

# Gyan & Vishwa Super Fund

ABN 76678517020

## Financial Statements and Reports for the Year Ended 30 June 2022



### Accrual Accounting & Taxation

Suite 2, 115 Currumburra Road

Ashmore QLD 4214

Phone: (07)5564 6884 Fax: (07)5564 6885

Email: [admin@accrual.com.au](mailto:admin@accrual.com.au)

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# Gyan & Vishwa Super Fund Reports Index

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# Gyan & Vishwa Super Fund

## Compilation Report

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We have compiled the accompanying special purpose financial statements of the Gyan & Vishwa Super Fund which comprise the statement of financial position as at 30/06/2022 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**

The Trustee of Gyan & Vishwa Super 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, 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 directors of the trustee company 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.

Accrual Accounting and Taxation

of

Suite 2, 115 Currumburra Road, Ashmore, Queensland 4214

Signed:

Dated: 30/06/2021

## Trustees Declaration

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


The trustees declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2022 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2022 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 2022.


Specifically, the trustees declares that:

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

Signed in accordance with a resolution of the trustees by:

  
.....  
Gyan Nadan

Trustee

  
.....  
Vishwa Nadan

Trustee

Dated this 01 day of September 2022

# Gyan & Vishwa Super Fund

## Detailed Operating Statement

For the year ended 30 June 2022

	2022	2021
	\$	\$
<b>Income</b>		
<b>Investment Income</b>		
Dividends Received		
Australia And New Zealand Banking Group Limited	2,144.20	906.00
Betashares Global Cybersecurity Etf	391.51	0.00
Betashares Nasdaq 100 Etf	2,110.72	1,461.14
BHP Group Limited	4,153.18	1,953.57
Commonwealth Bank Of Australia.	1,297.50	1,106.08
CSL Limited	162.68	116.50
Fortescue Metals Group Ltd	4,538.16	0.00
Macquarie Group Limited	1,628.54	830.10
Magellan Financial Group Limited	574.90	1,111.63
National Australia Bank Limited	1,598.93	755.40
RIO Tinto Limited	2,134.35	0.00
Sonic Healthcare Limited	0.00	242.28
Vanguard Australian Shares High Yield Etf	6,625.72	4,216.59
Vanguard Diversified Balanced Index Etf	814.45	0.00
Westpac Banking Corporation	1,719.41	1,264.69
Woolworths Group Limited	0.00	272.70
	<u>29,894.25</u>	<u>14,236.68</u>
Interest Received		
ANZ051	7.17	23.23
ANZ467	16.43	13.93
	<u>23.60</u>	<u>37.16</u>
<b>Contribution Income</b>		
Employer Contributions - Concessional		
Gyan Nadan	26,194.89	23,864.22
Vishwa Nadan	27,000.00	24,000.00
	<u>53,194.89</u>	<u>47,864.22</u>
<b>Total Income</b>	<u>83,112.74</u>	<u>62,138.06</u>
<b>Expenses</b>		
Accountancy Fees	516.00	2,165.00
ASIC Fees	56.00	55.00
ATO Supervisory Levy	259.00	259.00
Auditor's Remuneration	0.00	275.00
Bank Charges	0.00	11.20
	<u>831.00</u>	<u>2,765.20</u>
<b>Member Payments</b>		
Life Insurance Premiums		
Nadan, Gyan - Accumulation (Accumulation)	2,481.60	1,861.67
Nadan, Vishwa Nathan - Accumulation (Accumulation)	3,264.12	2,525.60
	<u>5,745.72</u>	<u>4,387.27</u>
<b>Investment Losses</b>		
Realised Movements in Market Value		
Shares in Listed Companies (Australian)		
Betashares Nasdaq 100 Etf	0.00	(1,510.87)
BHP Group Limited	0.00	(1,997.18)
Commonwealth Bank Of Australia.	0.00	(2,185.54)

The accompanying notes form part of these financial statements.

