

# Electronic Lodgement Validation

2020

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Type	Code	Question	Message
ERROR	SUPERCORP.SBR.ERROR		Application Exception - A mandatory field has not been completed. [{http://www.sbr.gov.au/ato/smsfar}ElectronicContact.Telephone.Minimal.Number].

# Contributions Report

As at 30 June 2020

**MEMBER**

Mr Christopher Carnegie

**AGE:**

76 (at 30/06/2020)

**DATE OF BIRTH:**

13 Apr 1944

**STATUS:**

Member must meet the work test criteria to make further contributions.

## Contribution Summary

	Note	2020	2019	2018
Concessional Cap	1,6			
- General		25,000.00	25,000.00	25,000.00
- Unused Carried Forward		25,000.00	-	-
- Maximum		50,000.00	25,000.00	25,000.00
Concessional Claimed (Member)		-	-	-
Concessional Claimed (Linked)		-	-	-
Concessional Claimed (External)		-	-	-
Allowable to 30/06/2020		50,000.00	25,000.00	25,000.00
Non-Concessional Cap	1	-	100,000.00	100,000.00
Concessional Excess		-	-	-
Non-Concessional Claimed (Member)		-	-	-
Non-Concessional Claimed (Linked)		-	-	-
Non-Concessional Claimed (External)		-	-	-
Allowable to 30/06/2020		-	100,000.00	100,000.00
Non-Concessional Excess		-	-	-
Total Super Balance	8	115,817.85	141,780.43	129,231.23
<input type="checkbox"/> Previous Year Non-Concessional – Trigger Year Activated		<b>2019</b>		0.00
		<b>2018</b>		0.00

## Notes

- These figures should not be relied upon without confirming prior year contributions. Your Non-Concessional Contributions and bring forward entitlement may be reduced if you have balances in other Superannuation Funds
- If the Total Super Balance at 30/06 prior is equal to or greater than the general transfer balance cap your Non-Concessional Cap for this income year is zero
- If the Total Super Balance at 30/06 prior is less than \$500,000 unused concessional contributions in previous years may be brought forward commencing 1/7/2018. The Total Super Balance does not include any balances in other Superannuation Funds

# Contributions Report

As at 30 June 2020

**MEMBER**

Ms Elizabeth Carnegie

**AGE:**

74 (at 30/06/2020)

**DATE OF BIRTH:**

14 Sep 1945

**STATUS:**

Member must meet the work test criteria to make further contributions.

## Contribution Summary

	Note	2020	2019	2018
Concessional Cap	1,6			
- General		25,000.00	25,000.00	25,000.00
- Unused Carried Forward		25,000.00	-	-
- Maximum		50,000.00	25,000.00	25,000.00
Concessional Claimed (Member)		-	-	-
Concessional Claimed (Linked)		-	-	-
Concessional Claimed (External)		-	-	-
Allowable to 30/06/2020		50,000.00	25,000.00	25,000.00
Non-Concessional Cap	1	100,000.00	100,000.00	100,000.00
Concessional Excess		-	-	-
Non-Concessional Claimed (Member)		-	-	-
Non-Concessional Claimed (Linked)		-	-	-
Non-Concessional Claimed (External)		-	-	-
Allowable to 30/06/2020		100,000.00	100,000.00	100,000.00
Non-Concessional Excess		-	-	-
Total Super Balance	8	178,225.20	218,175.88	198,863.86
<input type="checkbox"/> Previous Year Non-Concessional – Trigger Year Activated		<b>2019</b>		0.00
		<b>2018</b>		0.00

## Notes

- These figures should not be relied upon without confirming prior year contributions. Your Non-Concessional Contributions and bring forward entitlement may be reduced if you have balances in other Superannuation Funds
- If the Total Super Balance at 30/06 prior is equal to or greater than the general transfer balance cap your Non-Concessional Cap for this income year is zero
- If the Total Super Balance at 30/06 prior is less than \$500,000 unused concessional contributions in previous years may be brought forward commencing 1/7/2018. The Total Super Balance does not include any balances in other Superannuation Funds

# Trial Balance

As at 30 June 2020

Account Number	Account Description	Units	2020		2019	
			Debit \$	Credit \$	Debit \$	Credit \$
<b>106</b>	<b>Pension Member Balance</b>					
106 00006	Carnegie, Elizabeth (00003) ACCOUNT RETIREMENT PENSION			218,175.88		198,863.86
106 00007	Carnegie, Christopher (00001) ACCOUNT RETIREMENT PENSION			141,780.43		129,231.23
<b>205</b>	<b>Australian Listed Shares</b>					
205 0146	ANZ Banking Grp Ltd					
		1,925.0000	35,882.00		54,304.25	
205 0149	Cybg Plc Cdi 1:1 Foreign Exempt Lse		-		813.96	
205 0469	Virgin Money UK Plc					
		238.0000	393.89		-	
205 0592	Colesgroup Ordinary Fully Paid					
		786.0000	13,495.62		-	
205 0650	Coles Group Limited				10,493.10	
205 0660	Commonwealth Bank.					
		730.0000	50,676.60		60,429.40	
205 1671	National Aust. Bank					
		1,955.0000	35,620.10		52,237.60	
205 2346	Telstra Corporation.					
		16,300.0000	51,019.00		62,755.00	
205 2533	Wesfarmers Limited					
		786.0000	35,236.38		28,421.76	
205 2553	Westpac Banking Corp					
		920.0000	16,514.00		26,091.20	
205 2584	Woolworths Limited					
		905.0000	33,738.40		30,073.15	
<b>208</b>	<b>Unit Trusts (Unlisted)</b>					
208 3645	Ironbark LHP Diversified Investments Fund					
		6,679.4000	10,342.38		11,802.50	
<b>290</b>	<b>Cash at Bank</b>					
290 0001	G & C Mutual Bank Investment Saver		462.13		486.13	
290 0002	CBA DIA		3,881.09		13,370.61	
290 0004	G & C Mutual Bank		334.33		409.27	
290 0006	UBank SMSF		17.21		16.64	
<b>450</b>	<b>Provisions for Tax - Fund</b>					
450 0009	Provision for Income Tax (Fund)			(6,429.92)		(8,251.74)
<b>605</b>	<b>Australian Listed Shares</b>					
605 0146	ANZ Banking Grp Ltd - Dividends			3,080.00		3,080.00
605 0149	Cybg Plc Cdi 1:1 Foreign Exempt Lse			-		13.25
605 0592	Colesgroup Ordinary Fully Paid			514.83		-
605 0660	Commonwealth Bank. - Dividends			3,146.30		3,146.30
605 1671	National Aust. Bank - Dividends			3,245.30		3,870.90
605 2346	Telstra Corporation. - Dividends			2,608.00		3,097.00

# Trial Balance

As at 30 June 2020

Account Number	Account Description	Units	2020		2019	
			Debit \$	Credit \$	Debit \$	Credit \$
605 2533	Wesfarmers Limited - Dividends			1,202.58		2,515.20
605 2553	Westpac Banking Corp - Dividends			736.00		2,594.40
605 2584	Woolworths Limited - Dividends			932.15		950.25
<b>690</b>	<b>Cash at Bank</b>					
690 0001	G & C Mutual Bank Investment Saver			-		48.00
690 0002	CBA DIA			3.53		7.04
690 0004	G & C Mutual Bank			2.06		25.79
690 0006	UBank SMSF			0.57		-
<b>780</b>	<b>Market Movement Non-Realised</b>					
780 0015	Market Movement Non-Realised - Shares - Listed			(32,763.99)		27,056.27
780 0017	Market Movement Non-Realised - Trusts - Non-Public & Non-PST			(1,460.12)		40.08
<b>785</b>	<b>Market Movement Realised</b>					
785 0015	Market Movement Realised - Shares - Listed			(20,730.39)		-
<b>801</b>	<b>Fund Administration Expenses</b>					
801 00	Bank Fees		24.00			-
801 0001	Accountancy Fees		1,138.00		1,138.00	
801 0005	Audit Fees		385.00		385.00	
801 0015	Filing Fees		54.00		53.00	
<b>825</b>	<b>Fund Lodgement Expenses</b>					
825 0005	ATO Annual Return Fee - Supervisory levy		259.00		259.00	
<b>860</b>	<b>Fund Tax Expenses</b>					
860 0004	Income Tax Expense		(6,429.92)		(8,251.74)	
<b>906</b>	<b>Pension Member Payments</b>					
906 00006	Carnegie, Elizabeth (00003) ACCOUNT RETIREMENT PENSION		18,789.10		12,728.07	
906 00007	Carnegie, Christopher (00001) ACCOUNT RETIREMENT PENSION		12,210.90		8,271.93	
			<b>314,043.21</b>	<b>314,043.21</b>	<b>366,287.83</b>	<b>366,287.83</b>

# Operating Statement

For the year ended 30 June 2020

	Note	2020 \$	2019 \$
<b>REVENUE</b>			
<b>Investment Revenue</b>			
Australian Listed Shares	2	15,465.16	19,267.30
		<b>15,465.16</b>	<b>19,267.30</b>
<b>Other Revenue</b>			
Cash at Bank	3	6.16	80.83
Market Movement Non-Realised	4	(34,224.11)	27,096.35
Market Movement Realised	5	(20,730.39)	-
		<b>(54,948.34)</b>	<b>27,177.18</b>
<b>Total Revenue</b>		<b>(39,483.18)</b>	<b>46,444.48</b>
<b>EXPENSES</b>			
<b>General Expense</b>			
Fund Administration Expenses	6	1,601.00	1,576.00
Fund Lodgement Expenses	7	259.00	259.00
		<b>1,860.00</b>	<b>1,835.00</b>
<b>BENEFITS ACCRUED AS A RESULT OF OPERATIONS BEFORE INCOME TAX</b>		<b>(41,343.18)</b>	<b>44,609.48</b>
<b>Tax Expense</b>			
Fund Tax Expenses	8	(6,429.92)	(8,251.74)
		<b>(6,429.92)</b>	<b>(8,251.74)</b>
<b>BENEFITS ACCRUED AS A RESULT OF OPERATIONS</b>		<b>(34,913.26)</b>	<b>52,861.22</b>

This Statement is to be read in conjunction with the notes to the Financial Statements

# Statement of Financial Position

As at 30 June 2020

	Note	2020 \$	2019 \$
<b>INVESTMENTS</b>			
Australian Listed Shares	9	272,575.99	325,619.42
Unit Trusts (Unlisted)	10	10,342.38	11,802.50
		<b>282,918.37</b>	<b>337,421.92</b>
<b>OTHER ASSETS</b>			
Cash at Bank	11	4,694.76	14,282.65
		<b>4,694.76</b>	<b>14,282.65</b>
<b>TOTAL ASSETS</b>		<b>287,613.13</b>	<b>351,704.57</b>
<b>LIABILITIES</b>			
Provisions for Tax - Fund	12	(6,429.92)	(8,251.74)
		<b>(6,429.92)</b>	<b>(8,251.74)</b>
<b>TOTAL LIABILITIES</b>		<b>(6,429.92)</b>	<b>(8,251.74)</b>
<b>NET ASSETS AVAILABLE TO PAY BENEFITS</b>		<b>294,043.05</b>	<b>359,956.31</b>
<b>REPRESENTED BY: LIABILITY FOR MEMBERS' BENEFITS</b>			
Allocated to Members' Accounts	13	294,043.05	359,956.31
		<b>294,043.05</b>	<b>359,956.31</b>

This Statement is to be read in conjunction with the notes to the Financial Statements

## Notes to the Financial Statements

For the year ended 30 June 2020

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### Note 1: Statement of Significant Accounting Policies

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This financial report is a special purpose financial report prepared for distribution to members to satisfy the accountability requirements of the Superannuation Industry (Supervision) Act 1993 and the Trust Deed. The Trustees have determined that the fund is not a reporting entity. The following is a summary of the material accounting policies adopted by the fund in the preparation of the financial report.

#### Measurement of Assets

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

Net market values have been determined as follows:

- (i) Shares in listed companies, government securities and other fixed interest securities by reference to the relevant market quotations at the reporting date;
- (ii) Mortgage loans by reference to the outstanding principal of the loans;
- (iii) Units in managed funds by reference to the unit redemption price at reporting date;
- (iv) Insurance policies by reference to the surrender value of the policy; and
- (v) Property, Plant and equipment at trustees' assessment of their realisable value.

#### Liability for Accrued Benefits

The liability for accrued benefits is the fund's present obligation to pay benefits to members and beneficiaries and has been calculated as the difference between the carrying amounts of the assets and the carrying amounts of the sundry liabilities and income tax liabilities as at reporting date.

#### Income Tax

The income tax expense (revenue) for the year comprises current income tax expense (income and deferred tax expense (income).

Current income tax expenses charged to the profit or loss is the tax payable on taxable income calculated using the applicable income tax rates enacted, or substantially enacted, as at reporting date. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid (recovered from) the relevant taxation authority.

Future income tax benefits are not brought to account unless there is virtual certainty of realisation of the asset or tax loss as the case may be.

The fund brings to account the future tax liability and corresponding expense for unrealised capital gains. Due to the uncertainty of realisation no future tax benefit is recognised for unrealised capital losses.

As the fund is a full pension fund, the net fund income is exempt pension income and hence there is no income tax liability on earnings.

#### Superannuation Contributions Surcharge (abolished from 1/7/05)

The trustees are unable to determine the amount of the surcharge liability for the current reporting period with sufficient accuracy for inclusion in the financial report until an assessment is received from the Australian Taxation Office. The fund recognises superannuation contributions surcharge as an expense at the time of receipt of an assessment and the cost is charged to the relevant member's account.



