
Financial statements and reports for the year ended
30 June 2022

SandT Tan Superannuation Fund

Prepared for: Eng Yang Tan and Ka Hing Wendy Tan

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SandT Tan Superannuation Fund
Statement of Financial Position

As at 30 June 2022

	Note	2022 \$	2021 \$
Assets			
Investments			
Shares in Listed Companies (Australian)	2	529,389	536,672
Shares in Listed Companies (Overseas)	3	207,184	539,359
Total Investments		<u>736,573</u>	<u>1,076,031</u>
Other Assets			
Sundry Debtors		0	8,735
Westpac 65-3697		39,538	18,427
CommSec OAC-191853		8,493	198
Income Tax Refundable		4,326	0
Total Other Assets		<u>52,357</u>	<u>27,360</u>
Total Assets		<u>788,930</u>	<u>1,103,391</u>
Less:			
Liabilities			
Income Tax Payable		0	1,590
PAYG Payable		176	0
Sundry Creditors		0	3,806
Total Liabilities		<u>176</u>	<u>5,396</u>
Net assets available to pay benefits		<u>788,754</u>	<u>1,097,995</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	5, 6		
Tan, Eng Yang - Accumulation		692,794	965,039
Tan, Ka Hing Wendy - Accumulation		95,960	132,956
Total Liability for accrued benefits allocated to members' accounts		<u>788,754</u>	<u>1,097,995</u>

SandT Tan Superannuation Fund

Operating Statement

For the year ended 30 June 2022

	Note	2022	2021
		\$	\$
Income			
Investment Income			
Dividends Received	8	30,785	17,106
Interest Received		16	2
Contribution Income			
Employer Contributions		22,225	35,265
Total Income		<u>53,026</u>	<u>52,373</u>
Expenses			
Accountancy Fees		4,202	3,806
ATO Supervisory Levy		518	259
Bank Charges		5	61
Foreign Exchange Currency Loss		(65)	256
		<u>4,660</u>	<u>4,382</u>
Investment Losses			
Changes in Market Values	9	361,227	(305,619)
Total Expenses		<u>365,887</u>	<u>(301,237)</u>
Benefits accrued as a result of operations before income tax			
		<u>(312,862)</u>	<u>353,610</u>
Income Tax Expense	10	(3,622)	1,590
Benefits accrued as a result of operations		<u>(309,240)</u>	<u>352,020</u>

Notes to the Financial Statements

For the year ended 30 June 2022

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.

Notes to the Financial Statements

For the year ended 30 June 2022

Interest revenue

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

Dividend revenue

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

Rental revenue

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

Distribution revenue

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

Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if acquired during the period).

Contributions

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

d. Liability for Accrued Benefits

The liability for accrued benefits represents the Fund's present obligation to pay benefits to members and beneficiaries, and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

e. Critical Accounting Estimates and Judgements

The preparation of financial statements requires the trustees to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

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

Note 2: Shares in Listed Companies (Australian)

	2022 \$	2021 \$
BHP Group Limited	16,046	17,000
Boart Longyear Limited	0	1
Commonwealth Bank Of Australia.	28,560	30,460
Coles Group Limited.	2,440	2,273
Endeavour Group Limited	1,847	0
Flight Centre Travel Group Limited	14,756	12,622

SandT Tan Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

Monadelphous Group Limited	12,119	12,185
National Australia Bank Limited	268,340	245,341
Paladin Resources Limited	0	52
QBE Insurance Group Limited	1,883	1,629
RIO Tinto Limited	18,075	19,629
Silver Lake Resources Limited	4,753	6,520
Telstra Corporation Limited.	7,099	6,794
Virgin Money Uk Plc	2,027	3,375
Westpac Banking Corporation	119,613	150,343
Woodside Energy Group Ltd	11,367	0
Wesfarmers Limited	6,580	8,983
Worley Group Limited	4,984	4,186
Woolworths Group Limited	8,900	9,304
Woodside Petroleum Limited	0	5,974
	529,389	536,671

Note 3: Shares in Listed Companies (Overseas)

	2022 \$	2021 \$
Bp PLC Spons Adr	50	41
CuriosityStream Inc	0	5,080
Federal Natl Mtg Assn Com - Fannie Mae	2,518	8,300
Lemonade Inc	0	36,819
Paypal Inc.	101,379	387,710
Transocean Ltd	24,169	30,061
Square Inc	6,691	24,322
Exxon Mobil Corp.	72,376	47,026
	207,183	539,359

Note 4: Banks and Term Deposits

	2022 \$	2021 \$
Banks		
CommSec OAC-191853	8,493	198
Westpac 65-3697	39,538	18,427

