

---

Financial statements and reports for the year ended  
30 June 2023

S & J Super Fund

---

Prepared for: Simon Simson and Jacob Lacy-Herbert

# S & J Super Fund

## Reports Index

---

Statement of Financial Position

Detailed Statement of Financial Position

Operating Statement

Detailed Operating Statement

Notes to the Financial Statements

Trustees Declaration

Compilation Report

Statement of Taxable Income

Trustee Minute / Resolution

Members Statement

Investment Summary

Investment Summary with Market Movement

Investment Income

Members Summary

SMSF Annual Return

Investment Strategy

General Ledger

# S & J Super Fund

## Statement of Financial Position

As at 30 June 2023

	Note	2023	2022
		\$	\$
<b>Assets</b>			
<b>Investments</b>			
Shares in Listed Companies (Australian)	2	60,319.79	53,733.27
<b>Total Investments</b>		<u>60,319.79</u>	<u>53,733.27</u>
<b>Other Assets</b>			
ANZ Business Premium		34,139.83	28,051.19
Formation Expenses		137.50	137.50
CBA Direct Investment Account		723.26	1,129.11
Income Tax Refundable		161.03	15.45
<b>Total Other Assets</b>		<u>35,161.62</u>	<u>29,333.25</u>
<b>Total Assets</b>		<u>95,481.41</u>	<u>83,066.52</u>
<b>Net assets available to pay benefits</b>		<u>95,481.41</u>	<u>83,066.52</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>			
	4, 5		
Simson, Simon - Accumulation		39,896.91	34,377.82
Lacy-Herbert, Jacob - Accumulation		55,584.50	48,688.70
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>95,481.41</u>	<u>83,066.52</u>

## S & J Super Fund

# Detailed Statement of Financial Position

As at 30 June 2023

	Note	2023	2022
		\$	\$
<b>Assets</b>			
<b>Investments</b>			
Shares in Listed Companies (Australian)	2		
Australia And New Zealand Banking Group Limited		13,040.50	12,116.50
Bendigo And Adelaide Bank Limited		1,692.23	1,786.79
Cadence Capital Limited		750.00	845.00
Commonwealth Bank Of Australia.		14,639.42	13,195.48
National Australia Bank Limited		15,505.56	15,064.50
Orica Limited		949.12	0.00
Westpac Banking Corporation		13,742.96	10,725.00
<b>Total Investments</b>		<u>60,319.79</u>	<u>53,733.27</u>
<b>Other Assets</b>			
Bank Accounts	3		
ANZ Business Premium		34,139.83	28,051.19
CBA Direct Investment Account		723.26	1,129.11
Formation Expenses		137.50	137.50
Income Tax Refundable		161.03	15.45
<b>Total Other Assets</b>		<u>35,161.62</u>	<u>29,333.25</u>
<b>Total Assets</b>		<u>95,481.41</u>	<u>83,066.52</u>
<b>Net assets available to pay benefits</b>		<u>95,481.41</u>	<u>83,066.52</u>
Represented By :			
<b>Liability for accrued benefits allocated to members' accounts</b>			
	4, 5		
Simson, Simon - Accumulation		39,896.91	34,377.82
Lacy-Herbert, Jacob - Accumulation		55,584.50	48,688.70
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>95,481.41</u>	<u>83,066.52</u>

## S & J Super Fund

# Operating Statement

For the year ended 30 June 2023

	Note	2023	2022
		\$	\$
<b>Income</b>			
<b>Investment Income</b>			
Trust Distributions	8	11.41	0.00
Dividends Received	7	3,365.02	2,121.92
Interest Received		5.53	9.51
<b>Investment Gains</b>			
Changes in Market Values	9	2,635.62	(10,254.89)
<b>Contribution Income</b>			
Employer Contributions		10,551.20	9,815.52
Other Contributions		0.00	500.00
<b>Total Income</b>		<u>16,568.78</u>	<u>2,192.06</u>
<b>Expenses</b>			
Accountancy Fees		1,210.00	1,155.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		385.00	330.00
Bank Charges		0.00	5.00
		<u>1,854.00</u>	<u>1,749.00</u>
<b>Member Payments</b>			
Life Insurance Premiums		2,023.92	1,812.26
<b>Total Expenses</b>		<u>3,877.92</u>	<u>3,561.26</u>
<b>Benefits accrued as a result of operations before income tax</b>			
		<u>12,690.86</u>	<u>(1,369.20)</u>
Income Tax Expense	10	275.97	484.55
<b>Benefits accrued as a result of operations</b>		<u>12,414.89</u>	<u>(1,853.75)</u>

# S & J Super Fund

## Detailed Operating Statement

For the year ended 30 June 2023

	2023	2022
	\$	\$
<b>Income</b>		
<b>Investment Income</b>		
Trust Distributions		
Transurban Group	11.41	0.00
	<u>11.41</u>	<u>0.00</u>
Dividends Received		
Australia And New Zealand Banking Group Limited	954.70	396.00
Bendigo And Adelaide Bank Limited	109.34	104.42
Cadence Capital Limited	80.00	40.00
Commonwealth Bank Of Australia.	613.20	547.50
National Australia Bank Limited	830.50	368.50
Orica Limited	8.08	0.00
Westpac Banking Corporation	769.20	665.50
	<u>3,365.02</u>	<u>2,121.92</u>
Interest Received		
ANZ Business Premium	3.36	9.16
CBA Direct Investment Account	2.17	0.35
	<u>5.53</u>	<u>9.51</u>
<b>Contribution Income</b>		
Employer Contributions - Concessional		
Jacob Lacy-Herbert	5,324.00	4,907.76
Simon Simson	5,227.20	4,907.76
	<u>10,551.20</u>	<u>9,815.52</u>
Other Contributions		
Simon Simson	0.00	500.00
	<u>0.00</u>	<u>500.00</u>
<b>Investment Gains</b>		
Realised Movements in Market Value		
Shares in Listed Companies (Australian)		
Bendigo And Adelaide Bank Limited	0.00	(108.13)
	<u>0.00</u>	<u>(108.13)</u>
Stapled Securities		
Transurban Group	61.68	0.00
	<u>61.68</u>	<u>0.00</u>
Unrealised Movements in Market Value		
Shares in Listed Companies (Australian)		
Australia And New Zealand Banking Group Limited	924.00	(4,135.70)
Bendigo And Adelaide Bank Limited	(94.56)	(185.17)
Cadence Capital Limited	(95.00)	(165.00)
Commonwealth Bank Of Australia.	1,443.94	(1,816.99)
National Australia Bank Limited	(549.72)	(161.95)
Orica Limited	(58.00)	0.00
Westpac Banking Corporation	1,003.28	(3,681.95)
	<u>2,573.94</u>	<u>(10,146.76)</u>
<b>Changes in Market Values</b>	<u>2,635.62</u>	<u>(10,254.89)</u>
<b>Total Income</b>	<u>16,568.78</u>	<u>2,192.06</u>
<b>Expenses</b>		

## S & J Super Fund

# Detailed Operating Statement

For the year ended 30 June 2023

	2023	2022
	\$	\$
Accountancy Fees	1,210.00	1,155.00
ATO Supervisory Levy	259.00	259.00
Auditor's Remuneration	385.00	330.00
Bank Charges	0.00	5.00
	<u>1,854.00</u>	<u>1,749.00</u>
<b>Member Payments</b>		
Life Insurance Premiums		
Lacy-Herbert, Jacob - Accumulation (Accumulation)	746.53	679.82
Simson, Simon - Accumulation (Accumulation)	1,277.39	1,132.44
	<u>2,023.92</u>	<u>1,812.26</u>
<b>Total Expenses</b>	<u>3,877.92</u>	<u>3,561.26</u>
<b>Benefits accrued as a result of operations before income tax</b>	<u>12,690.86</u>	<u>(1,369.20)</u>
<b>Income Tax Expense</b>		
Income Tax Expense	275.97	484.55
<b>Total Income Tax</b>	<u>275.97</u>	<u>484.55</u>
<b>Benefits accrued as a result of operations</b>	<u>12,414.89</u>	<u>(1,853.75)</u>

# Notes to the Financial Statements

For the year ended 30 June 2023

---

## 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.

### 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

#### 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



# Notes to the Financial Statements

For the year ended 30 June 2023

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

Upon entering into each contract as a lessor, the Fund assesses if the lease is a finance or operating lease. All leases have been assessed as operating leases. Rental revenue arising from operating leases on investment properties is recognised on straight-line basis over the term of the specific lease.

