

BeanCrunchers

21 June 2022

Assoc Prof John Svigos
424 Carrington St
ADELAIDE SA 5000

Claire Haddad
6A/938 SOUTH ROAD
EDWARDSTOWN SA 5039
0881939655
tax@beancrunchers.com.au
www.beancrunchers.com.au

Dear JOHN,

We enclose your completed Self Managed Superannuation Fund Tax return for THE SVIGOS FAMILY SUPERANNUATION FUND for the period ending **30 June 2021**.

Please review every page of the accompanying return to confirm all items are true and correct and then **sign, date and send** the declarations that are enclosed at the front of the tax return.

The tax return will be lodged electronically once we have received the signed and dated declarations.

Our tax estimate shows an amount refundable of **\$9,877.03**. This has been calculated based on the information you have supplied to us. This is an estimate only.

Pay the ATO electronically or by mail by the due date to avoid interest and penalties.

If you have any questions or require further information then please do not hesitate to contact Claire Haddad on 0881939655.

Yours sincerely,

Claire Haddad



SMSF Tax Return**2021**

1 Jul 2020—30 Jun 2021

TFN Recorded

PART A ELECTRONIC LODGMENT DECLARATION (FORM P, T, F, SMSF OR EX)

This declaration is to be completed where the tax return is to be lodged via the Tax Office's electronic lodgment service (ELS). It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

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 However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and to disclose it to other government agencies. For information about your privacy go to ato.gov.au/privacy

The Australian Business Register

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

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

Electronic Funds Transfer - Direct Debit

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

Tax File Number	Name of partnership, trust, fund or entity	Year
TFN Recorded	THE SVIGOS FAMILY SUPERANNUATION FUND	2021

I authorise my tax agent to electronically transmit this tax return via the electronic lodgment service.

Important

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

Declaration - I declare that:

- the information provided to my registered tax agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director 	Date 21/6/22
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PART B ELECTRONIC FUNDS TRANSFER CONSENT

This declaration is to be completed when an electronic funds transfer EFT of a refund is requested and the tax return is being lodged through the electronic lodgment service ELS.

This declaration must be signed by the taxpayer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important

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

Agent Ref No.	Account Name
24738671	BEAN CRUNCHERS TRUST ACCOUNT

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

Signature 	Date 21/6/22
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PART D TAX AGENTS CERTIFICATE (SHARED FACILITIES USERS ONLY)

Client Ref	Agent Ref No.	Contact Name	Contact No.
	24738671	Claire Haddad	0881939655

Declaration - I declare that:

- I have prepared this tax return and/or family tax benefit tax claim in accordance with the information supplied by the taxpayer
- I have received a declaration made by the taxpayer that the information provided to me for the preparation of this document is true and correct, and
- I am authorised by the taxpayer to lodge this tax return and any applicable schedules that are attached.

Agent's Signature 	Date 21/6/22
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Minutes of a meeting of the Trustee(s)

held on / / at 424 Carrington Street, Adelaide, South Australia 5000



- PRESENT:** John Michael Svigos Am and Esther Svigos
- MINUTES:** The Chair reported that the minutes of the previous meeting had been signed as a true record.
- FINANCIAL STATEMENTS OF SUPERANNUATION FUND:** It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.
- The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2021 and it was resolved that such statements be and are hereby adopted as tabled.
- TRUSTEE'S DECLARATION:** It was resolved that the trustee's declaration of the Superannuation Fund be signed.
- ANNUAL RETURN:** Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2021, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
- TRUST DEED:** The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
- INVESTMENT STRATEGY:** The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.
- ALLOCATION OF INCOME:** It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
- INVESTMENT DISPOSALS:** It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2021.
- AUDITORS:** It was resolved that
HOWARD GHEDIA
of
Suite 44 11 Brookhollow Avenue, Baulkham Hills, New South Wales 2153
act as auditors of the Fund for the next financial year.
- TAX AGENTS:** It was resolved that
Bean Crunchers
act as tax agents of the Fund for the next financial year.
- TRUSTEE STATUS:** Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the Fund and that they are not disqualified persons as defined by s 120 of the SISA.
- PAYMENT OF BENEFITS:** The trustee has ensured that any payment of benefits made from the Fund,



Minutes of a meeting of the Trustee(s)

held on / / at 424 Carrington Street, Adelaide, South Australia 5000



meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

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

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

CLOSURE:

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

There being no further business the meeting then closed.

