

# **The Bucket Superannuation Fund**

ABN 27 175 901 609  
Trustees: Pip Squeak Pty Ltd

**Financial Statement**  
**For the year ended 30 June 2022**

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# The Bucket Superannuation Fund

## Statement of Financial Position

as at 30 June 2022

	Note	2022 \$	2021 \$
<b>Assets</b>			
Investments			
Direct Property	6A 1-3	417,792.95	-
Other Assets			
Cash At Bank	4-8	206,878.93	265,938.90
Other Taxes Refundable	a	40,256.44	-
<b>Total Assets</b>		<b><u>664,928.32</u></b>	<b><u>265,938.90</u></b>
<b>Liabilities</b>			
Income Tax Suspense	10	4,064.50	-
Income Tax Payable	Fsl16	6,184.50	3,805.50
<b>Total Liabilities</b>		<b><u>10,249.00</u></b>	<b><u>3,805.50</u></b>
<b>Net Assets Available to Pay Benefits</b>		<b><u>654,679.32</u></b>	<b><u>262,133.40</u></b>
<i>Represented by:</i>			
<b>Liability for Accrued Benefits</b>	2		
Mr Mark Ritchard		654,679.32	262,133.40
<b>Total Liability for Accrued Benefits</b>		<b><u>654,679.32</u></b>	<b><u>262,133.40</u></b>

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

**The Bucket Superannuation Fund**  
**Operating Statement**  
**For the period 1 July 2021 to 30 June 2022**

	Note	2022 \$	2021 \$
<b>Income</b>			
Member Receipts			
Rollovers In		-	165,468.75
Contributions			
Member		235,610.00	100,100.00
Other		149,390.00	-
Investment Income			
Interest	7A	513.51	370.15
Rent	7B	14,436.41	-
		<u><b>399,949.92</b></u>	<u><b>265,938.90</b></u>
<b>Expenses</b>			
Other Expenses			
Legal Fee		137.50	-
Property Expenses		823.00	-
SMSF Supervisory Levy		259.00	-
		<u><b>1,219.50</b></u>	<u><b>-</b></u>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>		<b>398,730.42</b>	<b>265,938.90</b>
<b>Income Tax</b>			
Income Tax Expense		6,184.50	3,805.50
		<u><b>6,184.50</b></u>	<u><b>3,805.50</b></u>
<b>Benefits Accrued as a Result of Operations</b>		<u><u><b>392,545.92</b></u></u>	<u><u><b>262,133.40</b></u></u>

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

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**The Bucket Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2022**

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**Note 1 - Statement of Significant Accounting Policies**

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

**(a) Statement of Compliance**

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

**(b) Basis of Preparation**

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

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

**(c) Use of Accounting Estimates and Judgments**

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

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

**(d) Cash and Cash Equivalents**

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

**(e) Foreign Currency**

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

**(f) Valuation of Assets**

*Investment*

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

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

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

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

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

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**The Bucket Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2022**

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

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

#### *Financial Liabilities*

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

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

#### *Receivables and Payables*

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

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

### **(g) Revenue Recognition**

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

#### *Interest*

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

#### *Dividend Revenue*

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

#### *Distribution Revenue*

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

#### *Rental Income*

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

#### *Movement in market values*

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

#### *Contributions and Rollovers In*

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

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**The Bucket Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2022**

## (h) Income Tax

The income tax on the benefits accrued as a result of operations for the year comprises current and deferred tax. Income tax expense is recognised in the Operating Statement.

Current income tax expense is calculated by reference to the amount of income taxes payable in respect of the taxable income for the year using tax rates enacted or substantively enacted by reporting date and any adjustment to tax payable in respect of previous years. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as any unused tax losses.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the assets are realised or the liabilities are settled and their measurements also reflect the manner in which the Trustees expect to recover or settle the carrying amounts of the related assets or liabilities.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax assets can be utilised. Deferred tax assets are reviewed at each reporting date and are reduced to the extent it is no longer probable that the related tax benefits will be realised.

Current tax assets and liabilities are offset where a legally enforceable right of set-off exists and it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur.

Deferred tax assets and liabilities are offset when a legally enforceable right of set-off exists, they relate to income taxes levied by the same taxation authority and the fund intends to settle the tax assets and liabilities on a net basis in future when they are realised.

The financial report was authorised for issue on 9 June 2023 by the directors of the trustee company.

## Note 2 – Liability for Accrued Benefits

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

	Current	Previous
<b>Liability for Accrued Benefits at beginning of period</b>	262,133.40	0.00
Benefits Accrued during the period	392,545.92	262,133.40
Benefits Paid during the period	0.00	0.00
<b>Liability for Accrued Benefits at end of period</b>	<b>654,679.32</b>	<b>262,133.40</b>

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

## Note 3 – Vested Benefits

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

	Current	Previous
<b>Vested Benefits at beginning of period</b>	262,133.40	0.00
Benefits Accrued during the period	392,545.92	262,133.40
Benefits Paid during the period	0.00	0.00
<b>Vested Benefits at end of period</b>	<b>654,679.32</b>	<b>262,133.40</b>

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**The Bucket Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2022**

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**Note 4 – Guaranteed Benefits**

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

**Note 5 – Funding Arrangements**

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

**Note 6A – Direct Property**

	<b>Current</b>	<b>Previous</b>
At market value: 55 Polding Street Yass NSW 2582	417,792.95	0.00
	<b>417,792.95</b>	<b>0.00</b>

**Note 7A – Interest**

	<b>Current</b>	<b>Previous</b>
Westpac Life	513.51	370.15
	<b>513.51</b>	<b>370.15</b>