Notes to the Financial Statements

For the year ended 30 June 2022

48,031

18,625

Note 5: Liability for Accrued Benefits

	2022	2021
	\$	\$
Liability for accrued benefits at beginning of year	1,097,995	745,974
Benefits accrued as a result of operations	(309,240)	352,020
Current year member movements	0	0
Liability for accrued benefits at end of year	<u>788,754</u>	<u>1,097,995</u>

Note 6: Vested Benefits

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

	2022	2021
	\$	\$
Vested Benefits	<u>788,754</u>	<u>1,097,995</u>

Note 7: Guaranteed Benefits

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

Note 8: Dividends

	2022	2021
	\$	\$
BHP Group Limited	3,812	723
Bp PLC Spons Adr	2	2
Coles Group Limited.	82	80
Commonwealth Bank Of Australia.	1,154	744
Endeavour Group Limited	48	0
Exxon Mobil Corp.	2,140	2,123
Johnson & Johnson	0	293
Monadelphous Group Limited	531	420
National Australia Bank Limited	12,025	5,490
QBE Insurance Group Limited	45	6
RIO Tinto Limited	2,278	1,079
Telstra Corporation Limited.	289	278
Virgin Money Uk Plc	58	0

Notes to the Financial Statements

For the year ended 30 June 2022

Wesfarmers Limited	261	272
Westpac Banking Corporation	7,143	5,043
Woodside Petroleum Limited	511	136
Woolworths Group Limited	231	242
Worley Group Limited	175	175
	30,785	17,106

Note 9: Changes in Market Values**Unrealised Movements in Market Value**

	2022 \$	2021 \$
Shares in Listed Companies (Australian)		
BHP Group Limited	(2,682)	4,462
Boart Longyear Limited	(1)	0
Coles Group Limited.	85	(11)
Commonwealth Bank Of Australia.	(3,055)	9,184
Endeavour Group Limited	783	0
Flight Centre Travel Group Limited	2,134	(2,405)
Monadelphous Group Limited	(597)	(430)
National Australia Bank Limited	10,975	74,741
Paladin Resources Limited	(20)	42
QBE Insurance Group Limited	208	294
RIO Tinto Limited	(3,832)	4,346
Silver Lake Resources Limited	(1,768)	(1,846)
Telstra Corporation Limited.	161	1,148
Virgin Money Uk Plc	(1,348)	1,857
Wesfarmers Limited	(2,354)	2,122
Westpac Banking Corporation	(37,874)	44,600
Woodside Energy Group Ltd	1,060	0
Woodside Petroleum Limited	1,738	166
Woolworths Group Limited	430	189
Worley Group Limited	798	1,134
	(35,159)	139,595

Shares in Listed Companies (Overseas)

SandT Tan Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

Boeing Co	0	2,098
Bp PLC Spons Adr	7	2
CuriosityStream Inc	2,609	(2,609)
Exxon Mobil Corp.	23,210	10,560
Federal Natl Mtg Assn Com - Fannie Mae	(5,782)	(4,347)
Johnson & Johnson	0	(16,626)
Lemonade Inc	1,734	(1,734)
Paypal Inc.	(286,330)	133,841
Petroleo Brasileiro	0	(2,567)
Square Inc	(17,631)	12,854
Transocean Ltd	(5,892)	16,728
	(288,075)	148,200
Total Unrealised Movement	(323,234)	287,795
Realised Movements in Market Value		
	2022	2021
	\$	\$
Shares in Listed Companies (Australian)		
Paladin Resources Limited	18	0
	18	0
Shares in Listed Companies (Overseas)		
Boeing Co	0	(1,881)
CuriosityStream Inc	(6,819)	0
DocuSign Inc	0	1,010
Johnson & Johnson	0	15,980
Lemonade Inc	(31,193)	0
Petroleo Brasileiro	0	2,716
	(38,012)	17,825
Total Realised Movement	(37,994)	17,825
Changes in Market Values	(361,228)	305,620

Note 10: Income Tax Expense

	2022	2021
The components of tax expense comprise	\$	\$

Notes to the Financial Statements

For the year ended 30 June 2022

Current Tax	(3,622)	1,590
Income Tax Expense	(3,622)	1,590

The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	(46,929)	53,042
Less:		
Tax effect of:		
Increase in MV of Investments	0	43,169
Realised Accounting Capital Gains	(5,699)	2,674
Add:		
Tax effect of:		
Other Non-Deductible Expenses	(10)	38
Decrease in MV of Investments	48,485	0
Franking Credits	1,824	933
Foreign Credits	94	64
Rounding	(1)	0
Income Tax on Taxable Income or Loss	9,162	8,234
Less credits:		
Franking Credits	12,158	6,218
Foreign Credits	626	426
Current Tax or Refund	(3,622)	1,590

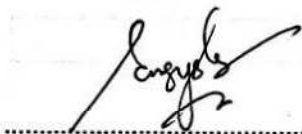
SandT Tan Superannuation Fund Trustees Declaration

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

The trustees declare that:

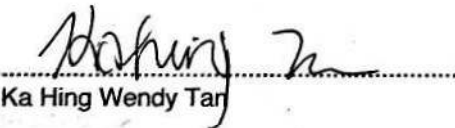
- (i) the financial statements and notes to the financial statements for the year ended 30 June 2022 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2022 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2022.

