

## Transfer Balance Account Report Declaration

This declaration is to be completed and provided to a tax agent who is lodging a transfer balance account report (TBAR) statement on a fund's behalf. It is the responsibility of the fund trustee(s) to keep a record of the declaration for five years after the declaration has been made.

THIS FORM CANNOT BE LODGED WITH THE ATO

### Fund Details

Name:

H E Mohamed Superannuation Fund

ABN

79516006473

### Trustee Declaration

- I am authorised to make this declaration;
- I declare that the information provided in this statement is true and correct; and
- I authorise the agent to lodge the fund's TBAR statement to the ATO.

  
..... Dated: ...../...../.....  
Zulekha Mohamed  
Chairperson

Period From:

01/07/2017

To:

30/06/2018

### Reportable events for The Late Mr Haiderali Mohamed

Account Type	Account Name	Account Number	Event Type	Event Date	Value
IS1	Pension Account	1	Member Commutation	01/07/2017	912,242.01

# H E Mohamed Superannuation Fund

## Trustee Declaration


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In the opinion of the Trustees of the H E Mohamed Superannuation Fund.

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

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2018 present fairly the financial position of the Fund at 30 June 2018 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (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 Fund has been carried out in accordance with its Trust Deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 during the year ended 30 June 2018.

Signed in accordance with a resolution of the trustees by:

  
..... Dated: 7 / 8 / 19  
**Zulekha Mohamed**  
Trustee

  
..... Dated: 7 / 8 / 19  
**EF Haiderali Mohamed**  
Trustee

**MINUTES OF THE MEETING OF THE TRUSTEES OF  
H E MOHAMED SUPERANNUATION FUND  
HELD ON 7.../8.../19... AT  
210 AWABA ROAD, TORONTO NSW**

**PRESENT**

Zulekha Mohamed  
Haiderali Mohamed

**APPROVAL OF  
PREVIOUS MINUTES:**

It was resolved that the minutes of the previous meeting had been signed as a true and correct record.

**PAYMENT OF BENEFITS:**

The trustee has ensured that any payment of benefits made from the fund meet the requirement of the fund's deed and do not breach the superannuation laws in relation to:

1. making payment to members; and
2. breaching the fund's or the member's investment strategy.

The trustees have reviewed the payment of benefits 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 following benefits on behalf of the members:

<b>Member Name/Payment Type</b>	<b>Amount</b>
<i>The Late Mr Haiderali Mohamed</i> Pension	10,015.00

**ALLOCATION OF NET  
INCOME:**

It was resolved that the income of the fund be proportionally allocated to members based on the members' daily weighted average balances. The following amounts of income, and related amounts of tax, are to be credited to / debited from member accounts:

	<b>Income</b>	<b>Fund Tax</b>	<b>Conts Tax</b>	<b>Direct Tax</b>
<i>The Late Mr Haiderali Mohamed</i>				
Accumulation	10,077.63	1,540.20	0.00	0.00
Pension Account 3	1,312.95	0.00	0.00	0.00

**REPORTING ENTITY  
CONCEPT:**

It was resolved that, in the opinion of the trustee, the fund is not a reporting entity because it is unlikely that users exist who are unable to command the preparation of reports tailored so as to satisfy specifically all their information needs.

Therefore, the financial statements for the fund are to be prepared on the basis of the fund being a "non-reporting entity", and will therefore take the form of Special Purpose Financial Reports.

**REPORTS AND STATEMENTS:**

The Financial Reports consisting of Statement of Financial Position, Operating Statement and Notes to the Financial Statements, Trustee's Declaration, Compilation Report, Auditor's Report and Member Statement for the period ended 30 June 2018 were tabled for consideration at the meeting.

It was resolved that the financial statements be adopted in their present format and that the statement by the trustees attached to the financial reports be signed by the Trustees, stating that:

1. the financial statements are drawn up so as to present fairly the financial position of the fund as at 30 June 2018, the benefits accrued as a result of operations and its cash flow for the year then ended;
2. the financial statements have been prepared in accordance with the requirements of the trust deed and Australian Accounting Standards as noted in Note 1 to the Financial Statements and
3. the fund has operated substantially in accordance with the trust deed and the requirements of the *Superannuation Industry (Supervision) Act 1993 (SISA)*, during the year ended 30 June 2018.