**Note 7B – Rent**

	<b>Current</b>	<b>Previous</b>
55 Polding Street Yass NSW 2582	14,436.41	0.00
	<b>14,436.41</b>	<b>0.00</b>

## The Bucket Superannuation Fund

### Members Summary Report - For the period 1/07/2021 to 30/06/2022

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 Mark Ritchard</b>												
7 Glover Drive Yass NSW 2582												
<b>Accumulation Accumulation</b>	262,133.40	385,000.00	0.00	13,730.42	0.00	(6,184.50)	0.00	0.00	0.00	0.00	0.00	654,679.32
	262,133.40	385,000.00	0.00	13,730.42	0.00	(6,184.50)	0.00	0.00	0.00	0.00	0.00	654,679.32
	262,133.40	385,000.00	0.00	13,730.42	0.00	(6,184.50)	0.00	0.00	0.00	0.00	0.00	654,679.32



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The Bucket Superannuation Fund  
(ABN: 27 175 901 609)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 7 Glover Drive Yass, NSW 2582
Member	Number: 1
Mr Mark Leighton Ritchard	Date of Birth: 18 July 1968 Date Joined Fund: 5 May 2020 Eligible Service Date: 19 January 1992
	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

Withdrawal Benefit as at 1 Jul 2021	
Accumulation	262,133.40
<b>Total as at 1 Jul 2021</b>	<b>262,133.40</b>

Withdrawal Benefit as at 30 Jun 2022	
Accumulation	654,679.32
<b>Total as at 30 Jun 2022</b>	<b>654,679.32</b>

Your Tax Components

Tax Free	459,256.41
Taxable - Taxed	195,422.91
Taxable - Untaxed	-

Your Preservation Components

Preserved	654,679.32
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

The Bucket Superannuation Fund  
(ABN: 27 175 901 609)

Member Benefit Statement

<b>Period</b>	<b>Member Account Details</b>
1 July 2021 - 30 June 2022	Residential Address: 7 Glover Drive Yass, NSW 2582
<b>Member</b>	Number: 1
Mr Mark Leighton Ritchard	Date of Birth: 18 July 1968 Date Joined Fund: 5 May 2020 Eligible Service Date: 19 January 1992
<b>Accumulation Account</b>	Tax File Number Held: Yes
Accumulation	Account Start Date: 5 May 2020

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2021	<b>262,133.40</b>
<i>Increases to your account:</i>	
Member Contributions	385,000.00
Share Of Net Fund Income	13,730.42
<b>Total Increases</b>	<b>398,730.42</b>
<i>Decreases to your account:</i>	
Contributions Tax	4,125.00
Tax on Net Fund Income	2,059.50
<b>Total Decreases</b>	<b>6,184.50</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2022	<b>654,679.32</b>

Your Tax Components		
Tax Free	70.1498 %	459,256.41
Taxable - Taxed		195,422.91
Taxable - Untaxed		-
Your Preservation Components		
Preserved		654,679.32
Restricted Non Preserved		-
Unrestricted Non Preserved		-
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
No beneficiary details have been recorded		

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## **Trustee**

The Trustee of the Fund is as follows:

Pip Squeak Pty Ltd

The directors of the Trustee company are:

Mark Ritchard

## **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

.....  
Mark Ritchard  
Director - Pip Squeak Pty Ltd

Statement Date: 30 June 2022

## The Bucket Superannuation Fund

### Investment Summary as at 30 June 2022

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b>Bank</b>								
Westpac Life				206,878.93	206,878.93			33.12%
				<b>206,878.93</b>	<b>206,878.93</b>			<b>33.12%</b>
<b>Property Direct Market</b>								
55 Polding Street Yass NSW 2582	1.00000	417,792.9500	417,792.9500	417,792.95	417,792.95	0.00	0.00%	66.88%
				<b>417,792.95</b>	<b>417,792.95</b>	<b>0.00</b>	<b>0.00%</b>	<b>66.88%</b>
				<b>624,671.88</b>	<b>624,671.88</b>	<b>0.00</b>	<b>0.00%</b>	<b>100.00%</b>

The accounting cost is the original cost base adjusted by any subsequent capital call/irreprovement 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.

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**The Bucket Superannuation Fund**  
**Investment Performance**  
**For the period from 1 July 2021 to 30 June 2022**

Investment	Opening Value	Acquisitions	Disposals	Closing Value	Change in Value	Income	Total Return Value	Total Return
<u>Bank</u>								
Westpac Life	265,938.90	43,893.51	102,953.48	206,878.93	0.00	513.51	513.51	0.22%
	<u>265,938.90</u>	<u>43,893.51</u>	<u>102,953.48</u>	<u>206,878.93</u>	<u>0.00</u>	<u>513.51</u>	<u>513.51</u>	<u>0.22%</u>
<u>Property Direct Market</u>								
55 Polding Street Yass NSW 2592	0.00	417,792.95	0.00	417,792.95	0.00	14,436.41	14,436.41	3.53%
	<u>0.00</u>	<u>417,792.95</u>	<u>0.00</u>	<u>417,792.95</u>	<u>0.00</u>	<u>14,436.41</u>	<u>14,436.41</u>	<u>3.53%</u>
<b>Fund Total</b>	<u>265,938.90</u>	<u>461,686.46</u>	<u>102,953.48</u>	<u>624,671.88</u>	<u>0.00</u>	<u>14,949.92</u>	<u>14,949.92</u>	<u>3.41%</u>

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**The Bucket Superannuation Fund**  
**Unrealised Capital Gains as at 30 June 2022**

