue Super	200.00		\$101,421.46 CR
13 Jun	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$101,878.46 CR
17 Jun	Transfer to other Bank NetBank David Super	200.00		\$101,678.46 CR
17 Jun	Transfer to CBA A/c NetBank Sue Super	200.00		\$101,478.46 CR
20 Jun	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$101,935.46 CR
24 Jun	Transfer to other Bank NetBank David Super	200.00		\$101,735.46 CR
24 Jun	Transfer to CBA A/c NetBank Sue Super	200.00		\$101,535.46 CR
27 Jun	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$101,992.46 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2022 is \$42.87			
01 Jul	Transfer to other Bank NetBank David Super	200.00		\$101,792.46 CR



4934.13771.2.4 ZZ258K3 0303SLK3.S961.D237.U V06.UU.33

Date	Transaction	Debit	Credit	Balance
01 Jul	Transfer to CBA A/c NetBank Sue Super	200.00		\$101,592.46 CR
01 Jul	Credit Interest		15.47	\$101,607.93 CR
04 Jul	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$102,064.93 CR
08 Jul	Transfer to other Bank NetBank David Super	200.00		\$101,864.93 CR
08 Jul	Transfer to CBA A/c NetBank Sue Super	200.00		\$101,664.93 CR
11 Jul	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$102,121.93 CR
15 Jul	Transfer to other Bank NetBank David Super	200.00		\$101,921.93 CR
15 Jul	Transfer to CBA A/c NetBank Sue Super	200.00		\$101,721.93 CR
18 Jul	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$102,178.93 CR
22 Jul	Transfer to other Bank NetBank David Super	200.00		\$101,978.93 CR
22 Jul	Transfer to CBA A/c NetBank Sue Super	200.00		\$101,778.93 CR
25 Jul	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$102,235.93 CR
29 Jul	Transfer to other Bank NetBank David Super	200.00		\$102,035.93 CR
29 Jul	Transfer to CBA A/c NetBank Sue Super	200.00		\$101,835.93 CR
01 Aug	Credit Interest		34.36	\$101,870.29 CR
01 Aug	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$102,327.29 CR
05 Aug	Transfer to other Bank NetBank David Super	200.00		\$102,127.29 CR
05 Aug	Transfer to CBA A/c NetBank Sue Super	200.00		\$101,927.29 CR
08 Aug	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$102,384.29 CR
12 Aug	Transfer to other Bank NetBank David Super	200.00		\$102,184.29 CR
12 Aug	Transfer to CBA A/c NetBank Sue Super	200.00		\$101,984.29 CR
15 Aug	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$102,441.29 CR
17 Aug	Transfer to xx1084 CB TabletApp rates	1,774.16		\$100,667.13 CR
19 Aug	Transfer to other Bank NetBank David Super	200.00		\$100,467.13 CR
19 Aug	Transfer to CBA A/c NetBank Sue Super	200.00		\$100,267.13 CR



4934.13771.2.4.ZZ258R3 0303 SL.R3.S961.D237.O.V06.00.35



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



020

DAVID THOMAS
5 APPIAN WAY
COWRA NSW 2794

Statement 23 (Page 1 of 5)

Account Number 06 2529 10197915

Statement Period 26 Aug 2022 - 25 Feb 2023

Closing Balance \$102,842.22 CR

Enquiries 13 1998
(24 hours a day, 7 days a week)

Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. Enjoy the convenience of managing your investments through NetBank and the CommBank app.

