

# **Picker Superannuation Fund**

ABN 72 440 156 670

Trustees: Rhonda Picker & Raymond Picker

**Financial Statement**  
**For the year ended 30 June 2021**

*Reviewed  
M77  
4/3/22*

**Picker Superannuation Fund**  
**Statement of Financial Position**  
**as at 30 June 2021**

	Note	2021 \$	2020 \$
<b>Assets</b>			
Investments			
Direct Property	6A	450,000.00	430,000.00
Other Assets			
Cash At Bank		193,130.87 <sup>25</sup>	183,991.18
Income Tax Suspense		260.70 <sup>27</sup>	-
Current Tax Assets		170.45 <sup>FS123</sup>	493.20
<b>Total Assets</b>		<b><u>643,562.02</u></b>	<b><u>614,484.38</u></b>
<b>Liabilities</b>			
Other Taxes Payable		8,526.04 <sup>31</sup>	8,318.00
<b>Total Liabilities</b>		<b><u>8,526.04</u></b>	<b><u>8,318.00</u></b>
<b>Net Assets Available to Pay Benefits</b>		<b><u>635,035.98</u></b>	<b><u>606,166.38</u></b>
<i>Represented by:</i>			
<b>Liability for Accrued Benefits</b>	2		
Mr Raymond Picker		302,159.68	308,468.23
Mrs Rhonda Picker		332,876.30	297,698.15
<b>Total Liability for Accrued Benefits</b>		<b><u>635,035.98</u></b>	<b><u>606,166.38</u></b>

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

**Picker Superannuation Fund**  
**Operating Statement**  
**For the period 1 July 2020 to 30 June 2021**

	Note	2021 \$	2020 \$
<b>Income</b>			
Member Receipts			
Contributions			
Member		50,000.00	50,000.00
Investment Gains			
Increase in Market Value	8A	20,000.00	155,000.00
Investment Income			
Interest	7A	72.83	134.10
Rent	7B	20,800.00	20,800.00
		<u>90,872.83</u>	<u>225,934.10</u>
<b>Expenses</b>			
Member Payments			
Pensions Paid		50,000.00	30,000.00
Other Expenses			
Accountancy Fee		-	1,892.00
Auditor Fee		-	632.50
Legal Fee		137.50	137.50
Property Expenses		2,783.68	491.29
SMSF Supervisory Levy		259.00	259.00
		<u>53,180.18</u>	<u>33,412.29</u>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>		<b>37,692.65</b>	<b>192,521.81</b>
<b>Income Tax</b>			
Income Tax Expense		8,849.55	8,952.30
Prior Years Over Provision for Income Tax		(26.50)	-
		<u>8,823.05</u>	<u>8,952.30</u>
<b>Benefits Accrued as a Result of Operations</b>		<u><u>28,869.60</u></u>	<u><u>183,569.51</u></u>

] invoiced 14/7/21

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

---

**Picker Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2021**

---

**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.

## Picker Superannuation Fund Notes to the Financial Statements As at 30 June 2021

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 financial report was authorised for issue on 3 March 2022 by the trustee of the fund.

**Picker Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2021**

**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>	606,166.38	422,596.87
Benefits Accrued during the period	78,869.60	213,569.51
Benefits Paid during the period	(50,000.00)	(30,000.00)
<b>Liability for Accrued Benefits at end of period</b>	<b>635,035.98</b>	<b>606,166.38</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>	606,166.38	422,596.87
Benefits Accrued during the period	78,869.60	213,569.51
Benefits Paid during the period	(50,000.00)	(30,000.00)
<b>Vested Benefits at end of period</b>	<b>635,035.98</b>	<b>606,166.38</b>

**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**

	<b>Current</b>	<b>Previous</b>
At market value:		
18 Cowra Rd	450,000.00	430,000.00
	<b>450,000.00</b>	<b>430,000.00</b>

**Note 7A – Interest**

	<b>Current</b>	<b>Previous</b>
ANZ Bank Account	72.83	134.10
	<b>72.83</b>	<b>134.10</b>

**Note 7B – Rent**

	<b>Current</b>	<b>Previous</b>
18 Cowra Rd	20,800.00	20,800.00
	<b>20,800.00</b>	<b>20,800.00</b>

**Note 8A – Increase in Market Value**

	<b>Current</b>	<b>Previous</b>
<b>Direct Property</b>		
18 Cowra Rd	20,000.00	155,000.00
	<b>20,000.00</b>	<b>155,000.00</b>

**Picker Superannuation Fund**

**Members Summary Report - For the period 1/07/2020 to 30/06/2021**

Member's Detail	Opening Balance	Increases						Decreases				Closing Balance
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid		
<b>Mr Raymond Picker</b>												
75 River Park Road Cowra NSW 2794												
Accumulation	83,871.52	25,000.00	0.00	9.08	0.00	(3,750.60)	0.00	0.00	(83,871.52)	0.00	0.00	21,258.48
Pension	223,998.55	0.00	0.00	12,700.68	0.00	0.00	0.00	0.00	0.00	(43,031.84)	0.00	193,667.39
Pension	598.16	0.00	0.00	9.87	0.00	0.00	0.00	0.00	0.00	(598.16)	0.00	9.87
Pension	0.00	0.00	83,871.52	5,452.42	0.00	0.00	0.00	0.00	0.00	(2,100.00)	0.00	87,223.94
	308,468.23	25,000.00	83,871.52	18,172.05	0.00	(3,750.60)	0.00	0.00	(83,871.52)	(45,730.00)	0.00	302,159.68
<b>Mrs Rhonda Picker</b>												
75 River Park Road Cowra NSW 2794												
Accumulation	83,871.54	25,000.00	0.00	5,565.96	0.00	(4,127.07)	0.00	0.00	0.00	0.00	0.00	110,310.43
Pension	203,159.37	0.00	0.00	13,258.31	0.00	(898.20)	0.00	0.00	0.00	(4,060.00)	0.00	211,459.48
Pension	10,667.24	0.00	0.00	696.33	0.00	(47.18)	0.00	0.00	0.00	(210.00)	0.00	11,106.39
	297,698.15	25,000.00	0.00	19,520.60	0.00	(5,072.45)	0.00	0.00	0.00	(4,270.00)	0.00	332,876.30
	606,166.38	50,000.00	83,871.52	37,692.65	0.00	(8,823.05)	0.00	0.00	(83,871.52)	(50,000.00)	0.00	635,035.98

**Picker Superannuation Fund**  
(ABN: 72 440 156 670)

**Consolidated Member Benefit Totals**

Period	Member Account Details
<b>1 July 2020 - 30 June 2021</b>	Residential Address: 75 River Park Road Cowra, NSW 2794
<b>Member</b>	Date of Birth: 1 September 1953
Number: 1	Date Joined Fund: 1 August 2011
<b>Mr Raymond John Picker</b>	Eligible Service Date: 28 October 1980
	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		Your Tax Components	
<b>Withdrawal Benefit as at 1 Jul 2020</b>		Tax Free	24,972.41
Accumulation	83,871.52	Taxable - Taxed	277,187.27
2016 Pension Account	223,998.55	Taxable - Untaxed	-
2018 Pension Account	598.16	<b>Your Preservation Components</b>	
2021 Pension	-	Preserved	-
<b>Total as at 1 Jul 2020</b>	<b>308,468.23</b>	Restricted Non Preserved	-
		Unrestricted Non Preserved	302,159.68
<b>Withdrawal Benefit as at 30 Jun 2021</b>		<b>Your Insurance Benefits</b>	
Accumulation	21,258.48	No insurance details have been recorded	
2016 Pension Account	193,667.39	<b>Your Beneficiaries</b>	
2018 Pension Account	9.87	No beneficiary details have been recorded	
2021 Pension	87,223.94		
<b>Total as at 30 Jun 2021</b>	<b>302,159.68</b>		

**For Enquiries:**

mail Picker Superannuation Fund, 75 River Park Road, Cowra NSW 2794



**Picker Superannuation Fund**  
(ABN: 72 440 156 670)

**Member Benefit Statement**

Period		Member Account Details	
1 July 2020 - 30 June 2021		Residential Address:	75 River Park Road Cowra, NSW 2794
Member	Number: 1	Date of Birth:	1 September 1953
Mr Raymond John Picker		Date Joined Fund:	1 August 2011
Accumulation Account		Eligible Service Date:	28 October 1980
Accumulation		Tax File Number Held:	Yes
		Account Start Date:	1 August 2011

Your Account Summary		Your Tax Components	
Withdrawal Benefit as at 1 Jul 2020	83,871.52	Tax Free	0.0000 % -
<u>Increases to your account:</u>		Taxable - Taxed	21,258.48
Member Contributions	25,000.00	Taxable - Untaxed	-
Share Of Net Fund Income	9.08	<b>Your Preservation Components</b>	
<u>Total Increases</u>	25,009.08	Preserved	-
<u>Decreases to your account:</u>		Restricted Non Preserved	-
Contributions Tax	3,750.00	Unrestricted Non Preserved	21,258.48
Tax on Net Fund Income	0.60	<b>Your Insurance Benefits</b>	
Transfers Out	83,871.52	No insurance details have been recorded	
<u>Total Decreases</u>	87,622.12	<b>Your Beneficiaries</b>	
Withdrawal Benefit as at 30 Jun 2021	<u><u>21,258.48</u></u>	No beneficiary details have been recorded	

**For Enquiries:**

mail Picker Superannuation Fund, 75 River Park Road, Cowra NSW 2794

**Picker Superannuation Fund**  
(ABN: 72 440 156 670)

**Member Benefit Statement**

<b>Period</b>		<b>Member Account Details</b>	
1 July 2020 - 30 June 2021		Residential Address:	75 River Park Road Cowra, NSW 2794
<b>Member</b>	Number: 1	Date of Birth:	1 September 1953
Mr Raymond John Picker		Date Joined Fund:	1 August 2011
<b>Pension Account</b>		Eligible Service Date:	28 October 1980
2016 Pension Account		Tax File Number Held:	Yes
		Account Start Date:	1 July 2015

<b>Your Account Summary</b>	
<b>Withdrawal Benefit as at 1 Jul 2020</b>	<b>223,998.55</b>
<i>Increases to your account:</i>	
Share Of Net Fund Income	12,700.68
<u>Total Increases</u>	<u>12,700.68</u>
<i>Decreases to your account:</i>	
Pension Payments	43,031.84
<u>Total Decreases</u>	<u>43,031.84</u>
<b>Withdrawal Benefit as at 30 Jun 2021</b>	<b><u>193,667.39</u></b>

<b>Your Tax Components</b>		
Tax Free	12.8945 %	24,972.41
Taxable - Taxed		168,694.98
Taxable - Untaxed		-
<b>Your Preservation Components</b>		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		193,667.39