Signed in accordance with a resolution of the trustees by:



Eng Yang Tan

Trustee



Ka Hing Wendy Tan

Trustee



30 March 2023

SandT Tan Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2022

	2022
	\$
Benefits accrued as a result of operations	(312,862.00)
Less	
Realised Accounting Capital Gains	(37,993.00)
	<u>(37,993.00)</u>
Add	
Other Non Deductible Expenses	(65.00)
Decrease in MV of investments	323,234.00
Franking Credits	12,158.00
Foreign Credits	626.00
	<u>335,953.00</u>
SMSF Annual Return Rounding	(4.00)
	<u>61,080.00</u>
Taxable Income or Loss	<u>61,080.00</u>
Income Tax on Taxable Income or Loss	9,162.00
Less	
Franking Credits	12,157.98
Foreign Credits	625.76
	<u>(3,621.74)</u>
CURRENT TAX OR REFUND	<u>(3,621.74)</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(704.00)
	<u>(4,066.74)</u>
AMOUNT DUE OR REFUNDABLE	<u>(4,066.74)</u>

SandT Tan Superannuation Fund Investment Summary Report

As at 30 June 2022

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/ (Loss)%	Portfolio Weight%
Cash/Bank Accounts								
CommSec OAC-191853		8,492.960000	8,492.96	8,492.96	8,492.96			1.08 %
Westpac 65-3697		39,538.170000	39,538.17	39,538.17	39,538.17			5.04 %
		48,031.13	48,031.13		48,031.13			6.12 %
Shares in Listed Companies (Australian)								
BHP.AX	389.00	41.250000	16,046.25	29.46	11,458.26	4,587.99	40.04 %	2.05 %
BLYO.AX	5.00	0.010000	0.05	0.00	0.00	0.05	0.00 %	0.00 %
COL.AX	137.00	17.810000	2,439.97	9.64	1,320.88	1,119.09	84.72 %	0.31 %
CBA.AX	316.00	90.380000	28,560.08	73.09	23,096.83	5,463.25	23.65 %	3.64 %
EDV.AX	244.00	7.570000	1,847.08	4.36	1,063.79	783.29	73.63 %	0.24 %
FLT.AX	850.00	17.360000	14,756.00	17.68	15,027.33	(271.33)	(1.81) %	1.88 %
MND.AX	1,218.00	9.950000	12,119.10	12.08	14,715.22	(2,596.12)	(17.64) %	1.54 %
NAB.AX	9,797.00	27.390000	268,339.83	21.85	214,112.11	54,227.72	25.33 %	34.20 %
QBE.AX	155.00	12.150000	1,883.25	44.12	6,839.26	(4,956.01)	(72.46) %	0.24 %
RIO.AX	176.00	102.700000	18,075.20	66.25	12,012.14	6,063.06	50.47 %	2.30 %
SLR.AX	3,928.00	1.210000	4,752.88	0.29	1,124.79	3,628.09	322.56 %	0.61 %
TLS.AX	1,844.00	3.850000	7,099.40	3.90	7,198.97	(99.57)	(1.38) %	0.90 %
VUK.AX	917.00	2.210000	2,026.57	4.01	3,677.15	(1,650.58)	(44.89) %	0.26 %
WES.AX	157.00	41.910000	6,579.87	23.91	3,753.36	2,826.51	75.31 %	0.84 %
WBC.AX	6,134.00	19.500000	119,613.00	20.76	127,326.75	(7,713.75)	(6.06) %	15.25 %
WDS.AX	357.00	31.840000	11,366.88	28.87	10,306.56	1,060.32	10.29 %	1.45 %
WOW.AX	250.00	35.600000	8,900.00	26.65	6,663.52	2,236.48	33.56 %	1.13 %
WOR.AX	350.00	14.240000	4,984.00	16.60	5,810.45	(826.45)	(14.22) %	0.64 %
			529,389.41		465,507.37	63,882.04	13.72 %	67.47 %
Shares in Listed Companies (Overseas)								
BP	1.22	41.147030	50.15	53.40	65.09	(14.94)	(22.95) %	0.01 %