Quantity /Description	Accounting Treatment			Taxation Treatment								
	Market Value	Original Cost	Accounting Gain/(Loss)	Tax Free	Tax Deferred	AMIT	Amount	Indexation	Discountable	Other	Deferred	Capital Loss
<b>Bank</b>												
Westpac Life												
30/06/2022	206,878.93	206,878.93	0.00	0.00	0.00	0.00	206,878.93				0.00	
	206,878.93	206,878.93	0.00	0.00	0.00	0.00	206,878.93				0.00	
<b>Bank Total</b>												
<b>Property Direct Market</b>												
55 Polding Street Yass NSW 2582												
17/08/2021	1.00	417,792.95	0.00	0.00	0.00	0.00	417,792.95				0.00	
	1.00	417,792.95	0.00	0.00	0.00	0.00	417,792.95				0.00	
<b>Property Direct Market Total</b>												
		417,792.95	0.00	0.00	0.00	0.00	417,792.95				0.00	

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**The Bucket Superannuation Fund**  
**Unrealised Capital Gains as at 30 June 2022**

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**Capital Gains Tax Return Summary**

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
<b>Current Year Capital Gains</b>						
Shares & Units - Listed Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00

**Capital Losses Applied**

Current Year	0.00	0.00	0.00	0.00	0.00
Prior Years	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00

**Net Capital Gains**

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

**Gains/Losses on Custom Holding Accounts**

Account Name	Book Cost	Value	Gain/(Loss)	Tax Rate %	Tax Effect
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**Custom Holding Accounts Totals**

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**The Bucket Superannuation Fund**

**Tax Accounting Reconciliation**

For the period 1 July 2021 to 30 June 2022

		2022 \$
<b>Operating Statement Profit vs. Provision for Income Tax</b>		
<b>Benefits Accrued as a Result of Operations before Income Tax</b>		<b>398,730.42</b>
<b>LESS:</b>		
Non-Taxable Contributions		357,500.00
Rounding		0.42
		<b>41,230.00</b>
<b>Taxable Income or Loss</b>		<b>41,230.00</b>
	<b>Income Amount</b>	<b>Tax Amount</b>
Gross Tax @ 15% for Concessional Income	41,230.00	6,184.50
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>6,184.50</b>
<b>Provision for Income Tax</b>		<b>6,184.50</b>

**Provision for Income Tax vs. Income Tax Expense**

<b>Provision for Income Tax</b>		<b>6,184.50</b>
<b>Income Tax Expense</b>		<b>6,184.50</b>

**Provision for Income Tax vs. Income Tax Payable**

<b>Provision for Income Tax</b>		<b>6,184.50</b>
<b>Income Tax Payable (Receivable)</b>		<b>6,184.50</b>

**Exempt Current Pension Income Settings**

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



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**Compilation Report to the Trustees and Members of  
The Bucket Superannuation Fund**

**ABN 27 175 901 609  
For the period 1 July 2021 to 30 June 2022**

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On the basis of the information provided by the Trustees of The Bucket Superannuation Fund, we have compiled the accompanying special purpose financial statements of The Bucket Superannuation Fund for the period ended 30 June 2022, which comprise the Statement of Financial Position, Operating Statement, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

### **The Responsibility of Trustees**

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

### **Our Responsibility**

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

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

### **Assurance Disclaimer**

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion<sup>1</sup> on these financial statements

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

Signature of Accountant

Dated: 9 June 2023

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**Name of Signatory:** Mr Andrew Pullen

**Address:** 18 Redfern Street  
Cowra, NSW 2794

<sup>1</sup> Refer to AUASB Standards for the issuance of audit opinions and review conclusions

# Self-managed superannuation fund annual return **2022**

**Who should complete this annual return?**  
Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2022* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2022* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ➡ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via [ABR.gov.au](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT 3036).

**To complete this annual return**  
■ Print clearly, using a BLACK pen only.  
■ Use BLOCK LETTERS and print one character per box.

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

■ Place  in ALL applicable boxes.

➡ Postal address for annual returns:  
**Australian Taxation Office**  
**GPO Box 9845**  
**[insert the name and postcode of your capital city]**

For example;  
**Australian Taxation Office**  
**GPO Box 9845**  
**SYDNEY NSW 2001**

## Section A: Fund information

**1 Tax file number (TFN)**

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

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

**2 Name of self-managed superannuation fund (SMSF)**

**3 Australian business number (ABN) (if applicable)**

**4 Current postal address**

<input type="text" value=""/>	<input type="text" value="NSW"/>	<input type="text" value="2794"/>
Suburb/town	State/territory	Postcode
<input type="text" value="Cowra"/>		

**5 Annual return status**

- Is this an amendment to the SMSF's 2022 return?      **A** No  Yes
- Is this the first required return for a newly registered SMSF?      **B** No  Yes

Fund's tax file number (TFN) 633669641

6 SMSF auditor

Auditor's name

Title: MR

Family name

Boys

First given name

Other given names

Tony

SMSF Auditor Number

Auditor's phone number

100014140

04

10712708

Postal address

PO Box 3376

Suburb/town

State/territory

Postcode

Rundle Mall

SA

5000

Date audit was completed A [Day: , Month: , Year: ]

Was Part A of the audit report qualified? B No [X] Yes [ ]

Was Part B of the audit report qualified? C No [X] Yes [ ]

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

7 Electronic funds transfer (EFT)

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

A Fund's financial institution account details

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

Fund BSB number 032771

Fund account number 228253

Fund account name

Pip Squeak Pty Ltd ATF The Trustee for the Bucket Superannuation

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

B Financial institution account details for tax refunds

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

BSB number [ ]

Account number [ ]

Account name

[ ]

C Electronic service address alias

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

smsfdataflow

Fund's tax file number (TFN) 633669641

- 8 **Status of SMSF** Australian superannuation fund **A** No  Yes  Fund benefit structure **B** **A** Code
- Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No  Yes

9 **Was the fund wound up during the income year?**

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

10 **Exempt current pension income**

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

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

No  Go to Section B: Income.

