

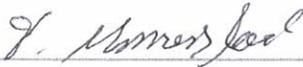
Trustees Declaration

The Trustees have determined that the superannuation fund is not a reporting entity and that this special purpose financial report should be prepared in accordance with the accounting policies prescribed in Note 1 to the financial statements.

The Trustees of D & R Urmersbach Super Fund declare that:

1. The financial statements and notes, present fairly the superannuation fund's financial position as at 30 June 2023 and its performance for the period 1 July 2022 to 30 June 2023 in accordance with the accounting policies described in Note 1 to the financial statements; and
2. In the Trustees opinion, there are reasonable grounds to believe that the superannuation fund will be able to pay its debts as and when they become due and payable.

Signed:



DEITER URMERSBACH

Date:

ROSEMARIE URMERSBACH



Date:

PART B

ELECTRONIC FUNDS TRANSFER CONSENT

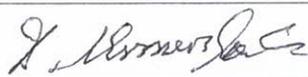
This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic channel.

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

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

Agent's reference number **24245009**
BSB **105192** Account number **031605740**
Account name **D & R URMERSBACH SUPER FUND**

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

Signature  Date

PART A

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

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

Privacy

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

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

The Australian Business Register

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

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

Electronic funds transfer – direct debit

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

Tax file number Year
Name of partnership, trust, fund or entity
Total income or loss \$ Total deductions \$ Taxable income or loss \$

I authorise my tax agent to electronically transmit this tax return via the electronic lodgment service.

Important

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

Declaration: I declare that:

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

Signature of partner, trustee or director  Date

**Member's Statement
D & R URMERSBACH SUPER FUND**

MR DIETER URMERSBACH
21 Dickerson Way
REDWOOD PARK SA 5097

The Trustee of the above named fund wish to advise you of the circumstances of your entitlement in the Fund as at 30 June 2023 and for the reporting period 1 July 2022 to 30 June 2023

Your Details		Your Balance	
Date of Birth	5/02/1939	Total Benefits	\$ 854,002
TFN	Provided	Comprising:	
Date Joined Fund	22/12/2011	Preserved	\$ 854,002
Service Period Start Date	22/12/2011	Restricted Non Preserved	
Date Left Fund		Unrestricted Non Preserved	
Member Mode	Pension		
Account Description	Pension #1	Including	
Current Salary		Tax Free Component	\$ 117,036
Vested Amount	\$ 184,199	Taxable Component	\$ 736,966
Insured Death Benefit			
Total Death Benefit	\$ 184,199		
Disability Benefit		Ownership percentage:	72.58%
Nominated Beneficiaries			

Your Detailed Account	Preeserved	Preserved	Preserved	Total
Opening Balance:			916271	916271
<u>Add: Increases to Members Account during the period</u>				
Rollovers received				
Concessional Contributions				
Non-Concessional Contributions				
Other Contributions				
Govt. Co-Contributions				
Employer Contributions - no TFN				
Proceeds of Insurance Policies				
Share of Net Income/Loss			-16996	-16996
Transfers in and from reserves				
			-16996	-16996
			899276	899276
<u>Less: Decreases to Member's Account During the Period</u>				
Benefits/Pension Paid			44200	44200
Contributions Tax				
Income Tax				
Capital Losses - Non deductible				
No TFN Excess Contributions Tax				
Insurance Policy Premiums Paid				
Management Fees				
Share of fund expenses			1073	1073
Adjustments to Equity - prev. Years				
Superannuation Sucharge Tax				
Transfers out and to reserves				
			45273	45273
Member's Account Balance at 30/06/2023			854002	854002

Insurance Cover

Withdrawal benefit:	\$ 854,002
Death and Total & Permanent Disablement (TPD) insurance benefit:	0
Death Only insurance benefit:	0
Total Benefit on Death or TPD as at report date:	\$ 854,002

Outstanding Contributions

This statement includes all contributions and transfers up to and including 30 June. Please contact us if you believe that there are any missing contributions.

Tax File Number

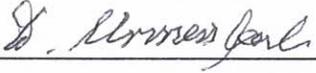
Whilst there is no requirement for you to supply us with your TFN, failure to do so means that we will have deducted tax at the highest marginal rate from any benefit paid.

