
Financial statements and reports for the year ended
30 June 2020

RICHINA SUPERANNUATION FUND

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(See attached BGL SmartSign Digital Certificate)

Prepared for: Richard Fowler and Lei Fowler

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RICHINA SUPERANNUATION FUND
Statement of Financial Position

As at 30 June 2020

	Note	2020 \$
Assets		
Investments		
Shares in Listed Companies (Australian)	2	490,332
Shares in Listed Companies (Overseas)	3	21,177
Total Investments		<u>511,509</u>
Other Assets		
Sundry Debtors		2
Reinvestment Residual Account		26
ANZ Bank Account ***252		982
ANZ Bank Account ***677		22,267
ING Optimiser Account ***762		142
Income Tax Refundable		8,071
Total Other Assets		<u>31,490</u>
Total Assets		<u>542,999</u>
Less:		
Liabilities		
Sundry Creditors		1,660
Total Liabilities		<u>1,660</u>
Net assets available to pay benefits		<u>541,339</u>
Represented by:		
Liability for accrued benefits allocated to members' accounts	5, 6	
Fowler, Richard - Pension (Account Based Pension)		449,970
Fowler, Richard - Pension (Account Based Pension 2)		45,423
Fowler, Richard - Pension (Account Based Pension 3)		640
Fowler, Richard - Pension (Account Based Pension 4)		2,769
Fowler, Richard - Pension (Account Based Pension 5)		504
Fowler, Richard - Pension (Account Based Pension 6)		6,208
Fowler, Richard - Pension (Account Based Pension 7)		21,687
Fowler, Richard - Pension (Account Based Pension 8)		14,138
Total Liability for accrued benefits allocated to members' accounts		<u>541,339</u>

The accompanying notes form part of these financial statements.

RICHINA SUPERANNUATION FUND
Detailed Operating Statement

For the year ended 30 June 2020

	2020 \$
Income	
Investment Income	
Trust Distributions	
Perpetual Credit Income Trust	529
Smrtr Mny Lng-Shrt Crdt Fd(Asst CI)	83
	612
Dividends Received	
ASX Limited	116
BHP Group Limited	1,478
Blackmores Limited	77
CSL Limited	805
Fortescue Metals Group Ltd	3,000
Macquarie Group Limited	1,680
Macquarie Group Limited (Capital Notes 3)	840
National Australia Bank Limited	168
REA Group Ltd	291
RIO Tinto Limited	5,259
Santos Limited	133
Woodside Petroleum Ltd	592
	14,440
Interest Received	
ANZ Bank Account ***252	60
ANZ Bank Account ***677	24
	84
Other Investment Income	
Miscellaneous Income	125
	125
Contribution Income	
Employer Contributions - Concessional	
Richard Fowler	17,000
	17,000
Investment Gains	
Realised Movements in Market Value	
Shares in Listed Companies (Australian)	
1ST Group Limited	(990)
Afterpay Limited	963
Australia And New Zealand Banking Group Limited	(347)
BHP Group Limited	8,690
Blackmores Limited	(2,288)
Bluescope Steel Limited	590
Cochlear Limited	(74)
Coles Group Limited.	302
Commonwealth Bank Of Australia.	(1,274)
CSL Limited	(655)
Fortescue Metals Group Ltd	9,608
Icar Asia Limited	429
Incitec Pivot Limited	80
IPH Limited	(362)
Mach7 Technologies Limited	160
Macquarie Group Limited	(3,572)

The accompanying notes form part of these financial statements.

RICHINA SUPERANNUATION FUND
Detailed Operating Statement

For the year ended 30 June 2020

	2020
	\$
Magellan Financial Group Limited	492
Mayne Pharma Group Limited	(9,397)
National Australia Bank Limited	24
Oil Search Limited	(29)
Perseus Mining Limited	(160)
Polynovo Limited	1,924
Qantas Airways Limited	866
REA Group Ltd	(917)
RIO Tinto Limited	4,025
Santos Limited	7,462
South32 Limited	1,086
Splitit Payments Ltd	(19,055)
Telstra Corporation Limited.	(100)
The A2 Milk Company Limited	20,510
Treasury Wine Estates Limited	(16)
Valmec Limited	65
Webjet Limited	539
Westpac Banking Corporation	(1,577)
Woodside Petroleum Ltd	1,811
Xero Limited	4,398
	<hr/>
	23,211
 Units in Listed Unit Trusts (Australian)	
Perpetual Credit Income Trust	(1,553)
	<hr/>
	(1,553)
 Units in Unlisted Unit Trusts (Australian)	
Smrtr Mny Lng-Shrt Crdt Fd(Asst Cl)	(477)
	<hr/>
	(477)
 Unrealised Movements in Market Value	
Shares in Listed Companies (Australian)	
ASX Limited	1,082
Australia And New Zealand Banking Group Limited	738
Avita Therapeutics, Inc.	660
BHP Group Limited	(18,458)
Blackmores Limited	1,762
Carnegie Clean Energy Limited	(300)
Challenger Limited	55
Commonwealth Bank Of Australia.	885
CSL Limited	17,271
Fortescue Metals Group Ltd	(11,655)
Icar Asia Limited	3,146
IPH Limited	1,037
Isignthis Ltd	5,155
Link Administration Holdings Limited	1,095
Macquarie Group Limited	529
Macquarie Group Limited (Capital Notes 3)	(844)
Mayne Pharma Group Limited	9,017
National Australia Bank Limited	706
Opthea Limited	(760)
Origin Energy Limited	850
Oventus Medical Limited	(940)
Perseus Mining Limited	3,567
Polynovo Limited	914

The accompanying notes form part of these financial statements.

