

G&D Harrowfield Superannuation Fund

ABN 67 868 294 778

Trustees: Deirdre Harrowfield & Graham Harrowfield

Financial Statement
For the year ended 30 June 2021

G&D Harrowfield Superannuation Fund

Reports

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Compilation Report to the Trustees and Members of G&D Harrowfield Superannuation Fund

ABN 67 868 294 778
For the period 1 July 2020 to 30 June 2021

On the basis of the information provided by the Trustees of G&D Harrowfield Superannuation Fund, we have compiled the accompanying special purpose financial statements of G&D Harrowfield Superannuation Fund for the period ended 30 June 2021, which comprise the Statement of Financial Position, Operating Statement, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of Trustees

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

Our Responsibility

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

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

Assurance Disclaimer

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

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

Signature of Accountant

Dated: 21 October 2022

.....
Name of Signatory: Mr Bill Pitsadiotis

Address: 150 South Road
Torrensville, SA 5031

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

G&D Harrowfield Superannuation Fund

Trustee Declaration

In the opinion of the Trustees of the G&D Harrowfield Superannuation Fund.

The Fund is not a reporting entity and this special purpose financial report should be prepared in accordance with the accounting policies described in Note 1 to these financial statements.

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2021 present fairly the financial position of the Fund at 30 June 2021 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (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 Fund has been carried out in accordance with its Trust Deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 during the year ended 30 June 2021.

Signed in accordance with a resolution of the trustees by:

..... Dated:/...../.....
Deirdre Harrowfield
Trustee

..... Dated:/...../.....
Graham Harrowfield
Trustee

G&D Harrowfield Superannuation Fund
Operating Statement
For the period 1 July 2020 to 30 June 2021

	Note	2021	2020
Income			
Member Receipts			
Contributions			
Member		\$6,964	-
Investment Gains			
Increase in Market Value	8A	\$97,592	-
Investment Income			
Rent	7A	\$2,250	-
		<u>\$106,806</u>	<u>-</u>
Expenses			
Other Expenses			
Accountancy Fee		\$3,003	-
Auditor Fee		\$990	-
Bank Fees		\$72	\$72
Property Expenses		\$4,640	-
SMSF Supervisory Levy		\$518	-
		<u>\$9,223</u>	<u>\$72</u>
Benefits Accrued as a Result of Operations before Income Tax		\$97,583	(\$72)
Income Tax		<u>-</u>	<u>-</u>
Benefits Accrued as a Result of Operations		<u>\$97,583</u>	<u>(\$72)</u>

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

G&D Harrowfield Superannuation Fund
Statement of Financial Position
as at 30 June 2021

	Note	2021	2020
Assets			
Investments			
Direct Property	6A	\$160,000	\$62,408
Other Assets			
Cash At Bank		\$75	\$85
Receivables		\$500	\$500
Total Assets		<u>\$160,575</u>	<u>\$62,993</u>
Liabilities			
Other Creditors and Accruals		\$295	\$295
Total Liabilities		<u>\$295</u>	<u>\$295</u>
Net Assets Available to Pay Benefits		<u>\$160,280</u>	<u>\$62,698</u>
<i>Represented by:</i>			
Liability for Accrued Benefits	2		
Mr Graham Harrowfield		\$81,649	\$31,826
Mrs Deirdre Harrowfield		\$78,631	\$30,871
Total Liability for Accrued Benefits		<u>\$160,280</u>	<u>\$62,698</u>

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

G&D Harrowfield Superannuation Fund
Notes to the Financial Statements
As at 30 June 2021

Note 1 - Statement of Significant Accounting Policies

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

(a) Statement of Compliance

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because the members are able to command the preparation of tailored reports so as to satisfy specifically all of their information needs and there are no other users dependent on the financial statements. The financial statements are therefore special purpose financial statements that have been prepared in accordance with the legislative requirements of the *Superannuation Industry (Supervision) Act 1993* and *Regulations 1994* and the provisions of the Trust Deed. The trustees have determined that the accounting policies adopted are appropriate to meet their needs.