Name: DAVID ARTHYR THOMAS AND SUE AN GAI THOMAS
AS TRUSTEES FOR THE DAVID & SUE THOMAS
SUPERANNUATION FUND

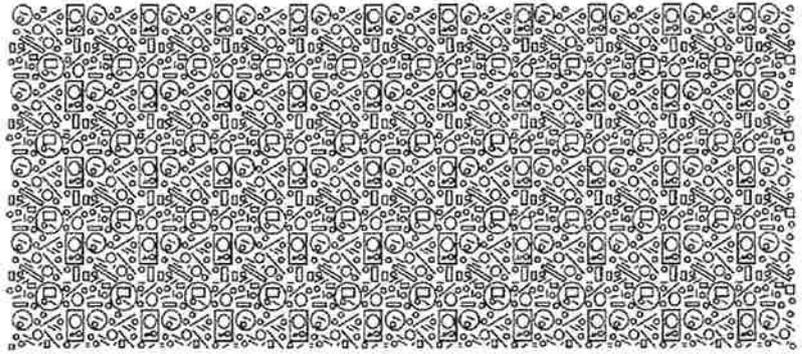
Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
26 Aug 2022	OPENING BALANCE			\$100,724.13 CR
26 Aug	Transfer to other Bank NetBank David Super	200.00		\$100,524.13 CR
26 Aug	Transfer to CBA A/c NetBank Sue Super	200.00		\$100,324.13 CR
29 Aug	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$100,781.13 CR
01 Sep	Credit Interest		69.58	\$100,850.71 CR
01 Sep	Transfer to other Bank CB TabletApp 1014904	1,408.00		\$99,442.71 CR
01 Sep	TAX OFFICE PAYMENTS CB TabletApp BPAY 7 551009536255657621	607.75		\$98,834.96 CR
02 Sep	Transfer to other Bank NetBank David Super	200.00		\$98,634.96 CR
02 Sep	Transfer to CBA A/c NetBank Sue Super	200.00		\$98,434.96 CR
05 Sep	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$98,891.96 CR
09 Sep	Transfer to other Bank NetBank David Super	200.00		\$98,691.96 CR
09 Sep	Transfer to CBA A/c NetBank Sue Super	200.00		\$98,491.96 CR



*# 12757.40636.1.3 ZZ258R3 0303 SL R3 5961 J058 U V06 UU 36



Date	Transaction	Debit	Credit	Balance
12 Sep	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$98,948.96 CR
16 Sep	Transfer to other Bank NetBank David Super	200.00		\$98,748.96 CR
16 Sep	Transfer to CBA A/c NetBank Sue Super	200.00		\$98,548.96 CR
19 Sep	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$99,005.96 CR
23 Sep	Transfer to other Bank NetBank David Super	200.00		\$98,805.96 CR
23 Sep	Transfer to CBA A/c NetBank Sue Super	200.00		\$98,605.96 CR
26 Sep	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$99,062.96 CR
30 Sep	Transfer to other Bank NetBank David Super	200.00		\$98,862.96 CR
30 Sep	Transfer to CBA A/c NetBank Sue Super	200.00		\$98,662.96 CR
01 Oct	Credit Interest		109.61	\$98,772.57 CR
03 Oct	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$99,229.57 CR
07 Oct	Transfer to other Bank NetBank David Super	200.00		\$99,029.57 CR
07 Oct	Transfer to CBA A/c NetBank Sue Super	200.00		\$98,829.57 CR
10 Oct	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$99,286.57 CR
13 Oct	Transfer to xx1084 CB TabletApp	1,600.00		\$97,686.57 CR
14 Oct	Transfer to other Bank NetBank David Super	200.00		\$97,486.57 CR
14 Oct	Transfer to CBA A/c NetBank Sue Super	200.00		\$97,286.57 CR
17 Oct	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$97,743.57 CR
21 Oct	Transfer to other Bank NetBank David Super	200.00		\$97,543.57 CR
21 Oct	Transfer to CBA A/c NetBank Sue Super	200.00		\$97,343.57 CR
24 Oct	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$97,800.57 CR
28 Oct	Transfer to other Bank NetBank David Super	200.00		\$97,600.57 CR
28 Oct	Transfer to CBA A/c NetBank Sue Super	200.00		\$97,400.57 CR

