

25 September 2020

Ms K Small & Ms A Jackson  
PO Box 489  
SWANSEA NSW 2281

Dear Kylie & Ann-Maree,

## 2019 Financial Report

Please find attached the following for your records in relation to the year ended 30 June 2019 for The Jackson & Small Family SMSF:

- Tax Payment Summary
- Financial Statements
- Income Tax Return
- Members Statements
- Annual Minute
- Trustee Representation Letter
- Audit Engagement Letter

Documentation requiring original signatures will also arrive via post for your attention. Please complete, sign and return this in the postage paid envelope provided at your earliest convenience. The Auditor requires these documents to be completed prior to finalising and approving lodgement of your SMSF return.

### What you have to do

- Please complete, sign, and return all necessary documents to our office.
- Please arrange payment of the following:
  - Our invoice for professional services

Should you have any queries, please contact our office.

Sincerely,



**Michelle Chesworth**  
Principal  
SiDCOR

# SIDCOR

## **Annexure A**

### **Financial Statements (Superannuation Fund)**

It is essential that the directors of the trustee/s read and review the financial report in detail to ensure the information contained therein is satisfactory before signing.

### **Income Tax Return**

The return has been compiled from information supplied to us and, consequently, the accuracy of the return depends on these details. Whilst we have exercised due care and skill in preparing the return, the provisions of the Income Tax Assessment Act place the responsibility of the contents of the return with the taxpayer. Accordingly, please check the details shown to satisfy yourself that the return is correct before signing the electronic lodgement declaration.

### **Electronic Lodgement**

The return will be lodged electronically upon receipt of your signed electronic lodgement declaration. The tax office requires a signed declaration authorising us to lodge the returns electronically. This declaration also certifies that the details in the tax returns are correct.

### **Record Keeping**

The Superannuation Industry Supervisory Act (SISA) requires that you keep all accounting records, financial reports and other relevant documentation for at least 5 years (calculated from the date the records were prepared or obtained, or from the date the transactions or acts to which the records relate were completed, whichever is the later). It is essential that all supporting documentation is retained for the period specified to enable figures in your tax return to be verified. The SISA requires that all minutes and records of trustee' or directors of the corporate trustee meetings and / or decisions have been kept for a minimum period of 10 year and trustee declarations in the approved form have been signed and kept for each trustee appointed after 30 June 2007.

### **Superannuation Contribution Limits**

Limits are imposed on the amount each member is able to contribute into to superannuation each year. The amounts can vary dependant on the members age and work status, if you are unsure as to what you are able to contribute please contact our office to confirm.

### **Additional Contributions Tax – High Income Earners**

If a Member has personal adjusted taxable income greater than \$300,000 for the 2017 financial year, or \$250,000 for the 2018 financial year, they will be assessed for Division 293 tax on the excess over the threshold or on their concessional contributions, whichever is less. Tax on these concessional contributions will be assessed at a higher rate of 30%, rather than the usual 15% levied on Superannuation Funds. Please contact our office should with wish to discuss additional Contributions Tax.

### **Minimum Pensions**

Each year members who are in pension phase must ensure that they draw at least their minimum pension amount to meet SISA requirements. The minimum amount is worked out by multiplying the member's pension account balance by a percentage factor which is based on age.

### **Funds in Both Accumulation & Pension Phase**

If a Superannuation Fund is in both accumulation and pension phase, the Fund is required to obtain an Actuarial Certificate in order to determine the portion of the net ordinary assessable income which is exempt from income tax. Where an Actuarial Certificate is required, a copy is included for your information. Please contact our office should you wish to discuss this further.

### **Investment Strategy Template**

If an Investment Strategy Template is provided, this is a template only and to be used at your own discretion and is to be tailored to the individual SMSF trustee circumstances. No advice has been provided to you on the appropriateness of your investment strategy. This template does not consider the trustees personal circumstances and is not financial advice. Please obtain the services of a qualified financial adviser if you require advice on the asset allocation, investment selection and insurances for your SMSF.



## The Jackson & Small Family Superannuation Fund

### 2019 Tax Summary

	The Jackson & Small Family Superannuation Fund
Taxable Income	0.00
<b>Income Tax Payable</b>	<b>0.00</b>
<b>2019 Tax Paid</b>	
Imputation Credits	0.00
TFN Credits	0.00
Foreign Tax Credits	0.00
PAYG instalments Paid	(10,332.00)
<b>Net Income Tax Payable / (Refundable)</b>	<b>(10,332.00)</b>
Add: ATO Supervisory Levy	259.00
<b>Total Tax Payable / (Refundable)</b>	<b>(10,073.00)</b>

# **The Jackson & Small Family SMSF**

ABN 34 176 307 300

Trustees: KSAMJ Investments Pty Ltd

**Financial Statement**  
**For the year ended 30 June 2019**

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# The Jackson & Small Family SMSF

## Reports

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Annual Return Losses Schedule - SMSF

Electronic Lodgment Declaration

**The Jackson & Small Family SMSF**  
**Statement of Financial Position**  
**as at 30 June 2019**

	Note	2019 \$	2018 \$
<b>Assets</b>			
Investments			
Direct Property	6A	480,000	477,500
Other Assets			
Cash At Bank		547	3,728
Deferred Tax Assets		1,821	-
Current Tax Assets		5,093	(5,240)
<b>Total Assets</b>		<b><u>487,460</u></b>	<b><u>475,988</u></b>
<b>Liabilities</b>			
Other Creditors and Accruals		2,750	-
Deferred Tax Liability		13,257	13,366
Other Taxes Payable		2,583	-
<b>Total Liabilities</b>		<b><u>18,590</u></b>	<b><u>13,366</u></b>
<b>Net Assets Available to Pay Benefits</b>		<b><u>468,870</u></b>	<b><u>462,622</u></b>
<i>Represented by:</i>			
<b>Liability for Accrued Benefits</b>	2		
Mrs Kylie Small		117,147	109,895
Ms Ann-Maree Jackson		351,724	352,727
<b>Total Liability for Accrued Benefits</b>		<b><u>468,870</u></b>	<b><u>462,622</u></b>

*The accompanying notes form part of these financial statements.  
This report should be read in conjunction with the accompanying compilation report.*

**The Jackson & Small Family SMSF**  
**Operating Statement**  
**For the period 1 July 2018 to 30 June 2019**

	Note	2019 \$	2018 \$
<b>Income</b>			
Member Receipts			
Contributions			
Employer		4,215	4,500
Member		17,048	-
Government Co-Contributions		500	-
Investment Income			
Interest	7A	-	-
Rent	7B	14,400	23,400
		<u>36,163</u>	<u>27,900</u>
<b>Expenses</b>			
Other Expenses			
Accountancy Fee		2,090	1,540
Auditor Fee		660	660
Bank Fees		37	33
Depreciation		68	-
Fund Administration Fee		370	-
Property Expenses		26,867	17,400
Regulatory Fees		263	254
SMSF Supervisory Levy		-	518
Investment Losses			
Decrease in Market Value	8A	1,491	(133,260)
		<u>31,845</u>	<u>(112,855)</u>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>		<b>4,318</b>	<b>140,756</b>
<b>Income Tax</b>			
Income Tax Expense		(1,930)	14,430
		<u>(1,930)</u>	<u>14,430</u>
<b>Benefits Accrued as a Result of Operations</b>		<b><u>6,248</u></b>	<b><u>126,325</u></b>

*The accompanying notes form part of these financial statements.  
This report should be read in conjunction with the accompanying compilation report.*

**The Jackson & Small Family SMSF**  
**Notes to the Financial Statements**  
**As at 30 June 2019**

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## **Note 1 - Statement of Significant Accounting Policies**

The following significant accounting policies have been adopted in the preparation and presentation of the financial statements. They have been consistently applied in the current and previous periods unless otherwise stated to ensure the financial information satisfies the concept of relevance and reliability.

### **(a) Statement of Compliance**

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because the members are able to command the preparation of tailored reports so as to satisfy specifically all of their information needs and there are no other users dependent on the financial statements. The financial statements are therefore special purpose financial statements that have been prepared in accordance with the legislative requirements of the *Superannuation Industry (Supervision) Act 1993* and *Regulations 1994* and the provisions of the Trust Deed. The trustees have determined that the accounting policies adopted are appropriate to meet their needs.

### **(b) Basis of Preparation**

The financial statements have been prepared on a cash basis using historical costs convention unless stated otherwise. For investments and financial liabilities, they are measured at market values.

The financial statements are presented in Australian dollars, which is the functional currency of the fund.

### **(c) Use of Accounting Estimates and Judgments**

The preparation of financial statements requires the trustees to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstance, the results of which form the basis of making the judgments. 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.

### **(d) Cash and Cash Equivalents**

Cash and cash equivalents include cash on hand, deposits held at call with banks or financial institutions and short-term, highly liquid investments that are readily convertible to cash and are subject to an insignificant risk of change in value.

### **(e) Foreign Currency**

Any foreign currency transactions during the financial year are brought to account using the exchange rate in effect at the date of the transaction. Foreign currency monetary items at reporting date are translated at the exchange rate existing at reporting date. Exchange differences are recognised in the operating statement in the period in which they arise.

### **(f) Valuation of Assets**

#### *Investment*

An investment is initially recognised when as a result of past transactions or events, the Fund controls the future economic benefits expected to flow from the asset.

The investment assets are firstly recorded at cost, being the fair value of the consideration given. After initial recognition, they are measured at market value. Gains or losses arising from changes in market value are recognised on the Operating Statement in the periods in which they occur.

Market value as defined in s10 of *SISA 1993*, in relation to an asset, means the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

- i. that the buyer and the seller dealt with each other at arm's length in relation to the sale;
- ii. that the sale occurred after proper marketing of the asset;
- iii. that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

As disposal costs are generally immaterial unless otherwise stated, market value approximates fair value.

