

20 February 2020

Richard & Lyn Howard
10 Young Street
KEW VIC 3101

Dear Ric & Lyn,

Howard Superannuation Fund

The following documents for the year ended 30 June 2019 are enclosed:

- Financial Statements of the Fund;
- Fund Income Tax and Regulatory Return;
- Minutes of Meeting approving Financial Statements and Annual Return;
- Members Statements;
- Investment Reports;
- Audit Representation letter;
- Audit Engagement letter; and
- Invoice.

The enclosed set of accounts has been prepared from information provided to this office. Whilst I have exercised due care and skill in the preparation of the accounts, the provisions of the Trust Deed place the responsibility for preparation of the accounts with the Trustees of the Fund.

The Fund's Income Tax and Regulatory Return for the year has been compiled from information supplied to this office and consequently, the accuracy of the return depends on these details. Whilst I have exercised due care and skill in preparing the return, the provisions of the Income Tax Assessment Act place the responsibility for the contents of the return with the taxpayer concerned.

Please carefully review the financial accounts, tax return and accompanying notes. If satisfied with their correctness, sign the attached documentation where indicated and return to our office for lodgement.

Based on the return, we estimate the tax refundable to be \$21,205.37. This includes the annual supervisory levy of \$259.

The minimum pensions that need to be withdrawn in 2019/20 are as follows:

Lynette Howard	\$40,510
Richard Howard	\$26,280

The copy of the Financial Statements and Income Tax Return are for your retention. If you have any queries regarding the enclosed, please contact me on 03 9832 0735.

Yours faithfully,

Mark Thimm

MARK THIMM

COMPASS ADVISORS PTY LTD

Encl.

Financial Statements, Tax Return & Investment
Reports for the Year Ended 30 June 2019

HOWARD SUPERANNUATION FUND

Prepared for: Ricidea Pty Ltd

HOWARD SUPERANNUATION FUND

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HOWARD SUPERANNUATION FUND**Operating Statement**

For the year ended 30 June 2019

	Note	2019	2018
		\$	\$
Income			
Investment Income			
Trust Distributions		79,544	12,050
Dividends Received		72,632	45,934
Interest Received		2,957	1,093
Other Investment Income		966	4
Property Income		37,920	39,520
Investment Gains			
Changes in Market Values		340,837	153,856
Contribution Income			
Employer Contributions		36,289	32,606
Personal Concessional		0	50,000
Personal Non Concessional		0	385,395
Total Income		<u>571,145</u>	<u>720,458</u>
Expenses			
Accountancy Fees		3,762	2,460
Administration Costs		23	93
Actuary Fees		176	176
ATO Supervisory Levy		518	0
Auditor's Remuneration		385	385
Bank Charges		20	12
Depreciation		833	539
2/5 Pope Court, Bayview Expenses		12,745	13,052
Member Payments			
Pensions Paid		149,909	135,000
Total Expenses		<u>168,371</u>	<u>151,717</u>
Benefits accrued as a result of operations before income tax		<u>402,774</u>	<u>568,742</u>
Income Tax Expense		(21,464)	(3,656)
Benefits accrued as a result of operations		<u>424,238</u>	<u>572,397</u>

HOWARD SUPERANNUATION FUND
Statement of Financial Position

As at 30 June 2019

	Note	2019 \$	2018 \$
Assets			
Investments			
Fixtures and Fittings (at written down value) - Unitised		3,850	3,583
Real Estate Properties (Australian - Residential)		557,000	650,000
Shares in Listed Companies (Australian)		1,664,098	1,489,834
Units in Unlisted Unit Trusts (Australian)		159,310	162,890
Total Investments		<u>2,384,258</u>	<u>2,306,307</u>
Other Assets			
Dividend Reinvestment - Residual Account		0	0
Sundry Debtors		49,960	9,500
Reinvestment Residual Account		15	8
Broker Cash Account		0	495,262
ANZ Business Cash Management 3514-14731		10,479	57,514
Amounts Owing by Other Entities		308	6,814
Deposit on Real Estate Purchase		90,000	0
Bell Potter Cash Account		26,301	0
ANZ SMSF Cash HUB		718,342	0
Income Tax Refundable		21,464	4,503
Total Other Assets		<u>916,869</u>	<u>573,601</u>
Total Assets		<u>3,301,127</u>	<u>2,879,908</u>
Less:			
Liabilities			
Sundry Creditors		0	3,021
Total Liabilities		<u>0</u>	<u>3,021</u>
Net assets available to pay benefits		<u>3,301,127</u>	<u>2,876,887</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	3, 4		
Howard, Lynette Judith - Pension (Pension)		1,174,811	1,021,437
Howard, Lynette Judith - Accumulation		0	308,521
Howard, Lynette Judith - Pension (Account Based Pension 2)		90,696	79,050
Howard, Lynette Judith - Pension (Account Based Pension 3)		354,806	0
Howard, Richard Ian - Pension (Pension)		1,048,691	954,721
Howard, Richard Ian - Accumulation		0	123,477

HOWARD SUPERANNUATION FUND
Statement of Financial Position

As at 30 June 2019

	Note	2019	2018
		\$	\$
Howard, Richard Ian - Pension (Account Based Pension 2)		124,082	107,620
Howard, Richard Ian - Pension (Account Based Pension 3)		141,539	0
Howard, Natasha - Accumulation		244,363	189,415
Howard, Roderick - Accumulation		122,139	92,646
Total Liability for accrued benefits allocated to members' accounts		<u>3,301,127</u>	<u>2,876,887</u>

HOWARD SUPERANNUATION FUND

Notes to the Financial Statements

For the year ended 30 June 2019

Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the fund and the needs of members.

The financial statements have been prepared on a cash basis and are based on historical costs, except for investments which have been measured at market value.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue by the Director(s).

a. Measurement of Investments

The fund initially recognises:

- (i) an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the fund; and
- (ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the fund have been measured at market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

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

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross values of the fund's financial liabilities is equivalent to their market values. Any remeasurement changes in the gross values of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

b. Cash and Cash Equivalents

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

c. Revenue

Revenue is recognised at the fair value of the consideration received or receivable.

Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

HOWARD SUPERANNUATION FUND

Notes to the Financial Statements

For the year ended 30 June 2019

Dividend revenue

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

Rental revenue

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

Distribution revenue

Distributions from unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distribution and if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable at market value.

Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if acquired during the period).

d. Liability for Accrued Benefits

The liability for accrued benefits represents the fund's present obligation to pay benefits to members and beneficiaries, and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

e. Critical Accounting Estimates and Judgements

The preparation of financial statements requires the trustees to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

Note 3: Liability for Accrued Benefits

	2019 \$	2018 \$
Liability for accrued benefits at beginning of year	2,876,889	2,304,492
Benefits accrued as a result of operations	424,238	572,397
Current year member movements	0	0
Liability for accrued benefits at end of year	3,301,127	2,876,889

Note 4: Vested Benefits

Vested benefits are benefits that are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the end of the reporting period.

HOWARD SUPERANNUATION FUND

Notes to the Financial Statements

For the year ended 30 June 2019

	2019	2018
	\$	\$
Vested Benefits	<u>3,301,127</u>	<u>2,876,889</u>

Note 5: Guaranteed Benefits

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

HOWARD SUPERANNUATION FUND

Ricidea Pty Ltd ACN: 005859281

Trustees Declaration

The directors of the trustee company have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2019 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2019 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2019.

Signed in accordance with a resolution of the directors of the trustee company by:

ric howard

ric howard (Sep 8, 2020 17:23 GMT+10)

.....
Richard Ian Howard
Ricidea Pty Ltd
Director

Howard

Lynette Judith Howard (Sep 8, 2020 17:29 GMT+10)

.....
Lynette Judith Howard
Ricidea Pty Ltd
Director

Dated this day of

HOWARD SUPERANNUATION FUND

Compilation Report

We have compiled the accompanying special purpose financial statements of the HOWARD SUPERANNUATION FUND which comprise the statement of financial position as at 30/06/2019 the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Trustee

The Trustee of HOWARD SUPERANNUATION FUND are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

Our Responsibility

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

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

Assurance Disclaimer

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

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

Compass Advisors Pty Ltd

of

23 Milton Parade, MALVERN, Victoria 3144

Signed: *Mark Thimm*

Dated:

Signature as prescribed in tax return

Self-managed superannuation fund annual return 2019

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2019* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2019* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ⊖ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au 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)

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

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

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN) (if applicable)

4 Current postal address

Suburb/town

State/territory

Postcode

5 Annual return status

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

A No Yes

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

B No Yes

Signature as prescribed in tax return

Tax File Number

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

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 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

013423

Fund account number

316081943

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.

Signature as prescribed in tax return

Tax File Number

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

9 Was the fund wound up during the income year?

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

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label **A**.

No Go to Section B: Income.

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

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

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

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

Signature as prescribed in tax return

Tax File Number

Section B: Income

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

11 Income

Did you have a capital gains tax (CGT) event during the year?

G No Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2019*.

Have you applied an exemption or rollover?

M No Yes

Code

Net capital gain **A** \$

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

Gross interest **C** \$

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

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

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

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

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

Calculation of assessable contributions

Assessable employer contributions **R1** \$

plus Assessable personal contributions **R2** \$

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

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

Gross distribution from partnerships **I** \$ Loss

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$

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

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

Calculation of non-arm's length income

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

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

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

*Other income **S** \$ Code

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

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

#This is a mandatory label.

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

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

Exempt current pension income **Y** \$

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

Signature as prescribed in tax return

Tax File Number

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES
Interest expenses within Australia	A1 \$ <input style="width: 100%;" type="text"/>		A2 \$ <input style="width: 100%;" type="text"/>
Interest expenses overseas	B1 \$ <input style="width: 100%;" type="text"/>		B2 \$ <input style="width: 100%;" type="text"/>
Capital works expenditure	D1 \$ <input style="width: 100%;" type="text"/>		D2 \$ <input style="width: 100%;" type="text"/>
Decline in value of depreciating assets	E1 \$ <input style="width: 100%; text-align: right; value: 86;" type="text"/>	86	E2 \$ <input style="width: 100%; text-align: right; value: 746;" type="text"/>
Insurance premiums – members	F1 \$ <input style="width: 100%;" type="text"/>		F2 \$ <input style="width: 100%;" type="text"/>
Death benefit increase	G1 \$ <input style="width: 100%;" type="text"/>		
SMSF auditor fee	H1 \$ <input style="width: 100%; text-align: right; value: 88;" type="text"/>	88	H2 \$ <input style="width: 100%; text-align: right; value: 296;" type="text"/>
Investment expenses	I1 \$ <input style="width: 100%; text-align: right; value: 1,328;" type="text"/>	1,328	I2 \$ <input style="width: 100%; text-align: right; value: 11,416;" type="text"/>
Management and administration expenses	J1 \$ <input style="width: 100%; text-align: right; value: 1,430;" type="text"/>	1,430	J2 \$ <input style="width: 100%; text-align: right; value: 3,069;" type="text"/>
Forestry managed investment scheme expense	U1 \$ <input style="width: 100%;" type="text"/>		U2 \$ <input style="width: 100%;" type="text"/>
Other amounts	L1 \$ <input style="width: 100%;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/> Code	L2 \$ <input style="width: 100%;" type="text"/>
Tax losses deducted	M1 \$ <input style="width: 100%;" type="text"/>		
TOTAL DEDUCTIONS			TOTAL NON-DEDUCTIBLE EXPENSES
N \$ <input style="width: 100%; text-align: right; value: 2,932;" type="text"/>		(Total A1 to M1)	Y \$ <input style="width: 100%; text-align: right; value: 15,527;" type="text"/>
#TAXABLE INCOME OR LOSS			TOTAL SMSF EXPENSES
O \$ <input style="width: 100%; text-align: right; value: 56,707;" type="text"/>		(Total A2 to L2)	Z \$ <input style="width: 100%; text-align: right; value: 18,459;" type="text"/>
(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		<input style="width: 20px; height: 20px;" type="text"/> Loss	(N plus Y)

#This is a mandatory label.