Refer to compilation report



# Gyan & Vishwa Super Fund

## Detailed Operating Statement

For the year ended 30 June 2022

	2022	2021
	\$	\$
Endeavour Group Limited	(1,670.30)	0.00
Macquarie Group Limited	(6,440.97)	0.00
Medical Developments International Limited	0.00	4,059.09
Sonic Healthcare Limited	(3,432.99)	0.00
Woolworths Group Limited	(217.24)	0.00
	<u>(11,761.50)</u>	<u>(1,634.50)</u>
Unrealised Movements in Market Value		
Derivatives (Options, Hybrids, Future Contracts)		
Magellan Financial Group Limited	(54.39)	0.00
	<u>(54.39)</u>	<u>0.00</u>
Managed Investments (Australian)		
Betashares Mrtn Currie Eqy Inc Fund (managed Fund)	1,666.07	0.00
	<u>1,666.07</u>	<u>0.00</u>
Shares in Listed Companies (Australian)		
Australia And New Zealand Banking Group Limited	9,241.20	(14,360.10)
Betashares Global Cybersecurity Etf	2,381.03	(2,769.89)
Betashares Nasdaq 100 Etf	9,703.80	(12,666.23)
BHP Group Limited	6,339.12	(11,235.67)
Commonwealth Bank Of Australia.	3,283.54	(11,442.16)
CSL Limited	871.02	97.74
Fortescue Metals Group Ltd	6,597.28	(344.27)
Macquarie Group Limited	745.48	(11,878.62)
Magellan Financial Group Limited	23,305.76	2,382.10
Medical Developments International Limited	0.00	(988.97)
National Australia Bank Limited	(1,473.03)	(10,072.00)
Novonix Limited	11,415.80	0.00
RIO Tinto Limited	4,763.46	0.00
Sonic Healthcare Limited	3,133.93	(2,741.68)
Vanguard Australian Shares High Yield Etf	9,000.90	(31,400.40)
Vanguard Diversified Balanced Index Etf	2,727.48	(111.18)
Westpac Banking Corporation	8,966.51	(11,169.06)
Woodside Energy Group Ltd	(4,967.04)	0.00
Woolworths Group Limited	273.65	(229.50)
	<u>96,309.89</u>	<u>(118,929.89)</u>
Units in Listed Unit Trusts (Australian)		
Betashares Global Agriculture Etf - Currency Hedged	1,084.80	0.00
Etf's Battery Tech & Lithium Etf	3,628.89	0.00
Vaneck Video Gaming And Esports Etf	5,508.80	(709.42)
	<u>10,222.49</u>	<u>(709.42)</u>
<b>Changes in Market Values</b>	<u>96,382.56</u>	<u>(121,273.81)</u>
<b>Total Expenses</b>	<u>102,959.28</u>	<u>(114,121.34)</u>
<b>Benefits accrued as a result of operations before income tax</b>	<u>(19,846.54)</u>	<u>176,259.40</u>
<b>Income Tax Expense</b>		
Income Tax Expense	3,701.52	4,299.09
<b>Total Income Tax</b>	<u>3,701.52</u>	<u>4,299.09</u>
<b>Benefits accrued as a result of operations</b>	<u>(23,548.06)</u>	<u>171,960.31</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

## Gyan & Vishwa Super Fund

# Detailed Statement of Financial Position

As at 30 June 2022

	Note	2022	2021
		\$	\$
<b>Assets</b>			
<b>Investments</b>			
Derivatives (Options, Hybrids, Future Contracts)	2		
Magellan Financial Group Limited		54.39	0.00
Managed Investments (Australian)	3		
Betashares Mrtn Currie Eqy Inc Fund (managed Fund)		18,331.94	0.00
Shares in Listed Companies (Australian)	4		
Australia And New Zealand Banking Group Limited		33,265.30	42,506.50
Betashares Global Cybersecurity Etf		22,889.88	12,775.36
Betashares Nasdaq 100 Etf		47,997.87	57,701.67
BHP Group Limited		35,722.50	42,061.62
Commonwealth Bank Of Australia.		31,271.48	34,555.02
CSL Limited		14,529.24	15,400.26
Fortescue Metals Group Ltd		26,785.84	20,375.82
Macquarie Group Limited		34,876.12	49,119.02
Magellan Financial Group Limited		7,609.88	30,915.64
National Australia Bank Limited		34,484.01	33,010.98
Novonix Limited		3,524.88	0.00
RIO Tinto Limited		15,405.00	0.00
Sonic Healthcare Limited		0.00	13,209.60
Vanguard Australian Shares High Yield Etf		128,848.50	137,849.40
Vanguard Diversified Balanced Index Etf		17,421.60	20,149.08
Westpac Banking Corporation		27,709.50	36,676.01
Woodside Energy Group Ltd		4,967.04	0.00
Woolworths Group Limited		0.00	10,295.10
Units in Listed Unit Trusts (Australian)	5		
Betashares Global Agriculture Etf - Currency Hedged		8,915.60	0.00
Etf's Battery Tech & Lithium Etf		16,394.40	0.00
Vaneck Video Gaming And Esports Etf		15,206.40	20,715.20
<b>Total Investments</b>		<b>546,211.37</b>	<b>577,316.28</b>
<b>Other Assets</b>			
Bank Accounts 1	6		
ANZ051		36,941.41	29,256.98
ANZ467		35,709.01	35,691.16
Income Tax Refundable		595.48	988.91
<b>Total Other Assets</b>		<b>73,245.90</b>	<b>65,937.05</b>
<b>Total Assets</b>		<b>619,457.27</b>	<b>643,253.33</b>

The accompanying notes form part of these financial statements.