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

No beneficiary details have been recorded

**Picker Superannuation Fund**  
(ABN: 72 440 156 670)

**Member Benefit Statement**

Period		Member Account Details	
1 July 2020 - 30 June 2021		Residential Address:	75 River Park Road Cowra, NSW 2794
Member	Number: 1	Date of Birth:	1 September 1953
Mr Raymond John Picker		Date Joined Fund:	1 August 2011
Pension Account		Eligible Service Date:	28 October 1980
2018 Pension Account		Tax File Number Held:	Yes
		Account Start Date:	1 July 2017

Your Account Summary		Your Tax Components	
Withdrawal Benefit as at 1 Jul 2020	598.16	Tax Free	0.0000 % -
<i>Increases to your account:</i>		Taxable - Taxed	9.87
Share Of Net Fund Income	9.87	Taxable - Untaxed	-
<u>Total Increases</u>	<u>9.87</u>	<b>Your Preservation Components</b>	
<i>Decreases to your account:</i>		Preserved	-
Pension Payments	598.16	Restricted Non Preserved	-
<u>Total Decreases</u>	<u>598.16</u>	Unrestricted Non Preserved	9.87
<b>Withdrawal Benefit as at 30 Jun 2021</b>	<b><u>9.87</u></b>	<b>Your Insurance Benefits</b>	
		No insurance details have been recorded	
		<b>Your Beneficiaries</b>	
		No beneficiary details have been recorded	

**For Enquiries:**  
mail Picker Superannuation Fund, 75 River Park Road, Cowra NSW 2794

**Picker Superannuation Fund**  
(ABN: 72 440 156 670)

**Member Benefit Statement**

Period		Member Account Details	
1 July 2020 - 30 June 2021		Residential Address:	75 River Park Road Cowra, NSW 2794
Member	Number: 1	Date of Birth:	1 September 1953
Mr Raymond John Picker		Date Joined Fund:	1 August 2011
Pension Account		Eligible Service Date:	28 October 1980
2021 Pension		Tax File Number Held:	Yes
		Account Start Date:	1 July 2020

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2020	-
<i>Increases to your account:</i>	
Share Of Net Fund Income	5,452.42
Transfers In	83,871.52
<b>Total Increases</b>	<b>89,323.94</b>
<i>Decreases to your account:</i>	
Pension Payments	2,100.00
<b>Total Decreases</b>	<b>2,100.00</b>
<b>Withdrawal Benefit as at 30 Jun 2021</b>	<b>87,223.94</b>

Your Tax Components	
Tax Free	0.0000 %
Taxable - Taxed	87,223.94
Taxable - Untaxed	-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	87,223.94

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

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

**Trustees**

The Trustees of the Fund are as follows:

Rhonda Picker and  
Raymond Picker

**Availability of Other Fund Information**

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

**Trustees Disclaimer**

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

Signed on behalf of the Trustees of the Fund

.....  
Rhonda Picker  
Trustee

.....  
Raymond Picker  
Trustee

Statement Date: 30 June 2021

**Picker Superannuation Fund**  
(ABN: 72 440 156 670)

**Consolidated Member Benefit Totals**

Period	Member Account Details
<b>1 July 2020 - 30 June 2021</b>	Residential Address: 75 River Park Road Cowra, NSW 2794
<b>Member</b>	Number: 2
<b>Mrs Rhonda Maree Picker</b>	Date of Birth: 1 November 1956 Date Joined Fund: 1 August 2011 Eligible Service Date: 25 January 1984
	Tax File Number Held: No

*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		Your Tax Components	
<b>Withdrawal Benefit as at 1 Jul 2020</b>		Tax Free	-
Accumulation	83,871.54	Taxable - Taxed	332,876.30
2016 Pension Account	203,159.37	Taxable - Untaxed	-
2018 Pension Account	10,667.24		
<b>Total as at 1 Jul 2020</b>	<b>297,698.15</b>		
<b>Withdrawal Benefit as at 30 Jun 2021</b>			
Accumulation	110,310.43		
2016 Pension Account	211,459.48		
2018 Pension Account	11,106.39		
<b>Total as at 30 Jun 2021</b>	<b>332,876.30</b>		
		Your Preservation Components	
		Preserved	332,876.30
		Restricted Non Preserved	-
		Unrestricted Non Preserved	-
		Your Insurance Benefits	
		No insurance details have been recorded	
		Your Beneficiaries	
		No beneficiary details have been recorded	

**For Enquiries:**

mail Picker Superannuation Fund, 75 River Park Road, Cowra NSW 2794

**Picker Superannuation Fund**  
(ABN: 72 440 156 670)

**Member Benefit Statement**

<b>Period</b>	<b>Member Account Details</b>
<b>1 July 2020 - 30 June 2021</b>	Residential Address: 75 River Park Road Cowra, NSW 2794
<b>Member</b>	Date of Birth: 1 November 1956
Number: 2	Date Joined Fund: 1 August 2011
<b>Mrs Rhonda Maree Picker</b>	Eligible Service Date: 25 January 1984
<b>Accumulation Account</b>	Tax File Number Held: No
<b>Accumulation</b>	Account Start Date: 1 August 2011

<b>Your Account Summary</b>	
<b>Withdrawal Benefit as at 1 Jul 2020</b>	<b>83,871.54</b>
<i>Increases to your account:</i>	
Member Contributions	25,000.00
Share Of Net Fund Income	5,565.96
<u>Total Increases</u>	<u>30,565.96</u>
<i>Decreases to your account:</i>	
Contributions Tax	3,750.00
Tax on Net Fund Income	377.07
<u>Total Decreases</u>	<u>4,127.07</u>
<b>Withdrawal Benefit as at 30 Jun 2021</b>	<b><u>110,310.43</u></b>

<b>Your Tax Components</b>	
Tax Free	0.0000 %
Taxable - Taxed	110,310.43
Taxable - Untaxed	-
<b>Your Preservation Components</b>	
Preserved	110,310.43
Restricted Non Preserved	-
Unrestricted Non Preserved	-
<b>Your Insurance Benefits</b>	
No insurance details have been recorded	
<b>Your Beneficiaries</b>	
No beneficiary details have been recorded	

**Picker Superannuation Fund**  
(ABN: 72 440 156 670)

**Member Benefit Statement**

<b>Period</b>	<b>Member Account Details</b>
<b>1 July 2020 - 30 June 2021</b>	Residential Address: 75 River Park Road Cowra, NSW 2794
<b>Member</b>	Date of Birth: 1 November 1956
Number: 2	Date Joined Fund: 1 August 2011
<b>Mrs Rhonda Maree Picker</b>	Eligible Service Date: 25 January 1984
<b>Pension Account</b>	Tax File Number Held: No
<b>2016 Pension Account</b>	Account Start Date: 1 July 2015

<b>Your Account Summary</b>		<b>Your Tax Components</b>	
<b>Withdrawal Benefit as at 1 Jul 2020</b>	<b>203,159.37</b>	Tax Free	0.0000 % -
<i>Increases to your account:</i>		Taxable - Taxed	211,459.48
Share Of Net Fund Income	13,258.31	Taxable - Untaxed	-
<u>Total Increases</u>	<u>13,258.31</u>	<b>Your Preservation Components</b>	
<i>Decreases to your account:</i>		Preserved	211,459.48
Pension Payments	4,060.00	Restricted Non Preserved	-
Tax on Net Fund Income	898.20	Unrestricted Non Preserved	-
<u>Total Decreases</u>	<u>4,958.20</u>	<b>Your Insurance Benefits</b>	
<b>Withdrawal Benefit as at 30 Jun 2021</b>	<b>211,459.48</b>	No insurance details have been recorded	
		<b>Your Beneficiaries</b>	
		No beneficiary details have been recorded	

**For Enquiries:**

mail Picker Superannuation Fund, 75 River Park Road, Cowra NSW 2794



**Picker Superannuation Fund**  
(ABN: 72 440 156 670)

**Member Benefit Statement**

Period		Member Account Details	
1 July 2020 - 30 June 2021		Residential Address:	75 River Park Road Cowra, NSW 2794
Member	Number: 2	Date of Birth:	1 November 1956
Mrs Rhonda Maree Picker		Date Joined Fund:	1 August 2011
Pension Account		Eligible Service Date:	25 January 1984
2018 Pension Account		Tax File Number Held:	No
		Account Start Date:	1 July 2017

Your Account Summary		Your Tax Components	
Withdrawal Benefit as at 1 Jul 2020	10,667.24	Tax Free	0.0000 % -
<u>Increases to your account:</u>		Taxable - Taxed	11,106.39
Share Of Net Fund Income	696.33	Taxable - Untaxed	-
<u>Total Increases</u>	696.33	<b>Your Preservation Components</b>	
<u>Decreases to your account:</u>		Preserved	11,106.39
Pension Payments	210.00	Restricted Non Preserved	-
Tax on Net Fund Income	47.18	Unrestricted Non Preserved	-
<u>Total Decreases</u>	257.18	<b>Your Insurance Benefits</b>	
Withdrawal Benefit as at 30 Jun 2021	<u>11,106.39</u>	No insurance details have been recorded	
		<b>Your Beneficiaries</b>	
		No beneficiary details have been recorded	

**For Enquiries:**  
mail Picker Superannuation Fund, 75 River Park Road, Cowra NSW 2794

**Trustees**

The Trustees of the Fund are as follows:

Rhonda Picker and  
Raymond Picker

**Availability of Other Fund Information**

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

**Trustees Disclaimer**

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

Signed on behalf of the Trustees of the Fund

.....  
Rhonda Picker  
Trustee

.....  
Raymond Picker  
Trustee

Statement Date: 30 June 2021

**Picker Superannuation Fund**  
**Investment Summary as at 30 June 2021**

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Bank</u></b>								
ANZ Bank Account	25			193,130.87	193,130.87			30.03%
				<b>193,130.87</b>	<b>193,130.87</b>			<b>30.03%</b>
<b><u>Property Direct Market</u></b>								
18 Cowra Rd	1	190,589.0000	450,000.0000	190,589.00	450,000.00	259,411.00	136.11%	69.97%
				<b>190,589.00</b>	<b>450,000.00</b>	<b>259,411.00</b>	<b>136.11%</b>	<b>69.97%</b>
				<b>383,719.87</b>	<b>643,130.87</b>	<b>259,411.00</b>	<b>67.60%</b>	<b>100.00%</b>

The accounting cost is the original cost base adjusted by any subsequent capital call/improvement or capital return transactions. In many cases, it is not the same as the adjusted or reduced cost base, or the reset cost base resulting from the CGT relief. To view the tax cost base and unrealised gain/(loss) for tax purposes refer to the Unrealised Capital Gains Report or change the report parameter to tax cost base.