**INCOME TAX RETURN:**

The completed Self-Managed Superannuation Fund Annual Return for the financial year ended 30 June 2018 was tabled for consideration at the meeting.

It was resolved that:

1. the particulars contained in the 2018 income tax return and the relevant records used to ascertain the taxable income, as shown, derived by the fund from all sources in and out of Australia during the year of income are true and correct and;
2. the fund satisfies the statutory requirements and conditions applicable to be classified as a 'Regulated Superannuation Fund/Complying Superannuation Fund' for the year of income and;
3. the income tax return be adopted in its present format and that the Return be signed by the Trustees.

**REVIEW OF INVESTMENT STRATEGY:**

The fund's investment performance for the year ended 30 June 2018 and existing investment strategy have been reviewed by the Trustees, after considering:

1. the risk involved in making, holding and realising, and the likely return from, the fund's investments having regard to its objectives and its expressed cash flow requirements;
2. the composition of the fund's investments as a whole including the extent to which the investments are diverse or involve the funds being exposed to risks from inadequate diversification;
3. the liquidity of the fund's investments having regard to its expected cash flow requirements;
4. the ability of the fund to discharge its existing and prospective liabilities;
5. whether the fund should hold a contract of insurance that provides insurance cover for members of the fund; and
6. the effect of the fund's investments on the above requirements and all matters relating to the prudential nature of the investment being continuously monitored, regularly reviewed and to make sure they adhere to fund's investment objectives and relevant legislation.

It was resolved that the aims and objectives of the investment strategy were being achieved and that the said investment strategy requires no further modification or adoption at this time.

**TRUSTEE AND MEMBER 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 Section 120 of the SISA.

Each of the member(s) confirmed that they are a member of the fund and agreed to be bound by the provisions contained within the Trust Deed of the fund (and any subsequent amendments).

**AUDITOR:**

It was resolved that

Karen Stewart  
of

PO Box 296  
Camden, NSW 2570

act as the auditor of the fund for the next financial year.

**TAX AGENT:**

It was resolved that

Mr Dene Kilpatrick  
of  
Visionary Advisors  
Level 4  
16A Bolton Street  
Newcastle, NSW 2300

act as the tax agent of the fund for the next financial year.

**CLOSURE:**

There being no further business the meeting was closed.

  
..... Dated: 7 / 8 / 19 .....

Zulekha Mohamed  
Chairperson

## THE TRUSTEES FOR HE MOHAMED SUPER FUND

24<sup>th</sup> July 2019

**Private and Confidential**

**KS Audit Pty Ltd  
P.O. Box 296  
CAMDEN NSW 2570**

Dear Sir / Madam,

In connection with your examination of the special purpose financial report of the **HE Mohamed Super Fund** as at 30 June, 2018, we acknowledge our responsibility for ensuring the financial report is in accordance with the accounting standards and UIG Consensus Views detailed in Note 1 to the financial statements. We confirm we have fulfilled our responsibility for the preparation of the financial report in accordance with the relevant financial reporting framework and confirm that the financial report is free of material mis-statement, including omissions, and that we have approved the financial report, as evidenced by our signature on the trustee declaration attached to the financial report.

The following representations are made which are true to the best of our knowledge and belief.

### **1. Documentation**

We acknowledge that we are responsible for providing you, as auditor, with access to all information that is relevant to the preparation of the financial report, and any additional information you may request.

### **2. Safeguarding Assets**

We have considered the importance of safeguarding the assets of the fund, and we confirm we have the following procedures in place to to achieve this:

- a) Authorised signatories on bank and investment accounts are regularly reviewed and considered appropriate; and
- b) Tangible assets are, where appropriate, adequately insured and appropriately stored.