(b) Basis of Preparation

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

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

(c) Use of Accounting Estimates and Judgments

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

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

(d) Cash and Cash Equivalents

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

(e) Foreign Currency

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

(f) Valuation of Assets

Investment

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

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

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

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

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

G&D Harrowfield Superannuation Fund

Notes to the Financial Statements

As at 30 June 2021

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

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

Financial Liabilities

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

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

Receivables and Payables

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

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

(g) Revenue Recognition

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

Interest

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

Dividend Revenue

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

Distribution Revenue

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

Rental Income

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

Movement in market values

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

Contributions and Rollovers In

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

The financial report was authorised for issue on 21 October 2022 by the trustee of the fund.

G&D Harrowfield Superannuation Fund
Notes to the Financial Statements
As at 30 June 2021

Note 2 – Liability for Accrued Benefits

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

	Current	Previous
Liability for Accrued Benefits at beginning of period	\$62,698	\$62,770
Benefits Accrued during the period	\$97,583	(\$72)
Benefits Paid during the period	\$0	\$0
Liability for Accrued Benefits at end of period	\$160,280	\$62,698

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

Note 3 – Vested Benefits

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

	Current	Previous
Vested Benefits at beginning of period	\$62,698	\$62,770
Benefits Accrued during the period	\$97,583	(\$72)
Benefits Paid during the period	\$0	\$0
Vested Benefits at end of period	\$160,280	\$62,698

Note 4 – Guaranteed Benefits

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

Note 5 – Funding Arrangements

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

Note 6A – Direct Property

	Current	Previous
At market value:		
104 Lucky Bay Boulevard	\$160,000	\$62,408
	\$160,000	\$62,408

Note 7A – Rent

	Current	Previous
104 Lucky Bay Boulevard	\$2,250	\$0
	\$2,250	\$0

Note 8A – Increase in Market Value

	Current	Previous
Direct Property		
104 Lucky Bay Boulevard	\$97,592	\$0
	\$97,592	\$0

G&D Harrowfield Superannuation Fund
Investment Summary as at 30 June 2021

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<u>Bank</u>								
Bank SA Account				\$75	\$75			-%
				\$75	\$75			-%
<u>Property Direct Market</u>								
104 Lucky Bay Boulevard	1	\$62,408.0000	\$160,000.0000	\$62,408	\$160,000	\$97,592	156%	100%
				\$62,408	\$160,000	\$97,592	156%	100%
				\$62,483	\$160,075	\$97,592	156%	100%

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

G&D Harrowfield Superannuation Fund
(ABN: 67 868 294 778)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 79 Duncan Street WHYALLA PLAYFORD, SA 5600
Member	Number: 1
Mr Graham Frank Harrowfield	Date of Birth: 13 December 1959 Date Joined Fund: 14 May 2000 Eligible Service Date: 14 May 2000
	Tax File Number Held: Yes

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

Your Accounts

Withdrawal Benefit as at 1 Jul 2020	
Accumulation	\$31,826
Total as at 1 Jul 2020	<u><u>\$31,826</u></u>
Withdrawal Benefit as at 30 Jun 2021	
Accumulation	\$81,649
Total as at 30 Jun 2021	<u><u>\$81,649</u></u>

Your Tax Components

Tax Free	\$3,829
Taxable - Taxed	\$77,820
Taxable - Untaxed	\$-

Your Preservation Components

Preserved	\$81,649
Restricted Non Preserved	\$-
Unrestricted Non Preserved	\$-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

G&D Harrowfield Superannuation Fund
(ABN: 67 868 294 778)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 79 Duncan Street WHYALLA PLAYFORD, SA 5600
Member Number: 1	Date of Birth: 13 December 1959
Mr Graham Frank Harrowfield	Date Joined Fund: 14 May 2000
Accumulation Account	Eligible Service Date: 14 May 2000
Accumulation	Tax File Number Held: Yes
	Account Start Date: 14 May 2000