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Statement 23

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Account Number

06 2529 10197915

Date	Transaction	Debit	Credit	Balance
31 Oct	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$97,857.57 CR
01 Nov	Credit Interest		143.00	\$98,000.57 CR
04 Nov	Transfer to other Bank NetBank David Super	200.00		\$97,800.57 CR
04 Nov	Transfer to CBA A/c NetBank Sue Super	200.00		\$97,600.57 CR
07 Nov	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$98,057.57 CR
11 Nov	Transfer to other Bank NetBank David Super	200.00		\$97,857.57 CR
11 Nov	Transfer to CBA A/c NetBank Sue Super	200.00		\$97,657.57 CR
14 Nov	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$98,114.57 CR
18 Nov	Transfer to other Bank NetBank David Super	200.00		\$97,914.57 CR
18 Nov	Transfer to CBA A/c NetBank Sue Super	200.00		\$97,714.57 CR
21 Nov	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$98,171.57 CR
25 Nov	Transfer to other Bank NetBank David Super	200.00		\$97,971.57 CR
25 Nov	Transfer to CBA A/c NetBank Sue Super	200.00		\$97,771.57 CR
28 Nov	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$98,228.57 CR
01 Dec	Credit Interest		155.64	\$98,384.21 CR
02 Dec	Transfer to other Bank NetBank David Super	200.00		\$98,184.21 CR
02 Dec	Transfer to CBA A/c NetBank Sue Super	200.00		\$97,984.21 CR
05 Dec	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$98,441.21 CR
09 Dec	Transfer to other Bank NetBank David Super	200.00		\$98,241.21 CR
09 Dec	Transfer to CBA A/c NetBank Sue Super	200.00		\$98,041.21 CR
12 Dec	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$98,498.21 CR
12 Dec	DEPOSIT CASH \$0.00 CHEQUE \$10000.00 Branch COWRA		10,000.00	\$108,498.21 CR
16 Dec	Transfer to other Bank NetBank David Super	200.00		\$108,298.21 CR
16 Dec	Transfer to CBA A/c NetBank Sue Super	200.00		\$108,098.21 CR
19 Dec	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$108,555.21 CR
23 Dec	Transfer to other Bank NetBank David Super	200.00		\$108,355.21 CR
23 Dec	Transfer to CBA A/c NetBank Sue Super	200.00		\$108,155.21 CR

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Date	Transaction	Debit	Credit	Balance
28 Dec	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$108,612.21 CR
30 Dec	Transfer to other Bank NetBank David Super	200.00		\$108,412.21 CR
30 Dec	Transfer to CBA A/c NetBank Sue Super	200.00		\$108,212.21 CR
01 Jan	Credit Interest		182.67	\$108,394.88 CR
03 Jan	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$108,851.88 CR
06 Jan	Transfer to other Bank NetBank David Super	200.00		\$108,651.88 CR
06 Jan	Transfer to CBA A/c NetBank Sue Super	200.00		\$108,451.88 CR
09 Jan	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$108,908.88 CR
13 Jan	Transfer to other Bank NetBank David Super	200.00		\$108,708.88 CR
13 Jan	Transfer to CBA A/c NetBank Sue Super	200.00		\$108,508.88 CR
15 Jan	Transfer to xx1084 CommBank app	1,000.00		\$107,508.88 CR
16 Jan	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$107,965.88 CR
20 Jan	Transfer to other Bank NetBank David Super	200.00		\$107,765.88 CR
20 Jan	Transfer to CBA A/c NetBank Sue Super	200.00		\$107,565.88 CR
23 Jan	Transfer to xx1084 CommBank app	3,200.00		\$104,365.88 CR
23 Jan	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$104,822.88 CR
27 Jan	Transfer to other Bank NetBank David Super	200.00		\$104,622.88 CR
27 Jan	Transfer to CBA A/c NetBank Sue Super	200.00		\$104,422.88 CR
30 Jan	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$104,879.88 CR
01 Feb	Credit Interest		191.34	\$105,071.22 CR
03 Feb	Transfer to other Bank NetBank David Super	200.00		\$104,871.22 CR
03 Feb	Transfer to CBA A/c NetBank Sue Super	200.00		\$104,671.22 CR
06 Feb	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$105,128.22 CR
09 Feb	Transfer to xx1084 CommBank app	2,000.00		\$103,128.22 CR
10 Feb	Transfer to other Bank NetBank David Super	200.00		\$102,928.22 CR
10 Feb	Transfer to CBA A/c NetBank Sue Super	200.00		\$102,728.22 CR
13 Feb	Direct Credit 000778 K MCLEAN THOMAS		457.00	\$103,185.22 CR
17 Feb	Transfer to other Bank NetBank David Super	200.00		\$102,985.22 CR