**Picker Superannuation Fund**  
**Investment Performance**  
**For the period from 1 July 2020 to 30 June 2021**

Investment	Opening Value	Acquisitions	Disposals	Closing Value	Change in Value	Income	Total Return Value	Total Return
<u>Bank</u>								
ANZ Bank Account	183,991.18	72,952.83	63,813.14	193,130.87	0.00	72.83	72.83	0.04%
	<u>183,991.18</u>	<u>72,952.83</u>	<u>63,813.14</u>	<u>193,130.87</u>	<u>0.00</u>	<u>72.83</u>	<u>72.83</u>	<u>0.04%</u>
<u>Property Direct Market</u>								
18 Cowra Rd	430,000.00	0.00	0.00	450,000.00	20,000.00	20,800.00	40,800.00	9.72%
	<u>430,000.00</u>	<u>0.00</u>	<u>0.00</u>	<u>450,000.00</u>	<u>20,000.00</u>	<u>20,800.00</u>	<u>40,800.00</u>	<u>9.72%</u>
<b>Fund Total</b>	<u>613,991.18</u>	<u>72,952.83</u>	<u>63,813.14</u>	<u>643,130.87</u>	<u>20,000.00</u>	<u>20,872.83</u>	<u>40,872.83</u>	<u>6.72%</u>

**Picker Superannuation Fund**  
**Unrealised Capital Gains as at 30 June 2021**

Quantity /Description	Accounting Treatment			Taxation Treatment								
	Market Value	Original Cost	Accounting Gain/(Loss)	Tax Free	Tax Deferred	AMIT	Amount	Indexation	Discountable	Other	Deferred	Capital Loss
<b>Bank</b>												
ANZ Bank Account												
30/06/2021	193,130.87	193,130.87	0.00	0.00	0.00	0.00	193,130.87				0.00	
	193,130.87	193,130.87	0.00	0.00	0.00	0.00	193,130.87				0.00	
<b>Bank Total</b>												
<b>Property Direct Market</b>												
18 Cowra Rd												
1/07/2016	1.00	450,000.00	259,411.00	0.00	0.00	0.00	190,589.00				259,411.00	
	1.00	450,000.00	259,411.00	0.00	0.00	0.00	190,589.00				259,411.00	
<b>Property Direct Market Total</b>												
		450,000.00	259,411.00	0.00	0.00	0.00	190,589.00				259,411.00	0.00

**Picker Superannuation Fund**  
**Unrealised Capital Gains as at 30 June 2021**

**Capital Gains Tax Return Summary**

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
<b>Current Year Capital Gains</b>						
Shares & Units - Listed Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	259,411.00	0.00	0.00	259,411.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	259,411.00	0.00	0.00	259,411.00	0.00

**Capital Losses Applied**

Current Year	0.00	0.00	0.00	0.00	0.00
Prior Years	0.00	0.00	0.00	0.00	0.00
<b>Net Capital Gains</b>	0.00	0.00	0.00	0.00	0.00

Net Gain after applying losses	0.00	259,411.00	0.00	0.00	259,411.00
Discount applicable		86,470.00			
Net Gain after applying discount	0.00	172,941.00	0.00	0.00	172,941.00

**Gains/Losses on Custom Holding Accounts**

Account Name	Book Cost	Value	Gain/(Loss)	Tax Rate %	Tax Effect
--------------	-----------	-------	-------------	------------	------------

**Custom Holding Accounts Totals**

## Picker Superannuation Fund

### Tax Accounting Reconciliation

For the period 1 July 2020 to 30 June 2021

Operating Statement Profit vs. Provision for Income Tax	2021 \$	
<b>Benefits Accrued as a Result of Operations before Income Tax</b>	<b>37,692.65</b>	
<b><u>ADD:</u></b>		
Pension Non-deductible Expenses	1,360.88	
Pensions Paid	50,000.00	
Rounding	0.47	
<b><u>LESS:</u></b>		
Increase in Market Value	20,000.00	
Pension Exempt Income	10,057.00	
<b>Taxable Income or Loss</b>	<b>58,997.00</b>	
	<b>Income Amount</b>	
	<b>Tax Amount</b>	
Gross Tax @ 15% for Concessional Income	58,997.00	8,849.55
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
<b>Provision for Income Tax</b>		<b>8,849.55</b>

### Provision for Income Tax vs. Income Tax Expense

<b>Provision for Income Tax</b>	<b>8,849.55</b>
<b>Income Tax Expense</b>	<b>8,849.55</b>

### Provision for Income Tax vs. Income Tax Payable

<b>Provision for Income Tax</b>	<b>8,849.55</b>
<b><u>LESS:</u></b>	
Income Tax Instalments Paid	9,020.00
<b>Income Tax Payable (Receivable)</b>	<b>(170.45)</b>

### Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	48.1870%
Pension Exempt % (Expenses)	14.1912%
Assets Segregated For Pensions	No

# Compilation Report to the Trustees and Members of Picker Superannuation Fund

**ABN 72 440 156 670**  
**For the period 1 July 2020 to 30 June 2021**

---

On the basis of the information provided by the Trustees of Picker Superannuation Fund, we have compiled the accompanying special purpose financial statements of Picker Superannuation Fund for the period ended 30 June 2021, 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 Picker Superannuation Fund are solely responsible for the information contained in the special purpose financial statements. The reliability, accuracy and completeness of the information and for the determination that the financial reporting framework / 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 Picker Superannuation Fund, 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: 3 March 2022

.....  
**Name of Signatory:** Mr Andrew Pullen

**Address:** 18 Redfern Street  
Cowra, NSW 2794

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



# Self-managed superannuation fund annual return 2021

### 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 2021* (NAT 71287).

- 1 The *Self-managed superannuation fund annual return instructions 2021* (NAT 71606) (the instructions) can assist you to complete this annual return.
- 2 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

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

S	M	I	T	H		S	T				
---	---	---	---	---	--	---	---	--	--	--	--

- 3 Place  in ALL applicable boxes.

4 Postal address for annual returns:

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

## Section A: Fund information

1 Tax file number (TFN)

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

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

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN) (if applicable)

4 Current postal address

Suburb/town	State/territory	Postcode
Cowra	NSW	2794

5 Annual return status

Is this an amendment to the SMSF's 2021 return? **A** No  Yes

Is this the first required return for a newly registered SMSF? **B** No  Yes

Fund's tax file number (TFN) 928560748

6 SMSF auditor

Auditor's name

Title: MR

Family name

Boys

First given name

Other given names

Tony

SMSF Auditor Number

Auditor's phone number

100014140

04

10712708

Postal address

PO Box 3376

Suburb/town

State/territory

Postcode

Rundle Mall

SA

5000

Date audit was completed A [Day Month Year]

Was Part A of the audit report qualified? B No [X] Yes [ ]

Was Part B of the audit report qualified? C No [X] Yes [ ]

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

7 Electronic funds transfer (EFT)

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

A Fund's financial institution account details

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

Fund BSB number 012595

Fund account number 204112119

Fund account name

Rhonda Picker & Raymond Picker ATF Picker Superannuation Fund

I would like my tax refunds made to this account. [X] 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) 928560748

8 Status of SMSF Australian superannuation fund A No [ ] Yes [X] 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 [X]

9 Was the fund wound up during the income year? No [X] Yes [ ] If yes, provide the date on which the fund was wound up [ ] 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 [X] Exempt current pension income amount A \$ 10057.00

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

Segregated assets method B [ ]

Unsegregated assets method C [X] Was an actuarial certificate obtained? D Yes [X]

Did the fund have any other income that was assessable?

E Yes [X] Go to Section B: Income.

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

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

### Section B: Income

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

#### 11 Income

Did you have a capital gains tax (CGT) event during the year? G No  Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital gains tax (CGT) schedule 2021.

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

Net capital gain A \$ 0.00

Gross rent and other leasing and hiring income B \$ 20800.00

Gross interest C \$ 72.00

Forestry managed investment scheme income X \$ 0.00

Gross foreign income D1 \$ 0.00 Net foreign income D \$ 0.00 Loss

Australian franking credits from a New Zealand company E \$ 0.00

Transfers from foreign funds F \$ 0.00 Number

Gross payments where ABN not quoted H \$ .00

Gross distribution from partnerships I \$ .00 Loss

\*Unfranked dividend amount J \$ 0.00

\*Franked dividend amount K \$ 0.00

\*Dividend franking credit L \$ 0.00

\*Gross trust distributions M \$ 0.00 Code

**Calculation of assessable contributions**

Assessable employer contributions  
R1 \$ 0.00

plus Assessable personal contributions  
R2 \$ 50000.00

plus \*\*No-TFN-quoted contributions  
(an amount must be included even if it is zero)  
R3 \$ 0.00

less Transfer of liability to life insurance company or PST  
R6 \$ .00

**Assessable contributions**  
(R1 plus R2 plus R3 less R6)  
R \$ 50000.00

**Calculation of non-arm's length income**

\*Net non-arm's length private company dividends  
U1 \$ 0.00

plus \*Net non-arm's length trust distributions  
U2 \$ 0.00

plus \*Net other non-arm's length income  
U3 \$ 0.00

\*Other income S \$ 0.00 Code

\*Assessable income due to changed tax status of fund T \$ 0.00

**Net non-arm's length income**  
(subject to 45% tax rate)  
(U1 plus U2 plus U3)  
U \$ 0.00

\*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 \$ 70872.00 Loss

Exempt current pension income Y \$ 10057.00

**TOTAL ASSESSABLE INCOME (W less Y)** V \$ 60815.00 Loss

Fund's tax file number (TFN) 928560748

### Section C: Deductions and non-deductible expenses

#### 12 Deductions and non-deductible expenses

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

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$	0-00	A2 \$	0-00
Interest expenses overseas	B1 \$	0-00	B2 \$	0-00
Capital works expenditure	D1 \$	0-00	D2 \$	0-00
Decline in value of depreciating assets	E1 \$	0-00	E2 \$	0-00
Insurance premiums – members	F1 \$	0-00	F2 \$	0-00
SMSF auditor fee	H1 \$	0-00	H2 \$	0-00
Investment expenses	I1 \$	1442-00	I2 \$	1341-00
Management and administration expenses	J1 \$	0-00	J2 \$	0-00
Forestry managed investment scheme expense	U1 \$	0-00	U2 \$	0-00
Other amounts	L1 \$	376-00	L2 \$	19-00
			Code <input type="text" value="0"/>	Code <input type="text" value="0"/>
Tax losses deducted	M1 \$	0-00		

**TOTAL DEDUCTIONS**  
**N \$** 1818-00  
 (Total A1 to M1)

**TOTAL NON-DEDUCTIBLE EXPENSES**  
**Y \$** 1360-00  
 (Total A2 to L2)

**TAXABLE INCOME OR LOSS** Loss   
**O \$** 58997-00  
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

**TOTAL SMSF EXPENSES**  
**Z \$** 3178-00  
 (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 2021* 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) 928560748

Credit for interest on early payments – amount of interest  
**H1 \$**

Credit for tax withheld – foreign resident withholding (excluding capital gains)  
**H2 \$**

Credit for tax withheld – where ABN or TFN not quoted (non-individual)  
**H3 \$**

Credit for TFN amounts withheld from payments from closely held trusts  
**H5 \$**

Credit for interest on no-TFN tax offset  
**H6 \$**

Credit for foreign resident capital gains withholding amounts  
**H8 \$**

**Eligible credits**  
**H \$**   
*(H1 plus H2 plus H3 plus H5 plus H6 plus H8)*

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

**PAYG instalments raised**  
**K \$**

**Supervisory levy**  
**L \$**

**Supervisory levy adjustment for wound up funds**  
**M \$**

**Supervisory levy adjustment for new funds**  
**N \$**

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

#This is a mandatory label.

