

**Compliance Workpapers**  
**Zanoli Super Fund**  
**Financial Year - 2023**



**Fund Details**

<b>Fund Name</b>	Zanoli Super Fund
<b>Contact no</b>	
<b>Financial Year</b>	2023
<b>Established Date</b>	08/04/2013
<b>ABN</b>	68 810 269 153
<b>TFN</b>	947701753
<b>Trustee Type</b>	Corporate
<b>Trustees</b>	Zanoli Super Pty Ltd
<b>ACN</b>	162754896

### Review Points

Reference : Income / Investment Income / Other Rental Related Income / Direct Property / 1/41 Douglas Drive

Subject : 1/41 Douglas Drive

Addressed : Notes for Auditor

Action	Description	Owner	DateTime	Attachment
Created	Tenant changed mid 2022 so missing a statement showing total figure. Part year attached and then the amount for 2023 to show consistency	Emily Cooper	02/08/2023 12:06 PM	

## Statement of Financial Position

Assets	Qty	2023	2022	Change (\$)	Change (%)	
<b>Investments</b>	0.00	382,500.00	366,000.00	16,500.00	4.51	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Direct Property</b>	0.00	382,500.00	366,000.00	16,500.00	4.51	
1/41 Douglas Drive	1.00	192,500.00	183,000.00	9,500.00	5.19	<a href="#">WP-1</a>
1/43 Douglas Drive	1.00	190,000.00	183,000.00	7,000.00	3.83	<a href="#">WP-1</a>
<b>Other Assets</b>	0.00	519,136.89	361,001.29	158,135.60	43.80	
<b>Cash At Bank</b>	0.00	519,136.89	361,001.29	158,135.60	43.80	
Bank SA Business Access Saver	0.00	512,160.08	305,387.93	206,772.15	67.71	<a href="#">WP-1</a>
Bank SA Incentive Saver	0.00	6,976.81	55,613.36	-48,636.55	87.45	<a href="#">WP-1</a>
<b>Total Assets</b>	0.00	901,636.89	727,001.29	174,635.60	24.02	

Liabilities	Qty	2023	2022	Change (\$)	Change (%)	
<b>Income Tax Payable</b>	0.00	998.95	14.05	984.90	7,009.96	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a>
Income Tax Instalments Paid	0.00	-6,336.00	-6,200.00	-136.00	2.19	<a href="#">WP-1</a>
Income Tax Payable	0.00	14.05	0.00	14.05	100.00	<a href="#">WP-1</a>
Provision for Income Tax	0.00	7,320.90	6,214.05	1,106.85	17.81	<a href="#">WP-1</a>
<b>Other Taxes Payable</b>	0.00	1,373.95	1,550.00	-176.05	11.36	
Activity Statement Payable/Refundable	0.00	1,373.95	1,550.00	-176.05	11.36	<a href="#">WP-1</a>
<b>Total Liabilities</b>	0.00	2,372.90	1,564.05	808.85	51.72	

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
<b>Member Entitlement Accounts</b>	0.00	899,263.99	725,437.24	173,826.75	23.96	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Mr George Zanoli</b>	0.00	536,707.79	442,164.30	94,543.49	21.38	
Accumulation	0.00	536,707.79	442,164.30	94,543.49	21.38	
<b>Mrs Julie Zanoli</b>	0.00	362,556.20	283,272.94	79,283.26	27.99	
Accumulation	0.00	362,556.20	283,272.94	79,283.26	27.99	
<b>Total Member Entitlements</b>	0.00	899,263.99	725,437.24	173,826.75	23.96	

## Operating Statement

Income	2023	2022	Change (\$)	Change (%)	
<b>Investment Gains</b>	16,500.00	-7,034.00	23,534.00	334.57	
<b>Increase in Market Value</b>	16,500.00	-7,034.00	23,534.00	334.57	<a href="#">WP-1</a>
<b>Direct Property</b>	16,500.00	-7,034.00	23,534.00	334.57	
1/41 Douglas Drive	9,500.00	-7,034.00	16,534.00	235.06	
1/43 Douglas Drive	7,000.00	0.00	7,000.00	100.00	
<b>Investment Income</b>	42,134.98	35,827.22	6,307.76	17.61	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Interest</b>	4,933.23	169.88	4,763.35	2,803.95	
<b>Cash At Bank</b>	4,933.23	169.88	4,763.35	2,803.95	
Bank SA Business Access Saver	4,326.92	59.86	4,267.06	7,128.40	<a href="#">WP-1</a>
Bank SA Incentive Saver	606.31	110.02	496.29	451.09	
<b>Other Rental Related Income</b>	6,001.75	4,557.34	1,444.41	31.69	
<b>Direct Property</b>	6,001.75	4,557.34	1,444.41	31.69	
1/41 Douglas Drive	3,001.51	1,846.12	1,155.39	62.58	<a href="#">WP-1</a> <a href="#">WP-2</a>
1/43 Douglas Drive	3,000.24	2,711.22	289.02	10.66	<a href="#">WP-1</a>
<b>Rent</b>	31,200.00	31,100.00	100.00	0.32	
<b>Direct Property</b>	31,200.00	31,100.00	100.00	0.32	
1/41 Douglas Drive	15,600.00	15,600.00	0.00	0.00	<a href="#">WP-1</a>
1/43 Douglas Drive	15,600.00	15,500.00	100.00	0.65	<a href="#">WP-1</a>
<b>Member Receipts</b>	132,585.78	129,224.85	3,360.93	2.60	

Income	2023	2022	Change (\$)	Change (%)	
<b>Contributions</b>	132,585.78	128,880.85	3,704.93	2.87	<a href="#">WP-1</a>
<b>Employer</b>	16,658.28	13,880.85	2,777.43	20.01	
Mr George Zanoli	12,507.80	11,030.80	1,477.00	13.39	
Mrs Julie Zanoli	4,150.48	2,850.05	1,300.43	45.63	
<b>Government Co-Contributions</b>	927.50	0.00	927.50	100.00	
Mrs Julie Zanoli	927.50	0.00	927.50	100.00	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Member</b>	115,000.00	115,000.00	0.00	0.00	
<b>Personal Non-Concessional</b>	115,000.00	115,000.00	0.00	0.00	
Mr George Zanoli	57,500.00	57,500.00	0.00	0.00	
Mrs Julie Zanoli	57,500.00	57,500.00	0.00	0.00	
<b>Member Insurance Premium Rebate</b>	0.00	344.00	-344.00	100.00	
<b>Mr George Zanoli</b>	0.00	344.00	-344.00	100.00	
Accumulation	0.00	344.00	-344.00	100.00	
<b>Total Income</b>	191,220.76	158,018.07	33,202.69	21.01	
Expenses	2023	2022	Change (\$)	Change (%)	
<b>Other Expenses</b>	10,073.11	8,623.56	1,449.55	16.81	
Accountancy Fee	1,965.00	1,965.00	0.00	0.00	<a href="#">WP-1</a>
ASIC Fee	929.00	332.00	597.00	179.82	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a>
Auditor Fee	330.00	330.00	0.00	0.00	<a href="#">WP-1</a>

Expenses	2023	2022	Change (\$)	Change (%)	
Fine	87.00	0.00	87.00	100.00	
General Expense	0.00	220.00	-220.00	100.00	
<b>Property Expenses</b>	6,762.11	5,517.56	1,244.55	22.56	<a href="#">WP-1</a>
<b>Council Rates</b>	2,421.90	2,319.90	102.00	4.40	
<b>Direct Property</b>	2,421.90	2,319.90	102.00	4.40	
1/41 Douglas Drive	1,210.95	1,159.95	51.00	4.40	<a href="#">WP-1</a>
1/43 Douglas Drive	1,210.95	1,159.95	51.00	4.40	<a href="#">WP-1</a>
<b>Emergency Services Levy</b>	615.80	605.50	10.30	1.70	
<b>Direct Property</b>	615.80	605.50	10.30	1.70	<a href="#">WP-1</a>
1/41 Douglas Drive	307.90	302.75	5.15	1.70	
1/43 Douglas Drive	307.90	302.75	5.15	1.70	
<b>Insurance Premium</b>	1,347.74	1,266.43	81.31	6.42	
<b>Direct Property</b>	1,347.74	1,266.43	81.31	6.42	
1/41 Douglas Drive	673.87	633.22	40.65	6.42	<a href="#">WP-1</a> <a href="#">WP-2</a>
1/43 Douglas Drive	673.87	633.21	40.66	6.42	<a href="#">WP-1</a>
<b>Repairs Maintenance</b>	44.00	0.00	44.00	100.00	
<b>Direct Property</b>	44.00	0.00	44.00	100.00	
1/41 Douglas Drive	44.00	0.00	44.00	100.00	<a href="#">WP-1</a>
<b>Strata Levy Fee</b>	471.78	440.57	31.21	7.08	
<b>Direct Property</b>	471.78	440.57	31.21	7.08	



Expenses	2023	2022	Change (\$)	Change (%)	
1/41 Douglas Drive	210.92	212.18	-1.26	0.59	<a href="#">WP-1</a>
1/43 Douglas Drive	260.86	228.39	32.47	14.22	<a href="#">WP-1</a>
<b>Sundry Expenses</b>	330.00	0.00	330.00	100.00	
<b>Direct Property</b>	330.00	0.00	330.00	100.00	
1/41 Douglas Drive	165.00	0.00	165.00	100.00	
1/43 Douglas Drive	165.00	0.00	165.00	100.00	
<b>Water Rates</b>	1,530.89	885.16	645.73	72.95	
<b>Direct Property</b>	1,530.89	885.16	645.73	72.95	
1/41 Douglas Drive	772.52	445.15	327.37	73.54	<a href="#">WP-1</a>
1/43 Douglas Drive	758.37	440.01	318.36	72.35	<a href="#">WP-1</a>
SMSF Supervisory Levy	0.00	259.00	-259.00	100.00	
<b>Total Expenses</b>	10,073.11	8,623.56	1,449.55	16.81	
Income Tax	2023	2022	Change (\$)	Change (%)	
<b>Income Tax Expense</b>	7,320.90	6,214.05	1,106.85	17.81	<a href="#">WP-1</a> <a href="#">WP-2</a>
Income Tax Expense	7,320.90	6,214.05	1,106.85	17.81	
<b>Total Income Tax</b>	7,320.90	6,214.05	1,106.85	17.81	
<b>Net Profit(Loss) Total</b>	173,826.75	143,180.46			



**Preservation Components for Member above 65**

				Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name	Account Type	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount	
Mr George Zanoli (Age: 65 at 30/06/2023)						
	Accumulation	Accumulation	0.00	0.00	536,707.79	
Mrs Julie Zanoli (Age: 60 at 30/06/2023)						
	Accumulation	Accumulation	362,556.20	0.00	0.00	

**Preservation Components**

						Current Status : Good to Go Prior Status : Warning		Prepared By : N/A	Reviewed By : N/A
			Prior Year			Current Year			
Account Name	Account Type	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount		
<a href="#">Mr George Zanoli (Age: 65 at 30/06/2023)</a>									
Accumulation	Accumulation	442,164.30	0.00	0.00	0.00	0.00	536,707.79		
<a href="#">Mrs Julie Zanoli (Age: 60 at 30/06/2023)</a>									
Accumulation	Accumulation	283,272.94	0.00	0.00	362,556.20	0.00	0.00		

**Tax Component Verification (Accumulation)**

		Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Account Name		Prior Year Tax Free Amount	Current Year Tax Free Amount
Mr George Zanoli (Age: 65 at 30/06/2023)				
	Accumulation		146,543.00	204,043.00
Mrs Julie Zanoli (Age: 60 at 30/06/2023)				
	Accumulation		67,872.00	126,299.50

## Work Test - Good to Go

Great news! After review there is nothing that requires your attention.

## Contribution Cap Limit

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Current Year Contributions		Concessional	Non-Concessional
<b>Mr George Zanoli</b> Date of Birth: 16/06/1958 (Age: 64 at 30/06/2023)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		39,936.15	0.00
	Maximum cap available		67,436.15	110,000.00
	Contributions made (to this fund)		12,507.80	57,500.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		12,507.80	57,500.00
	Amount above caps		0.00	0.00
<b>Mrs Julie Zanoli</b> Date of Birth: 19/05/1963 (Age: 59 at 30/06/2023)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		52,970.73	0.00
	Maximum cap available		80,470.73	110,000.00
	Contributions made (to this fund)		4,150.48	57,500.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		4,150.48	57,500.00
	Amount above caps		0.00	0.00

## Negative Balance - Good to Go

Great news! After review there is nothing that requires your attention.

## Contra Bank Entries

				Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Date	Description	Debits	Credits	Balance	
<b>Bank SA Incentive Saver</b>						
🚩	15/07/2022	INTERNET WITHDRAWAL TO 1920033342540	40,000.00	0.00	19,351.23	
🚩	15/09/2022	INTERNET WITHDRAWAL TO 1920033342540	25,000.00	0.00	14,834.46	
🚩	13/10/2022	INTERNET WITHDRAWAL TO 1920033342540	15,000.00	0.00	10,735.45	
🚩	16/12/2022	INTERNET WITHDRAWAL higher interest	30,000.00	0.00	12,416.09	
🚩	10/03/2023	INTERNET WITHDRAWAL TO 1920033342540	32,445.23	0.00	22,048.79	
🚩	08/06/2023	INTERNET WITHDRAWAL TO 1920033342540	20,000.00	0.00	7,351.03	
<b>Bank SA Business Access Saver</b>						
🚩	15/09/2022	INTERNET DEPOSIT FROM 1920033340940	0.00	25,000.00	370,575.18	
🚩	13/10/2022	INTERNET DEPOSIT FROM 1920033340940	0.00	15,000.00	385,780.09	
🚩	16/12/2022	INTERNET DEPOSIT higher interest	0.00	30,000.00	416,393.91	
🚩	10/03/2023	INTERNET DEPOSIT FROM 1920033340940	0.00	32,445.23	450,000.00	
🚩	24/05/2023	INTERNET DEPOSIT from bills account	0.00	40,000.00	490,986.08	
🚩	08/06/2023	INTERNET DEPOSIT FROM 1920033340940	0.00	20,000.00	511,540.59	



## Income Comparison - Good to Go

Great news! After review there is nothing that requires your attention.

### Benefits Paid to Member < 60 - Good to Go

Great news! After review there is nothing that requires your attention.

### Market Value - Not Applicable

The system did not find any data to process.

### Pension Limit - Not Applicable

The system did not find any data to process.

### Tax Effective Allocation of Pension Payment (Member Level) - Not Applicable

The system did not find any data to process.

### Lump Sum Payment - Not Applicable

The system did not find any data to process.

### Tax Component Verification (Pension) - Not Applicable

The system did not find any data to process.

### Retirement Condition - Not Applicable

The system did not find any data to process.



### Tax Effective Allocation of Pension Payment (Pension Account Level) - Not Applicable

The system did not find any data to process.

## General Ledger

Date	Description	Quantity	Debits	Credits	Balance
<b>Member Receipts / Contributions / Employer / Mr George Zanoli</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
14/07/2022	Employer Contribution: ZC Roofing Pty Ltd	0.00	0.00	2,330.78	2,330.78
09/09/2022	Employer Contribution: ZC Roofing Pty Ltd	0.00	0.00	726.93	3,057.71
26/10/2022	Employer Contribution: ZC Roofing Pty Ltd	0.00	0.00	2,180.79	5,238.50
15/12/2022	Employer Contribution: ZC Roofing Pty Ltd	0.00	0.00	2,423.10	7,661.60
19/01/2023	Employer Contribution: ZC Roofing Pty Ltd	0.00	0.00	1,211.55	8,873.15
16/03/2023	Employer Contribution: ZC Roofing Pty Ltd	0.00	0.00	484.62	9,357.77
11/05/2023	Employer Contribution: ZC Roofing Pty Ltd	0.00	0.00	2,180.79	11,538.56
07/06/2023	Employer Contribution: ZC Roofing Pty Ltd	0.00	0.00	969.24	12,507.80
30/06/2023	Closing Balance	0.00	0.00	0.00	12,507.80
<b>Member Receipts / Contributions / Employer / Mrs Julie Zanoli</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
14/07/2022	Employer Contribution: ZC Roofing Pty Ltd	0.00	0.00	707.00	707.00
09/09/2022	Employer Contribution: ZC Roofing Pty Ltd	0.00	0.00	220.50	927.50
26/10/2022	Employer Contribution: ZC Roofing Pty Ltd	0.00	0.00	661.50	1,589.00
15/12/2022	Employer Contribution: ZC Roofing Pty Ltd	0.00	0.00	716.62	2,305.62
19/01/2023	Employer Contribution: ZC Roofing Pty Ltd	0.00	0.00	363.83	2,669.45
16/03/2023	Employer Contribution: ZC Roofing Pty Ltd	0.00	0.00	147.00	2,816.45

Date	Description	Quantity	Debits	Credits	Balance
11/05/2023	Employer Contribution: ZC Roofing Pty Ltd	0.00	0.00	746.03	3,562.48
07/06/2023	Employer Contribution: ZC Roofing Pty Ltd	0.00	0.00	588.00	4,150.48
30/06/2023	Closing Balance	0.00	0.00	0.00	4,150.48
<b>Member Receipts / Contributions / Personal Non-Concessional / Mr George Zanoli</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/09/2022	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	5,750.00
07/10/2022	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	11,500.00
07/11/2022	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	17,250.00
07/12/2022	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	23,000.00
09/01/2023	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	28,750.00
07/02/2023	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	34,500.00
07/03/2023	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	40,250.00
11/04/2023	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	46,000.00
08/05/2023	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	51,750.00
07/06/2023	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	57,500.00
30/06/2023	Closing Balance	0.00	0.00	0.00	57,500.00
<b>Member Receipts / Contributions / Personal Non-Concessional / Mrs Julie Zanoli</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/09/2022	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	5,750.00
07/10/2022	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	11,500.00

Date	Description	Quantity	Debits	Credits	Balance
07/11/2022	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	17,250.00
07/12/2022	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	23,000.00
09/01/2023	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	28,750.00
07/02/2023	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	34,500.00
07/03/2023	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	40,250.00
11/04/2023	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	46,000.00
08/05/2023	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	51,750.00
07/06/2023	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	57,500.00
30/06/2023	Closing Balance	0.00	0.00	0.00	57,500.00
<b>Member Receipts / Contributions / Government Co-Contributions / Mrs Julie Zanoli</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
28/04/2023	ATO ATO005000017699723	0.00	0.00	427.50	427.50
11/05/2023	ATO ATO004000017614955	0.00	0.00	500.00	927.50
30/06/2023	Closing Balance	0.00	0.00	0.00	927.50
<b>Investment Gains / Increase in Market Value / Direct Property / 1/41 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	9,500.00	9,500.00
30/06/2023	Closing Balance	0.00	0.00	0.00	9,500.00
<b>Investment Gains / Increase in Market Value / Direct Property / 1/43 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Market Value Adjustment	0.00	0.00	7,000.00	7,000.00
30/06/2023	Closing Balance	0.00	0.00	0.00	7,000.00
<b>Investment Income / Interest / Cash At Bank / Bank SA Business Access Saver</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/07/2022	CREDIT INTEREST	0.00	0.00	51.45	51.45
31/08/2022	CREDIT INTEREST	0.00	0.00	135.80	187.25
30/09/2022	CREDIT INTEREST	0.00	0.00	204.91	392.16
31/10/2022	CREDIT INTEREST	0.00	0.00	289.10	681.26
30/11/2022	CREDIT INTEREST	0.00	0.00	324.72	1,005.98
31/12/2022	CREDIT INTEREST	0.00	0.00	376.63	1,382.61
31/01/2023	CREDIT INTEREST	0.00	0.00	407.06	1,789.67
28/02/2023	CREDIT INTEREST	0.00	0.00	377.17	2,166.84
31/03/2023	CREDIT INTEREST	0.00	0.00	486.23	2,653.07
29/04/2023	CREDIT INTEREST	0.00	0.00	499.85	3,152.92
31/05/2023	CREDIT INTEREST	0.00	0.00	554.51	3,707.43
30/06/2023	CREDIT INTEREST	0.00	0.00	619.49	4,326.92
30/06/2023	Closing Balance	0.00	0.00	0.00	4,326.92
<b>Investment Income / Interest / Cash At Bank / Bank SA Incentive Saver</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/07/2022	CREDIT INTEREST	0.00	0.00	8.17	8.17

Date	Description	Quantity	Debits	Credits	Balance
31/08/2022	CREDIT INTEREST	0.00	0.00	17.61	25.78
30/09/2022	CREDIT INTEREST	0.00	0.00	19.46	45.24
31/10/2022	BONUS INTEREST	0.00	0.00	24.50	69.74
31/10/2022	CREDIT INTEREST	0.00	0.00	12.50	82.24
30/11/2022	BONUS INTEREST	0.00	0.00	53.26	135.50
30/11/2022	CREDIT INTEREST	0.00	0.00	26.73	162.23
31/12/2022	CREDIT INTEREST	0.00	0.00	28.01	190.24
31/01/2023	BONUS INTEREST	0.00	0.00	51.10	241.34
31/01/2023	CREDIT INTEREST	0.00	0.00	26.03	267.37
28/02/2023	BONUS INTEREST	0.00	0.00	79.17	346.54
28/02/2023	CREDIT INTEREST	0.00	0.00	39.21	385.75
31/03/2023	CREDIT INTEREST	0.00	0.00	35.94	421.69
29/04/2023	BONUS INTEREST	0.00	0.00	72.94	494.63
29/04/2023	CREDIT INTEREST	0.00	0.00	40.24	534.87
31/05/2023	CREDIT INTEREST	0.00	0.00	57.30	592.17
30/06/2023	CREDIT INTEREST	0.00	0.00	14.14	606.31
30/06/2023	Closing Balance	0.00	0.00	0.00	606.31
<b>Investment Income / Other Rental Related Income / Direct Property / 1/41 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
25/07/2022	ZC ROOFING PTY OUTGO 1 41 douglas	0.00	0.00	3,001.51	3,001.51

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	3,001.51
<b>Investment Income / Other Rental Related Income / Direct Property / 1/43 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/07/2022	OSKO DEPOSIT outgoings douglas dve BERMAD AUSTRALIA	0.00	0.00	3,000.24	3,000.24
30/06/2023	Closing Balance	0.00	0.00	0.00	3,000.24
<b>Investment Income / Rent / Direct Property / 1/41 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	ZC ROOFING PTY rent 1 41 douglas	0.00	0.00	1,300.00	1,300.00
01/08/2022	ZC ROOFING PTY rent 1 41 douglas	0.00	0.00	1,300.00	2,600.00
01/09/2022	ZC ROOFING PTY rent 1 41 douglas	0.00	0.00	1,300.00	3,900.00
03/10/2022	ZC ROOFING PTY rent 1 41 douglas	0.00	0.00	1,300.00	5,200.00
01/11/2022	ZC ROOFING PTY rent 1 41 douglas	0.00	0.00	1,300.00	6,500.00
01/12/2022	ZC ROOFING PTY rent 1 41 douglas	0.00	0.00	1,300.00	7,800.00
03/01/2023	ZC ROOFING PTY rent 1 41 douglas	0.00	0.00	1,300.00	9,100.00
01/02/2023	ZC ROOFING PTY rent 1 41 douglas	0.00	0.00	1,300.00	10,400.00
01/03/2023	ZC ROOFING PTY rent 1 41 douglas	0.00	0.00	1,300.00	11,700.00
03/04/2023	ZC ROOFING PTY rent 1 41 douglas	0.00	0.00	1,300.00	13,000.00
01/05/2023	ZC ROOFING PTY rent 1 41 douglas	0.00	0.00	1,300.00	14,300.00
01/06/2023	ZC ROOFING PTY rent 1 41 douglas	0.00	0.00	1,300.00	15,600.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	15,600.00
<b>Investment Income / Rent / Direct Property / 1/43 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	BERMAD AUSTRALIA rent sa office	0.00	0.00	1,300.00	1,300.00
01/08/2022	BERMAD AUSTRALIA rent sa office	0.00	0.00	1,300.00	2,600.00
01/09/2022	BERMAD AUSTRALIA rent sa office	0.00	0.00	1,300.00	3,900.00
03/10/2022	BERMAD AUSTRALIA rent sa office	0.00	0.00	1,300.00	5,200.00
01/11/2022	BERMAD AUSTRALIA rent sa office	0.00	0.00	1,300.00	6,500.00
01/12/2022	BERMAD AUSTRALIA rent sa office	0.00	0.00	1,300.00	7,800.00
03/01/2023	BERMAD AUSTRALIA rent sa office	0.00	0.00	1,300.00	9,100.00
01/02/2023	BERMAD AUSTRALIA rent sa office	0.00	0.00	1,300.00	10,400.00
01/03/2023	BERMAD AUSTRALIA rent sa office	0.00	0.00	1,300.00	11,700.00
03/04/2023	BERMAD AUSTRALIA rent sa office	0.00	0.00	1,300.00	13,000.00
01/05/2023	BERMAD AUSTRALIA rent sa office	0.00	0.00	1,300.00	14,300.00
01/06/2023	BERMAD AUSTRALIA rent sa office	0.00	0.00	1,300.00	15,600.00
30/06/2023	Closing Balance	0.00	0.00	0.00	15,600.00
<b>Other Expenses / Accountancy Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/12/2022	INTERNET WITHDRAWAL TO 065-124 010438071	0.00	1,965.00	0.00	1,965.00



Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	1,965.00
<b>Other Expenses / ASIC Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/03/2023	TFR WDL BPAY INTERNET 2291627548962 ASIC	0.00	59.00	0.00	59.00
22/03/2023	TFR WDL BPAY INTERNET 2291627548962 ASIC	0.00	290.00	0.00	349.00
24/05/2023	TFR WDL BPAY INTERNET 2291628569397 ASIC	0.00	290.00	0.00	639.00
06/06/2023	TFR WDL BPAY INTERNET 2291510976395 ASIC	0.00	290.00	0.00	929.00
30/06/2023	Closing Balance	0.00	0.00	0.00	929.00
<b>Other Expenses / Auditor Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/12/2022	INTERNET WITHDRAWAL TO 065-124 010438071	0.00	330.00	0.00	330.00
30/06/2023	Closing Balance	0.00	0.00	0.00	330.00
<b>Other Expenses / Fine</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	TFR WDL BPAY INTERNET 2291628569397 ASIC	0.00	87.00	0.00	87.00
30/06/2023	Closing Balance	0.00	0.00	0.00	87.00
<b>Other Expenses / Property Expenses / Council Rates / Direct Property / 1/41 Douglas Drive</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
10/08/2022	TFR WDL BPAY INTERNET 649019 CITY OF SALISBURY	0.00	1,210.95	0.00	1,210.95
30/06/2023	Closing Balance	0.00	0.00	0.00	1,210.95
<b>Other Expenses / Property Expenses / Council Rates / Direct Property / 1/43 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
10/08/2022	TFR WDL BPAY INTERNET 633476 CITY OF SALISBURY	0.00	1,210.95	0.00	1,210.95
30/06/2023	Closing Balance	0.00	0.00	0.00	1,210.95
<b>Other Expenses / Property Expenses / Emergency Services Levy / Direct Property / 1/41 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/08/2022	TFR WDL BPAY INTERNET 5068032415 REVSA - ESL	0.00	307.90	0.00	307.90
30/06/2023	Closing Balance	0.00	0.00	0.00	307.90
<b>Other Expenses / Property Expenses / Emergency Services Levy / Direct Property / 1/43 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/08/2022	TFR WDL BPAY INTERNET 5068032415 REVSA - ESL	0.00	307.90	0.00	307.90
30/06/2023	Closing Balance	0.00	0.00	0.00	307.90
<b>Other Expenses / Property Expenses / Insurance Premium / Direct Property / 1/41 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/09/2022	INTERNET WITHDRAWAL 163U228575BPK ZANOLI	0.00	673.87	0.00	673.87

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	673.87
<b>Other Expenses / Property Expenses / Insurance Premium / Direct Property / 1/43 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/09/2022	INTERNET WITHDRAWAL 163U228575BPK ZANOLI	0.00	673.87	0.00	673.87
30/06/2023	Closing Balance	0.00	0.00	0.00	673.87
<b>Other Expenses / Property Expenses / Repairs Maintenance / Direct Property / 1/41 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/01/2023	INTERNET WITHDRAWAL FIRE EQUIPMENT SERVICE	0.00	44.00	0.00	44.00
30/06/2023	Closing Balance	0.00	0.00	0.00	44.00
<b>Other Expenses / Property Expenses / Strata Levy Fee / Direct Property / 1/41 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/07/2022	TFR WDL BPAY INTERNET 27371544110000000012DEFT PAYMENTS	0.00	52.73	0.00	52.73
13/10/2022	TFR WDL BPAY INTERNET 27371544110000000012DEFT PAYMENTS	0.00	52.73	0.00	105.46
12/01/2023	TFR WDL BPAY INTERNET 27371544110000000012DEFT PAYMENTS	0.00	52.73	0.00	158.19
11/04/2023	TFR WDL BPAY INTERNET 27371544110000000012DEFT PAYMENTS	0.00	52.73	0.00	210.92
30/06/2023	Closing Balance	0.00	0.00	0.00	210.92
<b>Other Expenses / Property Expenses / Strata Levy Fee / Direct Property / 1/43 Douglas Drive</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/09/2022	TFR WDL BPAY INTERNET 26485662610000000029DEFT PAYMENTS	0.00	101.88	0.00	101.88
16/12/2022	TFR WDL BPAY INTERNET 26485662610000000029DEFT PAYMENTS	0.00	50.31	0.00	152.19
10/03/2023	TFR WDL BPAY INTERNET 26485662610000000029DEFT PAYMENTS	0.00	50.31	0.00	202.50
13/06/2023	TFR WDL BPAY INTERNET 26485662610000000029DEFT PAYMENTS	0.00	58.36	0.00	260.86
30/06/2023	Closing Balance	0.00	0.00	0.00	260.86
<b>Other Expenses / Property Expenses / Sundry Expenses / Direct Property / 1/41 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
14/06/2023	INTERNET WITHDRAWAL appraisal fee for dougla	0.00	165.00	0.00	165.00
30/06/2023	Closing Balance	0.00	0.00	0.00	165.00
<b>Other Expenses / Property Expenses / Sundry Expenses / Direct Property / 1/43 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
14/06/2023	INTERNET WITHDRAWAL appraisal fee for dougla	0.00	165.00	0.00	165.00
30/06/2023	Closing Balance	0.00	0.00	0.00	165.00
<b>Other Expenses / Property Expenses / Water Rates / Direct Property / 1/41 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	TFR WDL BPAY INTERNET 4420112066 SA WATER	0.00	151.54	0.00	151.54

Date	Description	Quantity	Debits	Credits	Balance
15/09/2022	TFR WDL BPAY INTERNET 4420112066 SA WATER	0.00	154.03	0.00	305.57
20/12/2022	TFR WDL BPAY INTERNET 4420112066 SA WATER	0.00	155.90	0.00	461.47
27/03/2023	TFR WDL BPAY INTERNET 4420112066 SA WATER	0.00	152.33	0.00	613.80
08/06/2023	TFR WDL BPAY INTERNET 4420112066 SA WATER	0.00	158.72	0.00	772.52
30/06/2023	Closing Balance	0.00	0.00	0.00	772.52
<b>Other Expenses / Property Expenses / Water Rates / Direct Property / 1/43 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	TFR WDL BPAY INTERNET 4420112138 SA WATER	0.00	145.64	0.00	145.64
21/09/2022	TFR WDL BPAY INTERNET 4420112138 SA WATER	0.00	153.12	0.00	298.76
20/12/2022	TFR WDL BPAY INTERNET 4420112138 SA WATER	0.00	155.03	0.00	453.79
27/03/2023	TFR WDL BPAY INTERNET 4420112138 SA WATER	0.00	151.38	0.00	605.17
08/06/2023	TFR WDL BPAY INTERNET 4420112138 SA WATER	0.00	153.20	0.00	758.37
30/06/2023	Closing Balance	0.00	0.00	0.00	758.37
<b>Income Tax Expense / Income Tax Expense</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
14/07/2022	Fund Income Tax	0.00	106.05	0.00	106.05

Date	Description	Quantity	Debits	Credits	Balance
14/07/2022	Fund Income Tax	0.00	349.62	0.00	455.67
09/09/2022	Fund Income Tax	0.00	33.08	0.00	488.75
09/09/2022	Fund Income Tax	0.00	109.04	0.00	597.79
26/10/2022	Fund Income Tax	0.00	99.22	0.00	697.01
26/10/2022	Fund Income Tax	0.00	327.12	0.00	1,024.13
15/12/2022	Fund Income Tax	0.00	107.49	0.00	1,131.62
15/12/2022	Fund Income Tax	0.00	363.46	0.00	1,495.08
19/01/2023	Fund Income Tax	0.00	54.57	0.00	1,549.65
19/01/2023	Fund Income Tax	0.00	181.73	0.00	1,731.38
16/03/2023	Fund Income Tax	0.00	22.05	0.00	1,753.43
16/03/2023	Fund Income Tax	0.00	72.69	0.00	1,826.12
11/05/2023	Fund Income Tax	0.00	111.90	0.00	1,938.02
11/05/2023	Fund Income Tax	0.00	327.12	0.00	2,265.14
07/06/2023	Fund Income Tax	0.00	88.20	0.00	2,353.34
07/06/2023	Fund Income Tax	0.00	145.39	0.00	2,498.73
30/06/2023	Fund Income Tax	0.00	4,822.17	0.00	7,320.90
30/06/2023	Closing Balance	0.00	0.00	0.00	7,320.90
<b>Investments - 1/41 Douglas Drive</b>					
01/07/2022	Opening Balance	1.00	0.00	0.00	183,000.00
30/06/2023	Market Value Adjustment	0.00	9,500.00	0.00	192,500.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	1.00	0.00	0.00	192,500.00
<b>Investments - 1/43 Douglas Drive</b>					
01/07/2022	Opening Balance	1.00	0.00	0.00	183,000.00
30/06/2023	Market Value Adjustment	0.00	7,000.00	0.00	190,000.00
30/06/2023	Closing Balance	1.00	0.00	0.00	190,000.00
<b>Cash At Bank - Bank SA Business Access Saver</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	305,387.93
15/07/2022	INTERNET DEPOSIT FROM 1920033340940	0.00	40,000.00	0.00	345,387.93
30/07/2022	CREDIT INTEREST	0.00	51.45	0.00	345,439.38
31/08/2022	CREDIT INTEREST	0.00	135.80	0.00	345,575.18
15/09/2022	INTERNET DEPOSIT FROM 1920033340940	0.00	25,000.00	0.00	370,575.18
30/09/2022	CREDIT INTEREST	0.00	204.91	0.00	370,780.09
13/10/2022	INTERNET DEPOSIT FROM 1920033340940	0.00	15,000.00	0.00	385,780.09
31/10/2022	CREDIT INTEREST	0.00	289.10	0.00	386,069.19
30/11/2022	CREDIT INTEREST	0.00	324.72	0.00	386,393.91
16/12/2022	INTERNET DEPOSIT higher interest	0.00	30,000.00	0.00	416,393.91
31/12/2022	CREDIT INTEREST	0.00	376.63	0.00	416,770.54
31/01/2023	CREDIT INTEREST	0.00	407.06	0.00	417,177.60
28/02/2023	CREDIT INTEREST	0.00	377.17	0.00	417,554.77
10/03/2023	INTERNET DEPOSIT FROM 1920033340940	0.00	32,445.23	0.00	450,000.00

Date	Description	Quantity	Debits	Credits	Balance
31/03/2023	CREDIT INTEREST	0.00	486.23	0.00	450,486.23
29/04/2023	CREDIT INTEREST	0.00	499.85	0.00	450,986.08
24/05/2023	INTERNET DEPOSIT from bills account	0.00	40,000.00	0.00	490,986.08
31/05/2023	CREDIT INTEREST	0.00	554.51	0.00	491,540.59
08/06/2023	INTERNET DEPOSIT FROM 1920033340940	0.00	20,000.00	0.00	511,540.59
30/06/2023	CREDIT INTEREST	0.00	619.49	0.00	512,160.08
30/06/2023	Closing Balance	0.00	0.00	0.00	512,160.08
<b>Cash At Bank - Bank SA Incentive Saver</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	55,613.36
01/07/2022	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	56,913.36
01/07/2022	TFR WDL BPAY INTERNET 001688102691534160 TAX OFFICE PAYMENTS	0.00	0.00	1,550.00	55,363.36
01/07/2022	TFR WDL BPAY INTERNET 4420112066 SA WATER	0.00	0.00	151.54	55,211.82
01/07/2022	TFR WDL BPAY INTERNET 4420112138 SA WATER	0.00	0.00	145.64	55,066.18
01/07/2022	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	56,366.18
14/07/2022	SuperChoice P L PC080722-133928389	0.00	707.00	0.00	57,073.18
14/07/2022	SuperChoice P L PC080722-133928391	0.00	2,330.78	0.00	59,403.96
15/07/2022	INTERNET WITHDRAWAL TO 1920033342540	0.00	0.00	40,000.00	19,403.96



Date	Description	Quantity	Debits	Credits	Balance
15/07/2022	TFR WDL BPAY INTERNET 27371544110000000012DEFT PAYMENTS	0.00	0.00	52.73	19,351.23
21/07/2022	OSKO DEPOSIT outgoings douglas dve BERMAD AUSTRALIA	0.00	3,000.24	0.00	22,351.47
25/07/2022	ZC ROOFING PTY OUTGO 1 41 douglas	0.00	3,001.51	0.00	25,352.98
30/07/2022	CREDIT INTEREST	0.00	8.17	0.00	25,361.15
01/08/2022	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	26,661.15
01/08/2022	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	27,961.15
10/08/2022	TFR WDL BPAY INTERNET 633476 CITY OF SALISBURY	0.00	0.00	1,210.95	26,750.20
10/08/2022	TFR WDL BPAY INTERNET 649019 CITY OF SALISBURY	0.00	0.00	1,210.95	25,539.25
12/08/2022	TFR WDL BPAY INTERNET 5068032415 REVSA - ESL	0.00	0.00	615.80	24,923.45
31/08/2022	CREDIT INTEREST	0.00	17.61	0.00	24,941.06
01/09/2022	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	26,241.06
01/09/2022	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	27,541.06
07/09/2022	GEORGE ZANOLI sale of grz paymen	0.00	11,500.00	0.00	39,041.06
09/09/2022	SuperChoice P L PC050922-177393401	0.00	220.50	0.00	39,261.56
09/09/2022	SuperChoice P L PC050922-177393403	0.00	726.93	0.00	39,988.49
15/09/2022	INTERNET WITHDRAWAL TO 1920033342540	0.00	0.00	25,000.00	14,988.49
15/09/2022	TFR WDL BPAY INTERNET 4420112066 SA WATER	0.00	0.00	154.03	14,834.46

Date	Description	Quantity	Debits	Credits	Balance
21/09/2022	TFR WDL BPAY INTERNET 4420112138 SA WATER	0.00	0.00	153.12	14,681.34
27/09/2022	INTERNET WITHDRAWAL 163U228575BPK ZANOLI	0.00	0.00	1,347.74	13,333.60
29/09/2022	TFR WDL BPAY INTERNET 688102691535560 TAX OFFICE PAYMENTS	0.00	0.00	1,563.00	11,770.60
30/09/2022	CREDIT INTEREST	0.00	19.46	0.00	11,790.06
30/09/2022	TFR WDL BPAY INTERNET 26485662610000000029DEFT PAYMENTS	0.00	0.00	101.88	11,688.18
03/10/2022	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	12,988.18
03/10/2022	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	14,288.18
07/10/2022	GEORGE ZANOLI sale of grz paymen	0.00	11,500.00	0.00	25,788.18
13/10/2022	INTERNET WITHDRAWAL TO 1920033342540	0.00	0.00	15,000.00	10,788.18
13/10/2022	TFR WDL BPAY INTERNET 27371544110000000012DEFT PAYMENTS	0.00	0.00	52.73	10,735.45
26/10/2022	SuperChoice P L PC201022-198004844	0.00	661.50	0.00	11,396.95
26/10/2022	SuperChoice P L PC201022-198004848	0.00	2,180.79	0.00	13,577.74
31/10/2022	BONUS INTEREST	0.00	24.50	0.00	13,602.24
31/10/2022	CREDIT INTEREST	0.00	12.50	0.00	13,614.74
01/11/2022	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	14,914.74
01/11/2022	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	16,214.74
07/11/2022	GEORGE ZANOLI sale of grz paymen	0.00	11,500.00	0.00	27,714.74
30/11/2022	BONUS INTEREST	0.00	53.26	0.00	27,768.00

Date	Description	Quantity	Debits	Credits	Balance
30/11/2022	CREDIT INTEREST	0.00	26.73	0.00	27,794.73
01/12/2022	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	29,094.73
01/12/2022	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	30,394.73
07/12/2022	GEORGE ZANOLI sale of grz paymen	0.00	11,500.00	0.00	41,894.73
15/12/2022	SuperChoice P L PC091222-192305887	0.00	716.62	0.00	42,611.35
15/12/2022	SuperChoice P L PC091222-192305889	0.00	2,423.10	0.00	45,034.45
16/12/2022	INTERNET WITHDRAWAL higher interest	0.00	0.00	30,000.00	15,034.45
16/12/2022	INTERNET WITHDRAWAL TO 065-124 010438071	0.00	0.00	2,295.00	12,739.45
16/12/2022	TFR WDL BPAY INTERNET 26485662610000000029DEFT PAYMENTS	0.00	0.00	50.31	12,689.14
16/12/2022	TFR WDL BPAY INTERNET 688102691535560 TAX OFFICE PAYMENTS	0.00	0.00	273.05	12,416.09
20/12/2022	TFR WDL BPAY INTERNET 4420112066 SA WATER	0.00	0.00	155.90	12,260.19
20/12/2022	TFR WDL BPAY INTERNET 4420112138 SA WATER	0.00	0.00	155.03	12,105.16
31/12/2022	CREDIT INTEREST	0.00	28.01	0.00	12,133.17
03/01/2023	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	13,433.17
03/01/2023	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	14,733.17
09/01/2023	GEORGE ZANOLI sale of grz paymen	0.00	11,500.00	0.00	26,233.17
12/01/2023	TFR WDL BPAY INTERNET 27371544110000000012DEFT PAYMENTS	0.00	0.00	52.73	26,180.44

Date	Description	Quantity	Debits	Credits	Balance
12/01/2023	TFR WDL BPAY INTERNET 688102691535560 TAX OFFICE PAYMENTS	0.00	0.00	1,563.00	24,617.44
19/01/2023	SuperChoice P L PC130123-196120344	0.00	363.83	0.00	24,981.27
19/01/2023	SuperChoice P L PC130123-196120346	0.00	1,211.55	0.00	26,192.82
27/01/2023	INTERNET WITHDRAWAL FIRE EQUIPMENT SERVICE	0.00	0.00	44.00	26,148.82
31/01/2023	BONUS INTEREST	0.00	51.10	0.00	26,199.92
31/01/2023	CREDIT INTEREST	0.00	26.03	0.00	26,225.95
01/02/2023	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	27,525.95
01/02/2023	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	28,825.95
07/02/2023	GEORGE ZANOLI sale of grz paymen	0.00	11,500.00	0.00	40,325.95
28/02/2023	BONUS INTEREST	0.00	79.17	0.00	40,405.12
28/02/2023	CREDIT INTEREST	0.00	39.21	0.00	40,444.33
01/03/2023	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	41,744.33
01/03/2023	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	43,044.33
07/03/2023	GEORGE ZANOLI sale of grz paymen	0.00	11,500.00	0.00	54,544.33
10/03/2023	INTERNET WITHDRAWAL TO 1920033342540	0.00	0.00	32,445.23	22,099.10
10/03/2023	TFR WDL BPAY INTERNET 26485662610000000029DEFT PAYMENTS	0.00	0.00	50.31	22,048.79
15/03/2023	TFR WDL BPAY INTERNET 2291627548962 ASIC	0.00	0.00	59.00	21,989.79
16/03/2023	SuperChoice P L PC100323-154853814	0.00	147.00	0.00	22,136.79

Date	Description	Quantity	Debits	Credits	Balance
16/03/2023	SuperChoice P L PC100323-154853816	0.00	484.62	0.00	22,621.41
22/03/2023	TFR WDL BPAY INTERNET 2291627548962 ASIC	0.00	0.00	290.00	22,331.41
27/03/2023	TFR WDL BPAY INTERNET 4420112066 SA WATER	0.00	0.00	152.33	22,179.08
27/03/2023	TFR WDL BPAY INTERNET 4420112138 SA WATER	0.00	0.00	151.38	22,027.70
31/03/2023	CREDIT INTEREST	0.00	35.94	0.00	22,063.64
31/03/2023	TFR WDL BPAY INTERNET 688102691535560 TAX OFFICE PAYMENTS	0.00	0.00	1,563.00	20,500.64
03/04/2023	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	21,800.64
03/04/2023	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	23,100.64
11/04/2023	GEORGE ZANOLI sale of grz paymen	0.00	11,500.00	0.00	34,600.64
11/04/2023	TFR WDL BPAY INTERNET 27371544110000000012DEFT PAYMENTS	0.00	0.00	52.73	34,547.91
28/04/2023	ATO ATO005000017699723	0.00	427.50	0.00	34,975.41
29/04/2023	BONUS INTEREST	0.00	72.94	0.00	35,048.35
29/04/2023	CREDIT INTEREST	0.00	40.24	0.00	35,088.59
01/05/2023	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	36,388.59
01/05/2023	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	37,688.59
08/05/2023	GEORGE ZANOLI sale of grz paymen	0.00	11,500.00	0.00	49,188.59
11/05/2023	ATO ATO004000017614955	0.00	500.00	0.00	49,688.59
11/05/2023	SuperChoice P L PC050523-194365634	0.00	746.03	0.00	50,434.62

Date	Description	Quantity	Debits	Credits	Balance
11/05/2023	SuperChoice P L PC050523-194365636	0.00	2,180.79	0.00	52,615.41
24/05/2023	INTERNET WITHDRAWAL from bills account	0.00	0.00	40,000.00	12,615.41
24/05/2023	TFR WDL BPAY INTERNET 2291628569397 ASIC	0.00	0.00	377.00	12,238.41
31/05/2023	CREDIT INTEREST	0.00	57.30	0.00	12,295.71
01/06/2023	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	13,595.71
01/06/2023	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	14,895.71
06/06/2023	TFR WDL BPAY INTERNET 2291510976395 ASIC	0.00	0.00	290.00	14,605.71
07/06/2023	GEORGE ZANOLI sale of grz paymen	0.00	11,500.00	0.00	26,105.71
07/06/2023	SuperChoice P L PC010623-190407548	0.00	588.00	0.00	26,693.71
07/06/2023	SuperChoice P L PC010623-190407549	0.00	969.24	0.00	27,662.95
08/06/2023	INTERNET WITHDRAWAL TO 1920033342540	0.00	0.00	20,000.00	7,662.95
08/06/2023	TFR WDL BPAY INTERNET 4420112066 SA WATER	0.00	0.00	158.72	7,504.23
08/06/2023	TFR WDL BPAY INTERNET 4420112138 SA WATER	0.00	0.00	153.20	7,351.03
13/06/2023	TFR WDL BPAY INTERNET 26485662610000000029DEFT PAYMENTS	0.00	0.00	58.36	7,292.67
14/06/2023	INTERNET WITHDRAWAL appraisal fee for dougla	0.00	0.00	330.00	6,962.67
30/06/2023	CREDIT INTEREST	0.00	14.14	0.00	6,976.81
30/06/2023	Closing Balance	0.00	0.00	0.00	6,976.81

Date	Description	Quantity	Debits	Credits	Balance
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / Bank SA Business Access Saver</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/07/2022	CREDIT INTEREST	0.00	0.00	51.45	51.45
30/07/2022	CREDIT INTEREST	0.00	51.45	0.00	0.00
31/08/2022	CREDIT INTEREST	0.00	0.00	135.80	135.80
31/08/2022	CREDIT INTEREST	0.00	135.80	0.00	0.00
30/09/2022	CREDIT INTEREST	0.00	0.00	204.91	204.91
30/09/2022	CREDIT INTEREST	0.00	204.91	0.00	0.00
31/10/2022	CREDIT INTEREST	0.00	0.00	289.10	289.10
31/10/2022	CREDIT INTEREST	0.00	289.10	0.00	0.00
30/11/2022	CREDIT INTEREST	0.00	0.00	324.72	324.72
30/11/2022	CREDIT INTEREST	0.00	324.72	0.00	0.00
31/12/2022	CREDIT INTEREST	0.00	0.00	376.63	376.63
31/12/2022	CREDIT INTEREST	0.00	376.63	0.00	0.00
31/01/2023	CREDIT INTEREST	0.00	0.00	407.06	407.06
31/01/2023	CREDIT INTEREST	0.00	407.06	0.00	0.00
28/02/2023	CREDIT INTEREST	0.00	0.00	377.17	377.17
28/02/2023	CREDIT INTEREST	0.00	377.17	0.00	0.00
31/03/2023	CREDIT INTEREST	0.00	0.00	486.23	486.23
31/03/2023	CREDIT INTEREST	0.00	486.23	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
29/04/2023	CREDIT INTEREST	0.00	0.00	499.85	499.85
29/04/2023	CREDIT INTEREST	0.00	499.85	0.00	0.00
31/05/2023	CREDIT INTEREST	0.00	0.00	554.51	554.51
31/05/2023	CREDIT INTEREST	0.00	554.51	0.00	0.00
30/06/2023	CREDIT INTEREST	0.00	0.00	619.49	619.49
30/06/2023	CREDIT INTEREST	0.00	619.49	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / Bank SA Incentive Saver</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/07/2022	CREDIT INTEREST	0.00	0.00	8.17	8.17
30/07/2022	CREDIT INTEREST	0.00	8.17	0.00	0.00
31/08/2022	CREDIT INTEREST	0.00	0.00	17.61	17.61
31/08/2022	CREDIT INTEREST	0.00	17.61	0.00	0.00
30/09/2022	CREDIT INTEREST	0.00	0.00	19.46	19.46
30/09/2022	CREDIT INTEREST	0.00	19.46	0.00	0.00
31/10/2022	BONUS INTEREST	0.00	0.00	24.50	24.50
31/10/2022	BONUS INTEREST	0.00	24.50	0.00	0.00
31/10/2022	CREDIT INTEREST	0.00	0.00	12.50	12.50
31/10/2022	CREDIT INTEREST	0.00	12.50	0.00	0.00
30/11/2022	BONUS INTEREST	0.00	0.00	53.26	53.26



Date	Description	Quantity	Debits	Credits	Balance
30/11/2022	BONUS INTEREST	0.00	53.26	0.00	0.00
30/11/2022	CREDIT INTEREST	0.00	0.00	26.73	26.73
30/11/2022	CREDIT INTEREST	0.00	26.73	0.00	0.00
31/12/2022	CREDIT INTEREST	0.00	0.00	28.01	28.01
31/12/2022	CREDIT INTEREST	0.00	28.01	0.00	0.00
31/01/2023	BONUS INTEREST	0.00	0.00	51.10	51.10
31/01/2023	BONUS INTEREST	0.00	51.10	0.00	0.00
31/01/2023	CREDIT INTEREST	0.00	0.00	26.03	26.03
31/01/2023	CREDIT INTEREST	0.00	26.03	0.00	0.00
28/02/2023	BONUS INTEREST	0.00	0.00	79.17	79.17
28/02/2023	BONUS INTEREST	0.00	79.17	0.00	0.00
28/02/2023	CREDIT INTEREST	0.00	0.00	39.21	39.21
28/02/2023	CREDIT INTEREST	0.00	39.21	0.00	0.00
31/03/2023	CREDIT INTEREST	0.00	0.00	35.94	35.94
31/03/2023	CREDIT INTEREST	0.00	35.94	0.00	0.00
29/04/2023	BONUS INTEREST	0.00	0.00	72.94	72.94
29/04/2023	BONUS INTEREST	0.00	72.94	0.00	0.00
29/04/2023	CREDIT INTEREST	0.00	0.00	40.24	40.24
29/04/2023	CREDIT INTEREST	0.00	40.24	0.00	0.00
31/05/2023	CREDIT INTEREST	0.00	0.00	57.30	57.30

Date	Description	Quantity	Debits	Credits	Balance
31/05/2023	CREDIT INTEREST	0.00	57.30	0.00	0.00
30/06/2023	CREDIT INTEREST	0.00	0.00	14.14	14.14
30/06/2023	CREDIT INTEREST	0.00	14.14	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Other Rental Related Income / Direct Property / 1/41 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
25/07/2022	ZC ROOFING PTY OUTGO 1 41 douglas	0.00	0.00	3,001.51	3,001.51
25/07/2022	ZC ROOFING PTY OUTGO 1 41 douglas	0.00	3,001.51	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Other Rental Related Income / Direct Property / 1/43 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/07/2022	OSKO DEPOSIT outgoings douglas dve BERMAD AUSTRALIA	0.00	0.00	3,000.24	3,000.24
21/07/2022	OSKO DEPOSIT outgoings douglas dve BERMAD AUSTRALIA	0.00	3,000.24	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Rent / Direct Property / 1/41 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Rental Income/Disbursements Received	0.00	0.00	1,300.00	1,300.00
01/07/2022	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	0.00
01/08/2022	Rental Income/Disbursements Received	0.00	0.00	1,300.00	1,300.00

Date	Description	Quantity	Debits	Credits	Balance
01/08/2022	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	0.00
01/09/2022	Rental Income/Disbursements Received	0.00	0.00	1,300.00	1,300.00
01/09/2022	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	0.00
03/10/2022	Rental Income/Disbursements Received	0.00	0.00	1,300.00	1,300.00
03/10/2022	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	0.00
01/11/2022	Rental Income/Disbursements Received	0.00	0.00	1,300.00	1,300.00
01/11/2022	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	0.00
01/12/2022	Rental Income/Disbursements Received	0.00	0.00	1,300.00	1,300.00
01/12/2022	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	0.00
03/01/2023	Rental Income/Disbursements Received	0.00	0.00	1,300.00	1,300.00
03/01/2023	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	0.00
01/02/2023	Rental Income/Disbursements Received	0.00	0.00	1,300.00	1,300.00
01/02/2023	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	0.00
01/03/2023	Rental Income/Disbursements Received	0.00	0.00	1,300.00	1,300.00
01/03/2023	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	0.00
03/04/2023	Rental Income/Disbursements Received	0.00	0.00	1,300.00	1,300.00
03/04/2023	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	0.00
01/05/2023	Rental Income/Disbursements Received	0.00	0.00	1,300.00	1,300.00
01/05/2023	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	0.00
01/06/2023	Rental Income/Disbursements Received	0.00	0.00	1,300.00	1,300.00

Date	Description	Quantity	Debits	Credits	Balance
01/06/2023	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Rent / Direct Property / 1/43 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	1,300.00
01/07/2022	Rental Income/Disbursements Received	0.00	0.00	1,300.00	0.00
01/08/2022	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	1,300.00
01/08/2022	Rental Income/Disbursements Received	0.00	0.00	1,300.00	0.00
01/09/2022	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	1,300.00
01/09/2022	Rental Income/Disbursements Received	0.00	0.00	1,300.00	0.00
03/10/2022	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	1,300.00
03/10/2022	Rental Income/Disbursements Received	0.00	0.00	1,300.00	0.00
01/11/2022	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	1,300.00
01/11/2022	Rental Income/Disbursements Received	0.00	0.00	1,300.00	0.00
01/12/2022	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	1,300.00
01/12/2022	Rental Income/Disbursements Received	0.00	0.00	1,300.00	0.00
03/01/2023	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	1,300.00
03/01/2023	Rental Income/Disbursements Received	0.00	0.00	1,300.00	0.00
01/02/2023	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	1,300.00
01/02/2023	Rental Income/Disbursements Received	0.00	0.00	1,300.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/03/2023	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	1,300.00
01/03/2023	Rental Income/Disbursements Received	0.00	0.00	1,300.00	0.00
03/04/2023	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	1,300.00
03/04/2023	Rental Income/Disbursements Received	0.00	0.00	1,300.00	0.00
01/05/2023	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	1,300.00
01/05/2023	Rental Income/Disbursements Received	0.00	0.00	1,300.00	0.00
01/06/2023	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	1,300.00
01/06/2023	Rental Income/Disbursements Received	0.00	0.00	1,300.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Member Income Receivable / Contributions / Mr George Zanoli</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
14/07/2022	Contribution Received	0.00	0.00	2,330.78	2,330.78
14/07/2022	Employer Contribution: ZC Roofing Pty Ltd	0.00	2,330.78	0.00	0.00
07/09/2022	Contribution Received	0.00	0.00	5,750.00	5,750.00
07/09/2022	GEORGE ZANOLI sale of grz paymen	0.00	5,750.00	0.00	0.00
09/09/2022	Contribution Received	0.00	0.00	726.93	726.93
09/09/2022	Employer Contribution: ZC Roofing Pty Ltd	0.00	726.93	0.00	0.00
07/10/2022	Contribution Received	0.00	0.00	5,750.00	5,750.00
07/10/2022	GEORGE ZANOLI sale of grz paymen	0.00	5,750.00	0.00	0.00
26/10/2022	Contribution Received	0.00	0.00	2,180.79	2,180.79

Date	Description	Quantity	Debits	Credits	Balance
26/10/2022	Employer Contribution: ZC Roofing Pty Ltd	0.00	2,180.79	0.00	0.00
07/11/2022	Contribution Received	0.00	0.00	5,750.00	5,750.00
07/11/2022	GEORGE ZANOLI sale of grz paymen	0.00	5,750.00	0.00	0.00
07/12/2022	Contribution Received	0.00	0.00	5,750.00	5,750.00
07/12/2022	GEORGE ZANOLI sale of grz paymen	0.00	5,750.00	0.00	0.00
15/12/2022	Contribution Received	0.00	0.00	2,423.10	2,423.10
15/12/2022	Employer Contribution: ZC Roofing Pty Ltd	0.00	2,423.10	0.00	0.00
09/01/2023	Contribution Received	0.00	0.00	5,750.00	5,750.00
09/01/2023	GEORGE ZANOLI sale of grz paymen	0.00	5,750.00	0.00	0.00
19/01/2023	Contribution Received	0.00	0.00	1,211.55	1,211.55
19/01/2023	Employer Contribution: ZC Roofing Pty Ltd	0.00	1,211.55	0.00	0.00
07/02/2023	Contribution Received	0.00	0.00	5,750.00	5,750.00
07/02/2023	GEORGE ZANOLI sale of grz paymen	0.00	5,750.00	0.00	0.00
07/03/2023	Contribution Received	0.00	0.00	5,750.00	5,750.00
07/03/2023	GEORGE ZANOLI sale of grz paymen	0.00	5,750.00	0.00	0.00
16/03/2023	Contribution Received	0.00	0.00	484.62	484.62
16/03/2023	Employer Contribution: ZC Roofing Pty Ltd	0.00	484.62	0.00	0.00
11/04/2023	Contribution Received	0.00	0.00	5,750.00	5,750.00
11/04/2023	GEORGE ZANOLI sale of grz paymen	0.00	5,750.00	0.00	0.00
08/05/2023	Contribution Received	0.00	0.00	5,750.00	5,750.00

Date	Description	Quantity	Debits	Credits	Balance
08/05/2023	GEORGE ZANOLI sale of grz paymen	0.00	5,750.00	0.00	0.00
11/05/2023	Contribution Received	0.00	0.00	2,180.79	2,180.79
11/05/2023	Employer Contribution: ZC Roofing Pty Ltd	0.00	2,180.79	0.00	0.00
07/06/2023	Contribution Received	0.00	0.00	969.24	969.24
07/06/2023	Contribution Received	0.00	0.00	5,750.00	6,719.24
07/06/2023	Employer Contribution: ZC Roofing Pty Ltd	0.00	969.24	0.00	5,750.00
07/06/2023	GEORGE ZANOLI sale of grz paymen	0.00	5,750.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Member Income Receivable / Contributions / Mrs Julie Zanoli</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
14/07/2022	Contribution Received	0.00	0.00	707.00	707.00
14/07/2022	Employer Contribution: ZC Roofing Pty Ltd	0.00	707.00	0.00	0.00
07/09/2022	Contribution Received	0.00	0.00	5,750.00	5,750.00
07/09/2022	GEORGE ZANOLI sale of grz paymen	0.00	5,750.00	0.00	0.00
09/09/2022	Contribution Received	0.00	0.00	220.50	220.50
09/09/2022	Employer Contribution: ZC Roofing Pty Ltd	0.00	220.50	0.00	0.00
07/10/2022	Contribution Received	0.00	0.00	5,750.00	5,750.00
07/10/2022	GEORGE ZANOLI sale of grz paymen	0.00	5,750.00	0.00	0.00
26/10/2022	Contribution Received	0.00	0.00	661.50	661.50
26/10/2022	Employer Contribution: ZC Roofing Pty Ltd	0.00	661.50	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
07/11/2022	Contribution Received	0.00	0.00	5,750.00	5,750.00
07/11/2022	GEORGE ZANOLI sale of grz paymen	0.00	5,750.00	0.00	0.00
07/12/2022	Contribution Received	0.00	0.00	5,750.00	5,750.00
07/12/2022	GEORGE ZANOLI sale of grz paymen	0.00	5,750.00	0.00	0.00
15/12/2022	Contribution Received	0.00	0.00	716.62	716.62
15/12/2022	Employer Contribution: ZC Roofing Pty Ltd	0.00	716.62	0.00	0.00
09/01/2023	Contribution Received	0.00	0.00	5,750.00	5,750.00
09/01/2023	GEORGE ZANOLI sale of grz paymen	0.00	5,750.00	0.00	0.00
19/01/2023	Contribution Received	0.00	0.00	363.83	363.83
19/01/2023	Employer Contribution: ZC Roofing Pty Ltd	0.00	363.83	0.00	0.00
07/02/2023	Contribution Received	0.00	0.00	5,750.00	5,750.00
07/02/2023	GEORGE ZANOLI sale of grz paymen	0.00	5,750.00	0.00	0.00
07/03/2023	Contribution Received	0.00	0.00	5,750.00	5,750.00
07/03/2023	GEORGE ZANOLI sale of grz paymen	0.00	5,750.00	0.00	0.00
16/03/2023	Contribution Received	0.00	0.00	147.00	147.00
16/03/2023	Employer Contribution: ZC Roofing Pty Ltd	0.00	147.00	0.00	0.00
11/04/2023	Contribution Received	0.00	0.00	5,750.00	5,750.00
11/04/2023	GEORGE ZANOLI sale of grz paymen	0.00	5,750.00	0.00	0.00
28/04/2023	ATO ATO005000017699723	0.00	427.50	0.00	427.50
28/04/2023	Contribution Received	0.00	0.00	427.50	0.00



Date	Description	Quantity	Debits	Credits	Balance
08/05/2023	Contribution Received	0.00	0.00	5,750.00	5,750.00
08/05/2023	GEORGE ZANOLI sale of grz paymen	0.00	5,750.00	0.00	0.00
11/05/2023	ATO ATO004000017614955	0.00	500.00	0.00	500.00
11/05/2023	Contribution Received	0.00	0.00	500.00	0.00
11/05/2023	Contribution Received	0.00	0.00	746.03	746.03
11/05/2023	Employer Contribution: ZC Roofing Pty Ltd	0.00	746.03	0.00	0.00
07/06/2023	Contribution Received	0.00	0.00	588.00	588.00
07/06/2023	Contribution Received	0.00	0.00	5,750.00	6,338.00
07/06/2023	Employer Contribution: ZC Roofing Pty Ltd	0.00	588.00	0.00	5,750.00
07/06/2023	GEORGE ZANOLI sale of grz paymen	0.00	5,750.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Accountancy Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/12/2022	INTERNET WITHDRAWAL TO 065-124 010438071	0.00	0.00	1,965.00	1,965.00
16/12/2022	INTERNET WITHDRAWAL TO 065-124 010438071	0.00	1,965.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / ASIC Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/03/2023	TFR WDL BPAY INTERNET 2291627548962 ASIC	0.00	0.00	59.00	59.00

Date	Description	Quantity	Debits	Credits	Balance
15/03/2023	TFR WDL BPAY INTERNET 2291627548962 ASIC	0.00	59.00	0.00	0.00
22/03/2023	TFR WDL BPAY INTERNET 2291627548962 ASIC	0.00	0.00	290.00	290.00
22/03/2023	TFR WDL BPAY INTERNET 2291627548962 ASIC	0.00	290.00	0.00	0.00
24/05/2023	TFR WDL BPAY INTERNET 2291628569397 ASIC	0.00	0.00	290.00	290.00
24/05/2023	TFR WDL BPAY INTERNET 2291628569397 ASIC	0.00	290.00	0.00	0.00
06/06/2023	TFR WDL BPAY INTERNET 2291510976395 ASIC	0.00	0.00	290.00	290.00
06/06/2023	TFR WDL BPAY INTERNET 2291510976395 ASIC	0.00	290.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Auditor Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/12/2022	INTERNET WITHDRAWAL TO 065-124 010438071	0.00	0.00	330.00	330.00
16/12/2022	INTERNET WITHDRAWAL TO 065-124 010438071	0.00	330.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Fine</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	TFR WDL BPAY INTERNET 2291628569397 ASIC	0.00	0.00	87.00	87.00

