

WORK PAPER INDEX

Client: Fragomeni Superannuation Fund

Period: 30th June 2021

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Financial statements and reports
for the year ended 30 June 2021

Fragomeni Superannuation Fund

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Fragomeni Superannuation Fund
Operating Statement



For the year ended 30 June 2021

	Note	2021 \$	2020 \$
Income			
Investment Income			
Interest Received		50	127
Contribution Income			
Employer Contributions	\$989.05 + \$988.96	1,978	2,878
Personal Non Concessional	\$71,138.74 + \$71,138.73	142,277	2,522
Other Contributions		0	583
Total Income		144,305	6,110
Expenses			
Accountancy Fees		0	1,320
Administration Costs		0	132
ATO Supervisory Levy		0	259
Auditor's Remuneration		0	275
Bank Charges		0	20
		0	2,006
Member Payments			
Pensions Paid		10,000	22,440
Total Expenses		10,000	24,446
Benefits accrued as a result of operations before income tax		134,306	(18,336)
Income Tax Expense		298	381
Benefits accrued as a result of operations		134,008	(18,717)

The accompanying notes form part of these financial statements.

Refer to compilation report

Fragomeni Superannuation Fund
Statement of Financial Position



As at 30 June 2021

	Note	2021 \$	2020 \$
Assets			
Other Assets			
Westpac Self Super Online		235,769	101,463
ATO - Integrated Client Account		1,242	1,242
Total Other Assets		<u>237,011</u>	<u>102,705</u>
Total Assets		<u>237,011</u>	<u>102,705</u>
Less:			
Liabilities			
Income Tax Payable		679	381
Total Liabilities		<u>679</u>	<u>381</u>
Net assets available to pay benefits		<u>236,332</u>	<u>102,324</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts			
Fragomeni, Antonio - Accumulation		76,418	4,434
Fragomeni, Antonio - Pension (Account Based Pension 2)		72,382	77,346
Fragomeni, Marion - Accumulation		76,423	4,440
Fragomeni, Marion - Pension (Account Based Pension)		11,109	16,104
Total Liability for accrued benefits allocated to members' accounts		<u>236,332</u>	<u>102,324</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Fragomeni Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2021



Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. 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.

Fragomeni Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2021



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: Banks and Term Deposits

	2021 \$	2020 \$
Banks		
Westpac Self Super Online	235,769	101,463
	235,769	101,463

Fragomeni Superannuation Fund

Trustees Declaration

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 2021 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2021 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 2021.

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) 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 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:

.....
Antonio Fragomeni

Trustee

.....
Marion Fragomeni

Trustee

Dated this day of

Fragomeni Superannuation Fund
Statement of Taxable Income



For the year ended 30 June 2021

	2021
	\$
Benefits accrued as a result of operations	134,306.00
Less	
Exempt current pension income	41.00
Non Taxable Contributions	142,277.00
	<u>142,318.00</u>
Add	
Pension Payments	\$5,000.00 +\$5,000.00 10,000.00
	<u>10,000.00</u>
SMSF Annual Return Rounding	(1.00)
	<u>1,987.00</u>
Taxable Income or Loss	1,987.00
Income Tax on Taxable Income or Loss	298.05
	<u>298.05</u>
CURRENT TAX OR REFUND	298.05
Supervisory Levy	259.00
	<u>557.05</u>
AMOUNT DUE OR REFUNDABLE	557.05

Fragomeni Superannuation Fund

Members Statement



Antonio Fragomeni
 19 Lavender Court
 DIANELLA, Western Australia, 6059, Australia

Your Details

Date of Birth : Provided
 Age: 63
 Tax File Number: Provided
 Date Joined Fund: 07/08/2009
 Service Period Start Date: 07/08/2009
 Date Left Fund:
 Member Code: FRAANT00003A
 Account Start Date: 07/08/2009
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries: N/A
 Nomination Type: N/A
 Vested Benefits: 76,419
 Total Death Benefit: 76,419

Your Balance

Total Benefits 76,419

Preservation Components
 Preserved 76,419
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components
 Tax Free 72,691
 Taxable 3,727
 Investment Earnings Rate 0%

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	4,435	1,684
<u>Increases to Member account during the period</u>		
Employer Contributions	989	1,439
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)	71,139	1,261
Government Co-Contributions		
Other Contributions		291
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	5	(52)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	148	216
Income Tax	1	(28)
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 30/06/2021	76,419	4,435

Fragomeni Superannuation Fund

Members Statement



Antonio Fragomeni
 19 Lavender Court
 DIANELLA, Western Australia, 6059, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	63	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	72,382
Date Joined Fund:	07/08/2009	Total Death Benefit:	72,382
Service Period Start Date:	07/08/2009		
Date Left Fund:			
Member Code:	FRAANT00020P		
Account Start Date:	01/11/2018		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 2		

Your Balance

Total Benefits	72,382
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	72,382
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (16.65%)	12,052
Taxable	60,330
Investment Earnings Rate	0%

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	77,346	90,018
<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	36	(1,452)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	5,000	11,220
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 30/06/2021	72,382	77,346

Fragomeni Superannuation Fund

Members Statement



Marion Fragomeni
 19 Lavender Court
 Dianella, Western Australia, 6059, Australia

Your Details

Date of Birth : Provided

Age: 63

Tax File Number: Provided

Date Joined Fund: 07/08/2009

Service Period Start Date:

Date Left Fund:

Member Code: FRAMAR00001A

Account Start Date: 07/08/2009

Account Phase: Accumulation Phase

Account Description: Accumulation

Nominated Beneficiaries: N/A

Nomination Type: N/A

Vested Benefits: 76,423

Total Death Benefit: 76,423

Your Balance

Total Benefits 76,423

Preservation Components

Preserved 76,423

Unrestricted Non Preserved

Restricted Non Preserved

Tax Components

Tax Free 72,691

Taxable 3,732

Investment Earnings Rate 0%

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	4,440	1,684
<u>Increases to Member account during the period</u>		
Employer Contributions	989	1,439
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)	71,139	1,261
Government Co-Contributions		
Other Contributions		291
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	4	(42)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	148	216
Income Tax	1	(23)
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 30/06/2021	76,423	4,440

Fragomeni Superannuation Fund Members Statement



Marion Fragomeni
19 Lavender Court
Dianella, Western Australia, 6059, Australia

Your Details

Date of Birth : Provided
Age: 63
Tax File Number: Provided
Date Joined Fund: 07/08/2009
Service Period Start Date:
Date Left Fund:
Member Code: FRAMAR00003P
Account Start Date: 01/06/2018
Account Phase: Retirement Phase
Account Description: Account Based Pension

Nominated Beneficiaries: N/A
Nomination Type: N/A
Vested Benefits: 11,109
Total Death Benefit: 11,109

Your Balance

Total Benefits 11,109

Preservation Components
Preserved
Unrestricted Non Preserved 11,109
Restricted Non Preserved

Tax Components
Tax Free (2.77%) 307
Taxable 10,802
Investment Earnings Rate 0%

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	16,104	27,656
<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	5	(332)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	5,000	11,220
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 30/06/2021	11,109	16,104

Fragomeni Superannuation Fund
Investment Summary Report



As at 30 June 2021

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
Westpac Self Super Online		235,768.880000	235,768.88	235,768.88	235,768.88			100.00 %
			235,768.88		235,768.88			100.00 %
			235,768.88		235,768.88		0.00 %	100.00 %

Fragomeni Superannuation Fund Investment Income Report



As at 30 June 2021

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
Bank Accounts												
Westpac Self Super Online	50.08			50.08	0.00	0.00	0.00	50.08			0.00	0.00
	50.08			50.08	0.00	0.00	0.00	50.08			0.00	0.00
	50.08			50.08	0.00	0.00	0.00	50.08			0.00	0.00

Assessable Income (Excl. Capital Gains) **50.08**

Net Capital Gain **0.00**

Total Assessable Income 50.08

* 1 Includes foreign credits from foreign capital gains.

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

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

Memorandum of Resolutions of Antonio Fragomeni and Marion Fragomeni ATF Fragomeni Superannuation Fund

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:

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.

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2021 thereon be adopted.

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 2021, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

TRUST DEED:

It was resolved that the advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.

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.

INVESTMENT – PERSONAL USE:

It was confirmed that no investments or assets were used by the member(s) for personal purposes.

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).

INVESTMENT ACQUISITIONS:

It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2021.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2021.

AUDITORS:

It was resolved that

Anthony Boys

of

PO Box 3376, RUNDLE MALL, South Australia 5000

act as auditors of the Fund for the next financial year.

Memorandum of Resolutions of Antonio Fragomeni and Marion Fragomeni ATF Fragomeni Superannuation Fund

- TAX AGENTS:** It was resolved that

Alex Mora

act as tax agents of the Fund for the next financial year.
- 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 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:** Signed as a true record –

.....
Antonio Fragomeni
/ /

.....
Marion Fragomeni
/ /

Fragomeni Superannuation Fund
Trial Balance



As at 30 June 2021

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	24200	Contributions			
(2,991.40)	24200/FRAANT00003A	(Contributions) Fragomeni, Antonio - Accumulation			72,127.79
(2,991.40)	24200/FRAMAR00001 A	(Contributions) Fragomeni, Marion - Accumulation			72,127.69
	25000	Interest Received			
(127.23)	25000/WBC521180	Westpac Self Super Online			50.08
1,320.00	30100	Accountancy Fees			
132.00	30200	Administration Costs			
259.00	30400	ATO Supervisory Levy			
275.00	30700	Auditor's Remuneration			
20.00	31500	Bank Charges			
	41600	Pensions Paid			
11,220.00	41600/FRAANT00020P	(Pensions Paid) Fragomeni, Antonio - Pension (Account Based Pension 2)		5,000.00	
11,220.00	41600/FRAMAR00003 P	(Pensions Paid) Fragomeni, Marion - Pension (Account Based Pension)		5,000.00	
381.00	48500	Income Tax Expense		298.05	
(18,716.97)	49000	Profit/Loss Allocation Account		134,007.51	
	50010	Opening Balance			
(1,683.83)	50010/FRAANT00003A	(Opening Balance) Fragomeni, Antonio - Accumulation			4,435.46
(90,018.27)	50010/FRAANT00020P	(Opening Balance) Fragomeni, Antonio - Pension (Account Based Pension 2)			77,345.98
(1,683.69)	50010/FRAMAR00001 A	(Opening Balance) Fragomeni, Marion - Accumulation			4,439.73
(27,655.90)	50010/FRAMAR00003 P	(Opening Balance) Fragomeni, Marion - Pension (Account Based Pension)			16,103.55
	52420	Contributions			
(2,991.40)	52420/FRAANT00003A	(Contributions) Fragomeni, Antonio - Accumulation			72,127.79
(2,991.40)	52420/FRAMAR00001 A	(Contributions) Fragomeni, Marion - Accumulation			72,127.69
	53100	Share of Profit/(Loss)			
51.85	53100/FRAANT00003A	(Share of Profit/(Loss)) Fragomeni, Antonio - Accumulation			4.29
1,452.29	53100/FRAANT00020P	(Share of Profit/(Loss)) Fragomeni, Antonio - Pension (Account Based Pension 2)			35.91

Fragomeni Superannuation Fund

Trial Balance



As at 30 June 2021

Last Year	Code	Account Name	Units	Debits \$	Credits \$
42.28	53100/FRAMAR00001 A	(Share of Profit/(Loss)) Fragomeni, Marion - Accumulation			4.29
332.35	53100/FRAMAR00003 P	(Share of Profit/(Loss)) Fragomeni, Marion - Pension (Account Based Pension)			5.59
	53330	Income Tax			
(27.93)	53330/FRAANT00003A	(Income Tax) Fragomeni, Antonio - Accumulation		0.67	
(22.77)	53330/FRAMAR00001 A	(Income Tax) Fragomeni, Marion - Accumulation		0.68	
	53800	Contributions Tax			
215.85	53800/FRAANT00003A	(Contributions Tax) Fragomeni, Antonio - Accumulation		148.36	
215.85	53800/FRAMAR00001 A	(Contributions Tax) Fragomeni, Marion - Accumulation		148.34	
	54160	Pensions Paid			
11,220.00	54160/FRAANT00020P	(Pensions Paid) Fragomeni, Antonio - Pension (Account Based Pension 2)		5,000.00	
11,220.00	54160/FRAMAR00003 P	(Pensions Paid) Fragomeni, Marion - Pension (Account Based Pension)		5,000.00	
	60400	Bank Accounts			
101,463.32	60400/WBC521180	Westpac Self Super Online		235,768.88	
1,242.40	67500	ATO - Integrated Client Account		1,242.40	
(381.00)	85000	Income Tax Payable/Refundable			679.05
				391,614.89	391,614.89

Current Year Profit/(Loss): 134,305.56

Cannot generate Market Movement report. Market Movement has no data to prepare

Cannot generate CGT Register report. No data found

Cannot generate Realised Capital Gains report. Realised Capital Gains has no data to prepare

Cannot generate Unrealised Capital Gains report. Unrealised Capital Gains has no data to prepare

T - TAX RETURN

SMSF Tax Return

2021

1 Jul 2020—30 Jun 2021

TFN Recorded

PART A ELECTRONIC LODGMENT DECLARATION (FORM P, T, F, SMSF OR EX)

This declaration is to be completed where the tax return is to be lodged via the Tax Office's electronic lodgment service (ELS). 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 to disclose it to other government agencies. For information about your 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.