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

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

**E** Yes  Go to Section B: Income.

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

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

Fund's tax file number (TFN) 633669641

## Section B: Income

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

### 11 Income

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

**G** No  Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2022*.

Have you applied an exemption or rollover?

**M** No  Yes  Code

Net capital gain **A** \$ 0 **00**

Gross rent and other leasing and hiring income **B** \$ 14436 **00**

Gross interest **C** \$ 513 **00**

Forestry managed investment scheme income **X** \$ 0 **00**

Gross foreign income	<b>D1</b> \$ <span style="border: 1px solid black; padding: 2px;">0</span> <b>00</b>	Net foreign income	<b>D</b> \$ <span style="border: 1px solid black; padding: 2px;">0</span> <b>00</b>	Loss <input type="checkbox"/>
----------------------	--	--------------------	---	-------------------------------

Australian franking credits from a New Zealand company **E** \$ 0 **00**

Transfers from foreign funds **F** \$ 0 **00** Number  

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

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

\*Unfranked dividend amount **J** \$ 0 **00**

\*Franked dividend amount **K** \$ 0 **00**

\*Dividend franking credit **L** \$ 0 **00**

\*Gross trust distributions **M** \$ 0 **00** Code

**Calculation of assessable contributions**

Assessable employer contributions **R1** \$ 0 **00**

plus Assessable personal contributions **R2** \$ 27500 **00**

plus \*\*No-TFN-quoted contributions **R3** \$ 0 **00**  
(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST **R6** \$   **00**

**Assessable contributions (R1 plus R2 plus R3 less R6)** **R** \$ 27500 **00**

**Calculation of non-arm's length income**

\*Net non-arm's length private company dividends **U1** \$ 0 **00**

plus \*Net non-arm's length trust distributions **U2** \$ 0 **00**

plus \*Net other non-arm's length income **U3** \$ 0 **00**

\*Other income **S** \$ 0 **00** Code

\*Assessable income due to changed tax status of fund **T** \$ 0 **00**

**Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3)** **U** \$ 0 **00**

\*This is a mandatory label.

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

**GROSS INCOME (Sum of labels A to U)** **W** \$ 42449 **00** Loss

Exempt current pension income **Y** \$   **00**

**TOTAL ASSESSABLE INCOME (W less Y)** **V** \$ 42449 **00** Loss

Fund's tax file number (TFN)

## Section C: Deductions and non-deductible expenses

### 12 Deductions and non-deductible expenses

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

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$	<input type="text" value="0.00"/>	A2 \$	<input type="text" value="0.00"/>
Interest expenses overseas	B1 \$	<input type="text" value="0.00"/>	B2 \$	<input type="text" value="0.00"/>
Capital works expenditure	D1 \$	<input type="text" value="0.00"/>	D2 \$	<input type="text" value="0.00"/>
Decline in value of depreciating assets	E1 \$	<input type="text" value="0.00"/>	E2 \$	<input type="text" value="0.00"/>
Insurance premiums – members	F1 \$	<input type="text" value="0.00"/>	F2 \$	<input type="text" value="0.00"/>
SMSF auditor fee	H1 \$	<input type="text" value="0.00"/>	H2 \$	<input type="text" value="0.00"/>
Investment expenses	I1 \$	<input type="text" value="823.00"/>	I2 \$	<input type="text" value="0.00"/>
Management and administration expenses	J1 \$	<input type="text" value="0.00"/>	J2 \$	<input type="text" value="0.00"/>
Forestry managed investment scheme expense	U1 \$	<input type="text" value="0.00"/>	U2 \$	<input type="text" value="0.00"/>
Other amounts	L1 \$	<input type="text" value="396.00"/>	L2 \$	<input type="text" value="0.00"/>
			Code <input type="text" value="0"/>	Code <input type="text"/>
Tax losses deducted	M1 \$	<input type="text" value="0.00"/>		

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

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

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

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

\*This is a mandatory label.

Fund's tax file number (TFN) 633669641

### Section D: Income tax calculation statement

**#Important:**

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

#### 13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2022* on how to complete the calculation statement.

#Taxable income **A** \$  **00**  
*(an amount must be included even if it is zero)*

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

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

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

Foreign income tax offset **C1** \$

Rebates and tax offsets **C2** \$

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

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

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

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

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

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

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

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

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

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

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

Exploration credit tax offset **E4** \$

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

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

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

Fund's tax file number (TFN) 633669641

Credit for interest on early payments – amount of interest  
**H1 \$**

Credit for tax withheld – foreign resident withholding (excluding capital gains)  
**H2 \$**

Credit for tax withheld – where ABN or TFN not quoted (non-individual)  
**H3 \$**

Credit for TFN amounts withheld from payments from closely held trusts  
**H5 \$**

Credit for interest on no-TFN tax offset  
**H6 \$**

Credit for foreign resident capital gains withholding amounts  
**H8 \$**

**Eligible credits**  
**H \$**   
*(H1 plus H2 plus H3 plus H5 plus H6 plus H8)*

**#Tax offset refunds**  
 (Remainder of refundable tax offsets) **I \$**   
*(unused amount from label E – an amount must be included even if it is zero)*

**PAYG instalments raised**  
**K \$**

**Supervisory levy**  
**L \$**

**Supervisory levy adjustment for wound up funds**  
**M \$**

**Supervisory levy adjustment for new funds**  
**N \$**

**AMOUNT DUE OR REFUNDABLE**  
 A positive amount at **S** is what you owe, while a negative amount is refundable to you.  
**S \$**   
*(T5 plus G less H less I less K plus L less M plus N)*

#This is a mandatory label.