RICHINA SUPERANNUATION FUND
Detailed Operating Statement

For the year ended 30 June 2020

	2020
	\$
REA Group Ltd	(4,614)
RIO Tinto Limited	(20,925)
Santos Limited	(1,087)
Seek Limited	1,902
South32 Limited	(716)
Splitit Payments Ltd	19,335
Super Retail Group Limited	(4,392)
Synlait Milk Limited	1,970
Telstra Corporation Limited.	200
The A2 Milk Company Limited	(22,550)
Tyro Payments Limited	1,480
Vocus Group Limited	530
Webjet Limited	400
Westpac Banking Corporation	454
Wisr Limited	(1,818)
Woodside Petroleum Ltd	1,736
Xero Limited	(3,306)
Xtek Limited.	1,130
Z Energy Limited.	(300)
	<u>(15,059)</u>
Shares in Listed Companies (Overseas)	
Beyond Meat Inc	(935)
Tesla Inc	3,734
	<u>2,800</u>
Other Investment Gains/Losses	(1)
Changes in Market Values	<u>8,921</u>
Total Income	<u>41,182</u>
Expenses	
Accountancy Fees	85
Auditor's Remuneration	450
	<u>535</u>
Investment Expenses	
Etrade Account	82
	<u>82</u>
Member Payments	
Pensions Paid	
Fowler, Richard - Pension (Account Based Pension 4)	6,860
Fowler, Richard - Pension (Account Based Pension 5)	9,230
Fowler, Richard - Pension (Account Based Pension 6)	150
Fowler, Richard - Pension (Account Based Pension 7)	530
Fowler, Richard - Pension (Account Based Pension)	4,170
Fowler, Richard - Pension (Account Based Pension)	5,130
Fowler, Richard - Pension (Account Based Pension)	10,930
	<u>37,000</u>
Total Expenses	<u>37,618</u>

The accompanying notes form part of these financial statements.

RICHINA SUPERANNUATION FUND
Detailed Operating Statement

For the year ended 30 June 2020

	2020
	\$
Benefits accrued as a result of operations before income tax	<u>3,564</u>
Income Tax Expense	
Income Tax Expense	(2,757)
Total Income Tax	<u>(2,757)</u>
Benefits accrued as a result of operations	<u>6,321</u>

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(See attached BGL SmartSign Digital Certificate)

The accompanying notes form part of these financial statements.

Notes to the Financial Statements

For the year ended 30 June 2020

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 Trustee(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: Shares in Listed Companies (Australian)

2020
\$

Australia And New Zealand Banking Group Limited	5,592
ASX Limited	8,538
Avita Therapeutics, Inc.	4,500
Commonwealth Bank Of Australia.	6,942
Carnegie Clean Energy Limited	750
Challenger Limited	6,615

RICHINA SUPERANNUATION FUND

Notes to the Financial Statements

For the year ended 30 June 2020

CSL Limited	100,450
Isignthis Ltd	16,050
Link Administration Holdings Limited	8,200
Macquarie Group Limited	23,720
Macquarie Group Limited (Capital Notes 3)	20,336
National Australia Bank Limited	5,029
Opthea Limited	4,720
Origin Energy Limited	5,840
Oventus Medical Limited	8,550
Polynovo Limited	7,620
RIO Tinto Limited	19,592
Seek Limited	8,756
Synlait Milk Limited	6,630
Santos Limited	15,900
Super Retail Group Limited	88,550
Telstra Corporation Limited.	3,130
Tyro Payments Limited	7,000
Vocus Group Limited	4,425
Westpac Banking Corporation	3,590
Webjet Limited	6,640
Woodside Petroleum Ltd	19,485
Wisr Limited	43,000
Xero Limited	18,022
Xtek Limited.	7,100
Z Energy Limited.	5,060
	490,332

Note 3: Shares in Listed Companies (Overseas)

	2020
	\$
Beyond Meat Inc	8,590
Tesla Inc	12,587
	21,177

Notes to the Financial Statements

For the year ended 30 June 2020

Note 4: Banks and Term Deposits

	2020 \$
Banks	
ANZ Bank Account ***252	982
ANZ Bank Account ***677	22,267
ING Optimiser Account ***762	142
	23,391

Note 5: Liability for Accrued Benefits

	2020 \$
Liability for accrued benefits at beginning of year	535,016
Benefits accrued as a result of operations	6,322
Current year member movements	0
	541,338

Note 6: Vested Benefits

Vested benefits are benefits that 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 end of the reporting period.