SandT Tan Superannuation Fund
Investment Summary Report

As at 30 June 2022

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/ (Loss)%	Portfolio Weight%
XOM.NYE Exxon Mobil Corp.	582.21	124.314100	72,376.34	61.59	35,856.93	36,519.41	101.85 %	9.22 %
FNMA Federal Natl Mtg Assn Com - Fannie Mae	4,000.00	0.629555	2,518.22	1.14	4,563.22	(2,045.00)	(44.81) %	0.32 %
PYPL.NDQ Paypal Inc.	1,000.00	101.379000	101,379.00	73.29	73,287.94	28,091.06	38.33 %	12.92 %
SQ.NYE Square Inc	75.00	89.214700	6,691.10	98.84	7,413.06	(721.96)	(9.74) %	0.85 %
RIG.NYE Transocean Ltd	5,000.00	4.833800	24,169.00	3.22	16,082.72	8,086.28	50.28 %	3.08 %
			207,183.81		137,268.96	69,914.85	50.93 %	26.41 %
			784,604.35		650,807.46	133,796.89	20.56 %	100.00 %

SandT Tan Superannuation Fund Investment Income Report

As at 30 June 2022

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
Cash at Bank	15.68			15.68				15.68	0.00	0.00	0.00	0.00
Westpac 65-3697	15.68	0.00	0.00	15.68	0.00	0.00	0.00	15.68	0.00	0.00	0.00	0.00
Shares in Listed Companies (Australian)												
BHP.AX BHP Group Limited	3,811.67	3,811.67			1,633.57			5,445.24				
COL.AX Coles Group Limited.	81.79	81.79			35.05			116.84				
CBA.AX Commonwealth Bank Of Australia.	1,154.25	1,154.25			494.68			1,648.93				
EDV.AX Endeavour Group Limited	47.58	47.56			20.39			67.97				
MIND.AX Monadelphous Group Limited	530.94	530.94			227.55			758.49				
NAB.AX National Australia Bank Limited	12,024.76	12,024.76			5,153.47			17,178.23				
QBE.AX QBE Insurance Group Limited	45.49	4.55	40.94		1.95			47.44				
RIO.AX RIO Tinto Limited	2,278.40	2,278.40			976.46			3,254.86				
TLS.AX Telstra Corporation Limited.	289.12	289.12			123.90			413.02				
VUK.AX Virgin Money Uk Plc	58.02		58.02					58.02				
WES.AX Westfarmers Limited	260.80	260.80			111.77			372.57				
WBC.AX Westpac Banking Corporation	7,143.41	7,143.41			3,061.46			10,204.87				
WPL.AX Woodside Petroleum Limited	510.85	510.85			218.94			729.79				
WOW.AX Woolworths Group Limited	230.53	230.53			98.79			329.32				
WOR.AX Worley Group Limited	175.00		175.00					175.00				
	28,642.61	28,368.65	273.96	0.00	12,157.98	0.00	0.00	40,800.59	0.00	0.00	0.00	0.00
Shares in Listed Companies (Overseas)												
BP Bp PLC Spons Adr	2.14					2.14		2.14				
XOM.NYE Exxon Mobil Corp.	2,139.86					2,139.86	625.76	2,765.62				
	2,142.00	0.00	0.00	0.00	0.00	2,142.00	625.76	2,767.76	0.00	0.00	0.00	0.00

SandT Tan Superannuation Fund
Investment Income Report

As at 30 June 2022

Investment	Total		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
	Income	Franked Unfranked									
	30,800.29	28,368.65	273.96	15.68	12,157.98	2,142.00	625.76	43,584.03	0.00	0.00	0.00

Assessable Income (Excl. Capital Gains) **43,584.03**

Net Capital Gain **0.00**

Total Assessable Income 43,584.03

*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. Includes foreign credits from foreign capital gains.

SandT Tan Superannuation Fund

Members Statement

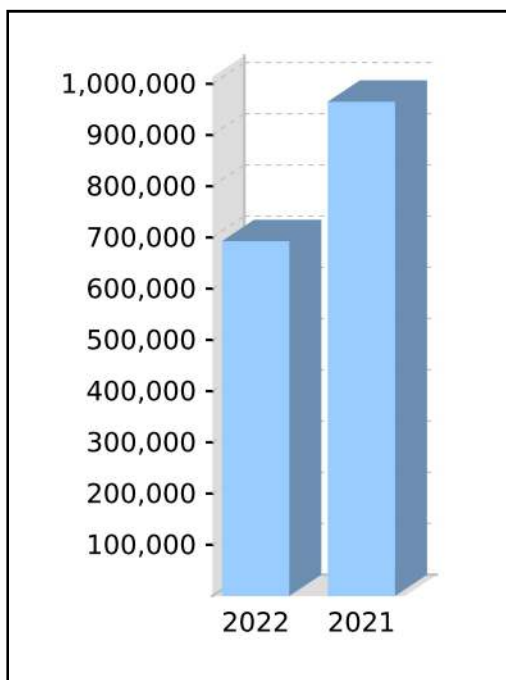
Eng Yang Tan
 22 Lindfield Circuit
 Robertson, Queensland, 4109, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	50	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	692,794
Date Joined Fund:	19/06/2009	Total Death Benefit:	692,794
Service Period Start Date:		Current Salary:	0
Date Left Fund:		Previous Salary:	0
Member Code:	TANENG00001A	Disability Benefit:	0
Account Start Date:	19/06/2009		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	692,794
<u>Preservation Components</u>	
Preserved	692,794
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	176,876
Taxable	515,918