### Section E: Losses

#### 14 Losses

**!** If total loss is greater than \$100,000, complete and attach a *Losses schedule 2022*.

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

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



Fund's tax file number (TFN)

**Section F: Member information**

**MEMBER 1**

Title:

Family name

First given name

Other given names

Member's TFN See the Privacy note in the Declaration.

Date of birth  Day Month Year

**Contributions**

OPENING ACCOUNT BALANCE \$

**i** Refer to instructions for completing these labels.

Employer contributions **A** \$

ABN of principal employer **A1**

Personal contributions **B** \$

CGT small business retirement exemption **C** \$

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

Personal injury election **E** \$

Spouse and child contributions **F** \$

Other third party contributions **G** \$

Proceeds from primary residence disposal **H** \$

Receipt date **H1**  Day Month Year

Assessable foreign superannuation fund amount **I** \$

Non-assessable foreign superannuation fund amount **J** \$

Transfer from reserve: assessable amount **K** \$

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

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

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

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

**Other transactions**

Accumulation phase account balance **S1** \$

Retirement phase account balance - Non CDBIS **S2** \$

Retirement phase account balance - CDBIS **S3** \$

Allocated earnings or losses **O** \$   Loss

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$   Code

Income stream payments **R2** \$   Code

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Fund's tax file number (TFN) 633669641

### Section H: Assets and liabilities

#### 15 ASSETS

##### 15a Australian managed investments

Listed trusts **A** \$ -00

Unlisted trusts **B** \$ -00

Insurance policy **C** \$ -00

Other managed investments **D** \$ -00

##### 15b Australian direct investments

**Limited recourse borrowing arrangements**

Australian residential real property  
**J1** \$ -00

Australian non-residential real property  
**J2** \$ -00

Overseas real property  
**J3** \$ -00

Australian shares  
**J4** \$ -00

Overseas shares  
**J5** \$ -00

Other  
**J6** \$ -00

Property count  
**J7**

Cash and term deposits **E** \$ -00

Debt securities **F** \$ -00

Loans **G** \$ -00

Listed shares **H** \$ -00

Unlisted shares **I** \$ -00

Limited recourse borrowing arrangements **J** \$ -00

Non-residential real property **K** \$ -00

Residential real property **L** \$ -00

Collectables and personal use assets **M** \$ -00

Other assets **O** \$ -00

##### 15c Other investments

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

##### 15d Overseas direct investments

Overseas shares **P** \$ -00

Overseas non-residential real property **Q** \$ -00

Overseas residential real property **R** \$ -00

Overseas managed investments **S** \$ -00

Other overseas assets **T** \$ -00

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

##### 15e In-house assets

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

Fund's tax file number (TFN)

15f **Limited recourse borrowing arrangements**  
 If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No  Yes   
 Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No  Yes

**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements	<b>V1</b> \$ <input type="text" value="0"/> -00	
Permissible temporary borrowings	<b>V2</b> \$ <input type="text" value="0"/> -00	
Other borrowings	<b>V3</b> \$ <input type="text" value="0"/> -00	
		Borrowings <b>V</b> \$ <input type="text" value="0"/> -00
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G)		<b>W</b> \$ <input type="text" value="654679"/> -00
Reserve accounts		<b>X</b> \$ <input type="text" value="0"/> -00
Other liabilities		<b>Y</b> \$ <input type="text" value="10249"/> -00
		<b>TOTAL LIABILITIES Z</b> \$ <input type="text" value="664928"/> -00

**Section I: Taxation of financial arrangements**

**17 Taxation of financial arrangements (TOFA)**

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

**Section J: Other information**

**Family trust election status**

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2021-22 income year, write **2022**). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2022*. **B**

**Interposed entity election status**

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2022* for each election.

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2022*. **D**

Section K: **Declarations**

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

**Important**

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

**Privacy**

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

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

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

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

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

Date  /  /

**Preferred trustee or director contact details:**

Title:

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return  Hrs

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

**TAX AGENT'S DECLARATION:**

I declare that the *Self-managed superannuation fund annual return 2022* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date  /  /

**Tax agent's contact details**

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

The Bucket SF

Transactions: 55 Polding Street Yass NSW 2582 - The Bucket Superannuation Fund

Date Range: 01/07/2021 to 30/06/2022

**55 Polding Street Yass NSW 2582**

	Date	Narrative	Debit	Credit	Balance	Quantity
55 Polding Street Yass NSW 2582						
	01/07/2021	Opening Balance	\$	0.00	\$ 0.00 Cr	0
	17/08/2021	Property Purchase	\$ 415,000.00		\$ 415,000.00 Dr	1
	27/10/2021	Legal Fees	\$ 2,000.28		\$ 417,000.28 Dr	
	27/10/2021	Stamp Duty	\$ 510.00		\$ 417,510.28 Dr	
	27/10/2021	Settlement Agent Fees	\$ 282.67		\$ 417,792.95 Dr	
	Total 55 Polding Street Yass NSW 2582		\$ 417,792.95	\$ 0.00	\$ 417,792.95 Dr	1
	Total 55 Polding Street Yass NSW 2582		\$ 417,792.95	\$ 0.00	\$ 417,792.95 Dr	1

<b>Purchaser Statement</b>
----------------------------

**File Code:** 043254  
**Settlement Date:** 27 October, 2021  
**Purchaser:** Pip Squeak Pty Ltd  
**Vendor:** Mark Leighton Ritchard  
**Property:** 55 Polding Street YASS NSW 2582