Signature as prescribed in tax return

Tax File Number

Section D: Income tax calculation statement

#Important:

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

13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2019* on how to complete the calculation statement.

#Taxable income	A	\$	56,707	
<i>(an amount must be included even if it is zero)</i>				
#Tax on taxable income	T1	\$	8,506.05	
<i>(an amount must be included even if it is zero)</i>				
#Tax on no-TFN-quoted contributions	J	\$	0.00	
<i>(an amount must be included even if it is zero)</i>				
Gross tax	B	\$	8,506.05	
<i>(T1 plus J)</i>				

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

SUBTOTAL 1

T2	\$	8,506.05	
<i>(B less C – cannot be less than zero)</i>			

Early stage venture capital limited partnership tax offset	D1	\$	0.00	
Early stage venture capital limited partnership tax offset carried forward from previous year	D2	\$	0.00	
Early stage investor tax offset	D3	\$	0.00	
Early stage investor tax offset carried forward from previous year	D4	\$	0.00	
Non-refundable carry forward tax offsets				
			0.00	<i>(D1 plus D2 plus D3 plus D4)</i>
SUBTOTAL 2				
T3	\$	8,506.05		
<i>(T2 less D – cannot be less than zero)</i>				

Complying fund's franking credits tax offset	E1	\$	29,970.42	
No-TFN tax offset	E2	\$		
National rental affordability scheme tax offset	E3	\$		
Exploration credit tax offset	E4	\$	0.00	
Refundable tax offsets				
			29,970.42	<i>(E1 plus E2 plus E3 plus E4)</i>

#TAX PAYABLE T5	\$	0.00	
<i>(T3 less E – cannot be less than zero)</i>			

Section 102AAM interest charge

G	\$		
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Signature as prescribed in tax return

Tax File Number

H1 \$	Credit for interest on early payments – amount of interest	<input style="width: 95%; height: 15px;" type="text"/>
H2 \$	Credit for tax withheld – foreign resident withholding (excluding capital gains)	<input style="width: 95%; height: 15px;" type="text"/>
H3 \$	Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<input style="width: 95%; height: 15px;" type="text"/>
H5 \$	Credit for TFN amounts withheld from payments from closely held trusts	<input style="width: 95%; height: 15px;" type="text"/> 0.00
H6 \$	Credit for interest on no-TFN tax offset	<input style="width: 95%; height: 15px;" type="text"/>
H8 \$	Credit for foreign resident capital gains withholding amounts	<input style="width: 95%; height: 15px;" type="text"/> 0.00
Eligible credits		H \$ <input style="width: 95%; height: 15px;" type="text"/>
<small>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</small>		

#Tax offset refunds <small>(Remainder of refundable tax offsets)</small>	I \$	<input style="width: 95%; height: 15px;" type="text"/> 21,464.37
<small>(unused amount from label E – an amount must be included even if it is zero)</small>		

PAYG instalments raised

K \$

Supervisory levy

L \$ 259.00

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE <small>A positive amount at S is what you owe, while a negative amount is refundable to you.</small>	S \$	<input style="width: 95%; height: 15px;" type="text"/> -21,205.37
<small>(T5 plus G less H less I less K plus L less M plus N)</small>		

#This is a mandatory label.

Section E: Losses

14 Losses

I If total loss is greater than \$100,000, complete and attach a *Losses schedule 2019*.

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

Net capital losses carried forward to later income years **V \$** 61,614

Signature as prescribed in tax return

Tax File Number

Section F: Member information

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name
Howard

First given name Lynette Judith
Other given names

Member's TFN See the Privacy note in the Declaration. 312241855
Date of birth Day 09 / Month 11 / Year 1953

Contributions

OPENING ACCOUNT BALANCE \$ 1,409,009.82

I 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

Allocated earnings or losses **O** \$ 267,663.57

Loss

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

Inward rollovers and transfers **P** \$

Retirement phase account balance - Non CDBIS **S2** \$ 1,620,313.39

Outward rollovers and transfers **Q** \$

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

Lump Sum payments **R1** \$

Income stream payments **R2** \$ 56,360.00

Code

Code M

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 1,620,313.39

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Signature as prescribed in tax return

Tax File Number

MEMBER 2

Title: Mr Mrs Miss Ms Other

Family name

Howard

First given name Other given names

Richard Ian

Member's TFN See the Privacy note in the Declaration. Date of birth / /

Contributions

OPENING ACCOUNT BALANCE \$

I 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

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

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$ Code

Income stream payments **R2** \$ Code

Accumulation phase account balance **S1** \$

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

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

TRIS Count

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Signature as prescribed in tax return

Tax File Number

MEMBER 3

Title: Mr Mrs Miss Ms Other

Family name

Howard

First given name

Natasha

Other given names

Member's TFN

See the Privacy note in the Declaration.

432722636

Date of birth

Day: 10 / Month: 02 / Year: 1983

Contributions

OPENING ACCOUNT BALANCE \$ 189,414.92

I Refer to instructions for completing these labels.

Employer contributions

A \$ 22,264.45

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 \$ 22,264.45

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

Other transactions

Allocated earnings or losses

O \$ 32,684.10

Loss

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Code

Code

Accumulation phase account balance

S1 \$ 244,363.47

Retirement phase account balance - Non CDBIS

S2 \$ 0.00

Retirement phase account balance - CDBIS

S3 \$ 0.00

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 244,363.47

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Signature as prescribed in tax return

Tax File Number

MEMBER 4

Title: Mr Mrs Miss Ms Other

Family name

Howard

First given name Other given names

Roderick

Member's TFN See the Privacy note in the Declaration. Date of birth / /

Contributions

OPENING ACCOUNT BALANCE \$

I 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

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

Accumulation phase account balance
S1 \$

Inward rollovers and transfers **P** \$

Retirement phase account balance - Non CDBIS
S2 \$

Outward rollovers and transfers **Q** \$

Retirement phase account balance - CDBIS
S3 \$

Lump Sum payments **R1** \$ Code

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

Signature as prescribed in tax return

Tax File Number

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** \$

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 \$

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** \$

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

Signature as prescribed in tax return

Tax File Number

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1	\$	<input style="width: 95%;" type="text"/>
Permissible temporary borrowings	V2	\$	<input style="width: 95%;" type="text"/>
Other borrowings	V3	\$	<input style="width: 95%;" type="text"/>
			Borrowings V \$ <input style="width: 95%;" type="text"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)			W \$ <input style="width: 95%; text-align: right; value: 3,301,125;" type="text"/>
			Reserve accounts X \$ <input style="width: 95%;" type="text"/>
			Other liabilities Y \$ <input style="width: 95%;" type="text"/>
TOTAL LIABILITIES			Z \$ <input style="width: 95%; text-align: right; value: 3,301,125;" type="text"/>

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 2018–19 income year, write **2019**). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2019*. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2019* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2019*. **D**

Signature as prescribed in tax return

Tax File Number

100017996MS

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report (if required) and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

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

ric howard
ric howard (Sep 8, 2020 17:23 GMT+10)

Date / /

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

Howard

First given name

Richard Ian

Other given names

Phone number

03,98858831

Email address

Non-individual trustee name (if applicable)

Ricidea 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 2019* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date / /

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

Thimm

First given name

Mark

Other given names

Tax agent's practice

Compass Advisors Pty Ltd

Tax agent's phone number

03 9832 0735

Reference number

HOWARSF

Tax agent number

25275721

Capital gains tax (CGT) schedule

2019

When completing this form

- Print clearly, using a black or dark blue pen only.
- Use BLOCK LETTERS and print one character in each box.

S	M	I	T	H		S	T												
---	---	---	---	---	--	---	---	--	--	--	--	--	--	--	--	--	--	--	--
- Do not use correction fluid or covering stickers.
- Sign next to any corrections with your **full signature** (not initials).

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

Tax file number (TFN)

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

Australian business number (ABN)

Taxpayer's name

1 Current year capital gains and capital losses

	Capital gain	Capital loss
Shares in companies listed on an Australian securities exchange	A \$ <input style="width: 150px;" type="text" value="59,955"/>	K \$ <input style="width: 150px;" type="text" value="121,570"/>
Other shares	B \$ <input style="width: 150px;" type="text"/>	L \$ <input style="width: 150px;" type="text"/>
Units in unit trusts listed on an Australian securities exchange	C \$ <input style="width: 150px;" type="text"/>	M \$ <input style="width: 150px;" type="text"/>
Other units	D \$ <input style="width: 150px;" type="text"/>	N \$ <input style="width: 150px;" type="text"/>
Real estate situated in Australia	E \$ <input style="width: 150px;" type="text"/>	O \$ <input style="width: 150px;" type="text"/>
Other real estate	F \$ <input style="width: 150px;" type="text"/>	P \$ <input style="width: 150px;" type="text"/>
Amount of capital gains from a trust (including a managed fund)	G \$ <input style="width: 150px;" type="text"/>	
Collectables	H \$ <input style="width: 150px;" type="text"/>	Q \$ <input style="width: 150px;" type="text"/>
Other CGT assets and any other CGT events	I \$ <input style="width: 150px;" type="text"/>	R \$ <input style="width: 150px;" type="text"/>
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S \$ <input style="width: 150px;" type="text" value="0"/>	
Total current year capital gains	J \$ <input style="width: 150px;" type="text" value="59,955"/>	

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

Signature as prescribed in tax return

Tax File Number

44671978

2 Capital losses

Total current year capital losses **A** \$

Total current year capital losses applied **B** \$

Total prior year net capital losses applied **C** \$

Total capital losses transferred in applied
(only for transfers involving a foreign bank branch or
permanent establishment of a foreign financial entity) **D** \$

Total capital losses applied **E** \$

Add amounts at **B**, **C** and **D**.