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	965,039	659,069
<u>Increases to Member account during the period</u>		
Employer Contributions	19,000	25,000
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(283,273)	287,323
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	2,850	3,750
Income Tax	5,122	2,603
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 30/06/2022	692,794	965,039

SandT Tan Superannuation Fund

Members Statement

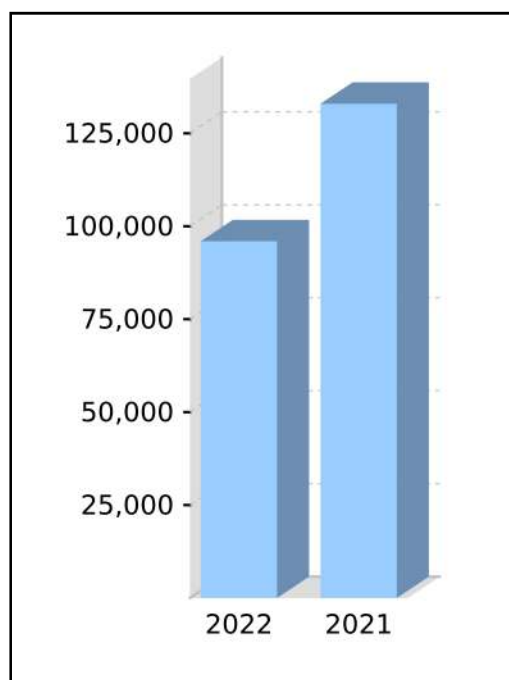
Ka Hing Wendy Tan
 22 Lindfield Circuit
 Robertson, Queensland, 4109, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	53	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	95,960
Date Joined Fund:	19/06/2009	Total Death Benefit:	95,960
Service Period Start Date:		Current Salary:	0
Date Left Fund:		Previous Salary:	0
Member Code:	TANKA 00001A	Disability Benefit:	0
Account Start Date:	19/06/2009		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	95,960
<u>Preservation Components</u>	
Preserved	95,960
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	33,859
Taxable	62,101



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	132,956	86,905
<u>Increases to Member account during the period</u>		
Employer Contributions	3,225	10,265
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(39,031)	37,666
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	484	1,540
Income Tax	706	341
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 30/06/2022	95,960	132,955

Self-managed superannuation fund annual return **2022**

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2022* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2022* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ⊖ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.

S M / T # S T

- Place in ALL applicable boxes.

- Postal address for annual returns:

Australian Taxation Office
GPO Box 9845
[insert the name and postcode
of your capital city]

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

- To assist processing, write the fund's TFN at the top of pages 3, 5, 7, 9 and 11.

- ❗ The ATO is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

2 Name of self-managed superannuation fund (SMSF)

SandT Tan Superannuation Fund

3 Australian business number (ABN) (if applicable)

4 Current postal address

PO Box 8406

Suburb/town

Woolloongabba

State/territory

QLD

Postcode

4102

5 Annual return status

Is this an amendment to the SMSF's 2022 return?

A No Yes

Is this the first required return for a newly registered SMSF?

B No Yes

Electronic Lodgment Declaration (SMSF)

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

Privacy

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

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

The Australian Business Register

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

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

Electronic funds transfer - direct debit

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

Tax File Number	Name of Fund	Year
Provided	SandT Tan Superannuation Fund	2022

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

Important

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

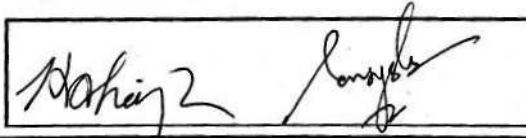
Declaration:

I declare that:

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

SIGN & DATE HERE

Signature of Partner, Trustee, or Director



Date

23 / 05 / 2023

ELECTRONIC FUNDS TRANSFER CONSENT

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

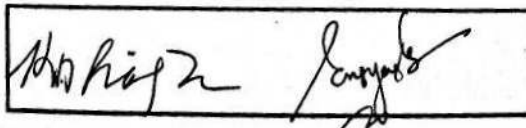
This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