	Vendor Allows	Purchaser Allows
Contract Price		\$456,500.00
Deposit		-\$45,650.00
Stamp Duty		\$510.00
Balance Purchase Money		<u>\$411,360.00</u>
<b>Council 2021/22 Rates - 2nd instalment</b>		
\$690.00 treated as paid for the period of 1/10/2021 to 31/12/2021		
Portion payable by Purchaser 65/92 days		\$487.50
<b>Additional Items</b>		
Contribution by Vendor to Bucket Superannuation Fund pursuant to special condition 45	\$330,000.00	
<b>Fees</b>		
Electronic Settlement fee		\$134.97
Registration fees		\$147.70
Garden & Montgomerie costs and fees		\$2,200.31
	<b>Total</b>	<b>\$414,330.48</b>
	<b>Less amount payable by vendor</b>	<b>-\$330,000.00</b>
	<b>Required at Settlement</b>	<b><u>\$84,330.48</u></b>

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# Contract for the sale and purchase of land 2019 edition

**TERM** MEANING OF TERM NSW DAN:  
vendor's agent WITHOUT THE INTERVENTION OF AN AGENT

co-agent  
vendor **MARK LEIGHTON RITCHARD** ABN 34 354 149 182  
55 Polding Street, YASS NSW 2582

vendor's solicitor **GARDEN & MONTGOMERIE** Phone 02 6342 1622  
14 Kendal Street, COWRA NSW 2794 Fax 02 6342 3501  
DX 4601, COWRA NSW Email grant@gandm.com.au  
Ref Grant Chamberlain

date for completion 42nd day after the contract date (clause 15)  
land **55 POLDING STREET, YASS NSW 2582**  
(address, plan details and title reference) and being the whole of the land in Certificate of Title Folio Identifier 1/799558 & 2/1202734 and being Lot 1 in Deposited Plan No 799558 and Lot 2 in Deposited Plan No 1202734

improvements  VACANT POSSESSION  subject to existing tenancies  
 HOUSE  garage  carport  home unit  carspace  storage space  
 none  other:  
attached copies  documents in the List of Documents as marked or numbered:  
 other documents:

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

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

exclusions  
purchaser **PIP SQUEAK PTY LTD ACN 638 524 231 AS TRUSTEE FOR THE BUCKET SUPERANNUATION FUND ABN 27 175 901 609**  
7 Glover Drive, YASS NSW 2582

purchaser's solicitor **GARDEN & MONTGOMERIE** Phone 02 6342 1622  
14 Kendal Street, COWRA NSW 2794 Fax 02 6342 3501  
DX 4601, COWRA NSW Email grant@gandm.com.au  
Ref Grant Chamberlain

price ~~\$320,000.00~~ \$456,500.00  
deposit \$ Nil \$45,650.00 (10% of the price, unless otherwise stated)  
balance ~~\$320,000.00~~ \$410,850.00

contract date **17 August 2021** (if not stated, the date this contract was made)

buyer's agent

use as value @ 30/6/22  
net = 415,000

*[Signature]*  
vendor  
Executed by PIP SQUEAK PTY LTD ACN 638 524 231  
pursuant to Section 127 of the Corporations Act.

GST AMOUNT (optional)  
The price includes  
GST of: \$41,500.00

*[Signature]*  
purchaser  JOINT TENANTS  tenants in common  in unequal shares  
**MARK LEIGHTON RITCHARD**

witness

witness



Statement Period  
28 May 2021 - 29 November 2021

### Westpac Life

Account Name  
MR MARK LEIGHTON RITCHARD

MARK RITCHARD  
7 GLOVER DR  
YASS NSW 2582

Customer ID  
8292 2450 RITCHARD, MARK  
LEIGHTON

BSB  
032-771 Account Number  
228 253

Opening Balance	+ \$265,850.05
Total Credits	+ \$2,242.19
Total Debits	- \$102,815.98
Closing Balance	+ \$165,276.26

#### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over \$0
22 Jan 2021	0.20 %
17 Sep 2021	0.15 %
12 Nov 2021	0.15 %

#### BONUS INTEREST RATES (PER ANNUM)

Effective Date	Over \$0
22 Jan 2021	0.20 %
17 Sep 2021	0.15 %
12 Nov 2021	0.10 %

#### TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>28/05/21</b>	<b>STATEMENT OPENING BALANCE</b>			<b>265,850.05</b>
31/05/21	Interest Paid		45.15	265,895.20
30/06/21	Interest Paid		43.70	265,938.90
30/07/21	Interest Paid		43.71	265,982.61
16/08/21	Withdrawal Online 1569705 Tfr Westpac Cho 2Gmfor55poldingtf	18,150.00		247,832.61
31/08/21	Interest Paid		45.14	247,877.75
30/09/21	Interest Paid		36.33	247,914.08





## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
25/10/21	Withdrawal Mobile 1815583 Tfr Westpac Cho For55Poldnggmtrust	84,330.48		163,583.60
26/10/21	Deposit Online 2803430 Pymt Mark Ritch		400.00	163,983.60
29/10/21	Interest Paid		28.16	164,011.76
02/11/21	Deposit Online 2480222 Pymt Mark Ritch		400.00	164,411.76
09/11/21	Deposit Online 2578392 Pymt Mark Ritch		400.00	164,811.76
16/11/21	Deposit Online 2579995 Pymt Mark Ritch		400.00	165,211.76
17/11/21	Withdrawal Online 1907236 Tfr Westpac Cho	335.50		164,876.26
23/11/21	Deposit Online 2570162 Pymt Mark Ritch		400.00	165,276.26
29/11/21	<b>CLOSING BALANCE</b>			<b>165,276.26</b>

