

The Trustee,  
Jagdish And Asha Lifetime Super Fund CT PTY LTD  
As Trustee for Jagdish And Asha Lifetime Super Fund  
C/o- Squirrel Super  
Level 7, 50 King Street  
Sydney NSW 2000

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..12/1.28202022

{Date financial report signed}

To

Mr. Shiv Parihar  
Manage Your Super (SMSF Auditors) Pty Ltd  
Po Box 2050  
Melton South VIC 3338

Dear Sir / Madam,

In connection with your examination of the special purpose financial report of the **Jagdish And Asha Lifetime Super Fund** as at 30 June, 2022 we acknowledge our responsibility for ensuring the financial report is in accordance with the accounting standards detailed in Note 1 to the financial statements. We confirm we have fulfilled our responsibility for the preparation of the financial report in accordance with the relevant financial reporting framework and confirm that the financial report is free of material mis-statement, including omissions, and that we have approved the financial report, as evidenced by our signature on the trustee declaration attached to the financial report. We confirm we are knowledgeable on the matters contained in this representation letter.

The following representations are made which are true to the best of our knowledge and belief:

### 1. Accounting Policies

All the significant accounting policies of the fund are adequately described in Note 1 to the financial statements and are consistent with the policies adopted last year, unless otherwise detailed in the notes to the financial statements.

### 2. Fund Books / Records / Minutes

As agreed in the terms of the audit engagement, all financial books, records and related data have been made available to you, including relevant minutes of the trustee's meetings and this information has been retained in the appropriate format for the required period of time.

We confirm all transactions have been recorded and are reflected in the financial report.

We confirm you have been provided with the governing rules applicable to the fund as at year end.

With the exception of any data collated with regard to accounting estimates, no experts have been engaged in the preparation of documentation for your audit.

### 3. Asset Form

The assets of the fund are being held in a form suitable for the benefit of the member (s) of the fund.

#### **4. Ownership and Pledging of Assets**

- a) The fund has satisfactory title to all assets disclosed in the statement of financial position; and
- b) No assets of the fund have been pledged to secure liabilities of the fund (unless the charge is permitted by the legislation) or of others.

#### **5. Custodian Services**

Where the fund engages the services of a custodian, we note:

- a) Notwithstanding the custodian is engaged to assist with the holding, safeguarding and administration of certain fund assets, we are responsible for investment decisions and to ensure the fund's investment strategy is complied with;
- b) We are responsible for establishing the terms under which the custodian is engaged;
- c) Investments and other reports are received at least quarterly, or more often as required;
- d) The nature of the relationship between the fund and the custodian engaged is consistent with the general terms of contracts of this nature.

It is noted that it is our responsibility to establish the terms under which the custodian is engaged and to ensure the investments held by the custodian are in accordance with the fund's investment strategy.

In instances where the fund uses a custodian, we confirm we have not been advised of any fraud, non-compliance with laws and regulations or uncorrected mis-statements that would affect the financial report of the fund.

#### **6. Investments**

- a) Investments as at year end are carried in the books at market value. If an accounting estimate is used to determine the value to be reported, the trustee confirms a value was selected (based on the evidence collated) that most accurately reflects the market value of the asset. Save for the impact of subsequent events to year end, such amounts are considered reasonable in the light of present circumstances.
- b) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments, that have not otherwise been disclosed in the financial report;
- c) The investment strategy, after considering the whole of the circumstances of the fund, has been determined with due regard to risk, return, liquidity and diversification. This is so even where investments chosen may be considered risky, may have negative or limited returns, may be illiquid and may not equate to a diversified portfolio.
- d) In the event the fund does not have a diversified portfolio, the trustee confirms the risks associated with a lack of diversification were considered prior to making and maintaining investments.
- e) The investments held by the trustee are considered appropriate to meet the needs of the fund member(s); and
- f) Every effort has been made to ensure investments are acquired, maintained, and disposed of on an arm's length basis.

#### **7. Accounting Estimates**

We note accounting estimates may be needed where the fund invests in property, unlisted investments, collectable or other tangible assets, or where the fund transacts with related parties.

With regard to the use of any accounting estimates, we confirm we oversee the collation of information needed to evidence the estimate(s) set. We acknowledge that any specialised skill needed with regards to accounting estimates is determined in conjunction with any requests by you as the auditor of the fund. This process assists in the selection of assumptions to be made, methods to be applied and sources of data to be used to determine the accounting estimate.

We do not have a formal process to identify or address the risks relating to accounting estimates. Estimates undertaken for the purpose of compliance with SISA section 109 or SISR regulation 8.02B are supported by appropriate documentation, copies of which have been supplied for audit review.

We acknowledge and understand there is a degree of estimation uncertainty. We do not believe the level of estimation uncertainty needs separate disclosure in the financial report. We confirm the methods, assumptions and data used in the making of any accounting estimates are appropriate for the preparation and presentation of the special purpose financial report.

## **8. Trust Deed**

The fund is being conducted in accordance with its governing rules, and you have been provided with copies of any updates to the governing rules made during the financial year.

## **9. Legal and Regulatory Framework**

The fund is in compliance with the requirements of the relevant Income Tax Assessment Act. The fund is being conducted in accordance with the Superannuation Industry (Supervision) Act 1993 ("SISA"), and Superannuation Industry (Supervision) Regulations 1994 ("SISR") (with the exception of any contraventions as identified by you as the auditor) and we specifically confirm:

- a) We have provided you with all information relevant to the compliance engagement.
- b) The individual trustees/directors of the corporate trustee have been nominated, have consented to act and may only be removed in such manner and circumstances as are allowed in the governing rules.
- c) The individual trustees/directors have complied with all the trustee standards set out in the regulations and the covenants prescribed by SIS Section 52B;
- d) No individual trustee or director of the corporate trustee is a disqualified person.
- e) The trustee has complied with the investment standards set out in SIS; and
- f) Information retention obligations have been complied with.

We acknowledge we are responsible for complying with the Listed Provisions (per the audit engagement letter), including the identification of risks that might threaten fund compliance. We are responsible for designing and maintaining internal controls to mitigate these risks, including the risk of fraud in the hope that these risks do not hamper the fund's ability to comply with the Listed Provisions.

All known instances of non-compliance or suspected non-compliance with the relevant Income Tax Assessment Act or the SIS legislation whose effects should be considered when preparing the financial report, or that impact your obligation to report certain matters to the Australian Taxation Office have been disclosed to you.

We confirm the fund has complied with the provisions of any laws and regulations that may have a direct effect on the determination of material amounts and disclosures in the financial report, other than those you have advised.

## 10. Internal Controls

We acknowledge our responsibility for the design, implementation, and maintenance of internal controls to prevent and detect fraud. We do not have an internal audit function, however, we have established and maintained an adequate internal control structure to facilitate the preparation of a reliable financial report and to ensure that the assets of the fund are safeguarded from fraud or error. We have assessed the risk that the financial report may be materially mis-stated because of fraud and advise we have no knowledge of any actual, suspected or alleged fraud affecting the fund. There have been no irregularities that could elude to a fraud affecting the fund.

We confirm we have not received any communication from any parties connected to the fund relating to any allegations of, or suspected cases of, fraud, that might affect the financial report of the fund.

We acknowledge the importance of placing a strong emphasis on fraud prevention. The nature, extent and frequency of assessments undertaken by us to conclude that there is a low risk that the financial report is materially misstated due to fraud, are informal and ad-hoc given the nature of the fund, however we confirm:

- a) The trustees are signatories on all transactions, no other party has the authority to act on behalf of the trustee; and
- b) Reconciliations are undertaken by the trustee or the fund's accountant for both investments held and all bank accounts maintained by the fund.

As trustee we believe adequate controls are in place to reduce the risk of fraud, however should fraudulent activity be identified, the trustee would ensure all trustees are aware of the situation and the fund's accountant and auditor would be informed.

We confirm we have no knowledge of any actual, suspected, or alleged fraud affecting the fund.

Depending on the situation, steps would be implemented to cease the fraudulent activity and further controls would be put in place to limit any future activity from affecting the fund.

To monitor internal controls over financial reporting, we review all reports provided by the information technology systems utilised by the fund for accuracy. This assists in determining if the information is sufficiently reliable for financial reporting purposes.

There are no specific risks arising from the information technology utilised by the fund that require attention by the trustee.

In instances where the fund uses a custodian, we confirm we have not been advised of any fraud, non-compliance with laws and regulations or uncorrected misstatements that would affect the financial report of the fund.

## 11. Contributions

Concessional and non-concessional contributions, if any, received by the fund have been reviewed in line with the limits imposed by the legislation, considering contributions paid to other superannuation funds.

To the best of our knowledge, non-concessional contributions received are in line with member specific contribution caps.

Any excessive contributions will be dealt with as required by either the legislation or as advised by the ATO

## **12. Legal Matters**

We confirm you have been advised of all significant legal matters, and that all known actual or possible litigation and claims have been adequately accounted for, and been appropriately disclosed in the financial report.

Any minutes of meetings with the fund's legal counsel have been provided for audit review.

## **13. Related Parties**

All related parties and related party transactions (if any) have been brought to your attention, and have been appropriately accounted for. We confirm the effect of any related party relationships or transactions do not cause the financial report to be mis-leading.

## **14. Subsequent Events**

The trustee has no formal procedures for the identification of subsequent events, however, we monitor investments and markets information relevant to the fund on an ongoing basis.

Other than those reported, there are no events subsequent to year end, nor any new litigation or claims referred to the fund's legal counsel, that would require adjustment to, or disclosure in, the financial report.

We further note there are no subsequent events that could have significant effect on the fund's compliance and therefore on your opinion for the compliance engagement.

## **15. Going Concern Assumption**

We confirm we have no knowledge of any events or conditions that would cast significant doubt on the fund's ability to continue as a going concern.

## **16. Electronic Signatures**

In the event we provide any letters, declarations or documentation signed electronically, we acknowledge you can take as given that all parties have authorised the use of an electronic signature provider, and that all documents have been executed by the person applying their electronic signature.

## **17. Timing of Representations**

It is taken that the above representations are applicable to the 2022 audit of the fund. Should this representation letter be signed on a date other than when the audit report is signed, we note that the above representations are still appropriate, relevant, and accurate to the date on which your audit report is signed. Should this not be the case, we shall inform you prior to the finalisation of your audit, and the signing of your audit report.

## **18. Safeguarding Assets**

We have considered the importance of safeguarding the assets of the fund, and we confirm we have the following procedures in place to achieve this:

- a) Authorised signatories on bank and investment accounts are regularly reviewed and considered appropriate; and
- b) Tangible assets are, where appropriate, adequately insured and appropriately stored.
- c) where fund has made investments into Crypto currency, unsecured loans and investment in unlisted entities, trustee acknowledges that these investments are highly risky and auditor's work do not provide assurance for the recoverability and auditor disclaim any liability arising from such investments.

**19. Additional matters**

Include any additional matters relevant to the circumstances, for which trustee have not been able to obtain other evidence and therefore require management / trustee representation, particularly in relation to management's intentions, for example:

- the work of a specialist has been used
- justification for a change in accounting policy.

Other relevant information, disclosures

.....  
 .....  
 .....  
 .....

Yours faithfully,

.....  
*Asha Chand*  
 \_\_\_\_\_  
 { Name of director / trustee }

.....  
*Jagdish chand*  
 \_\_\_\_\_  
 { Name of director / trustee }

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 \_\_\_\_\_  
 { Name of director / trustee }

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 { Name of director / trustee }

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 \_\_\_\_\_  
 { Name of director / trustee }

.....  
 \_\_\_\_\_  
 { Name of director / trustee }

**ATF Jagdish And Asha Lifetime Super Fund**

*\*Once Signed all pages of this document are required*

Where two members/director, must be signed by both, where three or more, must be signed by at least half of the trustees/directors.

1 November 2022

The Trustee,  
Jagdish And Asha Lifetime Super Fund CT PTY LTD  
As Trustee for Jagdish And Asha Lifetime Super Fund  
C/o- Squirrel Super  
Level 7, 50 King Street  
Sydney NSW 2000

Dear Sir / Madam,

**RE: APPOINTMENT AS AUDITOR**

You have requested I act as auditor of the **Jagdish And Asha Lifetime Super Fund** as of, and for the period ended 30 June, 2022. I am pleased to confirm my acceptance of the appointment and would now like to set out my understanding of the terms of this engagement.

### **Audit of the Financial Report**

In accordance with Section 35C of the Superannuation Industry (Supervision) Act 1993 ("SIS"), the financial report of a regulated superannuation fund must be audited by an approved auditor. The auditor must give the trustee a report on the special purpose financial report in the approved form within the prescribed time after the year of income to which the financial report relates.

My responsibilities include obtaining reasonable assurance that the financial report, taken as a whole, is free from material misstatement, whether caused by fraud or error. Notwithstanding this responsibility, due to the inherent limitations of an audit, there is an unavoidable risk that some material misstatements may not be detected, even though the audit is properly planned and performed in accordance with the Australian Auditing Standards.

The work undertaken by me to form an opinion is permeated by judgement, in particular regarding the nature, timing and extent of the audit procedures for gathering of audit evidence and the drawing of conclusions based on the audit evidence gathered. In addition, there are inherent limitations in any audit, and these include the use of testing, the inherent limitations of any internal control structure, the possibility of collusion to commit fraud, and the fact that most audit evidence is persuasive rather than conclusive. As a result, my audit can only provide reasonable – not absolute – assurance that the financial report is free from material misstatement.

I am required to establish whether various pre-conditions for the financial report aspect of my audit are present.

I direct your attention to the fact that each trustee is responsible for the maintenance of adequate accounting records and internal controls, the safeguarding of superannuation fund assets, the selection of accounting policies and the preparation of the special purpose financial reports. The financial report must be prepared using an acceptable financial reporting framework. I note each trustee is responsible for providing access to all information that is relevant to the preparation of the financial report, and any additional information that may be required as part of the financial audit. In particular, I note each trustee is responsible for the implementation and operation of accounting and internal control systems that are designed to prevent and detect fraud and error. Your signature below evidences your understanding and acknowledgement of these responsibilities, and confirms these pre-conditions have been met by each fund trustee.

The audit of the financial report does not relieve the trustee of their individual responsibilities.

My audit will be conducted in accordance with Australian Auditing Standards. The objective of the audit is to obtain reasonable assurance about whether the special purpose financial report, as a whole is, free from material misstatement, whether due to fraud or error and to issue an audit report on the financial report. For all legal matters, Melbourne is the jurisdiction.

My audit procedures do not test recoverability of the investments made hence it is outside the scope of my audit work. For the valuation of the assets I rely on external reports and representation made to me which I deem fit. Trustee must obtain adequate licensed financial and legal advice in regard to valuation and recoverability of the assets. My audit reports must not be relied on for this purpose. My responsibilities include ensuring I comply with all relevant ethical requirements. I must ensure I plan and perform my audit with professional scepticism, whilst recognising that circumstances may exist that can cause the financial report to be materially misstated. Whilst undertaking the audit, I am also required to exercise professional judgment in planning and performing my work.

My audit will be planned and conducted primarily to enable me to express my professional opinion as to whether the financial report complies with Australian Accounting Standards and other reporting requirements as adopted by the trustee, but also, so as to have reasonable expectation of detecting material misstatements arising as a result of irregularities which would have a material effect on the financial report. Unless otherwise agreed to, I assume no responsibility to design audit procedures to identify matters that may be appropriate to report to you.

I am required to communicate the planned scope and timing of my audit, and I note the scope of my audit will be sufficient to perform my duties as the auditor of the fund. The timing of the audit will be dictated by the provision of relevant documentation to commence the audit. I am also required to communicate the significant risks identified. Generally speaking, the auditing standards require a presumption that revenue recognition, and the possibility of the trustee overriding internal controls as significant risks. Another example of a significant risk is where the fund enters into a limited recourse borrowing arrangement, where the financier is a related party of the fund. Should any other significant risks be identified as part of my audit, I will communicate these to you.

My audit work involves examination, on a test basis, of evidence supporting the amounts and other disclosures in the financial report in order to form an opinion as to whether, in all material respects, the financial report is fairly stated in accordance with the accounting policies described in the notes thereto.

As the auditor of your fund I note I am not responsible for investment decisions. You should not consider the receipt of an unmodified audit report a validation of investment choices made as the trustee of the fund. Even though I may be required to bring to your attention investment decisions I consider to be unusual, of high risk, or to be out of the ordinary for a self managed superannuation fund, investment decisions, and the resultant outcomes, are the responsibility of the trustee. Your signature below acknowledges each trustee is responsible for investment decisions and outcomes.

As part of my audit, I will request from the trustees written confirmation regarding representations made to me in connection with the audit.

I am required by the Australian Auditing Standards to include an Emphasis of Matter paragraph in my audit report, and I note the anticipated wording will be:

*I draw attention to note 1 of the financial report, which describes the basis of accounting. The financial report has been prepared to assist the **Jagdish And Asha Lifetime Super Fund** meet the requirements of the SMSF's governing rules, the Superannuation Industry (Supervision) Act 1993 (SISA) and the SISR. As a result, the financial report may not be suitable for other purposes, and should not be distributed to parties other than the trustee. My opinion is not modified in respect of this matter.*

### **Audit Communications**

If my audit report requires an additional Emphasis of Matter paragraph, or an Other Matter paragraph, I am obligated to communicate with you regarding the inclusion of such an additional paragraph, along with the anticipated wording.



Notwithstanding the ATO publish the required wording of the audit report that I am required to use, there may be circumstances in which my report may differ from its expected form and content. An audit opinion may be modified, typically as a qualified opinion, or an adverse opinion may be issued. In extreme cases a disclaimer of opinion may be appropriate. Again, I am obligated to communicate with you regarding any modification to my opinion, along with the anticipated wording.

I am required to inform you of certain uncorrected misstatements identified during the audit, and I must obtain representations from you acknowledging the uncorrected misstatements have been brought to your attention, and that you have considered the effects of these misstatements to be either material or immaterial individually and in aggregate to the financial report.

At the completion of the audit I will prepare an audit management letter to advise you of any matters encountered during the course of the audit that I believe should be brought to your attention. I am required to communicate my views on the accounting policies adopted in the preparation of the financial report, including an explanation as to why I believe an alternative accounting policy may be more appropriate. Further to this I am required to communicate my views on any accounting estimates and financial report disclosures. I am also required to communicate to you any significant difficulties, if any, encountered during the audit.

Please note you should not assume that matters reported to you, or that a report that there are no matters to be communicated, indicates that there are no additional matters that you should be aware of in meeting your responsibilities.

### **Audit of SIS Compliance**

I acknowledge that I am a member of a practice that applies ASQC 1, and that from 15 December, 2022 my practice will apply ASQM 1 (which replaces ASQC 1 from that date onward), and that I have the assurance skills and techniques developed through intensive training and practical application, and that I have sufficient competence in the audit of self-managed superannuation funds to accept responsibility for the assurance opinion that will be issued.

I acknowledge that during the compliance engagement I will apply professional scepticism, exercise my professional judgment, and apply assurance skills and techniques in the planning and performing of the compliance engagement.

I am required to form an opinion in respect of compliance with certain aspects of the SISA and the Regulations thereto - being the Superannuation Industry (Supervision) Regulations 1994 ("SISR"), referred to as the Listed Provisions below. I direct your attention to the fact that each trustee is responsible for ensuring compliance with SISA and SISR. I note each trustee is responsible for providing access to all information that is relevant to the compliance engagement, and any additional information that may be required as part of the compliance engagement.

I note this is a direct engagement, and the compliance aspect of my audit is considered to be a reasonable assurance engagement, that is, I am required to plan the compliance engagement to reduce the engagement risk to an acceptably low level. The compliance aspect of the assurance report is intended to be used by the trustee of the fund, and the legislative provisions requiring audit are determined by the Australian Taxation Office ("ATO") (the "Listed Provisions"). The assurance report, applicable to the year ended 30 June, 2022 must refer to the following SISA sections and SISR regulations:

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

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

The above Listed Provisions (also known as the applicable criteria) define the scope of the compliance engagement, and are the only compliance requirements being covered by this compliance engagement.

I am also required to establish whether various pre-conditions for the compliance aspect of my audit are present.

The trustee is responsible for complying with the Listed Provisions, including the identification of risks that might threaten fund compliance. The trustee is responsible for designing and maintaining internal controls to mitigate these risks, including the risk of fraud in the hope that these risks do not prevent the fund's ability to comply with the Listed Provisions.

Your signature below evidences your understanding and acknowledgement of these responsibilities, and confirms the pre-conditions have been met by each trustee.

### **Audit Communication - Significant Matters**

Under Section 129 of the SISA I am required to report to you in writing, if during the course of, or in connection with my audit, I become aware of certain contraventions of the SISA or SISR which I believe has occurred, are occurring or may occur. There are instances where I will be obligated to report the contravention(s) to the ATO. I am also required under section 130 of the SISA to report to you and the ATO if I believe the fund may be about to become, or may be in an unsatisfactory financial position.

There may also be instances where I am obligated to report to the ATO under section 130BA of the SISA.

### **Audit Communication – Other Matters**

At the completion of the compliance audit I will incorporate into my audit management letter details of any non-compliance (unless considered clearly trivial) with laws and regulations not already communicated above under significant matters.

### **Privacy and Quality Control**

The conduct of my audit in accordance with Australian Auditing Standards means that information acquired by me in the course of my audit is subject to strict confidentiality requirements. I am also subject to the Privacy Act 1988 in the handling of personal information. I will not use any personal information obtained during the audit for any purpose other than for the purpose of conducting the audit.

I will keep secure personal information obtained during the audit to ensure it is not misused, lost, or improperly accessed, modified or disclosed. After completing the audit, I will return to you any documents containing personal information that I obtain from you during the course of the audit, except for copies or extracts as required to be retained by auditing standards. By signing this engagement letter, trustee of the fund acknowledges that all information will be shared electronically with us and, trustee have put in place all adequate controls.

Information will not be disclosed by me to other parties except as required or allowed for by law or professional standards, or with your authority. My audit files may be subject to review as part of the quality control review program of the CPA Australia ("CPA") which monitors compliance with professional standards by its members. My audit files may also be subject to review by the ATO or as part of any review required by the Australian Securities and Investments Commission ("ASIC"). I advise you that by signing this letter you acknowledge that, if requested, my audit files relating to your audit will be made available under any of these review programs. Should this occur I will advise you. The same strict confidentiality requirements apply under the CPA, ATO and ASIC reviews that apply to myself as your auditor.

### **Data Storage Cloud hosted Software**

We use cloud based storage. The database containing this information is located in Australia, and in United States of America, but it may be replicated to other locations. The suppliers of this software have privacy policies that are consistent with the Australian Privacy Principles.

Accepting our services as part of this engagement agreement, indicates your acceptance of the use of cloud hosted software.

**Fees**

Fees, which will be billed as work progresses, are based on the time required to complete the engagement, plus direct out-of-pocket expenses. It is policy that my fees be collected within seven days from the date the invoice was issued and prior to releasing audit reports. For the outstanding invoices further recovery charges will be added to the invoice and, I trust that this arrangement is acceptable to you. In the event where contravention is identified, for the preparation of Auditor's Contravention Report an additional fee of \$150+GST will be charged.

This letter will be effective for future years unless I advise you of its amendment or replacement, or if the engagement is terminated. Notwithstanding your (or my) right to terminate this engagement, there may be instances where I am still required to report on significant matters, as noted above, after the date of termination. You acknowledge that any time spent undertaking such obligations are to be paid for by the fund, along with any direct or incidental costs in connection with these obligations, including by not limited to specific legal advice, the cost of any consultations with other professionals, and any other associated costs.

Please also note that this engagement is limited liability engagement. Liability is limited by a scheme approved under Professional Standards Legislation.

Prior to my accepting this appointment as auditor, I am obligated to contact your current auditor. Also, during the course of audit, I may have to contact relevant entities to help me with audit, confirm existence, valuation and holding of investments by the fund.

Your signature below permits me to do this. Should you not wish me to contact your current auditor, please contact me to discuss.

Please sign and return this letter to indicate that it is in accordance with your understanding of the arrangements for my audit.

**Yours faithfully,**



**Shiv Parihar CPA, SSAud**  
MBA (Law), B.Com (Hons. Acts Bus Stat), DFP (FS)

I understand and agree with the terms of this engagement:

{Name} .....	{Sign} .....
{Name} .....	{Sign} .....
{Name} .....	{Sign} .....
{Name} .....	{Sign} .....
{Name} .....	{Sign} .....
{Name} .....	{Sign} .....

Managing Trustee/Director \*  
Fund Name: Jagdish And Asha Lifetime Super Fund  
Dated: 12/28/2022

Where two members/director, must be signed by both, where three or more, must be signed by at least half of the trustees/directors.

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# Jagdish And Asha Lifetime Super Fund

## Reports

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# **Jagdish And Asha Lifetime Super Fund**

ABN 60 372 115 239

Trustees: Jagdish And Asha Lifetime Super Fund CT PTY LTD

## **Financial Statement For the year ended 30 June 2022**

**Jagdish And Asha Lifetime Super Fund**  
**Statement of Financial Position**  
**as at 30 June 2022**

	Note	2022 \$	2021 \$
<b>Assets</b>			
Investments			
Direct Property	6A	1,040,000.00	1,010,000.00
Shares in Listed Companies	6B	5,987.60	22,774.33
Other Assets			
Cash At Bank		3,698.43	2,434.56
Receivables		4,149.84	-
Current Tax Assets		1,511.67	(6,420.27)
<b>Total Assets</b>		<b><u>1,055,347.54</u></b>	<b><u>1,028,788.62</u></b>
<b>Liabilities</b>			
Other Creditors and Accruals		204.68	9,834.21
Borrowings		294,197.55	309,899.38
Other Taxes Payable		-	1,281.00
<b>Total Liabilities</b>		<b><u>294,402.23</u></b>	<b><u>321,014.59</u></b>
<b>Net Assets Available to Pay Benefits</b>		<b><u>760,945.31</u></b>	<b><u>707,774.03</u></b>
<i>Represented by:</i>			
<b>Liability for Accrued Benefits</b>	2		
Mr Jagdish Chand		476,611.64	442,051.78
Mrs Asha Chand		284,333.67	265,722.25
<b>Total Liability for Accrued Benefits</b>		<b><u>760,945.31</u></b>	<b><u>707,774.03</u></b>

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

**Jagdish And Asha Lifetime Super Fund**  
**Operating Statement**  
**For the period 1 July 2021 to 30 June 2022**

	Note	2022 \$	2021 \$
<b>Income</b>			
Member Receipts			
Contributions			
Employer		15,035.75	23,094.24
Investment Gains			
Realised Capital Gains	8A	5,490.53	-
Increase in Market Value	8B	25,878.74	259,551.93
Investment Income			
Dividends	7A	1,993.08	410.58
Interest	7B	6.06	2.29
Other Rental Related Income	7C	-	233.56
Rent	7D	30,890.00	26,600.00
Other Income		-	6.25
		<b>79,294.16</b>	<b>309,898.85</b>
<b>Expenses</b>			
Other Expenses			
Auditor Fee		165.00	-
Fine		-	82.00
Interest Paid		15,441.21	16,220.31
Property Expenses		4,093.47	5,200.31
Regulatory Fees		-	328.00
SMSF Supervisory Levy		1,036.00	-
Squirrel Administration Fee		-	1,445.00
Squirrel Administration Fee		1,540.00	-
		<b>22,275.68</b>	<b>23,275.62</b>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>		<b>57,018.48</b>	<b>286,623.23</b>
<b>Income Tax</b>			
Income Tax Expense		3,847.20	4,072.80
		<b>3,847.20</b>	<b>4,072.80</b>
<b>Benefits Accrued as a Result of Operations</b>		<b>53,171.28</b>	<b>282,550.43</b>

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

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# Jagdish And Asha Lifetime Super Fund

## Notes to the Financial Statements

### As at 30 June 2022

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

###### *Investment*

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

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

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

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

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

*This report should be read in conjunction with the accompanying compilation report.*



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# Jagdish And Asha Lifetime Super Fund

## Notes to the Financial Statements

### As at 30 June 2022

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

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

#### *Financial Liabilities*

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

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

#### *Receivables and Payables*

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

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

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

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

#### *Interest*

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

#### *Dividend Revenue*

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

#### *Distribution Revenue*

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

#### *Rental Income*

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

#### *Movement in market values*

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

*This report should be read in conjunction with the accompanying compilation report.*

**Jagdish And Asha Lifetime Super Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2022**

*Contributions and Rollovers In*

Contributions and rollovers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

The financial report was authorised for issue on 1 November 2022 by the directors of the trustee company.