**The Jackson & Small Family SMSF**  
**Notes to the Financial Statements**  
**As at 30 June 2019**

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Market values for various types of investment have been determined as follows:

- i. listed securities, government and other fixed interest securities for which there is a readily available market quotation, the valuation is recorded as the last quoted sale price as at the close of business on reporting date. If the listed securities are foreign, they are also converted to Australian dollars using the exchange rate at the close of business on the reporting date;
- ii. unit trusts and managed funds are stated by reference to the unit redemption price quoted by the fund manager at the end of the reporting period;
- iii. unlisted investments are stated at the Trustees' valuation based on estimated market value at balance date; or where necessary, upon external valuers' expert opinions;
- iv. Investment properties are carried at market value and are held for the purpose of generating long-term rental yields and capital appreciation. The Trustees give consideration to the value of the investment property each financial year and revalue when a significant event occurs or when deemed appropriate. Where an external valuation has been obtained, the valuation is based on objective and supportable data and has been carried out by a property valuation service provider or qualified independent valuer as appropriate.

#### *Financial Liabilities*

The Fund initially recognises a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Financial liabilities including credit balances of hedging instruments and derivatives are measured at market values as at the reporting date. Any change in market values of the financial liabilities since the beginning of the reporting period shall be included in the profit or loss for the reporting period. As disposal costs are generally immaterial, unless otherwise stated, market value approximates fair value.

#### *Receivables and Payables*

Current assets such as accounts receivable, which are expected to be recovered within twelve months after the reporting period, are carried at nominal amounts which approximate the fair values.

Accounts payable are recognised when the Fund becomes obliged to make future payments resulting from the goods and services received, whether or not billed to the Fund and are carried at nominal amounts which are equivalent to fair values.

### **(g) Revenue Recognition**

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is measured at the fair value of consideration received or receivable. The following recognition criteria relate to the specific items of revenue the Fund receives:

#### *Interest*

The interest revenue is recognised by the Fund on a cash receipt basis, unless the Fund chooses the accrual method and the amount can be reliably measured by reference to the principal outstanding and using the effective interest rate of the instrument calculated at the acquisition or origination date.

#### *Dividend Revenue*

The entitlement to a dividend is based on the date the shares are quoted ex-dividend; the actual dividend revenue is recognised by the Fund when it is received.

#### *Distribution Revenue*

Distributions from unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distributions 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.

#### *Rental Income*

Rent from investment properties is recognised by the Fund on a cash receipt basis.

#### *Movement in market values*

Changes in the market value of investments are determined as the difference between the market value at balance date or consideration received (if sold during the year) and the market value as at the prior year end or cost (if the investment was acquired during the period). All movements are recognised in the Operating Statement.

#### *Contributions and Rollovers In*

Contributions and rollovers 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.

**The Jackson & Small Family SMSF**  
**Notes to the Financial Statements**  
**As at 30 June 2019**

## (h) Income Tax

The income tax on the benefits accrued as a result of operations for the year comprises current and deferred tax. Income tax expense is recognised in the Operating Statement.

Current income tax expense is calculated by reference to the amount of income taxes payable in respect of the taxable income for the year using tax rates enacted or substantively enacted by reporting date and any adjustment to tax payable in respect of previous years. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as any unused tax losses.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the assets are realised or the liabilities are settled and their measurements also reflect the manner in which the Trustees expect to recover or settle the carrying amounts of the related assets or liabilities.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax assets can be utilised. Deferred tax assets are reviewed at each reporting date and are reduced to the extent it is no longer probable that the related tax benefits will be realised.

Current tax assets and liabilities are offset where a legally enforceable right of set-off exists and it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur.

Deferred tax assets and liabilities are offset when a legally enforceable right of set-off exists, they relate to income taxes levied by the same taxation authority and the fund intends to settle the tax assets and liabilities on a net basis in future when they are realised.

The financial report was authorised for issue on 08 September 2020 by the directors of the trustee company.

## Note 2 – 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. Changes in the Liability for Accrued Benefits are as follows:

	<b>Current</b>	<b>Previous</b>
<b>Liability for Accrued Benefits at beginning of period</b>	462,622	336,297
Benefits Accrued during the period	6,248	126,325
Benefits Paid during the period	0	0
<b>Liability for Accrued Benefits at end of period</b>	<b>468,870</b>	<b>462,622</b>

Any amount in the Unallocated Contributions account represent amounts that have been received by the fund from either the members of the fund or a third party but have not been allocated to any specific member as at the reporting date. It is the intention of the trustee to allocate any such amounts recorded as unallocated contributions within 28 days following the end of the month to specific fund member, which will increase the liability for members accrued benefits.

## Note 3 – Vested Benefits

Vested benefits are benefits which 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 reporting period.

	<b>Current</b>	<b>Previous</b>
<b>Vested Benefits at beginning of period</b>	462,622	336,297
Benefits Accrued during the period	6,248	126,325
Benefits Paid during the period	0	0
<b>Vested Benefits at end of period</b>	<b>468,870</b>	<b>462,622</b>

**The Jackson & Small Family SMSF**  
**Notes to the Financial Statements**  
**As at 30 June 2019**

#### Note 4 – Guaranteed Benefits

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

#### Note 5 – Funding Arrangements

No fixed funding arrangements were in place for the Fund as at year end.

#### Note 6A – Direct Property

	Current	Previous
At market value:		
Unit CA101 Whitsunday Apartments West, Hamilton Island	480,000	477,500
	<b>480,000</b>	<b>477,500</b>

#### Note 7A – Interest

	Current	Previous
Westpac Business Flexi Acc 1004	0	0
	<b>0</b>	<b>0</b>

#### Note 7B – Rent

	Current	Previous
Unit CA101 Whitsunday Apartments West, Hamilton Island	14,400	23,400
	<b>14,400</b>	<b>23,400</b>

#### Note 8A – Decrease in Market Value

	Current	Previous
<b>Direct Property</b>		
Unit CA101 Whitsunday Apartments West, Hamilton Island	1,491	(133,260)
	<b>1,491</b>	<b>(133,260)</b>

#### Note 9 – Subsequent Events

Post the financial year end, the Trustee notes that global equity markets have been adversely impacted by the outbreak of the COVID-19 virus. Other assets categories, including property, may also be adversely affected. In particular, the volatility in equity prices worldwide and the impact of any Government imposed measures to counter the virus's spread have, on the whole, materially impacted the current and future market value of the Fund. However, due to the rapid and ongoing changes, an estimate of the extent of this decline cannot be determined at this time.

**Trustee Declaration**

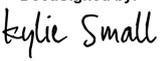
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In the opinion of the Trustees of the The Jackson & Small Family SMSF.

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

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2019 present fairly the financial position of the Fund at 30 June 2019 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the Trust Deed; and
- (iii) the operation of the Fund has been carried out in accordance with its Trust Deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 during the year ended 30 June 2019.

Signed in accordance with a resolution of the directors of KSAMJ Investments Pty Ltd by:

DocuSigned by:  
  
.....5841FB636DF5442..... **Dated:** .....1/10/2020.....  
**Kylie Small**  
Director: KSAMJ Investments Pty Ltd

DocuSigned by:  
  
.....A99B3B86D3EE4EE..... **Dated:** .....5/10/2020.....  
**Ann-Maree Jackson**  
Director: KSAMJ Investments Pty Ltd

**Compilation Report to the Trustees and Members of  
The Jackson & Small Family SMSF**

**ABN 34 176 307 300  
For the period 01 July 2018 to 30 June 2019**

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On the basis of the information provided by the Trustees of The Jackson & Small Family SMSF, we have compiled the accompanying special purpose financial statements of The Jackson & Small Family SMSF for the period ended 30 June 2019, which comprise the Statement of Financial Position, Operating Statement, 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 Trustees**

The Trustees of The Jackson & Small Family SMSF 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 / basis of accounting used is appropriate to meet the needs of the members and for the purpose that the financial statements were prepared.

### **Our Responsibility**

On the basis of information provided by the Trustees of The Jackson & Small Family SMSF, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework/basis of accounting 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 / basis of accounting 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<sup>1</sup> on these financial statements

The special purpose financial statements were compiled exclusively for the benefit of the Trustees of the fund 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.

Signature of Accountant

Dated: 08 September 2020



.....  
**Name of Signatory:** Michelle Chesworth

**Address:** 50 Hunter Street  
Newcastle, NSW 2300

<sup>1</sup> Refer to AUASB Standards for the issuance of audit opinions and review conclusions

**The Jackson & Small Family SMSF**  
**Investment Summary as at 30 June 2019**

Investment	Units	Average Cost Price	Market Price	Tax Cost	Market Value	Unrealised Taxable Gain/(Loss)	Taxable Gain/(Loss) (%)	Portfolio Weight (%)
<b><i>Bank</i></b>								
Westpac Business Flexi Acc 1004				547	547			-%
				<b>547</b>	<b>547</b>			<b>-%</b>
<b><i>Property Direct Market</i></b>								
Unit CA101 Whitsunday Apartments West, Hamilton Island	1	347,431.0800	480,000.0000	347,431	480,000	132,569	38%	100%
				<b>347,431</b>	<b>480,000</b>	<b>132,569</b>	<b>38%</b>	<b>100%</b>
				<b>347,978</b>	<b>480,547</b>	<b>132,569</b>	<b>38%</b>	<b>100%</b>

The tax cost is the original cost base adjusted by any subsequent capital call/improvement, capital return transactions, tax deferred and tax free amounts (in the case of a capital loss) or the reset cost base resulting from the CGT relief. The tax cost is used to compute the taxable gain/(loss) (including capital gain/(loss)) which can be different for accounting purpose.