<u>Tax File Number</u>	<u>Name of partnership, trust, fund or entity</u>	<u>Year</u>
TFN Recorded	Fragomeni Superannuation Fund	2021

I authorise my tax agent to electronically transmit this tax return via the electronic lodgment service.

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:

- the information provided to my registered tax agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director	Date
---	------

PART B 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 the electronic lodgment service ELS.

This declaration must be signed by the taxpayer 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, including any family tax benefit, will be made to the account specified.

<u>Agent Ref No.</u>	<u>Account Name</u>
24742602	Fragomeni Superannuation Fund

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

<u>Signature</u>	<u>Date</u>

PART D TAX AGENTS CERTIFICATE (SHARED FACILITIES USERS ONLY)

<u>Client Ref</u>	<u>Agent Ref No.</u>	<u>Contact Name</u>	<u>Contact No.</u>
FRAGA040	24742602	Mora Wealth Accountants Pty Ltd	0893091233

Declaration - I declare that:

- I have prepared this tax return and/or family tax benefit tax claim in accordance with the information supplied by the taxpayer
- I have received a declaration made by the taxpayer that the information provided to me for the preparation of this document is true and correct, and
- I am authorised by the taxpayer to lodge this tax return and any applicable schedules that are attached.

<u>Agent's Signature</u>	<u>Date</u>

Section A: Fund information

Period start 01/07/2020

Period end 30/06/2021

1 TAX FILE NUMBER TFN Recorded

2 NAME OF SELF-MANAGED SUPERANNUATION FUND (SMSF) Fragomeni Superannuation Fund

3 AUSTRALIAN BUSINESS NUMBER 12 724 089 858

4 CURRENT POSTAL ADDRESS

Address	Town/City	State	Postcode
PO Box 1792	Malaga	WA	6944

5 ANNUAL RETURN STATUS

Is this the first required return for a newly registered SMSF? No

6 SMSF AUDITOR

Title Mr

First name Anthony

Other name William

Family name Boys

Suffix

SMSF auditor number 100014140

Contact number 61-410712708

Auditor Address	Town/City	State	Postcode
PO Box 3376	RUNDLE MALL	SA	5000

Date audit was completed **A**

Was part A of the audit report qualified? **B** No

Was part B of the audit report qualified? **C** No

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

7 ELECTRONIC FUNDS TRANSFER (EFT)

A. Fund's financial institution account details

BSB number 036062

Account number 521180

Account name Fragomeni Superannuation Fund

I would like my tax refunds made to this account Yes

C. Electronic service address alias

8 STATUS OF SMSF

Australian superannuation fund? **A** Yes

Fund benefit structure **B** A

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution? **C** Yes

9 WAS THE FUND WOUND UP DURING THE YEAR?

Date fund was wound up

Have all tax lodgment and payment obligations been met?

10 EXEMPT CURRENT PENSION INCOME

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year? Yes

Exempt current pension income amount **A** \$41.00Which method did you use to calculate your exempt current pension income? **B** UnsegregatedWas an actuarial certificate obtained? **D** YesDid the fund have any other income that was assessable? **E** Yes

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**11 INCOME****Prior year losses brought forward**

Net Capital Losses from Collectables

Other Net Capital Losses

Did you have a CGT event during the year? **G** NoHave you applied an exemption or rollover? **M** NoNet capital gain **A** \$0.00**Losses carried forward**

Net Capital Losses from Collectables

Other Net Capital Losses

Gross rent and other leasing and hiring **B**Gross interest income **C** \$50.00

Tax file number amounts withheld from gross interest \$0.00

Forestry managed investment scheme income **X**Gross foreign income **D1**Net foreign income **D**Australian franking credits from a New Zealand company income **E**Transfers from foreign funds income **F** Number 0Gross payments where ABN not quoted **H**Gross distribution from partnerships income **I**Unfranked dividends **J**

Franked dividend income amount		K	
Franking credit		L	
Tax file number amounts withheld from dividends			
Gross distribution from trusts income		M	
Assessable contributions	(R1 + R2 + R3 less R6)	R	\$1,978.00
Assessable employer contributions	\$989.05 + \$988.96	R1	\$1,978.00
Assessable personal contributions		R2	
No-TFN-quoted contributions		R3	\$0.00
The transfer of liability to a Life Insurance Company or Pooled Superannuation Trust		R6	
Gross payments foreign resident income			
Other income			
Total other income		S	
Assessable income due to a changed tax status of the fund		T	
Net non-arm's length income	(Subject to 47% tax rate U1 + U2 + U3)	U	
Net non-arm's length private company dividends		U1	
Net non-arm's length trust distributions		U2	
Net other non-arm's length income		U3	
Gross income		W	\$2,028.00
Exempt current pension income		Y	\$41.00
Total assessable income		V	\$1,987.00

Section C: Deductions and non-deductible expenses

12 DEDUCTIONS

	Deductions	Non-Deductible Expenses	
Interest expenses within Australia	A1	A2	
Interest expenses overseas	B1	B2	
Capital works expenditure	D1	D2	
Low value pool			
Capital allowance			
Other depreciation			
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	L2	\$1.00
			O - Other expenses not listed elsewhere
Tax losses deducted	M1		
Totals	N	Y	\$1.00
Total SMSF expenses		(N + Y) Z	\$1.00
Taxable income or loss	(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS) O		\$1,987.00

Section D: Income tax calculation statement

13 CALCULATION STATEMENT

Taxable income		A	\$1,987.00
Tax on taxable income		T1	\$298.05
Tax on no-TFN-quoted contributions		J	\$0.00
Gross tax		B	\$298.05
Non-refundable non-carry forward tax offsets	(C1 + C2)	C	
Foreign income tax offset		C1	
Rebates and tax offsets		C2	
Subtotal	(B less C - cannot be less than zero)	T2	\$298.05

Non-refundable carry forward tax offsets	(D1 + D2 + D3 + D4)	D	\$0.00
Early stage venture capital limited partnership tax offset		D1	\$0.00
Early stage venture capital limited partnership tax offset carried forward from previous year		D2	\$0.00
Early stage investor tax offset		D3	\$0.00
Early stage investor tax offset carried forward from previous year		D4	\$0.00
Subtotal	(T2 less D – cannot be less than zero)	T3	\$298.05
REFUNDABLE TAX OFFSETS	(E1 + E2 + E3 + E4)	E	\$0.00
Complying fund's franking credits tax offset		E1	\$0.00
No-TFN tax offset		E2	
National rental affordability scheme tax offset		E3	
Exploration credit tax offset		E4	\$0.00
Tax Payable		T5	\$298.05
Section 102AAM interest charge		G	
Eligible credits	(H1 + H2 + H3 + H5 + H6 + H8)	H	\$0.00
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	\$0.00
Credit for TFN amounts withheld from payments from closely held trusts		H5	\$0.00
Credit for interest on no-TFN tax offset		H6	
Credit for amounts withheld from foreign resident capital gains withholding		H8	\$0.00
Tax offset refunds (Remainder of refundable tax offsets)		I	\$0.00
PAYG instalments raised		K	
Supervisory levy		L	\$259.00
Supervisory levy adjustment for wound up funds		M	\$0.00
Supervisory levy adjustment for new funds		N	\$0.00
Amount payable		S	\$557.05

Section E: Losses

14 LOSSES

Tax losses carried forward to later income years	U
Net capital losses carried forward to later income years	V

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	\$235,769.00
	Debt securities	F	
	Loans	G	
	Listed shares	H	
	Unlisted shares	I	
	Limited recourse borrowing arrangements	J	
	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	
	Non-residential real property	K	
	Residential real property	L	
	Collectables and personal use assets	M	
	Other assets	O	\$1,242.00
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	\$237,011.00
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	

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution?	A
Did the members or related parties of the fund use personal guarantees or other security for the LRBA?	B

16 LIABILITIES

Borrowings	V	
Borrowings for limited recourse borrowing arrangements	V1	
Permissible temporary borrowings	V2	
Other borrowings	V3	
Total member closing account balances	W	\$236,332.00
Reserve accounts	X	
Other liabilities	Y	\$679.00
Total liabilities	Z	\$237,011.00

17 TAXATION OF FINANCIAL ARRANGEMENTS (TOFA)

Total TOFA gains	H
Total TOFA losses	I

Section J: Other information

FAMILY TRUST ELECTION STATUS

Select the income year of the election	A
Family trust election revocation/variation code	B

INTERPOSED ENTITY ELECTION STATUS

Select the earliest income year elected	C
Interposed entity election revocation code	D

Section K : Declarations

PREFERRED TRUSTEE OR DIRECTOR CONTACT DETAILS

Title	Mr
First name	Antonio
Other name	
Family name	Fragomeni
Suffix	
Non-individual trustee name	
ABN of non-individual trustee	
Contact number	04 38975709
Email address	

TAX AGENT'S CONTACT DETAILS

Practice name	Mora Wealth Accountants Pty Ltd
Title	Mr
First name	Alex
Other name	
Family name	Mora
Suffix	
Contact number	08 93091233

HOURS TAKEN TO PREPARE AND COMPLETE THIS RETURN

Member 1 — Fragomeni, Antonio (TFN Recorded)

Account status		Open
Tax File Number		TFN Recorded
INDIVIDUAL NAME		
Title		Mr
Given name		Antonio
Other given names		
Family name		Fragomeni
Suffix		
Date of birth		20 Sep 1957
Date of death		
CONTRIBUTIONS		
Opening account balance		\$81,781.44
Employer contributions	A	\$989.05
Principal Employer ABN	A1	
Personal contributions	B	\$71,138.74
CGT small business retirement exemption	C	
CGT small business 15 year exemption	D	
Personal injury election	E	
Spouse and child contributions	F	
Other third party contributions	G	
Proceeds from primary residence disposal	H	
Receipt date	H1	
Assessable foreign superannuation fund amount	I	
Non-assessable foreign superannuation fund amount	J	
Transfer from reserve: assessable amount	K	
Transfer from reserve: non-assessable amount	L	
Contributions from non-complying funds and previously non-complying funds	T	
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	M	
Total Contributions	N	\$72,127.79

OTHER TRANSACTIONS

Allocated earnings or losses	O	(\$108.83)
Inward rollovers and transfers	P	
Outward rollovers and transfers	Q	
TRIS Count		
Accumulation phase account balance	S1	\$76,418.51
Retirement phase account balance - Non CDBIS	S2	\$72,381.89
Retirement phase account balance - CDBIS	S3	
Accumulation phase value	X1	
Retirement phase value	X2	
Outstanding Limited recourse borrowing arrangement	Y	
Lump Sum payment	R1	
Income stream payment	R2	\$5,000.00
Closing account balance	S	\$148,800.40