**Note 2 – Liability for Accrued Benefits**

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

	<b>Current</b>	<b>Previous</b>
<b>Liability for Accrued Benefits at beginning of period</b>	707,774.03	425,223.60
Benefits Accrued during the period	53,171.28	282,550.43
Benefits Paid during the period	0.00	0.00
<b>Liability for Accrued Benefits at end of period</b>	<b>760,945.31</b>	<b>707,774.03</b>

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

**Note 3 – Vested Benefits**

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

	<b>Current</b>	<b>Previous</b>
<b>Vested Benefits at beginning of period</b>	707,774.03	425,223.60
Benefits Accrued during the period	53,171.28	282,550.43
Benefits Paid during the period	0.00	0.00
<b>Vested Benefits at end of period</b>	<b>760,945.31</b>	<b>707,774.03</b>

**Note 4 – Guaranteed Benefits**

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

**Note 5 – Funding Arrangements**

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

**Note 6A – Direct Property**

	<b>Current</b>	<b>Previous</b>
At market value:		
19 Rocco Street, Riverstone	1,040,000.00	1,010,000.00
	<b>1,040,000.00</b>	<b>1,010,000.00</b>

*This report should be read in conjunction with the accompanying compilation report.*

**Jagdish And Asha Lifetime Super Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2022**

**Note 6B – Shares in Listed Companies**

	<b>Current</b>	<b>Previous</b>
At market value:		
Australia And New Zealand Banking Group Limited	3,745.10	7,882.00
Avita Medical Inc. - Chess Depository Interests 5:1	0.00	1,046.00
BHP Group Limited	0.00	7,285.50
National Australia Bank Limited	0.00	2,464.68
Telstra Corporation Limited	0.00	1,128.00
Westpac Banking Corporation	2,242.50	2,968.15
	<b>5,987.60</b>	<b>22,774.33</b>

**Note 7A – Dividends**

	<b>Current</b>	<b>Previous</b>
Australia And New Zealand Banking Group Limited	568.00	0.00
BHP Group Limited	581.84	281.00
National Australia Bank Limited	170.54	0.00
Santos Limited	54.96	0.00
South32 Limited	213.25	0.00
Telstra Corporation Limited	205.71	34.29
Westpac Banking Corporation	198.78	95.29
	<b>1,993.08</b>	<b>410.58</b>

**Note 7B – Interest**

	<b>Current</b>	<b>Previous</b>
Cash at Bank - Macquarie	6.06	2.29
	<b>6.06</b>	<b>2.29</b>

**Note 7C – Other Rental Related Income**

	<b>Current</b>	<b>Previous</b>
19 Rocco Street, Riverstone	0.00	233.56
	<b>0.00</b>	<b>233.56</b>

**Note 7D – Rent**

	<b>Current</b>	<b>Previous</b>
19 Rocco Street, Riverstone	30,890.00	26,600.00
	<b>30,890.00</b>	<b>26,600.00</b>

**Note 8A – Realised Capital Gains**

	<b>Current</b>	<b>Previous</b>
<b>Shares in Listed Companies</b>		
Australia And New Zealand Banking Group Limited	(69.72)	0.00
Avita Medical Inc. - Chess Depository Interests 5:1	(339.90)	0.00
BHP Group Limited	1,734.60	0.00
National Australia Bank Limited	594.60	0.00
Qantas Airways Limited	70.10	0.00
Santos Limited	565.10	0.00
South32 Limited	2,667.05	0.00
Telstra Corporation Limited	268.70	0.00
	<b>5,490.53</b>	<b>0.00</b>

*This report should be read in conjunction with the accompanying compilation report.*

**Jagdish And Asha Lifetime Super Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2022**

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

	Current	Previous
<b>Direct Property</b>		
19 Rocco Street, Riverstone	29,512.00	256,923.00
<b>Shares in Listed Companies</b>		
Australia And New Zealand Banking Group Limited	(1,022.53)	674.10
Avita Medical Inc. - Chess Depository Interests 5:1	233.95	(233.95)
BHP Group Limited	(1,771.05)	1,771.05
National Australia Bank Limited	(169.93)	169.93
Telstra Corporation Limited	(178.05)	178.05
Westpac Banking Corporation	(725.65)	69.75
	<b>25,878.74</b>	<b>259,551.93</b>

**Note 9 – Subsequent Events**

**Events Subsequent to Balance Date**

Since balance date, the market value of the investments as recorded on the Statement of Financial Position may have increased or decreased due to investment volatility, and the increase or decrease may be material.

No provision has been made in the financial report for any increase or decrease in value of the investments subsequent to balance date.

**Note 10 - Limited Recourse Borrowing Arrangement**

**Real Property Held Subject to Limited Recourse Borrowing Arrangement Under Section 67A of the SISA**

The holding in real property in the Fund is held subject to a limited recourse borrowing arrangement under section 67A of the Superannuation Industry (Supervision) Act 1993. The real property is held by a separate trust so that the Fund holds a beneficial interest and the Fund has a right to acquire legal ownership by making the final payment. The rights of the lender, in a default, against the Fund are limited to the real property.

**RESOLUTIONS OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE JAGDISH AND ASHA LIFETIME SUPER FUND CT PTY LTD ATF JAGDISH AND ASHA LIFETIME SUPER FUND PASSED ON ...../...../.....**

**APPROVAL OF PREVIOUS MINUTES:**

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

**ALLOCATION OF CONTRIBUTION:**

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

<b>Member Name/Contribution type</b>	<b>Amount</b>
<i>Mr Jagdish Chand</i> Employer	10,986.86
<i>Mrs Asha Chand</i> Employer	4,048.89

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

**PAYMENT OF BENEFITS:**

The trustee has ensured that any payment of benefits made from the fund meet the requirement of the fund's deed and do not breach the superannuation laws in relation to:

1. making payment to members; and
2. breaching the fund's or the member's investment strategy.

The trustees have reviewed the payment of benefits 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 following benefits on behalf of the members:

<b>Member Name/Payment Type</b>	<b>Amount</b>
---------------------------------	---------------

**ACCEPTANCE OF ROLLOVERS:**

The trustee has ensured that any rollovers made to the fund meet the requirements of the fund's deed and do not breach the superannuation laws in relation to:

1. making rollovers between funds; and
2. breaching the fund's or the member's investment strategy

The trustees have reviewed the rollovers and received advice that the rollovers are 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 following rollovers on behalf of the members:

<b>Member Name/Payee Name</b>	<b>Amount</b>
-------------------------------	---------------

**PURCHASE OF ASSETS:**

It was resolved that having regard to the composition, risk and return of the fund's existing investments, the fund's investment objectives and its present liquidity, the purchase of the assets identified below during the year ended 30 June 2022 hereto be confirmed and are in line with the investment strategy of the fund.

<b>Asset / Date</b>	<b>Price</b>	<b>Units</b>	<b>Consideration</b>
<i>Listed Securities Market</i>			
<i>Qantas Airways Limited</i>			
14 Sep 2021	5.3000	1,000.00	5,299.95
<i>South32 Limited</i>			
19 Aug 2021	2.9800	2,000.00	5,959.95
21 Sep 2021	3.3733	1,500.00	5,059.95
<i>Santos Limited</i>			
19 Aug 2021	6.2499	500.00	3,124.95
<i>Telstra Corporation Limited</i>			
17 Aug 2021	3.9733	1,500.00	5,959.95

**DISPOSAL OF ASSETS:**

It was resolved that having regard to the composition, risk and return of the fund's existing investments, the fund's investment objectives and its present liquidity, the disposal of the assets identified below during the year ended 30 June 2022 hereto be confirmed and are in line with the investment strategy of the fund.

<b>Asset / Date</b>	<b>Price</b>	<b>Units</b>	<b>Consideration</b>
<i>Listed Securities Market</i>			
<i>Australia And New Zealand Banking Group Limited</i>			
31 Dec 2021	27.6786	110.00	3,044.65
<i>Avita Medical Inc. - Chess Depository Interests 5:1</i>			
17 Aug 2021	4.7003	200.00	940.05
<i>BHP Group Limited</i>			
14 Feb 2022	48.3270	150.00	7,249.05
<i>National Australia Bank Limited</i>			
23 Mar 2022	30.7378	94.00	2,889.35
<i>Qantas Airways Limited</i>			
14 Feb 2022	5.3701	1,000.00	5,370.05
<i>South32 Limited</i>			
13 Oct 2021	3.5868	600.00	2,152.05
10 Nov 2021	3.5559	1,410.00	5,013.75
14 Feb 2022	4.3766	1,490.00	6,521.15
<i>Santos Limited</i>			
14 Feb 2022	7.3801	500.00	3,690.05
<i>Telstra Corporation Limited</i>			
10 Nov 2021	3.9093	650.00	2,541.05
14 Feb 2022	4.0327	1,150.00	4,637.55

**PROPERTY VALUATIONS:**

In respect of the year ending 30 June 2022, it was resolved that the trustees revalue the properties set out below in respect of the effective dates specified.

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

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

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

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

**Address:** 0/19 ROCCO STREET RIVERSTONE NSW 2765  
Australia

<b>Valuation</b>	<b>Effective Date</b>	<b>Valuation Date</b>	<b>Type</b>	<b>Source</b>
1,040,000.00	30 Jun 2022	30 Jun 2022	Trustee Valuation	R & W

**ALLOCATION OF NET  
INCOME:**

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

	<b>Income</b>	<b>Fund Tax</b>	<b>Conts Tax</b>	<b>Direct Tax</b>
<i>Mr Jagdish Chand</i> Accumulation	26,215.02	993.99	1,648.03	0.00
<i>Mrs Asha Chand</i> Accumulation	15,767.71	597.85	607.33	0.00

**REPORTING ENTITY  
CONCEPT:**

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

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

**REPORTS AND STATEMENTS:**

The Financial Reports consisting of Statement of Financial Position, Operating Statement and Notes to the Financial Statements, Trustee's Declaration, Compilation Report, Auditor's Report and Member Statement for the period ended 30 June 2022 were tabled for consideration at the meeting.

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

1. the financial statements are drawn up so as to present fairly the financial position of the fund as at 30 June 2022, the benefits accrued as a result of operations and its cash flow for the year then ended;
2. the financial statements have been prepared in accordance with the requirements of the trust deed and Australian Accounting Standards as noted in Note 1 to the Financial Statements and
3. the fund has operated substantially in accordance with the trust deed and the requirements of the *Superannuation Industry (Supervision) Act 1993 (S/ISA)*, during the year ended 30 June 2022.

**INCOME TAX RETURN:**

The completed Self-Managed Superannuation Fund Annual Return for the financial year ended 30 June 2022 was tabled for consideration at the meeting.

It was resolved that:

1. the particulars contained in the 2022 income tax return and the relevant records used to ascertain the taxable income, as shown, derived by the fund from all sources in and out of Australia during the year of income are true and correct and;
2. the fund satisfies the statutory requirements and conditions applicable to be classified as a 'Regulated Superannuation Fund/Complying Superannuation Fund' for the year of income and;
3. the income tax return be adopted in its present format and that the Return be signed by the Trustees.



**REVIEW OF INVESTMENT STRATEGY:**

The fund's investment performance for the year ended 30 June 2022 and existing investment strategy have been reviewed by the Trustees, after considering:

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

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

**TRUSTEE AND MEMBER STATUS:**

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

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

**AUDITOR:**

It was resolved that

SHIV PARIHAR  
of

PO Box 2050  
Melton South, VIC 3338

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

**TAX AGENT:**

It was resolved that

Seth Patel  
of  
Squirrel Superannuation Services Pty Ltd  
Squirrel Superannuation Services Pty Ltd  
GPO BOX 2725  
SYDNEY, NSW 2001

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

**CLOSURE:**

There are no further matters being considered.

*Asha Chand*

.....  
Asha Chand  
Director

12 / 28 / 2022  
Dated ...../...../.....

*Jagdish chand*

.....  
Jagdish Chand  
Director

12 / 28 / 2022  
Dated ...../...../.....

# Jagdish And Asha Lifetime Super Fund

## Trustee Declaration

In the opinion of the Trustees of the Jagdish And Asha Lifetime Super Fund .

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

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2022 present fairly the financial position of the Fund at 30 June 2022 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the Trust Deed; and
- (iii) the operation of the Fund has been carried out in accordance with its Trust Deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 during the year ended 30 June 2022.

Signed in accordance with a resolution of the directors of Jagdish And Asha Lifetime Super Fund CT PTY LTD by:

*Asha Chand*

12 / 28 / 2022

Dated: ...../...../.....

**Asha Chand**

Director: Jagdish And Asha Lifetime Super Fund CT PTY LTD

*Jagdish chand*

12 / 28 / 2022

Dated: ...../...../.....

**Jagdish Chand**

Director: Jagdish And Asha Lifetime Super Fund CT PTY LTD

# Compilation Report to the Trustees and Members of Jagdish And Asha Lifetime Super Fund

ABN 60 372 115 239  
For the period 1 July 2021 to 30 June 2022

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On the basis of the information provided by the Trustees of Jagdish And Asha Lifetime Super Fund , we have compiled the accompanying special purpose financial statements of Jagdish And Asha Lifetime Super Fund for the period ended 30 June 2022, which comprise the Statement of Financial Position, Operating Statement, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

## The Responsibility of Trustees

The Trustees of Jagdish And Asha Lifetime Super Fund are solely responsible for the information contained in the special purpose financial statements. The reliability, accuracy and completeness of the information and for the determination that the financial reporting framework / basis of accounting used is appropriate to meet the needs of the members and for the purpose that the financial statements were prepared.

## Our Responsibility

On the basis of information provided by the Trustees of Jagdish And Asha Lifetime Super Fund , we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework/basis of accounting as described in Note 1 to the financial statements and **APES 315: *Compilation of Financial Information***.

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

## Assurance Disclaimer

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion<sup>1</sup> on these financial statements

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



.....  
Seth Patel  
Tax Agent  
**Squirrel Superannuation Services Pty Ltd**  
GPO BOX 2725  
SYDNEY NSW 2001

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

**Jagdish And Asha Lifetime Super Fund**  
(ABN: 60 372 115 239)

**Consolidated Member Benefit Totals**

Period	Member Account Details
<b>1 July 2021 - 30 June 2022</b>	Residential Address: 13 SEATH ST KELLYVILLE, NSW 2155
<b>Member</b>	Number: 1
<b>Mr Jagdish Chand</b>	Date of Birth: 11 January 1967 Date Joined Fund: 31 July 2018 Eligible Service Date: 7 November 1994 Tax File Number Held: Yes

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

**Your Accounts**

<b>Withdrawal Benefit</b> as at 1 Jul 2021	
Accumulation	442,051.78
<b>Total</b> as at 1 Jul 2021	<u><u>442,051.78</u></u>
<b>Withdrawal Benefit</b> as at 30 Jun 2022	
Accumulation	476,611.64
<b>Total</b> as at 30 Jun 2022	<u><u>476,611.64</u></u>

**Your Tax Components**

Tax Free	-
Taxable - Taxed	476,611.64
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	476,611.64
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

No beneficiary details have been recorded

**For Enquiries:**

phone 0402316431 | email j-chand@hotmail.com  
mail Jagdish And Asha Lifetime Super Fund, GPO BOX 2725, SYDNEY NSW 2001

# Jagdish And Asha Lifetime Super Fund

(ABN: 60 372 115 239)

## Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 13 SEATH ST KELLYVILLE, NSW 2155
Member Number: 1	Date of Birth: 11 January 1967
Mr Jagdish Chand	Date Joined Fund: 31 July 2018
Accumulation Account	Eligible Service Date: 7 November 1994
Accumulation	Tax File Number Held: Yes
	Account Start Date: 31 July 2018

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2021	442,051.78
<i>Increases to your account:</i>	
Employer Contributions	10,986.86
Share Of Net Fund Income	26,215.02
<u>Total Increases</u>	<u>37,201.88</u>
<i>Decreases to your account:</i>	
Contributions Tax	1,648.03
Tax on Net Fund Income	993.99
<u>Total Decreases</u>	<u>2,642.02</u>
<b>Withdrawal Benefit as at 30 Jun 2022</b>	<b><u>476,611.64</u></b>

Your Tax Components	
Tax Free	0.0000 % -
Taxable - Taxed	476,611.64
Taxable - Untaxed	-
Your Preservation Components	
Preserved	476,611.64
Restricted Non Preserved	-
Unrestricted Non Preserved	-
Your Insurance Benefits	
No insurance details have been recorded	
Your Beneficiaries	
No beneficiary details have been recorded	

### For Enquiries:

phone 0402316431 | email j-chand@hotmail.com  
mail Jagdish And Asha Lifetime Super Fund, GPO BOX 2725, SYDNEY NSW 2001

**Trustee**

The Trustee of the Fund is as follows:

Jagdish And Asha Lifetime Super Fund CT PTY LTD

The directors of the Trustee company are:

Asha Chand and  
Jagdish Chand

**Availability of Other Fund Information**

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

**Trustee Disclaimer**

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

Signed on behalf of the Trustee of the Fund

*Asha Chand*

.....  
Asha Chand  
Director - Jagdish And Asha Lifetime Super Fund CT  
PTY LTD

*Jagdish chand*

.....  
Jagdish Chand  
Director - Jagdish And Asha Lifetime Super Fund CT  
PTY LTD

Statement Date: 30 June 2022

**Jagdish And Asha Lifetime Super Fund**  
(ABN: 60 372 115 239)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 13 SEATH ST KELLYVILLE, NSW 2155
Member	Number: 2
Mrs Asha Devi Chand	Date of Birth: 27 September 1970 Date Joined Fund: 31 July 2018 Eligible Service Date: 1 October 1996 Tax File Number Held: Yes

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

**Your Accounts**

<b>Withdrawal Benefit</b> as at 1 Jul 2021	
Accumulation	265,722.25
<b>Total</b> as at 1 Jul 2021	<u><u>265,722.25</u></u>
<b>Withdrawal Benefit</b> as at 30 Jun 2022	
Accumulation	284,333.67
<b>Total</b> as at 30 Jun 2022	<u><u>284,333.67</u></u>

**Your Tax Components**

Tax Free	-
Taxable - Taxed	284,333.67
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	284,333.67
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

No beneficiary details have been recorded

**For Enquiries:**

phone 0402316431 | email j-chand@hotmail.com  
mail Jagdish And Asha Lifetime Super Fund, GPO BOX 2725, SYDNEY NSW 2001



# Jagdish And Asha Lifetime Super Fund

(ABN: 60 372 115 239)

## Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 13 SEATH ST KELLYVILLE, NSW 2155
Member Number: 2	Date of Birth: 27 September 1970
Mrs Asha Devi Chand	Date Joined Fund: 31 July 2018
Accumulation Account	Eligible Service Date: 1 October 1996
Accumulation	Tax File Number Held: Yes
	Account Start Date: 31 July 2018

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2021	265,722.25
<i>Increases to your account:</i>	
Employer Contributions	4,048.89
Share Of Net Fund Income	15,767.71
<u>Total Increases</u>	<u>19,816.60</u>
<i>Decreases to your account:</i>	
Contributions Tax	607.33
Tax on Net Fund Income	597.85
<u>Total Decreases</u>	<u>1,205.18</u>
<b>Withdrawal Benefit as at 30 Jun 2022</b>	<b><u>284,333.67</u></b>

Your Tax Components	
Tax Free	0.0000 % -
Taxable - Taxed	284,333.67
Taxable - Untaxed	-
Your Preservation Components	
Preserved	284,333.67
Restricted Non Preserved	-
Unrestricted Non Preserved	-
Your Insurance Benefits	
No insurance details have been recorded	
Your Beneficiaries	
No beneficiary details have been recorded	

### For Enquiries:

phone 0402316431 | email j-chand@hotmail.com  
mail Jagdish And Asha Lifetime Super Fund, GPO BOX 2725, SYDNEY NSW 2001

**Trustee**

The Trustee of the Fund is as follows:

Jagdish And Asha Lifetime Super Fund CT PTY LTD

The directors of the Trustee company are:

Asha Chand and  
Jagdish Chand

**Availability of Other Fund Information**

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

**Trustee Disclaimer**

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

Signed on behalf of the Trustee of the Fund

*Asha Chand*

.....  
Asha Chand  
Director - Jagdish And Asha Lifetime Super Fund CT  
PTY LTD

*Jagdish chand*

.....  
Jagdish Chand  
Director - Jagdish And Asha Lifetime Super Fund CT  
PTY LTD

Statement Date: 30 June 2022

## Jagdish And Asha Lifetime Super Fund

### Members Summary Report - For the period 1/07/2021 to 30/06/2022

Member's Detail	Opening Balance	Increases				Decreases					Closing Balance
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid	
<b>Mr Jagdish Chand</b>											
13 SEATH ST KELLYVILLE NSW 2155											
Accumulation <b>Accumulation</b>	442,051.78	10,986.86	0.00	26,215.02	0.00	(2,642.02)	0.00	0.00	0.00	0.00	476,611.64
	442,051.78	10,986.86	0.00	26,215.02	0.00	(2,642.02)	0.00	0.00	0.00	0.00	476,611.64
<b>Mrs Asha Chand</b>											
13 SEATH ST KELLYVILLE NSW 2155											
Accumulation <b>Accumulation</b>	265,722.25	4,048.89	0.00	15,767.71	0.00	(1,205.18)	0.00	0.00	0.00	0.00	284,333.67
	265,722.25	4,048.89	0.00	15,767.71	0.00	(1,205.18)	0.00	0.00	0.00	0.00	284,333.67
	707,774.03	15,035.75	0.00	41,982.73	0.00	(3,847.20)	0.00	0.00	0.00	0.00	760,945.31

**Jagdish And Asha Lifetime Super Fund**  
**Investment Summary as at 30 June 2022**

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Cash At Bank</u></b>								
Cash at Bank - Macquarie		0.0000	0.0000	3,698.43	3,698.43	0.00	0.00%	0.49%
				<b>3,698.43</b>	<b>3,698.43</b>	<b>0.00</b>	<b>0.00%</b>	<b>0.49%</b>
<b><u>Direct Property</u></b>								
19 Rocco Street, Riverstone	1.00000	753,565.0000	1,040,000.0000	753,565.00	1,040,000.00	286,435.00	38.01%	137.66%
				<b>753,565.00</b>	<b>1,040,000.00</b>	<b>286,435.00</b>	<b>38.01%</b>	<b>137.66%</b>
<b><u>Other Loans</u></b>								
Loan from Member		0.0000	0.0000	(294,197.55)	(294,197.55)	0.00	0.00%	(38.94)%
				<b>(294,197.55)</b>	<b>(294,197.55)</b>	<b>0.00</b>	<b>0.00%</b>	<b>(38.94)%</b>
<b><u>Shares in Listed Companies</u></b>								
Australia And New Zealand Banking Group Limited (ASX:ANZ)	170.00000	24.0796	22.0300	4,093.53	3,745.10	(348.43)	(8.51)%	0.50%
Westpac Banking Corporation (ASX:WBC)	115.00000	25.2035	19.5000	2,898.40	2,242.50	(655.90)	(22.63)%	0.30%
				<b>6,991.93</b>	<b>5,987.60</b>	<b>(1,004.33)</b>	<b>(14.36)%</b>	<b>0.79%</b>
				<b>470,057.81</b>	<b>755,488.48</b>	<b>285,430.67</b>	<b>60.72%</b>	<b>100.00%</b>

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

**Jagdish And Asha Lifetime Super Fund**  
**Investment Movement Summary**  
**For the period 1 July 2021 to 30 June 2022**

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<b><u>Cash At Bank</u></b>										
Cash at Bank - Macquarie		2,434.56		83,848.13		82,584.26	0.00		3,698.43	3,698.43
		<u>2,434.56</u>		<u>83,848.13</u>		<u>82,584.26</u>	<u>0.00</u>		<u>3,698.43</u>	<u>3,698.43</u>
<b><u>Direct Property</u></b>										
19 Rocco Street, Riverstone	1	753,077.00	0	488.00	0	0.00	0.00	1	753,565.00	1,040,000.00
		<u>753,077.00</u>		<u>488.00</u>		<u>0.00</u>	<u>0.00</u>		<u>753,565.00</u>	<u>1,040,000.00</u>
<b><u>Other Loans</u></b>										
Loan from Member		(309,899.38)		31,143.04		15,441.21	0.00		(294,197.55)	(294,197.55)
		<u>(309,899.38)</u>		<u>31,143.04</u>		<u>15,441.21</u>	<u>0.00</u>		<u>(294,197.55)</u>	<u>(294,197.55)</u>
<b><u>Shares in Listed Companies</u></b>										
Australia And New Zealand Banking Group Limited (ASX:ANZ)	280	7,207.90	0	0.00	110	3,044.65	(69.72)	170	4,093.53	3,745.10
Avita Medical Inc. - Chess Depository Interests 5:1 (ASX:AVH)	200	1,279.95	0	0.00	200	940.05	(339.90)	0	0.00	0.00
BHP Group Limited (ASX:BHP)	150	5,514.45	0	0.00	150	7,249.05	1,734.60	0	0.00	0.00
National Australia Bank Limited (ASX:NAB)	94	2,294.75	0	0.00	94	2,889.35	594.60	0	0.00	0.00
Qantas Airways Limited (ASX:QAN)	0	0.00	1,000	5,299.95	1,000	5,370.05	70.10	0	0.00	0.00
Santos Limited (ASX:STO)	0	0.00	500	3,124.95	500	3,690.05	565.10	0	0.00	0.00
South32 Limited (ASX:S32)	0	0.00	3,500	11,019.90	3,500	13,686.95	2,667.05	0	0.00	0.00
Telstra Corporation Limited (ASX:TLS)	300	949.95	1,500	5,959.95	1,800	7,178.60	268.70	0	0.00	0.00
Westpac Banking Corporation (ASX:WBC)	115	2,898.40	0	0.00	0	0.00	0.00	115	2,898.40	2,242.50
		<u>20,145.40</u>		<u>25,404.75</u>		<u>44,048.75</u>	<u>5,490.53</u>		<u>6,991.93</u>	<u>5,987.60</u>
<b>Fund Total</b>		<b><u>465,757.58</u></b>		<b><u>140,883.92</u></b>		<b><u>142,074.22</u></b>	<b><u>5,490.53</u></b>		<b><u>470,057.81</u></b>	<b><u>755,488.48</u></b>