## Notes to the Financial Statements

For the year ended 30 June 2020

	2020 \$	2019 \$
<b>Note 2: Australian Listed Shares</b>		
ANZ Banking Grp Ltd - Dividends	3,080.00	3,080.00
Colesgroup Ordinary Fully Paid	514.83	-
Commonwealth Bank. - Dividends	3,146.30	3,146.30
Cybg Plc Cdi 1:1 Foreign Exempt Lse	-	13.25
National Aust. Bank - Dividends	3,245.30	3,870.90
Telstra Corporation. - Dividends	2,608.00	3,097.00
Wesfarmers Limited - Dividends	1,202.58	2,515.20
Westpac Banking Corp - Dividends	736.00	2,594.40
Woolworths Limited - Dividends	932.15	950.25
	<b>15,465.16</b>	<b>19,267.30</b>
<b>Note 3: Cash at Bank</b>		
CBA DIA	3.53	7.04
G & C Mutual Bank	2.06	25.79
G & C Mutual Bank Investment Saver	-	48.00
UBank SMSF	0.57	-
	<b>6.16</b>	<b>80.83</b>
<b>Note 4: Market Movement Non-Realised</b>		
Market Movement Non-Realised - Shares - Listed	(32,763.99)	27,056.27
Market Movement Non-Realised - Trusts - Non-Public & Non-PST	(1,460.12)	40.08
	<b>(34,224.11)</b>	<b>27,096.35</b>
<b>Note 5: Market Movement Realised</b>		
Market Movement Realised - Shares - Listed	(20,730.39)	-
	<b>(20,730.39)</b>	<b>-</b>
<b>Note 6: Fund Administration Expenses</b>		
Accountancy Fees	1,138.00	1,138.00
Audit Fees	385.00	385.00
Bank Fees	24.00	-
Filing Fees	54.00	53.00
	<b>1,601.00</b>	<b>1,576.00</b>
<b>Note 7: Fund Lodgement Expenses</b>		
ATO Annual Return Fee - Supervisory levy	259.00	259.00
	<b>259.00</b>	<b>259.00</b>
<b>Note 8: Fund Tax Expenses</b>		
Income Tax Expense	(6,429.92)	(8,251.74)
	<b>(6,429.92)</b>	<b>(8,251.74)</b>

## Notes to the Financial Statements

For the year ended 30 June 2020

	2020 \$	2019 \$
<b>Note 9: Australian Listed Shares</b>		
ANZ Banking Grp Ltd	35,882.00	54,304.25
Coles Group Limited	-	10,493.10
Colesgroup Ordinary Fully Paid	13,495.62	-
Commonwealth Bank.	50,676.60	60,429.40
Cybg Plc Cdi 1:1 Foreign Exempt Lse	-	813.96
National Aust. Bank	35,620.10	52,237.60
Telstra Corporation.	51,019.00	62,755.00
Virgin Money UK Plc	393.89	-
Wesfarmers Limited	35,236.38	28,421.76
Westpac Banking Corp	16,514.00	26,091.20
Woolworths Limited	33,738.40	30,073.15
	<b>272,575.99</b>	<b>325,619.42</b>
<b>Note 10: Unit Trusts (Unlisted)</b>		
Ironbark LHP Diversified Investments Fund	10,342.38	11,802.50
	<b>10,342.38</b>	<b>11,802.50</b>
<b>Note 11: Cash at Bank</b>		
CBA DIA	3,881.09	13,370.61
G & C Mutual Bank	334.33	409.27
G & C Mutual Bank Investment Saver	462.13	486.13
UBank SMSF	17.21	16.64
	<b>4,694.76</b>	<b>14,282.65</b>
<b>Note 12: Provisions for Tax - Fund</b>		
Provision for Income Tax (Fund)	(6,429.92)	(8,251.74)
	<b>(6,429.92)</b>	<b>(8,251.74)</b>

## Notes to the Financial Statements

For the year ended 30 June 2020

	2020 \$	2019 \$
<b>Note 13A: Movements in Members' Benefits</b>		
Liability for Members' Benefits Beginning:	359,956.31	328,095.09
Add: Increase (Decrease) in Members' Benefits	(34,913.26)	52,862.22
Less: Benefit Paid	31,000.00	21,000.00
<b>Liability for Members' Benefits End</b>	<b>294,043.05</b>	<b>359,956.31</b>

**Note 13B: Members' Other Details**

Total Unallocated Benefits	-	-
Total Forfeited Benefits	-	-
Total Preserved Benefits	-	-
Total Vested Benefits	294,043.05	359,956.31

# Member Account Balances

For the year ended 30 June 2020

Member Accounts	Opening Balance	Transfers & Tax Free Contributions	Taxable Contributions	Transfers to Pension Membership	Less: Member Tax	Less: Member Expenses	Less: Withdrawals	Distributions	Closing Balance
<b>Carnegie, Christopher (76)</b>									
<b>Accumulation</b>									
Accum (00001)	-	-	-	-	-	-	-	-	-
<b>Pension</b>									
ABP (00007) - 11.32%	141,780.43	-	-	-	-	-	12,210.90	(13,751.68)	115,817.85
	<b>141,780.43</b>	-	-	-	-	-	<b>12,210.90</b>	<b>(13,751.68)</b>	<b>115,817.85</b>
	<b>141,780.43</b>	-	-	-	-	-	<b>12,210.90</b>	<b>(13,751.68)</b>	<b>115,817.85</b>
<b>Carnegie, Elizabeth (74)</b>									
<b>Accumulation</b>									
Accum (00003)	-	-	-	-	-	-	-	-	-
<b>Pension</b>									
ABP (00006) - 75.62%	218,175.88	-	-	-	-	-	18,789.10	(21,161.58)	178,225.20
	<b>218,175.88</b>	-	-	-	-	-	<b>18,789.10</b>	<b>(21,161.58)</b>	<b>178,225.20</b>
	<b>218,175.88</b>	-	-	-	-	-	<b>18,789.10</b>	<b>(21,161.58)</b>	<b>178,225.20</b>
<b>Reserve</b>	-	-	-	-	-	-	-	-	-
<b>TOTALS</b>	<b>359,956.31</b>	-	-	-	-	-	<b>31,000.00</b>	<b>(34,913.26)</b>	<b>294,043.05</b>

CALCULATED FUND EARNING RATE:

(10.2230)%

APPLIED FUND EARNING RATE:

(10.2230)%

# Market Values

For the year ended 30 June 2020

Account Number	Account Description	Code	Market Price Date	Market Price	Unit Balance	Market Value
2050146	ANZ Banking Grp Ltd	ANZ	30/06/2020	18.6400000000	1,925.0000	35,882.00
2050469	Virgin Money UK Plc	VUK	30/06/2020	1.6550000000	238.0000	393.89
2050592	Colesgroup Ordinary Fully Paid	COL	30/06/2020	17.1700000000	786.0000	13,495.62
2050660	Commonwealth Bank.	CBA	30/06/2020	69.4200000000	730.0000	50,676.60
2051671	National Aust. Bank	NAB	30/06/2020	18.2200000000	1,955.0000	35,620.10
2052346	Telstra Corporation.	TLS	30/06/2020	3.1300000000	16,300.0000	51,019.00
2052533	Wesfarmers Limited	WES	30/06/2020	44.8300000000	786.0000	35,236.38
2052553	Westpac Banking Corp	WBC	30/06/2020	17.9500000000	920.0000	16,514.00
2052584	Woolworths Limited	WOW	30/06/2020	37.2800000000	905.0000	33,738.40
2083645	Ironbark LHP Diversified Investments Fund	HFL0104AU	30/06/2020	1.5484000000	6,679.4000	10,342.38
<b>TOTALS</b>						<b>282,918.37</b>

# Investment Summary

As at 30 June 2020

Investment	Code	Units	Average Unit Cost \$	Market Price \$	Actual Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
<b>Cash</b>									
CBA DIA	-	-	-	-	3,881.09	3,881.09	-	-	1.35
G & C Mutual Bank	-	-	-	-	334.33	334.33	-	-	0.12
G & C Mutual Bank Investment Saver	-	-	-	-	462.13	462.13	-	-	0.16
UBank SMSF	-	-	-	-	17.21	17.21	-	-	0.01
					<b>4,694.76</b>	<b>4,694.76</b>	<b>-</b>		<b>1.63</b>
<b>Domestic Shares</b>									
ANZ Banking Grp Ltd	ANZ	1,925.0000	26.4135	18.6400	50,845.95	35,882.00	(14,963.95)	(29.43)	12.48
Colesgroup Ordinary Fully Paid	COL	786.0000	11.2092	17.1700	8,810.45	13,495.62	4,685.17	53.18	4.69
Commonwealth Bank.	CBA	730.0000	68.6536	69.4200	50,117.16	50,676.60	559.44	1.12	17.62
National Aust. Bank	NAB	1,955.0000	27.2487	18.2200	53,271.12	35,620.10	(17,651.02)	(33.13)	12.38
Telstra Corporation.	TLS	16,300.0000	4.9085	3.1300	80,008.54	51,019.00	(28,989.54)	(36.23)	17.74
Virgin Money UK Plc	VUK	238.0000	4.0100	1.6550	954.38	393.89	(560.49)	(58.73)	0.14
Wesfarmers Limited	WES	786.0000	27.5636	44.8300	21,665.00	35,236.38	13,571.38	62.64	12.25
Westpac Banking Corp	WBC	920.0000	15.5540	17.9500	14,309.64	16,514.00	2,204.36	15.40	5.74
Woolworths Limited	WOW	905.0000	32.7893	37.2800	29,674.32	33,738.40	4,064.08	13.70	11.73
					<b>309,656.56</b>	<b>272,575.99</b>	<b>(37,080.57)</b>	<b>(11.97)</b>	<b>94.77</b>
<b>Non-Public &amp; Non-PST Trusts</b>									
Ironbark LHP Diversified Investments	HFL0104AU	6,679.4000	1.0348	1.5484	6,911.98	10,342.38	3,430.40	49.63	3.60
					<b>6,911.98</b>	<b>10,342.38</b>	<b>3,430.40</b>	<b>49.63</b>	<b>3.60</b>
<b>Total Investments</b>					<b>321,263.30</b>	<b>287,613.13</b>	<b>(33,650.17)</b>	<b>(10.47)</b>	<b>100.00</b>

Actual Cost \$ stated in this report is not the cost base for Capital Gains Tax purposes. Refer to the Accrued Capital Gains report for the Capital Gains Tax cost base.

Gain / Loss \$ is equal to Market Value \$ less Actual Cost \$

Gain / Loss % is equal to Gain Loss \$ divided by Actual Cost \$, expressed as a percentage.

# Registry Reconciliation

As at 30 June 2020

Investment	Code	Investor Reference	Units	Confirmed Balance	Confirmed by	Date confirmed	Difference
<b>Domestic Shares</b>							
ANZ Banking Grp Ltd	ANZ	HIN:X0062365218	1,925.00	1,925.00	COMPUTERSHARE	30/06/2020	-
Colesgroup Ordinary Fully Paid	COL	HIN:X0062365218	786.00	786.00	COMPUTERSHARE	30/06/2020	-
Commonwealth Bank.	CBA	HIN:X0062365218	730.00	730.00	LINK	30/06/2020	-
National Aust. Bank	NAB	HIN:X0062365218	1,955.00	1,955.00	COMPUTERSHARE	30/06/2020	-
Telstra Corporation.	TLS	HIN:X0062365218	16,300.00	16,300.00	LINK	30/06/2020	-
Virgin Money UK Plc	VUK	HIN:X0062365218	238.00	238.00	COMPUTERSHARE	30/06/2020	-
Wesfarmers Limited	WES	HIN:X0062365218	786.00	786.00	COMPUTERSHARE	30/06/2020	-
Westpac Banking Corp	WBC	HIN:X0062365218	920.00	920.00	LINK	30/06/2020	-
Woolworths Limited	WOW	HIN:X0062365218	905.00	905.00	LINK	30/06/2020	-