Date	Description	Quantity	Debits	Credits	Balance
24/05/2023	TFR WDL BPAY INTERNET 2291628569397 ASIC	0.00	87.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Property Expenses / Council Rates / Direct Property / 1/41 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
10/08/2022	TFR WDL BPAY INTERNET 649019 CITY OF SALISBURY	0.00	0.00	1,210.95	1,210.95
10/08/2022	TFR WDL BPAY INTERNET 649019 CITY OF SALISBURY	0.00	1,210.95	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Property Expenses / Council Rates / Direct Property / 1/43 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
10/08/2022	TFR WDL BPAY INTERNET 633476 CITY OF SALISBURY	0.00	0.00	1,210.95	1,210.95
10/08/2022	TFR WDL BPAY INTERNET 633476 CITY OF SALISBURY	0.00	1,210.95	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Property Expenses / Emergency Services Levy / Direct Property / 1/41 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/08/2022	TFR WDL BPAY INTERNET 5068032415 REVSA - ESL	0.00	0.00	307.90	307.90
12/08/2022	TFR WDL BPAY INTERNET 5068032415 REVSA - ESL	0.00	307.90	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Other Creditors and Accruals / Property Expenses / Emergency Services Levy / Direct Property / 1/43 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/08/2022	TFR WDL BPAY INTERNET 5068032415 REVSA - ESL	0.00	0.00	307.90	307.90
12/08/2022	TFR WDL BPAY INTERNET 5068032415 REVSA - ESL	0.00	307.90	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Property Expenses / Insurance Premium / Direct Property / 1/41 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/09/2022	INTERNET WITHDRAWAL 163U228575BPK ZANOLI	0.00	0.00	673.87	673.87
27/09/2022	INTERNET WITHDRAWAL 163U228575BPK ZANOLI	0.00	673.87	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Property Expenses / Insurance Premium / Direct Property / 1/43 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/09/2022	INTERNET WITHDRAWAL 163U228575BPK ZANOLI	0.00	0.00	673.87	673.87
27/09/2022	INTERNET WITHDRAWAL 163U228575BPK ZANOLI	0.00	673.87	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Property Expenses / Repairs Maintenance / Direct Property / 1/41 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
27/01/2023	INTERNET WITHDRAWAL FIRE EQUIPMENT SERVICE	0.00	0.00	44.00	44.00
27/01/2023	INTERNET WITHDRAWAL FIRE EQUIPMENT SERVICE	0.00	44.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Property Expenses / Strata Levy Fee / Direct Property / 1/41 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/07/2022	TFR WDL BPAY INTERNET 27371544110000000012DEFT PAYMENTS	0.00	0.00	52.73	52.73
15/07/2022	TFR WDL BPAY INTERNET 27371544110000000012DEFT PAYMENTS	0.00	52.73	0.00	0.00
13/10/2022	TFR WDL BPAY INTERNET 27371544110000000012DEFT PAYMENTS	0.00	0.00	52.73	52.73
13/10/2022	TFR WDL BPAY INTERNET 27371544110000000012DEFT PAYMENTS	0.00	52.73	0.00	0.00
12/01/2023	TFR WDL BPAY INTERNET 27371544110000000012DEFT PAYMENTS	0.00	0.00	52.73	52.73
12/01/2023	TFR WDL BPAY INTERNET 27371544110000000012DEFT PAYMENTS	0.00	52.73	0.00	0.00
11/04/2023	TFR WDL BPAY INTERNET 27371544110000000012DEFT PAYMENTS	0.00	0.00	52.73	52.73
11/04/2023	TFR WDL BPAY INTERNET 27371544110000000012DEFT PAYMENTS	0.00	52.73	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Property Expenses / Strata Levy Fee / Direct Property / 1/43 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/09/2022	TFR WDL BPAY INTERNET 26485662610000000029DEFT PAYMENTS	0.00	0.00	101.88	101.88
30/09/2022	TFR WDL BPAY INTERNET 26485662610000000029DEFT PAYMENTS	0.00	101.88	0.00	0.00
16/12/2022	TFR WDL BPAY INTERNET 26485662610000000029DEFT PAYMENTS	0.00	0.00	50.31	50.31
16/12/2022	TFR WDL BPAY INTERNET 26485662610000000029DEFT PAYMENTS	0.00	50.31	0.00	0.00
10/03/2023	TFR WDL BPAY INTERNET 26485662610000000029DEFT PAYMENTS	0.00	0.00	50.31	50.31
10/03/2023	TFR WDL BPAY INTERNET 26485662610000000029DEFT PAYMENTS	0.00	50.31	0.00	0.00
13/06/2023	TFR WDL BPAY INTERNET 26485662610000000029DEFT PAYMENTS	0.00	0.00	58.36	58.36
13/06/2023	TFR WDL BPAY INTERNET 26485662610000000029DEFT PAYMENTS	0.00	58.36	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Property Expenses / Sundry Expenses / Direct Property / 1/41 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
14/06/2023	INTERNET WITHDRAWAL appraisal fee for dougla	0.00	0.00	165.00	165.00
14/06/2023	INTERNET WITHDRAWAL appraisal fee for dougla	0.00	165.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Property Expenses / Sundry Expenses / Direct Property / 1/43 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
14/06/2023	INTERNET WITHDRAWAL appraisal fee for dougla	0.00	0.00	165.00	165.00
14/06/2023	INTERNET WITHDRAWAL appraisal fee for dougla	0.00	165.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Property Expenses / Water Rates / Direct Property / 1/41 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	TFR WDL BPAY INTERNET 4420112066 SA WATER	0.00	0.00	151.54	151.54
01/07/2022	TFR WDL BPAY INTERNET 4420112066 SA WATER	0.00	151.54	0.00	0.00
15/09/2022	TFR WDL BPAY INTERNET 4420112066 SA WATER	0.00	0.00	154.03	154.03
15/09/2022	TFR WDL BPAY INTERNET 4420112066 SA WATER	0.00	154.03	0.00	0.00
20/12/2022	TFR WDL BPAY INTERNET 4420112066 SA WATER	0.00	0.00	155.90	155.90
20/12/2022	TFR WDL BPAY INTERNET 4420112066 SA WATER	0.00	155.90	0.00	0.00
27/03/2023	TFR WDL BPAY INTERNET 4420112066 SA WATER	0.00	0.00	152.33	152.33
27/03/2023	TFR WDL BPAY INTERNET 4420112066 SA WATER	0.00	152.33	0.00	0.00
08/06/2023	TFR WDL BPAY INTERNET 4420112066 SA WATER	0.00	0.00	158.72	158.72
08/06/2023	TFR WDL BPAY INTERNET 4420112066 SA WATER	0.00	158.72	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Property Expenses / Water Rates / Direct Property / 1/43 Douglas Drive</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	TFR WDL BPAY INTERNET 4420112138 SA WATER	0.00	0.00	145.64	145.64
01/07/2022	TFR WDL BPAY INTERNET 4420112138 SA WATER	0.00	145.64	0.00	0.00
21/09/2022	TFR WDL BPAY INTERNET 4420112138 SA WATER	0.00	0.00	153.12	153.12
21/09/2022	TFR WDL BPAY INTERNET 4420112138 SA WATER	0.00	153.12	0.00	0.00
20/12/2022	TFR WDL BPAY INTERNET 4420112138 SA WATER	0.00	0.00	155.03	155.03
20/12/2022	TFR WDL BPAY INTERNET 4420112138 SA WATER	0.00	155.03	0.00	0.00
27/03/2023	TFR WDL BPAY INTERNET 4420112138 SA WATER	0.00	0.00	151.38	151.38
27/03/2023	TFR WDL BPAY INTERNET 4420112138 SA WATER	0.00	151.38	0.00	0.00
08/06/2023	TFR WDL BPAY INTERNET 4420112138 SA WATER	0.00	0.00	153.20	153.20
08/06/2023	TFR WDL BPAY INTERNET 4420112138 SA WATER	0.00	153.20	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Income Tax Payable / Income Tax Payable</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Fund Tax Finalisation	0.00	0.00	14.05	14.05
30/06/2023	Closing Balance	0.00	0.00	0.00	14.05
<b>Income Tax Payable / Provision for Income Tax</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	6,214.05
01/07/2022	Fund Tax Finalisation	0.00	6,214.05	0.00	0.00
14/07/2022	Tax Effect Of Income	0.00	0.00	106.05	106.05
14/07/2022	Tax Effect Of Income	0.00	0.00	349.62	455.67
09/09/2022	Tax Effect Of Income	0.00	0.00	33.08	488.75
09/09/2022	Tax Effect Of Income	0.00	0.00	109.04	597.79
26/10/2022	Tax Effect Of Income	0.00	0.00	99.22	697.01
26/10/2022	Tax Effect Of Income	0.00	0.00	327.12	1,024.13
15/12/2022	Tax Effect Of Income	0.00	0.00	107.49	1,131.62
15/12/2022	Tax Effect Of Income	0.00	0.00	363.46	1,495.08
19/01/2023	Tax Effect Of Income	0.00	0.00	54.57	1,549.65
19/01/2023	Tax Effect Of Income	0.00	0.00	181.73	1,731.38
16/03/2023	Tax Effect Of Income	0.00	0.00	22.05	1,753.43
16/03/2023	Tax Effect Of Income	0.00	0.00	72.69	1,826.12
11/05/2023	Tax Effect Of Income	0.00	0.00	111.90	1,938.02
11/05/2023	Tax Effect Of Income	0.00	0.00	327.12	2,265.14
07/06/2023	Tax Effect Of Income	0.00	0.00	88.20	2,353.34

Date	Description	Quantity	Debits	Credits	Balance
07/06/2023	Tax Effect Of Income	0.00	0.00	145.39	2,498.73
30/06/2023	Tax Effect Of Income	0.00	0.00	4,822.17	7,320.90
30/06/2023	Closing Balance	0.00	0.00	0.00	7,320.90
<b>Income Tax Payable / Income Tax Instalments Paid</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	6,200.00
01/07/2022	Fund Tax Finalisation	0.00	0.00	6,200.00	0.00
30/09/2022	TFR WDL BPAY INTERNET 688102691535560 TAX OFFICE PAYMENTS	0.00	1,563.00	0.00	1,563.00
31/12/2022	TFR WDL BPAY INTERNET 688102691535560 TAX OFFICE PAYMENTS	0.00	1,563.00	0.00	3,126.00
31/12/2022	TFR WDL BPAY INTERNET 688102691535560 TAX OFFICE PAYMENTS	0.00	1,563.00	0.00	4,689.00
30/06/2023	Fund Activity Statement	0.00	1,647.00	0.00	6,336.00
30/06/2023	Closing Balance	0.00	0.00	0.00	6,336.00
<b>Other Taxes Payable / Activity Statement Payable/Refundable</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	1,550.00
01/07/2022	PAYG Instalment Jun 2022	0.00	1,550.00	0.00	0.00
29/09/2022	TFR WDL BPAY INTERNET 688102691535560 TAX OFFICE PAYMENTS	0.00	1,563.00	0.00	1,563.00
30/09/2022	TFR WDL BPAY INTERNET 688102691535560 TAX OFFICE PAYMENTS	0.00	0.00	1,563.00	0.00
16/12/2022	Fund Activity Statement	0.00	273.05	0.00	273.05

Date	Description	Quantity	Debits	Credits	Balance
31/12/2022	TFR WDL BPAY INTERNET 688102691535560 TAX OFFICE PAYMENTS	0.00	0.00	1,563.00	1,289.95
31/12/2022	TFR WDL BPAY INTERNET 688102691535560 TAX OFFICE PAYMENTS	0.00	0.00	1,563.00	2,852.95
12/01/2023	TFR WDL BPAY INTERNET 688102691535560 TAX OFFICE PAYMENTS	0.00	1,563.00	0.00	1,289.95
31/03/2023	TFR WDL BPAY INTERNET 688102691535560 TAX OFFICE PAYMENTS	0.00	1,563.00	0.00	273.05
30/06/2023	Fund Activity Statement	0.00	0.00	1,647.00	1,373.95
30/06/2023	Closing Balance	0.00	0.00	0.00	1,373.95
<b>Fund Suspense / Bank SA Business Access Saver</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/07/2022	INTERNET DEPOSIT FROM 1920033340940	0.00	0.00	40,000.00	40,000.00
15/07/2022	INTERNET DEPOSIT FROM 1920033340940	0.00	40,000.00	0.00	0.00
30/07/2022	CREDIT INTEREST	0.00	0.00	51.45	51.45
30/07/2022	CREDIT INTEREST	0.00	51.45	0.00	0.00
31/08/2022	CREDIT INTEREST	0.00	0.00	135.80	135.80
31/08/2022	CREDIT INTEREST	0.00	135.80	0.00	0.00
15/09/2022	INTERNET DEPOSIT FROM 1920033340940	0.00	0.00	25,000.00	25,000.00
15/09/2022	INTERNET DEPOSIT FROM 1920033340940	0.00	25,000.00	0.00	0.00
30/09/2022	CREDIT INTEREST	0.00	0.00	204.91	204.91
30/09/2022	CREDIT INTEREST	0.00	204.91	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
13/10/2022	INTERNET DEPOSIT FROM 1920033340940	0.00	0.00	15,000.00	15,000.00
13/10/2022	INTERNET DEPOSIT FROM 1920033340940	0.00	15,000.00	0.00	0.00
31/10/2022	CREDIT INTEREST	0.00	0.00	289.10	289.10
31/10/2022	CREDIT INTEREST	0.00	289.10	0.00	0.00
30/11/2022	CREDIT INTEREST	0.00	0.00	324.72	324.72
30/11/2022	CREDIT INTEREST	0.00	324.72	0.00	0.00
16/12/2022	INTERNET DEPOSIT higher interest	0.00	0.00	30,000.00	30,000.00
16/12/2022	INTERNET DEPOSIT higher interest	0.00	30,000.00	0.00	0.00
31/12/2022	CREDIT INTEREST	0.00	0.00	376.63	376.63
31/12/2022	CREDIT INTEREST	0.00	376.63	0.00	0.00
31/01/2023	CREDIT INTEREST	0.00	0.00	407.06	407.06
31/01/2023	CREDIT INTEREST	0.00	407.06	0.00	0.00
28/02/2023	CREDIT INTEREST	0.00	0.00	377.17	377.17
28/02/2023	CREDIT INTEREST	0.00	377.17	0.00	0.00
10/03/2023	INTERNET DEPOSIT FROM 1920033340940	0.00	0.00	32,445.23	32,445.23
10/03/2023	INTERNET DEPOSIT FROM 1920033340940	0.00	32,445.23	0.00	0.00
31/03/2023	CREDIT INTEREST	0.00	0.00	486.23	486.23
31/03/2023	CREDIT INTEREST	0.00	486.23	0.00	0.00
29/04/2023	CREDIT INTEREST	0.00	0.00	499.85	499.85
29/04/2023	CREDIT INTEREST	0.00	499.85	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
24/05/2023	INTERNET DEPOSIT from bills account	0.00	0.00	40,000.00	40,000.00
24/05/2023	INTERNET DEPOSIT from bills account	0.00	40,000.00	0.00	0.00
31/05/2023	CREDIT INTEREST	0.00	0.00	554.51	554.51
31/05/2023	CREDIT INTEREST	0.00	554.51	0.00	0.00
08/06/2023	INTERNET DEPOSIT FROM 1920033340940	0.00	0.00	20,000.00	20,000.00
08/06/2023	INTERNET DEPOSIT FROM 1920033340940	0.00	20,000.00	0.00	0.00
30/06/2023	CREDIT INTEREST	0.00	0.00	619.49	619.49
30/06/2023	CREDIT INTEREST	0.00	619.49	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Fund Suspense / Bank SA Incentive Saver</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	BERMAD AUSTRALIA rent sa office	0.00	0.00	1,300.00	1,300.00
01/07/2022	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	0.00
01/07/2022	TFR WDL BPAY INTERNET 001688102691534160 TAX OFFICE PAYMENTS	0.00	0.00	1,550.00	1,550.00
01/07/2022	TFR WDL BPAY INTERNET 001688102691534160 TAX OFFICE PAYMENTS	0.00	1,550.00	0.00	0.00
01/07/2022	TFR WDL BPAY INTERNET 4420112066 SA WATER	0.00	0.00	151.54	151.54
01/07/2022	TFR WDL BPAY INTERNET 4420112066 SA WATER	0.00	151.54	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	TFR WDL BPAY INTERNET 4420112138 SA WATER	0.00	0.00	145.64	145.64
01/07/2022	TFR WDL BPAY INTERNET 4420112138 SA WATER	0.00	145.64	0.00	0.00
01/07/2022	ZC ROOFING PTY rent 1 41 douglas	0.00	0.00	1,300.00	1,300.00
01/07/2022	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	0.00
14/07/2022	SuperChoice P L PC080722-133928389	0.00	0.00	707.00	707.00
14/07/2022	SuperChoice P L PC080722-133928389	0.00	707.00	0.00	0.00
14/07/2022	SuperChoice P L PC080722-133928391	0.00	0.00	2,330.78	2,330.78
14/07/2022	SuperChoice P L PC080722-133928391	0.00	2,330.78	0.00	0.00
15/07/2022	INTERNET WITHDRAWAL TO 1920033342540	0.00	0.00	40,000.00	40,000.00
15/07/2022	INTERNET WITHDRAWAL TO 1920033342540	0.00	40,000.00	0.00	0.00
15/07/2022	TFR WDL BPAY INTERNET 27371544110000000012DEFT PAYMENTS	0.00	0.00	52.73	52.73
15/07/2022	TFR WDL BPAY INTERNET 27371544110000000012DEFT PAYMENTS	0.00	52.73	0.00	0.00
21/07/2022	OSKO DEPOSIT outgoings douglas dve BERMAD AUSTRALIA	0.00	0.00	3,000.24	3,000.24
21/07/2022	OSKO DEPOSIT outgoings douglas dve BERMAD AUSTRALIA	0.00	3,000.24	0.00	0.00
25/07/2022	ZC ROOFING PTY OUTGO 1 41 douglas	0.00	0.00	3,001.51	3,001.51
25/07/2022	ZC ROOFING PTY OUTGO 1 41 douglas	0.00	3,001.51	0.00	0.00
30/07/2022	CREDIT INTEREST	0.00	0.00	8.17	8.17

Date	Description	Quantity	Debits	Credits	Balance
30/07/2022	CREDIT INTEREST	0.00	8.17	0.00	0.00
01/08/2022	BERMAD AUSTRALIA rent sa office	0.00	0.00	1,300.00	1,300.00
01/08/2022	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	0.00
01/08/2022	ZC ROOFING PTY rent 1 41 douglas	0.00	0.00	1,300.00	1,300.00
01/08/2022	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	0.00
10/08/2022	TFR WDL BPAY INTERNET 633476 CITY OF SALISBURY	0.00	0.00	1,210.95	1,210.95
10/08/2022	TFR WDL BPAY INTERNET 633476 CITY OF SALISBURY	0.00	1,210.95	0.00	0.00
10/08/2022	TFR WDL BPAY INTERNET 649019 CITY OF SALISBURY	0.00	0.00	1,210.95	1,210.95
10/08/2022	TFR WDL BPAY INTERNET 649019 CITY OF SALISBURY	0.00	1,210.95	0.00	0.00
12/08/2022	TFR WDL BPAY INTERNET 5068032415 REVSA - ESL	0.00	0.00	307.90	307.90
12/08/2022	TFR WDL BPAY INTERNET 5068032415 REVSA - ESL	0.00	0.00	307.90	615.80
12/08/2022	TFR WDL BPAY INTERNET 5068032415 REVSA - ESL	0.00	615.80	0.00	0.00
31/08/2022	CREDIT INTEREST	0.00	0.00	17.61	17.61
31/08/2022	CREDIT INTEREST	0.00	17.61	0.00	0.00
01/09/2022	BERMAD AUSTRALIA rent sa office	0.00	0.00	1,300.00	1,300.00
01/09/2022	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	0.00
01/09/2022	ZC ROOFING PTY rent 1 41 douglas	0.00	0.00	1,300.00	1,300.00

Date	Description	Quantity	Debits	Credits	Balance
01/09/2022	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	0.00
07/09/2022	GEORGE ZANOLI sale of grz paymen	0.00	0.00	11,500.00	11,500.00
07/09/2022	GEORGE ZANOLI sale of grz paymen	0.00	11,500.00	0.00	0.00
09/09/2022	SuperChoice P L PC050922-177393401	0.00	0.00	220.50	220.50
09/09/2022	SuperChoice P L PC050922-177393401	0.00	220.50	0.00	0.00
09/09/2022	SuperChoice P L PC050922-177393403	0.00	0.00	726.93	726.93
09/09/2022	SuperChoice P L PC050922-177393403	0.00	726.93	0.00	0.00
15/09/2022	INTERNET WITHDRAWAL TO 1920033342540	0.00	0.00	25,000.00	25,000.00
15/09/2022	INTERNET WITHDRAWAL TO 1920033342540	0.00	25,000.00	0.00	0.00
15/09/2022	TFR WDL BPAY INTERNET 4420112066 SA WATER	0.00	0.00	154.03	154.03
15/09/2022	TFR WDL BPAY INTERNET 4420112066 SA WATER	0.00	154.03	0.00	0.00
21/09/2022	TFR WDL BPAY INTERNET 4420112138 SA WATER	0.00	0.00	153.12	153.12
21/09/2022	TFR WDL BPAY INTERNET 4420112138 SA WATER	0.00	153.12	0.00	0.00
27/09/2022	INTERNET WITHDRAWAL 163U228575BPK ZANOLI	0.00	0.00	673.87	673.87
27/09/2022	INTERNET WITHDRAWAL 163U228575BPK ZANOLI	0.00	0.00	673.87	1,347.74
27/09/2022	INTERNET WITHDRAWAL 163U228575BPK ZANOLI	0.00	1,347.74	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
29/09/2022	TFR WDL BPAY INTERNET 688102691535560 TAX OFFICE PAYMENTS	0.00	0.00	1,563.00	1,563.00
29/09/2022	TFR WDL BPAY INTERNET 688102691535560 TAX OFFICE PAYMENTS	0.00	1,563.00	0.00	0.00
30/09/2022	CREDIT INTEREST	0.00	0.00	19.46	19.46
30/09/2022	CREDIT INTEREST	0.00	19.46	0.00	0.00
30/09/2022	TFR WDL BPAY INTERNET 26485662610000000029DEFT PAYMENTS	0.00	0.00	101.88	101.88
30/09/2022	TFR WDL BPAY INTERNET 26485662610000000029DEFT PAYMENTS	0.00	101.88	0.00	0.00
03/10/2022	BERMAD AUSTRALIA rent sa office	0.00	0.00	1,300.00	1,300.00
03/10/2022	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	0.00
03/10/2022	ZC ROOFING PTY rent 1 41 douglas	0.00	0.00	1,300.00	1,300.00
03/10/2022	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	0.00
07/10/2022	GEORGE ZANOLI sale of grz paymen	0.00	0.00	11,500.00	11,500.00
07/10/2022	GEORGE ZANOLI sale of grz paymen	0.00	11,500.00	0.00	0.00
13/10/2022	INTERNET WITHDRAWAL TO 1920033342540	0.00	0.00	15,000.00	15,000.00
13/10/2022	INTERNET WITHDRAWAL TO 1920033342540	0.00	15,000.00	0.00	0.00
13/10/2022	TFR WDL BPAY INTERNET 27371544110000000012DEFT PAYMENTS	0.00	0.00	52.73	52.73
13/10/2022	TFR WDL BPAY INTERNET 27371544110000000012DEFT PAYMENTS	0.00	52.73	0.00	0.00
26/10/2022	SuperChoice P L PC201022-198004844	0.00	0.00	661.50	661.50

Date	Description	Quantity	Debits	Credits	Balance
26/10/2022	SuperChoice P L PC201022-198004844	0.00	661.50	0.00	0.00
26/10/2022	SuperChoice P L PC201022-198004848	0.00	0.00	2,180.79	2,180.79
26/10/2022	SuperChoice P L PC201022-198004848	0.00	2,180.79	0.00	0.00
31/10/2022	BONUS INTEREST	0.00	0.00	24.50	24.50
31/10/2022	BONUS INTEREST	0.00	24.50	0.00	0.00
31/10/2022	CREDIT INTEREST	0.00	0.00	12.50	12.50
31/10/2022	CREDIT INTEREST	0.00	12.50	0.00	0.00
01/11/2022	BERMAD AUSTRALIA rent sa office	0.00	0.00	1,300.00	1,300.00
01/11/2022	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	0.00
01/11/2022	ZC ROOFING PTY rent 1 41 douglas	0.00	0.00	1,300.00	1,300.00
01/11/2022	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	0.00
07/11/2022	GEORGE ZANOLI sale of grz paymen	0.00	0.00	11,500.00	11,500.00
07/11/2022	GEORGE ZANOLI sale of grz paymen	0.00	11,500.00	0.00	0.00
30/11/2022	BONUS INTEREST	0.00	0.00	53.26	53.26
30/11/2022	BONUS INTEREST	0.00	53.26	0.00	0.00
30/11/2022	CREDIT INTEREST	0.00	0.00	26.73	26.73
30/11/2022	CREDIT INTEREST	0.00	26.73	0.00	0.00
01/12/2022	BERMAD AUSTRALIA rent sa office	0.00	0.00	1,300.00	1,300.00
01/12/2022	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	0.00
01/12/2022	ZC ROOFING PTY rent 1 41 douglas	0.00	0.00	1,300.00	1,300.00

Date	Description	Quantity	Debits	Credits	Balance
01/12/2022	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	0.00
07/12/2022	GEORGE ZANOLI sale of grz paymen	0.00	0.00	11,500.00	11,500.00
07/12/2022	GEORGE ZANOLI sale of grz paymen	0.00	11,500.00	0.00	0.00
15/12/2022	SuperChoice P L PC091222-192305887	0.00	0.00	716.62	716.62
15/12/2022	SuperChoice P L PC091222-192305887	0.00	716.62	0.00	0.00
15/12/2022	SuperChoice P L PC091222-192305889	0.00	0.00	2,423.10	2,423.10
15/12/2022	SuperChoice P L PC091222-192305889	0.00	2,423.10	0.00	0.00
16/12/2022	INTERNET WITHDRAWAL higher interest	0.00	0.00	30,000.00	30,000.00
16/12/2022	INTERNET WITHDRAWAL higher interest	0.00	30,000.00	0.00	0.00
16/12/2022	INTERNET WITHDRAWAL TO 065-124 010438071	0.00	0.00	330.00	330.00
16/12/2022	INTERNET WITHDRAWAL TO 065-124 010438071	0.00	0.00	1,965.00	2,295.00
16/12/2022	INTERNET WITHDRAWAL TO 065-124 010438071	0.00	2,295.00	0.00	0.00
16/12/2022	TFR WDL BPAY INTERNET 26485662610000000029DEFT PAYMENTS	0.00	0.00	50.31	50.31
16/12/2022	TFR WDL BPAY INTERNET 26485662610000000029DEFT PAYMENTS	0.00	50.31	0.00	0.00
16/12/2022	TFR WDL BPAY INTERNET 688102691535560 TAX OFFICE PAYMENTS	0.00	0.00	273.05	273.05
16/12/2022	TFR WDL BPAY INTERNET 688102691535560 TAX OFFICE PAYMENTS	0.00	273.05	0.00	0.00
20/12/2022	TFR WDL BPAY INTERNET 4420112066 SA WATER	0.00	0.00	155.90	155.90

Date	Description	Quantity	Debits	Credits	Balance
20/12/2022	TFR WDL BPAY INTERNET 4420112066 SA WATER	0.00	155.90	0.00	0.00
20/12/2022	TFR WDL BPAY INTERNET 4420112138 SA WATER	0.00	0.00	155.03	155.03
20/12/2022	TFR WDL BPAY INTERNET 4420112138 SA WATER	0.00	155.03	0.00	0.00
31/12/2022	CREDIT INTEREST	0.00	0.00	28.01	28.01
31/12/2022	CREDIT INTEREST	0.00	28.01	0.00	0.00
03/01/2023	BERMAD AUSTRALIA rent sa office	0.00	0.00	1,300.00	1,300.00
03/01/2023	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	0.00
03/01/2023	ZC ROOFING PTY rent 1 41 douglas	0.00	0.00	1,300.00	1,300.00
03/01/2023	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	0.00
09/01/2023	GEORGE ZANOLI sale of grz paymen	0.00	0.00	11,500.00	11,500.00
09/01/2023	GEORGE ZANOLI sale of grz paymen	0.00	11,500.00	0.00	0.00
12/01/2023	TFR WDL BPAY INTERNET 27371544110000000012DEFT PAYMENTS	0.00	0.00	52.73	52.73
12/01/2023	TFR WDL BPAY INTERNET 27371544110000000012DEFT PAYMENTS	0.00	52.73	0.00	0.00
12/01/2023	TFR WDL BPAY INTERNET 688102691535560 TAX OFFICE PAYMENTS	0.00	0.00	1,563.00	1,563.00
12/01/2023	TFR WDL BPAY INTERNET 688102691535560 TAX OFFICE PAYMENTS	0.00	1,563.00	0.00	0.00
19/01/2023	SuperChoice P L PC130123-196120344	0.00	0.00	363.83	363.83
19/01/2023	SuperChoice P L PC130123-196120344	0.00	363.83	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
19/01/2023	SuperChoice P L PC130123-196120346	0.00	0.00	1,211.55	1,211.55
19/01/2023	SuperChoice P L PC130123-196120346	0.00	1,211.55	0.00	0.00
27/01/2023	INTERNET WITHDRAWAL FIRE EQUIPMENT SERVICE	0.00	0.00	44.00	44.00
27/01/2023	INTERNET WITHDRAWAL FIRE EQUIPMENT SERVICE	0.00	44.00	0.00	0.00
31/01/2023	BONUS INTEREST	0.00	0.00	51.10	51.10
31/01/2023	BONUS INTEREST	0.00	51.10	0.00	0.00
31/01/2023	CREDIT INTEREST	0.00	0.00	26.03	26.03
31/01/2023	CREDIT INTEREST	0.00	26.03	0.00	0.00
01/02/2023	BERMAD AUSTRALIA rent sa office	0.00	0.00	1,300.00	1,300.00
01/02/2023	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	0.00
01/02/2023	ZC ROOFING PTY rent 1 41 douglas	0.00	0.00	1,300.00	1,300.00
01/02/2023	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	0.00
07/02/2023	GEORGE ZANOLI sale of grz paymen	0.00	0.00	11,500.00	11,500.00
07/02/2023	GEORGE ZANOLI sale of grz paymen	0.00	11,500.00	0.00	0.00
28/02/2023	BONUS INTEREST	0.00	0.00	79.17	79.17
28/02/2023	BONUS INTEREST	0.00	79.17	0.00	0.00
28/02/2023	CREDIT INTEREST	0.00	0.00	39.21	39.21
28/02/2023	CREDIT INTEREST	0.00	39.21	0.00	0.00
01/03/2023	BERMAD AUSTRALIA rent sa office	0.00	0.00	1,300.00	1,300.00

Date	Description	Quantity	Debits	Credits	Balance
01/03/2023	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	0.00
01/03/2023	ZC ROOFING PTY rent 1 41 douglas	0.00	0.00	1,300.00	1,300.00
01/03/2023	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	0.00
07/03/2023	GEORGE ZANOLI sale of grz paymen	0.00	0.00	11,500.00	11,500.00
07/03/2023	GEORGE ZANOLI sale of grz paymen	0.00	11,500.00	0.00	0.00
10/03/2023	INTERNET WITHDRAWAL TO 1920033342540	0.00	0.00	32,445.23	32,445.23
10/03/2023	INTERNET WITHDRAWAL TO 1920033342540	0.00	32,445.23	0.00	0.00
10/03/2023	TFR WDL BPAY INTERNET 26485662610000000029DEFT PAYMENTS	0.00	0.00	50.31	50.31
10/03/2023	TFR WDL BPAY INTERNET 26485662610000000029DEFT PAYMENTS	0.00	50.31	0.00	0.00
15/03/2023	TFR WDL BPAY INTERNET 2291627548962 ASIC	0.00	0.00	59.00	59.00
15/03/2023	TFR WDL BPAY INTERNET 2291627548962 ASIC	0.00	59.00	0.00	0.00
16/03/2023	SuperChoice P L PC100323-154853814	0.00	0.00	147.00	147.00
16/03/2023	SuperChoice P L PC100323-154853814	0.00	147.00	0.00	0.00
16/03/2023	SuperChoice P L PC100323-154853816	0.00	0.00	484.62	484.62
16/03/2023	SuperChoice P L PC100323-154853816	0.00	484.62	0.00	0.00
22/03/2023	TFR WDL BPAY INTERNET 2291627548962 ASIC	0.00	0.00	290.00	290.00
22/03/2023	TFR WDL BPAY INTERNET 2291627548962 ASIC	0.00	290.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
27/03/2023	TFR WDL BPAY INTERNET 4420112066 SA WATER	0.00	0.00	152.33	152.33
27/03/2023	TFR WDL BPAY INTERNET 4420112066 SA WATER	0.00	152.33	0.00	0.00
27/03/2023	TFR WDL BPAY INTERNET 4420112138 SA WATER	0.00	0.00	151.38	151.38
27/03/2023	TFR WDL BPAY INTERNET 4420112138 SA WATER	0.00	151.38	0.00	0.00
31/03/2023	CREDIT INTEREST	0.00	0.00	35.94	35.94
31/03/2023	CREDIT INTEREST	0.00	35.94	0.00	0.00
31/03/2023	TFR WDL BPAY INTERNET 688102691535560 TAX OFFICE PAYMENTS	0.00	0.00	1,563.00	1,563.00
31/03/2023	TFR WDL BPAY INTERNET 688102691535560 TAX OFFICE PAYMENTS	0.00	1,563.00	0.00	0.00
03/04/2023	BERMAD AUSTRALIA rent sa office	0.00	0.00	1,300.00	1,300.00
03/04/2023	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	0.00
03/04/2023	ZC ROOFING PTY rent 1 41 douglas	0.00	0.00	1,300.00	1,300.00
03/04/2023	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	0.00
11/04/2023	GEORGE ZANOLI sale of grz paymen	0.00	0.00	11,500.00	11,500.00
11/04/2023	GEORGE ZANOLI sale of grz paymen	0.00	11,500.00	0.00	0.00
11/04/2023	TFR WDL BPAY INTERNET 27371544110000000012DEFT PAYMENTS	0.00	0.00	52.73	52.73
11/04/2023	TFR WDL BPAY INTERNET 27371544110000000012DEFT PAYMENTS	0.00	52.73	0.00	0.00
28/04/2023	ATO ATO005000017699723	0.00	0.00	427.50	427.50

Date	Description	Quantity	Debits	Credits	Balance
28/04/2023	ATO ATO005000017699723	0.00	427.50	0.00	0.00
29/04/2023	BONUS INTEREST	0.00	0.00	72.94	72.94
29/04/2023	BONUS INTEREST	0.00	72.94	0.00	0.00
29/04/2023	CREDIT INTEREST	0.00	0.00	40.24	40.24
29/04/2023	CREDIT INTEREST	0.00	40.24	0.00	0.00
01/05/2023	BERMAD AUSTRALIA rent sa office	0.00	0.00	1,300.00	1,300.00
01/05/2023	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	0.00
01/05/2023	ZC ROOFING PTY rent 1 41 douglas	0.00	0.00	1,300.00	1,300.00
01/05/2023	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	0.00
08/05/2023	GEORGE ZANOLI sale of grz paymen	0.00	0.00	11,500.00	11,500.00
08/05/2023	GEORGE ZANOLI sale of grz paymen	0.00	11,500.00	0.00	0.00
11/05/2023	ATO ATO004000017614955	0.00	0.00	500.00	500.00
11/05/2023	ATO ATO004000017614955	0.00	500.00	0.00	0.00
11/05/2023	SuperChoice P L PC050523-194365634	0.00	0.00	746.03	746.03
11/05/2023	SuperChoice P L PC050523-194365634	0.00	746.03	0.00	0.00
11/05/2023	SuperChoice P L PC050523-194365636	0.00	0.00	2,180.79	2,180.79
11/05/2023	SuperChoice P L PC050523-194365636	0.00	2,180.79	0.00	0.00
24/05/2023	INTERNET WITHDRAWAL from bills account	0.00	0.00	40,000.00	40,000.00
24/05/2023	INTERNET WITHDRAWAL from bills account	0.00	40,000.00	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
24/05/2023	TFR WDL BPAY INTERNET 2291628569397 ASIC	0.00	0.00	87.00	87.00
24/05/2023	TFR WDL BPAY INTERNET 2291628569397 ASIC	0.00	0.00	290.00	377.00
24/05/2023	TFR WDL BPAY INTERNET 2291628569397 ASIC	0.00	377.00	0.00	0.00
31/05/2023	CREDIT INTEREST	0.00	0.00	57.30	57.30
31/05/2023	CREDIT INTEREST	0.00	57.30	0.00	0.00
01/06/2023	BERMAD AUSTRALIA rent sa office	0.00	0.00	1,300.00	1,300.00
01/06/2023	BERMAD AUSTRALIA rent sa office	0.00	1,300.00	0.00	0.00
01/06/2023	ZC ROOFING PTY rent 1 41 douglas	0.00	0.00	1,300.00	1,300.00
01/06/2023	ZC ROOFING PTY rent 1 41 douglas	0.00	1,300.00	0.00	0.00
06/06/2023	TFR WDL BPAY INTERNET 2291510976395 ASIC	0.00	0.00	290.00	290.00
06/06/2023	TFR WDL BPAY INTERNET 2291510976395 ASIC	0.00	290.00	0.00	0.00
07/06/2023	GEORGE ZANOLI sale of grz paymen	0.00	0.00	11,500.00	11,500.00
07/06/2023	GEORGE ZANOLI sale of grz paymen	0.00	11,500.00	0.00	0.00
07/06/2023	SuperChoice P L PC010623-190407548	0.00	0.00	588.00	588.00
07/06/2023	SuperChoice P L PC010623-190407548	0.00	588.00	0.00	0.00
07/06/2023	SuperChoice P L PC010623-190407549	0.00	0.00	969.24	969.24
07/06/2023	SuperChoice P L PC010623-190407549	0.00	969.24	0.00	0.00
08/06/2023	INTERNET WITHDRAWAL TO 1920033342540	0.00	0.00	20,000.00	20,000.00

Date	Description	Quantity	Debits	Credits	Balance
08/06/2023	INTERNET WITHDRAWAL TO 1920033342540	0.00	20,000.00	0.00	0.00
08/06/2023	TFR WDL BPAY INTERNET 4420112066 SA WATER	0.00	0.00	158.72	158.72
08/06/2023	TFR WDL BPAY INTERNET 4420112066 SA WATER	0.00	158.72	0.00	0.00
08/06/2023	TFR WDL BPAY INTERNET 4420112138 SA WATER	0.00	0.00	153.20	153.20
08/06/2023	TFR WDL BPAY INTERNET 4420112138 SA WATER	0.00	153.20	0.00	0.00
13/06/2023	TFR WDL BPAY INTERNET 26485662610000000029DEFT PAYMENTS	0.00	0.00	58.36	58.36
13/06/2023	TFR WDL BPAY INTERNET 26485662610000000029DEFT PAYMENTS	0.00	58.36	0.00	0.00
14/06/2023	INTERNET WITHDRAWAL appraisal fee for dougla	0.00	0.00	165.00	165.00
14/06/2023	INTERNET WITHDRAWAL appraisal fee for dougla	0.00	0.00	165.00	330.00
14/06/2023	INTERNET WITHDRAWAL appraisal fee for dougla	0.00	330.00	0.00	0.00
30/06/2023	CREDIT INTEREST	0.00	0.00	14.14	14.14
30/06/2023	CREDIT INTEREST	0.00	14.14	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Member Entitlement Accounts / Mr George Zanoli / Accumulation</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	442,164.30
14/07/2022	Contribution Tax Withheld	0.00	349.62	0.00	441,814.68

Date	Description	Quantity	Debits	Credits	Balance
14/07/2022	Employer Contribution: ZC Roofing Pty Ltd	0.00	0.00	2,330.78	444,145.46
07/09/2022	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	449,895.46
09/09/2022	Contribution Tax Withheld	0.00	109.04	0.00	449,786.42
09/09/2022	Employer Contribution: ZC Roofing Pty Ltd	0.00	0.00	726.93	450,513.35
07/10/2022	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	456,263.35
26/10/2022	Contribution Tax Withheld	0.00	327.12	0.00	455,936.23
26/10/2022	Employer Contribution: ZC Roofing Pty Ltd	0.00	0.00	2,180.79	458,117.02
07/11/2022	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	463,867.02
07/12/2022	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	469,617.02
15/12/2022	Contribution Tax Withheld	0.00	363.46	0.00	469,253.56
15/12/2022	Employer Contribution: ZC Roofing Pty Ltd	0.00	0.00	2,423.10	471,676.66
09/01/2023	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	477,426.66
19/01/2023	Contribution Tax Withheld	0.00	181.73	0.00	477,244.93
19/01/2023	Employer Contribution: ZC Roofing Pty Ltd	0.00	0.00	1,211.55	478,456.48
07/02/2023	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	484,206.48
07/03/2023	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	489,956.48
16/03/2023	Contribution Tax Withheld	0.00	72.69	0.00	489,883.79
16/03/2023	Employer Contribution: ZC Roofing Pty Ltd	0.00	0.00	484.62	490,368.41
11/04/2023	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	496,118.41
08/05/2023	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	501,868.41

Date	Description	Quantity	Debits	Credits	Balance
11/05/2023	Contribution Tax Withheld	0.00	327.12	0.00	501,541.29
11/05/2023	Employer Contribution: ZC Roofing Pty Ltd	0.00	0.00	2,180.79	503,722.08
07/06/2023	Contribution Tax Withheld	0.00	145.39	0.00	503,576.69
07/06/2023	Employer Contribution: ZC Roofing Pty Ltd	0.00	0.00	969.24	504,545.93
07/06/2023	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	510,295.93
30/06/2023	Income Taxes Allocated	0.00	2,911.80	0.00	507,384.13
30/06/2023	Investment Profit or Loss	0.00	0.00	29,323.66	536,707.79
30/06/2023	Closing Balance	0.00	0.00	0.00	536,707.79
<b>Member Entitlement Accounts / Mrs Julie Zanoli / Accumulation</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	283,272.94
14/07/2022	Contribution Tax Withheld	0.00	106.05	0.00	283,166.89
14/07/2022	Employer Contribution: ZC Roofing Pty Ltd	0.00	0.00	707.00	283,873.89
07/09/2022	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	289,623.89
09/09/2022	Contribution Tax Withheld	0.00	33.08	0.00	289,590.81
09/09/2022	Employer Contribution: ZC Roofing Pty Ltd	0.00	0.00	220.50	289,811.31
07/10/2022	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	295,561.31
26/10/2022	Contribution Tax Withheld	0.00	99.22	0.00	295,462.09
26/10/2022	Employer Contribution: ZC Roofing Pty Ltd	0.00	0.00	661.50	296,123.59
07/11/2022	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	301,873.59
07/12/2022	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	307,623.59

Date	Description	Quantity	Debits	Credits	Balance
15/12/2022	Contribution Tax Withheld	0.00	107.49	0.00	307,516.10
15/12/2022	Employer Contribution: ZC Roofing Pty Ltd	0.00	0.00	716.62	308,232.72
09/01/2023	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	313,982.72
19/01/2023	Contribution Tax Withheld	0.00	54.57	0.00	313,928.15
19/01/2023	Employer Contribution: ZC Roofing Pty Ltd	0.00	0.00	363.83	314,291.98
07/02/2023	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	320,041.98
07/03/2023	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	325,791.98
16/03/2023	Contribution Tax Withheld	0.00	22.05	0.00	325,769.93
16/03/2023	Employer Contribution: ZC Roofing Pty Ltd	0.00	0.00	147.00	325,916.93
11/04/2023	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	331,666.93
28/04/2023	ATO ATO005000017699723	0.00	0.00	427.50	332,094.43
08/05/2023	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	337,844.43
11/05/2023	ATO ATO004000017614955	0.00	0.00	500.00	338,344.43
11/05/2023	Contribution Tax Withheld	0.00	111.90	0.00	338,232.53
11/05/2023	Employer Contribution: ZC Roofing Pty Ltd	0.00	0.00	746.03	338,978.56
07/06/2023	Contribution Tax Withheld	0.00	88.20	0.00	338,890.36
07/06/2023	Employer Contribution: ZC Roofing Pty Ltd	0.00	0.00	588.00	339,478.36
07/06/2023	GEORGE ZANOLI sale of grz paymen	0.00	0.00	5,750.00	345,228.36
30/06/2023	Contribution Tax	0.00	0.01	0.00	345,228.35
30/06/2023	Income Taxes Allocated	0.00	1,910.36	0.00	343,317.99

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Investment Profit or Loss	0.00	0.00	19,238.21	362,556.20
30/06/2023	Closing Balance	0.00	0.00	0.00	362,556.20

## Permanent Documents

<a href="#">Zanoli Bare Pty Ltd 2023 Annual ASIC Statement.pdf</a>
<a href="#">OCR_Zanoli Bare Pty Ltd - ASIC Corp Key.pdf</a>
<a href="#">OCR_Zanoli Bare Pty Ltd - ABN _ ATO letter_130513.pdf</a>
<a href="#">Investment-strategy-Zanoli Superfund 2013.pdf</a>
<a href="#">OCR_Zanoli Super Fund - Deed - Signed 08-04-2013 a.pdf</a>
<a href="#">OCR_Zanoli Bare Pty Ltd_ASIK Fee_240314.pdf</a>

A Tax Finalisation needs to be run for the requested financial year before you can view Annual Return reports.





**Zanoli Super Fund**  
**Investment Revaluation as at 30 June 2023**

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
<b>Property Direct Market</b>					
41DOUGLAS 1/41 Douglas Drive	30 Jun 2023	192,500.00000	1.00000	192,500.00	9,500.00
43DOUGLAS 1/43 Douglas Drive	31 May 2023	190,000.00000	1.00000	190,000.00	7,000.00
<b>Property Direct Market Total</b>				<b>382,500.00</b>	<b>16,500.00</b>
<b>Fund Total</b>				<b>382,500.00</b>	<b>16,500.00</b>

**Zanoli Super Fund**  
**Investment Income Comparison Report**  
**For the period 1 July 2022 to 30 June 2023**

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data					
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+	
<b>Cash At Bank</b>										
<b>BANKSA_BUSINESS: Bank SA Business Access Saver</b>										
30/07/2022	Interest	51.45	0.00							
31/08/2022	Interest	135.80	0.00							
30/09/2022	Interest	204.91	0.00							
31/10/2022	Interest	289.10	0.00							
30/11/2022	Interest	324.72	0.00							
31/12/2022	Interest	376.63	0.00							
31/01/2023	Interest	407.06	0.00							
28/02/2023	Interest	377.17	0.00							
31/03/2023	Interest	486.23	0.00							
29/04/2023	Interest	499.85	0.00							
31/05/2023	Interest	554.51	0.00							
30/06/2023	Interest	619.49	0.00							
		4,326.92	0.00							
<b>BANKSA_SAVER: Bank SA Incentive Saver</b>										
30/07/2022	Interest	8.17	0.00							
31/08/2022	Interest	17.61	0.00							
30/09/2022	Interest	19.46	0.00							
31/10/2022	Interest	37.00	0.00							
30/11/2022	Interest	79.99	0.00							
31/12/2022	Interest	28.01	0.00							
31/01/2023	Interest	77.13	0.00							
28/02/2023	Interest	118.38	0.00							
31/03/2023	Interest	35.94	0.00							
29/04/2023	Interest	113.18	0.00							
31/05/2023	Interest	57.30	0.00							
30/06/2023	Interest	14.14	0.00							
		606.31	0.00							
<b>Total</b>		<b>4,933.23</b>	<b>0.00</b>							

+Note: Tax Credits refer to franking credits for domestic income and foreign tax credits where the income is foreign in nature.

## Zanoli Super Fund

### Tax Accounting Reconciliation

For the period 1 July 2022 to 30 June 2023

		2023
		\$
<b>Operating Statement Profit vs. Provision for Income Tax</b>		
<b>Benefits Accrued as a Result of Operations before Income Tax</b>		<b>181,147.65</b>
<b><u>ADD:</u></b>		
Non-Deductible Expenses		87.00
<b><u>LESS:</u></b>		
Increase in Market Value		16,500.00
Non-Taxable Contributions		115,927.50
Rounding		1.15
<b>Taxable Income or Loss</b>		<b><u>48,806.00</u></b>
	<b>Income Amount</b>	<b>Tax Amount</b>
Gross Tax @ 15% for Concessional Income	48,806.00	7,320.90
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
<b>Provision for Income Tax</b>		<b><u>7,320.90</u></b>

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

<b>Provision for Income Tax</b>	<b><u>7,320.90</u></b>
<b>Income Tax Expense</b>	<b><u>7,320.90</u></b>

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

<b>Provision for Income Tax</b>	<b>7,320.90</b>
<b><u>LESS:</u></b>	
Income Tax Instalments Paid	6,336.00
<b>Income Tax Payable (Receivable)</b>	<b><u>984.90</u></b>

### Exempt Current Pension Income Settings

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

**Zanoli Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return Ref.	Amount
				<b>Section B</b>
<b>Income</b>				
<b>Net Capital Gain</b>				
Deferred Capital Gain Realised		30 Jun 2023	A	0.00
Less Capital Losses Applied		30 Jun 2023	A	0.00
Less Discount		30 Jun 2023	A	0.00
<b>Total Net Capital Gain</b>			<b>A</b>	<b>0.00</b>
<b>Gross Rent and Other Leasing &amp; Hiring Income</b>				
Rental Income/Disbursements Received	41DOUGLAS: 1/41 Douglas Drive	01 Jul 2022	B	1,300.00
ZC ROOFING PTY OUTGO 1 41 douglas	41DOUGLAS: 1/41 Douglas Drive	25 Jul 2022	B	3,001.51
Rental Income/Disbursements Received	41DOUGLAS: 1/41 Douglas Drive	01 Aug 2022	B	1,300.00
Rental Income/Disbursements Received	41DOUGLAS: 1/41 Douglas Drive	01 Sep 2022	B	1,300.00
Rental Income/Disbursements Received	41DOUGLAS: 1/41 Douglas Drive	03 Oct 2022	B	1,300.00
Rental Income/Disbursements Received	41DOUGLAS: 1/41 Douglas Drive	01 Nov 2022	B	1,300.00
Rental Income/Disbursements Received	41DOUGLAS: 1/41 Douglas Drive	01 Dec 2022	B	1,300.00
Rental Income/Disbursements Received	41DOUGLAS: 1/41 Douglas Drive	03 Jan 2023	B	1,300.00
Rental Income/Disbursements Received	41DOUGLAS: 1/41 Douglas Drive	01 Feb 2023	B	1,300.00
Rental Income/Disbursements Received	41DOUGLAS: 1/41 Douglas Drive	01 Mar 2023	B	1,300.00
Rental Income/Disbursements Received	41DOUGLAS: 1/41 Douglas Drive	03 Apr 2023	B	1,300.00
Rental Income/Disbursements Received	41DOUGLAS: 1/41 Douglas Drive	01 May 2023	B	1,300.00
Rental Income/Disbursements Received	41DOUGLAS: 1/41 Douglas Drive	01 Jun 2023	B	1,300.00
Rental Income/Disbursements Received	43DOUGLAS: 1/43 Douglas Drive	01 Jul 2022	B	1,300.00
OSKO DEPOSIT outgoings douglas dve BERMAD AUSTRALIA	43DOUGLAS: 1/43 Douglas Drive	21 Jul 2022	B	3,000.24
Rental Income/Disbursements Received	43DOUGLAS: 1/43 Douglas Drive	01 Aug 2022	B	1,300.00
Rental Income/Disbursements Received	43DOUGLAS: 1/43 Douglas Drive	01 Sep 2022	B	1,300.00
Rental Income/Disbursements Received	43DOUGLAS: 1/43 Douglas Drive	03 Oct 2022	B	1,300.00
Rental Income/Disbursements Received	43DOUGLAS: 1/43 Douglas Drive	01 Nov 2022	B	1,300.00
Rental Income/Disbursements Received	43DOUGLAS: 1/43 Douglas Drive	01 Dec 2022	B	1,300.00
Rental Income/Disbursements Received	43DOUGLAS: 1/43 Douglas Drive	03 Jan 2023	B	1,300.00
Rental Income/Disbursements Received	43DOUGLAS: 1/43 Douglas Drive	01 Feb 2023	B	1,300.00
Rental Income/Disbursements Received	43DOUGLAS: 1/43 Douglas Drive	01 Mar 2023	B	1,300.00
Rental Income/Disbursements Received	43DOUGLAS: 1/43 Douglas Drive	03 Apr 2023	B	1,300.00
Rental Income/Disbursements Received	43DOUGLAS: 1/43 Douglas Drive	01 May 2023	B	1,300.00
Rental Income/Disbursements Received	43DOUGLAS: 1/43 Douglas Drive	01 Jun 2023	B	1,300.00
Less Rounding			B	(0.75)
<b>Total Gross Rent and Other Leasing &amp; Hiring Income</b>			<b>B</b>	<b>37,201.00</b>
<b>Gross Interest</b>				
CREDIT INTEREST	BANKSA_BUSINESS: Bank SA Business Access Saver	30 Jul 2022	C	51.45
CREDIT INTEREST	BANKSA_BUSINESS: Bank SA Business Access Saver	31 Aug 2022	C	135.80
CREDIT INTEREST	BANKSA_BUSINESS: Bank SA Business Access Saver	30 Sep 2022	C	204.91

**Zanoli Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return Ref.	Amount
CREDIT INTEREST	BANKSA_BUSINESS: Bank SA Business Access Saver	31 Oct 2022	C	289.10
CREDIT INTEREST	BANKSA_BUSINESS: Bank SA Business Access Saver	30 Nov 2022	C	324.72
CREDIT INTEREST	BANKSA_BUSINESS: Bank SA Business Access Saver	31 Dec 2022	C	376.63
CREDIT INTEREST	BANKSA_BUSINESS: Bank SA Business Access Saver	31 Jan 2023	C	407.06
CREDIT INTEREST	BANKSA_BUSINESS: Bank SA Business Access Saver	28 Feb 2023	C	377.17
CREDIT INTEREST	BANKSA_BUSINESS: Bank SA Business Access Saver	31 Mar 2023	C	486.23
CREDIT INTEREST	BANKSA_BUSINESS: Bank SA Business Access Saver	29 Apr 2023	C	499.85
CREDIT INTEREST	BANKSA_BUSINESS: Bank SA Business Access Saver	31 May 2023	C	554.51
CREDIT INTEREST	BANKSA_BUSINESS: Bank SA Business Access Saver	30 Jun 2023	C	619.49
CREDIT INTEREST	BANKSA_SAVER: Bank SA Incentive Saver	30 Jul 2022	C	8.17
CREDIT INTEREST	BANKSA_SAVER: Bank SA Incentive Saver	31 Aug 2022	C	17.61
CREDIT INTEREST	BANKSA_SAVER: Bank SA Incentive Saver	30 Sep 2022	C	19.46
BONUS INTEREST	BANKSA_SAVER: Bank SA Incentive Saver	31 Oct 2022	C	24.50
CREDIT INTEREST	BANKSA_SAVER: Bank SA Incentive Saver	31 Oct 2022	C	12.50
BONUS INTEREST	BANKSA_SAVER: Bank SA Incentive Saver	30 Nov 2022	C	53.26
CREDIT INTEREST	BANKSA_SAVER: Bank SA Incentive Saver	30 Nov 2022	C	26.73
CREDIT INTEREST	BANKSA_SAVER: Bank SA Incentive Saver	31 Dec 2022	C	28.01
BONUS INTEREST	BANKSA_SAVER: Bank SA Incentive Saver	31 Jan 2023	C	51.10
CREDIT INTEREST	BANKSA_SAVER: Bank SA Incentive Saver	31 Jan 2023	C	26.03
BONUS INTEREST	BANKSA_SAVER: Bank SA Incentive Saver	28 Feb 2023	C	79.17
CREDIT INTEREST	BANKSA_SAVER: Bank SA Incentive Saver	28 Feb 2023	C	39.21
CREDIT INTEREST	BANKSA_SAVER: Bank SA Incentive Saver	31 Mar 2023	C	35.94
BONUS INTEREST	BANKSA_SAVER: Bank SA Incentive Saver	29 Apr 2023	C	72.94
CREDIT INTEREST	BANKSA_SAVER: Bank SA Incentive Saver	29 Apr 2023	C	40.24
CREDIT INTEREST	BANKSA_SAVER: Bank SA Incentive Saver	31 May 2023	C	57.30
CREDIT INTEREST	BANKSA_SAVER: Bank SA Incentive Saver	30 Jun 2023	C	14.14
<i>Less Rounding</i>			C	(0.23)
<b>Total Gross Interest</b>			<b>C</b>	<b>4,933.00</b>
<b>Total Forestry Managed Investment Scheme Income</b>			<b>X</b>	<b>0.00</b>
<b>Total Net Foreign Income</b>			<b>D</b>	<b>0.00</b>
<b>Total Australian Franking Credits from a New Zealand Company</b>			<b>E</b>	<b>0.00</b>
<b>Total Transfers from Foreign Funds</b>			<b>F</b>	<b>0.00</b>
<b>Total Gross Payments where ABN not quoted</b>			<b>H</b>	<b>0.00</b>
<b>Total Gross Distribution from Partnerships</b>			<b>I</b>	<b>0.00</b>
<b>Total Unfranked Dividend Amount</b>			<b>J</b>	<b>0.00</b>
<b>Total Franked Dividend Amount</b>			<b>K</b>	<b>0.00</b>
<b>Total Dividend Franking Credit</b>			<b>L</b>	<b>0.00</b>
<b>Total Gross Trust Distributions</b>			<b>M</b>	<b>0.00</b>
<b>Assessable Employer Contributions</b>				
Employer Contribution: ZC Roofing Pty Ltd	1: George Zanoli	14 Jul 2022	R1	2,330.78
Employer Contribution: ZC Roofing Pty Ltd	1: George Zanoli	09 Sep 2022	R1	726.93

**Zanoli Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
Employer Contribution: ZC Roofing Pty Ltd	1: George Zanoli	26 Oct 2022	R1	2,180.79
Employer Contribution: ZC Roofing Pty Ltd	1: George Zanoli	15 Dec 2022	R1	2,423.10
Employer Contribution: ZC Roofing Pty Ltd	1: George Zanoli	19 Jan 2023	R1	1,211.55
Employer Contribution: ZC Roofing Pty Ltd	1: George Zanoli	16 Mar 2023	R1	484.62
Employer Contribution: ZC Roofing Pty Ltd	1: George Zanoli	11 May 2023	R1	2,180.79
Employer Contribution: ZC Roofing Pty Ltd	1: George Zanoli	07 Jun 2023	R1	969.24
Employer Contribution: ZC Roofing Pty Ltd	2: Julie Zanoli	14 Jul 2022	R1	707.00
Employer Contribution: ZC Roofing Pty Ltd	2: Julie Zanoli	09 Sep 2022	R1	220.50
Employer Contribution: ZC Roofing Pty Ltd	2: Julie Zanoli	26 Oct 2022	R1	661.50
Employer Contribution: ZC Roofing Pty Ltd	2: Julie Zanoli	15 Dec 2022	R1	716.62
Employer Contribution: ZC Roofing Pty Ltd	2: Julie Zanoli	19 Jan 2023	R1	363.83
Employer Contribution: ZC Roofing Pty Ltd	2: Julie Zanoli	16 Mar 2023	R1	147.00
Employer Contribution: ZC Roofing Pty Ltd	2: Julie Zanoli	11 May 2023	R1	746.03
Employer Contribution: ZC Roofing Pty Ltd	2: Julie Zanoli	07 Jun 2023	R1	588.00
<i>Less Rounding</i>			R1	(0.28)
<b>Total Assessable Employer Contributions</b>			<b>R1</b>	<b>16,658.00</b>
<b>Total Assessable Personal Contributions</b>			<b>R2</b>	<b>0.00</b>
<b>Total No-TFN quoted contributions</b>			<b>R3</b>	<b>0.00</b>
<b>Total Transfer of Liability to life insurance company or PST</b>			<b>R6</b>	<b>0.00</b>
<b>Total Assessable Contributions</b>			<b>R</b>	<b>16,658.00</b>
<b>Total Other Income</b>			<b>S</b>	<b>0.00</b>
<b>Total Assessable Income Due to Changed Tax Status of Fund</b>			<b>T</b>	<b>0.00</b>
<b>Total Net Non-arm's Length Income</b>			<b>U</b>	<b>0.00</b>
<b>Total Exempt Current Pension Income</b>			<b>Y</b>	<b>0.00</b>
<b>Total Assessable Income</b>				<b>58,792.00</b>
<b><u>Deductions</u></b>			<b><u>Section C</u></b>	
<b>Total Interest Expenses within Australia</b>			<b>A</b>	<b>0.00</b>
<b>Total Interest Expenses Overseas</b>			<b>B</b>	<b>0.00</b>
<b>Total Capital Works Deductions</b>			<b>D</b>	<b>0.00</b>
<b>Total Deduction for Decline in Value of Depreciating Assets</b>			<b>E</b>	<b>0.00</b>
<b>Total Death or Disability Premiums</b>			<b>F</b>	<b>0.00</b>
<b>Total Death Benefit Increase</b>			<b>G</b>	<b>0.00</b>
<b>Approved Auditor Fee</b>				
INTERNET WITHDRAWAL TO 065-124 010438071		16 Dec 2022	H	330.00
<b>Total Approved Auditor Fee</b>			<b>H</b>	<b>330.00</b>
<b>Investment Expenses</b>				
TFR WDL BPAY INTERNET 4420112066 SA WATER	41DOUGLAS: 1/41 Douglas Drive	01 Jul 2022	I	151.54
TFR WDL BPAY INTERNET 27371544110000000012DEFT PAYMENTS	41DOUGLAS: 1/41 Douglas Drive	15 Jul 2022	I	52.73

**Zanoli Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return Ref.	Amount
TFR WDL BPAY INTERNET 649019 CITY OF SALISBURY	41DOUGLAS: 1/41 Douglas Drive	10 Aug 2022		1,210.95
TFR WDL BPAY INTERNET 5068032415 REVSA - ESL	41DOUGLAS: 1/41 Douglas Drive	12 Aug 2022		307.90
TFR WDL BPAY INTERNET 4420112066 SA WATER	41DOUGLAS: 1/41 Douglas Drive	15 Sep 2022		154.03
INTERNET WITHDRAWAL 163U228575BPK ZANOLI	41DOUGLAS: 1/41 Douglas Drive	27 Sep 2022		673.87
TFR WDL BPAY INTERNET 27371544110000000012DEFT PAYMENTS	41DOUGLAS: 1/41 Douglas Drive	13 Oct 2022		52.73
TFR WDL BPAY INTERNET 4420112066 SA WATER	41DOUGLAS: 1/41 Douglas Drive	20 Dec 2022		155.90
TFR WDL BPAY INTERNET 27371544110000000012DEFT PAYMENTS	41DOUGLAS: 1/41 Douglas Drive	12 Jan 2023		52.73
INTERNET WITHDRAWAL FIRE EQUIPMENT SERVICE	41DOUGLAS: 1/41 Douglas Drive	27 Jan 2023		44.00
TFR WDL BPAY INTERNET 4420112066 SA WATER	41DOUGLAS: 1/41 Douglas Drive	27 Mar 2023		152.33
TFR WDL BPAY INTERNET 27371544110000000012DEFT PAYMENTS	41DOUGLAS: 1/41 Douglas Drive	11 Apr 2023		52.73
TFR WDL BPAY INTERNET 4420112066 SA WATER	41DOUGLAS: 1/41 Douglas Drive	08 Jun 2023		158.72
INTERNET WITHDRAWAL appraisal fee for dougla	41DOUGLAS: 1/41 Douglas Drive	14 Jun 2023		165.00
TFR WDL BPAY INTERNET 4420112138 SA WATER	43DOUGLAS: 1/43 Douglas Drive	01 Jul 2022		145.64
TFR WDL BPAY INTERNET 633476 CITY OF SALISBURY	43DOUGLAS: 1/43 Douglas Drive	10 Aug 2022		1,210.95
TFR WDL BPAY INTERNET 5068032415 REVSA - ESL	43DOUGLAS: 1/43 Douglas Drive	12 Aug 2022		307.90
TFR WDL BPAY INTERNET 4420112138 SA WATER	43DOUGLAS: 1/43 Douglas Drive	21 Sep 2022		153.12
INTERNET WITHDRAWAL 163U228575BPK ZANOLI	43DOUGLAS: 1/43 Douglas Drive	27 Sep 2022		673.87
TFR WDL BPAY INTERNET 26485662610000000029DEFT PAYMENTS	43DOUGLAS: 1/43 Douglas Drive	30 Sep 2022		101.88
TFR WDL BPAY INTERNET 26485662610000000029DEFT PAYMENTS	43DOUGLAS: 1/43 Douglas Drive	16 Dec 2022		50.31
TFR WDL BPAY INTERNET 4420112138 SA WATER	43DOUGLAS: 1/43 Douglas Drive	20 Dec 2022		155.03
TFR WDL BPAY INTERNET 26485662610000000029DEFT PAYMENTS	43DOUGLAS: 1/43 Douglas Drive	10 Mar 2023		50.31
TFR WDL BPAY INTERNET 4420112138 SA WATER	43DOUGLAS: 1/43 Douglas Drive	27 Mar 2023		151.38
TFR WDL BPAY INTERNET 4420112138 SA WATER	43DOUGLAS: 1/43 Douglas Drive	08 Jun 2023		153.20
TFR WDL BPAY INTERNET 26485662610000000029DEFT PAYMENTS	43DOUGLAS: 1/43 Douglas Drive	13 Jun 2023		58.36
INTERNET WITHDRAWAL appraisal fee for dougla	43DOUGLAS: 1/43 Douglas Drive	14 Jun 2023		165.00
<i>Less Rounding</i>				(0.11)
<b>Total Investment Expenses</b>			<b>I</b>	<b>6,762.00</b>
<b>Management and Administration Expenses</b>				
INTERNET WITHDRAWAL TO 065-124 010438071		16 Dec 2022	J	1,965.00
TFR WDL BPAY INTERNET 2291627548962 ASIC		15 Mar 2023	J	59.00
TFR WDL BPAY INTERNET 2291627548962 ASIC		22 Mar 2023	J	290.00
TFR WDL BPAY INTERNET 2291628569397 ASIC		24 May 2023	J	290.00
TFR WDL BPAY INTERNET 2291510976395 ASIC		06 Jun 2023	J	290.00
<b>Total Management and Administration Expenses</b>			<b>J</b>	<b>2,894.00</b>
<b>Total Forestry Managed Investment Scheme Deduction</b>			<b>U</b>	<b>0.00</b>
<b>Total Other Deductions</b>			<b>L</b>	<b>0.00</b>
<b>Tax Losses Deducted</b>				

**Zanoli Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
Tax Losses Brought Forward		30 Jun 2023	M	0.00
Less Net Exempt Income		30 Jun 2023	M	0.00
<b>Total Tax Losses Deducted</b>			<b>M</b>	<b>0.00</b>
<b>Total Deductions</b>				<b>9,986.00</b>
<b>Taxable Income or Loss</b>		(V - N)	<b>O</b>	<b>48,806.00</b>

**Income Tax Calculation Statement**

**Section D**

**Gross Tax**

Gross Tax @ 15% for Concessional Income		30 Jun 2023	T1	7,320.90
Gross Tax @ 45% for Net Non-Arm's Length Income		30 Jun 2023	T1	0.00
No-TFN Quoted Contributions @ 32%		30 Jun 2023	J	0.00
<b>Total Gross Tax</b>				<b>7,320.90</b>

<b>Total Credit: Foreign Tax Income Offset</b>			<b>C1</b>	<b>0.00</b>
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<b>Total Credit: Rebates and Tax Offset</b>			<b>C2</b>	<b>0.00</b>
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<b>Rebates and Offsets</b>			<b>C</b>	<b>0.00</b>
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<b>SUBTOTAL</b>				<b>7,320.90</b>
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<b>Total Credit: Refundable Franking Credits</b>			<b>E1</b>	<b>0.00</b>
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<b>Total Credit: No-TFN Tax Offset</b>			<b>E2</b>	<b>0.00</b>
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<b>Total Credit: Refundable National Rental Affordability Scheme Tax Offset</b>			<b>E3</b>	<b>0.00</b>
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<b>Total Credit: Interest on Early Payments</b>			<b>H1</b>	<b>0.00</b>
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<b>Total Credit: Foreign Resident Withholding</b>			<b>H2</b>	<b>0.00</b>
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<b>Total Credit: ABN/TFN Not Quoted (Non-Individual)</b>			<b>H3</b>	<b>0.00</b>
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<b>Total Credit: Interest on No-TFN Tax Offset</b>			<b>H6</b>	<b>0.00</b>
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<b>Total Eligible Credits</b>				<b>0.00</b>
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<b>Net Tax Payable</b>				<b>7,320.90</b>
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**PAYG Instalments Raised**

TFR WDL BPAY INTERNET 688102691535560 TAX OFFICE PAYMENTS		30 Sep 2022	K	1,563.00
TFR WDL BPAY INTERNET 688102691535560 TAX OFFICE PAYMENTS		31 Dec 2022	K	1,563.00
TFR WDL BPAY INTERNET 688102691535560 TAX OFFICE PAYMENTS		31 Dec 2022	K	1,563.00
Fund Activity Statement		30 Jun 2023	K	1,647.00

<b>Total PAYG Instalments Raised</b>			<b>K</b>	<b>6,336.00</b>
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<b>Total Supervisory Levy</b>			<b>L</b>	<b>259.00</b>
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<b>Total Supervisory Levy Adjustment for Wound Up Funds</b>			<b>M</b>	<b>0.00</b>
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<b>Total Supervisory Levy Adjustment for New Funds</b>			<b>N</b>	<b>0.00</b>
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<b>Total Amount Due / (Refundable)</b>				<b>1,243.90</b>
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## Zanoli Super 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	
<b>Mr George Zanoli</b>											
127 Shoalhaven Circuit Mawson Lakes SA 5095											
Accumulation <b>Accumulation</b>	442,164.30	70,007.80	0.00	29,323.66	0.00	(4,787.97)	0.00	0.00	0.00	0.00	536,707.79
	442,164.30	70,007.80	0.00	29,323.66	0.00	(4,787.97)	0.00	0.00	0.00	0.00	536,707.79
<b>Mrs Julie Zanoli</b>											
127 Shoalhaven Circuit Mawson Lakes SA 5095											
Accumulation <b>Accumulation</b>	283,272.94	62,577.98	0.00	19,238.21	0.00	(2,532.93)	0.00	0.00	0.00	0.00	362,556.20
	283,272.94	62,577.98	0.00	19,238.21	0.00	(2,532.93)	0.00	0.00	0.00	0.00	362,556.20
	725,437.24	132,585.78	0.00	48,561.87	0.00	(7,320.90)	0.00	0.00	0.00	0.00	899,263.99

**Zanoli Super 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 (%)
<b><u>Bank</u></b>								
Bank SA Business Access Saver				512,160.08	512,160.08			56.80%
Bank SA Incentive Saver				6,976.81	6,976.81			0.77%
				<b>519,136.89</b>	<b>519,136.89</b>			<b>57.58%</b>
<b><u>Property Direct Market</u></b>								
1/41 Douglas Drive	1.00000	214,597.0000	192,500.0000	214,597.00	192,500.00	(22,097.00)	(10.30)%	21.35%
1/43 Douglas Drive	1.00000	207,563.0000	190,000.0000	207,563.00	190,000.00	(17,563.00)	(8.46)%	21.07%
				<b>422,160.00</b>	<b>382,500.00</b>	<b>(39,660.00)</b>	<b>(9.39)%</b>	<b>42.42%</b>
				<b>941,296.89</b>	<b>901,636.89</b>	<b>(39,660.00)</b>	<b>(4.21)%</b>	<b>100.00%</b>

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

**Zanoli Super Fund**  
**Investment Income Summary**  
**For the period 1 July 2022 to 30 June 2023**

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST					
<b><i>Bank</i></b>													
Bank SA Business Access Saver													
4,326.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,326.92	0.00	0.00	0.00	0.00
Bank SA Incentive Saver													
606.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	606.31	0.00	0.00	0.00	0.00
<b>4,933.23</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>4,933.23</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b><i>Property Direct Market</i></b>													
1/41 Douglas Drive													
18,601.51	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18,601.51	0.00	0.00	0.00	0.00
1/43 Douglas Drive													
18,600.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18,600.24	0.00	0.00	0.00	0.00
<b>37,201.75</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>37,201.75</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>42,134.98</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>42,134.98</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

\* Distributed capital gains components correspond to the cash amount received. You should refer to Realised Capital Gains or Distribution Reconciliation Reports for tax and capital gain reporting purpose.