### **3. Risk of Fraud**

The nature, extent and frequency of assessments undertaken by us to conclude that there is a low risk that the financial report is materially misstated due to fraud, are informal and ad-hoc given the nature of the fund, and as a result of the following:

- a) The trustees are signatories on all transactions, no other party has the authority to act on behalf of the trustee; and
- b) Reconciliations are undertaken by the trustee or the fund's accountant for both investments held and all bank accounts maintained by the fund.

We have not identified any specific risks of fraud, however we acknowledge that if fraud existed within the fund, the most likely areas of concern would be investments or cash being mis-appropriated or contributions being intercepted prior to being banked into the fund's bank account.

**4. Procedures for Identifying and Responding to Fraud**

As trustee we believe the procedures in place reduce the risk of fraud, however should fraudulent activity be identified, the trustee would ensure all trustees are aware of the situation and the fund's accountant and auditor would be informed.

Depending on the situation, steps would be implemented to cease the fraudulent activity and controls would be put in place to limit any future activity from affecting the fund.

**5. Existence of Fraud**

We confirm we have no knowledge of any actual, suspected or alleged fraud affecting the fund.

**6. Accounting Policies**

All the significant accounting policies of the fund are adequately described in Note 1 to the financial statements and are consistent with the policies adopted last year, unless otherwise detailed in the notes to the financial statements.

**7. Fund Books / Records / Minutes**

As agreed in the terms of the audit engagement, all financial books, records and related data have been made available to you, including relevant minutes of the trustee's meetings and this information has been retained in the appropriate format for the required period of time.

We confirm all transactions have been recorded and are reflected in the financial report.

**8. Asset Form**

The assets of the fund are being held in a form suitable for the benefit of the members of the fund.

**9. Ownership and Pledging of Assets**

- c) The fund has satisfactory title to all assets disclosed in the statement of financial position; and
- d) No assets of the fund have been pledged to secure liabilities of the fund (unless the charge is permitted by the legislation) or of others.

**10. Investments**

- a) Investments as at 30 June, 2018 are carried in the books at market value. Such amounts are considered reasonable in the light of present circumstances;
- b) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments, that have not been disclosed in the financial report;
- c) The investment strategy has been determined with due regard to risk, return, liquidity and diversification; and
- d) All investments are acquired, maintained and disposed of on an arm's length basis.

**11. Trust Deed**

The fund is being conducted in accordance with its governing rules.



## **12. Income Tax Assessment Act, Superannuation Industry (Supervision) Act and Regulations**

The fund is in compliance with the requirements of the relevant Income Tax Assessment Act, and the fund is being conducted in accordance with the Superannuation Industry (Supervision) Act 1993, and Superannuation Industry (Supervision) Regulations 1994 ("SIS") (with the exception of any contraventions as identified by you as the auditor) and we specifically confirm:

- a) The directors of the corporate trustee have been nominated and may only be removed in such manner and circumstances as are allowed in the trust deed;
- b) The trustee has complied with all the trustee standards set out in the regulations and the covenants prescribed by SIS Section 52B;
- c) No director of the corporate trustee is a disqualified person;
- d) The trustee has complied with the investment standards set out in SIS; and
- e) Information retention obligations have been complied with.

All known instances of non-compliance or suspected non-compliance with the relevant Income Tax Assessment Act or the SIS legislation whose effects should be considered when preparing the financial report, or that impact your obligation to report certain matters to the Australian Taxation Office have been disclosed to you.

## **13. Internal Controls**

We acknowledge our responsibility for the design, implementation and maintenance of internal controls to prevent and detect fraud. We have established and maintained an adequate internal control structure to facilitate the preparation of a reliable financial report and to ensure that the assets of the fund are safeguarded from fraud or error. We have assessed the risk that the financial report may be materially mis-stated as a result of fraud and advise we have no knowledge of any actual, suspected or alleged fraud affecting the fund.

The fund does not have a formal process for identifying, estimating or assessing business risks relevant to the financial reporting objectives, and this is considered appropriate in the circumstances.

There are no specific risks arising from the information technology utilised by the fund that require attention by the trustee.

To monitor internal controls over financial reporting, we review all reports provided by the information technology systems utilised by the fund for accuracy. This assists in determining if the information is sufficiently reliable for financial reporting purposes.