From 1 July 2007 we cannot accept a non-concessional (un-deducted) contribution if your TFN has not been supplied. Where such a contribution is accepted without your TFN being quoted this fund is required to return the contribution within 30 days of becoming aware of that fact if a TFN is not provided within a time.

Enquiries and Complaints

If you have any further enquiries or complaints about this statement, please contact the trustees of the fund.

Member: MR DIETER URMERSBACH



Tax File Number

Whilst there is no requirement for you to supply us with your TFN, failure to do so means that we will have deducted tax at the highest marginal rate from any benefit paid.

From 1 July 2007 we cannot accept a non-concessional (un-deducted) contribution if your TFN has not been supplied. Where such a contribution is accepted without your TFN being quoted this fund is required to return the contribution within 30 days of becoming aware of that fact if a TFN is not provided within a time.

Enquiries and Complaints

If you have any further enquiries or complaints about this statement, please contact the trustees of the fund.

Member: MR ROSEMARIE URMERSBACH

A handwritten signature in black ink, appearing to read 'R. Urmersbach', is written over a horizontal line. The signature is cursive and somewhat stylized.

**Member's Statement
D & R URMERSBACH SUPER FUND**

MR ROSEMARIE URMERSBACH
21 Dickerson Way
REDWOOD PARK SA 5097

The Trustee of the above named fund wish to advise you of the circumstances of your entitlement in the Fund as at 30 June 2023 and for the reporting period 1 July 2022 to 30 June 2023

Your Details		Your Balance	
Date of Birth	8/07/1938	Total Benefits	\$ 339,368
TFN	Provided	Comprising:	
Date Joined Fund	22/12/2011	Preserved	
Service Period Start Date	2/12/2011	Restricted Non Preserved	
Date Left Fund		Unrestricted Non Preserved	\$ 339,368
Member Mode	Pension	Including	
Account Description		Tax Free Component	\$ 172,479
Current Salary		Taxable Component	\$ 166,889
Vested Amount	\$ 339,368	Ownership percentage:	27.42%
Insured Death Benefit			
Total Death Benefit	\$ 339,368		
Disability Benefit			
Nominated Beneficiaries			

Your Detailed Account	Preserved	Preserved	Preserved	Total
Opening Balance:			346194	346194
<u>Add: Increases to Members Account during the period</u>				
Rollovers received				
Concessional Contributions				
Non-Concessional Contributions				\$ 339,368
Other Contributions				
Govt. Co-Contributions				
Employer Contributions - no TFN				
Proceeds of Insurance Policies				\$ 339,368
Share of Net Income/Loss			-6421	-6421
Transfers in and from reserves				
			-6421	-6421
			339773	\$ 339773
<u>Less: Decreases to Member's Account During the Period</u>				
Benefits/Pension Paid				0
Contributions Tax				27,429
Income Tax				
Capital Losses - Non deductible				
No TFN Excess Contributions Tax				
Insurance Policy Premiums Paid				
Management Fees				
Share of fund expenses			406	406
Adjustments to Equity - prev. Years				
Superannuation Sucharge Tax				\$ 339,368
Transfers out and to reserves				
			406	406
Member's Account Balance at 30/06/2023			339368	339368

Insurance Cover				
Withdrawal benefit:				\$ 339,368
Death and Total & Permanent Disablement (TPD) insurance benefit:				0
Death Only insurance benefit:				0
Total Benefit on Death or TPD as at report date:				\$ 339,368

Outstanding Contributions

This statement includes all contributions and transfers up to and including 30 June. Please contact us if you believe that there are any missing contributions.

Audit Representation Letter from Trustee(s)

D & R Urmersbach Super Fund ABN: 17 314 642 808

Year ended 30 June 2023

To the auditor,

Dear Sir,

This representation letter is provided in connection with your audit of the financial report of the D & R Urmersbach Super Fund (the Fund) and the Fund's compliance with the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulations (SISR), for the year ended 30 June 2023, for the purpose of you expressing an opinion as to whether the financial report is, in all material respects, presented fairly in accordance with the accounting policies adopted by the Fund and the Fund complied, in all material respects, with the relevant requirements of SISA and SISR.