## 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. Trade and Other Payables

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 value of the Fund's financial liabilities is equivalent to the market value. Any remeasurement changes in the gross value of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

### f. 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)

	2023 \$	2022 \$
Australia And New Zealand Banking Group Limited	13,040.50	12,116.50
Bendigo And Adelaide Bank Limited	1,692.23	1,786.79
Commonwealth Bank Of Australia.	14,639.42	13,195.48
Cadence Capital Limited	750.00	845.00
National Australia Bank Limited	15,505.56	15,064.50

# Notes to the Financial Statements

For the year ended 30 June 2023

Orica Limited	949.12	0.00
Westpac Banking Corporation	13,742.96	10,725.00
	60,319.79	53,733.27

## Note 3: Banks and Term Deposits

	2023 \$	2022 \$
<b>Banks</b>		
ANZ Business Premium	34,139.83	28,051.19
CBA Direct Investment Account	723.26	1,129.11
	34,863.09	29,180.30

## Note 4: Liability for Accrued Benefits

	2023 \$	2022 \$
Liability for accrued benefits at beginning of year	83,066.52	84,920.27
Benefits accrued as a result of operations	12,414.89	(1,853.75)
Current year member movements	0.00	0.00
	95,481.41	83,066.52

## Note 5: 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.

	2023 \$	2022 \$
Vested Benefits	95,481.41	83,066.52

## Note 6: Guaranteed Benefits

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

## Note 7: Dividends

	2023 \$	2022 \$
Australia And New Zealand Banking Group Limited	954.70	396.00
Bendigo And Adelaide Bank Limited	109.34	104.42

## Notes to the Financial Statements

For the year ended 30 June 2023

Cadence Capital Limited	80.00	40.00
Commonwealth Bank Of Australia.	613.20	547.50
National Australia Bank Limited	830.50	368.50
Orica Limited	8.08	0.00
Westpac Banking Corporation	769.20	665.50
	3,365.02	2,121.92

**Note 8: Trust Distributions**

	<b>2023</b>	<b>2022</b>
	\$	\$
Transurban Group	11.41	0.00
	11.41	0.00

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

	<b>2023</b>	<b>2022</b>
	\$	\$
<b>Shares in Listed Companies (Australian)</b>		
Australia And New Zealand Banking Group Limited	924.00	(4,135.70)
Bendigo And Adelaide Bank Limited	(94.56)	(185.17)
Cadence Capital Limited	(95.00)	(165.00)
Commonwealth Bank Of Australia.	1,443.94	(1,816.99)
National Australia Bank Limited	(549.72)	(161.95)
Orica Limited	(58.00)	0.00
Westpac Banking Corporation	1,003.28	(3,681.95)
	2,573.94	(10,146.76)
<b>Total Unrealised Movement</b>	2,573.94	(10,146.76)

**Realised Movements in Market Value**

	<b>2023</b>	<b>2022</b>
	\$	\$
<b>Shares in Listed Companies (Australian)</b>		
Bendigo And Adelaide Bank Limited	0.00	(108.13)
	0.00	(108.13)

**Stapled Securities**

**Notes to the Financial Statements**

For the year ended 30 June 2023

Transurban Group	61.68	0.00
	61.68	0.00
<b>Total Realised Movement</b>	61.68	(108.13)
<b>Changes in Market Values</b>	2,635.62	(10,254.89)

**Note 10: Income Tax Expense**

	<b>2023</b>	<b>2022</b>
	<b>\$</b>	<b>\$</b>
The components of tax expense comprise		
Current Tax	275.97	484.55
Income Tax Expense	275.97	484.55

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%	1,903.63	(205.38)
Less:		
Tax effect of:		
Non Taxable Contributions	0.00	75.00
Increase in MV of Investments	386.09	0.00
Realised Accounting Capital Gains	9.25	(16.22)
Accounting Trust Distributions	1.71	0.00
Add:		
Tax effect of:		
Decrease in MV of Investments	0.00	1,522.01
Franking Credits	215.80	136.41
Taxable Trust Distributions	1.53	0.00
Rounding	(0.26)	(0.31)
Income Tax on Taxable Income or Loss	1,723.65	1,393.95
Less credits:		
Franking Credits	1,438.68	909.40
TFN Credits	9.00	0.00

# Notes to the Financial Statements

For the year ended 30 June 2023

---

Current Tax or Refund	275.97	484.55
-----------------------	--------	--------

---

# S & J Super 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:

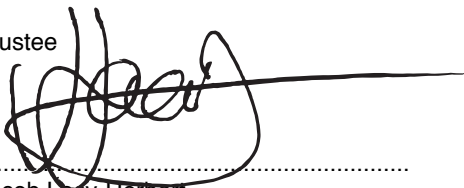
- (i) the financial statements and notes to the financial statements for the year ended 30 June 2023 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2023 and the results of its operations for the year ended on that date in accordance with the accounting 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 2023.

Signed in accordance with a resolution of the trustees by:



.....  
Simon Simson

Trustee



.....  
Jacob Lacy-Herbert

Trustee

28 November 2023

# S & J Super Fund Compilation Report

---

We have compiled the accompanying special purpose financial statements of the S & J Super Fund which comprise the statement of financial position as at 30 June 2023, the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

## **The Responsibility of the Trustee(s)**

The Trustee(s) of S & J Super Fund are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

## **Our Responsibility**

On the basis of information provided by the Trustee(s), we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework as described in Note 1 to the financial statements and APES 315: Compilation of Financial Information.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110: Code of Ethics for Professional Accountants.

## **Assurance Disclaimer**

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements.

The special purpose financial statements were compiled exclusively for the benefit of the trustees who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

Cosway Accounting

of

18 William Street, Midland WA 6056

Signed:



Dated: 28/11/2023

# S & J Super Fund

## Statement of Taxable Income

For the year ended 30 June 2023

	<b>2023</b>
	<b>\$</b>
Benefits accrued as a result of operations	12,690.86
<b>Less</b>	
Increase in MV of investments	2,573.94
Realised Accounting Capital Gains	61.68
Accounting Trust Distributions	11.41
	<u>2,647.03</u>
<b>Add</b>	
Franking Credits	1,438.68
Taxable Trust Distributions	10.19
	<u>1,448.87</u>
SMSF Annual Return Rounding	(1.70)
	<u>11,491.00</u>
<b>Taxable Income or Loss</b>	<b>11,491.00</b>
Income Tax on Taxable Income or Loss	1,723.65
<b>Less</b>	
Franking Credits	1,438.68
	<u>284.97</u>
<b>TAX PAYABLE</b>	<b>284.97</b>
<b>Less</b>	
TFN Credits	9.00
	<u>275.97</u>
<b>CURRENT TAX OR REFUND</b>	<b>275.97</b>
Supervisory Levy	259.00
Income Tax Instalments Raised	(696.00)
	<u>(161.03)</u>
<b>AMOUNT DUE OR REFUNDABLE</b>	<b>(161.03)</b>



# Minutes of a meeting of the Trustee(s)

held on 28 November 2023 at 2/1796 Albany Highway, Kenwick, Western Australia 6107

---

<b>PRESENT:</b>	Simon Simson and Jacob Lacy-Herbert
<b>MINUTES:</b>	The Chair reported that the minutes of the previous meeting had been signed as a true record.
<b>FINANCIAL STATEMENTS OF SUPERANNUATION FUND:</b>	<p>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.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2023 and it was resolved that such statements be and are hereby adopted as tabled.</p>
<b>TRUSTEE'S DECLARATION:</b>	It was resolved that the trustee's declaration of the Superannuation Fund be signed.
<b>ANNUAL RETURN:</b>	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 2023, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
<b>TRUST DEED:</b>	The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
<b>INVESTMENT STRATEGY:</b>	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.
<b>INSURANCE COVER:</b>	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.
<b>ALLOCATION OF INCOME:</b>	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).
<b>INVESTMENT ACQUISITIONS:</b>	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2023.
<b>INVESTMENT DISPOSALS:</b>	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2023.
<b>AUDITORS:</b>	<p>It was resolved that</p> <p>Tony Boys</p> <p>of</p> <p>Box 3376, Rundle Mall, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p>
<b>TAX AGENTS:</b>	<p>It was resolved that</p> <p>Wayne Read</p>

# Minutes of a meeting of the Trustee(s)

held on 28 November 2023 at 2/1796 Albany Highway, Kenwick, Western Australia 6107

---

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

**TRUSTEE STATUS:**

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the Fund and that they are not disqualified persons as defined by s 120 of the SISA.

