

29/06/2022

Mr Graeme Pollard
Graeme Pollard Staff Super Fund
226 Invercauld Road
GOONELLABAH NSW 2480
AUSTRALIA

Dear Graeme

**Financial Statements and Tax Return
Period ending 2021**

The financial statements, tax return and other necessary documents for your superannuation fund have now been prepared. As there are different requirements in respect of the various documents, we have prepared schedules to explain each section. Please refer to the enclosures for more detailed information and instructions.

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|-------------------|---|-------------------------------------------------------------------------|
| Schedule 1 | - | Financial statements, tax return, trustee minute and related documents. |
| Schedule 2 | - | Audit Requirements. |
| Schedule 3 | - | Contribution reporting. |

All documents are completed in accordance with information supplied by or on behalf of the Trustees. They are prepared in accordance with the legislation and regulations governing the operations of Self-Managed Superannuation Funds (SMSF). It is a general requirement that the operations of a SMSF be transparent, and reported to members in a clear, honest and easy to comprehend fashion.

The enclosed schedules should be retained for your records. We would be pleased to answer any questions you may have in respect of these documents, or in relation to any of the transactions reported.

Yours faithfully

Mr David Oliver
Best Tax Strategies

Operating Statement

For the year ended 30 June 2021



	Note	2021 \$	2020 \$
REVENUE			
Investment Revenue			
Mortgages & Loans	2	250,297	262,601
Australian Listed Shares	3	3,283	13,051
Australian Listed Unit Trust	4	5,487	7,884
Unit Trusts (Unlisted)	5	32,295	40,547
		291,362	324,083
Contribution Revenue			
Self-Employed Concessional Contributions		50,000	-
		50,000	-
Other Revenue			
Term Deposits	1	-	46,839
Cash at Bank	6	10,306	8,075
Market Movement Non-Realised	7	51,247	(49,702)
Market Movement Realised	8	12,616	(30,628)
ATO Interest		90	3
		74,259	(25,413)
Total Revenue		415,621	298,670
EXPENSES			
General Expense			
Fund Administration Expenses	9	2,998	1,887
Investment Expenses	10	472	231
		3,470	2,118
BENEFITS ACCRUED AS A RESULT OF OPERATIONS BEFORE INCOME TAX		412,151	296,552
Tax Expense			
Fund Tax Expenses	11	21,424	13,283
		21,424	13,283
BENEFITS ACCRUED AS A RESULT OF OPERATIONS		390,727	283,269

This Statement is to be read in conjunction with the notes to the Financial Statements

Statement of Financial Position

As at 30 June 2021



	Note	2021 \$	2020 \$
INVESTMENTS			
Mortgages & Loans	12	3,309,468	2,335,278
Australian Listed Shares	13	91,273	79,363
Australian Listed Unit Trust	14	131,928	97,071
Unit Trusts (Unlisted)	15	524,978	769,356
Property - Commercial	16	940,000	-
		4,997,647	3,281,068
OTHER ASSETS			
Cash at Bank	17	343,815	1,786,179
Sundry Debtors - Fund Level	18	300	2,375
Deposits Paid		7,945	-
Accrued Income	19	3,280	-
		355,340	1,788,554
TOTAL ASSETS		5,352,987	5,069,622
LIABILITIES			
Provisions for Tax - Fund	20	16,306	5,894
		16,306	5,894
TOTAL LIABILITIES		16,306	5,894
NET ASSETS AVAILABLE TO PAY BENEFITS		5,336,681	5,063,728
REPRESENTED BY: LIABILITY FOR MEMBERS' BENEFITS			
Allocated to Members' Accounts	21	5,336,681	5,063,728
		5,336,681	5,063,728

This Statement is to be read in conjunction with the notes to the Financial Statements

	2021 \$	2020 \$
Note 1: Term Deposits		
Bendigo Bank Term Deposit	-	26,160
G & C Mutual Term Deposit I30	-	2,150
G & C Mutual Term Deposit I30.02	-	169
St George Term Deposit	-	18,360
	-	46,839