**Jagdish And Asha Lifetime Super Fund**  
**Realised Capital Gains**  
**For the period from 1 July 2021 to 30 June 2022**

		Accounting Treatment				Taxation Treatment						
		Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation			
							Adjusted	Reduced	Indexation	Discounted	Other	Deferred
<b><u>Shares in Listed Companies</u></b>												
<b>Australia And New Zealand Banking Group Limited (ASX:ANZ)</b>												
31/12/2021	Sale	110.00	3,044.65		3,114.37	(69.72)	3,114.37				69.72	
		110.00	3,044.65		3,114.37	(69.72)	3,114.37			0.00	69.72	
<b>Avita Medical Inc. - Chess Depository Interests 5:1 (ASX:AVH)</b>												
17/08/2021	Sale	200.00	940.05		1,279.95	(339.90)	1,279.95				339.90	
		200.00	940.05		1,279.95	(339.90)	1,279.95			0.00	339.90	
<b>BHP Group Limited (ASX:BHP)</b>												
14/02/2022	Sale	150.00	7,249.05		5,514.45	1,734.60	5,514.45		1,734.60			
		150.00	7,249.05		5,514.45	1,734.60	5,514.45		1,734.60		0.00	
<b>National Australia Bank Limited (ASX:NAB)</b>												
23/03/2022	Sale	94.00	2,889.35		2,294.75	594.60	2,294.75		594.60			
		94.00	2,889.35		2,294.75	594.60	2,294.75		594.60		0.00	
<b>Qantas Airways Limited (ASX:QAN)</b>												
14/02/2022	Sale	1,000.00	5,370.05		5,299.95	70.10	5,299.95			70.10		
		1,000.00	5,370.05		5,299.95	70.10	5,299.95			70.10	0.00	
<b>Santos Limited (ASX:STO)</b>												
14/02/2022	Sale	500.00	3,690.05		3,124.95	565.10	3,124.95		565.10			
		500.00	3,690.05		3,124.95	565.10	3,124.95		565.10		0.00	
<b>South32 Limited (ASX:S32)</b>												
13/10/2021	Sale	600.00	2,152.05		2,023.98	128.07	2,023.98		128.07			
10/11/2021	Sale	1,410.00	5,013.75		4,555.76	457.99	4,555.76		457.99			
14/02/2022	Sale	1,490.00	6,521.15		4,440.16	2,080.99	4,440.16		2,080.99			
		3,500.00	13,686.95		11,019.90	2,667.05	11,019.90		2,667.05		0.00	
<b>Telstra Corporation Limited (ASX:TLS)</b>												
10/11/2021	Sale	650.00	2,541.05		2,582.64	(41.59)	2,582.64				41.59	
14/02/2022	Sale	1,150.00	4,637.55		4,327.26	310.29	4,327.26		259.85	50.44		
		1,800.00	7,178.60		6,909.90	268.70	4,327.26		259.85	50.44	0.00	
											41.59	
<b>Shares in Listed Companies</b>			44,048.75		38,558.22	5,490.53	31,581.26		2,589.05	3,352.69	0.00	451.21
<b>Total</b>												

**Jagdish And Asha Lifetime Super Fund**  
**Realised Capital Gains**  
**For the period from 1 July 2021 to 30 June 2022**

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<b>Grand Total</b>	<b>44,048.75</b>	<b>38,558.22</b>	<b>5,490.53</b>	<b>31,581.26</b>	<b>6,976.96</b>	<b>2,589.05</b>	<b>3,352.69</b>	<b>0.00</b>	<b>451.21</b>
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\* Where there is an Excess Tax Value Amount, the Accounting Profit/(Loss) figure takes account of this. Accounting Profit/(Loss) equals Proceeds less Excess Tax Value less Original Cost.

**Jagdish And Asha Lifetime Super Fund**  
**Realised Capital Gains**  
**For the period from 1 July 2021 to 30 June 2022**

**Capital Gains Tax Return Summary**

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
<b>Current Year Capital Gains</b>						
Shares & Units - Listed Shares	0.00	2,589.00	3,352.00	0.00	5,941.00	451.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	2,589.00	3,352.00	0.00	5,941.00	451.00
<b>Capital Losses Applied</b>						
Current Year	0.00	0.00	451.00	0.00	451.00	
Prior Years	0.00	2,589.00	2,901.00	0.00	5,490.00	
	0.00	2,589.00	3,352.00	0.00	5,941.00	
<b>Net Capital Gains</b>						
Net Gain after applying losses	0.00	0.00	0.00	0.00	0.00	
Discount applicable		0.00				
Net Gain after applying discount	0.00	0.00	0.00	0.00	0.00	



**Jagdish And Asha Lifetime Super Fund**  
**Unrealised Capital Gains as at 30 June 2022**

Quantity /Description	Accounting Treatment			Taxation Treatment								
	Market Value	Original Cost	Accounting Gain/(Loss)	Cost Base Calculation				Capital Gains Calculation				
				Tax Free	Tax Deferred	AMIT	Amount	Indexation	Discountable	Other	Deferred	Capital Loss
<b><u>Bank</u></b>												
<b>Cash at Bank - Macquarie</b>												
30/06/2022	3,698.43	3,698.43	3,698.43	0.00	0.00	0.00	0.00	3,698.43				0.00
	3,698.43	3,698.43	3,698.43	0.00	0.00	0.00	0.00	3,698.43				0.00
<b>Bank Total</b>		3,698.43	3,698.43	0.00	0.00	0.00	0.00	3,698.43				0.00
<b><u>Listed Securities Market</u></b>												
<b>Australia And New Zealand Banking Group Limited (ASX:ANZ)</b>												
2/12/2020	140.00	3,084.20	3,244.15	(159.95)	0.00	0.00	0.00	3,244.15				159.95
15/03/2021	30.00	660.90	849.38	(188.48)	0.00	0.00	0.00	849.38				188.48
	170.00	3,745.10	4,093.53	(348.43)	0.00	0.00	0.00	4,093.53			0.00	348.43
<b>Westpac Banking Corporation (ASX:WBC)</b>												
4/05/2021	115.00	2,242.50	2,898.40	(655.90)	0.00	0.00	0.00	2,898.40				655.90
	115.00	2,242.50	2,898.40	(655.90)	0.00	0.00	0.00	2,898.40			0.00	655.90
<b>Listed Securities Market Total</b>		5,987.60	6,991.93	(1,004.33)	0.00	0.00	0.00	6,991.93			0.00	1,004.33
<b><u>Property Direct Market</u></b>												
<b>19 Rocco Street, Riverstone</b>												
27/05/2020	1.00	1,040,000.00	753,565.00	286,435.00	0.00	0.00	0.00	753,565.00		286,435.00		
	1.00	1,040,000.00	753,565.00	286,435.00	0.00	0.00	0.00	753,565.00		286,435.00	0.00	
<b>Property Direct Market Total</b>		1,040,000.00	753,565.00	286,435.00	0.00	0.00	0.00	753,565.00		286,435.00	0.00	
<b><u>Unlisted Market</u></b>												
<b>Loan from Member</b>												
30/06/2022	1.00	(294,197.55)	(294,197.55)	0.00	0.00	0.00		(294,197.55)				
	1.00	(294,197.55)	(294,197.55)	0.00	0.00	0.00	0.00	(294,197.55)			0.00	
<b>Unlisted Market Total</b>		(294,197.55)	(294,197.55)	0.00	0.00	0.00	0.00	(294,197.55)			0.00	

**Jagdish And Asha Lifetime Super Fund**  
**Unrealised Capital Gains as at 30 June 2022**

**Capital Gains Tax Return Summary**

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
<b>Current Year Capital Gains</b>						
Shares & Units - Listed Shares	0.00	0.00	0.00	0.00	0.00	1,004.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	286,435.00	0.00	0.00	286,435.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	0.00	0.00	0.00	0.00	0.00
	<u>0.00</u>	<u>286,435.00</u>	<u>0.00</u>	<u>0.00</u>	<u>286,435.00</u>	<u>1,004.00</u>
<b>Capital Losses Applied</b>						
Current Year	0.00	1,004.00	0.00	0.00	1,004.00	
Prior Years	0.00	26,299.00	0.00	0.00	26,299.00	
	<u>0.00</u>	<u>27,303.00</u>	<u>0.00</u>	<u>0.00</u>	<u>27,303.00</u>	
<b>Net Capital Gains</b>						
Net Gain after applying losses	0.00	259,132.00	0.00	0.00	259,132.00	
Discount applicable		86,377.00				
Net Gain after applying discount	<u>0.00</u>	<u>172,755.00</u>	<u>0.00</u>	<u>0.00</u>	<u>172,755.00</u>	

**Gains/Losses on Custom Holding Accounts**

Account Name	Book Cost	Value	Gain/(Loss)	Tax Rate %	Tax Effect
	(204.68)	(204.68)	0.00	0.00%	0.00
Loan from Member	(294,197.55)	(294,197.55)	0.00	0.00%	0.00
<b>Custom Holding Accounts Totals</b>	<b>(294,402.23)</b>	<b>(294,402.23)</b>	<b>0.00</b>		<b>0.00</b>

**Jagdish And Asha Lifetime Super Fund**  
**Investment Income Summary**  
**For the period 1 July 2021 to 30 June 2022**

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *	
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST						
<b><u>Cash At Bank</u></b>														
Cash at Bank - Macquarie														
6.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.06	0.00	0.00	0.00	0.00
<b>6.06</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>6.06</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b><u>Direct Property</u></b>														
19 Rocco Street, Riverstone														
30,890.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30,890.00	0.00	0.00	0.00	0.00
<b>30,890.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>30,890.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b><u>Shares in Listed Companies</u></b>														
Australia And New Zealand Banking Group Limited (ASX:ANZ)														
397.60	170.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	568.00	0.00	0.00	0.00	0.00
BHP Group Limited (ASX:BHP)														
407.29	174.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	581.84	0.00	0.00	0.00	0.00
National Australia Bank Limited (ASX:NAB)														
119.38	51.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	170.54	0.00	0.00	0.00	0.00
Santos Limited (ASX:STO)														
38.47	16.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54.96	0.00	0.00	0.00	0.00
South32 Limited (ASX:S32)														
149.27	63.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	213.25	0.00	0.00	0.00	0.00
Telstra Corporation Limited (ASX:TLS)														
144.00	61.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	205.71	0.00	0.00	0.00	0.00
Westpac Banking Corporation (ASX:WBC)														
139.15	59.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	198.78	0.00	0.00	0.00	0.00
<b>1,395.16</b>	<b>597.92</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,993.08</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>32,291.22</b>	<b>597.92</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>32,889.14</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

**Jagdish And Asha Lifetime Super Fund**  
**Investment Income Summary**  
**For the period 1 July 2021 to 30 June 2022**

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST					

\* Distributed capital gains components correspond to the cash amount received. You should refer to Realised Capital Gains or Distribution Reconciliation Reports for tax and capital gain reporting purpose.

**Jagdish And Asha Lifetime Super Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Income</b>					
<b>Member Receipts</b>					
<b>Contributions - Employer</b>					
<b>Mr Jagdish Chand</b>					
01/07/2021	Opening Balance				0.00
12/07/2021	Employer Contribution: DEPARTMENT OF EDUCATION			413.12	413.12 CR
26/07/2021	Employer Contribution: DEPARTMENT OF EDUCATION			413.12	826.24 CR
09/08/2021	Employer Contribution: DEPARTMENT OF EDUCATION			413.12	1,239.36 CR
23/08/2021	Employer Contribution: DEPARTMENT OF EDUCATION			413.12	1,652.48 CR
06/09/2021	Employer Contribution: DEPARTMENT OF EDUCATION			413.12	2,065.60 CR
20/09/2021	Employer Contribution: DEPARTMENT OF EDUCATION			413.12	2,478.72 CR
04/10/2021	Employer Contribution: DEPARTMENT OF EDUCATION			413.12	2,891.84 CR
18/10/2021	Employer Contribution: DEPARTMENT OF EDUCATION			413.12	3,304.96 CR
01/11/2021	Employer Contribution: DEPARTMENT OF EDUCATION			413.12	3,718.08 CR
15/11/2021	Employer Contribution: DEPARTMENT OF EDUCATION			413.12	4,131.20 CR
29/11/2021	Employer Contribution: DEPARTMENT OF EDUCATION			413.12	4,544.32 CR
13/12/2021	Employer Contribution: DEPARTMENT OF EDUCATION			556.45	5,100.77 CR
29/12/2021	Employer Contribution: DEPARTMENT OF EDUCATION			413.12	5,513.89 CR
06/01/2022	Employer Contribution: DEPARTMENT OF EDUCATION			413.12	5,927.01 CR
24/01/2022	Employer Contribution: DEPARTMENT OF EDUCATION			421.55	6,348.56 CR
07/02/2022	Employer Contribution: DEPARTMENT OF EDUCATION			421.55	6,770.11 CR
21/02/2022	Employer Contribution: DEPARTMENT OF EDUCATION			421.55	7,191.66 CR
07/03/2022	Employer Contribution: DEPARTMENT OF EDUCATION			421.55	7,613.21 CR
21/03/2022	Employer Contribution: DEPARTMENT OF EDUCATION			421.55	8,034.76 CR
04/04/2022	Employer Contribution: DEPARTMENT OF EDUCATION			421.55	8,456.31 CR
19/04/2022	Employer Contribution: DEPARTMENT OF EDUCATION			421.55	8,877.86 CR
04/05/2022	Employer Contribution: DEPARTMENT OF EDUCATION			422.81	9,300.67 CR
16/05/2022	Employer Contribution: DEPARTMENT OF EDUCATION			421.55	9,722.22 CR
30/05/2022	Employer Contribution: DEPARTMENT OF EDUCATION			421.55	10,143.77 CR
13/06/2022	Employer Contribution: DEPARTMENT OF EDUCATION			421.54	10,565.31 CR
27/06/2022	Employer Contribution: DEPARTMENT OF EDUCATION			421.55	10,986.86 CR
30/06/2022	Closing Balance				<b>10,986.86 CR</b>
<b>Mrs Asha Chand</b>					
01/07/2021	Opening Balance				0.00
07/07/2021	Employer Contribution: SUMITOMO (SHI) HANSEN AUSTRAL			973.82	973.82 CR
06/09/2021	Employer Contribution: SUMITOMO (SHI) HANSEN AUSTRAL			2,050.07	3,023.89 CR
04/10/2021	Employer Contribution: SUMITOMO (SHI) HANSEN AUSTRAL			1,025.00	4,048.89 CR
30/06/2022	Closing Balance				<b>4,048.89 CR</b>
<b>Investment Gains</b>					
<b>Realised Capital Gains - Shares in Listed Companies</b>					
<b>Australia And New Zealand Banking Group Limited</b>					
01/07/2021	Opening Balance				0.00
31/12/2021	MOT CNT21680048 SELL 110 ANZ		69.72		69.72 DR
30/06/2022	Closing Balance				<b>69.72 DR</b>
<b>Avita Medical Inc. - Chess Depository Interests 5:1</b>					
01/07/2021	Opening Balance				0.00
17/08/2021	MOT CNT21218012 SELL 200 AVH		339.90		339.90 DR
30/06/2022	Closing Balance				<b>339.90 DR</b>
<b>BHP Group Limited</b>					
01/07/2021	Opening Balance				0.00
14/02/2022	MOT CNT21823146 SELL 150 BHP			1,734.60	1,734.60 CR
30/06/2022	Closing Balance				<b>1,734.60 CR</b>

**Jagdish And Asha Lifetime Super Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Income</b>					
<b>National Australia Bank Limited</b>					
01/07/2021	Opening Balance				0.00
23/03/2022	MOT CNT21959828 SELL 94 NAB			594.60	594.60 CR
30/06/2022	Closing Balance				594.60 CR
<b>Qantas Airways Limited</b>					
01/07/2021	Opening Balance				0.00
14/02/2022	MOT CNT21823185 SELL 1000 QAN			70.10	70.10 CR
30/06/2022	Closing Balance				70.10 CR
<b>Santos Limited</b>					
01/07/2021	Opening Balance				0.00
14/02/2022	MOT CNT21823194 SELL 500 STO			565.10	565.10 CR
30/06/2022	Closing Balance				565.10 CR
<b>South32 Limited</b>					
01/07/2021	Opening Balance				0.00
13/10/2021	MOT CNT21421161 SELL 600 S32			128.07	128.07 CR
10/11/2021	MOT CNT21517079 SELL 1410 S32			457.99	586.06 CR
14/02/2022	MOT CNT21823167 SELL 1490 S32			2,080.99	2,667.05 CR
30/06/2022	Closing Balance				2,667.05 CR
<b>Telstra Corporation Limited</b>					
01/07/2021	Opening Balance				0.00
10/11/2021	MOT CNT21517061 SELL 650 TLS		41.59		41.59 DR
14/02/2022	MOT CNT21823175 SELL 1150 TLS			310.29	268.70 CR
30/06/2022	Closing Balance				268.70 CR
<b>Increase in Market Value - Direct Property</b>					
<b>19 Rocco Street, Riverstone</b>					
01/07/2021	Opening Balance				0.00
30/06/2022	Market Value Adjustment			29,512.00	29,512.00 CR
30/06/2022	Closing Balance				29,512.00 CR
<b>Increase in Market Value - Shares in Listed Companies</b>					
<b>Australia And New Zealand Banking Group Limited</b>					
01/07/2021	Opening Balance				0.00
30/06/2022	Market Value Adjustment		1,022.53		1,022.53 DR
30/06/2022	Closing Balance				1,022.53 DR
<b>Avita Medical Inc. - Chess Depository Interests 5:1</b>					
01/07/2021	Opening Balance				0.00
30/06/2022	Market Value Adjustment			233.95	233.95 CR
30/06/2022	Closing Balance				233.95 CR
<b>BHP Group Limited</b>					
01/07/2021	Opening Balance				0.00
30/06/2022	Market Value Adjustment		1,771.05		1,771.05 DR
30/06/2022	Closing Balance				1,771.05 DR
<b>National Australia Bank Limited</b>					
01/07/2021	Opening Balance				0.00
30/06/2022	Market Value Adjustment		169.93		169.93 DR
30/06/2022	Closing Balance				169.93 DR
<b>Telstra Corporation Limited</b>					
01/07/2021	Opening Balance				0.00
30/06/2022	Market Value Adjustment		178.05		178.05 DR
30/06/2022	Closing Balance				178.05 DR

**Jagdish And Asha Lifetime Super Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Income</b>					
<b>Westpac Banking Corporation</b>					
01/07/2021	Opening Balance				0.00
30/06/2022	Market Value Adjustment		725.65		725.65 DR
30/06/2022	Closing Balance				725.65 DR
<b>Disposal Suspense - Shares in Listed Companies</b>					
<b>Australia And New Zealand Banking Group Limited</b>					
01/07/2021	Opening Balance	0.00000			0.00
31/12/2021	MOT CNT21680048 SELL 110 ANZ	110.00000		3,044.65	3,044.65 CR
31/12/2021	MOT CNT21680048 SELL 110 ANZ	-110.00000	3,044.65		0.00 CR
30/06/2022	Closing Balance	0.00000			0.00
<b>Avita Medical Inc. - Chess Depository Interests 5:1</b>					
01/07/2021	Opening Balance	0.00000			0.00
17/08/2021	MOT CNT21218012 SELL 200 AVH	200.00000		940.05	940.05 CR
17/08/2021	MOT CNT21218012 SELL 200 AVH	-200.00000	940.05		0.00 CR
30/06/2022	Closing Balance	0.00000			0.00
<b>BHP Group Limited</b>					
01/07/2021	Opening Balance	0.00000			0.00
14/02/2022	MOT CNT21823146 SELL 150 BHP	150.00000		7,249.05	7,249.05 CR
14/02/2022	MOT CNT21823146 SELL 150 BHP	-150.00000	7,249.05		0.00 CR
30/06/2022	Closing Balance	0.00000			0.00
<b>National Australia Bank Limited</b>					
01/07/2021	Opening Balance	0.00000			0.00
23/03/2022	MOT CNT21959828 SELL 94 NAB	94.00000		2,889.35	2,889.35 CR
23/03/2022	MOT CNT21959828 SELL 94 NAB	-94.00000	2,889.35		0.00 CR
30/06/2022	Closing Balance	0.00000			0.00
<b>Qantas Airways Limited</b>					
01/07/2021	Opening Balance	0.00000			0.00
14/02/2022	MOT CNT21823185 SELL 1000 QAN	1,000.00000		5,370.05	5,370.05 CR
14/02/2022	MOT CNT21823185 SELL 1000 QAN	-1,000.00000	5,370.05		0.00 CR
30/06/2022	Closing Balance	0.00000			0.00
<b>Santos Limited</b>					
01/07/2021	Opening Balance	0.00000			0.00
14/02/2022	MOT CNT21823194 SELL 500 STO	500.00000		3,690.05	3,690.05 CR
14/02/2022	MOT CNT21823194 SELL 500 STO	-500.00000	3,690.05		0.00 CR
30/06/2022	Closing Balance	0.00000			0.00
<b>South32 Limited</b>					
01/07/2021	Opening Balance	0.00000			0.00
13/10/2021	MOT CNT21421161 SELL 600 S32	600.00000		2,152.05	2,152.05 CR
13/10/2021	MOT CNT21421161 SELL 600 S32	-600.00000	2,152.05		0.00 CR
10/11/2021	MOT CNT21517079 SELL 1410 S32	1,410.00000		5,013.75	5,013.75 CR
10/11/2021	MOT CNT21517079 SELL 1410 S32	-1,410.00000	5,013.75		0.00 CR
14/02/2022	MOT CNT21823167 SELL 1490 S32	1,490.00000		6,521.15	6,521.15 CR
14/02/2022	MOT CNT21823167 SELL 1490 S32	-1,490.00000	6,521.15		0.00 CR
30/06/2022	Closing Balance	0.00000			0.00
<b>Telstra Corporation Limited</b>					
01/07/2021	Opening Balance	0.00000			0.00
10/11/2021	MOT CNT21517061 SELL 650 TLS	650.00000		2,541.05	2,541.05 CR
10/11/2021	MOT CNT21517061 SELL 650 TLS	-650.00000	2,541.05		0.00 CR
14/02/2022	MOT CNT21823175 SELL 1150 TLS	1,150.00000		4,637.55	4,637.55 CR
14/02/2022	MOT CNT21823175 SELL 1150 TLS	-1,150.00000	4,637.55		0.00 CR
30/06/2022	Closing Balance	0.00000			0.00

**Jagdish And Asha Lifetime Super Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Income</b>					
<b>Investment Income</b>					
<b>Dividends - Shares in Listed Companies</b>					
<b>Australia And New Zealand Banking Group Limited</b>					
01/07/2021	Opening Balance				0.00
01/07/2021	ANZ DIVIDEND A071/00806310			280.00	280.00 CR
16/12/2021	ANZ AUD 0.72 FRANKED, 30% CTR, DRP NIL DISC, BSP			288.00	568.00 CR
30/06/2022	Closing Balance				568.00 CR
<b>BHP Group Limited</b>					
01/07/2021	Opening Balance				0.00
21/09/2021	BHP GROUP DIV AF384/01256236			581.84	581.84 CR
30/06/2022	Closing Balance				581.84 CR
<b>National Australia Bank Limited</b>					
01/07/2021	Opening Balance				0.00
02/07/2021	NAB INTERIM DIV DV221/01258487			80.57	80.57 CR
15/12/2021	NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP			89.97	170.54 CR
30/06/2022	Closing Balance				170.54 CR
<b>Santos Limited</b>					
01/07/2021	Opening Balance				0.00
21/09/2021	STO USD 0.055, 0.055 FRANKED, 30% CTR, DRP SUSP			54.96	54.96 CR
30/06/2022	Closing Balance				54.96 CR
<b>South32 Limited</b>					
01/07/2021	Opening Balance				0.00
07/10/2021	S32 USD 0.035, 0.02 SPEC, 0.055 FRANKED, 30% CTR			213.25	213.25 CR
30/06/2022	Closing Balance				213.25 CR
<b>Telstra Corporation Limited</b>					
01/07/2021	Opening Balance				0.00
23/09/2021	TLS FNL DIV 001264786148			205.71	205.71 CR
30/06/2022	Closing Balance				205.71 CR
<b>Westpac Banking Corporation</b>					
01/07/2021	Opening Balance				0.00
21/12/2021	WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC			98.57	98.57 CR
24/06/2022	WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC			100.21	198.78 CR
30/06/2022	Closing Balance				198.78 CR
<b>Interest - Cash At Bank</b>					
<b>Cash at Bank - Macquarie</b>					
01/07/2021	Opening Balance				0.00
30/07/2021	MACQUARIE CMA INTEREST PAID			2.51	2.51 CR
31/08/2021	MACQUARIE CMA INTEREST PAID			1.79	4.30 CR
30/09/2021	MACQUARIE CMA INTEREST PAID			0.59	4.89 CR
29/10/2021	MACQUARIE CMA INTEREST PAID			0.28	5.17 CR
30/11/2021	MACQUARIE CMA INTEREST PAID			0.01	5.18 CR
31/12/2021	MACQUARIE CMA INTEREST PAID			0.03	5.21 CR
31/01/2022	MACQUARIE CMA INTEREST PAID			0.01	5.22 CR
28/02/2022	MACQUARIE CMA INTEREST PAID			0.23	5.45 CR
31/03/2022	MACQUARIE CMA INTEREST PAID			0.15	5.60 CR
29/04/2022	MACQUARIE CMA INTEREST PAID			0.26	5.86 CR
30/06/2022	MACQUARIE CMA INTEREST PAID			0.20	6.06 CR
30/06/2022	Closing Balance				6.06 CR