	2020 \$
Vested Benefits	541,338

Note 7: Guaranteed Benefits

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

Note 8: Dividends

	2020 \$
ASX Limited	116
BHP Group Limited	1,478
Blackmores Limited	77
CSL Limited	805
Fortescue Metals Group Ltd	3,000
Macquarie Group Limited	1,680

RICHINA SUPERANNUATION FUND

Notes to the Financial Statements

For the year ended 30 June 2020

Macquarie Group Limited (Capital Notes 3)	840
National Australia Bank Limited	168
REA Group Ltd	291
RIO Tinto Limited	5,259
Santos Limited	133
Woodside Petroleum Ltd	592
	14,439

Note 9: Trust Distributions

	2020
	\$
Smrtr Mny Lng-Shrt Crdt Fd(Asst Cl)	83
Perpetual Credit Income Trust	529
	612

Note 10: Changes in Market Values

Unrealised Movements in Market Value

	2020
	\$
Shares in Listed Companies (Australian)	
ASX Limited	1,082
Australia And New Zealand Banking Group Limited	738
Avita Therapeutics, Inc.	660
BHP Group Limited	(18,458)
Blackmores Limited	1,762
CSL Limited	17,271
Carnegie Clean Energy Limited	(300)
Challenger Limited	55
Commonwealth Bank Of Australia.	885
Fortescue Metals Group Ltd	(11,655)
IPH Limited	1,037
Icar Asia Limited	3,146
Isignthis Ltd	5,155
Link Administration Holdings Limited	1,095
Macquarie Group Limited	529
Macquarie Group Limited (Capital Notes 3)	(844)

Notes to the Financial Statements

For the year ended 30 June 2020

Mayne Pharma Group Limited	9,017
National Australia Bank Limited	706
Opthea Limited	(760)
Origin Energy Limited	850
Oventus Medical Limited	(940)
Perseus Mining Limited	3,567
Polynovo Limited	914
REA Group Ltd	(4,614)
RIO Tinto Limited	(20,925)
Santos Limited	(1,087)
Seek Limited	1,902
South32 Limited	(716)
Splitit Payments Ltd	19,335
Super Retail Group Limited	(4,392)
Synlait Milk Limited	1,970
Telstra Corporation Limited.	200
The A2 Milk Company Limited	(22,550)
Tyro Payments Limited	1,480
Vocus Group Limited	530
Webjet Limited	400
Westpac Banking Corporation	454
Wisr Limited	(1,818)
Woodside Petroleum Ltd	1,736
Xero Limited	(3,306)
Xtek Limited.	1,130
Z Energy Limited.	(300)
	(15,059)
Shares in Listed Companies (Overseas)	
Beyond Meat Inc	(935)
Tesla Inc	3,734
	2,800
Total Unrealised Movement	(12,259)

Notes to the Financial Statements

For the year ended 30 June 2020

Realised Movements in Market Value

2020
\$

Shares in Listed Companies (Australian)

1ST Group Limited	(990)
Afterpay Limited	963
Australia And New Zealand Banking Group Limited	(347)
BHP Group Limited	8,690
Blackmores Limited	(2,288)
Bluescope Steel Limited	590
CSL Limited	(655)
Cochlear Limited	(74)
Coles Group Limited.	302
Commonwealth Bank Of Australia.	(1,274)
Fortescue Metals Group Ltd	9,608
IPH Limited	(362)
Icar Asia Limited	429
Incitec Pivot Limited	80
Mach7 Technologies Limited	160
Macquarie Group Limited	(3,572)
Magellan Financial Group Limited	492
Mayne Pharma Group Limited	(9,397)
National Australia Bank Limited	24
Oil Search Limited	(29)
Perseus Mining Limited	(160)
Polynovo Limited	1,924
Qantas Airways Limited	866
REA Group Ltd	(917)
RIO Tinto Limited	4,025
Santos Limited	7,462
South32 Limited	1,086
Splitit Payments Ltd	(19,055)
Telstra Corporation Limited.	(100)

RICHINA SUPERANNUATION FUND

Notes to the Financial Statements

For the year ended 30 June 2020

The A2 Milk Company Limited	20,510
Treasury Wine Estates Limited	(16)
Valmec Limited	65
Webjet Limited	539
Westpac Banking Corporation	(1,577)
Woodside Petroleum Ltd	1,811
Xero Limited	4,398
	23,211
Units in Listed Unit Trusts (Australian)	
Perpetual Credit Income Trust	(1,553)
	(1,553)
Units in Unlisted Unit Trusts (Australian)	
Smrtr Mny Lng-Shrt Crdt Fd(Asst Cl)	(477)
	(477)
Total Realised Movement	21,181
Changes in Market Values	8,922
Note 11: Income Tax Expense	
	2020
The components of tax expense comprise	\$
Current Tax	(2,757)
Income Tax Expense	(2,757)
	(2,757)
The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:	
Prima facie tax payable on benefits accrued before income tax at 15%	535
Less:	
Tax effect of:	
Exempt Pension Income	3,056
Realised Accounting Capital Gains	3,177
Accounting Trust Distributions	92

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(See attached BGL SmartSign Digital Certificate)

Notes to the Financial Statements

For the year ended 30 June 2020

Add:

Tax effect of:

Decrease in MV of Investments	1,839
SMSF Non-Deductible Expenses	56
Pension Payments	5,550
Franking Credits	779
Taxable Trust Distributions	80
	2,514
Income Tax on Taxable Income or Loss	2,514
Less credits:	
Franking Credits	5,196
TFN Credits	75
	(2,757)
Current Tax or Refund	(2,757)

Note 12: Subsequent Event - COVID-19

The Coronavirus (Covid-19) pandemic is expected to cause material decline in the market value of the fund investments. The trustees are aware of the uncertainty surrounding the global markets during this time and the effects it will have on the value of the fund investments after the reporting date.