3 Unapplied net capital losses carried forward

Net capital losses from collectables carried forward to later income years **A** \$

Other net capital losses carried forward to later income years **B** \$

Add amounts at **A** and **B** and transfer the total
to label **V** – **Net capital losses carried forward
to later income years** on your tax return.

4 CGT discount

Total CGT discount applied **A** \$

5 CGT concessions for small business

Small business active asset reduction **A** \$

Small business retirement exemption **B** \$

Small business rollover **C** \$

Total small business concessions applied **D** \$

6 Net capital gain

Net capital gain **A** \$

1J less **2E** less **4A** less **5D** (cannot be less than
zero). Transfer the amount at **A** to label **A** – **Net
capital gain** on your tax return.

Signature as prescribed in tax return

Tax File Number

7 Earnout arrangements

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

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

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

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

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

Amount of any capital gain or loss you made under your non-qualifying arrangement in the income year. **E** \$ / ^{LOSS}

! **Request for amendment**

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

Income year earnout right created **F**

Amended net capital gain or capital losses carried forward **G** \$ / ^{LOSS}

8 Other CGT information required (if applicable)

Small business 15 year exemption – exempt capital gains **A** \$ / ^{CODE}

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

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

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

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

Signature as prescribed in tax return

Tax File Number

44671978

Taxpayer's declaration

! If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

Important

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the ATO. The income tax law imposes heavy penalties for false or misleading statements.

Privacy

Taxation law authorises the ATO to collect information and disclose it to other government agencies. This includes personal information of the person authorised to sign the declaration. For information about your privacy go to ato.gov.au/privacy

I declare that the information on this form is true and correct.

Signature

ric howard
ric howard (Sep 8, 2020 17:23 GMT+10)

Date

Day / Month / Year
 / /

Contact name

Richard Ian Howard

Daytime contact number (include area code)

03,98858831

HOWARD SUPERANNUATION FUND

Minutes of a meeting of the Director(s)

held on / / at 40 Young St, Kew, Victoria 3101

PRESENT:	Richard Ian Howard and Lynette Judith Howard
MINUTES:	The Chair reported that the minutes of the previous meeting had been signed as a true record.
FINANCIAL STATEMENTS OF SUPERANNUATION FUND:	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2019 and it was resolved that such statements be and are hereby adopted as tabled.</p>
TRUSTEE'S DECLARATION:	It was resolved that the trustee's declaration of the Superannuation Fund be signed.
ANNUAL RETURN:	Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2019, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
TRUST DEED:	The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
INVESTMENT STRATEGY:	The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.
INSURANCE COVER:	The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.
ALLOCATION OF INCOME:	It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
INVESTMENT ACQUISITIONS:	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2019.
INVESTMENT DISPOSALS:	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2019.
AUDITORS:	<p>It was resolved that</p> <p>Anthony Boys</p> <p>of</p> <p>Box 3376, Rundle Mall, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p>
TAX AGENTS:	It was resolved that

HOWARD SUPERANNUATION FUND

Minutes of a meeting of the Director(s)

held on / / at 40 Young St, Kew, Victoria 3101

Compass Advisors Pty Ltd

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

TRUSTEE STATUS:

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

CONTRIBUTIONS RECEIVED:

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

ACCEPTANCE OF ROLLOVERS:

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

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

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

PAYMENT OF BENEFITS:

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

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

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

CLOSURE:

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

There being no further business the meeting then closed.

Signed as a true record –

ric howard

[ric howard \(Sep 8, 2020 17:23 GMT+10\)](#)

Richard Ian Howard

Chairperson

Members Statement

Lynette Judith Howard
 40 Young St
 Kew, Victoria, 3101, Australia

Your Details

Date of Birth : 09/11/1953
 Age: 65
 Tax File Number: 312241855
 Date Joined Fund: 07/05/1998
 Service Period Start Date: 07/05/1998
 Date Left Fund:
 Member Code: HOWLYN00001P
 Account Start Date 01/07/2014
 Account Phase: Retirement Phase
 Account Description: Pension

Nominated Beneficiaries N/A
 Vested Benefits 1,174,811
 Total Death Benefit 1,174,811
 Current Salary 0
 Previous Salary 0
 Disability Benefit 0

Your Balance

Total Benefits 1,174,811

Preservation Components

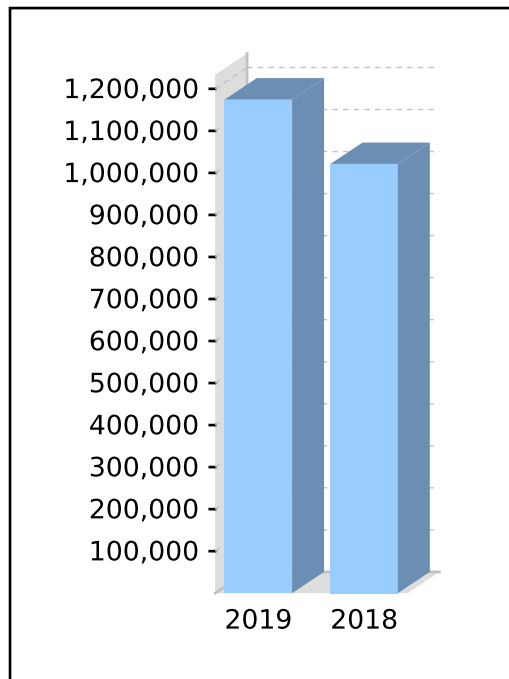
Preserved

Unrestricted Non Preserved 1,174,811
 Restricted Non Preserved

Tax Components

Tax Free (38.61%) 453,547
 Taxable 721,264

Investment Earnings Rate 19%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018	1,021,439	955,768
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	194,232	103,901
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	40,860	38,230
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2019	1,174,811	1,021,439

Members Statement

Lynette Judith Howard
 40 Young St
 Kew, Victoria, 3101, Australia

Your Details

Date of Birth : 09/11/1953
 Age: 65
 Tax File Number: 312241855
 Date Joined Fund: 07/05/1998
 Service Period Start Date: 07/05/1998
 Date Left Fund:
 Member Code: HOWLYN00002A
 Account Start Date 07/05/1998
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries N/A
 Vested Benefits
 Total Death Benefit 0
 Current Salary 0
 Previous Salary 0
 Disability Benefit 0

Your Balance

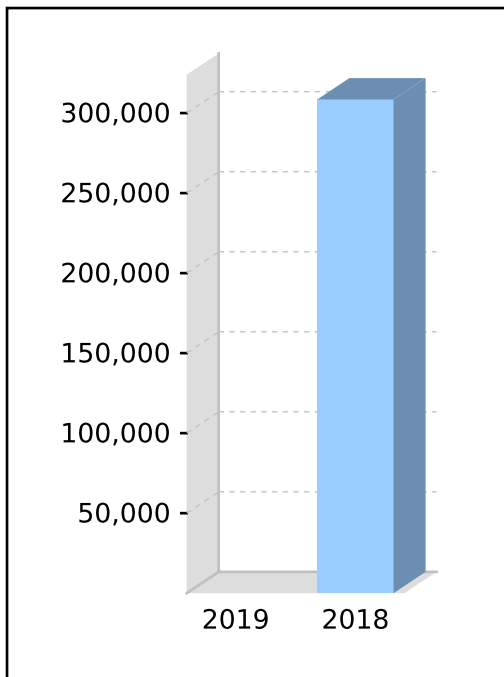
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free
 Taxable
 Investment Earnings Rate 0%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018	308,521	101,066
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		25,000
Personal Contributions (Non Concessional)		285,395
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings		2,034
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		3,750
Income Tax		158
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out	308,521	101,066
Closing balance at 30/06/2019	0	308,521

Members Statement

Lynette Judith Howard
 40 Young St
 Kew, Victoria, 3101, Australia

Your Details

Date of Birth : 09/11/1953
 Age: 65
 Tax File Number: 312241855
 Date Joined Fund: 07/05/1998
 Service Period Start Date: 07/05/1998
 Date Left Fund:
 Member Code: HOWLYN00003P
 Account Start Date 01/07/2017
 Account Phase: Retirement Phase
 Account Description: Account Based Pension 2

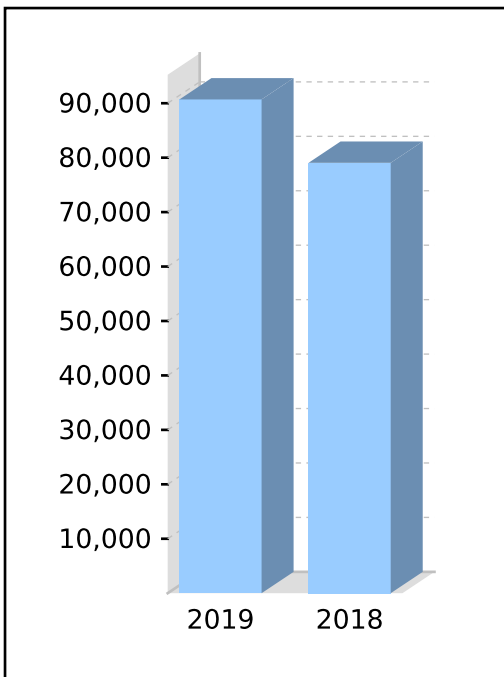
Nominated Beneficiaries N/A
 Vested Benefits 90,696
 Total Death Benefit 90,696
 Current Salary 0
 Previous Salary 0
 Disability Benefit 0

Your Balance

Total Benefits 90,696

Preservation Components
 Preserved
 Unrestricted Non Preserved 90,696
 Restricted Non Preserved

Tax Components
 Tax Free (10.69%) 9,692
 Taxable 81,004
 Investment Earnings Rate 19%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018	79,050	
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	14,806	9,254
Internal Transfer In		101,066
<u>Decreases to Member account during the period</u>		
Pensions Paid	3,160	31,270
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2019	90,696	79,050

Members Statement

Lynette Judith Howard
 40 Young St
 Kew, Victoria, 3101, Australia

Your Details

Date of Birth : 09/11/1953
 Age: 65
 Tax File Number: 312241855
 Date Joined Fund: 07/05/1998
 Service Period Start Date: 07/05/1998
 Date Left Fund:
 Member Code: HOWLYN00004P
 Account Start Date 01/07/2018
 Account Phase: Retirement Phase
 Account Description: Account Based Pension 3