# Investment Income Comparison

As at 30 June 2020

General Ledger Details				Corporate Action Details						Differences	
Tran Date	Income	Tax Credits	Reconciled	Effective Date	Record Date	Units	Per Unit	Est. Income	Est. Tax Credits	Income	Tax Credits
<b>Cash</b>											
CBA DIA											
1/07/2019	1.71	-	Yes			-	-	-	-	1.71	-
1/08/2019	1.01	-	Yes			-	-	-	-	1.01	-
1/09/2019	0.45	-	Yes			-	-	-	-	0.45	-
1/10/2019	0.09	-	Yes			-	-	-	-	0.09	-
1/11/2019	0.11	-	Yes			-	-	-	-	0.11	-
1/12/2019	0.04	-	Yes			-	-	-	-	0.04	-
1/01/2020	0.11	-	Yes			-	-	-	-	0.11	-
1/02/2020	0.01	-	Yes			-	-	-	-	0.01	-
	<b>3.53</b>	<b>-</b>						<b>-</b>	<b>-</b>	<b>3.53</b>	<b>-</b>
G & C Mutual Bank											
30/06/2020	2.06	-	Yes			-	-	-	-	2.06	-
	<b>2.06</b>	<b>-</b>						<b>-</b>	<b>-</b>	<b>2.06</b>	<b>-</b>
G & C Mutual Bank Investment Saver											
No income recorded or expected for the selected date range											
UBank SMSF											
30/06/2020	0.57	-	Yes			-	-	-	-	0.57	-
	<b>0.57</b>	<b>-</b>						<b>-</b>	<b>-</b>	<b>0.57</b>	<b>-</b>
<b>Total</b>	<b>6.16</b>	<b>-</b>						<b>-</b>	<b>-</b>	<b>6.16</b>	<b>-</b>
<b>Domestic Shares</b>											
ANZ Banking Grp Ltd (ANZ)											
1/07/2019	1,540.00	660.00	Yes	1/07/2019	13/05/2019	1,925.0000	0.80	1,540.00	660.00	-	-
18/12/2019	1,540.00	462.00	Yes	18/12/2019	11/11/2019	1,925.0000	0.80	1,540.00	462.00	-	-
	<b>3,080.00</b>	<b>1,122.00</b>						<b>3,080.00</b>	<b>1,122.00</b>	<b>-</b>	<b>-</b>
Coles Group Limited (CGJ)											
No income recorded or expected for the selected date range											
Colesgroup Ordinary Fully Paid (COL)											
26/09/2019	279.03	119.58	Yes	26/09/2019	28/08/2019	786.0000	0.36	279.03	119.58	-	-
27/03/2020	235.80	101.06	Yes	27/03/2020	27/02/2020	786.0000	0.30	235.80	101.06	-	-
	<b>514.83</b>	<b>220.64</b>						<b>514.83</b>	<b>220.64</b>	<b>-</b>	<b>-</b>
Commonwealth Bank. (CBA)											
26/09/2019	1,686.30	722.70	Yes	26/09/2019	14/08/2019	730.0000	2.31	1,686.30	722.70	-	-
31/03/2020	1,460.00	625.71	Yes	31/03/2020	19/02/2020	730.0000	2.00	1,460.00	625.71	-	-
	<b>3,146.30</b>	<b>1,348.41</b>						<b>3,146.30</b>	<b>1,348.41</b>	<b>-</b>	<b>-</b>



# Investment Income Comparison

As at 30 June 2020

General Ledger Details				Corporate Action Details						Differences	
Tran Date	Income	Tax Credits	Reconciled	Effective Date	Record Date	Units	Per Unit	Est. Income	Est. Tax Credits	Income	Tax Credits
Cybg Plc Cdi 1:1 Foreign Exempt Lse (CYB)											
No income recorded or expected for the selected date range											
National Aust. Bank (NAB)											
3/07/2019	1,622.65	695.42	Yes	3/07/2019	14/05/2019	1,955.0000	0.83	1,622.65	695.42	-	-
12/12/2019	1,622.65	695.42	Yes	12/12/2019	14/11/2019	1,955.0000	0.83	1,622.65	695.42	-	-
	<b>3,245.30</b>	<b>1,390.84</b>						<b>3,245.30</b>	<b>1,390.84</b>	-	-
Telstra Corporation. (TLS)											
26/09/2019	1,304.00	558.86	Yes	26/09/2019	28/08/2019	16,300.0000	0.08	1,304.00	558.86	-	-
27/03/2020	1,304.00	558.86	Yes	27/03/2020	26/02/2020	16,300.0000	0.08	1,304.00	558.86	-	-
	<b>2,608.00</b>	<b>1,117.72</b>						<b>2,608.00</b>	<b>1,117.72</b>	-	-
Virgin Money UK Plc (VUK)											
No income recorded or expected for the selected date range											
Wesfarmers Limited (WES)											
9/10/2019	613.08	262.75	Yes	9/10/2019	30/08/2019	786.0000	0.78	613.08	262.75	-	-
31/03/2020	589.50	252.64	Yes	31/03/2020	24/02/2020	786.0000	0.75	589.50	252.64	-	-
	<b>1,202.58</b>	<b>515.39</b>						<b>1,202.58</b>	<b>515.39</b>	-	-
Westpac Banking Corp (WBC)											
20/12/2019	736.00	315.43	Yes	20/12/2019	12/11/2019	920.0000	0.80	736.00	315.43	-	-
	<b>736.00</b>	<b>315.43</b>						<b>736.00</b>	<b>315.43</b>	-	-
Woolworths Limited (WOW)											
30/09/2019	515.85	221.08	Yes	30/09/2019	3/09/2019	905.0000	0.57	515.85	221.08	-	-
9/04/2020	416.30	178.41	Yes	9/04/2020	4/03/2020	905.0000	0.46	416.30	178.41	-	-
	<b>932.15</b>	<b>399.49</b>						<b>932.15</b>	<b>399.49</b>	-	-
<b>Total</b>	<b>15,465.16</b>	<b>6,429.92</b>						<b>15,465.16</b>	<b>6,429.92</b>	-	-
<b>Non-Public &amp; Non-PST Trusts</b>											
Ironbark LHP Diversified Investments Fund (HFL0104AU)											
No income recorded or expected for the selected date range											
<b>TOTALS</b>	<b>15,471.32</b>	<b>6,429.92</b>						<b>15,465.16</b>	<b>6,429.92</b>	<b>6.16</b>	-

# Accrued Capital Gains

For the year ended 30 June 2020

	Date Acquired	Units	Market Value	Cost Base Used	Cost Base Adjustment	Gain Method	Adjusted Cost	Gain/Loss
<b>Capital Gains Tax Assets</b>								
205 0146 ANZ Banking Grp Ltd (ANZ)	25/06/2013	925.0000	17,242.00	25,826.00	-	N/A	25,826.00	- S
	20/07/2016	1,000.0000	18,640.00	25,019.95	-	N/A	25,019.95	- S
		<b>1,925.0000</b>	<b>35,882.00</b>	<b>50,845.95</b>	<b>-</b>		<b>50,845.95</b>	<b>-</b>
205 0469 Virgin Money UK Plc (VUK)	7/02/2016	238.0000	393.89	954.38	-	N/A	954.38	- S
		<b>238.0000</b>	<b>393.89</b>	<b>954.38</b>	<b>-</b>		<b>954.38</b>	<b>-</b>
205 0592 Colesgroup Ordinary Fully Paid (COL)	16/07/2013	786.0000	13,495.62	8,810.45	-	N/A	8,810.45	- S
		<b>786.0000</b>	<b>13,495.62</b>	<b>8,810.45</b>	<b>-</b>		<b>8,810.45</b>	<b>-</b>
205 0660 Commonwealth Bank. (CBA)	21/06/2013	80.0000	5,553.60	5,463.20	-	N/A	5,463.20	- S
	20/07/2016	330.0000	22,908.60	25,120.01	-	N/A	25,120.01	- S
	15/04/2020	320.0000	22,214.40	19,533.95	-	N/A	19,533.95	- S
		<b>730.0000</b>	<b>50,676.60</b>	<b>50,117.16</b>	<b>-</b>		<b>50,117.16</b>	<b>-</b>
205 1671 National Aust. Bank (NAB)	25/06/2013	955.0000	17,400.10	27,251.93	-	N/A	27,251.93	- S
	20/07/2016	1,000.0000	18,220.00	26,019.19	-	N/A	26,019.19	- S
		<b>1,955.0000</b>	<b>35,620.10</b>	<b>53,271.12</b>	<b>-</b>		<b>53,271.12</b>	<b>-</b>
205 2346 Telstra Corporation. (TLS)	25/06/2013	12,000.0000	37,560.00	55,146.09	-	N/A	55,146.09	- S
	20/07/2016	4,300.0000	13,459.00	24,862.45	-	N/A	24,862.45	- S
		<b>16,300.0000</b>	<b>51,019.00</b>	<b>80,008.54</b>	<b>-</b>		<b>80,008.54</b>	<b>-</b>
205 2533 Wesfarmers Limited (WES)	16/07/2013	786.0000	35,236.38	21,665.00	-	N/A	21,665.00	- S
		<b>786.0000</b>	<b>35,236.38</b>	<b>21,665.00</b>	<b>-</b>		<b>21,665.00</b>	<b>-</b>
205 2553 Westpac Banking Corp (WBC)	15/04/2020	920.0000	16,514.00	14,309.64	-	N/A	14,309.64	- S
		<b>920.0000</b>	<b>16,514.00</b>	<b>14,309.64</b>	<b>-</b>		<b>14,309.64</b>	<b>-</b>
205 2584 Woolworths Limited (WOW)	12/08/2013	905.0000	33,738.40	29,674.32	-	N/A	29,674.32	- S
		<b>905.0000</b>	<b>33,738.40</b>	<b>29,674.32</b>	<b>-</b>		<b>29,674.32</b>	<b>-</b>
208 3645 Ironbark LHP Diversified Investments Fund (HFL0104AU)								

S = segregated pension asset

# Accrued Capital Gains

For the year ended 30 June 2020

	Date Acquired	Units	Market Value	Cost Base Used	Cost Base Adjustment	Gain Method	Adjusted Cost	Gain/Loss
	1/06/2011	6,679.4000	10,342.38	6,911.98	-	N/A	6,911.98	- <sup>S</sup>
		<b>6,679.4000</b>	<b>10,342.38</b>	<b>6,911.98</b>	-		<b>6,911.98</b>	-
<b>TOTALS</b>			<b>282,918.37</b>	<b>316,568.54</b>	-		<b>316,568.54</b>	<b>0.00</b>
<b>GRAND TOTAL</b>								-

**Provision for Deferred Income Tax = 0.00 x 0.15 = 0.00**

S = segregated pension asset

# Realised Capital Gains

For the year ended 30 June 2020

## Capital Gains Worksheet

	Date Acquired	Date Disposed	Units	Amount Received	Cost Base Used	Cost Base Adjustment	Gain Method	Adjusted Cost	Gain/Loss	Losses Recouped
205 0660 Commonwealth Bank. (CBA)	21/06/2013	15/04/2020	320.0000	19,188.57	21,852.80	-	N/A	21,852.80	-S	-
			<b>320.0000</b>	<b>19,188.57</b>	<b>21,852.80</b>	<b>-</b>		<b>21,852.80</b>	<b>-</b>	<b>-</b>
205 2553 Westpac Banking Corp (WBC)	25/06/2013	15/04/2020	920.0000	14,231.94	26,327.15	-	N/A	26,327.15	-S	-
	15/04/2020	15/04/2020	330.0000	5,104.94	5,132.81	-	N/A	5,132.81	-S	-
			<b>1,250.0000</b>	<b>19,336.88</b>	<b>31,459.96</b>	<b>-</b>		<b>31,459.96</b>	<b>-</b>	<b>-</b>
<b>TOTALS</b>				<b>38,525.45</b>	<b>53,312.76</b>	<b>-</b>		<b>53,312.76</b>	<b>-</b>	<b>-</b>

S = Segregated pension asset

## Audit Trail

As at 30 June 2020

Date	Account Number	Cash/ Journal	Batch	Details	Debit \$	Credit \$
1/07/2019	605 0146	J	1	ANZ 80C FRANKED @ 30%; DRP & BSP NIL DIS	-	1,540.00
1/07/2019	310 0002	J	1	ANZ 80C FRANKED @ 30%; DRP & BSP NIL DIS	1,540.00	-
1/07/2019	310 0002	C	1	ANZ 80C FRANKED @ 30%; DRP & BSP NIL DIS	-	1,540.00
1/07/2019	290 0002	C	21	INTEREST	1.71	-
1/07/2019	290 0002	C	22	ANZ	1,540.00	-
1/07/2019	690 0002	C	56	INTEREST	-	1.71
2/07/2019	205 0650	C	13	CGJ TO COL	-	8,810.45
2/07/2019	205 0592	C	13	CGJ TO COL	8,810.45	-
3/07/2019	605 1671	J	2	NAB 83C FR@ 30%; DRP; BSP NIL DISCOUNT	-	1,622.65
3/07/2019	310 0002	J	2	NAB 83C FR@ 30%; DRP; BSP NIL DISCOUNT	1,622.65	-
3/07/2019	310 0002	C	2	NAB 83C FR@ 30%; DRP; BSP NIL DISCOUNT	-	1,622.65
3/07/2019	290 0002	C	23	NAB	1,622.65	-
7/07/2019	290 0002	C	24	TRANSFER	-	3,000.00
8/07/2019	290 0004	C	115	TRANSFER	3,000.00	-
23/07/2019	290 0004	C	114	PENSION	-	2,000.00
23/07/2019	906 00006	C	120	PENSION	1,212.20	-
23/07/2019	906 00007	C	121	PENSION	787.80	-
30/07/2019	290 0002	C	25	TRANSFER	-	3,000.00
31/07/2019	290 0004	C	113	TRANSFER	3,000.00	-
1/08/2019	290 0002	C	26	INTEREST	1.01	-
1/08/2019	690 0002	C	57	INTEREST	-	1.01
1/08/2019	290 0004	C	112	PENSION	-	3,000.00
1/08/2019	906 00006	C	122	PENSION	1,818.30	-
1/08/2019	906 00007	C	123	PENSION	1,181.70	-
1/09/2019	290 0002	C	27	INTEREST	0.45	-
1/09/2019	690 0002	C	58	INTEREST	-	0.45
2/09/2019	290 0002	C	28	TRANSFER	-	3,000.00
3/09/2019	290 0004	C	111	TRANSFER	3,000.00	-
10/09/2019	290 0004	C	110	PENSION	-	4,000.00
10/09/2019	906 00006	C	124	PENSION	2,424.40	-
10/09/2019	906 00007	C	125	PENSION	1,575.60	-
26/09/2019	290 0002	C	29	CBA	1,686.30	-
26/09/2019	290 0002	C	30	COLES	279.03	-
26/09/2019	290 0002	C	31	TLS	1,304.00	-
26/09/2019	605 0592	J	141	COL 35.5C FRANKED @ 30%; 11.5C SPECIAL	-	279.03
26/09/2019	310 0002	J	141	COL 35.5C FRANKED @ 30%; 11.5C SPECIAL	279.03	-
26/09/2019	310 0002	C	141	COL 35.5C FRANKED @ 30%; 11.5C SPECIAL	-	279.03
26/09/2019	605 0660	J	144	CBA 231C FRANKED@30%; DRP NIL DISCOUN	-	1,686.30
26/09/2019	310 0002	J	144	CBA 231C FRANKED@30%; DRP NIL DISCOUN	1,686.30	-
26/09/2019	310 0002	C	144	CBA 231C FRANKED@30%; DRP NIL DISCOUN	-	1,686.30
26/09/2019	605 2346	J	145	TLS 8C FRANKED@30%;3C SPECIAL;DRP NIL D	-	1,304.00
26/09/2019	310 0002	J	145	TLS 8C FRANKED@30%;3C SPECIAL;DRP NIL D	1,304.00	-
26/09/2019	310 0002	C	145	TLS 8C FRANKED@30%;3C SPECIAL;DRP NIL D	-	1,304.00
30/09/2019	290 0002	C	32	WOW	515.85	-