Member 2 — Fragomeni, Marion Clare (TFN Recorded)

Account status		Open
Tax File Number		TFN Recorded
INDIVIDUAL NAME		
Title		Mrs
Given name		Marion
Other given names		Clare
Family name		Fragomeni
Suffix		
Date of birth		5 Feb 1958
Date of death		
CONTRIBUTIONS		
Opening account balance		\$20,543.28
Employer contributions	A	\$988.96
Principal Employer ABN	A1	
Personal contributions	B	\$71,138.73
CGT small business retirement exemption	C	
CGT small business 15 year exemption	D	
Personal injury election	E	
Spouse and child contributions	F	
Other third party contributions	G	
Proceeds from primary residence disposal	H	
Receipt date	H1	
Assessable foreign superannuation fund amount	I	
Non-assessable foreign superannuation fund amount	J	
Transfer from reserve: assessable amount	K	
Transfer from reserve: non-assessable amount	L	
Contributions from non-complying funds and previously non-complying funds	T	
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	M	
Total Contributions	N	\$72,127.69

OTHER TRANSACTIONS

Allocated earnings or losses	O	(\$139.14)
Inward rollovers and transfers	P	
Outward rollovers and transfers	Q	
TRIS Count		
Accumulation phase account balance	S1	\$76,422.69
Retirement phase account balance – Non CDBIS	S2	\$11,109.14
Retirement phase account balance – CDBIS	S3	
Accumulation phase value	X1	
Retirement phase value	X2	
Outstanding Limited recourse borrowing arrangement	Y	
Lump Sum payment	R1	
Income stream payment	R2	\$5,000.00
Closing account balance	S	\$87,531.83

Capital Gains Tax Schedule

1 CURRENT YEAR CAPITAL GAINS AND CAPITAL LOSSES	Capital gains	Capital losses
Shares in companies listed on an Australian securities exchange	A	K
Other shares	B	L
Units in unit trusts listed on an Australian securities exchange	C	M
Other units	D	N
Real estate situated in Australia	E	O
Other real estate	F	P
Amount of capital gains from a trust (including a managed fund)	G	
Collectables	H	Q
Other CGT assets and any other CGT events	I	R
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S	\$0.00
Total current year	J	\$0.00 A
2 CAPITAL LOSSES		
Total current year capital losses applied		B
Total prior year net capital losses applied		C
Total capital losses transferred in applied (only for transfers involving a foreign bank branch or permanent establishment of a foreign financial entity)		D
Total capital losses applied		E
3 UNAPPLIED NET CAPITAL LOSSES CARRIED FORWARD		
Net capital losses from collectables carried forward to later income years		A
Other net capital losses carried forward to later income years		B
4 CGT DISCOUNT		
Total CGT discount applied		A
5 CGT CONCESSIONS FOR SMALL BUSINESS		
Small business active asset reduction		A
Small business retirement exemption		B
Small business rollover		C
Total small business concessions applied		D \$0.00
6 NET CAPITAL GAIN		
		A \$0.00
1J less 2E less 4A less 5D (cannot be less than zero). Amount will appear at label A, Net capital gain on your tax return		
7 EARNOUT ARRANGEMENTS		
Income year earnout right created		F
Amended net capital gain or capital losses carried forward		G

8 OTHER CGT INFORMATION REQUIRED (IF APPLICABLE)

Small business 15 year exemption – exempt capital gains	A
Capital gains disregarded by a foreign resident	B
Capital gains disregarded as a result of a scrip for scrip rollover	C
Capital gains disregarded as a result of an inter-company asset rollover	D
Capital gains disregarded by a demerging entity	E

Worksheets

10 EXEMPT CURRENT PENSION INCOME

EXEMPT CURRENT PENSION INCOME AMOUNT

Description	Amount
Imported from SF360	\$41.00
Total	\$41.00

11 INCOME

C Gross interest income

Description	Tax Withheld	Interest
Imported from SF360	\$0.00	\$50.00
Total	\$0.00	\$50.00

12 DEDUCTIONS

L Other amounts

Description	Deductible	Non deductible
Imported from SF360	\$0.00	\$1.00
Total	\$0.00	\$1.00

13 CALCULATION STATEMENT**D1** Early stage venture capital limited partnership tax offset

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

D2 Early stage venture capital limited partnership tax offset carried forward from previous year

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

D3 Early stage investor tax offset

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

D4 Early stage investor tax offset carried forward from previous year

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

H5 Credit for TFN amounts withheld from payments from closely held trusts

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

H8 Credit for amounts withheld from foreign resident capital gains withholding

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

15 ASSETS**15b** AUSTRALIAN DIRECT INVESTMENTS**E** Cash and term deposits

Description	Amount
Imported from SF360	\$235,769.00
Total	\$235,769.00

O Other assets

Description	Amount
Imported from SF360	\$1,242.00
Total	\$1,242.00

16 LIABILITIES

Other liabilities

Description	Amount
Imported from SF360	\$679.00
Total	\$679.00

W - WORKING PAPER

Fragomeni Superannuation Fund General Ledger



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Interest Received (25000)					
<u>Westpac Self Super Online (WBC521180)</u>					
31/07/2020	Interest Paid			4.12	4.12 CR
31/08/2020	Interest Paid			4.00	8.12 CR
30/09/2020	Interest Paid			3.90	12.02 CR
30/10/2020	Interest Paid			3.93	15.95 CR
30/11/2020	Interest Paid			4.06	20.01 CR
31/12/2020	Interest Paid			4.06	24.07 CR
29/01/2021	Interest Paid			3.80	27.87 CR
26/02/2021	Interest Paid			3.67	31.54 CR
31/03/2021	Interest Paid			4.32	35.86 CR
30/04/2021	Interest Paid			3.93	39.79 CR
31/05/2021	Interest Paid			4.06	43.85 CR
30/06/2021	Interest Paid			6.23	50.08 CR
				50.08	50.08 CR

Total Debits: 0.00

Total Credits: 50.08

Fragomeni Superannuation Fund

Contributions Breakdown Report



For The Period 01 July 2020 - 30 June 2021

Summary

Member	D.O.B	Age (at 30/06/2020)	Total Super Balance (at 30/06/2020) *1	Concessional	Non-Concessional	Other	Reserves	Total
Fragomeni, Antonio	Provided	62	81,781.44	989.05	71,138.74	0.00	0.00	72,127.79
Fragomeni, Marion	Provided	62	20,543.28	988.96	71,138.73	0.00	0.00	72,127.69
All Members				1,978.01	142,277.47	0.00	0.00	144,255.48

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

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Fragomeni, Antonio	Concessional (5 year carry forward cap available)	989.05	71,618.50	70,629.45 Below Cap
	Non-Concessional	71,138.74	100,000.00	28,861.26 Below Cap
Fragomeni, Marion	Concessional (5 year carry forward cap available)	988.96	71,618.50	70,629.54 Below Cap
	Non-Concessional	71,138.73	100,000.00	28,861.27 Below Cap

Carry Forward Unused Concessional Contribution Cap

Member	2016	2017	2018	2019	2020	2021	Current Position
Fragomeni, Antonio							
Concessional Contribution Cap	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	3,769.62	4,050.80	4,138.49	1,942.50	1,439.00	989.05	
Unused Concessional Contribution	0.00	0.00	0.00	23,057.50	23,561.00	24,010.95	
Cumulative Carry Forward Unused	N/A	N/A	N/A	0.00	23,057.50	46,618.50	
Maximum Cap Available	35,000.00	35,000.00	25,000.00	25,000.00	48,057.50	71,618.50	70,629.45 Below Cap
Total Super Balance	0.00	0.00	105,866.03	99,713.21	91,702.10	81,781.44	

Fragomeni, Marion

Concessional Contribution Cap	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	3,769.61	4,050.80	4,138.49	1,942.50	1,439.00	988.96	
Unused Concessional Contribution	0.00	0.00	0.00	23,057.50	23,561.00	24,011.04	
Cumulative Carry Forward Unused	N/A	N/A	N/A	0.00	23,057.50	46,618.50	
Maximum Cap Available	35,000.00	35,000.00	25,000.00	25,000.00	48,057.50	71,618.50	70,629.54 Below Cap
Total Super Balance	0.00	0.00	36,572.73	29,171.71	29,339.59	20,543.28	

NCC Bring Forward Caps

Member	Bring Forward Cap	2018	2019	2020	2021	Total	Current Position
Fragomeni, Antonio	N/A	0.00	0.00	1,261.00	71,138.74	N/A	Bring Forward Not Triggered
Fragomeni, Marion	N/A	0.00	0.00	1,261.00	71,138.73	N/A	Bring Forward Not Triggered

Fragomeni, Antonio

Date	Transaction Description	Contribution Type	Ledger Data				SuperStream Data					
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other	
23/07/2020	Deposit Online 2013495 Pymt Fragz Pty Super Nov Dec Jan	Employer	989.05									
03/08/2020	Deposit Online 2805526 Pymt Fragz Pty T&m Super Febapril	Personal - Non-Concessional		462.01								
15/09/2020	Deposit Online 2266534 Pymt Fragz Pty Super MaytoJuly	Personal - Non-Concessional		676.73								
18/06/2021	Deposit Morley WA	Personal - Non-Concessional		70,000.00								
Total - Fragomeni, Antonio			989.05	71,138.74	0.00	0.00				0.00	0.00	0.00

Fragomeni, Marion

Date	Transaction Description	Contribution Type	Ledger Data				SuperStream Data						
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other		
23/07/2020	Deposit Online 2013495 Pymt Fragz Pty Super Nov Dec Jan	Employer	810.95										
03/08/2020	Deposit Online 2805526 Pymt Fragz Pty T&m Super Febapril	Employer	178.01										
03/08/2020	Deposit Online 2805526 Pymt Fragz Pty T&m Super Febapril	Personal - Non-Concessional		462.00									
15/09/2020	Deposit Online 2266534 Pymt Fragz Pty Super MaytoJuly	Personal - Non-Concessional		676.73									
18/06/2021	Deposit Morley WA	Personal - Non-Concessional		70,000.00									
Total - Fragomeni, Marion			988.96	71,138.73	0.00	0.00				0.00	0.00	0.00	
Total for All Members			1,978.01	142,277.47	0.00	0.00							

Fragomeni Superannuation Fund

Pension Summary

As at 30 June 2021



Member Name : Fragomeni, Antonio

Member Age : 62* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
FRAANTO0020P	Account Based Pension	01/11/2018	16.65%	2.00%	\$1,550.00*	N/A	\$5,000.00	\$0.00	\$5,000.00	NIL

*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$1,550.00	\$0.00	\$5,000.00	\$0.00	\$5,000.00	\$0.00
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Member Name : Fragomeni, Marion

Member Age : 62* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
FRAMAR00003P	Account Based Pension	01/06/2018	2.77%	2.00%	\$320.00*	N/A	\$5,000.00	\$0.00	\$5,000.00	NIL

*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$320.00	\$0.00	\$5,000.00	\$0.00	\$5,000.00	\$0.00
--	--	--	--	--	-----------------	---------------	-------------------	---------------	-------------------	---------------

Total :

					\$1,870.00	\$0.00	\$10,000.00	\$0.00	\$10,000.00	\$0.00
--	--	--	--	--	-------------------	---------------	--------------------	---------------	--------------------	---------------

*Age as at 01/07/2020 or pension start date for new pensions.