Refer to compilation report

## Gyan & Vishwa Super Fund

# Detailed Statement of Financial Position

As at 30 June 2022

	Note	2022	2021
		\$	\$
Less:			
<b>Liabilities</b>			
ATO Integrated client		1,074.00	1,322.00
<b>Total Liabilities</b>		<u>1,074.00</u>	<u>1,322.00</u>
<b>Net assets available to pay benefits</b>		<u>618,383.27</u>	<u>641,931.33</u>
Represented By :			
<b>Liability for accrued benefits allocated to members' accounts</b>	7, 8		
Nadan, Vishwa - Accumulation		264,651.88	271,612.57
Nadan, Gyan - Accumulation		353,731.39	370,318.76
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>618,383.27</u>	<u>641,931.33</u>

*The accompanying notes form part of these financial statements.*

*Refer to compilation report*



**Gyan & Vishwa Super Fund**  
**Members Summary Report**

As at 30 June 2022

	Increases				Decreases				Closing Balance			
	Opening Balance	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid		Benefits Paid/ Transfers Out	Insurance Premiums	Member Expenses
<b>Vishwa Nandan (Age: 59)</b>												
NADVIS00001A - Accumulation	271,612.57	27,000.00		(24,070.29)			4,050.00	2,576.28		3,264.12		264,651.88
	<b>271,612.57</b>	<b>27,000.00</b>		<b>(24,070.29)</b>			<b>4,050.00</b>	<b>2,576.28</b>		<b>3,264.12</b>		<b>264,651.88</b>
<b>Gyan Nandan (Age: 58)</b>												
NADGYA00001A - Accumulation	370,318.76	26,194.89		(32,592.34)			3,929.23	3,779.09		2,481.60		353,731.39
	<b>370,318.76</b>	<b>26,194.89</b>		<b>(32,592.34)</b>			<b>3,929.23</b>	<b>3,779.09</b>		<b>2,481.60</b>		<b>353,731.39</b>
	<b>641,931.33</b>	<b>53,194.89</b>		<b>(56,662.63)</b>			<b>7,979.23</b>	<b>6,355.37</b>		<b>5,745.72</b>		<b>618,383.27</b>

# Gyan & Vishwa Super Fund

## Members Statement

Vishwa Nadan  
72 Crestwood Drive  
Molendinar, Queensland, 4214, Australia

### Your Details

Date of Birth : Provided  
Age: 59  
Tax File Number: Provided  
Date Joined Fund: 31/01/2019  
Service Period Start Date: 10/07/2007  
Date Left Fund:  
Member Code: NADVIS00001A  
Account Start Date: 31/01/2019  
Account Phase: Accumulation Phase  
Account Description: Accumulation

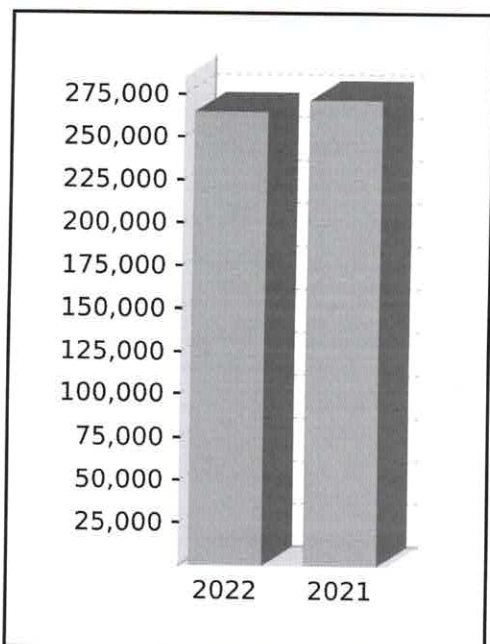
Nominated Beneficiaries: N/A  
Nomination Type: N/A  
Vested Benefits: 264,651.88  
Total Death Benefit: 264,651.88

### Your Balance

Total Benefits 264,651.88

Preservation Components  
Preserved 264,651.88  
Unrestricted Non Preserved  
Restricted Non Preserved

Tax Components  
Tax Free 85,863.03  
Taxable 178,788.85



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	271,612.57	196,535.81
<u>Increases to Member account during the period</u>		
Employer Contributions	27,000.00	24,000.00
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(24,070.29)	57,924.26
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	4,050.00	3,600.00
Income Tax	2,576.28	721.90
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	3,264.12	2,525.60
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	264,651.88	271,612.57