Your Account Summary

Withdrawal Benefit as at 1 Jul 2020	\$31,826
<i>Increases to your account:</i>	
Member Contributions	\$3,829
Share Of Net Fund Income	\$45,994
Tax on Net Fund Income	\$-
<u>Total Increases</u>	<u>\$49,823</u>
Withdrawal Benefit as at 30 Jun 2021	<u>\$81,649</u>

Your Tax Components

Tax Free	4.6900 %	\$3,829
Taxable - Taxed		\$77,820
Taxable - Untaxed		\$-

Your Preservation Components

Preserved	\$81,649
Restricted Non Preserved	\$-
Unrestricted Non Preserved	\$-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

G&D Harrowfield Superannuation Fund
(ABN: 67 868 294 778)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 79 Duncan Street WHYALLA PLAYFORD, SA 5600
Member	Number: 2
Mrs Deirdre Harrowfield	Date of Birth: 17 February 1961 Date Joined Fund: 14 May 2000 Eligible Service Date: 14 May 2000
	Tax File Number Held: Yes

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

Your Accounts

Withdrawal Benefit as at 1 Jul 2020	
Accumulation	\$30,871
Total as at 1 Jul 2020	<u><u>\$30,871</u></u>
 Withdrawal Benefit as at 30 Jun 2021	
Accumulation	\$78,631
Total as at 30 Jun 2021	<u><u>\$78,631</u></u>

Your Tax Components

Tax Free	\$3,134
Taxable - Taxed	\$75,497
Taxable - Untaxed	\$-

Your Preservation Components

Preserved	\$78,631
Restricted Non Preserved	\$-
Unrestricted Non Preserved	\$-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

G&D Harrowfield Superannuation Fund
(ABN: 67 868 294 778)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 79 Duncan Street WHYALLA PLAYFORD, SA 5600
Member Number: 2	Date of Birth: 17 February 1961
Mrs Deirdre Harrowfield	Date Joined Fund: 14 May 2000
Accumulation Account	Eligible Service Date: 14 May 2000
Accumulation	Tax File Number Held: Yes
	Account Start Date: 14 May 2000

Your Account Summary

Withdrawal Benefit as at 1 Jul 2020	\$30,871
<i>Increases to your account:</i>	
Member Contributions	\$3,134
Share Of Net Fund Income	\$44,626
<u>Total Increases</u>	<u>\$47,760</u>
<i>Decreases to your account:</i>	
Tax on Net Fund Income	\$-
<u>Total Decreases</u>	<u>\$-</u>
Withdrawal Benefit as at 30 Jun 2021	<u><u>\$78,631</u></u>

Your Tax Components

Tax Free	3.9861 %	\$3,134
Taxable - Taxed		\$75,497
Taxable - Untaxed		\$-

Your Preservation Components

Preserved	\$78,631
Restricted Non Preserved	\$-
Unrestricted Non Preserved	\$-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

**MINUTES OF THE MEETING OF THE TRUSTEES OF
G&D HARROWFIELD SUPERANNUATION FUND
HELD ON 21 OCTOBER 2022 AT
79 DUNCAN STREET, WHYALLA PLAYFORD SA**

PRESENT

Deirdre Harrowfield

Graham Harrowfield

**APPROVAL OF
PREVIOUS MINUTES:**

It was resolved that the minutes of the previous meeting had been signed as a true and correct record.

**ALLOCATION OF
CONTRIBUTION:**

It was resolved that the contributions received during the year be allocated to members as follows:

Member Name/Contribution type	Amount
<i>Mrs Deirdre Harrowfield</i> Member	\$3,134
<i>Mr Graham Harrowfield</i> Member	\$3,829

The contributions will be subject to normal preservation and payment rules under the *Superannuation Industry (Supervision) Regulations 1994 (SISR)*

**ALLOCATION OF NET
INCOME:**

It was resolved that the income of the fund be proportionally allocated to members based on the members' daily weighted average balances. The following amounts of income, and related amounts of tax, are to be credited to / debited from member accounts:

	Income	Fund Tax	Conts Tax	Direct Tax
<i>Mrs Deirdre Harrowfield</i> Accumulation	\$44,626	\$0	\$0	\$0
<i>Mr Graham Harrowfield</i> Accumulation	\$45,994	\$0	\$0	\$0

**REPORTING ENTITY
CONCEPT:**

It was resolved that, in the opinion of the trustee, the fund is not a reporting entity because it is unlikely that users exist who are unable to command the preparation of reports tailored so as to satisfy specifically all their information needs.