Signed as a true record –

A handwritten signature in black ink that reads "John Svigos". The signature is written over a horizontal dotted line.

John Michael Svigos AM

Chairperson



Minutes of a Meeting of the Trustee(s)

held on 01 July 2020 at 424 Carrington Street, Adelaide, South Australia 5000



PRESENT: John Michael Svigos Am and Esther Svigos

PENSION CONTINUATION: John Michael Svigos Am wishes to continue existing Account Based Pension with a commencement date of 30/06/2018. The pension does not have a reversionary beneficiary.

The Pension Account Balance as at 01/07/2020 is \$1,232,176.94, consisting of:

- Taxable amount of: \$864,398.95; and
- Tax Free amount of: \$367,777.99
- Tax Free proportion: 29.85%.

TRUSTEE ACKNOWLEDGEMENT:

It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

PAYMENT:

It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$36,970.00 in the frequency of at least an annual payment.

CLOSURE:

Signed by the trustee(s) pursuant to the Fund Deed.

A handwritten signature in black ink, appearing to read "John Svigos".

.....
John Michael Svigos Am
Chairperson



Minutes of a Meeting of the Trustee(s)

held on 01 July 2020 at 424 Carrington Street, Adelaide, South Australia 5000



PRESENT: John Michael Svigos AM and Esther Svigos

PENSION CONTINUATION: Esther Svigos wishes to continue existing Account Based Pension with a commencement date of 30/06/2018. The pension does not have a reversionary beneficiary.

The Pension Account Balance as at 01/07/2020 is \$1,380,102.38, consisting of:

- Taxable amount of: \$935,291.04; and
- Tax Free amount of: \$444,811.34
- Tax Free proportion: 32.23%.

TRUSTEE ACKNOWLEDGEMENT: It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

PAYMENT: It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$34,500.00 in the frequency of at least an annual payment.

CLOSURE: Signed by the trustee(s) pursuant to the Fund Deed.

A handwritten signature in black ink that reads "John Svigos".

John Michael Svigos AM
Chairperson



16 June 2022

Howard (Hasmukh) Ghedia
Howard Ghedia Accountancy Practice
PO Box 7173
BAULKHAM HILLS NSW 2153

Dear Sir,

TRUSTEE REPRESENTATION LETTER

This representation letter is provided in connection with your audit of the financial report of The Trustee for **SVIGOS FAMILY Superannuation Fund** (the Fund) and the Fund's compliance with the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulations (SISR), for the period ended 30 June 2021, for the purpose of you expressing an opinion as to whether the financial report is, in all material respects, presented fairly in accordance with the accounting policies adopted by the Fund and the Fund complied, in all material respects, with the relevant requirements of SISA and SISR.

The trustees have determined that the Fund is not a reporting entity for the period ended 30 June 2021 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the Fund. Accordingly, the financial report prepared is a special purpose financial report which is for distribution to members of the Fund and to satisfy the requirements of the SISA and SISR. We acknowledge our responsibility for ensuring that the financial report is in accordance with the accounting policies as selected by ourselves and requirements of SISA and SISR and confirm that the financial report is free of material misstatements, including omissions.

We confirm that to the best of our knowledge and belief, the following representations made to you during your audit.

- 1. Sole Purpose Test** - The Fund is maintained for the sole purpose of providing benefits for each member of their retirement, death, termination of employment or ill-health.
- 2. Trustees are not disqualified** - No disqualified person acts as a director of the trustee company or as an individual trustee.
- 3. Trust Deed, Trustee's Responsibilities and the Fund conduct** - The Fund meets the definition of self-managed superannuation fund under SISA, including that no member is an employee of another member, unless they are relatives and no trustee(s) receives any remuneration for any duties or services by the trustee(s) in relation to the fund.