**Zanoli Super Fund**  
**Fund ABN: 68 810 269 153**  
**Rental Property Schedule**  
**For the Period From 1 July 2022 to 30 June 2023**

**Property Account Name**      1/41 Douglas Drive  
**Property Type**                Residential  
**Address of the Property**      1/41 Douglas Drive  
    Mawson Lakes, SA 5095  
    Australia

Description	Tax Return Label	Amount	Prior Year
<b>Income</b>			
Other Rental Related Income	B	3,001.51	1,846.12
Rent from Property	B	15,600.00	15,600.00
<b>Gross Rent</b>		<b>18,601.51</b>	<b>17,446.12</b>
<b>Expenses</b>			
Council Rates	I	1,210.95	1,159.95
Emergency Services Levy	I1	307.90	302.75
Insurance Premium	I	673.87	633.22
Repairs Maintenance	I	44.00	0.00
Strata Levy Fee	I	210.92	212.18
Sundry Expenses	I	165.00	0.00
Water Rates	I	772.52	445.15
<b>Total Expenses</b>		<b>3,385.16</b>	<b>2,753.25</b>
<b>Net Rent</b>		<b>15,216.35</b>	<b>14,692.87</b>

**Zanoli Super Fund**  
**Fund ABN: 68 810 269 153**  
**Rental Property Schedule**  
**For the Period From 1 July 2022 to 30 June 2023**

**Property Account Name**      **1/43 Douglas Drive**  
Property Type                      Residential  
Address of the Property        1/43 Douglas Drive  
   Mawson Lakes, SA 5095  
   Australia

Description	Tax Return Label	Amount	Prior Year
<b>Income</b>			
Other Rental Related Income	B	3,000.24	2,711.22
Rent from Property	B	15,600.00	15,500.00
<b>Gross Rent</b>		<b>18,600.24</b>	<b>18,211.22</b>
<b>Expenses</b>			
Council Rates	I	1,210.95	1,159.95
Emergency Services Levy	I1	307.90	302.75
Insurance Premium	I	673.87	633.21
Strata Levy Fee	I	260.86	228.39
Sundry Expenses	I	165.00	0.00
Water Rates	I	758.37	440.01
<b>Total Expenses</b>		<b>3,376.95</b>	<b>2,764.31</b>
<b>Net Rent</b>		<b>15,223.29</b>	<b>15,446.91</b>

**Zanoli Super Fund**  
(ABN: 68 810 269 153)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 127 Shoalhaven Circuit Mawson Lakes, SA 5095
Member Number: 1	Date of Birth: 16 June 1958
Mr George Robert Zanoli	Date Joined Fund: 8 April 2013
	Eligible Service Date: 8 April 2013
	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**

<b>Withdrawal Benefit as at 1 Jul 2022</b>	
Accumulation	442,164.30
<b>Total as at 1 Jul 2022</b>	<b>442,164.30</b>

<b>Withdrawal Benefit as at 30 Jun 2023</b>	
Accumulation	536,707.79
<b>Total as at 30 Jun 2023</b>	<b>536,707.79</b>

**Your Tax Components**

Tax Free	204,043.00
Taxable - Taxed	332,664.79
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	536,707.79

**Your Insurance Benefits**

	Balance	Insurance	Total Benefit
On Death	536,707.79	525,000.00	1,061,707.79
On TPD	536,707.79	-	536,707.79
Salary Cont	-	-	-

**Your Beneficiaries**

No beneficiary details have been recorded

**For Enquiries:**  
mail Zanoli Super Fund, PO Box 230, Glen Osmond SA 5064

**Zanoli Super Fund**  
 (ABN: 68 810 269 153)

**Member Benefit Statement**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 127 Shoalhaven Circuit Mawson Lakes, SA 5095
Member Number: 1	Date of Birth: 16 June 1958
Mr George Robert Zanoli	Date Joined Fund: 8 April 2013
Accumulation Account	Eligible Service Date: 8 April 2013
Accumulation	Tax File Number Held: Yes
	Account Start Date: 8 April 2013

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	<b>442,164.30</b>
<i>Increases to your account:</i>	
Employer Contributions	12,507.80
Member Contributions	57,500.00
Share Of Net Fund Income	29,323.66
<u>Total Increases</u>	<u>99,331.46</u>
<i>Decreases to your account:</i>	
Contributions Tax	1,876.17
Tax on Net Fund Income	2,911.80
<u>Total Decreases</u>	<u>4,787.97</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b><u>536,707.79</u></b>

Your Tax Components		
Tax Free	38.0175 %	204,043.00
Taxable - Taxed		332,664.79
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	536,707.79

Your Insurance Benefits			
	Balance	Insurance	Total Benefit
On Death	536,707.79	525,000.00	1,061,707.79
On TPD	536,707.79	-	536,707.79
Salary Cont		-	

**Your Beneficiaries**

No beneficiary details have been recorded

**For Enquiries:**  
 mail Zanoli Super Fund, PO Box 230, Glen Osmond SA 5064



### Trustee

The Trustee of the Fund is as follows:

Zanoli Super Pty Ltd

The directors of the Trustee company are:

George Zanolli and  
Julie Zanolli

### 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 Trustee.

### Trustee Disclaimer

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

Signed on behalf of the Trustee of the Fund

.....  
George Zanolli  
Director - Zanoli Super Pty Ltd

.....  
Julie Zanolli  
Director - Zanoli Super Pty Ltd

Statement Date: 30 June 2023

**For Enquiries:**  
mail Zanoli Super Fund, PO Box 230, Glen Osmond SA 5064



**Zanoli Super Fund**  
(ABN: 68 810 269 153)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 127 Shoalhaven Circuit Mawson Lakes, SA 5095
Member Number: 2	Date of Birth: 19 May 1963
Mrs Julie Ann Zanoli	Date Joined Fund: 8 April 2013
	Eligible Service Date: 8 April 2013
	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	
<b>Withdrawal Benefit as at 1 Jul 2022</b>	
Accumulation	283,272.94
<b>Total as at 1 Jul 2022</b>	<b>283,272.94</b>
<b>Withdrawal Benefit as at 30 Jun 2023</b>	
Accumulation	362,556.20
<b>Total as at 30 Jun 2023</b>	<b>362,556.20</b>

Your Tax Components	
Tax Free	126,299.50
Taxable - Taxed	236,256.70
Taxable - Untaxed	-

Your Preservation Components	
Preserved	362,556.20
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**  
No insurance details have been recorded

**Your Beneficiaries**  
No beneficiary details have been recorded

**For Enquiries:**  
mail Zanoli Super Fund, PO Box 230, Glen Osmond SA 5064

**Zanoli Super Fund**  
 (ABN: 68 810 269 153)

**Member Benefit Statement**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 127 Shoalhaven Circuit Mawson Lakes, SA 5095
Member Number: 2	Date of Birth: 19 May 1963
Mrs Julie Ann Zanoli	Date Joined Fund: 8 April 2013
Accumulation Account	Eligible Service Date: 8 April 2013
Accumulation	Tax File Number Held: Yes
	Account Start Date: 8 April 2013

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	<b>283,272.94</b>
<i>Increases to your account:</i>	
Employer Contributions	4,150.48
Government Co-Contributions	927.50
Member Contributions	57,500.00
Share Of Net Fund Income	19,238.21
<u>Total Increases</u>	<u>81,816.19</u>
<i>Decreases to your account:</i>	
Contributions Tax	622.57
Tax on Net Fund Income	1,910.36
<u>Total Decreases</u>	<u>2,532.93</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b><u><u>362,556.20</u></u></b>

Your Tax Components		
Tax Free	34.8358 %	126,299.50
Taxable - Taxed		236,256.70
Taxable - Untaxed		-
Your Preservation Components		
Preserved		362,556.20
Restricted Non Preserved		-
Unrestricted Non Preserved		-
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
No beneficiary details have been recorded		

**For Enquiries:**  
 mail Zanoli Super Fund, PO Box 230, Glen Osmond SA 5064



**Trustee**

The Trustee of the Fund is as follows:

Zanoli Super Pty Ltd

The directors of the Trustee company are:

George Zanoli and  
Julie Zanoli

**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 Trustee.

**Trustee Disclaimer**

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

Signed on behalf of the Trustee of the Fund

.....  
George Zanoli  
Director - Zanoli Super Pty Ltd

.....  
Julie Zanoli  
Director - Zanoli Super Pty Ltd

Statement Date: 30 June 2023

**For Enquiries:**  
mail Zanoli Super Fund, PO Box 230, Glen Osmond SA 5064

**Zanoli Super Fund**  
**Contribution Caps**  
**For the Period From 1 July 2022 to 30 June 2023**

**Mr George Zanoli**

**Date of Birth:** 16 Jun 1958  
**Age:** 65 (at 30/06/2023)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

**Prior Year Contributions** **Non-Concessional**  
 Contributions for the previous 2 years are not confirmed  
 3-year cap in effect from previous years Unknown  
 Total non-concessional contributions in previous 2 years Unknown

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	39,936.15	0.00
Contributions made (to this fund)	3	12,507.80	57,500.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		12,507.80	57,500.00
Amount above caps	4	0.00	0.00
Available		54,928.35	52,500.00

**Notes**

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Member may be eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	12,507.80
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>12,507.80</b>
<b>NonConcessional</b>	Personal	57,500.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>57,500.00</b>
<b>Other</b>	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
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**Zanoli Super Fund**  
**Contribution Caps**  
**For the Period From 1 July 2022 to 30 June 2023**

**Mr George Zanoli**

14/07/2022	Employer Mandated	2,330.78		smsfdataflow
07/09/2022	Personal		5,750.00	manual
09/09/2022	Employer Mandated	726.93		smsfdataflow
07/10/2022	Personal		5,750.00	manual
26/10/2022	Employer Mandated	2,180.79		smsfdataflow
07/11/2022	Personal		5,750.00	manual
07/12/2022	Personal		5,750.00	manual
15/12/2022	Employer Mandated	2,423.10		smsfdataflow
09/01/2023	Personal		5,750.00	manual
19/01/2023	Employer Mandated	1,211.55		smsfdataflow
07/02/2023	Personal		5,750.00	manual
07/03/2023	Personal		5,750.00	manual
16/03/2023	Employer Mandated	484.62		smsfdataflow
11/04/2023	Personal		5,750.00	manual
08/05/2023	Personal		5,750.00	manual
11/05/2023	Employer Mandated	2,180.79		smsfdataflow
07/06/2023	Employer Mandated	969.24		smsfdataflow
07/06/2023	Personal		5,750.00	manual
<b>Totals:</b>		<b>12,507.80</b>	<b>57,500.00</b>	

**Zanoli Super Fund**  
**Contribution Caps**  
**For the Period From 1 July 2022 to 30 June 2023**

**Mrs Julie Zanoli**

**Date of Birth:** 19 May 1963  
**Age:** 60 (at 30/06/2023)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

<b>Prior Year Contributions</b>		<b>Non-Concessional</b>	
Contributions for the previous 2 years are not confirmed			
3-year cap in effect from previous years		Unknown	
Total non-concessional contributions in previous 2 years		Unknown	
<b>Current Year Contributions</b>	<b>Note</b>	<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	52,970.73	0.00
Contributions made (to this fund)	3	4,150.48	57,500.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		4,150.48	57,500.00
Amount above caps	4	0.00	0.00
Available		76,320.25	52,500.00

**Notes**

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Member may be eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	4,150.48
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>4,150.48</b>
<b>NonConcessional</b>	Personal	57,500.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>57,500.00</b>
<b>Other</b>	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	927.50
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	<b>Total Other contributions</b>	<b>927.50</b>

**Transactions**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>	<b>Source</b>
14/07/2022	Employer Mandated	707.00			smsfdataflow
07/09/2022	Personal		5,750.00		manual
09/09/2022	Employer Mandated	220.50			smsfdataflow
07/10/2022	Personal		5,750.00		manual
26/10/2022	Employer Mandated	661.50			smsfdataflow

**Zanoli Super Fund**  
**Contribution Caps**  
**For the Period From 1 July 2022 to 30 June 2023**

**Mrs Julie Zanoli**

07/11/2022	Personal		5,750.00		manual
07/12/2022	Personal		5,750.00		manual
15/12/2022	Employer Mandated	716.62			smsfdataflow
09/01/2023	Personal		5,750.00		manual
19/01/2023	Employer Mandated	363.83			smsfdataflow
07/02/2023	Personal		5,750.00		manual
07/03/2023	Personal		5,750.00		manual
16/03/2023	Employer Mandated	147.00			smsfdataflow
11/04/2023	Personal		5,750.00		manual
28/04/2023	Government Co-Contributions			427.50	manual
08/05/2023	Personal		5,750.00		manual
11/05/2023	Employer Mandated	746.03			smsfdataflow
11/05/2023	Government Co-Contributions			500.00	manual
07/06/2023	Employer Mandated	588.00			smsfdataflow
07/06/2023	Personal		5,750.00		manual
<b>Totals:</b>		<b>4,150.48</b>	<b>57,500.00</b>	<b>927.50</b>	

**Zanoli Super Fund**  
**Investment Movement Summary**  
**For the period 1 July 2022 to 30 June 2023**

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<b><u>Bank</u></b>										
Bank SA Business Access Saver		305,387.93		206,772.15		0.00	0.00		512,160.08	512,160.08
Bank SA Incentive Saver		55,613.36		170,393.84		219,030.39	0.00		6,976.81	6,976.81
		<u>361,001.29</u>		<u>377,165.99</u>		<u>219,030.39</u>	<u>0.00</u>		<u>519,136.89</u>	<u>519,136.89</u>
<b><u>Property Direct Market</u></b>										
1/41 Douglas Drive	1.00	214,597.00	0.00	0.00	0.00	0.00	0.00	1.00	214,597.00	192,500.00
1/43 Douglas Drive	1.00	207,563.00	0.00	0.00	0.00	0.00	0.00	1.00	207,563.00	190,000.00
		<u>422,160.00</u>		<u>0.00</u>		<u>0.00</u>	<u>0.00</u>		<u>422,160.00</u>	<u>382,500.00</u>
<b>Fund Total</b>		<u><u>783,161.29</u></u>		<u><u>377,165.99</u></u>		<u><u>219,030.39</u></u>	<u><u>0.00</u></u>		<u><u>941,296.89</u></u>	<u><u>901,636.89</u></u>



# Sales Appraisal



Unit 1/41 Douglas Drive,

**Mawson Lakes**


MARK TETTIS

May 2023

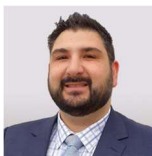
 **LJ Hooker Commercial**

RLA 231015

# Property Summary

<b>Address</b>	<b>Unit 1/41 Douglas Drive, Mawson Lakes</b>
<b>Prepared For</b>	<b>Zanoli Super Pty Ltd</b>
<b>Overview</b>	<b>Affordable Office Space</b> <b>Key Selling Points:</b> <ul style="list-style-type: none"><li>• Corner position</li><li>• Quiet location</li><li>• Modern improvements</li><li>• 62sqm building area*</li><li>• Located in Mawson Central</li></ul>
<b>Present Use</b>	Tenanted
<b>Local Government Authority</b>	City of Salisbury
<b>Zoning</b>	Strategic Innovation - SInv
<b>Legal Description</b>	The property is the whole land comprised and described in Certificate of Title Register Book Volume 6033 Folio 753 being Lot 1 in Community Strata Plan 25272 in the area named Mawson Lakes Hundred of Adelaide and known as 1/41 Douglas Drive, Mawson Lakes
<b>Site Particulars</b>	Comprises a regular shaped, inside allotment with a frontage of 6m. The site faces south east with no significant views. Total site area – 33m2*
<b>Building Area</b>	Ground Floor – 31.2m2* First Floor – 31.2m2* Total Building Area – 62.4m*
<b>Proposed Method of Sale</b>	Private Treaty
<b>Expected Selling Range</b>	\$185,000 - \$200,000 

## Personnel



### Mark Tettis

Commercial Sales and Leasing

0433 139 892

[mark.tettis@ljhcommercialadelaide.com.au](mailto:mark.tettis@ljhcommercialadelaide.com.au)

\*approximate

# Zoning

Under the Planning Development and Infrastructure Act, the property is zoned:

Strategic Innovation - SInv

Assessment Provisions (AP)

*Desired Outcome (DO)*

Desired Outcome	
DO 1	A range of health, education, and research activities supported by a mix of compatible housing, accommodation, tourism, hospitality, cultural, entertainment, recreation and retail land uses.

Performance Outcomes (PO) and Deemed to Satisfy (DTS) / Designated Performance Feature (DPF) Criteria

Performance Outcome	Deemed-to-Satisfy Criteria / Designated Performance Feature Land Use and Intensity
<p>PO 1.1</p> <p>Development is associated with or ancillary to the provision of health and education services and the conduct of research.</p>	<p>DTS/DPF 1.1</p> <p>Development comprises one or more of the following:</p> <ol style="list-style-type: none"> <li>1. Community facility</li> <li>2. Conference facility</li> <li>3. Consulting room</li> <li>4. Dwelling</li> <li>5. Educational establishment</li> <li>6. Hospital</li> <li>7. Indoor recreation facility</li> <li>8. Library</li> <li>9. Light industry (including high technology and research based activity)</li> <li>10. Office</li> <li>11. Place of worship</li> <li>12. Pre-school</li> <li>13. Public transport terminal</li> <li>14. Residential flat building</li> <li>15. Retirement facility</li> <li>16. Shop (excluding a bulky goods outlet)</li> <li>17. Student accommodation</li> <li>18. Supported accommodation</li> <li>19. Telecommunications facility</li> <li>20. Tourist accommodation</li> <li>21. .</li> </ol>
<p>PO 1.2</p> <p>Development within walking distance of public transport stops comprises land uses that directly promote public transport use and provide opportunities for multi-purpose trips.</p>	<p>DTS/DPF 1.2</p> <p>None are applicable.</p>
<p>PO 1.3</p>	<p>DTS/DPF 1.3</p>

Light industrial and commercial development (including high technology and research-based activity) designed and sited to be compatible with adjoining uses.	None are applicable.
PO 1.4  Shops, offices and consulting rooms of a scale to maintain the amenity of nearby residents.	DTS/DPF 1.4  Shop, office or consulting room gross leasable floor area does not exceed 250m <sup>2</sup> .
PO 1.5  Ground floor level uses promote high levels of pedestrian activity and contribute to an active and vibrant public realm.	DTS/DPF 1.5  Shop or consulting room land uses located on the ground floor level of buildings.
PO 1.6  Medium to high density residential development does not prejudice the operation of non-residential activity within the zone.	DTS/DPF 1.6  None are applicable.
PO 1.7  Changes in the use of land between similar businesses encourages the efficient reuse of commercial premises and supports continued local access to a range of services compatible to the locality.	DTS/DPF 1.7  A change of use to a shop, office, consulting room or any combination of these uses where all of the following are achieved: <ol style="list-style-type: none"> <li>1. the area to be occupied by the proposed development is located in an existing building and is currently used as a shop, office, consulting room or any combination of these uses</li> <li>2. if the proposed change of use is for a shop: <ol style="list-style-type: none"> <li>1. the total gross leasable floor area of the shop will not exceed 250m<sup>2</sup></li> <li>2. if primarily involving the handling and sale of foodstuffs, areas used for the storage and collection of refuse are sited at least 10m from the site of a dwelling (other than a dwelling directly associated with the proposed shop)</li> </ol> </li> <li>3. if primarily involving heating and cooking of foodstuffs in a commercial kitchen and is within 30m of any neighbourhood-type zone boundary or a dwelling (other than a dwelling directly associated with the proposed shop), an exhaust duct and stack (chimney) exists or is capable of being installed for discharging exhaust emissions</li> <li>4. if the change in use involves a gross leasable floor area greater than 250m<sup>2</sup> and has direct frontage to an arterial road: <ol style="list-style-type: none"> <li>1. the primary vehicle access (being the access where the majority of vehicles access / egress the site of the proposed development) is from a road that is not an arterial road or</li> <li>2. the development is located on a site that operates as an integrated complex containing two or more tenancies (and which may comprise more than one building) where facilities for off-street vehicle parking, vehicle loading and unloading, and the storage and collection of refuse are shared</li> </ol> </li> <li>5. off-street vehicular parking exists in accordance with the rate(s) specified in Transport, Access and Parking Table 1 - General Off-Street Car Parking</li> </ol>

	<p>Requirements or Table 2 – Off-Street Car Parking Requirements in Designated Areas to the nearest whole number, except where:</p> <ol style="list-style-type: none"> <li>1. the building is a local heritage place or</li> <li>2. the required contribution will be made into a relevant car parking offset scheme (other than where a relevant contribution has previously been made) or</li> <li>3. the development is located on a site that operates as an integrated complex containing two or more tenancies (and which may comprise more than one building) where facilities for off-street vehicle parking, vehicle loading and unloading, and the storage and collection of refuse are shared.</li> </ol>
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**The code provides the following overlays:**

**Aircraft Noise Exposure (O0301) – ANEF 20**

The Aircraft Noise Exposure Overlay seeks to ensure development sensitive to aircraft noise is designed to minimise noise intrusion and provide appropriate interior acoustic amenity.

**Airport Building Heights (Regulated) (O0303) – All structures over 15 metres**

The Airport Building Heights (Regulated) Overlay seeks to ensure building height does not pose a hazard to the operation and safety requirements of commercial and military airfields.

**Affordable Housing (O0306)**

The Affordable Housing Overlay seeks to ensure the integration of a range of affordable dwelling types into residential and mixed use development.

**Building Near Airfields (O0601)**

The Building Near Airfields Overlay seeks to ensure development does not pose a hazard to the operational and safety requirements of commercial and military airfields.

**Defence Aviation Area (O1202) – All structures over 90 metres**

The Defence Aviation Area Overlay seeks to ensure building height does not pose a hazard to the operational and safety requirements of Defence Aviation Areas.

**Prescribed Wells Area (O4804)**

The Prescribed Wells Area Overlay seeks to ensure sustainable water use in prescribed wells areas.

**Regulated and Significant Tree (O5404)**

The Regulated and Significant Tree Overlay seeks to mitigate the loss of regulated trees through appropriate development and redevelopment.

**Water Resources (O6902)**

The Water Resources Overlay seeks to protect the quality of surface waters in South Australia.

**Local Development Variation – Total Numerical Value – TNV**

**Maximum Building Height (Metres) (V0002) – 16.5**

Maximum building height is 16.5m

**Maximum Building Height (Levels) (V0008) – 4**

Maximum building height is 4 levels

**Interface Height (V0013) – 30.1**

Development should be constructed within a building envelope provided by a 30 or 45 degree plane, depending on orientation, measured 3m above natural ground at the boundary of an allotment

\*\*\* Please note that this is an extract from PlanSA. Full development guidelines can be found at:

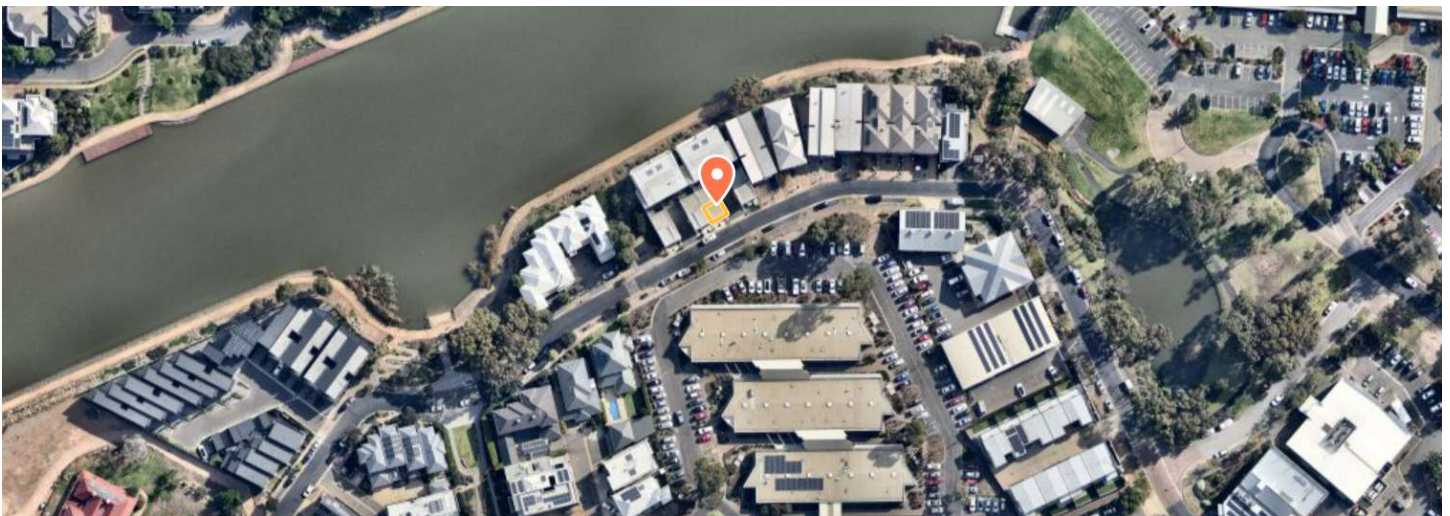
[https://code.plan.sa.gov.au/home/what\\_is\\_the\\_property\\_address/property\\_details?id=4420112066](https://code.plan.sa.gov.au/home/what_is_the_property_address/property_details?id=4420112066)\*\*\*

## Location overview:



Mawson Lakes is a new residential development in the City of Salisbury approximately 14km north of the Adelaide CBD. The suburb also contains the public transport hub, Mawson Interchange, shopping, various parks and walking trails, shopping, cafe's restaurants and a university campus. All services and amenities are located within a 2km radius. Mawson Lakes has been developed by Delfin and currently includes Technology Park, the Mawson Lakes campus of the University of South Australia, Endeavour College, as well as growing residential and commercial zones.

More specifically the subject property is located on the outskirts of "Technology Park" and is surrounded by a mix of commercial and commercial properties. The property was developed initially as a concept for a home and office for a professional with a dwelling to the rear and a commercial office to the front. These properties were individually titled with the ability to be sold off separately. Located across from the property is Endeavour House and offers modern purpose built commercial office accommodation located within a purpose developed business park. the building consists of 7 modules and provides an exceptional standard of accommodation, amenity and technology connectivity and is attractively set in landscaped grounds and there is also extensive bituminised car parking throughout the park.



# Building Overview:

<b>Main Building Type:</b>	Semi Detached two storey office
<b>Current Use:</b>	Tenanted Office
<b>Street Appeal:</b>	Good
<b>Circa:</b>	2008
<b>Additions:</b>	N/a
<b>Interior Condition:</b>	Good
<b>Exterior Condition:</b>	Good
<b>Building Area:</b>	Ground Floor – 31.2m2* First Floor – 31.2m2* Total Building Area – 62.4m*
<b>Floor:</b>	Concrete to ground floor, presumed particle boards to upper floor
<b>Main Walls:</b>	Rendered Masonry brick, rendered lightweight composite material
<b>Roof:</b>	Corrugated galvinised iron
<b>Windows:</b>	Aluminium
<b>Internal Walls/Ceiling:</b>	Plasterboard
<b>Accommodation:</b>	Ground Floor – Reception, open office, bathroom. Upper Floor – Open office area, kitchenette
<b>Fittings and Fixtures:</b>	The property features the following: tiled floors, carpeted floors , split system air conditioners, window furnishings, LED downlights, storage under stairs, built in cabinetry linen cupboard, alarm system, fly screens.
<b>Car Accommodation:</b>	No on-site car accommodation.
<b>Ancillary Improvements:</b>	Paved paths, mail box and garden beds
<b>Land Area:</b>	33m2*
<b>Site Particulars:</b>	Comprises a regular shaped, inside allotment with a frontage of 6m. The site faces south east with no significant views or street exposure.

## **Methodology and Estimated Sale Value:**

A Comparable Sales Analysis of appraisal has been adopted to assess the likely selling price for the property. In order to determine the expected sale price for the property, if offered under normal conditions, we have taken into consideration a number of factors:

Building presentation and condition

Locational merits including being in a high demand locality

Current economic and market sentiments

Council Zoning Requirements

Recent sale results as attached and other general market intelligence



## Comparable Sales Evidence:

Address			Sale Date		Price	
<b>6/19-21 Metro Parade, Mawson Lakes</b>			<b>2/09/2022</b>		<b>\$267,500</b>	
Land Area:	-	Sqm	Building Area:	51	Sqm	
Land Analysis:	N/a	/m2	Building Analysis:	\$5,245	/m2	
Brief Comments:	The property comprises open plan office plus partitioned office. It has air conditioning, kitchenette, bathroom with shower and security and one designated car park space.					
<b>1/21-25 Goodall Parade, Mawson Lakes</b>			<b>UNDER CONTRACT</b>		<b>\$270,000</b>	
Land Area:	-	Sqm	Building Area:	76	Sqm	
Land Analysis:	N/a	/m2	Building Analysis:	\$3,553	/m2	
Brief Comments:	Circa 2008, attached, single storey retail shop leased to a laundromat. The property features an open area with separate office, bathroom and kitchenette facilities to the rear. No on-site car parking. Sold with a net lease of \$26,516 per annum which equates to a yield of 9.8%.					
<b>3/2-4 Hurtle Parade, Mawson Lakes</b>			<b>10/12/2021</b>		<b>\$300,000</b>	
Land Area:	N/a	Sqm	Building Area:	100	Sqm	
Land Analysis:	N/a	/m2	Building Analysis:	\$3,000	/m2	
Brief Comments:	100sq.m of office space, fully fitted out – reception area, waiting area, 3 dedicated offices and large meeting room or open plan area for multiple work stations.					
<b>Shop 2/30-34 Garden Terrace, Mawson Lakes</b>			<b>20/12/2021</b>		<b>\$300,000</b>	
Land Area:	-	Sqm	Building Area:	100	Sqm	
Land Analysis:	N/a	/m2	Building Analysis:	\$3,000	/m2	
Brief Comments:	100sqm (approx) offering would suit retail, office or services. Featuring, dedicated private car park, kitchen facility, powder room, alarm and air conditioning.					

Address			Sale Date		Price	
<b>Shop 3/131 Mawson Lakes Boulevard, Mawson Lakes</b>			<b>4/11/2022</b>		<b>\$320,000</b>	
Land Area:	-	Sqm	Building Area:	139	Sqm	
Land Analysis:	N/a	/m2	Building Analysis:	\$2,302	/m2	
Brief Comments:	Two storey commercial office overlooking Mawson Lakes. The accommodation features a kitchenette, boardroom, offices, toilet and storage area. Sold with a lease of \$32,000 net which equates to a yield of 10% and a rental of \$230 per sqm.					
<b>1/14-16 Hurtle Parade, Mawson Lakes</b>			<b>8/11/2022</b>		<b>\$337,000</b>	
Land Area:	-	Sqm	Building Area:	88	Sqm	
Land Analysis:	N/a	/m2	Building Analysis:	\$3,830	/m2	
Brief Comments:	Commercial office space sold as a leased investment with a net rental of \$21,746 which equates to yield of 6.4% and a rental of \$247 per sqm.					
<b>Shops 3&amp;4/30-34 Garden Terrace, Mawson Lakes</b>			<b>16/09/2022</b>		<b>\$600,000</b>	
Land Area:	-	Sqm	Building Area:	207	Sqm	
Land Analysis:	N/a	/m2	Building Analysis:	\$2,899	/m2	
Brief Comments:	Sold in one line. Shop 3 comprises a commercial office area featuring reception area and four offices. Shop 4 comprises an open showroom space. The shops share a common kitchen and bathroom facilities. Ground floor position with good frontage.					
<b>1/3 Park Way, Mawson Lakes</b>			<b>18/02/2022</b>		<b>\$640,000</b>	
Land Area:	-	Sqm	Building Area:	204	Sqm	
Land Analysis:	N/a	/m2	Building Analysis:	\$3,137	/m2	
Brief Comments:	Circa 2004, semi detached, two storey office space located in Technology Park. The property features office space split over two levels, five carparks included on the title plus ample public carparking, upgraded ait conditioning. The property sold with Vacant Possession with GST for \$704,000.					

### **Comparable sales indicative selling price.**

We have analysed recent sales evidence of other similar properties within the Mawson Lakes area which show a rate per sqm of building area of between \$2,302 and \$5,245.

Having due regard to the current state of the market and current demand for office space. We have considered the property to fall within the following range between, approximately **\$2,900 and \$3,200** per sqm of building area land area.

Based on our analysis of recent sales evidence we consider the property to have a likely sales price between (rounded):

**\$180,000 and \$200,000**

## Comparable Lease Evidence:

Address	Sale Date	Net Rent	Net Rate (\$P/sqm)
<b>Lvl 1/33-39 John Street, Salisbury</b>	Apr-23	<b>\$18,000</b>	<b>\$65</b>
<b>Initial Term:</b> - Sqm	<b>Lettable Area:</b>	279	Sqm
<b>Brief Comments:</b>	Located on the first floor and situated in the main street (John Street) of Salisbury. Great Location – convenient for staff and clients alike. Featuring the following: Main Street Front Stairs and Rear Stair Access, Disabled Friendly Chair Lift to Stairs, Partitioned Offices, Reception and Waiting Area, 2x Kitchen Facilities, Male and Female (or Unisex) Bathroom Facilities. Newly Upgraded Streetscape. and Close to All Facilities and Public Transport.		
<b>4/3 Park Way, Mawson Lakes</b>	Dec-22	<b>\$20,400</b>	<b>\$184</b>
<b>Initial Term:</b> - Sqm	<b>Lettable Area:</b>	111	Sqm
<b>Brief Comments:</b>	Shared upstairs office space comprising of 111m2 of open plan office space with shared reception, amenities, boardroom and kitchen. The tenancy has two allocated car spaces. Outgoings approximately \$4,977.48 per annum.		
<b>Lvl 1/169 Kesters Road, Para Hills</b>	Apr-23	<b>\$30,000</b>	<b>\$200</b>
<b>Initial Term:</b> - Sqm	<b>Lettable Area:</b>	150	Sqm
<b>Brief Comments:</b>	First floor office space, providing 5-6 offices, boardroom, male/female bathrooms, kitchenette and shared car parking.		
<b>Shop 3/131 Mawson Lakes Boulevard, Mawson Lakes</b>	Nov-23	<b>\$32,000</b>	<b>\$230</b>
<b>Initial Term:</b> - Sqm	<b>Lettable Area:</b>	139	Sqm
<b>Brief Comments:</b>	Two storey commercial office overlooking Mawson Lakes. The accommodation features a kitchenette, boardroom, offices, toilet and storage area.		

## Estimated Leasing Price:

The lease evidence shows average rentals across similar multiple tenanted properties of between \$65 and \$230 per sqm. We consider the subject property to achieve a rental of between:

**\$12,000 and \$13,500 Net Per Annum Plus Outgoings Plus GST**

Our research of recent transactions across the state with analysed yields of between 6.4% and 10% as indicated with the above sales evidence.

# Summary

On Behalf of LJ Hooker Commercial Adelaide, we thank you for the opportunity to submit this proposal for your consideration.

LJ Hooker Commercial Adelaide would be extremely proud to secure the responsibility of marketing your property for sale, and we look forward to working closely with you to achieve an exceptional result. Should you have any further questions, please feel free to contact us.



**Mark Tettis**

Commercial Sales and Leasing

0433 139 892

[mark.tettis@ljhooker.com.au](mailto:mark.tettis@ljhooker.com.au)

## Professional Fee

We propose a professional fee of 2% excl. GST upon successful completion of sale.

### **DISCLAIMER**

*"The Agents" and the Vendor of this property give notice that the particulars are set out as a general outline only. All descriptions, dimensions, references to conditions and necessary permission for use and occupation and other details are given in good faith and are believed to be correct.*

*The opinion of value should not be regarded as a formal valuation.*

# Connect with us

## **LJ HOOKER COMMERCIAL ADELAIDE**

2a Portrush Road,  
Payneham SA 5070  
P (08) 8232 8844  
F (08) 8363 0310  
[adelaide@ljhc.com.au](mailto:adelaide@ljhc.com.au)

[adelaide.ljhcommercial.com.au](http://adelaide.ljhcommercial.com.au)

# NOTICE OF RATES FOR YEAR ENDING 30 JUNE 2023

**Postal Address:**  
PO Box 8, Salisbury SA 5108  
**Location:**  
34 Church Street, Salisbury SA 5108  
ABN 82 615 416 895



11307311.  
\$ 1210.95



046-5120 (1802)

10/8/22

Zanoli Bare Pty Ltd Acn 162 856 939  
PO Box 889  
VIRGINIA SA 5120

**Arrears:** \$0.00

**Current Quarterly Amount:** \$302.85

**Total Due this Quarter including any Arrears:** \$302.85

**Due Date:** 01-Sep-2022

**Full Year's Balance:** \$1,210.95

eServices ID: 363173

Council Rates exempt from GST

**General Enquiries to  
City of Salisbury**

- 08 8406 8222
- 08 8281 5466
- city@salisbury.sa.gov.au
- salisbury.sa.gov.au

**Assessment Number: 649019**

**Ward: 07 West**

Property Location: Unit 1 / 41 Douglas Drive , Mawson Lakes SA 5095

Description: Lot 1 C 25272

Capital Value: 198,000

Date Rate Declared: 27-Jun-2022

Date of Rate Notice: 13-Jul-2022

Valuation Number: 4420112066

**Valuation Enquiries to the  
Office of the Valuer-General**

- 1300 653 346
- GPO Box 1354, Adelaide, SA 5001
- 101 Grenfell St Adelaide, SA 5001
- OVGObjections@sa.gov.au

National Debt Hotline  
1800 007 007

DETAILS OF CHARGES	RATE IN \$	RATEABLE VALUE	AMOUNT
Commercial Office	0.00603400	198,000	1,194.75
RL Levy - State Govt	0.00008178	198,000	16.20

Minimum Rate (if applicable) - \$1,081.00

**Payment Options:**



**Pay Online**  
Pay your rates with ease. Simply visit [www.salisbury.sa.gov.au](http://www.salisbury.sa.gov.au) for Online Payments (min \$10).



**Pay by Phone**  
Phone payments 1300 401 578  
Follow the prompts



Name: Zanoli Bare Pty Ltd Acn 162 856 939

Property Location: Unit 1 / 41 Douglas Drive  
Mawson Lakes SA 5095

**Assessment Number: 649019**



Billers code: 8649  
Assess No: 649019



BPAY® this payment via internet or phone banking or use the QR code reader within your mobile banking app.

BPAY View® - View and pay this bill using internet banking.

**Total Due this Quarter including any Arrears** \$302.85

or

**Full Year's Balance** \$1,210.95

**Due Date** 01-Sep-2022



\*541 00000000649019

# IMPORTANT INFORMATION

## Payment Options

### BPay (minimum payment \$10)

Contact your bank, credit union or building society to make a payment from your savings or cheque account or credit card.

Quote **Bpay Code 8649** and the **assessment number** found on the front of this notice.

### Pay Online (minimum payment \$10)

Pay your rates with ease at [www.salisbury.sa.gov.au](http://www.salisbury.sa.gov.au)

### Pay by Phone (minimum payment \$10)

Phone payments 1300 401 578. Follow the prompts.

### Payment in Person

Present this account with your payment to Salisbury Council Offices 34 Church Street, Salisbury (8.30am-5pm weekdays).

Pay at any Australia Post Office (minimum payment \$30).

### Pay by Mail

Post your payment slip and a cheque made payable to City of Salisbury, PO Box 8, Salisbury SA 5108.

Note: Post-dated cheques not accepted.

### Direct debit

Set up Direct Debit through our Online eServices Portal at [www.salisbury.sa.gov.au](http://www.salisbury.sa.gov.au)

### Electronic Delivery of Rates Notices



Sign up via BPAY View® by logging on to your internet banking.



To receive your rate notice via email go to [www.salisbury.sa.gov.au](http://www.salisbury.sa.gov.au)

### Change of Address or Ownership

It is your responsibility to advise Council if your personal details have changed. This can be done in writing, via email, online or via phone. Please note that the address for the service of this rates notice may be different to the address(es) used for other Council business, eg building applications and other Council services, so you must specifically request an alteration to the mailing address for the rates notice for each property you own when your personal details change.

**Simply visit [www.salisbury.sa.gov.au](http://www.salisbury.sa.gov.au) to change your details.**

### Voters Roll

Persons on the State House of Assembly Roll are automatically included on the Council Voters Roll and entitled to vote in Council elections. Persons who are not Australian citizens and reside or occupy a business in the Council area must nominate to vote at Council elections.

For further information please phone 8406 8222.

### Rates Brochure

A summary of the Long Term Financial Plan and Annual Business Plan is included with the first rate notice and contains information regarding council rebates and other possible remissions. The full version of the Long Term Financial Plan and Annual Business Plan is available at [www.salisbury.sa.gov.au](http://www.salisbury.sa.gov.au), as well as the electronic copy of the Rates Brochure.

### Regional Landscape Levy

The Regional Landscape (RL) is a State tax. Councils are required under the Landscape South Australia Act 2019 to collect the levy on all rateable properties on behalf of the State Government.

For further information regarding this levy, or the work the levy supports, please visit the Green Adelaide Board at [www.landscape.sa.gov.au](http://www.landscape.sa.gov.au) or phone 08 8204 1910.

### Solid Waste Levy

Council will pay Solid Waste Levies of \$4.797M to the State Government. This amount is not charged separately to ratepayers but is collected through general rates

### Capital Value

Capital Value is defined under section 5 of the *Valuation of Land Act 1971*. The Capital Value of land is the capital amount that might reasonably be expected to be obtained upon sale of the land on an unencumbered basis.

### State Government Revaluation Initiative

The State Government has undertaken a Revaluation Initiative Project, run by the Office of the Valuer-General. For more information visit <https://dpti.sa.gov.au/land/ovg/resources>

### Discretionary Rate Rebate - Revaluation Initiative Relief

Any increase of more than 50% in the amount payable in the 2022/23 year over the amount payable in the 2021/22 year that is a result of the Revaluation Initiative Project will receive a discretionary rebate to limit the amount of the increase in general rates of 50%. Excepting increases resulting from improvements made to the property, change to land use or zoning, change in ownership of the rateable property or correction to the previously undervalued property by the Valuer General.

### Opportunity to Object

Objections must be submitted within 60 days after the date of the first notice and must set out the grounds for objection.

**Rates are still due and payable by the due date even if an objection has been lodged.**

**Objection to Valuation:** The Capital Value on the front of the rates notice is derived from a Government assessment calculated by the Valuer-General and adopted by Council. You may object to the valuation in writing served personally, by post or email to the Office of the Valuer-General. Please refer to the front of the Rate Notice for contact information and phone numbers.

**Objection to Land Use:** Differential General Rates imposed by the Council are based on various Land Use Categories. Should you have any reason to believe that the Land Use Category applied to your account is incorrect, you may lodge a written objection to Council: City of Salisbury, PO Box 8, Salisbury SA 5108 or emailed to [city@salisbury.sa.gov.au](mailto:city@salisbury.sa.gov.au)

### Payment of Rates

Rates are payable in four quarterly instalments. You may elect to pay any instalment in advance. We will send you further notices for each quarter. If the amount due remains unpaid after the due date, the arrears along with any accrued penalties may be recovered using Council's debt recovery process.

### Experiencing difficulty paying your rates?

If you are experiencing difficulty in paying your rates please contact our Customer Centre on 8406 8222 to discuss payment options including setting up a payment arrangement. All enquiries are treated confidentially.

### Consequences of Default in Payment

#### Fines

If an instalment of rates is not paid on or before the due date, a fine of 2% of the amount of the instalment will be added. On the expiration of each full month from that date, interest at the prescribed percentage will be added on any balance in arrears.

#### Recovery

In any case where default in payment of Rates occurs, Council may without further notice commence proceedings for recovery of all amounts due.

Recovery proceedings available to Council include:

- Proceedings in any court of competent jurisdiction.
- Such other legal processes as deemed appropriate by Council.
- Compulsory sale of property to recover outstanding rates and costs.

- make a difference -

COUNCIL  
ELECTIONS  
2022

ENROL NOMINATE VOTE

[lga.sa.gov.au/council-elections](http://lga.sa.gov.au/council-elections)





**AGREEMENT TO LEASE**

**'LESSOR'**

- (a) **NAME:** Zanolli Super Pty Ltd as trustee for Zanolli Self Managed Super Fund  
(b) **ADDRESS:** 322 Glen Osmond Road, Myrtle Bank SA 5064

**'LESSEE'**

- (a) **NAME:** Bermad Australia Pty Ltd  
(b) **ADDRESS:** 1/43 Douglas Drive, Mawson Lakes SA 5095

We refer to the previous lease for the premises between the parties. The Lessee **HEREBY OFFERS** to renew to lease the premises hereinafter described on the following terms and conditions:

1. **Premises:** 1/43 Douglas Drive, Mawson Lakes SA 5095
  
2. **Rental and Terms of payment:** The initial base rental will be \$15,600 plus GST per annum gross (\$1,300 PCM) plus GST and is to be paid in equal monthly payments in advance with the first payment to be paid on [provide date].
  
3. **Term of Lease:** 3 year lease
  
4. **Right of Renewal:** 3 years
  
5. **Lease Commencement:** 1<sup>st</sup> September 2021  
**Rental Commencement:** 1<sup>st</sup> September 2021
  
6. **Rent Reviews:**  
To increase by the increase of CPI Annually.
  
7. **Prior Terms:**  
All prior terms of the main lease will carry through to this renewal period.
  
8. **Registration of Lease, Legal Costs and Disbursements:**

Except to the extent that the Lessor shall be required by law to bear such costs, the Lessee shall pay to the Lessor the costs incurred by the Lessor in the negotiation, preparation, stamping and registration of this Lease.



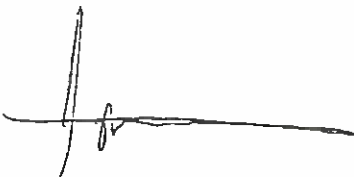
EXECUTION

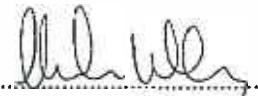
Executed by )  
Zanoli Super Pty Ltd as trustee )  
for Zanoli Self Managed Super )  
Fund )  
in the presence of: )

  
.....  
(Lessee)

  
.....  
Witness

Executed by )  
Bermad Australia Pty Ltd )  
in the presence of: )

 GIB STEPHENS  
.....  
(Lessor)

  
.....  
Witness



**BARTLEY PARTNERS**  
ACCOUNTING

322 Glen Osmond Road, Myrtle Bank SA 5064  
PO Box 230, Glen Osmond SA 5064  
[www.bartleypartners.com.au](http://www.bartleypartners.com.au)  
P: 08 8338 1033  
ABN: 49 083 323 433

**Due Date: 22 Dec 2022**

**TAX INVOICE**

Trustee for the Zanolli SMSF  
127 Shoalhaven Circuit  
MAWSON LAKES SA 5095

**Invoice Number**  
INV-8645

**Invoice Date**  
15 Dec 2022

Description	GST	Amount
For Professional Services including:		
- Preparation of 2022 Financial Statements	10%	1,690.00
- Preparation and lodgement of 2022 Tax Return		
- Annual software subscription fee	10%	275.00
- Disbursement to independent auditor for 2022 audit	10%	330.00
	Subtotal	2,086.36
	Total GST 10%	208.64
	Invoice Total	2,295.00
	Payments Received	0.00
	<b>Amount Due</b>	<b>\$2,295.00</b>

Account payment terms are STRICTLY 7 days net  
[accounts@bartleypartners.com.au](mailto:accounts@bartleypartners.com.au)

## How to Pay



EFT directly into our bank account:  
Account: Bartley Partners Pty Ltd  
BSB: 065-124 Account No: 1043 8071  
Reference: Name and INV-8645



Credit card by phone – 8338 1033  
VISA or MasterCard Accepted  
**3% surcharge charged**



Inquires 1300 300 630

Issue date 08 Mar 23

# Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 80027575

## Check this statement carefully

You are legally obligated to ensure that all your company details listed on this company statement are complete and correct. This is required under s346C (1) and/or s346B and s346C (2) of the *Corporations Act 2001*.

You must check this statement carefully and inform ASIC of any changes or corrections immediately. **Do not return this statement.** You must notify ASIC within 28 days after the date of change, and within 28 days after the date of issue of your annual company statement. Late lodgement of changes will result in late fees. These requirements do not apply to the **Additional company information**.

ACN 162 754 896  
FOR ZANOLI SUPER PTY LTD

REVIEW DATE: 08 March 23

## You must notify ASIC of any changes to company details — Do not return this statement



To make changes to company details or amend incorrect information

- go to [www.asic.gov.au/changes](http://www.asic.gov.au/changes)
- log in to our online services and make the required updates
- first time users will need to use the corporate key provided on this company statement



Phone if you've already notified ASIC of changes but they are not shown correctly in this statement.  
Ph: 1300 300 630



Use your agent.

## Company Statement

These are the current company details held by ASIC. You must check this statement carefully and inform ASIC of any changes or corrections immediately. Late fees apply. **Do not return this statement.**

**1 Registered office**  
C/- BARTLEY PARTNERS PTY LTD 322 GLEN OSMOND ROAD MYRTLE BANK SA 5064

**2 Principal place of business**  
11 HANNAH ROAD VIRGINIA SA 5120

**3 Officeholders**

Name: GEORGE ROBERT ZANOLI  
Born: ADELAIDE SA  
Date of birth: 16/06/1958  
Address: 11 HANNAH ROAD VIRGINIA SA 5120  
Office(s) held: DIRECTOR, APPOINTED 08/03/2013; SECRETARY, APPOINTED 08/03/2013

Name: JULIE ANN ZANOLI  
Born: ADELAIDE SA  
Date of birth: 19/05/1963  
Address: 11 HANNAH ROAD VIRGINIA SA 5120  
Office(s) held: DIRECTOR, APPOINTED 08/03/2013

**4 Company share structure**

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY	2	\$2.00	\$0.00

**5 Members**

These details continue on the next page

ZANOLI SUPER PTY LTD ACN 162 754 896

Page 1 of 2

## Company statement continued

Name: GEORGE ROBERT ZANOLI  
Address: 11 HANNAH ROAD VIRGINIA SA 5120

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

Name: JULIE ANN ZANOLI  
Address: 11 HANNAH ROAD VIRGINIA SA 5120

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

## End of company statement

This concludes the information to which the company must respond (if incorrect) under s346C of the *Corporations Act 2001*.

## Additional company information

This information is optional under the *Corporations Act 2001*. Late lodgement fees or late review fees do not apply to this information. To add, remove or change a contact address, see [www.asic.gov.au/addresses](http://www.asic.gov.au/addresses).

### 6 Contact address for ASIC use only

Registered agent name: BARTLEY PARTNERS PTY LTD  
Registered agent number: 6374  
Address: PO BOX 230 GLEN OSMOND SA 5064

**ASIC**

Australian Securities &amp; Investments Commission

ABN 86 768 265 615

ZANOLI SUPER PTY LTD  
 BARTLEY PARTNERS PTY LTD  
 PO BOX 230  
 GLEN OSMOND SA 5064

**INVOICE STATEMENT**

Issue date 08 Mar 23

**ZANOLI SUPER PTY LTD**

ACN 162 754 896

Account No. 22 162754896

**Summary**

Opening Balance	\$0.00
New items	\$59.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$59.00</b>

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

*Transaction details are listed on the back of this page*

**Inquiries**

www.asic.gov.au/invoices

1300 300 630

**Please pay**

Immediately	<b>\$0.00</b>
By 08 May 23	<b>\$59.00</b>

*If you have already paid please ignore this invoice statement.*

- Late fees will apply if you do NOT
  - tell us about a change during the period that the law allows
  - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
  - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.

**ASIC**

Australian Securities &amp; Investments Commission

**PAYMENT SLIP****ZANOLI SUPER PTY LTD**

ACN 162 754 896

Account No: 22 162754896

**22 162754896**

<b>TOTAL DUE</b>	<b>\$59.00</b>
Immediately	<b>\$0.00</b>
By 08 May 23	<b>\$59.00</b>

*Payment options are listed on the back of this payment slip*



**Bill Code:** 17301  
**Ref:** 2291627548962



\*814 129 0002291627548962 35

# Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2023-03-08	Annual Review - Special Purpose Pty Co	4X2447844480P A	\$59.00
	<b>Outstanding transactions</b>		
2023-03-08	Annual Review - Special Purpose Pty Co	4X2447844480P A	\$59.00

## PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2291 6275 4896 235

### Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

### Phone

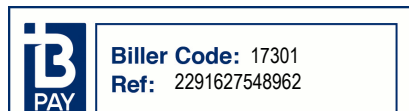
Call 13 18 16 to pay by Mastercard or Visa

### On-line

Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by Mastercard or Visa

### Mail

Mail this payment slip and cheque (do not staple) to ASIC,  
Locked Bag 5000, Gippsland Mail Centre VIC 3841



**Biller Code:** 17301  
**Ref:** 2291627548962

### Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)



## Activity statement 001

<b>Date generated</b>	24 July 2023
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.02 DR
<b>Balance</b>	\$0.02 DR

## Transactions

27 results found - from **24 July 2021** to **24 July 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
17 Jul 2023	14 Jul 2023	Payment received		\$1,373.93	\$0.02 DR
11 Jul 2023	28 Jul 2023	Original Activity Statement for the period ending 30 Jun 23 - PAYG Instalments	\$1,647.00		\$1,373.95 DR
3 Apr 2023	31 Mar 2023	Payment received		\$1,563.00	\$273.05 CR
29 Mar 2023	28 Apr 2023	Original Activity Statement for the period ending 31 Mar 23 - PAYG Instalments	\$1,563.00		\$1,289.95 DR
13 Jan 2023	12 Jan 2023	Payment received		\$1,563.00	\$273.05 CR
11 Jan 2023	28 Feb 2023	Original Activity Statement for the period ending 31 Dec 22 - PAYG Instalments	\$1,563.00		\$1,289.95 DR
19 Dec 2022	16 Dec 2022	Payment received		\$273.05	\$273.05 CR
30 Sep 2022	29 Sep 2022	Payment received		\$1,563.00	\$0.00
28 Sep 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$1,563.00		\$1,563.00 DR
4 Jul 2022	1 Jul 2022	Payment received		\$1,550.00	\$0.00



Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
28 Jun 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$1,550.00		\$1,550.00 DR
1 Apr 2022	1 Apr 2022	General interest charge			\$0.00
1 Apr 2022	31 Mar 2022	Payment received		\$3,100.00	\$0.00
28 Mar 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$1,550.00		\$3,100.00 DR
1 Mar 2022	1 Mar 2022	General interest charge			\$1,550.00 DR
25 Feb 2022	25 Feb 2022	Credit transfer received from Income Tax Account		\$2,964.00	\$1,550.00 DR
25 Feb 2022	25 Feb 2022	Credit transfer received from Income Tax Account		\$2,500.55	\$4,514.00 DR
4 Jan 2022	4 Jan 2022	General interest charge			\$7,014.55 DR
24 Dec 2021	23 Dec 2021	Payment received		\$1,550.00	\$7,014.55 DR
22 Dec 2021	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$1,550.00		\$8,564.55 DR
1 Dec 2021	1 Nov 2021	General interest charge			\$7,014.55 DR
17 Nov 2021	16 Nov 2021	Payment received		\$6,391.45	\$7,014.55 DR
4 Nov 2021	28 Oct 2021	Client initiated amended Activity Statement for the period ending 30 Sep 21 - PAYG Instalments		\$1,414.00	\$13,406.00 DR
1 Nov 2021	1 Nov 2021	General interest charge			\$14,820.00 DR
31 Oct 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$2,964.00		\$14,820.00 DR
2 Aug 2021	2 Aug 2021	General interest charge			\$11,856.00 DR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Aug 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$2,964.00		\$11,856.00 DR



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

**Agent** SMSF AUSTRALIA PTY LTD  
**Client** THE TRUSTEE FOR ZANOLI  
SUPER FUND  
**ABN** 68 810 269 153  
**TFN** 947 701 753

## Income tax 551

<b>Date generated</b>	24 July 2023
<b>Overdue</b>	\$273.05 DR
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$273.05 DR

## Transactions

5 results found - from **24 July 2021** to **24 July 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Jun 2023	1 Jun 2023	General interest charge			\$273.05 DR
12 Apr 2023	15 May 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$273.05		\$273.05 DR
25 Feb 2022	25 Feb 2022	Credit transferred to Integrated Client Account	\$2,964.00		\$0.00
25 Feb 2022	25 Feb 2022	Credit transferred to Integrated Client Account	\$2,500.55		\$2,964.00 CR
25 Feb 2022	25 Feb 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$5,464.55	\$5,464.55 CR

# Community Corporation 25272 Inc

11435485

ABN 26 354 954 583  
1/41/39-41 DOUGLAS DRIVE MAWSON LAKES SA 5095

*Paid 11/4/23*



Managed by Adelaide Strata & Community Management ABN 73 058 476 056 on behalf of the Corporation.

e. admin@ascm.com.au  
t. +61 8 8490 1300  
w. ascsm.com.au  
a. 1/102 Greenhill Road Unley SA 5061

## Community Titles Act 1996 / Strata Titles Act 1988 NOTICE OF CONTRIBUTIONS

Zanoli Bare Pty Ltd  
11 Hannah Road  
Virginia SA 5120

Date of Notice	11 April 2023		
A/c No	1		
Lot No	1	Unit No	1/41
Entitlements	805		

Account	Period	Due Date	Amount	Discount	If received by	Net Amount
Administrative Fund	01/05/23 to 31/07/23	01/05/2023	\$50.72	\$0.00		\$50.72
Sinking Fund	01/05/23 to 31/07/23	01/05/2023	\$2 01	\$0.00		\$2.01
<b>Totals</b>			<b>\$52.73</b>	<b>\$0.00</b>		<b>\$52.73</b>

**Interest of 15% per annum is payable on Levies more than 30 Days overdue.**

This Notice is for current amounts payable. Please request a Statement for a full summary.

Teller stamp and initials	Amount Paid
	\$
	Date Paid
	/ /

**Tel: 1300 552 311**    **Telephone:** Call this number to pay by credit card using a land line or mobile phone. International +613 8648 0158  
Ref: 1335 5188 1

**www.stratamax.com.au**    **Internet:** Visit this website to make a secure credit card payment over the internet.  
Ref: 1335 5188 1

**Tel: 1300 552 311**    **Direct Debit:** Make auto payments directly from your nominated bank account or credit card. Go to [www.stratapay.com/ddr](http://www.stratapay.com/ddr) to register.  
Ref: 1335 5188 1

By using StrataPay payment options you are taken to have read and agreed to the User Terms & Conditions available at [www.stratapay.com](http://www.stratapay.com) or by phoning 1300 135 610. Additional charges may apply.



**Account Reference**  
1/1/41 25272/1000000001  
**Reference Name**  
Zanoli Bare Pty Ltd

StrataPay Reference No.

**1335 5188 1**

Due Date

**01 May 23**

Amount

**\$52.73**

**BPAY** Biller Code: 96503    **BPay:** Contact your participating financial institution to make a payment from your cheque or savings account.  
Ref: 273715441 1000 0000 012

**Post Billpay In Person:** Pay in-store at Australia Post by cheque or EFTPOS

**Mail:** Send this payment with your cheque to:  
DEFT, GPO Box 2174  
MELBOURNE VIC 3001

**Make cheques payable to:**  
Adelaide Strata Management  
Pty Ltd Trust Account 25272



**DEFT Reference Number**  
273715441 1000 0000 012

**Managed by**  
ADELAIDE STRATA MANAGEMENT P/L  
**Account**  
Adelaide Strata Management  
Pty Ltd Trust Account 25272



\*496 273715441 10000000012

+273715441 10000000012<

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# Community Corporation 25272 Inc

ABN 26 354 954 583  
1/41/39-41 DOUGLAS DRIVE MAWSON LAKES SA 5095

Managed by Adelaide Strata & Community Management ABN 73 058 476 056 on behalf of the Corporation.

e. admin@ascm.com.au  
t. +61 8 8490 1300  
w. ascm.com.au  
a. 1/102 Greenhill Road Unley SA 5061

2570016

Paid 12/1/22



## Community Titles Act 1996 / Strata Titles Act 1988 NOTICE OF CONTRIBUTIONS

Zanoli Bare Pty Ltd  
11 Hannah Road  
Virginia SA 5120

Date of Notice	10 January 2023		
A/c No	1		
Lot No	1	Unit No	1/41
Entitlements	805		

Account	Period	Due Date	Amount	Discount	If received by	Net Amount
Administrative Fund	01/02/23 to 30/04/23	01/02/2023	\$50.72	\$0.00		\$50.72
Sinking Fund	01/02/23 to 30/04/23	01/02/2023	\$2.01	\$0.00		\$2.01
<b>Totals</b>			<b>\$52.73</b>	<b>\$0.00</b>		<b>\$52.73</b>

**Interest of 15% per annum is payable on Levies more than 30 Days overdue.**

This Notice is for current amounts payable. Please request a Statement for a full summary.

Teller stamp and initials		Amount Paid
		\$
		Date Paid / /

**Tel:** 1300 552 311  
**Ref:** 1335 5188 1

**Telephone:** Call this number to pay by credit card using a land line or mobile phone. International +613 8648 0158

**www.stratamax.com.au**  
**Ref:** 1335 5188 1

**Internet:** Visit this website to make a secure credit card payment over the internet.

**Tel:** 1300 552 311  
**Ref:** 1335 5188 1

**Direct Debit:** Make auto payments directly from your nominated bank account or credit card. Go to [www.stratapay.com/ddr](http://www.stratapay.com/ddr) to register.

By using StrataPay payment options you are taken to have read and agreed to the User Terms & Conditions available at [www.stratapay.com](http://www.stratapay.com) or by phoning 1300 135 610. Additional charges may apply.



**Account Reference**  
1/1/41 25272/1000000001

**Reference Name**  
Zanoli Bare Pty Ltd

StrataPay Reference No.

**1335 5188 1**

Due Date

**01 Feb 23**

Amount

**\$52.73**



Bill Code: 96503  
Ref: 273715441 1000 0000 012

BPay: Contact your participating financial institution to make a payment from your cheque or savings account



**In Person:** Pay in-store at Australia Post by cheque or EFTPOS



**Mail:** Send this payment with your cheque to:

Make cheques payable to:  
Adelaide Strata Management  
Pty Ltd Trust Account 25272



DEFT Reference Number  
273715441 1000 0000 012

Managed by  
ADELAIDE STRATA MANAGEMENT P/L  
**Account**  
Adelaide Strata Management  
Pty Ltd Trust Account 25272



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# Community Corporation 25272 Inc

ABN 26 354 954 583  
1/41/39-41 DOUGLAS DRIVE MAWSON LAKES SA 5095

Paid.

5174256



Managed by Adelaide Strata & Community Management ABN 73 058 476 056 on behalf of the Corporation.

e. admin@ascm.com.au  
t. +61 8 8490 1300  
w. ascsm.com.au  
a. 1/102 Greenhill Road Unley SA 5061

## Community Titles Act 1996 / Strata Titles Act 1988 NOTICE OF CONTRIBUTIONS

23/10/22

Zanoli Bare Pty Ltd  
11 Hannah Road  
Virginia SA 5120

Date of Notice	09 October 2022		
A/c No	1		
Lot No	1	Unit No	1/41
Entitlements	805		

Account	Period	Due Date	Amount	Discount	If received by	Net Amount
Administrative Fund	01/11/22 to 31/01/23	01/11/2022	\$50.72	\$0.00		\$50.72
Sinking Fund	01/11/22 to 31/01/23	01/11/2022	\$2.01	\$0.00		\$2.01
Totals			\$52.73	\$0.00		\$52.73

**Interest of 15% per annum is payable on Levies more than 30 Days overdue.**

This Notice is for current amounts payable. Please request a Statement for a full summary.

Teller stamp and initials	Amount Paid
	\$
	Date Paid / /

**Tel:** 1300 552 311  
Ref: 1335 5188 1

**Telephone:** Call this number to pay by credit card using a land line or mobile phone. International +613 8648 0158

**www.stratamax.com.au**  
Ref: 1335 5188 1

**Internet:** Visit this website to make a secure credit card payment over the internet.

**Tel:** 1300 552 311  
Ref: 1335 5188 1

**Direct Debit:** Make auto payments directly from your nominated bank account or credit card. Go to [www.stratapay.com/ddr](http://www.stratapay.com/ddr) to register.

By using StrataPay payment options you are taken to have read and agreed to the User Terms & Conditions available at [www.stratapay.com](http://www.stratapay.com) or by phoning 1300 135 610. Additional charges may apply.



StrataPay Reference No.

1335 5188 1

Due Date

01 Nov 22

Amount

\$52.73

**BPAY** Biller Code: 96503  
Ref: 273715441 1000 0000 012

**BPAY:** Contact your participating financial institution to make a payment from your cheque or savings account

**Post Billpay** In Person: Pay in-store at Australia Post by cheque or EFTPOS

**Mail:** Send this payment with your cheque to:  
DEFT Payment Systems, Locked Bag 656  
Adelaide SA 5001

Make cheques payable to:  
Adelaide Strata Management  
Pty Ltd Trust Account 25272



DEFT Reference Number  
273715441 1000 0000 012

Managed by  
ADELAIDE STRATA MANAGEMENT P/L  
Account  
Adelaide Strata Management  
Pty Ltd Trust Account 25272



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# Community Corporation 25272 Inc

ABN 26 354 954 583  
1/41/39-41 DOUGLAS DRIVE MAWSON LAKES SA 5095

*Paid 15/7/22*



Managed by Adelaide Strata & Community Management ABN 73 058 476 056 on behalf of the Corporation.

e. admin@ascm.com.au  
t. +61 8 8490 1300  
w. ascsm.com.au  
a. 1/102 Greenhill Road Unley SA 5061

## Community Titles Act 1996 / Strata Titles Act 1988 NOTICE OF CONTRIBUTIONS

Zanolli Bare Pty Ltd  
11 Hannah Road  
Virginia SA 5120

*141449775*

Date of Notice	12 July 2022		
A/c No	1		
Lot No	1	Unit No	1/41
Entitlements	805		

Account	Period	Due Date	Amount	Discount	If received by	Net Amount
Administrative Fund	01/08/22 to 31/10/22	01/08/2022	\$50.72	\$0.00		\$50.72
Sinking Fund	01/08/22 to 31/10/22	01/08/2022	\$2.01	\$0.00		\$2.01
<b>Totals</b>			<b>\$52.73</b>	<b>\$0.00</b>		<b>\$52.73</b>

**Interest of 15% per annum is payable on Levies more than 30 Days overdue.**

This Notice is for current amounts payable. Please request a Statement for a full summary.

