

# **WORK PAPER INDEX**

Client: Jones Super Fund

Period: 30<sup>th</sup> June 2020

**C - CLIENT INFORMATION**

**N - NOTES ON JOB**

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## **C - CLIENT INFORMATION**

## **N – NOTES ON JOB**

Fund Name		Jones Super Fund		
Year Ended		30-Jun-20		
S. No.	Queries/Notes (Connect)	Query Outcome/Answers (MW)	Completed?	
	<u>Documents/Information Required:-</u>			
1	<b>Fund Establishment Fee:-</b> Tax invoice. There is no any payment made from bank for establishment fee.	<b>Provided.</b> Ok, payment not made from bank recorded through member Conc. contribution of Matthew.		

# **F – FINANCIAL REPORT**

# Financial statements and reports for the year ended 30 June 2020

## Jones Super Fund

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Prepared for: MCHTZ Holdings Pty Ltd

# Operating Statement

For the year ended 30 June 2020

	Note	2020	2019
		\$	\$
<b>Income</b>			
<b>Investment Income</b>			
Interest Received		9	0
<b>Contribution Income</b>			
Personal Concessional		2,173	0
Transfers In		240,000	0
<b>Total Income</b>		<u>242,182</u>	<u>0</u>
<b>Expenses</b>			
Fund Establishment Fee		2,173	0
Bank Charges		28	0
<b>Total Expenses</b>		<u>2,201</u>	<u>0</u>
<b>Benefits accrued as a result of operations before income tax</b>		<u>239,981</u>	<u>0</u>
Income Tax Expense		323	0
<b>Benefits accrued as a result of operations</b>		<u>239,658</u>	<u>0</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

# Statement of Financial Position

As at 30 June 2020

	Note	2020 \$	2019 \$
<b>Assets</b>			
<b>Investments</b>			
Loan	2	230,000	0
<b>Total Investments</b>		<u>230,000</u>	<u>0</u>
<b>Other Assets</b>			
ANZ Business Premium Saver		9,981	0
<b>Total Other Assets</b>		<u>9,981</u>	<u>0</u>
<b>Total Assets</b>		<u>239,981</u>	<u>0</u>
Less:			
<b>Liabilities</b>			
Income Tax Payable		323	0
<b>Total Liabilities</b>		<u>323</u>	<u>0</u>
<b>Net assets available to pay benefits</b>		<u>239,658</u>	<u>0</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>			
Jones, Matthew - Accumulation		239,658	0
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>239,658</u>	<u>0</u>

The accompanying notes form part of these financial statements.

Refer to compilation report



# Notes to the Financial Statements

For the year ended 30 June 2020

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## Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is a non-reporting entity because there are no users dependent on general purpose financial statements. 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 associated Regulations, the trust deed of the Fund and the needs of members.

The financial statements have been prepared on a cash basis and are based on historical costs, except for investments which have been measured at market value.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue by the Director(s).

### a. Measurement of Investments

The Fund initially recognises:

- (i) an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the Fund; and
- (ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the Fund have been measured at market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire an asset from a willing seller if the following assumptions were made:

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

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross values of the Fund's financial liabilities is equivalent to their market values. Any remeasurement changes in the gross values of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

### b. Cash and Cash Equivalents

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

### c. Revenue

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 recognised at the fair value of the consideration received or receivable.

# Notes to the Financial Statements

For the year ended 30 June 2020

## Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

## Dividend revenue

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

## Rental revenue

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

## Distribution revenue

Distributions from unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distribution 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.

## Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if acquired during the period).

## Contributions

Contributions and transfers 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.

## d. 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.

## e. Critical Accounting Estimates and Judgements

The preparation of financial statements requires the trustees to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. 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.

### Note 2: Loan

	2020 \$	2019 \$
Loan to Ascent Trust	230,000	0
	230,000	0

### Note 3: Banks and Term Deposits

2020 \$	2019 \$
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# Notes to the Financial Statements

For the year ended 30 June 2020

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## Banks

ANZ Business Premium Saver	9,981	0
	<hr/>	<hr/>
	9,981	0
	<hr/>	<hr/>

## **Trustees Declaration**

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The directors of the trustee company have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2020 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2020 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2020.

Specifically, the directors of the trustee company declare that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Act 1994; and
- to the knowledge of the directors of the trustee company, there have been no events or transactions subsequent to the balance date which could have a material impact on the fund. Where such events have occurred, the effect of such events has been accounted and noted in the fund's financial statements.

Signed in accordance with a resolution of the directors of the trustee company by:

.....  
Matthew Jones  
MCHTZ Holdings Pty Ltd  
Director

.....  
Chelsea Jones  
MCHTZ Holdings Pty Ltd  
Director

Dated this ..... day of .....

**Statement of Taxable Income**

For the year ended 30 June 2020

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	<b>2020</b>
	<b>\$</b>
Benefits accrued as a result of operations	239,981.00
<b>Less</b>	
Non Taxable Transfer In	240,000.00
	<hr/> 240,000.00
<b>Add</b>	
SMSF non deductible expenses	2,173.00
	<hr/> 2,173.00
SMSF Annual Return Rounding	(1.00)
	<hr/> 2,153.00
<b>Taxable Income or Loss</b>	<hr/> 2,153.00
Income Tax on Taxable Income or Loss	322.95
	<hr/>
<b>CURRENT TAX OR REFUND</b>	<hr/> 322.95
Supervisory Levy	259.00
Supervisory Levy Adjustment for New Funds	259.00
	<hr/>
<b>AMOUNT DUE OR REFUNDABLE</b>	<hr/> 840.95

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# Members Statement

Matthew Jones  
 33 Fountain Turn  
 HARRISDALE, Western Australia, 6112, Australia

### Your Details

Date of Birth : 21/02/1982  
 Age: 38  
 Tax File Number: Provided  
 Date Joined Fund: 20/08/2019  
 Service Period Start Date: 21/02/1998  
 Date Left Fund:  
 Member Code: JONMAT00001A  
 Account Start Date: 20/08/2019  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

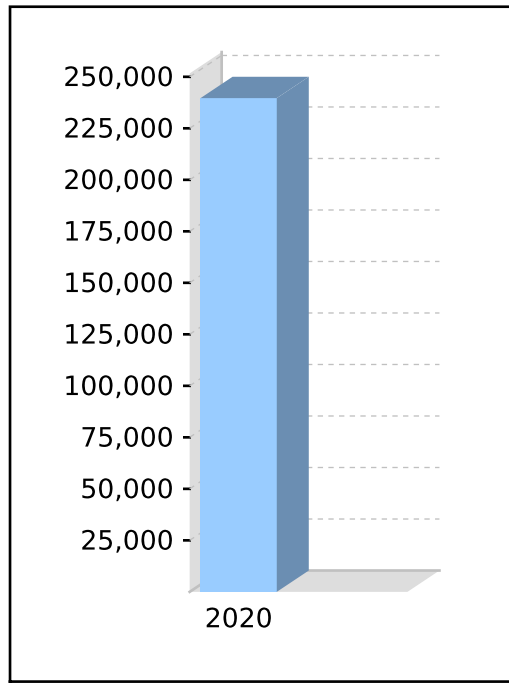
Nominated Beneficiaries N/A  
 Vested Benefits 239,658  
 Total Death Benefit 239,658

### Your Balance

**Total Benefits** 239,658

Preservation Components  
 Preserved 239,658  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components  
 Tax Free  
 Taxable 239,658  
 Investment Earnings Rate -2%



### Your Detailed Account Summary

	This Year
Opening balance at 14/08/2019	
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	2,173
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	240,000
Net Earnings	(2,192)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	326
Income Tax	(3)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	239,658

# Members Statement

Chelsea Claire Jones  
 33 Fountain Turn  
 HARRISDALE, Western Australia, 6112, Australia

## Your Details

Date of Birth : 13/02/1984  
 Age: 36  
 Tax File Number: Provided  
 Date Joined Fund: 28/08/2019  
 Service Period Start Date:  
 Date Left Fund:  
 Member Code: JONCHE00001A  
 Account Start Date 28/08/2019  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits  
 Total Death Benefit

## Your Balance

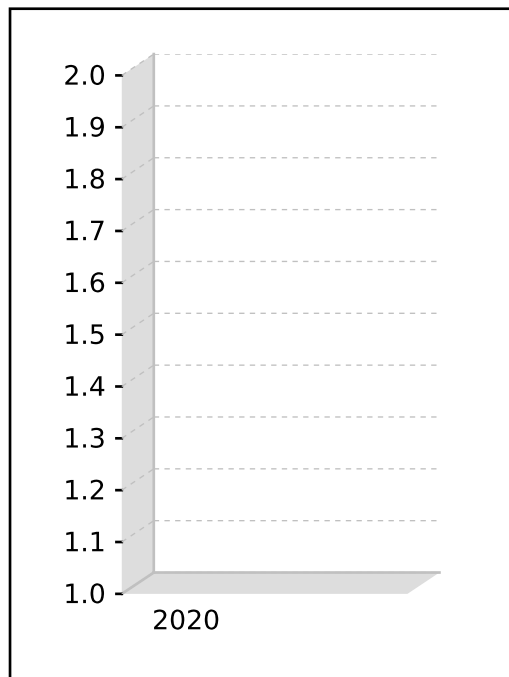
### Total Benefits

#### Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

#### Tax Components

Tax Free  
 Taxable  
 Investment Earnings Rate 0%



## Your Detailed Account Summary

This Year

Opening balance at 14/08/2019

Increases to Member account during the period

- Employer Contributions
- Personal Contributions (Concessional)
- Personal Contributions (Non Concessional)
- Government Co-Contributions
- Other Contributions
- Proceeds of Insurance Policies
- Transfers In
- Net Earnings
- Internal Transfer In

Decreases to Member account during the period

- Pensions Paid
- Contributions Tax
- Income Tax
- No TFN Excess Contributions Tax
- Excess Contributions Tax
- Refund Excess Contributions
- Division 293 Tax
- Insurance Policy Premiums Paid
- Management Fees
- Member Expenses
- Benefits Paid/Transfers Out
- Superannuation Surcharge Tax
- Internal Transfer Out

Closing balance at 30/06/2020 0

Jones Super Fund  
**Investment Summary Report**



As at 30 June 2020

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
<b>Cash/Bank Accounts</b>								
ANZ Business Premium Saver		9,980.660000	9,980.66	9,980.66	9,980.66			4.16 %
			<b>9,980.66</b>		<b>9,980.66</b>		<b>0.00 %</b>	<b>4.16 %</b>
<b>Loan</b>								
AscentTrust Loan to Ascent Trust	1.00	230,000.000000	230,000.00	230,000.00	230,000.00	0.00	0.00 %	95.84 %
			<b>230,000.00</b>		<b>230,000.00</b>	<b>0.00</b>	<b>0.00 %</b>	<b>95.84 %</b>
			<b>239,980.66</b>		<b>239,980.66</b>	<b>0.00</b>	<b>0.00 %</b>	<b>100.00 %</b>



## Market Movement Report

As at 30 June 2020

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
Loan to Ascent Trust										
	24/01/2020	Purchase	1.00	230,000.00	0.00	0.00	230,000.00	0.00	0.00	0.00
	30/06/2020		1.00	230,000.00	0.00	0.00	230,000.00	0.00	0.00	0.00
<b>Total Market Movement</b>					<b>0.00</b>				<b>0.00</b>	<b>0.00</b>



Jones Super Fund  
**Investment Income Report**



As at 30 June 2020

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
<b>Bank Accounts</b>												
ANZ Business Premium Saver	8.66			8.66	0.00	0.00	0.00	8.66			0.00	0.00
	<b>8.66</b>			<b>8.66</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>8.66</b>			<b>0.00</b>	<b>0.00</b>
	<b>8.66</b>			<b>8.66</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>8.66</b>			<b>0.00</b>	<b>0.00</b>

Assessable Income (Excl. Capital Gains) **8.66**

Net Capital Gain **0.00**

**Total Assessable Income 8.66**

\* 1 Includes foreign credits from foreign capital gains.

\* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

Jones Super Fund

# Unrealised Capital Gains Report

As at 30 June 2020



Investment	Units	Cost	Tax Deferred /Depreciation	CGT Cost Base	Market Value	Projected Profit /Loss	Taxable Profit Indexation	Taxable Profit Discounted	Taxable Profit Notional
<b>Loan</b>									
Loan to Ascent Trust	1.00	230,000.00	0.00	230,000.00	230,000.0000	0.00	0.00	0.00	0.00
		<b>230,000.00</b>	<b>0.00</b>	<b>230,000.00</b>	<b>230,000.0000</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
		<b>230,000.00</b>	<b>0.00</b>	<b>230,000.00</b>	<b>230,000.0000</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

**Jones Super Fund**  
**Trial Balance**



As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>24200</b>	<b>Contributions</b>			
	24200/JONMAT00001 A	(Contributions) Jones, Matthew - Accumulation			2,173.05
	<b>25000</b>	<b>Interest Received</b>			
	25000/ANZ	ANZ Business Premium Saver			8.66
	<b>28500</b>	<b>Transfers In</b>			
	28500/JONMAT00001 A	(Transfers In) Jones, Matthew - Accumulation			240,000.00
	30101	Fund Establishment Fee		2,173.05	
	31500	Bank Charges		28.00	
	48500	Income Tax Expense		322.95	
	49000	Profit/Loss Allocation Account		239,657.71	
	<b>52420</b>	<b>Contributions</b>			
	52420/JONMAT00001 A	(Contributions) Jones, Matthew - Accumulation			2,173.05
	<b>52850</b>	<b>Transfers In</b>			
	52850/JONMAT00001 A	(Transfers In) Jones, Matthew - Accumulation			240,000.00
	<b>53100</b>	<b>Share of Profit/(Loss)</b>			
	53100/JONMAT00001 A	(Share of Profit/(Loss)) Jones, Matthew - Accumulation		2,192.39	
	<b>53330</b>	<b>Income Tax</b>			
	53330/JONMAT00001 A	(Income Tax) Jones, Matthew - Accumulation			3.01
	<b>53800</b>	<b>Contributions Tax</b>			
	53800/JONMAT00001 A	(Contributions Tax) Jones, Matthew - Accumulation		325.96	
	<b>60400</b>	<b>Bank Accounts</b>			
	60400/ANZ	ANZ Business Premium Saver		9,980.66	
	<b>74300</b>	<b>Loan</b>			
	74300/AscentTrust	Loan to Ascent Trust	1.0000	230,000.00	
	85000	Income Tax Payable/Refundable			322.95
				<b>484,680.72</b>	<b>484,680.72</b>

**Current Year Profit/(Loss): 239,980.66**

# Jones Super Fund General Ledger

For The Period 14 August 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Contributions (24200)</b>					
(Contributions) Jones, Matthew - Accumulation (JONMAT00001A)					
21/08/2019	Fund Establishment Fee			2,173.05	2,173.05 CR
				<b>2,173.05</b>	<b>2,173.05 CR</b>
<b>Interest Received (25000)</b>					
ANZ Business Premium Saver (ANZ)					
31/01/2020	Interest			4.79	4.79 CR
28/02/2020	Interest			0.76	5.55 CR
31/03/2020	Interest			0.88	6.43 CR
30/04/2020	Interest			0.82	7.25 CR
29/05/2020	Interest			0.79	8.04 CR
30/06/2020	Interest			0.62	8.66 CR
				<b>8.66</b>	<b>8.66 CR</b>
<b>Transfers In (28500)</b>					
(Transfers In) Jones, Matthew - Accumulation (JONMAT00001A)					
17/01/2020	FROM AMP LIFE 7746181			240,000.00	240,000.00 CR
				<b>240,000.00</b>	<b>240,000.00 CR</b>
<b>Fund Establishment Fee (30101)</b>					
Fund Establishment Fee (30101)					
21/08/2019	Fund Establishment Fee		2,173.05		2,173.05 DR
			<b>2,173.05</b>		<b>2,173.05 DR</b>
<b>Bank Charges (31500)</b>					
Bank Charges (31500)					
24/01/2020	TO 277007		28.00		28.00 DR
			<b>28.00</b>		<b>28.00 DR</b>
<b>Income Tax Expense (48500)</b>					
Income Tax Expense (48500)					
27/08/2019	Create Entries - Income Tax Expense - 27/08/2019		325.96		325.96 DR
30/06/2020	Create Entries - Income Tax Expense - 30/06/2020			3.01	322.95 DR
			<b>325.96</b>	<b>3.01</b>	<b>322.95 DR</b>
<b>Profit/Loss Allocation Account (49000)</b>					
Profit/Loss Allocation Account (49000)					
21/08/2019	System Member Journals		1,847.09		1,847.09 DR
27/08/2019	Create Entries - Profit/Loss Allocation - 27/08/2019			2,173.05	325.96 CR
17/01/2020	System Member Journals		240,000.00		239,674.04 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020			19.34	239,654.70 DR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020		3.01		239,657.71 DR
			<b>241,850.10</b>	<b>2,192.39</b>	<b>239,657.71 DR</b>
<b>Contributions (52420)</b>					
(Contributions) Jones, Matthew - Accumulation (JONMAT00001A)					
21/08/2019	System Member Journals			2,173.05	2,173.05 CR
				<b>2,173.05</b>	<b>2,173.05 CR</b>

# Jones Super Fund

## General Ledger

For The Period 14 August 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Transfers In (52850)</b>					
<u>(Transfers In) Jones, Matthew - Accumulation (JONMAT00001A)</u>					
17/01/2020	System Member Journals			240,000.00	240,000.00 CR
				<b>240,000.00</b>	<b>240,000.00 CR</b>
<b>Share of Profit/(Loss) (53100)</b>					
<u>(Share of Profit/(Loss)) Jones, Matthew - Accumulation (JONMAT00001A)</u>					
27/08/2019	Create Entries - Profit/Loss Allocation - 27/08/2019		2,173.05		2,173.05 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020		19.34		2,192.39 DR
			<b>2,192.39</b>		<b>2,192.39 DR</b>
<b>Income Tax (53330)</b>					
<u>(Income Tax) Jones, Matthew - Accumulation (JONMAT00001A)</u>					
17/01/2020	System Member Journals				0.00 DR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020			3.01	3.01 CR
			<b>0.00</b>	<b>3.01</b>	<b>3.01 CR</b>
<b>Contributions Tax (53800)</b>					
<u>(Contributions Tax) Jones, Matthew - Accumulation (JONMAT00001A)</u>					
21/08/2019	System Member Journals		325.96		325.96 DR
			<b>325.96</b>		<b>325.96 DR</b>
<b>Bank Accounts (60400)</b>					
<u>ANZ Business Premium Saver (ANZ)</u>					
17/01/2020	FROM AMP LIFE 7746181		240,000.00		240,000.00 DR
24/01/2020	TO 277007			230,028.00	9,972.00 DR
31/01/2020	Interest		4.79		9,976.79 DR
28/02/2020	Interest		0.76		9,977.55 DR
31/03/2020	Interest		0.88		9,978.43 DR
30/04/2020	Interest		0.82		9,979.25 DR
29/05/2020	Interest		0.79		9,980.04 DR
30/06/2020	Interest		0.62		9,980.66 DR
			<b>240,008.66</b>	<b>230,028.00</b>	<b>9,980.66 DR</b>
<b>Loan (74300)</b>					
<u>Loan to Ascent Trust (AscentTrust)</u>					
24/01/2020	TO 277007	1.00	230,000.00		230,000.00 DR
		<b>1.00</b>	<b>230,000.00</b>		<b>230,000.00 DR</b>
<b>Income Tax Payable/Refundable (85000)</b>					
<u>Income Tax Payable/Refundable (85000)</u>					
27/08/2019	Create Entries - Income Tax Expense - 27/08/2019			325.96	325.96 CR
30/06/2020	Create Entries - Income Tax Expense - 30/06/2020		3.01		322.95 CR
			<b>3.01</b>	<b>325.96</b>	<b>322.95 CR</b>

**Total Debits: 716,907.13**

**Total Credits: 716,907.13**



# **T – INCOME TAX RETURN**

## Signature as prescribed in tax return

# Self-managed superannuation fund annual return 2020

**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 2020* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2020* (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)**

Jones Super Fund

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

**4 Current postal address**

PO Box 1095

Suburb/town

BENTLEY DC

State/territory

WA

Postcode

6983

**5 Annual return status**

Is this an amendment to the SMSF's 2020 return?

**A** No  Yes

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

**B** No  Yes

Signature as prescribed in tax return

Tax File Number

Provided

**6 SMSF auditor**

Auditor's name

Title: Mr  Mrs  Miss  Ms  Other 

Family name

Boys

First given name

Anthony

Other given names

William

SMSF Auditor Number

100014140

Auditor's phone number

61410712708

Postal address

PO Box 3376

Suburb/town

RUNDLE MALL

State/territory

SA

Postcode

5000

Date audit was completed

A

Day  
22Month  
09Year  
2020

Was Part A of the audit report qualified?

B

No

Yes

Was Part B of the audit report qualified?

C

No

Yes

If Part B of the audit report was qualified,  
have the reported issues been rectified?

D

No

Yes

**7 Electronic funds transfer (EFT)**

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

**A Fund's financial institution account details**

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

Fund BSB number

016112

Fund account number

473008117

Fund account name

Jones Super Fund

I would like my tax refunds made to this account.  Go to C.**B Financial institution account details for tax refunds**

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

BSB number

Account number

Account name

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

Signature as prescribed in tax return

Tax File Number

Provided

**8 Status of SMSF**

Australian superannuation fund

**A** No  Yes Fund benefit structure **B**  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** \$ 

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.

Signature as prescribed in tax return

Tax File Number

**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 2020*.

Have you applied an exemption or rollover?

**M** No  Yes

Code

Net capital gain **A** \$

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

Gross interest **C** \$

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

Gross foreign income **D1** \$  Net foreign income **D** \$  Loss

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

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

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

**Calculation of assessable contributions**  
Assessable employer contributions  
**R1** \$

plus Assessable personal contributions  
**R2** \$

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

#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** **W** \$  Loss   
*(Sum of labels A to U)*

Exempt current pension income **Y** \$

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

Signature as prescribed in tax return

Tax File Number

Provided

## 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	<b>A1</b> \$ <input style="width: 150px;" type="text"/>		<b>A2</b> \$ <input style="width: 150px;" type="text"/>
Interest expenses overseas	<b>B1</b> \$ <input style="width: 150px;" type="text"/>		<b>B2</b> \$ <input style="width: 150px;" type="text"/>
Capital works expenditure	<b>D1</b> \$ <input style="width: 150px;" type="text"/>		<b>D2</b> \$ <input style="width: 150px;" type="text"/>
Decline in value of depreciating assets	<b>E1</b> \$ <input style="width: 150px;" type="text"/>		<b>E2</b> \$ <input style="width: 150px;" type="text"/>
Insurance premiums – members	<b>F1</b> \$ <input style="width: 150px;" type="text"/>		<b>F2</b> \$ <input style="width: 150px;" type="text"/>
SMSF auditor fee	<b>H1</b> \$ <input style="width: 150px;" type="text"/>		<b>H2</b> \$ <input style="width: 150px;" type="text"/>
Investment expenses	<b>I1</b> \$ <input style="width: 150px;" type="text"/>		<b>I2</b> \$ <input style="width: 150px;" type="text"/>
Management and administration expenses	<b>J1</b> \$ <input style="width: 150px; text-align: right; value: 28;" type="text"/>		<b>J2</b> \$ <input style="width: 150px; text-align: right; value: 2,173;" type="text"/>
Forestry managed investment scheme expense	<b>U1</b> \$ <input style="width: 150px;" type="text"/>		<b>U2</b> \$ <input style="width: 150px;" type="text"/>
Other amounts	<b>L1</b> \$ <input style="width: 150px;" type="text"/>	Code <input style="width: 20px; height: 20px;" type="text"/>	<b>L2</b> \$ <input style="width: 150px;" type="text"/>
Tax losses deducted	<b>M1</b> \$ <input style="width: 150px;" type="text"/>		

**TOTAL DEDUCTIONS**

**N** \$

(Total **A1** to **M1**)

**TOTAL NON-DEDUCTIBLE EXPENSES**

**Y** \$

(Total **A2** to **L2**)

**#TAXABLE INCOME OR LOSS**

**O** \$  Loss

**(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)**

**TOTAL SMSF EXPENSES**

**Z** \$

(**N plus Y**)

#This is a mandatory label.

Signature as prescribed in tax return

Tax File Number

Provided

### 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 2020* on how to complete the calculation statement.

#Taxable income	<b>A \$</b>	<input type="text" value="2,153"/>
		<i>(an amount must be included even if it is zero)</i>
#Tax on taxable income	<b>T1 \$</b>	<input type="text" value="322.95"/>
		<i>(an amount must be included even if it is zero)</i>
#Tax on no-TFN-quoted contributions	<b>J \$</b>	<input type="text" value="0.00"/>
		<i>(an amount must be included even if it is zero)</i>
<b>Gross tax</b>	<b>B \$</b>	<input type="text" value="322.95"/>
		<i>(T1 plus J)</i>

Foreign income tax offset	<b>C1 \$</b>	<input type="text"/>
Rebates and tax offsets	<b>C2 \$</b>	<input type="text"/>
<b>Non-refundable non-carry forward tax offsets</b>	<b>C \$</b>	<input type="text"/>
		<i>(C1 plus C2)</i>

**SUBTOTAL 1**

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

Early stage venture capital limited partnership tax offset	<b>D1 \$</b>	<input type="text" value="0.00"/>
Early stage venture capital limited partnership tax offset carried forward from previous year	<b>D2 \$</b>	<input type="text" value="0.00"/>
Early stage investor tax offset	<b>D3 \$</b>	<input type="text" value="0.00"/>
Early stage investor tax offset carried forward from previous year	<b>D4 \$</b>	<input type="text" value="0.00"/>

**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	<b>E1 \$</b>	<input type="text"/>
No-TFN tax offset	<b>E2 \$</b>	<input type="text"/>
National rental affordability scheme tax offset	<b>E3 \$</b>	<input type="text"/>
Exploration credit tax offset	<b>E4 \$</b>	<input type="text" value="0.00"/>
<b>Refundable tax offsets</b>	<b>E \$</b>	<input type="text"/>
		<i>(E1 plus E2 plus E3 plus E4)</i>

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

**Section 102AAM interest charge**

**G \$**

Signature as prescribed in tax return

Tax File Number

Credit for interest on early payments – amount of interest	<b>H1 \$</b> <input type="text"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	<b>H2 \$</b> <input type="text"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<b>H3 \$</b> <input type="text"/>
Credit for TFN amounts withheld from payments from closely held trusts	<b>H5 \$</b> <input type="text" value="0.00"/>
Credit for interest on no-TFN tax offset	<b>H6 \$</b> <input type="text"/>
Credit for foreign resident capital gains withholding amounts	<b>H8 \$</b> <input type="text" value="0.00"/>
<b>Eligible credits</b>	<b>H \$</b> <input type="text"/>
	<i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

<b>#Tax offset refunds</b> (Remainder of refundable tax offsets)	<b>I \$</b> <input type="text" value="0.00"/>
	<i>(unused amount from label E – an amount must be included even if it is zero)</i>

**PAYG instalments raised**

**K \$**

**Supervisory levy**

**L \$**

**Supervisory levy adjustment for wound up funds**

**M \$**

**Supervisory levy adjustment for new funds**

**N \$**

<b>AMOUNT DUE OR REFUNDABLE</b> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.	<b>S \$</b> <input type="text" value="840.95"/>
	<i>(T5 plus G less H less I less K plus L less M plus N)</i>

#This is a mandatory label.