The Fund has been conducted in accordance with its constituent trust deed at all times during the year and there were no amendments to the trust deed during the year, except as notified to you.

The Trustees have complied with all aspects of the trustee requirements of the SISA and SISR. The trustees are not subject to any contract or obligation which would prevent or hinder the trustees in properly executing their functions and powers.

The Fund is being conducted in accordance with SISA, SISR and governing rules of the Fund.

The Fund has complied with the requirements of the SISA and SISR specified in the approved form auditor's report as issue by the ATO, which are sections 17A, 35A, 35B, 35C(2), 52(2)(d), 52(2)(e), 62, 65, 66, 67, 67A, 67B, 69-71E, 73-75, 80-95, 103, 104A, 109 and 126K of the SISA and regulations 1.06(9A), 4.09, 5.03, 5.08, 6.17, 7.04, 13.12, 13.13, 13.14, and 13.18AA of the SISR.



All contributions accepted and benefits paid have been in accordance with the governing rules of the Fund and relevant provisions of the SISA and SISR.

There have been no communications from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.

4. Investment Strategy - The investment strategy has been determined with due regard to risk, return, liquidity, and diversity and the assets of the Fund are in line with this strategy.

5. Accounting Policies - All the significant accounting policies of the Fund are adequately described in the financial report and the notes attached thereto. These policies are consistent with the policies adopted last year.

6. Fund books and records - We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit; and minutes of all meetings of the trustees.

We acknowledge our responsibility for the design and implementation of internal controls to prevent and detect error. We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial reports, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report. All accounting records and financial reports have been kept for 5 years, minutes and records of trustees' meetings have been kept for 10 years and trustee declarations in the approved form have been signed and kept for each trustee appointed after 30 June 2007.

7. Asset forms and valuation - The assets of the Fund are being held in a form suitable for the benefit of the members of the Fund and are in accordance with our investment strategy.

Investments are carried in the books at market value. Such amounts are considered reasonable in the light of present circumstances.

We have no plans or intentions that may materially affect the carrying values, or classification, or assets and liabilities.

There are no commitments fixed or contingent, for the purchase or sale of long term investments.

8. Uncorrected misstatements - We believe the effects of those uncorrected financial report misstatements aggregated by the auditor during the audit are immaterial, both individually and in aggregate, to the financial report taken as a whole.

9. Ownership and pledging of assets - The Fund has satisfactory title to all assets appearing in the Statement of Financial Position. All investments are registered in the name of the Fund, where possible, and are in the custody of the respective manager/trustee.

There are no liens or encumbrances on any assets or benefits and no assets, benefits or interests in the Fund have been pledged or assigned to secure liabilities of others.

All assets of the Fund are held separately from the assets of the members, employers and the trustees. All assets are acquired, maintained and disposed of on an arm's length basis and appropriate action is taken to protect the assets of the fund.

10. Related parties - Related party transactions and related amounts receivable have been properly recorded or disclosed in the financial report.



Acquisitions from, loans to, leasing of assets to and investments in related parties has not exceeded the in-house asset restrictions in the SISA at the time of the investment or at year end. The Fund has not made any loans to, or provided financial assistance to members of the Fund or their relatives.

11. Borrowings - The Fund has not borrowed money or maintained any borrowings during the period, with the exception of borrowings which were allowable under SISA.

12. Subsequent events - No events or transactions have occurred since the date of the financial report, or are pending, which would have a significant adverse effect on the Fund's financial position at that date or which are of such significance in relation to the Fund as to require mention in notes to the financial report in order to ensure they are not misleading as to the financial position or the Fund or its operations.

13. Outstanding legal action - The trustees confirm that there is no outstanding legal action or claims against the Fund.

There have been no communications from the ATO concerning a contravention of SIS which has occurred, is occurring or is about to occur.