Teller stamp and initials	Amount Paid
	\$
	Date Paid
	/ /

**Tel:** 1300 552 311  
**Ref:** 1335 5188 1

**Telephone:** Call this number to pay by credit card using a land line or mobile phone. International +613 8648 0158

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**www.stratamax.com.au**  
**Ref:** 1335 5188 1

**Internet:** Visit this website to make a secure credit card payment over the internet.

---

**Tel:** 1300 552 311  
**Ref:** 1335 5188 1

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By using StrataPay payment options you are taken to have read and agreed to the User Terms & Conditions available at [www.stratapay.com](http://www.stratapay.com) or by phoning 1300 135 610. Additional charges may apply.



StrataPay Reference No.

**1335 5188 1**

Due Date

**01 Aug 22**

Amount

**\$52.73**

**Account Reference**  
1/1/41 25272/100000001  
**Reference Name**  
ZANOLLI BARE PTY LTD

**BPAY** Biller Code: 96503  
Ref: 273715441 1000 0000 012

**BPay:** Contact your participating financial institution to make a payment from your cheque or savings account.

---

**Post Billpay** In Person: Pay in-store at Australia Post by cheque or EFTPOS

---

**Mail:** Send this payment with your cheque to:  
DEFT Payment Systems, Locked Bag 656  
Adelaide SA 5001

**Make cheques payable to:**  
Adelaide Strata Management  
Pty Ltd Trust Account 25272



**DEFT Reference Number**  
273715441 1000 0000 012

**Managed by**  
ADELAIDE STRATA MANAGEMENT P/L  
**Account**  
Adelaide Strata Management  
Pty Ltd Trust Account 25272



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+273715441

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# NOTICE OF RATES FOR YEAR ENDING 30 JUNE 2023

**Postal Address:**  
PO Box 8, Salisbury SA 5108

**Location:**  
34 Church Street, Salisbury SA 5108  
ABN 82 615 416 895



 046-5120 (1802)  
Zanoli Bare Pty Ltd Acn 162 856 939  
PO Box 889  
VIRGINIA SA 5120

113032 89  
~~\$~~ 10/8/22  
\$ 1 210.95

<b>Arrears:</b>	\$0.00
<b>Current Quarterly Amount:</b>	\$302.85
<b>Total Due this Quarter including any Arrears:</b>	\$302.85
<b>Due Date:</b>	01-Sep-2022
<b>Full Year's Balance:</b>	\$1,210.95

eServices ID: 363173

Council Rates exempt from GST

**General Enquiries to  
City of Salisbury**  
 08 8406 8222  
 08 8281 5466  
 city@salisbury.sa.gov.au  
 [salisbury.sa.gov.au](http://salisbury.sa.gov.au)

**Assessment Number: 633476**      **Ward: 07 West**  
Property Location: Unit 1 / 43 Douglas Drive, Mawson Lakes SA 5095  
Description: Lot 2 C 24579  
Capital Value: 198,000      Date Rate Declared: 27-Jun-2022  
Date of Rate Notice: 13-Jul-2022      Valuation Number: 4420112138

**Valuation Enquiries to the  
Office of the Valuer-General**  
 1300 653 346  
 GPO Box 1354,  
Adelaide, SA 5001  
 101 Grenfell St  
Adelaide, SA 5001  
 OVGObjections@sa.gov.au  
National Debt Hotline  
1800 007 007

DETAILS OF CHARGES	RATE IN \$	RATEABLE VALUE	AMOUNT
Commercial Office	0.00603400	198,000	1,194.75
RL Levy - State Govt	0.00008178	198,000	16.20

Minimum Rate (if applicable) - \$1,081.00

**Payment Options:**



**Pay Online**  
Pay your rates with ease. Simply visit [www.salisbury.sa.gov.au](http://www.salisbury.sa.gov.au) for Online Payments (min \$10).




**Pay by Phone**  
Phone payments 1300 401 578  
Follow the prompts




Name: Zanoli Bare Pty Ltd Acn 162 856 939

Property Location: Unit 1 / 43 Douglas Drive  
Mawson Lakes SA 5095

**Assessment Number: 633476**



**Bill code: 8649**  
**Assess No: 633476**



BPAY® this payment via internet or phone banking or use the QR code reader within your mobile banking app.  
BPAY View® -- View and pay this bill using internet banking.

<b>Total Due this Quarter including any Arrears</b>	\$302.85
	or
<b>Full Year's Balance</b>	\$1,210.95
<b>Due Date</b>	01-Sep-2022



\*541 00000000633476



# IMPORTANT INFORMATION

## Payment Options

### BPay (minimum payment \$10)

Contact your bank, credit union or building society to make a payment from your savings or cheque account or credit card.

**Quote Bpay Code 8649** and the **assessment number** found on the front of this notice.

### Pay Online (minimum payment \$10)

Pay your rates with ease at [www.salisbury.sa.gov.au](http://www.salisbury.sa.gov.au)

### Pay by Phone (minimum payment \$10)

Phone payments 1300 401 578. Follow the prompts.

### Payment in Person

Present this account with your payment to Salisbury Council Offices 34 Church Street, Salisbury (8.30am-5pm weekdays).

Pay at any Australia Post Office (minimum payment \$30).

### Pay by Mail

Post your payment slip and a cheque made payable to City of Salisbury, PO Box 8, Salisbury SA 5108.

Note: Post-dated cheques not accepted.

### Direct debit

Set up Direct Debit through our Online eServices Portal at [www.salisbury.sa.gov.au](http://www.salisbury.sa.gov.au)

### Electronic Delivery of Rates Notices



Sign up via BPAY View® by logging on to your internet banking.



To receive your rate notice via email go to [www.salisbury.sa.gov.au](http://www.salisbury.sa.gov.au)

### Change of Address or Ownership

It is your responsibility to advise Council if your personal details have changed. This can be done in writing, via email, online or via phone. Please note that the address for the service of this rates notice may be different to the address(es) used for other Council business, eg building applications and other Council services, so you must specifically request an alteration to the mailing address for the rates notice for each property you own when your personal details change.

**Simply visit [www.salisbury.sa.gov.au](http://www.salisbury.sa.gov.au) to change your details.**

### Voters Roll

Persons on the State House of Assembly Roll are automatically included on the Council Voters Roll and entitled to vote in Council elections. Persons who are not Australian citizens and reside or occupy a business in the Council area must nominate to vote at Council elections.

For further information please phone 8406 8222.

### Rates Brochure

A summary of the Long Term Financial Plan and Annual Business Plan is included with the first rate notice and contains information regarding council rebates and other possible remissions. The full version of the Long Term Financial Plan and Annual Business Plan is available at [www.salisbury.sa.gov.au](http://www.salisbury.sa.gov.au), as well as the electronic copy of the Rates Brochure.

### Regional Landscape Levy

The Regional Landscape (RL) is a State tax. Councils are required under the Landscape South Australia Act 2019 to collect the levy on all rateable properties on behalf of the State Government.

For further information regarding this levy, or the work the levy supports, please visit the Green Adelaide Board at [www.landscape.sa.gov.au](http://www.landscape.sa.gov.au) or phone 08 8204 1910.

### Solid Waste Levy

Council will pay Solid Waste Levies of \$4.797M to the State Government. This amount is not charged separately to ratepayers but is collected through general rates

### Capital Value

Capital Value is defined under section 5 of the *Valuation of Land Act 1971*. The Capital Value of land is the capital amount that might reasonably be expected to be obtained upon sale of the land on an unencumbered basis.

### State Government Revaluation Initiative

The State Government has undertaken a Revaluation Initiative Project, run by the Office of the Valuer-General. For more information visit <https://dpti.sa.gov.au/land/ovg/resources>

### Discretionary Rate Rebate - Revaluation Initiative Relief

Any increase of more than 50% in the amount payable in the 2022/23 year over the amount payable in the 2021/22 year that is a result of the Revaluation Initiative Project will receive a discretionary rebate to limit the amount of the increase in general rates of 50%. Excepting increases resulting from improvements made to the property, change to land use or zoning, change in ownership of the rateable property or correction to the previously undervalued property by the Valuer General.

### Opportunity to Object

Objections must be submitted within 60 days after the date of the first notice and must set out the grounds for objection.

**Rates are still due and payable by the due date even if an objection has been lodged.**

**Objection to Valuation:** The Capital Value on the front of the rates notice is derived from a Government assessment calculated by the Valuer-General and adopted by Council. You may object to the valuation in writing served personally, by post or email to the Office of the Valuer-General. Please refer to the front of the Rate Notice for contact information and phone numbers.

**Objection to Land Use:** Differential General Rates imposed by the Council are based on various Land Use Categories. Should you have any reason to believe that the Land Use Category applied to your account is incorrect, you may lodge a written objection to Council: City of Salisbury, PO Box 8, Salisbury SA 5108 or emailed to [city@salisbury.sa.gov.au](mailto:city@salisbury.sa.gov.au)

### Payment of Rates

Rates are payable in four quarterly instalments. You may elect to pay any instalment in advance. We will send you further notices for each quarter. If the amount due remains unpaid after the due date, the arrears along with any accrued penalties may be recovered using Council's debt recovery process.

### Experiencing difficulty paying your rates?

If you are experiencing difficulty in paying your rates please contact our Customer Centre on 8406 8222 to discuss payment options including setting up a payment arrangement. All enquiries are treated confidentially.

### Consequences of Default in Payment

#### Fines

If an instalment of rates is not paid on or before the due date, a fine of 2% of the amount of the instalment will be added. On the expiration of each full month from that date, interest at the prescribed percentage will be added on any balance in arrears.

#### Recovery

In any case where default in payment of Rates occurs, Council may without further notice commence proceedings for recovery of all amounts due.

Recovery proceedings available to Council include:

- Proceedings in any court of competent jurisdiction.
- Such other legal processes as deemed appropriate by Council.
- Compulsory sale of property to recover outstanding rates and costs.

- make a difference -

COUNCIL  
ELECTIONS  
2022

ENROL NOMINATE VOTE

[lga.sa.gov.au/council-elections](http://lga.sa.gov.au/council-elections)

# Community Corporation 24579 Inc

ABN 18 514 507 564  
1/43/43-45 DOUGLAS DRIVE MAWSON LAKES SA 5095

*Paid*

Managed by Adelaide Strata & Community Management ABN 73 058 476 056 on behalf of the Corporation.

e. admin@ascm.com.au  
t. +61 8 8490 1300  
w. ascsm.com.au  
a. 1/102 Greenhill Road Unley SA 5061

*545782479*

*\$ 101.88*

*15/9/22*



## Community Titles Act 1996 / Strata Titles Act 1988 NOTICE OF CONTRIBUTIONS

Zanoli Bare Pty Ltd  
P.O. Box 889  
Virginia SA 5120

Date of Notice	09 September 2022		
A/c No	2		
Lot No	2	Unit No	1/43
Entitlements	805		

Account	Period	Due Date	Amount	Discount	If received by	Net Amount
Administrative Fund	01/10/22 to 31/12/22	01/10/2022	\$48.30	\$0.00		\$48.30
Sinking Fund	01/10/22 to 31/12/22	01/10/2022	\$2.01	\$0.00		\$2.01
Previously Invoiced			\$51.57	\$0.00		\$51.57
<b>Totals</b>			<b>\$101.88</b>	<b>\$0.00</b>		<b>\$101.88</b>

**Interest of 15% per annum is payable on Levies more than 30 Days overdue.**

This Notice is for current amounts payable. Please request a Statement for a full summary.

Teller stamp and initials		Amount Paid
		\$
		Date Paid
		/ /

**Tel: 1300 552 311**      **Telephone:** Call this number to pay by credit card using a land line or mobile phone. International +613 8648 0158  
Ref: 1335 5187 3

**www.stratamax.com.au**      **Internet:** Visit this website to make a secure credit card payment over the internet.  
Ref: 1335 5187 3

**Tel: 1300 552 311**      **Direct Debit:** Make auto payments directly from your nominated bank account or credit card. Go to [www.stratapay.com/ddr](http://www.stratapay.com/ddr) to register.  
Ref: 1335 5187 3

By using StrataPay payment options you are taken to have read and agreed to the User Terms & Conditions available at [www.stratapay.com](http://www.stratapay.com) or by phoning 1300 135 610. Additional charges may apply.



StrataPay Reference No.

**1335 5187 3**

Due Date

**01 Oct 22**

Amount

**\$101.88**

Account Reference  
2/1/43 24579/100000002  
Reference Name  
ZANOLI BARE PTY LTD

**BPAY** Biller Code: 96503      BPay: Contact your participating financial institution to make a payment from your cheque or savings account.  
Ref: 264856626 1000 0000 029

**Post Billpay** In Person: Pay in-store at Australia Post by cheque or EFTPOS

**Mail:** Send this payment with your cheque to:  
DEFT Payment Systems, Locked Bag 656  
Adelaide SA 5001

Make cheques payable to:  
Adelaide Strata Management  
Pty Ltd Trust Account 24579



DEFT Reference Number  
264856626 1000 0000 029

Managed by  
ADELAIDE STRATA MANAGEMENT P/L  
Account  
Adelaide Strata Management  
Pty Ltd Trust Account 24579



\*496 264856626 10000000029

+264856626

10000000029<

000010188<3+

# Community Corporation 24579 Inc

ABN 18 514 507 564  
1/43/43-45 DOUGLAS DRIVE MAWSON LAKES SA 5095

Managed by Adelaide Strata & Community Management ABN 73 058 476 056 on behalf of the Corporation.

e. admin@ascm.com.au  
t. +61 8 8490 1300  
w. ascm.com.au  
a. 1/102 Greenhill Road Unley SA 5061

11328631

\$ 1611222



## Community Titles Act 1996 / Strata Titles Act 1988 NOTICE OF CONTRIBUTIONS

Zanoli Bare Pty Ltd  
P.O. Box 889  
Virginia SA 5120

Date of Notice	09 December 2022		
A/c No	2		
Lot No	2	Unit No	1/43
Entitlements	805		

Account	Period	Due Date	Amount	Discount	If received by	Net Amount
Administrative Fund	01/01/23 to 31/03/23	01/01/2023	\$48.30	\$0.00		\$48.30
Sinking Fund	01/01/23 to 31/03/23	01/01/2023	\$2.01	\$0.00		\$2.01
<b>Totals</b>			<b>\$50.31</b>	<b>\$0.00</b>		<b>\$50.31</b>

**Interest of 15% per annum is payable on Levies more than 30 Days overdue.**

This Notice is for current amounts payable. Please request a Statement for a full summary.

Teller stamp and initials	Amount Paid
	\$
	Date Paid / /

**Tel: 1300 552 311**      Telephone: Call this number to pay by credit card using a land line  
Ref: 1335 5187 3      or mobile phone. International +613 8648 0158

**www.stratamax.com.au**      Internet: Visit this website to make a secure credit card payment  
Ref: 1335 5187 3      over the internet.

**Tel: 1300 552 311**      Direct Debit: Make auto payments directly from your nominated bank  
Ref: 1335 5187 3      account or credit card. Go to www.stratapay.com/ldr to register.

By using StrataPay payment options you are taken to have read and agreed to the User Terms & Conditions available at www.stratapay.com or by phoning 1300 135 610. Additional charges may apply.

**STRATAPAY**  
A Smarter Way...  
VISA    Mastercard    American Express    Diners Club International

StrataPay Reference No.  
**1335 5187 3**

Due Date  
**01 Jan 23**

Amount  
**\$50.31**

Account Reference  
2/1/43 24579/100000002  
Reference Name  
Zanoli Bare Pty Ltd

**DEFT**  
PAYMENT SYSTEMS  
MACQUARIE BANK

DEFT Reference Number  
264856626 1000 0000 029

Managed by  
ADELAIDE STRATA MANAGEMENT P/L  
Account  
Adelaide Strata Management  
Pty Ltd Trust Account 24579

**BPAY** Biller Code: 96503      BPay: Contact your participating financial institution to  
Ref: 264856626 1000 0000 029      make a payment from your cheque or savings account

**Post Billpay** In Person: Pay in-store at Australia Post by cheque or EFTPOS

Mail: Send this payment with your cheque to:      Make cheques payable to:  
Adelaide Strata Management  
Pty Ltd Trust Account 24579



+264856626      10000000029<      000005031<3+

# Community Corporation 24579 Inc

ABN 18 514 507 564  
1/43/43-45 DOUGLAS DRIVE MAWSON LAKES SA 5095

Managed by Adelaide Strata & Community Management ABN 73 058 476 056 on behalf of the Corporation.

e. admin@ascm.com.au  
t. +61 8 8490 1300  
w. ascm.com.au  
a. 1/102 Greenhill Road Unley SA 5061

*Paid 10/3/23*

*141294067.*



## Community Titles Act 1996 / Strata Titles Act 1988 NOTICE OF CONTRIBUTIONS

Zanoli Bare Pty Ltd  
P.O. Box 889  
Virginia SA 5120

Date of Notice	10 March 2023		
A/c No	2		
Lot No	2	Unit No	1/43
Entitlements	805		

Account	Period	Due Date	Amount	Discount	If received by	Net Amount
Administrative Fund	01/04/23 to 30/06/23	01/04/2023	\$48.30	\$0.00		\$48.30
Sinking Fund	01/04/23 to 30/06/23	01/04/2023	\$2.01	\$0.00		\$2.01
<b>Totals</b>			<b>\$50.31</b>	<b>\$0.00</b>		<b>\$50.31</b>

**Interest of 15% per annum is payable on Levies more than 30 Days overdue.**

This Notice is for current amounts payable. Please request a Statement for a full summary.

Teller stamp and initials

[Empty box for stamp and initials]

Amount Paid
\$
Date Paid
/ /

**Tel: 1300 552 311**    **Telephone:** Call this number to pay by credit card using a land line or mobile phone. International +613 8648 0158  
Ref: 1335 5187 3

**www.stratamax.com.au**    **Internet:** Visit this website to make a secure credit card payment over the internet.  
Ref: 1335 5187 3

**Tel: 1300 552 311**    **Direct Debit:** Make auto payments directly from your nominated bank account or credit card. Go to [www.stratapay.com/ddr](http://www.stratapay.com/ddr) to register.  
Ref: 1335 5187 3

By using StrataPay payment options you are taken to have read and agreed to the User Terms & Conditions available at [www.stratapay.com](http://www.stratapay.com) or by phoning 1300 135 610. Additional charges may apply.



**Account Reference**  
2/1/43 24579/1000000029  
**Reference Name**  
Zanoli Bare Pty Ltd

StrataPay Reference No.  
**1335 5187 3**

Due Date  
**01 Apr 23**

Amount  
**\$50.31**

**BPAY** Biller Code: 96503    **BPay:** Contact your participating financial institution to make a payment from your cheque or savings account.  
Ref: 264856626 1000 0000 029

**Post Billpay** In Person: Pay in-store at Australia Post by cheque or EFTPOS

**Mail:** Send this payment with your cheque to:    Make cheques payable to:  
Adelaide Strata Management Pty Ltd Trust Account 24579



**DEFT Reference Number**  
264856626 1000 0000 029

Managed by  
ADELAIDE STRATA MANAGEMENT P/L  
**Account**  
Adelaide Strata Management  
Pty Ltd Trust Account 24579



\*496 264856626 1000000029

+264856626

1000000029<

00005031<3+

Account Details

<b>zanoli super fund</b>		<b>\$512,160.08</b>
BSB 105-192 Acc 033 342 540		Available balance: <b>\$512,160.08</b>
Account Type	<b>Business Access Saver</b>	
Interest Rate	<b>1.55% p.a. (variable)</b>	
<b>Show more info</b>		
Interest Earned Last Financial Year (01/07/2022 - 30/06/2023)	<b>\$4,326.92</b>	
Interest Earned To Date (01/07/2023 - to date)	<b>\$0.00</b>	

Transaction History

Date	Description	Debit	Credit	Balance
	Closing Balance			\$512,160.08
30/06/2023	Credit Interest		\$619.49	\$512,160.08
08/06/2023	Internet Deposit 08Jun15:43 From 1920033340940		\$20,000.00	\$511,540.59
31/05/2023	Credit Interest		\$554.51	\$491,540.59
24/05/2023	Internet Deposit 24May12:53 From Bills Account		\$40,000.00	\$490,986.08
29/04/2023	Credit Interest		\$499.85	\$450,986.08
31/03/2023	Credit Interest		\$486.23	\$450,486.23
10/03/2023	Internet Deposit 10Mar12:59 From 1920033340940		\$32,445.23	\$450,000.00
28/02/2023	Credit Interest		\$377.17	\$417,554.77
31/01/2023	Credit Interest		\$407.06	\$417,177.60
31/12/2022	Credit Interest		\$376.63	\$416,770.54
16/12/2022	Internet Deposit 16Dec13:15 Higher Interest		\$30,000.00	\$416,393.91
30/11/2022	Credit Interest		\$324.72	\$386,393.91
31/10/2022	Credit Interest		\$289.10	\$386,069.19
13/10/2022	Internet Deposit 13Oct17:19 From 1920033340940		\$15,000.00	\$385,780.09
30/09/2022	Credit Interest		\$204.91	\$370,780.09
15/09/2022	Internet Deposit 15Sep12:44 From 1920033340940		\$25,000.00	\$370,575.18
31/08/2022	Credit Interest		\$135.80	\$345,575.18
30/07/2022	Credit Interest		\$51.45	\$345,439.38
15/07/2022	Internet Deposit 15Jul14:58 From 1920033340940		\$40,000.00	\$345,387.93
30/06/2022	Credit Interest		\$25.09	\$305,387.93
	Opening Balance			\$305,362.84

\* **Note:** This record does not show transactions that have not yet been processed by the Bank. If this record shows an overdrawn, or over the limit amount, payment should be made immediately.

Electronic transactions may appear in a different order after the Bank has completed processing them.

**zanoli super fund**

BSB 105-192 Acc 033 342 540

\$512,160.08  
Available balance:  
\$512,160.08

Date	Description	Debit	Credit	Balance
	Closing Balance			\$512,160.08
30/06/2023	Credit Interest		\$619.49	\$512,160.08
08/06/2023	Internet Deposit 08Jun15:43 From 1920033340940		\$20,000.00	\$511,540.59
	Opening Balance			\$491,540.59



THE TRUSTEE FOR ZANOLI SUPER FUND  
PO BOX 633  
ST AGNES SA 5097

Our reference: 7138275055847  
Phone: 13 10 20  
ABN: 68 810 269 153

28 April 2023

## **Superannuation remittance advice**

To whom it may concern

An amount of \$427.50 has been forwarded to you from the low income super amount account for THE TRUSTEE FOR ZANOLI SUPER FUND as per the enclosed remittance advice.

More information about the remittance process is provided on the back of this page, but if you have any questions please phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday.

Yours faithfully

Grant Brodie  
Deputy Commissioner of Taxation

### Reading your remittance advice

This remittance advice provides details of low income super amounts credited to you for one or more of your members.

### Payment for and account details

These details are provided so you can reconcile each payment with the correct member account.

Where you have made a claim for payment, the member and account details will match those you reported to us as part of your claim.

### Remittance reference number

This is a unique identifier we assign to the remittance of a member's low income super amount payment.

It is important to note this number as it needs to be quoted if you are not accepting a particular payment on this remittance.

### Payment

This is the total amount of low income super amounts being credited for a member.

### Tax file numbers

From 1 July 2007, funds cannot accept any member contributions, including low income super amount paid by the Australian Taxation Office unless the fund holds a tax file number for that member.

### What should you do if you will not be accepting one or more payments on the remittance?

You will need to complete a *Superannuation payment variation advice* (NAT 8451) statement and lodge it and your repayment with us on or before **2 June 2023**.

The *Completing the Superannuation payment variation advice* (NAT 8450) statement instructions will help you fill out this form.

Your repayment can be sent electronically to us by BPAY® or direct credit, or by cheque enclosed with the completed form.

If you are paying by cheque, please refer to the 'How to pay' information on the *Superannuation payment variation advice* (NAT 8451) statement. This will help you to complete the repayment details.

## HOW TO PAY

Your payment reference number (PRN) is:

BPAY®



Billers code: 75556

Ref:

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or credit card account.

More info: [www.bpay.com.au](http://www.bpay.com.au)

### CREDIT OR DEBIT CARD

Pay online with your credit or debit card at [www.governmenteasypay.gov.au/PayATO](http://www.governmenteasypay.gov.au/PayATO)

To pay by phone, call the Government EasyPay service on **1300 898 089**.

A card payment fee applies.

### OTHER PAYMENT OPTIONS

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



## Superannuation remittance advice

Provider: THE TRUSTEE FOR ZANOLI SUPER FUND  
Tax file number: 947 701 753  
Remittance type: Low income super amount

Payment for	Account/Other ID	TFN	Date of birth	Remittance reference number	Financial year	Payment
Julie Zanoli	SMSF11278480781 1	587 576 488	19/5/1963	7029128170449	2022	\$427.50

Payment details	Description	Processed date	Credit
	Low income super amount remittance	27 April 2023	\$427.50 CR
<b>Total payment amount</b>			<b>\$427.50 CR</b>





THE TRUSTEE FOR ZANOLI SUPER FUND  
PO BOX 633  
ST AGNES SA 5097

Our reference: 7138663553249  
Phone: 13 10 20  
ABN: 68 810 269 153

11 May 2023

### **Superannuation remittance advice**

To whom it may concern

An amount of \$500.00 has been forwarded to you from the super co-contribution account for THE TRUSTEE FOR ZANOLI SUPER FUND as per the enclosed remittance advice.

More information about the remittance process is provided on the back of this page, but if you have any questions please phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday.

Yours faithfully

Grant Brodie  
Deputy Commissioner of Taxation

### Reading your remittance advice

This remittance advice provides details of super co-contribution payments credited to you for one or more of your members.

### Payment for and account details

These details are provided so you can reconcile each payment with the correct member account.

Where you have made a claim for payment, the member and account details will match those you reported to us as part of your claim.

### Remittance reference number

This is a unique identifier we assign to the remittance of a member's super co-contribution payment.

It is important to note this number as it needs to be quoted if you are not accepting a particular payment on this remittance.

### Payment

This is the total amount of super co-contribution being credited for a member.

### Tax file numbers

From 1 July 2007, funds cannot accept any member contributions, including super co-contributions paid by the Australian Taxation Office unless the fund holds a tax file number for that member.

### What should you do if you will not be accepting one or more payments on the remittance?

You will need to complete a *Superannuation payment variation advice* (NAT 8451) statement and lodge it and your repayment with us on or before **16 June 2023**.

The *Completing the Superannuation payment variation advice* (NAT 8450) statement instructions will help you fill out this form.

Your repayment can be sent electronically to us by BPAY® or direct credit, or by cheque enclosed with the completed form.

If you are paying by cheque, please refer to the 'How to pay' information on the *Superannuation payment variation advice* (NAT 8451) statement. This will help you to complete the repayment details.

## HOW TO PAY

Your payment reference number (PRN) is:

BPAY®



Billers code: 75556

Ref:

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or credit card account.

More info: [www.bpay.com.au](http://www.bpay.com.au)

### CREDIT OR DEBIT CARD

Pay online with your credit or debit card at [www.governmenteasypay.gov.au/PayATO](http://www.governmenteasypay.gov.au/PayATO)

To pay by phone, call the Government EasyPay service on **1300 898 089**.

A card payment fee applies.

### OTHER PAYMENT OPTIONS

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

## Superannuation remittance advice

Provider: THE TRUSTEE FOR ZANOLI SUPER FUND  
Tax file number: 947 701 753  
Remittance type: Super co-contribution

Payment for	Account/Other ID	TFN	Date of birth	Remittance reference number	Financial year	Payment
Julie Zanoli	SMSF11278480781 1	587 576 488	19/5/1963	7029190165875	2022	\$500.00

Payment details	Description	Processed date	Credit
	Super co-contribution remittance	10 May 2023	\$500.00 CR
<b>Total payment amount</b>			<b>\$500.00 CR</b>





## zanoli super bills

BSB 105-192 Acc 033 340 940

\$16,987.05  
Available balance:  
\$16,987.05

Date	Description	Category	Debit	Credit	Balance
	Closing Balance				\$16,987.05
27/07/2023	Tfr Wdl BPAY Internet 27Jul13:14 633476 City Of Salisbury	Bills & Payments	\$1,331.55		\$16,987.05
27/07/2023	Tfr Wdl BPAY Internet 27Jul13:13 649019 City Of Salisbury	Bills & Payments	\$1,331.55		\$18,318.60
14/07/2023	Tfr Wdl BPAY Internet 14Jul16:36 688102691535560 Tax Office Payments	Bills & Payments	\$1,373.93		\$19,650.15
14/07/2023	Tfr Wdl BPAY Internet 14Jul16:35 2737154411000000012Deft Payments	Withdrawals & Transfers	\$52.73		\$21,024.08
07/07/2023	George Zanolli Sale Of Grz Paymen	Deposits		\$11,500.00	\$21,076.81
03/07/2023	Bermad Australia Rent Sa Office	Deposits		\$1,300.00	\$9,576.81
03/07/2023	Zc Roofing Pty Rent 1/41 Douglas	Deposits		\$1,300.00	\$8,276.81
30/06/2023	Credit Interest	Deposits		\$14.14	\$6,976.81
14/06/2023	Internet Withdrawal 14Jun13:10 Appraisal Fee For Dougla	Withdrawals & Transfers	\$330.00		\$6,962.67
13/06/2023	Tfr Wdl BPAY Internet 13Jun12:56 26485662610000000029Deft Payments	Withdrawals & Transfers	\$58.36		\$7,292.67
08/06/2023	Internet Withdrawal 08Jun15:43 To 1920033342540	Withdrawals & Transfers	\$20,000.00		\$7,351.03
08/06/2023	Tfr Wdl BPAY Internet 08Jun15:42 4420112066 Sa Water	Bills & Payments	\$158.72		\$27,351.03
08/06/2023	Tfr Wdl BPAY Internet 08Jun15:41 4420112138 Sa Water	Bills & Payments	\$153.20		\$27,509.75
07/06/2023	George Zanolli Sale Of Grz Paymen	Deposits		\$11,500.00	\$27,662.95
07/06/2023	Superchoice P/L Pc010623-190407549	Deposits		\$969.24	\$16,162.95
07/06/2023	Superchoice P/L Pc010623-190407548	Deposits		\$588.00	\$15,193.71
06/06/2023	Tfr Wdl BPAY Internet 06Jun13:51 2291510976395 Asic	Bills & Payments	\$290.00		\$14,605.71
01/06/2023	Bermad Australia Rent Sa Office	Deposits		\$1,300.00	\$14,895.71
01/06/2023	Zc Roofing Pty Rent 1/41 Douglas	Deposits		\$1,300.00	\$13,595.71
	Opening Balance				\$12,295.71

**zanoli super bills**

BSB 105-192 Acc 033 340 940

\$16,987.05  
Available balance:  
\$16,987.05

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Date	Description	Category	Debit	Credit	Balance
11/05/2023	Ato Ato004000017614955	Government payments		\$500.00	\$49,688.59
08/05/2023	George Zanolli Sale Of Grz Paymen	Deposits		\$11,500.00	\$49,188.59
01/05/2023	Bermad Australia Rent Sa Office	Deposits		\$1,300.00	\$37,688.59
01/05/2023	Zc Roofing Pty Rent 1/41 Douglas	Deposits		\$1,300.00	\$36,388.59
29/04/2023	Bonus Interest	Deposits		\$72.94	\$35,088.59
29/04/2023	Credit Interest	Deposits		\$40.24	\$35,015.65
28/04/2023	Ato Ato005000017699723	Government payments		\$427.50	\$34,975.41
11/04/2023	George Zanolli Sale Of Grz Paymen	Deposits		\$11,500.00	\$34,547.91
11/04/2023	Tfr Wdl BPAY Internet 11Apr14:18 2737154411000000012Deft Payments	Withdrawals & Transfers	\$52.73		\$23,047.91
03/04/2023	Bermad Australia Rent Sa Office	Deposits		\$1,300.00	\$23,100.64
03/04/2023	Zc Roofing Pty Rent 1/41 Douglas	Deposits		\$1,300.00	\$21,800.64
31/03/2023	Credit Interest	Deposits		\$35.94	\$20,500.64
31/03/2023	Tfr Wdl BPAY Internet 31Mar13:35 688102691535560 Tax Office Payments	Bills & Payments	\$1,563.00		\$20,464.70
27/03/2023	Tfr Wdl BPAY Internet 27Mar15:19 4420112066 Sa Water	Bills & Payments	\$152.33		\$22,027.70
27/03/2023	Tfr Wdl BPAY Internet 27Mar15:19 4420112138 Sa Water	Bills & Payments	\$151.38		\$22,180.03
22/03/2023	Tfr Wdl BPAY Internet 22Mar14:31 2291627548962 Asic	Bills & Payments	\$290.00		\$22,331.41
16/03/2023	Superchoice P/L Pc100323-154853816	Deposits		\$484.62	\$22,621.41
16/03/2023	Superchoice P/L Pc100323-154853814	Deposits		\$147.00	\$22,136.79
15/03/2023	Tfr Wdl BPAY Internet 15Mar15:16 2291627548962 Asic	Bills & Payments	\$59.00		\$21,989.79
10/03/2023	Internet Withdrawal 10Mar12:59 To 1920033342540	Withdrawals & Transfers	\$32,445.23		\$22,048.79
10/03/2023	Tfr Wdl BPAY Internet 10Mar12:57 26485662610000000029Deft Payments	Withdrawals & Transfers	\$50.31		\$54,494.02
07/03/2023	George Zanolli Sale Of Grz Paymen	Deposits		\$11,500.00	\$54,544.33
01/03/2023	Bermad Australia Rent Sa Office	Deposits		\$1,300.00	\$43,044.33
01/03/2023	Zc Roofing Pty Rent 1/41 Douglas	Deposits		\$1,300.00	\$41,744.33
28/02/2023	Bonus Interest	Deposits		\$79.17	\$40,444.33



**zanoli super bills**

BSB 105-192 Acc 033 340 940

\$16,987.05  
Available balance:  
\$16,987.05

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Date	Description	Category	Dr	Credit	Balance
28/02/2023	Credit Interest	Deposits		\$39.21	\$40,365.16
07/02/2023	George Zanolì Sale Of Grz Paymen	Deposits		\$11,500.00	\$40,325.95
01/02/2023	Bermad Australia Rent Sa Office	Deposits		\$1,300.00	\$28,825.95
01/02/2023	Zc Roofing Pty Rent 1/41 Douglas	Deposits		\$1,300.00	\$27,525.95
31/01/2023	Bonus Interest	Deposits		\$51.10	\$26,225.95
31/01/2023	Credit Interest	Deposits		\$26.03	\$26,174.85
27/01/2023	Internet Withdrawal 26Jan15:17 Fire Equipment Service	Withdrawals & Transfers	\$44.00		\$26,148.82
19/01/2023	Superchoice P/L Pc130123-196120346	Deposits		\$1,211.55	\$26,192.82
19/01/2023	Superchoice P/L Pc130123-196120344	Deposits		\$363.83	\$24,981.27
12/01/2023	Tfr Wdl BPAY Internet 12Jan15:51 688102691535560 Tax Office Payments	Bills & Payments	\$1,563.00		\$24,617.44
12/01/2023	Tfr Wdl BPAY Internet 12Jan15:49 2737154411000000012Deft Payments	Withdrawals & Transfers	\$52.73		\$26,180.44
09/01/2023	George Zanolì Sale Of Grz Paymen	Deposits		\$11,500.00	\$26,233.17
03/01/2023	Bermad Australia Rent Sa Office	Deposits		\$1,300.00	\$14,733.17
03/01/2023	Zc Roofing Pty Rent 1/41 Douglas	Deposits		\$1,300.00	\$13,433.17
31/12/2022	Credit Interest	Deposits		\$28.01	\$12,133.17
20/12/2022	Tfr Wdl BPAY Internet 20Dec14:39 4420112138 Sa Water	Bills & Payments	\$155.03		\$12,105.16
20/12/2022	Tfr Wdl BPAY Internet 20Dec14:39 4420112066 Sa Water	Bills & Payments	\$155.90		\$12,260.19
16/12/2022	Internet Withdrawal 16Dec13:15 Higher Interest	Withdrawals & Transfers	\$30,000.00		\$12,416.09
16/12/2022	Internet Withdrawal 16Dec13:13 To 065-124 010438071	Withdrawals & Transfers	\$2,295.00		<del>\$42,416.09</del>
16/12/2022	Tfr Wdl BPAY Internet 16Dec13:08 688102691535560 Tax Office Payments	Bills & Payments	\$273.05		\$44,711.09
16/12/2022	Tfr Wdl BPAY Internet 16Dec13:07 26485662610000000029Deft Payments	Withdrawals & Transfers	\$50.31		\$44,984.14
15/12/2022	Superchoice P/L Pc091222-192305889	Deposits		\$2,423.10	\$45,034.45
15/12/2022	Superchoice P/L Pc091222-192305887	Deposits		\$716.62	\$42,611.35
07/12/2022	George Zanolì Sale Of Grz Paymen	Deposits		\$11,500.00	\$41,894.73
01/12/2022	Bermad Australia Rent Sa Office	Deposits		\$1,300.00	\$30,394.73

**zanoli super bills**

BSB 105-192 Acc 033 340 940

\$16,987.05  
Available balance:  
\$16,987.05

Date	Description	Category	Debit	Credit	Balance
01/12/2022	Zc Roofing Pty Rent 1/41 Douglas	Deposits		\$1,300.00	\$29,094.73
30/11/2022	Bonus Interest	Deposits		\$53.26	\$27,794.73
30/11/2022	Credit Interest	Deposits		\$26.73	\$27,741.47
07/11/2022	George Zanol Sale Of Grz Paymen	Deposits		\$11,500.00	\$27,714.74
01/11/2022	Bermad Australia Rent Sa Office	Deposits		\$1,300.00	\$16,214.74
01/11/2022	Zc Roofing Pty Rent 1/41 Douglas	Deposits		\$1,300.00	\$14,914.74
31/10/2022	Bonus Interest	Deposits		\$24.50	\$13,614.74
31/10/2022	Credit Interest	Deposits		\$12.50	\$13,590.24
26/10/2022	Superchoice P/L Pc201022-198004848	Deposits		\$2,180.79	\$13,577.74
26/10/2022	Superchoice P/L Pc201022-198004844	Deposits		\$661.50	\$11,396.95
13/10/2022	Internet Withdrawal 13Oct17:19 To 1920033342540	Withdrawals & Transfers	\$15,000.00		\$10,735.45
13/10/2022	Tfr Wdl BPAY Internet 13Oct17:19 2737154411000000012Deft Payments	Withdrawals & Transfers	\$52.73		\$25,735.45
07/10/2022	George Zanol Sale Of Grz Paymen	Deposits		\$11,500.00	\$25,788.18
03/10/2022	Bermad Australia Rent Sa Office	Deposits		\$1,300.00	\$14,288.18
03/10/2022	Zc Roofing Pty Rent 1/41 Douglas	Deposits		\$1,300.00	\$12,988.18
30/09/2022	Credit Interest	Deposits		\$19.46	\$11,688.18
30/09/2022	Tfr Wdl BPAY Internet 30Sep06:00 2648566261000000029Deft Payments	Withdrawals & Transfers	\$101.88		\$11,668.72
29/09/2022	Tfr Wdl BPAY Internet 29Sep13:35 688102691535560 Tax Office Payments	Bills & Payments	\$1,563.00		\$11,770.60
27/09/2022	Internet Withdrawal 27Sep13:53 163U228575Bpk Zanol	Withdrawals & Transfers	\$1,347.74		\$13,333.60
21/09/2022	Tfr Wdl BPAY Internet 21Sep05:45 4420112138 Sa Water	Bills & Payments	\$153.12		\$14,681.34
15/09/2022	Internet Withdrawal 15Sep12:44 To 1920033342540	Withdrawals & Transfers	\$25,000.00		\$14,834.46
15/09/2022	Tfr Wdl BPAY Internet 15Sep12:40 4420112066 Sa Water	Bills & Payments	\$154.03		\$39,834.46
09/09/2022	Superchoice P/L Pc050922-177393403	Deposits		\$726.93	\$39,988.49
09/09/2022	Superchoice P/L Pc050922-177393401	Deposits		\$220.50	\$39,261.56
07/09/2022	George Zanol Sale Of Grz Paymen	Deposits		\$11,500.00	\$39,041.06

# Sales Appraisal



Unit 1/43 Douglas Drive,

**Mawson Lakes**


MARK TETTIS

May 2023

 **LJ Hooker Commercial**

RLA 231015

# Property Summary

<b>Address</b>	<b>Unit 1/43 Douglas Drive, Mawson Lakes</b>
<b>Prepared For</b>	<b>Zanoli Super Pty Ltd</b>
<b>Overview</b>	Affordable Office Space Key Selling Points: <ul style="list-style-type: none"><li>• Corner position</li><li>• Quiet location</li><li>• Modern improvements</li><li>• 62sqm building area*</li><li>• Located in Mawson Central</li></ul>
<b>Present Use</b>	Tenanted
<b>Local Government Authority</b>	City of Salisbury
<b>Zoning</b>	Strategic Innovation - Strv
<b>Legal Description</b>	The property is the whole land comprised and described in Certificate of Title Register Book Volume 6033 Folio 753 being Lot 1 in Community Strata Plan 25272 in the area named Mawson Lakes Hundred of Adelaide and known as 1/41 Douglas Drive, Mawson Lakes
<b>Site Particulars</b>	Comprises a regular shaped, inside allotment with a frontage of 6m. The site faces south east with no significant views. Total site area – 33m2*
<b>Building Area</b>	Ground Floor – 31.2m2* First Floor – 31.2m2* Total Building Area – 62.4m*
<b>Proposed Method of Sale</b>	Private Treaty
<b>Expected Selling Range</b>	\$180,000 - \$200,000 

## Personnel



### Mark Tettis

Commercial Sales and Leasing

0433 139 892

[mark.tettis@ljhcommercialadelaide.com.au](mailto:mark.tettis@ljhcommercialadelaide.com.au)

\*approximate

# Zoning

Under the Planning Development and Infrastructure Act, the property is zoned:

Strategic Innovation - SInv

Assessment Provisions (AP)

Desired Outcome (DO)

Desired Outcome	
DO 1	A range of health, education, and research activities supported by a mix of compatible housing, accommodation, tourism, hospitality, cultural, entertainment, recreation and retail land uses.

Performance Outcomes (PO) and Deemed to Satisfy (DTS) / Designated Performance Feature (DPF) Criteria

Performance Outcome	Deemed-to-Satisfy Criteria / Designated Performance Feature Land Use and Intensity
<p>PO 1.1</p> <p>Development is associated with or ancillary to the provision of health and education services and the conduct of research.</p>	<p>DTS/DPF 1.1</p> <p>Development comprises one or more of the following:</p> <ol style="list-style-type: none"> <li>1. Community facility</li> <li>2. Conference facility</li> <li>3. Consulting room</li> <li>4. Dwelling</li> <li>5. Educational establishment</li> <li>6. Hospital</li> <li>7. Indoor recreation facility</li> <li>8. Library</li> <li>9. Light industry (including high technology and research based activity)</li> <li>10. Office</li> <li>11. Place of worship</li> <li>12. Pre-school</li> <li>13. Public transport terminal</li> <li>14. Residential flat building</li> <li>15. Retirement facility</li> <li>16. Shop (excluding a bulky goods outlet)</li> <li>17. Student accommodation</li> <li>18. Supported accommodation</li> <li>19. Telecommunications facility</li> <li>20. Tourist accommodation</li> <li>21. .</li> </ol>
<p>PO 1.2</p> <p>Development within walking distance of public transport stops comprises land uses that directly promote public transport use and provide opportunities for multi-purpose trips.</p>	<p>DTS/DPF 1.2</p> <p>None are applicable.</p>
<p>PO 1.3</p>	<p>DTS/DPF 1.3</p>

Light industrial and commercial development (including high technology and research-based activity) designed and sited to be compatible with adjoining uses.	None are applicable.
PO 1.4 Shops, offices and consulting rooms of a scale to maintain the amenity of nearby residents.	DTS/DPF 1.4 Shop, office or consulting room gross leasable floor area does not exceed 250m <sup>2</sup> .
PO 1.5 Ground floor level uses promote high levels of pedestrian activity and contribute to an active and vibrant public realm.	DTS/DPF 1.5 Shop or consulting room land uses located on the ground floor level of buildings.
PO 1.6 Medium to high density residential development does not prejudice the operation of non-residential activity within the zone.	DTS/DPF 1.6 None are applicable.
PO 1.7 Changes in the use of land between similar businesses encourages the efficient reuse of commercial premises and supports continued local access to a range of services compatible to the locality.	DTS/DPF 1.7 A change of use to a shop, office, consulting room or any combination of these uses where all of the following are achieved: <ol style="list-style-type: none"> <li>1. the area to be occupied by the proposed development is located in an existing building and is currently used as a shop, office, consulting room or any combination of these uses</li> <li>2. if the proposed change of use is for a shop: <ol style="list-style-type: none"> <li>1. the total gross leasable floor area of the shop will not exceed 250m<sup>2</sup></li> <li>2. if primarily involving the handling and sale of foodstuffs, areas used for the storage and collection of refuse are sited at least 10m from the site of a dwelling (other than a dwelling directly associated with the proposed shop)</li> </ol> </li> <li>3. if primarily involving heating and cooking of foodstuffs in a commercial kitchen and is within 30m of any neighbourhood-type zone boundary or a dwelling (other than a dwelling directly associated with the proposed shop), an exhaust duct and stack (chimney) exists or is capable of being installed for discharging exhaust emissions</li> <li>4. if the change in use involves a gross leasable floor area greater than 250m<sup>2</sup> and has direct frontage to an arterial road: <ol style="list-style-type: none"> <li>1. the primary vehicle access (being the access where the majority of vehicles access / egress the site of the proposed development) is from a road that is not an arterial road or</li> <li>2. the development is located on a site that operates as an integrated complex containing two or more tenancies (and which may comprise more than one building) where facilities for off-street vehicle parking, vehicle loading and unloading, and the storage and collection of refuse are shared</li> </ol> </li> <li>5. off-street vehicular parking exists in accordance with the rate(s) specified in Transport, Access and Parking Table 1 - General Off-Street Car Parking</li> </ol>

	<p>Requirements of Table 2 - Off-Street Car Parking Requirements in Designated Areas to the nearest whole number, except where:</p> <ol style="list-style-type: none"> <li>1. the building is a local heritage place or</li> <li>2. the required contribution will be made into a relevant car parking offset scheme (other than where a relevant contribution has previously been made) or</li> <li>3. the development is located on a site that operates as an integrated complex containing two or more tenancies (and which may comprise more than one building) where facilities for off-street vehicle parking, vehicle loading and unloading, and the storage and collection of refuse are shared.</li> </ol>
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The code provides the following overlays:

**Aircraft Noise Exposure (O0301) – ANEF 20**

The Aircraft Noise Exposure Overlay seeks to ensure development sensitive to aircraft noise is designed to minimise noise intrusion and provide appropriate interior acoustic amenity.

**Airport Building Heights (Regulated) (O0303) – All structures over 15 metres**

The Airport Building Heights (Regulated) Overlay seeks to ensure building height does not pose a hazard to the operation and safety requirements of commercial and military airfields.

**Affordable Housing (O0306)**

The Affordable Housing Overlay seeks to ensure the integration of a range of affordable dwelling types into residential and mixed use development.

**Building Near Airfields (O0601)**

The Building Near Airfields Overlay seeks to ensure development does not pose a hazard to the operational and safety requirements of commercial and military airfields.

**Defence Aviation Area (O1202) – All structures over 90 metres**

The Defence Aviation Area Overlay seeks to ensure building height does not pose a hazard to the operational and safety requirements of Defence Aviation Areas.

**Prescribed Wells Area (O4804)**

The Prescribed Wells Area Overlay seeks to ensure sustainable water use in prescribed wells areas.

**Regulated and Significant Tree (O5404)**

The Regulated and Significant Tree Overlay seeks to mitigate the loss of regulated trees through appropriate development and redevelopment.

**Water Resources (O6902)**

The Water Resources Overlay seeks to protect the quality of surface waters in South Australia.

**Local Development Variation – Total Numerical Value – TNV**

**Maximum Building Height (Metres) (V0002) – 16.5**

Maximum building height is 16.5m

**Maximum Building Height (Levels) (V0008) – 4**

Maximum building height is 4 levels

**Interface Height (V0013) – 30.1**

Development should be constructed within a building envelope provided by a 30 or 45 degree plane, depending on orientation, measured 3m above natural ground at the boundary of an allotment

\*\*\* Please note that this is an extract from PlanSA. Full development guidelines can be found at:

[https://code.plan.sa.gov.au/home/what\\_is\\_the\\_property\\_address/property\\_details?id=4420112066](https://code.plan.sa.gov.au/home/what_is_the_property_address/property_details?id=4420112066)\*\*\*

## Location overview:



Mawson Lakes is a new residential development in the City of Salisbury approximately 14km north of the Adelaide CBD. The suburb also contains the public transport hub, Mawson Interchange, shopping, various parks and walking trails, shopping, cafe's restaurants and a university campus. All services and amenities are located within a 2km radius. Mawson Lakes has been developed by Delfin and currently includes Technology Park, the Mawson Lakes campus of the University of South Australia, Endeavour College, as well as growing residential and commercial zones.

More specifically the subject property is located on the outskirts of "Technology Park" and is surrounded by a mix of commercial and commercial properties. The property was developed initially as a concept for a home and office for a professional with a dwelling to the rear and a commercial office to the front. These properties were individually titled with the ability to be sold off separately. Located across from the property is Endeavour House and offers modern purpose built commercial office accommodation located within a purpose developed business park. the building consists of 7 modules and provides an exceptional standard of accommodation, amenity and technology connectivity and is attractively set in landscaped grounds and there is also extensive bituminised car parking throughout the park.





# Building Overview:

Main Building Type:	Semi Detached two storey office
Current Use:	Tenanted Office
Street Appeal:	Good
Circa:	2008
Additions:	N/a
Interior Condition:	Good
Exterior Condition:	Good
Building Area:	Ground Floor – 31.2m <sup>2</sup> * First Floor – 31.2m <sup>2</sup> * Total Building Area – 62.4m <sup>2</sup> *
Floor:	Concrete to ground floor, presumed particle boards to upper floor
Main Walls:	Rendered Masonry brick, rendered lightweight composite material
Roof:	Carrugated galvanised iron
Windows:	Aluminium
Internal Walls/Ceiling:	Plasterboard
Accommodation:	Ground Floor – Reception, open office, bathroom. Upper Floor – Open office area, kitchenette
Fittings and Fixtures:	The property features the following: tiled floors, carpeted floors , split system air conditioners, window furnishings, LED downlights, storage under stairs, built in cabinetry linen cupboard, alarm system, fly screens.
Car Accommodation:	No on-site car accommodation.
Ancillary Improvements:	Paved paths, mail box and garden beds
Land Area:	33m <sup>2</sup> *
Site Particulars:	Comprises a regular shaped, inside allotment with a frontage of 6m. The site faces south east with no significant views or street exposure.

## **Methodology and Estimated Sale Value:**

A Comparable Sales Analysis of appraisal has been adopted to assess the likely selling price for the property. In order to determine the expected sale price for the property, if offered under normal conditions, we have taken into consideration a number of factors:

Building presentation and condition

Locational merits including being in a high demand locality

Current economic and market sentiments

Council Zoning Requirements

Recent sale results as attached and other general market intelligence

## Comparable Sales Evidence:

Address		Sale Date		Price	
<b>6/19-21 Metro Parade, Mawson Lakes</b>		<b>2/09/2022</b>		<b>\$267,500</b>	
Land Area:	- Sqm	Building Area:	51	Sqm	
Land Analysis:	N/a /m2	Building Analysis:	\$5,245	/m2	
Brief Comments:	The property comprises open plan office plus partitioned office. It has air conditioning, kitchenette, bathroom with shower and security and one designated car park space.				
<b>1/21-25 Goodall Parade, Mawson Lakes</b>		<b>UNDER CONTRACT</b>		<b>\$270,000</b>	
Land Area:	- Sqm	Building Area:	76	Sqm	
Land Analysis:	N/a /m2	Building Analysis:	\$3,553	/m2	
Brief Comments:	Circa 2008, attached, single storey retail shop leased to a laundromat. The property features an open area with separate office, bathroom and kitchenette facilities to the rear. No on-site car parking. Sold with a net lease of \$26,516 per annum which equates to a yield of 9.8%.				
<b>3/2-4 Hurtle Parade, Mawson Lakes</b>		<b>10/12/2021</b>		<b>\$300,000</b>	
Land Area:	N/a Sqm	Building Area:	100	Sqm	
Land Analysis:	N/a /m2	Building Analysis:	\$3,000	/m2	
Brief Comments:	100sq.m of office space, fully fitted out – reception area, waiting area, 3 dedicated offices and large meeting room or open plan area for multiple work stations.				
<b>Shop 2/30-34 Garden Terrace, Mawson Lakes</b>		<b>20/12/2021</b>		<b>\$300,000</b>	
Land Area:	- Sqm	Building Area:	100	Sqm	
Land Analysis:	N/a /m2	Building Analysis:	\$3,000	/m2	
Brief Comments:	100sqm (approx) offering would suit retail, office or services. Featuring, dedicated private car park, kitchen facility, powder room, alarm and air conditioning.				

Address			Sale Date		Price	
<b>Shop 3/131 Mawson Lakes Boulevard, Mawson Lakes</b>			<b>4/11/2022</b>		<b>\$320,000</b>	
Land Area:	-	Sqm	Building Area:	139	Sqm	
Land Analysis:	N/a	/m2	Building Analysis:	\$2,302	/m2	
Brief Comments:	Two storey commercial office overlooking Mawson Lakes. The accommodation features a kitchenette, boardroom, offices, toilet and storage area. Sold with a lease of \$32,000 net which equates to a yield of 10% and a rental of \$230 per sqm.					
<b>1/14-16 Hurtle Parade, Mawson Lakes</b>			<b>8/11/2022</b>		<b>\$337,000</b>	
Land Area:	-	Sqm	Building Area:	88	Sqm	
Land Analysis:	N/a	/m2	Building Analysis:	\$3,830	/m2	
Brief Comments:	Commercial office space sold as a leased investment with a net rental of \$21,746 which equates to yield of 6.4% and a rental of \$247 per sqm.					
<b>Shops 3&amp;4/30-34 Garden Terrace, Mawson Lakes</b>			<b>16/09/2022</b>		<b>\$600,000</b>	
Land Area:	-	Sqm	Building Area:	207	Sqm	
Land Analysis:	N/a	/m2	Building Analysis:	\$2,899	/m2	
Brief Comments:	Sold in one line. Shop 3 comprises a commercial office area featuring reception area and four offices. Shop 4 comprises an open showroom space. The shops share a common kitchen and bathroom facilities. Ground floor position with good frontage.					
<b>1/3 Park Way, Mawson Lakes</b>			<b>18/02/2022</b>		<b>\$640,000</b>	
Land Area:	-	Sqm	Building Area:	204	Sqm	
Land Analysis:	N/a	/m2	Building Analysis:	\$3,137	/m2	
Brief Comments:	Circa 2004, semi detached, two storey office space located in Technology Park. The property features office space split over two levels, five carparks included on the title plus ample public carparking, upgraded air conditioning. The property sold with Vacant Possession with GST for \$704,000.					

### **Comparable sales indicative selling price.**

We have analysed recent sales evidence of other similar properties within the Mawson Lakes area which show a rate per sqm of building area of between \$2,302 and \$5,245.

Having due regard to the current state of the market and current demand for office space. We have considered the property to fall within the following range between, approximately \$2,900 and \$3,200 per sqm of building area land area.

Based on our analysis of recent sales evidence we consider the property to have a likely sales price between (rounded):

**\$180,000 and \$200,000**

## Comparable Lease Evidence:

Address	Sale Date	Net Rent	Net Rate (\$P/sqm)
<b>Lvl 1/33-39 John Street, Salisbury</b>	Apr-23	<b>\$18,000</b>	<b>\$65</b>
<b>Initial Term:</b> -	Sqm	<b>Lettable Area:</b> 279	Sqm
<b>Brief Comments:</b>	Located on the first floor and situated in the main street (John Street) of Salisbury. Great Location - convenient for staff and clients alike. Featuring the following: Main Street Front Stairs and Rear Stair Access, Disabled Friendly Chair Lift to Stairs, Partitioned Offices, Reception and Waiting Area, 2x Kitchen Facilities, Male and Female (or Unisex) Bathroom Facilities. Newly Upgraded Streetscape. and Close to All Facilities and Public Transport.		
<b>4/3 Park Way, Mawson Lakes</b>	Dec-22	<b>\$20,400</b>	<b>\$184</b>
<b>Initial Term:</b> -	Sqm	<b>Lettable Area:</b> 111	Sqm
<b>Brief Comments:</b>	Shared upstairs office space comprising of 111m2 of open plan office space with shared reception, amenities, boardroom and kitchen. The tenancy has two allocated car spaces. Outgoings approximately \$4,977.48 per annum.		
<b>Lvl 1/169 Kesters Road, Para Hills</b>	Apr-23	<b>\$30,000</b>	<b>\$200</b>
<b>Initial Term:</b> -	Sqm	<b>Lettable Area:</b> 150	Sqm
<b>Brief Comments:</b>	First floor office space, providing 5-6 offices, boardroom, male/female bathrooms, kitchenette and shared car parking.		
<b>Shop 3/131 Mawson Lakes Boulevard, Mawson Lakes</b>	Nov-23	<b>\$32,000</b>	<b>\$230</b>
<b>Initial Term:</b> -	Sqm	<b>Lettable Area:</b> 139	Sqm
<b>Brief Comments:</b>	Two storey commercial office overlooking Mawson Lakes. The accommodation features a kitchenette, boardroom, offices, toilet and storage area.		

## Estimated Leasing Price:

The lease evidence shows average rentals across similar multiple tenanted properties of between \$65 and \$230 per sqm. We consider the subject property to achieve a rental of between:

**\$12,000 and \$13,500 Net Per Annum Plus Outgoings Plus GST**

Our research of recent transactions across the state with analysed yields of between 6.4% and 10% as indicated with the above sales evidence.

# Summary

On Behalf of LJ Hooker Commercial Adelaide, we thank you for the opportunity to submit this proposal for your consideration.

LJ Hooker Commercial Adelaide would be extremely proud to secure the responsibility of marketing your property for sale, and we look forward to working closely with you to achieve an exceptional result. Should you have any further questions, please feel free to contact us.



**Mark Tettis**

Commercial Sales and Leasing

0433 139 892

[mark.tettis@ljhooker.com.au](mailto:mark.tettis@ljhooker.com.au)

# Professional Fee

We propose a professional fee of 2% excl. GST upon successful completion of sale.

**DISCLAIMER**

*"The Agents" and the Vendor of this property give notice that the particulars are set out as a general outline only. All descriptions, dimensions, references to conditions and necessary permission for use and occupation and other details are given in good faith and are believed to be correct.*

*The opinion of value should not be regarded as a formal valuation.*

# Connect with us

## **LJ HOOKER COMMERCIAL ADELAIDE**

2a Portrush Road,

Payneham SA 5070

P (08) 8232 8844

F (08) 8363 0310

[adelaide@ljhc.com.au](mailto:adelaide@ljhc.com.au)

[adelaide.ljhcommercial.com.au](http://adelaide.ljhcommercial.com.au)





046-5120 (28369)

 ZANOLI BARE PTY LTD  
 11 HANNAH RD  
 VIRGINIA SA 5120

**Customer Service**

Adelaide-based Customer Care Centre


**1300 SA WATER**  
 (1300 729 283)


customercare@sawater.com.au

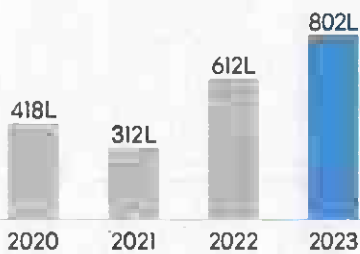

 Live chat  
[www.sawater.com.au](http://www.sawater.com.au)

SA Water, the leading provider of water services for around 1.7 million South Australians, has been working together with the community to supply safe, clean drinking water and a dependable sewerage service for more than 160 years.

*PAID  
8/6*

**Total amount due:**
**\$158.72**
**Pay by:**
**23 Jun 23**
**Your group's water use snapshot**

Your group's average daily water use compared with the same quarter in previous years. To see how you compare to similar households visit [www.sawater.com.au/mybill](http://www.sawater.com.au/mybill).



Your average daily cost for this quarter  
**\$1.74**

**Your account**

Account no.	<b>44 20112 06 6</b>
Invoice date	31 May 23
Commercial	U1 41 DOUGLAS DR MAWSON LAKES LT 1 CP25272 U1

**Account summary**

Previous balance		\$152.33
Amount paid	⊖	\$152.33
New charges	⊕	\$158.72
Current balance	⊖	\$158.72

Fees may apply for late payment.

# Switch to eBilling



and you could win a **\$500** cash card or one of ten **\$100** cash cards.

Sign up to receive your bill via email and you're automatically in the draw to win.

For Terms & Conditions and to make the switch go to

[sawater.com.au/forms/make-the-switch](http://sawater.com.au/forms/make-the-switch)

### Property value

You may object to the valuation referred to in this notice by writing served personally or by post to the Valuer-General within 60 days after the date of service of this notice.

But note:

(a) If you have previously received a notice or notices under the Water Industry Act 2012 referring to the valuation and informing you of a 60 day objection period, the objection period is 60 days after service of the first such notice;

(b) You may not object to the valuation if the Valuer-General has already considered an objection by you to that valuation.

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Objections must be submitted in writing and should set out the full and detailed grounds for objection. Objections can be submitted via an online form at [valuergeneral.sa.gov.au](http://valuergeneral.sa.gov.au) or email

[OVGO objections@sa.gov.au](mailto:OVGO objections@sa.gov.au). All valuation enquiries to 1300 653 346.

### Customer charter

Read our Standard Customer Contract and Customer Charter at [www.sawater.com.au](http://www.sawater.com.au)

### Change of your address

Change your postal address online via mySAWater or at [www.sawater.com.au](http://www.sawater.com.au). If ownership of your property changes, please refer all settlement queries to your conveyancer.

### Concessions

Eligible concession card holders or people assessed as being on a low income may be able to claim a remission on water and sewerage rates. Visit [sa.gov.au/concessions](http://sa.gov.au/concessions) or call 1800 307 758 to find out more.

### Payment assistance

If you are unable to pay your bill by the 'pay by' date, you can request an extension or setup a payment arrangement by calling 1300 SA WATER (1300 729 283) or with mySAWater.

### Interpreter service

If you require an interpreter, please call 131 450 and request the language you need.

+Υπηρέστια Διαμενηνείας τηλεφωνήστε στο 131 450

Servizio Interpreti: per favore chiama 131 450

दुभाषिया सेवा: कृपया 131 450 पर फ़ोन करें

Cần Dịch Vụ Thông Ngôn, xin gọi cho số 131 450

传译服务：请拨打电话 131 450

لخدمة الترجمة الشفهية: يرجى الإتصال على الرقم 131 450

خدمات ترجمه: خواهشمند است تا با شماره تلفن 131 450 تماس حاصل نمایید.

## Water

Quarterly meter reading of water use in kilolitres (1kL = 1,000 litres) and the supply charge

Meter(s)	Previous reading	Current reading	Use	
AA8101314	17 Feb 23	3029 19 May 23	3102 73kL	
<b>Total reading(s)</b>			<b>73kL</b>	
Proposed next read between 27 Jul 23 and 11 Aug 23				
Charge Type	Period	Water use	Price	Charge
Group use	17 Feb 23 to 19 May 23 (91 days)	73.00kL	69.82kL at \$2.029 = \$141.66 3.18kL at \$2.896 = \$9.21 Your 8.00% share of \$150.87	\$12.07
Supply charge	01 Apr 23 to 30 Jun 23	Fixed fee		\$70.80

### Total Water



\$82.87

## Sewerage

Access charge	01 Apr 23 to 30 Jun 23	Property value: \$198,000 Minimum charge rules apply	\$75.85
The quarterly charge for sewerage services (access to mains network, removal and treatment) is based on the property value as determined by the Valuer-General.			

### Total Sewerage



\$75.85

### Total



\$158.72

Total GST of this invoice

\$0.00

## Paying your bill



Billers Code: 8888  
Ref: 4420112066

### Telephone and Internet Banking — BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More information at [bpay.com.au](http://bpay.com.au)

### Paying online

Pay online at [www.sawater.com.au/paynow](http://www.sawater.com.au/paynow) for a range of options. Have your account number and credit card details to hand.

### Paying by phone

Call 1300 650 870 to pay by phone using your Visa/Mastercard 24/7.



### Direct debit

Call us on 1300 SA WATER (1300 729 283) or sign up to mySAWater and switch to eBills and view, pay and manage your account online. Visit [www.sawater.com.au/directdebit](http://www.sawater.com.au/directdebit) to learn more.



### Paying by mail

Post your payment slip and cheque/money order to SA Water GPO Box 4682 Melbourne Victoria 3001.



### Paying in person

Pay at a Commonwealth Bank branch (excluding Express Branches) or Australia Post - no credit cards accepted.

## Payment slip

Total amount due \$158.72

Pay by date 23 Jun 23

Account no. 44 20112 06 6

Invoice date 31 May 23



\*591 4420112066

For credit: SA Water

Trancode User code Customer ref no.

831

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000442011206012

For more payment options, including extensions, visit [www.sawater.com.au](http://www.sawater.com.au) or call 1300 SA WATER (1300 729 283). \*Registered to BPAY Pty Ltd ABN 69 079 137 518

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*Paid 2/3*



046-5120 (27093)

ZANOLI BARE PTY LTD  
11 HANNAH RD  
VIRGINIA SA 5120

**Customer Service**

Adelaide-based Customer Care Centre



**1300 SA WATER**  
(1300 729 283)



customercare@sawater.com.au



Live chat  
www.sawater.com.au

SA Water, the leading provider of water services for around 1.7 million South Australians, has been working together with the community to supply safe, clean drinking water and a dependable sewerage service for more than 160 years.

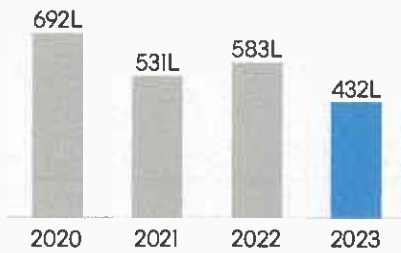


**Total amount due:**  
**\$152.33**

**Pay by:**  
**11 Apr 23**

**Your group's water use snapshot**

Your group's average daily water use compared with the same quarter in previous years. To see how you compare to similar households visit [www.sawater.com.au/mybill](http://www.sawater.com.au/mybill).



Your average daily cost for this quarter  
**\$1.88**

**Your account**

Account no. **44 20112 06 6**  
Invoice date **15 Mar 23**  
Commercial **U1 41 DOUGLAS DR  
MAWSON LAKES LT 1  
CP25272 U1**

**Account summary**

Previous balance		\$155.90
Amount paid	⊖	\$155.90
New charges	⊕	\$152.33
<b>Current balance</b>	⊖	<b>\$152.33</b>

Fees may apply for late payment.

**BRING IT EVERYWHERE**



Download our **BYOB app** for directions to more than 1,000 drinking fountains around South Australia so you can bring your own bottle everywhere.



### Property value

You may object to the valuation referred to in this notice by writing served personally or by post to the Valuer-General within 60 days after the date of service of this notice.

But note:

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### Payment assistance

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### Interpreter service

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+Υπηρεσία Διερμηνείας τηλεφωνήστε στο 131 450

Servizio interpreti: per favore chiama 131 450

दुआधिया सेवा: कृपया 131 450 पर फ़ोन करें

Cần Dịch Vụ Thông Ngôn, xin gọi cho số 131 450

传译服务：请拨打电话 131 450

لخدمة الترجمة الشفهية: يرجى الإتصال على الرقم 131 450  
خدمات ترجمه: خواهشمند است تا با شماره تلفن 131 450 تماس حاصل نمایید.

## Water

Quarterly meter reading of water use in kilolitres (1kL = 1,000 litres) and the supply charge

Meter(s)	Previous reading	Current reading	Use	
AA8101314	28 Nov 22	2994 17 Feb 23	3029 35kL	
<b>Total reading(s)</b>			<b>35kL</b>	
Proposed next read between 27 Apr 23 and 11 May 23				
Charge-Type	Period	Water use	Price	Charge
Group use	28 Nov 22 to 17 Feb 23 (81 days)	35.00kL	35.00kL at \$2.029 = \$71.02 Your 8.00% share of \$71.02	\$5.68
Supply charge	01 Jan 23 to 31 Mar 23	Fixed fee		\$70.80

### Total Water



\$76.48

## Sewerage

Access charge	01 Jan 23 to 31 Mar 23	Property value: \$198,000 Minimum charge rules apply	\$75.85
The quarterly charge for sewerage services (access to mains network, removal and treatment) is based on the property value as determined by the Valuer-General.			