**Section E: Losses**

**14 Losses**

**!** If total loss is greater than \$100,000, complete and attach a Losses schedule 2020.

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

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



Signature as prescribed in tax return

Tax File Number

**Section F: Member information**

**MEMBER 1**

Title: Mr  Mrs  Miss  Ms  Other

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 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** \$

TRIS Count

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

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Signature as prescribed in tax return

Tax File Number

**MEMBER 2**

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name  Other given names

Member's TFN  Date of birth  /  /

**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**  /  /

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**

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

Accumulation phase account balance **S1** \$

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

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

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** \$

Signature as prescribed in tax return

Tax File Number

Provided

Section H: **Assets and liabilities**

**15 ASSETS**

**15a Australian managed investments**

Listed trusts **A** \$

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$

**15b Australian direct investments**

Cash and term deposits **E** \$

**Limited recourse borrowing arrangements**

Australian residential real property

**J1** \$

Australian non-residential real property

**J2** \$

Overseas real property

**J3** \$

Australian shares

**J4** \$

Overseas shares

**J5** \$

Other

**J6** \$

Property count

**J7**

Debt securities **F** \$

Loans **G** \$

Listed shares **H** \$

Unlisted shares **I** \$

Limited recourse borrowing arrangements **J** \$

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

Residential real property **L** \$

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

Other assets **O** \$

**15c Other investments**

Crypto-Currency **N** \$

**15d Overseas direct investments**

Overseas shares **P** \$

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

Overseas residential real property **R** \$

Overseas managed investments **S** \$

Other overseas assets **T** \$

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS U** \$   
(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

\$

Signature as prescribed in tax return

Tax File Number

**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"/>
Permissible temporary borrowings	<b>V2</b> \$	<input type="text"/>
Other borrowings	<b>V3</b> \$	<input type="text"/>
		Borrowings <b>V</b> \$ <input type="text"/>
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="239,658"/>
Reserve accounts		<b>X</b> \$ <input type="text"/>
Other liabilities		<b>Y</b> \$ <input type="text" value="322"/>
<b>TOTAL LIABILITIES</b>		<b>Z</b> \$ <input type="text" value="239,980"/>

**Section I: Taxation of financial arrangements**

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

Total TOFA gains **H** \$

Total TOFA losses **I** \$

**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 2019-20 income year, write **2020**). **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 2020*. **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 2020* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2020*. **D**

Signature as prescribed in tax return

Tax File Number

Provided

**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: Mr  Mrs  Miss  Ms  Other

Family name

Jones

First given name

Matthew

Other given names

Phone number

0438 975 709

Email address

Non-individual trustee name (if applicable)

MCHTZ Holdings Pty Ltd

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 2020 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: Mr  Mrs  Miss  Ms  Other

Family name

Mora

First given name

Alex

Other given names

Tax agent's practice

Mora Wealth Accountants Pty Ltd

Tax agent's phone number

0438 975 709

Reference number

JONEM140

Tax agent number

24742602

**W – WORKING PAPER**



Jones, Matthew							
Concessional Contribution Cap	N/A	N/A	N/A	N/A	N/A	25,000.00	
Concessional Contribution	N/A	N/A	N/A	N/A	N/A	2,173.05	
Unused Concessional Contribution	N/A	N/A	N/A	N/A	N/A	22,826.95	
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	N/A	0.00	
Maximum Cap Available	N/A	N/A	N/A	N/A	N/A	25,000.00	22,826.95 Below Cap
Total Super Balance	N/A	N/A	N/A	N/A	N/A	0.00	

**NCC Bring Forward Caps**

Member	Bring Forward Cap	2017	2018	2019	2020	Total	Current Position
Jones, Chelsea	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Jones, Matthew	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered

**Jones, Matthew**

Date	Transaction Description	Contribution Type	Ledger Data				SuperStream Data					
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other	
21/08/2019	Fund Establishment Fee	Personal - Concessional	2,173.05									
<b>Total - Jones, Matthew</b>			<b>2,173.05</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>Total for all members</b>			<b>2,173.05</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>						



# Deductions Notice Letter

---

MCHTZ Holdings Pty Ltd as trustee for Jones Super Fund acknowledges that

**Matthew Jones**

has advised in writing in accordance with Section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$2173.05

for contributions paid in the year ended 30 June 2020. The Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.

---

Chelsea Jones

Date:    /    /

**\*\* IMPORTANT INFORMATION - PLEASE READ THE FOLLOWING CAREFULLY \*\***

If your records confirm the above amount claimed no action on your behalf is required. Retain this acknowledgement with your taxation records as it may be requested by the Australian Taxation Office to substantiate your tax deduction for Superannuation Contributions.

Otherwise: Complete the details below and return this form to the Trustee if:

1. The amount shown above is not the amount that will be claimed, or
2. The Australian Taxation Office disallows/reduces the amount you claim.

In terms of Section 290-170 of the Income Tax Assessment Act 1997 I advise that the amount I intend to claim as a tax deduction for the period 14 August 2019 to 30 June 2020 is: \$ \_\_\_\_\_

---

Matthew Jones

Date:    /    /

# Notice of intent to claim or vary a deduction for personal super contributions

---

## Section A: Your details

### 1 Tax file number (TFN)

**!** The ATO does not collect this information provided on this form. This form is to assist you in providing details to your super fund. Your super fund is authorised to request your personal details, including your TFN, under the *Superannuation Industry (Supervision) Act 1993*, the *Income Tax Assessment Act 1997* and the *Taxation Administration Act 1953*. It is not an offence not to provide your TFN. However, if you do not provide your TFN, and your super fund doesn't already hold your TFN, they will not be permitted to accept the contribution(s) covered by this notice. For more information about your privacy please contact the entity you are providing this form to.

### 2 Name

Title:

Family name

First given name

Other given names

### 3 Date of birth

### 4 Current postal address

Suburb/town/locality

State/territory

Postcode

Country if outside of Australia

(Australia only)

(Australia only)

### 5 Daytime phone number (include area code)

---

## Section B: Super fund's details

### 6 Fund name

### 7 Fund Australian business number (ABN)

### 8 Member account number

### 9 Unique Superannuation Identifier (USI) (if known)

## Section C: Contribution details

### 10 Personal contribution details

Is this notice varying an earlier notice?      No                      Yes

If you answered 'No' complete the **Original Notice to Claim a Tax Deduction** section below.

If you answered 'Yes' complete the **Variation of previous valid notice of intent** section below.

#### ORIGINAL NOTICE TO CLAIM A TAX DEDUCTION

### 11 Financial year ended 30 June 20

12 My personal contributions to this fund in the above financial year                      \$

13 The amount of these personal contributions I will be claiming as a tax deduction                      \$

## Section D: Declaration

This form has a declaration where you say the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

#### INTENTION TO CLAIM A TAX DEDUCTION

**!** Complete this declaration if you have **not** previously lodged a valid notice with your super fund for these contributions.

*I declare that at the time of lodging this notice:*

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions
- I have not included any of the contributions in an earlier valid notice.

*I declare that I am lodging this notice at the earlier of either:*

- before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, **or**
- before the end of the income year following the year in which the contribution was made.

*I declare that the information given on this notice is correct and complete.*

Name (Print in BLOCK LETTERS)

Signature

Date

**>** Send your completed notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

#### VARIATION OF PREVIOUS VALID NOTICE OF INTENT

### 14 Financial year ended 30 June 20


15 My personal contributions to this fund in the above financial year                      \$

16 The amount of these personal contributions claimed in my original notice of intent                      \$

17 The amount of these personal contributions I will now be claiming as a tax deduction                      \$

## Declaration

This form has a declaration where you sign to indicate that the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

 Complete this declaration if you have already lodged a valid notice with your fund for these contributions and you wish to **reduce** the amount stated in that notice.

## VARIATION OF PREVIOUS VALID NOTICE OF INTENT

*I declare that at the time of lodging this notice:*

- *I intend to claim the personal contributions stated as a tax deduction*
- *I am a current member of the identified super fund*
- *the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions.*

*I declare that I wish to vary my previous valid notice for these contributions by **reducing** the amount I advised in my previous notice and I confirm that either:*

- *I have lodged my income tax return for the year in which the contribution was made, prior to the end of the following income year, and this variation notice is being lodged before the end of the day on which the return was lodged, or*


- *I have not yet lodged my income tax return for the relevant year and this variation notice is being lodged on or before 30 June in the financial year following the year in which the personal contributions were made, or*
- *the ATO has disallowed my claim for a deduction for the relevant year and this notice reduces the amount stated in my previous valid notice by the amount that has been disallowed.*

*I declare that the information given on this notice is correct and complete.*

Name (Print in BLOCK LETTERS)

**Signature**

Date

 Send your completed variation notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

Jones Super Fund

# Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>C - Income - Gross interest</b>				
	31/01/2020	25000/ANZ	ANZ Business Premium Saver	4.79
	28/02/2020	25000/ANZ	ANZ Business Premium Saver	0.76
	31/03/2020	25000/ANZ	ANZ Business Premium Saver	0.88
	30/04/2020	25000/ANZ	ANZ Business Premium Saver	0.82
	29/05/2020	25000/ANZ	ANZ Business Premium Saver	0.79
	30/06/2020	25000/ANZ	ANZ Business Premium Saver	0.62
<b>Sub-Total</b>				<b>8.66</b>
<b>Ignore Cents</b>				<b>0.66</b>
<b>Total</b>				<b>8.00</b>
<b>R2 - Assessable personal contributions</b>				
	21/08/2019	24200/JONMAT00001A	(Contributions) Jones, Matthew - Accumulation (Accumulation)	2,173.05
<b>Sub-Total</b>				<b>2,173.05</b>
<b>Ignore Cents</b>				<b>0.05</b>
<b>Total</b>				<b>2,173.00</b>
<b>R - Assessable contributions (R1 plus R2 plus R3 less R6)</b>				
Assessable personal contributions				2,173.05
<b>Sub-Total</b>				<b>2,173.05</b>
<b>Ignore Cents</b>				<b>0.05</b>
<b>Total</b>				<b>2,173.00</b>
<b>W - GROSS INCOME (Sum of labels A to U)</b>				
				2,181.00
<b>Sub-Total</b>				<b>2,181.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>2,181.00</b>
<b>V - TOTAL ASSESSABLE INCOME (W less Y)</b>				
				2,181.00
<b>Sub-Total</b>				<b>2,181.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>2,181.00</b>
<b>J1 - Expenses - Management and administration expenses</b>				
	24/01/2020	31500	Bank Charges	28.00
<b>Sub-Total</b>				<b>28.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>28.00</b>
<b>L2 - Expenses - Other amounts (Non-deductible)</b>				
	21/08/2019	30101	Fund Establishment Fee	2,173.05
<b>Sub-Total</b>				<b>2,173.05</b>
<b>Ignore Cents</b>				<b>0.05</b>
<b>Total</b>				<b>2,173.00</b>

## Jones Super Fund

# Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>N - TOTAL DEDUCTIONS</b>				
				28.00
<b>Sub-Total</b>				<b>28.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>28.00</b>
<b>Y - TOTAL NON DEDUCTIBLE EXPENSES</b>				
				2,173.00
<b>Sub-Total</b>				<b>2,173.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>2,173.00</b>
<b>O - TAXABLE INCOME OR LOSS</b>				
				2,153.00
<b>Sub-Total</b>				<b>2,153.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>2,153.00</b>
<b>Z - TOTAL SMSF EXPENSES</b>				
				2,201.00
<b>Sub-Total</b>				<b>2,201.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>2,201.00</b>
<b>A - Taxable income</b>				
				2,153.00
<b>Sub-Total</b>				<b>2,153.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>2,153.00</b>
<b>T1 - Tax on taxable income</b>				
				322.95
<b>Sub-Total</b>				<b>322.95</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>322.95</b>
<b>B - Gross Tax</b>				
				322.95
<b>Sub-Total</b>				<b>322.95</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>322.95</b>
<b>T2 - SUBTOTAL</b>				
				322.95
<b>Sub-Total</b>				<b>322.95</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>322.95</b>