Fragomeni Superannuation Fund
Exempt Current Pension Income Reconciliation



For The Period 01 July 2020 - 30 June 2021

Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Segment - 01 July 2020 to 30 June 2021					
Label C					
31/07/2020	25000/WBC521180	Westpac Self Super Online	4.12		
31/08/2020	25000/WBC521180	Westpac Self Super Online	4.00		
30/09/2020	25000/WBC521180	Westpac Self Super Online	3.90		
30/10/2020	25000/WBC521180	Westpac Self Super Online	3.93		
30/11/2020	25000/WBC521180	Westpac Self Super Online	4.06		
31/12/2020	25000/WBC521180	Westpac Self Super Online	4.06		
29/01/2021	25000/WBC521180	Westpac Self Super Online	3.80		
26/02/2021	25000/WBC521180	Westpac Self Super Online	3.67		
31/03/2021	25000/WBC521180	Westpac Self Super Online	4.32		
30/04/2021	25000/WBC521180	Westpac Self Super Online	3.93		
31/05/2021	25000/WBC521180	Westpac Self Super Online	4.06		
30/06/2021	25000/WBC521180	Westpac Self Super Online	6.23		
		Total	50.08	82.858 %	41.50
				Total Segment ECPI *	41.50
				SMSF Annual Return Rounding	0.50
				Total ECPI	41.00

* Total Segment ECPI does not include ECPI amounts from Label A. The total ECPI from Label A is shown separately at the start of the report.

Fragomeni Superannuation Fund
General Ledger



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO - Integrated Client Account (67500)					
<u>ATO - Integrated Client Account (67500)</u>					
01/07/2020	Opening Balance				1,242.40 DR
					1,242.40 DR
Income Tax Payable/Refundable (85000)					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2020	Opening Balance				381.00 CR
30/06/2021	Create Entries - Income Tax Expense - 30/06/2021			298.05	679.05 CR
					298.05
					679.05 CR
Total Debits:	0.00				
Total Credits:	298.05				

29 August 2022

Reference number: 124286576

The Trustees
Fragomeni Superannuation Fund
c/o Mora Wealth Accountants
PO Box 1792
MALAGA WA 6944

Dear Trustees,

SECTION 295.390 ACTUARY'S CERTIFICATE OF EXEMPT INCOME

This certificate has been prepared for the Trustees of Fragomeni Superannuation Fund to certify the exempt income proportion in accordance with section 295.390 of the Income Tax Assessment Act ("ITAA") 1997 for the 2020/21 income year.

I hereby certify that the proportion of the applicable income of Fragomeni Superannuation Fund ("the Fund") for the year ending 30 June 2021 that should be exempt from income tax is: **82.858%**


This exempt income proportion does not apply to income earned on segregated current pension assets and segregated non-current assets.

Further details of my calculation and the information on which it is based are contained in the appendices and covering email. These form part of my report and should be read in their entirety.

- ◆ Appendix A: Information used to calculate the exempt income proportion
- ◆ Appendix B: Fund liabilities
- ◆ Appendix C: Exempt current pension income result and adequacy opinion
- ◆ Appendix D: Apportioning expenses

I confirm that this actuarial certificate has been prepared in accordance with Professional Standard 406 issued by the Institute of Actuaries of Australia and other relevant professional standards and guidance notes.

Yours sincerely,



Doug McBirnie, B.Sc. (Hons), FIAA

Appendix A – Information used to calculate the exempt income proportion

Fund data and financials

This certificate has been prepared at the request of, and based on data supplied by, Mora Wealth Accountants on behalf of the Trustees for the 2020/21 income year. A summary of the data supplied to us for the purpose of calculating the exempt income proportion is provided below:

Name of fund:	Fragomeni Superannuation Fund
Fund ABN:	12724089858
Trustees:	Antonio Fragomeni Marion Fragomeni
Members:	(1) Antonio Fragomeni (2) Marion Fragomeni

	Member 1	Member 2
Date of birth	20 Sep 1957	5 Feb 1958
Value of retirement phase income streams as at 1 Jul 2020	\$77,346	\$16,104
Value of retirement phase income streams at 1 Jul 2020 excluding liabilities in respect to segregated current pension assets.	\$77,346	\$16,104

The aggregate operating statement information is:

Assets available at 1 July 2020	\$102,325
Plus	
Non-concessional contributions	\$142,277
Concessional contributions	\$1,978
Less	
Pension payments and lump sum withdrawals	\$10,000
Equals	
Balance before income and expenses	\$236,580
Preliminary net income	(\$254)
Gross assets available at year end (before tax)	\$236,326

We understand that the financial information provided to us when applying for this certificate may be unaudited. Should the financial information provided to us change, as a result of audit or otherwise, this may affect the results of our calculations and we recommend you apply for an amended certificate.

In addition to relying on the data provided to us, we have made the following assumption when completing this actuarial certificate:

- ◆ The tax exempt percentage calculation was completed based on the data supplied to us, no further assumptions were required.

The information provided to us indicated that this Fund did not have disregarded small fund assets, as defined in section 295.387 of the ITAA 1997. Based on the information provided to us, there were no segregated current pension assets or segregated non-current assets during the income year.

Minimum pension standards

Based on the information provided, the Fund contains only accumulation and account-based type income stream benefits (commonly referred to as pensions). These include allocated pensions, market linked pensions, and account-based income streams (including transition to retirement pensions). The Fund contains no other types of income stream benefits such as defined benefits in growth or pension phase.

The Superannuation Industry Supervision (SIS) Regulations for account-based income streams include a requirement for a minimum amount to be paid to the member over the year depending on the member's age, opening account balance date of commencement. Where the minimum pension standards are not met the earnings on the assets supporting that income stream may not be eligible for an exemption from income tax, and the exempt income proportion shown in this certificate may not be correct. It was confirmed upon submission of the data for this report that all assets shown as supporting retirement phase superannuation income streams are eligible for an exemption from income tax by virtue of having met the minimum pension standards for the Income year. We have not checked that this is the case and recommend that the Fund's auditor satisfies him or herself that the relevant standards have been met.

Appendix B – Fund liabilities

Segregated current pension assets

Section 295.385 of the ITAA 1997 defines segregated current pension assets as those assets that are set aside to solely support retirement phase income streams. Assessable income (excluding non-arm's length income and assessable contributions) earned on these assets is exempt from income tax.

Guidance from the Australian Tax Office states that where a fund's only superannuation liabilities are in respect of account-based retirement phase income streams at a particular point in time, the fund's assets are deemed to be segregated current pension assets. The eligible income earned during a period where a fund is 100% in retirement phase is therefore exempt from tax under the segregated method.

An exception to the above is where a fund has disregarded small fund assets and is therefore unable to use the segregated method. Disregarded small fund assets are defined under section 295.387 of ITAA 1997 and apply where an SMSF or small-APRA fund have a retirement phase income stream in an income year and at the previous 30 June:

- ◆ A member of the fund had a total superannuation balance (including accounts outside that fund) of over \$1.6 million, and
- ◆ That member was the recipient of a retirement phase income stream in any fund.

Based on the information provided, our calculations assume that:

- ◆ The Fund did not have disregarded small fund assets for the 2021 income year and therefore was eligible to claim ECPI using the segregated method.

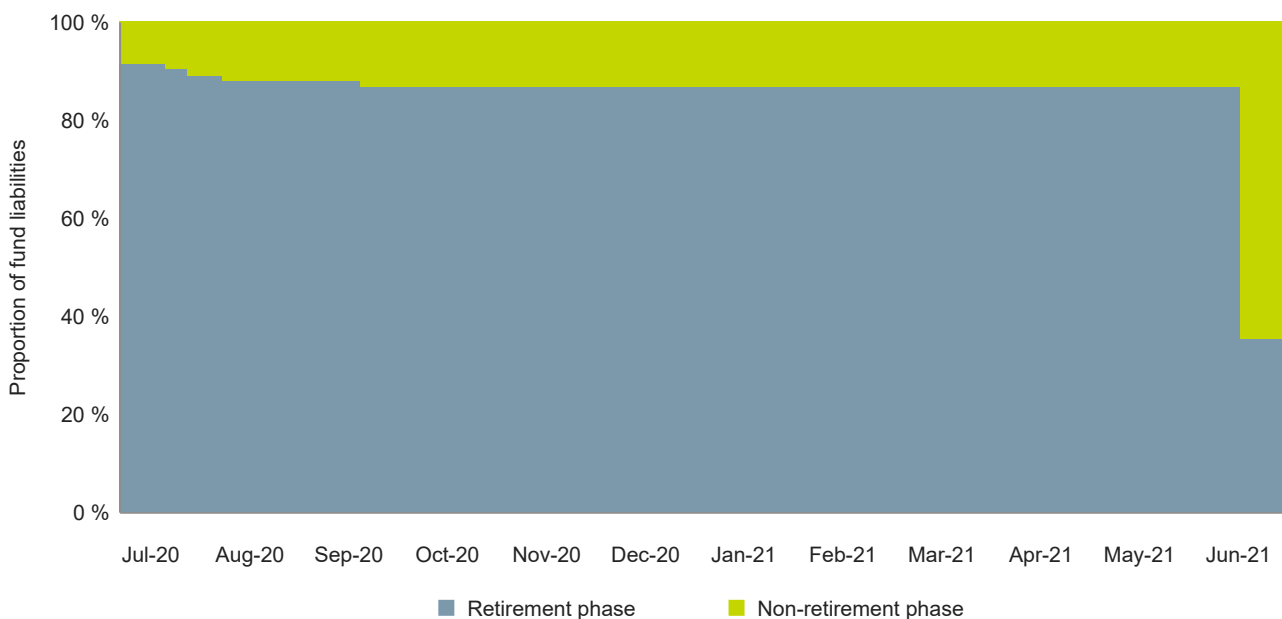
We understand that the Fund had no segregated current pension assets during the income year.

Segregated non-current assets

Segregated non-current assets as defined in section 295.395 of ITAA 1997 are those assets set aside solely to support non-retirement phase superannuation liabilities such as accumulation interests. A separate actuary's certificate is required in order to segregate such assets. We understand that the Fund had no segregated non-current assets during the income year.

Illustration of liabilities

The following chart illustrates the Fund's liabilities during the income year:



The green non-retirement phase liabilities represent accumulation interests, reserves and non-retirement phase transition to retirement income streams in the Fund over the income year. The grey unsegregated retirement phase liabilities represent retirement phase income streams that were not segregated current pension assets.

The liabilities shown in grey and green are those that are used to calculate the exempt income proportion. These liabilities are known as 'unsegregated' and eligible income earned on assets supporting these liabilities will claim ECPI based on the exempt income proportion in this actuarial certificate.

Appendix C - Exempt income proportion results and adequacy opinion

Exempt income proportion

Superannuation funds claiming exempt current pension income ("ECPI") under section 295.390 of the ITAA 1997, known as the proportionate or unsegregated method, are required to obtain an actuary's certificate prior to lodgement of the fund's income tax return. The proportion of the applicable income, excluding income earned on segregated current pension assets and segregated non-current assets, for the year ending 30 June 2021 that should be exempt from income tax is calculated as follows:

$$\frac{\text{Average value of current pension liabilities}}{\text{Average value of superannuation liabilities}} = \frac{\$83,860}{\$101,210} = 82.858\%$$

Within the requirements of legislation and the Fund's Trust Deed and Rules, the Trustees may have discretion about how income and expenses are allocated at the member level. We have not checked the terms of the Fund's Trust Deed and Rules. The daily weighted average calculation of the exempt income proportion provides a fair and reasonable method of apportioning these items between the member accounts at year end for income earned on assets that are not segregated assets and is provided below:

	Member 1	Member 2	Fund
Exempt income proportion	71.684%	11.174%	82.858%
Non-exempt income proportion	8.571%	8.571%	17.142%

The above proportions are unlikely to be appropriate for allocating income earned on segregated assets.

Calculating the fund's exempt current pension income for the purpose of your tax return

The exempt income proportion is applied to net ordinary assessable income including net capital gains, but excluding assessable contributions, non-arm's length income and income including capital gains or losses derived from any segregated assets. The Trustee would calculate ECPI as follows:

Total ECPI = Eligible income * Exempt income proportion + Income on segregated current pension assets

Unutilised capital losses (except capital losses on segregated current pension assets) can be carried forward until they can be offset against assessable capital gains.