# Gyan & Vishwa Super Fund Members Statement

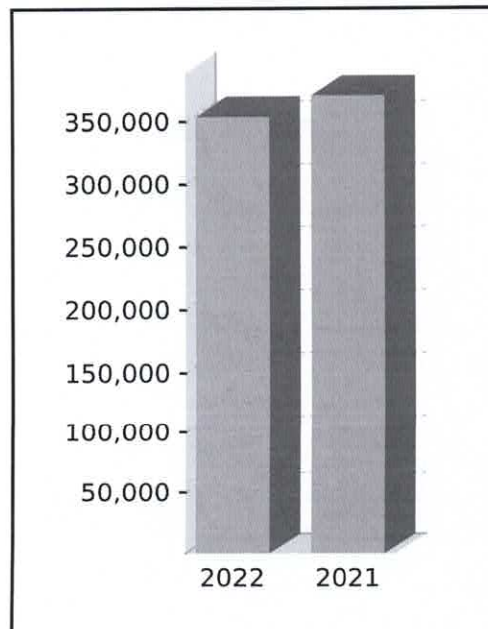
Gyan Nadan  
72 Crestwood Drive  
Molendinar, Queensland, 4214, Australia

## Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	58	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	353,731.39
Date Joined Fund:	31/01/2019	Total Death Benefit:	353,731.39
Service Period Start Date:	11/02/2009		
Date Left Fund:			
Member Code:	NADGYA00001A		
Account Start Date:	31/01/2019		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

## Your Balance

<b>Total Benefits</b>	<b>353,731.39</b>
<u>Preservation Components</u>	
Preserved	353,731.39
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	50,272.63
Taxable	303,458.76



## Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	370,318.76	273,435.21
<u>Increases to Member account during the period</u>		
Employer Contributions	26,194.89	23,864.22
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(32,592.34)	79,695.75
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	3,929.23	3,579.62
Income Tax	3,779.09	1,235.13
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	2,481.60	1,861.67
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	353,731.39	370,318.76

**Gyan & Vishwa Super Fund**  
**Statement of Taxable Income**

For the year ended 30 June 2022

	2022
	\$
Benefits accrued as a result of operations	(19,846.54)
<b>Less</b>	
Realised Accounting Capital Gains	11,761.50
	<u>11,761.50</u>
<b>Add</b>	
Decrease in MV of investments	108,144.06
Franking Credits	10,633.08
Net Capital Gains	8,398.00
	<u>127,175.14</u>
SMSF Annual Return Rounding	(3.10)
	<u>95,564.00</u>
<b>Taxable Income or Loss</b>	<u>95,564.00</u>
Income Tax on Taxable Income or Loss	14,334.60
<b>Less</b>	
Franking Credits	10,633.08
	<u>3,701.52</u>
<b>CURRENT TAX OR REFUND</b>	<u>3,701.52</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(5,951.00)
	<u>(1,990.48)</u>
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>(1,990.48)</u>

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



Gyan & Vishwa Super Fund

Investment Summary with Market Movement

As at 30 June 2022

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Overall	Unrealised Current Year	Realised Movement
<b>Cash/Bank Accounts</b>								
ANZ051		36,941.410000	36,941.41	36,941.41	36,941.41			
ANZ467		35,709.010000	35,709.01	35,709.01	35,709.01			
			<b>72,650.42</b>		<b>72,650.42</b>			
<b>Derivatives (Options, Hybrids, Future Contracts)</b>								
MFGO.AX	Magellan Financial Group Limited	74.00	54.39	0.00	0.00	54.39	54.39	0.00
			<b>54.39</b>		<b>0.00</b>	<b>54.39</b>	<b>54.39</b>	<b>0.00</b>
<b>Managed Investments (Australian)</b>								
EINC.AX	Betashares Mitrn Currie Eqj Inc Fund (managed Fund)	2,266.00	18,331.94	8.83	19,998.01	(1,666.07)	(1,666.07)	0.00
			<b>18,331.94</b>		<b>19,998.01</b>	<b>(1,666.07)</b>	<b>(1,666.07)</b>	<b>0.00</b>
<b>Shares in Listed Companies (Australian)</b>								
ANZ.AX	Australia And New Zealand Banking Group Limited	1,510.00	33,265.30	26.48	39,990.31	(6,725.01)	(9,241.20)	0.00
BHP.AX	BHP Group Limited	866.00	35,722.50	37.11	32,133.85	3,588.65	(6,339.12)	0.00
HACK.AX	Betashares Global Cybersecurity Etf	2,628.00	22,889.88	8.56	22,501.02	388.86	(2,381.03)	0.00
NDQ.AX	Betashares Nasdaq 100 Etf	1,797.00	47,997.87	23.11	41,523.32	6,474.55	(9,703.80)	0.00
CSL.AX	CSL Limited	54.00	14,529.24	279.10	15,071.39	(542.15)	(871.02)	0.00
CBA.AX	Commonwealth Bank Of Australia.	346.00	31,271.48	78.48	27,155.67	4,115.81	(3,283.54)	0.00
EDV.AX	Endeavour Group Limited	0.00	0.00	0.00	0.00	0.00	0.00	1,670.30
FMG.AX	Fortescue Metals Group Ltd	1,528.00	26,785.84	21.62	33,038.85	(6,253.01)	(6,597.28)	0.00
MQG.AX	Macquarie Group Limited	212.00	34,876.12	102.08	21,640.10	13,236.02	(745.48)	6,440.97
MFG.AX	Magellan Financial Group Limited	589.00	7,609.88	38.91	22,918.47	(15,308.59)	(23,305.76)	0.00
NAB.AX	National Australia Bank Limited	1,259.00	34,484.01	27.80	35,003.09	(519.08)	1,473.03	0.00
NVX.AX	Novonix Limited	1,546.00	3,524.88	9.66	14,940.68	(11,415.80)	(1,415.80)	0.00
RIO.AX	RIO Tinto Limited	150.00	15,405.00	134.46	20,168.46	(4,763.46)	(4,763.46)	0.00
SHL.AX	Sonic Healthcare Limited	0.00	0.00	0.00	0.00	0.00	(3,133.93)	3,432.99
VHY.AX	Vanguard Australian Shares High Yield Etf	2,055.00	128,848.50	60.81	124,956.77	3,891.73	(9,000.90)	0.00
VDBA.AX	Vanguard Diversified Balanced Index Etf	357.00	17,421.60	56.13	20,037.90	(2,616.30)	(2,727.48)	0.00
WBC.AX	Westpac Banking Corporation	1,421.00	27,709.50	28.15	40,007.69	(12,298.19)	(8,986.51)	0.00
WDS.AX	Woodside Energy Group Ltd	156.00	4,967.04	0.00	0.00	4,967.04	4,967.04	0.00