**The Jackson & Small Family SMSF**  
**Investment Performance**  
**For the period from 1 July 2018 to 30 June 2019**

<b>Investment</b>	<b>Opening Value</b>	<b>Acquisitions</b>	<b>Disposals</b>	<b>Closing Value</b>	<b>Change in Value</b>	<b>Income</b>	<b>Total Return Value</b>	<b>Total Return</b>
<i>Bank</i>								
Westpac Business Flexi Acc 1004	3,728	44,521	47,702	547	0	0	0	0%
	3,728	44,521	47,702	547	0	0	0	0%
<i>Property Direct Market</i>								
Unit CA101 Whitsunday Apartments West, Hamilton Island	477,500	4,059	0	480,000	(1,559)	14,400	12,841	3%
	477,500	4,059	0	480,000	(1,559)	14,400	12,841	3%
<b>Fund Total</b>	481,228	48,580	47,702	480,547	(1,559)	14,400	12,841	3%

**The Jackson & Small Family SMSF**  
(ABN: 34 176 307 300)

**Consolidated Member Benefit Totals**

Period	Member Account Details
<b>1 July 2018 - 30 June 2019</b>	Residential Address: 7 Diamond Close SWANSEA HEADS, NSW 2281
Member	Date of Birth: 27 April 1974
Number: 1	Date Joined Fund: 28 April 2016
<b>Mrs Kylie Ann Small</b>	Eligible Service Date: 28 April 2016
	Tax File Number Held: Yes

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

**Your Accounts**

<b>Withdrawal Benefit</b> as at 1 Jul 2018	
Accumulation	109,895
<b>Total</b> as at 1 Jul 2018	<b>109,895</b>

<b>Withdrawal Benefit</b> as at 30 Jun 2019	
Accumulation	117,147
<b>Total</b> as at 30 Jun 2019	<b>117,147</b>

**Your Investment Return**

The return on your Investment for the year -3.74%

**Your Tax Components**

Tax Free	53,024
Taxable - Taxed	64,123
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	117,147
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

**Non Lapsing Binding Death Nomination\***

Steven Small - Husband - 100%

\* Nomination in effect from **8 September 2017**

**For Enquiries:**

mail **The Jackson & Small Family SMSF**, 7 Diamond Close, SWANSEA HEADS NSW 2281

**The Jackson & Small Family SMSF**  
(ABN: 34 176 307 300)

**Member Benefit Statement**

Period	Member Account Details
<b>1 July 2018 - 30 June 2019</b>	Residential Address: 7 Diamond Close SWANSEA HEADS, NSW 2281
<b>Member</b>	Date of Birth: 27 April 1974
Number: 1	Date Joined Fund: 28 April 2016
<b>Mrs Kylie Ann Small</b>	Eligible Service Date: 28 April 2016
<b>Accumulation Account</b>	Tax File Number Held: Yes
<b>Accumulation</b>	Account Start Date: 28 April 2016

Your Account Summary	Your Tax Components
<b>Withdrawal Benefit</b> as at 1 Jul 2018 <b>109,895</b>	Tax Free 45.2629 % 53,024
<i><u>Increases to your account:</u></i>	Taxable - Taxed 64,123
Employer Contributions 2,107	Taxable - Untaxed -
Government Co-Contributions 500	<b>Your Preservation Components</b>
Member Contributions 8,524	Preserved 117,147
Tax on Net Fund Income 614	Restricted Non Preserved -
<i><u>Total Increases</u></i> 11,745	Unrestricted Non Preserved -
<i><u>Decreases to your account:</u></i>	<b>Your Insurance Benefits</b>
Contributions Tax 316	No insurance details have been recorded
Share Of Net Fund Income 4,177	<b>Your Beneficiaries</b>
<i><u>Total Decreases</u></i> 4,493	<b>Non Lapsing Binding Death Nomination*</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2019 <b>117,147</b>	Steven Small - Husband - 100%
	* Nomination in effect from <b>8 September 2017</b>

**For Enquiries:**

mail **The Jackson & Small Family SMSF, 7 Diamond Close, SWANSEA HEADS NSW 2281**

## Trustee

The Trustee of the Fund is as follows:

KSAMJ Investments Pty Ltd

The directors of the Trustee company are:

Kylie Small and  
Ann-Maree Jackson

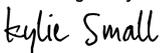
## Availability of Other Fund Information

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

## Trustee Disclaimer

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

Signed on behalf of the Trustee of the Fund

DocuSigned by:  
  
.....5841FB636DF5442.....  
Kylie Small  
Director - KSAMJ Investments Pty Ltd

DocuSigned by:  
  
.....A99B3B86D3EE4EE.....  
Ann-Maree Jackson  
Director - KSAMJ Investments Pty Ltd

Statement Date: 30 June 2019

For Enquiries:

mail The Jackson & Small Family SMSF, 7 Diamond Close, SWANSEA HEADS NSW 2281

**The Jackson & Small Family SMSF**  
(ABN: 34 176 307 300)

**Consolidated Member Benefit Totals**

Period	Member Account Details
<b>1 July 2018 - 30 June 2019</b>	Residential Address: 29 Crown Street BELMONT, NSW 2280
<b>Member</b>	Number: 2
<b>Ms Ann-Maree Jackson</b>	Date of Birth: 30 January 1963 Date Joined Fund: 28 April 2016 Eligible Service Date: 30 January 1989 Tax File Number Held: Yes

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

**Your Accounts**

<b>Withdrawal Benefit</b> as at 1 Jul 2018	
Accumulation	352,727
<b>Total</b> as at 1 Jul 2018	<u><u>352,727</u></u>

<b>Withdrawal Benefit</b> as at 30 Jun 2019	
Accumulation	351,724
<b>Total</b> as at 30 Jun 2019	<u><u>351,724</u></u>

**Your Investment Return**

The return on your Investment for the year -3.74%

**Your Tax Components**

Tax Free	8,524
Taxable - Taxed	343,200
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	351,548
Restricted Non Preserved	-
Unrestricted Non Preserved	176

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

**Non Lapsing Binding Death Nomination\***

Jennifer Tancredi - Partner - 100%

\* Nomination in effect from **8 September 2017**

**For Enquiries:**

mail **The Jackson & Small Family SMSF**, 7 Diamond Close, SWANSEA HEADS NSW 2281

**The Jackson & Small Family SMSF**  
(ABN: 34 176 307 300)

**Member Benefit Statement**

Period	Member Account Details
<b>1 July 2018 - 30 June 2019</b>	Residential Address: 29 Crown Street BELMONT, NSW 2280
<b>Member</b>	Date of Birth: 30 January 1963
Number: 2	Date Joined Fund: 28 April 2016
<b>Ms Ann-Maree Jackson</b>	Eligible Service Date: 30 January 1989
<b>Accumulation Account</b>	Tax File Number Held: Yes
<b>Accumulation</b>	Account Start Date: 28 April 2016

**Your Account Summary**

<b>Withdrawal Benefit</b> as at 1 Jul 2018	<b>352,727</b>
<i><u>Increases to your account:</u></i>	
Employer Contributions	2,107
Member Contributions	8,524
Tax on Net Fund Income	1,949
<b><u>Total Increases</u></b>	<b>12,580</b>
<i><u>Decreases to your account:</u></i>	
Contributions Tax	316
Share Of Net Fund Income	13,268
<b><u>Total Decreases</u></b>	<b>13,584</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2019	<b>351,724</b>

**Your Tax Components**

Tax Free	2.4235 %	8,524
Taxable - Taxed		343,200
Taxable - Untaxed		-

**Your Preservation Components**

Preserved	351,548
Restricted Non Preserved	-
Unrestricted Non Preserved	176

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

**Non Lapsing Binding Death Nomination\***

Jennifer Tancredi - Partner - 100%

\* Nomination in effect from **8 September 2017**

**For Enquiries:**

mail **The Jackson & Small Family SMSF**, 7 Diamond Close, SWANSEA HEADS NSW 2281

## Trustee

The Trustee of the Fund is as follows:

KSAMJ Investments Pty Ltd

The directors of the Trustee company are:

Kylie Small and  
Ann-Maree Jackson

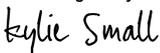
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This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While every effort has been made by the Trustee to ensure the accuracy and completeness of this statement, the Trustee does not accept any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

Signed on behalf of the Trustee of the Fund

DocuSigned by:  
  
.....5841FB636DF5442.....  
Kylie Small  
Director - KSAMJ Investments Pty Ltd

DocuSigned by:  
  
.....A99B3B86D3EE4EE.....  
Ann-Maree Jackson  
Director - KSAMJ Investments Pty Ltd

Statement Date: 30 June 2019

For Enquiries:

mail The Jackson & Small Family SMSF, 7 Diamond Close, SWANSEA HEADS NSW 2281

# Self-managed superannuation fund annual return **2019**

## 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 2019* (NAT 71287).

**!** The *Self-managed superannuation fund annual return instructions 2019* (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 I T H   S T  

- Place  in ALL applicable boxes.

## 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 and 9.

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

The Jackson & Small Family SMSF

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

**4 Current postal address**

PO Box 831

Suburb/town

Newcastle

State/territory

NSW

Postcode

2300

**5 Annual return status**

Is this an amendment to the SMSF's 2019 return?

**A** No  Yes

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

**B** No  Yes

Fund's tax file number (TFN)

\*\*\*\*\*

**6 SMSF auditor**

Auditor's name

Title: MR

Family name

Boys

First given name

Anthony

Other given names

William

SMSF Auditor Number

100014140

Auditor's phone number

04

10712708

Postal address

PO Box 3376

Suburb/town

Rundle Mall

State/territory

SA

Postcode

5000

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 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 032510

Fund account number 261004

Fund account name

KSAMJ Investment Pty Ltd ATF The Jackson &amp; Small Family Super Fu

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.

smsfdataflow

Fund's tax file number (TFN)

\*\*\*\*\*

**8 Status of SMSF**

Australian superannuation fund

A No  Yes Fund benefit structure B  A 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 \$ .00

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.