**CONTRIBUTIONS RECEIVED:**

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

**ACCEPTANCE OF ROLLOVERS:**

The trustee has ensured that any rollover made to the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making rollover between Funds; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the rollover and received advice that the rollover is in accordance with the Trust Deed and the rules of the Fund and the superannuation laws. As such the trustee has resolved to accept the rollover on behalf of the member.

**PAYMENT OF BENEFITS:**

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

**CLOSURE:**

All resolutions for this meeting were made in accordance with the SISA and Regulations.

There being no further business the meeting then closed.

Signed as a true record –



.....  
Jacob Lacy-Herbert

Chairperson

# S & J Super Fund

## Members Statement

Simon Simson  
 2/1796 Albany Highway  
 Kenwick, Western Australia, 6107, Australia

### Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	54	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	39,896.91
Date Joined Fund:	20/05/2013	Total Death Benefit:	39,896.91
Service Period Start Date:	20/05/2013	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	SIMSIM00001A	Disability Benefit:	0.00
Account Start Date:	20/05/2013		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

### Your Balance

Total Benefits	39,896.91
<u>Preservation Components</u>	
Preserved	39,896.91
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	1,061.75
Taxable	38,835.16

### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2022	34,377.82
<u>Increases to Member account during the period</u>	
Employer Contributions	5,227.20
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	2,347.75
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	784.08
Income Tax	(5.61)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	1,277.39
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2023	39,896.91

# S & J Super Fund

## Members Statement

Jacob Lacy-Herbert  
 2/1796 Albany Highway  
 Kenwick, Western Australia, 6107, Australia

### Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	46	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	55,584.50
Date Joined Fund:	20/05/2013	Total Death Benefit:	55,584.50
Service Period Start Date:	20/05/2013	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	LACJAC00001A	Disability Benefit:	0.00
Account Start Date:	20/05/2013		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

### Your Balance

Total Benefits	55,584.50
<u>Preservation Components</u>	
Preserved	55,584.50
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	
Taxable	55,584.50

### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2022	48,688.70
<u>Increases to Member account during the period</u>	
Employer Contributions	5,324.00
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	3,263.51
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	798.60
Income Tax	146.58
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	746.53
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2023	55,584.50

# S & J Super Fund

## Investment Summary Report

As at 30 June 2023

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%	
<b>Cash/Bank Accounts</b>									
ANZ Business Premium		34,139.830000	34,139.83	34,139.83	34,139.83			35.87 %	
CBA Direct Investment Account		723.260000	723.26	723.26	723.26			0.76 %	
			<b>34,863.09</b>		<b>34,863.09</b>			<b>36.63 %</b>	
<b>Shares in Listed Companies (Australian)</b>									
ANZ.AX	Australia And New Zealand Banking Group Limited	550.00	23.710000	13,040.50	29.55	16,252.20	(3,211.70)	(19.76) %	13.70 %
BEN.AX	Bendigo And Adelaide Bank Limited	197.00	8.590000	1,692.23	10.01	1,971.96	(279.73)	(14.19) %	1.78 %
CDM.AX	Cadence Capital Limited	1,000.00	0.750000	750.00	1.01	1,010.00	(260.00)	(25.74) %	0.79 %
CBA.AX	Commonwealth Bank Of Australia.	146.00	100.270000	14,639.42	102.83	15,012.47	(373.05)	(2.48) %	15.38 %
NAB.AX	National Australia Bank Limited	588.00	26.370000	15,505.56	27.58	16,217.23	(711.67)	(4.39) %	16.29 %
ORI.AX	Orica Limited	64.00	14.830000	949.12	15.74	1,007.12	(58.00)	(5.76) %	1.00 %
WBC.AX	Westpac Banking Corporation	644.00	21.340000	13,742.96	25.50	16,421.63	(2,678.67)	(16.31) %	14.44 %
			<b>60,319.79</b>		<b>67,892.61</b>	<b>(7,572.82)</b>	<b>(11.15) %</b>	<b>63.37 %</b>	
			<b>95,182.88</b>		<b>102,755.70</b>	<b>(7,572.82)</b>	<b>(7.37) %</b>	<b>100.00 %</b>	

## S & J Super Fund

# Investment Summary with Market Movement

As at 30 June 2023

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Overall	Unrealised Current Year	Realised Movement	
<b>Cash/Bank Accounts</b>									
ANZ Business Premium		34,139.830000	34,139.83	34,139.83	34,139.83				
CBA Direct Investment Account		723.260000	723.26	723.26	723.26				
			<b>34,863.09</b>		<b>34,863.09</b>				
<b>Shares in Listed Companies (Australian)</b>									
ANZ.AX	Australia And New Zealand Banking Group Limited	550.00	23.710000	13,040.50	29.55	16,252.20	(3,211.70)	924.00	0.00
BEN.AX	Bendigo And Adelaide Bank Limited	197.00	8.590000	1,692.23	10.01	1,971.96	(279.73)	(94.56)	0.00
CDM.AX	Cadence Capital Limited	1,000.00	0.750000	750.00	1.01	1,010.00	(260.00)	(95.00)	0.00
CBA.AX	Commonwealth Bank Of Australia.	146.00	100.270000	14,639.42	102.83	15,012.47	(373.05)	1,443.94	0.00
NAB.AX	National Australia Bank Limited	588.00	26.370000	15,505.56	27.58	16,217.23	(711.67)	(549.72)	0.00
ORI.AX	Orica Limited	64.00	14.830000	949.12	15.74	1,007.12	(58.00)	(58.00)	0.00
WBC.AX	Westpac Banking Corporation	644.00	21.340000	13,742.96	25.50	16,421.63	(2,678.67)	1,003.28	0.00
			<b>60,319.79</b>		<b>67,892.61</b>	<b>(7,572.82)</b>	<b>2,573.94</b>	<b>0.00</b>	
<b>Stapled Securities</b>									
TCL.AX	Transurban Group	0.00	14.250000	0.00	0.00	0.00	0.00	0.00	61.68
			<b>0.00</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>61.68</b>
			<b>95,182.88</b>		<b>102,755.70</b>	<b>(7,572.82)</b>	<b>2,573.94</b>	<b>61.68</b>	

# S & J Super Fund

## Investment Income Report

As at 30 June 2023

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
<b>Bank Accounts</b>													
	ANZ Business Premium	3.36			3.36	0.00	0.00	0.00	3.36			0.00	0.00
	CBA Direct Investment Account	2.17			2.17	0.00	0.00	0.00	2.17			0.00	0.00
		<b>5.53</b>			<b>5.53</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>5.53</b>			<b>0.00</b>	<b>0.00</b>
<b>Shares in Listed Companies (Australian)</b>													
ANZ.AX	Australia And New Zealand Banking Group Limited	954.70	954.70	0.00		409.15			1,363.85		0.00		
BEN.AX	Bendigo And Adelaide Bank Limited	109.34	109.34	0.00		46.86			156.20		0.00		
CDM.AX	Cadence Capital Limited	80.00	80.00	0.00		34.28			114.28		0.00		
CBA.AX	Commonwealth Bank Of Australia.	613.20	613.20	0.00		262.80			876.00		0.00		
NAB.AX	National Australia Bank Limited	830.50	830.50	0.00		355.93			1,186.43		0.00		
ORI.AX	Orica Limited	8.08		8.08					8.08		0.00		
WBC.AX	Westpac Banking Corporation	769.20	769.20	0.00		329.66			1,098.86		0.00		
		<b>3,365.02</b>	<b>3,356.94</b>	<b>8.08</b>		<b>1,438.68</b>			<b>4,803.70</b>		<b>0.00</b>		
<b>Stapled Securities</b>													
TCL.AX	Transurban Group	11.41	0.00	0.00	10.19	0.00	0.00	0.00	10.19	9.00	0.00	0.00	10.22
		<b>11.41</b>	<b>0.00</b>	<b>0.00</b>	<b>10.19</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>10.19</b>	<b>9.00</b>	<b>0.00</b>	<b>0.00</b>	<b>10.22</b>
		<b>3,381.96</b>	<b>3,356.94</b>	<b>8.08</b>	<b>15.72</b>	<b>1,438.68</b>	<b>0.00</b>	<b>0.00</b>	<b>4,819.42</b>	<b>9.00</b>	<b>0.00</b>	<b>0.00</b>	<b>10.22</b>

Assessable Income (Excl. Capital Gains) **4,819.42**

Net Capital Gain **0.00**

**Total Assessable Income 4,819.42**

\* 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.