### Section E: Losses

#### 14 Losses

**!** If total loss is greater than \$100,000, complete and attach a *Losses schedule 2021*.

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) 928560748

### Section F: Member information

#### MEMBER 1

Title: MR

Family name

Picker

First given name

Raymond

Other given names

John

Member's TFN

See the Privacy note in the Declaration. 258139505

Day Month Year

Date of birth

1/09/1953

#### Contributions

OPENING ACCOUNT BALANCE \$ 308468.23

Refer to instructions for completing these labels.

Employer contributions

A \$ 0

ABN of principal employer

A1

Personal contributions

B \$ 25000

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 \$ 25000 (Sum of labels A to M)

#### Other transactions

Allocated earnings or losses

O \$ 14421.45

Loss

Accumulation phase account balance

S1 \$ 21258.48

Inward rollovers and transfers

P \$ 0

Retirement phase account balance - Non CDBIS

S2 \$ 280901.20

Outward rollovers and transfers

Q \$ 0

Retirement phase account balance - CDBIS

S3 \$ 0

Lump Sum payments

R1 \$

Income stream payments

R2 \$ 45730

Code

Code

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 302159.68 (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) 928560748

MEMBER 2

Title: MRS

Family name

Picker

First given name

Rhonda

Other given names

Maree

Member's TFN

See the Privacy note in the Declaration.

Date of birth 1/11/1956

Contributions

OPENING ACCOUNT BALANCE \$ 297698.15

Refer to instructions for completing these labels.

Employer contributions

A \$ 0

ABN of principal employer

A1

Personal contributions

B \$ 25000

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

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 \$ 25000

(Sum of labels A to M)

Other transactions

Allocated earnings or losses

O \$ 14448.15

Loss

Inward rollovers and transfers

P \$ 0

Outward rollovers and transfers

Q \$ 0

Lump Sum payments

R1 \$

Income stream payments

R2 \$ 4270

Code

Code

0

Accumulation phase account balance

S1 \$ 332876.30

Retirement phase account balance - Non CDBIS

S2 \$ 0

Retirement phase account balance - CDBIS

S3 \$ 0

2 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 332876.30

(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) 928560748

### Section H: Assets and liabilities

#### 15 ASSETS

15a Australian managed investments

Listed trusts **A** \$ -00

Unlisted trusts **B** \$ -00

Insurance policy **C** \$ -00

Other managed investments **D** \$ -00

15b Australian direct investments

<p><b>Limited recourse borrowing arrangements</b></p> <p>Australian residential real property <b>J1</b> \$ <input type="text" value="0"/>-00</p> <p>Australian non-residential real property <b>J2</b> \$ <input type="text" value="0"/>-00</p> <p>Overseas real property <b>J3</b> \$ <input type="text" value="0"/>-00</p> <p>Australian shares <b>J4</b> \$ <input type="text" value="0"/>-00</p> <p>Overseas shares <b>J5</b> \$ <input type="text" value="0"/>-00</p> <p>Other <b>J6</b> \$ <input type="text" value="0"/>-00</p> <p>Property count <b>J7</b> <input type="text" value="0"/></p>	<p>Cash and term deposits <b>E</b> \$ <input type="text" value="193130"/>-00</p> <p>Debt securities <b>F</b> \$ <input type="text" value="0"/>-00</p> <p>Loans <b>G</b> \$ <input type="text" value="0"/>-00</p> <p>Listed shares <b>H</b> \$ <input type="text" value="0"/>-00</p> <p>Unlisted shares <b>I</b> \$ <input type="text" value="0"/>-00</p> <p>Limited recourse borrowing arrangements <b>J</b> \$ <input type="text" value="0"/>-00</p> <p>Non-residential real property <b>K</b> \$ <input type="text" value="450000"/>-00</p> <p>Residential real property <b>L</b> \$ <input type="text" value="0"/>-00</p> <p>Collectables and personal use assets <b>M</b> \$ <input type="text" value="0"/>-00</p> <p>Other assets <b>O</b> \$ <input type="text" value="431"/>-00</p>
---	--

15c Other investments

Crypto-Currency **N** \$ -00

15d Overseas direct investments

Overseas shares **P** \$ -00

Overseas non-residential real property **Q** \$ -00

Overseas residential real property **R** \$ -00

Overseas managed investments **S** \$ -00

Other 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

Fund's tax file number (TFN) 928560748

15f Limited recourse borrowing arrangements

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

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

16 LIABILITIES

Table with 4 columns: Description, Code, Amount, Total. Rows include Borrowings for limited recourse (V1), Permissible temporary borrowings (V2), Other borrowings (V3), Total member closing account balances (W), Reserve accounts (X), Other liabilities (Y), and TOTAL LIABILITIES (Z).

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains H \$ Total TOFA losses I \$

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2020-21 income year, write 2021). 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 2021. 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 2021 for each election. C

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2021. D

Fund's tax file number (TFN) 928560748

**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 and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

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

Date  Day  Month  Year

**Preferred trustee or director contact details:**

Title: MR

Family name

Picker

First given name

Raymond

Other given names

John

Phone number

02

63423524

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return  Hrs

**i** 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 2021* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date  Day  Month  Year

**Tax agent's contact details**

Title: MR

Family name

Pullen

First given name

Andrew

Other given names

Tax agent's practice

Balance Accountants &amp; Advisers

Tax agent's phone number

02 63423524

Reference number

PICKERSF

Tax agent number

28120008

BT

## Trustee's Valuation

Property Details - 18 Cowra Rd. COWRA NSW 2794

Date of Valuation - 26/5/2021

Trustee's Valuation of Property - \$430,000 to \$450,000

Basis of Valuation - Land Value - \$200-220,000

Improvements \$230,000

Signed -   
Trustee

Trustee

Use \$450k for 2021.



# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 83  
30 JUNE 2020 TO 31 JULY 2020

THE TRUSTEES  
PICKER SUPERANNUATION FUND  
PO BOX 370  
COWRA NSW 2794

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

RHONDA MAREE PICKER & RAYMOND JOHN  
PICKER ATF PICKER SUPERANNUATION FUND

### Branch Number (BSB)


012-595

### Account Number

2041-12119




### NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

# BUSINESS PREMIUM OVER STATEMENT

Account Number 2041-12119

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
<b>30 JUN</b>	<b>OPENING BALANCE</b>			<b>183,991.18</b>
13 JUL	ANZ INTERNET BANKING BPAY AON RISK SERVICES (366701)	1,583.56	<i>Building Insurance</i>	182,407.62
31 JUL	<b>CREDIT INTEREST PAID</b>		7.78	182,415.40
	<b>TOTALS AT END OF PAGE</b>	<b>\$1,583.56</b>	<b>\$7.78</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$1,583.56</b>	<b>\$7.78</b>	<b>\$182,415.40</b>

### This Statement Includes

Interest earned on deposits	\$7.78
-----------------------------	--------

### Fee Summary

Fees Charged for period: 01 JUL 2020 to 31 JUL 2020

#### Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Summary of Relationship Benefit for this account Amount (\$)

**Your Relationship Benefit** **0.60**

#### This is made up of:

Value of Free Transactions 0.60



# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 84  
31 JULY 2020 TO 31 AUGUST 2020

THE TRUSTEES  
PICKER SUPERANNUATION FUND  
PO BOX 370  
COWRA NSW 2794

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

RHONDA MAREE PICKER & RAYMOND JOHN  
PICKER ATF PICKER SUPERANNUATION FUND

### Branch Number (BSB)


012-595

### Account Number

2041-12119




### NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**



# BUSINESS PREMIUM SAVER STATEMENT

Account Number 2041-12119

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
<b>31 JUL</b>	<b>OPENING BALANCE</b>			<b>182,415.40</b>
06 AUG	ANZ INTERNET BANKING BPAY COWRA SHIRE WATER {955283}	131.03		182,284.37
06 AUG	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {952242}	1,501.00		180,783.37
07 AUG	PAYMENT TO SUPERCENTRAL SUPERCENT 00151986	137.50		180,645.87
31 AUG	CREDIT INTEREST PAID		7.68	180,653.55
<b>TOTALS AT END OF PAGE</b>		<b>\$1,769.53</b>	<b>\$7.68</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$1,769.53</b>	<b>\$7.68</b>	<b>\$180,653.55</b>

### This Statement Includes

Interest earned on deposits	\$7.68
-----------------------------	--------

### Fee Summary

Fees Charged for period: 01 AUG 2020 to 31 AUG 2020

#### Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
INTERNET/ONLINE WDL	2.00	2.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

### Summary of Relationship Benefit for this account Amount (\$)

**Your Relationship Benefit** **1.20**

**This is made up of:**

Value of Free Transactions 1.20



# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 85

31 AUGUST 2020 TO 30 SEPTEMBER 2020

THE TRUSTEES  
PICKER SUPERANNUATION FUND  
PO BOX 370  
COWRA NSW 2794

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

RHONDA MAREE PICKER & RAYMOND JOHN  
PICKER ATF PICKER SUPERANNUATION FUND

### Branch Number (BSB)

012-595

### Account Number

2041-12119



### NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 2041-12119

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
<b>31 AUG</b>	<b>OPENING BALANCE</b>			<b>180,653.55</b>
30 SEP	ANZ INTERNET BANKING FUNDS TFER TRANSFER 525346 TO 012900496371875	50,000.00	To Business A/C	130,653.55
30 SEP	<b>CREDIT INTEREST PAID</b>		7.43	130,660.98
<b>TOTALS AT END OF PAGE</b>		<b>\$50,000.00</b>	<b>\$7.43</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$50,000.00</b>	<b>\$7.43</b>	<b>\$130,660.98</b>