Adequacy opinion and methodology

By definition, the liabilities of an account-based member interest or reserve at a particular time, in the absence of any unusual terms or guarantees, are equal to the value of the assets backing it. Therefore no specific assumption has been made (or is needed) regarding rates of return on the Fund's assets; pension increases; or the liability calculation discount rate. As such, I am satisfied that the amount of the assets at the end of the year, if accumulated together with the Fund's future earnings and contributions, will provide the amount required to discharge in full the liabilities as they fall due. No recommendation is needed with regard to future contributions.

The average values used in the exempt income proportion are determined using a daily weighted average calculation which takes into account relevant information such as the opening balances of each member account, any reserves, and the size and timing of any member transactions during the income year. Unless otherwise stated, all member transactions including pension commencements and commutations are assumed to occur immediately at the start of each day. More information on the methodology used can be found at <https://portal.accurium.com.au/content/certs/methodology-guide.pdf>

Appendix D - Apportioning expenses

Methods for apportioning expenses

A superannuation fund can generally deduct expenses to the extent they were incurred in producing assessable income. Where an expense can be attributed to solely producing assessable income then it can be deducted from assessable income in its entirety. Where it is solely attributable to non-assessable income it is entirely non-deductible. However, expenses that cannot be attributed to solely producing exempt income or solely producing assessable income need to be apportioned to determine how much can be deducted.

A fair and reasonable approach must be used to determine what proportion of such an expense can be deducted. A common industry approach has used the tax exempt proportion provided in the fund's actuarial certificate to determine an appropriate deductibility proportion as follows:

$$\text{Expense deductibility proportion} = 1 - \text{actuarial exempt income proportion}$$

This generally represents the proportion of fund's total income that is assessable during an income year. It is therefore a fair and reasonable approach to apportioning an expense that relates to the whole fund for that income year.

However, superannuation liabilities supported by segregated current pension assets are excluded from the actuarial exempt income proportion calculation. This includes assets which were deemed to be segregated at a particular time due to the fund only having retirement phase superannuation liabilities at that time.

Where a fund does have segregated current pension assets, the approach above is likely to underestimate the extent to which an expense was incurred in producing exempt income, and therefore overstate the amount that can be reasonably deducted.

For those funds wishing to use the actuarial exempt income proportion as the basis for the deductibility of expenses we have determined below a deductibility proportion that takes into account all fund liabilities over the income year. This may be different to $(1 - \text{actuarial exempt income proportion})$ where the fund has segregated current pension assets and may be a fair and reasonable deductible proportion for expenses which must be apportioned and relate to the whole income year.

Expense deductibility proportion

The following deductible proportion has been determined based on all fund liabilities, including any segregated current pension assets identified in Appendix B, using the same methodology as the exempt income proportion described in Appendix C.

Expense deductibility proportion:	17.142%
-----------------------------------	---------

This is not intended to be tax advice and you should determine whether this deductible proportion is appropriate for this fund and for each relevant fund expense prior to use.

S - SOURCE DOCUMENTS

Payroll Activity [Summary]

1/07/2020 To 30/06/2021

ABN: 34 587 685 024

Email: tony@everythingauto.net.au

Employee	Wages	Deductions	Taxes	Net Pay	Expenses
Antram, Clive	\$38,065.28	\$20.35	\$8,189.13	\$29,855.80	\$3,040.06
Fragomeni, Antonio	\$13,037.00	\$0.00	\$1,535.00	\$11,502.00	\$989.05
Fragomeni, Kristy	\$52,403.00	\$0.00	\$8,635.00	\$43,768.00	\$4,978.31
Fragomeni, Lisa	\$46,229.00	\$0.00	\$6,732.00	\$39,497.00	\$4,283.00
Fragomeni, Marion	\$13,036.00	\$0.00	\$1,534.00	\$11,502.00	\$988.96
Myintaye, Jude	\$25,749.25	\$1,327.69	\$4,123.16	\$20,298.40	\$2,355.84
Russo, Eugenio	\$13,237.41	\$0.00	\$3,717.01	\$9,520.40	\$772.92
Smith, Stephen	\$23,599.00	\$0.00	\$4,770.00	\$18,829.00	\$2,241.91
Spano, Andrew Michael	\$36,453.00	\$0.00	\$6,694.00	\$29,759.00	\$3,463.06
Speciale, Paul	\$26,526.90	\$0.00	\$5,234.00	\$21,292.90	\$1,542.42
Winfield, Jade	\$51,563.04	\$0.00	\$10,081.04	\$41,482.00	\$4,898.50
Wloch, Ireneusz	\$22,040.15	\$0.00	\$5,011.00	\$17,029.15	\$1,193.46
Woodcock, Raymond	\$18,081.00	\$0.00	\$3,000.00	\$15,081.00	\$1,717.71
Total:	\$380,020.03	\$1,348.04	\$69,255.34	\$309,416.65	\$32,465.20



Westpac Self Super Online

Statement Period
31 July 2020 - 31 August 2020

Account Name
MR ANTONIO FRAGOMENI & MRS
MARION CLARE FRAGOMENI ATF
FRAGOMENI SUPERANNUATION FUND

Customer ID
3847 8048 FRAGOMENI, ANTONIO
5537 9273 FRAGOMENI, MARION
CLARE

BSB Account Number
036-062 521 180

Opening Balance	+ \$93,267.44
Total Credits	+ \$1,106.02
Total Debits	- \$0.00
Closing Balance	+ \$94,373.46

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over \$0
17 Mar 2020	0.05 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/07/20	STATEMENT OPENING BALANCE			93,267.44
03/08/20	Deposit Online 2805526 Pymt Fragz Pty T&m Super Febapril		1,102.02	94,369.46
31/08/20	Interest Paid		4.00	94,373.46
31/08/20	CLOSING BALANCE			94,373.46

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-062 52-1180

Transaction fee(s) period 01 JUL 2020 to 31 JUL 2020

Total \$0.00

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

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Westpac Self Super Online

Statement Period
31 August 2020 - 30 September 2020

Account Name
MR ANTONIO FRAGOMENI & MRS
MARION CLARE FRAGOMENI ATF
FRAGOMENI SUPERANNUATION FUND

Customer ID
3847 8048 FRAGOMENI, ANTONIO
5537 9273 FRAGOMENI, MARION
CLARE

BSB Account Number
036-062 521 180

Opening Balance	+ \$94,373.46
Total Credits	+ \$1,357.36
Total Debits	- \$0.00
Closing Balance	+ \$95,730.82

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over \$0
17 Mar 2020	0.05 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/20	STATEMENT OPENING BALANCE			94,373.46
15/09/20	Deposit Online 2266534 Pymt Fragz Pty Super Maytojuly		1,353.46	95,726.92
30/09/20	Interest Paid		3.90	95,730.82
30/09/20	CLOSING BALANCE			95,730.82

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TRANSACTION FEE SUMMARY

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Fee(s) charged to account 036-062 52-1180

Transaction fee(s) period 01 AUG 2020 to 31 AUG 2020

Total \$0.00

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

MORE INFORMATION

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Westpac Self Super Online

Statement Period
30 September 2020 - 30 October 2020

Account Name
MR ANTONIO FRAGOMENI & MRS
MARION CLARE FRAGOMENI ATF
FRAGOMENI SUPERANNUATION FUND

Customer ID
3847 8048 FRAGOMENI, ANTONIO
5537 9273 FRAGOMENI, MARION
CLARE

BSB Account Number
036-062 521 180

Opening Balance	+ \$95,730.82
Total Credits	+ \$3.93
Total Debits	- \$0.00
Closing Balance	+ \$95,734.75

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over \$0
17 Mar 2020	0.05 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/09/20	STATEMENT OPENING BALANCE			95,730.82
30/10/20	Interest Paid		3.93	95,734.75
30/10/20	CLOSING BALANCE			95,734.75

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TRANSACTION FEE SUMMARY

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Fee(s) charged to account 036-062 52-1180

Transaction fee(s) period 01 SEP 2020 to 30 SEP 2020

Total \$0.00

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

MORE INFORMATION

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+61 2 9293 9270 if overseas

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Westpac Self Super Online

Statement Period
30 October 2020 - 30 November 2020

Account Name
MR ANTONIO FRAGOMENI & MRS
MARION CLARE FRAGOMENI ATF
FRAGOMENI SUPERANNUATION FUND

Customer ID
3847 8048 FRAGOMENI, ANTONIO
5537 9273 FRAGOMENI, MARION
CLARE

BSB Account Number
036-062 521 180

Opening Balance	+ \$95,734.75
Total Credits	+ \$4.06
Total Debits	- \$0.00
Closing Balance	+ \$95,738.81

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over \$0
17 Mar 2020	0.05 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/10/20	STATEMENT OPENING BALANCE			95,734.75
30/11/20	Interest Paid		4.06	95,738.81
30/11/20	CLOSING BALANCE			95,738.81

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-062 52-1180

Transaction fee(s) period 01 OCT 2020 to 31 OCT 2020

Total \$0.00

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

MORE INFORMATION

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Statement Period
30 November 2020 - 31 December 2020

Westpac Self Super Online

Account Name
MR ANTONIO FRAGOMENI & MRS
MARION CLARE FRAGOMENI ATF
FRAGOMENI SUPERANNUATION FUND

Customer ID
3847 8048 FRAGOMENI, ANTONIO
5537 9273 FRAGOMENI, MARION
CLARE

BSB Account Number
036-062 521 180

Opening Balance	+ \$95,738.81
Total Credits	+ \$4.06
Total Debits	- \$0.00
Closing Balance	+ \$95,742.87

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over \$0
17 Mar 2020	0.05 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/11/20	STATEMENT OPENING BALANCE			95,738.81
31/12/20	Interest Paid		4.06	95,742.87
31/12/20	CLOSING BALANCE			95,742.87

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-062 52-1180

Transaction fee(s) period 01 NOV 2020 to 30 NOV 2020

Total \$0.00

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

MORE INFORMATION

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Westpac Self Super Online

Statement Period
31 December 2020 - 29 January 2021

Account Name
MR ANTONIO FRAGOMENI & MRS
MARION CLARE FRAGOMENI ATF
FRAGOMENI SUPERANNUATION FUND

Customer ID
3847 8048 FRAGOMENI, ANTONIO
5537 9273 FRAGOMENI, MARION
CLARE

BSB Account Number
036-062 521 180

Opening Balance	+ \$95,742.87
Total Credits	+ \$3.80
Total Debits	- \$0.00
Closing Balance	+ \$95,746.67

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over \$0
17 Mar 2020	0.05 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/12/20	STATEMENT OPENING BALANCE			95,742.87
29/01/21	Interest Paid		3.80	95,746.67
29/01/21	CLOSING BALANCE			95,746.67

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-062 52-1180

Transaction fee(s) period 01 DEC 2020 to 31 DEC 2020

Total \$0.00

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.



MORE INFORMATION

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Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

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To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

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Westpac Self Super Online

Statement Period
29 January 2021 - 26 February 2021

Account Name
MR ANTONIO FRAGOMENI & MRS
MARION CLARE FRAGOMENI ATF
FRAGOMENI SUPERANNUATION FUND

Customer ID
3847 8048 FRAGOMENI, ANTONIO
5537 9273 FRAGOMENI, MARION
CLARE

BSB Account Number
036-062 521 180

Opening Balance	+ \$95,746.67
Total Credits	+ \$3.67
Total Debits	- \$0.00
Closing Balance	+ \$95,750.34

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over \$0
17 Mar 2020	0.05 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/01/21	STATEMENT OPENING BALANCE			95,746.67
26/02/21	Interest Paid		3.67	95,750.34
26/02/21	CLOSING BALANCE			95,750.34

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**TRANSACTION FEE SUMMARY**

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-062 52-1180

Transaction fee(s) period 01 JAN 2021 to 31 JAN 2021

Total \$0.00

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.