S & J Super Fund  
**Members Summary**

As at 30 June 2023

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
<b>Simon Simson (Age: 54)</b>											
SIMSIM00001A - Accumulation											
34,377.82	5,227.20		2,347.75			784.08	(5.61)		1,277.39		39,896.91
<b>34,377.82</b>	<b>5,227.20</b>		<b>2,347.75</b>			<b>784.08</b>	<b>(5.61)</b>		<b>1,277.39</b>		<b>39,896.91</b>
<b>Jacob Lacy-Herbert (Age: 46)</b>											
LACJAC00001A - Accumulation											
48,688.70	5,324.00		3,263.51			798.60	146.58		746.53		55,584.50
<b>48,688.70</b>	<b>5,324.00</b>		<b>3,263.51</b>			<b>798.60</b>	<b>146.58</b>		<b>746.53</b>		<b>55,584.50</b>
<b>83,066.52</b>	<b>10,551.20</b>		<b>5,611.26</b>			<b>1,582.68</b>	<b>140.97</b>		<b>2,023.92</b>		<b>95,481.41</b>

# Self-managed superannuation fund annual return **2023**

## 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 2023* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2023* (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](http://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  X 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)

- ❗ 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.

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

### 2 Name of self-managed superannuation fund (SMSF)

### 3 Australian business number (ABN) (if applicable)

### 4 Current postal address

Suburb/town

State/territory

Postcode

### 5 Annual return status

- Is this an amendment to the SMSF's 2023 return? **A** No **Yes**
- Is this the first required return for a newly registered SMSF? **B** No **Yes**

## 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**      Day / Month / Year

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.

**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 2023*.

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		Loss
<b>D1</b> \$	Net foreign income	<b>D</b> \$

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

Number

Transfers from foreign funds **F** \$

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

#### 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** \$

Gross distribution from partnerships **I** \$

\*Unfranked dividend amount **J** \$

\*Franked dividend amount **K** \$

\*Dividend franking credit **L** \$

\*Gross trust distributions **M** \$

Loss

Code

**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** \$

Code

#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** **W** \$  
(Sum of labels **A** to **U**)

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	<b>A1 \$</b>		<b>A2 \$</b>
Interest expenses overseas	<b>B1 \$</b>		<b>B2 \$</b>
Capital works expenditure	<b>D1 \$</b>		<b>D2 \$</b>
Decline in value of depreciating assets	<b>E1 \$</b>		<b>E2 \$</b>
Insurance premiums – members	<b>F1 \$</b>		<b>F2 \$</b>
SMSF auditor fee	<b>H1 \$</b>		<b>H2 \$</b>
Investment expenses	<b>I1 \$</b>		<b>I2 \$</b>
Management and administration expenses	<b>J1 \$</b>		<b>J2 \$</b>
Forestry managed investment scheme expense	<b>U1 \$</b>		<b>U2 \$</b>
Other amounts	<b>L1 \$</b>	Code	<b>L2 \$</b>
Tax losses deducted	<b>M1 \$</b>		

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 2023* on how to complete the calculation statement.

#Taxable income	<b>A \$</b>	<i>(an amount must be included even if it is zero)</i>
#Tax on taxable income	<b>T1 \$</b>	<i>(an amount must be included even if it is zero)</i>
#Tax on no-TFN-quoted contributions	<b>J \$</b>	<i>(an amount must be included even if it is zero)</i>

Gross tax **B \$**  
*(T1 plus J)*

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

SUBTOTAL 1  
**T2 \$**  
*(B less C – cannot be less than zero)*

Early stage venture capital limited partnership tax offset	<b>D1 \$</b>	
Early stage venture capital limited partnership tax offset carried forward from previous year	<b>D2 \$</b>	Non-refundable carry forward tax offsets
Early stage investor tax offset	<b>D3 \$</b>	<b>D \$</b>
Early stage investor tax offset carried forward from previous year	<b>D4 \$</b>	<i>(D1 plus D2 plus D3 plus D4)</i>
		SUBTOTAL 2
		<b>T3 \$</b>
		<i>(T2 less D – cannot be less than zero)</i>

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

#TAX PAYABLE	<b>T5 \$</b>	<i>(T3 less E – cannot be less than zero)</i>
--------------	--------------	---

Section 102AAM interest charge  
**G \$**

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

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

PAYG instalments raised  
**K \$**  
Supervisory levy  
**L \$**  
Supervisory levy adjustment for wound up funds  
**M \$**  
Supervisory levy adjustment for new funds  
**N \$**

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

#This is a mandatory label.

**Section E: Losses**

**14 Losses**

**!** If total loss is greater than \$100,000, complete and attach a *Losses schedule 2023*.

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



## Section F: Member information

### MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

### Member's TFN

See the Privacy note in the Declaration.

Day Month Year

Date of birth

### Contributions

OPENING ACCOUNT BALANCE \$

**I** Refer to instructions for completing these labels.

**A** \$ 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** \$

**H** \$ Proceeds from primary residence disposal

**H** \$

Day Month Year

**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** \$

(Sum of labels **A** to **M**)

### Other transactions

**S1** \$ Accumulation phase account balance

**S1** \$

Retirement phase account balance - Non CDBIS

**S2** \$

Retirement phase account balance - CDBIS

**S3** \$

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$

(**S1** plus **S2** plus **S3**)

**O** \$ Allocated earnings or losses

**O** \$

Loss

**P** \$ Inward rollovers and transfers

**P** \$

**Q** \$ Outward rollovers and transfers

**Q** \$

**R1** \$ Lump Sum payments

**R1** \$

Code

**R2** \$ Income stream payments

**R2** \$

Code

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

First given name

Other given names

**Member's TFN**

See the Privacy note in the Declaration.

Date of birth Day Month Year

**Contributions** OPENING ACCOUNT BALANCE \$

**!** Refer to instructions for completing these labels.

- |   |  |
|---|--|
| <p><b>A \$</b> Employer contributions</p> <p><b>A1</b> ABN of principal employer</p> <p><b>B \$</b> Personal contributions</p> <p><b>C \$</b> CGT small business retirement exemption</p> <p><b>D \$</b> CGT small business 15-year exemption amount</p> <p><b>E \$</b> Personal injury election</p> <p><b>F \$</b> Spouse and child contributions</p> <p><b>G \$</b> Other third party contributions</p> | <p><b>H \$</b> Proceeds from primary residence disposal</p> <p><b>H1</b> Receipt date <span style="margin-left: 20px;">Day</span> / <span style="margin-left: 20px;">Month</span> / <span style="margin-left: 20px;">Year</span></p> <p><b>I \$</b> Assessable foreign superannuation fund amount</p> <p><b>J \$</b> Non-assessable foreign superannuation fund amount</p> <p><b>K \$</b> Transfer from reserve: assessable amount</p> <p><b>L \$</b> Transfer from reserve: non-assessable amount</p> <p><b>M \$</b> Contributions from non-complying funds and previously non-complying funds</p> <p><b>T \$</b> Any other contributions (including Super Co-contributions and Low Income Super Amounts)</p> |
|---|--|