Jones Super Fund

# Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>T3 - SUBTOTAL 2</b>				
				322.95
<b>Sub-Total</b>				<b>322.95</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>322.95</b>
<b>T5 - TAX PAYABLE</b>				
				322.95
<b>Sub-Total</b>				<b>322.95</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>322.95</b>
<b>L - Supervisory levy</b>				
				259.00
<b>Sub-Total</b>				<b>259.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>259.00</b>
<b>N - Supervisory levy adjustment for new funds</b>				
				259.00
<b>Sub-Total</b>				<b>259.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>259.00</b>
<b>S - AMOUNT DUE OR REFUNDABLE</b>				
				840.95
<b>Sub-Total</b>				<b>840.95</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>840.95</b>

**Fund Name:** Jones Super Fund

**Year Ended:** 30-Jun-20

**Work Paper:** Tax Return - Exempt Pension Reconciliation



	Pension	Accumulation
Actuarial Certificate	0.00%	100.000%
General Expenses Percentage	0.00%	100.000%
Investment Expenses Percentage	0.00%	100.000%

Income	Gross	Exempt	Assessable
Gross Interest	8.00	-	8.00
Dividends Received		-	-
Franking Credits		-	-
Assessable contributions			
Employer	-	-	-
Personal	2,173.00	-	2,173.00
Total	8.00	-	2,181.00

Expenses	Gross	Exempt	Assessable
Fund Establishment Fee	2,173.00	2,173.00	-
Bank Fee	28.00	-	28.00
		2,173.00	28.00

<b>Taxable Income</b>		<b>2,153.00</b>
<b>Tax on Taxable Income (15%)</b>		322.95
Less: Tax Credits		
Franking Credits		-
Foreign Tax Credits		-
TFN Credits		-
		-
<b>Net tax payable</b>		<b>322.95</b>
Less: Tax Instalments		-
Add: ATO Super Levy		259.00
Add: Supervisory Levy for New Funds		259.00
<b>TAX PAYABLE PER TAX RETURN</b>		<b>840.95</b>



# **S – SOURCE DOCUMENTS**



18 January 2020



Mr Matthew Philip Jones  
33 Foundry Turn  
HARRISDALE WA 6112

### Your contacts

**E** SignatureSuper@amp.com.au  
**W** amp.com.au/chevron  
**T** 1300 361 090 **F** 02 9768 3111  
AMP Life Limited  
Locked Bag 5043 PARRAMATTA NSW 2124

### Your details

**ACCOUNT NAME**  
Matthew Philip Jones  
**ACCOUNT NUMBER** **MONTH AND YEAR OF BIRTH**  
943253685 February 1982  
**TAX FILE NUMBER (TFN)**  
Supplied

## Rollover from SignatureSuper®

### CHEVRON AUSTRALIA EMPLOYEES SUPERANNUATION PLAN Withdrawal number: 195139256

The following information relates to a payment from SignatureSuper account 943253685 in the name of Matthew Philip Jones.

Payee name	Payment details	Amount \$
Jones Super Fund	EFT ***** - ****08117	240,000.00

### Enclosed documents

We have enclosed a **Rollover Benefit Statement** for your records.

### We're here to help

If you have any questions, please contact us.

Yours sincerely,

Chris Jensen  
Head of Client Services Workplace Super

### What you need to know

This document does not take into account your financial situation, objectives and needs. Before you make any investment decision, it is important that you consider these matters and read the **Product Disclosure Statement (PDS)**.

Any advice in this document is provided by AMP Superannuation Limited (ASL), ABN 31 008 414 104, AFSL No. 233060 which is part of the AMP group of companies.

ASL is the trustee of the AMP Superannuation Savings Trust, ABN 76 514 770 399, of which your account is a part.





## Rollover Benefit Statement

The original of this form has been sent to your rollover institution. Please keep this copy for your records.

### SECTION A: RECEIVING FUND'S DETAILS

Australian business number (ABN):	<input type="text" value="53156260289"/>
Name:	<input type="text" value="Jones Super Fund"/>
Address:	<input type="text" value="Po Box 1095"/> <input type="text" value="Bentley Dc WA 6983"/>
Unique Superannuation Identifier (USI) or Member client identifier:	<input type="text"/> <input type="text" value="M P JONES"/>

### SECTION B: MEMBER DETAILS

Tax file number:	<input type="text" value="392080828"/>
Title:	<input type="text" value="Mr"/>
Family name:	<input type="text" value="Jones"/>
Given name:	<input type="text" value="Matthew Philip"/>
Other given names:	<input type="text"/>
Postal address:	<input type="text" value="33 Foundry Turn"/> <input type="text" value="HARRISDALE WA 6112"/>
Date of birth:	<input type="text" value="21/02/1982"/>
Sex:	F <input type="checkbox"/> M <input checked="" type="checkbox"/>
Daytime phone number (include area code):	<input type="text"/>
Email address (if applicable):	<input type="text"/>

### SECTION C: ROLLOVER TRANSACTION DETAILS

<b>1. Service period start date</b>	<input type="text" value="21/02/1998"/>
<b>2. Tax components</b>	
• Tax - free component	<input type="text" value="0.00"/>
• KiwiSaver Tax-free component	<input type="text" value="0.00"/>

### SECTION C: ROLLOVER TRANSACTION DETAILS (CONT)

- Taxable component

- Element taxed in the fund, and

- Element untaxed in the fund

TOTAL Tax Components

### 3. Preservation amounts

- Preserved amount

- KiwiSaver preserved amount

- Restricted non-preserved amount

- Unrestricted non-preserved amount

TOTAL Preservation Amounts

### SECTION D: NON-COMPLYING FUNDS

Contributions made to a non-complying fund on or after 10 May 2006

### SECTION E: TRANSFERRING FUND

ABN:

Fund's name:

Contact name:

Email address (if applicable):

Daytime phone number (including area code):

### SECTION F: DECLARATION

I declare that:

- I have prepared the statement with the information supplied by the superannuation provider.
- I have received a declaration made by the superannuation provider that the information provided to me for the preparation of this statement is true and correct.
- I am authorised by the superannuation provider to give the information in the statement to the ATO.

Signature of authorised person:

Date:



# TAX INVOICE

Jones Super Fund

**Invoice Date**  
14 Aug 2019

Mora Wealth  
Accountants  
PO Box 1095  
BENTLEY DC WA 6983

**Invoice Number**  
INV-2659

**Reference**  
JONEM040

**ABN**  
26 167 776 025

Description	Quantity	Unit Price	GST	Amount AUD
JONES SUPER FUND In relation to setting up the entity, including disbursements to third parties and applications for the entities ABN and TFN were necessary:	1.00	1,975.50	10%	1,975.50
			Subtotal	1,975.50
			TOTAL GST 10%	197.55
			<b>TOTAL AUD</b>	<b>2,173.05</b>

## Due Date: 21 Aug 2019

Direct Transfers can be made online to  
Bank: Westpac Bank  
BSB: 036-022  
Account Number: 243-032

## PAYMENT ADVICE

To: Mora Wealth Accountants  
PO Box 1095  
BENTLEY DC WA 6983

**Customer** Jones Super Fund  
**Invoice Number** INV-2659  
**Amount Due** **2,173.05**  
**Due Date** 21 Aug 2019

**Amount Enclosed**

Enter the amount you are paying above



# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 1

26 AUGUST 2019 TO 26 SEPTEMBER 2019

THE DIRECTOR  
MCHTZ HOLDINGS P/L  
33 FOUNDRY TURN  
HARRISDALE WA 6112  
AUSTRALIA

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

MCHTZ HOLDINGS P/L

### Branch Number (BSB)

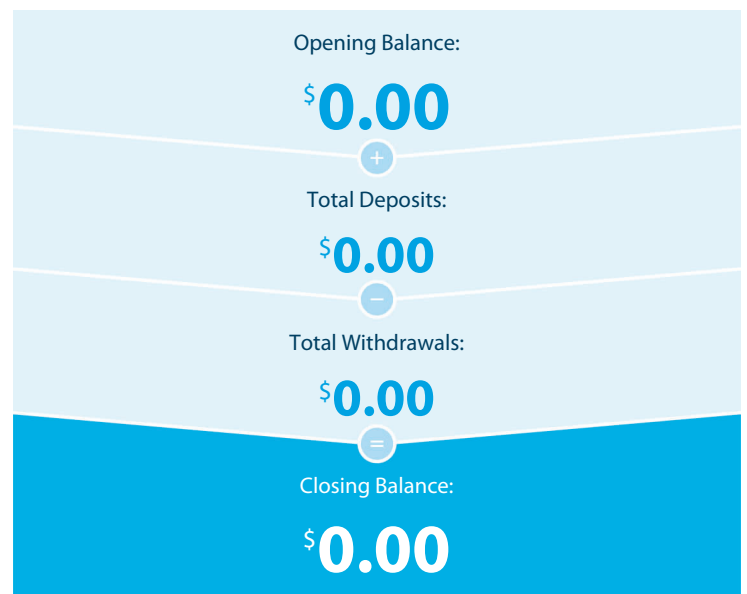
016-112

### Account Number

4730-08117

### Account Descriptor

PREMIUM SAVER



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries:** 13 13 14  
**Lost/Stolen Cards:** 1800 033 844

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4730-08117

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2019</b>				
<b>26 AUG</b>	<b>OPENING BALANCE</b>			<b>0.00</b>
	<b>TOTALS AT END OF PAGE</b>	<b>\$0.00</b>	<b>\$0.00</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

### Protecting your privacy

Protecting your privacy is crucial to the way we do business. That's why we've simplified our Privacy Policy to better explain how we manage and protect your personal information, particularly when providing a product or service to you.

Watch our short video and read our updated Privacy Policy at [www.anz.com.au/privacy](http://www.anz.com.au/privacy).

### New Profile menu in ANZ Internet Banking

The new Profile menu in ANZ Internet Banking lets you securely manage your contact information and security details. You can find the new menu in the top right corner of ANZ Internet Banking.

We recommend keeping your contact information up to date, because we may use these details for security purposes (e.g. to verify transactions), and to send you information about your accounts.

You can also control which 'Offers & Promotions' you receive and how you'd like to hear about them. You can select as many as you like and make changes any time.

Visit [www.anz.com.au](http://www.anz.com.au) to explore your Profile today.

## IMPORTANT INFORMATION

### PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [www.anz.com](http://www.anz.com) or by calling **13 13 14**.





# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 2

26 SEPTEMBER 2019 TO 25 OCTOBER 2019

THE DIRECTOR  
MCHTZ HOLDINGS P/L  
33 FOUNDRY TURN  
HARRISDALE WA 6112  
AUSTRALIA

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

MCHTZ HOLDINGS P/L

### Branch Number (BSB)

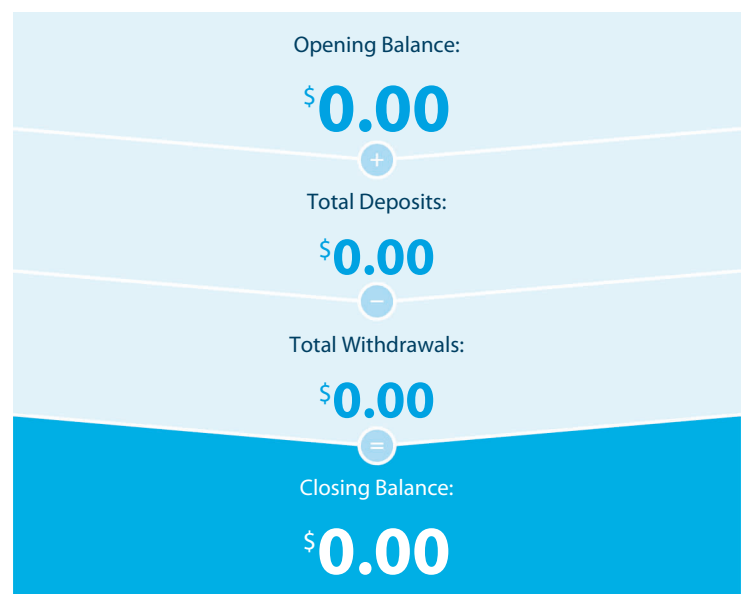
016-112

### Account Number

4730-08117

### Account Descriptor

PREMIUM SAVER



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries:** 13 13 14  
**Lost/Stolen Cards:** 1800 033 844

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4730-08117

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2019</b>				
<b>26 SEP</b>	<b>OPENING BALANCE</b>			<b>0.00</b>
	<b>TOTALS AT END OF PAGE</b>	<b>\$0.00</b>	<b>\$0.00</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

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# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 3