### Total Sewerage



\$75.85

### Total



\$152.33

Total GST of this invoice

\$0.00

## Paying your bill



Billers Code: 8888  
Ref: 4420112066

### Telephone and Internet Banking — BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More information at [bpay.com.au](http://bpay.com.au)

### Paying online

Pay online at [www.sawater.com.au/paynow](http://www.sawater.com.au/paynow) for a range of options. Have your account number and credit card details to hand.

### Paying by phone

Call 1300 650 870 to pay by phone using your Visa/Mastercard 24/7.



### Direct debit

Call us on 1300 SA WATER (1300 729 283) or sign up to mySAWater and switch to eBills and view, pay and manage your account online. Visit [www.sawater.com.au/directdebit](http://www.sawater.com.au/directdebit) to learn more.



### Paying by mail

Post your payment slip and cheque/money order to SA Water GPO Box 4682 Melbourne Victoria 3001.



### Paying in person

Pay at a Commonwealth Bank branch (excluding Express Branches) or Australia Post - no credit cards accepted.

## Payment slip

Total amount due	\$152.33
Pay by date	11 Apr 23
Account no.	44 20112 06 6
Invoice date	15 Mar 23



\*591 4420112066

For credit: SA Water

Trancode User code Customer ref no.

831 009915 000442011206012



For more payment options, including extensions, visit [www.sawater.com.au](http://www.sawater.com.au) or call 1300 SA WATER (1300 729 283). \*Registered to BPAY Pty Ltd ABN 69 079 137 518

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5149 4136  
20/12/22

**Customer Service**  
 Adelaide-based Customer Care Centre

**1300 SA WATER**  
 (1300 729 283)


customercare@sawater.com.au



Live chat

[www.sawater.com.au](http://www.sawater.com.au)


046-5120 (33251)

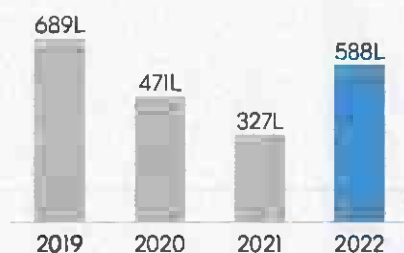
**ZANOLI BARE PTY LTD**  
 11 HANNAH RD  
 VIRGINIA SA 5120

SA Water, the leading provider of water services for around 1.7 million South Australians, has been working together with the community to supply safe, clean drinking water and a dependable sewerage service for more than 160 years.



### Your group's water use snapshot

Your group's average daily water use compared with the same quarter in previous years. To see how you compare to similar households visit [www.sawater.com.au/mybill](http://www.sawater.com.au/mybill).



Your average daily cost for this quarter  
**\$1.61**

### Your account

Account no. **44 20112 06 6**

Invoice date **07 Dec 22**

Commercial **UI 41 DOUGLAS DR  
 MAWSON LAKES LT 1  
 CP25272 UI**

### Account summary

Previous balance		\$154.03
Amount paid	⊖	\$154.03
New charges	⊕	\$155.90
<b>Current balance</b>	⊖	<b>\$155.90</b>

Fees may apply for late payment.

## BRING IT EVERYWHERE



Download our **BYOB app** for directions to more than 1,000 drinking fountains around South Australia so you can bring your own bottle everywhere.

**BYOB**

TAP WATER. A BETTER HABIT



### Property value

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But note:

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+Υπηρέσια Διερμηνείας τηλεφωνήστε στο 131 450

Servizio interpreti: per favore chiama 131 450

दुभाषिया सेवा: कृपया 131 450 पर फ़ोन करें

Cần Dịch Vụ Thông Ngôn, xin gọi cho số 131 450

传译服务：请拨打电话 131 450

لخدمة الترجمة الشفهية: يرجى الإتصال على الرقم 131 450  
خدمات ترجمه: خواهشمند است تا با شماره تلفن 131 450 تماس حاصل نمایید.

## Paying your bill



Billers Code: 8888  
Ref: 4420112066

### Telephone and Internet Banking — BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More information at [bpay.com.au](http://bpay.com.au)



### Paying online

Pay online at [www.sawater.com.au/paynow](http://www.sawater.com.au/paynow) for a range of options. Have your account number and credit card details to hand.



### Paying by phone

Call 1300 650 870 to pay by phone using your Visa/Mastercard 24/7.

## Water

Quarterly meter reading of water use in kilolitres (1kL = 1,000 litres) and the supply charge

Meter(s)	Previous reading	Current reading	Use
AA8101314	23 Aug 22	2937	28 Nov 22 2994 57kL
<b>Total reading(s)</b>			<b>57kL</b>

Proposed next read between 20 Jan 23 and 04 Feb 23

Charge Type	Period	Water use	Price	Charge
Group use	23 Aug 22 to 28 Nov 22 (97 days)	57.00kL	57.00kL at \$2.029 = \$115.65 Your 8.00% share of \$115.65	\$9.25
Supply charge	01 Oct 22 to 31 Dec 22	Fixed fee		\$70.80

### Total Water



\$80.05

## Sewerage

Access charge	01 Oct 22 to 31 Dec 22	Property value: \$198,000 Minimum charge rules apply	\$75.85
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The quarterly charge for sewerage services (access to mains network, removal and treatment) is based on the property value as determined by the Valuer-General.

### Total Sewerage



\$75.85

### Total



\$155.90

Total GST of this invoice

\$0.00

## Payment slip

Total amount due \$155.90

Pay by date 30 Dec 22

Account no. 44 20112 06 6

Invoice date 07 Dec 22



\*591 4420112066

For credit: SA Water

Trancode User code Customer ref no.

831 009915 000442011206012



For more payment options, including extensions, visit [www.sawater.com.au](http://www.sawater.com.au) or call 1300 SA WATER (1300 729 283). \*Registered to BPAY Pty Ltd ABN 69 079 137 518

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*Paid*

*21222825*  
*\$ 154.03*

*15/9/22*

SA Water

ABN 69 336 525 019

Customer Service  
Adelaide-based Customer Care Centre

1300 SA WATER  
(1300 729 283)

customercare@sawater.com.au

Live chat

www.sawater.com.au



007110 046 - 5120

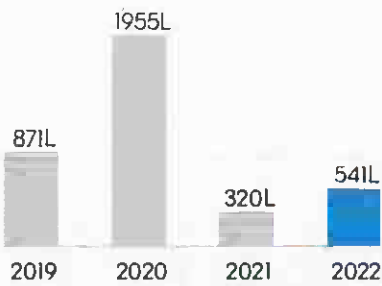
ZANOLI BARE PTY LTD  
11 HANNAH RD  
VIRGINIA SA 5120

SA Water, the leading provider of water services for around 1.7 million South Australians, has been working together with the community to supply safe, clean drinking water and a dependable sewerage service for more than 160 years.

**Total amount due:**  
**\$154.03**  
**Pay by:**  
**30 Sep 22**

**Your group's water use snapshot**

Your group's average daily water use compared with the same quarter in previous years. To see how you compare to similar households visit [www.sawater.com.au/mybill](http://www.sawater.com.au/mybill).



Your average daily cost for this quarter  
**\$1.81**

**Your account**

Account no. **44 20112 06 6**  
Invoice date **07 Sep 22**  
Commercial **U1 41 DOUGLAS DR  
MAWSON LAKES LT 1  
CP25272 U1**

**Account summary**

Previous balance		\$151.54
Amount paid	⊖	\$151.54
New charges	⊕	\$154.03
Current balance	⊖	\$154.03

Fees may apply for late payment.

**Hey South Australia, our sewers are going to spoil if you're washing down oil.**

**We know what you're rinsing. Put it in the bin.**



### Property value

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### Customer charter

Read our Standard Customer Contract and Customer Charter at [www.sawater.com.au](http://www.sawater.com.au)

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Change your postal address online via mySAWater or at [www.sawater.com.au](http://www.sawater.com.au). If ownership of your property changes, please refer all settlement queries to your conveyancer.

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### Payment assistance

If you are unable to pay your bill by the 'pay by' date, you can request an extension or setup a payment arrangement by calling 1300 SA WATER (1300 729 283) or with mySAWater.

### Interpreter service

If you require an interpreter, please call 131 450 and request the language you need.

+Υπηρέσια Διερμηνείας τηλεφωνήστε στο 131 450

Servizio interpreti: per favore chiama 131 450

दुभाषिया सेवा: कृपया 131 450 पर फ़ोन करें

Cần Dịch Vụ Thông Ngôn, xin gọi cho số 131 450

传译服务: 请拨打电话 131 450

لخدمة الترجمة الشفهية: يرجى الإتصال على الرقم 131 450

خدمات ترجمه: خواهشمند است تا با شماره تلفن 131 450 تماس حاصل نمایید.

## Paying your bill



Bill code: 8888  
Ref: 4420112066

### Telephone and Internet Banking — BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More information at [bpay.com.au](http://bpay.com.au)

### Paying online

Pay online at [www.sawater.com.au/paynow](http://www.sawater.com.au/paynow) for a range of options. Have your account number and credit card details to hand.

### Paying by phone

Call 1300 650 870 and pay by phone using your Visa/Mastercard 24/7.

## Water

Quarterly meter reading of water use in kilolitres (1kL = 1,000 litres) and the supply charge.

Meter(s)	Previous reading	Current reading	Use
AA8101314	30 May 22	2891 23 Aug 22	2937 46kL
<b>Total reading(s)</b>			<b>46kL</b>

Proposed next read between 20 Oct 22 and 04 Nov 22

Charge Type	Period	Water Use	Price	Charge
Group use	30 May 22 to 30 Jun 22 (32 days)	17.31kL	17.31kL at \$1.966 = \$34.03 Your 8.00% share of \$34.03	\$2.72
Group use	01 Jul 22 to 23 Aug 22 (53 days)	28.69kL	28.69kL at \$2.029 = \$58.21 Your 8.00% share of \$58.21	\$4.66
Supply charge	01 Jul 22 to 30 Sep 22	Fixed fee		\$70.80

**Total Water** ⊕ \$78.18

## Sewerage

Access charge 01 Jul 22 to 30 Sep 22 Property value: \$198,000 Minimum charge rules apply \$75.85

The quarterly charge for sewerage services (access to mains network, removal and treatment) is based on the property value as determined by the Valuer-General.

**Total Sewerage** ⊕ \$75.85

**Total** ⊖ \$154.03

Total GST of this invoice \$0.00

## Payment slip

Total amount due \$154.03

Pay by date 30 Sep 22

Account no. 44 20112 06 6

Invoice date 07 Sep 22



\*591 4420112066

For credit: SA Water

Trancode User code Customer ref no.

831 009915 000442011206012



For more payment options, including extensions, visit [www.sawater.com.au](http://www.sawater.com.au) or call 1300 SA WATER (1300 729 283). \*Registered to BPAY Pty Ltd ABN 69 079 137 518

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SA Water

ABN 69 336 525 019

Customer Service

Adelaide-based Customer Care Centre

1300 SA WATER  
(1300 729 283)



customercare@sawater.com.au



Live chat

www.sawater.com.au



007167 046 - 5120

ZANOLI BARE PTY LTD  
ZANOLI SUPER FUND  
11 HANNAH RD  
VIRGINIA SA 5120

*Bermad*

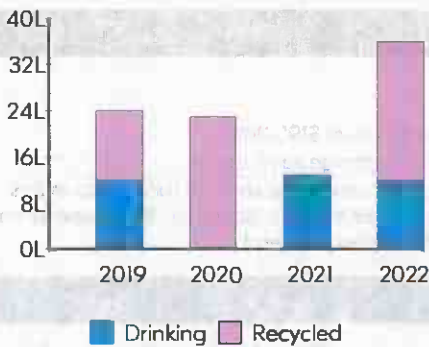
SA Water, the leading provider of water services for around 1.7 million South Australians, has been working together with the community to supply safe, clean drinking water and a dependable sewerage service for more than 160 years.

**Total amount due:**  
**\$153.12**

**Pay by:**  
**30 Sep 22**

**Your water use snapshot**

Your average daily water use compared with the same quarter in previous years. To see how you compare to similar households visit [www.sawater.com.au/mybill](http://www.sawater.com.au/mybill).



Your average daily cost for this quarter  
**\$1.80**

**Your account**

Account no. **44 20112 13 8**

Invoice date **07 Sep 22**

**Commercial** UI 43 DOUGLAS DR  
MAWSON LAKES LT 2  
C24579 UI

**Account summary**

Previous balance	\$145.64
Amount paid	⊖ \$145.64
New charges	⊕ \$153.12
<b>Current balance</b>	<b>⊖ \$153.12</b>

Fees may apply for late payment.

**Important Information**

Recycled water is supplied to this property subject to a recycled water supply agreement. For further details visit [www.sawater.com.au](http://www.sawater.com.au) or telephone 1300 729 283.

**Hey South Australia, our sewers are going to spoil if you're washing down oil.**

**We know what you're rinsing. Put it in the bin.**



### Property value

You may object to the valuation referred to in this notice by writing served personally or by post to the Valuer-General within 60 days after the date of service of this notice.

#### But note:

- (a) If you have previously received a notice or notices under the Water Industry Act 2012 referring to the valuation and informing you of a 60 day objection period, the objection period is 60 days after service of the first such notice;
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### Concessions

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### Payment assistance

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### Interpreter service

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+Υπηρεσία Διερμηνείας τηλεφωνήστε στο 131 450

Servizio interpreti: per favore chiama 131 450

दुभाषिया सेवा: कृपया 131 450 पर फ़ोन करें

Cần Dịch Vụ Thông Ngôn, xin gọi cho số 131 450

传译服务: 请拨打电话 131 450

لخدمة الترجمة الشفهية: يرجى الإتصال على الرقم 131 450  
خدمات ترجمه: خواهشمند است تا با شماره تلفن 131 450 تماس حاصل نمایید.

## Paying your bill



Bill code: 8888  
Ref: 4420112138

### Telephone and Internet Banking — BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More information at [bpay.com.au](http://bpay.com.au)

### Paying online

Pay online at [www.sawater.com.au/paynow](http://www.sawater.com.au/paynow) for a range of options. Have your account number and credit card details to hand.

### Paying by phone

Call 1300 650 870 and pay by phone using your Visa/Mastercard 24/7.

## Water

Quarterly meter reading of water use in kilolitres (1kL = 1,000 litres) and the supply charge.

Meter(s)	Previous reading	Current reading	Use
AA8060783	30 May 22	55 23 Aug '22	56 1kL
<b>Total reading(s)</b>			<b>1kL</b>

Proposed next read between 20 Oct 22 and 04 Nov 22

Charge Type	Period	Water Use	Price	Charge
Water use	30 May 22 to 30 Jun 22 (32 days)	0.37kL	0.37kL at \$2.806	\$1.04
Water use	01 Jul 22 to 23 Aug 22 (53 days)	0.63kL	0.63kL at \$2.896	\$1.82
Supply charge	01 Jul 22 to 30 Sep 22	Fixed fee		\$70.80

### Total Water



\$73.66

## Recycled Water

Quarterly meter reading of water use in kilolitres (1kL = 1,000 litres) and the supply charge.

Meter(s)	Previous reading	Current reading	Use
RWM801237	30 May 22	93 23 Aug 22	95 2kL
<b>Total reading(s)</b>			<b>2kL</b>

Proposed next read between 20 Oct 22 and 04 Nov 22

Charge Type	Period	Water Use	Price	Charge
Recycled use	30 May 22 to 30 Jun 22 (32 days)	0.75kL	0.75kL at \$1.769	\$1.33
Recycled use	01 Jul 22 to 23 Aug 22 (53 days)	1.25kL	1.25kL at \$1.826	\$2.28

### Total Recycled Water



\$3.61

## Sewerage

Access charge	01 Jul 22 to 30 Sep 22	Property value: \$198,000 Minimum charge rules apply The quarterly charge for sewerage services (access to mains network, removal and treatment) is based on the property value as determined by the Valuer-General.	\$75.85
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### Total Sewerage



\$75.85

## Payment slip

Total amount due	\$153.12
Pay by date	30 Sep 22
Account no.	44 20112 13 8
Invoice date	07 Sep 22



#591 4420112138

For credit: SA Water

Trancode User code Customer ref no.

831 009915 000442011213018



For more payment options, including extensions, visit [www.sawater.com.au](http://www.sawater.com.au) or call 1300 SA WATER (1300 729 283). \*Registered to BPAY Pty Ltd ABN 69 079 137 518

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**Your account**

Account no. 44 20112 13 8  
Invoice date 07 Sep 22  
Commercial UI 43 DOUGLAS DR MAWSON LAKES  
LT 2 C24579 UI



Total	⊖	\$153.12
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Total GST of this invoice \$0.00

7147 0660  
\$ 155.03  
20/12/22

Customer Service

Adelaide-based Customer Care Centre



1300 SA WATER  
(1300 729 283)



customercare@sawater.com.au



Live chat  
www.sawater.com.au



046-5120 (33252)

ZANOLI BARE PTY LTD  
ZANOLI SUPER FUND  
11 HANNAH RD  
VIRGINIA SA 5120

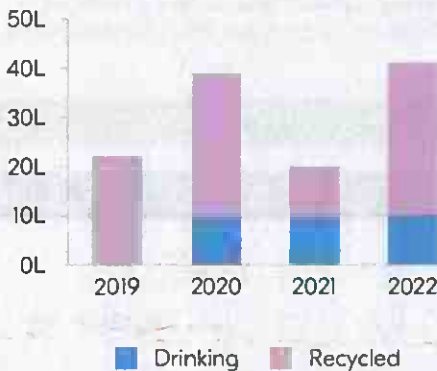
SA Water, the leading provider of water services for around 1.7 million South Australians, has been working together with the community to supply safe, clean drinking water and a dependable sewerage service for more than 160 years.

**Total amount due:**  
**\$155.03**

**Pay by:**  
**30 Dec 22**

**Your water use snapshot**

Your average daily water use compared with the same quarter in previous years, To see how you compare to similar households visit [www.sawater.com.au/mybill](http://www.sawater.com.au/mybill).



Your average daily cost for this quarter  
**\$1.60**

**Your account**

Account no. **44 20112 13 8**  
Invoice date **07 Dec 22**  
Commercial **UI 43 DOUGLAS DR  
MAWSON LAKES LT 2  
C24579 UI**

**Account summary**

Previous balance		\$153.12
Amount paid	⊖	\$153.12
New charges	⊕	\$155.03
<b>Current balance</b>	⊖	<b>\$155.03</b>

Fees may apply for late payment.

**Important information**

Recycled water is supplied to this property subject to a recycled water supply agreement. For further details visit [www.sawater.com.au](http://www.sawater.com.au) or telephone 1300 729 283.

**BRING IT EVERYWHERE**



Download our **BYOB app** for directions to more than 1,000 drinking fountains around South Australia so you can bring your own bottle everywhere.



TAP WATER. A BETTER HABIT



### Property value

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+Υπηρεσία Διεμνημείας τηλεφωνήστε στο 131 450

Servizio interpreti: per favore chiama 131 450

दुभाषिया सेवा: कृपया 131 450 पर फ़ोन करें

Cần Dịch Vụ Thông Ngôn, xin gọi cho số 131 450

传译服务: 请拨打电话 131 450

لخدمة الترجمة الشفهية: يرجى الإتصال على الرقم 131 450

خدمات ترجمه: خواهشمند است تا با شماره تلفن 131 450 تماس حاصل نمایید.

## Paying your bill



Billers Code: 8888  
Ref: 4420112138

### Telephone and Internet Banking — BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More information at [bpay.com.au](http://bpay.com.au)



### Paying online

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### Paying by phone

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### Direct debit

Call us on 1300 SA WATER (1300 729 283) or sign up to mySAWater and switch to eBills and view, pay and manage your account online. Visit [www.sawater.com.au/directdebit](http://www.sawater.com.au/directdebit) to learn more.



### Paying by mail

Post your payment slip and cheque/money order to SA Water GPO Box 4682 Melbourne Victoria 3001.



### Paying in person

Pay at a Commonwealth Bank branch (excluding Express Branches) or Australia Post - no credit cards accepted.

## Payment slip

Total amount due \$155.03

Pay by date 30 Dec 22

Account no. 44 20112 13 8

Invoice date 07 Dec 22



\*591 4420112138

For credit: SA Water

Trancode User code Customer ref no.

831 009915 000442011213018



For more payment options, including extensions, visit [www.sawater.com.au](http://www.sawater.com.au) or call 1300 SA WATER (1300 729 283). \*Registered to BPAY Pty Ltd ABN 69 079 137 518

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## Water

Quarterly meter reading of water use in kilolitres (1kL = 1,000 litres) and the supply charge

Meter(s)	Previous reading	Current reading	Use	
AA8060783	23 Aug 22	56 28 Nov 22	57 1kL	
<b>Total reading(s)</b> Proposed next read between 20 Jan 23 and 04 Feb 23				
Charge Type	Period	Water use	Price	Charge
Water use	23 Aug 22 to 28 Nov 22 (97 days)	1.00kL	1.00kL at \$2.896	\$2.90
Supply charge	01 Oct 22 to 31 Dec 22	Fixed fee		\$70.80

Total Water



\$73.70

## Recycled Water

Quarterly meter reading of water use in kilolitres (1kL = 1,000 litres) and the supply charge

Meter(s)	Previous reading	Current reading	Use	
RWM801237	23 Aug 22	95 28 Nov 22	98 3kL	
<b>Total reading(s)</b> Proposed next read between 20 Jan 23 and 04 Feb 23				
Charge Type	Period	Water use	Price	Charge
Recycled use	23 Aug 22 to 28 Nov 22 (97 days)	3.00kL	3.00kL at \$1.826	\$5.48

Total Recycled Water



\$5.48

## Sewerage

Access charge	01 Oct 22 to 31 Dec 22	Property value: \$198,000 Minimum charge rules apply	\$75.85
The quarterly charge for sewerage services (access to mains network, removal and treatment) is based on the property value as determined by the Valuer-General.			

Total Sewerage



\$75.85

Total



\$155.03

Total GST of this invoice

\$0.00

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*Paid  
27/3*



046-5120 (27094)

ZANOLI BARE PTY LTD  
ZANOLI SUPER FUND  
11 HANNAH RD  
VIRGINIA SA 5120

**Customer Service**

Adelaide-based Customer Care Centre



**1300 SA WATER**  
**(1300 729 283)**



customercare@sawater.com.au



Live chat  
www.sawater.com.au

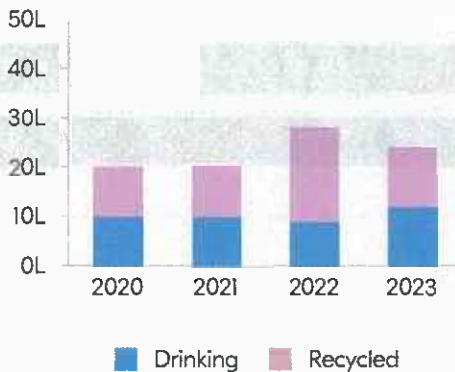
SA Water, the leading provider of water services for around 1.7 million South Australians, has been working together with the community to supply safe, clean drinking water and a dependable sewerage service for more than 160 years.

**Total amount due:**  
**\$151.38**

**Pay by:**  
**11 Apr 23**

**Your water use snapshot**

Your average daily water use compared with the same quarter in previous years, To see how you compare to similar households visit [www.sawater.com.au/mybill](http://www.sawater.com.au/mybill).



Your average daily cost for this quarter  
**\$1.87**

**Your account**

Account no. **44 20112 13 8**  
Invoice date **15 Mar 23**  
Commercial **UI 43 DOUGLAS DR  
MAWSON LAKES LT 2  
C24579 UI**

**Account summary**

Previous balance		\$155.03
Amount paid	⊖	\$155.03
New charges	⊕	\$151.38
<b>Current balance</b>	⊖	<b>\$151.38</b>

Fees may apply for late payment.

**Important information**

Recycled water is supplied to this property subject to a recycled water supply agreement. For further details visit [www.sawater.com.au](http://www.sawater.com.au) or telephone 1300 729 283.

**BRING IT EVERYWHERE**



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TAP WATER. A BETTER HABIT



### Property value

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Servizio interpreti: per favore chiama 131 450

दुभाषिया सेवा: कृपया 131 450 पर फ़ोन करें

Cần Dịch Vụ Thông Ngôn, xin gọi cho số 131 450

传译服务：请拨打电话 131 450

لخدمة الترجمة الشفهية: يرجى الإتصال على الرقم 131 450

خدمات ترجمه: خواهشمند است تا با شماره تلفن 131 450 تماس حاصل نمایید.

## Water

Quarterly meter reading of water use in kilolitres (1kL = 1,000 litres) and the supply charge

Meter(s)	Previous reading	Current reading	Use
AA8060783	28 Nov 22	57 17 Feb 23	58 1kL
<b>Total reading(s)</b>			<b>1kL</b>

Proposed next read between 27 Apr 23 and 11 May 23

Charge Type	Period	Water use	Price	Charge
Water use	28 Nov 22 to 17 Feb 23 (81 days)	1.00kL	1.00kL at \$2.896	\$2.90
Supply charge	01 Jan 23 to 31 Mar 23	Fixed fee		\$70.80

### Total Water



\$73.70

## Recycled Water

Quarterly meter reading of water use in kilolitres (1kL = 1,000 litres) and the supply charge

Meter(s)	Previous reading	Current reading	Use
RWM801237	28 Nov 22	98 17 Feb 23	99 1kL
<b>Total reading(s)</b>			<b>1kL</b>

Proposed next read between 27 Apr 23 and 11 May 23

Charge Type	Period	Water use	Price	Charge
Recycled use	28 Nov 22 to 17 Feb 23 (81 days)	1.00kL	1.00kL at \$1.826	\$1.83

### Total Recycled Water



\$1.83

## Sewerage

Access charge	01 Jan 23 to 31 Mar 23	Property value: \$198,000 Minimum charge rules apply	\$75.85
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The quarterly charge for sewerage services (access to mains network, removal and treatment) is based on the property value as determined by the Valuer-General.

### Total Sewerage



\$75.85

### Total



\$151.38

Total GST of this invoice

\$0.00

## Paying your bill



Billers Code: 8888  
Ref: 4420112138

### Telephone and Internet Banking — BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More information at [bpay.com.au](http://bpay.com.au)



### Paying online

Pay online at [www.sawater.com.au/paynow](http://www.sawater.com.au/paynow) for a range of options. Have your account number and credit card details to hand.



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### Direct debit

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Post your payment slip and cheque/money order to SA Water GPO Box 4682 Melbourne Victoria 3001.



### Paying in person

Pay at a Commonwealth Bank branch (excluding Express Branches) or Australia Post - no credit cards accepted.

## Payment slip

Total amount due	\$151.38
Pay by date	11 Apr 23
Account no.	44 20112 13 8
Invoice date	15 Mar 23



\*591 4420112138

For credit: SA Water

Trancode User code Customer ref no.

831 009915 000442011213018



For more payment options, including extensions, visit [www.sawater.com.au](http://www.sawater.com.au) or call 1300 SA WATER (1300 729 283). \*Registered to BPAY Pty Ltd ABN 69 079 137 518

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Customer Service  
Adelaide-based Customer Care Centre



1300 SA WATER  
(1300 729 283)



customercare@sawater.com.au



Live chat  
www.sawater.com.au



046-5120 (28370)

ZANOLI BARE PTY LTD  
ZANOLI SUPER FUND  
11 HANNAH RD  
VIRGINIA SA 5120

*8/6.  
Paid.*

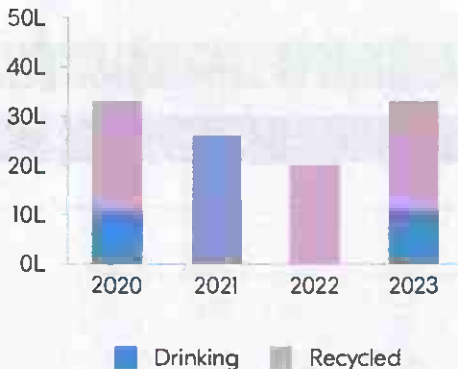
SA Water, the leading provider of water services for around 1.7 million South Australians, has been working together with the community to supply safe, clean drinking water and a dependable sewerage service for more than 160 years.

**Total amount due:**  
**\$153.20**

**Pay by:**  
**23 Jun 23**

### Your water use snapshot

Your average daily water use compared with the same quarter in previous years. To see how you compare to similar households visit [www.sawater.com.au/mybill](http://www.sawater.com.au/mybill).



Your average daily cost for this quarter  
**\$1.68**

### Your account

Account no. **44 20112 13 8**  
Invoice date **31 May 23**  
Commercial **UI 43 DOUGLAS DR  
MAWSON LAKES LT 2  
C24579 UI**

### Account summary

Previous balance		\$151.38
Amount paid	⊖	\$151.38
New charges	⊕	\$153.20
<b>Current balance</b>	⊖	<b>\$153.20</b>

Fees may apply for late payment.

### Important information

Recycled water is supplied to this property subject to a recycled water supply agreement. For further details visit [www.sawater.com.au](http://www.sawater.com.au) or telephone 1300 729 283.

## Switch to eBilling



and you could win a **\$500** cash card or one of ten **\$100** cash cards.

Sign up to receive your bill via email and you're automatically in the draw to win.

For Terms & Conditions and to make the switch go to

[sawater.com.au/forms/make-the-switch](http://sawater.com.au/forms/make-the-switch)



### Property value

You may object to the valuation referred to in this notice by writing served personally or by post to the Valuer-General within 60 days after the date of service of this notice.

#### But note:

- If you have previously received a notice or notices under the Water Industry Act 2012 referring to the valuation and informing you of a 60 day objection period, the objection period is 60 days after service of the first such notice;
- You may not object to the valuation if the Valuer-General has already considered an objection by you to that valuation.

The Valuer-General may extend the 60 day objection period where it can be shown there is reasonable cause by a person entitled to make an objection to a valuation.

Objections must be submitted in writing and should set out the full and detailed grounds for objection. Objections can be submitted via an online form at [valuergeneral.sa.gov.au](http://valuergeneral.sa.gov.au) or email [OVGobjections@sa.gov.au](mailto:OVGobjections@sa.gov.au). All valuation enquiries to 1300 653 346.

### Customer charter

Read our Standard Customer Contract and Customer Charter at [www.sawater.com.au](http://www.sawater.com.au)

### Change of your address

Change your postal address online via mySAWater or at [www.sawater.com.au](http://www.sawater.com.au). If ownership of your property changes, please refer all settlement queries to your conveyancer.

### Concessions

Eligible concession card holders or people assessed as being on a low income may be able to claim a remission on water and sewerage rates. Visit [sa.gov.au/concessions](http://sa.gov.au/concessions) or call 1800 307 758 to find out more.

### Payment assistance

If you are unable to pay your bill by the 'pay by' date, you can request an extension or setup a payment arrangement by calling 1300 SA WATER (1300 729 283) or with mySAWater.

### Interpreter service

If you require an interpreter, please call 131 450 and request the language you need.

+Υπηρεσία Διερμηνείας τηλεφωνήστε στο 131 450

Servizio interpreti: per favore chiama 131 450

दुभाषिया सेवा: कृपया 131 450 पर फ़ोन करें

Cần Dịch Vụ Thông Ngôn, xin gọi cho số 131 450

传译服务：请拨打 131 450

لخدمة الترجمة الشفهية: يرجى الإتصال على الرقم 131 450  
خدمات ترجمه: خواهشمند است تا با شماره تلفن 131 450 تماس حاصل نمائید.

## Water

Quarterly meter reading of water use in kilolitres (1kL = 1,000 litres) and the supply charge

Meter(s)	Previous reading	Current reading	Use
AA8060783	17 Feb 23	58 19 May 23	59 1kL
<b>Total reading(s)</b>			<b>1kL</b>

Proposed next read between 27 Jul 23 and 11 Aug 23

Charge Type	Period	Water use	Price	Charge
Water use	17 Feb 23 to 19 May 23 (91 days)	1.00kL	1.00kL at \$2.896	\$2.90
Supply charge	01 Apr 23 to 30 Jun 23	Fixed fee		\$70.80

### Total Water



\$73.70

## Recycled Water

Quarterly meter reading of water use in kilolitres (1kL = 1,000 litres) and the supply charge

Meter(s)	Previous reading	Current reading	Use
RWM801237	17 Feb 23	99 19 May 23	101 2kL
<b>Total reading(s)</b>			<b>2kL</b>

Proposed next read between 27 Jul 23 and 11 Aug 23

Charge Type	Period	Water use	Price	Charge
Recycled use	17 Feb 23 to 19 May 23 (91 days)	2.00kL	2.00kL at \$1.826	\$3.65

### Total Recycled Water



\$3.65

## Sewerage

Access charge 01 Apr 23 to 30 Jun 23 Property value: \$198,000 Minimum charge rules apply  
The quarterly charge for sewerage services (access to mains network, removal and treatment) is based on the property value as determined by the Valuer-General.

\$75.85

### Total Sewerage



\$75.85

### Total



\$153.20

Total GST of this invoice

\$0.00

## Paying your bill



Billers Code: 8888  
Ref: 4420112138

### Telephone and Internet Banking — BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More information at [bpay.com.au](http://bpay.com.au)

### Paying online

Pay online at [www.sawater.com.au/paynow](http://www.sawater.com.au/paynow) for a range of options. Have your account number and credit card details to hand.

### Paying by phone

Call 1300 650 870 to pay by phone using your Visa/Mastercard 24/7.



### Direct debit

Call us on 1300 SA WATER (1300 729 283) or sign up to mySAWater and switch to eBills and view, pay and manage your account online. Visit [www.sawater.com.au/directdebit](http://www.sawater.com.au/directdebit) to learn more.



### Paying by mail

Post your payment slip and cheque/money order to SA Water GPO Box 4682 Melbourne Victoria 3001.



### Paying in person

Pay at a Commonwealth Bank branch (excluding Express Branches) or Australia Post - no credit cards accepted.

## Payment slip

Total amount due \$153.20

Pay by date 23 Jun 23

Account no. 44 20112 13 8

Invoice date 31 May 23



\*591 4420112138

For credit: SA Water

Trancode User code Customer ref no.

831 009915 000442011213018



For more payment options, including extensions, visit [www.sawater.com.au](http://www.sawater.com.au) or call 1300 SA WATER (1300 729 283). \*Registered to BPAY Pty Ltd ABN 69 079 137 518

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## COMMERCIAL LEASE

between

**Zanoli Super Pty Ltd as Trustee for Zanoli Self Managed Super Fund**

ABN: 68 810 269 153

(Lessor)

and

**ZC Roofing Pty Ltd**

ABN: 44 644 569 273

(Lessee)

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This lease is made on the 1<sup>st</sup> day of October 2020

between Zanolli Super Pty Ltd as Trustee for Zanolli Self Managed Super Fund (ABN: 68 810 269 153)  
of 322 Glen Osmond Road Myrtle Bank SA 5064 (Lessor)

and ZC Roofing Pty Ltd (ABN: 44 644 569 273) of 1/41 Douglas Drive Mawson Lakes SA 5095  
(Lessee)

#### Recitals

- A The Lessor is the registered proprietor of the Land.
- B The Lessee has asked the Landlord to lease the Premises to it.
- C The Lessor has agreed to lease the Premises to the Lessee and the Lessee has agreed to lease the Premises from the Landlord on the following terms.

Now it is agreed as follows:

#### 1 Definitions

---

In this Lease the following expressions have the following meanings:

**Building** means the building in which the Premises are situated, including:

- (a) the land on which the Building is erected;
- (b) land, buildings and structures owned or controlled by the Lessor in conjunction with the Building, which is or may in the future be erected or altered; and
- (c) Lessor's Fixtures, and the Lessor's chattels, plant, equipment, property and amenities;

**Business Day** means any day which is not Saturday, Sunday or a public holiday;

**Commencement Date** means the date in Item 5;

**Common Areas** means those portions of the Building which are designed or are permitted by the Lessor for common use by lessees, their employees, customers and the public, including:

- (a) access and egress roads within the Building, car parking areas, elevators, escalators, ramps, stairways, walkways, pathways, corridors;
- (b) entrances, exits, forecourts, foyers, pedestrian malls; and
- (c) toilets, washrooms, recreational areas, storage areas, loading docks;

**Item** means an item in the Reference Schedule;

**Land** means the land specified in Item 3;

**Latent Defects**, with reference to the Premises or the Building, means any defects which:

- (a) are attributable to defective
  - (i) preparation or remediation of the site on which the Building is erected;
  - (ii) supervision of the construction or any installation;

- (iii) design;
- (iv) workmanship;
- (v) materials;
- (b) occurred when the Building was erected or is substantially extended or altered;
- (c) are not reasonably apparent to a competent professional consultant on a visual inspection of the property; and
- (d) are not expressly disclosed by the Lessor to the Lessee before entry into this Lease;

Lease means this document and includes the schedules and annexures to this Lease;

Lessee includes a company's or corporation's successors and assigns;

Lessee's Proportion means:

- (a) in respect of Outgoings, the proportion which the Lettable Area of the Premises bears to the Lettable Area of the Land that is the subject of the relevant item of Outgoings, being the percentage specified in Item 8; and
- (b) in respect of any other cost, charge or expense, the proportion which the Lettable Area bears to the Lettable Area of the Land which enjoys or shares the benefit resulting from the expenditure;

Lessor includes a company's or corporation's successors and assigns:

Lessor's Fixtures means all the plant, equipment and chattels which have been or become permanently or securely affixed to the Premises and are the Lessor's property, including the items listed as fixtures in Item 4;

Lettable Area means the net lettable area calculated by the Landlord's surveyor using the current Property Council of Australia Limited's method of measurement for office buildings;

Outgoings means each and every cost the Lessor reasonably incurs in respect of the ownership, administration, security, insurance, management, operation, maintenance, refurbishment, repair and/or use of the Land and the Building, including but not limited to the cost of:

- (a) Rates and Taxes;
- (b) Building insurance, loss of rent insurance, insurance of the Lessor's Equipment, and any other insurance against risks in respect of which a prudent landlord would insure;
- (c) Services to the Premises except those which are separately metered and charged;
- (d) cleaning;
- (e) pest and vermin control;
- (f) fire services;
- (g) grounds repairs and maintenance including gardening, landscaping and reticulation;
- (h) Common Area lighting and cleaning;
- (i) property management fees and associated costs and disbursements;
- (j) security and guard service fees (if applicable);
- (k) legal fees and disbursements incurred by the Lessor;
- (l) hot water system running, repairs and maintenance;



- (m) maintaining and repairing the Premises and all plant and equipment in the Premises including the costs of spare or replacement parts not of a structural or capital nature;
- (n) operating, maintaining and insuring any air conditioning, heating and air circulation equipment in or on the Premises;
- (o) safety, environmental and sustainability audits and reports of the Building and the land on which the Building is located and maintaining any environmental rating that has been given to the Building;
- (p) storing, collecting and disposing of garbage and general waste;
- (q) lift and elevator repairs and maintenance (if applicable);
- (r) toilet requisites and septic tank cleaning (if applicable); and
- (s) any other expenditure properly incurred in the maintenance, repair or improvement of the amenities of the Premises and Land;

**Permitted Use** means the use specified in **Item 10**;

**Premises** means:

- (a) the premises described in **Item 3** and includes, with reference to those premises
  - (i) the internal surfaces of external walls and of internal structural walls of the Building;
  - (ii) the internal surfaces of the ceiling and of concrete or other floors;
  - (iii) the central line of partitions separating the Premises from other adjoining premises;
  - (iv) the external surfaces of partitions and doors separating the Premises from Common Areas or from other premises not intended to be leased;
  - (v) the internal surfaces of glass contained in external windows;
  - (vi) all internal partitions, divisions, windows and window frames, doors and door frames, which are fully within the Premises;
  - (vii) the external surfaces and finishes on walls, floors, ceilings, partitions, doors and windows included in the Premises, including paint, wallpaper and other materials or substances;
- (b) the Lessor's Fixtures and any chattels provided by the Lessor for the Lessee within the Premises at any time during the lease term, including those listed in **Item 4**;
- (c) pipes and connections to water, sewerage, electricity, gas, telecommunications, air conditioning and other services and supplies, situated within above or under the Premises which connect those services to the Premises;

**Rates and Taxes** means local government rates and charges, water, sewerage and drainage charges, and land tax and metropolitan region improvement tax imposed in relation to the Premises or the Land which includes the Premises on the basis that the Land is the only land owned by the Lessor;

**Reference Schedule** means the Reference Schedule in this Lease;

**Relevant Authority** includes each government or governmental, semi-governmental, administrative, fiscal or judicial body, department, commission, statutory or public authority, tribunal, agency or entity, whether local, state, federal or otherwise;

**Rent** means the rent specified in **Item 7**;

**Services** means electricity, gas, water, sewerage, telephone, telecommunication, and any other services provided or available to leased premises in the Building or to Common Areas by public or local or statutory authorities and the pipes, wires, ducting and other means of providing those services to the Building and to leased premises;

**Structural Repairs** means repairs to the structure of the Building, such as the foundations, floors, walls and load bearing columns; and

**Term** means the term of this Lease specified in Item 5.

## **2 Interpretation**

---

### **2.1 Terms**

- (a) Words expressed in the singular include the plural and vice versa.
- (b) Words expressed in one gender include the other genders, as is appropriate in the context.
- (c) The reference to 'person' includes a corporation.

### **2.2 Statutes**

References to statutes, regulations, ordinances and by-laws when contained in this Lease include amendments, re-enactments or consolidations of any of them.

### **2.3 Transfer of Land Act**

The covenants and powers implied in every lease made under the *Transfer of Land Act 1893 (WA)* are implied in this Lease, whether or not registered under that Act, except:

- (a) to the extent that they are modified or excluded by this Lease; and
- (b) the implied covenant set out in section 92(b), which is excluded.

### **2.4 Severance**

If any provision contained in this Lease is or becomes legally ineffective, under the general law or by force of legislation, the ineffective provision will be severed from this Lease which otherwise continues to be valid and operative.

### **2.5 Governing law**

- (a) This Lease is governed and construed in accordance with the laws of South Australia and where applicable, the Commonwealth of Australia.
- (b) This Lease is subject to the exclusive jurisdiction of the Courts of South Australia, and where applicable, the Commonwealth of Australia, sitting in Adelaide, South Australia.

### **2.6 Entire Agreement**

It is agreed that this Lease contains the whole of the agreement between the Lessor and the Lessee relating to the Premises.

## **3 Rights and entitlements granted to Lessee**

---

The Lessor grants to the Lessee for the duration of this Lease:

- (a) exclusive possession of the Premises;
- (b) use and enjoyment of the Lessor's Fixtures and the chattels listed in Item 4;

- (c) the free and uninterrupted passage of Services to the Premises through Common Areas or the Building;
- (d) the use of the toilets and washrooms of the Building by the Lessee and its employees;
- (e) the entitlement to use the Common Areas together with other persons authorised by the Lessor, subject to such restrictions as are specified in this Lease.

#### **4 The term of this Lease**

---

The Lessor leases the Premises to the Lessee for the Term.

#### **5 Holding over after expiry of Lease**

---

After the expiry of the Term, when the Lessee remains in occupation of the Premises with the consent of the Lessor this Lease continues as a monthly tenancy:

- (a) commencing on the day immediately following the last day of the Term;
- (b) the Rent being payable monthly in advance, comprising the Rent payable immediately before the end of this Lease and the Lessee's contributions to Outgoings, calculated and payable from time to time in accordance with this Lease;
- (c) on the terms contained in this Lease, except those terms which are inapplicable to a monthly tenancy;
- (d) the tenancy being terminable by either party on one month's written notice expiring at any time.

#### **6 Option for renewal**

---

##### **6.1 Offer of renewal**

The Lessor offers a renewal of this Lease to the Lessee on the terms specified in this clause which the Lessee should accept strictly in accordance with the provisions contained in this clause, otherwise this offer will lapse.

##### **6.2 Binding Lessor's successors and assigns**

This offer and the option bind the Lessor and the Lessor's successors and assigns being the owners for the time being of the Premises.

##### **6.3 Parties who may renew**

This offer may be accepted by the Lessee or by the Lessee's successors and assigns being the lessee for the time being of the Premises.

##### **6.4 Conditions for exercise of option**

The Lessee may only accept this offer and exercise the option if

- (a) there is no subsisting breach of any lease covenants by the Lessee at the date of serving notice of exercise of this option and also at the date of expiry of this Lease; and
- (b) the Lessee must have served on the Lessor notice of exercise of this option during a period before the date of expiry of the Term, as is specified in Item 6.

## 6.5 Conditions of renewal

- (a) The renewal which the Lessee may accept under this clause is for the renewal of this Lease for the further term of years specified in **Item 6** from the day after the date of expiry of the Term, containing identical covenants to the covenants of this Lease (except this clause)
  - (i) at a rent specified in **Item 7**; and
  - (ii) containing such further options for renewal as are specified in **Item 6**.

## 7 Rent payments

---

The Lessee covenants to pay Rent as specified in **Item 7**

- (a) by an initial payment in advance on the date for commencement of Rent to the end of that calendar month and then by calendar monthly payments in advance on the first day of each month, each payment being one-twelfth of the annual Rent then due as fixed or varied under this Lease;
- (b) without demand by the Lessor;
- (c) by electronic funds transfer into an account as directed by the Lessor;
- (d) to, or as directed by, the Lessor, which may be altered by the Lessor by written notice served on the Lessee.

## 8 Outgoings

---

### 8.1 Lessee to Pay Outgoings

- (a) The Lessee must duly and punctually pay, on demand within seven (7) days:
  - (i) the Outgoings that are attributable solely in respect of the Premises; and
  - (ii) the Lessee's Proportion of any Outgoings that are not attributable solely in respect of the Premises.
- (b) The Lessor may in its absolute discretion elect to charge the Lessee the Lessee's Proportion of each item of Outgoings in accordance with the Lessor's estimate of Outgoings, by calendar monthly instalments in advance payable at the same time and in the same manner as the Rent or the amount paid or payable by the Lessor in respect of that item of Outgoings, on demand.
- (c) If the Lessor elects to charge and receive money from the Lessee based on the Lessor's estimate of Outgoings, the Lessor will give the Lessee:
  - (i) a notice setting out an estimation of the Lessee's Proportion of Outgoings on or before the commencement of a Lease Year; and
  - (ii) a statement of the actual Outgoings (**Statement**) identifying the Lessee's Proportion of Outgoings for the relevant Lease Year as soon as practicable after the end of the relevant Lease Year and if the Statement discloses an underpayment or overpayment of Outgoings by the Lessee, then:
    - (A) the Lessee will pay the Lessor the amount of any underpayment; or
    - (B) the Lessor will pay the Lessee the amount of any overpayment,within 7 days of receipt of the Statement by the Lessee.

- (d) The Lessor may at any time during or after the Term recover any underpayment of Outgoings by the Lessee if the Lessee's Proportion was incorrectly calculated from time to time or any Relevant Authority delayed in issuing or rendering accounts for any Service which is or would have been properly payable by the Lessee.

## **9 Services**

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### **9.1 Lessee's liability for services and utilities**

The Lessee will pay throughout this Lease for any electricity, power, fuel, gas, oil, water, telephone, garbage removal, waste disposal, and other services or utilities provided by Relevant Authorities or suppliers to the Premises and charged separately in respect of the Premises, to the supplier of the service or utility.

### **9.2 Installation of meters**

The Lessee will, if required by the Lessor or by a Relevant Authority supplying any such service or utility, permit the installation of meters required to measure the quantity of the service supplied to the Premises.

## **10 Costs**

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### **10.1 Costs of preparation of Lease**

The Lessor and the Lessee must each bear its own legal costs of the negotiation, preparation, execution of this Lease.

### **10.2 Renewal or extension of lease**

The Lessee agrees to pay the costs and disbursements of any renewal or extension of this Lease.

### **10.3 Consents, transactions and default**

The Lessee agrees to pay the Lessor's costs, charges, and expenses which are incurred reasonably, properly and in good faith, in connection with:

- (a) the obtaining of any consent from the Lessor, and from any mortgagee or other person, which is required by the Lessee under this Lease;
- (b) the negotiation and preparation of all documents relating to any consent required by the Lessee, and all costs incurred by the Lessor, and by any other party whose consent is required, whether a consent is given, refused, or the application for consent is withdrawn;
- (c) any breach or default by the Lessee under this Lease; and
- (d) the exercise or attempted exercise by the Lessor of any right, power, privilege, authority or remedy, against the Lessee or against any Guarantor, to enforce the Lessee's obligations under this Lease, or to terminate this Lease for the Lessee's breach or default.

### **10.4 Costs on common fund basis**

The Lessor's legal and professional costs and disbursements under clause 10.3 will be charged and allowed on a common fund basis, to provide full indemnity to the Lessor for costs charges and expenses, but the Lessee may challenge the propriety or amount of any item and may require the taxation of a bill of costs.

#### **10.5 Lessor's internal costs**

The Lessor's costs under **clause 10.3** include

- (a) the Lessor's reasonable administrative costs and expenses of considering any application for consent, of considering and managing any breach or default under this Lease and attendances by the Lessor's officers, employees or agents, including attendances on the Lessor's legal advisers and in court;
- (b) the fees of professional consultants reasonably and properly incurred by the Lessor.

#### **10.6 Lessee's obligation to pay costs**

- (a) The Lessor is entitled to render to the Lessee an itemised statement of any costs charges and expenses for which the Lessee is liable in accordance with **clause 10.3** at any time after they have been incurred. In respect of any such statement, the Lessee must pay the amount claimed, subject to **clause 10.4**
  - (i) when the Lessor's consent is provided to the Lessee;
  - (ii) in any other case, within thirty (30) days after service of the statement on the Lessee.
- (b) The Lessee's liability will incur interest on the basis specified in **clause 12** from the thirty first day after the date of service of the statement until the day of payment, calculated on a daily rate.

### **11 Precluding deduction for set-off or counterclaim**

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The Lessee expressly agrees to make all payments due under this Lease, including for Rent and Outgoings, punctually on the date when each payment is due and must not withhold or be entitled to withhold the whole or part of any such payment by way of deduction, set-off or counterclaim, in respect of any claim for damages or for compensation which the Lessee will make or has made against the Lessor, until after the Lessor's liability for damages or compensation is determined and the amount due to the Lessee is determined or agreed.

### **12 Lessee's liability for interest on overdue payments**

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#### **12.1 Interest on overdue payments**

In the event of the Lessee being in default for a period of more than fourteen (14) days with the payment of Rent, rates, Outgoings, costs or any other liability to or on behalf of the Lessor under this Lease, the Lessee is liable to pay additional interest to the Lessor in accordance with this clause.

#### **12.2 Computation of interest**

Interest is computed:

- (a) from the day immediately following the day on which each liability is due for payment, at a daily rate, until the liability is discharged by payment;
- (b) at the rate of interest indicated in **Item 9**;
- (c) in respect of amounts remaining unpaid, the Lessor at its option may capitalise interest calculated up to the end of each calendar month whilst there are outstanding liabilities in accordance with **clause 12.1** from the Lessee.

**12.3 Recovery of interest**

The Lessor may demand the payment of interest and take legal action to recover the amount due at any time after not less than fourteen (14) days' notice is given to the Lessee indicating the amount due and its calculation.

**13 Damage or Destruction of Premises**

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**13.1 Abatement of Lessee's financial obligations**

If during the continuance of this Lease the Building or the Premises is wholly or partly damaged or destroyed or is rendered wholly or substantially inaccessible through an event described in clause 13.2, rendering the Premises or any part of it wholly or substantially unfit for the Lessee's use and occupation or inaccessible for a period exceeding seven (7) days, then the Lessee's financial obligations abate in accordance with this clause.

**13.2 Abating events**

This clause applies in case of fire, lightning, storm, flood, earthquake, explosion, malicious damage, war damage, and any other event beyond the Lessee's control.

**13.3 Lessee's financial obligations**

Abatement extends to all the Lessee's financial obligations to the Lessor under this Lease, including Rent and Outgoings.

**13.4 Period of abatement**

The period of abatement is from the date of the destruction, damage or inaccessibility until the date when the premises are restored and rendered suitable for the Lessee's use and occupation or accessible.

**13.5 Effect of abatement**

During and for the period of abatement the Lessee's liability to pay the whole or proportion of the financial obligations under this Lease, as agreed or determined under clause 13.7, calculated on a daily basis, ceases and abates.

**13.6 Exception to abatement**

The Lessee is not entitled to an abatement of the Lessee's financial obligations under this clause if:

- (a) the event resulting in the damage, destruction or inaccessibility is caused or contributed to by the act or negligent omission of the Lessee or the Lessee's agents or employees; or
- (b) the Lessor fails to recover the benefit of any insurance for loss or damage to the Building or the Premises because of any act or omission of the Lessee or the Lessee's employees.

**13.7 Determination of abatement**

- (a) The parties will endeavour to agree on the commencement and period of abatement of the Lessee's financial obligations, and if the Lessee is able to have partial use and enjoyment of the Premises, the proportion of the abatement having regard to the nature and extent of the damage to and use of the premises.
- (b) If the parties have any dispute regarding the Lessee's entitlement to an abatement, its period or amount, the dispute will be determined by a loss assessor:
  - (i) who is then a member of the Insurance Council of Australia Ltd and is experienced in assessing premises of the nature of the Premises and is nominated by the President for the time being or senior officer of that Council on the application of either party;

- (ii) acting as an expert;
  - (iii) who is entitled to accept written submissions and expert reports from either party;
  - (iv) whose costs will be borne equally by the parties; and
  - (v) whose decision is final and binding on the parties.
- (c) If the loss assessor nominated under paragraph (b) fails to proceed or to determine the dispute, either party may seek the nomination of another loss assessor in accordance with paragraph (b).

#### **14 Use of Premises**

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The Lessee will not use or permit the Premises to be used for any other purpose than the Permitted Use.

#### **15 Warranties and representations**

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##### **15.1 No warranty as to use**

Regarding the present or future suitability or adequacy, for the Lessee's intended use or the business intended to be conducted by the Lessee, of the Premises, the Building or the fixtures, fittings, furnishings, plant, machinery, equipment, services and facilities provided by the Lessor:

- (a) the Lessee acknowledges that no promise, representation or warranty was given by or on behalf of the Lessor to or on behalf of the Lessee;
- (b) the Lessor makes no warranty;
- (c) any warranties implied under the general law or by statute are excluded under this Lease and negated to the extent permitted by law.

##### **15.2 Lessee's responsibility for approvals**

- (a) The Lessee has satisfied itself, before entering into this Lease, regarding the need for the availability and existence of all approvals, consents and licences required for use of the Premises by the Lessee for its business and for the intended and permitted use of the Premises.
- (b) The Lessee has full responsibility, at its expense, to ensure that all approvals, consents and licences required by the Lessee for the conduct of the business and use of the Premises are obtained and maintained throughout the Term and that all their conditions are observed.

#### **16 Signs**

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##### **16.1 Sign on exterior of Premises**

- (a) The Lessee may install a sign on the exterior of the Premises:
  - (i) limited to the Lessee's trading name, the description of its business and the Lessee's trade mark or insignia;
  - (ii) the size of the sign will not exceed the dimensions specified by the Lessor from time to time and;
  - (iii) in a style substantially similar to signs on other leased premises in the Building.



- (b) Any signs or notices installed by the Lessee will be maintained by the Lessee in good repair and condition throughout the Term.

## **17 Alterations**

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### **17.1 No alterations to Premises**

The Lessee must not:

- (a) make or permit to be made any alterations or additions in or to the Premises;
- (b) install, or make any additions or alterations to, any electrical, gas, water, plumbing and other services, fixtures, or appliances, or any other equipment or appliances for heating, cooling, ventilating or air conditioning the Premises;
- (c) mark, paint, damage, deface, drive nails or screws into, any walls, floors, ceilings, partitions, or any wood, stone or metal surface of the Premises or the Building.

## **18 Compliance with regulations**

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### **18.1 Lessee's obligation**

The Lessee must at its expense observe and comply with all laws and requirements relating to

- (a) the Lessee's use and occupation of the Premises for the use permitted in this Lease;
- (b) the Premises and facilities by reason of the number of the Lessee's employees and other persons working in or entering the Premises;
- (c) the fixtures, fittings, machinery, plant and equipment in the Premises;
- (d) occupational health, safety and environmental matters.

### **18.2 Compliance with notices**

The Lessee must comply with the notices or requirements of the relevant authorities regarding the matters in clause 18.1, whether given to the Lessor or the Lessee, except to carry out structural alterations to the Premises.

## **19 Lessee's obligations regarding use of Premises**

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### **19.1 Prohibitions with reference to use of premises**

The Lessee must not, during the Term:

- (a) allow the Premises to be used for any illegal, immoral, noxious, dangerous or offensive purpose, activity or occupation;
- (b) use or permit any part of the Premises to be used as sleeping quarters or for residence;
- (c) keep any animals in the Premises;
- (d) hold or permit any auction or public meeting in the Premises;
- (e) use or permit the use of any sound producing equipment in the Premises at a volume which may be heard outside the premises;
- (f) use the Premises in a noisy or in any other manner which would cause damage, nuisance or disturbance to the Lessor, or to the owners or occupiers of adjoining properties;

- (g) trade or display merchandise outside the Premises;
- (h) use the Premises in an excessively noisy or noxious or offensive manner; or
- (i) use plant or machinery in the Premises so as to constitute a nuisance or disturbance to the Lessor or to other lessees of the Building, due to noise, vibration, odours or otherwise.

**19.2 Mode of conducting Lessee's business**

The Lessee agrees, regarding the conduct of the business in the Premises, throughout the Term, to conduct the business in an orderly, efficient and reputable manner, consistent with the standard and quality of the Building.

**19.3 Inflammable substances**

The Lessee must not bring into, store or use in the Premises any inflammable, dangerous or explosive substances

- (a) such as acetylene, industrial alcohol, burning fluids and chemicals, including in heating or lighting the Premises;
- (b) unless the sale or use of such substances constitutes proper conduct of the Lessee's business for the permitted use of the Premises and the particular substances are stored and used only whilst taking all necessary safety precautions and in compliance with all fire and safety regulations relating to such substances.

**19.4 Cleaning**

The Lessee must, at the Lessee's cost:

- (a) keep the Premises (including all internal windows and any car parking bays forming part of the Premises or being used by the Lessee from time to time) clean and tidy, free of pests, rodents, vermin, insects and birds and clear of rubbish and debris;
- (b) regularly dispose of rubbish in an appropriate manner;
- (c) comply with the Lessor's reasonable directions and any directions of any Relevant Authority in connection with cleaning the Premises and disposing of rubbish.

**19.5 Disposal of rubbish**

- (a) The Lessee must cause all rubbish accumulated in the Premises to be placed daily in suitable containers provided by the Lessor for the Premises and situated in an area in the Building designated by the Lessor.
- (b) The Lessee will ensure that trade waste or wet refuse is removed from the Premises at least once daily as directed by the Lessor to facilities provided by the Lessor.

**19.6 Use of toilets and drainage**

The Lessee must:

- (a) not use the toilets, sinks, drainage and plumbing in the Premises for purposes other than those for which they were designed;
- (b) not place in any of those facilities rubbish, chemicals, contaminated and other substances, which they are not designed to receive or which would infringe health or environmental regulations;
- (c) repair any damage caused to any of those facilities by breach of paragraph (a) or (b).

## **20 Overloading and heavy equipment**

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### **20.1 Weight and location of heavy equipment**

The Lessor is entitled to specify the maximum weight and the proper location of heavy articles which may be brought into and located in the Premises.

### **20.2 Requirement for Lessor's consent**

The Lessee must not bring into the Premises any heavy equipment, including machinery, plant, safe, furniture or other equipment, unless:

- (a) it is reasonably necessary for the conduct of the Lessee's business for the permitted use in the Premises;
- (b) the Lessee gives at least seven (7) days prior written notice to the Lessor of the intention to bring them into the Premises, a description of the nature, size and weight of each item, and indicating the intended position of each item;
- (c) the Lessee has obtained the Lessor's prior consent.

### **20.3 Damages**

The Lessee is liable to the Lessor for any damage caused to the Premises consequent on the Lessee moving heavy equipment into the Premises without having complied with the provisions of this clause.

### **20.4 Overloading electrical supply**

The Lessee will not install any electrical equipment which will overload the cables, switchboards and other equipment that supplies electricity to the Building or to the Premises.

### **20.5 Lessee's liability**

If any installations by the Lessee result in overloading that equipment, the Lessee is liable

- (a) for the costs of repairing any damage;
- (b) for ensuring that the Lessor's equipment is repaired and restored to working order;
- (c) if necessary, to disconnect the Lessee's installations or alter or upgrade the electrical supply system at the Lessee's cost, in order that it will suffice for the additional load imposed by the Lessee's installations.

## **21 Security and keys**

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### **21.1 Securing premises**

The Lessee must:

- (a) take reasonable action to secure the Premises against unauthorised entry whilst the premises are unoccupied; and
- (b) securely lock and fasten external doors and windows in the Premises whilst the premises are unoccupied.

### **21.2 Lessor to provide keys and access cards**

At the commencement of this Lease the Lessor will provide to the Lessee at the Lessor's cost with three keys for entry into the Building and the Premises, including outside normal business hours.

### **21.3 Lessee's obligations regarding keys and access cards**

The Lessee must:

- (a) not make or allow to be made any duplicate keys or access cards;
- (b) provide keys and access cards only to the Lessee's employees;
- (c) keep a permanent record of who is provided with keys and access cards, including their issue and return, and allow the Lessor to inspect that record on reasonable notice;
- (d) notify the Lessor promptly if any keys or access cards are reported to the Lessee to have been lost, destroyed or stolen;
- (e) pay the Lessor for the cost of supplying any replacement or additional keys or access cards;
- (f) return to the Lessor all keys and access cards obtained from the Lessor on termination of the Lessee's tenancy of the Premises.

## **22 Lessor's obligations relating to air conditioning, lifts and other Facilities**

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### **22.1 Meaning of Facilities**

In this clause **Facilities** means the plant and equipment for heating, cooling or circulating air (**air conditioning**), fire sprinklers and other fire safety and prevention equipment, and car parking, provided by the Lessor in the Building, and includes the plant, machinery and equipment associated with those Facilities.

### **22.2 Lessor's obligations**

- (a) The Lessor will maintain throughout this Lease maintenance and service contracts relating to the air conditioning, and fire safety and prevention equipment, with specialist consultants or contractors.
- (b) The Lessor will use its best endeavours to ensure that each of the Facilities is operating and is in working order and available for use, during normal business hours.

### **22.3 Lessee's obligations**

The Lessee will ensure that the Lessee's employees comply with the Lessor's reasonable instructions regarding the use of the Facilities, and will not interfere with, or allow anything to be done which might impair the efficient operation of any of the Facilities.

### **22.4 Exemption of Lessor's financial responsibility**

The Lessor is exempted from any liability to the Lessee for financial loss or inconvenience, including for damages, abatement of Rent or for repudiation, and the Lessee is not entitled to terminate this Lease, because:

- (a) any of the Facilities is out of order and is not functioning properly or at all; or
- (b) any of the Facilities is temporarily stopped or interrupted pending inspection, repair, maintenance, replacement for any other cause beyond the Lessor's control.

## **23 Lessee's repair obligations**

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### **23.1 Lessee's general obligation**

The Lessee will keep the Premises and the Lessor's Fixtures and chattels situated in the Premises in good repair and working condition throughout this Lease (including but not limited to any air-

conditioning equipment whether installed by the Lessor or the Lessee), fire equipment (at regular intervals and as requested by any Relevant Authority) and will on expiry or termination of this Lease yield up the Premises to the Lessor in the state of repair and condition as is specified in this clause.

### **23.2 Limiting Lessee's repair obligation**

The Lessee is not responsible for:

- (a) Latent Defects;
- (b) Structural Repairs, unless the need for repair occurred:
  - (i) through the conduct or negligence of the Lessee or of persons for whose conduct the Lessee is legally liable;
  - (ii) through the Lessee's use and occupation of the Premises or the use of fixtures, plant and machinery in the Premises;
- (c) the condition of the Premises at the commencement of this Lease;
- (d) fair wear and tear since the commencement of this Lease, throughout the Term;
- (e) repairs required as a result of natural disasters, deliberate damage or accident, such as fire, flood, storm, earthquake, explosion, which are beyond the Lessee's responsibility or control, unless:
  - (i) the damage occurred as a result of or was substantially contributed to by the Lessee's negligence; and/or
  - (ii) the Lessor is legally unable to recover from its insurer insurance money for the damage because of some act, neglect, default or misconduct by the Lessee or by other persons for whose conduct the Lessee is responsible.

### **23.3 Lessee's additional specific repair obligations**

In addition to the Lessee's obligations under clause 23.1, the Lessee will throughout the Term, notwithstanding clause 23.2 (which does not apply to the matters listed in this paragraph), carry out the following repair and maintenance:

- (a) promptly repair or replace all broken, cracked or damaged glass in the Premises, with glass of the same or similar gauge and quality, unless the damage was caused by the Lessor or the Lessor's tradespersons;
- (b) promptly repair or replace all damaged, broken or faulty light globes, fluorescent lights, power points, light switches, heating, lighting and electrical appliances, services and wiring in the Premises;
- (c) promptly repair and keep in proper working order and free from blockage plumbing fittings, drains, water pipes, sewerage pipes, toilets and sinks, to the extent to which they are situated in or under the Premises and provide Services or Facilities to the Premises;
- (d) maintain and repair all door and window locks and fittings in the Premises; and
- (e) repair any damage or breakage to the Premises, to the Lessor's Fixtures and property in the Premises, and to Services and Facilities in the Premises, caused by lack of care or misuse by the Lessee or by its employees or agents.

### **23.4 Carrying out repairs**

When carrying out any repair in accordance with this clause, the Lessee must ensure that:

- (a) the work is carried out by appropriately licensed and qualified tradespersons;

- (b) the work is carried out promptly;
- (c) the work is completed in high class workmanship and with good quality materials;
- (d) fittings and materials of similar style and quality are used to the items being repaired or replaced;
- (e) the required consent or approval of any Relevant Authority is obtained to carry out the work and the conditions of approval are observed; and
- (f) the work is carried out without creating undue noise, nuisance or interference with the use and enjoyment of adjoining or nearby leased premises.

## **24 Lessor's right to inspect Premises**

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### **24.1 Right of inspection**

The Lessor, or persons authorised by the Lessor, may enter the Premises:

- (a) to inspect the condition and state of repair of the Premises, Services and Facilities;
- (b) to ascertain that the Lessee complies with the Lessee's obligations under this Lease.

### **24.2 Prior notice**

The Lessor will exercise its entitlement under clause 24.1:

- (a) not more frequently than twice annually during the lease term;
- (b) at reasonable times during business hours on a Business Day; and
- (c) after giving not less than seven (7) days prior written notice to the Lessee of the intended time of the inspection, except in an emergency when the Lessor has an additional right to enter the Premises and prior notice is not required before entry.

## **25 Lessor's right to repair Premises**

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### **25.1 Lessor's right of entry**

The Lessor and persons authorised by the Lessor, including consultants and contractors, may enter the Premises, together with tools, equipment and materials, and remain on the Premises, at and for such reasonable times as is necessary for the purpose of carrying out repairs and other work, in accordance with this clause.

### **25.2 Notice before entry**

Before entering the Premises, the Lessor will give to the Lessee not less than seven (7) days prior written notice of the intended date and time of entry, its purpose and the likely duration of the intended work, except in an emergency, when prior notice before entry is not required.

### **25.3 Nature of repairs**

The Lessor may carry out repairs, including maintenance, installations, alterations, replacement or renewal, in respect of the Building, the Premises, Services and Facilities to or situated in the Premises, in order:

- (a) to undertake work which the Lessor is required or desires to carry out in accordance with this Lease;
- (b) to comply with the requirements of any Relevant Authority;

- (c) to carry out work in conjunction with or to adjoining leased premises or Common Areas which cannot be reasonably undertaken without access from or through the Premises;
- (d) to undertake work which the Lessee:
  - (i) failed to carry out, in breach of its obligations under this Lease, or following notice from the Lessor; or
  - (ii) failed to complete in a workmanlike manner;
- (e) to remove unauthorised work, alterations or signs, undertaken or installed by the Lessee in breach of its obligations under this Lease; and
- (f) to restore or rebuild the Premises following damage or destruction.