In instances where the fund uses a custodian, we confirm we have not been advised of any fraud, non-compliance with laws and regulations or uncorrected mis-statements that would affect the financial report of the fund.

## **14. Contributions**

We confirm the non-concessional contributions, if any, received by the fund are within the limits imposed by the legislation, taking into account contributions paid to other superannuation funds.

**15. Legal Matters**

We confirm you have been advised of all significant legal matters, and that all known actual or possible litigation and claims have been adequately accounted for, and been appropriately disclosed in the financial report.

Any minutes of meetings with the fund's legal counsel have been provided for audit review.

**16. Related Parties**

All related party transactions have been brought to your attention.

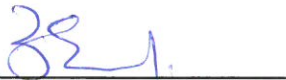
**17. Subsequent Events**

Other than those reported, there are no events subsequent to year end, nor any new litigation or claims referred to the fund's legal counsel, that would require adjustment to, or disclosure in, the financial report.

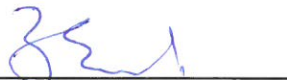
**18. Going Concern Assumption**

We confirm we have no knowledge of any events or conditions that would cast significant doubt on the fund's ability to continue as a going concern.

Yours faithfully,



\_\_\_\_\_  
**NAME**  
Trustee



\_\_\_\_\_  
**NAME**  
Trustee

\_\_\_\_\_  
**NAME**  
Trustee

\_\_\_\_\_  
**NAME**  
Trustee

**H E Mohamed Superannuation Fund**  
(ABN: 79 516 006 473)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2017 - 30 June 2018	Residential Address: 210 Awaba Road Toronto, NSW 2283
Member	Number: 1
The Late Mr Haiderali Mohamed	Date of Birth: 24 August 1931 Date Joined Fund: 15 June 1982 Eligible Service Date: 15 June 1982
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF  
Refer to the Member Benefit Statements produced for each member account for further details*

**Your Accounts**

<b>Withdrawal Benefit as at 1 Jul 2017</b>	
Accumulation	-
Pension Account	912,242.01
Pension Account 3	-
<b>Total as at 1 Jul 2017</b>	<b><u>912,242.01</u></b>

<b>Withdrawal Benefit as at 30 Jun 2018</b>	
Accumulation	809,779.44
Pension Account	-
Pension Account 3	102,297.95
<b>Total as at 30 Jun 2018</b>	<b><u>912,077.39</u></b>

**Your Tax Components**

Tax Free	-
Taxable - Taxed	912,077.39
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	912,077.39

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

No beneficiary details have been recorded

**For Enquiries:**  
phone 0249526753  
mail H E Mohamed Superannuation Fund, 210 Awaba Road, Toronto NSW 2283

**H E Mohamed Superannuation Fund**  
(ABN: 79 516 006 473)

**Member Benefit Statement**

<b>Period</b>	<b>Member Account Details</b>
1 July 2017 - 30 June 2018	Residential Address: 210 Awaba Road Toronto, NSW 2283
<b>Member</b>	Number: 1
The Late Mr Haiderali Mohamed	Date of Birth: 24 August 1931 Date Joined Fund: 15 June 1982 Eligible Service Date: 15 June 1982
<b>Accumulation Account</b>	Tax File Number Held: Yes
Accumulation	Account Start Date: 15 June 1982

<b>Your Account Summary</b>	
<b>Withdrawal Benefit</b> as at 1 Jul 2017	-
<i>Increases to your account:</i>	
Share Of Net Fund Income	10,077.63
Transfers In	912,242.01
<u>Total Increases</u>	<u>922,319.64</u>
<i>Decreases to your account:</i>	
Tax on Net Fund Income	1,540.20
Transfers Out	111,000.00
<u>Total Decreases</u>	<u>112,540.20</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2018	<b><u>809,779.44</u></b>

<b>Your Tax Components</b>	
Tax Free	0.0000 % -
Taxable - Taxed	809,779.44
Taxable - Untaxed	-
<b>Your Preservation Components</b>	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	809,779.44
<b>Your Insurance Benefits</b>	
No insurance details have been recorded	
<b>Your Beneficiaries</b>	
No beneficiary details have been recorded	