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

## ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2020 TO 30 JUNE 2021

**For account: 2771/228253**

Total interest credited \$370.15

These details are provided for your records and taxation purposes

## MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/dispute](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)



Statement Period  
29 November 2021 - 27 May 2022

### Westpac Life

Account Name  
MR MARK LEIGHTON RITCHARD

MARK RITCHARD  
7 GLOVER DR  
YASS NSW 2582

Customer ID  
8292 2450 RITCHARD, MARK  
LEIGHTON

BSB Account Number  
032-771 228 253

Opening Balance	+ \$165,276.26
Total Credits	+ \$11,894.19
Total Debits	- \$137.50
Closing Balance	+ \$177,032.95

#### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over \$0
12 Nov 2021	0.15 %
17 May 2022	0.15 %

#### BONUS INTEREST RATES (PER ANNUM)

Effective Date	Over \$0
12 Nov 2021	0.10 %
17 May 2022	0.35 %

#### TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>29/11/21</b>	<b>STATEMENT OPENING BALANCE</b>			<b>165,276.26</b>
30/11/21	Interest Paid (Includes Bonus Of \$17.59)		39.25	165,315.51
30/11/21	Deposit Online 2662888 Pymt Mark Ritch		400.00	165,715.51
07/12/21	Deposit Online 2446254 Pymt Mark Ritch		400.00	166,115.51
14/12/21	Deposit Online 2508815 Pymt Mark Ritch		400.00	166,515.51
21/12/21	Deposit Online 2487582 Pymt Mark Ritch		400.00	166,915.51
29/12/21	Deposit Online 2579285 Pymt Mark Ritch		400.00	167,315.51
31/12/21	Interest Paid (Includes Bonus Of \$14.13)		35.32	167,350.83
04/01/22	Deposit Online 2424173 Pymt Mark Ritch		400.00	167,750.83
04/01/22	Withdrawal Online 1921123 Tfr Westpac Cho	137.50		167,613.33



## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
11/01/22	Deposit Online 2547746 Pymt Mark Ritch		400.00	168,013.33
18/01/22	Deposit Online 2443920 Pymt Mark Ritch		400.00	168,413.33
24/01/22	Deposit Online 2744605 Tfr Westpac Cho		560.00	168,973.33
25/01/22	Deposit Online 2407424 Pymt Mark Ritch		440.00	169,413.33
31/01/22	Interest Paid (Includes Bonus Of \$14.29)		35.71	169,449.04
01/02/22	Deposit Online 2469747 Pymt Mark Ritch		440.00	169,889.04
08/02/22	Deposit Online 2593723 Pymt Mark Ritch		440.00	170,329.04
15/02/22	Deposit Online 2579738 Pymt Mark Ritch		440.00	170,769.04
22/02/22	Deposit Online 2520721 Pymt Mark Ritch		440.00	171,209.04
28/02/22	Interest Paid (Includes Bonus Of \$13.08)		32.69	171,241.73
01/03/22	Deposit Online 2655239 Pymt Mark Ritch		440.00	171,681.73
08/03/22	Deposit Online 2504957 Pymt Mark Ritch		440.00	172,121.73
15/03/22	Deposit Online 2627328 Pymt Mark Ritch		440.00	172,561.73
22/03/22	Deposit Online 2590553 Pymt Mark Ritch		440.00	173,001.73
29/03/22	Deposit Online 2598339 Pymt Mark Ritch		440.00	173,441.73
31/03/22	Interest Paid (Includes Bonus Of \$14.64)		36.60	173,478.33
05/04/22	Deposit Online 2420323 Pymt Mark Ritch		440.00	173,918.33
12/04/22	Deposit Online 2519934 Pymt Mark Ritch		440.00	174,358.33
19/04/22	Deposit Online 2899573 Pymt Mark Ritch		440.00	174,798.33
26/04/22	Deposit Online 2562929 Pymt Mark Ritch		440.00	175,238.33
29/04/22	Interest Paid (Includes Bonus Of \$13.85)		34.62	175,272.95
03/05/22	Deposit Online 2432553 Pymt Mark Ritch		440.00	175,712.95
10/05/22	Deposit Online 2662334 Pymt Mark Ritch		440.00	176,152.95
17/05/22	Deposit Online 2097039 Pymt Mark Ritch		440.00	176,592.95
24/05/22	Deposit Online 2576202 Pymt Mark Ritch		440.00	177,032.95
27/05/22	<b>CLOSING BALANCE</b>			<b>177,032.95</b>