**Gyan & Vishwa Super Fund**

**Investment Summary with Market Movement**

As at 30 June 2022

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Overall	Unrealised Current Year	Realised Movement
WOW.AX Woolworths Group Limited	0.00	35.600000	0.00	0.00	0.00	0.00	(273.65)	217.24
<b>Units in Listed Unit Trusts (Australian)</b>			<b>487,308.64</b>		<b>511,087.57</b>	<b>(23,778.93)</b>	<b>(96,309.89)</b>	<b>11,761.50</b>
FOOD.AX Betashares Global Agriculture Etf - Currency Hedged	1,240.00	7.190000	8,915.60	8.06	10,000.40	(1,084.80)	(1,084.80)	0.00
ACDC.AX Eifs Battery Tech & Lithium Etf	216.00	75.900000	16,394.40	92.70	20,023.29	(3,628.89)	(3,628.89)	0.00
ESPO.AX Vaneck Video Gaming And Esports Etf	1,760.00	8.640000	15,206.40	11.37	20,005.78	(4,799.38)	(5,508.80)	0.00
			<b>40,516.40</b>		<b>50,029.47</b>	<b>(9,513.07)</b>	<b>(10,222.49)</b>	<b>0.00</b>
			<b>618,861.79</b>		<b>653,765.47</b>	<b>(34,903.68)</b>	<b>(108,144.06)</b>	<b>11,761.50</b>