### This Statement Includes

Interest earned on deposits	\$7.43
-----------------------------	--------

### Fee Summary

Fees Charged for period: 01 SEP 2020 to 30 SEP 2020

#### Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Summary of Relationship Benefit for this account Amount (\$)

**Your Relationship Benefit** **0.60**

**This is made up of:**

Value of Free Transactions 0.60



# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 86

30 SEPTEMBER 2020 TO 30 OCTOBER 2020

THE TRUSTEES  
PICKER SUPERANNUATION FUND  
PO BOX 370  
COWRA NSW 2794

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

RHONDA MAREE PICKER & RAYMOND JOHN  
PICKER ATF PICKER SUPERANNUATION FUND

### Branch Number (BSB)

012-595

### Account Number

2041-12119



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 2041-12119

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
<b>30 SEP</b>	<b>OPENING BALANCE</b>			<b>130,660.98</b>
30 OCT	CREDIT INTEREST PAID		5.37	130,666.35
	<b>TOTALS AT END OF PAGE</b>	<b>\$0.00</b>	<b>\$5.37</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$0.00</b>	<b>\$5.37</b>	<b>\$130,666.35</b>

### This Statement Includes

Interest earned on deposits	\$5.37
-----------------------------	--------

### Update your profile in the ANZ App or ANZ Internet Banking

New mobile number or email address? No worries. You can update your details via Profile in the ANZ App or ANZ Internet Banking. By keeping your details up to date, we can contact you for security purposes (e.g. send you an SMS one-time passcode or verify transactions), or send you account information.

Forgot your password? We've all been there. You can also securely reset your ANZ App PIN or change ANZ Internet Banking password too. It's all in one place – your Profile.

Visit [www.anz.com.au/ways-to-bank](http://www.anz.com.au/ways-to-bank) to learn about how you can manage your money, simply and securely.

## IMPORTANT INFORMATION

### PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [www.anz.com](http://www.anz.com) or by calling **13 13 14**.



# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 87

30 OCTOBER 2020 TO 30 NOVEMBER 2020

THE TRUSTEES  
PICKER SUPERANNUATION FUND  
PO BOX 370  
COWRA NSW 2794

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

RHONDA MAREE PICKER & RAYMOND JOHN  
PICKER ATF PICKER SUPERANNUATION FUND

### Branch Number (BSB)

012-595

### Account Number

2041-12119



### NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 2041-12119

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
30 OCT	OPENING BALANCE			130,666.35
30 NOV	CREDIT INTEREST PAID		5.55	130,671.90
<b>TOTALS AT END OF PAGE</b>		<b>\$0.00</b>	<b>\$5.55</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$0.00</b>	<b>\$5.55</b>	<b>\$130,671.90</b>

### This Statement Includes

Interest earned on deposits	\$5.55
-----------------------------	--------

### Update your profile in the ANZ App or ANZ Internet Banking

New mobile number or email address? No worries. You can update your details via Profile in the ANZ App or ANZ Internet Banking. By keeping your details up to date, we can contact you for security purposes (e.g. send you an SMS one-time passcode or verify transactions), or send you account information.

Forgot your password? We've all been there. You can also securely reset your ANZ App PIN or change ANZ Internet Banking password too. It's all in one place – your Profile.

Visit [www.anz.com.au/ways-to-bank](http://www.anz.com.au/ways-to-bank) to learn about how you can manage your money, simply and securely.

## IMPORTANT INFORMATION

**PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.**

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [www.anz.com](http://www.anz.com) or by calling **13 13 14**.



# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 88

30 NOVEMBER 2020 TO 31 DECEMBER 2020

THE TRUSTEES  
PICKER SUPERANNUATION FUND  
PO BOX 370  
COWRA NSW 2794

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

RHONDA MAREE PICKER & RAYMOND JOHN  
PICKER ATF PICKER SUPERANNUATION FUND

### Branch Number (BSB)

012-595

### Account Number

2041-12119



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**



# BUSINESS PREMIUM SAVER STATEMENT

Account Number 2041-12119

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
30 NOV	<b>OPENING BALANCE</b>			<b>130,671.90</b>
29 DEC	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 272378 FROM 496371875 EFFECTIVE DATE 28 DEC 2020		11,440.00	142,111.90
			<i>sent from business</i>	
31 DEC	<b>CREDIT INTEREST PAID</b>		5.59	142,117.49
<b>TOTALS AT END OF PAGE</b>		<b>\$0.00</b>	<b>\$11,445.59</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$0.00</b>	<b>\$11,445.59</b>	<b>\$142,117.49</b>

### This Statement Includes

Interest earned on deposits	\$5.59
-----------------------------	--------

### Fee Summary

Fees Charged for period: 01 DEC 2020 to 31 DEC 2020

#### Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

### Summary of Relationship Benefit for this account

Amount (\$)

<b>Your Relationship Benefit</b>	<b>0.60</b>
----------------------------------	-------------

#### This is made up of:

Value of Free Transactions	0.60
----------------------------	------



# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 89

31 DECEMBER 2020 TO 29 JANUARY 2021

THE TRUSTEES  
PICKER SUPERANNUATION FUND  
PO BOX 370  
COWRA NSW 2794

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

RHONDA MAREE PICKER & RAYMOND JOHN  
PICKER ATF PICKER SUPERANNUATION FUND

### Branch Number (BSB)

012-595

### Account Number

2041-12119



### NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 2041-12119

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
<b>31 DEC</b>	<b>OPENING BALANCE</b>			<b>142,117.49</b>
<b>2021</b>	<b>ANZ INTERNET BANKING BPAY</b>			
22 JAN	TAX OFFICE PAYMENT {558468}	4,912.00		137,205.49
29 JAN	<b>CREDIT INTEREST PAID</b>		5.60	137,211.09
<b>TOTALS AT END OF PAGE</b>		<b>\$4,912.00</b>	<b>\$5.60</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$4,912.00</b>	<b>\$5.60</b>	<b>\$137,211.09</b>

### This Statement Includes

Interest earned on deposits	\$5.60
-----------------------------	--------

### Fee Summary

Fees Charged for period: 01 JAN 2021 to 29 JAN 2021

#### Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

### Summary of Relationship Benefit for this account

Amount (\$)

**Your Relationship Benefit** **0.60**

#### This is made up of:

Value of Free Transactions **0.60**



# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 90

29 JANUARY 2021 TO 26 FEBRUARY 2021

THE TRUSTEES  
PICKER SUPERANNUATION FUND  
PO BOX 370  
COWRA NSW 2794

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

RHONDA MAREE PICKER & RAYMOND JOHN  
PICKER ATF PICKER SUPERANNUATION FUND

### Branch Number (BSB)

012-595

### Account Number

2041-12119



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 2041-12119

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
<b>29 JAN</b>	<b>OPENING BALANCE</b>			<b>137,211.09</b>
01 FEB	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {300184}	2,080.00		135,131.09
26 FEB	CREDIT INTEREST PAID		5.19	135,136.28
<b>TOTALS AT END OF PAGE</b>		<b>\$2,080.00</b>	<b>\$5.19</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$2,080.00</b>	<b>\$5.19</b>	<b>\$135,136.28</b>

### This Statement Includes

Interest earned on deposits	\$5.19
-----------------------------	--------

### Fee Summary

Fees Charged for period: 30 JAN 2021 to 26 FEB 2021

#### Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

### Summary of Relationship Benefit for this account

Amount (\$)

<b>Your Relationship Benefit</b>	<b>0.60</b>
----------------------------------	-------------

#### This is made up of:

Value of Free Transactions	0.60
----------------------------	------



# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 91

26 FEBRUARY 2021 TO 31 MARCH 2021

THE TRUSTEES  
PICKER SUPERANNUATION FUND  
PO BOX 370  
COWRA NSW 2794

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

RHONDA MAREE PICKER & RAYMOND JOHN  
PICKER ATF PICKER SUPERANNUATION FUND

### Branch Number (BSB)

012-595

### Account Number

2041-12119



### NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 2041-12119

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
<b>26 FEB</b>	<b>OPENING BALANCE</b>			<b>135,136.28</b>
02 MAR	ANZ INTERNET BANKING BPAY COWRA SHIRE RATES {671453}	524.00	<i>per payment</i>	134,612.28
26 MAR	ANZ INTERNET BANKING BPAY COWRA SHIRE WATER {329767}	165.02		134,447.26
29 MAR	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {567323}	2,255.00		132,192.26
31 MAR	<b>CREDIT INTEREST PAID</b>		6.08	132,198.34
	<b>TOTALS AT END OF PAGE</b>	<b>\$2,944.02</b>	<b>\$6.08</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$2,944.02</b>	<b>\$6.08</b>	<b>\$132,198.34</b>

### This Statement Includes

Interest earned on deposits	\$6.08
-----------------------------	--------

### Fee Summary

Fees Charged for period: 27 FEB 2021 to 31 MAR 2021

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
INTERNET/ONLINE WDL	3.00	3.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

### Summary of Relationship Benefit for this account Amount (\$)

<b>Your Relationship Benefit</b>	<b>1.80</b>
----------------------------------	-------------

#### This is made up of:

Value of Free Transactions	1.80
----------------------------	------



# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 92  
31 MARCH 2021 TO 30 APRIL 2021

THE TRUSTEES  
PICKER SUPERANNUATION FUND  
PO BOX 370  
COWRA NSW 2794

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

RHONDA MAREE PICKER & RAYMOND JOHN  
PICKER ATF PICKER SUPERANNUATION FUND

### Branch Number (BSB)

012-595

### Account Number

2041-12119



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**



**BUSINESS PREMIUM SAVER STATEMENT**

Account Number 2041-12119

**Transaction Details**

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
<b>31 MAR</b>	<b>OPENING BALANCE</b>			<b>132,198.34</b>
30 APR	CREDIT INTEREST PAID		5.44	132,203.78
	<b>TOTALS AT END OF PAGE</b>	<b>\$0.00</b>	<b>\$5.44</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$0.00</b>	<b>\$5.44</b>	<b>\$132,203.78</b>

**This Statement Includes**

Interest earned on deposits	\$5.44
-----------------------------	--------

**IMPORTANT INFORMATION****PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.**

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [www.anz.com](http://www.anz.com) or by calling **13 13 14**.



# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 93  
30 APRIL 2021 TO 31 MAY 2021

THE TRUSTEES  
PICKER SUPERANNUATION FUND  
PO BOX 370  
COWRA NSW 2794

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

RHONDA MAREE PICKER & RAYMOND JOHN  
PICKER ATF PICKER SUPERANNUATION FUND

### Branch Number (BSB)

012-595

### Account Number

2041-12119



### NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 2041-12119

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
<b>30 APR</b>	<b>OPENING BALANCE</b>			<b>132,203.78</b>
31 MAY	ANZ INTERNET BANKING BPAY COWRA SHIRE RATES (669437)	524.00		131,679.78
31 MAY	CREDIT INTEREST PAID		5.61	131,685.39
	<b>TOTALS AT END OF PAGE</b>	<b>\$524.00</b>	<b>\$5.61</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$524.00</b>	<b>\$5.61</b>	<b>\$131,685.39</b>

### This Statement Includes

Interest earned on deposits	\$5.61
-----------------------------	--------

### Fee Summary

Fees Charged for period: 01 MAY 2021 to 31 MAY 2021

#### Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Summary of Relationship Benefit for this account Amount (\$)

**Your Relationship Benefit** **0.60**

**This is made up of:**

Value of Free Transactions 0.60

### No transaction fees\* for ANZ cardholders across the new atmX by Armaguard network

As an ANZ cardholder you can withdraw cash or make a balance enquiry, with no transaction fee\* at any atmX by Armaguard.

\*Terms and conditions apply.

Visit [www.anz.com.au/ways-to-bank/atms](http://www.anz.com.au/ways-to-bank/atms) for further detail and terms and conditions.



# ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 94

31 MAY 2021 TO 30 JUNE 2021

THE TRUSTEES  
PICKER SUPERANNUATION FUND  
PO BOX 370  
COWRA NSW 2794

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

RHONDA MAREE PICKER & RAYMOND JOHN  
PICKER ATF PICKER SUPERANNUATION FUND

### Branch Number (BSB)

012-595

### Account Number

2041-12119



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 2041-12119

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
<b>31 MAY</b>	<b>OPENING BALANCE</b>			<b>131,685.39</b>
28 JUN	ANZ INTERNET BANKING FUNDS TFER TRANSFER 401404 FROM 496371875		11,440.00 <i>Business Ret.</i>	143,125.39
29 JUN	ANZ INTERNET BANKING FUNDS TFER TRANSFER 403970 FROM 495310157		50,000.00	193,125.39
30 JUN	CREDIT INTEREST PAID		5.51	193,130.90
<b>TOTALS AT END OF PAGE</b>		<b>\$0.00</b>	<b>\$61,445.51</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$0.00</b>	<b>\$61,445.51</b>	<b>\$193,130.90</b>

### This Statement Includes

Interest earned on deposits	\$5.51
-----------------------------	--------

### Yearly Summary

Previous Year to 30/06/2021 (\$)

Interest earned on deposits	72.83
-----------------------------	-------

### Fee Summary

Fees Charged for period: 01 JUN 2021 to 30 JUN 2021

#### Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
INTERNET/ONLINE WDL	2.00	2.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

### Summary of Relationship Benefit for this account

Amount (\$)

<b>Your Relationship Benefit</b>	<b>1.20</b>
----------------------------------	-------------

#### This is made up of:

Value of Free Transactions	1.20
----------------------------	------



Australian Government  
Australian Taxation Office

**Agent** BALANCE ACCOUNTANTS &  
ADVISERS  
**Client** THE TRUSTEE FOR PICKER  
SUPERANNUATION FUND  
**ABN** 72 440 156 670

## Print instalment

Account	Period	Document ID
Activity statement – 001 – THE TRUSTEE FOR PICKER SUPERANNUATION FUND	Apr 2021 – Jun 2021	45541399754

**Receipt ID** Unavailable  
**Date lodged** 25 August 2021  
**Payment due date** 25 August 2021

## Statement summary

Description	Reported Value	Owed to ATO	Owed by ATO
<b>PAYG income tax instalment</b>			
5A Owed to ATO		\$2,255.00	
T7 Instalment amount – Based on the notional tax \$ 9,022.65 from the 2019 assessment.	\$2,255.00		

## Amount owing to ATO

\$2,255.00

BPAY®



**Bill code** 75556  
**Ref** 724401566704060

### Telephone and Internet Banking - BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or credit card account.

For more information see [www.bpay.com.au](http://www.bpay.com.au)

## Australia Post

Payment can be made in person at Australia Post outlets with cash, cheque or money order using the barcode below.

**Payment reference number**  
724401566704060



Australian Government  
Australian Taxation Office

**Agent** BALANCE ACCOUNTANTS &  
ADVISERS  
**Client** THE TRUSTEE FOR PICKER  
SUPERANNUATION FUND  
**ABN** 72 440 156 670  
**TFN** 928 560 748

## Income tax 551

<b>Date generated</b>	03/03/2022
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

4 results found - from **03 March 2020** to **03 March 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
11 Oct 2021	14 Oct 2021	EFT refund for Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$260.70		\$0.00
11 Oct 2021	17 May 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$260.70	\$260.70 CR
12 May 2020	15 May 2020	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$1,447.35		\$0.00
12 May 2020	12 May 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$1,447.35	\$1,447.35 CR



Australian Government  
Australian Taxation Office

**Agent** BALANCE ACCOUNTANTS &  
ADVISERS

**Client** THE TRUSTEE FOR PICKER  
SUPERANNUATION FUND

**ABN** 72 440 156 670

**TFN** 928 560 748

## Activity statement 001

<b>Date generated</b>	03/03/2022
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

33 results found - from 03 March 2020 to 03 March 2022 sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
25 Feb 2022	24 Feb 2022	Payment received		\$2,220.00	\$0.00
12 Jan 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$2,220.00		\$2,220.00 DR
24 Dec 2021	24 Dec 2021	General interest charge			\$0.00
24 Dec 2021	23 Dec 2021	Payment received		\$2,255.00	\$0.00
1 Dec 2021	1 Dec 2021	General interest charge			\$2,255.00 DR
28 Nov 2021	25 Nov 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$2,255.00		\$2,255.00 DR
23 Sep 2021	23 Sep 2021	General interest charge			\$0.00
23 Sep 2021	22 Sep 2021	Payment received		\$2,255.00	\$0.00
1 Sep 2021	1 Sep 2021	General interest charge			\$2,255.00 DR
29 Aug 2021	25 Aug 2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$2,255.00		\$2,255.00 DR
5 Aug 2021	5 Aug 2021	General interest charge			\$0.00
5 Aug 2021	4 Aug 2021	Payment received		\$4,335.00	\$0.00



Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Jun 2021	1 Jun 2021	General interest charge			\$4,335.00 DR
21 May 2021	17 May 2021	Original Activity Statement for the period ending 30 Jun 20 - GST	\$2,080.00		\$4,335.00 DR
1 Apr 2021	1 Apr 2021	General interest charge			\$2,255.00 DR
30 Mar 2021	29 Mar 2021	Payment received		\$2,255.00	\$2,255.00 DR
26 Mar 2021	26 May 2021	Original Activity Statement for the period ending 31 Mar 21 - PAYG Instalments	\$2,255.00		\$4,510.00 DR
7 Mar 2021	2 Mar 2021	Original Activity Statement for the period ending 31 Dec 20 - PAYG Instalments	\$2,255.00		\$2,255.00 DR
2 Feb 2021	1 Feb 2021	Payment received		\$2,080.00	\$0.00
1 Feb 2021	1 Jul 2020	General interest charge			\$2,080.00 DR
27 Jan 2021	30 Jun 2020	Original Activity Statement for the period ending 30 Jun 19 - GST	\$2,080.00		\$2,080.00 DR
25 Jan 2021	25 Jan 2021	General interest charge			\$0.00
25 Jan 2021	22 Jan 2021	Payment received		\$4,912.00	\$0.00
1 Dec 2020	1 Dec 2020	General interest charge			\$4,912.00 DR
29 Nov 2020	25 Nov 2020	Original Activity Statement for the period ending 30 Sep 20 - PAYG Instalments	\$2,255.00		\$4,912.00 DR
1 Oct 2020	1 Oct 2020	General interest charge			\$2,657.00 DR
30 Aug 2020	25 Aug 2020	Original Activity Statement for the period ending 30 Jun 20 - PAYG Instalments	\$1,501.00		\$2,657.00 DR
7 Aug 2020	6 Aug 2020	Payment received		\$1,501.00	\$1,156.00 DR
1 Jun 2020	1 Jun 2020	General interest charge			\$2,657.00 DR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
31 May 2020	26 May 2020	Original Activity Statement for the period ending 31 Mar 20 - PAYG Instalments	\$2,657.00		\$2,657.00 DR
1 May 2020	1 May 2020	General interest charge			\$0.00
1 May 2020	30 Apr 2020	Payment received		\$2,657.00	\$0.00
1 Apr 2020	1 Apr 2020	General interest charge			\$2,657.00 DR

**Picker Superannuation Fund**  
**ABN: 72 440 156 670**  
**Activity Statement Preparation Report - Detail**  
**For the period 1 July 2020 to 30 June 2021**

**GST Detail**

Description	Return Item	Gross (Inc GST)	GST
<b>Income (GST Collected)</b>			
<b><u>Sales Detail</u></b>			
Rental Statement		11,440.00	1,040.00
Rental Statement		11,440.00	1,040.00
interest		5.51	0.00
interest		5.61	0.00
interest		5.44	0.00
interest		6.08	0.00
interest		5.19	0.00
interest		5.60	0.00
interest		5.59	0.00
interest		5.55	0.00
interest		5.37	0.00
interest		7.43	0.00
interest		7.68	0.00
interest		7.78	0.00
<b>Total Sales</b>	<b>G1</b>	<b>22,952.83</b>	<b>2,080.00</b>
<b><u>Export Sales Detail</u></b>			
Nil			
<b>Export Sales</b>	<b>G2</b>		
<b><u>Other GST-Free Sales Detail</u></b>			
<b>Other GST-Free Sales</b>	<b>G3</b>		
<b>Total GST Collect on Sales</b>	<b>1A</b>		<b>2,080.00</b>
<b>Outgoings (GST Paid)</b>			
<b><u>Capital Purchases Detail</u></b>			
Nil			
<b>Capital Purchases</b>	<b>G10</b>		
<b><u>Non-Capital Purchases Detail</u></b>			
rates		524.00	0.00
water		165.02	0.00
rates		524.00	0.00
supercentral		137.50	0.00
water		131.06	0.00
insurance		1,583.56	143.96
<b>Non-Capital Purchases</b>	<b>G11</b>	<b>3,065.14</b>	<b>143.96</b>
<b>Total GST Paid on Purchases</b>	<b>1B</b>		<b>143.96</b>

= \$1,936  
+ 4,335 (29)  
+ 2,255 (28)  
8,526

ISSUED BY  
 **REINSW**  
 REAL ESTATE INSTITUTE OF NEW SOUTH WALES

# COMMERCIAL LEASE

FM00900

Suitable for small office buildings, factories and shop premises which are not the subject of the *Retail Leases Act 1994* where the term of the lease (including the period of any option) does not exceed three years.