Fund's tax file number (TFN)

## 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 2019*.

Have you applied an exemption or rollover? **M** No  Yes

Code

Net capital gain **A** \$

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

Gross interest **C** \$

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

Gross foreign income **D1** \$  Net foreign income **D** \$  Loss

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

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

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** \$  Loss

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

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

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

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

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

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

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

**GROSS INCOME (Sum of labels A to U)** **W** \$  Loss

Exempt current pension income **Y** \$

**TOTAL ASSESSABLE INCOME (W less Y)** **V** \$  Loss

Fund's tax file number (TFN)

## 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> \$ <input style="width: 100px;" type="text" value="0"/> -00	<b>A2</b> \$ <input style="width: 100px;" type="text" value="0"/> -00
Interest expenses overseas	<b>B1</b> \$ <input style="width: 100px;" type="text" value="0"/> -00	<b>B2</b> \$ <input style="width: 100px;" type="text" value="0"/> -00
Capital works expenditure	<b>D1</b> \$ <input style="width: 100px;" type="text" value="400"/> -00	<b>D2</b> \$ <input style="width: 100px;" type="text" value="0"/> -00
Decline in value of depreciating assets	<b>E1</b> \$ <input style="width: 100px;" type="text" value="68"/> -00	<b>E2</b> \$ <input style="width: 100px;" type="text" value="0"/> -00
Insurance premiums – members	<b>F1</b> \$ <input style="width: 100px;" type="text" value="0"/> -00	<b>F2</b> \$ <input style="width: 100px;" type="text" value="0"/> -00
Death benefit increase	<b>G1</b> \$ <input style="width: 100px;" type="text" value="0"/> -00	
SMSF auditor fee	<b>H1</b> \$ <input style="width: 100px;" type="text" value="660"/> -00	<b>H2</b> \$ <input style="width: 100px;" type="text" value="0"/> -00
Investment expenses	<b>I1</b> \$ <input style="width: 100px;" type="text" value="26903"/> -00	<b>I2</b> \$ <input style="width: 100px;" type="text" value="0"/> -00
Management and administration expenses	<b>J1</b> \$ <input style="width: 100px;" type="text" value="2723"/> -00	<b>J2</b> \$ <input style="width: 100px;" type="text" value="0"/> -00
Forestry managed investment scheme expense	<b>U1</b> \$ <input style="width: 100px;" type="text" value="0"/> -00	<b>U2</b> \$ <input style="width: 100px;" type="text" value="0"/> -00
Other amounts	<b>L1</b> \$ <input style="width: 100px;" type="text" value="0"/> -00 <span style="border: 1px solid black; padding: 2px; font-size: 8px;">Code</span>	<b>L2</b> \$ <input style="width: 100px;" type="text" value="0"/> -00 <span style="border: 1px solid black; padding: 2px; font-size: 8px;">Code</span>
Tax losses deducted	<b>M1</b> \$ <input style="width: 100px;" type="text" value="0"/> -00	
<b>TOTAL DEDUCTIONS</b> <b>N</b> \$ <input style="width: 100px;" type="text" value="30754"/> -00 (Total <b>A1</b> to <b>M1</b> )		<b>TOTAL NON-DEDUCTIBLE EXPENSES</b> <b>Y</b> \$ <input style="width: 100px;" type="text" value="0"/> -00 (Total <b>A2</b> to <b>L2</b> )
<b>#TAXABLE INCOME OR LOSS</b> <b>O</b> \$ <input style="width: 100px;" type="text" value="12140"/> -00 <span style="border: 1px solid black; padding: 2px; font-size: 8px;">Loss</span> (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		<b>TOTAL SMSF EXPENSES</b> <b>Z</b> \$ <input style="width: 100px;" type="text" value="30754"/> -00 (N plus Y)

#This is a mandatory label.

Fund's tax file number (TFN)

\*\*\*\*\*

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 2019* on how to complete the calculation statement.

#Taxable income **A** \$ -00*(an amount must be included even if it is zero)*#Tax on taxable income **T1** \$ *(an amount must be included even if it is zero)*#Tax on no-TFN-quoted contributions **J** \$ *(an amount must be included even if it is zero)*Gross tax **B** \$ *(T1 plus J)*

Foreign income tax offset

**C1** \$ 

Rebates and tax offsets

**C2** \$ 

Non-refundable non-carry forward tax offsets

**C** \$ *(C1 plus C2)*

SUBTOTAL 1

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

Early stage venture capital limited partnership tax offset

**D1** \$ 

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

**D2** \$ 

Early stage investor tax offset

**D3** \$ 

Early stage investor tax offset carried forward from previous year

**D4** \$ 

Non-refundable carry forward tax offsets

**D** \$ *(D1 plus D2 plus D3 plus D4)*

SUBTOTAL 2

**T3** \$ *(T2 less D – cannot be less than zero)*

Complying fund's franking credits tax offset

**E1** \$ 

No-TFN tax offset

**E2** \$ 

National rental affordability scheme tax offset

**E3** \$ 

Exploration credit tax offset

**E4** \$ 

Refundable tax offsets

**E** \$ *(E1 plus E2 plus E3 plus E4)*#TAX PAYABLE **T5** \$ *(T3 less E – cannot be less than zero)*

Section 102AAM interest charge

**G** \$

Fund's tax file number (TFN)

Credit for interest on early payments – amount of interest	<b>H1 \$</b> <input type="text"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	<b>H2 \$</b> <input type="text"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<b>H3 \$</b> <input type="text" value="0"/>
Credit for TFN amounts withheld from payments from closely held trusts	<b>H5 \$</b> <input type="text"/>
Credit for interest on no-TFN tax offset	<b>H6 \$</b> <input type="text"/>
Credit for foreign resident capital gains withholding amounts	<b>H8 \$</b> <input type="text"/>
<b>Eligible credits</b>	<b>H \$</b> <input type="text" value="0"/>
	<i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

<b>#Tax offset refunds</b> (Remainder of refundable tax offsets)	<b>I \$</b> <input type="text" value="0"/>
	<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> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.	<b>S \$</b> <input type="text" value="-10073"/>
	<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 2019*.

Tax losses carried forward to later income years **U \$** -00

Net capital losses carried forward to later income years **V \$** -00

Fund's tax file number (TFN) \*\*\*\*\*

### Section F: Member information

#### MEMBER 1

Title:

Family name

First given name

Other given names

Member's TFN   
See the Privacy note in the Declaration.

Date of birth

#### Contributions

OPENING ACCOUNT BALANCE \$

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

Employer contributions  
**A** \$

ABN of principal employer  
**A1**

Personal contributions  
**B** \$

CGT small business retirement exemption  
**C** \$

CGT small business 15-year exemption amount  
**D** \$

Personal injury election  
**E** \$

Spouse and child contributions  
**F** \$

Other third party contributions  
**G** \$

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

Receipt date   
Day Month Year

Assessable foreign superannuation fund amount  
**I** \$

Non-assessable foreign superannuation fund amount  
**J** \$

Transfer from reserve: assessable amount  
**K** \$

Transfer from reserve: non-assessable amount  
**L** \$

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

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

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

#### Other transactions

Accumulation phase account balance  
**S1** \$

Retirement phase account balance - Non CDBIS  
**S2** \$

Retirement phase account balance - CDBIS  
**S3** \$

TRIS Count

Allocated earnings or losses **O** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Loss

Code

Code

Fund's tax file number (TFN)

\*\*\*\*\*

MEMBER 2

Title: MS

Family name

Jackson

First given name

Other given names

Ann-Maree

Member's TFN

See the Privacy note in the Declaration.

\*\*\*\*\*

Date of birth

Day Month Year 30/01/1963

Contributions

OPENING ACCOUNT BALANCE \$ 352727.27

Refer to instructions for completing these labels.

Employer contributions

A \$ 2107.48

ABN of principal employer

A1

Personal contributions

B \$ 8524.02

CGT small business retirement exemption

C \$ 0

CGT small business 15-year exemption amount

D \$ 0

Personal injury election

E \$ 0

Spouse and child contributions

F \$ 0

Other third party contributions

G \$ 0

Proceeds from primary residence disposal

H \$ 0

Receipt date

Day Month Year

H1

Assessable foreign superannuation fund amount

I \$ 0

Non-assessable foreign superannuation fund amount

J \$ 0

Transfer from reserve: assessable amount

K \$ 0

Transfer from reserve: non-assessable amount

L \$ 0

Contributions from non-complying funds and previously non-complying funds

T \$ 0

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

M \$ 0

TOTAL CONTRIBUTIONS N \$ 10631.50

(Sum of labels A to M)

Other transactions

Allocated earnings or losses

O \$ 11635.17

Inward rollovers and transfers

P \$ 0

Outward rollovers and transfers

Q \$ 0

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Loss

L

Code

Code

S1 \$ 351723.60 Accumulation phase account balance

S2 \$ 0 Retirement phase account balance - Non CDBIS

S3 \$ 0 Retirement phase account balance - CDBIS

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 351723.60

(S1 plus S2 plus S3)

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$

Fund's tax file number (TFN) \*\*\*\*\*

Section H: **Assets and liabilities****15 ASSETS****15a Australian managed investments**Listed trusts **A** \$  ·00Unlisted trusts **B** \$  ·00Insurance policy **C** \$  ·00Other managed investments **D** \$  ·00**15b Australian direct investments**Cash and term deposits **E** \$  ·00Debt securities **F** \$  ·00Loans **G** \$  ·00Listed shares **H** \$  ·00Unlisted shares **I** \$  ·00Limited recourse borrowing arrangements **J** \$  ·00Non-residential real property **K** \$  ·00Residential real property **L** \$  ·00Collectables and personal use assets **M** \$  ·00Other assets **O** \$  ·00**Limited recourse borrowing arrangements**

Australian residential real property

**J1** \$  ·00

Australian non-residential real property

**J2** \$  ·00

Overseas real property

**J3** \$  ·00

Australian shares

**J4** \$  ·00

Overseas shares

**J5** \$  ·00

Other

**J6** \$  ·00**15c Other investments**Crypto-Currency **N** \$  ·00**15d Overseas direct investments**Overseas shares **P** \$  ·00Overseas non-residential real property **Q** \$  ·00Overseas residential real property **R** \$  ·00Overseas managed investments **S** \$  ·00Other overseas assets **T** \$  ·00**TOTAL AUSTRALIAN AND OVERSEAS ASSETS U** \$  ·00  
(Sum of labels **A** to **T**)**15e In-house assets**Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? **A** No  Yes  \$  ·00**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

Fund's tax file number (TFN) \*\*\*\*\*

**16 LIABILITIES**Borrowings for limited recourse  
borrowing arrangements**V1** \$  -00

Permissible temporary borrowings

**V2** \$  -00

Other borrowings

**V3** \$  -00Borrowings **V** \$  0 -00Total member closing account balances  
(total of all **CLOSING ACCOUNT BALANCES** from Sections F and G) **W** \$  468870 -00Reserve accounts **X** \$  0 -00Other liabilities **Y** \$  18589 -00**TOTAL LIABILITIES Z** \$  487459 -00**Section I: Taxation of financial arrangements****17 Taxation of financial arrangements (TOFA)**Total TOFA gains **H** \$  -00Total TOFA losses **I** \$  -00**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 2018–19 income year, write **2019**).**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 2019*.**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 2019* for each election.**C** If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2019*.**D**

Fund's tax file number (TFN) \*\*\*\*\*

**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](http://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 (if required) 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

DocuSigned by:  
  
 5841FB686DF6442...  
 Date / /

**Preferred trustee or director contact details:**Title: 

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 2019* 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 / /

**Tax agent's contact details**Title: 

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

 Postal address for annual returns: **Australian Taxation Office, GPO Box 9845, IN YOUR CAPITAL CITY**

# Capital gains tax (CGT) schedule **2019**

## When completing this form

- Print clearly, using a black or dark blue pen only.
  - Use BLOCK LETTERS and print one character in each box.
- S M I T H S T
- Do not use correction fluid or covering stickers.
  - Sign next to any corrections with your **full signature** (not initials).