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NetBank - Accounts

Date	Description	Debit	Credit	Balance
Fri 17 Mar 2023	Transfer to other Bank NetBank David Super	-\$200.00		\$103,382.19
Mon 13 Mar 2023	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$103,582.19
Fri 10 Mar 2023	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$103,125.19
Fri 10 Mar 2023	Transfer to other Bank NetBank David Super	-\$200.00		\$103,325.19
Mon 06 Mar 2023	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$103,525.19
Fri 03 Mar 2023	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$103,068.19
Fri 03 Mar 2023	Transfer to other Bank NetBank David Super	-\$200.00		\$103,268.19
Wed 01 Mar 2023	Credit Interest		+\$168.97	\$103,468.19
Mon 27 Feb 2023	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$103,299.22
Fri 24 Feb 2023	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$102,842.22
Fri 24 Feb 2023	Transfer to other Bank NetBank David Super	-\$200.00		\$103,042.22
Mon 20 Feb 2023	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$103,242.22
Fri 17 Feb 2023	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$102,785.22
Fri 17 Feb 2023	Transfer to other Bank NetBank David Super	-\$200.00		\$102,985.22
Mon 13 Feb 2023	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$103,185.22
Fri 10 Feb 2023	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$102,728.22
Fri 10 Feb 2023	Transfer to other Bank NetBank David Super	-\$200.00		\$102,928.22
Thu 09 Feb 2023	Transfer to xx1084 CommBank app	-\$2,000.00		\$103,128.22
Mon 06 Feb 2023	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$105,128.22
Fri 03 Feb 2023	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$104,671.22
Fri 03 Feb 2023	Transfer to other Bank NetBank David Super	-\$200.00		\$104,871.22
Wed 01 Feb 2023	Credit Interest		+\$191.34	\$105,071.22
Mon 30 Jan 2023	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$104,879.88
Fri 27 Jan 2023	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$104,422.88
Fri 27 Jan 2023	Transfer to other Bank NetBank David Super	-\$200.00		\$104,622.88
Mon 23 Jan 2023	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$104,822.88

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Date	Description	Debit	Credit	Balance
Fri 12 May 2023	Transfer to other Bank NetBank David Super	-\$200.00		\$104,253.40
Mon 08 May 2023	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$104,453.40
Fri 05 May 2023	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$103,996.40
Fri 05 May 2023	Transfer to other Bank NetBank David Super	-\$200.00		\$104,196.40
Mon 01 May 2023	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$104,396.40
Mon 01 May 2023	Credit Interest		+\$209.09	\$103,939.40
Fri 28 Apr 2023	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$103,730.31
Fri 28 Apr 2023	Transfer to other Bank NetBank David Super	-\$200.00		\$103,930.31
Mon 24 Apr 2023	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$104,130.31
Fri 21 Apr 2023	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$103,673.31
Fri 21 Apr 2023	Transfer to other Bank NetBank David Super	-\$200.00		\$103,873.31
Mon 17 Apr 2023	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$104,073.31
Fri 14 Apr 2023	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$103,616.31
Fri 14 Apr 2023	Transfer to other Bank NetBank David Super	-\$200.00		\$103,816.31
Tue 11 Apr 2023	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$104,016.31
Fri 07 Apr 2023	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$103,559.31
Fri 07 Apr 2023	Transfer to other Bank NetBank David Super	-\$200.00		\$103,759.31
Mon 03 Apr 2023	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$103,959.31
Sat 01 Apr 2023	Credit Interest		+\$206.12	\$103,502.31
Fri 31 Mar 2023	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$103,296.19
Fri 31 Mar 2023	Transfer to other Bank NetBank David Super	-\$200.00		\$103,496.19
Mon 27 Mar 2023	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$103,696.19
Fri 24 Mar 2023	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$103,239.19
Fri 24 Mar 2023	Transfer to other Bank NetBank David Super	-\$200.00		\$103,439.19
Mon 20 Mar 2023	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$103,639.19
Fri 17 Mar 2023	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$103,182.19