## Audit Trail

As at 30 June 2020

Date	Account Number	Cash/ Journal	Batch	Details	Debit \$	Credit \$
30/09/2019	605 2584	J	147	WOW 57C FRANKED @30%; DRP NIL DISCOU	-	515.85
30/09/2019	310 0002	J	147	WOW 57C FRANKED @30%; DRP NIL DISCOU	515.85	-
30/09/2019	310 0002	C	147	WOW 57C FRANKED @30%; DRP NIL DISCOU	-	515.85
1/10/2019	290 0002	C	33	INTEREST	0.09	-
1/10/2019	690 0002	C	59	INTEREST	-	0.09
8/10/2019	290 0002	C	34	TRANSFER	-	3,000.00
8/10/2019	290 0004	C	109	TRANSFER	3,000.00	-
9/10/2019	290 0002	C	35	WES	613.08	-
9/10/2019	605 2533	J	146	WES 78C FRANKED@30%; DRP NIL DISCOUNT	-	613.08
9/10/2019	310 0002	J	146	WES 78C FRANKED@30%; DRP NIL DISCOUNT	613.08	-
9/10/2019	310 0002	C	146	WES 78C FRANKED@30%; DRP NIL DISCOUNT	-	613.08
11/10/2019	290 0004	C	108	PENSION	-	3,000.00
11/10/2019	906 00006	C	126	PENSION	1,818.30	-
11/10/2019	906 00007	C	127	PENSION	1,181.70	-
1/11/2019	290 0002	C	36	INTEREST	0.11	-
1/11/2019	690 0002	C	60	INTEREST	-	0.11
5/11/2019	290 0002	C	37	TRANSFER	-	2,000.00
5/11/2019	290 0004	C	107	TRANSFER	2,000.00	-
16/11/2019	205 0149	C	150	CYB ASX Code Change to VUK	-	954.38
16/11/2019	205 0469	C	150	CYB ASX Code Change to VUK	954.38	-
22/11/2019	290 0002	C	38	ATO	7,992.74	-
22/11/2019	450 0009	C	65	Final Tax Refund	-	8,251.74
22/11/2019	825 0005	C	65	ATO Levy Refund	259.00	-
1/12/2019	290 0002	C	39	INTEREST	0.04	-
1/12/2019	690 0002	C	61	INTEREST	-	0.04
2/12/2019	290 0002	C	40	TRANSFER	-	4,500.00
2/12/2019	290 0004	C	106	PENSION	-	2,000.00
2/12/2019	906 00006	C	128	PENSION	1,212.20	-
2/12/2019	906 00007	C	129	PENSION	787.80	-
3/12/2019	290 0004	C	105	TRANSFER	4,500.00	-
10/12/2019	290 0004	C	104	PENSION	-	4,000.00
10/12/2019	906 00006	C	130	PENSION	2,424.40	-
10/12/2019	906 00007	C	131	PENSION	1,575.60	-
12/12/2019	290 0002	C	41	NAB	1,622.65	-
12/12/2019	605 1671	J	143	NAB AUD 0.83 FRANKED	-	1,622.65
12/12/2019	310 0002	J	143	NAB AUD 0.83 FRANKED	1,622.65	-
12/12/2019	310 0002	C	143	NAB AUD 0.83 FRANKED	-	1,622.65
18/12/2019	290 0002	C	42	ANZ	1,540.00	-
18/12/2019	605 0146	J	148	ANZ 56C FR @ 30%;24C CFI;DRP & BSP NIL DI	-	1,540.00
18/12/2019	310 0002	J	148	ANZ 56C FR @ 30%;24C CFI;DRP & BSP NIL DI	1,540.00	-
18/12/2019	310 0002	C	148	ANZ 56C FR @ 30%;24C CFI;DRP & BSP NIL DI	-	1,540.00
20/12/2019	290 0002	C	43	WBC	736.00	-
20/12/2019	605 2553	J	149	WBC AUD 0.8 FRANKED	-	736.00
20/12/2019	310 0002	J	149	WBC AUD 0.8 FRANKED	736.00	-

## Audit Trail

As at 30 June 2020

Date	Account Number	Cash/ Journal	Batch	Details	Debit \$	Credit \$
20/12/2019	310 0002	C	149	WBC AUD 0.8 FRANKED	-	736.00
1/01/2020	290 0002	C	44	INTEREST	0.11	-
1/01/2020	690 0002	C	62	INTEREST	-	0.11
4/01/2020	290 0002	C	45	TRANSFER	-	6,000.00
6/01/2020	290 0004	C	103	TRANSFER	6,000.00	-
9/01/2020	290 0004	C	102	PENSION	-	4,000.00
9/01/2020	906 00006	C	132	PENSION	2,424.40	-
9/01/2020	906 00007	C	133	PENSION	1,575.60	-
15/01/2020	290 0004	C	100	ACCOUNTING	-	1,138.00
15/01/2020	290 0004	C	101	AUDIT	-	385.00
15/01/2020	801 0001	C	116	ACCOUNTING	1,138.00	-
15/01/2020	801 0005	C	117	AUDIT	385.00	-
1/02/2020	290 0002	C	46	INTEREST	0.01	-
1/02/2020	290 0002	C	47	TRANSFER	-	4,000.00
1/02/2020	690 0002	C	63	INTEREST	-	0.01
3/02/2020	290 0004	C	99	TRANSFER	4,000.00	-
6/02/2020	290 0004	C	98	PENSION	-	3,000.00
6/02/2020	906 00006	C	134	PENSION	1,818.30	-
6/02/2020	906 00007	C	135	PENSION	1,181.70	-
25/02/2020	290 0004	C	97	PENSION	-	2,000.00
25/02/2020	906 00006	C	136	PENSION	1,212.20	-
25/02/2020	906 00007	C	137	PENSION	787.80	-
2/03/2020	290 0004	C	96	ASIC	-	54.00
2/03/2020	801 0015	C	118	ASIC	54.00	-
6/03/2020	290 0002	C	48	TRANSFER	-	4,000.00
6/03/2020	290 0004	C	95	TRANSFER	4,000.00	-
9/03/2020	290 0004	C	94	PENSION	-	4,000.00
9/03/2020	906 00006	C	138	PENSION	2,424.40	-
9/03/2020	906 00007	C	139	PENSION	1,575.60	-
27/03/2020	290 0002	C	49	COLES	235.80	-
27/03/2020	290 0002	C	50	TLS	1,304.00	-
27/03/2020	605 0592	J	142	COL AUD 0.3 FRANKED, 30% CTR, DRP NIL DIS	-	235.80
27/03/2020	310 0002	J	142	COL AUD 0.3 FRANKED, 30% CTR, DRP NIL DIS	235.80	-
27/03/2020	310 0002	C	142	COL AUD 0.3 FRANKED, 30% CTR, DRP NIL DIS	-	235.80
27/03/2020	605 2346	J	153	TLS AUD 0.03 SPEC, 0.08 FRANKED, 30% CTR,	-	1,304.00
27/03/2020	310 0002	J	153	TLS AUD 0.03 SPEC, 0.08 FRANKED, 30% CTR,	1,304.00	-
27/03/2020	310 0002	C	153	TLS AUD 0.03 SPEC, 0.08 FRANKED, 30% CTR,	-	1,304.00
31/03/2020	290 0002	C	51	CBA	1,460.00	-
31/03/2020	290 0002	C	52	WES	589.50	-
31/03/2020	605 0660	J	151	CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	-	1,460.00
31/03/2020	310 0002	J	151	CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	1,460.00	-
31/03/2020	310 0002	C	151	CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	-	1,460.00
31/03/2020	605 2533	J	152	WES AUD 0.75 FRANKED, 30% CTR, DRP NIL DI	-	589.50
31/03/2020	310 0002	J	152	WES AUD 0.75 FRANKED, 30% CTR, DRP NIL DI	589.50	-

## Audit Trail

As at 30 June 2020

Date	Account Number	Cash/ Journal	Batch	Details	Debit \$	Credit \$
31/03/2020	310 0002	C	152	WES AUD 0.75 FRANKED, 30% CTR, DRP NIL DI	-	589.50
9/04/2020	290 0002	C	53	WOW	416.30	-
9/04/2020	605 2584	J	154	WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL	-	416.30
9/04/2020	310 0002	J	154	WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL	416.30	-
9/04/2020	310 0002	C	154	WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL	-	416.30
15/04/2020	290 0002	C	54	COMSEC	-	450.95
15/04/2020	205 0660	C	66	COMSEC	19,533.95	-
15/04/2020	205 2553	C	67	COMSEC	19,442.45	-
15/04/2020	205 0660	C	68	Sale of Commonwealth Bank.	-	19,188.57
15/04/2020	205 2553	C	69	Sale of Westpac Banking Corp	-	19,336.88
30/06/2020	290 0006	C	55	INTEREST UBANK	0.57	-
30/06/2020	690 0006	C	64	INTEREST UBANK	-	0.57
30/06/2020	690 0004	C	119	G & C Interest	-	2.06
30/06/2020	290 0004	C	140	G & C INTEREST	2.06	-
30/06/2020	290 0001	C	155	BANK FEE	-	24.00
30/06/2020	801 00	C	157	BANK FEE	24.00	-
30/06/2020	860 0004	J	3	Current year tax expense	(6,429.92)	-
30/06/2020	450 0009	J	3	Current year tax expense	-	(6,429.92)
30/06/2020	205 0146	J	3	Unrealised market movement	-	18,422.25
30/06/2020	205 0149	J	3	Realised market movement	140.42	-
30/06/2020	205 0469	J	3	Unrealised market movement	-	560.49
30/06/2020	205 0592	J	3	Unrealised market movement	4,685.17	-
30/06/2020	205 0650	J	3	Realised market movement	-	1,682.65
30/06/2020	205 0660	J	3	Realised market movement	-	7,301.03
30/06/2020	205 0660	J	3	Unrealised market movement	-	2,797.15
30/06/2020	205 1671	J	3	Unrealised market movement	-	16,617.50
30/06/2020	205 2346	J	3	Unrealised market movement	-	11,736.00
30/06/2020	205 2533	J	3	Unrealised market movement	6,814.62	-
30/06/2020	205 2553	J	3	Realised market movement	-	11,887.13
30/06/2020	205 2553	J	3	Unrealised market movement	2,204.36	-
30/06/2020	205 2584	J	3	Unrealised market movement	3,665.25	-
30/06/2020	785 0015	J	3	Realised market movement - Domestic Shares	20,730.39	-
30/06/2020	780 0015	J	3	Unrealised market movement - Domestic Shar	32,763.99	-
30/06/2020	208 3645	J	3	Unrealised market movement	-	1,460.12
30/06/2020	780 0017	J	3	Unrealised market movement - Non-Public &	1,460.12	-

Transactions that have been reconciled to each other within the Master Clearing Account in the selected report period have not been included in this report.