MORE INFORMATION

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Westpac Self Super Online

Statement Period
26 February 2021 - 31 March 2021

Account Name
MR ANTONIO FRAGOMENI & MRS
MARION CLARE FRAGOMENI ATF
FRAGOMENI SUPERANNUATION FUND

Customer ID
3847 8048 FRAGOMENI, ANTONIO
5537 9273 FRAGOMENI, MARION
CLARE

BSB Account Number
036-062 521 180

Opening Balance	+ \$95,750.34
Total Credits	+ \$4.32
Total Debits	- \$0.00
Closing Balance	+ \$95,754.66

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over \$0
17 Mar 2020	0.05 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
26/02/21	STATEMENT OPENING BALANCE			95,750.34
31/03/21	Interest Paid		4.32	95,754.66
31/03/21	CLOSING BALANCE			95,754.66

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**TRANSACTION FEE SUMMARY**

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-062 52-1180

Transaction fee(s) period 01 FEB 2021 to 28 FEB 2021

Total \$0.00

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.



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Westpac Self Super Online

Statement Period
31 March 2021 - 30 April 2021

Account Name
MR ANTONIO FRAGOMENI & MRS
MARION CLARE FRAGOMENI ATF
FRAGOMENI SUPERANNUATION FUND

Customer ID
3847 8048 FRAGOMENI, ANTONIO
5537 9273 FRAGOMENI, MARION
CLARE

BSB Account Number
036-062 521 180

Opening Balance	+ \$95,754.66
Total Credits	+ \$3.93
Total Debits	- \$0.00
Closing Balance	+ \$95,758.59

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over \$0
17 Mar 2020	0.05 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/03/21	STATEMENT OPENING BALANCE			95,754.66
30/04/21	Interest Paid		3.93	95,758.59
30/04/21	CLOSING BALANCE			95,758.59

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**TRANSACTION FEE SUMMARY**

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Fee(s) charged to account 036-062 52-1180

Transaction fee(s) period 01 MAR 2021 to 31 MAR 2021

Total \$0.00

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Westpac Self Super Online

Statement Period
30 April 2021 - 31 May 2021

Account Name
MR ANTONIO FRAGOMENI & MRS
MARION CLARE FRAGOMENI ATF
FRAGOMENI SUPERANNUATION FUND

Customer ID
3847 8048 FRAGOMENI, ANTONIO
5537 9273 FRAGOMENI, MARION
CLARE

BSB Account Number
036-062 521 180

Opening Balance	+ \$95,758.59
Total Credits	+ \$4.06
Total Debits	- \$0.00
Closing Balance	+ \$95,762.65

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over \$0
17 Mar 2020	0.05 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/04/21	STATEMENT OPENING BALANCE			95,758.59
31/05/21	Interest Paid		4.06	95,762.65
31/05/21	CLOSING BALANCE			95,762.65

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**TRANSACTION FEE SUMMARY**

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Fee(s) charged to account 036-062 52-1180

Transaction fee(s) period 01 APR 2021 to 30 APR 2021

Total \$0.00

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Westpac Self Super Online

Statement Period
31 May 2021 - 30 June 2021

Account Name
MR ANTONIO FRAGOMENI & MRS
MARION CLARE FRAGOMENI ATF
FRAGOMENI SUPERANNUATION FUND

Customer ID
3847 8048 FRAGOMENI, ANTONIO
5537 9273 FRAGOMENI, MARION
CLARE

BSB Account Number
036-062 521 180

Opening Balance	+ \$95,762.65
Total Credits	+ \$140,006.23
Total Debits	- \$0.00
Closing Balance	+ \$235,768.88

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over \$0
17 Mar 2020	0.05 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/05/21	STATEMENT OPENING BALANCE			95,762.65
18/06/21	Deposit Morley WA		140,000.00	235,762.65
30/06/21	Interest Paid		6.23	235,768.88
30/06/21	CLOSING BALANCE			235,768.88

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**TRANSACTION FEE SUMMARY**

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Fee(s) charged to account 036-062 52-1180

Transaction fee(s) period 01 MAY 2021 to 31 MAY 2021

Total \$0.00

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Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

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Australian Government
Australian Taxation Office

Agent MORA WEALTH ACCOUNTANTS
PTY LTD
Client THE TRUSTEE FOR FRAGOMENI
SUPERANNUATION FUND
ABN 12 724 089 858
TFN 908 202 836

Income tax 551

Date generated	15/06/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

0 results found - from **01 July 2020** to **15 June 2022** sorted by **processed date** ordered **newest to oldest**



Activity statement 001

Date generated	15/06/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$1,242.40 CR

Transactions

4 results found - from **01 April 2019** to **01 October 2020** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
27 Oct 2019	21 Oct 2019	Original Activity Statement for the period ending 30 Jun 19 - PAYG Instalments	\$1,015.00		\$1,242.40 CR
21 Oct 2019	18 Oct 2019	Payment		\$1,015.00	\$2,257.40 CR
3 May 2019	20 Aug 2018	Partial payment transferred out to Income tax account	\$103.80		\$1,242.40 CR
5 Apr 2019	29 Apr 2019	Original Activity Statement for the period ending 31 Mar 19		\$0.00	\$1,346.20 CR

P - PRIOR YEAR

Financial statements and reports for the year ended 30 June 2020

Fragomeni Superannuation Fund

Prepared for: Antonio Fragomeni and Marion Fragomeni

Operating Statement

Statement of Financial Position

Notes to the Financial Statements

Trustees Declaration

Statement of Taxable Income

Members Statement

Investment Summary

Investment Income

Trustee Minute / Resolution

Trial Balance

Fragomeni Superannuation Fund
Operating Statement



For the year ended 30 June 2020

	Note	2020	2019
		\$	\$
Income			
Investment Income			
Interest Received		127	679
Contribution Income			
Employer Contributions		2,878	3,885
Personal Non Concessional		2,522	0
Other Contributions		583	0
Total Income		<u>6,110</u>	<u>4,564</u>
Expenses			
Accountancy Fees		1,320	1,210
Administration Costs		132	132
ATO Supervisory Levy		259	259
Auditor's Remuneration		275	583
Bank Charges		20	15
		<u>2,006</u>	<u>2,199</u>
Member Payments			
Pensions Paid		22,440	9,716
Total Expenses		<u>24,446</u>	<u>11,915</u>
Benefits accrued as a result of operations before income tax		<u>(18,336)</u>	<u>(7,352)</u>
Income Tax Expense		381	492
Benefits accrued as a result of operations		<u>(18,717)</u>	<u>(7,844)</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Fragomeni Superannuation Fund
Statement of Financial Position



As at 30 June 2020

	Note	2020 \$	2019 \$
Assets			
Other Assets			
Westpac Self Super Online		101,463	120,291
ATO - Integrated Client Account		1,242	1,242
Income Tax Refundable		0	523
Total Other Assets		<u>102,705</u>	<u>122,056</u>
Total Assets		<u>102,705</u>	<u>122,056</u>
Less:			
Liabilities			
Income Tax Payable		381	0
PAYG Payable		0	1,015
Total Liabilities		<u>381</u>	<u>1,015</u>
Net assets available to pay benefits		<u>102,324</u>	<u>121,041</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts			
Fragomeni, Antonio - Accumulation		4,434	1,683
Fragomeni, Antonio - Pension (Account Based Pension 2)		77,346	90,018
Fragomeni, Marion - Accumulation		4,440	1,684
Fragomeni, Marion - Pension (Account Based Pension)		16,104	27,656
Total Liability for accrued benefits allocated to members' accounts		<u>102,324</u>	<u>121,041</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Fragomeni Superannuation Fund

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 not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. 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.

Fragomeni Superannuation Fund

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: Banks and Term Deposits

	2020 \$	2019 \$
Banks		
Westpac Self Super Online	101,463	120,291
	101,463	120,291

Fragomeni Superannuation Fund

Trustees Declaration

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 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) 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 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:

.....
Antonio Fragomeni

Trustee

.....
Marion Fragomeni

Trustee

Dated this day of

Fragomeni Superannuation Fund
Statement of Taxable Income



For the year ended 30 June 2020

	2020
	\$
Benefits accrued as a result of operations	(18,336.00)
Less	
Exempt current pension income	120.00
Non Taxable Contributions	3,105.00
	<u>3,225.00</u>
Add	
SMSF non deductible expenses	1,659.00
Pension Payments	22,440.00
	<u>24,099.00</u>
SMSF Annual Return Rounding	2.00
	<u>2,540.00</u>
Taxable Income or Loss	<u>2,540.00</u>
Income Tax on Taxable Income or Loss	381.00
	<u>381.00</u>
CURRENT TAX OR REFUND	<u>381.00</u>
Supervisory Levy	259.00
	<u>640.00</u>
AMOUNT DUE OR REFUNDABLE	<u>640.00</u>

Fragomeni Superannuation Fund

Members Statement



Antonio Fragomeni
 19 Lavender Court
 DIANELLA, Western Australia, 6059, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	62	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	4,435
Date Joined Fund:	07/08/2009	Total Death Benefit:	4,435
Service Period Start Date:	07/08/2009		
Date Left Fund:			
Member Code:	FRAANT00003A		
Account Start Date:	07/08/2009		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	4,435
<u>Preservation Components</u>	
Preserved	4,435
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	1,552
Taxable	2,883
Investment Earnings Rate	-1%

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	1,684	14,571
<u>Increases to Member account during the period</u>		
Employer Contributions	1,439	1,942
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)	1,261	
Government Co-Contributions		
Other Contributions	291	
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(52)	(15)
Internal Transfer In		83,972
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	216	291
Income Tax	(28)	(44)
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		98,540
Closing balance at 30/06/2020	4,435	1,683

Fragomeni Superannuation Fund

Members Statement



Antonio Fragomeni
 19 Lavender Court
 DIANELLA, Western Australia, 6059, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	62	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	77,346
Date Joined Fund:	07/08/2009	Total Death Benefit:	77,346
Service Period Start Date:	07/08/2009		
Date Left Fund:			
Member Code:	FRAANT00020P		
Account Start Date:	01/11/2018		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 2		

Your Balance

Total Benefits	77,346
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	77,346
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (16.65%)	12,879
Taxable	64,467
Investment Earnings Rate	-2%

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	90,018	
<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	(1,452)	(1,125)
Internal Transfer In		98,540
<u>Decreases to Member account during the period</u>		
Pensions Paid	11,220	7,396
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	77,346	90,019

Fragomeni Superannuation Fund Members Statement



Marion Fragomeni
19 Lavender Court
Dianella, Western Australia, 6059, Australia

Your Details

Date of Birth : Provided

Age: 62

Tax File Number: Provided

Date Joined Fund: 07/08/2009

Service Period Start Date:

Date Left Fund:

Member Code: FRAMAR00001A

Account Start Date: 07/08/2009

Account Phase: Accumulation Phase

Account Description: Accumulation

Nominated Beneficiaries: N/A

Nomination Type: N/A

Vested Benefits: 4,440

Total Death Benefit: 4,440

Your Balance

Total Benefits 4,440

Preservation Components

Preserved 4,440

Unrestricted Non Preserved

Restricted Non Preserved

Tax Components

Tax Free 1,552

Taxable 2,887

Investment Earnings Rate -1%

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	1,684	
<u>Increases to Member account during the period</u>		
Employer Contributions	1,439	1,942
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)	1,261	
Government Co-Contributions		
Other Contributions	291	
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(42)	(14)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	216	291
Income Tax	(23)	(47)
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	4,440	1,684

Fragomeni Superannuation Fund

Members Statement



Marion Fragomeni
 19 Lavender Court
 Dianella, Western Australia, 6059, Australia

Your Details

Date of Birth : Provided
 Age: 62
 Tax File Number: Provided
 Date Joined Fund: 07/08/2009
 Service Period Start Date:
 Date Left Fund:
 Member Code: FRAMAR00003P
 Account Start Date: 01/06/2018
 Account Phase: Retirement Phase
 Account Description: Account Based Pension

Nominated Beneficiaries: N/A
 Nomination Type: N/A
 Vested Benefits: 16,104
 Total Death Benefit: 16,104

Your Balance

Total Benefits 16,104

Preservation Components
 Preserved
 Unrestricted Non Preserved 16,104
 Restricted Non Preserved

Tax Components
 Tax Free (2.77%) 445
 Taxable 15,658
 Investment Earnings Rate -2%

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	27,656	29,172
<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	(332)	(346)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	11,220	1,170
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	16,104	27,656

Fragomeni Superannuation Fund
Investment Summary Report



As at 30 June 2020

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
Westpac Self Super Online		101,463.320000	101,463.32	101,463.32	101,463.32			100.00 %
			101,463.32		101,463.32			100.00 %
			101,463.32		101,463.32		0.00 %	100.00 %

Fragomeni Superannuation Fund Investment Income Report



As at 30 June 2020

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
Bank Accounts												
Westpac Self Super Online	127.23			127.23	0.00	0.00	0.00	127.23			0.00	0.00
	127.23			127.23	0.00	0.00	0.00	127.23			0.00	0.00
	127.23			127.23	0.00	0.00	0.00	127.23			0.00	0.00

Assessable Income (Excl. Capital Gains) **127.23**

Net Capital Gain **0.00**

Total Assessable Income 127.23

* 1 Includes foreign credits from foreign capital gains.