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

Account Name	SandT Tan Superannuation Fund	
Account Number	034069 653697	Client Reference TAN200

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

Signature



Date

23 / 05 / 2023

SIGN & DATE HERE

Tax Agent's Declaration

I declare that:

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

Agent's signature

John Wilson

Date

24/05/2023

— 3A000495-7C30-4130-8000-0FFFBCE180E7 —

Contact name

Cameron Wilson

Client Reference

TAN200

Agent's Phone Number

07 33609600

Tax Agent Number

70868002

Tax File Number

6 SMSF auditor

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A** / /

Was Part A of the audit report qualified? **B** No Yes

Was Part B of the audit report qualified? **C** No Yes

If Part B of the audit report was qualified, have the reported issues been rectified? **D** No Yes

7 Electronic funds transfer (EFT)

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

A Fund's financial institution account details

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number Fund account number

Fund account name

I would like my tax refunds made to this account. Go to C.

B Financial institution account details for tax refunds

This account is used for tax refunds. You can provide a tax agent account here.

BSB number Account number

Account name

C Electronic service address alias

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

Tax File Number

- 8 Status of SMSF** Australian superannuation fund **A** No Yes Fund benefit structure **B** Code
- Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No Yes

9 Was the fund wound up during the income year?

No Yes If yes, provide the date on which the fund was wound up Day / Month / Year Have all tax lodgment and payment obligations been met? No Yes

10 Exempt current pension income

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

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label A.

No Go to Section B: Income.

Yes Exempt current pension income amount **A** \$

Which method did you use to calculate your exempt current pension income?

Segregated assets method **B**

Unsegregated assets method **C** Was an actuarial certificate obtained? **D** Yes

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

No Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. Go to Section C: Deductions and non-deductible expenses. (Do **not** complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement.

Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the **entire year**, there was **no** other income that was assessable, and you **have not** realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

11 Income

Did you have a capital gains tax (CGT) event during the year?

G No Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2022*.

Have you applied an exemption or rollover?

M No Yes

Code

Net capital gain **A** \$

Gross rent and other leasing and hiring income **B** \$

Gross interest **C** \$

Forestry managed investment scheme income **X** \$

Gross foreign income	D1 \$ <input type="text" value="2,767"/>	Net foreign income	D \$ <input type="text" value="2,767"/>	Loss <input type="checkbox"/>
----------------------	---	--------------------	--	----------------------------------

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

Transfers from foreign funds **F** \$ Number

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

Gross distribution from partnerships **I** \$

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$

*Gross trust distributions **M** \$

Calculation of assessable contributions

Assessable employer contributions

R1 \$

plus Assessable personal contributions

R2 \$

plus **No-TFN-quoted contributions

R3 \$
(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

R6 \$

Assessable contributions
(R1 plus R2 plus R3 less R6)

R \$

Calculation of non-arm's length income

*Net non-arm's length private company dividends

U1 \$

plus *Net non-arm's length trust distributions

U2 \$

plus *Net other non-arm's length income

U3 \$

*Other income **S** \$

*Assessable income due to changed tax status of fund **T** \$

Net non-arm's length income
(subject to 45% tax rate)
(U1 plus U2 plus U3)

U \$

#This is a mandatory label.

*If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

GROSS INCOME
(Sum of labels A to U)

W \$ Loss

Exempt current pension income **Y** \$

TOTAL ASSESSABLE INCOME (W less Y)

V \$ Loss

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$ <input type="text"/>	A2 \$ <input type="text"/>	
Interest expenses overseas	B1 \$ <input type="text"/>	B2 \$ <input type="text"/>	
Capital works expenditure	D1 \$ <input type="text"/>	D2 \$ <input type="text"/>	
Decline in value of depreciating assets	E1 \$ <input type="text"/>	E2 \$ <input type="text"/>	
Insurance premiums – members	F1 \$ <input type="text"/>	F2 \$ <input type="text"/>	
SMSF auditor fee	H1 \$ <input type="text"/>	H2 \$ <input type="text"/>	
Investment expenses	I1 \$ <input type="text"/>	I2 \$ <input type="text"/>	
Management and administration expenses	J1 \$ <input type="text" value="4,725"/>	J2 \$ <input type="text"/>	
Forestry managed investment scheme expense	U1 \$ <input type="text"/>	U2 \$ <input type="text"/>	
Other amounts	L1 \$ <input type="text"/>	L2 \$ <input type="text" value="1,589"/>	Code <input type="text"/>
Tax losses deducted	M1 \$ <input type="text"/>		

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

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

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

TOTAL SMSF EXPENSES
Z \$
 (N plus Y)

#This is a mandatory label.

Section D: Income tax calculation statement

#Important:

Section B label **R3**, Section C label **O** and Section D labels **A, T1, J, T5** and **I** are mandatory. If you leave these labels blank, you will have specified a zero amount.