25 OCTOBER 2019 TO 26 NOVEMBER 2019

THE DIRECTOR  
MCHTZ HOLDINGS P/L  
33 FOUNDRY TURN  
HARRISDALE WA 6112  
AUSTRALIA

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

MCHTZ HOLDINGS P/L

### Branch Number (BSB)

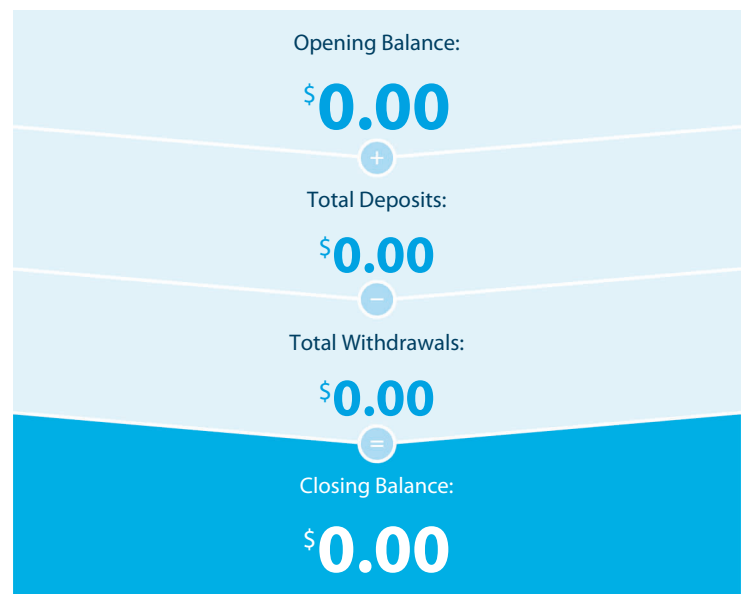
016-112

### Account Number

4730-08117

### Account Descriptor

PREMIUM SAVER



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries:** 13 13 14  
**Lost/Stolen Cards:** 1800 033 844

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4730-08117

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2019</b>				
<b>25 OCT</b>	<b>OPENING BALANCE</b>			<b>0.00</b>
	<b>TOTALS AT END OF PAGE</b>	<b>\$0.00</b>	<b>\$0.00</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

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## IMPORTANT INFORMATION

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# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 4

26 NOVEMBER 2019 TO 24 DECEMBER 2019

THE DIRECTOR  
MCHTZ HOLDINGS P/L  
33 FOUNDRY TURN  
HARRISDALE WA 6112  
AUSTRALIA

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

MCHTZ HOLDINGS P/L

### Branch Number (BSB)

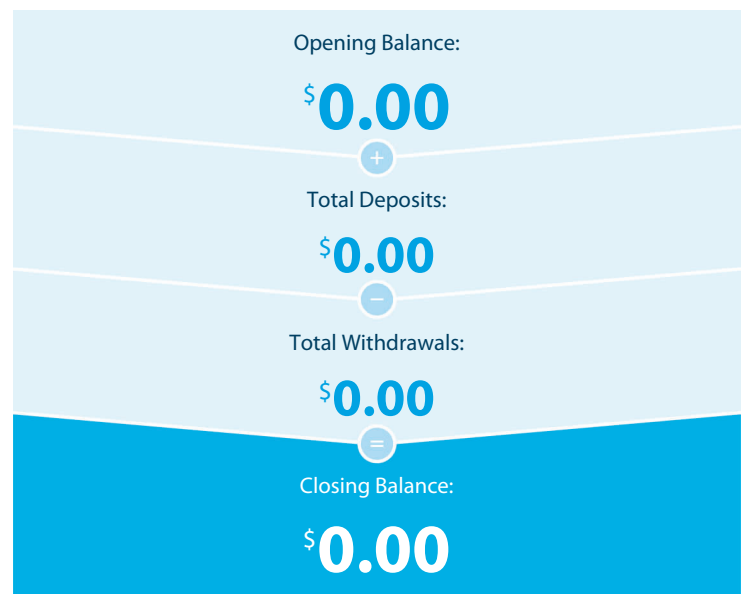
016-112

### Account Number

4730-08117

### Account Descriptor

PREMIUM SAVER



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries:** 13 13 14  
**Lost/Stolen Cards:** 1800 033 844

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4730-08117

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2019</b>				
<b>26 NOV</b>	<b>OPENING BALANCE</b>			<b>0.00</b>
	<b>TOTALS AT END OF PAGE</b>	<b>\$0.00</b>	<b>\$0.00</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

### New Profile menu in ANZ Internet Banking

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# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 5

24 DECEMBER 2019 TO 24 JANUARY 2020

THE DIRECTOR  
MCHTZ HOLDINGS P/L  
33 FOUNDRY TURN  
HARRISDALE WA 6112  
AUSTRALIA

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

MCHTZ HOLDINGS P/L  
AS TRUSTEE FOR  
JONES SUPER FUND

### Branch Number (BSB)

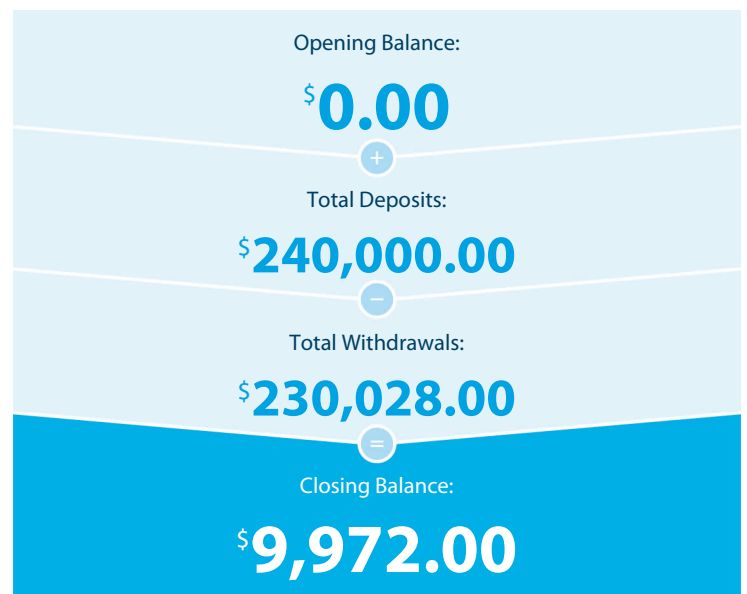
016-112

### Account Number

4730-08117

### Account Descriptor

PREMIUM SAVER



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anz.com

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**Lost/Stolen Cards:** 1800 033 844

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4730-08117

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2019</b>				
<b>24 DEC</b>	<b>OPENING BALANCE</b>			<b>0.00</b>
<b>2020</b>	<b>TRANSFER</b>			
17 JAN	FROM AMP LIFE 7746181		240,000.00	240,000.00
24 JAN	<b>EB 16112</b> TO 277007	230,028.00		9,972.00
<b>TOTALS AT END OF PAGE</b>		<b>\$230,028.00</b>	<b>\$240,000.00</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$230,028.00</b>	<b>\$240,000.00</b>	<b>\$9,972.00</b>

Loan to Ascent Trust : \$230,000

Less: Transfer Amount : \$230,028

Bank Fee : \$28 (Transfer fee)

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# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 6

24 JANUARY 2020 TO 26 FEBRUARY 2020

THE DIRECTOR  
MCHTZ HOLDINGS P/L  
33 FOUNDRY TURN  
HARRISDALE WA 6112  
AUSTRALIA

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

MCHTZ HOLDINGS P/L  
AS TRUSTEE FOR  
JONES SUPER FUND

### Branch Number (BSB)

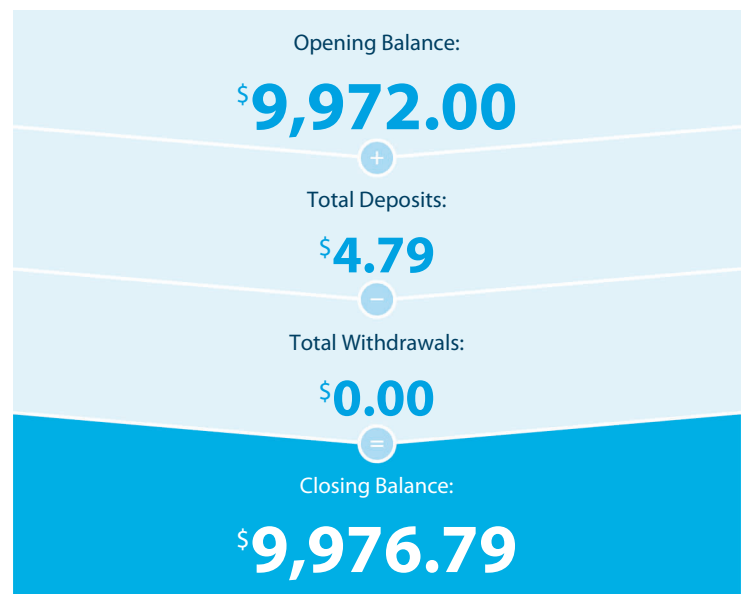
016-112

### Account Number

4730-08117

### Account Descriptor

PREMIUM SAVER



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**Enquiries:** 13 13 14  
**Lost/Stolen Cards:** 1800 033 844

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4730-08117

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
<b>24 JAN</b>	<b>OPENING BALANCE</b>			<b>9,972.00</b>
31 JAN	<b>CREDIT INTEREST PAID</b>		4.79	9,976.79
	<b>TOTALS AT END OF PAGE</b>	<b>\$0.00</b>	<b>\$4.79</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$0.00</b>	<b>\$4.79</b>	<b>\$9,976.79</b>

## This Statement Includes

Interest earned on deposits	\$4.79
-----------------------------	--------

## Fee Summary

Fees Charged for period: 01 JAN 2020 to 31 JAN 2020

### Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 26/02/20 and the monthly fee cycle, as appears above, ended on 31/01/20.

## Summary of Relationship Benefit for this account Amount (\$)

**Your Relationship Benefit** **1.20**

### This is made up of:

Value of Free Transactions 1.20

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4730-08117

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# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 7

26 FEBRUARY 2020 TO 26 MARCH 2020

THE DIRECTOR  
MCHTZ HOLDINGS P/L  
33 FOUNDRY TURN  
HARRISDALE WA 6112  
AUSTRALIA

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

MCHTZ HOLDINGS P/L  
AS TRUSTEE FOR  
JONES SUPER FUND

### Branch Number (BSB)

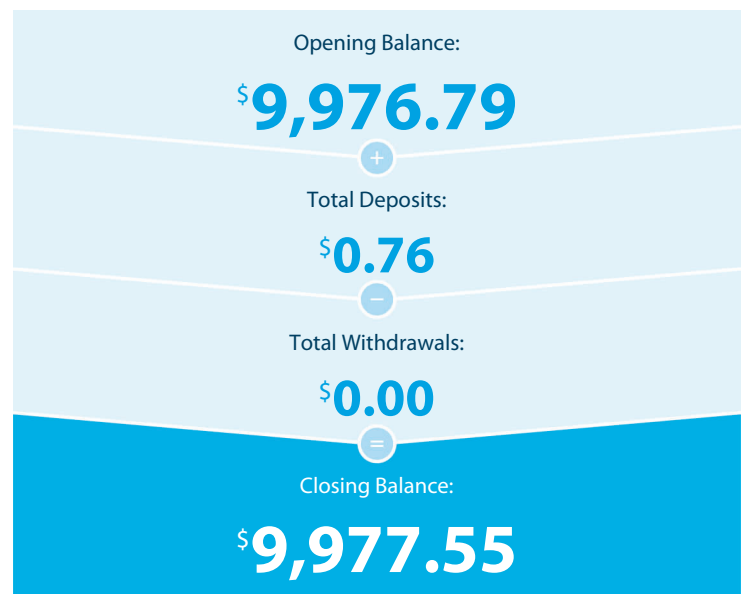
016-112

### Account Number

4730-08117

### Account Descriptor

PREMIUM SAVER



## NEED TO GET IN TOUCH?



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OR



**Enquiries:** 13 13 14  
**Lost/Stolen Cards:** 1800 033 844

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4730-08117

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
<b>26 FEB</b>	<b>OPENING BALANCE</b>			<b>9,976.79</b>
28 FEB	CREDIT INTEREST PAID		0.76	9,977.55
	<b>TOTALS AT END OF PAGE</b>	<b>\$0.00</b>	<b>\$0.76</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$0.00</b>	<b>\$0.76</b>	<b>\$9,977.55</b>

### This Statement Includes

Interest earned on deposits	\$0.76
-----------------------------	--------

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# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 8  
26 MARCH 2020 TO 24 APRIL 2020