	2021 \$	2020 \$
Note 2: Mortgages & Loans		
Capital Property Funds Property Debt Fund	-	74,332
Loan to A Ocken	-	18,467
Loan to A Safari	7,986	-
Loan to Archerfield Qld	244	-
Loan to Boolaroo NSW	3,823	-
Loan to D & P Richardson	10,086	-
Loan to D Squires	7,276	-
Loan to Eight Mile Planes Qld	6,250	-
Loan to Hammersley WA	1,262	-
Loan to Hobbins	-	10,351
Loan to Huynh	13,110	11,880
Loan to JPN Clontarf P/L	13,903	6,919
Loan to Kapapap P/L	9,215	4,157
Loan to Leyte Ptoperty Inv.	5,546	-
Loan to Marten	-	19,470
Loan to Moroney	8,817	9,000
Loan to Mt Pleasant WA	2,367	-
Loan to Nichols	41,250	27,500
Loan to P & T Bennett	-	10,307
Loan to Panos P/L	4,559	-
Loan to Park Ridge Qld	5,006	-
Loan to Parque Edition P/L	7,278	-
Loan to Penton	3,911	12,000
Loan to Runaway Bay Qld	6,012	-
Loan to SE & DJ Raddatz	12,900	-
Loan to Serendipity Mount Marsden	32,938	-
Loan to Swain, Grant	15,450	-
Loan to Tamborine Qld	2,483	-
Loan to Turner	-	19,750
Loan to TW & MM Milne	5,038	-
Loan to Valentine	-	9,997
Stacks Finance Mortgage Fund	23,587	28,471
	250,297	262,601

	2021 \$	2020 \$
Note 3: Australian Listed Shares		
Fiducian Portfolio - Dividends	-	791
HIH Insurance Limited (in Liquidation)	-	2,723
Pengana International Equities Limited	1,563	1,500
Suncorp-metway. - Dividends	962	1,904
Villa World Limited	-	5,423
Woolworths Limited - Dividends	758	710
	3,283	13,051
Note 4: Australian Listed Unit Trust		
Australian Unity Office Fund	1,039	1,030
Charter Hall Social Infrastructure REIT	1,478	-
Folkstone Education Trust	-	3,204
Mirvac Group Stapled - Dividends	2,970	3,628
Transurban Group Stapled - Dividends	-	22
	5,487	7,884
Note 5: Unit Trusts (Unlisted)		
Aust Unity Healthcare Property Trust - Distribution	4,426	3,811
FIIG Bond - Qantas	1,752	5,724
FIIG Bond - Westpac	11,581	12,000
Pacific First Mortgage Fund	-	2,629
Regatta Capital FICB	14,536	16,383
	32,295	40,547
Note 6: Cash at Bank		
Commsec Direct Investment 6370	-	43
Macquarie CMA	49	97
Qudos QSaver	1	2
St George DIY Super Saver 3403	10,255	7,933
St George Power Saver 9979	1	-
	10,306	8,075
Note 7: Market Movement Non-Realised		
Market Movement Non-Realised - Other Assets	18,964	2,522
Market Movement Non-Realised - Other Managed Investments	-	(1,119)
Market Movement Non-Realised - Real Property	(46,966)	-
Market Movement Non-Realised - Shares - Listed	11,909	(9,138)
Market Movement Non-Realised - Trusts - Non-Public & Non-PST	32,740	(13,136)
Market Movement Non-Realised - Trusts - Unit	34,600	(28,831)
	51,247	(49,702)

	2021 \$	2020 \$
Note 8: Market Movement Realised		
Market Movement Realised - Other Managed Investments	13,719	(71,186)
Market Movement Realised - Shares - Listed	-	18,100
Market Movement Realised - Trusts - Non-Public & Non-PST	(1,103)	-
Market Movement Realised - Trusts - Unit	-	22,458
	12,616	(30,628)
Note 9: Fund Administration Expenses		
Accountancy Fees	2,332	1,232
ATO Supervisory levy	259	259
Audit Fees	407	396
	2,998	1,887
Note 10: Investment Expenses		
Bank Charges	543	307
Investment Advisor Fee	(71)	(76)
	472	231
Note 11: Fund Tax Expenses		
Income Tax Expense	21,424	13,283
	21,424	13,283
Note 12: Mortgages & Loans		
Loan to D Squires	147,000	-
Loan to Eight Mile Planes Qld	250,000	-
Loan to Huynh	-	176,000
Loan to JPN Clontarf P/L	-	291,000
Loan to Kapapap P/L	-	172,021
Loan to Moroney	-	150,000
Loan to Mt Pleasant WA	474,500	-
Loan to Nichols	500,000	500,000
Loan to Park Ridge Qld	300,000	-
Loan to Penton	-	200,000
Loan to Runaway Bay Qld	180,000	-
Loan to SE & DJ Raddatz	285,750	-
Loan to Serendipity Mount Marsden	425,000	-
Loan to Tamborine Qld	177,374	-
Stacks Finance Mortgage Fund	569,844	846,257
	3,309,468	2,335,278