13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2022* on how to complete the calculation statement.

#Taxable income	A	\$	61,080
<i>(an amount must be included even if it is zero)</i>			
#Tax on taxable income	T1	\$	9,162.00
<i>(an amount must be included even if it is zero)</i>			
#Tax on no-TFN-quoted contributions	J	\$	0.00
<i>(an amount must be included even if it is zero)</i>			
Gross tax	B	\$	9,162.00
<i>(T1 plus J)</i>			

Foreign income tax offset	C1	\$	625.76
Rebates and tax offsets	C2	\$	
Non-refundable non-carry forward tax offsets			
			625.76
<i>(C1 plus C2)</i>			

SUBTOTAL 1

T2 \$ 8,536.24

(B less C – cannot be less than zero)

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
Non-refundable carry forward tax offsets			
			0.00
<i>(D1 plus D2 plus D3 plus D4)</i>			
SUBTOTAL 2			
			8,536.24
<i>(T2 less D – cannot be less than zero)</i>			

Complying fund's franking credits tax offset	E1	\$	12,157.98
No-TFN tax offset	E2	\$	
National rental affordability scheme tax offset	E3	\$	
Exploration credit tax offset	E4	\$	0.00
Refundable tax offsets			
			12,157.98
<i>(E1 plus E2 plus E3 plus E4)</i>			

#TAX PAYABLE T5 \$ 0.00

(T3 less E – cannot be less than zero)

Section 102AAM interest charge

G \$

H1	\$	Credit for interest on early payments – amount of interest	
H2	\$	Credit for tax withheld – foreign resident withholding (excluding capital gains)	
H3	\$	Credit for tax withheld – where ABN or TFN not quoted (non-individual)	
H5	\$	Credit for TFN amounts withheld from payments from closely held trusts	0.00
H6	\$	Credit for interest on no-TFN tax offset	
H8	\$	Credit for foreign resident capital gains withholding amounts	0.00
			Eligible credits
			H \$
			<small>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</small>

#Tax offset refunds <small>(Remainder of refundable tax offsets)</small>	I	\$	 3,621.74
			<small>(unused amount from label E – an amount must be included even if it is zero)</small>

PAYG instalments raised

K \$ 704.00

Supervisory levy

L \$ 259.00

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE <small>A positive amount at S is what you owe, while a negative amount is refundable to you.</small>	S	\$	 -4,066.74
			<small>(T5 plus G less H less I less K plus L less M plus N)</small>

#This is a mandatory label.

Section E: Losses

14 Losses

! If total loss is greater than \$100,000, complete and attach a *Losses schedule 2022*.

Tax losses carried forward to later income years	U	\$	
Net capital losses carried forward to later income years	V	\$	 67,958

Section F: **Member information**

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name **Tan**

First given name **Eng Yang** Other given names

Member's TFN See the Privacy note in the Declaration. **Provided** Date of birth Day Month Year **Provided**

Contributions OPENING ACCOUNT BALANCE \$ **965,038.92**

! Refer to instructions for completing these labels.

- Employer contributions
A \$
ABN of principal employer
A1
- Personal contributions
B \$
- CGT small business retirement exemption
C \$
- CGT small business 15-year exemption amount
D \$
- Personal injury election
E \$
- Spouse and child contributions
F \$
- Other third party contributions
G \$

- Proceeds from primary residence disposal
H \$
- Receipt date Day / Month / Year
H1
- Assessable foreign superannuation fund amount
I \$
- Non-assessable foreign superannuation fund amount
J \$
- Transfer from reserve: assessable amount
K \$
- Transfer from reserve: non-assessable amount
L \$
- Contributions from non-complying funds and previously non-complying funds
T \$
- Any other contributions (including Super Co-contributions and Low Income Super Amounts)
M \$

TOTAL CONTRIBUTIONS N \$
(Sum of labels **A** to **M**)

Other transactions

- Accumulation phase account balance
S1 \$
- Retirement phase account balance - Non CDBIS
S2 \$
- Retirement phase account balance - CDBIS
S3 \$

- Allocated earnings or losses
O \$ Loss
- Inward rollovers and transfers
P \$
- Outward rollovers and transfers
Q \$
- Lump Sum payments
R1 \$ Code
- Income stream payments
R2 \$ Code

TRIS Count **CLOSING ACCOUNT BALANCE S** \$
(**S1** plus **S2** plus **S3**)

- Accumulation phase value **X1** \$
- Retirement phase value **X2** \$
- Outstanding limited recourse borrowing arrangement amount **Y** \$

MEMBER 2

Title: Mr Mrs Miss Ms Other

Family name **Tan**

First given name **Ka Hing Wendy** Other given names

Member's TFN **Provided** Date of birth **Provided**

Contributions

OPENING ACCOUNT BALANCE \$ **132,955.65**

! Refer to instructions for completing these labels.