THE DIRECTOR  
MCHTZ HOLDINGS P/L  
33 FOUNDRY TURN  
HARRISDALE WA 6112  
AUSTRALIA

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

MCHTZ HOLDINGS P/L  
AS TRUSTEE FOR  
JONES SUPER FUND

### Branch Number (BSB)

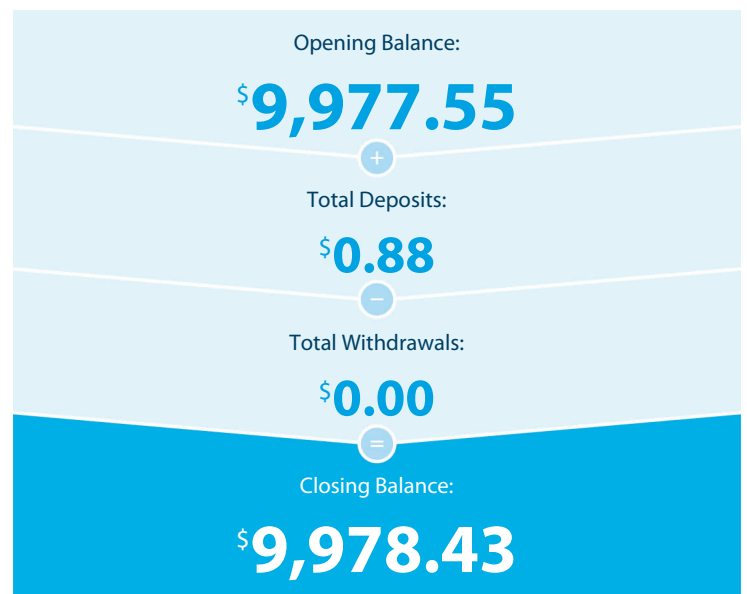
016-112

### Account Number

4730-08117

### Account Descriptor

PREMIUM SAVER



## NEED TO GET IN TOUCH?



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OR



**Enquiries:** 13 13 14  
**Lost/Stolen Cards:** 1800 033 844

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4730-08117

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
<b>26 MAR</b>	<b>OPENING BALANCE</b>			<b>9,977.55</b>
31 MAR	<b>CREDIT INTEREST PAID</b>		0.88	9,978.43
	<b>TOTALS AT END OF PAGE</b>	<b>\$0.00</b>	<b>\$0.88</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$0.00</b>	<b>\$0.88</b>	<b>\$9,978.43</b>

### This Statement Includes

Interest earned on deposits	\$0.88
-----------------------------	--------

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# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 9  
24 APRIL 2020 TO 26 MAY 2020

THE DIRECTOR  
MCHTZ HOLDINGS P/L  
33 FOUNDRY TURN  
HARRISDALE WA 6112  
AUSTRALIA

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

MCHTZ HOLDINGS P/L  
AS TRUSTEE FOR  
JONES SUPER FUND

### Branch Number (BSB)

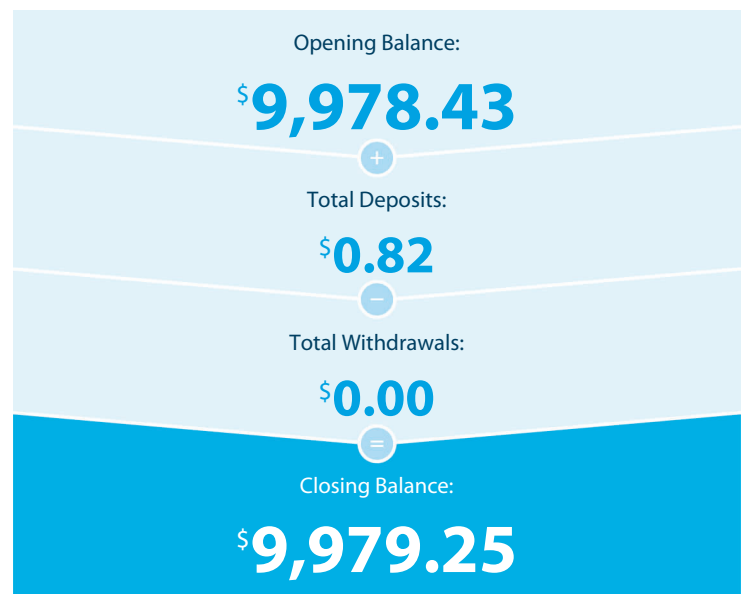
016-112

### Account Number

4730-08117

### Account Descriptor

PREMIUM SAVER



## NEED TO GET IN TOUCH?



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OR



**Enquiries:** 13 13 14  
**Lost/Stolen Cards:** 1800 033 844



# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4730-08117

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
<b>24 APR</b>	<b>OPENING BALANCE</b>			<b>9,978.43</b>
30 APR	<b>CREDIT INTEREST PAID</b>		0.82	9,979.25
	<b>TOTALS AT END OF PAGE</b>	<b>\$0.00</b>	<b>\$0.82</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$0.00</b>	<b>\$0.82</b>	<b>\$9,979.25</b>

### This Statement Includes

Interest earned on deposits	\$0.82
-----------------------------	--------

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# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 10  
26 MAY 2020 TO 26 JUNE 2020

THE DIRECTOR  
MCHTZ HOLDINGS P/L  
33 FOUNDRY TURN  
HARRISDALE WA 6112  
AUSTRALIA

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

MCHTZ HOLDINGS P/L  
AS TRUSTEE FOR  
JONES SUPER FUND

### Branch Number (BSB)

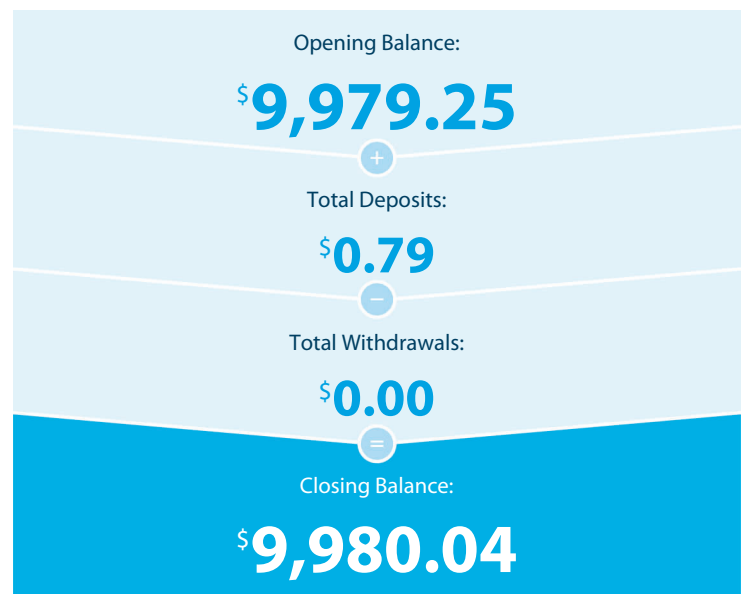
016-112

### Account Number

4730-08117

### Account Descriptor

PREMIUM SAVER



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries:** 13 13 14  
**Lost/Stolen Cards:** 1800 033 844

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4730-08117

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
<b>26 MAY</b>	<b>OPENING BALANCE</b>			<b>9,979.25</b>
29 MAY	CREDIT INTEREST PAID		0.79	9,980.04
<b>TOTALS AT END OF PAGE</b>		<b>\$0.00</b>	<b>\$0.79</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$0.00</b>	<b>\$0.79</b>	<b>\$9,980.04</b>

### This Statement Includes

Interest earned on deposits	\$0.79
-----------------------------	--------

### New Profile menu in ANZ Internet Banking

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# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 11  
26 JUNE 2020 TO 24 JULY 2020

THE DIRECTOR  
MCHTZ HOLDINGS P/L  
33 FOUNDRY TURN  
HARRISDALE WA 6112  
AUSTRALIA

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

MCHTZ HOLDINGS P/L  
AS TRUSTEE FOR  
JONES SUPER FUND

### Branch Number (BSB)

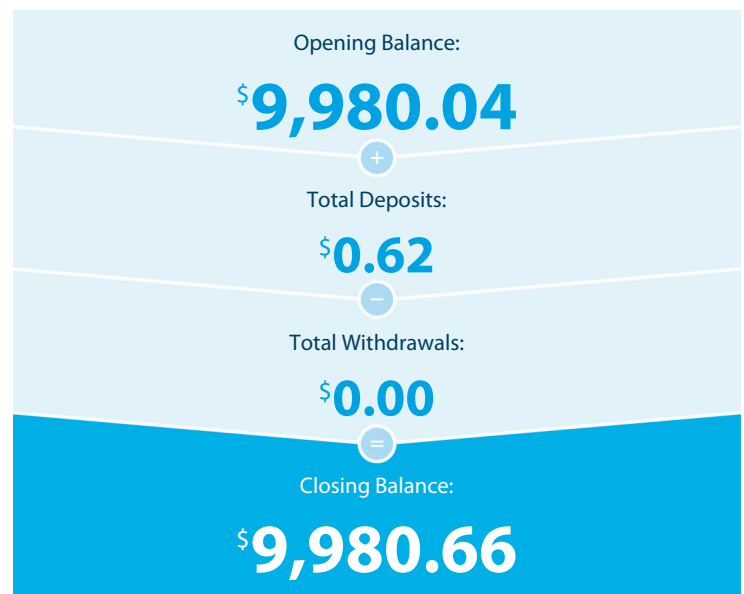
016-112

### Account Number

4730-08117

### Account Descriptor

PREMIUM SAVER



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries:** 13 13 14  
**Lost/Stolen Cards:** 1800 033 844

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4730-08117

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
<b>26 JUN</b>	<b>OPENING BALANCE</b>			<b>9,980.04</b>
30 JUN	<b>CREDIT INTEREST PAID</b>		0.62	9,980.66
	<b>TOTALS AT END OF PAGE</b>	<b>\$0.00</b>	<b>\$0.62</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$0.00</b>	<b>\$0.62</b>	<b>\$9,980.66</b>

### This Statement Includes

Interest earned on deposits	\$0.62
-----------------------------	--------

### Yearly Summary

Previous Year to 30/06/2020 (\$)

Interest earned on deposits	8.66
-----------------------------	------

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# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 12  
24 JULY 2020 TO 26 AUGUST 2020

THE DIRECTOR  
MCHTZ HOLDINGS P/L  
33 FOUNDRY TURN  
HARRISDALE WA 6112  
AUSTRALIA

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

MCHTZ HOLDINGS P/L  
AS TRUSTEE FOR  
JONES SUPER FUND

### Branch Number (BSB)

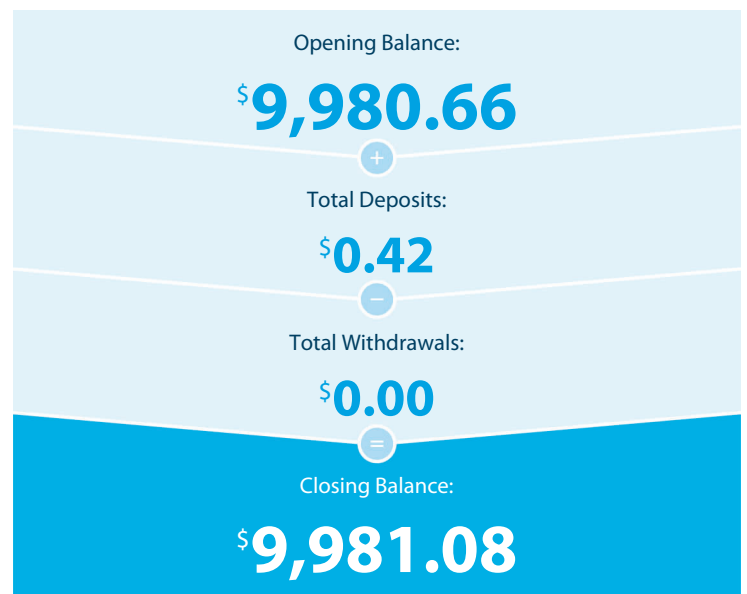
016-112

### Account Number

4730-08117

### Account Descriptor

PREMIUM SAVER



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries:** 13 13 14  
**Lost/Stolen Cards:** 1800 033 844

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4730-08117

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
24 JUL	OPENING BALANCE			<b>9,980.66</b>
31 JUL	CREDIT INTEREST PAID		0.42	9,981.08
	<b>TOTALS AT END OF PAGE</b>	<b>\$0.00</b>	<b>\$0.42</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$0.00</b>	<b>\$0.42</b>	<b>\$9,981.08</b>

### This Statement Includes

Interest earned on deposits	\$0.42
-----------------------------	--------

### Update your profile in the ANZ App or ANZ Internet Banking

New mobile number or email address? No worries. You can update your details via Profile in the ANZ App or ANZ Internet Banking. By keeping your details up to date, we can contact you for security purposes (e.g. send you an SMS one-time passcode or verify transactions), or send you account information.

Forgot your password? We've all been there. You can also securely reset your ANZ App PIN or change ANZ Internet Banking password too. It's all in one place – your Profile.

Visit [www.anz.com.au/ways-to-bank](http://www.anz.com.au/ways-to-bank) to learn about how you can manage your money, simply and securely.