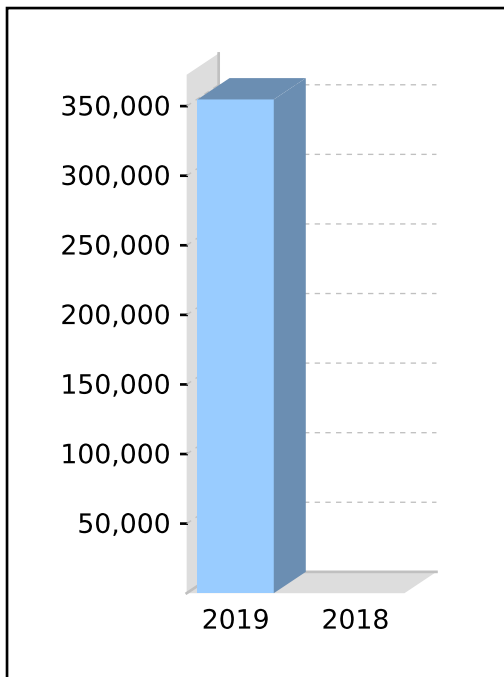
Nominated Beneficiaries N/A
 Vested Benefits 354,806
 Total Death Benefit 354,806
 Current Salary 0
 Previous Salary 0
 Disability Benefit 0

Your Balance

Total Benefits 354,806

Preservation Components
 Preserved
 Unrestricted Non Preserved 354,806
 Restricted Non Preserved

Tax Components
 Tax Free (92.50%) 328,209
 Taxable 26,597
 Investment Earnings Rate 19%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018		
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	58,625	
Internal Transfer In	308,521	
<u>Decreases to Member account during the period</u>		
Pensions Paid	12,340	
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2019	354,806	0

Members Statement

Richard Ian Howard
 40 Young St
 Kew, Victoria, 3101, Australia

Your Details

Date of Birth : 11/01/1956
 Age: 63
 Tax File Number: 318182049
 Date Joined Fund: 07/05/1998
 Service Period Start Date: 08/09/1981
 Date Left Fund:
 Member Code: HOWRIC00001P
 Account Start Date 01/07/2015
 Account Phase: Retirement Phase
 Account Description: Pension

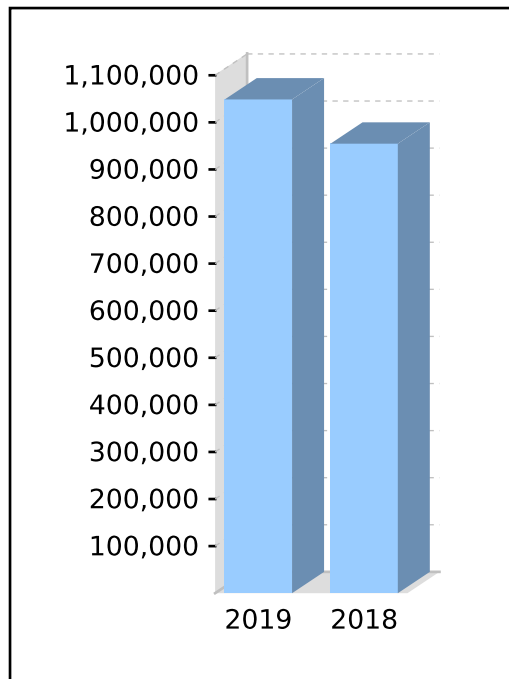
Nominated Beneficiaries N/A
 Vested Benefits 1,048,691
 Total Death Benefit 1,048,691
 Current Salary 0
 Previous Salary 0
 Disability Benefit 0

Your Balance

Total Benefits 1,048,691

Preservation Components
 Preserved
 Unrestricted Non Preserved 1,048,691
 Restricted Non Preserved

Tax Components
 Tax Free (29.43%) 308,652
 Taxable 740,038
 Investment Earnings Rate 19%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018	954,721	917,511
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	178,279	98,690
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	84,309	61,480
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2019	1,048,691	954,721

Members Statement

Richard Ian Howard
 40 Young St
 Kew, Victoria, 3101, Australia

Your Details

Date of Birth : 11/01/1956
 Age: 63
 Tax File Number: 318182049
 Date Joined Fund: 07/05/1998
 Service Period Start Date:
 Date Left Fund:
 Member Code: HOWRIC00002A
 Account Start Date 07/05/1998
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries N/A
 Vested Benefits
 Total Death Benefit 0
 Current Salary 0
 Previous Salary 0
 Disability Benefit 0

Your Balance

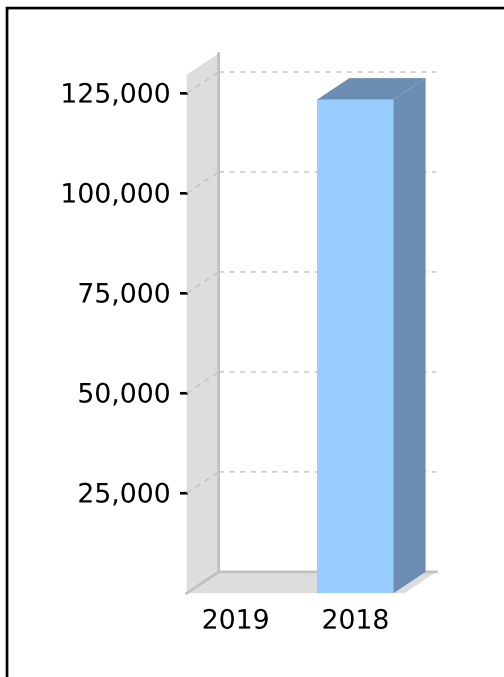
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free
 Taxable
 Investment Earnings Rate 0%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018	123,477	100,454
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		25,000
Personal Contributions (Non Concessional)		100,000
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings		2,415
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		3,750
Income Tax		188
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out	123,477	100,454
Closing balance at 30/06/2019	0	123,477

Members Statement

Richard Ian Howard
 40 Young St
 Kew, Victoria, 3101, Australia

Your Details

Date of Birth : 11/01/1956
 Age: 63
 Tax File Number: 318182049
 Date Joined Fund: 07/05/1998
 Service Period Start Date:
 Date Left Fund:
 Member Code: HOWRIC00003P
 Account Start Date 01/07/2017
 Account Phase: Retirement Phase
 Account Description: Account Based Pension 2

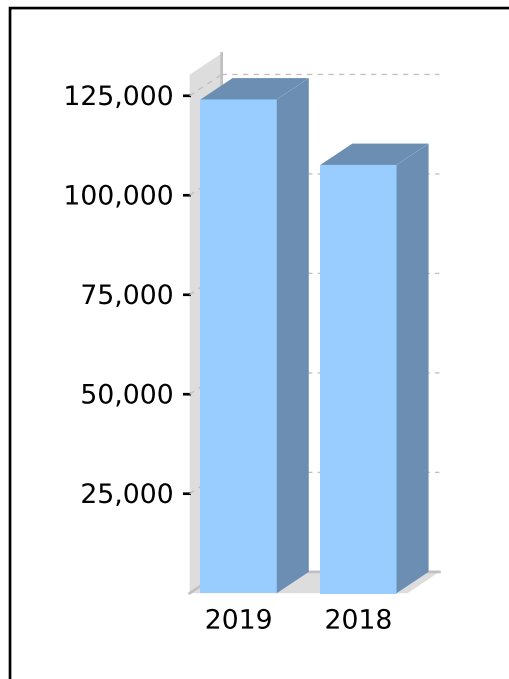
Nominated Beneficiaries N/A
 Vested Benefits 124,082
 Total Death Benefit 124,082
 Current Salary 0
 Previous Salary 0
 Disability Benefit 0

Your Balance

Total Benefits 124,082

Preservation Components
 Preserved
 Unrestricted Non Preserved 124,082
 Restricted Non Preserved

Tax Components
 Tax Free (40.20%) 49,877
 Taxable 74,204
 Investment Earnings Rate 19%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018	107,620	
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	20,762	11,186
Internal Transfer In		100,454
<u>Decreases to Member account during the period</u>		
Pensions Paid	4,300	4,020
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2019	124,082	107,620

Members Statement

Richard Ian Howard
 40 Young St
 Kew, Victoria, 3101, Australia

Your Details

Date of Birth : 11/01/1956
 Age: 63
 Tax File Number: 318182049
 Date Joined Fund: 07/05/1998
 Service Period Start Date:
 Date Left Fund:
 Member Code: HOWRIC00004P
 Account Start Date 01/07/2018
 Account Phase: Retirement Phase
 Account Description: Account Based Pension 3

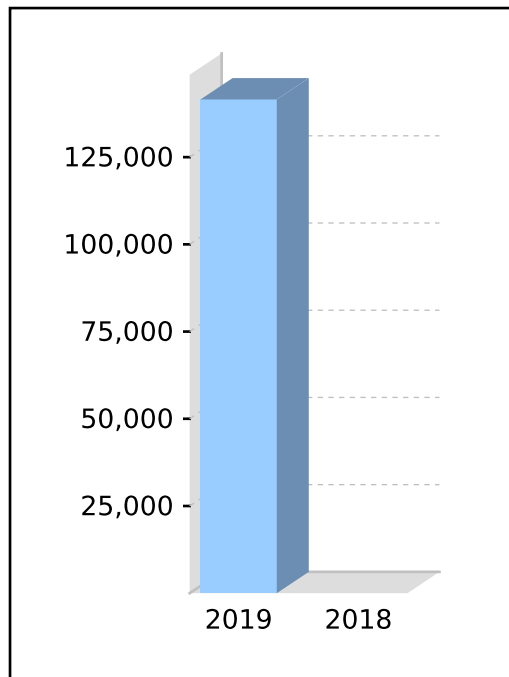
Nominated Beneficiaries N/A
 Vested Benefits 141,539
 Total Death Benefit 141,539
 Current Salary 0
 Previous Salary 0
 Disability Benefit 0

Your Balance

Total Benefits 141,539

Preservation Components
 Preserved
 Unrestricted Non Preserved 141,539
 Restricted Non Preserved

Tax Components
 Tax Free (80.99%) 114,628
 Taxable 26,910
 Investment Earnings Rate 19%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018		
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	23,002	
Internal Transfer In	123,477	
<u>Decreases to Member account during the period</u>		
Pensions Paid	4,940	
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2019	141,539	0

Members Statement

Natasha Howard
 40 Young St
 Kew, Victoria, 3101, Australia

Your Details

Date of Birth : 10/02/1983
 Age: 36
 Tax File Number: 432722636
 Date Joined Fund: 20/06/2004
 Service Period Start Date: 01/01/2004
 Date Left Fund:
 Member Code: HOWNAT00001A
 Account Start Date: 20/06/2004
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries: Roderick Howard
 Vested Benefits: 244,363
 Total Death Benefit: 244,363
 Current Salary: 0
 Previous Salary: 0
 Disability Benefit: 0