## **26 Removal of alterations and fixtures**

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### **26.1 The Lessee must:**

- (a) remove:
  - (i) any alterations, additions, fixtures, partitions and fittings made or installed by the Lessee in the Premises during this Lease;
  - (ii) all signs and notices erected or affixed by the Lessee to the Premises and to the Building;
  - (iii) all nails and screws inserted by the Lessee into any part of the Premises;
- (b) reinstate:
  - (i) the Premises to their condition before any alterations, additions, installations and partitions were made or installed by the Lessee; and
  - (ii) make good, in a proper and workmanlike manner, any damage caused to the Premises by the installations and their removal.

### **26.2 Period of removal**

The Lessee must comply with the obligations under clause 26.1:

- (a) before the expiry or termination of this Lease; and
- (b) if this Lease is terminated suddenly or unexpectedly, by forfeiture, destruction or other event, within fourteen (14) days after the termination of this Lease.

### **26.3 Removal of fixtures**

- (a) The Lessee is entitled to remove from the Premises all fixtures installed by the Lessee during the lease term (except fixtures which the parties agreed in writing to become the Lessor's property and not removable by the Lessee).
- (b) The Lessee may remove fixtures during the Term, during any extension of the Term, during holding over after the expiration of this Lease, and during the term of a new lease granted to the Lessee, notwithstanding the surrender of this Lease, subject to this clause.
- (c) The Lessee (or the Lessee's successors or assigns) must remove fixtures within the number of days in Item 11 after having ceased to occupy the Premises.
- (d) The Lessee covenants to repair any damage caused to the Premises by the removal of fixtures, or becoming apparent on their removal, in a workmanlike manner, so as to restore the Premises to its condition before the installation of those fixtures which are removed.

- (e) Those fixtures which the Lessee does not remove within the period specified in paragraph (c) may at the Lessor's option remain permanently affixed to the Premises and be and remain the property of the Lessor.

#### **26.4 Consequences of failure to remove and reinstate**

If the Lessee fails to comply with the obligations under clause 26.1 or 26.3 within the periods in clause 26.2 or 26.3:

- (a) the Lessor may cause the removal, reinstatement and repairs to be carried out, and the Lessee is responsible for and must reimburse the Lessor for the Lessor's reasonable costs and expenses;
- (b) if the Lessor incurs further loss in reletting the Premises by reason of the Lessee's failure, the Lessor may recover from the Lessee the loss of Rent and Outgoings which would have been received from a prospective Lessee.

### **27 Lessor's obligation to insure**

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The Lessor will insure the Building on usual terms with an insurer authorised under the *Insurance Act 1973 (Cth)*.

### **28 Lessee's insurances**

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#### **28.1 Lessee's obligations to insure**

The Lessee must effect and maintain throughout the Term the following insurances:

- (a) A public risk insurance policy:
  - (i) in the form of a standard public risk policy or in the form commonly used by the Lessee's insurer and by some other reputable insurers in the sum in Item 12 in respect of any single event or accident;
  - (ii) relating to the Lessee's liability for death, personal injuries and property damage arising from the Lessee's occupancy of the Premises and use of the Building, whilst entering, leaving, using and being in the Premises or any portion of the Building, in circumstances in which the Lessee may incur liability for the injury, loss or damage; and
  - (iii) extended to include claims, risks and events covered under indemnities provided by the Lessee to the Lessor under this Lease.
- (b) A policy for loss, damage, destruction of all plate and other glass in or about the Premises to full replacement value;
- (c) A comprehensive insurance policy:
  - (i) for the full insurable and replacement value of the Lessee's fixtures, fittings, plant, equipment and stock in trade in the Premises;
  - (ii) against loss or damage by fire, storm, tempest, earthquake, lightning, explosion, burglary and other risks usually covered under a comprehensive insurance policy for fire and related risks.
- (d) A workers' compensation insurance policy, providing unlimited cover in respect of the Lessee's employees for workers' compensation, as required by law.



**28.2 Insurer and conditions**

- (a) The Lessee's insurances must be effected with one or more insurance companies which are:
  - (i) respectable, reputable and financially sound;
  - (ii) approved by the Lessor, and the Lessor's approval must not be unreasonably withheld.
- (b) The Lessee's insurances relating to public risk, plate glass and the Lessee's property (in order to cover fixtures):
  - (i) must be in the joint names of the Lessor and the Lessee;
  - (ii) must cover the Lessor's and Lessee's interests;
  - (iii) and, if requested by the Lessor, must include the interest of any mortgagee over the Building.

**28.3 Payment of premium**

- (a) The Lessee must pay punctually when due the insurance premiums and other moneys payable to effect and maintain the insurances required under this clause.
- (b) If the Lessee fails to pay an insurance premium when due, the Lessor may make such payment, which will become due and payable by the Lessee to the Lessor, together with interest, within seven (7) days after service of written notice by the Lessor on the Lessee requiring payment.

**28.4 Replacement of property**

- (a) In the event of loss or damage to the Lessor's or Lessee's property which is covered by insurance effected by the Lessee, the Lessee will promptly replace, repair or reinstate the damaged or destroyed property, utilising the proceeds from the insurance.
- (b) The Lessee must pay any additional costs of replacement, repair or reinstatement not covered by the proceeds from the insurance, unless the Building is seriously damaged or destroyed and is not repaired or reinstated by the Lessor or this Lease is terminated as a consequence of the damage or destruction.
- (c) In the events under paragraph (b), the proceeds from any insurance effected by the Lessee in respect of damage or loss to the Lessor's property will be remitted to the Lessor as compensation for its loss.

**29 Lessee's conduct relevant to insurance**

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**29.1 Compliance with fire safety regulations**

- (a) The Lessee agrees to comply with the requirements imposed by the Lessor's insurer for the Building and under fire safety regulations, in respect of the authorised use by the Lessee of the Premises:
  - (i) with regard to the installation, repair and maintenance of fire alarms, sprinklers, and fire prevention equipment in the Premises, except those provided by the Lessor at or before the commencement of this Lease; and
  - (ii) including in respect of partitions and alterations in the Premises.
- (b) The Lessee is liable to the Lessor for the reasonable cost of installations and equipment, which the Lessor may install in the Premises during this Lease, in order to comply with the

requirements under paragraph (a), if the Lessee has failed to comply with those obligations in any respect.

### **30 Risk**

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- (a) The Lessee occupies the Premises and uses the Building, the Common Areas and the Land at its own risk.
- (b) The Lessee has satisfied itself that the Premises, the Building and the Land are sufficient for the Lessee's purpose.

### **31 Lessee's indemnities to Lessor**

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#### **31.1 Indemnities**

The Lessee agrees to indemnify the Lessor from and against any liability, loss, damage, expense or claim, which the Lessor may incur, including to a third party, during or after the Term, in respect of or arising from:

- (a) loss, damage or injury to property or person occurring within the Building or the Premises, caused or contributed to by the Lessee's failure (including through the Lessee's agents or employees) to comply with the obligations imposed under this Lease;
- (b) the negligent use or misuse by the Lessee (and by its agents or employees) of any Services or Facilities in the Building or in the Premises;
- (c) the overflow, leakage or escape of water, gas, electricity, fire, or other materials or substances in or from the Premises, caused or contributed to by the Lessee's (and its agents' or employees') negligence;
- (d) loss, damage or injury to property or person, caused or contributed to by the Lessee's negligence, arising out of use of the Premises;
- (e) loss, damage or injury to property or persons, caused or contributed to by the defective installation of plant, fixtures and equipment in the Premises by or on behalf of the Lessee; and
- (f) the Lessee's failure to notify the Lessor regarding any defect in the Facilities or Services in the Premises.

#### **31.2 Conditions and limitations**

The indemnities under this clause

- (a) include penalties, fines, legal and other costs incurred by the Lessor;
- (b) do not apply when the loss, damage or injury was caused or substantially contributed to by the wilful or negligent act or omission of the Lessor, its employees or agents;
- (c) do not apply when the Lessor is indemnified for the loss or damage from moneys paid or recovered from insurances effected by the Lessor.

### **32 Prohibition against assignment, subletting and mortgage over lease**

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#### **32.1 No dealings without consent**

During the continuance of this Lease, in respect of whole or part of this Lease or the Premises, the Lessee must not:

- (a) assign, transfer, sublet, deal with, hold on trust, or grant any interest in, this Lease;
- (b) mortgage, charge or encumber this Lease;
- (c) part with possession of whole or any part of the Premises;
- (d) grant any licence, or share the right of occupation or possession, in respect of whole or part of the Premises;
- (e) grant any franchise or concession over the Lessee's business conducted at the Premises which would entitle any other person to use, occupy or trade from whole or part of the Premises.

### 32.2 Consent to assignment

The Lessee may apply to the Lessor for consent to the assignment of this Lease, which will not be unreasonably withheld if the following conditions are satisfied:

- (a) the Lessee must make a written application to the Lessor for consent and furnish complete copies of all written documents entered into between the Lessee and the proposed assignee relating to the Lessee's business and the premises, written personal and business references and financial statements relating to the assignee;
- (b) the Lessee must establish to the reasonable satisfaction of the Lessor that:
  - (i) the proposed assignee is respectable, responsible and solvent;
  - (ii) the proposed assignee has adequately performed its obligations as the lessee or former lessee of other business premises;
  - (iii) in respect of the business or profession intended to be conducted by the assignee at the Premises the assignee has sufficient financial resources and business experience to be capable of adequately complying with the Lessee's obligations under this Lease and of efficiently conducting the assignee's business at the Premises;
- (c) the Lessee must have paid to the Lessor all moneys due under this Lease up to the date of the assignment (and, in respect of any liability which cannot be accurately determined, will secure it to the Lessor's reasonable satisfaction at the date of the assignment);
- (d) there are no unremedied breaches of the Lessee's obligations under this Lease at the date of the assignment;
- (e) any other consents which are required to the assignment, by head lessors, mortgagees or others, are obtained before the assignment;
- (f) when the assignee is a company, other than a company whose shares are listed on an Australian Stock Exchange, personal guarantees for performance of lease covenants for the duration of the lease term by the assignee be provided, in a form reasonably acceptable to the Lessor and prepared on behalf of the Lessor at the Lessee's expense, by two of the assignee's directors or principal shareholders chosen by the Lessor;
- (g) the execution by the Lessee and the assignee of a transfer of this Lease;
- (h) the execution of a deed in a form reasonably required by and prepared on behalf of the Lessor, by the Lessor, Lessee, assignee, in which
  - (i) the Lessee confirms its liability under this Lease for the balance of the current lease term;
  - (ii) the Lessor is released from liability to the Lessee under this Lease;
  - (iii) the assignee covenants to observe the Lessee's obligations under this Lease during the duration of this Lease;

- (iv) any continuing guarantors confirm their consent and continuing liability, unless that is adequately covered in their guarantee;
- (v) new guarantors execute guarantees under this Lease for the assignee;
- (i) the payment by the Lessee to the Lessor of the Lessor's reasonable costs and disbursements in accordance with clause 10.3-10.6.

### **32.3 Change in control of Lessee**

When the Lessee is not a company whose shares are listed on an Australian Stock Exchange, any proposed

- (a) transfer in the legal or beneficial interest in shares of the Lessee if a company;
- (b) allotment of shares in the Lessee company; or
- (c) changes in the company's articles of association,

which would have the consequence of altering the effective control of the Lessee company, is considered to be an assignment of this Lease and requires the Lessor's consent in accordance with clause 32.2 as if the parties which would acquire control over the company were assignees of the Lease.

### **33 Lessor's covenant for quiet enjoyment**

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The Lessor covenants with the Lessee that whilst the Lessee complies with the financial and other obligations under this Lease, the Lessee may occupy and have the use and enjoyment of the Premises for the Term without interruption or disturbance from the Lessor and other persons lawfully claiming through or under the Lessor.

### **34 Limitation of Liability**

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The Lessee expressly acknowledges and agrees that if the Lessor has entered into this Lease as the trustee of a trust then:

- (a) the Lessor has done so in no other capacity; and
- (b) the Lessor will not be personally liable to the Lessee for any breach of the terms and conditions contained or implied in this Lease and if any such breach occurs then the Lessee will be able to claim damages from the Lessor only to the extent that the Lessor is liable to be reimbursed from the net assets of the trust and no officers of the Lessor will be personally liable to the Lessee.

### **35 Miscellaneous reservations**

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#### **35.1 Roof, external walls, advertising**

The Lessor reserves the exclusive entitlement to use the roofs and external walls of the Building, and the entitlement to erect and display and to authorise the erection and display of advertisements and advertising signs above, on or from the roofs or external walls of the Building.

#### **35.2 For sale and for lease signs**

The Lessor may install on the external walls of the Building or of the Premises for sale signs if the Building is offered for sale or for lease signs during the last two months of a lease term.

**35.3 Right to inspect Premises**

- (a) The Lessor, its employees, agents and persons authorised by the Lessor, may enter and remain on the Premises, for reasonably short periods of time, for the purpose of inspecting the Premises, with a prospective purchaser or mortgagee of the Building or with a prospective lessee of the Premises.
- (b) The right to enter and inspect the Premises will be exercised
  - (i) during the last two months of the lease term, with prospective lessees;
  - (ii) during two hours in any week, to be nominated by the Lessor, with prospective purchasers or mortgagees of the Building.

**35.4 Passage of Services**

The Lessor reserves the right to maintain Services to the Premises, to any other leased premises in the Building and to the Common Areas, by having those Services pass through or under the Premises, and to have access to those Services for the purpose of maintenance, repair or replacement, or to provide additional Services for any leased premises or common areas through or under the Premises.

**35.5 Grant of Easements**

The Lessor may grant easements of support over any part of the Land or dedicate or transfer any part of the Land in favour of another person for any reason whatsoever except that the Lessor shall not without the Lessee's prior consent do anything which will substantially and permanently derogate from the quiet enjoyment of the Lessee's rights by the Lessee.

**36 Lessor's entitlement to alter Building or Common Areas**

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**36.1 Work in Building**

The Lessor may carry out any building work in the Building, but without that work altering or interfering with the Premises.

**36.2 Extent of building work**

The Lessor is entitled to

- (a) repair, renovate or refurbish the Building and Common Areas;
- (b) alter the Common Areas, including their size, nature and arrangement;
- (c) extend or alter the Building;
- (d) add to and alter the car parking facilities, alter their location and the direction and access to those facilities;
- (e) alter the access to the Building or to the Premises, including for pedestrians or for vehicles.

**37 Lessee's obligation to yield up Premises**

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The Lessee agrees, immediately on the expiry or legally effective termination of this Lease, to yield up possession and control over the Premises to the Lessor, in the condition and state of repair as required under this Lease.

### **38 Essential terms of lease**

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It is agreed that the following obligations by the Lessee are essential terms of this Lease:

- (a) the covenant to pay Rent throughout the lease term at a date not later than seven (7) days after the due date for the payment of each monthly instalment of Rent (clause 7);
- (b) the covenant to pay Outgoings throughout the lease term at a date not later than seven (7) days after the due date for the payment of instalments (clause 8);
- (c) the covenant dealing with the use of the Premises (clause 14);
- (d) the covenant dealing with assignment and subletting (clause 32).

### **39 Lessor's entitlements after Lessee vacates during lease term**

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#### **39.1 Lessor's entitlements**

- (a) If the Lessee vacates or abandons the Premises during the lease term in breach of the Lessee's obligations under this Lease, the Lessor may:
  - (i) accept the keys to the Premises from the Lessee;
  - (ii) renovate, restore and clean the Premises;
  - (iii) change the locks and secure the Premises; or
  - (iv) permit prospective tenants to inspect the Premises.
- (b) The Lessor may take any action in paragraph (i) without the Lessor's conduct constituting:
  - (i) a re-entry or termination of this Lease;
  - (ii) the acceptance of a surrender of this Lease.

### **40 Power of attorney by Lessee to Lessor**

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The Lessee for valuable consideration:

- (a) irrevocably appoints the Lessor and every director and secretary of the Lessor (jointly and severally) the Lessee's attorney for the purpose of:
  - (i) withdrawing any caveat which the Lessee is obliged to withdraw but does not;
  - (ii) surrendering this Lease after the Lessee vacates or abandons the Premises or the Lease expires; and
  - (iii) doing anything else the Lessee is obliged to do under this Lease but does not do when required;
- (b) undertakes to ratify all that the attorney does or causes to be done under this clause; and
- (c) indemnifies the Lessor in respect of:
  - (i) losses arising from any act done under this clause; and
  - (ii) the Lessor's costs and expenses of and incidental to the withdrawing of any caveat or the lodgement of any surrender mentioned in this clause.

## **41 Waiver**

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### **41.1 Demand and acceptance of Rent and other financial obligations**

After the Lessee is in default or breach under this Lease, including in breach of an essential Term, the demand or acceptance from the Lessee by the Lessor of arrears or of any late payment of Rent, Outgoings or other financial obligations does not:

- (a) preclude the Lessor from exercising any rights or remedies under this Lease, including enforcing or terminating this Lease;
- (b) constitute a waiver of the essentiality of the Lessee's obligation to make those payments; or
- (c) waive the Lessee's continuing obligation to make those payments during the lease term.

## **42 Termination after damage to or destruction of Building**

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### **42.1 Lessor's entitlement to terminate lease**

- (a) The Lessor may terminate this Lease when the Building is seriously damaged by fire, storm, tempest, earthquake, lightning, explosion, or other similar event, in any of the following circumstances:
  - (i) when the Building is required to be demolished and wholly replaced;
  - (ii) when the serious damage or destruction extends to more than fifty per cent (50%) of the Building, including the Premises;
  - (iii) when the Lessor is not required to repair, replace or reinstate the Building under this Lease;
  - (iv) when the Building cannot be repaired or reinstated by the Lessor, acting reasonably and promptly, within four (4) months after the damage;
  - (v) when the Premises are incapable of being used and occupied due to the damage and this Lease expires, with no option for renewal, within two (2) years after the date when the damage occurs.
- (b) In any of the circumstances specified in paragraph (a) the Lessor may give written notice at any time terminating this Lease on one month's notice.

### **42.2 Lessee's entitlement to terminate Lease**

The Lessee may give one month's written notice terminating this Lease,

- (a) when the Premises are seriously damaged by fire, storm, tempest, earthquake, lightning, explosion, or other similar event, or the Premises are rendered incapable of being used and occupied as a consequence of serious damage to the Building from such an event; and
- (b) when the Lessor takes no action to repair or reinstate the Premises for a consecutive period of four (4) months after the date of the damage.

## **43 Termination of Lease for default**

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### **43.1 Default**

Each of the following constitutes a default by the Lessee under this Lease:

- (a) the failure to pay to the Lessor Rent or comply with any other financial obligation under this Lease, including the payment of Outgoings, for a period in excess of seven (7) days after the due date for payment, whether a formal demand for payment has or has not been made;
- (b) the failure to comply with an essential term (as set out in clause 38);
- (c) any serious, persistent and continuing breach by the Lessee of its covenants and obligations under this Lease.

### **43.2 Termination after default**

The Lessor may terminate this Lease, after a default by the Lessee in accordance with clause 43.1, and continuance of the default, after the Lessor will have served a legally effective notice of breach of covenant (if required) by

- (a) re-entering and taking possession of the Premises, using reasonable force to secure possession;
- (b) serving on the Lessee written notice terminating this Lease;
- (c) instituting proceedings for possession against the Lessee;
- (d) taking the actions in both (a) and (b) or in (b) and (c).

## **44 Lessor's entitlement to damages**

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Damages for breach or for repudiation

- (a) In the event that the Lessee's conduct (whether acts or omissions) constitutes
  - (i) a repudiation of this Lease (or of the Lessee's obligations under this Lease);
  - (ii) a breach of any Lease covenants;
  - (iii) a breach of an essential Term;

the Lessee covenants to compensate the Lessor for the loss or damage suffered by the Lessor as a consequence of the repudiation or breach, whether this Lease is or is not terminated for the repudiation, breach or on any other ground.

- (b) The Lessor's entitlement to damages is in addition to any other remedy or entitlement, including termination of this Lease.
- (c) The Lessor is entitled to recover damages against the Lessee in respect of the repudiation or breach of covenant or essential term for the loss suffered by the Lessor during the Term, including the periods before and after termination of this Lease.
- (d) The Lessor's entitlement to recover damages is not affected or limited by any of the following:
  - (i) if the Lessee abandons or vacates the Premises;
  - (ii) if the Lessor elects to re-enter or to terminate the Lease;
  - (iii) if the Lessor accepts the Lessee's repudiation;



- (iv) if the parties' conduct constitutes a surrender by operation of law.

#### **44.2 Additional entitlements of Lessor**

The Lessor's entitlement to damages is in addition to

- (a) the entitlement to recover Rent, rates, taxes, Outgoings and Outgoings until the date of expiry or termination of this Lease;
- (b) interest on late payments in accordance with this Lease;
- (c) costs of any breach or default, including the costs of termination.

### **45 Removal of Lessee's property**

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#### **45.1 Lessee's obligation to remove property**

- (a) The Lessee must remove all its property, including furniture, plant, equipment and stock in trade, from the Premises, before the expiry or termination of this Lease or, if it is terminated by the Lessor, within seven (7) days after this Lease is terminated.
- (b) After the Lessor terminates this Lease, the Lessee and its employees and agents may have access to the Premises, whilst the Lessor has possession and control over those premises, for the next seven (7) days (excluding Sundays and public holidays), between 8am and 5pm, for the purposes of removing the Lessee's property and cleaning, repairing or restoring the Premises.
- (c) The Lessee must not cause any damage to the Building or to the Premises whilst removing its property, must leave the Premises clean and tidy after the removal and will be liable for the cost of repair of the damage caused by or during the removal.

#### **45.2 Lessee's failure to remove property**

- (a) If the Lessee fails to remove any of its property from the Premises, the Lessor may
  - (i) have that property removed from the Premises and stored, using reasonable care in removing and storing the property, but being exempted from any liability to the Lessee for loss or damage to any of its property through the negligence of the Lessor, its employees or agents;
  - (ii) sell or otherwise dispose of all or any of the Lessee's property, with or without removing them from the Premises, in the name of and as agent for the Lessee.
- (b)
  - (i) In respect of all or any of the Lessee's property which the Lessee has failed to remove from the Premises, the Lessee is deemed to have abandoned the property and title to it and the Lessor at its option acquires title to that property through abandonment.
  - (ii) The Lessor is not obliged to account to the Lessee for the value of any property whose title vests in the Lessor by abandonment.

#### **45.3 Lessee's responsibility for damages and costs**

The Lessee is responsible for and indemnifies the Lessor in respect of

- (a) any loss or damage caused by the Lessee, its employees or agents during the removal of the Lessee's property from the Premises;
- (b) the costs of removal, storage and sale of any of the Lessee's property.

## **46 Notices**

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### **46.1 Notice**

Any notice, document or demand (called 'notice') under this Lease must be served in accordance with this clause.

### **46.2 Signature of notice**

The notice must be in writing, signed by the party giving it, or by the party's duly authorised officer (if a corporation), agent or solicitor.

### **46.3 Service of notice**

A notice may be served on a party to this Lease, including their successors, assigns, and guarantors

- (a) by personal delivery to that party or if more persons than one are lessors or lessees to any one of them;
- (b) by delivering the notice to the Premises and leaving it with an employee of the Lessee;
- (c) by delivering the notice to the Lessor's business address and leaving it with an employee of the Lessor;
- (d) by sending it, addressed to the party at that party's address stated in Item 13, by prepaid security post or certified post;
- (e) if the Lessor maintains a centre manager's or administrator's office in the Building, by delivering any notice addressed to the Lessor to that office whilst it is open and leaving it with a person working in that office.

### **46.4 Additional or altered address**

Either party may advise the other party of an additional or an altered address for the service of notices, which is within Western Australia and is not a post office box.

### **46.5 Time of service**

A notice is considered to have been served:

- (a) at the time of delivery;
- (b) on the third Business Day after the day on which it is posted, the first Business Day being the day of posting.

## **47 Consent or Approval**

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Unless otherwise specified, wherever this Lease requires the Lessor to give approval or consent, that approval or consent may be withheld or delayed by the Lessor in its absolute discretion.

## **48 Variation**

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This Lease may only be varied by deed executed by the parties.

## **49 Further Assurance**

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Each party must promptly, at its own cost, do all things necessary or desirable to give full effect to this Lease.

**50 Consent of Mortgagee**

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- (a) The Lessor will not, unless requested by the Lessee, obtain the consent of any mortgagee, chargee, or encumbrancee of the Land.
- (b) If the Lessee requests the Lessor to obtain the consent of any mortgagee, chargee or encumbrancee of the Land, the Lessor must do so, at the Lessee's cost in all respects, as soon as reasonably practicable after the Commencement Date.

**51 Counterparts**

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Any party to this Lease may sign a counterpart copy and all counterparts of this Lease, when taken together, will constitute the one and the same instrument.

### Reference Schedule


Item 1 (introduction)	Lessor: Zanolli Super Pty Ltd as Trustee for Zanolli Self Managed Super Fund
Item 2 (introduction)	Lessee: ZC Roofing Pty Ltd Pty Ltd
Item 3 (cl 1)	Land: 1/41 Douglas Drive, Mawson Lakes SA 5095 Description of Premises: Two-storey office site
Item 4 (cl 1 and cl 3(b))	Inclusions in Premises – Lessor's Fixtures: N/A Lessor's chattels: N/A
Item 5 (cl 4)	Lease term: Three (3) years Commencement Date: 1 November 2020 Last day of lease term: 31 October 2023
Item 6 (cl 6)	Option for renewal – Period of service of notice of exercise of option (cl 6.4(b)): between 6 months and 9 months prior to the expiry date; Term of renewal (cl 6.5): A three-year renewal option.
Item 7 (cl 7)	■ Rent: \$15,600 Dollars per annum with annual standard CPI increases Payable by equal monthly instalments of \$1,300 Dollars on the first day of each month.
Item 8 (cl 8)	Percentage of Outgoings (cl 8): 100% of outgoings
Item 9 (cl 12)	Rate of interest (cl 12.2(b)): 12% per annum
Item 10 (cl 14)	Permitted Use (cl 14): The Premises is only for general and ancillary office use and for no other purpose without the prior written consent of the Lessor.
Item 11 (cl 26)	Removal of fixtures, not more than fourteen (14) days after Lessee ceased to occupy Premises.
Item 12 (cl 28)	Lessee's insurances Amount of initial public risk cover (cl 28): 20 million dollars
Item 13	Address for service of notices (cl 46.3(d)) – Lessor: 322 Glen Osmond Road Myrtle Bank SA 5064 Lessee: 123 Greenhill Road Unley SA 5061 Additional or altered address may be notified within (cl 46.4).

**Executed as a Deed**

**Executed by Zanoli Super Pty Ltd as Trustee  
for Zanoli Self Managed Super Fund in  
accordance with section 127 of the  
Corporations Act 2001 (Cth):**

  
\_\_\_\_\_  
Director

  
\_\_\_\_\_  
Director


  
\_\_\_\_\_  
Name of Director

  
\_\_\_\_\_  
Name of Director

**Executed by ZC Roofing Pty Ltd in accordance with  
section 127 of the Corporations Act 2001 (Cth):**

  
\_\_\_\_\_  
Director

\_\_\_\_\_  
Director

  
\_\_\_\_\_  
Name of Director

\_\_\_\_\_  
Name of Director

**Reference Schedule**

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**Executed as a Deed**

Executed by Zanolli Super Pty Ltd as Trustee  
for Zanolli Self Managed Super Fund in  
accordance with section 127 of the  
*Corporations Act 2001* (Cth):

  
\_\_\_\_\_  
Director

George Zanolli  
\_\_\_\_\_  
Name of Director

  
\_\_\_\_\_  
Director

Julie Zanolli  
\_\_\_\_\_  
Name of Director

Executed by ZC Roofing Pty Ltd in accordance with  
section 127 of the *Corporations Act 2001* (Cth):

  
\_\_\_\_\_  
Director

PETER M. JACKSON  
\_\_\_\_\_  
Name of Director

\_\_\_\_\_  
Director

\_\_\_\_\_  
Name of Director

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ZANOLI SUPER PTY LTD ACN 162 754 896  
ZANOLI BARE PTY LTD  
ABN 24 162 856 939

BSB 105 192  
ACCOUNT 033 340 940

## TAX INVOICE

**FROM:** ZANOLI BARE PTY LTD ABN 24 162 856 939

**TO:** BERMAD AUSTRALIA PTY LTD  
**PROPERTY:** Unit 1, 43 Douglas drive MAWSON LAKES S.A. 5095

**FOR:** **OUTGOINGS**

**DATE:** **1/7/21 to 30/6/22**

**AMOUNT:**

1. Community corporation contribution for  
1/07/2021-30/09/21 \$ 46.29  
1/10/2021-31/12/21 \$ 46.29  
1/01/2022-31/03/22 \$ 46.29  
1/04/2022-30/06/22 \$ 135.81(meeting fees)  
**TOTAL** **\$274.68**
2. Building insurance \$1266.43 annum 9/10/2021-9/10/2022  
365/365 days **TOTAL** **\$633.21**
3. Council rates for 1/7/2021-31/6/2022 \$290.10 quarter  
365/365 days **TOTAL** **\$1159.95**
4. E Fire & safety (fire equipment check)  
\$22.00 per every 6 months **TOTAL** **\$44.00**
5. Emergency levy **TOTAL** **\$302.75**
6. Water 1/07/2021-30/6/2022  
July- Sept \$144.88  
Oct - Dec \$146.68  
JAN - MAR \$148.45  
APR - JUN \$145.64  
**TOTAL** **\$585.65**

**TOTAL** **\$3000.24** ■

Bank SA account: ZANOLI SUPER PTY LTD ACN 162 754 896  
BSB: 105 192  
Account: 033 340 940

TELEPHONE: 04 000 88 182 | | EMAIL: juliezanoli@gmail.com  
ADDRESS: P.O. BOX 889 | | VIRGINIA S.A. 5120



ZANOLI SUPER PTY LTD ACN 162 754 896

ZANOLI BARE PTY LTD  
ABN 24 162 856 939

BSB 105 192  
ACCOUNT 033 340 940

## TAX INVOICE

**FROM:** ZANOLI BARE PTY LTD ABN 24 162 856 939  
**TO:** BERMAD AUSTRALIA PTY LTD  
**PROPERTY:** Unit 1, 43 Douglas drive MAWSON LAKES S.A. 5095  
**FOR:** **OUTGOINGS**  
**DATE:** **1/7/22 to 30/6/23**  
**AMOUNT:**

1. Community corporation contribution for		
1/07/2022-30/09/22 \$	50.31	
1/10/2022-31/12/22 \$	50.31	
1/01/2023-31/03/23 \$	50.31	
1/04/2023-30/06/23 \$	50.31	
	<b>TOTAL</b>	<b><u>\$202.50</u></b>
2. Building insurance \$1347.74 annum 9/10/2022-9/10/2023		
365/365 days	<b>TOTAL</b>	<b><u>\$673.87</u></b>
3. Council rates for 1/7/2022-31/6/2023 \$302.85 quarter		
365/365 days	<b>TOTAL</b>	<b><u>\$1210.95</u></b>
4. E Fire & safety (fire equipment check)		
\$22.00 per every 6 months	<b>TOTAL</b>	<b><u>\$44.00</u></b>
5. Emergency levy	<b>TOTAL</b>	<b><u>\$307.90</u></b>
6. Water 1/07/2022-30/6/2023		
July- Sept	\$153.12	
Oct - Dec	\$155.03	
JAN - MAR	\$151.38	
APR - JUN	\$153.26	
	<b>TOTAL</b>	<b><u>\$612.38</u></b>

**TOTAL** **\$3051.60**

Bank SA account: ZANOLI SUPER PTY LTD ACN 162 754 896  
BSB: 105 192  
Account: 033 340 940

TELEPHONE: 0438589480 | | EMAIL: juliezanoli@gmail.com  
ADDRESS: P.O. BOX 889 | | VIRGINIA S.A. 5120

ZANOLI SUPER PTY LTD ACN 162 754 896

ZANOLI BARE PTY LTD  
ABN 24 162 856 939

BSB 105 192  
ACCOUNT 033 340 940

## TAX INVOICE

**FROM:** ZANOLI BARE PTY LTD ABN 24 162 856 939

**TO:** ZC ROOFING PTY LTD TRADING AS ZANOLI ROOFING  
**PROPERTY:** Unit 1, 41 Douglas drive MAWSON LAKES S.A. 5095

**FOR:** **OUTGOINGS**

**DATE:** **1/07/2022 to 31/6/2023**

**AMOUNT:**

1. Community corporation contribution for			
1/07/2022-31/10/22	\$ 52.73		
1/11/2022-31/01/23	\$ 53.73		
1/02/2023-30/04/23	\$ 53.73		
1/05/2023-31/07/23	\$52.73		
	<b>TOTAL</b>		<b><u>\$210.92</u></b>
2. Building insurance \$1347.74 per annum 9/10/2022 -09/10/2023			
365/365		<b>TOTAL</b>	<b><u>\$673.87</u></b>
3. Council rates for 1/7/2022-31/6/2023 \$302.85 per quarter			
365/365 days		<b>TOTAL</b>	<b><u>\$1210.95</u></b>
4. E Fire & safety (fire equipment check)			
\$22.00 per every 6 months		<b>TOTAL</b>	<b><u>\$44.00</u></b>
5. Water 1/11/2022-30/6/2023			
July - sept	\$154.03		
oct - dec	\$155.90		
jan - mar	\$152.33		
apr - jun	\$158.72		
	<b>TOTAL</b>		<b><u>\$620.98</u></b>
6. EMERGENCY LEVY \$250.15		<b>TOTAL</b>	<b><u>\$307.90</u></b>
<b>TOTAL</b>	<b><u>\$3068.62</u></b>		

Bank SA account: ZANOLI SUPER PTY LTD ACN 162 754 896  
BSB: 105 192  
Account: 033 340 940

TELEPHONE: 0438589480

EMAIL: JULIEZANOLI@GMAIL.COM

ADDRESS: PO BOX 889

VIRGINIA S.A. 5120



A.B.N. 29 111 044 761

# TAX INVOICE

438 Grand Junction Rd  
Mansfield Park SA 5012

Phone: (08) 8345 1777

Fax: (08) 8345 1799

email: info@efireandsafety.com.au

www.efireandsafety.com.au

*Paid  
26/1/23*

**e Fire & Safety**  
EVERYTHING FIRE & SAFETY



Invoice #: 00051777

**Bill To:**

GR ZANOLI ROOFING  
UNIT 1 / 41 DOUGLAS DRIVE  
MAWSON LAKES SA 5095

**Ship To:**

GR ZANOLI ROOFING  
BERMAD  
UNIT 2 / 43 DOUGLAS DRIVE  
MAWSON LAKES SA 5095

SALESPERSON		YOUR NO.		TERMS	DATE	PG.
Craig Nott				Net 30	24/01/2023	Page 1
QTY.	ITEM NO.	DESCRIPTION	PRICE	DISC	EXTENDED	CODE
4	SERVEQUIP	SERVICE FIRE EQUIPMENT	\$10.00		\$40.00	GST
ALL GOODS SUPPLIED ON THIS INVOICE REMAIN THE PROPERTY OF E FIRE & SAFETY AND TITLE DOES NOT CHANGE UNTIL FULL PAYMENT RECEIVED		MASTERCARD & VISA ACCEPTED		SALE AMT.	\$40.00	
		BSB: 086-131 A/C NO: 57442-0223		FREIGHT	\$0.00	GST
		PLEASE PAY ON THIS INVOICE AS NO STATEMENT WILL BE ISSUED		TOTAL AMT. PAID TODAY	\$44.00 \$0.00	
				BALANCE DUE	\$44.00	■

Please quote your invoice number when making payment by E.F.T.

ZANOLI SUPER PTY LTD ACN 162 754 896

ZANOLI BARE PTY LTD  
ABN 24 162 856 939

BSB 105 192  
ACCOUNT 033 340 940

## TAX INVOICE

**FROM:** ZANOLI BARE PTY LTD ABN 24 162 856 939

**TO:** ZC ROOFING PTY LTD TRADING AS ZANOLI ROOFING  
**PROPERTY:** Unit 1, 41 Douglas drive MAWSON LAKES S.A. 5095

**FOR:** **OUTGOINGS** ■

**DATE:** **1/07/2022 to 31/6/2023**

**AMOUNT:**

1. Community corporation contribution for		
1/07/2022-31/10/22	\$ 52.73	
1/11/2022-31/01/23	\$ 53.73	
1/02/2023-30/04/23	\$ 53.73	
1/05/2023-31/07/23	\$52.73	
	<b>TOTAL</b>	<b><u>\$210.92</u></b>
2. Building insurance \$1347.74 per annum 9/10/2022 -09/10/2023		
365/365	<b>TOTAL</b>	<b><u>\$673.87</u></b>
3. Council rates for 1/7/2022-31/6/2023 \$302.85 per quarter		
365/365 days	<b>TOTAL</b>	<b><u>\$1210.95</u></b>
4. E Fire & safety (fire equipment check)		
\$22.00 per every 6 months	<b>TOTAL</b>	<b><u>\$44.00</u></b>
5. Water 1/11/2022-30/6/2023		
July - sept	\$154.03	
oct - dec	\$155.90	
jan - mar	\$152.33	
apr - jun	\$158.72	
	<b>TOTAL</b>	<b><u>\$620.98</u></b>
6. EMERGENCY LEVY \$250.15	<b>TOTAL</b>	<b><u>\$307.90</u></b>
<b>TOTAL</b>		<b><u>\$3068.62</u></b>

Bank SA account: ZANOLI SUPER PTY LTD ACN 162 754 896  
BSB: 105 192  
Account: 033 340 940

TELEPHONE: 0438589480

EMAIL: JUIE@ZANOLI.COM

ADDRESS: PO BOX 889

VIRGINIA S.A. 5120

## TAX INVOICE

**FROM:** ZANOLI BARE PTY LTD ABN 24 162 856 939

**TO:** GR ZANOLI PTY LTD TRADING AS GR ZANOLI ROOFING  
**PROPERTY:** Unit 1, 41 Douglas drive MAWSON LAKES S.A. 5095

**FOR:** **OUTGOINGS**

**DATE:** 1/7/20 to 1/11/2020 ■

**AMOUNT:**

1. Community corporation contribution for 1/08/2020-31/10/20 \$52.73	<b>TOTAL</b>	<b><u>\$52.73</u></b>
2. Building insurance \$1230 per annum 1/07/2020 -31/10/2020	<b>TOTAL</b>	<b><u>\$204.78</u></b>
3. Council rates for 1/7/2019-31/10/2020 \$343.46/\$1030.20	<b>TOTAL</b>	<b><u>\$343.46</u></b>
4. E Fire & safety (fire equipment check) \$22.00 per every 6 months \$ 44.00	<b>TOTAL</b>	<b><u>\$44.00</u></b>
5. Water 1/07/2020-31/10/2020 JULY -SEPT \$179.17 OCT - \$54.33/163.47	<b>TOTAL</b>	<b><u>\$233.50</u></b>
6. Emergency levy JUNE - OCT	<b>TOTAL</b>	<b><u>\$83.38</u></b>
	<b>TOTAL</b>	<b><u>\$961.85</u></b>

---

Bank SA account: ZANOLI SUPER PTY LTD ACN 162 754 896  
BSB: 105 192  
Account: 033 340 940



**ASIC**  
Australian Securities & Investments Commission

ABN 86 768 265 615

**Inquiries**  
www.asic.gov.au/invoices  
1300 300 630

ZANOLI BARE PTY LTD  
BARTLEY PARTNERS PTY LTD  
PO BOX 230  
GLEN OSMOND SA 5064

**INVOICE STATEMENT**

Issue date 18 May 23  
**ZANOLI BARE PTY LTD**

ACN 162 856 939  
Account No. 22 162856939

**Summary**

Opening Balance	\$290.00
New items	\$87.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$377.00</b>

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

*Transaction details are listed on the back of this page*

**Please pay**

**Immediately \$377.00**

*If you have already paid please ignore this invoice statement.*

- Late fees will apply if you do NOT
  - tell us about a change during the period that the law allows
  - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
  - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



**ASIC**  
Australian Securities & Investments Commission

**PAYMENT SLIP**  
ZANOLI BARE PTY LTD

ACN 162 856 939 Account No: 22 162856939

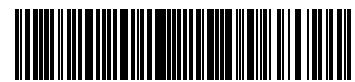


22 162856939

**TOTAL DUE \$377.00**  
**Immediately \$377.00**

*Payment options are listed on the back of this payment slip*

	<b>Billers Code:</b> 17301
	<b>Ref:</b> 2291628569397



\*814 129 0002291628569397 25

# Transaction details:

page 2 of 2

	<b>Transactions for this period</b>	<b>ASIC reference</b>	<b>\$ Amount</b>
2023-05-18	Late Payment Fee 1	4X2507721480B A	\$87.00
	<b>Outstanding transactions</b>		
2023-03-15	Annual Review - Pty Co	4X2507721480B A	\$290.00
2023-05-18	Late Payment Fee 1	4X2507721480B A	\$87.00

## PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2291 6285 6939 725

### Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

### Phone

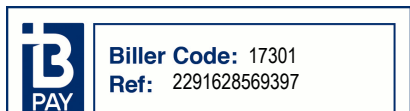
Call 13 18 16 to pay by Mastercard or Visa

### On-line

Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by Mastercard or Visa

### Mail

Mail this payment slip and cheque (do not staple) to ASIC,  
Locked Bag 5000, Gippsland Mail Centre VIC 3841



**Billers Code:** 17301  
**Ref:** 2291628569397

### Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)

# K.E. SKILTON & ASSOCIATES PTY LTD

ABN 11 007 999 402

ACN 007 999 402

AFS License Number 232385

*Paid. 23/9/21*

623a Lower North East Road  
Campbelltown SA 5074

P.O. Box 170  
Campbelltown SA 5074

Tel: (08) 8337 0006  
Fax: (08) 8365 0416  
Mob: Mobile: 0403153201  
Email: enquiries@skilton.com.au

You are reminded that the policy mentioned below falls due for renewal on 9/10/2021. To ensure your continued protection, payment must be received within 7 days of this date. This is an invitation to renew, and not a demand for payment.

Page 1 of 8

## TAX INVOICE

This document will be a tax invoice for GST when you make payment

MR & MRS G ZANOLI  
1/41 DOUGLAS DRIVE  
MAWSON LAKES SA 5095

Invoice Date: 30/08/2021

Invoice No: 78549

Our Reference: ZANOLIG&J

Should you have any queries in relation to this account, please contact your Account Manager  
KEVIN SKILTON

**Class of Policy:** TRC - BUSINESS  
**Insurer:** QBE COMMERCIAL LTD  
400 KING WILLIAM STREET, ADELAIDE SA 5000  
ABN:  
**The Insured:** ZANOLI BARE PTY LTD

## RENEWAL

Policy No: 163U228575BPK

Period of Cover:

From 9/10/2021

to 9/10/2022 at 4:00 pm

**Details:** See attached schedule for a description of the risk(s) insured

*\$ 633.21*

### Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
\$974.15	\$0.00	\$0.00	\$104.42	\$117.86	\$70.00

**TOTAL**  
(Excluding Credit Card fee) **\$1,266.43**

Credit Card fee (inc GST) is \$12.66

*% by 2  
633.21*



Acct Name: KE Skilton & Assoc P/L Trust Acc.  
BSB: 085375 Account: 505021448  
Reference: ZANOLIG&J 78549

Our Reference: ZANOLIG&J  
Invoice No: 78549  
Acct Man: KEVIN



Mail this portion with your cheque payable to:  
K.E. SKILTON & ASSOCIATES PTY LTD  
P.O. Box 170  
Campbelltown SA 5074



To pay with your  
Visa or Mastercard post authority on reverse or  
Call 8337 0006

AMOUNT DUE

\$1,266.43



**ASIC**

Australian Securities &amp; Investments Commission

**Forms Manager**

Registered Agents

Company: ZANOLI SUPER PTY LTD ACN 162 754 896

**Debtor's Ledger report****Report criteria**

Agent number	6374
Date requested	2023-08-02
Date/time prepared	2023-08-02 15:26:00
Number of companies listed	1

ACN	162 754 896
Name	ZANOLI SUPER PTY LTD

Total amount owing	Now due	Future due	0-30 days	31-60 days	61-90 days	> 90 days	
-290.00	0.00	0.00	0.00	0.00	0.00	-290.00	■

[ASIC Home](#) | 
 [Privacy Statement](#) | 
 [Conditions of use](#) | 
 [Feedback](#)  
 Copyright 2003 Australian Securities & Investments Commission.

Inquires 1300 300 630

Issue date 15 Mar 23

# Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 90303102

## Check this statement carefully

You are legally obligated to ensure that all your company details listed on this company statement are complete and correct. This is required under s346C (1) and/or s346B and s346C (2) of the *Corporations Act 2001*.

You must check this statement carefully and inform ASIC of any changes or corrections immediately. **Do not return this statement.** You must notify ASIC within 28 days after the date of change, and within 28 days after the date of issue of your annual company statement. Late lodgement of changes will result in late fees. These requirements do not apply to the **Additional company information**.

ACN 162 856 939  
FOR ZANOLI BARE PTY LTD

REVIEW DATE: 15 March 23

## You must notify ASIC of any changes to company details — Do not return this statement



To make changes to company details or amend incorrect information

- go to [www.asic.gov.au/changes](http://www.asic.gov.au/changes)
- log in to our online services and make the required updates
- first time users will need to use the corporate key provided on this company statement



Phone if you've already notified ASIC of changes but they are not shown correctly in this statement.  
Ph: 1300 300 630



Use your agent.

## Company Statement

These are the current company details held by ASIC. You must check this statement carefully and inform ASIC of any changes or corrections immediately. Late fees apply. **Do not return this statement.**

### 1 Registered office

C/- BARTLEY PARTNERS ACCOUNTING 322 GLEN OSMOND ROAD MYRTLE BANK SA 5064

### 2 Principal place of business

11 HANNAH ROAD VIRGINIA SA 5120

### 3 Officeholders

Name: JULIE ZANOLI  
Born: ADELAIDE SA  
Date of birth: 19/05/1963  
Address: 11 HANNAH ROAD VIRGINIA SA 5120  
Office(s) held: DIRECTOR, APPOINTED 15/03/2013

Name: ROBERT GEORGE ZANOLI  
Born: ADELAIDE SA  
Date of birth: 16/06/1958  
Address: 11 HANNAH ROAD VIRGINIA SA 5120  
Office(s) held: DIRECTOR, APPOINTED 15/03/2013; SECRETARY, APPOINTED 15/03/2013

### 4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY	2	\$2.00	\$0.00

### 5 Members

These details continue on the next page

ZANOLI BARE PTY LTD ACN 162 856 939

Page 1 of 2

## Company statement continued

Name: ROBERT GEORGE ZANOLI  
Address: 11 HANNAH ROAD VIRGINIA SA 5120

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

Name: JULIE ZANOLI  
Address: 11 HANNAH ROAD VIRGINIA SA 5120

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

## End of company statement

This concludes the information to which the company must respond (if incorrect) under s346C of the *Corporations Act 2001*.

## Additional company information

This information is optional under the *Corporations Act 2001*. Late lodgement fees or late review fees do not apply to this information. To add, remove or change a contact address, see [www.asic.gov.au/addresses](http://www.asic.gov.au/addresses).

### 6 Contact address for ASIC use only

Registered agent name: BARTLEY PARTNERS PTY LTD  
Registered agent number: 6374  
Address: PO BOX 230 GLEN OSMOND SA 5064

**ASIC**

Australian Securities &amp; Investments Commission

ABN 86 768 265 615

ZANOLI BARE PTY LTD  
 BARTLEY PARTNERS PTY LTD  
 PO BOX 230  
 GLEN OSMOND SA 5064

**INVOICE STATEMENT**

Issue date 15 Mar 23

**ZANOLI BARE PTY LTD**

ACN 162 856 939

Account No. 22 162856939

**Summary**

Opening Balance	\$0.00
New items	\$290.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$290.00</b>

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

*Transaction details are listed on the back of this page*

**Inquiries**

www.asic.gov.au/invoices

1300 300 630

**Please pay**

Immediately	<b>\$0.00</b>
By 15 May 23	<b>\$290.00</b>

***If you have already paid please ignore this invoice statement.***

- Late fees will apply if you do NOT
  - tell us about a change during the period that the law allows
  - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
  - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.

**ASIC**

Australian Securities &amp; Investments Commission

**PAYMENT SLIP****ZANOLI BARE PTY LTD**

ACN 162 856 939

Account No: 22 162856939



22 162856939

<b>TOTAL DUE</b>	<b>\$290.00</b>
Immediately	<b>\$0.00</b>
By 15 May 23	<b>\$290.00</b>

*Payment options are listed on the back of this payment slip*



**Bill Code:** 17301  
**Ref:** 2291628569397



\*814 129 0002291628569397 25

# Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2023-03-15	Annual Review - Pty Co	4X2507721480B A	\$290.00
	<b>Outstanding transactions</b>		
2023-03-15	Annual Review - Pty Co	4X2507721480B A	\$290.00

## PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2291 6285 6939 725

### Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

### Phone

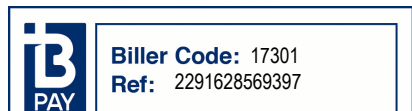
Call 13 18 16 to pay by Mastercard or Visa

### On-line

Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by Mastercard or Visa

### Mail

Mail this payment slip and cheque (do not staple) to ASIC,  
Locked Bag 5000, Gippsland Mail Centre VIC 3841



**Biller Code:** 17301  
**Ref:** 2291628569397

### Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)

Zanoli Bare Pty Ltd  
C/- BARTLEY PARTNERS ACCOUNTING  
322 Glen Osmond Road  
MYRTLE BANK SA 5064

14 – 22 Grey Street, Traralgon  
PO Box 4000  
Gippsland Mail Centre VIC 3841

**Customer Inquiries: 1300 300 630**  
Facsimile: (03) 5177 3999  
ASIC Homepage: [www.asic.gov.au](http://www.asic.gov.au)

15/03/2013

Dear Company Officeholder

ZANOLI BARE PTY LTD  
ACN 162 856 939

### **IMPORTANT INFORMATION**

Corporate Key 90303102

We are writing to notify you that a corporate key has been issued for this company. A corporate key is an 8-digit number that is similar to the PIN on a bank account and is used to keep your company information secure.

The corporate key can be used to register for online access to manage your company details. This will allow you to quickly and easily check and update your company details on our records. For further information on how to register for online access see [www.asic.gov.au/register-for-access](http://www.asic.gov.au/register-for-access).

If you are lodging forms with us in paper rather than online, some of our forms will require you to provide the corporate key on the form. If the corporate key is not provided, we will not be able to update the company record.

It is your responsibility to keep the corporate key number in a safe and secure location. This is important so that unauthorised persons cannot alter your company details. If at any time you feel that the security of the corporate key has been compromised, company officeholders or authorised registered agents can request a new corporate key. For further information on this process, see [www.asic.gov.au/corporatekey](http://www.asic.gov.au/corporatekey).

The corporate key also appears on the top right hand corner of the annual company statement we send on your company's review date (usually the anniversary of your company's registration).

If you require further assistance or information, please visit our website at [www.asic.gov.au](http://www.asic.gov.au), or telephone ASIC on 1300 300 630.

Yours faithfully

Margaret Boothman  
Senior Manager Registry Services  
Registry Services & Licensing

PO Box 908  
Albury NSW 2640



**Australian Government**  
**Australian Business Register**



ZANOLI BARE PTY LTD  
PO BOX 230  
GLEN OSMOND SA 5064

Date of Issue  
13 May 2013

Telephone: 13 28 66

Dear Sir/Madam

**We have registered you on the Australian Business Register**

I am pleased to advise that you are now registered in the Australian Business Register (ABR).

Your Australian business number (ABN) is **24 162 856 939**.

Your ABN registration is effective as of **15 March 2013**.

Please check the enclosed list of ABN details recorded for your business or organisation are correct, advising us if they are not.

**What you need to know about your ABN**

We may provide your details to other eligible government agencies to streamline government and business interactions.

Some of your ABN details will also be made available to the public via ABN Lookup at [www.abr.business.gov.au](http://www.abr.business.gov.au)

You need to update your ABN record within 28 days of changes to your details. You can make these changes online once you have an AUSkey - a single key to access government online services. Go to [www.abr.gov.au/AUSkey](http://www.abr.gov.au/AUSkey) to register.

Alternatively, you can update your details by contacting us on **13 28 66** between 8.00am and 6.00pm, Monday to Friday.

*Deductible gift recipient, income tax exempt fund and/or tax concession charity*

If you have indicated that you require endorsement as a deductible gift recipient, income tax exempt fund and/or tax concession charity, an application will be sent to you shortly.

**Review rights**

You can lodge an objection to the date on which your registration takes effect. You will need to do this in writing within 60 days from the date of service of this notice. For information about your objection rights, visit [www.abr.gov.au](http://www.abr.gov.au) select Help and search for 'objections'.

**For more information**

You can find out more on our website at [www.abr.gov.au](http://www.abr.gov.au). If you have any questions, please phone us on **13 28 66** between 8.00am and 6.00pm, Monday to Friday.

**What you need if you phone us**

We need to know we're talking to the right person before we can discuss your tax and superannuation affairs. We'll ask for details only you or someone you've authorised would know. An authorised person is someone who you've previously told us can act on your behalf. If you can, please have your tax file number or ABN with you.

Yours faithfully

Mark Jackson  
Deputy Registrar of the Australian Business Register



# Australian Business Register

Australian business number(ABN) : 24 162 856 939

Entity name : ZANOLI BARE PTY LTD

ABN Status : Registered

ABN Registration Date : 15 March 2013

Postal Address : PO BOX 230  
GLEN OSMOND SA 5064

Business Address : 322 GLEN OSMOND RD  
MYRTLE BANK SA 5064

Email Address : chris@bartletpartners.com.au

Type of Entity : Private Company

Industry Code (ANZSIC) : 64190

Australian Registered body  
Australian Company Number (ACN) : 162 856 939

Public Officer : MR GEORGE ROBERT ZANOLI

Trustee Name : not applicable  
(See reverse for additional trustee names.)



# Investment Strategy

## Zanoli Super Fund

### Background:

The investment strategy outlined below represents an expansion and clarification of the Investment Strategy agreed at the formation of Zanoli Super Fund.

### Objectives:

The objective of the fund is to:

- Provide superannuation benefits to members and their dependants to meet their retirement needs.
- Ensure that appropriate mixes of investments are held by the fund to support these needs
- Ensure the fund has sufficient liquidity at all times to meet all commitments
- Maximise the tax effectiveness of fund investments thereby delivering the best long term after tax return for members.

The Investment objective of the trustees is to aim to achieve real medium to longer-term growth. In recognition of the 2013 year investment time frame of members the fund will have a proportion of growth assets in the portfolio.

### Investment Choice:

The Trustees have determined the fund's investment may include but not be limited to all or one of the following:

- Direct equities, stocks and derivatives and including the participation in dividend reinvestment program, right issues and the like, including the use of geared instalment warrants:
- Property trusts and associated investments:
- Managed investments and associated products:
- Direct residential, industrial commercial property investment:
- Bank and other financial institution securities including Term Deposits, Debentures, Secured and Unsecured Notes and Bonds:
- Any other investment that the trustees may feel prudent to achieve the objective of the fund.

The Trustee may from time to time decide to seek professional advice to Accountants, Solicitors or Financial Planners in the formulation of any their future investment strategy.

In formulation this strategy the trustees have taken into consideration relevant features of the various investments in accordance with both the fund's objectives and appropriate legislation.

While drafting this investment strategy, the trustees have taken into account all of the circumstances of the fund, including:

- the risks involved in making each investment;
- the likely return from making each investment;
- the range and diversity of investments;
- any risks coming from limited diversification;
- the liquidity of the fund's investments;
- expected cash flow requirements; and
- the ability of the fund to meet its existing and prospective liabilities such as paying benefits to its members.

## **Policies:**

*The policies adopted by the Trustees in order to achieve these objectives are:*

- Regular monitoring of the performance of the fund's investment, to oversee the overall investment mix and the expected cash flow requirements of the fund.
- Balancing the fund's investment portfolio due to changes in market conditions, by further sale and purchase of investments.

The Trustee's aim will always be to ensure that they follow the investment strategy, however, the Trustee's will at all times reserve the right to change the investment mix depending on the market situation and opportunities available to strengthen its Objectives.

A copy of current investment strategy of the fund will be made available to all members of the fund.

## **Risk profile and risk tolerance:**

The Fund has a relatively long time horizon. The members are prepared to endure a reasonable level of volatility of returns in expectation of long term growth.[The members have existing equity and property investments outside superannuation and are familiar with the variability of both returns and capital values which are associated with such investments.]

Members understand

- the trade-off between investment risk and long term capital and income growth and have indicated growth is a priority rather than capital stability
- Investment risk is borne by the members, as fluctuation in investment returns will affect the level of the members; benefits on withdrawal

## **Liquidity:**

The Members of the Zanoli Super Fund are aged 55 & 50 and have significant assets outside of superannuation. At the present time neither expect to access their superannuation prior to age 65. Accordingly there is no anticipated benefit payment in the next 10 years. Cash in excess of anticipated liquidity requirement will be invested in accordance with the Fund's investment strategy.

**Asset Allocation:**

The targeted asset allocation will recognise the need to have a diversified asset mix, however, given the long term investment horizon of the members (of up to 20 years until life expectancy) and the significant assets outside of superannuation, the allocation will have a strong growth/capital preservation asset bias and be focused on maximising capital growth/preserving capital/ensuring capital stability.

The Trustees recognise the higher risk in investing predominantly in growth assets and the volatility associated with shares and property. The volatility will be compensated by the prospect of achieving higher return and growth in the longer term. The shares are invested in different industries and sectors, which will spread risk to a satisfactory level

The final targeted asset allocation will be in the following ranges:

<b>Growth Assets</b>	<b>Range</b>
• Australian equities	0-100%
• International equities	0-100%
• Direct property	0-100%
<b>Defensive assets</b>	
• Australian Fixed interest	0-100%
• International Fixed interest	0-100%
• Australian cash and fixed interest	0-100%

*All Trustees to sign*

Signature of Trustee ..... George Zanoli	Date  / /
Signature of Trustee ..... Julie Zanoli	Date  / /

# **Superannuation Trust Deed for a Self- Managed Fund**

for

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## **Zanoli Super Fund**

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## Overview

For the convenience of users, this superannuation trust deed is written in plain language. It contains only those clauses that are appropriate for the particular form of self-managed superannuation fund that you have chosen. *It is not suitable for any other form of fund.*

If you decide to change the trustees of the fund, for example, replace individual trustees with a corporate trustee or replace a corporate trustee with individual trustees, you will have to use the ClearDocs system to create a replacement deed that incorporates the necessary clauses for the new form of fund.

*You cannot change the form of the fund in any other way.*

## **A Establishment of the fund**

### **The establishment of the fund**

- 1 The person named in Schedule 1 as the 'person establishing the fund' establishes the Zandi Super Fund as a self-managed superannuation fund under the SIS Act. It is an indefinitely continuing superannuation fund.

### **Purpose of the fund**

- 2 The sole or primary purpose of the fund is to provide old age pensions and other benefits to members on their retirement.

### **Trustee of the fund**

- 3 The initial trustee is named in Schedule 1 of this deed. The trustee accepts the appointment. The fund is vested in the trustee. No other person (including a member) has any legal or beneficial interest in any asset of the fund except to the extent expressly stated elsewhere in this deed. The trustee must manage the fund in accordance with this deed.

### **Method of decision by trustee under this deed**

- 4 The trustee may only make decisions under this deed in the manner set out in the trustee's constitution.

### **Deed subject to superannuation law**

- 5 This deed is to be interpreted so as to comply with superannuation law. In particular, it is to be construed so that the fund it establishes qualifies as a self managed superannuation fund under superannuation law and so that it qualifies for, and payments from it qualify for, concessional tax treatment under the Tax Act. To the extent that anything in this deed is inconsistent with superannuation law, it is to be severed from the deed. Any obligation imposed by superannuation law in respect of the fund established by this deed that is not expressed in this deed is nonetheless to be regarded as incorporated in it by reference.

### **Trustee must comply with law**

- 6 The trustee must not do or fail to do anything as trustee of the fund that would result in either of the following:
  - a breach of law, including superannuation law, or
  - the fund ceasing to qualify as a self managed superannuation fund under superannuation law or to qualify for, or for payments made from the fund to qualify for, concessional tax treatment under the Tax Act.

## **B Membership**

### **Initial members of the fund**

- 7 The initial members of the fund are named in Schedule 1. Each of them has completed and signed the 'Application to become a Member' in a form that is equivalent to the form set out in Schedule 2.

### **Trustee may appoint additional members**

- 8 The trustee may appoint a person as an additional member of the fund if he or she has completed and signed an 'Application to become a Member' in a form that is equivalent to the form for initial members set out in Schedule 2, or on another form approved by the trustee.

The additional member must consent to doing all things necessary to become a director of the trustee of the fund upon appointment unless the additional member is unable to become a director of a trustee under superannuation law.

### **Beneficiaries as additional members**

- 9 Subject to clause 13, a person who is to receive a death benefit from the fund in the form of a pension becomes a member of the fund when:
- the trustee has accepted that person as an additional member, and
  - that person has received a pension payment from the fund.

### **Applicant to provide information to trustee**

- 10 On written request by the trustee, a member or applicant for membership of the fund must supply the trustee with information that the trustee thinks necessary for any purpose. This extends to submitting to a medical examination by a doctor who is acceptable to the trustee.
- 11 If a member fails to do so, the trustee may refuse to accept further contributions in respect of that member.
- 12 If an applicant fails to do so, the trustee may decline to accept the applicant as a member.

### **Conditions must be met**

- 13 Subject to clause 28, a person does not become an additional member of the fund, and the trustee must not accept a person as an additional member of the fund, unless each of the following conditions is met:
- the total number of members would be no more than 4;
  - the person is not disqualified from being a director of the trustee of the fund;
  - the person is not in an employment relationship with another member of the fund except another member who is also a relative of that person;
  - the trustee is satisfied that the person will become a director of the trustee of the fund on being accepted as a member of the fund.

### **Effect of becoming member**

- 14 An additional member becomes bound by this deed on being accepted as an additional member.

### **Date of commencement of membership of additional member**

- 15 An additional member's membership commences on the date the trustee specifies, when accepting the person as a member. If the trustee does not specify a date, then the additional member's membership commences on the date the trustee received his or her application or the date referred to in clause 9 (if applicable).

### **Date of additional member's commencement as trustee**

- 16 An additional member becomes director of the trustee of the fund on the date his or her membership commences provided that the trustee has done everything necessary to appoint the additional member as a director of the trustee.

### **Back-dating of membership**

- 17 With the trustee's consent, the relevant participating employer may back-date the commencement of an additional member's membership for any period the employer thinks fit. Unless the employer decides otherwise with the agreement of the trustee, that additional period will count as a period of membership.

### **Conditions on membership**

- 18 The trustee may impose any conditions the trustee thinks fit on the membership of an additional member and the additional member's rights and duties. The trustee may remove or vary any condition at any time.

### **Trustee must notify new member**

- 19 As soon as practicable after a person becomes a member of the fund (and not later than 3 months after the person becomes a member), the trustee must ensure that the member is given a product disclosure statement (in the form set out in Schedule 8, updated as required) which the superannuation law requires to be given to new members of the fund.

### **Trustee must disclose and report**

- 20 The trustee must ensure that members, former members and beneficiaries are provided with information in writing, or copies of accounts, records and documents of the fund, that the superannuation law requires them to be given.

### **Trustee must notify exiting member**

- 21 As soon as practicable after a person ceases to be a member of the fund, the trustee must ensure that that person (or his or her legal personal representative) is given a written statement of the information the superannuation law requires to be given to persons who cease to be members of the fund.

### Limit on disclosure

- 22 A dependant of a member is not entitled to any additional information relating to the operation or conduct of the fund which the trustee thinks it is inappropriate to disclose.

### Members must inform trustee of change affecting fund compliance

- 23 A member must immediately inform the trustee if the member becomes aware that either of the following may happen:
- the member may enter into an employment relationship with another member who is not also a relative of the member; or
  - the member may be disqualified from being a director of the trustee of the fund;

### Members and trustee must ensure fund compliance

- 24 A member and the trustee must ensure that the member ceases to be a member of the fund within 6 months after either of the following happens:
- the member enters into an employment relationship with another member who is not also a relative of the member; or
  - the member is disqualified from being a director of the trustee of the fund.

### Trustee and members must rectify non-compliance

- 25 If a member of the fund enters into an employment relationship with another member who is not also a relative of the member, or becomes disqualified from being a director of the trustee of the fund, the trustee and the members must do whatever is necessary to ensure that, within 6 months after the member entered into the employment relationship or became disqualified:
- no member of the fund is in an employment relationship with another member who is not also a relative of the member, and
  - no member of the fund is disqualified from being a director of the trustee of the fund.

### Types of compliance arrangement

- 25 The types of things that may be done to ensure compliance include each of the following:
- a member may request the member's benefits or entitlement in the fund to be paid in accordance with this deed or to be transferred or rolled over to an approved benefit arrangement under clause 150.
  - the trustee may transfer a member's benefits or entitlement in the fund to an eligible roll over fund under clause 151.

### Ceasing to be a member

- 27 A person ceases to be a member of the fund as soon as the first of the following happens:
- the person dies.

- the person ceases to be a director of the trustee of the fund;
- when payment of all the member's benefits is made to the member or to an approved benefit arrangement for the member;
- when benefits payable to or for the member cease to be payable.

When a person ceases to be a member of the fund, the person ceases to be a director of the trustee of the fund, if he or she has not already ceased to act in that role.

### Minor as a member

26. A minor, being a person who is under 18 years of age, may be a member of the fund provided the superannuation law is complied with. In relation to a member who is a minor:

- the minor's parent or guardian must make the application for the minor to become a member in the form set out in Schedule 5 or in the form otherwise approved by the trustee;
- decisions in relation to the minor's membership must be made by the minor's parent or guardian until:
  - the minor turns 18; or
  - after the minor turns 16, the time at which the parent or guardian notifies the fund that the minor will be making decisions in relation to the minor's membership;
- when the minor turns 18, any parent or guardian acting as a director of a corporate trustee in place of the member, may continue acting in that role; and
- when the minor turns 18, the parent or guardian acting as a director of the trustee of the fund must do everything necessary to procure that the minor be appointed as a director of the trustee of the fund in place of them acting in that role.

## C Accounts of the fund

### Trustee must establish certain types of account

29. The trustee must establish:

- an accumulation account or a pension account or a combination of both, in respect of each member or beneficiary for each class; and
- an income account.

### Credits to accumulation accounts

30. The trustee may credit (and in the case of clause 30.11, allot and credit) each of the following to the accumulation account of a member according to the class to which they are relevant:

- 30.1 Contributions made by a member.
- 30.2 Contributions made in respect of the member or a beneficiary of that member by an employer.

- 30.3 Other contributions allowed under this deed and superannuation law that are made in respect of the member.
- 30.4 Positive earnings transferred from the income account.
- 30.5 A shortfall component paid in respect of that member after any tax that is payable in relation to it has been deducted from it.
- 30.6 An amount paid to the trustee as a transfer or roll over payment in respect of that member which the trustee thinks it appropriate to credit to the account.
- 30.7 A forfeited amount allocated to the member or beneficiary under clause 125.
- 30.8 An amount transferred from the pension account of a beneficiary of the member.
- 30.9 The proceeds of an annuity or insurance policy effected by the trustee in respect of the member or a beneficiary of the member which the trustee thinks it appropriate to credit to the account.
- 30.10 Financial assistance under part 23 of the SIS Act which the trustee thinks it appropriate to credit to the account.
- 30.11 An amount deducted from the accumulation account of another member pursuant to a contributions-split request made by that other member and accepted by the trustee.
- 30.12 Any other amount the trustee thinks it appropriate to credit to the account.

