

**BJ AND DM DICKSON PTY LTD SUPER FUND**

**FINANCIAL STATEMENTS**

**AND REPORTS**

**FOR THE PERIOD 1 JULY 2019 TO 30 JUNE 2020**

**BJ AND DM DICKSON PTY LTD SUPER FUND  
FINANCIAL STATEMENTS INDEX**

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**BJ AND DM DICKSON PTY LTD SUPER FUND**  
**OPERATING STATEMENT**  
**FOR THE YEAR ENDED 30 JUNE 2020**

	2020	2019
	\$	\$
<b>Income</b>		
Capital Gains/(Losses) - Taxable	241.61	(17,884.26)
Capital Gains/(Losses) - Non Taxable	1,306.74	-
Capital Gains - Tax Deferred Write Backs	(1,602.69)	-
Distributions Received	9,417.03	1,110.00
Dividends Received	32,106.98	68,276.99
Interest Received	2,179.13	5,456.69
	43,648.80	56,959.42
<b>Expenses</b>		
Accountancy Fees	16,227.28	12,545.06
Administration Costs	250.95	-
ASIC Filing Fees	54.00	53.00
ATO Supervisory Levy	259.00	259.00
BT Adviser Fee	8,651.06	8,837.94
Bookkeeper	210.00	185.00
Decrease in Market Value of Investments (Note 5)	81,078.82	3,201.32
Write back of additional deemed proceeds in Buy-Back	-	2,139.27
Pensions Paid - Unrestricted Non Preserved - Taxable	52,000.00	97,062.00
	158,731.11	124,282.59
<b>Benefits Accrued as a Result of Operations before Income Tax</b>	(115,082.31)	(67,323.17)
<b>Income Tax (Note 6)</b>		
Income Tax Expense	-	-
<b>Benefits Accrued as a Result of Operations</b>	(115,082.31)	(67,323.17)

**BJ AND DM DICKSON PTY LTD SUPER FUND**  
**STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2020**

	2020	2019
	\$	\$
<b>Investments</b>		
Fixed Interest Securities (Australian)	90,000.00	175,000.00
Shares in Listed Companies (Australian)	738,691.11	787,774.88
Shares in Unlisted Companies (Australian)	9,458.80	9,458.80
	838,149.91	972,233.68
<b>Other Assets</b>		
St George Power Saver Account	61,093.65	63,832.15
BT Panorama Cash Account	44,829.00	16,340.29
Distributions Receivable	747.48	-
BT Panorama Establishment Fee	3,355.00	3,355.00
Refund Due on 2018 Income Tax	-	613.70
Income Tax Refundable (Note 6)	13,433.58	27,214.98
	123,458.71	111,356.12
<b>Total Assets</b>	961,608.62	1,083,589.80
<b>Less:</b>		
<b>Liabilities</b>		
GST Payable/Refundable	4,802.13	2,375.13
PAYG Payable	-	2,500.00
Sundry Creditors	-	6,825.87
	4,802.13	11,701.00
<b>Net Assets Available to Pay Benefits</b>	956,806.49	1,071,888.80
<b>Represented by:</b>		
<b>Liability for Accrued Benefits (Notes 2, 3, 4)</b>		
Dickson, Deborah Michele	956,806.49	1,071,888.80
	956,806.49	1,071,888.80

**BJ AND DM DICKSON PTY LTD SUPER FUND**  
**STATEMENT OF TAXABLE INCOME**  
**FOR THE YEAR ENDED 30 JUNE 2020**

	2020
	\$
Benefits Accrued as a Result of Operations before Income Tax	(115,082.00)
<b>Less:</b>	
Accounting Capital Gains	(1,548.00)
Non Taxable Distributions Received	631.00
Exempt Pension Income	(42,732.00)
Other Non Taxable Items	1.00
	(43,648.00)
	(158,730.00)
<b>Add:</b>	
Decrease in Market Value of Investments	81,079.00
Pensions Paid - Unrestricted Non Preserved - Taxable	52,000.00
Pension Member Non Deductible Expenses	25,393.00
	158,472.00
<b>Taxable Income</b>	<b>(258.00)</b>
<b>Tax Payable on Taxable Income</b>	<b>0.00</b>
<b>Less:</b>	
Imputed Credits	9,080.58
Instalments Paid	4,353.00
	13,433.58
<b>Income Tax Payable/(Refund)</b>	<b>(13,433.58)</b>
<b>Add:</b>	
Supervisory levy	250.00
<b>Total Amount Due or Refundable</b>	<b>(13,174.58)</b>

**BJ AND DM DICKSON PTY LTD SUPER FUND**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2020**

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**1. Statement of Significant Accounting Policies**

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the needs of members.