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(See attached BGL SmartSign Digital Certificate)

RICHINA SUPERANNUATION FUND

Trustees Declaration

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

The trustees 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 trustees 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) Regulations 1994; and
- to the knowledge of the trustees, 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 trustees by:

.....
Richard Fowler

Trustee

.....
Lei Fowler

Trustee

Dated this day of

RICHINA SUPERANNUATION FUND

Compilation Report

We have compiled the accompanying special purpose financial statements of the RICHINA SUPERANNUATION FUND which comprise the statement of financial position as at 30/06/2020 the operating statement for the year then ended, 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 the Trustee(s)

The Trustee(s) of RICHINA 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 used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

Our Responsibility

On the basis of information provided by the Trustee(s), we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework 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 described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110: Code of Ethics for Professional Accountants.

Assurance Disclaimer

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

The special purpose financial statements were compiled exclusively for the benefit of the trustees 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.

Superhelp Australia Pty Limited

of

PO BOX 1906, Macquarie Centre, New South Wales 2113

Signed: 

Dated: 5 / 5 / 2021

RICHINA SUPERANNUATION FUND
Statement of Taxable Income

For the year ended 30 June 2020

	2020
	\$
Benefits accrued as a result of operations	3,565.00
Less	
Exempt current pension income	20,372.00
Realised Accounting Capital Gains	21,180.00
Accounting Trust Distributions	612.00
	<u>42,164.00</u>
Add	
Decrease in MV of investments	12,259.00
SMSF non deductible expenses	373.00
Pension Payments	37,000.00
Franking Credits	5,196.00
Taxable Trust Distributions	530.00
	<u>55,358.00</u>
SMSF Annual Return Rounding	(1.00)
Taxable Income or Loss	<u>16,758.00</u>
Income Tax on Taxable Income or Loss	2,513.70
Less	
Franking Credits	5,195.87
TAX PAYABLE	<u>(2,682.17)</u>
Less	
TFN Credits	75.11
CURRENT TAX OR REFUND	<u>(2,757.28)</u>
Supervisory Levy	259.00
AMOUNT DUE OR REFUNDABLE	<u>(2,498.28)</u>

* Distribution tax components review process has not been completed for the financial year.

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 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)

- ❗ 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.

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

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN) (if applicable)

4 Current postal address

Suburb/town

State/territory

Postcode

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 |

6 SMSF auditor

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A** / /
Day Month YearWas Part A of the audit report qualified? **B** No YesWas Part B of the audit report qualified? **C** No YesIf Part B of the audit report was qualified,
have the reported issues been rectified? **D** No Yes**Please check bank details****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

Fund account number

Fund account name

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

- 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.

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		Loss
D1 \$	Net foreign income	D \$

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

Transfers from foreign funds **F** \$

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

Gross distribution from partnerships **I** \$

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$

*Gross trust distributions **M** \$

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 \$	

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** \$

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

Exempt current pension income **Y** \$

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

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

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

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

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

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

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

#This is a mandatory label.

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	A \$	<i>(an amount must be included even if it is zero)</i>
#Tax on taxable income	T1 \$	<i>(an amount must be included even if it is zero)</i>
#Tax on no-TFN-quoted contributions	J \$	<i>(an amount must be included even if it is zero)</i>

Gross tax **B \$**

(T1 plus J)

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

SUBTOTAL 1

T2 \$

(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1 \$	
Early stage venture capital limited partnership tax offset carried forward from previous year	D2 \$	
Early stage investor tax offset	D3 \$	
Early stage investor tax offset carried forward from previous year	D4 \$	
		Non-refundable carry forward tax offsets
		D \$
		<i>(D1 plus D2 plus D3 plus D4)</i>
		SUBTOTAL 2
		T3 \$
		<i>(T2 less D – cannot be less than zero)</i>

Complying fund's franking credits tax offset	E1 \$	
No-TFN tax offset	E2 \$	
National rental affordability scheme tax offset	E3 \$	
Exploration credit tax offset	E4 \$	
		Refundable tax offsets
		E \$
		<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 \$

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

#Tax offset refunds (Remainder of refundable tax offsets)	I \$	<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 \$

AMOUNT DUE OR REFUNDABLE A positive amount at S is what you owe, while a negative amount is refundable to you.	S \$	<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 \$**

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

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

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

Accumulation phase account balance

S1 \$Inward rollovers and transfers **P \$**

Retirement phase account balance – Non CDBIS

S2 \$Outward rollovers and transfers **Q \$**

Retirement phase account balance – CDBIS

S3 \$Lump Sum payments **R1 \$**Income stream payments **R2 \$**

Code

Code

TRIS Count

CLOSING ACCOUNT BALANCE S \$

(S1 plus S2 plus S3)Accumulation phase value **X1 \$**Retirement phase value **X2 \$**Outstanding limited recourse borrowing arrangement amount **Y \$**

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 **U** \$

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

V1 \$

Permissible temporary borrowings

V2 \$

Other borrowings

V3 \$Borrowings **V \$**

Total member closing account balances (total of all **CLOSING ACCOUNT BALANCES** from Sections F and G) **W \$**

Reserve accounts **X \$**Other liabilities **Y \$****TOTAL LIABILITIES Z \$****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**

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

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 Day / Month / Year

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return

Hrs

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

TAX AGENT'S DECLARATION:

I declare that the Self-managed superannuation fund annual return 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 Day / Month / Year

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

.....**Electronic Lodgment Declaration (SMSF)**

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

Privacy

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

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

The Australian Business Register

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

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

Electronic funds transfer - direct debit

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

Tax File Number	Name of Fund	Year
-----------------	--------------	------

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

Important

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

Declaration:

I declare that:

- ■ All the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct; and
- ■ I authorise the agent to lodge this tax return.