**Jagdish And Asha Lifetime Super Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Income</b>					
<b>Rent - Direct Property</b>					
<b>19 Rocco Street, Riverstone</b>					
01/07/2021	Opening Balance				0.00
30/06/2022	Rental Statement			30,890.00	30,890.00 CR
30/06/2022	Closing Balance				30,890.00 CR
<b>Expenses</b>					
<b>Other Expenses</b>					
<b>Auditor Fee</b>					
01/07/2021	Opening Balance				0.00
21/10/2021	TRANSACT FUNDS TFR TO MANAGE YOUR SUPER		165.00		165.00 DR
30/06/2022	Closing Balance				165.00 DR
<b>Interest Paid - Other Loans</b>					
<b>Loan from Member</b>					
01/07/2021	Opening Balance				0.00
30/06/2022	Interest		15,441.21		15,441.21 DR
30/06/2022	Closing Balance				15,441.21 DR
<b>Property Expenses - Agents Management Fee - Direct Property</b>					
<b>19 Rocco Street, Riverstone</b>					
01/07/2021	Opening Balance				0.00
30/06/2022	Agents Management Fee		1,698.95		1,698.95 DR
30/06/2022	Closing Balance				1,698.95 DR
<b>Property Expenses - Council Rates - Direct Property</b>					
<b>19 Rocco Street, Riverstone</b>					
01/07/2021	Opening Balance				0.00
30/06/2022	Council Rates		1,603.00		1,603.00 DR
30/06/2022	Closing Balance				1,603.00 DR
<b>Property Expenses - Insurance Premium - Direct Property</b>					
<b>19 Rocco Street, Riverstone</b>					
01/07/2021	Opening Balance				0.00
28/07/2021	GENERAL INS HOME 1W1259371015521209		57.56		57.56 DR
30/08/2021	GENERAL INS HOME 1W1259371019021242		57.56		115.12 DR
28/09/2021	GENERAL INS HOME 1W1259371012221271		57.56		172.68 DR
28/10/2021	GENERAL INS HOME 1W1259371015221301		57.56		230.24 DR
29/11/2021	GENERAL INS HOME 1W1259371018621333		57.56		287.80 DR
29/12/2021	GENERAL INS HOME 1W1259371011621362		57.56		345.36 DR
28/01/2022	GENERAL INS HOME 1W1259371015022028		57.56		402.92 DR
28/02/2022	GENERAL INS HOME 1W1259371018322059		57.56		460.48 DR
28/03/2022	GENERAL INS HOME 1W1259371011422087		57.56		518.04 DR
28/04/2022	GENERAL INS HOME 1W1259371014522118		57.56		575.60 DR
30/05/2022	ALLIANZ AUST 1RD263403014322150		70.06		645.66 DR
28/06/2022	ALLIANZ AUST 1RD263403017822179		70.06		715.72 DR
30/06/2022	Closing Balance				715.72 DR
<b>Property Expenses - Repairs Maintenance - Direct Property</b>					
<b>19 Rocco Street, Riverstone</b>					
01/07/2021	Opening Balance				0.00
30/06/2022	Repairs Maintenance		75.00		75.00 DR
30/06/2022	Closing Balance				75.00 DR

**Jagdish And Asha Lifetime Super Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Expenses</b>					
<b>Property Expenses - Water Rates - Direct Property</b>					
<b>19 Rocco Street, Riverstone</b>					
01/07/2021	Opening Balance				0.00
30/06/2022	Reimbursement - Water Usage			275.84	275.84 CR
30/06/2022	Water Rates		276.64		0.80 DR
30/06/2022	Closing Balance				0.80 DR
<b>SMSF Supervisory Levy</b>					
01/07/2021	Opening Balance				0.00
10/11/2021	BPAY TO TAX OFFICE PAYMENTS		259.00		259.00 DR
10/11/2021	BPAY TO TAX OFFICE PAYMENTS		259.00		518.00 DR
10/11/2021	BPAY TO TAX OFFICE PAYMENTS		518.00		1,036.00 DR
30/06/2022	Closing Balance				1,036.00 DR
<b>Squirrel Administration Fee</b>					
01/07/2021	Opening Balance				0.00
13/07/2021	SQUIRREL SUPER FEE		140.00		140.00 DR
12/08/2021	SQUIRREL SUPER FEE		140.00		280.00 DR
13/09/2021	SQUIRREL SUPER FEE		140.00		420.00 DR
13/10/2021	SQUIRREL SUPER FEE		140.00		560.00 DR
11/11/2021	SQUIRREL SUPER FEE		140.00		700.00 DR
13/12/2021	SQUIRREL SUPER FEE		140.00		840.00 DR
13/01/2022	SQUIRREL SUPER FEE		140.00		980.00 DR
14/02/2022	SQUIRREL SUPER FEE		140.00		1,120.00 DR
11/03/2022	SQUIRREL SUPER FEE		140.00		1,260.00 DR
13/04/2022	SQUIRREL SUPER FEE		140.00		1,400.00 DR
11/05/2022	SQUIRREL SUPER FEE		140.00		1,540.00 DR
30/06/2022	Closing Balance				1,540.00 DR
<b>Income Tax</b>					
<b>Income Tax Expense</b>					
<b>Income Tax Expense</b>					
01/07/2021	Opening Balance				0.00
30/06/2022	Fund Income Tax		3,847.20		3,847.20 DR
30/06/2022	Closing Balance				3,847.20 DR
<b>Assets</b>					
<b>Investments - 19 Rocco Street, Riverstone</b>					
01/07/2021	Opening Balance	1.00000			1,010,000.00 DR
19/10/2021	Borrowing Expenses		488.00		1,010,488.00 DR
30/06/2022	Market Value Adjustment		29,512.00		1,040,000.00 DR
30/06/2022	Closing Balance	1.00000			1,040,000.00 DR
<b>Investments - Australia And New Zealand Banking Group Limited</b>					
01/07/2021	Opening Balance	280.00000			7,882.00 DR
31/12/2021	MOT CNT21680048 SELL 110 ANZ	-110.00000		3,114.37	4,767.63 DR
30/06/2022	Market Value Adjustment			1,022.53	3,745.10 DR
30/06/2022	Closing Balance	170.00000			3,745.10 DR
<b>Investments - Avita Medical Inc. - Chess Depository Interests 5:1</b>					
01/07/2021	Opening Balance	200.00000			1,046.00 DR
17/08/2021	MOT CNT21218012 SELL 200 AVH	-200.00000		1,279.95	233.95 CR
30/06/2022	Market Value Adjustment		233.95		0.00 CR
30/06/2022	Closing Balance				0.00

**Jagdish And Asha Lifetime Super Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
<b>Investments - BHP Group Limited</b>					
01/07/2021	Opening Balance	150.00000			7,285.50 DR
14/02/2022	MOT CNT21823146 SELL 150 BHP	-150.00000		5,514.45	1,771.05 DR
30/06/2022	Market Value Adjustment			1,771.05	0.00 CR
30/06/2022	Closing Balance				0.00
<b>Investments - National Australia Bank Limited</b>					
01/07/2021	Opening Balance	94.00000			2,464.68 DR
23/03/2022	MOT CNT21959828 SELL 94 NAB	-94.00000		2,294.75	169.93 DR
30/06/2022	Market Value Adjustment			169.93	0.00 CR
30/06/2022	Closing Balance				0.00
<b>Investments - Qantas Airways Limited</b>					
01/07/2021	Opening Balance	0.00000			0.00
14/09/2021	MOT CNT21316506 BUY 1000 QAN	1,000.00000	5,299.95		5,299.95 DR
14/02/2022	MOT CNT21823185 SELL 1000 QAN	-1,000.00000		5,299.95	0.00 CR
30/06/2022	Closing Balance	0.00000			0.00
<b>Investments - Santos Limited</b>					
01/07/2021	Opening Balance	0.00000			0.00
19/08/2021	MOT CNT21225188 BUY 500 STO	500.00000	3,124.95		3,124.95 DR
14/02/2022	MOT CNT21823194 SELL 500 STO	-500.00000		3,124.95	0.00 CR
30/06/2022	Closing Balance	0.00000			0.00
<b>Investments - South32 Limited</b>					
01/07/2021	Opening Balance	0.00000			0.00
19/08/2021	MOT CNT21225110 BUY 2000 S32	2,000.00000	5,959.95		5,959.95 DR
21/09/2021	MOT CNT21341324 BUY 1500 S32	1,500.00000	5,059.95		11,019.90 DR
13/10/2021	MOT CNT21421161 SELL 600 S32	-600.00000		2,023.98	8,995.92 DR
10/11/2021	MOT CNT21517079 SELL 1410 S32	-1,410.00000		4,555.76	4,440.16 DR
14/02/2022	MOT CNT21823167 SELL 1490 S32	-1,490.00000		4,440.16	0.00 CR
30/06/2022	Closing Balance	0.00000			0.00
<b>Investments - Telstra Corporation Limited</b>					
01/07/2021	Opening Balance	300.00000			1,128.00 DR
17/08/2021	MOT CNT21218069 BUY 1500 TLS	1,500.00000	5,959.95		7,087.95 DR
10/11/2021	MOT CNT21517061 SELL 650 TLS	-650.00000		2,582.64	4,505.31 DR
14/02/2022	MOT CNT21823175 SELL 1150 TLS	-1,150.00000		4,327.26	178.05 DR
30/06/2022	Market Value Adjustment			178.05	0.00 CR
30/06/2022	Closing Balance				0.00
<b>Investments - Westpac Banking Corporation</b>					
01/07/2021	Opening Balance	115.00000			2,968.15 DR
30/06/2022	Market Value Adjustment			725.65	2,242.50 DR
30/06/2022	Closing Balance	115.00000			2,242.50 DR
<b>Cash At Bank - Cash at Bank - Macquarie</b>					
01/07/2021	Opening Balance				2,434.56 DR
01/07/2021	ANZ DIVIDEND A071/00806310		196.00		2,630.56 DR
01/07/2021	RANDW BELLAVISTA RANDW BELLAVISTA		21,405.00		24,035.56 DR
02/07/2021	NAB INTERIM DIV DV221/01258487		56.40		24,091.96 DR
07/07/2021	QUICKSUPER QUICKSPR3000490494		973.82		25,065.78 DR
12/07/2021	QUICKSUPER QUICKSPR3003505711		413.12		25,478.90 DR
13/07/2021	SQUIRREL SUPER FEE			140.00	25,338.90 DR
26/07/2021	QUICKSUPER QUICKSPR3012541556		413.12		25,752.02 DR
27/07/2021	PP TO JAGDISH CHAND			1,865.76	23,886.26 DR
28/07/2021	GENERAL INS HOME 1W1259371015521209			57.56	23,828.70 DR
30/07/2021	MACQUARIE CMA INTEREST PAID		2.51		23,831.21 DR

**Jagdish And Asha Lifetime Super Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
<b>Cash At Bank - Cash at Bank - Macquarie</b>					
09/08/2021	QUICKSUPER QUICKSPR3021520699		413.12		24,244.33 DR
12/08/2021	SQUIRREL SUPER FEE			140.00	24,104.33 DR
17/08/2021	MOT CNT21218012 SELL 200 AVH		940.05		25,044.38 DR
17/08/2021	MOT CNT21218069 BUY 1500 TLS			5,959.95	19,084.43 DR
19/08/2021	MOT CNT21225110 BUY 2000 S32			5,959.95	13,124.48 DR
19/08/2021	MOT CNT21225188 BUY 500 STO			3,124.95	9,999.53 DR
23/08/2021	QUICKSUPER QUICKSPR3030699521		413.12		10,412.65 DR
27/08/2021	PP TO JAGDISH CHAND			1,865.76	8,546.89 DR
30/08/2021	GENERAL INS HOME 1W1259371019021242			57.56	8,489.33 DR
31/08/2021	MACQUARIE CMA INTEREST PAID		1.79		8,491.12 DR
06/09/2021	QUICKSUPER QUICKSPR3039762078		2,050.07		10,541.19 DR
06/09/2021	QUICKSUPER QUICKSPR3039762084		413.12		10,954.31 DR
13/09/2021	SQUIRREL SUPER FEE			140.00	10,814.31 DR
14/09/2021	MOT CNT21316506 BUY 1000 QAN			5,299.95	5,514.36 DR
20/09/2021	QUICKSUPER QUICKSPR3048767794		413.12		5,927.48 DR
21/09/2021	BHP GROUP DIV AF384/01256236		407.29		6,334.77 DR
21/09/2021	MOT CNT21341324 BUY 1500 S32			5,059.95	1,274.82 DR
21/09/2021	SANTOS LIMITED S00124786151		38.47		1,313.29 DR
23/09/2021	TLS FNL DIV 001264786148		144.00		1,457.29 DR
28/09/2021	GENERAL INS HOME 1W1259371012221271			57.56	1,399.73 DR
30/09/2021	MACQUARIE CMA INTEREST PAID		0.59		1,400.32 DR
04/10/2021	QUICKSUPER QUICKSPR3057521434		1,025.00		2,425.32 DR
04/10/2021	QUICKSUPER QUICKSPR3057521437		413.12		2,838.44 DR
07/10/2021	SOUTH32 DIVIDEND RAU21/01040130		149.27		2,987.71 DR
13/10/2021	MOT CNT21421161 SELL 600 S32		2,152.05		5,139.76 DR
13/10/2021	SQUIRREL SUPER FEE			140.00	4,999.76 DR
18/10/2021	QUICKSUPER QUICKSPR3066679713		413.12		5,412.88 DR
19/10/2021	BPAY TO TAX OFFICE PAYMENTS			427.00	4,985.88 DR
19/10/2021	TRANSACT FUNDS TFR TO JAGDISH CHAND			56.00	4,929.88 DR
19/10/2021	TRANSACT FUNDS TFR TO JAGDISH CHAND			359.00	4,570.88 DR
19/10/2021	TRANSACT FUNDS TFR TO JAGDISH CHAND			1,865.76	2,705.12 DR
19/10/2021	TRANSACT FUNDS TFR TO PRAKASH LAWYERS PR			488.00	2,217.12 DR
21/10/2021	TRANSACT FUNDS TFR TO MANAGE YOUR SUPER			165.00	2,052.12 DR
27/10/2021	PP TO JAGDISH CHAND			1,865.76	186.36 DR
28/10/2021	GENERAL INS HOME 1W1259371015221301			57.56	128.80 DR
29/10/2021	MACQUARIE CMA INTEREST PAID		0.28		129.08 DR
01/11/2021	QUICKSUPER QUICKSPR3075671895		413.12		542.20 DR
10/11/2021	BPAY TO TAX OFFICE PAYMENTS			854.00	311.80 CR
10/11/2021	BPAY TO TAX OFFICE PAYMENTS			2,226.95	2,538.75 CR
10/11/2021	BPAY TO TAX OFFICE PAYMENTS			4,528.65	7,067.40 CR
10/11/2021	MOT CNT21517061 SELL 650 TLS		2,541.05		4,526.35 CR
10/11/2021	MOT CNT21517079 SELL 1410 S32		5,013.75		487.40 DR
11/11/2021	SQUIRREL SUPER FEE			140.00	347.40 DR
15/11/2021	QUICKSUPER QUICKSPR3085183586		413.12		760.52 DR
26/11/2021	RANDW BELLAVISTA RANDW BELLAVISTA		102.34		862.86 DR
29/11/2021	GENERAL INS HOME 1W1259371018621333			57.56	805.30 DR
29/11/2021	QUICKSUPER QUICKSPR3094460480		413.12		1,218.42 DR
30/11/2021	MACQUARIE CMA INTEREST PAID		0.01		1,218.43 DR
13/12/2021	QUICKSUPER QUICKSPR3104143600		556.45		1,774.88 DR
13/12/2021	SQUIRREL SUPER FEE			140.00	1,634.88 DR
15/12/2021	NAB FINAL DIV DV222/00735187		62.98		1,697.86 DR
16/12/2021	ANZ DIVIDEND A072/00790240		201.60		1,899.46 DR
21/12/2021	WBC DIVIDEND 001269183895		69.00		1,968.46 DR
24/12/2021	PP TO JAGDISH CHAND			1,865.76	102.70 DR
29/12/2021	GENERAL INS HOME 1W1259371011621362			57.56	45.14 DR
29/12/2021	QUICKSUPER QUICKSPR3113867601		413.12		458.26 DR
31/12/2021	MACQUARIE CMA INTEREST PAID		0.03		458.29 DR
31/12/2021	MOT CNT21680048 SELL 110 ANZ		3,044.65		3,502.94 DR

**Jagdish And Asha Lifetime Super Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
<b>Cash At Bank - Cash at Bank - Macquarie</b>					
04/01/2022	BPAY TO TAX OFFICE PAYMENTS			2,927.62	575.32 DR
06/01/2022	QUICKSUPER QUICKSPR3118574254		413.12		988.44 DR
10/01/2022	BPAY TO TAX OFFICE PAYMENTS			594.00	394.44 DR
13/01/2022	SQUIRREL SUPER FEE			140.00	254.44 DR
24/01/2022	QUICKSUPER QUICKSPR3129997810		421.55		675.99 DR
28/01/2022	GENERAL INS HOME 1W1259371015022028			57.56	618.43 DR
31/01/2022	MACQUARIE CMA INTEREST PAID		0.01		618.44 DR
07/02/2022	QUICKSUPER QUICKSPR3139225912		421.55		1,039.99 DR
14/02/2022	MOT CNT21823146 SELL 150 BHP		7,249.05		8,289.04 DR
14/02/2022	MOT CNT21823167 SELL 1490 S32		6,521.15		14,810.19 DR
14/02/2022	MOT CNT21823175 SELL 1150 TLS		4,637.55		19,447.74 DR
14/02/2022	MOT CNT21823185 SELL 1000 QAN		5,370.05		24,817.79 DR
14/02/2022	MOT CNT21823194 SELL 500 STO		3,690.05		28,507.84 DR
14/02/2022	SQUIRREL SUPER FEE			140.00	28,367.84 DR
18/02/2022	TRANSACT FUNDS TFR TO JAGDISH CHAND			1,865.76	26,502.08 DR
18/02/2022	TRANSACT FUNDS TFR TO JAGDISH CHAND			1,865.76	24,636.32 DR
18/02/2022	TRANSACT FUNDS TFR TO JAGDISH CHAND			4,834.21	19,802.11 DR
18/02/2022	TRANSACT FUNDS TFR TO JAGDISH CHAND			5,000.00	14,802.11 DR
18/02/2022	TRANSACT FUNDS TFR TO JAGDISH CHAND			5,000.00	9,802.11 DR
18/02/2022	TRANSACT FUNDS TFR TO JAGDISH CHAND			5,000.00	4,802.11 DR
21/02/2022	QUICKSUPER QUICKSPR3149067044		421.55		5,223.66 DR
25/02/2022	PP TO JAGDISH CHAND			1,865.76	3,357.90 DR
28/02/2022	GENERAL INS HOME 1W1259371018322059			57.56	3,300.34 DR
28/02/2022	MACQUARIE CMA INTEREST PAID		0.23		3,300.57 DR
07/03/2022	QUICKSUPER QUICKSPR3159134975		421.55		3,722.12 DR
11/03/2022	SQUIRREL SUPER FEE			140.00	3,582.12 DR
21/03/2022	QUICKSUPER QUICKSPR3168909321		421.55		4,003.67 DR
23/03/2022	MOT CNT21959828 SELL 94 NAB		2,889.35		6,893.02 DR
25/03/2022	PP TO JAGDISH CHAND			1,865.76	5,027.26 DR
28/03/2022	GENERAL INS HOME 1W1259371011422087			57.56	4,969.70 DR
28/03/2022	RANDW BELLAVISTA RANDW BELLAVISTA		69.02		5,038.72 DR
31/03/2022	MACQUARIE CMA INTEREST PAID		0.15		5,038.87 DR
04/04/2022	QUICKSUPER QUICKSPR3178895267		421.55		5,460.42 DR
13/04/2022	SQUIRREL SUPER FEE			140.00	5,320.42 DR
19/04/2022	BPAY TO TAX OFFICE PAYMENTS			1,940.00	3,380.42 DR
19/04/2022	QUICKSUPER QUICKSPR3188274922		421.55		3,801.97 DR
27/04/2022	PP TO JAGDISH CHAND			1,865.76	1,936.21 DR
28/04/2022	GENERAL INS HOME 1W1259371014522118			57.56	1,878.65 DR
29/04/2022	MACQUARIE CMA INTEREST PAID		0.26		1,878.91 DR
04/05/2022	QUICKSUPER QUICKSPR3198919475		422.81		2,301.72 DR
11/05/2022	SQUIRREL SUPER FEE			140.00	2,161.72 DR
16/05/2022	QUICKSUPER QUICKSPR3207315910		421.55		2,583.27 DR
27/05/2022	PP TO JAGDISH CHAND			1,865.76	717.51 DR
30/05/2022	ALLIANZ AUST 1RD263403014322150			70.06	647.45 DR
30/05/2022	QUICKSUPER QUICKSPR3217194302		421.55		1,069.00 DR
13/06/2022	QUICKSUPER QUICKSPR3227509266		421.54		1,490.54 DR
24/06/2022	WBC DIVIDEND 001277837214		70.15		1,560.69 DR
27/06/2022	QUICKSUPER QUICKSPR3237758615		421.55		1,982.24 DR
28/06/2022	ALLIANZ AUST 1RD263403017822179			70.06	1,912.18 DR
28/06/2022	RANDW BELLAVISTA RANDW BELLAVISTA		1,786.05		3,698.23 DR
30/06/2022	MACQUARIE CMA INTEREST PAID		0.20		3,698.43 DR
30/06/2022	<b>Closing Balance</b>				<b>3,698.43 DR</b>

**Jagdish And Asha Lifetime Super Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
<b>Other Assets - Unsettled Trades</b>					
<b>Acquisitions - Direct Property</b>					
<b>19 Rocco Street, Riverstone</b>					
01/07/2021	Opening Balance				0.00
19/10/2021	Borrowing Expenses			488.00	488.00 CR
19/10/2021	Purchase Settlement Paid		488.00		0.00 CR
30/06/2022	Closing Balance				0.00
<b>Acquisitions - Other Loans</b>					
<b>Loan from Member</b>					
01/07/2021	Opening Balance				0.00
27/07/2021	Repayment			1,865.76	1,865.76 CR
27/07/2021	Repayment		1,865.76		0.00 CR
27/08/2021	Repayment			1,865.76	1,865.76 CR
27/08/2021	Repayment		1,865.76		0.00 CR
19/10/2021	Repayment			56.00	56.00 CR
19/10/2021	Repayment			359.00	415.00 CR
19/10/2021	Repayment			1,865.76	2,280.76 CR
19/10/2021	Repayment		56.00		2,224.76 CR
19/10/2021	Repayment		359.00		1,865.76 CR
19/10/2021	Repayment		1,865.76		0.00 CR
27/10/2021	Repayment			1,865.76	1,865.76 CR
27/10/2021	Repayment		1,865.76		0.00 CR
24/12/2021	Repayment			1,865.76	1,865.76 CR
24/12/2021	Repayment		1,865.76		0.00 CR
18/02/2022	Repayment			1,865.76	1,865.76 CR
18/02/2022	Repayment			1,865.76	3,731.52 CR
18/02/2022	Repayment			5,000.00	8,731.52 CR
18/02/2022	Repayment			5,000.00	13,731.52 CR
18/02/2022	Repayment		1,865.76		11,865.76 CR
18/02/2022	Repayment		1,865.76		10,000.00 CR
18/02/2022	Repayment		5,000.00		5,000.00 CR
18/02/2022	Repayment		5,000.00		0.00 CR
25/02/2022	Repayment			1,865.76	1,865.76 CR
25/02/2022	Repayment		1,865.76		0.00 CR
25/03/2022	Repayment			1,865.76	1,865.76 CR
25/03/2022	Repayment		1,865.76		0.00 CR
27/04/2022	Repayment			1,865.76	1,865.76 CR
27/04/2022	Repayment		1,865.76		0.00 CR
27/05/2022	Repayment			1,865.76	1,865.76 CR
27/05/2022	Repayment		1,865.76		0.00 CR
30/06/2022	Interest			15,441.21	15,441.21 CR
30/06/2022	Interest		15,441.21		0.00 CR
30/06/2022	Repayment			204.68	204.68 CR
30/06/2022	Repayment		204.68		0.00 CR
30/06/2022	Closing Balance				0.00
<b>Acquisitions - Shares in Listed Companies</b>					
<b>Qantas Airways Limited</b>					
01/07/2021	Opening Balance				0.00
14/09/2021	MOT CNT21316506 BUY 1000 QAN			5,299.95	5,299.95 CR
14/09/2021	MOT CNT21316506 BUY 1000 QAN		5,299.95		0.00 CR
30/06/2022	Closing Balance				0.00

**Jagdish And Asha Lifetime Super Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
<b>Santos Limited</b>					
01/07/2021	Opening Balance				0.00
19/08/2021	MOT CNT21225188 BUY 500 STO			3,124.95	3,124.95 CR
19/08/2021	MOT CNT21225188 BUY 500 STO		3,124.95		0.00 CR
30/06/2022	Closing Balance				0.00
<b>South32 Limited</b>					
01/07/2021	Opening Balance				0.00
19/08/2021	MOT CNT21225110 BUY 2000 S32			5,959.95	5,959.95 CR
19/08/2021	MOT CNT21225110 BUY 2000 S32		5,959.95		0.00 CR
21/09/2021	MOT CNT21341324 BUY 1500 S32			5,059.95	5,059.95 CR
21/09/2021	MOT CNT21341324 BUY 1500 S32		5,059.95		0.00 CR
30/06/2022	Closing Balance				0.00
<b>Telstra Corporation Limited</b>					
01/07/2021	Opening Balance				0.00
17/08/2021	MOT CNT21218069 BUY 1500 TLS			5,959.95	5,959.95 CR
17/08/2021	MOT CNT21218069 BUY 1500 TLS		5,959.95		0.00 CR
30/06/2022	Closing Balance				0.00
<b>Acquisitions - Sundry Liabilities</b>					
<b>Creditor</b>					
01/07/2021	Opening Balance				0.00
30/06/2022	Payment			9,629.53	9,629.53 CR
30/06/2022	Payment		4,629.53		5,000.00 CR
30/06/2022	Payment		5,000.00		0.00 CR
30/06/2022	Closing Balance				0.00
<b>Disposals - Shares in Listed Companies</b>					
<b>Australia And New Zealand Banking Group Limited</b>					
01/07/2021	Opening Balance				0.00
31/12/2021	MOT CNT21680048 SELL 110 ANZ			3,044.65	3,044.65 CR
31/12/2021	MOT CNT21680048 SELL 110 ANZ		3,044.65		0.00 CR
30/06/2022	Closing Balance				0.00
<b>Avita Medical Inc. - Chess Depository Interests 5:1</b>					
01/07/2021	Opening Balance				0.00
17/08/2021	MOT CNT21218012 SELL 200 AVH			940.05	940.05 CR
17/08/2021	MOT CNT21218012 SELL 200 AVH		940.05		0.00 CR
30/06/2022	Closing Balance				0.00
<b>BHP Group Limited</b>					
01/07/2021	Opening Balance				0.00
14/02/2022	MOT CNT21823146 SELL 150 BHP			7,249.05	7,249.05 CR
14/02/2022	MOT CNT21823146 SELL 150 BHP		7,249.05		0.00 CR
30/06/2022	Closing Balance				0.00
<b>National Australia Bank Limited</b>					
01/07/2021	Opening Balance				0.00
23/03/2022	MOT CNT21959828 SELL 94 NAB			2,889.35	2,889.35 CR
23/03/2022	MOT CNT21959828 SELL 94 NAB		2,889.35		0.00 CR
30/06/2022	Closing Balance				0.00
<b>Qantas Airways Limited</b>					
01/07/2021	Opening Balance				0.00
14/02/2022	MOT CNT21823185 SELL 1000 QAN			5,370.05	5,370.05 CR
14/02/2022	MOT CNT21823185 SELL 1000 QAN		5,370.05		0.00 CR
30/06/2022	Closing Balance				0.00