This Lease is made in duplicate on FIRST 1 JULY 1 2019 at \_\_\_\_\_ in the State of New South Wales.

**PARTIES**

Between Picker Superannuation Fund Landlord  
(Name, address and ABN)  
75 River Park Rd Cowra 2794. ABN: 72440156670.

whose agent is \_\_\_\_\_ Agent  
(Name, business address and ABN)

and RS & RM Picker T/Ao Picker Constructions Tenant  
(Name, business address and ABN)  
18 Cowra Rd. Cowra 2794 ABN 87479509443

\_\_\_\_\_  
(Name, business address and ABN)

\_\_\_\_\_  
(Name, business address and ABN)

**GST REGISTRATION**

The Landlord is registered for GST.  Yes  No  
 The Tenant is registered for GST.  Yes  No

**PREMISES**

The Landlord leases the premises known as 18 Cowra Rd Cowra 2794 (the Premises) including all fixtures listed in the inventory which is signed by all parties and attached as part of this lease.

**PERMITTED USE**

The Premises shall be used only as Shed manufacture.

**RENT**

Except as otherwise provided the rent shall be \$22880.00 (incl GST) per Year commencing on 1 1 and payable in advance by the Tenant on the 30<sup>th</sup> day of every December + June to the Landlord/Agent at the above address or at any other reasonable place as the Landlord/Agent notifies in writing.

**TERM**

The term of the lease shall be 2yrs commencing on 1 1 7 19 and ending on 30 06 21.

**OPTION**

Subject to Clause 29 of this lease the Landlord/Agent offers a renewal of this lease for a further term of \_\_\_\_\_ years.

**HOLDING OVER**

Unless either party gives the other written notice of termination in accordance with Clause 30a, the lease shall continue as a periodic lease from month to month at the same rent or at a rent to which both parties agree.

**OUTGOINGS (tick applicable box)**

The Tenant's percentage of outgoings to be paid in accordance with Clause 17a is \_\_\_\_\_ %  
 OR  
 The Tenant's percentage of any increases in outgoings to be paid in accordance with Clause 17b is \_\_\_\_\_ %

**BASE YEARS**

Municipal Rates: \_\_\_\_\_  
 Water and Sewerage Rates: \_\_\_\_\_  
 Land Tax: \_\_\_\_\_

**INSURANCE**

The amount of cover for public liability referred to in Clause 15e is \$ \_\_\_\_\_.

**CONDITIONS**

The parties agree to the conditions set out above and on the following pages and also to those conditions implied by Sections 84 and 85 of the *Conveyancing Act 1919*, which are not expressly negated or modified by this lease.

**NOTE** It is advisable for the Tenant to insure the Tenant's own property

**THE LANDLORD AGREES****Possession**

1. To give possession of the Premises to the Tenant on the day on which the term of the lease commences.

**Condition of Premises**

2. To ensure that the Premises are in a reasonably fit condition for use at the commencement of the lease.

**Security**

3. To ensure that the external doors and windows contain locks and catches in working order at the commencement of the lease.

**Insurance**

4. To insure the Premises against damage arising from fire, lightning and explosion and other hazards (including earthquake, storm and tempest, water damage, impact, aircraft, riots/civil commotions and malicious damage).

**Use of Premises**

5. To allow the Tenant to use and occupy the Premises without unreasonable interference by the Landlord or their Agent.

**Rates and Taxes**

6. To pay council, water and sewerage rates, land tax and other levies promptly.

**Lease Copy**

7. To provide the Tenant within one (1) month after:
  - a notice of mortgage consent, if required;
  - b execution of the lease; and
  - c stamping, if applicable
 with a copy of the lease.

**Tax Receipts and Tax Invoices**

8. To issue rent receipts and tax invoices (where applicable) showing the Tenant's name, the address of the Premises, the ABN of the parties, the amount received, the date of payment and the period for which the payment was made, and other such requirements as determined by the Australian Taxation Office.

**THE TENANT AGREES****Rent**

9. To pay the rent promptly and in advance and in the manner that the Landlord may direct from time to time.

**Consents**

10. To obtain at their own expense all necessary consents that may be required from local government or other authorities to carry on their proposed business at the Premises (being the use and/or fit-out for which the Premises are leased).

**Charges**

11. To pay all charges for gas, electricity and telephone and any water usage, garbage or sanitary rates or charges, relating to the Tenant's use of the Premises.

**Care of Premises**

12. To take care of the Premises and to keep them in a clean condition, and in particular:
  - a To make no alterations or additions to the Premises, including the erection of any sign or antenna, without the prior written consent of the Landlord.
  - b To do no decorating that involves marking, defacing or painting any part of the Premises, without the prior written consent of the Landlord.
  - c To put nothing down any sink, toilet or drain likely to cause obstruction or damage.
  - d To keep no animals or birds on the Premises, without the prior written consent of the Landlord.
  - e To ensure that rubbish is not accumulated on the Premises and to cause all trade refuse to be removed regularly and in a manner acceptable to the Landlord.
  - f To ensure that nothing is done that might prejudice any insurance policy which the Landlord has in relation to the Premises.
  - g To notify the Landlord promptly of any loss, damage or defect in the Premises.
  - h To notify the Landlord promptly of any infectious disease, or the presence of rats, cockroaches or similar pests.

**Permitted Use and Occupation**

13. a To use the Premises for the purpose stated on the front page of this lease and not for any other purpose.
- b Not to sleep or permit anyone to sleep on the Premises unless the Premises or a portion of the Premises is zoned for residential use.

**Rules and Regulations**

14. To ensure that the Tenant, the Tenant's employees, licensees and agents observe, obey and perform the rules and regulations forming part of this lease and such further rules and regulations as the Landlord may from time to time make and communicate to the Tenant (not being inconsistent with this lease) for the safety, care and cleanliness of the Premises and of the building.

**Insurance**

15. a To do nothing in the building or keep anything therein that would increase the insurance premium payable by the Landlord on the building except with the prior written consent of the Landlord.
- b To do nothing which would make any insurance policy void.
- c To insure all external fixed glass and window frames for which the Tenant is responsible.
- d To pay any insurance premiums payable by the Landlord increased as a result of the Tenant's actions.
- e To insure for public risk covering liability in respect of bodily injury, property damage, product liability and contractual liability arising from the occupation and use of the Premises by the Tenant for the minimum amount as noted on the front page of the lease.

**Indemnity**

16. a To compensate and meet all claims of:
- i the landlord for the loss of or damage to part or whole of the Premises,
  - ii any person for the loss of or damage to their personal property, and
  - iii any person for personal injury or death as a result of any accident or neglect or a deliberate or careless act on the Premises or a breach of any conditions of the lease by the Tenant, their employees or agents or any person present on the Premises with the consent of the Tenant, their employees or agents.
- b In such circumstances the Tenant shall meet all claims whether they are made directly against them or against the Landlord. Any resultant repairs to the Premises or to any other parts of the building shall be carried out at the expense of the Tenant by a builder or tradesperson approved by the Landlord.

**Outgoings**

17. a To reimburse the Landlord immediately, when requested, for the Tenant's percentage of outgoings noted on the front page of this lease for all local government rates, water, garbage and sewerage rates, land tax, insurance premiums, waste disposal costs, car park levies and such other outgoings relating to the property. Land tax shall be calculated on the basis that the land on which the building is situated was the only land owned by the Landlord.

**OR**

17. b To reimburse the Landlord immediately, when requested, for the agreed percentage of all increases in local government rates, water, garbage and sewerage rates, land tax, insurance premiums, waste disposal costs, car park levies immediately preceding the commencement of the lease. Land tax shall be calculated on the basis that the land on which the building is situated was the only land owned by the Landlord.

**BOTH PARTIES AGREE THAT****Unforeseen Event**

18. If something happens to the Premises so that the whole or a substantial part can no longer be occupied and the parties are in no way responsible, then either party shall have the right to terminate the lease on the giving of seven (7) days notice in writing.

**Inspections**

19. The Landlord or Agent shall inspect the Premises at the commencement of the lease and on its termination and take note of the condition of the Premises including the state of cleanliness, state of repair and working order of appliances.

**Repairs**

20. a The Tenant shall have repaired in a proper manner any damage to the Premises resulting from neglect or a deliberate or careless act or a breach of any condition of the lease by the Tenant or any person on the Premises with their consent.
- b Except as in Clause 20a, the Landlord shall carry out without delay all reasonable repairs necessary for the Tenant's ordinary use and occupation of the Premises, having regard to the condition of the Premises at the commencement of the lease and having regard for fair wear and tear.

**Access**

21. a The Landlord shall respect the Tenant's right to privacy.
- b The Tenant shall allow access to the Landlord or Agent:
- i when it is reasonable that they or either of them should view the condition of the Premises or to carry out repairs, or
  - ii to erect 'to let' signs and to show the Premises to prospective tenants after notice terminating the lease has been given, or
  - iii to erect 'for sale' signs and to show the Premises to prospective purchasers, after the Landlord has given reasonable notice to the Tenant of their intention to sell.
- c The Landlord shall give the Tenant reasonable notice of the time and date for such access. As far as possible it shall be convenient for both parties.
- d The Landlord or Agent may have access to the Premises at any time on reasonable notice to the Tenant or without notice in the case of an emergency or to carry out urgent repairs.

**Costs**

22. a The Tenant shall pay their own legal costs and the reasonable legal costs of the Landlord in relation to the preparation of this lease.
- b The Tenant shall pay the stamp duty and registration fees (if any) payable in connection with this lease.
- c The Landlord shall provide the Tenant with a copy of any account presented to the Landlord in respect of any costs referred to in Clause 22a.

**GST**

- 23 Any amounts, including rent and outgoings, referred to in this lease which are payable by the Tenant to the Landlord, or on behalf of the Landlord, under this lease, are expressed inclusive of the Goods and Services Tax ("GST"), (if any), at the rate of 10% (the current rate). If the current rate is increased or decreased, the parties agree that any amounts referred to in this lease will be varied accordingly.

### Statutes

24 Each party shall observe as applicable to themselves all relevant statutes, statutory regulations and by-laws relating to health, safety, noise and other standards with respect to the Premises.