The trustees have determined that the Fund is not a reporting entity for the year ended 30 June 2023 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the Fund. Accordingly, the financial report prepared is a special purpose financial report which is for distribution to members of the Fund and to satisfy the requirements of the SISA and SISR. We acknowledge our responsibility for ensuring that the financial report is in accordance with the accounting policies as selected by ourselves and requirements of SISA and SISR, and confirm that the financial report is free of material misstatements, including omissions.

We confirm, to the best of our knowledge and belief, the following representations made to you during your audit.

1. Sole purpose test

The Fund is maintained for the sole purpose of providing benefits for each member on their retirement, death, termination of employment or ill-health.

2. Trustees are not disqualified

No disqualified person acts as a director of the trustee company or as an individual trustee as defined by SISA.

3. Fund's governing rules, trustees' responsibilities and fund conduct

The Fund meets the definition of a self-managed superannuation Fund under SISA, including that no member is an employee of another member, unless they are relatives and no trustee or director of the corporate trustee receives any remuneration for any duties or services performed by the trustee or director in relation to the Fund.

The Fund has been conducted in accordance with its governing rules at all times during the year and there were no amendments to the governing rules during the year, except as notified to you.

The trustees have complied with all aspects of the trustee requirements of the SISA and SISR.

The trustees are not subject to any contract or obligation which would prevent or hinder the trustees in properly executing their functions and powers.

The Fund has been conducted in accordance with SISA, SISR and the governing rules of the Fund.

The Fund has complied with the requirements of the SISA and SISR specified in the approved form auditor's report as issued by the ATO, which are sections 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109 and 126K of the SISA and regulations 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14 and 13.18AA of the SISR.

All contributions accepted and benefits paid have been in accordance with the governing rules of the Fund and relevant provisions of the SISA and SISR taking into account contributions paid to other superannuation funds.

Appropriate Risk Management Statements have been prepared in accordance with the Guidelines set out in the APRA Circular on Risk Management Statements for Superannuation Entities investing in Derivatives.

There have been no irregularities involving the Trustee or any of the Trustee's management that could have a material effect on the financial statements.

We confirm that we have distributed all required reports and other information to members in the form and including the minimum information as required by the SISA at the relevant times specified by the SISA. This information has been distributed within the timeframe set out in the SISA and SISR.

4. Investment strategy

The investment strategy has been determined and reviewed with due consideration to risk, return, liquidity, diversification and the insurance needs of Fund members, and that the Fund's investments are in line with this investment strategy.

5. Accounting policies

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

6. Fund books and records

All transactions have been recorded in the accounting records and are reflected in the financial report. We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit; and minutes of all meetings of the trustees.

We have considered the risk of fraud and determined it is not likely to impact the reliability of the financial report.

All accounting records, statements and financial reports have been kept and maintained for at least 5 years.

Minutes, records of trustees' meetings, copies of all member or beneficiary reports, up to date record of all trustee or director of corporate trustee changes and trustee consents have been kept and retain for at least 10 years and trustee declarations in the approved form have been signed and kept for each trustee appointed after 30 June 2007.

There are no assets or liabilities of the Fund that have not been disclosed to you or the Fund Administration Manager. The Financial Statements accurately disclose the full extent of the assets and liabilities of the Fund.

7. Asset form and valuation

The assets of the Fund are being held in a form suitable for the benefit of the members of the Fund, and are in accordance with our investment strategy.

Investments are carried in the books at market value. Such amounts are considered reasonable in light of present circumstances.

We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.

There are no commitments, fixed or contingent, for the purchase or sale of long-term investments that have not been disclosed in the financial report.

The Trustee has complied with all the investment standards and rules contained in the SISA and all investments held at 30 June 2023 and investment transactions for the year then ended were undertaken in accordance with the Fund's investment strategy.

8. Significant assumptions

We believe that significant assumptions used by us in making accounting estimates are reasonable.

9. Uncorrected misstatements

We believe the effects of those uncorrected financial report misstatements aggregated by the auditor during the audit are immaterial, both individually and in aggregate, to the financial report taken as a whole.

10. Ownership and pledging of assets

The Fund has satisfactory title to all assets appearing in the statement of financial position. All investments are registered in the name of the Fund, where possible, and are in the custody of the respective trustee.