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

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

Memorandum of Resolutions of Antonio Fragomeni and Marion Fragomeni ATF Fragomeni Superannuation Fund

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:

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.

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2020 thereon be adopted.

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.

TRUST DEED:

It was resolved that the advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.

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.

INVESTMENT – PERSONAL USE:

It was confirmed that no investments or assets were used by the member(s) for personal purposes.

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).

INVESTMENT ACQUISITIONS:

It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2020.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2020.

AUDITORS:

It was resolved that

Anthony Boys

of

PO Box 3376, RUNDLE MALL, South Australia 5000

act as auditors of the Fund for the next financial year.

Memorandum of Resolutions of Antonio Fragomeni and Marion Fragomeni ATF Fragomeni Superannuation Fund

TAX AGENTS:

It was resolved that

Alex Mora

act as tax agents of the Fund for the next financial year.

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 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:

Signed as a true record –

.....

Antonio Fragomeni

/ /

.....

Marion Fragomeni

/ /

Fragomeni Superannuation Fund

Trial Balance



As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	24200	Contributions			
(1,942.50)	24200/FRAANT00003A	(Contributions) Fragomeni, Antonio - Accumulation			2,991.40
(1,942.50)	24200/FRAMAR00001 A	(Contributions) Fragomeni, Marion - Accumulation			2,991.40
	25000	Interest Received			
(678.77)	25000/WBC521180	Westpac Self Super Online			127.23
1,210.00	30100	Accountancy Fees		1,320.00	
132.00	30200	Administration Costs		132.00	
259.00	30400	ATO Supervisory Levy		259.00	
583.00	30700	Auditor's Remuneration		275.00	
15.00	31500	Bank Charges		20.00	
	41600	Pensions Paid			
1,150.00	41600/FRAANT00004P	(Pensions Paid) Fragomeni, Antonio - Pension (Transition to Retirement Pension)			
7,396.30	41600/FRAANT00020P	(Pensions Paid) Fragomeni, Antonio - Pension (Account Based Pension 2)		11,220.00	
1,170.00	41600/FRAMAR00003 P	(Pensions Paid) Fragomeni, Marion - Pension (Account Based Pension)		11,220.00	
491.70	48500	Income Tax Expense		381.00	
(7,843.23)	49000	Profit/Loss Allocation Account			18,716.97
	50010	Opening Balance			
(14,571.19)	50010/FRAANT00003A	(Opening Balance) Fragomeni, Antonio - Accumulation			1,683.83
(85,142.02)	50010/FRAANT00004P	(Opening Balance) Fragomeni, Antonio - Pension (Transition to Retirement Pension)			0.00
	50010/FRAANT00020P	(Opening Balance) Fragomeni, Antonio - Pension (Account Based Pension 2)			90,018.27
0.00	50010/FRAMAR00001 A	(Opening Balance) Fragomeni, Marion - Accumulation			1,683.69
(29,171.71)	50010/FRAMAR00003 P	(Opening Balance) Fragomeni, Marion - Pension (Account Based Pension)			27,655.90
	52420	Contributions			
(1,942.50)	52420/FRAANT00003A	(Contributions) Fragomeni, Antonio - Accumulation			2,991.40
(1,942.50)	52420/FRAMAR00001 A	(Contributions) Fragomeni, Marion - Accumulation			2,991.40
	53100	Share of Profit/(Loss)			

Fragomeni Superannuation Fund

Trial Balance



As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
15.05	53100/FRAANT00003A	(Share of Profit/(Loss)) Fragomeni, Antonio - Accumulation		51.85	
20.01	53100/FRAANT00004P	(Share of Profit/(Loss)) Fragomeni, Antonio - Pension (Transition to Retirement Pension)			0.00
1,125.03	53100/FRAANT00020P	(Share of Profit/(Loss)) Fragomeni, Antonio - Pension (Account Based Pension 2)		1,452.29	
14.33	53100/FRAMAR00001 A	(Share of Profit/(Loss)) Fragomeni, Marion - Accumulation		42.28	
345.81	53100/FRAMAR00003 P	(Share of Profit/(Loss)) Fragomeni, Marion - Pension (Account Based Pension)		332.35	
	53330	Income Tax			
(44.16)	53330/FRAANT00003A	(Income Tax) Fragomeni, Antonio - Accumulation			27.93
(46.90)	53330/FRAMAR00001 A	(Income Tax) Fragomeni, Marion - Accumulation			22.77
	53800	Contributions Tax			
291.38	53800/FRAANT00003A	(Contributions Tax) Fragomeni, Antonio - Accumulation		215.85	
291.38	53800/FRAMAR00001 A	(Contributions Tax) Fragomeni, Marion - Accumulation		215.85	
	54160	Pensions Paid			
1,150.00	54160/FRAANT00004P	(Pensions Paid) Fragomeni, Antonio - Pension (Transition to Retirement Pension)			0.00
7,396.30	54160/FRAANT00020P	(Pensions Paid) Fragomeni, Antonio - Pension (Account Based Pension 2)		11,220.00	
1,170.00	54160/FRAMAR00003 P	(Pensions Paid) Fragomeni, Marion - Pension (Account Based Pension)		11,220.00	
	56100	Internal Transfers In			
(83,972.01)	56100/FRAANT00003A	(Internal Transfers In) Fragomeni, Antonio - Accumulation			0.00
(98,539.60)	56100/FRAANT00020P	(Internal Transfers In) Fragomeni, Antonio - Pension (Account Based Pension 2)			0.00
	57100	Internal Transfers Out			
98,539.60	57100/FRAANT00003A	(Internal Transfers Out) Fragomeni, Antonio - Accumulation			0.00
83,972.01	57100/FRAANT00004P	(Internal Transfers Out) Fragomeni, Antonio - Pension (Transition to Retirement Pension)			0.00
	60400	Bank Accounts			
120,290.99	60400/WBC521180	Westpac Self Super Online		101,463.32	
1,242.40	67500	ATO - Integrated Client Account		1,242.40	

Fragomeni Superannuation Fund

Trial Balance



As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
523.30	85000	Income Tax Payable/Refundable			381.00
(1,015.00)	86000	PAYG Payable			0.00
				152,283.19	152,283.19

Current Year Profit/(Loss): (18,335.97)

Cannot generate Market Movement report. Market Movement has no data to prepare

Cannot generate CGT Register report. No data found

Cannot generate Realised Capital Gains report. Realised Capital Gains has no data to prepare

Cannot generate Unrealised Capital Gains report. Unrealised Capital Gains has no data to prepare

SMSF Tax Return

2020

1 Jul 2019—30 Jun 2020

TFN Recorded

PART A ELECTRONIC LODGMENT DECLARATION (FORM P, T, F, SMSF OR EX)

This declaration is to be completed where the tax return is to be lodged via the Tax Office's electronic lodgment service (ELS). 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 to disclose it to other government agencies. For information about your 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.

<u>Tax File Number</u>	<u>Name of partnership, trust, fund or entity</u>	<u>Year</u>
TFN Recorded	Fragomeni Superannuation Fund	2020

I authorise my tax agent to electronically transmit this tax return via the electronic lodgment service.

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:

- the information provided to my registered tax agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director	Date
---	------

PART B 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 the electronic lodgment service ELS.

This declaration must be signed by the taxpayer 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, including any family tax benefit, will be made to the account specified.

Agent Ref No.

24742602

Account Name

Fragomeni Superannuation Fund

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

Signature	Date

PART D TAX AGENTS CERTIFICATE (SHARED FACILITIES USERS ONLY)**Client Ref**

FRAGA040

Agent Ref No.

24742602

Contact Name

Mora Wealth Accountants Pty Ltd

Contact No.

0893091233

Declaration - I declare that:

- I have prepared this tax return and/or family tax benefit tax claim in accordance with the information supplied by the taxpayer
- I have received a declaration made by the taxpayer that the information provided to me for the preparation of this document is true and correct, and
- I am authorised by the taxpayer to lodge this tax return and any applicable schedules that are attached.

Agent's Signature	Date

Section A: Fund information

Period start 01/07/2019

Period end 30/06/2020

1 TAX FILE NUMBER TFN Recorded

2 NAME OF SELF-MANAGED SUPERANNUATION FUND (SMSF) Fragomeni Superannuation Fund

3 AUSTRALIAN BUSINESS NUMBER 12 724 089 858

4 CURRENT POSTAL ADDRESS

Address	Town/City	State	Postcode
PO Box 1792	Malaga	WA	6944

5 ANNUAL RETURN STATUS

Is this the first required return for a newly registered SMSF? No

6 SMSF AUDITOR

Title Mr

First name Anthony

Other name William

Family name Boys

Suffix

SMSF auditor number 100014140

Contact number 61-410712708

Auditor Address	Town/City	State	Postcode
PO Box 3376	RUNDLE MALL	SA	5000

Date audit was completed A 26/08/2022

Was part A of the audit report qualified? B No

Was part B of the audit report qualified? C No

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

7 ELECTRONIC FUNDS TRANSFER (EFT)

A. Fund's financial institution account details

BSB number 036062

Account number 521180

Account name Fragomeni Superannuation Fund

I would like my tax refunds made to this account Yes

C. Electronic service address alias

8 STATUS OF SMSF

Australian superannuation fund? A Yes

Fund benefit structure B A

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution? C Yes

9 WAS THE FUND WOUND UP DURING THE YEAR?

Date fund was wound up

Have all tax lodgment and payment obligations been met?