The financial statements have been prepared in accordance with the significant accounting policies disclosed below, which the directors have determined are appropriate to meet the needs of members. Such accounting policies are consistent with the policies adopted in the previous period unless stated otherwise.

The financial statements have been prepared on an accruals basis. The accounting policies that have been adopted in the preparation of this report are as follows:

**a. Measurement of Investments**

Investments of the fund have been measured at net market values after allowing for costs of realisation. Changes in the net market value of assets are brought to account in the operating statement in the periods in which they occur.

Net market values have 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; and
- iv. investments properties at trustees' assessment of their realisable value.

**b. Change to investment allocations**

Some investment allocations from prior years have been reclassified to increase the accuracy and reliability of the funds's reporting.

**b. Liability for Accrued Benefits**

The liability for accrued benefits represents the funds 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 sundry liabilities and income tax liabilities as at the end of the reporting date.

**2. Liability for Accrued Benefits**

Changes in the Liability for Accrued Benefits are as follows:

	2020	2019
	\$	\$
Liability for Accrued Benefits at beginning of period	1,071,888.80	1,139,212.02

Add:

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**BJ AND DM DICKSON PTY LTD SUPER FUND**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2020**

Benefits Accrued as a Result of Operations	(115,082.31)	(67,323.17)
- Adjustment of Deferred Tax Liability /Deferred Tax Asset	-	-
- Unused Foreign Credits	-	(.05)
	956,806.49	1,071,888.80
Liability for Accrued Benefits at end of period	956,806.49	1,071,888.80

**3. Vested Benefits**

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

	2020	2019
	\$	\$
Vested Benefits	956,806.49	1,071,888.80
	956,806.49	1,071,888.80

**4. Guaranteed Benefits**

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

**5. Changes in Market Values**

Investments and other assets of the fund are valued at the end of the reporting period as described in Note 1 - Summary of Significant Accounting Policies. A detailed schedule of investments is attached to these financial statements. A summary of the change in Market Values is as follows:

	2020	2019
	\$	\$
Shares in Listed Companies (Australian)	(81,078.82)	(3,201.32)
	(81,078.82)	(3,201.32)

**6. Income Tax**

Income Tax is payable by the superannuation fund at the rate of 15% on the contributions received and the income of the fund. There has been no change in the Income Tax rate during the year.

The Income Tax payable by the superannuation fund has been calculated as follows:

**BJ AND DM DICKSON PTY LTD SUPER FUND**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2020**

	2020	2019
	\$	\$
Benefits accrued as a result of operations before income tax	(115,082.31)	(67,323.17)
Prima facie income tax on accrued benefits	(17,262.35)	(10,098.48)
Add/(Less) Tax Effect of:		
Distributions Received	94.70	(117.27)
Accountancy Fees	2,434.04	650.20
Administration Costs	37.64	-
ASIC Filing Fees	8.10	2.75
BT Adviser Fee	1,297.64	1,325.69
Bookkeeper	31.50	9.59
Decrease in Market Value of Investments	12,161.82	480.20
Write back of additional deemed proceeds in Buy-Back	-	320.89
Pensions Paid - Unrestricted Non Preserved - Taxable	7,800.00	14,559.30
Exempt Pension Income	(6,409.80)	(11,109.30)
Accounting (Profits)/Losses on Sale of Investments	(232.25)	2,682.64
Other	38.96	1,293.79
	17,262.35	10,098.48
Income Tax Expense	-	-
Income tax expense comprises:		
Income Tax Payable/(Refundable)	(13,433.58)	(27,214.98)
Imputed Credits	9,080.58	17,214.98
Tax Instalments Paid	4,353.00	10,000.00



**BJ AND DM DICKSON PTY LTD SUPER FUND**  
**TRUSTEE: B & D DICKSON SUPER FUND PTY LTD**  
**ACN: 146 984 661**  
**TRUSTEES DECLARATION**

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The directors of the trustee company 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 directors of the trustee company 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 s 120 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 s 50 of the Superannuation (Supervision) Act 1993 and reg 13.14 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 directors of the trustee company by:

Deborah Michele Dickson  
B & D Dickson Super Fund Pty Ltd  
Director

DATED:    /    /

**BJ AND DM DICKSON PTY LTD SUPER FUND  
SELF-MANAGED SUPERANNUATION FUND  
INDEPENDENT AUDITOR'S REPORT**

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**Approved SMSF auditor details**

Name	A.W. Boys
Business name	Super Audits
Business postal address	Box 3376 Rundle Mall SA 5000
SMSF auditor number (SAN)	100014140

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**Self-managed superannuation fund details**

Self-managed superannuation fund (SMSF) name	BJ AND DM DICKSON PTY LTD SUPER FUND
Australian business number (ABN) or tax file number (TFN)	37945739133
Address	45 Adelong Crescent Buddina QLD 4575
Year of income being audited	2020
To the SMSF trustee of	BJ AND DM DICKSON PTY LTD SUPER FUND

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**BJ AND DM DICKSON PTY LTD SUPER FUND**  
**SELF-MANAGED SUPERANNUATION FUND**  
**INDEPENDENT AUDITOR'S REPORT**

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**PART A - FINANCIAL REPORT**

I have audited the special purpose financial report comprising the Statement of Financial Position as at 30 June 2020, and the Operating Statement for the year then ended, a summary of significant accounting policies and other explanatory notes of the BJ AND DM DICKSON PTY LTD SUPER FUND for the year ended 30 June 2020.

**SMSF trustee's responsibility for the financial report**

Each SMSF trustee is responsible for the preparation and fair presentation of the financial report in accordance with the financial reporting requirements of the SMSF's governing rules, the Superannuation Industry (Supervision) Act 1993 (SISA) and the Superannuation Industry (Supervision) Regulations 1994 (SISR), and for such internal control as each trustee determines is necessary to enable the preparation and fair presentation of a financial report that is free from material misstatement, whether due to fraud or error.

**Approved SMSF auditor's responsibility**

My responsibility is to express an opinion on the financial report based on the audit. I have conducted an independent audit of the financial report in order to express an opinion on it to the trustee. I have complied with the auditor independence requirements prescribed by the SISR and the competency standards set by ASIC.

My audit has been conducted in accordance with Australian Auditing Standards. These standards require that I comply with relevant ethical requirements relating to audit engagements, and plan and perform the audit to obtain reasonable assurance as to whether the financial report is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. In making those risk assessments, the auditor considers internal controls relevant to the trustee's preparation and fair presentation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion of the effectiveness of the trustee's internal controls. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the trustee, as well as evaluating the overall presentation of the financial report.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion.

**Approved SMSF auditor's opinion**

In my opinion, the financial report presents fairly, in all material respects, in accordance with the accounting policies described in the notes to the financial statements, the financial position of the fund at 30 June 2020 and the results of its operations for the year then ended.

**Basis of accounting**

Without modifying my opinion, I draw attention to note 1 of the financial report, which describes the basis of accounting. The financial report has been prepared to assist BJ AND DM DICKSON PTY LTD SUPER FUND meet the requirements of the SMSF's governing rules, the Superannuation Industry (Supervision) Act 1993 (SISA) and the Superannuation Industry (Supervision) Regulations 1994 (SISR). As a result, the financial report may not be suitable for another purpose.

**PART B - COMPLIANCE REPORT**

**SMSF trustee's responsibility for compliance**

**BJ AND DM DICKSON PTY LTD SUPER FUND  
SELF-MANAGED SUPERANNUATION FUND  
INDEPENDENT AUDITOR'S REPORT**

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Each SMSF trustee is responsible for complying with the requirements of the SISA and the SISR.

**Approved SMSF auditor's responsibility**

My responsibility is to express a conclusion on the trustee's compliance, based on the compliance engagement.

I have complied with the auditor independence requirements prescribed by the SISR and the competency standards set by ASIC.

My audit has been conducted in accordance with applicable Standards on Assurance Engagement to provide reasonable assurance that the trustee of the fund has complied, in all material respects, with the relevant requirements of the following provisions (to the extent applicable) of the SISA and the SISR.

Sections: 17A, 35A, 35B, 35C(2), 52(2)(d), 52(2)(e), 62, 65, 66, 67,67A, 67B, 69-71E, 73-75, 80-85, 103, 104A, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A<sup>1</sup>, 5.03, 5.08, 6.17, 7.04, 8.02B<sup>2</sup>, 13.12, 13.13, 13.14, 13.18AA<sup>3</sup>

My procedures included examination, on a test basis, of evidence supporting compliance with those requirements of the SISA and the SISR for the year ended 30 June 2020.