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

**Other transactions**

<p><b>S1 \$</b> Accumulation phase account balance</p> <p><b>S2 \$</b> Retirement phase account balance – Non CDBIS</p> <p><b>S3 \$</b> Retirement phase account balance – CDBIS</p>	<p><b>O \$</b> Allocated earnings or losses <span style="float: right;">Loss</span></p> <p><b>P \$</b> Inward rollovers and transfers</p> <p><b>Q \$</b> Outward rollovers and transfers</p> <p><b>R1 \$</b> Lump Sum payments <span style="float: right;">Code</span></p> <p><b>R2 \$</b> Income stream payments <span style="float: right;">Code</span></p>
<p style="text-align: center;"><b>CLOSING ACCOUNT BALANCE S \$</b> <span style="float: right;">(S1 plus S2 plus S3)</span></p>	

TRIS Count

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 \$**

<b>Limited recourse borrowing arrangements</b>	Debt securities <b>F \$</b>
Australian residential real property	Loans <b>G \$</b>
<b>J1 \$</b>	Listed shares <b>H \$</b>
Australian non-residential real property	Unlisted shares <b>I \$</b>
<b>J2 \$</b>	Limited recourse borrowing arrangements <b>J \$</b>
Overseas real property	Non-residential real property <b>K \$</b>
<b>J3 \$</b>	Residential real property <b>L \$</b>
Australian shares	Collectables and personal use assets <b>M \$</b>
<b>J4 \$</b>	Other assets <b>O \$</b>
Overseas shares	
<b>J5 \$</b>	
Other	
<b>J6 \$</b>	
Property count	
<b>J7</b>	

---

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 \$**

<b>TOTAL AUSTRALIAN AND OVERSEAS ASSETS U \$</b> (Sum of labels <b>A</b> to <b>T</b> )
---

---

### 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    **B** \$

**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 <b>V1</b> \$	
Permissible temporary borrowings <b>V2</b> \$	
Other borrowings <b>V3</b> \$	
	Borrowings <b>V</b> \$
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G)	<b>W</b> \$
	Reserve accounts <b>X</b> \$
	Other liabilities <b>Y</b> \$
	<b>TOTAL LIABILITIES Z</b> \$

---

**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 2022–23 income year, write 2023). **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 2023*. **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 2023* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2023*. **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

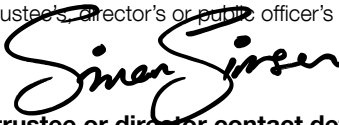
The ATO is authorised by the *Taxation Administration Act 1953* to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

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](https://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



Date 28 / 11 / 2023  
Day Month Year

### Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

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 2023* 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



Date / /  
Day Month Year

### Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

# S & J Super Fund

## Investment Strategy

---

### Overview

The aim of this strategy is to provide the Members with an income on retirement.

### Investment Objectives

The Trustee(s) will at all times ensure the funds assets are invested in accordance with the trust deed and comply with the applicable legislative requirements.

The Trustee(s) will act prudently to maximise the rate of return, subject to acceptable risk parameters whilst maintaining an appropriate diversification across a broad range of assets whilst assessing the risks where it is determined the fund's portfolio lacks diversification and / or has elected to implement a sector bias.

Having considered the risk profile of the fund and the member's needs and circumstances, the trustee has adopted the following objectives for the investment of assets of the fund;

- to achieve an investment return (based on market values and net of tax and charges) that exceeds the CPI by at least 3% per annum when measured over a rolling 5 year period.
- to have a probability of zero or negative returns in any 12 Month period of less than one in five years; and
- have sufficient liquidity to meet liabilities as and when they fall due.
- to consider the need to hold a policy of insurance for one or more members of the fund.

### Investment Strategy

The fund will invest in a portfolio of assets according to market conditions and within the ranges specified below:

### Asset Allocation

The targeted asset allocation will be in the following ranges:

<u>Asset Class</u>	<u>Target Range</u>	<u>Benchmark</u>
Australian Shares	60 - 70 %	65 %
International Shares	0 - 0 %	0 %
Cash	30 - 40 %	35 %
Australian Fixed Interest	0 - 0 %	0 %
International Fixed Interest	0 - 0 %	0 %
Mortgages	0 - 0 %	0 %
Direct Property	0 - 0 %	0 %
Listed Property	0 - 0 %	0 %
Other	0 - 0 %	0 %

Quality companies and trusts as supported by research and fundamental analysis will be selected. Direct investments in property, artwork and lease equipment may form part of the strategy provided there is sufficient basis for the decision.

### Insurance

The Trustees have considered and consulted Professional Advice where necessary to ensure that all fund members have the correct type and level of insurance. Insurance may be held within or outside the SMSF.

### Review and Monitoring

The trustees will monitor and review the fund's investment activities on a regular basis and to communicate with the members should they feel that any change in strategy is necessary in order to achieve the fund's objective.

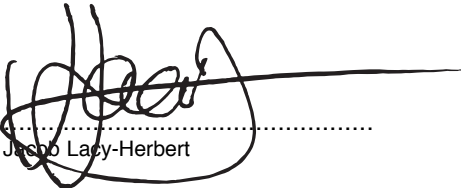
Date: 01/07/2022

S & J Super Fund  
Investment Strategy



---

.....  
Simon Simson



.....  
Jacobo Lacy-Herbert

# S & J Super Fund

## General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Distributions Received (23800)</b>					
<u>Transurban Group (TCL.AX)</u>					
13/02/2023	Direct Credit 396297 TCL DISTRIBUTION AUJ23/00899902			11.41	11.41 CR
30/06/2023	TCL.AX - Transurban Group - Generate Tax Data - 30/06/2023				11.41 CR
			<b>0.00</b>	<b>11.41</b>	<b>11.41 CR</b>
<b>Dividends Received (23900)</b>					
<u>Australia And New Zealand Banking Group Limited (ANZ.AX)</u>					
01/07/2022	Direct Credit 397204 ANZ DIVIDEND A073/00791630 [System Matched Income Data]			396.00	396.00 CR
01/09/2022	Direct Credit 219182 ANZ PREMIUM RPPA1/01094591			151.70	547.70 CR
15/12/2022	Direct Credit 397204 ANZ DIVIDEND A074/00792468 [System Matched Income Data]			407.00	954.70 CR
				<b>954.70</b>	<b>954.70 CR</b>
<u>Bendigo And Adelaide Bank Limited (BEN.AX)</u>					
29/09/2022	Direct Credit 606655 BEN SEPT22 DIV S00124798914 [System Matched Income Data]			52.21	52.21 CR
31/03/2023	Direct Credit 606655 BEN MAR23 DIV S00124798914 [System Matched Income Data]			57.13	109.34 CR
				<b>109.34</b>	<b>109.34 CR</b>
<u>Commonwealth Bank Of Australia. (CBA.AX)</u>					
29/09/2022	Direct Credit 401507 CBA FNL DIV 001281062337 [System Matched Income Data]			306.60	306.60 CR
30/03/2023	Direct Credit 401507 CBA DIV 001291570240 [System Matched Income Data]			306.60	613.20 CR
				<b>613.20</b>	<b>613.20 CR</b>
<u>Cadence Capital Limited (CDM.AX)</u>					
28/10/2022	Direct Credit 339412 Cadence Capital S00124798914 [System Matched Income Data]			40.00	40.00 CR
28/04/2023	Direct Credit 339412 Cadence Capital S00124798914 [System Matched Income Data]			40.00	80.00 CR
				<b>80.00</b>	<b>80.00 CR</b>
<u>National Australia Bank Limited (NAB.AX)</u>					
05/07/2022	Direct Credit 531543 NAB INTERIM DIV DV231/01228783 [System Matched Income Data]			401.50	401.50 CR
14/12/2022	Direct Credit 531543 NAB FINAL DIV DV232/00719255 [System Matched Income Data]			429.00	830.50 CR
				<b>830.50</b>	<b>830.50 CR</b>
<u>Orica Limited (ORI.AX)</u>					
22/12/2022	Direct Credit 279053 ORI FNL DIV 001286719916			8.08	8.08 CR
				<b>8.08</b>	<b>8.08 CR</b>
<u>Westpac Banking Corporation (WBC.AX)</u>					
20/12/2022	Direct Credit 250556 WBC DIVIDEND 001286587125 [System Matched Income Data]			352.00	352.00 CR
27/06/2023	Direct Credit 250556 WBC DIVIDEND			417.20	769.20 CR