Therefore, the financial statements for the fund are to be prepared on the basis of the fund being a "non-reporting entity", and will therefore take the form of Special Purpose Financial Reports.

REPORTS AND STATEMENTS:

The Financial Reports consisting of Statement of Financial Position, Operating Statement and Notes to the Financial Statements, Trustee's Declaration, Compilation Report, Auditor's Report and Member Statement for the period ended 30 June 2021 were tabled for consideration at the meeting.

It was resolved that the financial statements be adopted in their present format and that the statement by the trustees attached to the financial reports be signed by the Trustees, stating that:

1. the financial statements are drawn up so as to present fairly the financial position of the fund as at 30 June 2021, the benefits accrued as a result of operations and its cash flow for the year then ended;
2. the financial statements have been prepared in accordance with the requirements of the trust deed and Australian Accounting Standards as noted in Note 1 to the Financial Statements and
3. the fund has operated substantially in accordance with the trust deed and the requirements of the *Superannuation Industry (Supervision) Act 1993 (SISA)*, during the year ended 30 June 2021.

INCOME TAX RETURN:

The completed Self-Managed Superannuation Fund Annual Return for the financial year ended 30 June 2021 was tabled for consideration at the meeting.

It was resolved that:

1. the particulars contained in the 2021 income tax return and the relevant records used to ascertain the taxable income, as shown, derived by the fund from all sources in and out of Australia during the year of income are true and correct and;
2. the fund satisfies the statutory requirements and conditions applicable to be classified as a 'Regulated Superannuation Fund/Complying Superannuation Fund' for the year of income and;
3. the income tax return be adopted in its present format and that the Return be signed by the Trustees.

REVIEW OF INVESTMENT STRATEGY:

The fund's investment performance for the year ended 30 June 2021 and existing investment strategy have been reviewed by the Trustees, after considering:

1. the risk involved in making, holding and realising, and the likely return from, the fund's investments having regard to its objectives and its expressed cash flow requirements;
2. the composition of the fund's investments as a whole including the extent to which the investments are diverse or involve the funds being exposed to risks from inadequate diversification;
3. the liquidity of the fund's investments having regard to its expected cash flow requirements;
4. the ability of the fund to discharge its existing and prospective liabilities;
5. whether the fund should hold a contract of insurance that provides insurance cover for members of the fund; and
6. the effect of the fund's investments on the above requirements and all matters relating to the prudential nature of the investment being continuously monitored, regularly reviewed and to make sure they adhere to fund's investment objectives and relevant legislation.

It was resolved that the aims and objectives of the investment strategy were being achieved and that the said investment strategy requires no further modification or adoption at this time.

TRUSTEE AND MEMBER STATUS:

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the fund and that they are not disqualified persons as defined by Section 120 of the *SISA*.

Each of the member(s) confirmed that they are a member of the fund and agreed to be bound by the provisions contained within the Trust Deed of the fund (and any subsequent amendments).

AUDITOR:

It was resolved that

John Paul Bartley
of
Automated SMSF Auditors
322 Glen Osmond Road
MYRTLE BANK, SA 5064

act as the auditor of the fund for the next financial year.

TAX AGENT:

It was resolved that

Mr Bill Pitsadiotis
of
A V Adamson & Co
150 South Road
Torrensville, SA 5031

act as the tax agent of the fund for the next financial year.

CLOSURE:

There being no further business the meeting was closed.

..... Dated:/...../.....

Graham Harrowfield
Chairperson