## IMPORTANT INFORMATION

### PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

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MICHAEL DUNJEY BEng(Civil), BSc(Pod)  
Director

T\_(08) 6468 0626  
M\_0481 322 624  
E\_admin@ascentic.com.au  
19 Kishorn Road, Applecross WA 6153

Issue Date: 1st July 2020

### Tax Statement: MCHTZ Holdings Pty Ltd ATFT Jones Super Fund

Year Ended: 30th June 2020

Statement Period: 1st July 2019 - 30th June 2020

Transaction Summary		Interest	Loan	Loan
Date	Description	Income	Movements	Balance
1/07/2019	Opening Balance of Loan			\$ -
24/01/2020	Initial Loan <i>- Interest Due 24/01/21</i>		\$ 230,000.00	\$ 230,000.00
30/06/2020	Total Interest Received	\$ -		
30/06/2020	Closing Balance of Loan			\$ 230,000.00



# Loan agreement

---

**Ascent Investment and Coaching Pty Ltd  
ATFT Ascent Trust**

ACN [127 668 553 ]

(Borrower)

**MCHTZ Holdings Pty Ltd ATFT Jones  
Super Fund**

ABN [53 156 260 289 ]

(Lender)

MinterEllison

LAWYERS

# Loan agreement

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**Signing page** **14**

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# Details

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Date 24<sup>th</sup> January 2020

## Parties

Name **Ascent Investment and Coaching Pty Ltd ATFT Ascent Trust**  
ACN 127 668 553

Short form name **Borrower**  
Notice details 19 Kishorn Road  
Applecross WA 6153  
Email: michael@ascentic.com.au  
Attention: Michael Dunjey

Name **MCHTZ Holdings Pty Ltd ATFT Jones Super Fund**  
ABN 53 156 260 289  
Short form name **Lender**  
Notice details Email: immattjones@gmail.com; chelseajones.58@gmail.com  
Attention: Matt and Chelsea

## Background

This document sets out the terms on which the Lender agrees to provide a loan to the Borrower.

# Agreed terms

---

## 1. Defined terms & interpretation

### 1.1 Defined terms

In this document:

**Advance** means a provision of financial accommodation under this document.

**Authorised Representative** means, in respect of a party, a director or company secretary, or a person it notifies to the other party as being authorised to act as its authorised representative for the purposes of the Finance Documents.

**Business Day** means:

- (a) for receiving a Notice under clause 13, a week day on which banks are open for general banking business in the place of receipt; and
- (b) for all other purposes, a week day on which banks are open for general banking business in Perth, Western Australia.

**Corporations Act** means the *Corporations Act 2001* (Cth).

**Default** means an event or circumstance specified in clause 8.1.

**Dollars** and **A\$** mean the lawful currency of Australia.

**External Administrator** means an administrator, controller or managing controller (each as defined in the Corporations Act), trustee, provisional liquidator, liquidator or any other person (however described) holding or appointed to an analogous office or acting or purporting to act in an analogous capacity.

**Finance Document** means:

- (a) this document;
- (b) a document that the Borrower and the Lender agree is a 'Finance Document'; and
- (c) a document entered into or given under or in connection with, or for the purpose of amending or novating, any document referred to in a paragraph above.

**Government Agency** means any government or governmental, semi-governmental, administrative, public, regulatory or judicial entity, body, department, commission, agency or authority.

**GST** has the meaning given in *A New Tax System (Goods and Services Tax) Act 1999* (Cth).

**Insolvency Event** means, in respect of a person, any of the following occurring:

- (a) it becomes insolvent within the meaning of section 95A, or is taken to have failed to comply with a statutory demand under section 459F(1), or must be presumed by a court to be insolvent under section 459C(2), or is the subject of a circumstance specified in section 461 (whether or not an application to court has been made under that section) or, if the person is a Part 5.7 body, is taken to be unable to pay its debts under section 585, of the Corporations Act;
- (b) except with the Lender's consent:

- (i) it is the subject of a Liquidation, or an order or an application is made for its Liquidation; or
- (ii) an effective resolution is passed or meeting summoned or convened to consider a resolution for its Liquidation;
- (c) an External Administrator is appointed to it or any of its assets or a step is taken to do so;
- (d) if a registered corporation under the Corporations Act, a step is taken under section 601AA, 601AB or 601AC of the Corporations Act to cancel its registration;
- (e) an analogous or equivalent event to any listed above occurs in any jurisdiction; or
- (f) it stops or suspends payment to creditors generally.

**Interest Rate** means 13.5% per annum or any other rate agreed by the Lender and the Borrower.

**Liquidation** means:

- (a) a winding up, deregistration, liquidation, provisional liquidation, administration, bankruptcy or other proceeding for which an External Administrator is appointed, or an analogous or equivalent event or proceeding in any jurisdiction; or
- (b) an arrangement, moratorium, assignment or composition with or for the benefit of creditors or any class or group of them.

**Loss** means a loss, claim, action, damage, liability, cost, charge, expense, penalty, compensation, fine or outgoing suffered, paid or incurred.

**Money Owning** means all money (in any currency) that the Borrower is or may become liable at any time (presently, prospectively or contingently) to pay to or for the account of the Lender (whether alone or not and in any capacity) under or in connection with a Finance Document (including by way of principal, interest, fees, costs, charges, expenses, duties, indemnities, guarantee obligations or damages and money which a person would be liable to pay but for an Insolvency Event in respect of that person).

**Notice** means a notice given in accordance with clause 12.

**Outstanding Amount** means, at any time, the principal amount of the Advance then outstanding.

**Potential Default** means any event, thing or circumstance which would become a Default with the giving of notice, the making of a determination under a Finance Document or the passage of time (or any combination of those things).

**Power** means any right, power, discretion or remedy of the Lender under any Finance Document or applicable law.

**Security Interest** means any:

- (a) security for payment of money, performance of obligations or protection against default (including a mortgage, bill of sale, charge, lien, pledge, trust, power or title retention arrangement, right of set-off, assignment of income, garnishee order or monetary claim and flawed deposit arrangements); and
- (b) thing or preferential interest or arrangement of any kind giving a person priority or preference over claims of other persons or creditors with respect to any property or asset,

and includes any agreement to create any of them or allow them to exist.

**Tax** means any tax, levy, duty, rate, impost or charge imposed, levied or assessed by a Government Agency, and any related penalty, fine, fee or interest. It includes stamp duty, GST and transaction taxes and duties.

**Termination Date** means either of the following dates at the total discretion of the Borrower:

(a) 24<sup>th</sup> January 2025; or

(b) 24<sup>th</sup> July 2025; or

(c) 24<sup>th</sup> July 2026; or

any earlier date on which the Money Owing becomes due and payable under this document.

## 1.2 Interpretation

In this document:

- (a) headings are for reference only and do not affect interpretation;
- (b) unless stated otherwise, all interest, amounts in the nature of interest (including discount amounts) and fees are to be calculated on a daily basis and a year of 365 days;
- (c) any undertaking, representation, warranty or indemnity by two or more parties (including where two or more persons are included in the same defined term) binds them jointly and severally;
- (d) the singular includes the plural and vice versa, a gender includes other genders and different grammatical forms of defined expressions have corresponding meanings;
- (e) a Default or Potential Default **subsists** until either:
  - (i) remedied to the Lender's satisfaction; or
  - (ii) waived by the Lender in writing;
- (f) unless stated otherwise, anything (other than making a payment) required to be done on or by a day which is not a Business Day, must be done on or by the next Business Day;
- (g) no provision or expression is to be construed against a party on the basis that the party (or its advisers) was responsible for its drafting; and
- (h) examples and use of the word **including** and similar expressions do not limit what else may be included.

Unless the context requires otherwise, a reference in this document to:

- (i) a party to any document includes that person's successors and permitted substitutes and assigns;
- (j) an agreement includes any legally enforceable arrangement, understanding, undertaking or representation whether or not in writing;
- (k) a document or agreement includes that document or agreement as novated, altered, amended, supplemented or replaced from time to time;
- (l) any thing includes any part of it and a reference to a group of things or persons includes each thing or person in that group;
- (m) clauses, schedules and annexures are to those in this document, and a reference to this document includes any schedule and annexure;
- (n) a person, corporation, trust, partnership, unincorporated body or other entity includes any of them;
- (o) time is to Perth time unless stated otherwise;

- (p) legislation or other law or a provision of them includes regulations and other instruments under them, and any consolidation, amendment, re-enactment or replacement; and
- (q) property or an asset includes any real or personal, present or future, tangible or intangible property or asset and any right, interest, revenue or benefit in, under or derived from the property or asset.

## 2. Loan

### 2.1 Commitment

Subject to this document, the Lender agrees to provide the Advance to the Borrower in a principal amount not exceeding \$230,000

### 2.2 Requesting the Advance

Subject to this document, the Borrower may request the Advance by notice to the Lender. To be effective, the notice must:

- (a) specify the amount of the Advance and remittance details for the proceeds of the Advance;
- (b) specify the date (which must be a Business Day) on which the Borrower requires the Advance; and
- (c) be given no later than 11.00am on that date (or such later time agreed by the Lender).

### 2.3 Purpose

The Borrower may use the Advance for any purpose whatsoever.

## 3. Conditions precedent

### 3.1 Conditions precedent

The obligation of the Lender to provide the Advance is subject to the conditions precedent that:

- (a) the Lender has received in form and substance satisfactory to it:
  - (i) an original of each Finance Document duly executed by each party to it (other than the Lender);
  - (ii) a request for the Advance in accordance with clause 2.1;
- (b) the Lender is satisfied no Default or Potential Default subsists or will result from the Advance being provided; and
- (c) the Lender is satisfied that each representation and warranty by the Borrower in the Finance Documents is correct and not misleading on the date the Advance is made with reference to the facts and circumstances on that date.

### 3.2 Waiver

The conditions precedent in clause 3.1 are for the Lender's sole benefit, and may only be waived by Notice from the Lender to the Borrower.

## 4. Repayment

- (a) Subject to clause 4(b), the Borrower must pay the Outstanding Amount together with any accrued but unpaid interest and all other Money Owing to the Lender on the Termination Date.



- (b) In the event of the death of Michael Dunjey, the Borrower must pay the Outstanding Amount together with any accrued but unpaid interest to the Lender within three calendar months.

## 5. Prepayments

### 5.1 Voluntary prepayment

Subject to this document, the Borrower may prepay all or part of the Outstanding Amount only by giving at least 2 Business Days' irrevocable notice (**Prepayment Notice**) to the Lender. The Borrower must make a prepayment in accordance with any Prepayment Notice.

### 5.2 Application of prepayments

Prepayments will be applied against the remaining Outstanding Amount, as at the date of receipt of the prepayment.

### 5.3 Additional amounts due

At the time of the prepayment of all or part of the Outstanding Amount, the Borrower must pay to the Lender:

- (a) any amount indemnified under clause 9.2 in relation to the prepayment (despite the fact that the Borrower is permitted to make it); and
- (b) any interest accrued on any amount prepaid.

## 6. Interest

- (a) Interest accrues daily at the Interest Rate on the principal amount of the Advance.
- (b) Subject to clause 6(c), interest is payable in arrears on the last Business Day of each year and on the Termination Date.
- (c) The Borrower may, in its total discretion, skip up to 3 interest payments under clause 6(b) prior to the Termination Date and in such circumstances the applicable interest payment will not be due and payable and the Borrower shall not be in Default but interest on the principal amount of the Advance shall continue to accrue until the next repayment date.

## 7. Representations and warranties

### 7.1 Representations and warranties

The Borrower represents and warrants to the Lender that:

- (a) **(status)** it is:
  - (i) properly registered and incorporated as a corporation and validly exists in its jurisdiction of incorporation; and
  - (ii) not a trustee of any trust other than as specified in this document;
- (b) **(power and authority)** it has the power, right and necessary corporate authority to carry on its current and contemplated business, and to enter into, and exercise its rights and observe and perform its obligations under, each Finance Document to which it is expressed to be a party;
- (c) **(Finance Documents)** each Finance Document to which it is expressed to be a party is (subject to equitable principles generally affecting creditors' rights and applicable stamping and registration) valid, binding and enforceable against it in accordance with the

terms of those documents, and the transactions contemplated by those documents are for its commercial benefit;

- (d) **(no conflicts)** its execution and performance of each Finance Document to which it is expressed to be a party do not and will not:
  - (i) conflict with or contravene any other law or a judgment, ruling, order, document or agreement applying to it or its assets or its constituent documents;
  - (ii) result in a Security Interest being created on, or crystallising over, any of its assets; or
  - (iii) result in a default under any agreement relating to any actual or contingent debt or other monetary liability in respect of money borrowed or raised or any financial accommodation; and
- (e) **(solvency)** it is solvent and there are no reasonable grounds to suspect that it is unable to pay its debts as and when they become due and payable.

## 7.2 Representations and warranties repeated

The Borrower repeats each representation and warranty in this clause 7 with reference to the facts and circumstances at the time, on each day until the Advance is made.

## 8. Default

### 8.1 Default

A Default occurs if any one or more of the following occurs:

- (a) **(non-payment)** the Borrower fails to pay any of the Money Owing payable by it, in the way and in the currency required, when due;
- (b) **(Insolvency Event)** an Insolvency Event occurs with respect to the Borrower; or
- (c) **(change of control)** if there is a greater than 51% change in the ownership of the Borrower.

### 8.2 Effect of Default

If a Default subsists, the Lender may by Notice to the Borrower declare that the Money Owing is immediately due and payable, in which case the Borrower must immediately pay to the Lender the Money Owing.