These tests have not been performed continuously throughout the period, were not designed to detect all instances of non-compliance, and have not covered any other provisions of the SISA and the SISR apart from those specified. My procedures with respect to section 62 included testing that the fund trust deed establishes the fund solely for the provision of retirement benefits for fund members or their dependants in the case of the member's death before retirement; a review of investments to ensure the fund is not providing financial assistance to members, unless allowed under the legislation; and that no preserved benefits have been paid before a condition of release has been met.

My procedures with respect to regulation 4.09 included testing that the fund trustee has an investment strategy, that the trustee has given consideration to risk, return, liquidity, diversification, the insurance needs of fund members, and that the fund's investments are made in line with that investment strategy. No opinion is made on the investment strategy or its appropriateness to the fund members.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit conclusion.

**Approved SMSF auditor's conclusion**

In my opinion, each trustee of BJ AND DM DICKSON PTY LTD SUPER FUND has complied, in all material respects, with the requirements of the SISA or the SISR specified above, for the year ended 30 June 2020.

Date :    /    /

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A.W. Boys

SuperAudits

Box 3376 Rundle Mall S.A. 5000

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<sup>1</sup> Reg 4.09A commenced 7/8/2012

<sup>2</sup> Reg 8.02B commenced 7/8/2012

<sup>3</sup> An explanation of each of these sections and regulations is attached as an appendix to assist trustees. Please ensure that it is attached to the fund's audit report

**BJ AND DM DICKSON PTY LTD SUPER FUND  
SELF-MANAGED SUPERANNUATION FUND  
INDEPENDENT AUDITOR'S REPORT**

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**Appendix 1- Explanation of listed sections and regulations in compliance report**

This appendix is included to assist with the meaning of the legislation and regulations listed above

Section or Regulation	Explanation
S17A	The fund must meet the definition of an SMSF
S35AE	The trustees must keep and maintain accounting records for a minimum of five years
S35B	The trustees must prepare, sign and retain accounts and statements
S35C(2)	The trustees must provide the auditor with the necessary documents to complete the audit in a timely and professional manner; and within 14 days of a written request from the auditor
S62	The fund must be maintained for the sole purpose of providing benefits to any or all of the following: <ul style="list-style-type: none"> <li>• fund members upon their retirement</li> <li>• fund members upon reaching a prescribed age</li> <li>• the dependants of a fund member in the case of the member's death before retirement</li> </ul>
S65	The trustees must not loan monies or provide financial assistance to any member or relative at any time during the financial year
S66	The trustees must not acquire any assets (not listed as an exception) from any member or related party of the fund
S67	The trustees of the fund must not borrow any money or maintain an existing borrowing (not listed as an exception)
S67A & 67B	The fund must comply with the limited recourse borrowing arrangement rules when borrowing to purchase single acquirable asset or replacement assets (not listed as an exception to the borrowing rules)
S82-85	The trustees must comply with the in-house asset rules
S103	The trustees must keep minutes of all meetings and retain the minutes for a minimum of 10 years

**BJ AND DM DICKSON PTY LTD SUPER FUND  
 SELF-MANAGED SUPERANNUATION FUND  
 INDEPENDENT AUDITOR'S REPORT**

**Appendix 1 (Continued)**

S104	The trustees must keep up to date records of all trustee or director of corporate trustee changes and trustee consents for a minimum of 10 years
S104A	Trustees who became a trustee on or after 1 July 2007 must sign and retain a trustee declaration
S105	The trustees must ensure that copies of all member or beneficiary reports are kept for a minimum of 10 years
S109	All investment transactions must be made and maintained at arms- length – that is, purchase, sale price and income from an asset reflects a true market value/rate of return
S126K	A disqualified person cannot be a trustee, investment manager or custodian of a superannuation fund
Sub Reg 1.06 (9A)	Pension payments must be made at least annually, and must be at least the amount calculated under Schedule 7
Reg 4.09	Trustees must formulate, regularly review and give effect to an investment strategy for the fund
Reg 4.09A	The assets of the SMSF must be held separately from any assets held by the trustee personally or by a standard employer sponsor or an associate of the standard employer sponsor
Reg 5.03	Investment returns must be allocated to members in a manner that is fair and reasonable
Reg 5.08	Member minimum benefits must be maintained in the fund until transferred, rolled over, allotted (to the member's spouse) or cashed out in a permitted fashion
Reg 6.17	Payments of member benefits must be made in accordance with Part 6 or Part 7A of the regulations and be permitted by the trust deed
Reg 7.04	Contributions can only be accepted in accordance with the applicable rules for the year being audited
Reg 8.02B	When preparing accounts and statements required by subsection 35B(1) of the SISA, an asset must be valued at its market value
Reg 13.12	Trustees must not recognise an assignment of a super interest of a member or beneficiary
Reg 13.13	Trustees must not recognise a charge over or in relation to a member's benefits
Reg 13.14	Trustees must not give a charge over, or in relation to, an asset of the fund
Reg 13.18AA	Investments in collectables and personal use assets must be maintained in accordance with prescribed rules