	2021 \$	2020 \$
Note 13: Australian Listed Shares		
Pengana International Equities Limited	33,000	26,750
Suncorp-Metway Limited	29,675	24,653
Woolworths Limited	28,598	27,960
	91,273	79,363
Note 14: Australian Listed Unit Trust		
Australian Unity Office Fund	18,228	14,346
Charter Hall Social Infrastructure REIT	26,100	17,625
Mirvac Group Stapled	87,600	65,100
	131,928	97,071
Note 15: Unit Trusts (Unlisted)		
Australian Unity Healthcare Property Trust	104,254	85,290
Belconnen Markets Syndicate	148,800	120,000
FIIG Bond - Qantas	-	87,201
FIIG Bond - Westpac	267,403	262,989
Pacific First Mortgage Fund	4,521	4,995
Regatta Capital FICB	-	208,881
	524,978	769,356
Note 16: Property - Commercial		
Haywoods Lane, LAGOON GRASS NSW 2480	940,000	-
	940,000	-
Note 17: Cash at Bank		
Commsec Direct Investment 6370	-	143,761
Macquarie CMA	1,433	55,091
Qudos DIY Super	248	247
St George DIY Super Saver 3403	342,074	1,586,968
St George Power Saver 9979	60	112
	343,815	1,786,179
Note 18: Sundry Debtors - Fund Level		
Sundry Debtors Number 4	300	2,375
	300	2,375
Note 19: Accrued Income		
Accrued Income	3,280	-
	3,280	-

	2021 \$	2020 \$
Note 20: Provisions for Tax - Fund		
Provision for Income Tax (Fund)	16,306	5,894
	16,306	5,894
Note 21A: Movements in Members' Benefits		
Liability for Members' Benefits Beginning:	5,063,728	4,861,709
Add: Increase (Decrease) in Members' Benefits	390,723	283,269
Less: Benefit Paid	117,770	81,250
Liability for Members' Benefits End	5,336,681	5,063,728
Note 21B: Members' Other Details		
Total Unallocated Benefits	-	-
Total Forfeited Benefits	-	-
Total Preserved Benefits	-	-
Total Vested Benefits	5,336,681	5,063,728



Member Account Balances

For the year ended 30 June 2021

Member Accounts	Opening Balance	Transfers & Tax Free Contributions	Transfers to Pension Membership	Less: Member Tax	Less: Member Expenses	Withdrawals	Distributions	Closing Balance
Pollard, Graeme (70)								
Accumulation								
Accum. (00001)	1,132,132.42	-	-	3,750.00	-	-	78,697.47	1,232,079.89
Pension								
ABP (00002) - 31.66%	802,130.13	-	-	-	-	20,050.00	55,383.43	837,463.56
ABP (00003) - 59.19%	56,962.96	-	-	-	-	1,420.00	3,933.04	59,476.00
ABP (00004) - 90.06%	557,456.45	-	-	-	-	13,940.00	38,489.82	582,006.27
ABP (00005) - 99.97%	254,442.29	-	-	-	-	6,360.00	17,568.08	265,650.37
	1,670,991.83	-	-	-	-	41,770.00	115,374.37	1,744,596.20
	2,803,124.25	-	-	3,750.00	-	41,770.00	194,071.84	2,976,676.09
Pollard, Judith (68)								
Accumulation								
Accum. (00006)	573,463.24	-	-	3,750.00	-	-	40,108.06	634,821.30
Pension								
ABP (00007) - 7.81%	930,389.00	-	-	-	-	41,909.92	62,890.20	951,369.28
ABP (00008) - 99.68%	383,806.03	-	-	-	-	17,297.31	25,943.32	392,452.04
ABP (00009) - 99.98%	372,945.48	-	-	-	-	16,792.77	25,209.69	381,362.40
	1,687,140.51	-	-	-	-	76,000.00	114,043.21	1,725,183.72
	2,260,603.75	-	-	3,750.00	-	76,000.00	154,151.27	2,360,005.02
Reserve								
TOTALS	5,063,728.00	-	-	7,500.00	-	117,770.00	348,223.11	5,336,681.11