10 EXEMPT CURRENT PENSION INCOME

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year? Yes

Exempt current pension income amount **A** \$120.00Which method did you use to calculate your exempt current pension income? **B** UnsegregatedWas an actuarial certificate obtained? **D** YesDid the fund have any other income that was assessable? **E** Yes

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**11 INCOME****Prior year losses brought forward**

Net Capital Losses from Collectables

Other Net Capital Losses

Did you have a CGT event during the year? **G** NoHave you applied an exemption or rollover? **M** NoNet capital gain **A** \$0.00**Losses carried forward**

Net Capital Losses from Collectables

Other Net Capital Losses

Gross rent and other leasing and hiring **B**Gross interest income **C** \$127.00

Tax file number amounts withheld from gross interest \$0.00

Forestry managed investment scheme income **X**Gross foreign income **D1**Net foreign income **D**Australian franking credits from a New Zealand company income **E**Transfers from foreign funds income **F** Number 0Gross payments where ABN not quoted **H**Gross distribution from partnerships income **I**Unfranked dividends **J**

Franked dividend income amount		K	
Franking credit		L	
Tax file number amounts withheld from dividends			
Gross distribution from trusts income		M	
Assessable contributions	(R1 + R2 + R3 less R6)	R	\$2,878.00
Assessable employer contributions		R1	\$2,878.00
Assessable personal contributions		R2	
No-TFN-quoted contributions		R3	\$0.00
The transfer of liability to a Life Insurance Company or Pooled Superannuation Trust		R6	
Gross payments foreign resident income			
Other income			
Total other income		S	
Assessable income due to a changed tax status of the fund		T	
Net non-arm's length income	(Subject to 47% tax rate U1 + U2 + U3)	U	
Net non-arm's length private company dividends		U1	
Net non-arm's length trust distributions		U2	
Net other non-arm's length income		U3	
Gross income		W	\$3,005.00
Exempt current pension income		Y	\$120.00
Total assessable income		V	\$2,885.00

Section C: Deductions and non-deductible expenses

12 DEDUCTIONS

		Deductions		Non-Deductible Expenses
Interest expenses within Australia	A1		A2	
Interest expenses overseas	B1		B2	
Capital works expenditure	D1		D2	
Low value pool				
Capital allowance				
Other depreciation				
Decline in value of depreciating assets	E1		E2	
Insurance premiums – members	F1		F2	
SMSF auditor fee	H1	\$13.00	H2	\$261.00
Investment expenses	I1		I2	
Management and administration expenses	J1	\$332.00	J2	\$1,398.00
Forestry managed investment scheme expense	U1		U2	
Other amounts	L1		L2	
Tax losses deducted	M1			
Totals	N	\$345.00	Y	\$1,659.00
Total SMSF expenses		(N + Y)	Z	\$2,004.00
Taxable income or loss		(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		O
				\$2,540.00

Section D: Income tax calculation statement

13 CALCULATION STATEMENT

Taxable income		A	\$2,540.00
Tax on taxable income		T1	\$381.00
Tax on no-TFN-quoted contributions		J	\$0.00
Gross tax		B	\$381.00
Non-refundable non-carry forward tax offsets	(C1 + C2)	C	
Foreign income tax offset		C1	
Rebates and tax offsets		C2	
Subtotal	(B less C – cannot be less than zero)	T2	\$381.00

Non-refundable carry forward tax offsets	(D1 + D2 + D3 + D4)	D	\$0.00
Early stage venture capital limited partnership tax offset		D1	\$0.00
Early stage venture capital limited partnership tax offset carried forward from previous year		D2	\$0.00
Early stage investor tax offset		D3	\$0.00
Early stage investor tax offset carried forward from previous year		D4	\$0.00
Subtotal	(T2 less D – cannot be less than zero)	T3	\$381.00
REFUNDABLE TAX OFFSETS	(E1 + E2 + E3 + E4)	E	\$0.00
Complying fund's franking credits tax offset		E1	\$0.00
No-TFN tax offset		E2	
National rental affordability scheme tax offset		E3	
Exploration credit tax offset		E4	\$0.00
Tax Payable		T5	\$381.00
Section 102AAM interest charge		G	
Eligible credits	(H1 + H2 + H3 + H5 + H6 + H8)	H	\$0.00
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	\$0.00
Credit for TFN amounts withheld from payments from closely held trusts		H5	\$0.00
Credit for interest on no-TFN tax offset		H6	
Credit for amounts withheld from foreign resident capital gains withholding		H8	\$0.00
Tax offset refunds (Remainder of refundable tax offsets)		I	\$0.00
PAYG instalments raised		K	
Supervisory levy		L	\$259.00
Supervisory levy adjustment for wound up funds		M	\$0.00
Supervisory levy adjustment for new funds		N	\$0.00
Amount payable		S	\$640.00

Section E: Losses

14 LOSSES

Tax losses carried forward to later income years	U
Net capital losses carried forward to later income years	V

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	\$101,463.00
	Debt securities	F	
	Loans	G	
	Listed shares	H	
	Unlisted shares	I	
	Limited recourse borrowing arrangements	J	
	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	
	Non-residential real property	K	
	Residential real property	L	
	Collectables and personal use assets	M	
	Other assets	O	\$1,242.00
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	\$102,705.00
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	

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution?	A
Did the members or related parties of the fund use personal guarantees or other security for the LRBA?	B

16 LIABILITIES

Borrowings	V	
Borrowings for limited recourse borrowing arrangements	V1	
Permissible temporary borrowings	V2	
Other borrowings	V3	
Total member closing account balances	W	\$102,324.00
Reserve accounts	X	
Other liabilities	Y	\$381.00
Total liabilities	Z	\$102,705.00

17 TAXATION OF FINANCIAL ARRANGEMENTS (TOFA)

Total TOFA gains	H
Total TOFA losses	I

Section J: Other information**FAMILY TRUST ELECTION STATUS**

Select the income year of the election	A
Family trust election revocation/variation code	B

INTERPOSED ENTITY ELECTION STATUS

Select the earliest income year elected	C
Interposed entity election revocation code	D

Section K : Declarations**PREFERRED TRUSTEE OR DIRECTOR CONTACT DETAILS**

Title	Mr
First name	Antonio
Other name	
Family name	Fragomeni
Suffix	
Non-individual trustee name	
ABN of non-individual trustee	
Contact number	04 38975709
Email address	

TAX AGENT'S CONTACT DETAILS

Practice name	Mora Wealth Accountants Pty Ltd
Title	Mr
First name	Alex
Other name	
Family name	Mora
Suffix	
Contact number	08 93091233

HOURS TAKEN TO PREPARE AND COMPLETE THIS RETURN

Member 1 — Fragomeni, Antonio (TFN Recorded)

Account status		Open
Tax File Number		TFN Recorded
INDIVIDUAL NAME		
Title		Mr
Given name		Antonio
Other given names		
Family name		Fragomeni
Suffix		
Date of birth		20 Sep 1957
Date of death		
CONTRIBUTIONS		
Opening account balance		\$91,702.10
Employer contributions	A	\$1,439.00
Principal Employer ABN	A1	
Personal contributions	B	\$1,261.00
CGT small business retirement exemption	C	
CGT small business 15 year exemption	D	
Personal injury election	E	
Spouse and child contributions	F	
Other third party contributions	G	
Proceeds from primary residence disposal	H	
Receipt date	H1	
Assessable foreign superannuation fund amount	I	
Non-assessable foreign superannuation fund amount	J	
Transfer from reserve: assessable amount	K	
Transfer from reserve: non-assessable amount	L	
Contributions from non-complying funds and previously non-complying funds	T	
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	M	\$291.40
Total Contributions	N	\$2,991.40

OTHER TRANSACTIONS

Allocated earnings or losses	O	(\$1,692.06)
Inward rollovers and transfers	P	
Outward rollovers and transfers	Q	
TRIS Count		
Accumulation phase account balance	S1	\$4,435.46
Retirement phase account balance – Non CDBIS	S2	\$77,345.98
Retirement phase account balance – CDBIS	S3	
Accumulation phase value	X1	
Retirement phase value	X2	
Outstanding Limited recourse borrowing arrangement	Y	
Lump Sum payment	R1	
Income stream payment	R2	\$11,220.00
Closing account balance	S	\$81,781.44

Member 2 — Fragomeni, Marion Clare (TFN Recorded)

Account status		Open
Tax File Number		TFN Recorded
INDIVIDUAL NAME		
Title		Mrs
Given name		Marion
Other given names		Clare
Family name		Fragomeni
Suffix		
Date of birth		5 Feb 1958
Date of death		
CONTRIBUTIONS		
Opening account balance		\$29,339.59
Employer contributions	A	\$1,439.00
Principal Employer ABN	A1	
Personal contributions	B	\$1,261.00
CGT small business retirement exemption	C	
CGT small business 15 year exemption	D	
Personal injury election	E	
Spouse and child contributions	F	
Other third party contributions	G	
Proceeds from primary residence disposal	H	
Receipt date	H1	
Assessable foreign superannuation fund amount	I	
Non-assessable foreign superannuation fund amount	J	
Transfer from reserve: assessable amount	K	
Transfer from reserve: non-assessable amount	L	
Contributions from non-complying funds and previously non-complying funds	T	
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	M	\$291.40
Total Contributions	N	\$2,991.40

OTHER TRANSACTIONS

Allocated earnings or losses	O	(\$567.71)
Inward rollovers and transfers	P	
Outward rollovers and transfers	Q	
TRIS Count		
Accumulation phase account balance	S1	\$4,439.73
Retirement phase account balance - Non CDBIS	S2	\$16,103.55
Retirement phase account balance - CDBIS	S3	
Accumulation phase value	X1	
Retirement phase value	X2	
Outstanding Limited recourse borrowing arrangement	Y	
Lump Sum payment	R1	
Income stream payment	R2	\$11,220.00
Closing account balance	S	\$20,543.28

Capital Gains Tax Schedule

1 CURRENT YEAR CAPITAL GAINS AND CAPITAL LOSSES	Capital gains	Capital losses
Shares in companies listed on an Australian securities exchange	A	K
Other shares	B	L
Units in unit trusts listed on an Australian securities exchange	C	M
Other units	D	N
Real estate situated in Australia	E	O
Other real estate	F	P
Amount of capital gains from a trust (including a managed fund)	G	
Collectables	H	Q
Other CGT assets and any other CGT events	I	R
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S	\$0.00
Total current year	J	\$0.00 A
2 CAPITAL LOSSES		
Total current year capital losses applied		B
Total prior year net capital losses applied		C
Total capital losses transferred in applied (only for transfers involving a foreign bank branch or permanent establishment of a foreign financial entity)		D
Total capital losses applied		E
3 UNAPPLIED NET CAPITAL LOSSES CARRIED FORWARD		
Net capital losses from collectables carried forward to later income years		A
Other net capital losses carried forward to later income years		B
4 CGT DISCOUNT		
Total CGT discount applied		A
5 CGT CONCESSIONS FOR SMALL BUSINESS		
Small business active asset reduction		A
Small business retirement exemption		B
Small business rollover		C
Total small business concessions applied		D \$0.00
6 NET CAPITAL GAIN		
		A \$0.00
1J less 2E less 4A less 5D (cannot be less than zero). Amount will appear at label A, Net capital gain on your tax return		
7 EARNOUT ARRANGEMENTS		
Income year earnout right created		F
Amended net capital gain or capital losses carried forward		G

8 OTHER CGT INFORMATION REQUIRED (IF APPLICABLE)

Small business 15 year exemption – exempt capital gains	A
Capital gains disregarded by a foreign resident	B
Capital gains disregarded as a result of a scrip for scrip rollover	C
Capital gains disregarded as a result of an inter-company asset rollover	D
Capital gains disregarded by a demerging entity	E

Worksheets

10 EXEMPT CURRENT PENSION INCOME	
EXEMPT CURRENT PENSION INCOME AMOUNT	
Description	Amount
Imported from SF360	\$120.00
Total	\$120.00

11 INCOME		
C Gross interest income		
Description	Tax Withheld	Interest
Imported from SF360	\$0.00	\$127.00
Total	\$0.00	\$127.00

12 DEDUCTIONS			
H SMSF auditor fee			
Description	Deductible	Non deductible	
Imported from SF360	\$13.00	\$261.00	
Total	\$13.00	\$261.00	

J Management and administration expenses			
Description	Deductible	Non deductible	
Imported from SF360	\$332.00	\$1,398.00	
Total	\$332.00	\$1,398.00	

13 CALCULATION STATEMENT**D1** Early stage venture capital limited partnership tax offset

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

D2 Early stage venture capital limited partnership tax offset carried forward from previous year

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

D3 Early stage investor tax offset

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

D4 Early stage investor tax offset carried forward from previous year

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

H5 Credit for TFN amounts withheld from payments from closely held trusts

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

H8 Credit for amounts withheld from foreign resident capital gains withholding

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

15 ASSETS**15b** AUSTRALIAN DIRECT INVESTMENTS**E** Cash and term deposits

Description	Amount
Imported from SF360	\$101,463.00
Total	\$101,463.00

O Other assets

Description	Amount
Imported from SF360	\$1,242.00
Total	\$1,242.00

16 LIABILITIES

Other liabilities

Description	Amount
Imported from SF360	\$381.00
Total	\$381.00