**Jagdish And Asha Lifetime Super Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
<b>Santos Limited</b>					
01/07/2021	Opening Balance				0.00
14/02/2022	MOT CNT21823194 SELL 500 STO			3,690.05	3,690.05 CR
14/02/2022	MOT CNT21823194 SELL 500 STO		3,690.05		0.00 CR
30/06/2022	Closing Balance				0.00
<b>South32 Limited</b>					
01/07/2021	Opening Balance				0.00
13/10/2021	MOT CNT21421161 SELL 600 S32			2,152.05	2,152.05 CR
13/10/2021	MOT CNT21421161 SELL 600 S32		2,152.05		0.00 CR
10/11/2021	MOT CNT21517079 SELL 1410 S32			5,013.75	5,013.75 CR
10/11/2021	MOT CNT21517079 SELL 1410 S32		5,013.75		0.00 CR
14/02/2022	MOT CNT21823167 SELL 1490 S32			6,521.15	6,521.15 CR
14/02/2022	MOT CNT21823167 SELL 1490 S32		6,521.15		0.00 CR
30/06/2022	Closing Balance				0.00
<b>Telstra Corporation Limited</b>					
01/07/2021	Opening Balance				0.00
10/11/2021	MOT CNT21517061 SELL 650 TLS			2,541.05	2,541.05 CR
10/11/2021	MOT CNT21517061 SELL 650 TLS		2,541.05		0.00 CR
14/02/2022	MOT CNT21823175 SELL 1150 TLS			4,637.55	4,637.55 CR
14/02/2022	MOT CNT21823175 SELL 1150 TLS		4,637.55		0.00 CR
30/06/2022	Closing Balance				0.00
<b>Other Assets - Receivables</b>					
<b>Investment Income Receivable - Dividends - Shares in Listed Companies</b>					
<b>Australia And New Zealand Banking Group Limited</b>					
01/07/2021	Opening Balance				0.00
01/07/2021	ANZ DIVIDEND A071/00806310			196.00	196.00 CR
01/07/2021	ANZ DIVIDEND A071/00806310		196.00		0.00 CR
16/12/2021	ANZ AUD 0.72 FRANKED, 30% CTR, DRP NIL DISC, BSP			201.60	201.60 CR
16/12/2021	ANZ AUD 0.72 FRANKED, 30% CTR, DRP NIL DISC, BSP		201.60		0.00 CR
30/06/2022	Closing Balance				0.00
<b>BHP Group Limited</b>					
01/07/2021	Opening Balance				0.00
21/09/2021	BHP GROUP DIV AF384/01256236			407.29	407.29 CR
21/09/2021	BHP GROUP DIV AF384/01256236		407.29		0.00 CR
30/06/2022	Closing Balance				0.00
<b>National Australia Bank Limited</b>					
01/07/2021	Opening Balance				0.00
02/07/2021	NAB INTERIM DIV DV221/01258487			56.40	56.40 CR
02/07/2021	NAB INTERIM DIV DV221/01258487		56.40		0.00 CR
15/12/2021	NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP			62.98	62.98 CR
15/12/2021	NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP		62.98		0.00 CR
30/06/2022	Closing Balance				0.00
<b>Santos Limited</b>					
01/07/2021	Opening Balance				0.00
21/09/2021	STO USD 0.055, 0.055 FRANKED, 30% CTR, DRP SUSP			38.47	38.47 CR
21/09/2021	STO USD 0.055, 0.055 FRANKED, 30% CTR, DRP SUSP		38.47		0.00 CR
30/06/2022	Closing Balance				0.00
<b>South32 Limited</b>					
01/07/2021	Opening Balance				0.00
07/10/2021	S32 USD 0.035, 0.02 SPEC, 0.055 FRANKED, 30% CTR			149.27	149.27 CR
07/10/2021	S32 USD 0.035, 0.02 SPEC, 0.055 FRANKED, 30% CTR		149.27		0.00 CR
30/06/2022	Closing Balance				0.00



**Jagdish And Asha Lifetime Super Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
<b>Telstra Corporation Limited</b>					
01/07/2021	Opening Balance				0.00
23/09/2021	TLS FNL DIV 001264786148			144.00	144.00 CR
23/09/2021	TLS FNL DIV 001264786148		144.00		0.00 CR
30/06/2022	Closing Balance				0.00
<b>Westpac Banking Corporation</b>					
01/07/2021	Opening Balance				0.00
21/12/2021	WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC			69.00	69.00 CR
21/12/2021	WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC		69.00		0.00 CR
24/06/2022	WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC			70.15	70.15 CR
24/06/2022	WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC		70.15		0.00 CR
30/06/2022	Closing Balance				0.00
<b>Investment Income Receivable - Interest - Cash At Bank</b>					
<b>Cash at Bank - Macquarie</b>					
01/07/2021	Opening Balance				0.00
30/07/2021	MACQUARIE CMA INTEREST PAID			2.51	2.51 CR
30/07/2021	MACQUARIE CMA INTEREST PAID		2.51		0.00 CR
31/08/2021	MACQUARIE CMA INTEREST PAID			1.79	1.79 CR
31/08/2021	MACQUARIE CMA INTEREST PAID		1.79		0.00 CR
30/09/2021	MACQUARIE CMA INTEREST PAID			0.59	0.59 CR
30/09/2021	MACQUARIE CMA INTEREST PAID		0.59		0.00 CR
29/10/2021	MACQUARIE CMA INTEREST PAID			0.28	0.28 CR
29/10/2021	MACQUARIE CMA INTEREST PAID		0.28		0.00 CR
30/11/2021	MACQUARIE CMA INTEREST PAID			0.01	0.01 CR
30/11/2021	MACQUARIE CMA INTEREST PAID		0.01		0.00 CR
31/12/2021	MACQUARIE CMA INTEREST PAID			0.03	0.03 CR
31/12/2021	MACQUARIE CMA INTEREST PAID		0.03		0.00 CR
31/01/2022	MACQUARIE CMA INTEREST PAID			0.01	0.01 CR
31/01/2022	MACQUARIE CMA INTEREST PAID		0.01		0.00 CR
28/02/2022	MACQUARIE CMA INTEREST PAID			0.23	0.23 CR
28/02/2022	MACQUARIE CMA INTEREST PAID		0.23		0.00 CR
31/03/2022	MACQUARIE CMA INTEREST PAID			0.15	0.15 CR
31/03/2022	MACQUARIE CMA INTEREST PAID		0.15		0.00 CR
29/04/2022	MACQUARIE CMA INTEREST PAID			0.26	0.26 CR
29/04/2022	MACQUARIE CMA INTEREST PAID		0.26		0.00 CR
30/06/2022	MACQUARIE CMA INTEREST PAID			0.20	0.20 CR
30/06/2022	MACQUARIE CMA INTEREST PAID		0.20		0.00 CR
30/06/2022	Closing Balance				0.00
<b>Investment Income Receivable - Rent - Direct Property</b>					
<b>19 Rocco Street, Riverstone</b>					
01/07/2021	Opening Balance				0.00
01/07/2021	Rental Income/Disbursements Received			21,405.00	21,405.00 CR
26/11/2021	Rental Income/Disbursements Received			102.34	21,507.34 CR
28/03/2022	Rental Income/Disbursements Received			69.02	21,576.36 CR
28/06/2022	Rental Income/Disbursements Received			1,786.05	23,362.41 CR
30/06/2022	Rental Statement		27,512.25		4,149.84 DR
30/06/2022	Closing Balance				4,149.84 DR
<b>Member Income Receivable - Contributions</b>					
<b>Mr Jagdish Chand</b>					
01/07/2021	Opening Balance				0.00
12/07/2021	Contribution Received			413.12	413.12 CR
12/07/2021	Employer Contribution: DEPARTMENT OF EDUCATION		413.12		0.00 CR
26/07/2021	Contribution Received			413.12	413.12 CR
26/07/2021	Employer Contribution: DEPARTMENT OF EDUCATION		413.12		0.00 CR
09/08/2021	Contribution Received			413.12	413.12 CR
09/08/2021	Employer Contribution: DEPARTMENT OF EDUCATION		413.12		0.00 CR
23/08/2021	Contribution Received			413.12	413.12 CR

**Jagdish And Asha Lifetime Super Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
23/08/2021	Employer Contribution: DEPARTMENT OF EDUCATION		413.12		0.00 CR
06/09/2021	Contribution Received			413.12	413.12 CR
06/09/2021	Employer Contribution: DEPARTMENT OF EDUCATION		413.12		0.00 CR
20/09/2021	Contribution Received			413.12	413.12 CR
20/09/2021	Employer Contribution: DEPARTMENT OF EDUCATION		413.12		0.00 CR
04/10/2021	Contribution Received			413.12	413.12 CR
04/10/2021	Employer Contribution: DEPARTMENT OF EDUCATION		413.12		0.00 CR
18/10/2021	Contribution Received			413.12	413.12 CR
18/10/2021	Employer Contribution: DEPARTMENT OF EDUCATION		413.12		0.00 CR
01/11/2021	Contribution Received			413.12	413.12 CR
01/11/2021	Employer Contribution: DEPARTMENT OF EDUCATION		413.12		0.00 CR
15/11/2021	Contribution Received			413.12	413.12 CR
15/11/2021	Employer Contribution: DEPARTMENT OF EDUCATION		413.12		0.00 CR
29/11/2021	Contribution Received			413.12	413.12 CR
29/11/2021	Employer Contribution: DEPARTMENT OF EDUCATION		413.12		0.00 CR
13/12/2021	Contribution Received			556.45	556.45 CR
13/12/2021	Employer Contribution: DEPARTMENT OF EDUCATION		556.45		0.00 CR
29/12/2021	Contribution Received			413.12	413.12 CR
29/12/2021	Employer Contribution: DEPARTMENT OF EDUCATION		413.12		0.00 CR
06/01/2022	Contribution Received			413.12	413.12 CR
06/01/2022	Employer Contribution: DEPARTMENT OF EDUCATION		413.12		0.00 CR
24/01/2022	Contribution Received			421.55	421.55 CR
24/01/2022	Employer Contribution: DEPARTMENT OF EDUCATION		421.55		0.00 CR
07/02/2022	Contribution Received			421.55	421.55 CR
07/02/2022	Employer Contribution: DEPARTMENT OF EDUCATION		421.55		0.00 CR
21/02/2022	Contribution Received			421.55	421.55 CR
21/02/2022	Employer Contribution: DEPARTMENT OF EDUCATION		421.55		0.00 CR
07/03/2022	Contribution Received			421.55	421.55 CR
07/03/2022	Employer Contribution: DEPARTMENT OF EDUCATION		421.55		0.00 CR
21/03/2022	Contribution Received			421.55	421.55 CR
21/03/2022	Employer Contribution: DEPARTMENT OF EDUCATION		421.55		0.00 CR
04/04/2022	Contribution Received			421.55	421.55 CR
04/04/2022	Employer Contribution: DEPARTMENT OF EDUCATION		421.55		0.00 CR
19/04/2022	Contribution Received			421.55	421.55 CR
19/04/2022	Employer Contribution: DEPARTMENT OF EDUCATION		421.55		0.00 CR
04/05/2022	Contribution Received			422.81	422.81 CR
04/05/2022	Employer Contribution: DEPARTMENT OF EDUCATION		422.81		0.00 CR
16/05/2022	Contribution Received			421.55	421.55 CR
16/05/2022	Employer Contribution: DEPARTMENT OF EDUCATION		421.55		0.00 CR
30/05/2022	Contribution Received			421.55	421.55 CR
30/05/2022	Employer Contribution: DEPARTMENT OF EDUCATION		421.55		0.00 CR
13/06/2022	Contribution Received			421.54	421.54 CR
13/06/2022	Employer Contribution: DEPARTMENT OF EDUCATION		421.54		0.00 CR
27/06/2022	Contribution Received			421.55	421.55 CR
27/06/2022	Employer Contribution: DEPARTMENT OF EDUCATION		421.55		0.00 CR
<b>30/06/2022</b>	<b>Closing Balance</b>				<b>0.00</b>
<b>Mrs Asha Chand</b>					
<b>01/07/2021</b>	<b>Opening Balance</b>				<b>0.00</b>
07/07/2021	Contribution Received			973.82	973.82 CR
07/07/2021	Employer Contribution: SUMITOMO (SHI) HANSEN AUSTRALIA		973.82		0.00 CR
06/09/2021	Contribution Received			2,050.07	2,050.07 CR
06/09/2021	Employer Contribution: SUMITOMO (SHI) HANSEN AUSTRALIA		2,050.07		0.00 CR
04/10/2021	Contribution Received			1,025.00	1,025.00 CR
04/10/2021	Employer Contribution: SUMITOMO (SHI) HANSEN AUSTRALIA		1,025.00		0.00 CR
<b>30/06/2022</b>	<b>Closing Balance</b>				<b>0.00</b>

**Jagdish And Asha Lifetime Super Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
<b>Other Assets - Current Tax Assets</b>					
<b>Income Tax Payable</b>					
01/07/2021	Opening Balance				3,751.65 CR
01/07/2021	Fund Tax Finalisation			2,668.62	6,420.27 CR
10/11/2021	BPAY TO TAX OFFICE PAYMENTS		1,708.95		4,711.32 CR
10/11/2021	BPAY TO TAX OFFICE PAYMENTS		2,042.70		2,668.62 CR
10/11/2021	BPAY TO TAX OFFICE PAYMENTS		2,668.62		0.00 CR
04/01/2022	BPAY TO TAX OFFICE PAYMENTS		812.95		812.95 DR
30/06/2022	Closing Balance				812.95 DR
<b>Provision for Income Tax</b>					
01/07/2021	Opening Balance				4,072.80 CR
01/07/2021	Fund Tax Finalisation		4,072.80		0.00 CR
30/06/2022	Tax Effect Of Income			3,847.20	3,847.20 CR
30/06/2022	Closing Balance				3,847.20 CR
<b>Franking Credits - Shares in Listed Companies</b>					
<b>Australia And New Zealand Banking Group Limited</b>					
01/07/2021	Opening Balance				0.00
01/07/2021	ANZ DIVIDEND A071/00806310		84.00		84.00 DR
16/12/2021	ANZ AUD 0.72 FRANKED, 30% CTR, DRP NIL DISC, BSP		86.40		170.40 DR
30/06/2022	Closing Balance				170.40 DR
<b>BHP Group Limited</b>					
01/07/2021	Opening Balance				84.30 DR
01/07/2021	Fund Tax Finalisation			84.30	0.00 CR
21/09/2021	BHP GROUP DIV AF384/01256236		174.55		174.55 DR
30/06/2022	Closing Balance				174.55 DR
<b>National Australia Bank Limited</b>					
01/07/2021	Opening Balance				0.00
02/07/2021	NAB INTERIM DIV DV221/01258487		24.17		24.17 DR
15/12/2021	NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP		26.99		51.16 DR
30/06/2022	Closing Balance				51.16 DR
<b>Santos Limited</b>					
01/07/2021	Opening Balance				0.00
21/09/2021	STO USD 0.055, 0.055 FRANKED, 30% CTR, DRP SUSP		16.49		16.49 DR
30/06/2022	Closing Balance				16.49 DR
<b>South32 Limited</b>					
01/07/2021	Opening Balance				0.00
07/10/2021	S32 USD 0.035, 0.02 SPEC, 0.055 FRANKED, 30% CTR		63.98		63.98 DR
30/06/2022	Closing Balance				63.98 DR
<b>Telstra Corporation Limited</b>					
01/07/2021	Opening Balance				10.29 DR
01/07/2021	Fund Tax Finalisation			10.29	0.00 CR
23/09/2021	TLS FNL DIV 001264786148		61.71		61.71 DR
30/06/2022	Closing Balance				61.71 DR
<b>Westpac Banking Corporation</b>					
01/07/2021	Opening Balance				28.59 DR
01/07/2021	Fund Tax Finalisation			28.59	0.00 CR
21/12/2021	WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC		29.57		29.57 DR
24/06/2022	WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC		30.06		59.63 DR
30/06/2022	Closing Balance				59.63 DR

**Jagdish And Asha Lifetime Super Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
<b>Income Tax Instalments Paid</b>					
01/07/2021	Opening Balance				1,281.00 DR
01/07/2021	Fund Tax Finalisation			1,281.00	0.00 CR
30/09/2021	Fund Activity Statement		427.00		427.00 DR
31/12/2021	Fund Activity Statement		594.00		1,021.00 DR
31/03/2022	Fund Activity Statement		1,940.00		2,961.00 DR
30/06/2022	Fund Activity Statement		987.00		3,948.00 DR
30/06/2022	Closing Balance				3,948.00 DR
<b>Liabilities</b>					
<b>Other Creditors and Accruals</b>					
<b>Auditor Fee</b>					
01/07/2021	Opening Balance				0.00
21/10/2021	TRANSACT FUNDS TFR TO MANAGE YOUR SUPER			165.00	165.00 CR
21/10/2021	TRANSACT FUNDS TFR TO MANAGE YOUR SUPER		165.00		0.00 CR
30/06/2022	Closing Balance				0.00
<b>Interest Paid - Other Loans</b>					
<b>Loan from Member</b>					
01/07/2021	Opening Balance				0.00
30/06/2022	Interest			15,441.21	15,441.21 CR
30/06/2022	Interest		15,441.21		0.00 CR
30/06/2022	Closing Balance				0.00
<b>Property Expenses - Insurance Premium - Direct Property</b>					
<b>19 Rocco Street, Riverstone</b>					
01/07/2021	Opening Balance				0.00
28/07/2021	GENERAL INS HOME 1W1259371015521209			57.56	57.56 CR
28/07/2021	GENERAL INS HOME 1W1259371015521209		57.56		0.00 CR
30/08/2021	GENERAL INS HOME 1W1259371019021242			57.56	57.56 CR
30/08/2021	GENERAL INS HOME 1W1259371019021242		57.56		0.00 CR
28/09/2021	GENERAL INS HOME 1W1259371012221271			57.56	57.56 CR
28/09/2021	GENERAL INS HOME 1W1259371012221271		57.56		0.00 CR
28/10/2021	GENERAL INS HOME 1W1259371015221301			57.56	57.56 CR
28/10/2021	GENERAL INS HOME 1W1259371015221301		57.56		0.00 CR
29/11/2021	GENERAL INS HOME 1W1259371018621333			57.56	57.56 CR
29/11/2021	GENERAL INS HOME 1W1259371018621333		57.56		0.00 CR
29/12/2021	GENERAL INS HOME 1W1259371011621362			57.56	57.56 CR
29/12/2021	GENERAL INS HOME 1W1259371011621362		57.56		0.00 CR
28/01/2022	GENERAL INS HOME 1W1259371015022028			57.56	57.56 CR
28/01/2022	GENERAL INS HOME 1W1259371015022028		57.56		0.00 CR
28/02/2022	GENERAL INS HOME 1W1259371018322059			57.56	57.56 CR
28/02/2022	GENERAL INS HOME 1W1259371018322059		57.56		0.00 CR
28/03/2022	GENERAL INS HOME 1W1259371011422087			57.56	57.56 CR
28/03/2022	GENERAL INS HOME 1W1259371011422087		57.56		0.00 CR
28/04/2022	GENERAL INS HOME 1W1259371014522118			57.56	57.56 CR
28/04/2022	GENERAL INS HOME 1W1259371014522118		57.56		0.00 CR
30/05/2022	ALLIANZ AUST 1RD263403014322150			70.06	70.06 CR
30/05/2022	ALLIANZ AUST 1RD263403014322150		70.06		0.00 CR
28/06/2022	ALLIANZ AUST 1RD263403017822179			70.06	70.06 CR
28/06/2022	ALLIANZ AUST 1RD263403017822179		70.06		0.00 CR
30/06/2022	Closing Balance				0.00

**Jagdish And Asha Lifetime Super Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
<b>Squirrel Administration Fee</b>					
01/07/2021	Opening Balance				0.00
13/07/2021	SQUIRREL SUPER FEE			140.00	140.00 CR
13/07/2021	SQUIRREL SUPER FEE		140.00		0.00 CR
12/08/2021	SQUIRREL SUPER FEE			140.00	140.00 CR
12/08/2021	SQUIRREL SUPER FEE		140.00		0.00 CR
13/09/2021	SQUIRREL SUPER FEE			140.00	140.00 CR
13/09/2021	SQUIRREL SUPER FEE		140.00		0.00 CR
13/10/2021	SQUIRREL SUPER FEE			140.00	140.00 CR
13/10/2021	SQUIRREL SUPER FEE		140.00		0.00 CR
11/11/2021	SQUIRREL SUPER FEE			140.00	140.00 CR
11/11/2021	SQUIRREL SUPER FEE		140.00		0.00 CR
13/12/2021	SQUIRREL SUPER FEE			140.00	140.00 CR
13/12/2021	SQUIRREL SUPER FEE		140.00		0.00 CR
13/01/2022	SQUIRREL SUPER FEE			140.00	140.00 CR
13/01/2022	SQUIRREL SUPER FEE		140.00		0.00 CR
14/02/2022	SQUIRREL SUPER FEE			140.00	140.00 CR
14/02/2022	SQUIRREL SUPER FEE		140.00		0.00 CR
11/03/2022	SQUIRREL SUPER FEE			140.00	140.00 CR
11/03/2022	SQUIRREL SUPER FEE		140.00		0.00 CR
13/04/2022	SQUIRREL SUPER FEE			140.00	140.00 CR
13/04/2022	SQUIRREL SUPER FEE		140.00		0.00 CR
11/05/2022	SQUIRREL SUPER FEE			140.00	140.00 CR
11/05/2022	SQUIRREL SUPER FEE		140.00		0.00 CR
30/06/2022	Closing Balance				0.00
<b>Sundry Liabilities</b>					
<b>Creditor</b>					
01/07/2021	Opening Balance				9,834.21 CR
30/06/2022	Payment		9,629.53		204.68 CR
30/06/2022	Closing Balance				204.68 CR
<b>Borrowings</b>					
<b>Other Loans</b>					
<b>Loan from Member</b>					
01/07/2021	Opening Balance				309,899.38 CR
27/07/2021	Repayment		1,865.76		308,033.62 CR
27/08/2021	Repayment		1,865.76		306,167.86 CR
19/10/2021	Repayment		56.00		306,111.86 CR
19/10/2021	Repayment		359.00		305,752.86 CR
19/10/2021	Repayment		1,865.76		303,887.10 CR
27/10/2021	Repayment		1,865.76		302,021.34 CR
24/12/2021	Repayment		1,865.76		300,155.58 CR
18/02/2022	Repayment		1,865.76		298,289.82 CR
18/02/2022	Repayment		1,865.76		296,424.06 CR
18/02/2022	Repayment		5,000.00		291,424.06 CR
18/02/2022	Repayment		5,000.00		286,424.06 CR
25/02/2022	Repayment		1,865.76		284,558.30 CR
25/03/2022	Repayment		1,865.76		282,692.54 CR
27/04/2022	Repayment		1,865.76		280,826.78 CR
27/05/2022	Repayment		1,865.76		278,961.02 CR
30/06/2022	Interest			15,441.21	294,402.23 CR
30/06/2022	Repayment		204.68		294,197.55 CR
30/06/2022	Closing Balance				294,197.55 CR

**Jagdish And Asha Lifetime Super Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
<b>Income Tax Suspense</b>					
01/07/2021	Opening Balance				<b>0.00</b>
10/11/2021	BPAY TO TAX OFFICE PAYMENTS			2,226.95	2,226.95 CR
10/11/2021	BPAY TO TAX OFFICE PAYMENTS			2,301.70	4,528.65 CR
10/11/2021	BPAY TO TAX OFFICE PAYMENTS			2,927.62	7,456.27 CR
10/11/2021	BPAY TO TAX OFFICE PAYMENTS		2,226.95		5,229.32 CR
10/11/2021	BPAY TO TAX OFFICE PAYMENTS		2,301.70		2,927.62 CR
10/11/2021	BPAY TO TAX OFFICE PAYMENTS		2,927.62		0.00 CR
04/01/2022	BPAY TO TAX OFFICE PAYMENTS			812.95	812.95 CR
04/01/2022	BPAY TO TAX OFFICE PAYMENTS		812.95		0.00 CR
30/06/2022	Closing Balance				<b>0.00</b>
<b>Other Taxes Payable</b>					
<b>Activity Statement Payable/Refundable</b>					
01/07/2021	Opening Balance				<b>1,281.00 CR</b>
30/09/2021	Fund Activity Statement			427.00	1,708.00 CR
19/10/2021	Fund Activity Statement		427.00		1,281.00 CR
10/11/2021	Fund Activity Statement		427.00		854.00 CR
10/11/2021	Fund Activity Statement		427.00		427.00 CR
31/12/2021	Fund Activity Statement			594.00	1,021.00 CR
04/01/2022	Fund Activity Statement		427.00		594.00 CR
04/01/2022	Fund Activity Statement		987.00		393.00 DR
10/01/2022	Fund Activity Statement		167.00		560.00 DR
10/01/2022	Fund Activity Statement		427.00		987.00 DR
31/03/2022	Fund Activity Statement			1,940.00	953.00 CR
19/04/2022	Fund Activity Statement		1,940.00		987.00 DR
30/06/2022	Fund Activity Statement			987.00	0.00 CR
30/06/2022	Closing Balance				<b>0.00</b>
<b>Fund Suspense</b>					
<b>Cash at Bank - Macquarie</b>					
01/07/2021	Opening Balance				<b>0.00</b>
01/07/2021	ANZ DIVIDEND A071/00806310			196.00	196.00 CR
01/07/2021	ANZ DIVIDEND A071/00806310		196.00		0.00 CR
01/07/2021	RANDW BELLAVISTA RANDW BELLAVISTA			21,405.00	21,405.00 CR
01/07/2021	RANDW BELLAVISTA RANDW BELLAVISTA		21,405.00		0.00 CR
02/07/2021	NAB INTERIM DIV DV221/01258487			56.40	56.40 CR
02/07/2021	NAB INTERIM DIV DV221/01258487		56.40		0.00 CR
07/07/2021	QUICKSUPER QUICKSPR3000490494			973.82	973.82 CR
07/07/2021	QUICKSUPER QUICKSPR3000490494		973.82		0.00 CR
12/07/2021	QUICKSUPER QUICKSPR3003505711			413.12	413.12 CR
12/07/2021	QUICKSUPER QUICKSPR3003505711		413.12		0.00 CR
13/07/2021	SQUIRREL SUPER FEE			140.00	140.00 CR
13/07/2021	SQUIRREL SUPER FEE		140.00		0.00 CR
26/07/2021	QUICKSUPER QUICKSPR3012541556			413.12	413.12 CR
26/07/2021	QUICKSUPER QUICKSPR3012541556		413.12		0.00 CR
27/07/2021	PP TO JAGDISH CHAND			1,865.76	1,865.76 CR
27/07/2021	PP TO JAGDISH CHAND		1,865.76		0.00 CR
28/07/2021	GENERAL INS HOME 1W1259371015521209			57.56	57.56 CR
28/07/2021	GENERAL INS HOME 1W1259371015521209		57.56		0.00 CR
30/07/2021	MACQUARIE CMA INTEREST PAID			2.51	2.51 CR
30/07/2021	MACQUARIE CMA INTEREST PAID		2.51		0.00 CR
09/08/2021	QUICKSUPER QUICKSPR3021520699			413.12	413.12 CR
09/08/2021	QUICKSUPER QUICKSPR3021520699		413.12		0.00 CR
12/08/2021	SQUIRREL SUPER FEE			140.00	140.00 CR
12/08/2021	SQUIRREL SUPER FEE		140.00		0.00 CR
17/08/2021	MOT CNT21218012 SELL 200 AVH			940.05	940.05 CR
17/08/2021	MOT CNT21218012 SELL 200 AVH		940.05		0.00 CR