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NetBank - Accounts

Date	Description	Debit	Credit	Balance
Mon 03 Jul 2023	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$105,392.51
Sat 01 Jul 2023	Credit Interest		+\$243.36	\$104,935.51
Fri 30 Jun 2023	Transfer to CBA A/c NetBank Sue Super	-\$200.00		<u>\$104,692.15</u>
Fri 30 Jun 2023	Transfer to other Bank NetBank David Super	-\$200.00		\$104,892.15
Mon 26 Jun 2023	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$105,092.15
Fri 23 Jun 2023	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$104,635.15
Fri 23 Jun 2023	Transfer to other Bank NetBank David Super	-\$200.00		\$104,835.15
Mon 19 Jun 2023	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$105,035.15
Fri 16 Jun 2023	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$104,578.15
Fri 16 Jun 2023	Transfer to other Bank NetBank David Super	-\$200.00		\$104,778.15
Mon 12 Jun 2023	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$104,978.15
Fri 09 Jun 2023	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$104,521.15
Fri 09 Jun 2023	Transfer to other Bank NetBank David Super	-\$200.00		\$104,721.15
Mon 05 Jun 2023	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$104,921.15
Fri 02 Jun 2023	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$104,464.15
Fri 02 Jun 2023	Transfer to other Bank NetBank David Super	-\$200.00		\$104,664.15
Thu 01 Jun 2023	Credit Interest		+\$228.55	\$104,864.15
Mon 29 May 2023	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$104,635.60
Sun 28 May 2023	Direct Credit 012721 ATO ATO001000018350755		+\$11.20	\$104,178.60
Fri 26 May 2023	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$104,167.40
Fri 26 May 2023	Transfer to other Bank NetBank David Super	-\$200.00		\$104,367.40
Mon 22 May 2023	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$104,567.40
Fri 19 May 2023	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$104,110.40
Fri 19 May 2023	Transfer to other Bank NetBank David Super	-\$200.00		\$104,310.40
Mon 15 May 2023	Direct Credit 000778 K MCLEAN THOMAS		+\$457.00	\$104,510.40
Fri 12 May 2023	Transfer to CBA A/c NetBank Sue Super	-\$200.00		\$104,053.40

**The David & Sue Thomas Super Fund
Loan to K & L McLean
Balance Calculation as at 30 June 2023**

Loan 1

Date	Description	Amount	Running Balance
1/07/2022	Opening Balance	\$172,045.00	\$172,045.00
29/09/2022	Balance Rollover Charge	\$12,000.00	\$184,045.00
12/12/2022	Repayment	-\$10,000.00	\$174,045.00
30/06/2023	Closing Balance		\$174,045.00

Loan 2

Date	Description	Amount	Running Balance
1/07/2022	Opening Balance	\$93,000.00	\$93,000.00
22/06/2023	Balance Rollover Charge	\$6,000.00	\$99,000.00
30/06/2023	Closing Balance		\$99,000.00

Total Loan Balance as at 30 June 2023 **\$273,045.00**

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(2)

THIS DEED dated this 25th day of August 2016.

PARTIES DAVID ARTHUR THOMAS & SUSAN GAI THOMAS AS TRUSTEES FOR THE DAVID & SUE THOMAS SUPERANNUATION FUND (Lender) both of 5 Appian Way, Cowra NSW 2794

KENNETH ANTHONY MCLEAN (Borrower) of 3 Banksia Close, Cowra NSW 2794

INTRODUCTION

- A. The Borrower has requested the Lender to lend to him the sum of \$200,000.00 ("principal sum").
B. The Lender has agreed to advance to the Borrower the total sum of \$200,000.00 upon having the repayment of the total sum with interest secured in the following manner.