Your Balance

Total Benefits 244,363

Preservation Components

Preserved 244,363

Unrestricted Non Preserved

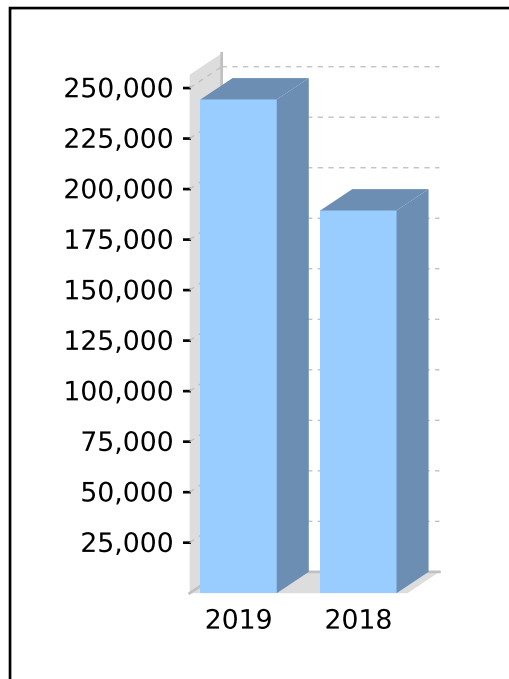
Restricted Non Preserved

Tax Components

Tax Free 999

Taxable 243,364

Investment Earnings Rate 18%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018	189,415	151,759
<u>Increases to Member account during the period</u>		
Employer Contributions	22,264	24,946
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	38,082	17,847
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	3,340	3,742
Income Tax	2,058	1,395
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2019	244,363	189,415

Members Statement

Roderick Howard
 40 Young St
 Kew, Victoria, 3101, Australia

Your Details

Date of Birth : 05/05/1981
 Age: 38
 Tax File Number: 362814920
 Date Joined Fund: 20/06/2004
 Service Period Start Date: 23/12/1998
 Date Left Fund:
 Member Code: HOWROD00001A
 Account Start Date 20/06/2004
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries Natasha Howard
 Vested Benefits 122,139
 Total Death Benefit 122,139
 Current Salary 0
 Previous Salary 0
 Disability Benefit 0

Your Balance

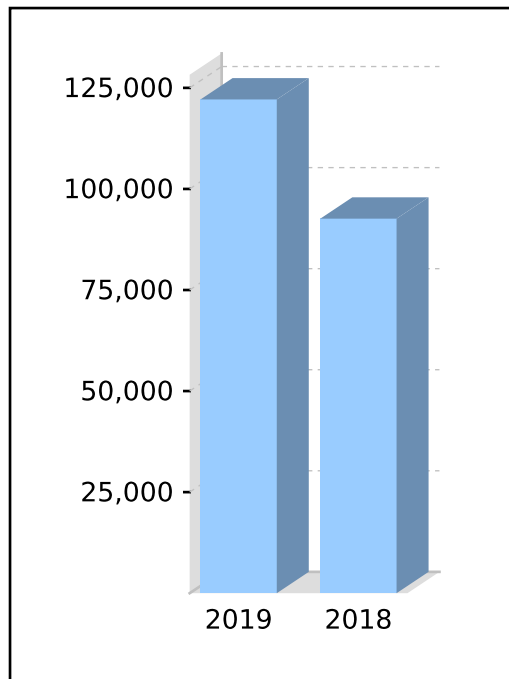
Total Benefits 122,139

Preservation Components

Preserved 122,139
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free
 Taxable 122,139
 Investment Earnings Rate 18%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018	92,646	77,933
<u>Increases to Member account during the period</u>		
Employer Contributions	14,025	7,659
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	18,577	8,898
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	2,104	1,149
Income Tax	1,005	695
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2019	122,139	92,646

HOWARD SUPERANNUATION FUND

Investment Summary with Market Movement

As at 30 June 2019

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised		Realised Movement
						Overall	Current Year	
Cash/Bank Accounts								
ANZ Business Cash Management 3514-14731		10,479.440000	10,479.44	10,479.44	10,479.44			
ANZ SMSF Cash HUB		718,341.680000	718,341.68	718,341.68	718,341.68			
Bell Potter Cash Account		26,300.860000	26,300.86	26,300.86	26,300.86			
			755,121.98		755,121.98			
Fixtures and Fittings (at written down value) - Unitted								
HOWARD02 Fixtures & Fittings	1.00	3,849.890000	3,849.89	6,638.50	6,638.50	(2,788.61)	0.00	0.00
			3,849.89		6,638.50	(2,788.61)	0.00	0.00
Real Estate Properties (Australian - Residential)								
HOWARD01 2/5 Pope Court, Bayview	1.00	557,000.000000	557,000.00	765,449.50	765,449.50	(208,449.50)	(93,000.00)	0.00
			557,000.00		765,449.50	(208,449.50)	(93,000.00)	0.00
Shares in Listed Companies (Australian)								
ALU.AX Altium Limited	1,250.00	34.200000	42,750.00	32.14	40,177.64	2,572.36	2,572.36	0.00
APX.AX Appen Limited	17,229.00	27.990000	482,239.71	8.12	139,949.13	342,290.58	240,000.73	0.00
ANZ.AX Australia And New Zealand Banking Group Limited	7,093.00	28.210000	200,093.53	28.27	200,508.52	(414.99)	346.16	0.00
AVG.AX Australian Vintage	0.00	0.482000	0.00	0.00	0.00	0.00	(2,732.35)	(536.85)
BHP.AX BHP Billiton Limited	0.00	41.160000	0.00	0.00	0.00	0.00	(513.30)	4,393.04
BOQ.AX Bank Of Queensland Limited.	3,500.00	9.530000	33,355.00	10.54	36,894.25	(3,539.25)	3,557.70	(15,983.96)
BBC.AX Bnk Banking Corporation Limited	35,000.00	0.640000	22,400.00	0.74	25,803.00	(3,403.00)	(3,403.00)	0.00
CIM.AX Cimic Group Limited	0.00	44.770000	0.00	0.00	0.00	0.00	0.00	(3,979.38)
CL1.AX Class Limited	0.00	1.495000	0.00	0.00	0.00	0.00	1,333.59	(12,348.59)
CBA.AX Commonwealth Bank Of Australia.	0.00	82.780000	0.00	0.00	0.00	0.00	0.00	(2,143.07)
CCP.AX Credit Corp Group Limited	1,037.00	26.520000	27,501.24	17.86	18,517.02	8,984.22	8,762.65	0.00
ECX.AX Eclipx Group Limited	0.00	1.310000	0.00	0.00	0.00	0.00	11,208.08	(30,590.97)
EVN.AX Evolution Mining Limited	0.00	4.360000	0.00	0.00	0.00	0.00	(192.52)	(2,352.43)
GXL.AX Greencross Limited	0.00	5.540000	0.00	0.00	0.01	(0.01)	0.00	0.00
HUB.AX Hub24 Limited	2,500.00	11.880000	29,700.00	12.28	30,699.54	(999.54)	(999.54)	0.00
JIN.AX Jumbo Interactive Limited	5,000.00	20.150000	100,750.00	4.89	24,426.84	76,323.16	75,750.00	0.00
NAN.AX Nanosonics Limited	6,000.00	5.620000	33,720.00	4.77	28,648.62	5,071.38	5,071.38	0.00
NAB.AX National Australia Bank Limited - (NAB)	0.00	26.720000	0.00	0.00	0.00	0.00	5,852.63	(8,912.51)

HOWARD SUPERANNUATION FUND

Investment Summary with Market Movement

As at 30 June 2019

Investment		Units	Market Price	Market Value	Average Cost	Accounting Cost	Overall	Unrealised Current Year	Realised Movement
NCR.AX	NuCoal Resources Limited	2,037.00	0.018000	36.67	12.88	26,243.00	(26,206.33)	6.11	0.00
OVH.AX	Onevue Holdings Limited	0.00	0.415000	0.00	0.00	0.00	0.00	0.00	(5,261.01)
PPS.AX	Praemium Limited	251,000.00	0.400000	100,400.00	0.70	176,894.41	(76,494.41)	(87,283.60)	0.00
PME.AX	Pro Medicus Limited	15,626.00	25.290000	395,181.54	0.73	11,456.10	383,725.44	255,321.02	25,038.75
RIO.AX	RIO Tinto Limited	0.00	103.760000	0.00	0.00	0.00	0.00	0.00	1,022.73
RHC.AX	Ramsay Health Care Limited	0.00	72.240000	0.00	0.00	0.00	0.00	8,661.73	(9,557.38)
RRL.AX	Regis Resources Limited	0.00	5.280000	0.00	0.00	0.00	0.00	(572.50)	(6,092.66)
SFR.AX	Sandfire Resources NI	3,000.00	6.690000	20,070.00	9.63	28,903.96	(8,833.96)	(7,410.00)	0.00
SEK.AX	Seek Limited	0.00	21.160000	0.00	0.00	0.00	0.00	(9,530.05)	4,705.05
SEN.AX	Senetas Corporation Limited	550,000.00	0.062000	34,100.00	0.11	62,746.58	(28,646.58)	(26,400.00)	0.00
SDA.AX	Speedcast International Limited	0.00	3.480000	0.00	0.00	0.00	0.00	0.00	(9,269.04)
TNE.AX	Technology One Limited	0.00	7.880000	0.00	0.00	0.00	0.00	0.00	12,688.20
WBC.AX	Westpac Banking Corporation	5,000.00	28.360000	141,800.00	27.85	139,256.04	2,543.96	3,456.26	0.00
WPL.AX	Woodside Petroleum Limited	0.00	36.360000	0.00	0.00	0.00	0.00	12,587.98	(2,434.27)
				1,664,097.69		991,124.66	672,973.03	495,451.52	(61,614.35)
Units in Unlisted Unit Trusts (Australian)									
FAP	FAP Nominees Unit Trust	159,310.00	1.000000	159,310.00	1.00	159,310.00	0.00	0.00	0.00
				159,310.00		159,310.00	0.00	0.00	0.00
				3,139,379.56		2,677,644.64	461,734.92	402,451.52	(61,614.35)

HOWARD SUPERANNUATION FUND

Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
ANZ Business Cash Management 3514-14731		57,514.24		1,103,372.50		(1,150,407.30)			10,479.44	10,479.44
ANZ SMSF Cash HUB				725,341.68		(7,000.00)			718,341.68	718,341.68
Bell Potter Cash Account				983,801.94		(957,501.08)			26,300.86	26,300.86
Broker Cash Account		495,262.41		77,095.61		(572,358.02)			0.00	0.00
		552,776.65		2,889,611.73		(2,687,266.40)			755,121.98	755,121.98
Fixtures and Fittings (at written down value) - Unitised										
Fixtures & Fittings	1.00	6,638.50						1.00	6,638.50	3,849.89
		6,638.50							6,638.50	3,849.89
Real Estate Properties (Australian - Residential)										
2/5 Pope Court, Bayview	1.00	765,449.50						1.00	765,449.50	557,000.00
		765,449.50							765,449.50	557,000.00
Shares in Listed Companies (Australian)										
Altium Limited			1,250.00	40,177.64				1,250.00	40,177.64	42,750.00
Appen Limited	13,229.00	74,581.88	4,000.00	65,367.25				17,229.00	139,949.13	482,239.71