# S & J Super Fund

## General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
	001296491895			<b>769.20</b>	<b>769.20 CR</b>
<b>Contributions (24200)</b>					
<u>(Contributions) Lacy-Herbert, Jacob - Accumulation (LACJAC00001A)</u>					
07/07/2022	TRANSFER FROM ATO ATO006000016317573			1,258.40	1,258.40 CR
11/10/2022	TRANSFER FROM ATO ATO002000017449827			1,422.96	2,681.36 CR
09/01/2023	TRANSFER FROM ATO ATO009000017493445			1,321.32	4,002.68 CR
13/04/2023	TRANSFER FROM ATO ATO003000017900317			1,321.32	5,324.00 CR
				<b>5,324.00</b>	<b>5,324.00 CR</b>
<u>(Contributions) Simson, Simon - Accumulation (SIMSIM00001A)</u>					
07/07/2022	TRANSFER FROM ATO ATO006000016317572			1,161.60	1,161.60 CR
11/10/2022	TRANSFER FROM ATO ATO002000017449826			1,422.96	2,584.56 CR
09/01/2023	TRANSFER FROM ATO ATO009000017493446			1,321.32	3,905.88 CR
13/04/2023	TRANSFER FROM ATO ATO003000017900316			1,321.32	5,227.20 CR
				<b>5,227.20</b>	<b>5,227.20 CR</b>
<b>Changes in Market Values of Investments (24700)</b>					
<u>Changes in Market Values of Investments (24700)</u>					
20/02/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC (Auto reprocessed due to distribution entered / deleted on 30/06/2023) (TCL.AX)			61.68	61.68 CR
30/06/2023	Revaluation - 30/06/2023 @ \$21.340000 (System) - 644.000000 Units on hand (WBC.AX)			1,003.28	1,064.96 CR
30/06/2023	Revaluation - 30/06/2023 @ \$0.750000 (System) - 1,000.000000 Units on hand (CDM.AX)		95.00		969.96 CR
30/06/2023	Revaluation - 30/06/2023 @ \$14.830000 (System) - 64.000000 Units on hand (ORI.AX)		58.00		911.96 CR
30/06/2023	Revaluation - 30/06/2023 @ \$100.270000 (System) - 146.000000 Units on hand (CBA.AX)			1,443.94	2,355.90 CR
30/06/2023	Revaluation - 30/06/2023 @ \$23.710000 (System) - 550.000000 Units on hand (ANZ.AX)			924.00	3,279.90 CR
30/06/2023	Revaluation - 30/06/2023 @ \$26.370000 (System) - 588.000000 Units on hand (NAB.AX)		549.72		2,730.18 CR
30/06/2023	Revaluation - 30/06/2023 @ \$8.590000 (System) - 197.000000 Units on hand (BEN.AX)		94.56		2,635.62 CR
			<b>797.28</b>	<b>3,432.90</b>	<b>2,635.62 CR</b>
<b>Interest Received (25000)</b>					
<u>ANZ Business Premium (ANZ189278072)</u>					
29/07/2022	CREDIT INTEREST PAID			0.23	0.23 CR
31/08/2022	CREDIT INTEREST PAID			0.28	0.51 CR
30/09/2022	CREDIT INTEREST PAID			0.25	0.76 CR
31/10/2022	CREDIT INTEREST PAID			0.27	1.03 CR
30/11/2022	CREDIT INTEREST PAID			0.27	1.30 CR
30/12/2022	CREDIT INTEREST PAID			0.28	1.58 CR

# S & J Super Fund

## General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
31/01/2023	CREDIT INTEREST PAID			0.30	1.88 CR
28/02/2023	CREDIT INTEREST PAID			0.28	2.16 CR
31/03/2023	CREDIT INTEREST PAID			0.30	2.46 CR
28/04/2023	CREDIT INTEREST PAID			0.28	2.74 CR
31/05/2023	CREDIT INTEREST PAID			0.33	3.07 CR
30/06/2023	CREDIT INTEREST PAID			0.29	3.36 CR
				<b>3.36</b>	<b>3.36 CR</b>
<u>CBA Direct Investment Account (CBA30357400)</u>					
01/03/2023	Credit Interest			0.09	0.09 CR
01/04/2023	Credit Interest			0.70	0.79 CR
01/05/2023	Credit Interest			0.70	1.49 CR
01/06/2023	Credit Interest			0.68	2.17 CR
				<b>2.17</b>	<b>2.17 CR</b>
<b>Accountancy Fees (30100)</b>					
<u>Accountancy Fees (30100)</u>					
16/05/2023	ANZ INTERNET BANKING PAYMENT 809854 TO Cosway Accounting		1,210.00		1,210.00 DR
			<b>1,210.00</b>		<b>1,210.00 DR</b>
<b>ATO Supervisory Levy (30400)</b>					
<u>ATO Supervisory Levy (30400)</u>					
04/05/2023	Direct Credit 012721 ATO ATO005000017715758		259.00		259.00 DR
			<b>259.00</b>		<b>259.00 DR</b>
<b>Auditor's Remuneration (30700)</b>					
<u>Auditor's Remuneration (30700)</u>					
01/05/2023	ANZ INTERNET BANKING PAYMENT 536638 TO AW Boys		385.00		385.00 DR
			<b>385.00</b>		<b>385.00 DR</b>
<b>Life Insurance Premiums (39000)</b>					
<u>(Life Insurance Premiums) Lacy-Herbert, Jacob - Accumulation (LACJAC00001A)</u>					
15/06/2023	PAYMENT TO AIA AUS SMSF 51402374- 150623		746.53		746.53 DR
			<b>746.53</b>		<b>746.53 DR</b>
<u>(Life Insurance Premiums) Simson, Simon - Accumulation (SIMSIM00001A)</u>					
15/06/2023	PAYMENT TO AIA AUS SMSF 51402375- 150623		1,277.39		1,277.39 DR
			<b>1,277.39</b>		<b>1,277.39 DR</b>
<b>Income Tax Expense (48500)</b>					
<u>Income Tax Expense (48500)</u>					
30/06/2023	Create Entries - Franking Credits Adjustment - 30/06/2023			1,438.68	1,438.68 CR
30/06/2023	Create Entries - TFN Credits Adjustment - 30/06/2023			9.00	1,447.68 CR
30/06/2023	Create Entries - Income Tax Expense - 30/06/2023		1,723.65		275.97 DR
			<b>1,723.65</b>	<b>1,447.68</b>	<b>275.97 DR</b>
<b>Profit/Loss Allocation Account (49000)</b>					
<u>Profit/Loss Allocation Account (49000)</u>					
07/07/2022	System Member Journals		1,069.64		1,069.64 DR

# S & J Super Fund

## General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
07/07/2022	System Member Journals		987.36		2,057.00 DR
11/10/2022	System Member Journals		1,209.52		3,266.52 DR
11/10/2022	System Member Journals		1,209.52		4,476.04 DR
09/01/2023	System Member Journals		1,123.12		5,599.16 DR
09/01/2023	System Member Journals		1,123.12		6,722.28 DR
13/04/2023	System Member Journals		1,123.12		7,845.40 DR
13/04/2023	System Member Journals		1,123.12		8,968.52 DR
15/06/2023	System Member Journals			634.55	8,333.97 DR
15/06/2023	System Member Journals			1,085.78	7,248.19 DR
30/06/2023	Create Entries - Profit/Loss Allocation - 30/06/2023		2,347.75		9,595.94 DR
30/06/2023	Create Entries - Profit/Loss Allocation - 30/06/2023		3,263.51		12,859.45 DR
30/06/2023	Create Entries - Income Tax Expense Allocation - 30/06/2023			186.00	12,673.45 DR
30/06/2023	Create Entries - Income Tax Expense Allocation - 30/06/2023			258.56	12,414.89 DR
			<b>14,579.78</b>	<b>2,164.89</b>	<b>12,414.89 DR</b>