**Jagdish And Asha Lifetime Super Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
17/08/2021	MOT CNT21218069 BUY 1500 TLS			5,959.95	5,959.95 CR
17/08/2021	MOT CNT21218069 BUY 1500 TLS		5,959.95		0.00 CR
19/08/2021	MOT CNT21225110 BUY 2000 S32			5,959.95	5,959.95 CR
19/08/2021	MOT CNT21225110 BUY 2000 S32		5,959.95		0.00 CR
19/08/2021	MOT CNT21225188 BUY 500 STO			3,124.95	3,124.95 CR
19/08/2021	MOT CNT21225188 BUY 500 STO		3,124.95		0.00 CR
23/08/2021	QUICKSUPER QUICKSPR3030699521			413.12	413.12 CR
23/08/2021	QUICKSUPER QUICKSPR3030699521		413.12		0.00 CR
27/08/2021	PP TO JAGDISH CHAND			1,865.76	1,865.76 CR
27/08/2021	PP TO JAGDISH CHAND		1,865.76		0.00 CR
30/08/2021	GENERAL INS HOME 1W1259371019021242			57.56	57.56 CR
30/08/2021	GENERAL INS HOME 1W1259371019021242		57.56		0.00 CR
31/08/2021	MACQUARIE CMA INTEREST PAID			1.79	1.79 CR
31/08/2021	MACQUARIE CMA INTEREST PAID		1.79		0.00 CR
06/09/2021	QUICKSUPER QUICKSPR3039762078			2,050.07	2,050.07 CR
06/09/2021	QUICKSUPER QUICKSPR3039762078		2,050.07		0.00 CR
06/09/2021	QUICKSUPER QUICKSPR3039762084			413.12	413.12 CR
06/09/2021	QUICKSUPER QUICKSPR3039762084		413.12		0.00 CR
13/09/2021	SQUIRREL SUPER FEE			140.00	140.00 CR
13/09/2021	SQUIRREL SUPER FEE		140.00		0.00 CR
14/09/2021	MOT CNT21316506 BUY 1000 QAN			5,299.95	5,299.95 CR
14/09/2021	MOT CNT21316506 BUY 1000 QAN		5,299.95		0.00 CR
20/09/2021	QUICKSUPER QUICKSPR3048767794			413.12	413.12 CR
20/09/2021	QUICKSUPER QUICKSPR3048767794		413.12		0.00 CR
21/09/2021	BHP GROUP DIV AF384/01256236			407.29	407.29 CR
21/09/2021	BHP GROUP DIV AF384/01256236		407.29		0.00 CR
21/09/2021	MOT CNT21341324 BUY 1500 S32			5,059.95	5,059.95 CR
21/09/2021	MOT CNT21341324 BUY 1500 S32		5,059.95		0.00 CR
21/09/2021	SANTOS LIMITED S00124786151			38.47	38.47 CR
21/09/2021	SANTOS LIMITED S00124786151		38.47		0.00 CR
23/09/2021	TLS FNL DIV 001264786148			144.00	144.00 CR
23/09/2021	TLS FNL DIV 001264786148		144.00		0.00 CR
28/09/2021	GENERAL INS HOME 1W1259371012221271			57.56	57.56 CR
28/09/2021	GENERAL INS HOME 1W1259371012221271		57.56		0.00 CR
30/09/2021	MACQUARIE CMA INTEREST PAID			0.59	0.59 CR
30/09/2021	MACQUARIE CMA INTEREST PAID		0.59		0.00 CR
04/10/2021	QUICKSUPER QUICKSPR3057521434			1,025.00	1,025.00 CR
04/10/2021	QUICKSUPER QUICKSPR3057521434		1,025.00		0.00 CR
04/10/2021	QUICKSUPER QUICKSPR3057521437			413.12	413.12 CR
04/10/2021	QUICKSUPER QUICKSPR3057521437		413.12		0.00 CR
07/10/2021	SOUTH32 DIVIDEND RAU21/01040130			149.27	149.27 CR
07/10/2021	SOUTH32 DIVIDEND RAU21/01040130		149.27		0.00 CR
13/10/2021	MOT CNT21421161 SELL 600 S32			2,152.05	2,152.05 CR
13/10/2021	MOT CNT21421161 SELL 600 S32		2,152.05		0.00 CR
13/10/2021	SQUIRREL SUPER FEE			140.00	140.00 CR
13/10/2021	SQUIRREL SUPER FEE		140.00		0.00 CR
18/10/2021	QUICKSUPER QUICKSPR3066679713			413.12	413.12 CR
18/10/2021	QUICKSUPER QUICKSPR3066679713		413.12		0.00 CR
19/10/2021	BPAY TO TAX OFFICE PAYMENTS			427.00	427.00 CR
19/10/2021	BPAY TO TAX OFFICE PAYMENTS		427.00		0.00 CR
19/10/2021	TRANSACT FUNDS TFR TO JAGDISH CHAND			56.00	56.00 CR
19/10/2021	TRANSACT FUNDS TFR TO JAGDISH CHAND			359.00	415.00 CR
19/10/2021	TRANSACT FUNDS TFR TO JAGDISH CHAND			1,865.76	2,280.76 CR
19/10/2021	TRANSACT FUNDS TFR TO JAGDISH CHAND		56.00		2,224.76 CR
19/10/2021	TRANSACT FUNDS TFR TO JAGDISH CHAND		359.00		1,865.76 CR
19/10/2021	TRANSACT FUNDS TFR TO JAGDISH CHAND		1,865.76		0.00 CR
19/10/2021	TRANSACT FUNDS TFR TO PRAKASH LAWYERS PR			488.00	488.00 CR
19/10/2021	TRANSACT FUNDS TFR TO PRAKASH LAWYERS PR		488.00		0.00 CR
21/10/2021	TRANSACT FUNDS TFR TO MANAGE YOUR SUPER			165.00	165.00 CR

**Jagdish And Asha Lifetime Super Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
21/10/2021	TRANSACT FUNDS TFR TO MANAGE YOUR SUPER		165.00		0.00 CR
27/10/2021	PP TO JAGDISH CHAND			1,865.76	1,865.76 CR
27/10/2021	PP TO JAGDISH CHAND		1,865.76		0.00 CR
28/10/2021	GENERAL INS HOME 1W1259371015221301			57.56	57.56 CR
28/10/2021	GENERAL INS HOME 1W1259371015221301		57.56		0.00 CR
29/10/2021	MACQUARIE CMA INTEREST PAID			0.28	0.28 CR
29/10/2021	MACQUARIE CMA INTEREST PAID		0.28		0.00 CR
01/11/2021	QUICKSUPER QUICKSPR3075671895			413.12	413.12 CR
01/11/2021	QUICKSUPER QUICKSPR3075671895		413.12		0.00 CR
10/11/2021	BPAY TO TAX OFFICE PAYMENTS			427.00	427.00 CR
10/11/2021	BPAY TO TAX OFFICE PAYMENTS			427.00	854.00 CR
10/11/2021	BPAY TO TAX OFFICE PAYMENTS			2,226.95	3,080.95 CR
10/11/2021	BPAY TO TAX OFFICE PAYMENTS			2,301.70	5,382.65 CR
10/11/2021	BPAY TO TAX OFFICE PAYMENTS			2,927.62	8,310.27 CR
10/11/2021	BPAY TO TAX OFFICE PAYMENTS		854.00		7,456.27 CR
10/11/2021	BPAY TO TAX OFFICE PAYMENTS		2,226.95		5,229.32 CR
10/11/2021	BPAY TO TAX OFFICE PAYMENTS		4,528.65		700.67 CR
10/11/2021	MOT CNT21517061 SELL 650 TLS			2,541.05	3,241.72 CR
10/11/2021	MOT CNT21517061 SELL 650 TLS		2,541.05		700.67 CR
10/11/2021	MOT CNT21517079 SELL 1410 S32			5,013.75	5,714.42 CR
10/11/2021	MOT CNT21517079 SELL 1410 S32		5,013.75		700.67 CR
11/11/2021	SQUIRREL SUPER FEE			140.00	840.67 CR
11/11/2021	SQUIRREL SUPER FEE		140.00		700.67 CR
15/11/2021	QUICKSUPER QUICKSPR3085183586			413.12	1,113.79 CR
15/11/2021	QUICKSUPER QUICKSPR3085183586		413.12		700.67 CR
26/11/2021	RANDW BELLAVISTA RANDW BELLAVISTA			102.34	803.01 CR
26/11/2021	RANDW BELLAVISTA RANDW BELLAVISTA		102.34		700.67 CR
29/11/2021	GENERAL INS HOME 1W1259371018621333			57.56	758.23 CR
29/11/2021	GENERAL INS HOME 1W1259371018621333		57.56		700.67 CR
29/11/2021	QUICKSUPER QUICKSPR3094460480			413.12	1,113.79 CR
29/11/2021	QUICKSUPER QUICKSPR3094460480		413.12		700.67 CR
30/11/2021	MACQUARIE CMA INTEREST PAID			0.01	700.68 CR
30/11/2021	MACQUARIE CMA INTEREST PAID		0.01		700.67 CR
13/12/2021	QUICKSUPER QUICKSPR3104143600			556.45	1,257.12 CR
13/12/2021	QUICKSUPER QUICKSPR3104143600		556.45		700.67 CR
13/12/2021	SQUIRREL SUPER FEE			140.00	840.67 CR
13/12/2021	SQUIRREL SUPER FEE		140.00		700.67 CR
15/12/2021	NAB FINAL DIV DV222/00735187			62.98	763.65 CR
15/12/2021	NAB FINAL DIV DV222/00735187		62.98		700.67 CR
16/12/2021	ANZ DIVIDEND A072/00790240			201.60	902.27 CR
16/12/2021	ANZ DIVIDEND A072/00790240		201.60		700.67 CR
21/12/2021	WBC DIVIDEND 001269183895			69.00	769.67 CR
21/12/2021	WBC DIVIDEND 001269183895		69.00		700.67 CR
24/12/2021	PP TO JAGDISH CHAND			1,865.76	2,566.43 CR
24/12/2021	PP TO JAGDISH CHAND		1,865.76		700.67 CR
29/12/2021	GENERAL INS HOME 1W1259371011621362			57.56	758.23 CR
29/12/2021	GENERAL INS HOME 1W1259371011621362		57.56		700.67 CR
29/12/2021	QUICKSUPER QUICKSPR3113867601			413.12	1,113.79 CR
29/12/2021	QUICKSUPER QUICKSPR3113867601		413.12		700.67 CR
31/12/2021	MACQUARIE CMA INTEREST PAID			0.03	700.70 CR
31/12/2021	MACQUARIE CMA INTEREST PAID		0.03		700.67 CR
31/12/2021	MOT CNT21680048 SELL 110 ANZ			3,044.65	3,745.32 CR
31/12/2021	MOT CNT21680048 SELL 110 ANZ		3,044.65		700.67 CR
04/01/2022	BPAY TO TAX OFFICE PAYMENTS				700.67 CR
04/01/2022	BPAY TO TAX OFFICE PAYMENTS			427.00	1,127.67 CR
04/01/2022	BPAY TO TAX OFFICE PAYMENTS			812.95	1,940.62 CR
04/01/2022	BPAY TO TAX OFFICE PAYMENTS			987.00	2,927.62 CR
04/01/2022	BPAY TO TAX OFFICE PAYMENTS		2,927.62		0.00 CR
06/01/2022	QUICKSUPER QUICKSPR3118574254			413.12	413.12 CR



**Jagdish And Asha Lifetime Super Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
06/01/2022	QUICKSUPER QUICKSPR3118574254		413.12		0.00 CR
10/01/2022	BPAY TO TAX OFFICE PAYMENTS			167.00	167.00 CR
10/01/2022	BPAY TO TAX OFFICE PAYMENTS			427.00	594.00 CR
10/01/2022	BPAY TO TAX OFFICE PAYMENTS		594.00		0.00 CR
13/01/2022	SQUIRREL SUPER FEE			140.00	140.00 CR
13/01/2022	SQUIRREL SUPER FEE		140.00		0.00 CR
24/01/2022	QUICKSUPER QUICKSPR3129997810			421.55	421.55 CR
24/01/2022	QUICKSUPER QUICKSPR3129997810		421.55		0.00 CR
28/01/2022	GENERAL INS HOME 1W1259371015022028			57.56	57.56 CR
28/01/2022	GENERAL INS HOME 1W1259371015022028		57.56		0.00 CR
31/01/2022	MACQUARIE CMA INTEREST PAID			0.01	0.01 CR
31/01/2022	MACQUARIE CMA INTEREST PAID		0.01		0.00 CR
07/02/2022	QUICKSUPER QUICKSPR3139225912			421.55	421.55 CR
07/02/2022	QUICKSUPER QUICKSPR3139225912		421.55		0.00 CR
14/02/2022	MOT CNT21823146 SELL 150 BHP			7,249.05	7,249.05 CR
14/02/2022	MOT CNT21823146 SELL 150 BHP		7,249.05		0.00 CR
14/02/2022	MOT CNT21823167 SELL 1490 S32			6,521.15	6,521.15 CR
14/02/2022	MOT CNT21823167 SELL 1490 S32		6,521.15		0.00 CR
14/02/2022	MOT CNT21823175 SELL 1150 TLS			4,637.55	4,637.55 CR
14/02/2022	MOT CNT21823175 SELL 1150 TLS		4,637.55		0.00 CR
14/02/2022	MOT CNT21823185 SELL 1000 QAN			5,370.05	5,370.05 CR
14/02/2022	MOT CNT21823185 SELL 1000 QAN		5,370.05		0.00 CR
14/02/2022	MOT CNT21823194 SELL 500 STO			3,690.05	3,690.05 CR
14/02/2022	MOT CNT21823194 SELL 500 STO		3,690.05		0.00 CR
14/02/2022	SQUIRREL SUPER FEE			140.00	140.00 CR
14/02/2022	SQUIRREL SUPER FEE		140.00		0.00 CR
18/02/2022	TRANSACT FUNDS TFR TO JAGDISH CHAND			1,865.76	1,865.76 CR
18/02/2022	TRANSACT FUNDS TFR TO JAGDISH CHAND			1,865.76	3,731.52 CR
18/02/2022	TRANSACT FUNDS TFR TO JAGDISH CHAND			5,000.00	8,731.52 CR
18/02/2022	TRANSACT FUNDS TFR TO JAGDISH CHAND			5,000.00	13,731.52 CR
18/02/2022	TRANSACT FUNDS TFR TO JAGDISH CHAND		1,865.76		11,865.76 CR
18/02/2022	TRANSACT FUNDS TFR TO JAGDISH CHAND		1,865.76		10,000.00 CR
18/02/2022	TRANSACT FUNDS TFR TO JAGDISH CHAND		4,834.21		5,165.79 CR
18/02/2022	TRANSACT FUNDS TFR TO JAGDISH CHAND		5,000.00		165.79 CR
18/02/2022	TRANSACT FUNDS TFR TO JAGDISH CHAND		5,000.00		4,834.21 DR
18/02/2022	TRANSACT FUNDS TFR TO JAGDISH CHAND		5,000.00		9,834.21 DR
21/02/2022	QUICKSUPER QUICKSPR3149067044			421.55	9,412.66 DR
21/02/2022	QUICKSUPER QUICKSPR3149067044		421.55		9,834.21 DR
25/02/2022	PP TO JAGDISH CHAND			1,865.76	7,968.45 DR
25/02/2022	PP TO JAGDISH CHAND		1,865.76		9,834.21 DR
28/02/2022	GENERAL INS HOME 1W1259371018322059			57.56	9,776.65 DR
28/02/2022	GENERAL INS HOME 1W1259371018322059		57.56		9,834.21 DR
28/02/2022	MACQUARIE CMA INTEREST PAID			0.23	9,833.98 DR
28/02/2022	MACQUARIE CMA INTEREST PAID		0.23		9,834.21 DR
07/03/2022	QUICKSUPER QUICKSPR3159134975			421.55	9,412.66 DR
07/03/2022	QUICKSUPER QUICKSPR3159134975		421.55		9,834.21 DR
11/03/2022	SQUIRREL SUPER FEE			140.00	9,694.21 DR
11/03/2022	SQUIRREL SUPER FEE		140.00		9,834.21 DR
21/03/2022	QUICKSUPER QUICKSPR3168909321			421.55	9,412.66 DR
21/03/2022	QUICKSUPER QUICKSPR3168909321		421.55		9,834.21 DR
23/03/2022	MOT CNT21959828 SELL 94 NAB			2,889.35	6,944.86 DR
23/03/2022	MOT CNT21959828 SELL 94 NAB		2,889.35		9,834.21 DR
25/03/2022	PP TO JAGDISH CHAND			1,865.76	7,968.45 DR
25/03/2022	PP TO JAGDISH CHAND		1,865.76		9,834.21 DR
28/03/2022	GENERAL INS HOME 1W1259371011422087			57.56	9,776.65 DR
28/03/2022	GENERAL INS HOME 1W1259371011422087		57.56		9,834.21 DR
28/03/2022	RANDW BELLAVISTA RANDW BELLAVISTA			69.02	9,765.19 DR
28/03/2022	RANDW BELLAVISTA RANDW BELLAVISTA		69.02		9,834.21 DR
31/03/2022	MACQUARIE CMA INTEREST PAID			0.15	9,834.06 DR

**Jagdish And Asha Lifetime Super Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
31/03/2022	MACQUARIE CMA INTEREST PAID		0.15		9,834.21 DR
04/04/2022	QUICKSUPER QUICKSPR3178895267			421.55	9,412.66 DR
04/04/2022	QUICKSUPER QUICKSPR3178895267		421.55		9,834.21 DR
13/04/2022	SQUIRREL SUPER FEE			140.00	9,694.21 DR
13/04/2022	SQUIRREL SUPER FEE		140.00		9,834.21 DR
19/04/2022	BPAY TO TAX OFFICE PAYMENTS			1,940.00	7,894.21 DR
19/04/2022	BPAY TO TAX OFFICE PAYMENTS		1,940.00		9,834.21 DR
19/04/2022	QUICKSUPER QUICKSPR3188274922			421.55	9,412.66 DR
19/04/2022	QUICKSUPER QUICKSPR3188274922		421.55		9,834.21 DR
27/04/2022	PP TO JAGDISH CHAND			1,865.76	7,968.45 DR
27/04/2022	PP TO JAGDISH CHAND		1,865.76		9,834.21 DR
28/04/2022	GENERAL INS HOME 1W1259371014522118			57.56	9,776.65 DR
28/04/2022	GENERAL INS HOME 1W1259371014522118		57.56		9,834.21 DR
29/04/2022	MACQUARIE CMA INTEREST PAID			0.26	9,833.95 DR
29/04/2022	MACQUARIE CMA INTEREST PAID		0.26		9,834.21 DR
04/05/2022	QUICKSUPER QUICKSPR3198919475			422.81	9,411.40 DR
04/05/2022	QUICKSUPER QUICKSPR3198919475		422.81		9,834.21 DR
11/05/2022	SQUIRREL SUPER FEE			140.00	9,694.21 DR
11/05/2022	SQUIRREL SUPER FEE		140.00		9,834.21 DR
16/05/2022	QUICKSUPER QUICKSPR3207315910			421.55	9,412.66 DR
16/05/2022	QUICKSUPER QUICKSPR3207315910		421.55		9,834.21 DR
27/05/2022	PP TO JAGDISH CHAND			1,865.76	7,968.45 DR
27/05/2022	PP TO JAGDISH CHAND		1,865.76		9,834.21 DR
30/05/2022	ALLIANZ AUST 1RD263403014322150			70.06	9,764.15 DR
30/05/2022	ALLIANZ AUST 1RD263403014322150		70.06		9,834.21 DR
30/05/2022	QUICKSUPER QUICKSPR3217194302			421.55	9,412.66 DR
30/05/2022	QUICKSUPER QUICKSPR3217194302		421.55		9,834.21 DR
13/06/2022	QUICKSUPER QUICKSPR3227509266			421.54	9,412.67 DR
13/06/2022	QUICKSUPER QUICKSPR3227509266		421.54		9,834.21 DR
24/06/2022	WBC DIVIDEND 001277837214			70.15	9,764.06 DR
24/06/2022	WBC DIVIDEND 001277837214		70.15		9,834.21 DR
27/06/2022	QUICKSUPER QUICKSPR3237758615			421.55	9,412.66 DR
27/06/2022	QUICKSUPER QUICKSPR3237758615		421.55		9,834.21 DR
28/06/2022	ALLIANZ AUST 1RD263403017822179			70.06	9,764.15 DR
28/06/2022	ALLIANZ AUST 1RD263403017822179		70.06		9,834.21 DR
28/06/2022	RANDW BELLAVISTA RANDW BELLAVISTA			1,786.05	8,048.16 DR
28/06/2022	RANDW BELLAVISTA RANDW BELLAVISTA		1,786.05		9,834.21 DR
30/06/2022	MACQUARIE CMA INTEREST PAID			0.20	9,834.01 DR
30/06/2022	MACQUARIE CMA INTEREST PAID		0.20		9,834.21 DR
30/06/2022	TRANSACT FUNDS TFR TO JAGDISH CHAND			204.68	9,629.53 DR
30/06/2022	TRANSACT FUNDS TFR TO JAGDISH CHAND			4,629.53	5,000.00 DR
30/06/2022	TRANSACT FUNDS TFR TO JAGDISH CHAND			5,000.00	0.00 CR
30/06/2022	<b>Closing Balance</b>				<b>0.00</b>

## Member Entitlements

### Member Entitlement Accounts

#### Mr Jagdish Chand

##### Accumulation

01/07/2021	<b>Opening Balance</b>				<b>442,051.78</b> CR
12/07/2021	Employer Contribution: DEPARTMENT OF EDUCATION			413.12	442,464.90 CR
26/07/2021	Employer Contribution: DEPARTMENT OF EDUCATION			413.12	442,878.02 CR
09/08/2021	Employer Contribution: DEPARTMENT OF EDUCATION			413.12	443,291.14 CR
23/08/2021	Employer Contribution: DEPARTMENT OF EDUCATION			413.12	443,704.26 CR
06/09/2021	Employer Contribution: DEPARTMENT OF EDUCATION			413.12	444,117.38 CR
20/09/2021	Employer Contribution: DEPARTMENT OF EDUCATION			413.12	444,530.50 CR
04/10/2021	Employer Contribution: DEPARTMENT OF EDUCATION			413.12	444,943.62 CR
18/10/2021	Employer Contribution: DEPARTMENT OF EDUCATION			413.12	445,356.74 CR
01/11/2021	Employer Contribution: DEPARTMENT OF EDUCATION			413.12	445,769.86 CR

**Jagdish And Asha Lifetime Super Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Member Entitlements</b>					
15/11/2021	Employer Contribution: DEPARTMENT OF EDUCATION			413.12	446,182.98 CR
29/11/2021	Employer Contribution: DEPARTMENT OF EDUCATION			413.12	446,596.10 CR
13/12/2021	Employer Contribution: DEPARTMENT OF EDUCATION			556.45	447,152.55 CR
29/12/2021	Employer Contribution: DEPARTMENT OF EDUCATION			413.12	447,565.67 CR
06/01/2022	Employer Contribution: DEPARTMENT OF EDUCATION			413.12	447,978.79 CR
24/01/2022	Employer Contribution: DEPARTMENT OF EDUCATION			421.55	448,400.34 CR
07/02/2022	Employer Contribution: DEPARTMENT OF EDUCATION			421.55	448,821.89 CR
21/02/2022	Employer Contribution: DEPARTMENT OF EDUCATION			421.55	449,243.44 CR
07/03/2022	Employer Contribution: DEPARTMENT OF EDUCATION			421.55	449,664.99 CR
21/03/2022	Employer Contribution: DEPARTMENT OF EDUCATION			421.55	450,086.54 CR
04/04/2022	Employer Contribution: DEPARTMENT OF EDUCATION			421.55	450,508.09 CR
19/04/2022	Employer Contribution: DEPARTMENT OF EDUCATION			421.55	450,929.64 CR
04/05/2022	Employer Contribution: DEPARTMENT OF EDUCATION			422.81	451,352.45 CR
16/05/2022	Employer Contribution: DEPARTMENT OF EDUCATION			421.55	451,774.00 CR
30/05/2022	Employer Contribution: DEPARTMENT OF EDUCATION			421.55	452,195.55 CR
13/06/2022	Employer Contribution: DEPARTMENT OF EDUCATION			421.54	452,617.09 CR
27/06/2022	Employer Contribution: DEPARTMENT OF EDUCATION			421.55	453,038.64 CR
30/06/2022	Contribution Tax		1,648.03		451,390.61 CR
30/06/2022	Income Taxes Allocated		993.99		450,396.62 CR
30/06/2022	Investment Profit or Loss			26,215.02	476,611.64 CR
<b>30/06/2022</b>	<b>Closing Balance</b>				<b>476,611.64 CR</b>

**Mrs Asha Chand**

**Accumulation**

<b>01/07/2021</b>	<b>Opening Balance</b>				<b>265,722.25 CR</b>
07/07/2021	Employer Contribution: SUMITOMO (SHI) HANSEN AUSTRAL			973.82	266,696.07 CR
06/09/2021	Employer Contribution: SUMITOMO (SHI) HANSEN AUSTRAL			2,050.07	268,746.14 CR
04/10/2021	Employer Contribution: SUMITOMO (SHI) HANSEN AUSTRAL			1,025.00	269,771.14 CR
30/06/2022	Contribution Tax		607.33		269,163.81 CR
30/06/2022	Income Taxes Allocated		597.85		268,565.96 CR
30/06/2022	Investment Profit or Loss			15,767.71	284,333.67 CR
<b>30/06/2022</b>	<b>Closing Balance</b>				<b>284,333.67 CR</b>