## General Ledger

As at 30 June 2020

Account Number	Account Description	Units	Amount \$	Opening \$	Closing \$
<b>000</b>	<b>Master Clearing Account</b>			-	-
<b>106</b>	<b>Pension Member Balance</b>			<b>359,956.31</b>	<b>359,956.31</b>
00006	Carnegie, Elizabeth (00003) ACCOUNT RETIREMENT			218,175.88	218,175.88
00007	Carnegie, Christopher (00001) ACCOUNT RETIREMENT			141,780.43	141,780.43
<b>199</b>	<b>Current Period Surplus</b>			-	<b>(34,913.26)</b>
<b>205</b>	<b>Australian Listed Shares</b>			<b>325,619.42</b>	<b>272,575.99</b>
205 0146	ANZ Banking Grp Ltd			54,304.25	35,882.00
	1/07/2019	1,925.0000			
	30/06/2020	-	(18,422.25) Unrealised market movement		
		1,925.0000			
205 0149	Cybg Plc Cdi 1:1 Foreign Exempt Lse			813.96	-
	1/07/2019	238.0000			
	16/11/2019	(238.0000)	(954.38) CYB ASX Code Change to VUK		
	30/06/2020	-	140.42 Realised market movement		
		-			
205 0469	Virgin Money UK Plc			-	393.89
	1/07/2019	-			
	16/11/2019	238.0000	954.38 CYB ASX Code Change to VUK		
	30/06/2020	-	(560.49) Unrealised market movement		
		238.0000			
205 0592	Colesgroup Ordinary Fully Paid			-	13,495.62
	1/07/2019	-			
	2/07/2019	786.0000	8,810.45 CGJ TO COL		
	30/06/2020	-	4,685.17 Unrealised market movement		
		786.0000			
205 0650	Coles Group Limited			10,493.10	-
	1/07/2019	786.0000			
	2/07/2019	(786.0000)	(8,810.45) CGJ TO COL		
	30/06/2020	-	(1,682.65) Realised market movement		
		-			
205 0660	Commonwealth Bank.			60,429.40	50,676.60
	1/07/2019	730.0000			
	15/04/2020	320.0000	19,533.95 COMSEC		
	15/04/2020	(320.0000)	(19,188.57) Sale of Commonwealth Bank.		
	30/06/2020	-	(7,301.03) Realised market movement		
	30/06/2020	-	(2,797.15) Unrealised market movement		
		730.0000			
205 1671	National Aust. Bank			52,237.60	35,620.10
	1/07/2019	1,955.0000			
	30/06/2020	-	(16,617.50) Unrealised market movement		
		1,955.0000			
205 2346	Telstra Corporation.			62,755.00	51,019.00
	1/07/2019	16,300.0000			
	30/06/2020	-	(11,736.00) Unrealised market movement		
		16,300.0000			
205 2533	Wesfarmers Limited			28,421.76	35,236.38
	1/07/2019	786.0000			
	30/06/2020	-	6,814.62 Unrealised market movement		
		786.0000			
205 2553	Westpac Banking Corp			26,091.20	16,514.00

## General Ledger

As at 30 June 2020

Account Number	Account Description	Units	Amount \$	Opening \$	Closing \$
	1/07/2019	920.0000			
	15/04/2020	1,250.0000	19,442.45 COMSEC		
	15/04/2020	(1,250.0000)	(19,336.88) Sale of Westpac Banking Corp		
	30/06/2020	-	(11,887.13) Realised market movement		
	30/06/2020	-	2,204.36 Unrealised market movement		
		920.0000			
205 2584	Woolworths Limited			30,073.15	33,738.40
	1/07/2019	905.0000			
	30/06/2020	-	3,665.25 Unrealised market movement		
		905.0000			
<b>208</b>	<b>Unit Trusts (Unlisted)</b>			<b>11,802.50</b>	<b>10,342.38</b>
208 3645	Ironbark LHP Diversified Investments Fund			11,802.50	10,342.38
	1/07/2019	6,679.4000			
	30/06/2020	-	(1,460.12) Unrealised market movement		
		6,679.4000			
<b>290</b>	<b>Cash at Bank</b>			<b>14,282.65</b>	<b>4,694.76</b>
290 0001	G & C Mutual Bank Investment Saver			486.13	462.13
	30/06/2020		(24.00) BANK FEE		
290 0002	CBA DIA			13,370.61	3,881.09
	1/07/2019		1.71 INTEREST		
	1/07/2019		1,540.00 ANZ		
	3/07/2019		1,622.65 NAB		
	7/07/2019		(3,000.00) TRANSFER		
	30/07/2019		(3,000.00) TRANSFER		
	1/08/2019		1.01 INTEREST		
	1/09/2019		0.45 INTEREST		
	2/09/2019		(3,000.00) TRANSFER		
	26/09/2019		1,686.30 CBA		
	26/09/2019		279.03 COLES		
	26/09/2019		1,304.00 TLS		
	30/09/2019		515.85 WOW		
	1/10/2019		0.09 INTEREST		
	8/10/2019		(3,000.00) TRANSFER		
	9/10/2019		613.08 WES		
	1/11/2019		0.11 INTEREST		
	5/11/2019		(2,000.00) TRANSFER		
	22/11/2019		7,992.74 ATO		
	1/12/2019		0.04 INTEREST		
	2/12/2019		(4,500.00) TRANSFER		
	12/12/2019		1,622.65 NAB		
	18/12/2019		1,540.00 ANZ		
	20/12/2019		736.00 WBC		
	1/01/2020		0.11 INTEREST		
	4/01/2020		(6,000.00) TRANSFER		
	1/02/2020		0.01 INTEREST		
	1/02/2020		(4,000.00) TRANSFER		
	6/03/2020		(4,000.00) TRANSFER		
	27/03/2020		235.80 COLES		
	27/03/2020		1,304.00 TLS		
	31/03/2020		1,460.00 CBA		
	31/03/2020		589.50 WES		

## General Ledger

As at 30 June 2020

Account Number	Account Description	Units	Amount \$	Opening \$	Closing \$
	9/04/2020		416.30 WOW		
	15/04/2020		(450.95) COMSEC		
290 0004	G & C Mutual Bank			409.27	334.33
	8/07/2019		3,000.00 TRANSFER		
	23/07/2019		(2,000.00) PENSION		
	31/07/2019		3,000.00 TRANSFER		
	1/08/2019		(3,000.00) PENSION		
	3/09/2019		3,000.00 TRANSFER		
	10/09/2019		(4,000.00) PENSION		
	8/10/2019		3,000.00 TRANSFER		
	11/10/2019		(3,000.00) PENSION		
	5/11/2019		2,000.00 TRANSFER		
	2/12/2019		(2,000.00) PENSION		
	3/12/2019		4,500.00 TRANSFER		
	10/12/2019		(4,000.00) PENSION		
	6/01/2020		6,000.00 TRANSFER		
	9/01/2020		(4,000.00) PENSION		
	15/01/2020		(1,138.00) ACCOUNTING		
	15/01/2020		(385.00) AUDIT		
	3/02/2020		4,000.00 TRANSFER		
	6/02/2020		(3,000.00) PENSION		
	25/02/2020		(2,000.00) PENSION		
	2/03/2020		(54.00) ASIC		
	6/03/2020		4,000.00 TRANSFER		
	9/03/2020		(4,000.00) PENSION		
	30/06/2020		2.06 G & C INTEREST		
290 0006	UBank SMSF			16.64	17.21
	30/06/2020		0.57 INTEREST UBANK		
<b>310</b>	<b>Accrued Income</b>			-	-
310 0002	Accrued Income			-	-
	1/07/2019		1,540.00 ANZ 80C FRANKED @ 30%; DRP & BSP NIL DISC		
	1/07/2019		(1,540.00) ANZ 80C FRANKED @ 30%; DRP & BSP NIL DISC		
	3/07/2019		1,622.65 NAB 83C FR@ 30%; DRP; BSP NIL DISCOUNT		
	3/07/2019		(1,622.65) NAB 83C FR@ 30%; DRP; BSP NIL DISCOUNT		
	26/09/2019		279.03 COL 35.5C FRANKED @ 30%; 11.5C SPECIAL		
	26/09/2019		(279.03) COL 35.5C FRANKED @ 30%; 11.5C SPECIAL		
	26/09/2019		1,686.30 CBA 231C FRANKED@30%; DRP NIL DISCOUNT		
	26/09/2019		(1,686.30) CBA 231C FRANKED@30%; DRP NIL DISCOUNT		
	26/09/2019		1,304.00 TLS 8C FRANKED@30%;3C SPECIAL;DRP NIL DISC		
	26/09/2019		(1,304.00) TLS 8C FRANKED@30%;3C SPECIAL;DRP NIL DISC		
	30/09/2019		515.85 WOW 57C FRANKED @30%; DRP NIL DISCOUNT		
	30/09/2019		(515.85) WOW 57C FRANKED @30%; DRP NIL DISCOUNT		
	9/10/2019		613.08 WES 78C FRANKED@30%; DRP NIL DISCOUNT		
	9/10/2019		(613.08) WES 78C FRANKED@30%; DRP NIL DISCOUNT		
	12/12/2019		1,622.65 NAB AUD 0.83 FRANKED		
	12/12/2019		(1,622.65) NAB AUD 0.83 FRANKED		
	18/12/2019		1,540.00 ANZ 56C FR @ 30%;24C CFI;DRP & BSP NIL DISC		
	18/12/2019		(1,540.00) ANZ 56C FR @ 30%;24C CFI;DRP & BSP NIL DISC		
	20/12/2019		736.00 WBC AUD 0.8 FRANKED		
	20/12/2019		(736.00) WBC AUD 0.8 FRANKED		
	27/03/2020		235.80 COL AUD 0.3 FRANKED, 30% CTR, DRP NIL DISC		
	27/03/2020		(235.80) COL AUD 0.3 FRANKED, 30% CTR, DRP NIL DISC		

## General Ledger

As at 30 June 2020

Account Number	Account Description	Units	Amount \$	Opening \$	Closing \$
	27/03/2020		1,304.00		
	27/03/2020		(1,304.00)		
	31/03/2020		1,460.00		
	31/03/2020		(1,460.00)		
	31/03/2020		589.50		
	31/03/2020		(589.50)		
	9/04/2020		416.30		
	9/04/2020		(416.30)		
<b>450</b>	<b>Provisions for Tax - Fund</b>			<b>(8,251.74)</b>	<b>(6,429.92)</b>
450 0009	Provision for Income Tax (Fund)			(8,251.74)	(6,429.92)
	22/11/2019		8,251.74		
	30/06/2020		(6,429.92)		
<b>605</b>	<b>Australian Listed Shares</b>			-	<b>15,465.16</b>
605 0146	ANZ Banking Grp Ltd - Dividends			-	3,080.00
	1/07/2019		1,540.00		
	18/12/2019		1,540.00		
605 0592	Colesgroup Ordinary Fully Paid			-	514.83
	26/09/2019		279.03		
	27/03/2020		235.80		
605 0660	Commonwealth Bank. - Dividends			-	3,146.30
	26/09/2019		1,686.30		
	31/03/2020		1,460.00		
605 1671	National Aust. Bank - Dividends			-	3,245.30
	3/07/2019		1,622.65		
	12/12/2019		1,622.65		
605 2346	Telstra Corporation. - Dividends			-	2,608.00
	26/09/2019		1,304.00		
	27/03/2020		1,304.00		
605 2533	Wesfarmers Limited - Dividends			-	1,202.58
	9/10/2019		613.08		
	31/03/2020		589.50		
605 2553	Westpac Banking Corp - Dividends			-	736.00
	20/12/2019		736.00		
605 2584	Woolworths Limited - Dividends			-	932.15
	30/09/2019		515.85		
	9/04/2020		416.30		
<b>690</b>	<b>Cash at Bank</b>			-	<b>6.16</b>
690 0002	CBA DIA			-	3.53
	1/07/2019		1.71		
	1/08/2019		1.01		
	1/09/2019		0.45		
	1/10/2019		0.09		
	1/11/2019		0.11		
	1/12/2019		0.04		
	1/01/2020		0.11		
	1/02/2020		0.01		
690 0004	G & C Mutual Bank			-	2.06
	30/06/2020		2.06		
690 0006	UBank SMSF			-	0.57
	30/06/2020		0.57		
<b>780</b>	<b>Market Movement Non-Realised</b>			-	<b>(34,224.11)</b>

## General Ledger

As at 30 June 2020

Account Number	Account Description	Units	Amount \$	Opening \$	Closing \$
780 0015	Market Movement Non-Realised - Shares - Listed 30/06/2020		(32,763.99) Unrealised market movement - Domestic Shares	-	(32,763.99)
780 0017	Market Movement Non-Realised - Trusts - Non-Public & Non 30/06/2020		(1,460.12) Unrealised market movement - Non-Public & Non-PST Trusts	-	(1,460.12)
<b>785</b>	<b>Market Movement Realised</b>			<b>-</b>	<b>(20,730.39)</b>
785 0015	Market Movement Realised - Shares - Listed 30/06/2020		(20,730.39) Realised market movement - Domestic Shares	-	(20,730.39)
<b>801</b>	<b>Fund Administration Expenses</b>			<b>-</b>	<b>1,601.00</b>
801 00	Bank Fees 30/06/2020		24.00 BANK FEE	-	24.00
801 0001	Accountancy Fees 15/01/2020		1,138.00 ACCOUNTING	-	1,138.00
801 0005	Audit Fees 15/01/2020		385.00 AUDIT	-	385.00
801 0015	Filing Fees 2/03/2020		54.00 ASIC	-	54.00
<b>825</b>	<b>Fund Lodgement Expenses</b>			<b>-</b>	<b>259.00</b>
825 0005	ATO Annual Return Fee - Supervisory levy 22/11/2019		259.00 ATO Levy Refund	-	259.00
<b>860</b>	<b>Fund Tax Expenses</b>			<b>-</b>	<b>(6,429.92)</b>
860 0004	Income Tax Expense 30/06/2020		(6,429.92) Current year tax expense	-	(6,429.92)
<b>906</b>	<b>Pension Member Payments</b>			<b>-</b>	<b>31,000.00</b>
00006	Carnegie, Elizabeth (00003) ACCOUNT RETIREMENT 23/07/2019		1,212.20 PENSION	-	18,789.10
	1/08/2019		1,818.30 PENSION		
	10/09/2019		2,424.40 PENSION		
	11/10/2019		1,818.30 PENSION		
	2/12/2019		1,212.20 PENSION		
	10/12/2019		2,424.40 PENSION		
	9/01/2020		2,424.40 PENSION		
	6/02/2020		1,818.30 PENSION		
	25/02/2020		1,212.20 PENSION		
	9/03/2020		2,424.40 PENSION		
00007	Carnegie, Christopher (00001) ACCOUNT RETIREMENT 23/07/2019		787.80 PENSION	-	12,210.90
	1/08/2019		1,181.70 PENSION		
	10/09/2019		1,575.60 PENSION		
	11/10/2019		1,181.70 PENSION		
	2/12/2019		787.80 PENSION		
	10/12/2019		1,575.60 PENSION		
	9/01/2020		1,575.60 PENSION		
	6/02/2020		1,181.70 PENSION		
	25/02/2020		787.80 PENSION		
	9/03/2020		1,575.60 PENSION		

# General Ledger

As at 30 June 2020

Account Number	Account Description	Units	Amount \$	Opening \$	Closing \$
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Transactions that have been reconciled to each other within the Master Clearing Account in the selected report period have not been included in this report.