# Gyan & Vishwa Super Fund Investment Summary Report

As at 30 June 2022

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
<b>Cash/Bank Accounts</b>								
ANZ051		36,941.410000	36,941.41	36,941.41	36,941.41			5.97 %
ANZ467		35,709.010000	35,709.01	35,709.01	35,709.01			5.77 %
			<b>72,650.42</b>		<b>72,650.42</b>			<b>11.74 %</b>
<b>Derivatives (Options, Hybrids, Future Contracts)</b>								
MFGO.AX	Magellan Financial Group Limited	74.00	54.39	0.00	0.00	54.39	0.00 %	0.01 %
			<b>54.39</b>		<b>0.00</b>	<b>54.39</b>		<b>0.01 %</b>
<b>Managed Investments (Australian)</b>								
EINC.AX	Betashares Mrtm Currie Eqy Inc Fund (managed Fund)	2,266.00	18,331.94	8.83	19,998.01	(1,666.07)	(8.33) %	2.96 %
			<b>18,331.94</b>		<b>19,998.01</b>	<b>(1,666.07)</b>	<b>(8.33) %</b>	<b>2.96 %</b>
<b>Shares in Listed Companies (Australian)</b>								
ANZ.AX	Australia And New Zealand Banking Group Limited	1,510.00	33,265.30	26.48	39,990.31	(6,725.01)	(16.82) %	5.38 %
HACK.AX	Betashares Global Cybersecurity Etf	2,628.00	22,889.88	8.56	22,501.02	388.86	1.73 %	3.70 %
NDQ.AX	Betashares Nasdaq 100 Etf	1,797.00	47,997.87	23.11	41,523.32	6,474.55	15.59 %	7.76 %
BHP.AX	BHP Group Limited	866.00	35,722.50	37.11	32,133.85	3,588.65	11.17 %	5.77 %
CBA.AX	Commonwealth Bank Of Australia.	346.00	31,271.48	78.48	27,155.67	4,115.81	15.16 %	5.05 %
CSL.AX	CSL Limited	54.00	14,529.24	279.10	15,071.39	(542.15)	(3.60) %	2.35 %
FMG.AX	Fortescue Metals Group Ltd	1,528.00	26,785.84	21.62	33,038.85	(6,253.01)	(18.93) %	4.33 %
MQG.AX	Macquarie Group Limited	212.00	34,876.12	102.08	21,640.10	13,236.02	61.16 %	5.64 %
MFG.AX	Magellan Financial Group Limited	589.00	7,609.88	38.91	22,918.47	(15,308.59)	(66.80) %	1.23 %
NAB.AX	National Australia Bank Limited	1,259.00	34,484.01	27.80	35,003.09	(519.08)	(1.48) %	5.57 %
NVX.AX	Novonix Limited	1,546.00	3,524.88	9.66	14,940.68	(11,415.80)	(76.41) %	0.57 %
RIO.AX	RIO Tinto Limited	150.00	15,405.00	134.46	20,168.46	(4,763.46)	(23.62) %	2.49 %
VHY.AX	Vanguard Australian Shares High Yield Etf	2,055.00	128,848.50	60.81	124,956.77	3,891.73	3.11 %	20.82 %
VDBA.AX	Vanguard Diversified Balanced Index Etf	357.00	17,421.60	56.13	20,037.90	(2,616.30)	(13.06) %	2.82 %

Gyan & Vishwa Super Fund

Investment Summary Report

As at 30 June 2022

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
WBC.AX Westpac Banking Corporation	1,421.00	19.500000	27,709.50	28.15	40,007.69	(12,298.19)	(30.74) %	4.48 %
WDS.AX Woodside Energy Group Ltd	156.00	31.840000	4,967.04	0.00	0.00	4,967.04	0.00 %	0.80 %
<b>Units in Listed Unit Trusts (Australian)</b>								
FOOD.AX Belashares Global Agriculture Etf - Currency Hedged	1,240.00	7.190000	8,915.60	8.06	10,000.40	(1,084.80)	(10.85) %	1.44 %
ACDC.AX Eifs Battery Tech & Lithium Etf	216.00	75.900000	16,394.40	92.70	20,023.29	(3,628.89)	(18.12) %	2.65 %
ESP0.AX Vaneck Video Gaming And Esports Etf	1,760.00	8.640000	15,206.40	11.37	20,005.78	(4,799.38)	(23.99) %	2.46 %
			<b>40,516.40</b>		<b>50,029.47</b>	<b>(9,513.07)</b>	<b>(19.01) %</b>	<b>6.55 %</b>
			<b>618,861.79</b>		<b>653,765.47</b>	<b>(34,903.68)</b>	<b>(5.34) %</b>	<b>100.00 %</b>



# Gyan & Vishwa Super Fund

## Projected Investment Strategy

### Overview

The aim of this strategy is to provide the Members with an income on retirement.

### Investment Objectives

The Trustee will at all times act prudently to maximise the rate of return, subject to acceptable risk parameters, and maintenance of appropriate diversification across a broad range of assets.

Having considered the risk profile of the fund and the member's needs and circumstances, the trustee has adopted the following objectives for the investment of assets of the fund;

- to achieve an investment return (based on market values and net of tax and charges) that exceeds the CPI by at least 3% per annum when measured over a rolling 5 year period.
- to have a probability of zero or negative returns in any 12 Month period of less than one in five years; and
- have sufficient liquidity to meet liabilities as and when they fall due.

### Investment Strategy

The fund will invest in a portfolio of assets according to market conditions and within the ranges specified below:

### Asset Allocation

The targeted asset allocation will be in the following ranges:

<u>Asset Class</u>	<u>Target Range</u>	<u>Benchmark</u>
Australian Shares	80 - 90 %	90 %
International Shares	0 - 0 %	0 %
Cash	10 - 15 %	10 %
Australian Fixed Interest	0 - 0 %	0 %
International Fixed Interest	0 - 0 %	0 %
Mortgages	0 - 0 %	0 %
Direct Property	0 - 0 %	0 %
Listed Property	0 - 0 %	0 %
Other	0 - 0 %	0 %

Quality companies and trusts as supported by research and fundamental analysis will be selected. Direct investments in property, artwork and lease equipment may form part of the strategy provided there is sufficient basis for the decision.