Signature of Partner, Trustee, or Director

Date

/ /

ELECTRONIC FUNDS TRANSFER CONSENT

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

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

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

5 Wt i bhBUa Y.....

.....

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

Signature

Date

/ /

.....Tax Agent's 8 YWUfUjcb

I declare that:

- I have prepared this tax return in accordance with the information supplied by the partner, trustee, director or public officer
- I have received a declaration made by the entity that the information provided to me for the preparation of this tax return is true and correct; and
- I am authorised by the partner, trustee, director or public officer to lodge this tax return, including any applicable schedules.

Agent's signature.....

Date

Contact name

Client Reference

Agent's Phone Number.....

HU '5 [YbhBi a VYf

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(See attached BGL SmartSign Digital Certificate)

Minutes of a meeting of the Trustee(s)

held on / / at 2C Coppin Street, Malvern East, Victoria 3145

PRESENT:	Richard Fowler and Lei Fowler
MINUTES:	The Chair reported that the minutes of the previous meeting had been signed as a true record.
FINANCIAL STATEMENTS OF SUPERANNUATION FUND:	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2020 and it was resolved that such statements be and are hereby adopted as tabled.</p>
TRUSTEE'S DECLARATION:	It was resolved that the trustee's declaration of the Superannuation Fund be signed.
ANNUAL RETURN:	Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2020, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
INVESTMENT STRATEGY:	The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.
INSURANCE COVER:	The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.
ALLOCATION OF INCOME:	It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
AUDITORS:	<p>It was resolved that</p> <p>Smsf Audit Australia Pty Ltd</p> <p>of</p> <p>PO Box 1588, Macquarie Centre, New South Wales 2113</p> <p>act as auditors of the Fund for the next financial year.</p>
TAX AGENTS:	<p>It was resolved that</p> <p>Office Manager</p> <p>act as tax agents of the Fund for the next financial year.</p>
TRUSTEE 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 s 120 of the SISA.
CONTRIBUTIONS RECEIVED:	It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.
ACCEPTANCE OF ROLLOVERS:	The trustee has ensured that any rollover made to the Fund, meets the

Minutes of a meeting of the Trustee(s)

held on / / at 2C Coppin Street, Malvern East, Victoria 3145

requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making rollover between Funds; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the rollover and received advice that the rollover is in accordance with the Trust Deed and the rules of the Fund and the superannuation laws. As such the trustee has resolved to accept the rollover on behalf of the member.

PAYMENT OF BENEFITS:

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

CLOSURE:

All resolutions for this meeting were made in accordance with the SISA and Regulations.

There being no further business the meeting then closed.

Signed as a true record –

.....
Richard Fowler

Chairperson

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RICHINA SUPERANNUATION FUND

Members Statement

Richard Donald Livingstone Fowler
 2C Coppin Street
 Malvern East, Victoria, 3145, Australia

Your Details

Date of Birth : Provided
 Age: 67
 Tax File Number: Provided
 Date Joined Fund: 31/01/2008
 Service Period Start Date: 26/11/1984
 Date Left Fund:
 Member Code: FOWRIC00003P
 Account Start Date: 30/08/2017
 Account Phase: Retirement Phase
 Account Description: Account Based Pension

Nominated Beneficiaries N/A
 Vested Benefits 449,969
 Total Death Benefit 449,969

Your Balance

Total Benefits 449,969

Preservation Components
 Preserved (10,000)
 Unrestricted Non Preserved 459,969
 Restricted Non Preserved

Tax Components
 Tax Free (51.37%) 231,144
 Taxable 218,826

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	437,215	411,265
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	23,654	47,340
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	10,930	21,390
Contributions Tax		
Income Tax	(30)	
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	449,969	437,215

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RICHINA SUPERANNUATION FUND

Members Statement

Richard Donald Livingstone Fowler
 2C Coppin Street
 Malvern East, Victoria, 3145, Australia

Your Details

Date of Birth : Provided
 Age: 67
 Tax File Number: Provided
 Date Joined Fund: 31/01/2008
 Service Period Start Date: 26/11/1984
 Date Left Fund:
 Member Code: FOWRIC00004A
 Account Start Date 31/01/2008
 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

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	21,076	
<u>Increases to Member account during the period</u>		
Employer Contributions	17,000	
Personal Contributions (Concessional)		20,000
Personal Contributions (Non Concessional)		
Government Co-Contributions		514
Other Contributions		3,000
Proceeds of Insurance Policies		
Transfers In		
Net Earnings		243
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	2,550	3,000
Income Tax		(318)
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	35,526	
Closing balance at 30/06/2020	0	21,075