### Opening Balance (50010)

(Opening Balance) Lacy-Herbert, Jacob - Accumulation (LACJAC00001A)

01/07/2022	Opening Balance				50,494.56 CR
01/07/2022	Close Period Journal		1,805.86		48,688.70 CR
			<b>1,805.86</b>		<b>48,688.70 CR</b>

(Opening Balance) Simson, Simon - Accumulation (SIMSIM00001A)

01/07/2022	Opening Balance				34,425.71 CR
01/07/2022	Close Period Journal		47.89		34,377.82 CR
			<b>47.89</b>		<b>34,377.82 CR</b>

### Contributions (52420)

(Contributions) Lacy-Herbert, Jacob - Accumulation (LACJAC00001A)

01/07/2022	Opening Balance				4,907.76 CR
01/07/2022	Close Period Journal		4,907.76		0.00 DR
07/07/2022	System Member Journals			1,258.40	1,258.40 CR
11/10/2022	System Member Journals			1,422.96	2,681.36 CR
09/01/2023	System Member Journals			1,321.32	4,002.68 CR
13/04/2023	System Member Journals			1,321.32	5,324.00 CR
			<b>4,907.76</b>	<b>5,324.00</b>	<b>5,324.00 CR</b>

(Contributions) Simson, Simon - Accumulation (SIMSIM00001A)

01/07/2022	Opening Balance				5,407.76 CR
01/07/2022	Close Period Journal		5,407.76		0.00 DR
07/07/2022	System Member Journals			1,161.60	1,161.60 CR
11/10/2022	System Member Journals			1,422.96	2,584.56 CR
09/01/2023	System Member Journals			1,321.32	3,905.88 CR
13/04/2023	System Member Journals			1,321.32	5,227.20 CR
			<b>5,407.76</b>	<b>5,227.20</b>	<b>5,227.20 CR</b>

### Share of Profit/(Loss) (53100)

(Share of Profit/(Loss)) Lacy-Herbert, Jacob - Accumulation (LACJAC00001A)

01/07/2022	Opening Balance				5,285.52 DR
01/07/2022	Close Period Journal			5,285.52	0.00 DR

# S & J Super Fund General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2023	Create Entries - Profit/Loss Allocation - 30/06/2023			3,263.51	3,263.51 CR
				<b>8,549.03</b>	<b>3,263.51 CR</b>
<u>(Share of Profit/(Loss)) Simson, Simon - Accumulation (SIMSIM00001A)</u>					
01/07/2022	Opening Balance				3,677.54 DR
01/07/2022	Close Period Journal			3,677.54	0.00 DR
30/06/2023	Create Entries - Profit/Loss Allocation - 30/06/2023			2,347.75	2,347.75 CR
				<b>6,025.29</b>	<b>2,347.75 CR</b>
<b>Income Tax (53330)</b>					
<u>(Income Tax) Lacy-Herbert, Jacob - Accumulation (LACJAC00001A)</u>					
01/07/2022	Opening Balance				12.12 DR
01/07/2022	Close Period Journal			12.12	0.00 DR
15/06/2023	System Member Journals			111.98	111.98 CR
30/06/2023	Create Entries - Income Tax Expense Allocation - 30/06/2023		258.56		146.58 DR
			<b>258.56</b>	<b>124.10</b>	<b>146.58 DR</b>
<u>(Income Tax) Simson, Simon - Accumulation (SIMSIM00001A)</u>					
01/07/2022	Opening Balance				90.49 CR
01/07/2022	Close Period Journal		90.49		0.00 DR
15/06/2023	System Member Journals			191.61	191.61 CR
30/06/2023	Create Entries - Income Tax Expense Allocation - 30/06/2023		186.00		5.61 CR
			<b>276.49</b>	<b>191.61</b>	<b>5.61 CR</b>
<b>Contributions Tax (53800)</b>					
<u>(Contributions Tax) Lacy-Herbert, Jacob - Accumulation (LACJAC00001A)</u>					
01/07/2022	Opening Balance				736.16 DR
01/07/2022	Close Period Journal			736.16	0.00 DR
07/07/2022	System Member Journals		188.76		188.76 DR
11/10/2022	System Member Journals		213.44		402.20 DR
09/01/2023	System Member Journals		198.20		600.40 DR
13/04/2023	System Member Journals		198.20		798.60 DR
			<b>798.60</b>	<b>736.16</b>	<b>798.60 DR</b>
<u>(Contributions Tax) Simson, Simon - Accumulation (SIMSIM00001A)</u>					
01/07/2022	Opening Balance				736.16 DR
01/07/2022	Close Period Journal			736.16	0.00 DR
07/07/2022	System Member Journals		174.24		174.24 DR
11/10/2022	System Member Journals		213.44		387.68 DR
09/01/2023	System Member Journals		198.20		585.88 DR
13/04/2023	System Member Journals		198.20		784.08 DR
			<b>784.08</b>	<b>736.16</b>	<b>784.08 DR</b>
<b>Life Insurance Premiums (53920)</b>					
<u>(Life Insurance Premiums) Lacy-Herbert, Jacob - Accumulation (LACJAC00001A)</u>					
01/07/2022	Opening Balance				679.82 DR
01/07/2022	Close Period Journal			679.82	0.00 DR
15/06/2023	System Member Journals		746.53		746.53 DR
			<b>746.53</b>	<b>679.82</b>	<b>746.53 DR</b>
<u>(Life Insurance Premiums) Simson, Simon - Accumulation (SIMSIM00001A)</u>					

# S & J Super Fund

## General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2022	Opening Balance				1,132.44 DR
01/07/2022	Close Period Journal			1,132.44	0.00 DR
15/06/2023	System Member Journals		1,277.39		1,277.39 DR
			<b>1,277.39</b>	<b>1,132.44</b>	<b>1,277.39 DR</b>

### Bank Accounts (60400)

#### ANZ Business Premium (ANZ189278072)

01/07/2022	Opening Balance				28,051.19 DR
07/07/2022	TRANSFER FROM ATO ATO006000016317573		1,258.40		29,309.59 DR
07/07/2022	TRANSFER FROM ATO ATO006000016317572		1,161.60		30,471.19 DR
27/07/2022	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {838073}			151.00	30,320.19 DR
29/07/2022	CREDIT INTEREST PAID		0.23		30,320.42 DR
31/08/2022	CREDIT INTEREST PAID		0.28		30,320.70 DR
30/09/2022	CREDIT INTEREST PAID		0.25		30,320.95 DR
11/10/2022	TRANSFER FROM ATO ATO002000017449827		1,422.96		31,743.91 DR
11/10/2022	TRANSFER FROM ATO ATO002000017449826		1,422.96		33,166.87 DR
31/10/2022	CREDIT INTEREST PAID		0.27		33,167.14 DR
30/11/2022	CREDIT INTEREST PAID		0.27		33,167.41 DR
30/12/2022	CREDIT INTEREST PAID		0.28		33,167.69 DR
09/01/2023	TRANSFER FROM ATO ATO009000017493446		1,321.32		34,489.01 DR
09/01/2023	TRANSFER FROM ATO ATO009000017493445		1,321.32		35,810.33 DR
31/01/2023	CREDIT INTEREST PAID		0.30		35,810.63 DR
03/02/2023	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {582743}			232.00	35,578.63 DR
28/02/2023	CREDIT INTEREST PAID		0.28		35,578.91 DR
31/03/2023	CREDIT INTEREST PAID		0.30		35,579.21 DR
13/04/2023	TRANSFER FROM ATO ATO003000017900317		1,321.32		36,900.53 DR
13/04/2023	TRANSFER FROM ATO ATO003000017900316		1,321.32		38,221.85 DR
17/04/2023	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {960053}			464.00	37,757.85 DR
28/04/2023	CREDIT INTEREST PAID		0.28		37,758.13 DR
01/05/2023	ANZ INTERNET BANKING PAYMENT 536638 TO AW Boys			385.00	37,373.13 DR
16/05/2023	ANZ INTERNET BANKING PAYMENT 809854 TO Cosway Accounting			1,210.00	36,163.13 DR
31/05/2023	CREDIT INTEREST PAID		0.33		36,163.46 DR
15/06/2023	PAYMENT TO AIA AUS SMSF 51402375- 150623			1,277.39	34,886.07 DR
15/06/2023	PAYMENT TO AIA AUS SMSF 51402374- 150623			746.53	34,139.54 DR
30/06/2023	CREDIT INTEREST PAID		0.29		34,139.83 DR
			<b>10,554.56</b>	<b>4,465.92</b>	<b>34,139.83 DR</b>