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

Yours faithfully,

On behalf of **SVIGOS FAMILY Superannuation Fund**

Signed:  _____

John Svigos - Director / Trustee

of **SVIGOS FAMILY Superannuation Fund**

Date: 21/6/22

Signed:  _____

Esther Svigos - Director / Trustee

of **SVIGOS FAMILY Superannuation Fund**

Date: 21/6/22



June 16, 2022

SVIGOS FAMILY Superannuation Fund

424 Carrington St
ADELAIDE SA 5000

Dear Trustees,

The Objective and Scope of the Audit

You have requested that we audit **SVIGOS FAMILY Superannuation Fund** (the fund):

1. Financial Report, which comprises the Statement of Financial Position as at 30 June 2021 and the Operating Statement for the 30 June 2021 then ended and the notes to the financial statements; and
2. Compliance during the same period with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulations (SISR) specified in the approved form auditor's report as issued by the ATO, which are sections 17A, 35A, 35B, 35C(2), 52(2)(d), 52(2)(e), 62, 65, 66, 67, 69-71E, 73-75, 80-85, 103, 104A, 109 and 126K of the SISA and regulations 1.06 99A), 4.09, 5.03, 5.08, 6.17, 7.04, 13.12, 13.13, and 13.14 of the SISR.

We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted pursuant to the SISA with the objective of our expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and SISR.

The Responsibilities of the Auditor

We will conduct our financial audit in accordance with Australian Auditing Standards and our compliance audit in accordance with applicable Standards on Assurance Engagements, issued by the Auditing and Assurance Standards Board (AUASB). These standards require that we comply with relevant ethical requirements relating to audit and assurance engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement and that you have complied in all material respects with the specified requirements of the SISA and SISR.

The annual audit of the financial reports and records of the fund must be carried out during and after the end of each year of income. In accordance with section 35 of the SISA we are required to provide to the trustees of the Fund an auditor's reporting the approved form within the prescribed time as set out in the SISR, being a day before the latest date stipulated by the ATO for lodgment of the fund's Annual Return.

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Financial Audit

A financial audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error.

A financial audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the trustees as well as evaluating the overall presentation of the financial report. Due to the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered.

In making our risk assessments, we consider controls relevant to the fund's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the fund's controls. However, we expect to provide you with the separate letter concerning any significant deficiencies in the fund's system of accounting and internal controls that come to our attention during the audit of the financial reports. This will be in the form of a trustee letter.

Compliance Engagement

A compliance engagement involves performing audit procedures to obtain audit evidence about the fund's compliance with the provisions of the SISA and SISR specified in the ATO's approved form auditor's report.

Our compliance engagement with respect to investments includes determining whether the investments are made for the sole purpose of funding members' retirement, death or disability benefits and whether you have an investment strategy for the fund, which gives due consideration to risk, return, liquidity and diversification. Our procedures will include testing whether the investments are made for the allowable purposes in accordance with the investment strategy, but not for the purpose of assessing the appropriateness of those investments to the members

The Responsibilities of the Trustees

We take the opportunity to remind that it is the responsibility of the trustees to ensure that the fund, at all times, complies with the SISA and SISR as well as any other legislation relevant to the fund. The trustees are also responsible for the preparation and fair presentation of the financial report.

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Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report and for determining that the accounting policies used are consistent with the financial reporting requirements of the SMSF's governing rules, comply with the requirements of SISA and SISR and are appropriate to meet the needs of the members. This responsibility includes:

- Establishing and maintaining controls relevant to the preparation of the financial report that is free from misstatement, whether due to fraud or error. The system of accounting and internal control should be adequate in ensuring that all transactions are recorded, and that the recorded transactions are valid, accurate, authorised, properly classified and properly recorded, so as to facilitate the preparation of reliable financial information. This responsibility to maintain adequate internal controls and also extends to the funds' compliance with SIS including and Circulars and Guidelines issued by the relevant regulator to the extent applicable. The internal controls should be sufficient to prevent and/or detect material non-compliance with such legislative requirements.
- Selecting and applying appropriate accounting policies
- Making accounting estimates that are reasonable in the circumstances
- Making available to us all the books of the fund, including any registers and general documents, minutes and relevant papers of all trustee meetings and giving us any information, explanations and assistance we require for the purpose of our audit. Section 35C(2) of SIS requires that trustees must give to the auditor any documents that the auditor requests in writing within 14 days of the request.