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RICHINA SUPERANNUATION FUND

Members Statement

Richard Donald Livingstone Fowler
 2C Coppin Street
 Malvern East, Victoria, 3145, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries	N/A
Age:	67	Vested Benefits	45,423
Tax File Number:	Provided	Total Death Benefit	45,423
Date Joined Fund:	31/01/2008		
Service Period Start Date:	26/11/1984		
Date Left Fund:			
Member Code:	FOWRIC00005P		
Account Start Date	30/08/2017		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 2		

Your Balance

Total Benefits 45,423

Preservation Components

Preserved
 Unrestricted Non Preserved 45,423
 Restricted Non Preserved

Tax Components

Tax Free (18.18%) 8,259
 Taxable 37,164

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	46,983	44,117
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	2,607	5,076
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	4,170	2,210
Contributions Tax		
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	45,423	46,983

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RICHINA SUPERANNUATION FUND
Members Statement

Richard Donald Livingstone Fowler
 2C Coppin Street
 Malvern East, Victoria, 3145, Australia

Your Details		Nominated Beneficiaries	N/A
Date of Birth :	Provided	Vested Benefits	640
Age:	67	Total Death Benefit	640
Tax File Number:	Provided		
Date Joined Fund:	31/01/2008		
Service Period Start Date:	26/11/1984		
Date Left Fund:			
Member Code:	FOWRIC00006P		
Account Start Date	30/08/2017		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 3		

Your Balance	
Total Benefits	640
<u>Preservation Components</u>	
Preserved	(108)
Unrestricted Non Preserved	749
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (6.74%)	43
Taxable	597

Your Detailed Account Summary		This Year	Last Year
Opening balance at	01/07/2019	5,372	5,041
<u>Increases to Member account during the period</u>			
Employer Contributions			
Personal Contributions (Concessional)			
Personal Contributions (Non Concessional)			
Government Co-Contributions			
Other Contributions			
Proceeds of Insurance Policies			
Transfers In			
Net Earnings		398	581
Internal Transfer In			
<u>Decreases to Member account during the period</u>			
Pensions Paid		5,130	250
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	640	5,372

RICHINA SUPERANNUATION FUND

Members Statement

Richard Donald Livingstone Fowler
 2C Coppin Street
 Malvern East, Victoria, 3145, Australia

Your Details

		Nominated Beneficiaries	N/A
Date of Birth :	Provided	Vested Benefits	2,769
Age:	67	Total Death Benefit	2,769
Tax File Number:	Provided		
Date Joined Fund:	31/01/2008		
Service Period Start Date:	26/11/1984		
Date Left Fund:			
Member Code:	FOWRIC00007P		
Account Start Date	26/04/2018		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 4		

Your Balance

Total Benefits	2,769
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	2,769
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (0.00%)	
Taxable	2,769

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	9,289	8,724
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	340	1,005
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	6,860	440
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	2,769	9,289

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RICHINA SUPERANNUATION FUND

Members Statement

Richard Donald Livingstone Fowler
 2C Coppin Street
 Malvern East, Victoria, 3145, Australia

Your Details

Date of Birth : Provided
 Age: 67
 Tax File Number: Provided
 Date Joined Fund: 31/01/2008
 Service Period Start Date: 26/11/1984
 Date Left Fund:
 Member Code: FOWRIC00008P
 Account Start Date: 20/06/2018
 Account Phase: Retirement Phase
 Account Description: Account Based Pension 5

Nominated Beneficiaries N/A
 Vested Benefits 504
 Total Death Benefit 504

Your Balance

Total Benefits 504

Preservation Components

Preserved (180)
 Unrestricted Non Preserved 683
 Restricted Non Preserved

Tax Components

Tax Free (0.00%)
 Taxable 504

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	9,050	8,503
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	684	977
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	9,230	430
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	504	9,050

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RICHINA SUPERANNUATION FUND

Members Statement

Richard Donald Livingstone Fowler
 2C Coppin Street
 Malvern East, Victoria, 3145, Australia

Your Details

		Nominated Beneficiaries	N/A
Date of Birth :	Provided	Vested Benefits	6,208
Age:	67	Total Death Benefit	6,208
Tax File Number:	Provided		
Date Joined Fund:	31/01/2008		
Service Period Start Date:	26/11/1984		
Date Left Fund:			
Member Code:	FOWRIC00009P		
Account Start Date	25/06/2018		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 6		

Your Balance

Total Benefits 6,208

Preservation Components

Preserved

Unrestricted Non Preserved 6,208

Restricted Non Preserved

Tax Components

Tax Free (70.18%) 4,357

Taxable 1,852

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	6,030	5,656
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	328	654
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	150	280
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	6,208	6,030

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RICHINA SUPERANNUATION FUND

Members Statement

Richard Donald Livingstone Fowler
 2C Coppin Street
 Malvern East, Victoria, 3145, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries	N/A
Age:	67	Vested Benefits	21,687
Tax File Number:	Provided	Total Death Benefit	21,687
Date Joined Fund:	31/01/2008		
Service Period Start Date:	26/11/1984		
Date Left Fund:			
Member Code:	FOWRIC00010P		
Account Start Date	01/07/2019		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 7		

Your Balance

Total Benefits 21,687

Preservation Components

Preserved
 Unrestricted Non Preserved 21,687
 Restricted Non Preserved

Tax Components

Tax Free (16.67%) 3,616
 Taxable 18,071

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019		
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	1,140	
Internal Transfer In	21,076	
<u>Decreases to Member account during the period</u>		
Pensions Paid	530	
Contributions Tax		
Income Tax	(1)	
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	21,687	0