#### CBA Direct Investment Account (CBA30357400)

01/07/2022	Opening Balance				1,129.11 DR
01/07/2022	Direct Credit 397204 ANZ DIVIDEND A073/00791630 [System Matched Income Data]		396.00		1,525.11 DR
05/07/2022	Direct Credit 531543 NAB INTERIM DIV DV231/01228783 [System Matched Income Data]		401.50		1,926.61 DR

# S & J Super Fund

## General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
08/08/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC			1,007.12	919.49 DR
01/09/2022	Direct Credit 219182 ANZ PREMIUM RPPA1/01094591		151.70		1,071.19 DR
29/09/2022	Direct Credit 606655 BEN SEPT22 DIV S00124798914 [System Matched Income Data]		52.21		1,123.40 DR
29/09/2022	Direct Credit 401507 CBA FNL DIV 001281062337 [System Matched Income Data]		306.60		1,430.00 DR
10/10/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC			1,000.22	429.78 DR
28/10/2022	Direct Credit 339412 Cadence Capital S00124798914 [System Matched Income Data]		40.00		469.78 DR
14/12/2022	Direct Credit 531543 NAB FINAL DIV DV232/00719255 [System Matched Income Data]		429.00		898.78 DR
15/12/2022	Direct Credit 397204 ANZ DIVIDEND A074/00792468 [System Matched Income Data]		407.00		1,305.78 DR
20/12/2022	Direct Credit 250556 WBC DIVIDEND 001286587125 [System Matched Income Data]		352.00		1,657.78 DR
22/12/2022	Direct Credit 279053 ORI FNL DIV 001286719916		8.08		1,665.86 DR
13/02/2023	Direct Credit 396297 TCL DISTRIBUTION AUI23/00899902		11.41		1,677.27 DR
20/02/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC (Auto reprocessed due to distribution entered / deleted on 30/06/2023)		1,061.90		2,739.17 DR
01/03/2023	Credit Interest		0.09		2,739.26 DR
30/03/2023	Direct Credit 401507 CBA DIV 001291570240 [System Matched Income Data]		306.60		3,045.86 DR
31/03/2023	Direct Credit 606655 BEN MAR23 DIV S00124798914 [System Matched Income Data]		57.13		3,102.99 DR
01/04/2023	Credit Interest		0.70		3,103.69 DR
11/04/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC			1,008.20	2,095.49 DR
28/04/2023	Direct Credit 339412 Cadence Capital S00124798914 [System Matched Income Data]		40.00		2,135.49 DR
01/05/2023	Credit Interest		0.70		2,136.19 DR
04/05/2023	Direct Credit 012721 ATO ATO005000017715758		166.45		2,302.64 DR
01/06/2023	Credit Interest		0.68		2,303.32 DR
20/06/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC			1,006.48	1,296.84 DR
27/06/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC			990.78	306.06 DR
27/06/2023	Direct Credit 250556 WBC DIVIDEND 001296491895		417.20		723.26 DR
			<b>4,606.95</b>	<b>5,012.80</b>	<b>723.26 DR</b>

### Formation Expenses (64000)

#### Formation Expenses (64000)

01/07/2022	Opening Balance				137.50 DR
					<b>137.50 DR</b>

### Shares in Listed Companies (Australian) (77600)

#### Australia And New Zealand Banking Group Limited (ANZ.AX)

01/07/2022	Opening Balance	550.00			12,116.50 DR
------------	-----------------	--------	--	--	--------------

# S & J Super Fund

## General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2023	Revaluation - 30/06/2023 @ \$23.710000 (System) - 550.000000 Units on hand		924.00		13,040.50 DR
		<b>550.00</b>	<b>924.00</b>		<b>13,040.50 DR</b>
<u>Bendigo And Adelaide Bank Limited (BEN.AX)</u>					
01/07/2022	Opening Balance	197.00			1,786.79 DR
30/06/2023	Revaluation - 30/06/2023 @ \$8.590000 (System) - 197.000000 Units on hand			94.56	1,692.23 DR
		<b>197.00</b>		<b>94.56</b>	<b>1,692.23 DR</b>
<u>Commonwealth Bank Of Australia. (CBA.AX)</u>					
01/07/2022	Opening Balance	146.00			13,195.48 DR
30/06/2023	Revaluation - 30/06/2023 @ \$100.270000 (System) - 146.000000 Units on hand		1,443.94		14,639.42 DR
		<b>146.00</b>	<b>1,443.94</b>		<b>14,639.42 DR</b>
<u>Cadence Capital Limited (CDM.AX)</u>					
01/07/2022	Opening Balance	1,000.00			845.00 DR
30/06/2023	Revaluation - 30/06/2023 @ \$0.750000 (System) - 1,000.000000 Units on hand			95.00	750.00 DR
		<b>1,000.00</b>		<b>95.00</b>	<b>750.00 DR</b>
<u>National Australia Bank Limited (NAB.AX)</u>					
01/07/2022	Opening Balance	550.00			15,064.50 DR
27/06/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	38.00	990.78		16,055.28 DR
30/06/2023	Revaluation - 30/06/2023 @ \$26.370000 (System) - 588.000000 Units on hand			549.72	15,505.56 DR
		<b>588.00</b>	<b>990.78</b>	<b>549.72</b>	<b>15,505.56 DR</b>
<u>Orica Limited (ORI.AX)</u>					
08/08/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	64.00	1,007.12		1,007.12 DR
30/06/2023	Revaluation - 30/06/2023 @ \$14.830000 (System) - 64.000000 Units on hand			58.00	949.12 DR
		<b>64.00</b>	<b>1,007.12</b>	<b>58.00</b>	<b>949.12 DR</b>
<u>Westpac Banking Corporation (WBC.AX)</u>					
01/07/2022	Opening Balance	550.00			10,725.00 DR
11/04/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	46.00	1,008.20		11,733.20 DR
20/06/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	48.00	1,006.48		12,739.68 DR
30/06/2023	Revaluation - 30/06/2023 @ \$21.340000 (System) - 644.000000 Units on hand		1,003.28		13,742.96 DR
		<b>644.00</b>	<b>3,017.96</b>		<b>13,742.96 DR</b>
<u>Stapled Securities (78000)</u>					
<u>Transurban Group (TCL.AX)</u>					
10/10/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	77.00	1,000.22		1,000.22 DR
20/02/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC (Auto reprocessed due to distribution entered / deleted on 30/06/2023)	(77.00)		1,000.22	0.00 DR
		<b>0.00</b>	<b>1,000.22</b>	<b>1,000.22</b>	<b>0.00 DR</b>
<u>Income Tax Payable/Refundable (85000)</u>					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2022	Opening Balance				15.45 DR
27/07/2022	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {838073}		151.00		166.45 DR

# S & J Super Fund

## General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
03/02/2023	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {582743}		232.00		398.45 DR
17/04/2023	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {960053}		464.00		862.45 DR
04/05/2023	Direct Credit 012721 ATO ATO005000017715758			425.45	437.00 DR
30/06/2023	Create Entries - Franking Credits Adjustment - 30/06/2023		1,438.68		1,875.68 DR
30/06/2023	Create Entries - TFN Credits Adjustment - 30/06/2023		9.00		1,884.68 DR
30/06/2023	Create Entries - Income Tax Expense - 30/06/2023			1,723.65	161.03 DR
			<b>2,294.68</b>	<b>2,149.10</b>	<b>161.03 DR</b>

**Total Debits: 63,129.76**

**Total Credits: 63,129.76**