- Use in conjunction with company, trust, fund income tax return or the self-managed superannuation fund annual return.
- Refer to the *Guide to capital gains tax 2019* available on our website at [ato.gov.au](http://ato.gov.au) for instructions on how to complete this schedule.

## Tax file number (TFN)

\*\*\*\*\*

- ! We are authorised by law to request your TFN. You do not have to quote your TFN. However, if you don't it could increase the chance of delay or error in processing your form.

## Australian business number (ABN)

34176307300

## Taxpayer's name

The Jackson &amp; Small Family SMSF

## 1 Current year capital gains and capital losses

	Capital gain		Capital loss
Shares in companies listed on an Australian securities exchange	<b>A</b> \$ <input type="text" value="0-00"/>	<b>K</b> \$	<input type="text" value="0-00"/>
Other shares	<b>B</b> \$ <input type="text" value="0-00"/>	<b>L</b> \$	<input type="text" value="0-00"/>
Units in unit trusts listed on an Australian securities exchange	<b>C</b> \$ <input type="text" value="0-00"/>	<b>M</b> \$	<input type="text" value="0-00"/>
Other units	<b>D</b> \$ <input type="text" value="0-00"/>	<b>N</b> \$	<input type="text" value="0-00"/>
Real estate situated in Australia	<b>E</b> \$ <input type="text" value="0-00"/>	<b>O</b> \$	<input type="text" value="0-00"/>
Other real estate	<b>F</b> \$ <input type="text" value="0-00"/>	<b>P</b> \$	<input type="text" value="0-00"/>
Amount of capital gains from a trust (including a managed fund)	<b>G</b> \$ <input type="text" value="0-00"/>		
Collectables	<b>H</b> \$ <input type="text" value="0-00"/>	<b>Q</b> \$	<input type="text" value="0-00"/>
Other CGT assets and any other CGT events	<b>I</b> \$ <input type="text" value="0-00"/>	<b>R</b> \$	<input type="text" value="0-00"/>
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	<b>S</b> \$ <input type="text" value="0-00"/>		
<b>Total current year capital gains</b>	<b>J</b> \$ <input type="text" value="0-00"/>		

Add the amounts at labels **K** to **R** and write the total in item 2 label **A – Total current year capital losses**.

Fund's tax file number (TFN) \*\*\*\*\*

**2 Capital losses**Total current year capital losses **A** \$ -00Total current year capital losses applied **B** \$ -00Total prior year net capital losses applied **C** \$ -00Total capital losses transferred in applied  
(only for transfers involving a foreign bank branch or  
permanent establishment of a foreign financial entity) **D** \$ -00Total capital losses applied **E** \$ -00Add amounts at **B**, **C** and **D**.**3 Unapplied net capital losses carried forward**Net capital losses from collectables carried forward to later income years **A** \$ -00Other net capital losses carried forward to later income years **B** \$ -00Add amounts at **A** and **B** and transfer the total  
to label **V – Net capital losses carried forward**  
to later income years on your tax return.**4 CGT discount**Total CGT discount applied **A** \$ -00**5 CGT concessions for small business**Small business active asset reduction **A** \$ -00Small business retirement exemption **B** \$ -00Small business rollover **C** \$ -00Total small business concessions applied **D** \$ -00**6 Net capital gain**Net capital gain **A** \$ -001J less 2E less 4A less 5D (cannot be less than  
zero). Transfer the amount at **A** to label **A – Net**  
**capital gain** on your tax return.

Fund's tax file number (TFN) **7 Earnout arrangements**

Are you a party to an earnout arrangement? **A** Yes, as a buyer  Yes, as a seller  No   
 (Print  in the appropriate box.)

**!** If you are a party to more than one earnout arrangement, copy and attach a separate sheet to this schedule providing the details requested here for each additional earnout arrangement.

How many years does the earnout arrangement run for? **B**

What year of that arrangement are you in? **C**

If you are the seller, what is the total estimated capital proceeds from the earnout arrangement? **D** \$  -00

Amount of any capital gain or loss you made under your non-qualifying arrangement in the income year. **E** \$  -00 /  <sup>LOSS</sup>

**! Request for amendment**

If you received or provided a financial benefit under a look-through earnout right created in an earlier income year and you wish to seek an amendment to that earlier income year, complete the following:

Income year earnout right created **F**

Amended net capital gain or capital losses carried forward **G** \$  -00 /  <sup>LOSS</sup>

**8 Other CGT information required (if applicable)**

Small business 15 year exemption – exempt capital gains **A** \$  -00 /  <sup>CODE</sup>

Capital gains disregarded by a foreign resident **B** \$  -00

Capital gains disregarded as a result of a scrip for scrip rollover **C** \$  -00

Capital gains disregarded as a result of an inter-company asset rollover **D** \$  -00

Capital gains disregarded by a demerging entity **E** \$  -00

**2019****Losses schedule**

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2019 tax return.

Superannuation funds should complete and attach this schedule to their 2019 tax return.

Print neatly in BLOCK LETTERS with a black or blue ballpoint pen only. Print one letter or number in each box. Do not use correction fluid or tape.

Place  in all applicable boxes.

Refer to *Losses schedule instructions 2019*, available on our website [ato.gov.au](http://ato.gov.au) for instructions on how to complete this schedule.

**Tax file number (TFN)**

\*\*\*\*\*

**Name of entity**

The Jackson & Small Family SMSF

**Australian business number**

34176307300

**Part A – Losses carried forward to the 2019–20 income year** – excludes film losses**1 Tax losses carried forward to later income years**

<b>Year of loss</b>		
2018–19	<b>B</b>	<input type="text" value="12140"/> -00
2017–18	<b>C</b>	<input type="text" value=""/> -00
2016–17	<b>D</b>	<input type="text" value=""/> -00
2015–16	<b>E</b>	<input type="text" value=""/> -00
2014–15	<b>F</b>	<input type="text" value=""/> -00
2013–14 and earlier income years	<b>G</b>	<input type="text" value=""/> -00
<b>Total</b>	<b>U</b>	<input type="text" value="12140"/> -00

Transfer the amount at **U** to the **Tax losses carried forward to later income years** label on your tax return.

**2 Net capital losses carried forward to later income years**

<b>Year of loss</b>		
2018–19	<b>H</b>	<input type="text" value=""/> -00
2017–18	<b>I</b>	<input type="text" value=""/> -00
2016–17	<b>J</b>	<input type="text" value=""/> -00
2015–16	<b>K</b>	<input type="text" value=""/> -00
2014–15	<b>L</b>	<input type="text" value=""/> -00
2013–14 and earlier income years	<b>M</b>	<input type="text" value=""/> -00
<b>Total</b>	<b>V</b>	<input type="text" value="0"/> -00

Transfer the amount at **V** to the **Net capital losses carried forward to later income years** label on your tax return.

Fund's tax file number (TFN) \*\*\*\*\*

**Part B – Ownership and business continuity test** – company and listed widely held trust only

Complete item **3** of **Part B** if a loss is being carried forward to later income years and the business continuity test has to be satisfied in relation to that loss.

Do not complete items **1** or **2** of **Part B** if, in the 2018–19 income year, no loss has been claimed as a deduction, applied against a net capital gain or, in the case of companies, losses have not been transferred in or out.

**1 Whether continuity of majority ownership test passed**

**Note:** If the entity has deducted, applied, transferred in or transferred out (as applicable) in the 2018–19 income year a loss incurred in any of the listed years, print **X** in the **Yes** or **No** box to indicate whether the entity has satisfied the continuity of majority ownership test in respect of that loss.

Year of loss		Yes	No
2018–19	<b>A</b>	<input type="checkbox"/>	<input type="checkbox"/>
2017–18	<b>B</b>	<input type="checkbox"/>	<input type="checkbox"/>
2016–17	<b>C</b>	<input type="checkbox"/>	<input type="checkbox"/>
2015–16	<b>D</b>	<input type="checkbox"/>	<input type="checkbox"/>
2014–15	<b>E</b>	<input type="checkbox"/>	<input type="checkbox"/>
2013–14 and earlier income years	<b>F</b>	<input type="checkbox"/>	<input type="checkbox"/>

**2 Amount of losses deducted/applied for which the continuity of majority ownership test is not passed but the business continuity test is satisfied** – excludes film losses

Tax losses	<b>G</b>	<input type="text"/>	-00
Net capital losses	<b>H</b>	<input type="text"/>	-00

**3 Losses carried forward for which the business continuity test must be satisfied before they can be deducted/applied in later years** – excludes film losses

Tax losses	<b>I</b>	<input type="text"/>	-00
Net capital losses	<b>J</b>	<input type="text"/>	-00

**4 Do current year loss provisions apply?**

Is the company required to calculate its taxable income or tax loss for the year under Subdivision 165-B or its net capital gain or net capital loss for the year under Subdivision 165-CB of the *Income Tax Assessment Act 1997* (ITAA 1997)?

**K** Yes  No

**Part C – Unrealised losses** – company only

**Note:** These questions relate to the operation of Subdivision 165-CC of ITAA 1997.

Has a changeover time occurred in relation to the company after 1.00pm by legal time in the Australian Capital Territory on 11 November 1999?

**L** Yes  No

If you printed **X** in the **No** box at **L**, do not complete **M**, **N** or **O**.

At the changeover time did the company satisfy the maximum net asset value test under section 152-15 of ITAA 1997?

**M** Yes  No

If you printed **X** in the **No** box at **M**, has the company determined it had an unrealised net loss at the changeover time?

**N** Yes  No

If you printed **X** in the **Yes** box at **N**, what was the amount of unrealised net loss calculated under section 165-115E of ITAA 1997?