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**TRANSACTIONS**

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>27/05/22</b>	<b>STATEMENT OPENING BALANCE</b>			<b>177,032.95</b>
31/05/22	Interest Paid (Includes Bonus Of \$32.40)		55.57	177,088.52
31/05/22	Deposit Online 2506033 Pymt Mark Ritch		440.00	177,528.52
07/06/22	Deposit Online 2701306 Pymt Mark Ritch		440.00	177,968.52
14/06/22	Deposit Online 2584607 Pymt Mark Ritch		440.00	178,408.52
16/06/22	Deposit Online 2325887 Tfr Westpac Cho		27,500.00	205,908.52
21/06/22	Deposit Online 2361043 Pymt Mark Ritch		440.00	206,348.52
28/06/22	Deposit Online 2499482 Pymt Mark Ritch		440.00	206,788.52
30/06/22	Interest Paid (Includes Bonus Of \$66.86)		90.41	206,878.93
04/07/22	Withdrawal Online 1312779 Tfr Westpac Cho			
	Balance Accpymt	1,045.00		205,833.93
04/07/22	Withdrawal Online 1380137 Tfr Westpac Cho			
	Superaudits Boys	275.00		205,558.93
05/07/22	Deposit Online 2441263 Pymt Mark Ritch		440.00	205,998.93
12/07/22	Deposit Online 2452137 Pymt Mark Ritch		440.00	206,438.93
19/07/22	Deposit Online 2421680 Pymt Mark Ritch		440.00	206,878.93
21/07/22	Withdrawal Online 1418988 Tfr Westpac Cho			
	Ams Bookeeping	240.00		206,638.93
26/07/22	Deposit Online 2442084 Pymt Mark Ritch		440.00	207,078.93
29/07/22	Interest Paid (Includes Bonus Of \$114.84)		159.28	207,238.21
02/08/22	Deposit Online 2497280 Pymt Mark Ritch		440.00	207,678.21
09/08/22	Deposit Online 2704983 Pymt Mark Ritch		440.00	208,118.21
16/08/22	Deposit Online 2437191 Pymt Mark Ritch		440.00	208,558.21
23/08/22	Deposit Online 2477469 Pymt Mark Ritch		440.00	208,998.21
30/08/22	Deposit Online 2401492 Pymt Mark Ritch		440.00	209,438.21
31/08/22	Interest Paid (Includes Bonus Of \$142.95)		291.36	209,729.57
06/09/22	Deposit Online 2401641 Pymt Mark Ritch		440.00	210,169.57
13/09/22	Deposit Online 2531665 Pymt Mark Ritch		440.00	210,609.57
20/09/22	Deposit Online 2429781 Pymt Mark Ritch		440.00	211,049.57
27/09/22	Deposit Online 2518656 Pymt Mark Ritch		440.00	211,489.57
30/09/22	Interest Paid (Includes Bonus Of \$176.00)		349.03	211,838.60
04/10/22	Deposit Online 2558768 Pymt Mark Ritch		440.00	212,278.60
11/10/22	Deposit Online 2431079 Pymt Mark Ritch		440.00	212,718.60
18/10/22	Deposit Online 2503471 Pymt Mark Ritch		440.00	213,158.60
25/10/22	Deposit Online 2444083 Pymt Mark Ritch		440.00	213,598.60
31/10/22	Interest Paid (Includes Bonus Of \$262.96)		443.67	214,042.27
01/11/22	Deposit Online 2699004 Pymt Mark Ritch		440.00	214,482.27
08/11/22	Deposit Online 2414752 Pymt Mark Ritch		440.00	214,922.27
15/11/22	Deposit Online 2534160 Pymt Mark Ritch		440.00	215,362.27
22/11/22	Deposit Online 2450367 Pymt Mark Ritch		440.00	215,802.27
29/11/22	Deposit Online 2454072 Pymt Mark Ritch		440.00	216,242.27

# Activity Statement

**2022**

1 Jul 2021—30 Jun 2022

Client name	The Bucket Superannuation Fund	TFN	TFN Recorded
Form type	BAS-P	ABN	27 175 901 609
Document ID	50400926730	GST accounting method	Cash Basis
Form due on	15 May 2023	Payment due on	15 May 2023

## Summary

AMOUNTS YOU OWE THE TAX OFFICE		AMOUNTS THE TAX OFFICE OWES YOU	
GST on sales or GST inst	<b>1A</b> \$1,444.00	GST on purchases	<b>1B</b> \$41,700.00
<b>Amount you owe the ATO</b>	<b>2A</b> <b>\$1,444.00</b>	<b>Amount the ATO owes you</b>	<b>2B</b> <b>\$41,700.00</b>
PAYG tax withheld	<b>4</b> \$0.00		
<b>Your refund amount</b>		<b>9</b>	<b>\$40,256.00</b>

## Declaration

I authorise **Balance Accountants & Advisers (Cowra)** to give this activity statement to the Commissioner of Taxation for **The Bucket Superannuation Fund**. I declare that I am authorised to make this declaration, and the information provided for the preparation of this activity statement is true and correct.

Signature	Date
-----------	------



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

**Agent** BALANCE ACCOUNTANTS &  
 ADVISERS

**Client** THE TRUSTEE FOR THE BUCKET  
 SUPERANNUATION FUND

**ABN** 27 175 901 609

**TFN** 633 669 641

## Income tax 002

---

<b>Date generated</b>	20 March 2023
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

---

4 results found - from **20 March 2021** to **20 March 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
23 Jan 2023	23 Jan 2023	General interest charge			\$0.00
23 Jan 2023	20 Jan 2023	Payment received		\$4,064.50	\$0.00
1 Aug 2022	1 Jul 2022	General interest charge			\$4,064.50 DR
11 Jul 2022	28 Feb 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$4,064.50		\$4,064.50 DR



Australian Government  
Australian Taxation Office

**Agent** BALANCE ACCOUNTANTS &  
ADVISERS  
**Client** THE TRUSTEE FOR THE BUCKET  
SUPERANNUATION FUND  
**ABN** 27 175 901 609  
**TFN** 633 669 641

## Activity statement 004

<b>Date generated</b>	20 March 2023
<b>Overdue</b>	\$970.00 DR
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$970.00 DR

## Transactions

5 results found - from 20 March 2021 to 20 March 2023 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
5 Mar 2023	28 Feb 2023	Original Activity Statement for the period ending 31 Dec 22 - PAYG Instalments	\$970.00		\$970.00 DR
23 Jan 2023	23 Jan 2023	General interest charge			\$0.00
23 Jan 2023	20 Jan 2023	Payment received		\$970.00	\$0.00
3 Jan 2023	3 Jan 2023	General interest charge			\$970.00 DR
1 Jan 2023	25 Nov 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$970.00		\$970.00 DR