HOWARD SUPERANNUATION FUND
Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Australia And New Zealand Banking Group Limited	6,689.00	189,658.51	404.00	10,850.01				7,093.00	200,508.52	200,093.53
Australian Vintage	50,000.00	24,517.65			(50,000.00)	(24,517.65)	(536.85)		0.00	
Bank Of Queensland Limited.	14,000.00	149,756.95			(10,500.00)	(112,862.70)	(15,983.96)	3,500.00	36,894.25	33,355.00
BHP Billiton Limited	1,000.00	33,396.70			(1,000.00)	(33,396.70)	4,393.04		0.00	
Bnk Banking Corporation Limited			35,000.00	25,803.00				35,000.00	25,803.00	22,400.00
Cimic Group Limited			1,000.00	49,224.09	(1,000.00)	(49,224.09)	(3,979.38)		0.00	
Class Limited	10,000.00	25,333.59			(10,000.00)	(25,333.59)	(12,348.59)		0.00	
Commonwealth Bank Of Australia.			2,000.00	148,945.49	(2,000.00)	(148,945.49)	(2,143.07)		0.00	
Credit Corp Group Limited	1,037.00	18,517.02						1,037.00	18,517.02	27,501.24
Eclipx Group Limited	29,500.00	104,723.08			(29,500.00)	(104,723.08)	(30,590.97)		0.00	
Evolution Mining Limited	5,000.00	17,357.48			(5,000.00)	(17,357.48)	(2,352.43)		0.00	
Hub24 Limited			2,500.00	30,699.54				2,500.00	30,699.54	29,700.00

HOWARD SUPERANNUATION FUND

Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Jumbo Interactive Limited	5,000.00	24,426.84						5,000.00	24,426.84	100,750.00
Nanosonics Limited			6,000.00	28,648.62				6,000.00	28,648.62	33,720.00
National Australia Bank Limited - (NAB)	1,200.00	38,744.63			(1,200.00)	(38,744.63)	(8,912.51)		0.00	
NuCoal Resources Limited	2,037.00	26,243.00						2,037.00	26,243.00	36.67
Onevue Holdings Limited			21,000.00	18,896.01	(21,000.00)	(18,896.01)	(5,261.01)		0.00	
Praemium Limited	94,064.00	71,987.13	156,936.00	104,907.28				251,000.00	176,894.41	100,400.00
Pro Medicus Limited	17,626.00	12,956.10			(2,000.00)	(1,500.00)	25,038.75	15,626.00	11,456.10	395,181.54
Ramsay Health Care Limited	1,000.00	62,641.73			(1,000.00)	(62,641.73)	(9,557.38)		0.00	
Regis Resources Limited	5,000.00	25,027.50			(5,000.00)	(25,027.50)	(6,092.66)		0.00	
RIO Tinto Limited			1,000.00	77,104.72	(1,000.00)	(77,104.72)	1,022.73		0.00	
Sandfire Resources NI	3,000.00	28,903.96						3,000.00	28,903.96	20,070.00
Seek Limited	1,000.00	12,279.95			(1,000.00)	(12,279.95)	4,705.05		0.00	

HOWARD SUPERANNUATION FUND

Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Senetas Corporation Limited	550,000.00	62,746.58						550,000.00	62,746.58	34,100.00
Speedcast International Limited			4,000.00	24,294.04	(4,000.00)	(24,294.04)	(9,269.04)		0.00	
Technology One Limited			5,000.00	27,271.80	(5,000.00)	(27,271.80)	12,688.20		0.00	
Westpac Banking Corporation	2,000.00	59,512.30	3,000.00	79,743.74				5,000.00	139,256.04	141,800.00
Woodside Petroleum Limited	6,667.00	248,999.80			(6,667.00)	(248,999.80)	(2,434.27)		0.00	
	1,312,312.38			731,933.23		(1,053,120.96)	(61,614.35)		991,124.65	1,664,097.69
Units in Unlisted Unit Trusts (Australian)										
FAP Nominees Unit Trust	162,890.00	162,890.00			(3,580.00)	(3,580.00)	0.00	159,310.00	159,310.00	159,310.00
	162,890.00				(3,580.00)	(3,580.00)	0.00		159,310.00	159,310.00
	2,800,067.03			3,621,544.96		(3,743,967.36)	(61,614.35)		2,677,644.63	3,139,379.56

HOWARD SUPERANNUATION FUND

Investment Income Report

As at 30 June 2019

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
								(Excl. Capital Gains) * 2				
Bank Accounts												
ANZ Business Cash Management 3514-14731	1,126.66			1,126.66	0.00	0.00	0.00	1,126.66			0.00	0.00
ANZ SMSF Cash HUB	436.38			436.38	0.00	0.00	0.00	436.38			0.00	0.00
Bell Potter Cash Account	344.74			344.74	0.00	0.00	0.00	344.74			0.00	0.00
Broker Cash Account	1,006.21			1,006.21	0.00	0.00	0.00	1,006.21			0.00	0.00
	2,913.99			2,913.99	0.00	0.00	0.00	2,913.99			0.00	0.00
Other Assets												
HOWARSF_ ATO Interest ATOINTERE ST	43.46			43.46	0.00	0.00	0.00	43.46			0.00	0.00
	43.46			43.46	0.00	0.00	0.00	43.46			0.00	0.00
Other Investment Income												
Other	965.82							965.82				
	965.82							965.82				
Real Estate Properties (Australian - Residential)												
HOWARD01 2/5 Pope Court, Bayview	37,920.00							37,920.00				
	37,920.00							37,920.00				
Shares in Listed Companies (Australian)												
APX.AX Appen Limited	1,158.32	988.45	169.87		423.62			1,581.94		0.00		
ANZ.AX Australia And New Zealand Banking Group Limited	10,856.80	10,856.80	0.00		4,652.91			15,509.71		0.00		
AVG.AX Australian Vintage	750.00	750.00	0.00		321.43			1,071.43		0.00		
BOQ.AX Bank Of Queensland Limited.	9,060.00	9,060.00	0.00		3,882.86			12,942.86		0.00		
BHP.AX BHP Billiton Limited	2,298.19	2,298.19	0.00		984.94			3,283.13		0.00		
CIM.AX Cimic Group Limited	700.00	700.00	0.00		300.00			1,000.00		0.00		
CL1.AX Class Limited	250.00	250.00	0.00		94.83			344.83		0.00		
CBA.AX Commonwealth Bank Of Australia.	8,620.00	8,620.00	0.00		3,694.29			12,314.29		0.00		
CCP.AX Credit Corp Group Limited	746.64	746.64	0.00		319.98			1,066.62		0.00		
ECX.AX Eclipx Group Limited	1,560.00	1,560.00	0.00		668.57			2,228.57		0.00		

HOWARD SUPERANNUATION FUND

Investment Income Report

As at 30 June 2019

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
								(Excl. Capital Gains) * 2				
JIN.AX	Jumbo Interactive Limited	2,100.00	2,100.00	0.00		872.91		2,972.91		0.00		
NAB.AX	National Australia Bank Limited - (NAB)	2,376.00	2,376.00	0.00		1,018.28		3,394.28		0.00		
PME.AX	Pro Medicus Limited	1,554.47	1,554.47	0.00		635.81		2,190.28		0.00		
RRL.AX	Regis Resources Limited	400.00	400.00	0.00		171.43		571.43		0.00		
RIO.AX	RIO Tinto Limited	1,708.40	1,708.40	0.00		732.17		2,440.57		0.00		
SFR.AX	Sandfire Resources NI	780.00	780.00	0.00		334.29		1,114.29		0.00		
SEK.AX	Seek Limited	220.00	220.00	0.00		94.29		314.29		0.00		
SEN.AX	Senetas Corporation Limited	2,034.45	0.00	2,034.45		0.00		2,034.45		0.00		
SDA.AX	Speedcast International Limited	288.00	96.00	192.00		41.14		329.14		0.00		
TNE.AX	Technology One Limited	565.50	424.12	141.38		181.76		747.26		0.00		
WBC.AX	Westpac Banking Corporation	11,280.00	11,280.00	0.00		4,834.29		16,114.29		0.00		
WPL.AX	Woodside Petroleum Limited	13,324.78	13,324.78	0.00		5,710.62		19,035.40		0.00		
		72,631.55	70,093.85	2,537.70		29,970.42		102,601.97		0.00		
Units in Unlisted Unit Trusts (Australian)												
FAP	FAP Nominees Unit Trust	79,544.07			79,544.00	0.00	0.00	0.00	79,544.00	0.00	0.00	0.00
		79,544.07			79,544.00	0.00	0.00	0.00	79,544.00	0.00	0.00	0.00
		194,018.89	70,093.85	2,537.70	82,501.45	29,970.42	0.00	0.00	223,989.24	0.00	0.00	0.00

Assessable Income (Excl. Capital Gains) **223,989.24**

Net Capital Gain **0.00**

Total Assessable Income 223,989.24

* 1 Includes foreign credits from foreign capital gains.

* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

HOWARD SUPERANNUATION FUND

Investment Total Return Report

As at 30 June 2019

Investment	Units	Market Price	Market Value	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	YTD Income* (Gross)	Income Since* Held (Gross)
Cash/Bank Accounts								
ANZ Business Cash Management 3514-14731		10,479.440000	10,479.44	10,479.44			1,126.66	3,349.01
ANZ SMSF Cash HUB		718,341.680000	718,341.68	718,341.68			436.38	436.38
Bell Potter Cash Account		26,300.860000	26,300.86	26,300.86			344.74	344.74
			755,121.98	755,121.98		0.00 %	1,907.78	4,130.13
Fixtures and Fittings (at written down value) - Unitted								
HOWARD02 Fixtures & Fittings	1.00	3,849.890000	3,849.89	6,638.50	(2,788.61)	(42.01) %		
			3,849.89	6,638.50	(2,788.61)	(42.01) %		
Real Estate Properties (Australian - Residential)								
HOWARD01 2/5 Pope Court, Bayview	1.00	557,000.000000	557,000.00	765,449.50	(208,449.50)	(27.23) %	37,920.00	103,280.00
			557,000.00	765,449.50	(208,449.50)	(27.23) %	37,920.00	103,280.00
Shares in Listed Companies (Australian)								
ALU.AX Altium Limited	1,250.00	34.200000	42,750.00	40,177.64	2,572.36	6.40 %		
APX.AX Appen Limited	17,229.00	27.990000	482,239.71	139,949.13	342,290.58	244.58 %	1,581.94	2,448.90
ANZ.AX Australia And New Zealand Banking Group Limited	7,093.00	28.210000	200,093.53	200,508.52	(414.99)	(0.21) %	15,509.71	31,248.70
BOQ.AX Bank Of Queensland Limited.	3,500.00	9.530000	33,355.00	36,894.25	(3,539.25)	(9.59) %	12,942.86	15,114.29
BBC.AX Bnk Banking Corporation Limited	35,000.00	0.640000	22,400.00	25,803.00	(3,403.00)	(13.19) %		
CCP.AX Credit Corp Group Limited	1,037.00	26.520000	27,501.24	18,517.02	8,984.22	48.52 %	1,066.62	1,985.10
HUB.AX Hub24 Limited	2,500.00	11.880000	29,700.00	30,699.54	(999.54)	(3.26) %		
JIN.AX Jumbo Interactive Limited	5,000.00	20.150000	100,750.00	24,426.84	76,323.16	312.46 %	2,972.91	2,972.91
NAN.AX Nanosonics Limited	6,000.00	5.620000	33,720.00	28,648.62	5,071.38	17.70 %		
NCR.AX NuCoal Resources Limited	2,037.00	0.018000	36.67	26,243.00	(26,206.33)	(99.86) %		
PPS.AX Praemium Limited	251,000.00	0.400000	100,400.00	176,894.41	(76,494.41)	(43.24) %		
PME.AX Pro Medicus Limited	15,626.00	25.290000	395,181.54	11,456.10	383,725.44	3,349.53 %	2,190.28	7,787.70
SFR.AX Sandfire Resources NI	3,000.00	6.690000	20,070.00	28,903.96	(8,833.96)	(30.56) %	1,114.29	1,114.29
SEN.AX Senetas Corporation Limited	550,000.00	0.062000	34,100.00	62,746.58	(28,646.58)	(45.65) %	2,034.45	2,034.45

HOWARD SUPERANNUATION FUND

Investment Total Return Report

As at 30 June 2019

Investment	Units	Market Price	Market Value	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	YTD Income* (Gross)	Income Since* Held (Gross)
WBC.AX Westpac Banking Corporation	5,000.00	28.360000	141,800.00	139,256.04	2,543.96	1.83 %	16,114.29	26,857.13
			1,664,097.69	991,124.65	672,973.04	67.90 %	55,527.35	91,563.47
Units in Unlisted Unit Trusts (Australian)								
FAP FAP Nominees Unit Trust	159,310.00	1.000000	159,310.00	159,310.00	0.00	0.00 %	79,544.07	79,544.07
			159,310.00	159,310.00	0.00	0.00 %	79,544.07	79,544.07
			3,139,379.56	2,677,644.63	461,734.93	17.24 %	174,899.20	278,517.67

* Gross income includes the cash component and credits

HOWARD SUPERANNUATION FUND

Realised Capital Gains Report

For the period: 1 July 2018 to 30 June 2019

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)												
Australian Vintage												
01/04/2016	22/02/2019	50,000.00	24,517.65	23,980.80	(536.85)	24,517.65	24,517.65	0.00	0.00	0.00	0.00	(536.85)
		50,000.00	24,517.65	23,980.80	(536.85)	24,517.65	24,517.65	0.00	0.00	0.00	0.00	(536.85)
BHP Billiton Limited												
14/06/2018	22/02/2019	1,000.00	33,396.70	37,789.74	4,393.04	33,396.70	33,396.70	0.00	0.00	0.00	4,393.04	0.00
		1,000.00	33,396.70	37,789.74	4,393.04	33,396.70	33,396.70	0.00	0.00	0.00	4,393.04	0.00
Bank Of Queensland Limited.												
26/03/2018	05/04/2019	3,000.00	33,216.29	28,477.20	(4,739.09)	33,216.29	33,216.29	0.00	0.00	0.00	0.00	(4,739.09)
21/06/2018	22/05/2019	3,000.00	31,657.49	27,332.64	(4,324.85)	31,657.49	31,657.49	0.00	0.00	0.00	0.00	(4,324.85)
26/03/2018	22/05/2019	1,000.00	11,072.10	9,110.88	(1,961.22)	11,072.10	11,072.10	0.00	0.00	0.00	0.00	(1,961.22)
21/06/2018	22/05/2019	1,500.00	15,811.82	13,696.29	(2,115.53)	15,811.82	15,811.82	0.00	0.00	0.00	0.00	(2,115.53)
21/06/2018	22/05/2019	2,000.00	21,105.00	18,261.72	(2,843.28)	21,105.00	21,105.00	0.00	0.00	0.00	0.00	(2,843.28)
		10,500.00	112,862.70	96,878.73	(15,983.97)	112,862.70	112,862.70	0.00	0.00	0.00	0.00	(15,983.97)
Cimic Group Limited												
03/08/2018	15/05/2019	1,000.00	49,224.09	45,244.71	(3,979.38)	49,224.09	49,224.09	0.00	0.00	0.00	0.00	(3,979.38)
		1,000.00	49,224.09	45,244.71	(3,979.38)	49,224.09	49,224.09	0.00	0.00	0.00	0.00	(3,979.38)
Class Limited												
20/04/2018	22/01/2019	5,000.00	10,819.95	6,492.50	(4,327.45)	10,819.95	10,819.95	0.00	0.00	0.00	0.00	(4,327.45)
23/10/2017	22/01/2019	5,000.00	14,513.64	6,492.50	(8,021.14)	14,513.64	14,513.64	0.00	0.00	0.00	0.00	(8,021.14)
		10,000.00	25,333.59	12,985.00	(12,348.59)	25,333.59	25,333.59	0.00	0.00	0.00	0.00	(12,348.59)

HOWARD SUPERANNUATION FUND

Realised Capital Gains Report

For the period: 1 July 2018 to 30 June 2019

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)												
Commonwealth Bank Of Australia.												
17/07/2018	05/04/2019	800.00	59,578.20	56,790.53	(2,787.67)	59,578.20	59,578.20	0.00	0.00	0.00	0.00	(2,787.67)
17/07/2018	03/05/2019	1,200.00	89,367.29	90,011.89	644.60	89,367.29	89,367.29	0.00	0.00	0.00	644.60	0.00
		2,000.00	148,945.49	146,802.42	(2,143.07)	148,945.49	148,945.49	0.00	0.00	0.00	644.60	(2,787.67)
Eclipx Group Limited												
22/11/2017	09/10/2018	7,098.00	29,702.28	19,291.11	(10,411.17)	29,702.28	29,702.28	0.00	0.00	0.00	0.00	(10,411.17)
01/06/2018	02/11/2018	10,000.00	33,434.75	24,480.40	(8,954.35)	33,434.75	33,434.75	0.00	0.00	0.00	0.00	(8,954.35)
14/05/2018	02/11/2018	10,000.00	31,534.65	24,480.40	(7,054.25)	31,534.65	31,534.65	0.00	0.00	0.00	0.00	(7,054.25)
22/11/2017	02/11/2018	2,402.00	10,051.40	5,880.19	(4,171.21)	10,051.40	10,051.40	0.00	0.00	0.00	0.00	(4,171.21)
		29,500.00	104,723.08	74,132.10	(30,590.98)	104,723.08	104,723.08	0.00	0.00	0.00	0.00	(30,590.98)
Evolution Mining Limited												
14/06/2018	24/07/2018	5,000.00	17,357.48	15,005.05	(2,352.43)	17,357.48	17,357.48	0.00	0.00	0.00	0.00	(2,352.43)
		5,000.00	17,357.48	15,005.05	(2,352.43)	17,357.48	17,357.48	0.00	0.00	0.00	0.00	(2,352.43)
National Australia Bank Limited - (NAB)												
26/06/2015	22/02/2019	1,000.00	33,245.13	24,860.10	(8,385.03)	33,245.13	33,245.13	0.00	0.00	0.00	0.00	(8,385.03)
21/05/2015	22/02/2019	200.00	5,499.50	4,972.02	(527.48)	5,499.50	5,499.50	0.00	0.00	0.00	0.00	(527.48)
		1,200.00	38,744.63	29,832.12	(8,912.51)	38,744.63	38,744.63	0.00	0.00	0.00	0.00	(8,912.51)
Onevue Holdings Limited												
23/07/2018	09/10/2018	21,000.00	18,896.01	13,635.00	(5,261.01)	18,896.01	18,896.01	0.00	0.00	0.00	0.00	(5,261.01)

HOWARD SUPERANNUATION FUND

Realised Capital Gains Report

For the period:1 July 2018 to 30 June 2019

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)												
		21,000.00	18,896.01	13,635.00	(5,261.01)	18,896.01	18,896.01	0.00	0.00	0.00	0.00	(5,261.01)
Pro Medicus Limited												
24/08/2009	26/02/2019	2,000.00	1,500.00	26,538.75	25,038.75	1,500.00	1,500.00	0.00	0.00	25,038.75	0.00	0.00
		2,000.00	1,500.00	26,538.75	25,038.75	1,500.00	1,500.00	0.00	0.00	25,038.75	0.00	0.00
RIO Tinto Limited												
08/08/2018	09/10/2018	1,000.00	77,104.72	78,127.45	1,022.73	77,104.72	77,104.72	0.00	0.00	0.00	1,022.73	0.00
		1,000.00	77,104.72	78,127.45	1,022.73	77,104.72	77,104.72	0.00	0.00	0.00	1,022.73	0.00
Ramsay Health Care Limited												
26/06/2015	09/07/2018	1,000.00	62,641.73	53,084.35	(9,557.38)	62,641.73	62,641.73	0.00	0.00	0.00	0.00	(9,557.38)
		1,000.00	62,641.73	53,084.35	(9,557.38)	62,641.73	62,641.73	0.00	0.00	0.00	0.00	(9,557.38)
Regis Resources Limited												
14/06/2018	09/10/2018	5,000.00	25,027.50	18,934.84	(6,092.66)	25,027.50	25,027.50	0.00	0.00	0.00	0.00	(6,092.66)
		5,000.00	25,027.50	18,934.84	(6,092.66)	25,027.50	25,027.50	0.00	0.00	0.00	0.00	(6,092.66)
Seek Limited												
27/08/2015	22/02/2019	1,000.00	12,279.95	16,985.00	4,705.05	12,279.95	12,279.95	0.00	0.00	4,705.05	0.00	0.00
		1,000.00	12,279.95	16,985.00	4,705.05	12,279.95	12,279.95	0.00	0.00	4,705.05	0.00	0.00
Speedcast International Limited												
09/07/2018	05/04/2019	4,000.00	24,294.04	15,025.00	(9,269.04)	24,294.04	24,294.04	0.00	0.00	0.00	0.00	(9,269.04)
		4,000.00	24,294.04	15,025.00	(9,269.04)	24,294.04	24,294.04	0.00	0.00	0.00	0.00	(9,269.04)