**O**  -00

Fund's tax file number (TFN) \*\*\*\*\*

**Part D – Life insurance companies**Complying superannuation class tax losses carried forward to later income years **P**  -00Complying superannuation net capital losses carried forward to later income years **Q**  -00**Part E – Controlled foreign company losses**Current year CFC losses **M**  -00CFC losses deducted **N**  -00CFC losses carried forward **O**  -00**Part F – Tax losses reconciliation statement**Balance of tax losses brought forward from the prior income year **A**  -00**ADD** Uplift of tax losses of designated infrastructure project entities **B**  -00**SUBTRACT** Net forgiven amount of debt **C**  -00**ADD** Tax loss incurred (if any) during current year **D**  -00**ADD** Tax loss amount from conversion of excess franking offsets **E**  -00**SUBTRACT** Net exempt income **F**  -00**SUBTRACT** Tax losses forgone **G**  -00**SUBTRACT** Tax losses deducted **H**  -00**SUBTRACT** Tax losses transferred out under Subdivision 170-A  
(only for transfers involving a foreign bank branch or a PE of a foreign financial entity) **I**  -00Total tax losses carried forward to later income years **J**  -00Transfer the amount at **J** to the **Tax losses carried forward to later income years** label on your tax return.

# Electronic lodgment declaration (Form MS)

(for self-managed superannuation funds)

## Part A: Taxpayer's declaration

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

### Privacy

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

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

### The Australian Business Register

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

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

### Electronic funds transfer – direct debit

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

**Tax file number**

\*\*\*\*\*

**Fund name**

The Jackson & Small Family SMSF

**Year of return**

2019

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

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

### Declaration

I declare that:

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

**Signature of trustee or director**

DocuSigned by:  
Kylie Small  
5841FB636DF5442...

**Date**

1/10/2020

## Part B: Electronic funds transfer consent

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

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

### Important:

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

**Agent's reference number**

24882894

**Account name**

KSAMJ Investment Pty Ltd ATF The Jackson & Small Family Super Fu

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

**Signature of trustee or director**

DocuSigned by:  
Kylie Small  
5841FB636DF5442...

**Date**

1/10/2020

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

**Declaration:** I declare that:

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

**Signature of tax agent**

**Date**

**Agent's contact name**

MR Paul Siderovski

**Agent's phone**

02 49265299

**Agent's reference**

24882894

**Client's reference**

SMA04C1

**RESOLUTIONS OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE KSAMJ  
INVESTMENTS PTY LTD ATF  
THE JACKSON & SMALL FAMILY SMSF  
PASSED ON 30 JUNE 2019**

**APPROVAL OF  
PREVIOUS MINUTES:**

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

**ALLOCATION OF  
CONTRIBUTION:**

It was resolved that the contributions received during the year be allocated to members as follows:

Member Name/Contribution type	Amount
<i>Mrs Kylie Small</i>	
Employer	2,107
Member	8,524
Government	500
<i>Ms Ann-Maree Jackson</i>	
Employer	2,107
Member	8,524

The contributions will be subject to normal preservation and payment rules under the *Superannuation Industry (Supervision) Regulations 1994 (SISR)*

**PROPERTY VALUATIONS:**

In respect of the year ending 30 June 2019, it was resolved that the trustees revalue the properties set out below in respect of the effective dates specified.

Giving consideration to the fund's circumstances and the value of the fund's assets that property represents, the trustees have obtained property valuations from the sources listed below.

The trustees have reviewed the content and assumptions within and believe the valuations supplied fairly represent the value and attributes of the properties held.

The trustees resolved to accept the valuations obtained on the basis that the valuations are based on objective and supportable data; are representative of the assets owned by the fund; and are indicative of market conditions as at the effective dates.

After consideration from the trustees, it was also resolved to carry forward valuations from prior years where appropriate. The trustees are of the opinion that the valuations continue to be relevant and appropriate and have been obtained within a suitable time frame to still be applied.

**Address:** CA 101 Whitsundays apartments west Hamilton  
Island QLD 4803 Australia

Valuation	Effective Date	Valuation Date	Type	Source
480,000	30 Jun 2019	30 Jun 2019	Trustee Valuation	Trustee

**ALLOCATION OF NET  
INCOME:**

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

	Income	Fund Tax	Conts Tax	Direct Tax
<i>Mrs Kylie Small</i>				
Accumulation	(4,177)	(614)	316	0
<i>Ms Ann-Maree Jackson</i>				
Accumulation	(13,268)	(1,949)	316	0

**REPORTING ENTITY**

**CONCEPT:**

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

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

**REPORTS AND STATEMENTS:**

The Financial Reports consisting of Statement of Financial Position, Operating Statement and Notes to the Financial Statements, Trustee’s Declaration, Compilation Report, Auditor’s Report and Member Statement for the period ended 30 June 2019 were tabled for consideration at the meeting.

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

1. the financial statements are drawn up so as to present fairly the financial position of the fund as at 30 June 2019, the benefits accrued as a result of operations and its cash flow for the year then ended;
2. the financial statements have been prepared in accordance with the requirements of the trust deed and Australian Accounting Standards as noted in Note 1 to the Financial Statements and
3. the fund has operated substantially in accordance with the trust deed and the requirements of the *Superannuation Industry (Supervision) Act 1993 (S/ISA)*, during the year ended 30 June 2019.

**INCOME TAX RETURN:**

The completed Self-Managed Superannuation Fund Annual Return for the financial year ended 30 June 2019 was tabled for consideration at the meeting.

It was resolved that:

1. the particulars contained in the 2019 income tax return and the relevant records used to ascertain the taxable income, as shown, derived by the fund from all sources in and out of Australia during the year of income are true and correct and;
2. the fund satisfies the statutory requirements and conditions applicable to be classified as a ‘Regulated Superannuation Fund/Complying Superannuation Fund’ for the year of income and;
3. the income tax return be adopted in its present format and that the Return be signed by the Trustees.

**REVIEW OF INVESTMENT STRATEGY:**

The fund's investment performance for the year ended 30 June 2019 and existing investment strategy have been reviewed by the Trustees, after considering:

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

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

**TRUSTEE AND MEMBER STATUS:**

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the fund and that they are not disqualified persons as defined by Section 120 of the *S/SA*.

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

**AUDITOR:**

It was resolved that

Anthony Boys  
of  
Super Audits  
PO Box 3376  
Rundle Mall, SA 5000

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

**TAX AGENT:**

It was resolved that

Mr Paul Siderovski  
of  
Sidcor Pty Ltd  
50 Hunter Street  
Newcastle, NSW 2300

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

**CLOSURE:**

There are no further matters being considered.

DocuSigned by:  
*Ann-Maree Jackson* 5/10/2020  
.....A99B3B86D3EE4EE..... Dated: ...../...../.....  
Ann-Maree Jackson  
Chairperson

Anthony Boys  
PO Box 3376  
RUNDLE MALL SA 5000

Dear Anthony,

The Jackson & Small Family SMSF  
**Superannuation Fund Management/Trustee Representation Letter**

In connection with your audit examination of the financial report of The Jackson & Small Family SMSF for the year ended 30 June 2019, hereby confirm, at your request that to best of our knowledge and belief, the following representation relating to the accounts are correct.

**Financial Report**

We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter, for the preparation of the financial report.

The management/trustee have determined that the fund is not a reporting entity for the year ended 30 June 2019 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the fund. Accordingly, the financial report prepared is a special purpose financial report, which is for distribution to members of the fund and to satisfy the requirement of the SISA and the SISR, and to confirm that the financial report is free of material misstatements, including omissions.

**Sole Purpose**

The fund has been maintained for the sole purpose of providing superannuation benefits to its members and their dependents.

**Superannuation Fund Books/Records/Minutes**

- (a) We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit.
- (b) We have made available to you Minutes of all trustee(s)' meetings and the Trust Deed.
- (c) We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial statements, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial statements.
- (d) We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.
- (e) Records maintained during the period were in accordance with the Australian Taxation Office requirements.

**Asset Form**

The assets of the superannuation fund are being held in a form suitable for the benefit of the members of the fund, and have been held in accordance with the fund's investment strategy.

### **Ownership and Pledging of Assets**

The superannuation fund has satisfactory title to all assets disclosed in the Statement of Financial Position. Investments are registered in the name of the trustee(s).

No assets of the superannuation fund have been pledged to secure liabilities of the superannuation fund or of others.

### **Investments**

- (a) We have considered the requirement of generally accepted accounting standards in regards to impairment of assets when assessing the impairment of assets and in ensuring that no assets are stated in excess of their recoverable amount.
- (b) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments that have not been disclosed in the financial statements.
- (c) The investment strategy has been determined with due regard to risk, return, liquidity, diversity and the insurance needs of fund members, and the assets of the fund are in line with this strategy.
- (d) All investments are acquired, maintained and disposed of on an arm's length basis.

### **Trust Deed**

The superannuation fund is being conducted in accordance with its Trust Deed.

### **Superannuation Industry (Supervision) Act and Regulations**

- (a) The fund meets the definition of a self-managed superannuation fund under the SISA.
- (b) The fund has been conducted in accordance with the SISA, the SISR and its governing rules at all times during the year. Also there were no amendments to the governing rules during the year, except as notified to you.
- (c) The fund is being conducted in accordance with the SISA and the SISR, in particular the relevant requirements of the following provisions:  
  
Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67,67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K  
  
Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA
- (d) The trustee(s) have been nominated and may only be removed in such manner and circumstances as are allowed in the Trust Deed.
- (e) The trustees are not disqualified persons under s126K of the SISA.
- (f) Any vacancy among the trustee(s) is filled in accordance with the Trust Deed.
- (g) The trustee(s) have complied with all trustee standards set out in SISR and the covenant prescribed by section 52 of the SISA.
- (h) The trustee(s) have complied with all investment standards set out in the SISA and the SISR.
- (i) Information retention obligations have been complied with.

- (j) All contributions accepted and benefits paid have been in accordance with the governing rules of the fund and relevant provisions of the SISA and the SISR.

There are no breaches or possible breaches of the SIS legislation whose effects should be considered for disclosure in the financial report or to the Australian Taxation Office.

#### **Commitments**

- (a) There are no material commitments for construction or acquisition of property, plant and equipment to acquire other non-current assets, such as investments or intangibles, other than those disclosed in the financial report.
- (b) There were no commitments for purchase or sale of securities or assets or any options given by the fund including options over share capital.

#### **Taxation**

- (a) We have calculated income tax expense, current tax liability, deferred tax liability and deferred tax asset according to the definitions of taxable income and allowable deductions. We have calculated and recognised all other applicable taxes according to the relevant tax legislation.
- (b) There are no activities that invoke the anti-avoidance provisions of any applicable tax legislation.

#### **Borrowings**

The trustees have not borrowed money on behalf of the superannuation fund with the exception of borrowings which were allowable under the SIS Act and the SIS Regulations.