50,000 1250,000

IT IS AGREED

- 1. In consideration of the sum of \$200,000.00 (this day advanced by the Lender to the Borrower (the receipt whereof the Borrower acknowledges) the Borrower agrees that he will repay the principal sum or so much thereof as shall remain unpaid on or before the day being twelve months from the date of this Deed, or on settlement of the sale of land and improvements situated at 6 Hassan Street, Cowra NSW, whichever is the earlier date.
2. The Borrower will in addition to and upon repayment of the principal sum pay to the Lender the sum of \$12,000.00 ("additional sum") in consideration for the loan advance, together with any outstanding balance referred to in the loan agreement between the Lender and Kenneth Anthony McLean and Narelle Joy McLean dated 22 June 2015.
3. The Borrower shall repay to the Lender interest on the principal sum or on so much thereof as for the time being remains unpaid and upon any judgement or order in which this or the preceding clause may become merged at the rate of 9% per annum by weekly payments referred to in the Schedule on the Friday of each week during the term of this Deed until the final completion date.
4. The Borrower shall be entitled to repay to the Lender at any time prior to the due date the whole of the principal sum, the additional sum, and any outstanding sum referred to in clause 2 above, with interest to the date of repayment only.
5. A payment made pursuant to this Deed may be made by direct credit, bank transfer, in cash or by bank cheque or by any other cheque which is subsequently honoured on presentation.
6. In the case the Borrower makes default for a period of not less than 30 days of the making of any payment whether for principal or for interest or otherwise or in the performance or observance of any agreement or condition herein expressed or implied or upon the occurrence of any of the following events:
(a) If a receiver, manager, provisional liquidator or liquidator is appointed in respect of the Borrower, or his assets;

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(7)
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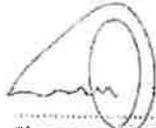
- (b) If any distress or execution is levied against the property or any part of the property of the Borrower and remains unsatisfied for at least 30 days then and in such case the Lender shall be entitled at their option to make demand by notice in writing to the Borrower for the immediate repayment of the principal sum and the additional sum or so much thereof as shall then remain outstanding and upon the service of any such notice the principal sum shall become immediately due and payable by the Borrower to the Lender.
- 7. If any event referred to at clause 6 occurs the interest rate referred to at clause 3 will increase to 11% (default rate) until the event is rectified.
- 8. The Borrower will pay all legal costs, registration costs and stamp duty in relation to this Deed.
- 9. The obligations referred to in this Deed binds the heirs and executors of all parties to this Deed.
- 10. Service of any notice required to be served pursuant to this Deed may be served in the manner prescribed by Section 170 of the Conveyancing Act 1919 (as amended) New South Wales.

THE SCHEDULE

Weekly repayments \$347.00

EXECUTED AS A DEED.

SIGNED SEALED & DELIVERED by
David Arthur Thomas & Susan Gai Thomas



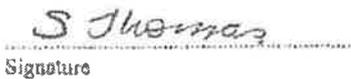
Signature of Witness

DAVID JOHN WITHERS
14 KENDAL STREET,
COWRA, N.S.W. 2794

Name of Witness SOLICITOR



Signature



Signature

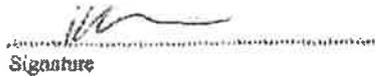
SIGNED SEALED & DELIVERED by
Kenneth Anthony McLean



Signature of Witness

DAVID JOHN WITHERS
14 KENDAL STREET,
COWRA, N.S.W. 2794

Name of Witness SOLICITOR



Signature

(A) PK
7/

THIS DEED dated this 21st day of November 2015.

PARTIES DAVID ARTHUR THOMAS & SUSAN GAI THOMAS AS TRUSTEES FOR THE DAVID & SUE THOMAS SUPERANNUATION FUND (Lender) both of 3 Appian Way, Cowra NSW 2794

KENNETH ANTHONY MCLCAN & NARELLE JOY MCLCAN (Borrowers) both of 3 Banksia Close, Cowra NSW 2794

INTRODUCTION

- A The Borrowers have requested the Lender to lend to the Borrowers the sum of \$50,000.00.
- B The Lender has agreed to advance to the Borrowers the total sum of \$50,000.00 upon having the repayment of the total sum with interest secured in the following manner:

IT IS AGREED

In consideration of the sum of \$50,000.00 this day advanced by the Lender to the Borrowers (the receipt whereof the Borrowers acknowledge) the Borrowers agree that they shall repay the principal sum or so much thereof as shall remain unpaid on or before the day being twelve months from the date of this Deed.