**BJ AND DM DICKSON PTY LTD SUPER FUND**  
**INVESTMENT SUMMARY REPORT AT 30 JUNE 2020**

Investment	Units	Ave Cost	Mkt Price	Mkt Date	Cost	Market	Unrealised Gain/(Loss)	Percent Gain/(Loss)	Percent Total
<b>Cash/Bank Accounts</b>									
BT Panorama Cash Account		44,829.00	44,829.0000		44,829.00	44,829.00			4.75%
St George Power Saver Account		61,093.65	61,093.6500		61,093.65	61,093.65			6.47%
					105,922.65	105,922.65			11.22%
<b>Fixed Interest Securities (Australian)</b>									
BT Term Deposit	1.0000	230,000.00	90,000.0000		230,000.00	90,000.00	(140,000.00)	(60.87%)	9.53%
					230,000.00	90,000.00	(140,000.00)	(60.87%)	9.53%
<b>Shares in Listed Companies (Australian)</b>									
AMP Limited Capital Note (AMPPB)	500.0000	100.00	97.6000	30/06/2020	50,000.00	48,800.00	(1,200.00)	(2.40%)	5.17%
Aurizon Holdings Limited (AZJ)	2,150.0000	4.65	4.9200	30/06/2020	10,000.00	10,578.00	578.00	5.78%	1.12%
Aventus Group (AVN)	4,415.0000	2.26	2.0900	30/06/2020	9,999.60	9,227.35	(772.25)	(7.72%)	0.98%
BHP Billiton Limited (BHP)	293.0000	32.07	35.8200	30/06/2020	9,397.26	10,495.26	1,098.00	11.68%	1.11%
BKI Investments Ltd (BKI)	8,875.0000	1.71	1.3850	30/06/2020	15,163.74	12,291.88	(2,871.86)	(18.94%)	1.30%
Cadence Capital Ltd (CDM)	22,555.0000	1.34	0.6050	30/06/2020	30,328.13	13,645.78	(16,682.35)	(55.01%)	1.45%
Centuria (CIP)	3,010.0000	3.33	3.1700	30/06/2020	10,012.90	9,541.70	(471.20)	(4.71%)	1.01%
Challenger Ltd Cnv Pref Sub Notes (CGFPA)	495.0000	102.33	98.8000	30/06/2020	50,654.64	48,906.00	(1,748.64)	(3.45%)	5.18%
Commonwealth Bank Cap Notes (CBAPG)	1,000.0000	100.00	99.5200	30/06/2020	100,000.00	99,520.00	(480.00)	(0.48%)	10.54%
Contango Inc (CIE)	36,460.0000	0.97	0.6500	30/06/2020	35,338.69	23,699.00	(11,639.69)	(32.94%)	2.51%
Cromwell Corporation Limited (CMW)	11,370.0000	0.88	0.9000	30/06/2020	10,001.90	10,233.00	231.10	2.31%	1.08%
Gryphon Capital Income Trust	27,500.0000	2.01	1.7450	30/06/2020	55,275.00	47,987.50	(7,287.50)	(13.18%)	5.08%
Home Consortium Stapled (HMC)	3,375.0000	2.96	3.0000	30/06/2020	9,998.75	10,125.00	126.25	1.26%	1.07%
MCP Master Income Trust (MXT)	60,000.0000	2.00	1.8050	30/06/2020	120,000.00	108,300.00	(11,700.00)	(9.75%)	11.47%
Naos Small Cap Opportunities Company Ltd (NSC)	29,030.0000	0.94	0.4500	30/06/2020	27,294.88	13,063.50	(14,231.38)	(52.14%)	1.38%
PM Capital Global Opportunites Fund Ltd (PGF)	20,410.0000	1.24	0.9000	30/06/2020	25,277.27	18,369.00	(6,908.27)	(27.33%)	1.95%
Pengana International Equities	36,550.0000	1.17	1.0600	30/06/2020	42,605.57	38,743.00	(3,862.57)	(9.07%)	4.10%