**For Enquiries:**  
phone 0249526753  
mail H E Mohamed Superannuation Fund, 210 Awaba Road, Toronto NSW 2283

**H E Mohamed Superannuation Fund**  
(ABN: 79 516 006 473)

**Member Benefit Statement**

<b>Period</b>	<b>Member Account Details</b>
1 July 2017 - 30 June 2018	Residential Address: 210 Awaba Road Toronto, NSW 2283
<b>Member</b>	Date of Birth: 24 August 1931
Number: 1	Date Joined Fund: 15 June 1982
<b>The Late Mr Haiderali Mohamed</b>	Eligible Service Date: 15 June 1982
<b>Pension Account</b>	Tax File Number Held: Yes
<b>Pension Account</b>	Account Start Date: 1 July 2010

<b>Your Account Summary</b>	
<b>Withdrawal Benefit as at 1 Jul 2017</b>	<b>912,242.01</b>
<i>Decreases to your account:</i>	
Transfers Out	912,242.01
<u>Total Decreases</u>	<u>912,242.01</u>
<b>Withdrawal Benefit as at 30 Jun 2018</b>	<b>-</b>

<b>Your Tax Components</b>	
Tax Free	0.0000 %
Taxable - Taxed	-
Taxable - Untaxed	-

<b>Your Preservation Components</b>	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**  
No insurance details have been recorded

**Your Beneficiaries**  
No beneficiary details have been recorded

**For Enquiries:**  
phone 0249526753  
mail H E Mohamed Superannuation Fund, 210 Awaba Road, Toronto NSW 2283

**H E Mohamed Superannuation Fund**  
(ABN: 79 516 006 473)

**Member Benefit Statement**

<b>Period</b>	<b>Member Account Details</b>
1 July 2017 - 30 June 2018	Residential Address: 210 Awaba Road Toronto, NSW 2283
<b>Member</b>	Number: 1
The Late Mr Haiderali Mohamed	Date of Birth: 24 August 1931 Date Joined Fund: 15 June 1982 Eligible Service Date: 15 June 1982
<b>Pension Account</b>	Tax File Number Held: Yes
Pension Account 3	Account Start Date: 1 July 2017

<b>Your Account Summary</b>	
<b>Withdrawal Benefit</b> as at 1 Jul 2017	-
<i>Increases to your account:</i>	
Share Of Net Fund Income	1,312.95
Transfers In	111,000.00
<u>Total Increases</u>	<u>112,312.95</u>
<i>Decreases to your account:</i>	
Pension Payments	10,015.00
<u>Total Decreases</u>	<u>10,015.00</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2018	<b><u>102,297.95</u></b>

<b>Your Tax Components</b>	
Tax Free	0.0000 % -
Taxable - Taxed	102,297.95
Taxable - Untaxed	-
<b>Your Preservation Components</b>	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	102,297.95
<b>Your Insurance Benefits</b>	
No insurance details have been recorded	
<b>Your Beneficiaries</b>	
No beneficiary details have been recorded	

For Enquiries:  
phone 0249526753  
mail H E Mohamed Superannuation Fund, 210 Awaba Road, Toronto NSW 2283

## Trustees

The Trustees of the Fund are as follows:

Zulekha Mohamed and  
Haiderali Mohamed


## Availability of Other Fund Information


Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustees.

## Trustees Disclaimer

This statement has been prepared by the Trustees for the member whose name appears at the top of this statement. While every effort has been made by the Trustees to ensure the accuracy and completeness of this statement, the Trustees do not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustees of the Fund

  
.....  
Zulekha Mohamed  
Trustee

  
.....  
Haiderali Mohamed  
Trustee

Statement Date: 30 June 2018

# Electronic lodgment declaration (Form MS)

(for self-managed superannuation funds)

## Part A: Taxpayer's declaration

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](http://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](http://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**

\*\*\*\*\*

**Fund name**

H E Mohamed Superannuation Fund

**Year of return**

2018

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 of the information I have provided to the agent for the preparation of this document is true and correct
- I authorise the agent to give this document to the Commissioner of Taxation