CALCULATED FUND EARNING RATE: 6.9074 %
APPLIED FUND EARNING RATE: 6.9074 %

Investment Summary

As at 30 June 2021



Investment	Code	Units	Average Unit Cost \$	Market Price \$	Adjusted Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
Cash									
Macquarie CMA	-	-	-	-	1,433.44	1,433.44	-	-	0.03
Qudos DIY Super	-	-	-	-	248.11	248.11	-	-	-
Qudos QSaver	-	-	-	-	0.03	0.03	-	-	-
St George DIY Super Saver 3403	-	-	-	-	342,074.22	342,074.22	-	-	6.40
St George Power Saver 9979	-	-	-	-	60.11	60.11	-	-	-
					343,815.91	343,815.91	-	-	6.44
Domestic Shares									
Pengana International Equities Limited	PIA	25,000,000	1.1050	1.3200	27,625.00	33,000.00	5,375.00	19.46	0.62
Suncorp-Metway Limited	SUN	2,671,000	14.8568	11.1100	39,682.50	29,674.81	(10,007.69)	(25.22)	0.56
Woolworths Limited	WOW	750,000	35.0420	38.1300	26,281.50	28,597.50	2,316.00	8.81	0.54
					93,589.00	91,272.31	(2,316.69)	(2.48)	1.71
Loans									
Loan to Nichols	-	-	-	-	500,000.00	500,000.00	-	-	9.36
					500,000.00	500,000.00	-	-	9.36
Non-Public & Non-PST Trusts									
Belconnen Markets Syndicate	-	120,000,000	1.0000	1.2400	120,000.00	148,800.00	28,800.00	24.00	2.79
FIG Bond - Westpac	-	1.0000	256,428.0800	267,402.5800	256,428.08	267,402.58	10,974.50	4.28	5.01
Pacific First Mortgage Fund	-	525,747.1900	0.8206	0.0086	431,421.57	4,521.43	(426,900.14)	(98.95)	0.08
					807,849.65	420,724.01	(387,125.64)	(47.92)	7.88
Other Assets									
Australian Unity Healthcare Property Tru	-	46,028.0852	1.7835	2.2650	82,091.09	104,253.61	22,162.52	27.00	1.95
Loan to D Squires	-	-	-	-	147,000.00	147,000.00	-	-	2.75
Loan to Eight Mile Planes Qld	-	-	-	-	250,000.00	250,000.00	-	-	4.68
Loan to Mt Pleasant WA	-	-	-	-	474,500.00	474,500.00	-	-	8.88
Loan to Park Ridge Qld	-	-	-	-	300,000.00	300,000.00	-	-	5.62
Loan to Runaway Bay Qld	-	-	-	-	180,000.00	180,000.00	-	-	3.37
Loan to SE & DJ Raddatz	-	-	-	-	285,750.00	285,750.00	-	-	5.35
Loan to Tamborine Qld	-	-	-	-	177,374.00	177,374.00	-	-	3.32
					1,896,715.09	1,918,877.61	22,162.52	1.17	35.92
Other Investments									
Loan to Serendipity Mount Marsden	-	-	-	-	425,000.00	425,000.00	-	-	7.96
Stacks Finance Mortgage Fund	-	569,844.0100	1.0000	1.0000	569,844.01	569,844.01	-	-	10.67
					994,844.01	994,844.01	-	-	18.62
Property									
Haywoods Lane, LAGOON GRASS NSW 2	-	-	-	-	986,966.37	940,000.00	(46,966.37)	(4.76)	17.60

Investment Summary

As at 30 June 2021



Investment	Code	Units	Average Unit Cost \$	Market Price \$	Adjusted Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
Unit Trusts									
Australian Unity Office Fund	-	6,984.0000	2.0026	2.6100	13,985.82	18,228.24	4,242.42	30.33	0.34
Charter Hall Social Infrastructure REIT	CQE	7,500.0000	2.7040	3.4800	20,279.95	26,100.00	5,820.05	28.70	0.49
Mirvac Group Stapled	MGR	30,000.0000	2.3001	2.9200	69,002.71	87,600.00	18,597.29	26.95	1.64
RCL Group Stapled (delisted 30/08/2012)	-	36,000.0000	0.7370	-	26,531.03	-	(26,531.03)	(100.00)	-
					129,799.51	131,928.24	2,128.73	1.64	2.47
Total Investments					5,753,579.54	5,341,462.09	(412,117.45)	(7.16)	100.00

Gain / Loss \$ is equal to Market Value \$ less Adjusted Cost \$

Gain / Loss % is equal to Gain Loss \$ divided by Adjusted Cost \$, expressed as a percentage.