Employer contributions
A \$ **3,225.00**

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

H1 Receipt date / /

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J \$

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

Contributions from non-complying funds and previously non-complying funds
T \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)
M \$

TOTAL CONTRIBUTIONS N \$ 3,225.00
(Sum of labels **A** to **M**)

Other transactions

Accumulation phase account balance
S1 \$ 95,960.15

Retirement phase account balance - Non CDBIS
S2 \$ 0.00

Retirement phase account balance - CDBIS
S3 \$ 0.00

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 95,960.15
(**S1 plus S2 plus S3**)

Allocated earnings or losses
O \$ 40,220.50 Loss

Inward rollovers and transfers
P \$

Outward rollovers and transfers
Q \$

Lump Sum payments
R1 \$ Code

Income stream payments
R2 \$ Code

Accumulation phase value **X1 \$**

Retirement phase value **X2 \$**

Outstanding limited recourse borrowing arrangement amount **Y \$**

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$

15b Australian direct investments

Cash and term deposits **E** \$

Limited recourse borrowing arrangements

Australian residential real property
J1 \$

Australian non-residential real property
J2 \$

Overseas real property
J3 \$

Australian shares
J4 \$

Overseas shares
J5 \$

Other
J6 \$

Property count
J7

Debt securities **F** \$

Loans **G** \$

Listed shares **H** \$

Unlisted shares **I** \$

Limited recourse borrowing arrangements **J** \$

Non-residential real property **K** \$

Residential real property **L** \$

Collectables and personal use assets **M** \$

Other assets **O** \$

15c Other investments

Crypto-Currency **N** \$

15d Overseas direct investments

Overseas shares **P** \$

Overseas non-residential real property **Q** \$

Overseas residential real property **R** \$

Overseas managed investments **S** \$

Other overseas assets **T** \$

TOTAL AUSTRALIAN AND OVERSEAS ASSETS **U** \$
(Sum of labels **A** to **T**)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? **A** No Yes \$

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No Yes

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 \$ <input type="text"/>	
Permissible temporary borrowings	V2 \$ <input type="text"/>	
Other borrowings	V3 \$ <input type="text"/>	
	Borrowings	V \$ <input type="text"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W \$ <input type="text" value="788,752"/>
	Reserve accounts	X \$ <input type="text"/>
	Other liabilities	Y \$ <input type="text" value="176"/>
TOTAL LIABILITIES		Z \$ <input type="text" value="788,928"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$

Total TOFA losses **I** \$

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2021–22 income year, write **2022**). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2022*. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2022* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2022*. **D**

Section K: Declarations

⊖ Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

Important

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

Privacy

The ATO is authorised by the *Taxation Administration Act 1953* to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to ato.gov.au/privacy

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

Authorised trustee's, director's or public officer's signature

Wong *Eng*

Date / /

**SIGN &
DATE HERE**

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

Tan

First given name

Eng

Other given names

Yang

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

I declare that the *Self-managed superannuation fund annual return 2022* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

John Wilson
24/05/2023

Date / /

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

Wilson

First given name

Cameron

Other given names

Tax agent's practice

Hw One Pty Ltd

Tax agent's phone number

07 33609600

Reference number

TAN200

Tax agent number

70868002

Memorandum of Resolutions of

Eng Yang Tan and Ka Hing Wendy Tan
ATF SandT Tan 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 not a 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 2022 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 2022, 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.

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 2022.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2022.

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.

TAX AGENTS:

It was resolved that

Hw One Pty Ltd

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

Memorandum of Resolutions of

Eng Yang Tan and Ka Hing Wendy Tan
ATF SandT Tan Superannuation Fund

Fund and that they are not disqualified persons as defined by s 120 of the SISA.

CONTRIBUTIONS RECEIVED:

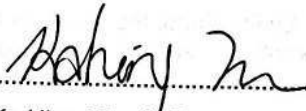
It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

CLOSURE:

Signed as a true record –



Eng Yang Tan
30 March 2023



Ka Hing Wendy Tan
30 March 2023



Document electronically signed



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Document Details

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Document Bundle ID	904840a9-7493-4b46-b522-8024f5b7159a
Uploaded to FuseSign	2023-05-24 09:18 +10:00
FuseSign subscriber	HW One Pty Ltd
Initiator email	ashleyk@hwone.com.au
Signed by	Cameron Wilson (cameronw@hwone.com.au)
System finalisation	2023-05-24 09:28 +10:00
Verify URL	https://app.fuse.work/fusesign/verify/74bc8478-c793-48fb-9afc-5ecb7021bd70

Document Signers

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