### Notices

25. Any written notice required or authorised by the lease:

- a Shall be served on the Tenant personally, or by pre-paid post or facsimile transmission to the Premises or by being left there in the post box, if any, at the Premises.
- b Shall be served on the Landlord or Agent personally or by pre-paid post or by facsimile transmission to their address as shown in the lease or as notified in writing or by being left in the post box, if any, at that address.
- c Shall be deemed to be served on the second business day after posting where it has been sent by pre-paid post.
- d May take effect on any day of the month if it relates to the termination of a periodic lease provided it gives the required length of notice.

### Mitigation

26 Where there has been a breach of any of the conditions of the lease by either party, the other party shall take all reasonable steps to minimise any resultant loss or damage.

### Disputes

27. In any dispute or proceedings between the parties, both parties shall act reasonably and without delay and make all admissions necessary to enable the real issues to be decided.

### Notice

- 28 a After a notice terminating the lease or demanding immediate possession has been given, any acceptance of or demand for rent or money by the Landlord shall not of itself be evidence of a new lease with the Tenant nor alter the legal effect of the notice.
- b Where the Tenant unlawfully remains in possession after the termination of the lease, the Landlord shall be entitled, in addition to any other claim, to payments equal to the rent as compensation for the Tenant's use and occupation of the Premises.

### Renewal

29. a The Tenant shall give to the Landlord or the Agent not more than six (6) months and not less than three (3) months prior to the expiration of the term granted in this lease notice in writing if the Tenant wishes to take a renewal of the lease for the further term offered. Provided the Tenant has duly and punctually paid the rent and shall have duly performed and observed on the Tenant's part all the conditions and agreements contained in this lease up to the expiration of the term granted, then the Landlord will at the cost of the Tenant grant the Tenant the further term at a rent which would at such time be current market rental of the Premises.
- b If any dispute between the Landlord and the Tenant arises as to the current market rent then it shall be determined by the President of the Real Estate Institute of New South Wales or his/her appointee. The rent in the future term is not to be less than the market rent payable in the previous term just prior to the expiration of this lease and the lease shall be subject to all other conditions as are contained in this lease with the exception of the Option Condition. The costs of such rental determination shall be borne in equal shares by the parties unless otherwise agreed.

### Termination

30. a Upon the expiry of the lease term or where the lease has become a periodic lease from Month to Month, either party may terminate it by giving one (1) Month's written notice to the other party.
- b The Landlord shall have the right to re-enter the Premises peacefully or to continue the lease as a periodic lease from week to week:
  - i where the Tenant has failed to pay rent for a period in excess of fourteen (14) days, whether formally demanded or not;
  - ii where the Tenant has seriously or persistently breached any of the conditions of the lease; or
  - iii upon the Tenant and/or Guarantor being declared bankrupt or insolvent according to the law or making any assignment for the benefit of creditors or taking the benefit of any Act now or hereafter: to be in force for the relief of bankrupts or insolvents. (Section 85 (1) (d) of the *Conveyancing Act 1919*, as amended, is hereby varied accordingly.)
- c If the Landlord intends to exercise their right to continue to lease as a periodic lease from week to week, they shall serve the Tenant with a written notice stating the reason and informing the Tenant of the variation to the lease. Upon serving of the notice, the lease shall continue with all its conditions, except for the term and holding over conditions, as a periodic lease from week to week which may be terminated by seven (7) days written notice from either party.
- d The Landlord shall have the right to re-enter the Premises without giving notice if there are reasonable grounds to believe the Premises have been abandoned.
- e The Tenant shall have the right to terminate the lease if the Landlord has seriously or persistently breached any of its conditions. The Tenant shall give the Landlord written notice of a reasonable period, of no less than fourteen (14) days indicating at the same time the nature of the breach.
- f Any action by the Landlord or the Tenant in accordance with Clause 30 b., c., d. or e., shall not affect any claim for damages in respect of a breach of a condition of the lease.
- g Upon termination or expiry of the lease the Tenant must remove their own fixtures and shall remove their signs provided that any damage or defacement occasioned to any part of the Premises in the course of such removal shall be remedied by the Tenant immediately or, if they fail to do so, by the Landlord and at the Tenant's expense.
- h Upon the termination or expiry of the lease for any reason the Tenant shall promptly and peacefully give the Landlord vacant possession of the Premises in the condition and state of repair required by clauses 12 and 20 a. of the lease and shall, at the same time, hand over all keys.

**Parting With Possession**

31. a The Tenant shall not assign or sub-let or part with possession of the Premises or any part thereof except with the written consent of the Landlord.
- b. The Landlord shall not withhold consent unreasonably, provided that the Tenant gives the Landlord fourteen days notice and the Tenant pays any reasonable expenses involved in the Landlord giving consent.

**Cleaning**

32. a The Landlord will employ the caretaker or any other person or persons the Landlord may think fit to clean all or any of the offices or rooms in the building of which the Premises form part.
- b The Tenant will from time to time pay to the Landlord the sums demanded by the Landlord for cleaning the Premises and such sums shall be added to the rent and be paid at the same time and in the same manner as the rent and be recovered in the same manner as the rent is recoverable.
- c The Landlord shall not be responsible to the Tenant for any loss of property from the Premises however occurring or for any damage done to the furniture or other effects of any Tenant by the caretaker or any employees of the Landlord or by any other person or persons whomsoever.

**Strata Title Conversion**

33. The Landlord may register a strata plan insofar as the same relates to the building or any part of it. The Landlord will if required by law request the consent of the Tenant to the registration of the strata plan such consent must not be unreasonably withheld by the Tenant and if requested the Tenant will provide their written consent to the strata plan to the Department of Lands or any other government authority. After registration of the strata plan the Tenant will comply with any by-laws which are not inconsistent with the terms of this lease.

**Interpretation**

34. a 'Agent' in context with 'Landlord' includes the Landlord's estate agent or managing agent and any other person authorised to act on behalf of the Landlord.
- b 'Landlord' includes the heirs, executors, administrators and assigns of the Landlord, and where the context permits includes the Landlord's Agent.
- c 'Tenant' includes the executors, administrators and permitted assigns of the Tenant.
- d 'Fixtures' includes fittings, furniture, furnishings, appliances, plant, machinery and equipment.
- e 'Month' means calendar month.
- f 'Term' means the term of this lease.
- g Where the context permits, words expressed in the singular include the plural and vice versa and words referring to a person include a company.
- h Where two or more Tenants or Landlords are parties, the terms and conditions of the lease shall bind them jointly and severally.
- i When this lease is signed by both parties and witnessed, it shall operate as a deed at law from that time.
- j Headings in bold have been inserted to assist the parties but they do not form a legal part of the lease.

**Guarantor's Liability**

35. In consideration of the Landlord leasing the Premises to the Tenant in accordance with this lease, the Guarantors for themselves and each of them and each of their executors and administrators unconditionally agree that they and each of them will be (with the Tenant) jointly and severally liable to the Landlord for the payment of the rent and all other monies payable by the Tenant, and also for the due performance and observance of all the terms and conditions on the part of the Tenant contained or implied. AND IT IS HEREBY EXPRESSLY AGREED AND DECLARED that the Landlord may grant to the Tenant any time or indulgence and may compound or compromise or release the Tenant without realising or affecting the liability of the Guarantors.



**SPECIAL CONDITIONS**

Special conditions forming part of this lease are to be signed by both parties and attached.

**RULES AND REGULATIONS**

1. No sign, advertisement or notice shall be inscribed or painted or affixed on any part of the outside or the inside of the Premises except of such colour, size and style and in such place upon or in the building as are approved in writing by the Landlord. Upon request by the Tenant, interior signs on glass doors and on the directory tablets will be provided for the Tenant and at the Tenant's expense by the Landlord.
2. The Tenant shall not obstruct the entrance passages, halls, staircases, or fire escapes of the Premises or use them or any part of them for any purpose other than for going in and out of the Premises.
3. The Tenant will not obstruct or interfere with the rights of other Tenants or in any way injure or annoy them or conflict with the regulations of any public authority or with the terms of any insurance policy upon the building or its contents.
4. The Tenant shall not install or position any heavy equipment or article without first obtaining the written consent of the Landlord, such consent may prescribe the maximum weight and the position in which such heavy equipment or article may be placed or secured; the Tenant shall make good at the Tenant's expense all damage caused to the building or any part of it by the introduction, installation, presence or removal of any heavy equipment or article of which the Tenant has ownership, custody or control. Before any safe or heavy article is moved into the building due notice must be given to the Landlord and the moving of it in and about the building shall only be done under the supervision of the Landlord or Agent.
5. In the event of any emergency or other eventuality whereby the toilets or washrooms on any floor are not available for use the Landlord may temporarily withdraw the right of exclusive use of all or any of the toilet or washroom areas and services not affected so as to ensure availability of these facilities to all occupants of the building, and no rental adjustment will be made during such temporary arrangements.
6. In carrying goods or furniture in the lifts priority shall at all times be given to passenger traffic.
7. All doors and windows of the Premises shall be securely fastened on all occasions when the Premises are left unoccupied. The Landlord reserves the right for the Landlord's Agents, employees, servants and workmen to enter and fasten them if they are left unfastened or insecurely fastened.

**PLEASE READ THIS LEASE THROUGH CAREFULLY BEFORE AND AFTER SIGNATURE**

We hereby enter into this lease and agree to all its conditions.

**SIGNED BY THE LANDLORD**

in the presence of: ANDREW PULLEN  
Name of Witness  
Andrew Pullen  
Signature of Witness

[Signature]  
Signature of Landlord

**SIGNED BY THE TENANT**

in the presence of: ANDREW PULLEN  
Name of Witness  
Andrew Pullen  
Signature of Witness

[Signature]  
Signature of Tenant

**SIGNED BY THE GUARANTOR**

in the presence of: \_\_\_\_\_  
Name of Witness  
 \_\_\_\_\_  
Signature of Witness

\_\_\_\_\_  
Signature of Guarantor

<p><b>THE COMMON SEAL of</b></p> <p>was hereunto affixed by the authority of the the Board of Directors and in the presence of:</p> <p>_____  <small>Secretary</small></p>	<p><b>THE COMMON SEAL of</b></p> <p>was hereunto affixed by the authority of the the Board of Directors and in the presence of:</p> <p>_____  <small>Secretary</small></p>	<p><b>THE COMMON SEAL of</b></p> <p>was hereunto affixed by the authority of the the Board of Directors and in the presence of:</p> <p>_____  <small>Secretary</small></p>
--	--	--

**FORM OF SURRENDER OF LEASE**

In consideration of \$ [ ] (the receipt of which is hereby acknowledged), I [ ] surrender and convey to the Landlord the lease to the intent that the residue of the term of the lease term shall merge in the reversion and be extinguished contemporaneously with the execution of this agreement.

Signed \_\_\_\_\_ Date / /

Witnessed \_\_\_\_\_ Date / /