#### **Debts to accumulation accounts**

- 31 The trustee may debit each of the following from the accumulation account of a member according to the class to which they are relevant:
- 31.1 The proportion that the trustee thinks appropriate of the expenses of the fund.
- 31.2 The proportion that the trustee thinks appropriate of either of the following:
- tax payable in respect of contributions or any shortfall component that are paid to the fund; or
  - any earnings of the fund credited to the accumulation account or arising as a result of a roll over payment.
- 31.3 A payment of a benefit to or in respect of the member or a beneficiary of the member except a payment from a pension account.
- 31.4 An amount paid out of the fund in respect of the member or a beneficiary of the member as a transfer or roll over payment.
- 31.5 The cost of any annuity or policy of insurance effected by the trustee in respect of the member or a beneficiary of the member; and the proportion that the trustee thinks equitable of any group policy effected by the trustee in respect of the member or beneficiary and another member or beneficiary.
- 31.6 The amount of a lien in respect of an indemnity exercised by the trustee in accordance with this deed.
- 31.7 An amount forfeited in accordance with this deed.
- 31.8 The proportion that the trustee thinks appropriate of any negative earnings of the fund determined in accordance with this deed.



- 31.9 An amount paid to indemnify the trustee in accordance with this deed.
- 31.10 An amount credited to the pension account of a beneficiary.
- 31.11 The proportion that the trustee thinks appropriate of a levy.
- 31.12 The amount of tax attributable to the member or a beneficiary of the member.
- 31.13 An amount to be allotted and credited to the accumulation account of another member pursuant to a contributions-split request made by the member whose accumulation account is to be debited and accepted by the trustee.
- 31.14 Any other amount the trustee thinks it appropriate to debit.

### **Contributions-split requests**

- 32 A member may ask the trustee (in a way that satisfies the requirements of superannuation law) that contributions made to the fund in respect of that member in the previous financial year be:
  - 32.1 allotted to the accumulation account of that member's spouse; or
  - 32.2 rolled-over or transferred to the trustee of an approved benefit arrangement of which that member's spouse has joined or is eligible to join.
- 33 The trustee must allot, roll-over or transfer the relevant contributions pursuant to a request received under clause 32 provided:
  - The request satisfies the requirements of superannuation law.
  - The trustee is satisfied that the allotment, roll-over or transfer complies with superannuation law; and
  - The amount of the contributions that the trustee allots, rolls-over or transfers does not exceed the amount in the member's accumulation account, taking into account any amount that the trustee otherwise determines to debit from the member's accumulation account.

### **Credits to the income account**

- 34 The trustee may credit each of the following to the income account of the fund:
  - 34.1 Income and profits of the fund;
  - 34.2 Adjustment credits made in accordance with clause 37.
  - 34.3 The proceeds of an insurance policy which the trustee decides not to credit to a member's or beneficiary's accumulation or pension account;
  - 34.4 A surplus resulting from a valuation under clause 41.
  - 34.5 Financial assistance received by the fund under part 23 of the SIS Act which the trustee decides not to credit to a member's or beneficiary's accumulation or pension account.

### **Debts to the income account.**

- 35 The trustee may debit each of the following to the income account of the fund:

- 35.1 The expenses of the fund, except those the trustee debits from a member's or beneficiary's accumulation or pension account.
- 35.2 Tax payable or likely to become payable in respect of contributions, shortfall components, or income and profits of the fund, except tax the trustee debits from a member's or beneficiary's accumulation or pension account.
- 35.3 Adjustment debits made in accordance with clause 37.
- 35.4 The cost of an insurance policy which the trustee decides not to debit from a member's or beneficiary's accumulation or pension account.
- 35.5 A deficiency resulting from a valuation under clause 41.
- 35.6 The amount of a levy, except an amount the trustee debits from a member's or beneficiary's accumulation or pension account.
- 35.7 Any loss on the disposal of an investment of the fund.

### **Tax on income**

- 36 The trustee must make provision for the payment of any tax payable in relation to the taxable income of the fund and must deduct any tax that is payable and that has not already been deducted from the income account or an accumulation or pension account.

### **Distribution from income account**

- 37 At the end of each fund year, the trustee must determine the fund earning rate. The trustee must allocate amounts from the income account to each accumulation or pension account in proportion to the amount standing to the credit of that account at the beginning of the relevant fund year. The trustee must make an appropriate adjustment for any amount credited or debited to the account since the beginning of that year.

### **Trustee may establish equalisation account**

- 38 The trustee may establish an equalisation account which the trustee may use for any of the following purposes:
  - 38.1 To give effect to the reserving strategy the trustee establishes to smooth the investment earnings of the fund.
  - 38.2 To increase the fund earning rate.
  - 38.3 To pay tax payable by the fund.
  - 38.4 To pay the expenses of the fund.
  - 38.5 To provide for any contingencies the trustee decides to provide for.
  - 38.6 To provide an amount to or for a member, former member, pensioner, beneficiary, including adding to an accumulation or pension account, provided there is no breach of superannuation law.
  - 38.7 To do anything else the trustee decides to do, provided there is no breach of trust or superannuation law.

### **Credits to equalisation account.**

39. The trustee may credit the equalisation account with any of the following:
- the portion the trustee thinks fit of an amount paid into the fund as a transfer or roll over payment.
  - an amount transferred from the forfeiture account under clause 125.
  - an amount transferred from a pension account under clause 88.

### **Trustee may establish or maintain other accounts or reserves**

40. The trustee may establish or maintain any other account for or reserve of the fund that the trustee thinks necessary or desirable or that is required or permitted by superannuation law. The trustee may use such accounts or reserves for any purpose permitted by superannuation law and may credit or debit amounts from such accounts or reserves as the trustee sees fit.

### **Valuation of fund**

41. The trustee must value the assets of the fund when superannuation law requires it and when the trustee thinks it appropriate to do so. The trustee may also determine whether there is a surplus or deficiency which it is equitable in the trustee's opinion to transfer to the income account.

### **Interim fund earning rate**

42. If the trustee is required to establish an interim fund earning rate, the trustee must do so in accordance with superannuation law on a basis the trustee believes to be equitable. If the Regulator or superannuation law requires it, the trustee must inform members of that basis.

## **D Contributions**

### **Member contributions**

43. With the trustee's consent, a member may make any contributions to the fund that the member decides to. With the member's and the participating employer's consent, contributions can be paid by deduction from wages or salary. In that case, the member's employer must pay them to the fund in the way the trustee directs.

### **Employer contributions**

44. A participating employer of a member may make any contributions to the fund in respect of that member that the trustee and the employer agree to.

### **Other contributions**

45. With the consent of the trustee and the member, any other person including:
- a spouse of that member;

- another member;
- another trustee of a regulated superannuation fund (including pursuant to a contributions-split requested by the member's spouse);
- any State, Territory or Federal government (including under the Federal government's co-contribution scheme);

may make contributions to the fund in respect of that member.

### **Participating employers**

46 The trustee may allow an employer to become a participating employer and to make contributions in respect of a member or an eligible person who wishes to become a member. The trustee may require the employer to apply in the form in Schedule 3 'Application to become a Participating Employer'. The employer becomes a participating employer either on the date appointed by the trustee or the date it begins making contributions on behalf of a member, whichever is the earlier.

### **How contributions to be made**

47 A contribution to the fund must be made in the way the trustee directs. It must be made within the time specified by superannuation law. It may be made in cash, or by the transfer of assets in accordance with superannuation law. The only assets that may be transferred are those that are authorised investments under clause 87.

### **Late contributions**

48 Despite clause 47, if the trustee agrees then an employer may make an employer contribution after the time the superannuation law requires the payment to be made. If the trustee agrees, and the employer makes the payment, this does not relieve the employer's liability to pay any additional charges or penalties arising under superannuation law because of the late payment.

### **Failure to contribute**

49 In the absence of an agreement, neither a member nor his or her employer is under an obligation to make a contribution to the fund in respect of that member. A failure to do so does not affect the member's membership of the fund.

### **Contributions etc not accepted**

50 The trustee must not accept any of the following.

- a contribution that is not permitted by superannuation law;
- a contribution or shortfall component the acceptance of which would prevent the fund from qualifying as a complying superannuation fund; and
- an employer contribution or shortfall component which the regulator lawfully directs the trustee not to accept.

### **Breach of clause headed 'Contributions etc not accepted'**

51. If the trustee becomes aware that a contribution or shortfall component has been accepted in breach of clause 50, the trustee must refund the amount within any time specified by, and only as permitted by, superannuation law. However, the trustee may deduct each of the following from that amount:

- any amount which an insurer may have charged in respect of any extra cover provided on the basis of the contribution or shortfall charge;
- reasonable administration charges; and
- any other amount the trustee considers appropriate, acting reasonably.

The trustee may reduce the benefits of the member to those which the member would have had if the contribution or shortfall component had not been accepted.

### **Other contributions not accepted**

52. The trustee may refuse to accept:

- a contribution that the trustee has determined not to accept because the trustee has not been informed of the relevant member's tax file number;
- excess contributions

### **Permissible actions if excess contributions accepted**

53. If excess contributions are made to the fund by or in respect of a member, then the trustee may:

- release funds to the member if the trustee has received a member release authority;
- release funds to the Commissioner of Taxation where the trustee has received an ATO release authority.

### **Allocation of contributions**

54. If the trustee receives a contribution in a month, the trustee must allocate the contribution to the relevant member of the fund:

- within 28 days after the end of the month, or any other period as required by superannuation law (relevant period); or
- if it is not reasonably practicable to allocate the contribution to the relevant member of the fund within the relevant period – within any longer period as is reasonable in the circumstances.

### **Reduction of contributions by employer**

55. An employer who is under an obligation to make contributions in respect of a member may, with the trustee's consent, reduce the amount of those contributions to the extent that it

becomes required to make contributions in respect of that member to another fund of which the member is also a member.

### **Tax on contributions and shortfall components**

56. Either the trustee of the employer or other appropriate body must deduct any tax that is payable in relation to any contribution or shortfall component before it is credited to the member's accumulation account.

### **Surcharge**

57. The trustee must make provision for any surcharge or other amount that is payable under the *Superannuation Contributions Tax (Assessment and Collection) Act 1997* and related legislation, and must deduct the amount from the relevant contributions.

### **Termination of employer's contributions**

58. A participating employer ceases being a participating employer and may cease making contributions to the fund if any of the following occurs to the employer.
- an administrator, receiver, receiver and manager, controller or similar officer is appointed to the employer (or its property) or a resolution is passed to appoint such an officer;
  - an order is made to appoint a liquidator or provisional liquidator of the employer;
  - the employer, being a corporation, gives the trustee a written notice that it is, or under applicable legislation the employer is taken to be, unable to pay its debts as and when they fall due;
  - the employer, being an individual, commits an act of bankruptcy or becomes insolvent;
  - the employer gives the trustee written notice that it is permanently terminating its contributions to the fund.

### **Effect of termination on member's contributions**

59. A member whose participating employer has ceased to make contributions under this deed under the previous clause may not make any contributions without the trustee's consent.

### **No termination on transfer of business to another employer.**

60. If a participating employer amalgamates with another participating employer or disposes of its business to another participating employer, members who were employees of the former participating employer are deemed for the purposes of this deed to have become employees of the latter participating employer, which may then make contributions in respect of them.

## **E Investment**

### **Authorised investments**

- 61 The trustee must invest any assets of the fund that are not required for payment of benefits or other amounts under this deed. The trustee must do so in accordance with the current investment strategy or strategies. The following are the types of investment in which the assets may be invested:
- 61.1 Investments in which it is permissible to invest trust funds under the law of any jurisdiction in Australia.
  - 61.2 Securities in any company incorporated anywhere, whether carrying on business in Australia or not.
  - 61.3 Deposit (whether secured or not) with a bank, friendly society, building society, credit co-operative, trustee company, or other registered financial institution.
  - 61.4 Real or personal property, including an improvement to that property.
  - 61.5 Units (including sub-units) in a unit trust established or situated anywhere in the world by subscription or purchase (including joint subscription or purchase). Whether the units are fully paid or partly paid, and whether their issue involves a contingent or reserve liability is irrelevant.
  - 61.6 Futures, options or any other synthetic investment.
  - 61.7 Hedging, swapping or any similar arrangement, even though it is not linked to any property of the fund.
  - 61.8 Deposit (whether secured or not) with, or loan (whether secured or not) to, any person (including an employer) on any terms the trustee thinks reasonable. The fact that the trustee has a direct or indirect interest in the deposit or borrowing or may benefit directly or indirectly from it is irrelevant.
  - 61.9 A policy or annuity with an insurer, whether by proposal or purchase.
  - 61.10 Instalment warrants or receipts.
  - 61.11 By way of a limited recourse borrowing arrangement in accordance with clause 141.
  - 61.12 Any other investment allowed by superannuation law that the trustee thinks appropriate.

### **Forbidden Investments**

- 62 The trustee must not invest in any investment that is forbidden by superannuation law. The trustee must not make an investment in the form of a loan or other financial assistance to a member or a relative of a member.

### **Strategy**

- 63 The trustee must formulate one or more investment strategies for the fund. The trustee must inform members and beneficiaries of the strategies adopted by the trustee. The trustee may review and change a strategy at any time. The trustee must continually monitor the strategies to ensure that they remain appropriate.

## **Power to deal with Investments**

- 64 The trustee may sell, transfer or vary any investment at the trustee's absolute discretion in accordance with this deed. The trustee must do so in the interests of members and beneficiaries. The trustee must continually monitor the investments to ensure that they remain appropriate.

## **Investment choice by members**

- 65 The trustee may decide to allow one or more members or beneficiaries to choose between investment strategies. If the trustee does this, the trustee must establish a range of possible investment strategies, and may designate particular assets for those strategies. The trustee must provide the members or beneficiaries with information concerning the strategies and the relevant investment objectives to enable the member or beneficiary to choose between them on an informed basis. The trustee must also provide them with information concerning their rights under this deed.

## **Member or beneficiary may choose strategy**

- 66 A member or beneficiary who has been offered investment choice by the trustee may choose one or more of the strategies prepared by the trustee by completing any documents the trustee requires. On having done so, the member or beneficiary may direct the trustee to invest any part of the fund that is held for that person in accordance with those strategies. Any direction must be in accordance with superannuation law.

## **Member or beneficiary may not choose particular investments within strategy**

- 67 A member or beneficiary who has directed the trustee to invest any part of the fund that is held for that person in accordance with those strategies may not direct the trustee to invest in any particular investment. However, the member or beneficiary may request the trustee to develop an investment specific strategy, and to make it available to that member or beneficiary. The trustee may accept or reject the request.

## **Chosen strategies to be monitored**

- 68 The trustee may continually monitor any strategies adopted by members or beneficiaries for investment choice to ensure that they remain appropriate for the members or beneficiaries to whom they are available.

## **Sub-accounts etc for investment choice**

- 69 If a member adopts a strategy for investment choice, the trustee may do each of the following:
- 69.1 Establish a sub-account of the income account in respect of that strategy,
  - 69.2 Credit and debit that sub-account in relation to any amount attributable to that strategy as if it were the income account itself,
  - 69.3 Allocate earnings attributable to that strategy to the member's or beneficiary's accumulation account or pension account in a way that the trustee thinks equitable.



69.4 Determine a fund earning rate for that sub-account.

#### **Power to deal with investment choice investments**

70 The trustee may sell, transfer or vary any investment made in accordance with a strategy for investment choice, at the trustee's absolute discretion in accordance with this deed. The trustee must do so in the interests of the relevant members or beneficiaries. The trustee must continually monitor the investments to ensure that they remain appropriate.

#### **F Benefits: general**

##### **Limit on payment of preserved payment benefits**

71 The trustee must not pay out to a member or a dependant of a member any preserved payment benefit that superannuation law does not allow the trustee to pay out.

##### **When payment of preserved payment benefits allowed**

72 The trustee may pay a member or, if applicable, a dependant of a member, a preserved payment benefit in any of the following circumstances:

- 72.1 The member reaches the relevant preservation age and takes a transition to retirement pension in accordance with Part G.
- 72.2 The member retires from gainful employment on or after reaching the relevant preservation age.
- 72.3 The member becomes totally and permanently disabled.
- 72.4 The member becomes totally and temporarily disabled.
- 72.5 The member reaches age 65.
- 72.6 The member dies.
- 72.7 Any other circumstance allowed by superannuation law.

##### **Payment of non-preserved amount**

73 With the trustee's consent, a member may withdraw any part of the non-preserved amount in the member's accumulation account. The member must apply to the trustee in writing for the withdrawal in a form acceptable to the trustee. The trustee may set a minimum withdrawal amount by notifying the members of the fund.

##### **Vesting and compulsory payment**

74 A member's benefit entitlement will vest in accordance with superannuation law. The trustee must cash or commence to cash a member's benefit entitlement as soon as practicable after the member dies or the entitlement has vested. If a lump sum is payable, the trustee may pay it in several stages: an initial payment and then subsequent payments.

### **Possible addition to entitlement when member ceases to be member**

- 75 If a member ceases to be a member of the fund, the trustee may pay an amount that the trustee thinks appropriate from the equalisation account (if any) into the member's accumulation account.

### **Anti-detriment payments (section 295-485 of the *Income Assessment Act 1997*)**

- 76 Where the trustee is to make a payment because a member has died (a death benefit), the trustee may pass on to the recipient of that payment any benefit that would accrue to the fund if a deduction were allowed under section 295-485 of the *Income Tax Assessment Act 1997*.

### **Trustee may retain benefit in fund**

- 77 If a member or beneficiary requests it, the trustee may retain any part of a benefit in the fund. The trustee may do so until one of the following occurs:

- 77.1 The member or beneficiary decides otherwise.
- 77.2 The member or beneficiary dies.
- 77.3 The amount has to be paid under this deed or superannuation law.
- 77.4 The trustee decides otherwise.

Subject to Part H, the payment the trustee then makes must be the amount standing to the credit of the member's or beneficiary's accumulation and pension account at that time.

### **Transfer of insurance policy**

- 78 If a member or beneficiary is entitled to a benefit which includes an interest in an insurance policy, the trustee may assign that policy to the member or beneficiary, or to any of the dependants of the member the trustee thinks fit. The trustee must debit the value of the policy to the relevant accumulation or pension account. Neither the trustee nor an employer is liable for any further payment of premiums in relation to the policy.

### **Information to be provided to trustee**

- 79 On written request by the trustee, an applicant, member or beneficiary must supply the trustee with information that the trustee thinks necessary for any purpose. This extends to submitting to a medical examination by a doctor who is acceptable to the trustee.

If an applicant, member or beneficiary fails to do so, the trustee may suspend collection of contributions in respect of that person, may withhold benefits from that person, and may impose conditions on the person, as the trustee thinks fit.

### **Trustee may adjust benefits for wrong information**

- 80 The trustee may adjust any benefit payable to or in respect of a member if an applicant, member or beneficiary has supplied false or misleading information to the trustee, or has deliberately withheld information from the trustee, that affects or is likely to affect benefits payable to or in respect of that member.

## **G Pensions: general**

### **Trustee's power to pay pension**

- 81 When any part of a benefit becomes payable to a member under this deed or in accordance with superannuation law, the trustee has a discretion to decide whether to pay one or more pensions to the member or to use the benefit payable to acquire one or more annuities in the name of the member. The pensions or annuities may be of any type permitted by superannuation law (including, without limitation, an account-based pension) and will be in substitution for the relevant part of any lump sum benefit that was payable to the member for the amounts credited to the member's pension account as a transfer of a roll over payment under clause 67.2.

### **Member or beneficiary may choose type of pension**

- 82 The relevant member or beneficiary may choose the type of pension that is to be paid, including a transition to retirement pension. However, the pension must be of a type that is allowed by superannuation law or is acceptable to the Regulator. It may include a pension widely determined by reference to policies of life assurance purchased or obtained by the trustee of a regulated superannuation fund solely for the purposes of providing benefits to members of that fund. The pension must be paid in accordance with the requirements of the superannuation law.

### **Actuarial certificate**

- 83 The trustee must obtain an actuarial certificate in accordance with superannuation law in relation to any pension that the trustee decides to pay, unless either section 295-393 (or any other provision) of the *Income Tax Assessment Act 1997* (Cth) provides otherwise in which case the trustee has a discretion as to whether to obtain an actuarial certificate.

### **Funding pension through annuity**

- 84 The trustee may fund a person's pension by purchasing an annuity payable to the trustee.

### **Trustee may allocate benefit between 2 or more spouses**

- 85 If there are 2 or more spouses of a member, the trustee may decide in what proportion each is entitled to a benefit payable under this deed to the member's spouse.

### **Trustee must establish pension account**

- 86 If the trustee decides to pay a pension to a person in accordance with this deed, the trustee must establish a pension account in the name of that person.

### **Credits to pension account**

- 87 The trustee may credit each of the following amounts to the person's pension account subject to superannuation law:

- 87.1 The amount the trustee believes necessary to fund the pension.

- 87.2 The amount paid into the fund in respect of the pensioner as a transfer or roll over payment which the trustee thinks it appropriate to credit to that account.
- 87.3 Earnings of the fund which the trustee thinks it appropriate to credit to that account.
- 87.4 A shortfall component paid in respect of the pensioner.
- 87.5 Contributions lawfully paid in respect of the relevant member.
- 87.6 Adjustment credits made in accordance with clause 37.
- 87.7 The proceeds of an annuity or insurance policy effected by the trustee in respect of the pensioner, which the trustee thinks it appropriate to credit to the account.
- 87.8 Financial assistance under part 23 of the SIS Act which the trustee thinks it appropriate to credit to the account.
- 87.9 Any other amount the trustee thinks it appropriate to credit to the account.

### Debits to pension account

88 The trustee may debit each of the following amounts to the person's pension account, subject to superannuation law:

- 88.1 The proportion that the trustee thinks appropriate of the expenses of the fund.
- 88.2 The proportion that the trustee thinks equitable of any negative earnings of the fund determined in accordance with clauses 37, 69 or 89.
- 88.3 The proportion of the loss on the disposal of investments of the fund that the trustee thinks equitable.
- 88.4 Amounts transferred from the fund in respect of the pensioner as a transfer of a roll over payment which the trustee thinks it appropriate to debit to the account.
- 88.5 Payments made to or in respect of the pensioner or a reversionary beneficiary under this deed.
- 88.6 The cost of an insurance policy or annuity effected by the trustee in respect of the pensioner which are not debited from the member's accumulation account.
- 88.7 The proportion of an amount payable as taxation in respect of the earnings of the fund that are credited to the pensioner's account, or arise from a roll over payment that the trustee thinks equitable.
- 88.8 The proportion of an amount paid in respect of an indemnity to the trustee or other person under this deed that the trustee thinks equitable.
- 88.9 The amount of a levy that the trustee thinks equitable.
- 88.10 An amount transferred to the accumulation account of a beneficiary.
- 88.11 Any other amount that the trustee thinks it appropriate to debit from the account.

### Adjustment based on fund earning rate

89 In determining the amount standing to the credit of an accumulation account at the time a benefit or pension is calculated or becomes payable, the trustee must make an adjustment to the account that the trustee thinks equitable on the basis of the interim fund earning rate

at that date. The adjustment must be made in respect of the period from the beginning of the current fund year to the relevant date. The income account must be credited or debited accordingly.

### **Segregation of assets and valuation**

90. The trustee may segregate from other assets those assets which are to fund the pension of a person under this deed. The trustee must value those assets as required by superannuation law. If they are insufficient or more than sufficient to fund the pension, the trustee must do anything that superannuation law requires. The trustee must obtain any certificate of adequacy that the trustee considers necessary in respect of those assets in order to comply with the Tax Act or superannuation law.

### **Pensions: residue in account**

91. On the death of a pensioner being paid a pension the trustee must, subject to superannuation law:

- act in accordance with the terms on which the relevant pension is paid, including as to the payment of the pension to a reversionary beneficiary; and
- then, if there is no reversionary beneficiary, or if there is any residue in the pension account for any other reason, pay that residue as a death benefit in accordance with Part H of this deed.

### **Trustee's right to commute pensions generally**

92. On written request by a pensioner, or in accordance with superannuation law or this deed, the trustee may commute all or any part of a pension and apply the proceeds of that commutation in accordance with superannuation law, including by commuting it to a lump sum and paying it to the relevant person or his or her estate. The following general conditions apply in respect of all types of pension:

- The commutation must be allowed by, and be in accordance with, superannuation law.
- The commutation must not disadvantage the fund, an employer, a member or pensioner.

If the trustee commutes only part of a pension, the trustee must then adjust the amount of the pension payable as required by superannuation law.

### **Qualification of pensions as asset test exempt income streams**

93. The trustee may decide that a pension should qualify as an asset test exempt income stream (as that term is defined by the Social Security Act 1991). If the trustee so decides:

- 93.1 the superannuation law prevails over the terms of this deed to the extent of any inconsistency;
- 93.2 this deed is deemed to contain any provision that is required by superannuation law; and
- 93.3 this deed is deemed not to contain any provision that is required to be excluded by superannuation law.

## H Death, disability and retirement benefits

### Death benefit payments

94 The trustee may pay the death benefit on the death of a current member of the fund. The trustee can do that under:

- 94.1 a death benefit agreement, clause 96;
- 94.2 a binding death benefit notice, clause 98; or
- 94.3 a non-binding death benefit notice, clause 99.

95 In the ways set out in this Part H, the trustee must pay the full amount standing to the credit of the accumulation account, and any pension account residue referred to in clause 91, either as a lump sum, or as one or more pensions or annuities, or both.

### Death benefit agreement payment arrangements

96 On the death of a member or beneficiary who has a death benefit agreement:

- 96.1 the death benefit agreement prevails over clause 98 and over any binding death benefit notice or non-binding nomination form;
- 96.2 the trustee must pay, or apply, the relevant benefit in accordance with the rules set out in the death benefit agreement; and
- 96.3 Part I of this deed applies to the payment of the relevant benefit.

97 A death benefit agreement need be executed only by the trustee and the relevant member or beneficiary. On execution, the terms of any death benefit agreement form part of this deed. They are to be read together with this deed and in accordance with the following rules:

- 97.1 a death benefit agreement replaces any previous death benefit agreement;
- 97.2 if there is a death benefit agreement, then any binding death benefit notice is to be treated as not in effect for the purposes of this deed and of regulation 5.17A(4) of the SIS Regulations (but see also clause 97.4 which can overrule this clause);
- 97.3 if there is any inconsistency between the death benefit agreement and the remaining provisions of this deed, then the terms of the death benefit agreement prevail to the extent of that inconsistency — except that clause 5 of this deed prevails over the agreement; and
- 97.4 if part of the death benefit agreement is invalid because it directs the trustee to pay part or all of the benefits to a person to whom those benefits may not be paid in accordance with superannuation law (disallowed benefits) then:
  - clause 97.2 does not apply in respect of the disallowed benefits;
  - clauses 96 and 97.1 to 97.3 apply to any part of the death benefit agreement which remains valid (and to the payment of death benefits other than disallowed benefits); and

- clauses 97.1 to 97.3 apply for the purpose of determining the disallowed benefits, and the disallowed benefits must be paid in accordance with the remainder of this Part H.

### **Binding death benefit notice payment arrangements**

- 98 After the death of a member or beneficiary who has given the trustee a binding death benefit notice, the trustee must comply with that notice subject to clauses 96 and 97.

### **Non-binding death benefit notice payment arrangements**

- 99 If after the death of a member or beneficiary, not all death benefits have been paid or applied in accordance with a death benefit agreement or binding death benefit notice, then the trustee must pay or apply the relevant benefit in the way the trustee thinks fit in accordance with the following rules:

- 99.1 If the member or beneficiary has left dependants, then the trustee must pay or apply the benefit to or for the benefit of any one or more of the dependants of the member or beneficiary and the legal personal representatives of the member or beneficiary. The trustee may do so in any proportions the trustee thinks fit and may take into account a member's wishes contained in a non-binding nomination form.
- 99.2 If the member or beneficiary has not left any dependants but does have a legal personal representative, then the trustee must pay the benefit to the legal personal representatives of the member or beneficiary.
- 99.3 If the member or beneficiary has not left any dependants and has no legal personal representative, then the trustee may pay or apply the benefit to or for the benefit of any individual at the trustee's discretion. The trustee may do so in any proportions the trustee thinks fit.
- 99.4 If the trustee has not paid or applied the benefit to or for the benefit of any person under the preceding sub-clauses 99.1 to 99.3, then the trustee must treat the benefit as a forfeited benefit entitlement.

### **Death of member or former member**

- 100 If a member or former member who has become entitled to a lump sum benefit dies before the payment is made, then the trustee must pay the amount in accordance with clauses 96 to 98.

### **Discharge of trustee**

- 101 If a dependant, legal personal representative, relative or other person receives any part of a benefit in accordance with clauses 96 to 100, then that discharges the trustee from liability in relation to the benefit. The trustee is not responsible for seeing how the benefit is applied.

### **Total and permanent disablement benefit**

102 The trustee must pay a benefit to a member whom the trustee believes to be totally and permanently disabled unless requested otherwise by the member. The benefit may be either of the following:

- A lump sum equal to the full amount standing to the credit of the accumulation account of the member; or
- One or more pensions or annuities representing that amount.

### **Temporary total disablement benefit**

103 The trustee must pay a benefit to a member whom the trustee believes to be temporarily totally disabled unless requested otherwise by the member. The benefit must be in the form of a pension or annuity that represent the following amounts:

- In the case where the trustee is entitled to a benefit under an insurance policy in relation to the member's temporary total disablement, the amount payable to the trustee.
- In any other case, the amount decided by the trustee; provided it does not reduce the minimum withdrawal benefit of the member under superannuation law.

The member is not entitled to commute any part of this benefit.

### **Period of payment: temporary total disablement**

104 The trustee must cease paying the benefit for temporary total disablement

- In a case where the trustee is entitled to benefit under an insurance policy in relation to the member's temporary total disablement, when the trustee ceases to be entitled to that benefit;
- In any other case, when the member ceases to be temporarily totally disabled, or reaches normal retirement age, or becomes entitled to another benefit under this deed or requests that the benefit ceases to be paid.

### **Method of payment: temporary total disablement**

105 The trustee must pay the benefit in respect of temporary total disablement in the following way:

- In a case where the trustee is entitled to benefit under an insurance policy in relation to the member's temporary total disablement, in the way the benefit is paid by the insurer.
- In any other case, in the way the trustee decides.

### **Member contributions may be suspended: temporary total disablement**

106 A member may suspend his or her contributions during a period while he or she is receiving a benefit in relation to temporary total disablement.



## **Membership not affected by temporary total disablement**

- 107 A member does not cease being a member because he or she is receiving a benefit in respect of temporary total disablement.

## **Retirement benefit**

- 108 The trustee may pay a member the retirement benefit at the member's request if either of the following applies:

- the member retires from employment on or after reaching normal retirement age, or
- the member becomes entitled under superannuation law to the payment of a benefit despite still being employed.

The trustee must pay the benefit in any form permitted by superannuation law, including in the form of one or more lump sums representing the amount standing to the credit of the member's accumulation account. However, the trustee may also use part, or all, of that amount to purchase one or more pensions or annuities decided on in consultation with the member. The trustee must immediately inform members of the election.

## **Early retirement**

- 109 On request by a member, the trustee must pay a benefit to that member in each of the following cases:

- the member ceased to be employed before normal retirement age, but has reached the relevant preservation age.
- the member retired from an arrangement under which the member was gainfully employed and has reached 50 or another age prescribed by superannuation law.
- in any other case as permitted by superannuation law.

The trustee must pay the benefit in any form permitted by superannuation law, including in the form of one or more lump sums representing the amount standing to the credit of the member's accumulation account. However, the trustee may also use part, or all, of that amount to purchase one or more pensions or annuities decided on in consultation with the member. The trustee must immediately inform members of the election.

## **1 Payment of benefit**

### **Trustee must notify that benefit is payable**

- 110 The trustee must give notice that a benefit is payable to the following persons:

- If the benefit is payable to a member, to that member.
- If the benefit is payable on the death of a member, to the nominated beneficiary, the reversionary beneficiary, the legal representatives of the member, known dependants of the member and any other person the trustee reasonably believes may have an entitlement or interest in the benefit.
- In any other case, any persons the trustee reasonably believes may have an entitlement or interest in the benefit.

### **Method of notice**

- 111 The trustee must give a person written notice of the time within which that person may claim an entitlement to the benefit and of how to make that claim. If the person satisfies the trustee that he or she is entitled to a benefit, the trustee must notify any persons to whom a notice was required to be sent under clause 110 to enable them to object to a payment to that person. If no objection is received or the specified period for objecting has passed, the trustee must pay the relevant part of the benefit to that person.

### **Claim out of time**

- 112 If a person makes a claim out of time to an entitlement to a benefit, the trustee is not bound to make any payment to that person.

### **Unclaimed benefit**

- 113 The trustee must give the Regulator a statement of any unclaimed benefits and must pay them to the Regulator as required by superannuation law.

### **Tax on benefit**

- 114 Either the trustee or an insurer or other appropriate body must deduct any tax that is payable in relation to a benefit before that benefit is paid.

### **Where benefit is payable**

- 115 A benefit is payable at the trustee's principal office, or at a substitute place the trustee notifies to the member or beneficiary.

### **Trustee may send benefit to person entitled**

- 116 The trustee may send a benefit to the postal address that the person entitled to it has last notified to the trustee, or to the bank account into which that person has asked the benefit to be paid, or to some other place the trustee decides on.

### **Notification of address etc**

- 117 A person to whom a benefit becomes payable must notify the trustee of his or her full residential address, and of any change in that address. He or she must also notify the trustee of a bank account into which he or she asks the benefit to be paid.

### **Receipt to be given**

- 118 On request by the trustee, a person to whom a benefit is paid must give the trustee a receipt and release for the payment in the form required by the trustee.

### **Person under legal disability**

- 119 If a person to whom the trustee is to pay any part of a benefit is under a legal disability, or the trustee believes that it would be in that person's best interests for the trustee not to

make the payment to that person, the trustee may make the payment in any of the following ways as the trustee thinks fit:

- To or for the maintenance, education, advancement, support or benefit of the person on any conditions.
- To, and for the benefit of, another person who appears to the trustee to be any of the following: the trustee, spouse, child, parent or guardian of the person, or a person having custody of that person?

### **Discharge of trustee**

- 120 The receipt by a person of a payment in accordance with clause 119 discharges the trustee from liability in relation to it. The trustee is not responsible for seeing to its application.

### **Transfer of assets**

- 121 With the consent of a member or beneficiary to whom a benefit is payable, the trustee may, instead of paying or transferring cash, transfer investments of equivalent value to the member or beneficiary or to the trustee of the relevant approved benefit arrangement.

### **J Forfeiture of benefit entitlements**

*Note: Forfeiture accounts are now generally prohibited. Maddocks recommends that you seek professional advice before establishing such an account.*

### **Forfeiture account**

- 122 The trustee may establish or maintain a forfeiture account into which the trustee must pay any amount forfeited under this deed. Money held in that account does not form part of an accumulation account. The trustee must credit any income from that money to the forfeiture account.

### **Circumstances of forfeiture**

- 123 All benefit entitlements of a person are forfeited in each the events in 123.1-123.6 — unless the trustee has determined otherwise within six months after the relevant event. The trustee's determination has effect from the date specified by the trustee which may be a date before the date of the event.
- 123.1 The person assigns or charges, or attempts to assign or charge a benefit entitlement except in accordance with superannuation law.
  - 123.2 The person's interest in a benefit entitlement becomes payable to or vested in another person or a government or public authority.
  - 123.3 The person is or becomes insolvent or has committed or commits an act of bankruptcy.
  - 123.4 The person is unable personally to receive or enjoy any part of the entitlement.
  - 123.5 In the trustee's opinion, the person is incapable of managing his or her affairs.

123.6 In the trustee's opinion, the person is guilty of fraud or dishonesty.

This clause does not apply to the extent that it would be made ineffective by the *Bankruptcy Act 1966* or superannuation law.

### **Forfeiture of residue**

124 A person forfeits the residue in an accumulation account if the trustee is satisfied that the person has been paid all benefits that he or she is entitled to be paid under this deed:

### **Application of forfeiture account**

125 The trustee may pay or apply forfeited money held in the forfeiture account in any one or more of the following ways in accordance with superannuation law:

125.1 To or for the benefit of the relevant person or the dependants of the relevant member in any proportions the trustee decides on.

125.2 To the trustee of the relevant member's estate.

125.3 To or for the benefit of other members or their dependants who have rights to receive benefits under this deed.

125.4 To provide additional benefits to other members or their dependants in accordance with superannuation law.

125.5 To the equalisation account (if any).

125.6 To any employees of the member or former member the trustee thinks appropriate.

125.7 To any other person or entity the Regulator approves in writing;

### **Limit in relation to payments to member or dependants**

126 The trustee must not make a payment under clause 125 to a member who is still being employed by an employer, except for the purpose of relieving the hardship of that member or his or her dependants.

### **Possible adjustment to entitlements**

127 If the event that gave rise to forfeiture of an entitlement in respect of a member ceases to affect that member, the trustee may re-establish any rights in the member that the trustee thinks fit. They must not be greater than they were before the forfeiture.

## **K Provisions relating to the *Family Law Act***

### **Payment splits:**

128 If the trustee receives a splitting agreement or court order under Part VIII B of the *Family Law Act*, then provided the agreement or court order has been properly served and subject to superannuation law, the trustee may:

- vary the relevant member's benefit or benefit entitlement on such basis (including by commutation of any pension having regard to the advice of an

actuary) and at any time the trustee determines from time to time, to the extent permitted by superannuation law, and

- make a payment to the non-member spouse of a transfer in respect of the non-member spouse in accordance with clause 132.

### Rules for payment splits

129 The trustee may as it determines from time to time subject to superannuation law, make rules dealing with;

- the valuation of a non-member spouse's benefit or benefit entitlement (including any adjustments);
- the timing of the calculation of the non-member spouse's benefit or benefit entitlement;
- other matters relating to the payment split or the non-member spouse's benefit or benefit entitlement.

### Deferred payment splits

130 If the trustee is required by superannuation law or considers that it is appropriate to defer giving effect to a payment split, then provided the splitting agreement has been served properly, the trustee must

- record the existence of the agreement or court order, and
- keep a record of the non-member spouse's benefit or benefit entitlement on such basis (including a notional basis) and in such manner as the trustee determines from time to time subject to superannuation law.

### Flagging agreements

131 If the trustee receives a flagging agreement or court order under Part VIII B of the *Family Law Act* then provided the agreement or court order has been properly served, the trustee must:

- record the existence of the agreement or court order, and
- defer payment of the benefit to or in respect of the relevant member until the agreement or court order is lifted.

### Transfer of non-member spouse interests

132 If the trustee receives a splitting agreement or court order under Part VIII B of the *Family Law Act*, the agreement or court order has been validly served, then if any amount becomes payable in respect of the non-member spouse under that agreement or order:

- the trustee must pay that amount to the non-member spouse if the non-member asks for that payment in writing; or
- the trustee must transfer that amount to another fund (including an eligible rollover fund) in respect of that non-member spouse if the non-member asks for that transfer in writing.

Any payment amount under this clause must be in accordance with superannuation law. The receipt by the non-member spouse or the trustee of that other fund will sufficiently discharge the trustee of its liability in respect of that non-member spouse.

### **Refusal to admit as member**

- 133 Provided that the trustee acts in accordance with superannuation law, the trustee may refuse to admit a non-member spouse as a member of the fund.

## **L Trustee's powers**

### **All the powers of an individual**

- 134 The trustee has all the powers in relation to the assets of the fund that the trustee would have if the trustee were the legal and beneficial owner of those assets. It also has all the powers that a trustee has at law and the powers specifically conferred on the trustee by this deed.

### **Trustee's discretion**

- 135 The trustee has an absolute discretion in relation to exercising or not exercising any power under this deed or at law, and in relation to the way in which any power is exercised. The trustee's decision on such a matter is final and binding.

### **Delegation of power**

- 136 The trustee may delegate to another person, including one or more directors of the trustee any power or duty on any terms the trustee thinks fit, including by appointing an attorney under a power of attorney. The trustee may alter or revoke any delegation including any power of attorney.

### **Trustee not subject to direction**

- 137 The trustee is not subject to direction in exercising any power under this deed or at law, except to the extent indicated under superannuation law.

### **Specific powers**

- 138 To exclude any possible doubt, the trustee has the power to do any of the following to the extent allowed by superannuation law:
- 138.1 To underwrite or sub-underwrite risks, contingencies or liabilities under a superannuation arrangement conducted by an employer under an agreement for the transfer of employees to the fund,
  - 138.2 To indemnify a person
  - 138.3 To open and operate bank accounts in the usual way, and to draw, make, accept, endorse, discount, execute, issue or otherwise deal with all forms of negotiable or transferable instruments and to enter into any bill facilities or other form of banking facilities.

- 138.4 To do anything the trustee considers necessary or desirable in connection with performing its obligations under this deed.

### Limit on borrowing

- 139 The trustee must not (except as provided by this deed in clause 141 and superannuation law):
- 139.1 borrow money, or
  - 139.2 maintain an existing borrowing of money

### Trustee may grant security over asset

- 140 The trustee may, to the extent allowed by superannuation law, mortgage, pledge, charge, assign or otherwise provide as security, any asset of the fund for the purpose of the trustee borrowing or maintaining a borrowing of money including (without limitation) for the purpose of a "limited recourse borrowing arrangement" referred to in clause 141.3.

*Note: There are strict requirements which must be met for a borrowing, and any associated mortgaging or charging of assets, to be lawful (see Part 7 of the SIS Act). A breach of those requirements is a strict liability offence (see Part 7 of the SIS Act). Maddocks recommends that you seek professional advice before entering into any arrangements under which the fund borrows money or mortgages or charges its assets.*

### When borrowing is allowed (including "limited recourse borrowing arrangements")

- 141 The trustee may borrow or maintain a borrowing of money in any one or more of the following cases:
- 141.1 to enable the trustee to pay a surcharge or advance instalment which the trustee is required to pay under the *Superannuation Contributions Tax (Assessment and Collection) Act 1997* — as long as the borrowing complies with section 67(2A) of the SIS Act
  - 141.2 to enable the trustee to settle a transaction to acquire any one or more of the securities listed in section 67(3)(a) of the SIS Act — as long as the borrowing complies with all of the requirements of section 67(3) of the SIS Act
  - 141.3 under an arrangement (a "limited recourse borrowing arrangement") which the trustee enters, or has entered into, in which the money borrowed is, or has been, used to acquire an asset that superannuation law allows the trustee to acquire — as long as the borrowing complies with Part 7 of the SIS Act.
- 142 Clause 141 does not limit the circumstances in which the trustee may borrow or maintain a borrowing of money.

*Note: There are strict requirements which must be met for a borrowing to be lawful (see Part 7 of the SIS Act). A breach of those requirements is a strict liability offence (see Part 7 of the SIS Act). Maddocks recommends that you seek professional advice before entering into any arrangements under which the fund borrows money.*

### **Trustee's power to effect insurance**

- 143 The trustee may arrange one or more insurance policies with one or more insurers to secure the benefit of a member. A policy may be a group policy or an individual policy.

### **Trustee bound to exercise power in limited cases**

- 144 The trustee is not bound to arrange one or more insurance policies, except where the trustee has informed the member or beneficiary that the trustee will arrange a policy of a specified type and amount and the member or beneficiary has not asked the trustee in writing not to do so, or has withdrawn his or her request for the trustee to arrange that policy.

Even so, the trustee is not bound to arrange a policy that the trustee is unable to arrange.

### **Inconsistent conditions in policy**

- 145 If an insurer will only insure a member or beneficiary on conditions that are inconsistent with the conditions in respect of a benefit payable in respect of the member or beneficiary, the trustee may impose the policy conditions on that benefit despite the conditions stated in this deed.

### **Powers not affected by conflict of interests**

- 146 The trustee may exercise any power under this deed or at law despite the fact that the trustee, or a director of the trustee, has a direct or indirect interest in the exercise of that power, or may benefit directly or indirectly from its exercise. An indirect interest or benefit includes, without limitation, where the trustee, or a director of the trustee, obtains or may obtain an interest or benefit as a director, officer, shareholder, partner, unit holder or beneficiary of a third party with whom the trustee enters into a transaction or arrangement.

### **Disclosure of conflict of interest**

- 147 The trustee and any director of the trustee must disclose conflict of interests of the type described in clause 146 in accordance with superannuation law.

### **Trustee's power to effect transfer on written request**

- 148 On written request by a member or beneficiary, the trustee may transfer to the trustee of an approved benefit arrangement any part of the amount in the fund that represents the member's or beneficiary's benefit or benefit entitlement. The trustee may only do so if the following conditions are met:

- The member or beneficiary is eligible to join or has joined the arrangement.
- The trustee is satisfied that the transfer complies with superannuation law.
- The amount the trustee transfers must not exceed the amount in the member's or beneficiary's accumulation account, except to the extent of any amount that the trustee decides to add to that account from the equalisation account (if any) under clause 38.



### **Form and effect of transfer**

- 149 The member or beneficiary must complete and execute any documents required by the Tax Act for the transfer to be completed as a roll over payment. A receipt from the approved benefit arrangement discharges the trustee from all liability in respect of the amount transferred. The trustee is not responsible for seeing to the application of that amount by the approved benefit arrangement. On completion of the transfer, the member or beneficiary (and anyone entitled to claim in any way in respect of that person) ceases to have any rights against the trustee or the fund in respect of the relevant amount.

### **Trustee's power to transfer to successor fund**

- 150 The trustee may transfer to the trustee of an approved benefit arrangement that is a successor fund to the fund under superannuation law any part of the amount in the fund that represents a benefit entitlement. The consent of the member or beneficiary is not required. Nor is it necessary that the member already be a member of the successor fund.

### **Trustee's power to transfer to eligible roll-over fund**

- 151 In accordance with superannuation law, the trustee may transfer to an eligible roll over fund any part of the amount in the fund that represents a member's or beneficiary's benefit entitlement. The trustee must do so if superannuation law requires it.

### **Transfer of assets**

- 152 With the consent of a member or beneficiary to whom or in respect of whom a transfer is to be made under clauses 150 or 151, the trustee may, instead of paying or transferring cash, transfer investments of equivalent value to the member or beneficiary or to the trustee of the relevant approved benefit arrangement.

### **The trustee's power to receive transfer**

- 153 The trustee may take over or acquire by transfer from an approved benefit arrangement any part of the assets of that arrangement that represent the interest of a participant in that arrangement who has become or is to become a member or beneficiary of the fund. The trustee will hold the amount on trust for that person in the relevant accumulation or pension account. The person will have rights in respect of that amount that are equivalent to the rights he or she had under the approved benefit arrangement. The trustee may decide that the person is to be treated as having been a member of the fund from the time he or she became a member of the approved benefit arrangement.

## **M Administration of fund**

### **Dealing with money received**

- 154 The trustee must ensure that any money received by the fund is dealt with as soon as practicable in one of the following ways:-
- Deposited to the credit of the fund in an account kept with a bank, friendly society, building society, or other similar body chosen by the trustee;

- Paid to the credit of an insurer for the payment of premiums in relation to a policy of insurance effected by the trustee for the purposes of the fund.
- Paid into the trust account of a lawyer, accountant or investment manager appointed in accordance with this deed.

### **Effect of receipts**

- 155 A receipt given by the trustee or the secretary of the fund or another person authorised by the trustee in writing to issue receipts is a sufficient discharge to the person by whom money is paid to the fund.

### **Employers to provide information to trustee**

- 156 On written request by the trustee, an employer must give the trustee any information which it has or can obtain that is, in the trustee's opinion, necessary or desirable for managing and administering the fund. The trustee may act on that information and is not required to verify it.

### **Compliance**

- 157 The trustee must comply with superannuation law and with any directions of the Regulator in relation to the fund.

### **Trustee may not charge fees**

- 158 The trustee must not charge any fees in relation to acting as trustee under this deed or performing any services in respect of the fund.

### **Trustee entitled to be reimbursed for expenses**

- 159 The trustee is entitled to be reimbursed from the fund for all expenses, taxes, levies, charges, fees and other amounts necessarily or reasonably incurred in acting as trustee under this deed.

### **Trustee to keep records and accounts**

- 160 The trustee must keep proper records and accounts of all money received by the fund and paid out by it, including adequate details of all dealings by the fund in connection with that money.

### **Trustee to collect money owing to the fund**

- 161 The trustee must ensure that money owing to the fund is collected promptly and dealt with in accordance with this deed.

### **Trustee to keep records, accounts, books etc**

- 162 The trustee must ensure that all records, books, accounts, minutes, reports and other documents are maintained and kept safe in accordance with superannuation law for the period required by that law.

## Documents to be prepared

- 163 The trustee must ensure that each of the following is prepared in respect of the fund in accordance with superannuation law:
- A statement of its financial position.
  - An operating statement.
  - Any other account or statement required by superannuation law.

## Annual return

- 164 The trustee must ensure that an annual return and any other documents required under superannuation law are prepared and lodged with the Regulator in accordance with that law.

## Audit

- 165 The trustee must arrange for the books, accounts and records of the fund to be audited annually or as required by superannuation law by an auditor qualified in accordance with superannuation law.

## Disclosure requirements

- 166 The trustee must ensure that information and documents are provided to each of the following persons if required by, and in accordance with the requirements of, superannuation law:
- employers.
  - the Regulator.
  - the actuary (if one is appointed).
  - the auditor.
  - any other person.

## Availability of books and records

- 167 The trustee must ensure that the books of the fund and information relating to it are available for inspection and copying, and that access is provided to premises where the books and information are available to be inspected and copied, in accordance with superannuation law.

## Availability of deed and documents

- 168 The trustee must ensure that this deed and any other documents (or copies of the deed and documents) are made available for inspection by a member, or by a beneficiary on the beneficiary's request, as required by superannuation law. It is sufficient if they are available for inspection at the trustee's office while that office is open.

### **Appointment of auditor**

169 The trustee may appoint a suitably qualified person as auditor of the fund.

### **Appointment of actuary**

170 The trustee may appoint as actuary of the fund:

- an actuary who is a Fellow of the Institute of Actuaries of Australia;
- a member of a firm or company of which at least one member or director is a Fellow of the Institute of Actuaries of Australia; or
- an auditor who is appropriately qualified and is independent according to criteria specified by superannuation law.

### **Appointment of administration manager**

171 The trustee may appoint one or more suitably qualified persons to act as administration manager of the fund or a specified part of the fund.

### **Appointment of investment manager**

172 The trustee may appoint one or more suitably qualified persons to act as investment manager of the fund or a specified part of the fund in accordance with superannuation law.

### **Appointment of custodian**

173 The trustee may appoint one or more suitably qualified persons to act as custodian of the fund or a specified part of the fund, including (without limitation) as part of a limited recourse borrowing arrangement referred to in clause 1413.

### **Superannuation law to be observed**

174 Any appointment by the trustee must be in accordance with superannuation law.

### **Trustee may remove person from office**

175 The trustee may remove from office a person the trustee has appointed to an office.

### **Trustee not bound by advice**

176 Except to the extent required by superannuation law, the trustee is not bound to follow the advice of a person the trustee has appointed.

### **Liability of the trustee is limited**

177 To the extent allowed by superannuation law, neither the trustee nor any of its directors, officers or employees is liable for anything done or not done in connection with acting as trustee, unless at least one of the following applies:

- The person fails to act honestly.
- The person intentionally or recklessly fails to exercise the degree of care and

diligence the person is required to exercise.

- The person incurs a monetary penalty under a civil penalty order made in accordance with superannuation law.

### **Indemnity**

- 178 To the extent allowed by superannuation law, the trustee and each of its directors, officers and employees are entitled to an indemnity from the fund in all cases where the person is not liable under the preceding clause. The trustee has a lien on the assets of the fund for this purpose.

### **Other persons who may act**

- 179 Subject to superannuation law, the trustee may appoint the following persons to act as director of the trustee of the fund.
- the legal personal representative of a deceased member, from the date of the member's death until the member's death benefits begin to be paid;
  - the legal personal representative of a member, while he or she holds an enduring power of attorney in respect of the member or while the member is under a legal disability;
  - the legal personal representative, parent or guardian of a member who is a minor, or
  - any other person if the superannuation law allows that person to be a director of the trustee and the fund would remain a self managed superannuation fund.

### **Appointment of members as trustee**

- 180 The trustee may appoint the members of the fund as trustees in place of the trustee by executing a deed to that effect. It may only do so if immediately afterwards it executes another deed which provides the mechanisms to enable the members of the fund to act as trustees.

### **Appointment of replacement corporate trustee**

- 181 The trustee may appoint as a replacement trustee a corporation of which the members of the fund are the only directors. The trustee must do everything necessary to vest the fund in the replacement trustee and must deliver all records and other books to the replacement trustee.

### **Continuity of office**

- 182 When a person ceases to be a trustee or becomes a trustee, any other person acting as trustee must do everything necessary to vest the fund in the new or remaining trustees and must deliver all records and other books to the new or remaining trustees.

## **Appointment and resignation of trustee**

183. The trustee will determine who acts as trustee in accordance with this deed and superannuation law for the fund to continue as a self managed superannuation fund and will take the necessary steps to appoint or remove the persons or body to or from the office of trustee. The trustee may accept the trustee's resignation in writing for this purpose

- The appointment or removal of a trustee must be in writing and must immediately be advised to any other trustee.
- Where the trustee is unable or unwilling to determine who will act as trustee then the majority of members of the fund will determine who will act as trustee. If there are no members in the fund, the former members of the fund (or their legal personal representatives) will determine who acts as trustee of the fund.
- To the extent permitted by law, these provisions apply to the exclusion of any statutory provisions relating to the appointment of new trustees, including statutory provisions which may otherwise require registration of the relevant deed or instrument.

## **N- Miscellaneous**

### **Trustee may elect to wind up fund**

184 The trustee may elect to wind up the fund on a specified date in either of the following cases:

- 184.1 The trustee decides to wind up the fund.
- 184.2 There are no longer any members of the fund.

The trustee must elect to wind up the fund on a specified date if the Regulator requires the fund to be wound up.

### **Notice of winding up**

185 The trustee must give notice to each participating employer and member that the fund is to be wound up on the specified date.

### **Payment etc on winding up**

186 After deducting from the assets of the fund the costs of administering and winding up the fund, the trustee must pay the benefits in the following order to the extent that the assets of the fund are sufficient to do so.

- Benefits to which members, former members or their dependants are entitled but which they have not been paid on the day before the termination date.
- Additional benefits to members, former members, or their dependants as the trustee thinks appropriate.
- Payment to the participating employers that have made contributions in respect of members or former members as the trustee thinks appropriate.

### **Employment relationship not affected by this deed**

187. Nothing in this deed affects any powers an employer has in relation to a contract of employment. An actual or prospective right under this deed, or the ending of such a right, is not to be taken into account in relation to any legal action, including one based on termination of employment.

### **Legal rights of member not affected by this deed**

188. Nothing in this deed affects any right a person may have to claim compensation or damages at common law or under statute.

### **Variation**

189. The trustee may vary this deed either prospectively or retrospectively. The trustee may do so by oral declaration, written resolution or deed. If superannuation law requires it, the trustee must promptly give a certified copy of the resolution or a copy of the deed to the Regulator.

### **Limits on effect of variation**

190. If one or more death benefit agreements are in place under this deed, then any variation of the deed does not vary any death benefit agreement or clauses 95 or 97 – unless that variation expressly states that it does vary any one or more of those things. Instead, those agreements and clauses continue to apply in respect of the fund.
191. If one or more agreements or arrangements are in place in respect of the fund relating to payment of a pension, then any variation of the deed does not vary those agreements or arrangements – unless that variation expressly states that it does vary one or more of those things. Instead, those agreements and arrangements continue to apply in respect of the fund.

### **Limits on power to vary**

192. The trustee does not have power to vary this deed so as to do either of the following:
- Reduce or adversely affect the rights of a member to accrued entitlements that arise before the variation is effected.
  - Reduce the amount of any other entitlement that is or may become payable in relation to a time before the date of the variation.

However, this (the rule in the previous sentence with the 2 dot points) does not apply if the reduction is necessary to enable the fund to comply with superannuation law or if each affected member, or the Regulator, consents in writing to the reduction.

The trustee also does not have power to vary this deed in a way that would have either of the following effects:

- unless the trustee is a corporation, altering the purpose of the fund so that it is no longer solely or primarily the provision of old age pensions under superannuation law.
- unless the sole or primary purpose of the fund is to provide old age pensions to

members, allowing any person except a corporation to be appointed trustee of the fund.

### Notice of variation

193 If superannuation law requires it, the trustee must inform members and beneficiaries in writing of the nature and purpose of the variation and its effect on their entitlements or rights. The trustee must do so in accordance with superannuation law.

### Dispute resolution

194 If superannuation law requires it, the trustee must establish a system complying with that law for dealing with enquiries and complaints from members, beneficiaries and dependants.

### Interpretation

195 A reference in this deed to:

- a statute includes regulations under it and consolidations, amendments, re-enactments or replacements of any of them;
- a person includes a firm, partnership, joint venture, association, corporation or other corporate body;
- a person includes the legal personal representatives, successors and assigns of that person;
- any body which no longer exists or has been reconstituted, renamed, replaced or whose powers and functions have been removed or transferred to another body or agency, whether expressly or impliedly, is a reference to the body which most closely serves the purpose or objects of the first-mentioned body;
- a clause, schedule or appendix is reference to a clause, schedule or appendix in or to this deed;
- this or any other document includes the document as varied or replaced regardless of any change in the identity of the parties;
- the singular includes the plural and vice versa; and
- a gender includes the other gender.

### Proper law

196 This deed is governed by the law of South Australia. The parties consent to the exercise of jurisdiction by the courts of that place.



# Zanoli Super Fund

## Schedule 1 to this deed

### Date deed established -

08 March 2013

### Name and address and ACN of trustee

Zanoli Super Pty Ltd, ACN 162754896  
322 Glen Osmond Road  
Myrtle Bank, SA 5064

### Name and address of members

George Robert Zanoli  
18 Stockman Place  
Walkley Heights, SA 5098

Julie Ann Zanoli  
18 Stockman Place  
Walkley Heights, SA 5098

### Name of person establishing the fund (Principal)

George Robert Zanoli  
18 Stockman Place  
Walkley Heights, SA 5098

*{The fields in all of the following schedules to this deed are left intentionally 'blank' as the schedules are to be used as 'pro-forma' documents if the fund wishes to add members etc. in the future. These schedules are to be bound in and form part of this Deed.}*

## Schedule 2 to this deed

### Application to become a Member

This Application Form contains your Death Benefit Nomination and undertakings which must be made by you. It is also accompanied by the Product Disclosure Statement relevant to the fund contained in Annexure A.

### Part 1 Application and Undertakings

I apply to become an [Either initial Or additional] member of this fund under the trust deed.

I make each of the following undertakings:

- [Either I am not in an employment relationship with another member. Or I am not in an employment relationship with another member who is not a relative of mine.]
- I am not a disqualified person under superannuation law from being a [Either trustee Or director of the trustee] of the fund.
- I will comply with the trust deed.
- Upon request, I will fully disclose in writing any information required by the trustee in respect of my membership of the fund. This includes disclosing:
  - Any circumstance which may lead to my entering into an employment relationship with any other member of the fund who is not also a relative of mine.
  - That I may become disqualified under superannuation law from being a [Either trustee Or director of the trustee] of the fund.
  - Any information in relation to my medical condition.
- I will act as a [Either trustee Or director of the trustee] of the fund.
- I understand the trust deed, particularly its terms concerning the benefits payable under it, and I have read and understood the attached Product Disclosure Statement, annexed and marked 'A'.
- I have read and understand the prescribed information relating to the collection of Tax File Numbers by the trustees of superannuation funds.

I attach a completed ATO Individual Tax File Number Notification form.

Applicant name [insert applicant's name]  
 Applicant address [insert applicant's address]  
 Applicant occupation [insert applicant's occupation]  
 Date of birth [insert applicant's date of birth]  
 Applicant place of birth [insert applicant's place of birth]

**Part 2: Death Benefit Beneficiary Nomination**

*If death benefit nomination is to be binding.* This is a binding death benefit notice. By completing and signing it you are requiring the trustee to provide any benefit payable on or after your death to the person or persons you mentioned in this notice, being one or more dependants or your legal personal representative. *Or if death benefit notice is to be non binding.* This is a direction to the trustee as to how to apportion any benefit payable on your death. It is a non binding death benefit notice and the trustee retains the discretion as to how to apply any benefit payable on your death.

I direct (Either the trustees Or the directors of the trustee) that the person[s] named in the following table [are/is] to receive the proportions specified in that table of the benefit that is payable if I die:

Person	Relationship to member	Proportion of death benefit
[insert beneficiary's name]	[insert beneficiary's relationship to member]	[insert proportion of the death benefit to be paid to this person] %
[Add rows to table as required]		

*[If death benefit nomination is to be binding (Please note, that this beneficiary direction is valid for only 3 years.)]*

Signed by the applicant: \_\_\_\_\_

Date: \_\_\_\_\_

[insert member's name]

[If the death benefit is not binding]

Witness: \_\_\_\_\_ Name: \_\_\_\_\_

Or

If the death benefit is to be binding The following persons declare that:

- they are 18 years of age or older;
- they are not persons otherwise mentioned in this notice; and
- this form was signed by or on behalf of the member in their presence.

Date: \_\_\_\_\_ Date: \_\_\_\_\_

Witness: \_\_\_\_\_ Witness: \_\_\_\_\_

Witness name: \_\_\_\_\_ Witness name: \_\_\_\_\_

### First Notice: The types of death benefit arrangements and the order in which they take effect

The Fund's Deed allows three types of death benefit payment arrangements. They, and the order in which they take effect, are as follows:

- **death benefit agreement** — which binds the trustee and which does not expire, see clauses 96 and 97;
- **binding death benefit notices or binding nomination forms** — which bind the trustee but which expire after 3 years or earlier if replaced or revoked; and
- **non-binding nomination forms** — which do not bind the trustee but which do not expire until replaced or revoked.

*Death benefit agreements take priority over binding death benefit notices and non-binding nomination forms.*

### What you need to consider

When you, as a member, are considering signing a binding death benefit notice or a non-binding nomination form it is important to consider that:

- a death benefit agreement takes priority over any binding death benefit notice or any non-binding nomination form;
- to the extent permitted by superannuation law, the trustee must pay or apply the relevant benefit in accordance with the death benefit agreement. Therefore if you sign a binding death benefit notice or a non-binding nomination form, then they will have no effect on any earlier or later death benefit agreement that you sign; and
- if any part of a death benefit agreement is invalid, then the trustee (as required by the Fund's deed) will pay or apply the "invalid" part of the death benefit in accordance with any binding death benefit notice, or by reference to any non-binding nomination form, you have signed.

#### **Second Notice: Consistency of death benefit arrangements with pension terms**

It is important to consider how any death benefit nomination or death benefit agreement interacts with the arrangements for payment of a pension to a reversionary beneficiary. The terms of the pension, and the terms of the death benefit nomination or death benefit agreement should be considered together.

For instance, if the pension terms require an automatic reversionary pension, then the death benefit nomination or death benefit agreement has no effect in relation to that pension. If the member wants to ensure all these arrangements – under pension terms, a death benefit nomination or death benefit agreement – are consistent, or to deliberately vary from one to the other, then careful drafting is required and the member should seek professional advice.

Annexure A to Application to become a member

*[Here you need to attach the Product Disclosure Statement from Schedule B.]*

**Schedule 3 to this deed**

**Application to become Participating Employer**

*(insert name and address, and ACN if applicable, of applicant)* applies to become a participating employer in the Zimkol Super Fund. The applicant agrees to comply with the trust deed.

Signed by the applicant's authorised officer

\_\_\_\_\_ *(Name of authorised officer)*

Date: \_\_\_\_\_

**Annexure A to Application to become Participating Employer**  
*(here you need to attach the Product Disclosure Statement from Schedule 6.)*



## **Schedule 4 to this deed**

### **Application to become an Employer-Sponsor**

This Application form is accompanied by the Product Disclosure Statement relevant to the fund contained in Annexure A.

*[Insert name and address, and ACN if applicable, of applicant]* applies to become an employer-sponsor of the *[name of fund]*. The applicant agrees to comply with the trust deed.

Signed by the applicant's authorised officer

\_\_\_\_\_ Date \_\_\_\_\_  
*[Name of authorised officer]*

### **Annexure A to Application to become an Employer-Sponsor**

*[Here you need to attach the Product Disclosure Statement from Schedule 6.]*

## Schedule 5 to this deed

### Application to become a member (If member is a minor)

This Application Form contains your Death Benefit Nomination and undertakings which must be made by you. It is also accompanied by the Product Disclosure Statement relevant to the fund contained in Annexure A.

#### Part 1 Application and undertakings

I apply, as the parent or guardian of, and on behalf of, the person listed below (Applicant), that the Applicant become an initial member of this fund under the trust deed.

I make each of the following undertakings:

- [Either The Applicant is not in an employment relationship with another member.  
Or The Applicant is not in an employment relationship with another member who is not a relative of the Applicant.]
- I am not disqualified under superannuation law from being a [Either trustee Or director of the trustee] of the fund.
- I will comply with the trust deed.
- Upon request, I will fully disclose in writing any information required by the trustee in respect of the Applicant's my membership of the fund. This includes disclosing:
  - Any circumstance which may lead to the Applicant entering into an employment relationship with any other member of the fund who is not also a relative of the Applicant.
  - That I may become disqualified under superannuation law from being a [Either trustee Or director of the trustee] of the fund.
  - Any information in relation to the Applicant's medical condition.

*[If the parent or guardian is NOT also separate member of the fund in their own right, then]*

- [Either I will act as a trustee of the fund. Or I will act as a director of the trustee of the fund.]

*[If the parent or guardian IS a separate member of the fund, then]*

- [Either I am a member of the fund myself and I will act as a trustee of the fund, Or I am a member of the fund myself and will act as a director of the trustee of the fund.]
- I understand the trust deed, particularly its terms concerning the benefits payable under it, and I have read and understood the attached Product Disclosure Statement, annexed and marked 'A'.
- I have read and understand the prescribed information relating to the collection of Tax File Numbers by the trustees of superannuation funds.

In consideration of the Applicant's status as a minor, I have not attached a completed ATO Individual Tax File Number Notification form.

Applicant name [Insert applicant's name]  
 Applicant address [Insert applicant's address]  
 Applicant occupation [Insert applicant's occupation]  
 Date of birth [Insert applicant's date of birth]  
 Applicant place of birth [Insert applicant's place of birth]  
 Parent or guardian name [Insert parent or guardian's name]  
 Parent or guardian address [Insert parent or guardian's address]  
 Parent or guardian date of birth [Insert parent or guardian's date of birth]  
 Parent or guardian place of birth [Insert parent or guardian's place of birth]

**Part 2: Death Benefit: Beneficiary Nomination**

*If death benefit nomination is to be binding* This is a binding death benefit notice. By completing and signing it you are requiring the trustee to provide any benefit payable on or after the Applicant's death to the person or persons you mentioned in this notice, being one or more of the Applicant's dependants or the Applicant's legal personal representative. *Or if death benefit notice is to be non binding* This is a direction to the trustee as to how to apportion any benefit payable on the Applicant's death. It is a non binding death benefit notice and the trustee retains the discretion as to how to apply any benefit payable on the Applicant's death.

On behalf of the Applicant, I direct [Either the trustees Or the directors of the trustee] that the person[s] named in the following table [are/is] to receive the proportions specified in that table of the benefit that is payable if I die.

Person	Relationship to member	Proportion of death benefit
[Insert beneficiary's name]	[Insert beneficiary's relationship to member]	[Insert proportion of the death benefit to be paid to this person] %
[Add rows to table as required]		

*If the death beneficiary nomination is binding* (Please note that this beneficiary direction is valid for only 3 years.)

Signed by the parent/guardian: \_\_\_\_\_

Date: \_\_\_\_\_

*[Insert parent or guardian's name]*

*[If the death benefit is not binding]*

Witness: \_\_\_\_\_ Name: \_\_\_\_\_

Or

*if the death benefit is to be binding* The following persons declare that:

- they are 18 years of age or older;
- they are not persons otherwise mentioned in this notice; and
- this form was signed by or on behalf of the member in their presence.