# Tax Reconciliation

For the year ended 30 June 2020

## INCOME

<b>Gross Interest Income</b>		6.00	
<b>Gross Dividend Income</b>			
Imputation Credits	6,429.92		
Franked Amounts	15,003.16		
Unfranked Amounts	462.00	21,895.00	
<b>Gross Rental Income</b>		-	
<b>Gross Foreign Income</b>		-	
<b>Gross Trust Distributions</b>		-	
<b>Gross Assessable Contributions</b>			
Employer Contributions/Untaxed Transfers	-		
Member Contributions	-	-	
<b>Gross Capital Gain</b>			
Net Capital Gain	-		
Pension Capital Gain Revenue	-	-	
<b>Non-arm's length income</b>		-	
<b>Net Other Income</b>		-	
<b>Gross Income</b>			<b>21,901.00</b>
Less Exempt Current Pension Income		21,901.00	
<b>Total Income</b>			-
<b>LESS DEDUCTIONS</b>			
<b>Other Deduction</b>		-	
<b>Total Deductions</b>			-
<b>Current Year Loss</b>			-
<b>TAXABLE INCOME</b>			-
Gross Income Tax Expense (15% of Standard Component)		-	
(45% of Non-arm's length income)		-	
Less Foreign Tax Offset	-		
Less Other Tax Credit	-	-	
<b>Tax Assessed</b>			-
Less Imputed Tax Credit		6,429.92	
Less Amount Already paid (for the year)		-	6,429.92
<b>TAX DUE OR REFUNDABLE</b>			<b>(6,429.92)</b>
<b>Supervisory Levy</b>			<b>259.00</b>
<b>AMOUNT DUE OR REFUNDABLE</b>			<b>(6,170.92)</b>

**No Tax to be paid. Loss to be carried forward to next year: \$ 0.00**

**Note: Refund of tax file credits will be \$ 0.00**

**Note: Refund of imputation credits will be \$ 6,429.92**

# Notes to the Tax Reconciliation

## Revenue Summary

For the year ended 30 June 2020

Account	Description	Date	Revenue Amount	TFN Credit	TFN Closely Held Trusts	ABN Credit	Notes
<b>Assessable Revenue Accounts</b>							
S 605 0146	ANZ Banking Grp Ltd - Dividends	01/07/2019	1,540.00	-	-	-	
S 605 0146	ANZ Banking Grp Ltd - Dividends	18/12/2019	1,540.00	-	-	-	
S 605 0592	Colesgroup Ordinary Fully Paid	26/09/2019	279.03	-	-	-	
S 605 0592	Colesgroup Ordinary Fully Paid	27/03/2020	235.80	-	-	-	
S 605 0660	Commonwealth Bank. - Dividends	26/09/2019	1,686.30	-	-	-	
S 605 0660	Commonwealth Bank. - Dividends	31/03/2020	1,460.00	-	-	-	
S 605 1671	National Aust. Bank - Dividends	03/07/2019	1,622.65	-	-	-	
S 605 1671	National Aust. Bank - Dividends	12/12/2019	1,622.65	-	-	-	
S 605 2346	Telstra Corporation. - Dividends	26/09/2019	1,304.00	-	-	-	
S 605 2346	Telstra Corporation. - Dividends	27/03/2020	1,304.00	-	-	-	
S 605 2533	Wesfarmers Limited - Dividends	09/10/2019	613.08	-	-	-	
S 605 2533	Wesfarmers Limited - Dividends	31/03/2020	589.50	-	-	-	
S 605 2553	Westpac Banking Corp - Dividends	20/12/2019	736.00	-	-	-	
S 605 2584	Woolworths Limited - Dividends	30/09/2019	515.85	-	-	-	
S 605 2584	Woolworths Limited - Dividends	09/04/2020	416.30	-	-	-	
S 690 0002	CBA DIA	01/07/2019	1.71	-	-	-	
S 690 0002	CBA DIA	01/08/2019	1.01	-	-	-	
S 690 0002	CBA DIA	01/09/2019	0.45	-	-	-	
S 690 0002	CBA DIA	01/10/2019	0.09	-	-	-	
S 690 0002	CBA DIA	01/11/2019	0.11	-	-	-	
S 690 0002	CBA DIA	01/12/2019	0.04	-	-	-	
S 690 0002	CBA DIA	01/01/2020	0.11	-	-	-	
S 690 0002	CBA DIA	01/02/2020	0.01	-	-	-	
S 690 0004	G & C Mutual Bank	30/06/2020	2.06	-	-	-	
S 690 0006	UBank SMSF	30/06/2020	0.57	-	-	-	

S - Segregated pension revenue



# Notes to the Tax Reconciliation

## Revenue Summary

For the year ended 30 June 2020

Account	Description	Date	Revenue Amount	TFN Credit	TFN Closely Held Trusts	ABN Credit	Notes
	<b>Total Assessable Revenue</b>		15,471.32	-	-	-	
	<b>Non-assessable Revenue Accounts</b>						
	<b>Total Non-assessable Revenue</b>		-	-	-	-	
	<b>Total Revenue</b>		15,471.32	-	-	-	

### Notes:

FMIS - Forestry Managed Investment Scheme (FMIS) income, NZL - Australian franking credits from a New Zealand company, ABN - Payment where ABN not quoted, PARTNERSHIP - Distribution from partnership

S - Segregated pension revenue

# Notes to the Tax Reconciliation

## Exempt Pension Income / Deduction Apportionment

For the year ended 30 June 2020

---

### EXEMPT CURRENT PENSION INCOME

The Exempt Current Pension Income is calculated using a Pension Exempt Factor of 1.00000000.

Gross Income which may be exempted:

Gross Income	21,901.00
LESS Gross Taxable Contributions	-
LESS Non-arm's length income	-
	<hr/>
	21,901.00

### Exempt Current Pension Income

Gross Income which may be exempted	21,901.00
x Pension Exempt Factor	<hr/>
	1.0000000000
	<hr/>
	21,901.00

---

# Notes to the Tax Reconciliation

## Exempt Pension Income / Deduction Apportionment

For the year ended 30 June 2020

### APPORTIONMENT FACTOR FOR GENERAL ADMINISTRATIVE EXPENSES

#### Fund Income:

Gross Income	21,901.00
PLUS Non-assessable Contributions	-
PLUS Rollins	-
	21,901.00

#### Reduced Fund Income:

Fund Income	21,901.00
LESS Exempt Current Pension Income	21,901.00
	-

#### Apportionment Factor:

Reduced Fund Income	0.00
Fund Income	21,901.00
	0.0000000000

### APPORTIONMENT FACTOR FOR INVESTMENT EXPENSES

#### Assessable Investment Income:

Gross Income	21,901.00
LESS Gross Taxable Contributions	-
LESS Exempt Current Pension Income	21,901.00
	-

#### Total Investment Income:

Gross Income	21,901.00
LESS Gross Taxable Contributions	-
	21,901.00

#### Apportionment Factor:

Assessable Investment Income	0.00
Total Investment Income	21,901.00
	0.0000000000

# Notes to the Tax Reconciliation

## Other Deductions

For the year ended 30 June 2020

Account	Member	Date	Description	Transaction Amount	Deductible %	Deductible \$	Pension Exempt Apportionment	Apportionment Factor	Tagged to Member	Deduction
825 0005		22/11/2019	ATO Levy Refund	259.0000	100.00	259.00	Yes	-		-
801 0001		15/01/2020	ACCOUNTING	1,138.0000	100.00	1,138.00	Yes	-		-
801 0005		15/01/2020	AUDIT	385.0000	100.00	385.00	Yes	-		-
801 0015		2/03/2020	ASIC	54.0000	100.00	54.00	Yes	-		-
801 00		30/06/2020	BANK FEE	24.0000	100.00	24.00	Yes	-		-
<b>TOTALS</b>										-

# Notes to the Tax Reconciliation

## Non-Trust Income - Assessable Amounts

For the year ended 30 June 2020

Account	Description	Date	Rent	Unfranked	Unfranked CFI	Franked	Imputation Credit	NALI	Interest	Other Taxable	Total
S 605 0146	ANZ Banking Grp Ltd - Dividends	01/07/2019	-	-	-	1,540.00	660.00	-	-	-	2,200.00
S 605 0146	ANZ Banking Grp Ltd - Dividends	18/12/2019	-	462.00	-	1,078.00	462.00	-	-	-	2,002.00
S 605 0592	Colesgroup Ordinary Fully Paid	26/09/2019	-	-	-	279.03	119.58	-	-	-	398.61
S 605 0592	Colesgroup Ordinary Fully Paid	27/03/2020	-	-	-	235.80	101.06	-	-	-	336.86
S 605 0660	Commonwealth Bank. - Dividends	26/09/2019	-	-	-	1,686.30	722.70	-	-	-	2,409.00
S 605 0660	Commonwealth Bank. - Dividends	31/03/2020	-	-	-	1,460.00	625.71	-	-	-	2,085.71
S 605 1671	National Aust. Bank - Dividends	03/07/2019	-	-	-	1,622.65	695.42	-	-	-	2,318.07
S 605 1671	National Aust. Bank - Dividends	12/12/2019	-	-	-	1,622.65	695.42	-	-	-	2,318.07
S 605 2346	Telstra Corporation. - Dividends	26/09/2019	-	-	-	1,304.00	558.86	-	-	-	1,862.86
S 605 2346	Telstra Corporation. - Dividends	27/03/2020	-	-	-	1,304.00	558.86	-	-	-	1,862.86
S 605 2533	Wesfarmers Limited - Dividends	09/10/2019	-	-	-	613.08	262.75	-	-	-	875.83
S 605 2533	Wesfarmers Limited - Dividends	31/03/2020	-	-	-	589.50	252.64	-	-	-	842.14
S 605 2553	Westpac Banking Corp - Dividends	20/12/2019	-	-	-	736.00	315.43	-	-	-	1,051.43
S 605 2584	Woolworths Limited - Dividends	30/09/2019	-	-	-	515.85	221.08	-	-	-	736.93
S 605 2584	Woolworths Limited - Dividends	09/04/2020	-	-	-	416.30	178.41	-	-	-	594.71
S 690 0002	CBA DIA	01/07/2019	-	-	-	-	-	-	1.71	-	1.71
S 690 0002	CBA DIA	01/08/2019	-	-	-	-	-	-	1.01	-	1.01
S 690 0002	CBA DIA	01/09/2019	-	-	-	-	-	-	0.45	-	0.45
S 690 0002	CBA DIA	01/10/2019	-	-	-	-	-	-	0.09	-	0.09
S 690 0002	CBA DIA	01/11/2019	-	-	-	-	-	-	0.11	-	0.11
S 690 0002	CBA DIA	01/12/2019	-	-	-	-	-	-	0.04	-	0.04
S 690 0002	CBA DIA	01/01/2020	-	-	-	-	-	-	0.11	-	0.11
S 690 0002	CBA DIA	01/02/2020	-	-	-	-	-	-	0.01	-	0.01
S 690 0004	G & C Mutual Bank	30/06/2020	-	-	-	-	-	-	2.06	-	2.06
S 690 0006	UBank SMSF	30/06/2020	-	-	-	-	-	-	0.57	-	0.57
<b>TOTALS</b>			-	<b>462.00</b>	-	<b>15,003.16</b>	<b>6,429.92</b>	-	<b>6.16</b>	-	<b>21,901.24</b>

S - Segregated pension revenue

# Market Value Movements

From 01/07/2019 to 30/06/2020

Account Number	Account Description	Code	Opening Balance	Purchases	Sales	Adjustments	Closing Market Value	Realised Movement	Unrealised Movement
<b>Domestic Shares</b>									
2050146	ANZ Banking Grp Ltd	ANZ	54,304.25	-	-	-	35,882.00	-	(18,422.25)
2050149	Cybg Plc Cdi 1:1 Foreign Exempt Lse	CYB	813.96	-	954.38	-	-	140.42	-
2050469	Virgin Money UK Plc	VUK	-	954.38	-	-	393.89	-	(560.49)
2050592	Colesgroup Ordinary Fully Paid	COL	-	8,810.45	-	-	13,495.62	-	4,685.17
2050650	Coles Group Limited	CGJ	10,493.10	-	8,810.45	-	-	(1,682.65)	-
2050660	Commonwealth Bank.	CBA	60,429.40	19,533.95	19,188.57	-	50,676.60	(7,301.03)	(2,797.15)
2051671	National Aust. Bank	NAB	52,237.60	-	-	-	35,620.10	-	(16,617.50)
2052346	Telstra Corporation.	TLS	62,755.00	-	-	-	51,019.00	-	(11,736.00)
2052533	Wesfarmers Limited	WES	28,421.76	-	-	-	35,236.38	-	6,814.62
2052553	Westpac Banking Corp	WBC	26,091.20	19,442.45	19,336.88	-	16,514.00	(11,887.13)	2,204.36
2052584	Woolworths Limited	WOW	30,073.15	-	-	-	33,738.40	-	3,665.25
			<b>325,619.42</b>	<b>48,741.23</b>	<b>48,290.28</b>	<b>-</b>	<b>272,575.99</b>	<b>(20,730.39)</b>	<b>(32,763.99)</b>
<b>Non-public &amp; Non-pst Trusts</b>									
2083645	Ironbark LHP Diversified Investments Fund	HFL0104AU	11,802.50	-	-	-	10,342.38	-	(1,460.12)
			<b>11,802.50</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>10,342.38</b>	<b>-</b>	<b>(1,460.12)</b>
	<b>TOTALS</b>		<b>337,421.92</b>	<b>48,741.23</b>	<b>48,290.28</b>	<b>-</b>	<b>282,918.37</b>	<b>(20,730.39)</b>	<b>(34,224.11)</b>



### 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 2020* (NAT 71287).

- ! The *Self-managed superannuation fund annual return instructions 2020* (NAT 71606) (the instructions) can assist you to complete this annual return.
- The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via [ABR.gov.au](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT 3036).