#### **Related Parties**

- (a) The fund has not made any loans to, or provided financial assistance to members of the fund or their relatives.
- (b) No asset has been acquired from a member or related party other than as permitted under the SISA and the SISR.
- (c) Related party transactions and related amounts receivable or payable have been properly disclosed in the financial statements.
- (d) All related party transactions have been conducted on commercial terms as if the transaction was undertaken on an arms length basis in accordance with section 109 of the SIS Act.

#### **Accounting Misstatement Detected by Audit**

There has been no misstatement noted by audit during the course of the current year audit.

#### **Insurance**

The superannuation fund has an established procedure whereby an officer reviews at least annually the adequacy of insurance cover on all assets and insurable risks where relevant. This review has been performed and where it is considered appropriate, assets and insurable risks of the superannuation fund are adequately covered by insurance.

### **Accounting Estimates**

We confirm the significant assumptions used in making accounting estimates are reasonable.

### **Fair Value Measurements and Disclosures**

We confirm that significant assumptions used in fair value measurements and disclosures are reasonable and appropriately reflect our intent and ability to carry out specific courses of action on behalf of the fund.

### **Going Concern**

In the opinion of the trustees there are reasonable grounds to believe that the superannuation fund will be able to:

- Pay its debts as and when they fall due.
- Continue as a going concern for the foreseeable future.

We, therefore, confirm that the going concern basis is appropriate for the financial report.

### **Events after Balance Sheet Date**

We are not aware of any events that have occurred between the financial reporting date to the date of this letter that we need to disclose or recognise in the financial report.

### **Comparative Information**

We confirm that there have been no restatements made to correct a material misstatement in the prior period financial report that affects the comparative information.

### **Fraud and Error**

- (a) There has been no:
  - (i) Fraud, error, or non-compliance with laws and regulations involving management or employees who have a significant role in the internal control structure.
  - (ii) Fraud, error, or non-compliance with laws and regulations that could have a material effect on the financial report.
  - (iii) Communication from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.
- (b) The superannuation fund has disclosed to the auditor all significant facts relating to any frauds or suspected frauds known to management that may have affected the superannuation fund.
- (c) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.
- (d) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.

### **Legal Matters**

We confirm that all matters that may result in legal action against the fund or the trustees in respect of the fund, have been discussed with a solicitor and brought to the attention of the auditor so that a solicitor's representation letter may be obtained.

## General

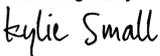
- (a) Neither the superannuation fund nor any Trustees have any plans or intentions that may materially affect the book value or classification of assets and liabilities at balance sheet date.
- (b) The superannuation fund accepts responsibility for the implementation and operations of accounting and internal control systems that are designed to prevent and detect fraud and error. We have established and maintained adequate internal control to facilitate the preparation of a reliable financial report, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.
- (c) There are no violations or possible violations of laws or regulations whose effects should be considered for disclosure in the financial report or as a basis for recording an expense.
- (d) The superannuation fund has complied with all aspects of contractual agreements that would have a material effect on the financial report in the event of non-compliance.

We understand that your examination was made in accordance with the Australian Auditing Standards and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the fund taken as a whole, and that your tests of the financial records and other auditing procedures were limited to those which you considered necessary for that purpose.

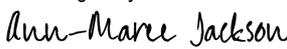
## Additional Matters

There are no additional matters.

**Signed by the Directors of KSAMJ Investments Pty Ltd as Trustee for The Jackson & Small Family SMSF**

DocuSigned by:  
  
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**Kylie Small**  
**Director**

DocuSigned by:  
  
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**Ann-Maree Jackson**  
**Director**

The Jackson & Small Family SMSF  
PO Box 489  
SWANSEA NSW 2281

Dear Trustees

**The Jackson & Small Family SMSF  
Audit Engagement Letter**

**Objectives and Scope of the Audit**

You have requested that we audit the financial statements of the The Jackson & Small Family SMSF for the year ended 30 June 2019. We are pleased to confirm our acceptance and understanding of this engagement by means of this letter.

Our audit will be performed in accordance with Australian Auditing Standards, the *Superannuation Industry (Supervision) Act 1993* (SISA) and the *Superannuation Industry (Supervision) Regulations* (SISR) with the objective of expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and the SISR.

**Our Responsibilities**

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we 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 audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the implementation and operation of accounting and internal control systems that are designed to prevent and detect fraud and error, as well as evaluating the overall presentation of the financial report.

Because of the inherent limitations of an audit, together with the inherent limitations of internal control, there is an unavoidable risk that some material misstatement may not be detected, even though the audit is properly planned and performed in accordance with Australian Auditing Standards.

In making our risk assessments, we consider internal control relevant to the entity's preparation 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 on the effectiveness of the entity's internal control. We will, however, communicate to you in writing any significant deficiencies in internal control relevant to the audit of the financial report that we have identified during the audit.

**Trustees' Responsibilities**

Our audit will be conducted on the basis that the trustee(s) acknowledge and understand that they have responsibilities:

- For the preparation of the financial report that gives a true and fair view in accordance with the Australian Auditing Standards, other mandatory reporting requirements and the SIS Act and SIS Regulations is that of the trustee(s);

- For such internal control as the trustee(s) determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error; and
- To provide us with:
  - Access to all information of which the trustees are aware that is relevant to the preparation of the financial report such as records, documentation and other matters;
  - Additional information that we may request from the trustees for the purpose of the audit; and
  - Unrestricted access to persons within the entity from whom we determine it necessary to obtain audit evidence.

As part of our audit process, we will request from trustees written confirmation concerning representations made to us in connection with the audit.

Australian Auditing Standards require that we determine whether the financial reporting framework applied in the preparation of this special purpose of financial report is acceptable. If we determine the financial reporting framework to be unacceptable, we will not be able to undertake the audit engagement unless the framework is amended and then determined to be acceptable.

If a qualified audit report is to be issued following the completion of our audit, we will advise the details to you in a timely manner and prior to the issue of our report.

#### **Audit of SIS Compliance**

For the year ended 30 June 2019, we are required to form an opinion in respect of compliance with certain aspects of SIS. Our report must refer to the following sections and regulations:

Sections: 17A, 35AE, 35B, 35C(2), 52, 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA, 13.22C

#### **Report on Significant Matters**

Under section 129 of the SISA we are required to report to you in writing. If during the course of, or in connection with, our audit, we become aware of any contravention of the Act or Regulations which we believe has occurred, is occurring or may occur.

We are also required to report to the ATO, as regulator, any contravention of the SISA and the SISR, where we believe the contravention may affect the interests of the members of beneficiaries of the fund.

In addition, we are also required under section 130 to report to you if we believe the superannuation fund may be, or may be about to become, in an unsatisfactory financial position. If we are not satisfied with your response as trustee(s) as to the action taken to rectify the situation or we receive no response, we are obliged to report the matter to the ATO.

A failure on the part of the trustee to rectify these breaches to the satisfaction of the ATO may result in significant penalties to the trustee and the fund itself.

In addition to our report on the financial statements, we will also report to you any material weaknesses in the fund's system of accounting and internal control which come to our notice during the course of our audit.

### **Quality Control**

The conduct of our audit in accordance Australian Auditing Standards means that information acquired by us in the course of our audit is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your expressed consent.

Our audit files may, however, be subject to review as part of the quality control review program of Regulators and or Professional Bodies which monitors compliance with professional standards by its members.

We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under this program. Should this occur, we will advise you. The same strict confidentiality requirements apply under this program as apply to us as your auditor.

### **Independence/Conflict of Interest**

We have established policies and procedures designed to ensure our independence, including policies on holding financial interests in the superannuation fund and other related parties, rotation of audit partners, business relationships, employment relationships, and the provision of non-audit services in accordance with professional statement APES 110 – Code of Ethics for Professional Accountants.

### **Outsourced Services**

We do not use any outsourced services in overseas locations when conducting client assignments.

### **Data Storage**

We use data storage located in the office but it may be replicated to other locations.

Accepting our services as part of this engagement agreement indicates your acceptance of the use of outsourced services, cloud hosted software and outsourced data storage under the conditions outlined above.

### **Limitation of Liability**

Our firm's liability to you or any other user of the audit report is limited by a Scheme approved under Professional Standards Legislation.

### **Other**

We would appreciate acknowledgement of terms and conditions set out in this letter. Please note that this letter will be effective for future years unless the terms of the engagement are altered by future correspondence.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

If you have any queries in relation to this please contact me.

To: MR ANTHONY BOYS

We hereby confirm your appointment as Auditor under the above terms of engagement.

For and on behalf of KSAMJ Investments Pty Ltd as trustee for the The Jackson & Small Family SMSF

**Signed by Kylie Small**

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*Kylie Small*  
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**Signed by Ann-Maree Jackson**

DocuSigned by:  
*Ann-Maree Jackson*  
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Yours sincerely,

ANTHONY BOYS – REGISTERED COMPANY AUDITOR

**DATED:** 5/10/2020

**Investment Strategy (Template)**  
**The Jackson & Small Family SMSF ('the Fund')**

**Trustee and Members**

KSAMJ Investments Pty Ltd

Kylie Small

Ann-Maree Jackson

**Fund Profile:**

<b>Fund Structure:</b>	Self Managed Superannuation Fund
<b>Number of Fund Members:</b>	2 Members
<b>Fund Phase:</b>	Accumulation

**Member Profile:**

Age	Number of Members	Member Status	Retirement Age
< 40 years	0		
41 – 49 years	1	Working	
50 – 59 years	1	Working	
60 – 64 years	0		
65 – 69 years	0		
70 > years	0		

**Objectives**

The trustee of the The Jackson & Small Family SMSF (the Trustee') has formulated the following investment objectives and strategy in accordance with section 52(2)(f) of the Superannuation Industry (Supervision) Act, 1993 ('SIS Act').

The Trustee aims to:

- Provide superannuation benefits to members and their dependants to meet their retirement needs.
- Ensure that an appropriate mix of investments are held by the Fund to support these needs.

As a general investment objective the Trustee aims to achieve reasonable medium to long term growth whilst maintaining a low level of capital volatility and risk. The Trustee does accept that short term volatility will occur within asset classes however the Trustee will seek sufficient diversification within the Fund's investment portfolio to minimise such risk and volatility, or, resolve to accept concentration risk.