There are no liens or encumbrances on any assets or benefits and no assets, benefits or interests in the Fund have been pledged or assigned to secure liabilities of others.

All assets of the Fund are held separately from the assets of the members, employers and the trustees. All assets are acquired, maintained and disposed of on an arm's length basis and appropriate action is taken to protect the assets of the Fund.

11. Related parties

Related party transactions and related amounts receivable have been properly recorded or disclosed in the financial report.

Acquisitions from, loans to, leasing of assets to and investments in related parties have not exceeded the in-house asset restrictions in the SISA at the time of the investment, acquisition or at year end.

The Fund has not made any loans or provided financial assistance to members of the Fund or their relatives.

12. Borrowings

The Fund has not borrowed money or maintained any borrowings during the period, with the exception of borrowings which were allowable under SISA.

13. Fraud, error and non-compliance

There has been no:

- a. Fraud, error or non-compliance with laws and regulations involving management who have a significant role in internal control;
- b. Fraud, error or non-compliance with laws and regulations that could have a material effect on the financial report; and
- c. Communications from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.

There are no violations or possible violations of laws or regulations whose effects should be considered for disclosure in the financial report or as a basis for recording an expense. There have been no communications from any regulatory body concerning a contravention of the SISA, SISR and or the Corporations Act 2001, which has occurred, is occurring, or is about to occur.

14. Internal controls

We acknowledge our responsibility for the design, implementation and maintenance of internal controls to prevent and detect fraud and error.

We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial reports, and adequate financial records have been maintained.

There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.

We confirm that we have adequate control in place in relation to internet transactions including online share trading. All transactions that have been recorded and occurred were for the benefit of all members of the Fund.

15. Significant events

We have not become aware of any event that would have a significant adverse effect on the financial position of the Fund or the members of the Fund.

16. Going concern assumption

We confirm that we have no knowledge of any events or conditions that would cast significant doubt on the fund's ability to continue as a going concern.

17. Subsequent events

No events or transactions have occurred since the date of the financial report, or are pending, which would have a significant adverse effect on the Fund's financial position at that date, or which are of such significance in relation to the Fund as to require mention in the notes to the financial statements in order to ensure they are not misleading as to the financial position of the Fund or its operations.

18. Outstanding legal action

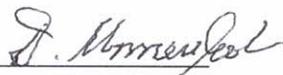
The trustees confirm that there is no outstanding legal action or claims against the Fund. There have been no communications from the ATO concerning a contravention of SISA or SISR which has occurred, is occurring, or is about to occur.

We understand that your examination was made in accordance with Australian Auditing Standards and applicable Standards on Assurance Engagements and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the Fund taken as a whole, and on the compliance of the Fund with specified requirements of SISA and SISR, and that your tests of the financial and compliance records and other auditing procedures were limited to those which you considered necessary for that purpose.

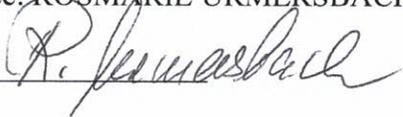
Yours faithfully

(Please note: All Trustees to sign)

Trustee: DIETER URMERSBACH

Date: 

Trustee: ROSMARIE URMERSBACH

Date: 

AUDIT ENGAGEMENT LETTER

To: The Trustees, D & R Urmersbach Super Fund

Scope

You have requested that we audit the financial report of D & R Urmersbach Super Fund, which comprises the balance sheet as at 30 June 2023, and the income statement for the year then ended a summary of significant accounting policies, other explanatory notes and the trustees' declaration. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted with the objective of expressing an opinion on the financial report and compliance with the *Superannuation Industry Supervisory Act 1993*.

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

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

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

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

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

Other Matters under the *Corporations Act 2001*

Independence

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

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

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

Yours faithfully,

.....

A.W. Boys
Registered Company Auditor 67793
Dated

Acknowledged on behalf of, D & R Urmersbach Super Fund by

Trustee: DIETER URMERSBACH


.....

Dated _____

**Minutes of the Annual General Meeting of Trustees of
D & R Urmersbach Super Fund**

**Held at 21 Dickerson Way. Redwood Park SA 5097
On 3 August 2023**

Present: DIETER URMERSBACH (Chairperson)

ROSEMARIE URMERSBACH

Minutes: The Minutes of the previous meeting of the Trustees were signed as an accurate record.