**BJ AND DM DICKSON PTY LTD SUPER FUND**  
**INVESTMENT SUMMARY REPORT AT 30 JUNE 2020**

Investment	Units	Ave Cost	Mkt Price	Mkt Date	Cost	Market	Unrealised Gain/(Loss)	Percent Gain/(Loss)	Percent Total
<b>Limited (PIA)</b>									
Perpetual Credit Income Trust (PCI)	13,636.0000	1.10	0.9600	30/06/2020	14,999.60	13,090.56	(1,909.04)	(12.73%)	1.39%
Santos Limited (STO)	7,009.0000	7.34	5.3000	30/06/2020	51,433.13	37,147.70	(14,285.43)	(27.77%)	3.93%
Sydney Airport (SYD)	1,555.0000	6.43	5.6700	30/06/2020	9,999.80	8,816.85	(1,182.95)	(11.83%)	0.93%
Telstra Corporation (TLS)	2,905.0000	3.48	3.1300	30/06/2020	10,103.20	9,092.65	(1,010.55)	(10.00%)	0.96%
WAM Leaders Ltd (WLE)	21,645.0000	1.17	1.0550	30/06/2020	25,274.98	22,835.48	(2,439.50)	(9.65%)	2.42%
Westpac Banking Corp Cap Notes (WBCPH)	1,000.0000	100.00	98.3500	30/06/2020	100,000.00	98,350.00	(1,650.00)	(1.65%)	10.42%
Westpac Banking Corporation (WBC)	882.0000	28.76	17.9500	30/06/2020	25,367.43	15,831.90	(9,535.53)	(37.59%)	1.68%
					848,526.47	738,691.11	(109,835.36)	(12.94%)	78.25%
<b>Shares in Unlisted Companies (Australian)</b>									
Village Building Co. Ltd	11,128.0000	0.85	0.8500	30/06/2020	9,458.80	9,458.80			1.00%
					9,458.80	9,458.80			1.00%
					1,193,907.92	944,072.56	(249,835.36)	(20.93%)	100.00%



**Member's Statement**  
**BJ AND DM DICKSON PTY LTD SUPER FUND**

**MRS DEBORAH MICHELE DICKSON**  
**45 ADELONG CRESCENT**  
**BUDDINA QLD 4575**

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2020 and for the reporting period 1 July 2019 to 30 June 2020.

<b>Your Details</b>		<b>Your Balance</b>	
Date of Birth	26 October 1956	<b>Total Benefits</b>	<b>\$956,806.49</b>
Tax File Number	Provided	Comprising:	
Date Joined Fund	26 February 2003	- Preserved	
Service Period Start Date	26 February 2003	- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	\$956,806.49
Member Mode	Pension	Including:	
Account Description		- Tax Free Component	
Current Salary		- Taxable Component	\$956,806.49
Vested Amount	\$956,806.49	Tax Free Proportion	0.00%
Insured Death Benefit	\$266,254.00	Taxable Proportion	100.00%
Total Death Benefit	\$1,223,060.49		
Disability Benefit			
Nominated Beneficiaries			

<b>Your Detailed Account</b>	<b>Preserved</b>	<b>Restricted Non Preserved</b>	<b>Unrestricted Non Preserved</b>	<b>Total</b>
Opening Balance at 1 July 2019			1,071,888.80	1,071,888.80
<u>Add: Increases to Member's Account During the Period</u>				
Concessional Contributions				
Non-Concessional Contributions				
Other Contributions				
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period			(63,082.31)	(63,082.31)
Transfers in and transfers from reserves				
			(63,082.31)	(63,082.31)
			1,008,806.49	1,008,806.49
<u>Less: Decreases to Member's Account During the Period</u>				
Benefits/Pensions Paid			52,000.00	52,000.00
Contributions Tax				
Income Tax				
No TFN Excess Contributions Tax				
Division 293 Tax				
Excess Contributions Tax				
Refund Excess Contributions				
Insurance Policy Premiums Paid				
Management Fees				
Share of fund expenses				
Transfers out and transfers to reserves				
			52,000.00	52,000.00
<b>Member's Account Balance at 30/06/2020</b>			<b>956,806.49</b>	<b>956,806.49</b>