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RICHINA SUPERANNUATION FUND

Members Statement

Richard Donald Livingstone Fowler
 2C Coppin Street
 Malvern East, Victoria, 3145, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries	N/A
Age:	67	Vested Benefits	14,138
Tax File Number:	Provided	Total Death Benefit	14,138
Date Joined Fund:	31/01/2008		
Service Period Start Date:	26/11/1984		
Date Left Fund:			
Member Code:	FOWRIC00011P		
Account Start Date	25/06/2020		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 8		

Your Balance

Total Benefits	14,138
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	14,138
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (0.00%)	
Taxable	14,138

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019		
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(313)	
Internal Transfer In	14,450	
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax	(1)	
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	14,138	0

RICHINA SUPERANNUATION FUND

Members Summary

As at 30 June 2020

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Richard Donald Livingstone Fowler (Age: 67)											
FOWRIC00003P - Account Based Pension - Tax Free: 51.37%											
437,215			23,654		10,930		(30)				449,969
FOWRIC00004A - Accumulation											
21,076	17,000					2,550		35,526			
FOWRIC00005P - Account Based Pension 2 - Tax Free: 18.18%											
46,983			2,607		4,170		(3)				45,423
FOWRIC00006P - Account Based Pension 3 - Tax Free: 6.74%											
5,372			398		5,130						640
FOWRIC00007P - Account Based Pension 4 - Tax Free: 0.00%											
9,289			340		6,860						2,769
FOWRIC00008P - Account Based Pension 5 - Tax Free: 0.00%											
9,050			684		9,230						504
FOWRIC00009P - Account Based Pension 6 - Tax Free: 70.18%											
6,030			328		150						6,208
FOWRIC00010P - Account Based Pension 7 - Tax Free: 16.67%											
		21,076	1,140		530		(1)				21,687

RICHINA SUPERANNUATION FUND

Members Summary

As at 30 June 2020

Opening Balances	Increases					Decreases				Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
FOWRIC00011P - Account Based Pension 8 - Tax Free: 0.00%											
		14,450	(313)				(1)				14,138
535,015	17,000	35,526	28,838		37,000	2,550	(35)	35,526			541,338
535,015	17,000	35,526	28,838		37,000	2,550	(35)	35,526			541,338

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RICHINA SUPERANNUATION FUND

Investment Summary Report

As at 30 June 2020

Investment	Units	Market Price ¹	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%	
Cash/Bank Accounts									
	ANZ Bank Account ***252	981.930000	981.93	981.93	981.93			0.18 %	
	ANZ Bank Account ***677	22,267.020000	22,267.02	22,267.02	22,267.02			4.16 %	
	ING Optimiser Account ***762	142.110000	142.11	142.11	142.11			0.03 %	
			23,391.06		23,391.06		0.00 %	4.37 %	
Shares in Listed Companies (Australian)									
ASX.AX	ASX Limited	100.00	85.380000	8,538.00	74.56	7,455.54	1,082.46	14.52 %	1.60 %
ANZ.AX	Australia And New Zealand Banking Group Limited	300.00	18.640000	5,592.00	16.18	4,853.90	738.10	15.21 %	1.05 %
AVH.AX	Avita Therapeutics, Inc.	500.00	9.000000	4,500.00	7.68	3,839.90	660.10	17.19 %	0.84 %
CCE.AX	Carnegie Clean Energy Limited	750,000.00	0.001000	750.00	0.01	7,759.85	(7,009.85)	(90.33) %	0.14 %
CGF.AX	Challenger Limited	1,500.00	4.410000	6,615.00	4.37	6,560.07	54.93	0.84 %	1.24 %
CBA.AX	Commonwealth Bank Of Australia.	100.00	69.420000	6,942.00	60.57	6,056.90	885.10	14.61 %	1.30 %
CSL.AX	CSL Limited	350.00	287.000000	100,450.00	171.69	60,089.84	40,360.16	67.17 %	18.78 %
ISX.AX	Isignthis Ltd	15,000.00	1.070000*	16,050.00	0.73	10,894.95	5,155.05	47.32 %	3.00 %
LMC.AX	Lemarne Corporation Limited	6,000.00	0.000000*	0.00	0.59	3,546.00	(3,546.00)	(100.00) %	0.00 %
LNK.AX	Link Administration Holdings Limited	2,000.00	4.100000	8,200.00	3.55	7,104.85	1,095.15	15.41 %	1.53 %
MQG.AX	Macquarie Group Limited	200.00	118.600000	23,720.00	106.00	21,199.80	2,520.20	11.89 %	4.43 %
MQGPC.AX	Macquarie Group Limited (Capital Notes 3)	200.00	101.680000	20,336.00	103.33	20,666.40	(330.40)	(1.60) %	3.80 %
NAB.AX	National Australia Bank Limited	276.00	18.220000	5,028.72	14.85	4,098.35	930.37	22.70 %	0.94 %
OPT.AX	Opthea Limited	2,000.00	2.360000	4,720.00	2.74	5,479.95	(759.95)	(13.87) %	0.88 %
ORG.AX	Origin Energy Limited	1,000.00	5.840000	5,840.00	4.99	4,989.95	850.05	17.04 %	1.09 %
OVN.AX	Oventus Medical Limited	30,000.00	0.285000	8,550.00	0.32	9,489.90	(939.90)	(9.90) %	1.60 %
PNV.AX	Polynovo Limited	3,000.00	2.540000	7,620.00	1.47	4,399.95	3,220.05	73.18 %	1.42 %
RIO.AX	RIO Tinto Limited	200.00	97.960000	19,592.00	63.27	12,654.00	6,938.00	54.83 %	3.66 %
STO.AX	Santos Limited	3,000.00	5.300000	15,900.00	3.70	11,114.65	4,785.35	43.05 %	2.97 %