## 9. Interest on overdue amounts

### 9.1 Accrual and calculation

The Borrower must pay to the Lender on demand interest on any of the Money Owing which is due and payable by the Borrower (including on unpaid interest under this clause) but unpaid:

- (a) from and including the due date (or, for an amount payable by reimbursement or indemnity, any earlier date the amount was incurred), up to but excluding the date of actual payment; and
- (b) subject to clause 9.2, at the rate determined by the Lender as the sum of 2% per year plus the rate applicable to the overdue amount immediately before the due date.

### 9.2 Judgment or order

If the Borrower's liability under a Finance Document is the subject of a judgment or order:

- (a) its obligation to pay interest under clause 9.1 is separate from, and continues despite, the judgment or order; and
- (b) the interest accrues both before and after judgment at the higher of the rate determined under clause 9.1 and the rate payable under that judgment or order.

## 10. Payments

### 10.1 Payment requirements

All payments by the Borrower under a Finance Document must be made by 12.00 noon on the due date (or, if not a Business Day, on the next Business Day in the same calendar month or, if none, the preceding Business Day) to an account nominated by the Lender. Payments must be made in Dollars, in immediately available funds, and in full without set-off, counterclaim or, subject to clause 10.2, deduction or withholding.

### 10.2 Deduction or withholding required

If the Borrower is required by law to deduct or withhold Taxes from a payment to the Lender, it must:

- (a) make that deduction and/or withholding, pay to the appropriate Government Agency the full amount deducted and/or withheld as required by law and give the Lender a receipt for the payment; and
- (b) unless the Tax is a Tax on the net income of the Lender, pay additional amounts to the Lender which will result in the Lender receiving (after deduction or withholding of any Taxes in respect of any additional amount) the full amount which it would have received if no deduction or withholding had been required.

### 10.3 GST

The amounts set out in the Finance Documents have been calculated without regard to GST. If GST is or becomes payable in respect of any supply made by the Lender under or in connection with the Advance or the Finance Documents, the payment for that supply shall be increased by the amount necessary so that the Lender actually receives what it would have been entitled to receive if there had not been GST in respect of that supply. The Borrower indemnifies the Lender against any Loss due to it failing to receive the amount of the increase in the payment.

### 10.4 Insufficient payments

The Lender may apply all money received from the Borrower under the Finance Documents (even if insufficient to discharge all of the Borrower's obligations at that time) to reduce the Money Owing in the order, and to satisfy any part of the Money Owing, as the Lender sees fit. An application or appropriation by the Lender will override any appropriation made by the Borrower.

## 11. Assignment

### 11.1 By Borrower

The Borrower may not assign, transfer or otherwise deal with its rights, interests or obligations under the Finance Documents without the Lender's prior written consent.

### 11.2 By Lender

The Lender may not assign, transfer, novate or otherwise deal with all or any of its rights or obligations under the Finance Documents without the Borrower's prior written consent.

## 12. Notices, demands and communications

### 12.1 Service

A notice, demand, consent, approval or communication (**Notice**) given by a party in connection with a Finance Document must be:

- (a) in writing, in English and signed by an Authorised Representative of the party; and
- (b) hand delivered or sent by prepaid post (or airmail if applicable) or email to the recipient's address for notices specified in the 'Details' section of this document, as varied by any Notice given by the recipient to the party.

### 12.2 Effective on receipt

A Notice given in accordance with clause 10 takes effect when received (or at a later time specified in it), and is taken to be received:

- (a) if hand delivered, on delivery;
- (b) if sent by prepaid post, on the second Business Day after the date of posting (or on the seventh Business Day after the date of posting if posted to or from a place outside Australia); or
- (c) if sent by email, when the sender sends the email unless, within one hour after the transmission (being counted as hours from 9.00am to 5.00pm on a Business Day), the sender receives an email from the recipient's email system stating that it has not received the entire Notice,

but if the delivery, receipt or transmission is not on a Business Day or is after 5.00pm (addressee's time) on a Business Day, the Notice is taken to be received at 9.00am (addressee's time) on the next Business Day.

## 13. Protection of Lender

### 13.1 Lender may set off

At any time while a Default subsists, the Lender may, without any demand or notice, set off and apply indebtedness it owes to the Borrower (whatever the currency) against any money owing to it by the Borrower under any Finance Document, whether or not the amount owed by the Lender or the Borrower is immediately payable or is owed alone or with any other person. The Borrower irrevocably authorises the Lender to do anything necessary (including to sign any document and effect appropriate currency exchanges) for that purpose.

### 13.2 Authorised Representatives and communications

The Borrower irrevocably authorises the Lender to rely on a certificate by any person purporting to be its director or company secretary as to the identity and signatures of its Authorised Representative, and to rely on any Notice or other document contemplated by any Finance Document which bears the purported signature (whether given by email or otherwise) of its Authorised Representative. The Borrower warrants that those persons have been authorised to give notices and communications under or in connection with the Finance Documents.

## 14. Other provisions

### 14.1 Term of obligations

The Borrower agrees that its obligations in the Finance Documents continue from the date of the relevant document until, subject to clause 14.3, the Money Owing is fully and finally repaid.

## **14.2 Notification from the Borrower**

If the Borrower is required under a Finance Document to notify the Lender about anything, it must do so in writing, including by way of email.

## **14.3 Powers**

Powers under the Finance Documents are cumulative and do not limit or exclude Powers under law. Full or partial exercise of a Power does not prevent a further exercise of that or any other Power.

## **14.4 Waivers**

No failure or delay in exercising a Power operates as a waiver or representation. A waiver by the Lender in relation to a Finance Document is effective only if in writing, including by way of email.

## **14.5 Law and legislation**

To the extent permitted by law:

- (a) each Finance Document prevails to the extent of inconsistency with any law; and
- (b) any present or future legislation operating to reduce the Borrower's obligations under a Finance Document or the effectiveness of the Powers is excluded.

## **14.6 Severability**

A provision of a Finance Document that is illegal or unenforceable in a jurisdiction is ineffective in that jurisdiction to the extent of the illegality or unenforceability. This does not affect the validity or enforceability of that provision in any other jurisdiction, nor the remainder of that Finance Document in any jurisdiction.

## **14.7 Variation**

A variation of this document must be in writing and signed by or on behalf of each party to it.

## **14.8 Governing law, jurisdiction and service of process**

- (a) This document is governed by the laws of Western Australia. Each party irrevocably and unconditionally submits to the non-exclusive jurisdiction of the courts of that place (and any court of appeal) and waives any right to object to an action being brought in those courts, including on the basis of an inconvenient forum or those courts not having jurisdiction.
- (b) Without preventing any other mode of service, any document in an action or process may be served on any party by being delivered to or left for that party at its address for service of Notices under this document.

## **14.9 Counterparts**

This document may be executed in any number of counterparts.

# Signing page

---

**EXECUTED** as an agreement on 24<sup>th</sup> January 2020

## **Borrower**

**Executed by Ascent Investment and Coaching PTY LTD ATFT Ascent Trust ACN [127 668 553]** in accordance with section 127 of the Corporations Act by authority of its directors

*Michael Dunjey*

---

Signature of director

Michael Dunjey

---

Name of director

## **Lender**

**MCHTZ Holdings Pty Ltd ATFT Jones Super Fund ACN [127 668 553]**

*Matt Jones*

---

Signature of Matt Jones as Trustee

# Loan request

---

**Ascent Investment and Coaching Pty Ltd  
ATFT Ascent Trust**

ACN [127 668 553 ]

(Borrower)

**MCHTZ Holdings Pty Ltd ATFT Jones  
Super Fund**

ABN [53 156 260 289 ]

(Lender)

MinterEllison

LAWYERS

# Loan request

---

The Borrower hereby requests an unsecured loan from the Lender on the following terms, subject to the execution of a loan agreement between the parties:

## Terms Schedule

- Item 1. Amount to be not exceeding: \$230,000
- Item 2. Termination Date means either of the following dates at the total discretion of the Borrower:
  - (a) 24<sup>th</sup> January 2025; or
  - (b) 24<sup>th</sup> July 2025; or
  - (c) 24<sup>th</sup> July 2026; orany earlier date on which the money owing becomes due and payable under the loan agreement.
- Item 3. Interest Rate to be 13.5% per annum or any other rate agreed by the Lender and the Borrower.
- Item 4. Interest to accrue daily at the Interest Rate on the principal amount.
- Item 5. Interest is payable in arrears on the last Business Day of each year and on the Termination Date.
- Item 6. The Borrower may, in its total discretion, skip up to 3 interest payments prior to the Termination Date and in such circumstances the applicable interest payment will not be due and payable and the Borrower shall not be in default but interest on the principal amount of the advance shall continue to accrue until the next repayment date.
- Item 7. No security to be provided.
- Item 8. The Borrower may use the advance for any purpose whatsoever.

Date: 24<sup>th</sup> January 2020

Signed on behalf of the Borrower:

*Michael Duvjey*



# Request for loan advance

---

**Ascent Investment and Coaching Pty Ltd  
ATFT Ascent Trust**

ACN [127 668 553 ]

(Borrower)

**MCHTZ Holdings Pty Ltd ATFT Jones  
Super Fund**

ABN [53 156 260 289 ]

(Lender)

MinterEllison

LAWYERS

# Request for loan advance

---

Pursuant to clause 2.2 of the Loan Agreement between the parties dated 24<sup>th</sup> January 2020 the Borrower hereby requests the Advance from the Lender as hereby specified:

## Advance requirements

- Item 1. Amount of the Advance: \$230,000
- Item 2. Remittance details for the proceeds of the Advance: by bank transfer
- Item 3. Date on which the Borrower requires the Advance: 24<sup>th</sup> January 2020

Date: 24<sup>th</sup> January 2020

Signed on behalf of the Borrower:

*Michael Duujey*



# Signature Certificate

Document Ref.: XMUCW-PAPMA-ASSQO-7JQDC

Document signed by:

	Verified E-mail: immattjones@gmail.com	<i>Matt Jones</i>
IP: 146.23.201.246      Date: 24 Jan 2020 05:03:42 UTC		

	Michael Dunjey Verified E-mail: michael@ascentic.com.au	<i>Michael Dunjey</i>
IP: 118.208.182.125      Date: 24 Jan 2020 05:12:31 UTC		

Document completed by all parties on:

24 Jan 2020 05:12:31 UTC

Page 1 of 1



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# Memorandum of Resolutions of the Director(s) of MCHTZ Holdings Pty Ltd ACN: 635 540 206 ATF Jones Super Fund

---

## PRESENT

Matthew Jones and Chelsea Jones

## INVESTMENT SOLE PURPOSE

Being satisfied that the fund had complied with the sole purpose of the Super Fund, of providing benefits to the members upon their retirement (SIS Act s62), that no present day benefit is being derived by a related party (SIS Act s13.18AA), and that the investment type is authorized within both the deed and investment strategy, it was resolved to ratify the following investments;

- the loan to Ascent Investment & Coaching Pty Ltd A.C.N. 127 668 553

## INVESTMENT - ASSESSMENT

In relation to the investment being the the loan to Ascent Investment & Coaching Pty Ltd, the Trustees acknowledge

- The investment is made on a commercial 'arms' length basis,
- The vendor is not a related party
- The Trustees sought this investment following discussions with associates with business and commercial acumen. These associates...
  - o Were not related to the Ascent Investments & Coaching Pty Ltd
  - o Had good business dealings with Ascent Investments & Coaching Pty Ltd.
  - o Did not offer any form of inducement to invest in the Ascent Investments & Coaching Pty Ltd,
- That as per SIS Act s52(2) a due diligence was undertaken in the investment, and
- the level of risk associated with the investment
- That there is no secondary market, for the sale of the loan to Ascent Investments & Coaching Pty Ltd

## INVESTMENT – FUND POSITION

As a result of the investment of a loan to Ascent Investments & Coaching Pty Ltd, the Trustees acknowledge

- The lack of diversification in the Super Fund
- The lack of liquidity

## CLOSURE

Signed as a true record –



Director / Trustee: Matthew Jones

19.01.2020.

• \*Note A 'related party' of your fund includes:

- o all members of your fund
- o associates of fund members, which include
  - the relatives of each member
  - the business partners of each member
  - any spouse or child of those business partners
  - any company the member or their associates control or influence
  - any trust the member or their associates control.
- o standard employer–sponsors, which are employers who contribute to your super fund for the benefit of a member, under an arrangement between the employer and a trustee of your fund
- o associates of standard employer–sponsors, which include
  - business partners and companies or trusts the employer controls (either alone or with their other associates)
  - companies and trusts that control the employer.

• A relative of a member means any of the following:

- o a parent, grandparent, brother, sister, uncle, aunt, nephew, niece, lineal descendant or adopted child of the member or their spouse
- o a spouse of any individual specified above.



## Income tax 002

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<b>Date generated</b>	09/09/2020
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

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**0** results found - from **09 September 2018** to **09 September 2020** sorted by **processed date** ordered **newest to oldest**



## Activity statement 004

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<b>Date generated</b>	09/09/2020
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

---

0 results found - from **09 September 2018** to **09 September 2020** sorted by **processed date** ordered **newest to oldest**

**P – PRIOR YEAR**