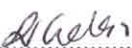
### Insurance

The Trustees have considered and consulted Professional Advice where necessary to ensure that all fund members have the correct type and level of insurance. Insurance may be held within or outside the SMSF.

### Review and Monitoring

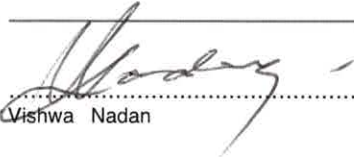
The trustees will monitor and review the fund's investment activities on a regular basis and to communicate with the members should they feel that any change in strategy is necessary in order to achieve the fund's objective.

Date: 01/07/2019

  
.....  
Gyan Nadan

# Projected Investment Strategy

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Vishwa Nadan

# Minutes of a meeting of the Trustee(s)

held on 01 July 2020 at 72 Crestwood Drive, Molendinar, Queensland 4214

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**PRESENT:**

Gyan Nadan and Vishwa Nadan

**MINUTES:**

The Chair reported that the minutes of the previous meeting had been signed as a true record.

**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 2022, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

**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 –

  
.....

Gyan Nadan

Chairperson

# Notes to the Financial Statements

For the year ended 30 June 2022

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## Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the fund and the needs of members.

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

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

The financial statements were authorised for issue by the 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 the 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 at the fair value of the consideration received or receivable.

#### Interest revenue

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



## Notes to the Financial Statements

For the year ended 30 June 2022

### 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).

### 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: Derivatives (Options, Hybrids, Future Contracts)

	2022 \$	2021 \$
Magellan Financial Group Limited	54.39	0.00
	54.39	0.00

#### Note 3: Managed Investments (Australian)

	2022 \$	2021 \$
Betashares Mrtn Currie Eqy Inc Fund (managed Fund)	18,331.94	0.00
	18,331.94	0.00

#### Note 4: Shares in Listed Companies (Australian)

2022 \$	2021 \$
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## Gyan & Vishwa Super Fund

# Notes to the Financial Statements

For the year ended 30 June 2022

Australia And New Zealand Banking Group Limited	33,265.30	42,506.50
BHP Group Limited	35,722.50	42,061.62
Commonwealth Bank Of Australia.	31,271.48	34,555.02
CSL Limited	14,529.24	15,400.26
Fortescue Metals Group Ltd	26,785.84	20,375.82
Betashares Global Cybersecurity Etf	22,889.88	12,775.36
Magellan Financial Group Limited	7,609.88	30,915.64
Macquarie Group Limited	34,876.12	49,119.02
National Australia Bank Limited	34,484.01	33,010.98
Betashares Nasdaq 100 Etf	47,997.87	57,701.67
Novonix Limited	3,524.88	0.00
RIO Tinto Limited	15,405.00	0.00
Sonic Healthcare Limited	0.00	13,209.60
Vanguard Diversified Balanced Index Etf	17,421.60	20,149.08
Vanguard Australian Shares High Yield Etf	128,848.50	137,849.40
Westpac Banking Corporation	27,709.50	36,676.01
Woodside Energy Group Ltd	4,967.04	0.00
Woolworths Group Limited	0.00	10,295.10
	<hr/>	<hr/>
	487,308.64	556,601.08
	<hr/>	<hr/>

### Note 5: Units in Listed Unit Trusts (Australian)

	2022 \$	2021 \$
Etf's Battery Tech & Lithium Etf	16,394.40	0.00
Vaneck Video Gaming And Esports Etf	15,206.40	20,715.20
Betashares Global Agriculture Etf - Currency Hedged	8,915.60	0.00
	<hr/>	<hr/>
	40,516.40	20,715.20
	<hr/>	<hr/>

### Note 7: Liability for Accrued Benefits

## Notes to the Financial Statements

For the year ended 30 June 2022

	2022 \$	2021 \$
Liability for accrued benefits at beginning of year	641,931.33	469,971.02
Benefits accrued as a result of operations	(23,548.06)	171,960.31
Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	618,383.27	641,931.33

**Note 8: 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.

	2022 \$	2021 \$
Vested Benefits	618,383.27	641,931.33

**Note 9: Guaranteed Benefits**

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

**Note 10: Dividends**

	2022 \$	2021 \$
Australia And New Zealand Banking Group Limited	2,144.20	906.00
BHP Group Limited	4,153.18	1,953.57
Betashares Global Cybersecurity Etf	391.51	0.00
Betashares Nasdaq 100 Etf	2,110.72	1,461.14
CSL Limited	162.68	116.50
Commonwealth Bank Of Australia.	1,297.50	1,106.08
Fortescue Metals Group Ltd	4,538.16	0.00
Macquarie Group Limited	1,628.54	830.10
Magellan Financial Group Limited	574.90	1,111.63
National Australia Bank Limited	1,598.93	755.40
RIO Tinto Limited	2,134.35	0.00
Sonic Healthcare Limited	0.00	242.28
Vanguard Australian Shares High Yield Etf	6,625.72	4,216.59