**Signature of trustee or director**



**Date**

7-8-19

## 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 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.

**Agent's reference number**

25300299

**Account name**

H Mohamed & Z Mohamed ATF H E Mo

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

**Signature of trustee or director**

**Date**

## Part D: Tax agent's certificate (shared facility users only)

**Declaration:** I declare that:

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

**Signature of tax agent**

**Date**

**Agent's contact name**

MR Dene Kilpatrick

**Agent's phone**

02 49267100

**Agent's reference**

25300299

**Client's reference**

MOH003



01 July 2017

H E Mohamed Superannuation Fund  
C/- Ms Zulekha Mohamed  
210 Awaba Road  
Toronto, NSW 2283

Dear Zulekha

**H E Mohamed Superannuation Fund  
Commutation of Account Based Pension**

I wish to make a full commutation of my entire account balance from my Account Based Pension (Pension Account).

I understand that the current balance of this account is approximately \$912,242.01, and I confirm that I have met my minimum pension payments for the year.

Please pay the proceeds of the commutation to my Accumulation account.

I authorise my tax agent to lodge the Transfer Balance Account Report in relation to the Pension Commutation for this Account Based Pension to the ATO.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



The Late Mr Haiderali Mohamed  
210 Awaba Road  
Toronto, NSW 2283

**MINUTES OF THE MEETING OF THE TRUSTEES OF  
H E MOHAMED SUPERANNUATION FUND  
HELD ON 01 JULY 2017 AT  
210 AWABA ROAD, TORONTO NSW**

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**PRESENT:** Zulekha Mohamed  
Haiderali Mohamed

**PENSION COMMUTATION:** A notice from The Late Mr Haiderali Mohamed requesting the commutation of the entire balance of the pension account "Pension Account" was tabled.

**CONDITION OF RELEASE:** It was NOTED that:

- The pension account is commutable under the circumstances,
- A condition of release has been met, and
- The requirement to either make a minimum pension payment or retain the minimum amount in the account has been met.

As a result, it was RESOLVED to accept the request as tabled.

**PAPERWORK:** It was RESOLVED to request the fund administrators to attend to the completion of the following tasks to give effect to the acceptance:

- Process the commutation, and
- Advise the Member that the commutation has been processed.

**CLOSURE:** There being no further business the meeting was closed.

  
..... Dated: 7 / 8 / 19

Zulekha Mohamed  
Chairperson

01 July 2017

The Late Mr Haiderali Mohamed  
210 Awaba Road  
Toronto, NSW 2283

Dear Haiderali

**H E Mohamed Superannuation Fund  
Commutation of Account Based Pension**

We confirm that the full commutation of your Account Based Pension (Pension Account) has been completed.

An amount of \$912,242.01 has been transferred to your Accumulation account.

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Ms Zulekha Mohamed  
210 Awaba Road  
Toronto, NSW 2283

**MINUTES OF THE MEETING OF THE TRUSTEES OF  
H E MOHAMED SUPERANNUATION FUND  
HELD ON 7.8.19 AT  
210 AWABA ROAD, TORONTO NSW**

**PRESENT**

Zulekha Mohamed

**APPROVAL OF  
PREVIOUS MINUTES:**

It was resolved that the minutes of the previous meeting had been signed as a true and correct record.

**PAYMENT OF BENEFITS:**

The trustee has ensured that any payment of benefits made from the fund meet the requirement of the fund's deed and do not breach the superannuation laws in relation to:

1. making payment to members; and
2. breaching the fund's or the member's investment strategy.

The trustees have reviewed the payment of benefits 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 following benefits on behalf of the members:

<b>Member Name/Payment Type</b>	<b>Amount</b>
<i>The Late Mr Haiderali Mohamed</i> Pension	10,015.00

**ALLOCATION OF NET  
INCOME:**

It was resolved that the income of the fund be proportionally allocated to members based on the members' daily weighted average balances. The following amounts of income, and related amounts of tax, are to be credited to / debited from member accounts:

	<b>Income</b>	<b>Fund Tax</b>	<b>Conts Tax</b>	<b>Direct Tax</b>
<i>The Late Mr Haiderali Mohamed</i>				
Accumulation	10,077.63	1,540.20	0.00	0.00
Pension Account 3	1,312.95	0.00	0.00	0.00

**REPORTING ENTITY  
CONCEPT:**

It was resolved that, in the opinion of the trustee, the fund is not a reporting entity because it is unlikely that users exist who are unable to command the preparation of reports tailored so as to satisfy specifically all their information needs.