## Jagdish And Asha Lifetime Super Fund

### Market Price Audit Report as at 30 June 2022

Name	Units	Market Price	Price Date	Market Value	Scope (Amended)	Source Price	Variation (%)	Variation (\$)	Modified By
<b><u>Cash At Bank</u></b>									
Cash at Bank - Macquarie	3,698.43	1.0000		3,698.43	Fund				
				<b>3,698.43</b>					
<b><u>Direct Property</u></b>									
19 Rocco Street, Riverstone	1.00	1,040,000.0000	30/06/2022	1,040,000.00	Fund				accounting@squirrelsUPER.co m.au 19/08/2022 2:52:26PM
				<b>1,040,000.00</b>					
<b><u>Other Loans</u></b>									
Loan from Member	1.00	(294,197.5500)		(294,197.55)	Fund				
				<b>(294,197.55)</b>					
<b><u>Shares in Listed Companies</u></b>									
Australia And New Zealand Banking Group Limited (ASX:ANZ)	170.00	22.0300		3,745.10					
Westpac Banking Corporation (ASX:WBC)	115.00	19.5000		2,242.50					
				<b>5,987.60</b>					
<b><u>Sundry Liabilities</u></b>									
Creditor	1.00	(204.6800)		(204.68)	Fund				
				<b>(204.68)</b>					
				<b>755,283.80</b>					

**Jagdish And Asha Lifetime Super Fund**  
**Investment Income Detailed Report**  
**For the period 1 July 2021 to 30 June 2022**

Tax Effective Date	Description	Income Received	Franked Dividends	Unfranked Dividends	Franking Credits	TFN Credits	Net Foreign Income	Foreign Credits
<b>Dividend</b>								
<b>Australia And New Zealand Banking Group Limited (ASX:ANZ)</b>								
01/07/2021	ANZ DIVIDEND A071/00806310	\$196.00	\$196.00	\$0.00	\$84.00	\$0.00	\$0.00	\$0.00
16/12/2021	ANZ AUD 0.72 FRANKED, 30% CTR, DRP NIL DISC, BSF	\$201.60	\$201.60	\$0.00	\$86.40	\$0.00	\$0.00	\$0.00
	<b>Total</b>	<b>\$397.60</b>	<b>\$397.60</b>	<b>\$0.00</b>	<b>\$170.40</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>BHP Group Limited (ASX:BHP)</b>								
21/09/2021	BHP GROUP DIV AF384/01256236	\$407.29	\$407.29	\$0.00	\$174.55	\$0.00	\$0.00	\$0.00
	<b>Total</b>	<b>\$407.29</b>	<b>\$407.29</b>	<b>\$0.00</b>	<b>\$174.55</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>National Australia Bank Limited (ASX:NAB)</b>								
02/07/2021	NAB INTERIM DIV DV221/01258487	\$56.40	\$56.40	\$0.00	\$24.17	\$0.00	\$0.00	\$0.00
15/12/2021	NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSF	\$62.98	\$62.98	\$0.00	\$26.99	\$0.00	\$0.00	\$0.00
	<b>Total</b>	<b>\$119.38</b>	<b>\$119.38</b>	<b>\$0.00</b>	<b>\$51.16</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Santos Limited (ASX:STO)</b>								
21/09/2021	STO USD 0.055, 0.055 FRANKED, 30% CTR, DRP SUSP	\$38.47	\$38.47	\$0.00	\$16.49	\$0.00	\$0.00	\$0.00
	<b>Total</b>	<b>\$38.47</b>	<b>\$38.47</b>	<b>\$0.00</b>	<b>\$16.49</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>South32 Limited (ASX:S32)</b>								
07/10/2021	S32 USD 0.035, 0.02 SPEC, 0.055 FRANKED, 30% CTR	\$149.27	\$149.27	\$0.00	\$63.98	\$0.00	\$0.00	\$0.00
	<b>Total</b>	<b>\$149.27</b>	<b>\$149.27</b>	<b>\$0.00</b>	<b>\$63.98</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Telstra Corporation Limited (ASX:TLS)</b>								
23/09/2021	TLS FNL DIV 001264786148	\$144.00	\$144.00	\$0.00	\$61.71	\$0.00	\$0.00	\$0.00
	<b>Total</b>	<b>\$144.00</b>	<b>\$144.00</b>	<b>\$0.00</b>	<b>\$61.71</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Westpac Banking Corporation (ASX:WBC)</b>								
21/12/2021	WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC	\$69.00	\$69.00	\$0.00	\$29.57	\$0.00	\$0.00	\$0.00
24/06/2022	WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC	\$70.15	\$70.15	\$0.00	\$30.06	\$0.00	\$0.00	\$0.00

**Jagdish And Asha Lifetime Super Fund**  
**Investment Income Detailed Report**  
**For the period 1 July 2021 to 30 June 2022**

Tax Effective Date	Description	Income Received	Franked Dividends	Unfranked Dividends	Franking Credits	TFN Credits	Net Foreign Income	Foreign Credits
	<b>Total</b>	<b>\$139.15</b>	<b>\$139.15</b>	<b>\$0.00</b>	<b>\$59.63</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
		<b>\$1,395.16</b>	<b>\$1,395.16</b>	<b>\$0.00</b>	<b>\$597.92</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Interest Received**

**Cash at Bank - Macquarie**

30/07/2021	MACQUARIE CMA INTEREST PAID	\$2.51	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
31/08/2021	MACQUARIE CMA INTEREST PAID	\$1.79	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
30/09/2021	MACQUARIE CMA INTEREST PAID	\$0.59	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
29/10/2021	MACQUARIE CMA INTEREST PAID	\$0.28	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
30/11/2021	MACQUARIE CMA INTEREST PAID	\$0.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
31/12/2021	MACQUARIE CMA INTEREST PAID	\$0.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
31/01/2022	MACQUARIE CMA INTEREST PAID	\$0.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
28/02/2022	MACQUARIE CMA INTEREST PAID	\$0.23	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
31/03/2022	MACQUARIE CMA INTEREST PAID	\$0.15	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
29/04/2022	MACQUARIE CMA INTEREST PAID	\$0.26	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
30/06/2022	MACQUARIE CMA INTEREST PAID	\$0.20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	<b>Total</b>	<b>\$6.06</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
		<b>\$6.06</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Other**

**19 Rocco Street, Riverstone**

30/06/2022	Rental Income/Disbursements Received	\$30,890.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	<b>Total</b>	<b>\$30,890.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Jagdish And Asha Lifetime Super Fund**  
**Investment Income Detailed Report**  
**For the period 1 July 2021 to 30 June 2022**

Tax Effective Date	Description	Income Received	Franked Dividends	Unfranked Dividends	Franking Credits	TFN Credits	Net Foreign Income	Foreign Credits
		\$30,890.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**Jagdish And Asha Lifetime Super Fund**  
**Investment Income Comparison Report**  
**For the period 1 July 2021 to 30 June 2022**

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data				
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+
<b>Cash At Bank</b>									
<b>CMA: Cash at Bank - Macquarie</b>									
30/07/2021	Interest	2.51	0.00						
31/08/2021	Interest	1.79	0.00						
30/09/2021	Interest	0.59	0.00						
29/10/2021	Interest	0.28	0.00						
30/11/2021	Interest	0.01	0.00						
31/12/2021	Interest	0.03	0.00						
31/01/2022	Interest	0.01	0.00						
28/02/2022	Interest	0.23	0.00						
31/03/2022	Interest	0.15	0.00						
29/04/2022	Interest	0.26	0.00						
30/06/2022	Interest	0.20	0.00						
		<u>6.06</u>	<u>0.00</u>						
<b>Total</b>		<b>6.06</b>	<b>0.00</b>						
<b>Shares in Listed Companies</b>									
<b>ANZ: Australia And New Zealand Banking Group Limited (ASX:ANZ)</b>									
01/07/2021	Dividend	196.00	84.00		280	0	0.7000	196.00	84.00
16/12/2021	Dividend	201.60	86.40		280	0	0.7200	201.60	86.40
		<u>397.60</u>	<u>170.40</u>					<u>397.60</u>	<u>170.40</u>
<b>BHP: BHP Group Limited (ASX:BHP)</b>									
21/09/2021	Dividend	407.29	174.55		150	0	2.7153	407.29	174.55
		<u>407.29</u>	<u>174.55</u>					<u>407.29</u>	<u>174.55</u>
<b>NAB: National Australia Bank Limited (ASX:NAB)</b>									
02/07/2021	Dividend	56.40	24.17		94	0	0.6000	56.40	24.17
15/12/2021	Dividend	62.98	26.99		94	0	0.6700	62.98	26.99
		<u>119.38</u>	<u>51.16</u>					<u>119.38</u>	<u>51.16</u>
<b>S32: South32 Limited (ASX:S32)</b>									
07/10/2021	Dividend	149.27	63.98	*	2,000	0	0.0746	149.28	63.98
		<u>149.27</u>	<u>63.98</u>					<u>149.28</u>	<u>63.98</u>
<b>STO: Santos Limited (ASX:STO)</b>									
21/09/2021	Dividend	38.47	16.49		500	0	0.0769	38.47	16.49
		<u>38.47</u>	<u>16.49</u>					<u>38.47</u>	<u>16.49</u>
<b>TLS: Telstra Corporation Limited (ASX:TLS)</b>									
23/09/2021	Dividend	144.00	61.71		1,800	0	0.0800	144.00	61.71
		<u>144.00</u>	<u>61.71</u>					<u>144.00</u>	<u>61.71</u>
<b>WBC: Westpac Banking Corporation (ASX:WBC)</b>									
21/12/2021	Dividend	69.00	29.57		115	0	0.6000	69.00	29.57
24/06/2022	Dividend	70.15	30.06		115	0	0.6100	70.15	30.06
		<u>139.15</u>	<u>59.63</u>					<u>139.15</u>	<u>59.63</u>
<b>Total</b>		<b>1,395.16</b>	<b>597.92</b>					<b>1,395.17</b>	<b>597.92</b>

+Note: Tax Credits refer to franking credits for domestic income and foreign tax credits where the income is foreign in nature.



**Jagdish And Asha Lifetime Super Fund**  
**Investment Revaluation as at 30 June 2022**

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
<b>Direct Property</b>					
19 Rocco Street, F19 Rocco Street, Riverstone	30 Jun 2022	1,040,000.00000	1.00000	1,040,000.00	29,512.00
<b>Direct Property Total</b>				<b>1,040,000.00</b>	<b>29,512.00</b>
<b>Other Loans</b>					
LFM123      Loan from Member			1.00000	(294,197.55)	0.00
<b>Other Loans Total</b>				<b>(294,197.55)</b>	<b>0.00</b>
<b>Shares in Listed Companies</b>					
ANZ      Australia And New Zealand Banking Group Limited (ASX:ANZ)	30 Jun 2022	22.03000	170.00000	3,745.10	(1,022.53)
AVH      Avita Medical Inc. - Chess Depository Interests 5:1 (ASX:AVH)	30 Jun 2022	1.39000	0.00000	0.00	233.95
BHP      BHP Group Limited (ASX:BHP)	30 Jun 2022	41.25000	0.00000	0.00	(1,771.05)
NAB      National Australia Bank Limited (ASX:NAB)	30 Jun 2022	27.39000	0.00000	0.00	(169.93)
TLS      Telstra Corporation Limited (ASX:TLS)	30 Jun 2022	3.85000	0.00000	0.00	(178.05)
WBC      Westpac Banking Corporation (ASX:WBC)	30 Jun 2022	19.50000	115.00000	2,242.50	(725.65)
<b>Shares in Listed Companies Total</b>				<b>5,987.60</b>	<b>(3,633.26)</b>
<b>Fund Total</b>				<b>751,790.05</b>	<b>25,878.74</b>

**Jagdish And Asha Lifetime Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
			<b>Section B</b>	
<b>Income</b>				
<b>Net Capital Gain</b>				
Gross Capital Gain - Shares & Units - Listed Shares	As Per Investment Disposals CGT Report	30 Jun 2022	A	5,941.00
Deferred Capital Gain Realised		30 Jun 2022	A	0.00
Less Capital Losses Applied		30 Jun 2022	A	(5,941.00)
Less Discount		30 Jun 2022	A	0.00
<b>Total Net Capital Gain</b>			<b>A</b>	<b>0.00</b>
<b>Gross Rent and Other Leasing &amp; Hiring Income</b>				
Rental Income/Disbursements Received	19 Rocco Street, Riverstone: 19 Rocco Street, Riverstone	30 Jun 2022	B	30,890.00
<b>Total Gross Rent and Other Leasing &amp; Hiring Income</b>			<b>B</b>	<b>30,890.00</b>
<b>Gross Interest</b>				
MACQUARIE CMA INTEREST PAID	CMA: Cash at Bank - Macquarie	30 Jul 2021	C	2.51
MACQUARIE CMA INTEREST PAID	CMA: Cash at Bank - Macquarie	31 Aug 2021	C	1.79
MACQUARIE CMA INTEREST PAID	CMA: Cash at Bank - Macquarie	30 Sep 2021	C	0.59
MACQUARIE CMA INTEREST PAID	CMA: Cash at Bank - Macquarie	29 Oct 2021	C	0.28
MACQUARIE CMA INTEREST PAID	CMA: Cash at Bank - Macquarie	30 Nov 2021	C	0.01
MACQUARIE CMA INTEREST PAID	CMA: Cash at Bank - Macquarie	31 Dec 2021	C	0.03
MACQUARIE CMA INTEREST PAID	CMA: Cash at Bank - Macquarie	31 Jan 2022	C	0.01
MACQUARIE CMA INTEREST PAID	CMA: Cash at Bank - Macquarie	28 Feb 2022	C	0.23
MACQUARIE CMA INTEREST PAID	CMA: Cash at Bank - Macquarie	31 Mar 2022	C	0.15
MACQUARIE CMA INTEREST PAID	CMA: Cash at Bank - Macquarie	29 Apr 2022	C	0.26
MACQUARIE CMA INTEREST PAID	CMA: Cash at Bank - Macquarie	30 Jun 2022	C	0.20
Less Rounding			C	(0.06)
<b>Total Gross Interest</b>			<b>C</b>	<b>6.00</b>
<b>Total Forestry Managed Investment Scheme Income</b>			<b>X</b>	<b>0.00</b>
<b>Total Net Foreign Income</b>			<b>D</b>	<b>0.00</b>
<b>Total Australian Franking Credits from a New Zealand Company</b>			<b>E</b>	<b>0.00</b>
<b>Total Transfers from Foreign Funds</b>			<b>F</b>	<b>0.00</b>
<b>Total Gross Payments where ABN not quoted</b>			<b>H</b>	<b>0.00</b>
<b>Total Gross Distribution from Partnerships</b>			<b>I</b>	<b>0.00</b>
<b>Total Unfranked Dividend Amount</b>			<b>J</b>	<b>0.00</b>
<b>Franked Dividend Amount</b>				
ANZ DIVIDEND A071/00806310	ANZ: Australia And New Zealand Banking Group Limited	01 Jul 2021	K	196.00
ANZ AUD 0.72 FRANKED, 30% CTR, DRP NIL DISC, BSP	ANZ: Australia And New Zealand Banking Group Limited	16 Dec 2021	K	201.60
BHP GROUP DIV AF384/01256236	BHP: BHP Group Limited	21 Sep 2021	K	407.29
NAB INTERIM DIV DV221/01258487	NAB: National Australia Bank Limited	02 Jul 2021	K	56.40
NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	15 Dec 2021	K	62.98
S32 USD 0.035, 0.02 SPEC, 0.055 FRANKED, 30% CTR	S32: South32 Limited	07 Oct 2021	K	149.27
STO USD 0.055, 0.055 FRANKED, 30% CTR, DRP SUSP	STO: Santos Limited	21 Sep 2021	K	38.47
TLS FNL DIV 001264786148	TLS: Telstra Corporation Limited	23 Sep 2021	K	144.00
WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	21 Dec 2021	K	69.00

**Jagdish And Asha Lifetime Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	24 Jun 2022	K	70.15
<i>Less Rounding</i>			K	(0.16)
<b>Total Franked Dividend Amount</b>			<b>K</b>	<b>1,395.00</b>
<b>Dividend Franking Credit</b>				
ANZ DIVIDEND A071/00806310	ANZ: Australia And New Zealand Banking Group Limited	01 Jul 2021	L	84.00
ANZ AUD 0.72 FRANKED, 30% CTR, DRP NIL DISC, BSP	ANZ: Australia And New Zealand Banking Group Limited	16 Dec 2021	L	86.40
BHP GROUP DIV AF384/01256236	BHP: BHP Group Limited	21 Sep 2021	L	174.55
NAB INTERIM DIV DV221/01258487	NAB: National Australia Bank Limited	02 Jul 2021	L	24.17
NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	15 Dec 2021	L	26.99
S32 USD 0.035, 0.02 SPEC, 0.055 FRANKED, 30% CTR	S32: South32 Limited	07 Oct 2021	L	63.98
STO USD 0.055, 0.055 FRANKED, 30% CTR, DRP SUSP	STO: Santos Limited	21 Sep 2021	L	16.49
TLS FNL DIV 001264786148	TLS: Telstra Corporation Limited	23 Sep 2021	L	61.71
WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	21 Dec 2021	L	29.57
WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	24 Jun 2022	L	30.06
<i>Less Rounding</i>			L	(0.92)
<b>Total Dividend Franking Credit</b>			<b>L</b>	<b>597.00</b>
<b>Total Gross Trust Distributions</b>			<b>M</b>	<b>0.00</b>
<b>Assessable Employer Contributions</b>				
Employer Contribution: DEPARTMENT OF EDUCATION	1: Jagdish Chand	12 Jul 2021	R1	413.12
Employer Contribution: DEPARTMENT OF EDUCATION	1: Jagdish Chand	26 Jul 2021	R1	413.12
Employer Contribution: DEPARTMENT OF EDUCATION	1: Jagdish Chand	09 Aug 2021	R1	413.12
Employer Contribution: DEPARTMENT OF EDUCATION	1: Jagdish Chand	23 Aug 2021	R1	413.12
Employer Contribution: DEPARTMENT OF EDUCATION	1: Jagdish Chand	06 Sep 2021	R1	413.12
Employer Contribution: DEPARTMENT OF EDUCATION	1: Jagdish Chand	20 Sep 2021	R1	413.12
Employer Contribution: DEPARTMENT OF EDUCATION	1: Jagdish Chand	04 Oct 2021	R1	413.12
Employer Contribution: DEPARTMENT OF EDUCATION	1: Jagdish Chand	18 Oct 2021	R1	413.12
Employer Contribution: DEPARTMENT OF EDUCATION	1: Jagdish Chand	01 Nov 2021	R1	413.12
Employer Contribution: DEPARTMENT OF EDUCATION	1: Jagdish Chand	15 Nov 2021	R1	413.12
Employer Contribution: DEPARTMENT OF EDUCATION	1: Jagdish Chand	29 Nov 2021	R1	413.12
Employer Contribution: DEPARTMENT OF EDUCATION	1: Jagdish Chand	13 Dec 2021	R1	556.45
Employer Contribution: DEPARTMENT OF EDUCATION	1: Jagdish Chand	29 Dec 2021	R1	413.12
Employer Contribution: DEPARTMENT OF EDUCATION	1: Jagdish Chand	06 Jan 2022	R1	413.12
Employer Contribution: DEPARTMENT OF EDUCATION	1: Jagdish Chand	24 Jan 2022	R1	421.55
Employer Contribution: DEPARTMENT OF EDUCATION	1: Jagdish Chand	07 Feb 2022	R1	421.55
Employer Contribution: DEPARTMENT OF EDUCATION	1: Jagdish Chand	21 Feb 2022	R1	421.55
Employer Contribution: DEPARTMENT OF EDUCATION	1: Jagdish Chand	07 Mar 2022	R1	421.55

**Jagdish And Asha Lifetime Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
Employer Contribution: DEPARTMENT OF EDUCATION	1: Jagdish Chand	21 Mar 2022	R1	421.55
Employer Contribution: DEPARTMENT OF EDUCATION	1: Jagdish Chand	04 Apr 2022	R1	421.55
Employer Contribution: DEPARTMENT OF EDUCATION	1: Jagdish Chand	19 Apr 2022	R1	421.55
Employer Contribution: DEPARTMENT OF EDUCATION	1: Jagdish Chand	04 May 2022	R1	422.81
Employer Contribution: DEPARTMENT OF EDUCATION	1: Jagdish Chand	16 May 2022	R1	421.55
Employer Contribution: DEPARTMENT OF EDUCATION	1: Jagdish Chand	30 May 2022	R1	421.55
Employer Contribution: DEPARTMENT OF EDUCATION	1: Jagdish Chand	13 Jun 2022	R1	421.54
Employer Contribution: DEPARTMENT OF EDUCATION	1: Jagdish Chand	27 Jun 2022	R1	421.55
Employer Contribution: SUMITOMO (SHI) HANSEN AUSTRALIA PTY LTD	2: Asha Chand	07 Jul 2021	R1	973.82
Employer Contribution: SUMITOMO (SHI) HANSEN AUSTRALIA PTY LTD	2: Asha Chand	06 Sep 2021	R1	2,050.07
Employer Contribution: SUMITOMO (SHI) HANSEN AUSTRALIA PTY LTD	2: Asha Chand	04 Oct 2021	R1	1,025.00
<i>Less Rounding</i>			R1	(0.75)
<b>Total Assessable Employer Contributions</b>			<b>R1</b>	<b>15,035.00</b>
<b>Total Assessable Personal Contributions</b>			<b>R2</b>	<b>0.00</b>
<b>Total No-TFN quoted contributions</b>			<b>R3</b>	<b>0.00</b>
<b>Total Transfer of Liability to life insurance company or PST</b>			<b>R6</b>	<b>0.00</b>
<b>Total Assessable Contributions</b>			<b>R</b>	<b>15,035.00</b>
<b>Total Other Income</b>			<b>S</b>	<b>0.00</b>
<b>Total Assessable Income Due to Changed Tax Status of Fund</b>			<b>T</b>	<b>0.00</b>
<b>Total Net Non-arm's Length Income</b>			<b>U</b>	<b>0.00</b>
<b>Total Exempt Current Pension Income</b>			<b>Y</b>	<b>0.00</b>
<b>Total Assessable Income</b>				<b>47,923.00</b>
<b><u>Deductions</u></b>			<b><u>Section C</u></b>	
<b>Interest Expenses within Australia</b>				
Interest	LFM123: Loan from Member	30 Jun 2022	A	15,441.21
<i>Less Rounding</i>			A	(0.21)
<b>Total Interest Expenses within Australia</b>			<b>A</b>	<b>15,441.00</b>
<b>Total Interest Expenses Overseas</b>			<b>B</b>	<b>0.00</b>
<b>Total Capital Works Deductions</b>			<b>D</b>	<b>0.00</b>
<b>Total Deduction for Decline in Value of Depreciating Assets</b>			<b>E</b>	<b>0.00</b>
<b>Total Death or Disability Premiums</b>			<b>F</b>	<b>0.00</b>
<b>Total Death Benefit Increase</b>			<b>G</b>	<b>0.00</b>
<b>Approved Auditor Fee</b>				
TRANSACT FUNDS TFR TO MANAGE YOUR SUPER		21 Oct 2021	H	165.00
<b>Total Approved Auditor Fee</b>			<b>H</b>	<b>165.00</b>

**Jagdish And Asha Lifetime Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
<b>Investment Expenses</b>				
GENERAL INS HOME 1W1259371015521209	19 Rocco Street, Riverstone: 19 Rocco Street, Riverstone	28 Jul 2021	I	57.56
GENERAL INS HOME 1W1259371019021242	19 Rocco Street, Riverstone: 19 Rocco Street, Riverstone	30 Aug 2021	I	57.56
GENERAL INS HOME 1W1259371012221271	19 Rocco Street, Riverstone: 19 Rocco Street, Riverstone	28 Sep 2021	I	57.56
GENERAL INS HOME 1W1259371015221301	19 Rocco Street, Riverstone: 19 Rocco Street, Riverstone	28 Oct 2021	I	57.56
GENERAL INS HOME 1W1259371018621333	19 Rocco Street, Riverstone: 19 Rocco Street, Riverstone	29 Nov 2021	I	57.56
GENERAL INS HOME 1W1259371011621362	19 Rocco Street, Riverstone: 19 Rocco Street, Riverstone	29 Dec 2021	I	57.56
GENERAL INS HOME 1W1259371015022028	19 Rocco Street, Riverstone: 19 Rocco Street, Riverstone	28 Jan 2022	I	57.56
GENERAL INS HOME 1W1259371018322059	19 Rocco Street, Riverstone: 19 Rocco Street, Riverstone	28 Feb 2022	I	57.56
GENERAL INS HOME 1W1259371011422087	19 Rocco Street, Riverstone: 19 Rocco Street, Riverstone	28 Mar 2022	I	57.56
GENERAL INS HOME 1W1259371014522118	19 Rocco Street, Riverstone: 19 Rocco Street, Riverstone	28 Apr 2022	I	57.56
ALLIANZ AUST 1RD263403014322150	19 Rocco Street, Riverstone: 19 Rocco Street, Riverstone	30 May 2022	I	70.06
ALLIANZ AUST 1RD263403017822179	19 Rocco Street, Riverstone: 19 Rocco Street, Riverstone	28 Jun 2022	I	70.06
Agents Management Fee	19 Rocco Street, Riverstone: 19 Rocco Street, Riverstone	30 Jun 2022	I	1,698.95
Council Rates	19 Rocco Street, Riverstone: 19 Rocco Street, Riverstone	30 Jun 2022	I	1,603.00
Reimbursement - Water Usage	19 Rocco Street, Riverstone: 19 Rocco Street, Riverstone	30 Jun 2022	I	(275.84)
Repairs Maintenance	19 Rocco Street, Riverstone: 19 Rocco Street, Riverstone	30 Jun 2022	I	75.00
Water Rates	19 Rocco Street, Riverstone: 19 Rocco Street, Riverstone	30 Jun 2022	I	276.64
Less Rounding			I	(0.47)
<b>Total Investment Expenses</b>			<b>I</b>	<b>4,093.00</b>
<b>Management and Administration Expenses</b>				
SQUIRREL SUPER FEE		13 Jul 2021	J	140.00
SQUIRREL SUPER FEE		12 Aug 2021	J	140.00
SQUIRREL SUPER FEE		13 Sep 2021	J	140.00
SQUIRREL SUPER FEE		13 Oct 2021	J	140.00
SQUIRREL SUPER FEE		11 Nov 2021	J	140.00
SQUIRREL SUPER FEE		13 Dec 2021	J	140.00
SQUIRREL SUPER FEE		13 Jan 2022	J	140.00
SQUIRREL SUPER FEE		14 Feb 2022	J	140.00
SQUIRREL SUPER FEE		11 Mar 2022	J	140.00
SQUIRREL SUPER FEE		13 Apr 2022	J	140.00
SQUIRREL SUPER FEE		11 May 2022	J	140.00
<b>Total Management and Administration Expenses</b>			<b>J</b>	<b>1,540.00</b>
<b>Total Forestry Managed Investment Scheme Deduction</b>			<b>U</b>	<b>0.00</b>
<b>Other Deductions</b>				
BPAY TO TAX OFFICE PAYMENTS		10 Nov 2021	L	518.00
BPAY TO TAX OFFICE PAYMENTS		10 Nov 2021	L	259.00
BPAY TO TAX OFFICE PAYMENTS		10 Nov 2021	L	259.00
<b>Total Other Deductions</b>			<b>L</b>	<b>1,036.00</b>