HOWARD SUPERANNUATION FUND

Realised Capital Gains Report

For the period: 1 July 2018 to 30 June 2019

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)												
Technology One Limited												
23/11/2018	28/06/2019	5,000.00	27,271.80	39,960.00	12,688.20	27,271.80	27,271.80	0.00	0.00	0.00	12,688.20	0.00
		5,000.00	27,271.80	39,960.00	12,688.20	27,271.80	27,271.80	0.00	0.00	0.00	12,688.20	0.00
Woodside Petroleum Limited												
16/03/2018	17/05/2019	667.00	18,009.00	24,667.65	6,658.65	18,009.00	18,009.00	0.00	0.00	6,658.65	0.00	0.00
13/02/2015	17/05/2019	2,800.00	98,747.46	103,552.34	4,804.88	98,747.46	98,747.46	0.00	0.00	4,804.88	0.00	0.00
18/07/2014	17/05/2019	1,200.00	49,935.19	44,379.58	(5,555.61)	49,935.19	49,935.19	0.00	0.00	0.00	0.00	(5,555.61)
22/08/2013	17/05/2019	1,000.00	38,892.74	36,982.98	(1,909.76)	38,892.74	38,892.74	0.00	0.00	0.00	0.00	(1,909.76)
19/01/2011	17/05/2019	1,000.00	43,415.41	36,982.98	(6,432.43)	43,415.41	43,415.41	0.00	0.00	0.00	0.00	(6,432.43)
		6,667.00	248,999.80	246,565.53	(2,434.27)	248,999.80	248,999.80	0.00	0.00	11,463.53	0.00	(13,897.80)
		156,867.00	1,053,120.96	991,506.59	(61,614.37)	1,053,120.96	1,053,120.96	0.00	0.00	41,207.33	18,748.57	(121,570.27)
Units in Unlisted Unit Trusts (Australian)												
FAP Nominees Unit Trust												
15/06/2018	28/06/2019	3,580.00	3,580.00	3,580.00	0.00	3,580.00	3,580.00	0.00	0.00	0.00	0.00	0.00
		3,580.00	3,580.00	3,580.00	0.00	3,580.00	3,580.00	0.00	0.00	0.00	0.00	0.00
		3,580.00	3,580.00	3,580.00	0.00	3,580.00	3,580.00	0.00	0.00	0.00	0.00	0.00
		160,447.00	1,056,700.96	995,086.59	(61,614.37)	1,056,700.96	1,056,700.96	0.00	0.00	41,207.33	18,748.57	(121,570.27)

ENGAGEMENT LETTER

To: The Trustee, Ricidea Pty Ltd

Scope

You have requested that we audit the financial report of Howard Superannuation Fund, which comprises the balance sheet as at 30 June 2019, and the income statement for the year then ended a summary of significant accounting policies, other explanatory notes and the trustees' declaration. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted with the objective of expressing an opinion on the financial report and compliance with the *Superannuation Industry Supervisory Act 1993*.

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement. An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the Trustees, as well as evaluating the overall presentation of the financial report.

Because of the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered. In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

We take this opportunity to remind you that the responsibility for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Superannuation Industry Supervisory Act 1993* is that of the trustees. Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report in accordance with the applicable financial reporting framework and this responsibility includes:

- designing, implementing and maintaining internal control relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error;

- selecting and applying appropriate accounting policies; and
- making accounting estimates that are reasonable in the circumstances.

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

Other Matters under the *Corporations Act 2001*

Independence

We confirm that, to the best of our knowledge and belief, we currently meet the independence requirements of the *Corporations Act 2001* in relation to the audit of the financial report. In conducting our audit of the financial report, should we become aware that we have contravened the independence requirements of the *Corporations Act 2001*, we shall notify you on a timely basis.

We look forward to your full cooperation and make available to us whatever records, documentation and other information we request in connection with our audit.

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

Yours faithfully,

.....
A.W. Boys
SAN: 100014140
Registered Company Auditor 67793
Dated:

Acknowledged on behalf of, Howard Superannuation Fund by


ric howard (Sep 8, 2020 17:23 GMT+10)
.....
Richard Ian Howard – Trustee Director

Dated: / /


Lynette Judith Howard (Sep 8, 2020 17:29 GMT+10)
.....
Lynette Judith Howard – Trustee Director

Dated: / /

Audit Representation Letter from Trustee(s) of Howard Superannuation Fund

Year ended 30 June 2019

To the auditor,

With respect to the audit of the financial statements of the above mentioned fund for the year ended stated, the following representations are made which are true and correct to the best of my (our) knowledge and belief that will address the necessary compliance requirements of the *Superannuation Industry (Supervision) Act 1993*.

Preparation of the ATO Income Tax & Regulatory Return

The information disclosed in the annual return is complete and accurate.

Sole Purpose of the Fund

The sole purpose of the Fund is to provide retirement and/or death benefits to its members and/or beneficiaries.

Accounting Policies

All the significant accounting policies of the Fund are adequately described in the Financial Statements and the Notes thereto. These policies are consistently applied unless specifically noted in the Financial Statements and Notes.

Fund Books/Records/Minutes

All financial books, records and relevant material relating to the transactions and activities of the Fund have been made available to you, including minutes of the Trustees' meetings, the Trust Deed (as amended) and the Rules of the Fund. The Financial Statements accurately disclose the Revenue and Expenses and the full extent of the Assets and Liabilities of the Fund.

Asset Form

The assets of the Fund are being held in an acceptable form suitable for the benefit of the members of the Fund, and have been stated at their net market value.

Ownership and Pledging of Assets

1. The Fund has satisfactory title to all assets shown in the Financial Statements
2. Investments are registered in the name of Howard Superannuation Fund
3. No assets of the Fund have been pledged to secure liabilities of the Fund or of any other fund or entity.

Investments

1. Investments are carried in the books at their net market value.
2. Amounts stated are considered reasonable in the current market condition, and there has not been any permanent diminution in their value below the amounts recorded in the Financial Statements.
3. There are no commitments, fixed or contingent, for the purchase or sale of long term investments.
4. Investment transactions and investments held are in accordance with the Investment Strategy, which has been determined with due regard to risk, return, liquidity and diversity.
5. The Trustee(s) have complied with all the Investment Standards stipulated in the Regulations relating to the SIS Act as amended.

Trust Deed Amendments

All amendments (if any) to the Trust Deed were made in order for the Fund to comply with the SIS Act, Regulations and any other applicable legislation relating to the operation and governance of the Fund.

Governing Rules

The Fund is being conducted in accordance with its Trust Deed and Governing Rules.

Legislative Requirements

The Fund is being conducted in accordance with the *Superannuation Industry (Supervision) Act 1993*, and the Regulations of the said Act. Including minimum pension payments to members entitled to receive a pension.

Contributions

The Trustees confirm the contributions, if any, received by the fund are within the limits imposed by the legislation, taking into account contributions paid by the members to other superannuation funds. Correspondence from the member(s) has been received and recorded by the trustees for all contributions from the member(s).

Use of Assets

All assets of the Fund have been acquired and used for the sole purpose of generating retirement benefits in accordance with the *Superannuation Industry (Supervision) Act 1993*, the Trust Deed of the Fund and the Investment Strategy of the Fund.

Pension Payments and Withdrawal of Funds

All pension payments (if any) and all withdrawal of funds from the accounts of the Fund have been made in accordance with statutory limitations imposed by legislation governing the Fund and all withdrawals of funds have been in accordance with the *Superannuation (Supervision) Act 1993*.

Trustee Responsibilities

The Trustees are aware of their responsibilities and obligations to the Members and the various regulatory bodies that govern, administer and enforce respective applicable legislation.

Trustee Covenants

The Trustee(s) have complied with all the Trustee Covenants set out in section 52 of the *Superannuation (Supervision) Act 1993*.

Legal Matters

The Trustees confirm you have been advised of all significant legal matters, and that the probability of any material revenue or expenses arising from such legal matters has been adequately accounted for, and been appropriately disclosed in the financial report.

Related Parties

All related party transactions have been brought to your attention.

Disqualified person not to act as a Trustee

There is no reason why any Trustee should be prohibited from acting as a Trustee of this Superannuation Fund.

Information to Members

Information relating to the transactions and activities of the Fund has been supplied in a timely manner.

Meetings

Meetings have been conducted in accordance with the Trust Deed and the requirements of the SIS Act. Resolutions and issues on which the Trustee(s) have voted, or on which they were required to vote have been passed by at least a 2/3rds majority of the Trustees.

Subsequent Events

Since the end of the financial year stated in the Financial Statements till the date of this letter, there have been no events or transactions that would have a material effect upon the Fund either financially or operationally.

Yours faithfully

ric howard
ric howard (Sep 8, 2020 17:23 GMT+10)

.....
Trustee Director – Richard Ian Howard

Dated: / /

Lynette
Lynette Judith Howard (Sep 8, 2020 17:29 GMT+10)

.....
Trustee Director – Lynette Judith Howard

Dated: / /



TAX INVOICE

Howard Superannuation Fund
40 Young Street
KEW VIC 3101
AUSTRALIA

Invoice Date
20 Feb 2020

Invoice Number
INV-01972

ABN
56 607 959 320

COMPASS ADVISORS PTY LTD
23 Milton Parade
MALVERN VIC 3144
AUSTRALIA

Description	Amount AUD
Preparation of your SMSF financial statements, regulatory and tax return, and all related documents for the year ended 30 June 2019.	2,960.00
Review situation regarding Non-Binding Death Benefit Nominations for Richard, Lynette, Natasha and Roderick. (No charge)	
Actuary Certificate	160.00
Audit of fund for the year.	350.00
	Subtotal 3,470.00
	TOTAL GST 10% 347.00
	TOTAL AUD 3,817.00

Due Date: 27 Feb 2020

Please note that payment is due upon invoice for completed work.
We kindly provide 7 days from the invoice date for funds to settle.

Electronic transfers can be made to the following account:
BSB 013-355 A/c No. 4650-67491

Alternatively payment can be made via credit card by calling 03 9832 0735 or via the 'pay now' button on electronic (emailed) invoices. Please note credit card payments incur a merchant fee of 1.75% plus \$0.30 per transaction (VISA, Mastercard or AMEX).

Thank you, we appreciate your business.

Limited Liability by a scheme approved under Professional Standards Legislation

[View and pay online now](#)










Your Superannuation Fund Financial Reports & Tax Return - 2019

Final Audit Report

2020-09-08

Created:	2020-09-08
By:	Mark Thimm (mthimm@compassadv.com.au)
Status:	Signed
Transaction ID:	CBJCHBCAABAILHtXQsLH1AGI_z79EtOCK_ZgrMwYgnO

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