## Gyan & Vishwa Super Fund

# Notes to the Financial Statements

For the year ended 30 June 2022

Vanguard Diversified Balanced Index Etf	814.45	0.00
Westpac Banking Corporation	1,719.41	1,264.69
Woolworths Group Limited	0.00	272.70
	<u>29,894.25</u>	<u>14,236.68</u>

### Note 11: Changes in Market Values Unrealised Movements in Market Value

	2022 \$	2021 \$
<b>Derivatives (Options, Hybrids, Future Contracts)</b>		
Magellan Financial Group Limited	54.39	0.00
	<u>54.39</u>	<u>0.00</u>
<b>Managed Investments (Australian)</b>		
Betashares Mrtn Currie Eqy Inc Fund (managed Fund)	(1,666.07)	0.00
	<u>(1,666.07)</u>	<u>0.00</u>
<b>Shares in Listed Companies (Australian)</b>		
Australia And New Zealand Banking Group Limited	(9,241.20)	14,360.10
BHP Group Limited	(6,339.12)	11,235.67
Betashares Global Cybersecurity Etf	(2,381.03)	2,769.89
Betashares Nasdaq 100 Etf	(9,703.80)	12,666.23
CSL Limited	(871.02)	(97.74)
Commonwealth Bank Of Australia.	(3,283.54)	11,442.16
Fortescue Metals Group Ltd	(6,597.28)	344.27
Macquarie Group Limited	(745.48)	11,878.62
Magellan Financial Group Limited	(23,305.76)	(2,382.10)
Medical Developments International Limited	0.00	988.97
National Australia Bank Limited	1,473.03	10,072.00
Novonix Limited	(11,415.80)	0.00
RIO Tinto Limited	(4,763.46)	0.00
Sonic Healthcare Limited	(3,133.93)	2,741.68
Vanguard Australian Shares High Yield Etf	(9,000.90)	31,400.40
Vanguard Diversified Balanced Index Etf	(2,727.48)	111.18
Westpac Banking Corporation	(8,966.51)	11,169.06
Woodside Energy Group Ltd	4,967.04	0.00



## Notes to the Financial Statements

For the year ended 30 June 2022

Woolworths Group Limited	(273.65)	229.50
	(96,309.89)	118,929.89
<b>Units in Listed Unit Trusts (Australian)</b>		
Betashares Global Agriculture Etf - Currency Hedged	(1,084.80)	0.00
Etf's Battery Tech & Lithium Etf	(3,628.89)	0.00
Vaneck Video Gaming And Esports Etf	(5,508.80)	709.42
	(10,222.49)	709.42
<b>Total Unrealised Movement</b>	(108,144.06)	119,639.31
<b>Realised Movements in Market Value</b>		
	<b>2022</b>	<b>2021</b>
	<b>\$</b>	<b>\$</b>
<b>Shares in Listed Companies (Australian)</b>		
BHP Group Limited	0.00	1,997.18
Betashares Nasdaq 100 Etf	0.00	1,510.87
Commonwealth Bank Of Australia.	0.00	2,185.54
Endeavour Group Limited	1,670.30	0.00
Macquarie Group Limited	6,440.97	0.00
Medical Developments International Limited	0.00	(4,059.09)
Sonic Healthcare Limited	3,432.99	0.00
Woolworths Group Limited	217.24	0.00
	11,761.50	1,634.50
<b>Total Realised Movement</b>	11,761.50	1,634.50
<b>Changes in Market Values</b>	(96,382.56)	121,273.81
<b>Note 12: Income Tax Expense</b>		
	<b>2022</b>	<b>2021</b>
	<b>\$</b>	<b>\$</b>
The components of tax expense comprise		
Current Tax	3,701.52	4,299.09
Income Tax Expense	3,701.52	4,299.09

## Gyan & Vishwa Super Fund

# Notes to the Financial Statements

For the year ended 30 June 2022

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%	(2,976.98)	26,438.91
Less:		
Tax effect of:		
Increase in MV of Investments	0.00	17,945.90
Realised Accounting Capital Gains	1,764.23	245.18
Add:		
Tax effect of:		
Decrease in MV of Investments	16,221.61	0.00
Franking Credits	1,594.96	725.63
Net Capital Gains	1,259.70	163.50
Rounding	(0.46)	(0.31)
Income Tax on Taxable Income or Loss	14,334.60	9,136.65
Less credits:		
Franking Credits	10,633.08	4,837.56
Current Tax or Refund	3,701.52	4,299.09