### To complete this annual return

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

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

- Place  in ALL applicable boxes.

➤ Postal address for annual returns:

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

For example;

**Australian Taxation Office**  
**GPO Box 9845**  
**SYDNEY NSW 2001**

## Section A: Fund information

1 Tax file number (TFN)

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

! 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
<input type="text" value="Mount Colah"/>	<input type="text" value="NSW"/>	<input type="text" value="2079"/>

5 Annual return status

Is this an amendment to the SMSF's 2020 return?      **A** No       Yes

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





## 6 SMSF auditor

Auditor's name

Title: Mr  Mrs  Miss  Ms  Other

Family name

**Boys**

First given name

**Anthony**

Other given names

**William**

SMSF Auditor Number

**100014140**

Auditor's phone number

**0410712708**

Postal address

**SUPERAUDITS**

**PO BOX 3376**

Suburb/town

**Rundle Mall**

State/territory

**SA**

Postcode

**5000**

Date audit was completed **A**  /  /

Was Part A of the audit report qualified? **B** No  Yes

Was Part B of the audit report qualified? **C** No  Yes

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

## 7 Electronic funds transfer (EFT)

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

### A Fund's financial institution account details

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

Fund BSB number  Fund account number

Fund account name

I would like my tax refunds made to this account.  Go to C.

### B Financial institution account details for tax refunds

This account is used for tax refunds. You can provide a tax agent account here.

BSB number  Account number

Account name

### C Electronic service address alias

Provide the electronic service address alias (ESA) issued by your SMSF messaging provider. (For example, SMSFdataESAAlias). See instructions for more information.

**SuperMate**





Fund's tax file number (TFN) **On File**

**8 Status of SMSF** Australian superannuation fund **A** No  Yes  Fund benefit structure **B** **A** Code  
Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No  Yes

**9 Was the fund wound up during the income year?**  
No  Yes  If yes, provide the date on which the fund was wound up  Day /  Month /  Year Have all tax lodgment and payment obligations been met? No  Yes

**10 Exempt current pension income**  
Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?  
 To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label **A**.

No  Go to Section B: Income.

Yes  Exempt current pension income amount **A** \$  ~~00~~

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

Segregated assets method **B**

Unsegregated assets method **C**  Was an actuarial certificate obtained? **D** Yes

Did the fund have any other income that was assessable?

**E** Yes  Go to Section B: Income.

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

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



## 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 2020*.

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

Code

Net capital gain **A** \$

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

Gross interest **C** \$

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

Gross foreign income	<b>D1</b> \$ <input type="text" value="0"/> <input type="checkbox"/>	Net foreign income	<b>D</b> \$ <input type="text" value="0"/> <input type="checkbox"/>	Loss	<input type="checkbox"/>
----------------------	--	--------------------	---	------	--------------------------

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

Transfers from foreign funds **F** \$

Number

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

Gross distribution from partnerships **I** \$

Loss

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

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

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

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

Code

<b>Calculation of assessable contributions</b>	
Assessable employer contributions	<b>R1</b> \$ <input type="text" value="0"/> <input type="checkbox"/>
plus Assessable personal contributions	<b>R2</b> \$ <input type="text" value="0"/> <input type="checkbox"/>
plus <sup>#</sup> No-TFN-quoted contributions	<b>R3</b> \$ <input type="text" value="0"/> <input type="checkbox"/>
<i>(an amount must be included even if it is zero)</i>	
less Transfer of liability to life insurance company or PST	<b>R6</b> \$ <input type="text" value="0"/> <input type="checkbox"/>

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

<b>Calculation of non-arm's length income</b>	
*Net non-arm's length private company dividends	<b>U1</b> \$ <input type="text" value="0"/> <input type="checkbox"/>
plus *Net non-arm's length trust distributions	<b>U2</b> \$ <input type="text" value="0"/> <input type="checkbox"/>
plus *Net other non-arm's length income	<b>U3</b> \$ <input type="text" value="0"/> <input type="checkbox"/>

\*Other income **S** \$

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

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

Code

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

<b>GROSS INCOME</b> (Sum of labels <b>A</b> to <b>U</b> )	<b>W</b> \$ <input type="text" value="0"/> <input type="checkbox"/>	Loss	<input type="checkbox"/>
--	---	------	--------------------------

Exempt current pension income	<b>Y</b> \$ <input type="text" value="0"/> <input type="checkbox"/>
-------------------------------	---

<b>TOTAL ASSESSABLE INCOME</b> ( <b>W</b> less <b>Y</b> )	<b>V</b> \$ <input type="text" value="0"/> <input type="checkbox"/>	Loss	<input type="checkbox"/>
---	---	------	--------------------------

## Section C: Deductions and non-deductible expenses

### 12 Deductions and non-deductible expenses

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

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	<b>A1</b>	\$ <input type="text" value="0"/> <del>0</del>	<b>A2</b>	\$ <input type="text" value="0"/> <del>0</del>
Interest expenses overseas	<b>B1</b>	\$ <input type="text" value="0"/> <del>0</del>	<b>B2</b>	\$ <input type="text" value="0"/> <del>0</del>
Capital works expenditure	<b>D1</b>	\$ <input type="text" value="0"/> <del>0</del>	<b>D2</b>	\$ <input type="text" value="0"/> <del>0</del>
Decline in value of depreciating assets	<b>E1</b>	\$ <input type="text" value="0"/> <del>0</del>	<b>E2</b>	\$ <input type="text" value="0"/> <del>0</del>
Insurance premiums – members	<b>F1</b>	\$ <input type="text" value="0"/> <del>0</del>	<b>F2</b>	\$ <input type="text" value="0"/> <del>0</del>
SMSF auditor fee	<b>H1</b>	\$ <input type="text" value="0"/> <del>0</del>	<b>H2</b>	\$ <input type="text" value="385"/> <del>385</del>
Investment expenses	<b>I1</b>	\$ <input type="text" value="0"/> <del>0</del>	<b>I2</b>	\$ <input type="text" value="0"/> <del>0</del>
Management and administration expenses	<b>J1</b>	\$ <input type="text" value="0"/> <del>0</del>	<b>J2</b>	\$ <input type="text" value="1,192"/> <del>1,192</del>
Forestry managed investment scheme expense	<b>U1</b>	\$ <input type="text" value="0"/> <del>0</del>	<b>U2</b>	\$ <input type="text" value="0"/> <del>0</del>
Other amounts	<b>L1</b>	\$ <input type="text" value="0"/> <del>0</del>	<b>L2</b>	\$ <input type="text" value="283"/> <del>283</del>
				<input type="text" value="0"/> <del>0</del>
Tax losses deducted	<b>M1</b>	\$ <input type="text" value="0"/> <del>0</del>		

**TOTAL DEDUCTIONS**  
**N** \$  ~~0~~  
 (Total **A1** to **M1**)

**TOTAL NON-DEDUCTIBLE EXPENSES**  
**Y** \$  ~~1,860~~  
 (Total **A2** to **L2**)

**#TAXABLE INCOME OR LOSS**  
**O** \$  ~~0~~  Loss  
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

**TOTAL SMSF EXPENSES**  
**Z** \$  ~~1,860~~  
 (N plus Y)

#This is a mandatory label.



## Section D: Income tax calculation statement

### #Important:

Section B label **R3**, Section C label **O** and Section D labels **A, T1, J, T5** and **I** are mandatory. If you leave these labels blank, you will have specified a zero amount.

### 13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2020* on how to complete the calculation statement.

#Taxable income **A** \$  ~~0.00~~  
*(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** \$



Credit for interest on early payments – amount of interest	<b>H1 \$</b>	<b>0.00</b>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	<b>H2 \$</b>	<b>0.00</b>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<b>H3 \$</b>	<b>0.00</b>
Credit for TFN amounts withheld from payments from closely held trusts	<b>H5 \$</b>	<b>0.00</b>
Credit for interest on no-TFN tax offset	<b>H6 \$</b>	<b>0.00</b>
Credit for foreign resident capital gains withholding amounts	<b>H8 \$</b>	<b>0.00</b>
<b>Eligible credits</b>		<b>H \$</b>
		<b>0.00</b>
<i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>		

<b>#Tax offset refunds</b> (Remainder of refundable tax offsets)	<b>I \$</b>	<b>6,429.92</b>
<i>(unused amount from label E – an amount must be included even if it is zero)</i>		

PAYG instalments raised

**K \$** **0.00**

Supervisory levy

**L \$** **259.00**

Supervisory levy adjustment for wound up funds

**M \$** **0.00**

Supervisory levy adjustment for new funds

**N \$** **0.00**

<b>AMOUNT DUE OR REFUNDABLE</b> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.	<b>S \$</b>	<b>-6,170.92</b>
<i>(T5 plus G less H less I less K plus L less M plus N)</i>		

#This is a mandatory label.

## Section E: Losses

### 14 Losses

**!** If total loss is greater than \$100,000, complete and attach a *Losses schedule 2020*.

Tax losses carried forward to later income years **U \$** **0** ~~∞~~

Net capital losses carried forward to later income years **V \$** **0** ~~∞~~

# Section F: Member information

## MEMBER 1

Title: Mr  Mrs  Miss  Ms  Other

Family name **Carnegie**

First given name **Christopher** Other given names

Member's TFN **On File** Date of birth **13** / **4** / **1944**

Contributions **OPENING ACCOUNT BALANCE \$ 141,780.43**

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

Employer contributions **A \$ 0.00**

ABN of principal employer **A1**

Personal contributions **B \$ 0.00**

CGT small business retirement exemption **C \$ 0.00**

CGT small business 15-year exemption amount **D \$ 0.00**

Personal injury election **E \$ 0.00**

Spouse and child contributions **F \$ 0.00**

Other third party contributions **G \$ 0.00**

Proceeds from primary residence disposal **H \$ 0.00**

Receipt date **H1** Day / Month / Year

Assessable foreign superannuation fund amount **I \$ 0.00**

Non-assessable foreign superannuation fund amount **J \$ 0.00**

Transfer from reserve: assessable amount **K \$ 0.00**

Transfer from reserve: non-assessable amount **L \$ 0.00**

Contributions from non-complying funds and previously non-complying funds **T \$ 0.00**

Any other contributions (including Super Co-contributions and Low Income Super Amounts) **M \$ 0.00**

**TOTAL CONTRIBUTIONS N \$ 0.00**  
(Sum of labels A to M)

## Other transactions

Accumulation phase account balance **S1 \$ 0.00**

Retirement phase account balance - Non CDBIS **S2 \$ 115,817.85**

Retirement phase account balance - CDBIS **S3 \$ 0.00**

Allocated earnings or losses **O \$ 13,751.68**

Inward rollovers and transfers **P \$ 0.00**

Outward rollovers and transfers **Q \$ 0.00**

Lump Sum payments **R1 \$ 0.00**

Income stream payments **R2 \$ 12,210.90**

Loss **L**

Code

Code **M**

**0** TRIS Count

**CLOSING ACCOUNT BALANCE S \$ 115,817.85**  
(S1 plus S2 plus S3)

Accumulation phase value **X1 \$ 0.00**

Retirement phase value **X2 \$ 0.00**

Outstanding limited recourse borrowing arrangement amount **Y \$ 0.00**

**MEMBER 2**

Title: Mr  Mrs  Miss  Ms  Other

Family name **Carnegie**

First given name **Elizabeth** Other given names

Member's TFN **On File** Date of birth **14** / **9** / **1945**

**Contributions** OPENING ACCOUNT BALANCE \$ **218,175.88**

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

Employer contributions **A** \$ **0.00**  
 ABN of principal employer **A1**   
 Personal contributions **B** \$ **0.00**  
 CGT small business retirement exemption **C** \$ **0.00**  
 CGT small business 15-year exemption amount **D** \$ **0.00**  
 Personal injury election **E** \$ **0.00**  
 Spouse and child contributions **F** \$ **0.00**  
 Other third party contributions **G** \$ **0.00**

Proceeds from primary residence disposal **H** \$ **0.00**  
 Receipt date **H1**  /  /   
 Assessable foreign superannuation fund amount **I** \$ **0.00**  
 Non-assessable foreign superannuation fund amount **J** \$ **0.00**  
 Transfer from reserve: assessable amount **K** \$ **0.00**  
 Transfer from reserve: non-assessable amount **L** \$ **0.00**  
 Contributions from non-complying funds and previously non-complying funds **T** \$ **0.00**  
 Any other contributions (including Super Co-contributions and Low Income Super Amounts) **M** \$ **0.00**



**TOTAL CONTRIBUTIONS N** \$ **0.00**  
 (Sum of labels **A** to **M**)

**Other transactions**

Accumulation phase account balance **S1** \$ **0.00**  
 Retirement phase account balance - Non CDBIS **S2** \$ **178,225.20**  
 Retirement phase account balance - CDBIS **S3** \$ **0.00**

Allocated earnings or losses **O** \$ **21,161.58**  
 Inward rollovers and transfers **P** \$ **0.00**  
 Outward rollovers and transfers **Q** \$ **0.00**  
 Lump Sum payments **R1** \$ **0.00**  
 Income stream payments **R2** \$ **18,789.10**