Therefore, the financial statements for the fund are to be prepared on the basis of the fund being a "non-reporting entity", and will therefore take the form of Special Purpose Financial Reports.

## Trustees

The Trustees of the Fund are as follows:

Zulekha Mohamed and  
EF Haiderali Mohamed

## Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustees.

## Trustees Disclaimer

This statement has been prepared by the Trustees for the member whose name appears at the top of this statement. While every effort has been made by the Trustees to ensure the accuracy and completeness of this statement, the Trustees do not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustees of the Fund



.....  
Zulekha Mohamed  
Trustee



.....  
EF Haiderali Mohamed  
Trustee

Statement Date: 30 June 2018

01 July 2017

H E Mohamed Superannuation Fund  
C/- Ms Zulekha Mohamed  
210 Awaba Road  
Toronto, NSW 2283

Dear Zulekha

**H E Mohamed Superannuation Fund  
Commencement of Account Based Pension**

I wish to commence an Account Based Pension effective 01 July 2017.

I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my Accumulation account is approximately \$912,242.01.

The purchase price for the pension is to be \$111,000.00, which is comprised of the following components:

Taxable - Taxed Element:       \$111,000.00

I wish to take an amount of \$10,015.00 for the period to 30 June 2018, with payments to be made on a monthly basis.

I authorise my tax agent to lodge the Transfer Balance Account Report in relation to the Pension Establishment for this Account Based Pension to the ATO.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



EF Mr Haiderali Mohamed  
210 Awaba Road  
Toronto, NSW 2283

**MINUTES OF THE MEETING OF THE TRUSTEES OF  
H E MOHAMED SUPERANNUATION FUND  
HELD ON 7/8/19 AT  
210 AWABA ROAD, TORONTO NSW**

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**PRESENT:** Zulekha Mohamed

**PENSION COMMENCEMENT:** An application to start a pension received from The Late Mr Haiderali Mohamed was TABLED as follows:

Type of Pension:	Account Based Pension
Pension Start Date:	01 July 2017
Purchase Amount:	\$111,000.00

**CONDITION OF RELEASE:** It was RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65, and was entitled to access their benefits as an Account Based Pension

**REVIEW OF TRUST DEED:** It was RESOLVED that the payment of benefits as an Account Based Pension was allowed under the fund's trust deed.


**INVESTMENT STRATEGY:** Given that the fund's current investment strategy provides sufficient liquidity to enable the Trustee(s) to meet all pension payments, the Trustee(s) resolved that the fund's strategy remains unchanged following the commencement of the pension.

It was NOTED that the pension is expected to be paid for a number of years, and as such the retention of long term growth assets is appropriate for the pension.

**PAPERWORK:** It was RESOLVED to request the fund administrators to attend to the completion of the following paperwork to give effect to the establishment of the pension:

1. Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from pension payments if required, and
2. Complete requests and arrange for Actuarial Certificates if required.

**CLOSURE:** There being no further business the meeting was closed.

  
..... Dated: 7/8/19  
Zulekha Mohamed  
Chairperson

01 July 2017

The Late Mr Haiderali Mohamed  
210 Awaba Road  
Toronto, NSW 2283

Dear Haiderali

**H E Mohamed Superannuation Fund  
Commencement of Account Based Pension**

We confirm that the commencement of your Account Based Pension has been completed.

The account has been established with a balance of \$111,000.00, and which is comprised of the following components:

Taxable - Taxed Element:       \$111,000.00

Your total annual pension of \$10,015.00 for the period to 30 June 2018 will be paid in monthly instalments.

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Ms Zulekha Mohamed  
Trustee  
210 Awaba Road  
Toronto, NSW, 2283