Trustees / Directors: Declarations were received from all Trustees confirming that they are not disqualified persons under Section 126K of the Superannuation Industry (Supervision) Act 1993.

Employer Contributions: The Trustees are satisfied that the Fund is able to accept employer contributions for all of its members.

It was **RESOLVED** that the employer contributions for the year be accepted and allocated to the members as per the advice received from the contributing employers as below:

Member	Amount
	\$0.00

Member Contributions: The Trustees are satisfied that the Fund is able to accept member contributions for all of its members.

All members who made non-concessional contributions during the year had quoted their tax file numbers either before, or within 30 days after, making those contributions. All non-concessional contributions received were within the members' non-concessional contributions caps for the year and no contributions had to be returned to members.

It was **RESOLVED** that the member contributions for the year be accepted and allocated to the members in the proportions indicated below:

Member	Amount
	\$0.00

Pension Payments: The Trustees are satisfied that all pension payments to members complied with minimum (and maximum where applicable) payment requirements and were otherwise in accordance with the Trust Deed, the Superannuation Industry (Supervision) Act 1993 and Regulations.

It was **RESOLVED** that pension payments for the year be accepted and allocated to the members in the proportions indicated below:

Member	Amount
DIETER URMERSBACH	\$44,200.00
ROSEMARIE URMERSBACH	\$6,826.00

Net Income: The Trustees have reviewed the allocation of the fund's net income for the year to members, as set out in the financial statements, and are satisfied that the allocation is fair and reasonable, based on the members' balances from time to time throughout the year.

It was **RESOLVED** that the allocation of the fund's net income for the year to members be accepted.

Investments: The attached schedule of purchases and sales of assets was tabled. The Trustees are satisfied that all purchases were within the fund's investment strategy at the time of acquisition and that the fund's ownership of all assets acquired has been correctly documented.

The acquisition of assets contributed in specie (if any) did not contravene Section 66 of the Superannuation Industry (Supervision) Act.

It was **RESOLVED** that all purchases and sales of investments be accepted as listed in the attached schedule.

Investment Strategy: The fund's existing investment strategy has been reviewed by the trustee who, after considering:

1. The risk involved in making, holding and realising, and the likely return from, the fund's investments having regard to its objectives and its expressed cash flow requirements,
2. The composition of the fund's investments as a whole including the extent to which the investments are diverse or involve the funds being exposed to risks from inadequate diversification,
3. The liquidity of the fund's investments having regard to its expected cash flow requirements, and
4. The ability of the fund to discharge its existing and prospective liabilities

RESOLVED that the investment strategy requires no further modification at this time.

Financial Statements:

The financial statements of the Fund, Auditor's Report and SMSF Annual Return for the year ended 30 June 2023 were tabled.

It was **RESOLVED** that the financial statements Auditor's Report and SMSF Annual Return be approved, and the Trustees are hereby authorised to sign the Statement of Trustees.

In the opinion of the Trustees:

The financial statements are drawn up so as to present a fair and correct statement of the position of the Fund as at 30 June 2023 and the accrued benefits as a result of the operation of the Fund and its cashflow for the year ended 30 June 2023.

The financial statements have been prepared in accordance with Australian Accounting Standards, the Trust Deed and other mandatory professional reporting requirements as well as the requirements of the Superannuation Industry (Supervision) Act 1993 and Regulations; and

The Fund has operated in accordance with the Trust Deed and the requirements of the Superannuation Industry (Supervision) Act 1993 and Regulations, during the year ended 30 June 2023.

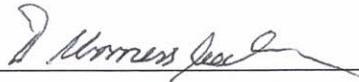
Auditor:

It was **RESOLVED** that Anthony Boys be confirmed as auditor of the Fund.

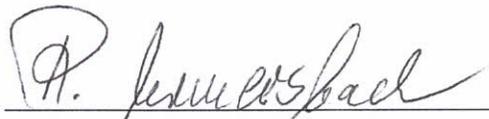
Tax Agent:

It was **RESOLVED** that Real Plus Accounting Pty Ltd be confirmed as tax agent of the Fund.

This concluded the business of the meeting.



DIETER URMERSBACH



ROSEMARIE URMERSBACH