Date: \_\_\_\_\_ Date: \_\_\_\_\_

Witness: \_\_\_\_\_ Witness: \_\_\_\_\_

Witness name: \_\_\_\_\_ Witness name: \_\_\_\_\_

Witness name: \_\_\_\_\_ Witness name: \_\_\_\_\_

### **First Notice: The types of death benefit arrangements and the order in which they take effect**

The Fund's Deed allows three types of death benefit payment arrangements. They, and the order in which they take effect, are as follows:

- **death benefit agreement** — which binds the trustee and which does not expire: see clauses 96 and 97;
- **binding death benefit notices or binding nomination forms** — which bind the trustee but which expire after 3 years or earlier if replaced or revoked; and
- **non-binding nomination forms** — which do not bind the trustee but which do not expire until replaced or revoked

**Death benefit agreements take priority over binding death benefit notices and non-binding nomination forms.**

#### **What you need to consider.**

When you, as a member, are considering signing a binding death benefit notice or a non-binding nomination form it is important to consider that

- a death benefit agreement takes priority over any binding death benefit notice or any non-binding nomination form;
- to the extent permitted by superannuation law, the trustee must pay or apply the relevant benefit in accordance with the death benefit agreement. Therefore if you sign a binding death benefit notice or a non-binding nomination form, then they will have no effect on any earlier or later death benefit agreement that you sign; and
- if any part of a death benefit agreement is invalid, then the trustee (as required by the Fund's deed) will pay or apply the "invalid" part of the death benefit in accordance with any binding death benefit notice, or by reference to any non-binding nomination form you have signed.

#### **Second Notice: Consistency of death benefit arrangements with pension terms**

It is important to consider how any death benefit nomination or death benefit agreement interacts with the arrangements for payment of a pension to a reversionary beneficiary. The terms of the pension, and the terms of the death benefit nomination or death benefit agreement should be considered together.

For instance, if the pension terms require an automatic reversionary pension, then the death benefit nomination or death benefit agreement has no effect in relation to that pension. If the member wants to ensure all these arrangements – under pension terms, a death benefit nomination or death benefit agreement – are consistent or to deliberately vary from one to the other, then careful drafting is required and the member should seek professional advice.

**Annexure A to Application to become a Member (where member is a minor)**  
***[Here you need to attach the Product Disclosure Statement from Schedule 6.]***

## Schedule 6 to this deed

### Form of Product Disclosure Statement

## Product Disclosure Statement

### Zanoli Super Fund

[Date]

[Name of member]

[Address of member]

[Contact details of member – PDS may be sent by email, fax or post]

[Name of trustee or trustees]

[Address]

[Contact details]

The details of the Product Disclosure Statement (PDS) start on the next page. Attach that page and the following pages of the PDS to the Member Application form and to any Employer-Sponsor Application form.

### Introduction

This PDS contains a summary of the important provisions of the fund's deed and the effects which those provisions may have on you. The Corporations Act requires that you be given this PDS within 3 months after you become a member of the fund.

If you have any questions at any time, you should refer those to the trustee. However, the trustee can only provide you with information – so you will need to seek your own legal, accounting and financial advice.

Terms which are capitalised in this PDS are either defined in the fund's deed or are contained in Schedule 1.

### You should consider getting professional advice about the fund

Your decision to become a member of the fund is important and involves issues including retirement planning, estate planning, taxation, and social security. The trustee strongly recommends that you consider consulting an appropriately qualified adviser before you decide to become a member or to have contributions made to the fund on your behalf.

This PDS is prepared for your general information only and is not, and is not intended to be, a recommendation to become a member of the fund. This PDS does not take into account your investment objectives, financial situation or retirement planning needs. You should not base a decision whether to become a member solely on the information in this PDS. You need to consider,

and obtain advice on the suitability of the fund in view of your investment objectives, financial situation and retirement planning needs.

## Information about your potential benefits

### 1 Details of potential lump sum benefits

#### 1.1 On your retirement

On your retirement, you will become entitled to a lump sum benefit, equal to the amount in your Accumulation Account on your retirement. As the definition of retirement in Schedule 1 suggests, there will be some circumstances in which you will become entitled to payment of a retirement benefit while you are still employed, or when you retire and have reached the relevant Preservation Age. Your trustee will be able to advise you further in this regard at the relevant time.

#### 1.2 Total and permanent disability

If you become totally and permanently disabled, you may become entitled to a lump sum benefit from your Accumulation Account. Your trustee will be able to advise you further in this regard at the relevant time.

#### 1.3 Temporary total disability

If you become totally disabled temporarily, you may become entitled to payment of a pension or annuity representing the amount:

- decided by the trustee, provided it does not infringe the limit set out in the superannuation law; or
- payable to the trustee under an insurance policy which the trustee may have purchased and which covers the disability you suffer. (Premiums for these insurance policies are generally paid by the trustee from your Accumulation Account but may be paid out of other Accounts of the fund (such as the Income Account).)



## On death

On your death, the trustee may choose to or may be required to pay a pension or lump sum benefit from your Accumulation Account and any pension account to the persons named in your 'Death Benefit: Beneficiary Nomination' (which is on your Application for Membership) or to your dependants. The trustee may have also taken out a life insurance policy for you which may also entitle your dependants, or some other person, to a pension or lump sum benefit. Your 'Death Benefit: Beneficiary Nomination' can be binding or non-binding on the trustee (you can choose). Binding nominations need to be renewed every 3 years.

To overcome the requirement to renew binding nominations every 3 years, you can also choose to implement a 'death benefit agreement' under the fund's deed. The form of death benefit agreement is set out in Schedule 7 to the fund's deed.

Your death benefits will also include any residue in a pension account previously established for you, unless the arrangements in respect of that pension are that the pension will revert on your death to a Pension Dependant.

Generally speaking, you should seek professional advice concerning what plans need to be made in respect of your death benefits and what options are available to you.

The Deed provides for:

- **death benefit agreements** (which binds the trustee and which do not expire; see clauses 96 and 97);
- **binding death benefit notices** (which bind the trustee but which expire after 3 years or earlier if replaced or revoked); and
- **non-binding nomination forms** (which do not bind the trustee and which do not expire until replaced or revoked).

**Death benefit agreements take priority over binding death benefit notices and non-binding nomination forms.**

### What you need to consider

When you, as a member, are considering signing a death benefit agreement, a binding death benefit notice or a non-binding nomination form it is important to consider that:

- a death benefit agreement *takes priority* over any binding death benefit notice or any non-binding nomination form;
- to the extent permitted by superannuation law, the trustee must pay or apply the relevant benefit in accordance with the death benefit agreement. Therefore if you sign a binding death benefit notice or a non-binding nomination form, then they will have no effect on any earlier or later death benefit agreement that you sign; and
- if any part of a death benefit agreement is invalid, then the trustee (as required by the fund's deed) will pay or apply the 'invalid' part of the death benefit in accordance with any binding death benefit notice, or by reference to any non-binding nomination form, you have signed.

## 1.5 Other circumstances

'Severe Financial Hardship' – in the case of severe financial hardship, you may be able to apply to have all benefits owing to you, paid to you by the trustee. There are certain conditions to be met and the benefits can only be paid to you to meet expenses in the nature of treatment of life-threatening illnesses, prevention of foreclosure under a mortgage, medical transport costs, palliative care costs and so on.

### 2 Details of potential income benefits

#### *Income benefits where you retire or reach your preservation age*

When you become entitled to payment of a **lump sum benefit**, the trustee may allow you to choose to receive that lump sum in the form of regularly paid income. This is called a **pension**. The fund can only provide you with an 'account-based pension'.

The rules for an 'account-based pension' include:

- **Minimum annual amount:** a minimum amount of the capital funding the pension must be paid to the pensioner each year. The minimum, which is expressed as a percentage of the capital, is determined by reference to the pensioner's age. You should speak to your adviser about relief from minimum pension payment amounts as the government does provide relief from time to time.
- **No maximum:** there will be no maximum amount that can be paid in a year, reflecting the fact that pensions and lump sums will be taxed in the same way. RBLs do not apply from 1 July 2007.
- **But a maximum for transition to retirement pensions:** pensioners being paid a transition to retirement pension will only be able to be paid a maximum of 10% of the capital per annum.
- **Transfer on death:** on death, the pension may only be transferred to a Pension Dependant or cashed as a lump sum to the pensioner's dependants or estate.

#### **Existing pensions**

If this FDS is being provided as a consequence of an update to the fund's existing deed, and the fund is presently paying you a pension, then:

- the pension will be deemed to meet the current rules provided that it was commenced before 20 September 2007 in accordance with the rules that applied at that time;
- if the pension is a complying pension (such as a life pension) then it will only be able to be terminated pursuant to the rules as they were in force before 1 July 2007; and
- if the pension is an allocated pension then it may be transferred to an 'account-based' pension without having to first be commuted.

#### **Social Security Eligibility**

Your eligibility for a government-age pension is means tested.

The assets test reduces the amount of any aged pension payments to which a member may be eligible by \$1.50 per fortnight for every \$1,000 of the member's assets. This will give you a part pension, which will reduce to zero once your assets reach the amount set out in the current asset tables specified by the Government. The current asset tables are available [here](#).

*Income benefits where you may not have retired but you have reached your preservation age.*

In some circumstances, you may be able to be paid a pension before you actually retire but after you have reached your preservation age. In the fund's deed these are referred to as 'Transition to retirement pensions'.

#### 2.1 Transition to retirement pensions

Once you reach your preservation age you may still be restricted from accessing your superannuation benefits (because, for instance, you may not have retired). However, once you reach your preservation age you may access a non-commutable pension, or what the fund's deed refers to as a transition to retirement pension.

So you may receive an 'account-based' pension as a 'transition to retirement pension', but additional restrictions apply if you want to commute (or cash out) that pension. Essentially the transition to retirement pensions are 'non-commutable' but there are some very limited exceptions. If you are interested in a transition to retirement pension, you should discuss this in detail with the trustee before requesting the payment of such a pension.

### 3 Taxation of benefits

#### 3.1 Seek advice

This section is general only. You must seek professional advice concerning your own circumstances and how tax will impact on your participation in the fund and on amounts payable to you.

#### 3.2 Benefits paid to you

Superannuation benefits paid to persons aged less than 60 are taxed as follows:

- **Lump sum benefits** have two components: an exempt component and a taxed component. The exempt component is tax free (it includes amounts such as pre-1983 contributions and undeducted contributions). The taxed component is tax free up to a low rate threshold (initially in 2008-2009 \$145,000, in 2010-2011 \$160,000, in 2011-2012 \$165,000, in 2012-2013 \$175,000). After that threshold, it is taxed at 16.5% (incl Medicare levy) — except where the recipient is aged less than 55, in which case the whole taxed component is taxed at 21.5% (incl Medicare levy).
- **Pension benefits** are taxed in a similar manner to lump sums at the moment, though overall tax can be less in some circumstances. Once the recipient turns 60, the pension is tax free.

- **Proportional drawdown:** In both cases, payments are deemed to include both exempt and taxable components, paid in proportion to the amount these components constitute of the recipient's total benefit.

### 3.3 Death benefits

Benefits paid in the event of your death are taxed as follows:

- **Lump sum benefits** to a member's dependant are tax free, as long as they are also a death benefits dependant as defined in section 302-105 of the ITAA97. Lump sum benefits paid to a dependant (who is not a death benefits dependant for ITAA97 purposes) have the taxable component taxed at 15.5% (incl Medicare levy).
- **Reversionary pensions** are taxed according to the age of the primary and reversionary beneficiaries. If the primary beneficiary was aged 60 or over at the time of death, then the payments to the reversionary will be tax free. If the primary beneficiary was aged less than 60, then the payments will be taxed at the reversionary beneficiary's marginal tax rate until the reversionary turns 60 (then it will be tax-free). However, a reversionary pension will only be payable to a Pension Dependant. Also a pension paid to a Pension Dependant who is a child will have to be cashed to a lump sum when the child turns 25 (unless they're permanently disabled).
- Pensions can only revert to a Pension Dependant. Simply being a dependant is not sufficient. Therefore, these benefits must be paid as a lump sum to a dependant or the member's estate.

## Information about risks associated with the fund

### 4 Details of risks: General

The assets of the fund must be invested in accordance with an appropriate investment strategy as devised by the trustee. Although the trustee decides on an investment strategy aimed at increasing the value of the fund's assets, this value can be reduced by movements in the underlying value of the fund's assets, for instance movement in share or property prices. This may mean the value of the assets held in the fund for your benefit or to pay you a pension, may be reduced. Indeed, if the performance of the fund's assets is very poor, the value of the assets held in the fund for your benefit, or to pay you a pension, may be less than the value of the contributions made to the fund on your behalf. Poor investment performance may also affect the trustee's capacity to make payments to you or to sustain this level of payments made to you. More information about risks associated with the fund borrowing in order to invest are set out under "Investment of fund assets" at paragraph 10 below.

If you choose to receive a pension then the amounts you receive are calculated by reference to the value of the assets in the fund. Therefore, if the value of the assets decreases, there may be a corresponding decrease in benefit or pension amounts payable to you and you effectively bear the risk associated with potentially poor investment

performance of those assets. Broadly speaking, 100% of the amount used to fund the pension will be taken into account for the aged pension means test.

Finally, if a benefit payable to you is commuted so that the trustee may purchase:

- an annuity from a third party (such as a life assurance company); then you will have a regular income stream and the associated risk will be born by the third party; or
- an 'account-based' pension from a third party (such as a life assurance company), then the situation is the same as for an 'account-based' pension from the trustee and you effectively bear the risk associated with the variations in the value of the assets which fund the pension.

## **5 Regulatory Risk**

The fund is a self-managed superannuation fund regulated by the ATO. As a member, you will also have to be a trustee, or a director of the corporate trustee. These persons are responsible for ensuring the fund complies with all relevant superannuation laws, as enforced by the ATO.

Serious consequences flow if the fund is operated in a manner inconsistent with these rules. The consequences include prosecution by the ATO or a determination by the ATO that the fund is non-complying, with the result that the concessional tax treatment of the fund ends.

You must ensure that you are familiar with, and understand these rules. If you are not confident of this, then you should seek professional advice as to whether you will be in a position to comply with these obligations on joining the fund as a member.

## **Information about amounts paid to the fund for or by you**

### **6 Contributions**

If you have an employer, who is an Employer-Sponsor or a Participating Employer of the fund, then they must contribute a certain portion of your income to the fund. In this situation, contributions made personally by you are unlikely to be deductible for taxation purposes although if you are on a smaller wage, you may be entitled to a co-contribution from the Federal Government (that is, the Government will match your payments to set units in certain circumstances which are described generally under "Superannuation co-contributions" below).

If you are unemployed or self-employed, then you may make contributions to the fund yourself. These contributions are deductible for tax purposes, subject to the caps discussed immediately below.

Alternatively you may make contributions, or another person may make contributions on your behalf.

#### **Superannuation co-contributions**

You will be eligible to receive a co-contribution from the Federal Government if you satisfy the following criteria:

- you make a personal super contribution by 30 June of a financial year;
- your total income is less than the prescribed amount (\$61,920 for the 2011-2012 financial year). The Government has announced that it will freeze this amount for

the 2012 to 2013 financial year— for updates on this announcement see the ATO's Updates [here](#));

- 10% of your income is from employment sources, such as an employer or running your own business;
- you are 71 years or younger, and
- you lodge your income tax return.

If you are eligible, the Federal Government will match the value of your personal super-contributions up to certain thresholds, which can be found [here](#).

**Tax on concessional contributions:** A tax of 15% applies to superannuation contributions by individuals who receive an annual income up to \$300,000. If an individual's income is \$300,000 or greater, the tax levied on their contributions is 30%. You should seek advice concerning what amounts are included in your income for the purposes of this assessment.

**Caps on concessional contributions:** This paragraph sets out the cap for the 2012-2013 financial year. You may make, or have made on your behalf, up to \$25,000 in concessional contributions (they used to be referred to as 'deductible contributions') in a year across all of your superannuation accounts. Concessional contributions are taxed at 15%. Members aged 50 years or over in the 5 years from 1 July 2007 (and who are eligible to contribute to super) may make, or have made on their behalf, up to \$50,000 per annum in concessional contributions for the 2009-2010, 2010-2011 and 2011-2012 financial years. These concessional contributions are only available until 30 June 2012, after which date the figure will revert to \$25,000 for all taxpayers. Generally, concessional contributions can only be made by employers or persons who are self-employed.

**Caps on non-concessional contributions:** This paragraph sets out the cap for the 2012-2013 financial year and the cap may then be indexed from year to year (you will need to check this at the relevant time). You are entitled to make up to \$150,000 in non-concessional contributions (they used to be referred to as 'non-deductible contributions' and are contributions that are made from money on which you have already paid applicable income tax) in a year across all of your superannuation accounts.

In addition, if you are under 65 and eligible to contribute to super, then you may bring forward two years of contributions and contribute \$450,000 of non-concessional contributions in one year, and not make any contributions for the following two years.

### **Contributions splitting**

Spouses may split superannuation contributions between them. Contributions splitting allows members to ask the trustee to transfer certain contributions made after 1 January 2006 (**Splittable contributions**) made in respect of the member to the superannuation fund, or account of that member's spouse:

The contributions splitting applications must be lodged with the fund by 30 June in the financial year.

At present, the split can only take place in respect of splittable contributions made in the previous financial year.

## **Information about amounts deducted from the fund**

## 7 Debits from your Accumulation and Pension Accounts

The trustee can make deductions from your Accumulation or Pension Accounts to, for example, meet the fund's expenses, to pay taxes (or to set aside for anticipated taxes), to pay for an insurance policy or Annuity premiums or to pay an amount from your Pension Account to your Accumulation Account or vice versa.

## 8 Other application of income

The trustee also:

- maintains an income account. This is a general account of the fund and does not relate to a specific member. Amounts such as the income and profits of the fund or proceeds of insurance policies (which the trustee decides not to pay to a member or beneficiary) are paid into this account. From this income account the trustee can make payments to your Accumulation Account, but it may also make deductions from the income account to:
  - pay the expenses of the fund;
  - pay taxes due and payable, or likely to become due and payable;
  - pay costs of insurance policies;
  - meet losses suffered on disposal of an asset of the fund and so on.
- may maintain an Equalisation Account. This is also a general account of the fund. The trustee may decide to pay amounts into this account to:
  - smooth the investment earnings of the fund (that is, to even out years of good growth and performance with years of poor growth and performance);
  - provide for tax liabilities;
  - pay fund expenses;
  - otherwise provide for contingencies of the fund.

The trustee is not permitted to charge fees in relation to the services it provides to the fund.

## Other significant information about the fund

### 9 Preservation Age

Set out below are the Preservation Ages relevant to members of the fund:

- for a person born before 1 July 1960 – 55 years
- for a person born during the year 1 July 1960 to 30 June 1961 – 56 years
- for a person born during the year 1 July 1961 to 30 June 1962 – 57 years
- for a person born during the year 1 July 1962 to 30 June 1963 – 58 years
- for a person born during the year 1 July 1963 to 30 June 1964 – 59 years
- for a person born after 30 June 1964 – 60 years.

### 10 Investment of fund assets

The trustee is permitted to make a wide range of investments provided that they accord with the trustee's investment strategy. The trustee is required to establish an investment strategy or strategies, outlining how the assets of the fund will be invested. The trustee

can alter the strategy or strategies provided they remain appropriate. If the trustee offers more than one strategy, you may choose the appropriate strategy but you cannot choose the investments the trustee is to make within the strategy.

The trustee cannot loan money from the fund to a member or a member's relative.

The trustee may borrow money to make any investment — but only in restricted circumstances. In such cases:

- the only fund asset that may be used as security for the borrowing is the asset that the fund is acquiring with the borrowed money;
- the asset acquired must be an asset which the fund could ordinarily and lawfully acquire (for example, the fund is prohibited from acquiring assets which do not satisfy the sole purpose test in section 62 of the SIS Act — this stays the same even though the fund is borrowing to acquire the asset);
- the terms on which the asset is acquired must meet strict requirements set out in superannuation law.

The risks associated with any investment (as described generally under "Details of risks: General" at paragraph 4 above) increase when made using borrowed money. You should always obtain professional advice before making any such investment.

## 11 Taxation

### 11.1 Income of the fund

For tax purposes, the fund's income is divided into 2 components:

- **Special Component:** which includes the fund's special income (income such as private company distributions, non arms-length income, trust distributions), reduced by tax deductions relating to that special income.
- **Standard Component:** which is the total of all fund income, less the Special Component.

The Standard Component is taxed at the concessional rate of 15% in the hands of the trustee. The Special Component is taxed at the rate of 45%.

### 11.2 Contributions

Contributions to the fund (made by your employer, yourself, your spouse, etc) are generally treated as contributions of capital and will not be included in the fund's Income. However, if the person making a contribution is entitled to a tax deduction in relation to that contribution, then the contribution will usually be treated as fund Income and will be taxed as outlined in paragraph 11.1 above.

Information about the deductibility of contributions is in paragraph 8 above.

### 11.3 Surcharge on High Income Earners

With effect from 1 July 2005 the superannuation contributions surcharge was abolished in respect of all contributions made on or after 1 July 2005. However it still applies to contributions made before that date. From 1 July 2012 individuals with income of \$300,000 or more will be subject to a contributions tax of 30% on concessional contributions made to superannuation. You should seek advice concerning what amounts are included in your income for the purposes of this assessment.



#### 11.4 Low Income Spouse Rebate

If a person makes a contribution on behalf of a member who is their low income (or no income) spouse, the person making the contribution may be entitled to a tax rebate.

Spouse's Assessable Income (AI)	Maximum Rebatable Contributions (MRC)	Maximum Rebate (18% of the lesser of)
\$0 - \$10,800	\$3,000	MRC or actual contributions
\$10,801 to \$13,799	$\$3,000 - (AI - \$10,800)$	MRC or actual contributions
\$13,800	\$0	\$0

For example, if the spouse's assessable income is \$5,000, the maximum amount of contributions which are rebatable is \$3,000. If actual contributions were \$2,700, then the rebate would be  $18\% \times \$2,700 = \$486$ .

The current low-income spouse rebate figures, and other key superannuation rates, can be confirmed at:

[http://www.ato.gov.au/super/content.asp?doc=/content/60488.htm&mh\\_u=26961&mf\\_p=001/002](http://www.ato.gov.au/super/content.asp?doc=/content/60488.htm&mh_u=26961&mf_p=001/002); and

<http://www.ato.gov.au/individuals/content.asp?doc=/content/19144.htm>.

#### 12 The fund deed

The fund deed is written in plain English. Provisions that are not relevant to the particular fund of which you are a member have been excluded. For example, if individuals are trustees of the fund, then all provisions relevant to a company being a trustee of the fund have been removed. Therefore, if a company is later appointed as trustee, the fund deed will have to be varied to include the relevant provisions.

You should read the trust deed and seek professional advice if you do not understand it.

#### 13 Other considerations concerning investments made by the fund

The trustee is required to inform you of whether labour standards or environmental, social or ethical considerations are, or will be, taken into account when the trustee selects, retains or realises an investment. At this stage, the trustee does not take any such considerations into account. However, the trustee is obviously free to incorporate this into its investment strategy if it sees fit.

#### 14 Contacting the trustee for additional information

If at any time you require further information including information concerning the fund, the fund deed, the fund's performance or your rights as a member, you can contact the trustee using the contact details at the beginning of this PDS.

## Product Disclosure Statement – Schedule 1

### Definitions

Where a term is capitalised in this PDS, the meaning is either explained below or is explained in the trust deed.

**Accumulation Account** means the account established for you by the trustee. Each member of the fund has an Accumulation Account into which are paid that member's contributions or contributions made on behalf of that member, as well as other amounts specific to that member (such as the proceeds of an insurance policy taken out by the trustee for your benefit).

**Annuity** means what it means under superannuation law. Essentially, it refers to a financial product which is purchased by providing a lump sum (capital) to the financial product supplier who undertakes to pay you an income for a specified time. Unlike a pension, the capital disappears when you purchase the annuity and you receive a contractual right to receive income.

**Commute** has the same meaning as under superannuation law. Generally, it refers to when a right to receive a regular payment (like pension or annuity payments) is converted into the right to receive a lump sum payment.

**Dependant** – in relation to a member, former member or beneficiary (the 'primary person'), means each of the following:

- the spouse or widow or widower of that primary person.
- any child of that primary person, including a person who, in the trustee's opinion, is or was actually maintained by the primary person as the child of the primary person.
- any person with whom the primary person has an interdependency relationship.
- any other person who, in the trustee's opinion, was substantially dependent on the primary person at the relevant time.

**Pension** refers to a financial product which is purchased by providing a lump sum (capital) to the financial product supplier, who invests the lump sum, manages that investment, and pays you a regular income from the proceeds of those investments. As well as paying you the proceeds of the investments, the financial product supplier may include in your payments part of the initial capital you contributed.

**Pension Dependant** means a dependant of a member to whom a pension may be paid on the member's death, as defined by regulation 6.21(2A) of the SIS Regulations.

**Preservation Age** means what it means under superannuation law. Essentially it is the minimum age after which your benefit arising from a preserved payment may be paid to you. Those ages are set out in paragraph 9 above.

**Preserved Payment** means a payment made to the fund which is required to be preserved under superannuation law if the fund is to be a complying superannuation fund.

**Retirement occurs:**

- if you have reached a Preservation Age less than 60, and
  - an arrangement under which you were gainfully employed comes to an end; and
  - the trustee is reasonably satisfied that you never intend to become gainfully

employed (either full time or part time); or

- If you have reached age 60 and an arrangement under which you were gainfully employed has come to an end and either of the following circumstances apply:
  - you have attained that age on or before ending employment or
  - the trustee is reasonably satisfied that you never intend to become gainfully employed (either full time or part time).

**Superannuation Contributions Surcharge** means an amount which you may be liable to pay if your taxable income is greater than the relevant superannuation surcharge level for a year of income.

## Schedule 7 to this deed

### Death Benefit Agreement of Zanoli Super Fund (Fund)

- 1 This Agreement, executed as a deed, is between the Fund's trustee listed below and the Fund's member listed below.
- 2 This Agreement is an addition to the "Superannuation Trust Deed for a Self-Managed Fund" for the Fund (Deed). It has effect in the way described in Part H of that Deed. This Agreement is not a binding death benefit notice given in accordance with regulation 6.17A of the *Superannuation Industry (Supervision) Regulations*. Therefore:
  - 2.1 it continues in force until amended or terminated; and
  - 2.2 it does not end after 3 years as binding death benefit notices are required to do by the law.
- 3 On execution, this Agreement forms part of the Deed.
- 4 The member directs the trustee that, on the member's death, the persons named in the following table are to receive the proportion specified in that table of any benefit that is payable:

Person	Relationship to member	Proportion of death benefit
[insert beneficiary's name]	[insert beneficiary's relationship to member]	[insert proportion of the death benefit to be paid to this person] %
[Add rows to table as required]		
Total (which must total to 100%)		100%

- 5 The trustee consents to acting on this direction as evidenced by it executing this Agreement.
- 6 If compliance with superannuation law prevents any part of the benefit being paid to the named person, then that part of the benefit will be dealt with under Part H of the Deed.
- 7 The parties agree that:
  - 7.1 the member may terminate this Agreement by serving a notice terminating the Agreement on the trustee; and
  - 7.2 this Agreement may be replaced by the trustee and the member executing a later death benefit agreement at which time this Agreement terminates.

#### *(If the Fund's trustee is a company:*

- 8 The details of the trustee are:
  - 8.1 Trustee Company Name: .....

8.2 Trustee ACN: .....  
8.3 Trustee Address: .....

9 The member is:

9.1 Member's name and address: .....  
.....  
.....

**If the Fund's trustees are individuals:**

10 The trustees are:

10.1 Trustee 1 Name and address: .....  
.....  
.....

10.2 Trustee 2 Name and address: .....  
.....  
.....

10.3 Trustee 3 Name and address: .....  
.....  
.....

10.4 Trustee 4 Name and address: .....  
.....  
.....


11 The member is:


11.1 Member's name and address: .....  
.....  
.....

**Executed by the parties as a deed:**

Dated: 8/4/2013

Signed sealed and delivered by  
{Insert name of member making death benefit  
arrangements}  
in the capacity of member in the presence of:


  
\_\_\_\_\_  
Signature of witness

  
\_\_\_\_\_  
Signature of member

SEAN STODDART  
\_\_\_\_\_  
Name of witness (please print)

*[If the Fund's trustee is a company and signs under common seal, then it uses this sort of signing clause:*

The common seal of null  
ACN null  
in its capacity as trustee, was affixed in  
accordance with section 127(2) of the  
Corporations Act 2001 (Cwth) in the presence  
of:

  
\_\_\_\_\_  
Signature of director/Sole director and sole  
company secretary

  
\_\_\_\_\_  
Signature of director/secretary

GEORGE ZANOLI  
\_\_\_\_\_  
Name of director/Sole director and sole  
company secretary (please print)

JULIE ZANOLI  
\_\_\_\_\_  
Name of director/secretary (please print)

*[If the Fund's trustee is a company then use this sort of signing clause:*

Executed by  
[insert company name]  
ACN [insert ACN] in its capacity as trustee, in  
accordance with section 127(1) of the  
Corporations Act 2001 (Cwth);

\_\_\_\_\_

\_\_\_\_\_  
Signature of director/Sole director and sole  
company secretary

\_\_\_\_\_  
Signature of director/secretary

\_\_\_\_\_  
Name of director/Sole director and sole  
company secretary (please print)

\_\_\_\_\_  
Name of director/secretary (please print)

***(If the Fund's trustees are individuals, then each of them needs one of these signing clauses***

Signed sealed and delivered by  
[insert trustee's name]  
in the capacity of trustee in the presence of..

\_\_\_\_\_  
Signature of witness.

\_\_\_\_\_  
Signature of trustee

\_\_\_\_\_  
Name of witness (please print)

### **First Notice: The types of death benefit arrangements and the order in which they take effect**

The Fund's Deed allows three types of death benefit payment arrangements. They, and the order in which they take effect, are as follows:

- **death benefit agreement** — which binds the trustee and which does not expire, see clauses 96 and 97;
- **binding death benefit notices or binding nomination forms** — which bind the trustee but which expire after 3 years or earlier if replaced or revoked; and,
- **non-binding nomination forms** — which do not bind the trustee but which do not expire until replaced or revoked.

***Death benefit agreements take priority over binding death benefit notices and non-binding nomination forms.***

## What you need to consider

When you, as a member, are considering signing a binding death benefit notice or a non-binding nomination form it is important to consider that:

- a death benefit agreement takes priority over any binding death benefit notice or any non-binding nomination form;
- to the extent permitted by superannuation law, the trustee must pay or apply the relevant benefit in accordance with the death benefit agreement. Therefore if you sign a binding death benefit notice or a non-binding nomination form, then they will have no effect on any earlier or later death benefit agreement that you sign; and,
- if any part of a death benefit agreement is invalid, then the trustee (as required by the Fund's deed) will pay or apply the "invalid" part of the death benefit in accordance with any binding death benefit notice, or by reference to any non-binding nomination form you have signed.

## Second Notice: Consistency of death benefit arrangements with pension terms

It is important to consider how any death benefit nomination or death benefit agreement interacts with the arrangements for payment of a pension to a reversionary beneficiary. The terms of the pension, and the terms of the death benefit nomination or death benefit agreement should be considered together.

For instance, if the pension terms require an automatic reversionary pension, then the death benefit nomination or death benefit agreement has no effect in relation to that pension. If the member wants to ensure all these arrangements – under pension terms, a death benefit nomination or death benefit agreement – are consistent, or to deliberately vary from one to the other, then careful drafting is required and the member should seek professional advice.



## Superannuation Trust Deed Definitions

**Annuity** means what it means under superannuation law.

**Approved benefit arrangement** means an arrangement into which or from which assets of the fund can be transferred without a breach of superannuation law. It includes a roll over fund, a complying superannuation fund, an approved deposit fund and an annuity arrangement.

**Approved deposit fund** means a fund which is a complying ADF under the Tax Act.

**Amount standing to the credit** in relation to an accumulation account. Includes an amount the trustee decides to pay to that account from the equalisation account (if any).

**Assets** means the cash, investments and other property of the fund held by the trustee (or by a nominee or custodian for the trustee) on the trusts established by or under this deed, including:

- any amount standing to the credit of the fund on or after the date when this deed commences;
- contributions made by a member;
- contributions made by an employer;
- contributions allowed by this deed that are superannuation lawfully made by another person;
- interest, dividends, distributions, profits and other benefits of any kind arising from investments and accumulation of income;
- the proceeds of any annuity or insurance policy effected by the trustee;
- the value of any annuity or insurance policy effected by the trustee;
- money, investments and other property received by the trustee as a roll over payment;
- shortfall components and financial assistance received by the trustee.

**ATO release authority** means a written authority given by the Commissioner of Taxation to the trustee to release funds in accordance with section 292-410 of the Tax Act.

**Beneficiary** means a person immediately and absolutely entitled to a benefit under this deed in respect of a member. It does not include a member except where that member is immediately and absolutely entitled to a benefit under this deed in respect of another member.

**Benefit** means an amount payable out of the fund to or in respect of a member or beneficiary.

**Benefit entitlement** means an amount in the fund which may become payable to a member, dependant or beneficiary, but to which that person has not become absolutely entitled. It includes a contingent right to payment.

**Binding death benefit notice** means a notice given by a member or beneficiary to the trustee in accordance with regulation 6.17A of the SIS Regulations and with this deed.

**Business day** means Monday to Friday excluding public holidays in the state or territory identified in clause 196.

**Business hours** means between 9:00 am and 5:00 pm on a business day.

**Cash** means what it means under superannuation law.

**Complying superannuation fund** means a complying superannuation fund under superannuation law.

**Contributions** means gross contributions made to the fund before tax in accordance with this deed.

**Corporation** means a constitutional corporation under superannuation law.

**Death Benefit Agreement** means all, or that part of, an agreement (in the form set out in Schedule 7 to this deed) describing the trustee's obligations concerning the payment of benefits on a member's death which:

- directs the trustee to pay the benefits to a person to whom those benefits may be paid in accordance with superannuation law;
- has been executed by the trustee and the member; and
- has not later been:
  - terminated by the member; or
  - replaced by a separate death benefit agreement with the agreement of the trustee and the member.

**Dependant**, in relation to a member, former member or beneficiary (the 'primary person'), means each of the following:

- the spouse or widow or widower of that primary person;
- any child of that primary person, including a person who, in the trustee's opinion, is or was actually maintained by the primary person as the child of the primary person;
- any person with whom the primary person has an interdependency relationship;
- any other person who, in the trustee's opinion, was substantially dependent on the primary person at the relevant time.

**Doctor** means a registered medical practitioner.

**Eligible roll-over fund** means what it means in Part 24 of the SIS Act.

**Employee** means a person who is an eligible person under superannuation law for the purpose of an employer making contributions in order to avoid a liability for the superannuation guarantee charge under the *Superannuation Guarantee (Administration) Act 1992*.

**Employer** means what it means under superannuation law and includes a participating employer.

**Employment relationship** – an employment relationship exists between 2 persons if any of the following apply:

- one person is an employee of the other within the ordinary meaning of that term, or within the meaning of section 15A of the SIS Act, or is taken to be an employee under superannuation law;
- one person is the trustee of a trust of which the other person, or a relative of the other person, is a beneficiary;
- one person is a member of a partnership in which the other person, or a relative of the other person, is either a partner or a director of a body corporate that is a partner;
- one person is a member of a partnership in which the other person, or a relative of the other person, is a beneficiary of a trust, the trustee of which is a partner.

However, an employment relationship does not exist between 2 persons if superannuation law has the contrary effect.

**Excess contributions** means contributions by or on behalf of a fund member which exceed the annual cap amounts for concessional contributions and non-concessional contributions as defined in sections 292-20 and 292-85 respectively of the Tax Act.

**Expenses of the fund** means the expenses for which the trustee is entitled to be reimbursed under this deed.

**Family Law Act** means the *Family Law Act 1975* (Cth).

**Fund earning rate** means the positive or negative earning rate the trustee determines after taking account of any provision or reserve for future contingencies.

**Fund year** means the 12 month period ending on 30 June or a substitute date decided on by the trustee. At the beginning of the trust, and at the end of the trust, it means the lesser period ending on that date, or commencing on the following day.

**Gainful employment** means what it means under superannuation law. It includes gainful employment on a full-time basis and gainful employment on a part-time basis.

**Insurance policy** means an insurance policy effected on the life of the member or a beneficiary of the member or in respect of the member's or beneficiary's illness, accident or disablement.

**Interdependency relationship** has the same meaning as in the SIS Act.

**Levy** means a levy payable by the fund under superannuation law.

**Life expectancy** means the period which a person is expected to live in addition to their age, calculated in accordance with the life expectancy table published by the Australian Government Actuary.

**Member release authority** means a written authority given by a member to the trustee to release funds in accordance with section 292-410 of the Tax Act.

**Nominated dependant** means a person nominated (except in a death benefit notice) by a member as his or her 'nominated dependant'. The nomination must, in the trustee's opinion, be in accordance with superannuation law.

**Non-binding nomination form** means a notice given by a member or beneficiary to the trustee in the form set out in Part 2 of Schedule 2, but which does not meet the requirements of regulation 8.17A of the SIS Regulations.

**Non-member spouse** means a person who is:

- a spouse or former spouse of a member; or
- a Non-Member Spouse within the meaning of that term under Part VIIIB of the Family Law Act.

**Non-preserved amount** means an amount (including a roll over payment) that is payable to or in respect of a member that is not subject to cashing restrictions under superannuation law at the time of payment.

**Normal retirement age** means 65, or a substitute age that is at least 55 (or, if the trustee is not a corporation, 60) that is accepted or required by superannuation law and is agreed by the trustee.

**Participating employer** means an employer the trustee admits as a participating employer under clause 46 including the participating employer specified in schedule 1.

**Payment flag** means an agreement or court order referred to in clause 131.

**Payment split** means a payment split under Part VIII B of the Family Law Act.

**Pension account** means a pension account established under clause 86.

**Pension age** means what it means under superannuation law.

**Pension dependant** means a dependant of a member to whom a pension may be paid on the member's death, as defined by r6.21(2A) of the SIS Regulations.

**Preservation age** means what it means under superannuation law.

**Preserved payment** means a payment made to the fund which is required to be preserved under superannuation law if the fund is to be a complying superannuation fund.

**Preserved payment benefit** means a benefit arising from a preserved payment.

**Regulator** means the particular Commonwealth body responsible for the administration of the relevant aspect of superannuation. It may be the Regulator of Taxation, the Australian Prudential Regulation Authority, the Australian Securities and Investments Commission or some other body.

**Relative** for the purpose of the definition of 'employment relationship' and for the purpose of eligibility to be a director of the trustee, means each of the following in respect of a person:

- a parent, grandparent, child, grandchild, sibling, uncle, aunt, great aunt, great uncle, nephew, niece, first cousin or second cousin of the person;
- another person who has any such relationship to the person by reason of adoption or re-marriage;
- the spouse or former spouse of the person or of any of the persons listed in the previous bullet points.

**For any other purpose** means each of the following in respect of a person:

- the parent, grandparent, brother, sister, uncle, aunt, nephew, niece, lineal descendant or adopted child of the person, or of the spouse of the person;
- the spouse of the person or of any person listed in the previous bullet point

**Retires** in relation to employment means retirement for the purpose of the payment of benefits under superannuation law.

**Reversionary beneficiary** means an eligible dependant for the purpose of superannuation law, including a Pension Dependant, nominated by a pensioner at the commencement of the pension as his or her residuary beneficiary.

**Roll over payment** includes a transitional employment termination payment made or received by the trustee in accordance with superannuation law and an eligible benefit payment rolled out of or in to a complying superannuation fund.

**Securities** includes fully paid and partly paid shares, fully paid and partly paid stocks, debentures, notes, bonds, mortgages, options and other similar securities. Neither security nor registration is required.

**Self-managed superannuation fund** means what it means under the SIS Act.

**Shortfall component** means what it means in section 64 of the *Superannuation Guarantee (Administration) Act 1992* and regulations made under that Act.

**SIS Act** means the *Superannuation Industry (Supervision) Act 1993*, as amended from time to time.

**SIS Regulations** means the *Superannuation Industry (Supervision) Regulations 1994*, as amended from time to time.

**Spouse** means a person legally married to the member at any time, and a person who is not legally married to the member, but who, in the trustee's opinion, lives or lived with the member on a bona fide domestic basis as the partner of that member.

If there are 2 or more persons who are spouses within this definition, 'spouse' means that person or those persons whom the trustee decides to treat as the spouse or spouses.

**Superannuation law** means any law of the Commonwealth of Australia including the *Corporations Act 2001* and the *Social Security Act 1991*, which deals with any aspect of superannuation or taxation in relation to superannuation, or any lawful requirement in relation to the fund by the Commissioner of Taxation, the Australian Taxation Office, APRA, ASIC or any other body that has responsibility in connection with the regulation of superannuation. It includes changes to any superannuation law after the date of this deed, it also includes any proposed law or lawful requirement that the trustee believes may have retrospective effect.

**Tax** includes any form of taxation, surcharge, levy, duty or other government charge that the trustee is required to pay out of the fund, or a member, former member or beneficiary is required to pay.

**Tax Act** means the *Income Tax Assessment Act 1936* or the *Income Tax Assessment Act 1997*, as appropriate, and the regulations made under the relevant Act.

**Taxation** includes any tax, charge, duty or levy of any type paid or payable by the trustee, or by a member, former member or beneficiary, in relation to any part of the fund.

**Temporary total disablement** means what it means in the relevant policy effected by the trustee.

If there is no such policy, it means total physical or mental disablement that is not total and permanent disablement that makes the relevant member incapable of continuing in the gainful employment that the member was in immediately before the incapacity.

**Total permanent disablement** means what it means in the relevant policy effected by the trustee.

If there is no such policy, it means such total physical or mental disablement that the trustee is reasonably satisfied that the relevant member is unlikely ever again to be able to engage in gainful employment for which the member is reasonably qualified by education, training or experience.

**Transition to retirement pension** means a transition to retirement income stream paid as a pension, as defined by r6.01(2) of the SIS Regulations.

**Transitional employment termination payment** means the same as it means in section B2-130 of the *Income Tax (Transitional Provisions) Act 1997* (Cth).

**Unclaimed benefits** means benefits described as 'unclaimed money' under superannuation law.

**Unrestricted non-preserved benefit** means what it means under superannuation law.

**Withdrawal benefit** means the minimum benefit that must be paid to a member on withdrawal from the fund under superannuation law.

To the extent that a member's contributions have been applied towards an endowment or whole of life policy, the member's withdrawal benefit is the surrender value of that policy.

## Execution

Executed as a deed.

Dated:

8/4/2013

Executed by  
Zanoli Super Pty Ltd ACN 162754896, in its  
capacity as trustee, in accordance with  
section 127(1) of the Corporations Act 2001  
(Cwth);

  
\_\_\_\_\_  
George Robert Zanoli, director

  
\_\_\_\_\_  
George Robert Zanoli, company secretary

Signed, sealed and delivered

by George Robert Zanoji in the capacity of  
principal in the presence of:



\_\_\_\_\_  
Signature of witness

\_\_\_\_\_  
Signature of individual

SEAN STEPHAN

Name of witness (please print)

Zanoli Super Fund

**Director of Trustee Declarations**

I make the following declarations:

- I am unaware, or have no reasonable grounds to suspect, that a person who is, or is acting as, a responsible officer of the trustee is a disqualified person as defined in section 120(1) of the *Superannuation Industry (Supervision) Act 1993*.
- Neither a receiver, or a receiver and manager, has been appointed in respect of property beneficially owned by the trustee.
- Neither an administrator nor a liquidator nor a provisional liquidator has been appointed in respect of the trustee.
- The trustee has not commenced to be wound up.

Date:

8/4/2013

Signed:



Julie Ann Zanoli

Director of the Trustee



## Zanoli Super Fund

### Director of Trustee Declarations

I make the following declarations:

- I am unaware, or have no reasonable grounds to suspect, that a person who is, or is acting as, a responsible officer of the trustee is a disqualified person as defined in section 120(1) of the *Superannuation Industry (Supervision) Act 1993*.
- Neither a receiver, or a receiver and manager, has been appointed in respect of property beneficially owned by the trustee.
- Neither an administrator nor a liquidator nor a provisional liquidator has been appointed in respect of the trustee.
- The trustee has not commenced to be wound-up.

Date:

8/4/2015

Signed:



George Robert Zanoli  
Director of the Trustee

**Zanoli Super Fund**

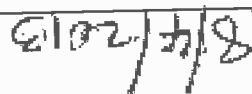
**Consent to Appointment as Director of the Trustee**

I consent to being appointed a director of the trustee of the Zanoli Super Fund:

Signed:

  
Julie Ann Zanoli

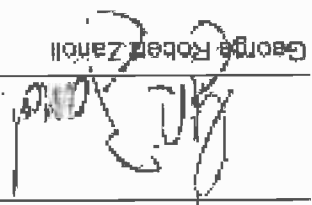
Date:

  
8/4/2013

**Zanolli Super Fund**

**Consent to Appointment as Director of the Trustee**

I consent to being appointed a director of the trustee of the Zanolli Super Fund.

Signed:   
Date: 8/4/2013

George Robert Zanolli

## Application to become a Member

This Application Form contains your Death Benefit Nomination and undertakings which must be made by you. It is also accompanied by the Product Disclosure Statement relevant to the fund contained in Annexure A.

### Part 1 Application and undertakings

- I apply to become an Initial member of this fund under the trust deed.
- I make each of the following undertakings:
  - I am not in an employment relationship with another member.
  - I am not a disqualified person under superannuation law from being a director of the trustee of the fund.
  - I will comply with the trust deed.
  - Upon request I will fully disclose in writing any information required by the trustee in respect of my membership of the fund. This includes disclosing:
    - Any circumstance which may lead to my entering into an employment relationship with any other member of the fund who is not also a relative of mine.
    - That I may become disqualified under superannuation law from being a director of the trustee of the fund.
    - Any information in relation to my medical condition.
- I will act as a director of the trustee of the fund.
- I understand the trust deed, particularly its terms concerning the benefits payable under it, and I have read and understood the attached Product Disclosure Statement, annexed and marked 'A'.
- I have read and understand the prescribed information relating to the collection of Tax File Numbers by the trustees of superannuation funds.

I attach a completed ATQ Individual Tax File Number Notification form.

Applicant name	George Robert Zanoli
Applicant address	18 Stockman Place, Walkley Heights SA 5098
Applicant occupation	Director
Date of birth	16 June 1958
Applicant place of birth	Adelaide

## Part 2 Death benefit arrangements

This part of the member's application form is blank because the member elected to 'do nothing'. When they are ready, the member can consider the matters below when they decide on their death benefit arrangements.

At that time, the member;

- could prepare the relevant documents using the relevant pro-forma in the schedules to the Fund's deed (if they're comfortable doing so); or
- could order those documents from the person or organisation who arranged this document for them.

### First Notice: The types of death benefit arrangements and the order in which they take effect

The Fund's Deed allows three types of death benefit payment arrangements. They, and the order in which they take effect, are as follows:

- a *death benefit agreement* — which binds the trustee and which does not expire, see Part H of the Deed;
- *binding death benefit notices or binding nomination forms* — which bind the trustee; but which expire after 3 years or earlier if replaced or revoked; and
- *non-binding nomination forms* — which do not bind the trustee but which do not expire until replaced or revoked.

*Death benefit agreements take priority over binding death benefit notices and non-binding nomination forms.*

## What you need to consider

When you, as a member, are considering signing a binding death benefit notice or a non-binding nomination form it is important to consider that:

- a death benefit agreement takes priority over any binding death benefit notice or any non-binding nomination form;
- to the extent permitted by superannuation law, the trustee must pay or apply the relevant benefit in accordance with the death benefit agreement. Therefore if you sign a binding death benefit notice or a non-binding nomination form, then they will have no effect on any earlier or later death benefit agreement that you sign; and
- if any part of a death benefit agreement is invalid, then the trustee (as required by the Fund's Deed) will pay or apply the "invalid" part of the death benefit in accordance with any binding death benefit notice; or by reference to any non-binding nomination form you have signed.

## Second Notice: Consistency of death benefit arrangements with pension terms

It is important to consider how any death benefit nomination or death benefit agreement interacts with the arrangements for payment of a pension to a reversionary beneficiary. The terms of the pension, and the terms of the death benefit nomination or death benefit agreement should be considered together.

For instance, if the pension terms require an automatic reversionary pension, then the death benefit nomination or death benefit agreement has no effect in relation to that pension. If the member wants to ensure all these arrangements – under pension terms, a death benefit nomination or death benefit agreement – are consistent, or to deliberately vary from one to the other, then careful drafting is required and the member should seek professional advice.

**Part 3 Provision of member's tax file number to regulated superannuation fund**

To the directors of the trustee of the Zanolli Super Fund:


I have been informed of the reasons why my TFN is sought by the fund.

My TFN is 588002311.

Date:

8/4/2013

Signed:

  
George Robert Zanolli

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## **Important information about providing your tax file number (TFN) to the fund**

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**Under the Superannuation Industry (Supervision) Act 1993, the fund is required to request your TFN. Your TFN is confidential: you don't have to provide it.**

### **What your TFN may be used for**

**If you provide your TFN, it will be used for legal purposes only. The purposes for which your TFN may be used may change in the future. At present, they include:**

- searching for other benefits that may exist for you in the fund;
- calculating reduced tax rates on eligible termination payments (ETPs) when benefits are paid;
- reporting payments to ATO for reasonable benefit limits (RBL) purposes;
- reporting contributions to ATO for contributions tax (surcharge) purposes which may not otherwise be subject to the surcharge;
- passing to other regulated superannuation funds, ADFs and RSAs if your benefits are rolled over. You may revoke this authority later in writing;
- passing on with other details if you become lost and your benefits are paid to the ATO as unclaimed money.

### **What might happen if you don't provide your TFN**

**If you do not provide your TFN, the following may happen:**

- other benefits existing for you in the fund may be more difficult to locate and amalgamate;
- higher tax rates may apply to ETPs paid to you. (This may be recovered with lodgement of your next income tax return);
- your benefits may be subject to an extra 15% contribution tax (surcharge). This may be reclaimed on application to the ATO;
- your TFN will not be passed to other regulated superannuation funds, ADFs and RSAs if your benefits are rolled over;

**your benefits may be more difficult to locate if benefits are paid to the ATO as unclaimed money.**



Annexure A

## Product Disclosure Statement

### Zanoli Super Fund

Georgé Robert Zanoli

18 Stöckman Place

Walkley Heights, SA, 5098

*Here you need to attach a copy of the Product Disclosure Statement in Schedule 6 to the Deed.*

## Application to become a Member

This Application Form contains your Death Benefit Nomination and undertakings which must be made by you. It is also accompanied by the Product Disclosure Statement relevant to the fund contained in Annexure A.

### Part 1 Application and undertakings

- I apply to become an initial member of this fund under the trust deed.
  - I make each of the following undertakings:
    - I am not in an employment relationship with another member.
    - I am not a disqualified person under superannuation law from being a director of the trustee of the fund.
    - I will comply with the trust deed.
    - Upon request, I will fully disclose in writing any information required by the trustee in respect of my membership of the fund. This includes disclosing:
      - Any circumstance which may lead to my entering into an employment relationship with any other member of the fund who is not also a relative of mine.
      - That I may become disqualified under superannuation law from being a director of the trustee of the fund.
      - Any information in relation to my medical condition.
  - I will act as a director of the trustee of the fund.
  - I understand the trust deed, particularly its terms concerning the benefits payable under it, and I have read and understood the attached Product Disclosure Statement, annexed and marked 'A'.
  - I have read and understand the prescribed information relating to the collection of Tax File Numbers by the trustees of superannuation funds.
- I attach a completed ATO Individual Tax File Number Notification form.

Applicant name	Julie Ann Zanoli
Applicant address	18 Stockman Place, Walkley Heights SA 5098
Applicant occupation	Director-
Date of birth	19 May 1983
Applicant place of birth	Adelaide

## Part 2 Death benefit arrangements

This part of the member's application form is blank because the member elected to 'do nothing'. When they are ready, the member can consider the matters below when they decide on their death benefit arrangements.

At that time, the member:

- could prepare the relevant documents using the relevant pro-forms in the schedules to the Fund's deed (if they're comfortable doing so); or
- could order those documents from the person or organisation who arranged this document for them.

### First Notice: The types of death benefit arrangements and the order in which they take effect

The Fund's Deed allows three types of death benefit payment arrangements. They, and the order in which they take effect, are as follows:

- a *death benefit agreement* — which binds the trustee and which does not expire, see Part H of the Deed;
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- *non-binding nomination forms* — which do not bind the trustee but which do not expire until replaced or revoked.

*Death benefit agreements take priority over binding death benefit notices and non-binding nomination forms.*

**Part 3 Provision of member's tax file number to regulated superannuation fund**

To the directors of the trustee of the Zanoli Super Fund.

I have been informed of the reasons why my TFN is sought by the fund.

My TFN is 587570488.

Date: 8/4/2013

Signed:   
Julia Ann Zanoli

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## What you need to consider

When you, as a member, are considering signing a binding death benefit notice or a non-binding nomination form it is important to consider that:

- a death benefit agreement takes priority over any binding death benefit notice or any non-binding nomination form;
- to the extent permitted by superannuation law, the trustee must pay or apply the relevant benefit in accordance with the death benefit agreement. Therefore if you sign a binding death benefit notice or a non-binding nomination form, then they will have no effect on any earlier or later death benefit agreement that you sign; and
- If any part of a death benefit agreement is invalid, then the trustee (as required by the Fund's Deed) will pay or apply the "invalid" part of the death benefit in accordance with any binding death benefit notice, or by reference to any non-binding nomination form, you have signed.

## Second Notice: Consistency of death benefit arrangements with pension terms

It is important to consider how any death benefit nomination or death benefit agreement interacts with the arrangements for payment of a pension to a reversionary beneficiary. The terms of the pension, and the terms of the death benefit nomination or death benefit agreement should be considered together.

For instance, if the pension terms require an automatic reversionary pension, then the death benefit nomination or death benefit agreement has no effect in relation to that pension. If the member wants to ensure all these arrangements – under pension terms, a death benefit nomination or death benefit agreement – are consistent, or to deliberately vary from one to the other, then careful drafting is required and the member should seek professional advice.

## Important information about providing your tax file number (TFN) to the fund

---

Under the *Superannuation Industry (Supervision) Act 1993*, the fund is required to request your TFN. Your TFN is confidential: you don't have to provide it.

### What your TFN may be used for

If you provide your TFN, it will be used for legal purposes only. The purposes for which your TFN may be used may change in the future. At present, they include:

- searching for other benefits that may exist for you in the fund;
- calculating reduced tax rates on eligible termination payments (ETPs) when benefits are paid;
- reporting payments to ATO for reasonable benefit limits (RBL) purposes;
- reporting contributions to ATO for contributions tax (surcharge) purposes which may not otherwise be subject to the surcharge;
- passing to other regulated superannuation funds, ADFs and RSAs if your benefits are rolled over. You may revoke this authority later in writing;
- passing on with other details if you become lost and your benefits are paid to the ATO as unclaimed money.

### What might happen if you don't provide your TFN

If you do not provide your TFN, the following may happen:

- other benefits existing for you in the fund may be more difficult to locate and amalgamate;
- higher tax rates may apply to ETPs paid to you. (This may be recovered with lodgement of your next income tax return); -
- your benefits may be subject to an extra 15% contribution tax (surcharge). This may be reclaimed on application to the ATO;
- your TFN will not be passed to other regulated superannuation funds, ADFs and RSAs if your benefits are rolled over.

your benefits may be more difficult to locate if benefits are paid to the ATO as unclaimed money.

Annexure A

## Product Disclosure Statement

### Zanoli Super Fund

Julie Ann Zanoli

18 Stockman Place

Walkley Heights, SA, 5098

*Here you need to attach a copy of the Product Disclosure Statement in Schedule 6 to the Deed.*

## Zanoli Super Fund (Fund)

To whom it may concern

### Trustee Certificate of Compliance —

(This is not the "Notice of Compliance" that the Australian Taxation Office provides)

This Trustee's Certificate of Compliance is to be used when the member "rolls over" (transfers) benefits from another fund to the Zanoli Super Fund.

The Trustee(s) of the Fund certifies that the Fund:

1. Is a regulated superannuation fund under the *Superannuation Industry (Supervision) Act* 1993 (SIS Act).
2. Is a complying superannuation fund within the meaning of section 42A of the SIS Act.
3. Is not subject to a direction under Section 63 of the SIS Act and is therefore able to accept employer contributions.
4. Is empowered by the Fund's trust deed to receive rolled over or transferred benefits.
5. Has received consent to the rollover from the relevant member, as set out below, in accordance with 6.28(i)(b) of the *Superannuation Industry (Supervision) Regulations* 1994.

Signed for and on behalf of the Trustee(s):

Signature of Trustee:

X George Zanoli & Julie Zanoli

Name:

GEORGE ZANOLI & JULIE ZANOLI

Date:

8/4/2013      8/4/2013

### Member's Consent to the "rollover"

I, GEORGE ZANOLI (member name), by signing this form, consent to the rollover of my benefits into the Zanoli Super Fund

Signature of Member:

X George Zanoli

Date:

8/4/2013



## Zaholi Super Fund

Instructions for use of Certificate of Compliance

Used when the member "rolls over" (transfers) benefits from another fund to the Zaholi Super Fund.

What is the certificate for?

If a member transfers money from another super fund into the member's SMSF, then the other fund may require one of these certificates

What is certified?

By signing the Certificate the Trustee(s) of the Fund certifies that:

1. It is a regulated superannuation fund under the SIS Act;
2. It is a complying superannuation fund under the SIS Act;
3. It is not subject to a direction under Section 63 of the SIS Act; and
4. Its trust deed permits the receipt of rolled over, or transferred benefits.

What should the trustee do before signing?

**IMPORTANT:** Before the fund's trustee(s) sign the certificate they must make sure that:

- Items 1-4 above are true; and
- The Fund must both have chosen to be regulated by the Australian Taxation Office (ATO) and have told the ATO of that choice — which the Fund does on the form used to apply for an ABN (Australian Business Number).

## Zanolli Super Fund (Fund)

To whom it may concern

### Trustee Certificate of Compliance —

(This is not the "Notice of Compliance" that the Australian Taxation Office provides)

This Trustee's Certificate of Compliance is to be used when the member "rolls over" (transfers) benefits from another fund to the Zanolli Super Fund.

The Trustee(s) of the Fund certify/ies that the Fund:

- 1 Is a regulated superannuation fund under the *Superannuation Industry (Supervision) Act 1993 (SIS Act)*.
- 2 Is a complying superannuation fund within the meaning of section 42A of the SIS Act.
- 3 Is not subject to a direction under Section 63 of the SIS Act, and is therefore able to accept employer contributions.
- 4 Is empowered by the Fund's trust deed to receive rolled over or transferred benefits
- 5 Has received consent to the rollover from the relevant member, as set out below, in accordance with 16.28(i)(b) of the *Superannuation Industry (Supervision) Regulations 1994*.

Signed for and on behalf of the Trustee(s):

Signature of Trustee:

X G Zanolli J Zanolli

Name:

GEORGE ZANOLLI JULIE ZANOLLI

Date:

8/4/2013 8/4/2013

### Member's Consent to the "rollover"

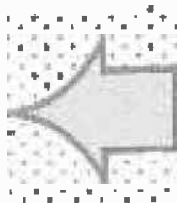
I, JULIE ZANOLLI (member name), by signing this form, consent to the rollover of my benefits into the Zanolli Super Fund.

Signature of Member:

X G Zanolli

Date:

8/4/2013





## Zanolli Super Fund

### Minutes of the Initial Meeting of the Directors of the Trustee of the Zanolli Super Fund

Venue	18 Stockman Place, Walkley Heights, SA 5098
Date	08 March 2013
Present	George Robert Zanolli
Chair	George Robert Zanolli

#### Establishment of the Zanolli Super Fund

- 1 **Agreed** that it is the desire of the persons present to establish and maintain a fund of which the sole or primary purpose is to provide old age pensions and other benefits to members of the fund on their retirement.
- 2 **Noted** that the persons present have agreed to act as first directors of the trustee of the fund in accordance with the proposed trust deed establishing the fund.
- 3 **Resolved** unanimously that:
  - the fund that is to be known and identified by the name the Zanolli Super Fund be established as a superannuation fund;
  - the trust deed be executed by the trustee's directors in accordance with section 127(1) of the Corporations Act 2001;
  - the fund be established as from the day the deed is executed;
  - the fund be a regulated superannuation fund under the *Superannuation Industry (Supervision) Act 1993*;
  - an Application to Register for The New Tax System Superannuation Entities in respect of an Australian Business Number and an election to be a regulated superannuation fund be lodged with the Australian Taxation Office.

#### Membership

- 4 **Noted** that an application for membership had been received from:
  - George Robert Zanolli
  - Julie Ann Zanolli

5 Resolved unanimously that:

- the membership applications be approved;
- the members be advised;
- that information be given to the members that the trustee reasonably believes the members would reasonably need for the purpose of understanding the main features of the fund; the management and financial condition of the fund; and the investment performance of the fund.

#### Appointment of fund accountant

6 Resolved unanimously that:

- Bartley Partners Accounting be appointed fund accountant and be the contact address for the fund.

#### Fund bank account

7 Resolved unanimously that:

- a bank account named the Zanoll Super Fund be established and that the account and all dealings with the bank be operated by one or more of the directors of the trustee who will be the signatories to the account.

#### Documents

8 Resolved unanimously that:

- any of the directors of the trustee may sign receipts, acceptances, applications, contracts and other documents on the fund's behalf.

#### Contributions

9 Resolved unanimously that:

- contributions be received in respect of the members.

#### Fund auditor


10 Resolved unanimously that:

- E D Kirsten Accountants be appointed auditor of the fund.

There being no further matters to discuss, the meeting was closed.

Signed as a true record of the meeting

Chairperson:

  
George Robert Zanoll

Date:



# Zanófi Super Fund

## Advice to the Directors of the Trustee

One of the most important duties of a trustee of a superannuation fund is the investment of the fund's assets.

The earnings achieved on the investment of the fund's assets plus the concessional tax rate of 15% that is applied to those earnings helps to maximise the entitlement on retirement.

There are 5 guiding rules that trustees should follow.

### 1. ESTABLISH AND IMPLEMENT AN INVESTMENT STRATEGY

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The SIS Act requires that all funds must have an investment strategy. Once the trustee has agreed to an investment strategy, the fund's investments should be consistent with that strategy.

### 2. INVEST IN ASSETS THAT ARE PERMITTED BY THE TRUST DEED

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The trust deed may place some restriction on the type and class of asset in which the fund may invest. Ensure that the trust deed gives the trustee power to make an investment that may be proposed.

### 3. AVOID PROHIBITED INVESTMENTS

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The SIS Act prohibits certain investments. Restrictions are placed upon:

- the acquisition of assets from related entities;
- investing in, giving loans to and entering leases and lease arrangements with related parties (in house assets);
- borrowing; and
- lending to members.

In addition, all investment activities must be on an arms length basis

Ensure that all investments do not contravene the requirements of the SIS Act

### 4. CONSIDER ETHICAL INVESTMENTS

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In the Product Disclosure Statement, trustees are required to disclose whether labour standards or environmental, social or ethical considerations are, or will be, taken into account when the trustee select, retain or realise an investment. While the Product Disclosure Statement states that, at this stage, the trustees do not take any such considerations into consideration when selecting, retaining or realising an investment, the trustees should consider incorporating such considerations into its investment strategy.

## 5. AVOID INVESTMENTS THAT ARE TOTALLY SPECULATIVE

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While any investment may be regarded as speculative, as trustees are expected to act prudently, the acquisition of assets that are totally speculative should be avoided, as they may be so speculative so as not to be regarded as an investment.

The trustees are required to develop an investment strategy and invest in a manner that satisfies these guidelines and which takes account of the particular needs of fund members.

# Zanoli Super Fund

## Minutes of the Meeting of the Directors of the Trustee

Venue	18 Stockman Place, Walkley Heights, SA 5098
Date	08 March 2013
Present	George Robert Zanoli
Chair	George Robert Zanoli

### Investment objectives

1. **Resolved** that the fund have the following investment objectives:
  - an investment return in excess of inflation, that is, in excess of the Consumer Price Index (All Groups Weighted Average);
  - to hold assets in a form to enable the Fund to discharge existing and future liabilities in a manner which satisfies the members.

### Investment objectives strategy

2. **Resolved** that the fund will have the ability to invest in the following areas:
  - direct equities and stocks, including participation in dividend reinvestment programs and rights issues or any other similar investments offered in this area;
  - property trusts and associated investments;
  - managed investments and associated products;
  - direct property investments; and
  - any other investment that is legal under the laws of the Commonwealth of Australia and its States and Territories.
3. **Noted** that in determining this strategy, the trustees considered whether to hold a contract of insurance for each of the members, and **resolved** to consider this requirement separately as soon as practicable.
4. **Resolved** that in giving effect to this strategy, the trustees will consider, in respect of each of the fund's investments, the aspects of the investment being in accordance with the fund's investment objectives and relevant legislation
5. Further, the trustees will consider in respect of each investment, the risk to the fund and its members of acquiring it, the diversification of the investment vis a vis all of the other investments owned by the fund, the liquidity requirements of the fund in meeting its liabilities and the effect that each investment will have on those requirements and all matters relating to the prudential nature of the investment after having assessed the entire financial position of the members.



6. The trustee will ensure that all the fund's investments are monitored and continue to comply with this strategy and the relevant legislation, and will ensure that this investment strategy is regularly reviewed.
7. The trustee reserves the right to alter this strategy at any time.

Signed as a true record of the meeting

Chairperson:

  
George Robert Zangi

Date:

8/4/2013



**ASIC**  
Australian Securities & Investments Commission

**Inquiries**  
www.asic.gov.au/invoices  
1300 300 630

ABN 86 768 265 615

ZANOLI BARE PTY LTD  
C/- BARTLEY PARTNERS ACCOUNTING  
322 GLEN OSMOND RD MYRTLE BANK SA 5064

**INVOICE STATEMENT**

Issue Date 15 Mar 14

**ZANOLI BARE PTY LTD**

ACN 162 856 939

Account No. 22 162856939

**Summary**

Balance outstanding	\$0.00
New items	\$236.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$236.00</b>

- Amounts are not subject to GST. ( Treasurer's determination - exempt taxes, fees and charges ).
- Payment of your annual review fee will maintain your registration as an Australian company.

*Transaction details are listed on the back of this page*

**Please pay**

Immediately	\$0.00
By 15 May 14	\$236.00

*If you have already paid please ignore this invoice statement.*

- Late fees will apply if you do NOT
  - tell us about a change during the period that the law allows
  - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
  - pay your review fee within 2 months of the annual review date.
- If you are up to one month late, you must pay \$72. If you are over one month late, this fee increases to \$299.



**ASIC**  
Australian Securities & Investments Commission

**PAYMENT SLIP**

ZANOLI BARE PTY LTD

ACN 162 856 939      Account No. 22 162856939



22 162856939



<b>TOTAL DUE</b>	<b>\$236.00</b>
Immediately	\$0.00
By 15 May 14	\$236.00

*Payment options are listed on the back of this payment slip*



Billers Code: 17301  
Ref: 2291628569397



\*814 129 0002291628569397 25

# Transaction details

Page 6 of 6

Transactions for this period	ASIC reference	\$ Amount
<i>Unpaid or partially paid transactions for period</i>		
15/03/2014 Annual Review - Pty Co	1X8847388480B A	\$236.00

## PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2291 6285 6939 725

### Australia Post

Present this payment slip. Pay by cash or cheque or EFTPOS

### Phone

Call 13 18 16 to pay by Mastercard or Visa

### On-line

Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by Mastercard or Visa

### Mail

Mail this payment slip and cheque (do not staple) to ASIC,  
Locked Bag 5000, Gippsland Mail Centre VIC 3841

### Electronic Funds Transfer

ASIC's account details are:

Bank: Reserve Bank of Australia  
BSB: 093003  
BANK ACCOUNT: 317118  
ACCOUNT NAME: ASIC Collectors Rec. Acc.  
REFERENCE: 2291628569397



Billers Code: 17301  
Ref: 2291628569397

Use these details for phone or internet banking. Call your financial institution to pay from your cheque, savings or credit card account. For info: [www.bpay.com.au](http://www.bpay.com.au)

### ASIC Services Centre

Present this payment slip. Pay by cash or cheque

## Non-Supported Documents

2023 Emergency Services Levy Notice.PDF