- 2. The Borrowers will in addition to and upon repayment of the principal sum pay to the Lender the sum of \$6,000.00 ("additional sum") in consideration for the loan advance.
- 3. The Borrowers shall repay to the Lender interest on the principal sum or on so much thereof as for the time being remains unpaid and upon any judgement or order in which this or the preceding clause may become merged at the rate of 11% per annum by weekly payments referred to in the Schedule on the Friday of each week during the term of this Deed until the final completion date.
- 4. The Borrowers shall be entitled to repay to the Lender at any time prior to the due date the whole of the principal sum and the additional sum, with interest in the date of repayment only.
- 5. A payment made pursuant to this Deed may be made by direct credit, bank transfer, in cash or by bank cheque or by any other cheque which is subsequently honoured on presentation.
- 6. In the case the Borrowers make default for a period of not less than 30 days of the making of any payment whether for principal or for interest or otherwise or in the performance or observance of any agreement or condition herein expressed or implied or upon the occurrence of any of the following events:
 - (a) If a receiver, manager, provisional liquidator or liquidator is appointed in respect of the Borrowers or either of them, or their assets;

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12/13/13
12/13/13
12/13/13

- (b) If any distress or execution is levied against the property or any part of the property of the Borrowers or either of them and remains unsatisfied for at least 30 days then and in such case the Lender shall be entitled at their option to make demand by notice in writing to the Borrowers for the immediate repayment of the principal sum and the additional sum or so much thereof as shall then remain outstanding and upon the service of any such notice the principal sum shall become immediately due and payable by the Borrower to the Lender.
- 7. If any event referred to at clause 5 occurs the interest rate referred to at clause 3 will increase to 11% (default rate) until the event is rectified.
- 8. The Borrowers will pay all legal costs, registration costs and stamp duty in relation to this Deed.
- 9. Service of any notice required to be served pursuant to this Deed may be served in the manner prescribed by Section 170 of the Conveyancing Act 1919 (as amended) New South Wales.

THE SCHEDULE

Weekly repayments	\$106.00
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EXECUTED AS A DEED.

SIGNED SEALED & DELIVERED by David Arthur Thomas & Susan Gai Thomas

.....
Signature of Witness

.....
Signature

.....
Name of Wit

S. Thomas
.....
Signature

SIGNED SEALED & DELIVERED by Kenneth Anthony McLean & Narelle Joy McLean.

K McLean
.....
Signature of Witness

N Joy
.....
Signature

Narelle Joy McLean
.....
Name of Witness

Narelle Joy McLean
.....



Metal Account Statement

Statement Number 313937
Your Client Code 35208

AUD/USD
.6627
5:01:02 PM
30/06/2023

David And Sue Thomas Superranuation Fund
5 Appian Way
Cowra NSW 2794

Balances Opening 1/04/2023 Closing 30/06/2023

Bullion Storage Account - NSW

Gold		Ounces	Silver		Ounces	Platinum		Ounces	Palladium		Ounces
Premium	Open		Premium	Open		Premium	Open		Premium	Open	
	Close			Close			Close			Close	
Secure	Open		Secure	Open		Secure	Open		Secure	Open	
	Close			Close			Close			Close	
Pool Alloc	Open		Pool Alloc	Open	482.2500	Pool Alloc	Open		Pool Alloc	Open	
	Close			Close	482.2500		Close			Close	
Open Total			Open Total		482.2500	Open Total			Open Total		
Close Total			Close Total		482.2500	Close Total			Close Total		
Spot Prices*		\$2,871.34			\$33.73			\$1,336.05			\$1,801.77
Gold Value			Silver Value		\$16,266.29	Platinum Value			Palladium Value		
Total Portfolio Value*		<u>\$16,266.29</u>									

Transactions 1/04/2023 to 30/06/2023

Date	Type	Source	Product	Storage	Ounces	Price
<i>No Transactions during this period</i>						

Storage Types Explained

Pool Allocated Physical metal which exists within ABC Bullion's general stock but not as specific bars of metal.
Secure Bars of a specific weight, shape and brand are stored but interchangeable with other identical bars.
Premium Individual bars with unique serial numbers are specifically allocated to the client.

Imperial to Metric Conversions
Ounces are measured in Troy Ounces (oz t)
1 troy oz = 31.1grams
32.15 troy oz = 1KG

Spot Prices and Portfolio Value*: Are based on the spot price at this statement's closing date. They do not represent the rate at which ABC Bullion will buy back the metal. Buy back prices depend on the physical products owned.