Loss **L**

Code

Code **M**

**0** TRIS Count

**CLOSING ACCOUNT BALANCE S** \$ **178,225.20**  
 (**S1 plus S2 plus S3**)

Accumulation phase value **X1** \$ **0.00**  
 Retirement phase value **X2** \$ **0.00**  
 Outstanding limited recourse borrowing arrangement amount **Y** \$ **0.00**

**MEMBER 3**

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name

Other given names

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

Date of birth  /  /

**Contributions**

OPENING ACCOUNT BALANCE \$  **0.00**

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

Employer contributions  
**A** \$  **0.00**

ABN of principal employer  
**A1**

Personal contributions  
**B** \$  **0.00**

CGT small business retirement exemption  
**C** \$  **0.00**

CGT small business 15-year exemption amount  
**D** \$  **0.00**

Personal injury election  
**E** \$  **0.00**

Spouse and child contributions  
**F** \$  **0.00**

Other third party contributions  
**G** \$  **0.00**

Proceeds from primary residence disposal  
**H** \$  **0.00**

Receipt date  /  /

Assessable foreign superannuation fund amount  
**I** \$  **0.00**

Non-assessable foreign superannuation fund amount  
**J** \$  **0.00**

Transfer from reserve: assessable amount  
**K** \$  **0.00**

Transfer from reserve: non-assessable amount  
**L** \$  **0.00**

Contributions from non-complying funds and previously non-complying funds  
**T** \$  **0.00**

Any other contributions (including Super Co-contributions and Low Income Super Amounts)  
**M** \$  **0.00**

**TOTAL CONTRIBUTIONS N** \$  **0.00**  
(Sum of labels **A** to **M**)

**Other transactions**

Accumulation phase account balance  
**S1** \$  **0.00**

Retirement phase account balance – Non CDBIS  
**S2** \$  **0.00**

Retirement phase account balance – CDBIS  
**S3** \$  **0.00**

TRIS Count

Allocated earnings or losses  
**O** \$  **0.00**

Inward rollovers and transfers  
**P** \$  **0.00**

Outward rollovers and transfers  
**Q** \$  **0.00**

Lump Sum payments  
**R1** \$  **0.00**

Income stream payments  
**R2** \$  **0.00**

Loss

Code

Code

**CLOSING ACCOUNT BALANCE S** \$  **0.00**  
(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$  **0.00**

Retirement phase value **X2** \$  **0.00**

Outstanding limited recourse borrowing arrangement amount **Y** \$  **0.00**



**MEMBER 4**

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name

Other given names

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

Date of birth  /  /

**Contributions**

OPENING ACCOUNT BALANCE \$

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

Employer contributions  
**A** \$

ABN of principal employer  
**A1**

Personal contributions  
**B** \$

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

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

Personal injury election  
**E** \$

Spouse and child contributions  
**F** \$

Other third party contributions  
**G** \$

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

Receipt date  /  /   
**H1**

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

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

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

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

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

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

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

**Other transactions**

Accumulation phase account balance  
**S1** \$

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

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

Allocated earnings or losses **O** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Loss

Code

Code

TRIS Count

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

# Section G: Supplementary member information

## MEMBER 5

Title: Mr  Mrs  Miss  Ms  Other

Account status  Code

Family name

First given name

Other given names

### Member's TFN

See the Privacy note in the Declaration.

### Date of birth

Day / Month / Year  /  /

### If deceased, date of death

Day / Month / Year  /  /

### Contributions

OPENING ACCOUNT BALANCE \$  **0.00**

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

Employer contributions

**A** \$  **0.00**

ABN of principal employer

**A1**

Personal contributions

**B** \$  **0.00**

CGT small business retirement exemption

**C** \$  **0.00**

CGT small business 15-year exemption amount

**D** \$  **0.00**

Personal injury election

**E** \$  **0.00**

Spouse and child contributions

**F** \$  **0.00**

Other third party contributions

**G** \$  **0.00**

Proceeds from primary residence disposal

**H** \$  **0.00**

Receipt date Day / Month / Year  /  /

Assessable foreign superannuation fund amount

**I** \$  **0.00**

Non-assessable foreign superannuation fund amount

**J** \$  **0.00**

Transfer from reserve: assessable amount

**K** \$  **0.00**

Transfer from reserve: non-assessable amount

**L** \$  **0.00**

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

**T** \$  **0.00**

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

**M** \$  **0.00**

**TOTAL CONTRIBUTIONS N** \$  **0.00**

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

### Other transactions

Allocated earnings or losses **O** \$  **0.00**

Loss

Accumulation phase account balance **S1** \$  **0.00**

Inward rollovers and transfers **P** \$  **0.00**

Retirement phase account balance – Non CDBIS **S2** \$  **0.00**

Outward rollovers and transfers **Q** \$  **0.00**

Retirement phase account balance – CDBIS **S3** \$  **0.00**

Lump Sum payments **R1** \$  **0.00**

Code

Income stream payments **R2** \$  **0.00**

Code

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$  **0.00**

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

Accumulation phase value **X1** \$  **0.00**

Retirement phase value **X2** \$  **0.00**

Outstanding limited recourse borrowing arrangement amount **Y** \$  **0.00**

**MEMBER 6**

Title: Mr  Mrs  Miss  Ms  Other

Account status  Code

Family name

First given name

Other given names

**Member's TFN**

See the Privacy note in the Declaration.

**Date of birth**

Day / Month / Year  /  /

**If deceased, date of death**

Day / Month / Year  /  /

**Contributions**

OPENING ACCOUNT BALANCE \$  **0.00**

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

Employer contributions

**A** \$  **0.00**

ABN of principal employer

**A1**

Personal contributions

**B** \$  **0.00**

CGT small business retirement exemption

**C** \$  **0.00**

CGT small business 15-year exemption amount

**D** \$  **0.00**

Personal injury election

**E** \$  **0.00**

Spouse and child contributions

**F** \$  **0.00**

Other third party contributions

**G** \$  **0.00**

Proceeds from primary residence disposal

**H** \$  **0.00**

Receipt date

**H1** Day / Month / Year  /  /

Assessable foreign superannuation fund amount

**I** \$  **0.00**

Non-assessable foreign superannuation fund amount

**J** \$  **0.00**

Transfer from reserve: assessable amount

**K** \$  **0.00**

Transfer from reserve: non-assessable amount

**L** \$  **0.00**

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

**T** \$  **0.00**

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

**M** \$  **0.00**

**TOTAL CONTRIBUTIONS N** \$  **0.00**

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

**Other transactions**

Allocated earnings or losses

**O** \$  **0.00**

Loss

Inward rollovers and transfers

**P** \$  **0.00**

Outward rollovers and transfers

**Q** \$  **0.00**

Lump Sum payments

**R1** \$  **0.00**

Income stream payments

**R2** \$  **0.00**

Code

Code

Accumulation phase account balance

**S1** \$  **0.00**

Retirement phase account balance - Non CDBIS

**S2** \$  **0.00**

Retirement phase account balance - CDBIS

**S3** \$  **0.00**

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$  **0.00**

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

Accumulation phase value **X1** \$  **0.00**

Retirement phase value **X2** \$  **0.00**

Outstanding limited recourse borrowing arrangement amount **Y** \$  **0.00**

**MEMBER 7**

Title: Mr  Mrs  Miss  Ms  Other

Account status  Code

Family name

First given name  Other given names

**Member's TFN**

See the Privacy note in the Declaration.

**Date of birth**

Day / Month / Year  /  /

**If deceased, date of death**

Day / Month / Year  /  /

**Contributions**

OPENING ACCOUNT BALANCE \$  **0.00**

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

Employer contributions

**A** \$  **0.00**

ABN of principal employer

**A1**

Personal contributions

**B** \$  **0.00**

CGT small business retirement exemption

**C** \$  **0.00**

CGT small business 15-year exemption amount

**D** \$  **0.00**

Personal injury election

**E** \$  **0.00**

Spouse and child contributions

**F** \$  **0.00**

Other third party contributions

**G** \$  **0.00**

Proceeds from primary residence disposal

**H** \$  **0.00**

Receipt date Day / Month / Year  /  /

Assessable foreign superannuation fund amount

**I** \$  **0.00**

Non-assessable foreign superannuation fund amount

**J** \$  **0.00**

Transfer from reserve: assessable amount

**K** \$  **0.00**

Transfer from reserve: non-assessable amount

**L** \$  **0.00**

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

**T** \$  **0.00**

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

**M** \$  **0.00**

**TOTAL CONTRIBUTIONS N** \$  **0.00**

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

**Other transactions**

Allocated earnings or losses **O** \$  **0.00**

Loss

Accumulation phase account balance **S1** \$  **0.00**

Inward rollovers and transfers **P** \$  **0.00**

Retirement phase account balance – Non CDBIS **S2** \$  **0.00**

Outward rollovers and transfers **Q** \$  **0.00**

Retirement phase account balance – CDBIS **S3** \$  **0.00**

Lump Sum payments **R1** \$  **0.00**

Code

Income stream payments **R2** \$  **0.00**

Code

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$  **0.00**

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

Accumulation phase value **X1** \$  **0.00**

Retirement phase value **X2** \$  **0.00**

Outstanding limited recourse borrowing arrangement amount **Y** \$  **0.00**

**MEMBER 8**

Title: Mr  Mrs  Miss  Ms  Other

Account status  Code

Family name

First given name  Other given names

Member's TFN  See the Privacy note in the Declaration.  
 Date of birth Day  / Month  / Year   
 If deceased, date of death Day  / Month  / Year

**Contributions** OPENING ACCOUNT BALANCE \$

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

Employer contributions  
**A** \$

ABN of principal employer  
**A1**

Personal contributions  
**B** \$

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

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

Personal injury election  
**E** \$

Spouse and child contributions  
**F** \$

Other third party contributions  
**G** \$

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

Receipt date Day  / Month  / Year   
**H1**

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

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

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

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

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

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

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

**Other transactions**

Accumulation phase account balance  
**S1** \$   
 Retirement phase account balance – Non CDBIS  
**S2** \$   
 Retirement phase account balance – CDBIS  
**S3** \$

Allocated earnings or losses **O** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Loss

Code

Code

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

## Section H: Assets and liabilities

### 15 ASSETS

#### 15a Australian managed investments

Listed trusts **A** \$  · ~~∞~~

Unlisted trusts **B** \$  · ~~∞~~

Insurance policy **C** \$  · ~~∞~~

Other managed investments **D** \$  · ~~∞~~

#### 15b Australian direct investments

Cash and term deposits **E** \$  · ~~∞~~

Debt securities **F** \$  · ~~∞~~

Loans **G** \$  · ~~∞~~

Listed shares **H** \$  · ~~∞~~

Unlisted shares **I** \$  · ~~∞~~

Limited recourse borrowing arrangements **J** \$  · ~~∞~~

Non-residential real property **K** \$  · ~~∞~~

Residential real property **L** \$  · ~~∞~~

Collectables and personal use assets **M** \$  · ~~∞~~

Other assets **O** \$  · ~~∞~~

##### Limited recourse borrowing arrangements

Australian residential real property

**J1** \$  · ~~∞~~

Australian non-residential real property

**J2** \$  · ~~∞~~

Overseas real property

**J3** \$  · ~~∞~~

Australian shares

**J4** \$  · ~~∞~~

Overseas shares

**J5** \$  · ~~∞~~

Other

**J6** \$  · ~~∞~~

Property count

**J7**

#### 15c Other investments

Crypto-Currency **N** \$  · ~~∞~~

#### 15d Overseas direct investments

Overseas shares **P** \$  · ~~∞~~

Overseas non-residential real property **Q** \$  · ~~∞~~

Overseas residential real property **R** \$  · ~~∞~~

Overseas managed investments **S** \$  · ~~∞~~

Other overseas assets **T** \$  · ~~∞~~

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS** **U** \$  · ~~∞~~  
(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  \$  · ~~∞~~

**15f Limited recourse borrowing arrangements**

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

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

**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements	<b>V1</b> \$	<input type="text" value="0"/>	<del>0</del>	
Permissible temporary borrowings	<b>V2</b> \$	<input type="text" value="0"/>	<del>0</del>	
Other borrowings	<b>V3</b> \$	<input type="text" value="0"/>	<del>0</del>	
		Borrowings	<b>V</b> \$	<input type="text" value="0"/>
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G)			<b>W</b> \$	<input type="text" value="294,043"/>
		Reserve accounts	<b>X</b> \$	<input type="text" value="0"/>
		Other liabilities	<b>Y</b> \$	<input type="text" value="0"/>
<b>TOTAL LIABILITIES</b>		<b>Z</b> \$	<input type="text" value="294,043"/>	<del>294,043</del>

**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 2019–20 income year, write **2020**). **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 2020*. **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 2020* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2020*. **D**

## Section K: Declarations

Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

### Important

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

### Privacy

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

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to [ato.gov.au/privacy](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  Mrs  Miss  Ms  Other

Family name

**Carnegie**

First given name

**Christopher**

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

**CARNEGIE SMSF PTY LTD**

ABN of non-individual trustee

Time taken to prepare and complete this annual return  Hrs

**!** The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

### TAX AGENT'S DECLARATION:

I declare that the *Self-managed superannuation fund annual return 2020* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date  Day /  Month /  Year

### Tax agent's contact details

Title: Mr  Mrs  Miss  Ms  Other

Family name

**Gibbon**

First given name

**Jennifer**

Other given names

Tax agent's practice

**Jennifer Gibbon**

Tax agent's phone number

**0299871958**

Reference number

**CARNEGIE**

Tax agent number

**65330009**