RICHINA SUPERANNUATION FUND

Investment Summary Report

As at 30 June 2020

Investment	Units	Market Price ¹	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%	
SEK.AX	Seek Limited	400.00	21.890000	8,756.00	17.13	6,853.85	1,902.15	27.75 %	1.64 %
SUL.AX	Super Retail Group Limited	11,000.00	8.050000	88,550.00	8.45	92,942.12	(4,392.12)	(4.73) %	16.55 %
SM1.AX	Synlait Milk Limited	1,000.00	6.630000	6,630.00	4.66	4,659.90	1,970.10	42.28 %	1.24 %
TLS.AX	Telstra Corporation Limited.	1,000.00	3.130000	3,130.00	2.93	2,929.95	200.05	6.83 %	0.59 %
TYR.AX	Tyro Payments Limited	2,000.00	3.500000	7,000.00	2.76	5,519.95	1,480.05	26.81 %	1.31 %
VOC.AX	Vocus Group Limited	1,500.00	2.950000	4,425.00	2.60	3,894.90	530.10	13.61 %	0.83 %
WEB.AX	Webjet Limited	2,000.00	3.320000	6,640.00	3.12	6,239.85	400.15	6.41 %	1.24 %
WBC.AX	Westpac Banking Corporation	200.00	17.950000	3,590.00	15.68	3,135.95	454.05	14.48 %	0.67 %
WZR.AX	Wisr Limited	200,000.00	0.215000	43,000.00	0.22	44,818.26	(1,818.26)	(4.06) %	8.04 %
WPL.AX	Woodside Petroleum Ltd	900.00	21.650000	19,485.00	16.80	15,123.43	4,361.57	28.84 %	3.64 %
XRO.AX	Xero Limited	200.00	90.110000	18,022.00	36.39	7,278.00	10,744.00	147.62 %	3.37 %
XTE.AX	Xtek Limited.	10,000.00	0.710000	7,100.00	0.60	5,969.95	1,130.05	18.93 %	1.33 %
ZEL.AX	Z Energy Limited.	2,000.00	2.530000	5,060.00	2.68	5,359.90	(299.90)	(5.60) %	0.95 %
			490,331.72		416,980.76	73,350.96	17.59 %	91.67 %	
Shares in Listed Companies (Overseas)									
BYND.NDQ	Beyond Meat Inc	44.00	195.220700	8,589.71	216.46	9,524.36	(934.65)	(9.81) %	1.61 %
TSLA.NDQ	Tesla Inc	8.00	1,573.379000	12,587.03	1,106.59	8,852.72	3,734.31	42.18 %	2.35 %
			21,176.74		18,377.08	2,799.66	15.23 %	3.96 %	
			534,899.52		458,748.90	76,150.62	16.60 %	100.00 %	

¹Market Prices as at Reporting Date. Note: Where prices unavailable, system will use last known price

* Investments using last known price

Investment	Market Price	Market Price Date
Isignthis Ltd	1.070000	01/10/2019
Lemarne Corporation Limited	0.000000	30/06/2016

RICHINA SUPERANNUATION FUND**Contributions Summary Report**

For The Period 01 July 2019 - 30 June 2020

Richard Fowler

Date of Birth: Provided
Age: 67 (at year end)
Member Code: FOWRIC00004A
Total Super Balance*¹ as at 30/06/2019: 535,015.77

Contributions Summary	2020	2019
Concessional Contribution		
Employer	17,000.00	0.00
Personal - Concessional	0.00	20,000.00
	<hr/>	<hr/>
	17,000.00	20,000.00
Non-Concessional Contribution		
Spouse and Child	0.00	3,000.00
	<hr/>	<hr/>
	0.00	3,000.00
Other Contribution		
Government Co-Contributions	0.00	514.20
	<hr/>	<hr/>
	0.00	514.20
Total Contributions	<hr/>	<hr/>
	17,000.00	23,514.20

I, RICHARD FOWLER, confirm that the amounts reported above are the total contributions deposited to the fund with respect of my member balance for the period 01/07/2019 to 30/06/2020.

RICHARD FOWLER

*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.



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Signatories Required and Confirmed

The following people have consented to digitally sign this document with BGL SmartSign, in which a BGL SmartSign digital signature will replace the need for a written signature.

1. Richard Fowler

Fund Contact

Verified Email address:richey@bigpond.net.au

Verified Mobile Telephone:61403202754

IP Address: 144.132.96.86

2. Lei Fowler

Trustee

Verified Email address:auslilyzh@gmail.com

Verified Mobile Telephone:61422871689

IP Address: 144.132.96.86

Timestamp

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Audit

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FUND has been signed by Richard Fowler.

Document Financial Statements & Tax

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FUND has been signed by Richard Fowler on behalf of Lei
Fowler.