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

Our audit report is prepared for the members of the fund and we disclaim any assumption of responsibility for the reliance on our report, or on the financial report to which it relates, to any person other than the members of the fund, or for any other purpose other than that for which it was prepared.

Independence

We confirm that, to the best of our knowledge and belief, the engagement item meets the current independence requirements of the Code of Ethics for Professional Accountants as issued by the Accounting Professional and Ethical Standards Board in relation to the audit of the fund. In conducting our financial and compliance audit and compliance engagement should we

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become aware that we have contravened the independence requirements we shall notify you on a timely basis.

Reports on matters identified

Under section 129 of the SISA we are required to report to you in writing, if during the course of, or in connection with, our audit, we become aware of any contravention of the SISA or SISR which we believe has occurred is occurring or may occur. Furthermore, you should be aware that we are also required to notify the Australian Tax Office (ATO) of certain contraventions of the SISA and SISR that we become aware of during the audit which meet tests stipulated by the ATO irrespective of the materiality of the breach or action taken by the trustees to rectify the matter. Finally, under section 130 we are required to report to you and the ATO if we believe that the financial position of the fund may be, or may be about to become unsatisfactory.

You should not assume that any matters reported to you, or that a report that there are no matters to be communicated, indicates that there are no additional matters, or matters that you should be aware of in meeting your responsibilities. The completed audit report will be provided to you as a signed hard copy or signed electronic copy.

Compliance Program

The conduct of our engagement in accordance with Australian Auditing Standards and applicable Standard on Assurance Engagements means that information acquired by us in the course of our engagement is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed by the law or professional standards, or with your express consent. Our audit files may, however be subject to review as part of the compliance program of a professional accounting body or the ATO, which monitors compliance with Australian Auditing Standards and applicable Standard on Assurance Engagements by auditors of SMSF. We advise that by signing this letter you acknowledge that, if required, our audit files relating to this audit will be made available under this program. Should this occur, we will advise you. The same strict confidentiality requirements apply under this program as apply to us as your auditor.

Limitation of Liability

As a firm participating in a scheme approved under the Professional Services Legislation, our liability may be limited under the scheme.

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howardghedia

The SMSF Auditor

Fees

Our fees, which will be billed as work progresses, are based on the time required by the individuals assigned to the engagement plus direct out of pocket expenses.

Other

We look forward to full co-operation with you and we trust that you will make available to us whatever records; documents and other information are requested in connection with our audit.

This letter will be effective for future years unless we advise you of its amendment or replacement, or the engagement is terminated.

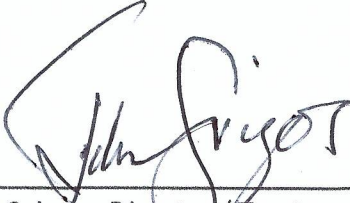
Please return a signed copy of this letter to indicate that it is in accordance with your understanding of the arrangements from our financial and compliance engagement of the Self Managed Superannuation Fund.

Should you require any further assistance, please do not hesitate to contact our office.

Yours faithfully,
Howard Ghedia
Registered Auditor

Acknowledged on behalf **SVIGOS FAMILY Superannuation Fund** by:

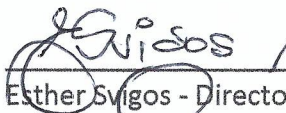
Signed: _____


John Svigos - Director / Trustee
of SVIGOS FAMILY Superannuation Fund

Date: _____

21/6/22

Signed: _____


Esther Svigos - Director / Trustee
of SVIGOS FAMILY Superannuation Fund

Date: _____

21.6.22

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Suite 44 . 11 - 13 Brookhollow Avenue, Baulkham Hills NSW 2153
PO Box 7173 Baulkham Hills NSW 2153. Phone. [02] 9899 5332. Fax [02] 9680 2620
Email. howard@thesmsfauditor.com - Website. www.thesmsfauditor.com



IPA INSTITUTE OF PUBLIC
ACCOUNTANTS
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