## Investment Strategy

As a means to achieving this objective, the Trustee has determined that the Fund's investments may include but not be limited to all or one of the following:

- Direct equities, stocks and derivatives and including the participation in dividend reinvestment programs and rights issues;
- Property trusts and associated investments;
- Managed investments and associated products;
- Direct residential industrial or commercial property investment;
- Bank and other financial institution securities including term deposits, debentures, secured and unsecured notes and bonds;
- Any other investment which would not jeopardise the complying status of the Fund.

The investment strategy of the fund comprises the following asset allocations:

Asset	Range Percentage
Australian Equities	0 to 0
Australian Fixed Interest	0 to 0
Cash	0 to 100
Direct Property	0 to 0
Foreign Cash	0 to 0
International Equities	0 to 0
International Fixed Interest	0 to 0
Listed Property	0 to 0
Mortgages	0 to 0
Other	0 to 0

These ranges are purely indicative and should allow for market fluctuations. As such the total of the higher range for all asset classes may exceed 100 percent. The Trustee may vary the allocations at any time if satisfied that the current market conditions or the Fund's circumstances warrant such a change. If the Trustees wish to invest outside these parameters, the investment strategy of the Fund must be revised in writing and all decisions minuted.

The Trustee may from time to time seek the professional advice of an accountant, solicitor or financial planner in the formulation of the investment strategy.

In formulating this strategy, the Trustee has taken into consideration relevant features of the investment types in accordance with both the Fund's objectives and the superannuation laws. The Trustee considered:

- The risk and return of the investments;
- Diversification of investments;
- Liquidity and cash-flow requirements; and
- Ability of the Fund to discharge its liabilities.

**Liabilities**

The Trustees have considered permitted fund liabilities, including the requirements, risks and opportunities associated with limited recourse borrowing arrangements.

**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 The Jackson & Small Family SMSF.

**Policies**

The policies adopted by the Trustee in order to achieve these objectives are:

- Regular monitoring of the performance of the Fund’s investments which would cover the rate of return in income and capital growth, the risk profile of the overall investment mix and the expected cash flow requirements of the Fund.
- Balancing the Fund’s investment portfolio due to changes in market conditions.

The Trustee aims to ensure investments of the Fund continue to comply with the overall strategy and so may review the strategy as required however it will be reviewed at least annually and the Trustee reserves the right to change the strategy at any time.

Signed by / on behalf of the Trustee

**Kylie Small**

KSAMJ Investments Pty Ltd

Director

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*Kylie Small*  
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**Ann-Maree Jackson**

KSAMJ Investments Pty Ltd

Director

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*Ann-Maree Jackson*  
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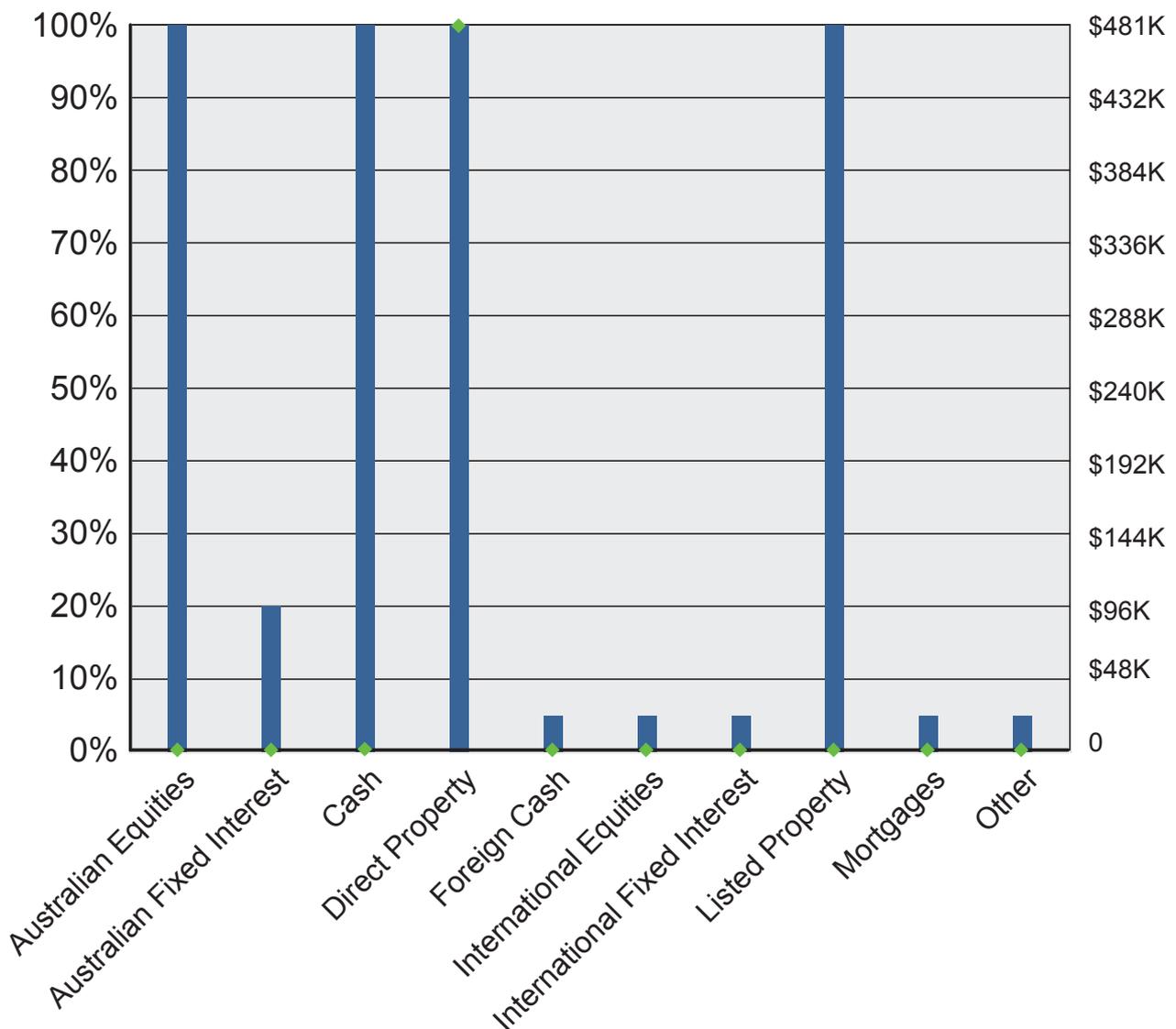
Date

5/10/2020

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**The Jackson & Small Family SMSF  
Asset Strategy Comparison  
As at 30 June 2019**

	Current Holdings		Asset Strategy		Adjustment Required	
	\$	%	% Min	% Max	\$	%
Australian Equities	-	-	-	100.00	-	-
Australian Fixed Interest	-	-	-	20.00	-	-
Cash	546.83	0.11%	-	100.00	-	-
Direct Property	480,000.00	99.89%	-	100.00	-	-
Foreign Cash	-	-	-	5.00	-	-
International Equities	-	-	-	5.00	-	-
International Fixed Interest	-	-	-	5.00	-	-
Listed Property	-	-	-	100.00	-	-
Mortgages	-	-	-	5.00	-	-
Other	-	-	-	5.00	-	-
	<b>480,546.83</b>	<b>100.00%</b>				



## Trustee Valuation of Fund Assets The Jackson & Small Family Super Fund

We, Kylie Small and Ann-Maree Jackson, as directors of KSAMJ Investment Pty Ltd ATF The Jackson & Small Family Super Fund hereby confirm the following investment values as held by the fund:

- Apartment CA101 Whitsundays Apartments West, Hamilton Island  
Investment Value as at 30 June 2019 & 30 June 2020:  
**\$480,000.00**

In determining the current market value of real estate held by the fund the trustee's have reviewed the following factors:

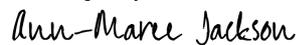
- The value of similar properties as listed by various real estate agencies
- The amount paid for similar properties in an arm's length market as listed by various real estate agencies
- Improvements made to the properties since the initial purchase
- Net rental income yields currently received

The trustee's have in good faith determined a market value for the above-mentioned assets currently held by the fund.

These valuations are effective as at 30 June 2019 and 2020.

Signed as a true and correct record in accordance with the resolution of the trustee by:

DocuSigned by:  
  
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Kylie Small  
Director

DocuSigned by:  
  
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Ann-Maree Jackson  
Director

# SiDCOR

Tax Experts. Strategic Advisors. Proactive Accountants.

street: 50 Hunter Street

Newcastle NSW 2300

postal: PO Box 831

Newcastle NSW 2300

t 1300 743 267 f 02 4926 5399

e accountsteam@SiDCOR.com.au

abn 70 081 384 830

## Tax Invoice

The Jackson & Small Family SMSF  
PO Box 489  
SWANSEA NSW 2281

date

2 October 2020

invoice no.

INV-36942

Page 1 of 1

### 2019 SMSF Accounting & Tax

#### Services

#### Amount

Professional services rendered in respect of the Superannuation Fund for the year ended 30 June 2019 including the following;

2,575.00

- Preparation of Financial Statements
- Preparation of Members Statements
- Preparation and electronic lodgement of income tax return and regulatory information required
- Preparation of Minutes and Trustees Declarations
- Audit in accordance with the requirements of the Superannuation Industry (Supervision) Act 1993 and reporting to you thereon.

Subtotal 2,575.00

GST 257.50

Total 2,832.50

DocuSigned by:

*Ann-Maree Jackson*

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DocuSigned by:

*Kylie Small*

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AMOUNT DUE 2,832.50

Please pay this invoice by the due date of 16 October 2020

## Payment Advice

Please choose your preferred payment option:

The Jackson & Small Family SMSF

Inv No: INV-36942

Due 16 October 2020

#### CHEQUE

Please make cheque payable to SiDCOR and post to  
PO Box 831 Newcastle NSW 2300

#### CREDIT CARD

MasterCard  VISA  AMEX  
(1.75% charge on AMEX – 0.85% charge on Visa and MasterCard)

Name on Card:

Card No.:

CVV:

Expiry:

Cardholder  
Signature:

#### DIRECT CREDIT

A/C Name: SiDCOR Pty Ltd

BSB: 082-637

A/C No.: 548 757 287

Ref #: INV-36942

TOTAL  
(Inc. GST)

2,832.50