**Jagdish And Asha Lifetime Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
<b>Tax Losses Deducted</b>				
Tax Losses Brought Forward		30 Jun 2022	M	0.00
Less Net Exempt Income		30 Jun 2022	M	0.00
<b>Total Tax Losses Deducted</b>			<b>M</b>	<b>0.00</b>
<b>Total Deductions</b>				<b>22,275.00</b>
<b>Taxable Income or Loss</b>		(V - N)	<b>O</b>	<b>25,648.00</b>

**Income Tax Calculation Statement**

**Section D**

**Gross Tax**

Gross Tax @ 15% for Concessional Income		30 Jun 2022	T1	3,847.20
Gross Tax @ 45% for Net Non-Arm's Length Income		30 Jun 2022	T1	0.00
No-TFN Quoted Contributions @ 32%		30 Jun 2022	J	0.00
<b>Total Gross Tax</b>				<b>3,847.20</b>

**Total Credit: Foreign Tax Income Offset**

**C1** 0.00

**Total Credit: Rebates and Tax Offset**

**C2** 0.00

**Rebates and Offsets**

**C** 0.00

**SUBTOTAL**

**3,847.20**

**Credit: Refundable Franking Credits**

ANZ DIVIDEND A071/00806310	ANZ: Australia And New Zealand Banking Group Limited	01 Jul 2021	E1	84.00
ANZ AUD 0.72 FRANKED, 30% CTR, DRP NIL DISC, BSP	ANZ: Australia And New Zealand Banking Group Limited	16 Dec 2021	E1	86.40
BHP GROUP DIV AF384/01256236	BHP: BHP Group Limited	21 Sep 2021	E1	174.55
NAB INTERIM DIV DV221/01258487	NAB: National Australia Bank Limited	02 Jul 2021	E1	24.17
NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	15 Dec 2021	E1	26.99
S32 USD 0.035, 0.02 SPEC, 0.055 FRANKED, 30% CTR	S32: South32 Limited	07 Oct 2021	E1	63.98
STO USD 0.055, 0.055 FRANKED, 30% CTR, DRP SUSP	STO: Santos Limited	21 Sep 2021	E1	16.49
TLS FNL DIV 001264786148	TLS: Telstra Corporation Limited	23 Sep 2021	E1	61.71
WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	21 Dec 2021	E1	29.57
WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	24 Jun 2022	E1	30.06
Less Rounding			E1	0.00

**Total Credit: Refundable Franking Credits**

**E1** 597.92

**Total Credit: No-TFN Tax Offset**

**E2** 0.00

**Total Credit: Refundable National Rental Affordability Scheme Tax Offset**

**E3** 0.00

**Total Credit: Interest on Early Payments**

**H1** 0.00

**Total Credit: Foreign Resident Withholding**

**H2** 0.00

**Total Credit: ABN/TFN Not Quoted (Non-Individual)**

**H3** 0.00

**Total Credit: Interest on No-TFN Tax Offset**

**H6** 0.00

**Total Eligible Credits**

**0.00**

**Jagdish And Asha Lifetime Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
<b>Net Tax Payable</b>				<b>3,249.28</b>
<b>PAYG Instalments Raised</b>				
Fund Activity Statement		30 Sep 2021	K	427.00
Fund Activity Statement		31 Dec 2021	K	594.00
Fund Activity Statement		31 Mar 2022	K	1,940.00
Fund Activity Statement		30 Jun 2022	K	987.00
<b>Total PAYG Instalments Raised</b>			<b>K</b>	<b>3,948.00</b>
<b>Total Supervisory Levy</b>			<b>L</b>	<b>259.00</b>
<b>Total Supervisory Levy Adjustment for Wound Up Funds</b>			<b>M</b>	<b>0.00</b>
<b>Total Supervisory Levy Adjustment for New Funds</b>			<b>N</b>	<b>0.00</b>
<b>Total Amount Due / (Refundable)</b>				<b>(439.72)</b>

# Self-managed superannuation fund annual return **2022**

## 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 2022* (NAT 71287).

- ! The *Self-managed superannuation fund annual return instructions 2022* (NAT 71606) (the instructions) can assist you to complete this annual return.
- The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via [ABR.gov.au](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT 3036).

## To complete this annual return

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

S M I T H   S T

- Place  in ALL applicable boxes.

➤ Postal address for annual returns:

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

For example;

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

## Section A: Fund information

1 **Tax file number (TFN)**

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

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

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

Jagdish And Asha Lifetime Super Fund

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

4 **Current postal address**

GPO BOX 2725

Suburb/town

SYDNEY

State/territory

NSW

Postcode

2001

5 **Annual return status**

Is this an amendment to the SMSF's 2022 return?

**A** No  Yes

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

**B** No  Yes



Fund's tax file number (TFN) 506901337

**6 SMSF auditor**

Auditor's name

Title: MR

Family name

PARIHAR

First given name

SHIV

Other given names

SMSF Auditor Number

100000664

Auditor's phone number

13

00661069

Postal address

PO Box 2050

Suburb/town

Melton South

State/territory

VIC

Postcode

3338

Date audit was completed

A

Day Month Year

Was Part A of the audit report qualified?

B No  Yes 

Was Part B of the audit report qualified?

C No  Yes 

If Part B of the audit report was qualified, have the reported issues been rectified?

D No  Yes **7 Electronic funds transfer (EFT)**

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

**A Fund's financial institution account details**

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

Fund BSB number 182512

Fund account number 966452971

Fund account name

Jagdish And Asha Lifetime Super Fund CT PTY LTD ATF Jagdish And

I would like my tax refunds made to this account.  Go to C.**B Financial institution account details for tax refunds**

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

BSB number

Account number

Account name

**C Electronic service address alias**

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

smsfdataflow

Fund's tax file number (TFN)

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

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

**10 Exempt current pension income**  
 Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

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

No  Go to Section B: Income.

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

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

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

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

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

## Section B: Income

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

### 11 Income

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

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2022*.

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

Net capital gain **A** \$ 0 **00**

Gross rent and other leasing and hiring income **B** \$ 30890 **00**

Gross interest **C** \$ 6 **00**

Forestry managed investment scheme income **X** \$ 0 **00**

Gross foreign income	<b>D1</b> \$ <span style="border: 1px solid black; padding: 2px;">0</span> <b>00</b>	Net foreign income	<b>D</b> \$ <span style="border: 1px solid black; padding: 2px;">0</span> <b>00</b>	Loss <input type="checkbox"/>
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Australian franking credits from a New Zealand company **E** \$ 0 **00**

Transfers from foreign funds **F** \$ 0 **00** Number  

Gross payments where ABN not quoted **H** \$   **00**

**Calculation of assessable contributions**

Assessable employer contributions

**R1** \$ 15035 **00**

plus Assessable personal contributions

**R2** \$ 0 **00**

plus **\*\*No-TFN-quoted contributions**

**R3** \$ 0 **00**  
(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

**R6** \$   **00**

Gross distribution from partnerships **I** \$   **00**

\*Unfranked dividend amount **J** \$ 0 **00**

\*Franked dividend amount **K** \$ 1395 **00**

\*Dividend franking credit **L** \$ 597 **00**

\*Gross trust distributions **M** \$ 0 **00**

**Assessable contributions**  
(R1 plus R2 plus R3 less R6)

**R** \$ 15035 **00**

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

\*Net non-arm's length private company dividends **U1** \$ 0 **00**

plus \*Net non-arm's length trust distributions **U2** \$ 0 **00**

plus \*Net other non-arm's length income **U3** \$ 0 **00**

\*Other income **S** \$ 0 **00**

\*Assessable income due to changed tax status of fund **T** \$ 0 **00**

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

**U** \$ 0 **00**

#This is a mandatory label.

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

<b>GROSS INCOME</b> <small>(Sum of labels A to U)</small>	<b>W</b> \$ <span style="border: 1px solid black; padding: 2px;">47923</span> <b>00</b>	Loss <input type="checkbox"/>
--	---	----------------------------------

Exempt current pension income **Y** \$   **00**

<b>TOTAL ASSESSABLE INCOME (W less Y)</b>	<b>V</b> \$ <span style="border: 1px solid black; padding: 2px;">47923</span> <b>00</b>	Loss <input type="checkbox"/>
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Fund's tax file number (TFN)

## Section C: Deductions and non-deductible expenses

### 12 Deductions and non-deductible expenses

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

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	<b>A1</b> \$ <input type="text" value="15441"/>	-00	<b>A2</b> \$ <input type="text" value="0"/>	-00
Interest expenses overseas	<b>B1</b> \$ <input type="text" value="0"/>	-00	<b>B2</b> \$ <input type="text" value="0"/>	-00
Capital works expenditure	<b>D1</b> \$ <input type="text" value="0"/>	-00	<b>D2</b> \$ <input type="text" value="0"/>	-00
Decline in value of depreciating assets	<b>E1</b> \$ <input type="text" value="0"/>	-00	<b>E2</b> \$ <input type="text" value="0"/>	-00
Insurance premiums – members	<b>F1</b> \$ <input type="text" value="0"/>	-00	<b>F2</b> \$ <input type="text" value="0"/>	-00
SMSF auditor fee	<b>H1</b> \$ <input type="text" value="165"/>	-00	<b>H2</b> \$ <input type="text" value="0"/>	-00
Investment expenses	<b>I1</b> \$ <input type="text" value="4093"/>	-00	<b>I2</b> \$ <input type="text" value="0"/>	-00
Management and administration expenses	<b>J1</b> \$ <input type="text" value="1540"/>	-00	<b>J2</b> \$ <input type="text" value="0"/>	-00
Forestry managed investment scheme expense	<b>U1</b> \$ <input type="text" value="0"/>	-00	<b>U2</b> \$ <input type="text" value="0"/>	-00
Other amounts	<b>L1</b> \$ <input type="text" value="1036"/>	-00	<b>L2</b> \$ <input type="text" value="0"/>	-00
	Code <input type="text" value="0"/>		Code <input type="text" value=""/>	
Tax losses deducted	<b>M1</b> \$ <input type="text" value="0"/>	-00		

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

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

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

**TOTAL SMSF EXPENSES**  
**Z** \$  -00  
 (N plus Y)

#This is a mandatory label.

Fund's tax file number (TFN)

## Section D: Income tax calculation statement

**#Important:**

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

### 13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2022* on how to complete the calculation statement.

#Taxable income	<b>A</b>	\$	<input type="text" value="25648"/>	<b>-00</b>
<i>(an amount must be included even if it is zero)</i>				
#Tax on taxable income	<b>T1</b>	\$	<input type="text" value="3847.20"/>	
<i>(an amount must be included even if it is zero)</i>				
#Tax on no-TFN-quoted contributions	<b>J</b>	\$	<input type="text" value="0"/>	
<i>(an amount must be included even if it is zero)</i>				

Gross tax **B** \$   
*(T1 plus J)*

Foreign income tax offset	<b>C1</b>	\$	<input type="text" value="0"/>	
Rebates and tax offsets	<b>C2</b>	\$	<input type="text"/>	
<b>Non-refundable non-carry forward tax offsets</b>				
	<b>C</b>	\$	<input type="text" value="0"/>	
<i>(C1 plus C2)</i>				

SUBTOTAL 1  
**T2** \$   
*(B less C – cannot be less than zero)*

Early stage venture capital limited partnership tax offset	<b>D1</b>	\$	<input type="text" value="0"/>	
Early stage venture capital limited partnership tax offset carried forward from previous year	<b>D2</b>	\$	<input type="text" value="0"/>	
Early stage investor tax offset	<b>D3</b>	\$	<input type="text" value="0"/>	
Early stage investor tax offset carried forward from previous year	<b>D4</b>	\$	<input type="text" value="0"/>	
<b>Non-refundable carry forward tax offsets</b>				
	<b>D</b>	\$	<input type="text" value="0"/>	
<i>(D1 plus D2 plus D3 plus D4)</i>				

SUBTOTAL 2  
**T3** \$   
*(T2 less D – cannot be less than zero)*

Complying fund's franking credits tax offset	<b>E1</b>	\$	<input type="text" value="597.92"/>	
No-TFN tax offset	<b>E2</b>	\$	<input type="text"/>	
National rental affordability scheme tax offset	<b>E3</b>	\$	<input type="text"/>	
Exploration credit tax offset	<b>E4</b>	\$	<input type="text"/>	
<b>Refundable tax offsets</b>				
	<b>E</b>	\$	<input type="text" value="597.92"/>	
<i>(E1 plus E2 plus E3 plus E4)</i>				

#TAX PAYABLE **T5** \$   
*(T3 less E – cannot be less than zero)*

Section 102AAM interest charge  
**G** \$

Fund's tax file number (TFN)

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

<b>#Tax offset refunds</b> (Remainder of refundable tax offsets)	<b>I \$</b> <input type="text" value="0"/> <i>(unused amount from label E – an amount must be included even if it is zero)</i>
---	---

**PAYG instalments raised**

**K \$**

**Supervisory levy**

**L \$**

**Supervisory levy adjustment for wound up funds**

**M \$**

**Supervisory levy adjustment for new funds**

**N \$**

<b>AMOUNT DUE OR REFUNDABLE</b> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.	<b>S \$</b> <input type="text" value="-439.72"/> <i>(T5 plus G less H less I less K plus L less M plus N)</i>
---	--

#This is a mandatory label.

## Section E: Losses

### 14 Losses

**!** If total loss is greater than \$100,000, complete and attach a *Losses schedule 2022*.

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

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

## Section F: Member information

### MEMBER 1

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

### Contributions

OPENING ACCOUNT BALANCE \$

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

Employer contributions

**A** \$

ABN of principal employer

**A1**

Personal contributions

**B** \$

CGT small business retirement exemption

**C** \$

CGT small business 15-year exemption amount

**D** \$

Personal injury election

**E** \$

Spouse and child contributions

**F** \$

Other third party contributions

**G** \$

Proceeds from primary residence disposal

**H** \$

Receipt date

**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** \$

Fund's tax file number (TFN) 506901337

MEMBER 2

Title: MRS

Family name

Chand

First given name

Asha

Other given names

Devi

Member's TFN

See the Privacy note in the Declaration. 196475891

Date of birth 27/09/1970

Contributions

OPENING ACCOUNT BALANCE \$ 265722.25

Refer to instructions for completing these labels.

Proceeds from primary residence disposal H \$ 0

Receipt date H1

Assessable foreign superannuation fund amount I \$ 0

Non-assessable foreign superannuation fund amount J \$ 0

Transfer from reserve: assessable amount K \$ 0

Transfer from reserve: non-assessable amount L \$ 0

Contributions from non-complying funds and previously non-complying funds T \$ 0

Any other contributions (including Super Co-contributions and Low Income Super Amounts) M \$ 0

Employer contributions A \$ 4048.89

ABN of principal employer A1

Personal contributions B \$ 0

CGT small business retirement exemption C \$ 0

CGT small business 15-year exemption amount D \$ 0

Personal injury election E \$ 0

Spouse and child contributions F \$ 0

Other third party contributions G \$ 0

TOTAL CONTRIBUTIONS N \$ 4048.89 (Sum of labels A to M)

Other transactions

Allocated earnings or losses O \$ 14562.53

Loss

Accumulation phase account balance S1 \$ 284333.67

Inward rollovers and transfers P \$ 0

Retirement phase account balance - Non CDBIS S2 \$ 0

Outward rollovers and transfers Q \$ 0

Retirement phase account balance - CDBIS S3 \$ 0

Lump Sum payments R1 \$

Income stream payments R2 \$

Code

Code

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 284333.67 (S1 plus S2 plus S3)

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$



Fund's tax file number (TFN)

Section H: **Assets and liabilities**

**15 ASSETS**

15a Australian managed investments

Listed trusts **A** \$ -00

Unlisted trusts **B** \$ -00

Insurance policy **C** \$ -00

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

15b Australian direct investments

<p><b>Limited recourse borrowing arrangements</b></p> <p>Australian residential real property <b>J1</b> \$ <input type="text" value="0"/>-00</p> <p>Australian non-residential real property <b>J2</b> \$ <input type="text" value="0"/>-00</p> <p>Overseas real property <b>J3</b> \$ <input type="text" value="0"/>-00</p> <p>Australian shares <b>J4</b> \$ <input type="text" value="0"/>-00</p> <p>Overseas shares <b>J5</b> \$ <input type="text" value="0"/>-00</p> <p>Other <b>J6</b> \$ <input type="text" value="0"/>-00</p> <p>Property count <b>J7</b> <input type="text" value="0"/></p>	<p>Cash and term deposits <b>E</b> \$ <input type="text" value="3698"/>-00</p> <p>Debt securities <b>F</b> \$ <input type="text" value="0"/>-00</p> <p>Loans <b>G</b> \$ <input type="text" value="0"/>-00</p> <p>Listed shares <b>H</b> \$ <input type="text" value="5987"/>-00</p> <p>Unlisted shares <b>I</b> \$ <input type="text" value="0"/>-00</p> <p>Limited recourse borrowing arrangements <b>J</b> \$ <input type="text" value="0"/>-00</p> <p>Non-residential real property <b>K</b> \$ <input type="text" value="0"/>-00</p> <p>Residential real property <b>L</b> \$ <input type="text" value="1040000"/>-00</p> <p>Collectables and personal use assets <b>M</b> \$ <input type="text" value="0"/>-00</p> <p>Other assets <b>O</b> \$ <input type="text" value="5661"/>-00</p>
---	---

15c Other investments

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

15d Overseas direct investments

Overseas shares **P** \$ -00

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

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

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

Other overseas assets **T** \$ -00

<b>TOTAL AUSTRALIAN AND OVERSEAS ASSETS</b>	<b>U</b> \$ <input type="text" value="1055346"/> -00
(Sum of labels <b>A</b> to <b>T</b> )	

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? **A** No  Yes  \$ -00

Fund's tax file number (TFN)

**15f Limited recourse borrowing arrangements**

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

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

**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements	<b>V1</b> \$ <input type="text"/>	-00		
Permissible temporary borrowings	<b>V2</b> \$ <input type="text"/>	-00		
Other borrowings	<b>V3</b> \$ <input type="text" value="294197"/>	-00	Borrowings	<b>V</b> \$ <input type="text" value="294197"/> -00
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G)			<b>W</b> \$ <input type="text" value="760945"/>	-00
Reserve accounts			<b>X</b> \$ <input type="text" value="0"/>	-00
Other liabilities			<b>Y</b> \$ <input type="text" value="204"/>	-00
<b>TOTAL LIABILITIES</b>			<b>Z</b> \$ <input type="text" value="1055346"/>	-00

**Section I: Taxation of financial arrangements**

**17 Taxation of financial arrangements (TOFA)**

Total TOFA gains **H** \$  -00

Total TOFA losses **I** \$  -00

**Section J: Other information**

**Family trust election status**

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2021–22 income year, write **2022**). **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 2022*. **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 2022* for each election.

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2022*. **D**

Section K: **Declarations**

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

**Important**

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

**Privacy**

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

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

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

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

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

*Jagdish chand* Date  /  /

**Preferred trustee or director contact details:**

Title:   
 Family name   
 First given name  Other given names   
 Phone number    
 Email address   
 Non-individual trustee name (if applicable)   
 ABN of non-individual trustee   
 Time taken to prepare and complete this annual return  Hrs

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

**TAX AGENT'S DECLARATION:**

I declare that the *Self-managed superannuation fund annual return 2022* 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

*Seth Patel* Date  /  /

**Tax agent's contact details**

Title:   
 Family name   
 First given name  Other given names   
 Tax agent's practice   
 Tax agent's phone number   Reference number  Tax agent number

# Electronic lodgment declaration (Form MS)

(for self-managed superannuation funds)

## Part A: Taxpayer's declaration

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

### Privacy

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

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

### The Australian Business Register

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

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

### Electronic funds transfer – direct debit

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

**Tax file number**

506901337

**Fund name**

Jagdish And Asha Lifetime Super Fund

**Year of return**

2022

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

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

### Declaration

I declare that:

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

**Signature of trustee or director**

Jagdish chand

**Date**

12 / 28 / 2022

## Part B: Electronic funds transfer consent

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

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

### Important:

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

**Agent's reference number**

25858151

**Account name**

Jagdish And Asha Lifetime Super Fund CT PTY LTD ATF Jagdish And

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

**Signature of trustee or director**

Jagdish chand

**Date**

12 / 28 / 2022

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

**Declaration:** I declare that:

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

**Signature of tax agent**

Seth Patel

**Date**

12 / 02 / 2022

**Agent's contact name**

Seth Patel

**Agent's phone**

02 88237999

**Agent's reference**

25858151

**Client's reference**

CHAND

# **Jagdish And Asha Lifetime Super Fund**

## **Investment Strategy**

**Accumulation fund with**

### **Jagdish And Asha Lifetime Super Fund**

**1 July 2021**

#### **Members and trustees**

- **Mr Jagdish Chand**
- **Mrs Asha Chand**
- **Jagdish And Asha Lifetime Super Fund CT PTY LTD**

#### **Investment objectives**

The trustees of the Jagdish And Asha Lifetime Super Fund have formulated the following investment objectives and strategy, in accordance with section 52(2)(f) of the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulation 4.09 (SISR).

The members are currently in the accumulation phase of superannuation. Their expected depends upon the age profile of the members. The trustees have proposed and implemented the following investment strategy with the aim of maximising their retirement benefits, based on their "balanced" approach to investment.

#### Short-Term (2 years or less)

- To ensure the fund preserves its capital base.
- To ensure the fund has sufficient liquidity to meet operating expenses, taxation liabilities and cash benefit payments, as and when they fall due.

#### Medium Term (2-5 years)

- To enhance the value of the members superannuation savings before retirement via additional contributions and effective asset allocation.
- To maximise tax effective returns by the use of imputation credits from a range of Australian based equities.
- To achieve long-term capital growth of at least 5% per annum compounded over rolling 5-year periods.

- To achieve a rate of income of no less than 3% per annum from a balanced portfolio.

Long term (>5years)

- To ensure the fund provides positive returns in at least 9 out of every 10 rolling tax years.
- To ensure the fund has accumulated sufficient assets to fund a combination of lifetime and allocated pensions to provide a combined family income of at least \$50,000 per annum (net) indexed annually to CPI.

The whole of the fund's circumstances have been considered in formulating these investment objectives such as membership profile (e.g., member's age, aversion to risk and investment expectations), benefit design, tax position, fund size, liquidity and likelihood of future contributions.

### **Investment strategy**

The investment strategy is the method chosen by the trustees in order to achieve these investment objectives.

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

<b>Portfolio</b>	<b>Range</b>	<b>Benchmark %</b>
Cash/Fixed Interest	0-10%	0.49%
Property (direct or indirect)	0-100%	98.72%
Domestic Shares	0-70%	0.79%
International Shares	0-20%	0%

These ranges are purely indicative and the trustees may vary the allocations at any time if satisfied that the current market conditions or the fund's circumstances warrant such a change. If the trustees wish to invest outside these parameters, the investment strategy of the fund must be revised in writing and all decisions minuted.

Caution: It is noted that any breaches of the fund's investment strategy may result in the trustees being fined or sued for loss or damages. The fund could also lose its complying fund status.

In arriving at this investment strategy, the trustees considered:

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

### **Risk and return**

Risk refers to the chance of loss on an investment and is usually measured in terms of volatility. The Jagdish And Asha Lifetime Super Fund is a defined contribution self-managed superannuation fund in which the member(s) bears the investment risk. Fluctuations in investment returns have a direct impact upon the amount of benefits payable to the member upon retirement.

The trustees consider the risk and return of the investment strategy to be moderate. This is considered appropriate since the members maintain a balanced approach to investment. The medium to long-term view for investments also matches the current age profile of the members, who are not expected to retire in the short term. Accordingly, the short-term cash flow demands of the fund are low.

## **Shares**

The main risk in shares is the volatility in the share price. With respect to risk, the share portfolio is well diversified and this should alleviate most of the risk. The trustees also intend to hold the shares for the long-term (>5yrs) and should not be required to sell in the short-term.

International shares inherently possess slightly greater risk-return characteristics compared to domestic shares. This is due to currency risk, caused by movements in foreign exchange rates, and worldwide uncertainty. Accordingly, the fund's holding in international shares is limited to a small proportion of the fund's assets.

The trustees have an exposure to shares, which should provide an effective hedge against inflation over rolling 5-year periods. The average dividend is expected to be around 4%pa, which is enhanced by the tax benefits associated with dividend imputation. Further tax benefits may apply in respect of any capital gains generated on assets held for 12 months or more.

## **Cryptocurrency**

There is no exposure to Cryptocurrency.

## **Bullion**

There is no exposure to Bullion.

## **Property**

Returns on property generally include capital growth and income. Real returns on residential property are usually projected to be in the 1-3% per annum range, whereas (commercial and industrial) business real properties usually have higher real returns in the 3-7% per annum range. Property is known to provide a hedge against inflation over the long term.

It is noted however that direct property is an illiquid asset (i.e., it is not easily sold) and has the potential to cause cash-flow problems in the pension payment phase of superannuation. However, this is not a major issue until the members reach retirement age in 10-12 years time.

There may also be times when the property is vacant or becomes damaged by tenants, which will impact on fund returns. However, this risk is of little concern to the fund as the main interest the fund has in direct property is that of business real property (as defined in section 66(5) SISA) subject to a lease arrangement between the fund and other related parties under a tenants-in-common ownership agreement.

The trustees have noted an investment in direct property tends to weigh the portfolio towards the one asset class, which makes it difficult to diversify except where the investment is made through a pooled (trust) structure.

However, the trustees consider the fund to be well diversified in any case based on current asset allocations and the various investments held by members outside of the superannuation structure.

### **Managed Funds**

There is no exposure to Managed fund.

### **Cash Management Account**

The cash management account (CMA) invests in a variety of bank and Government backed securities. The trustees therefore consider that such CMAs contain minimal risk.

The CMA is used to provide an interest rate, which is superior to an at-call savings or bank account, while maintaining freedom of access. Generally, three times the annual pension payments will be kept in the CMA in order to maximise returns while maintaining sufficient liquidity to meet ongoing expenses.

The CMA should achieve a return of around 1% per annum less than the 90-day bank bill rate.

### **Diversification**

The trustees have considered the diversification of the fund's investments, and are of the opinion that the strategy is appropriate given the size of the fund in terms of both investment asset mix and the membership profiles.

The composition of the fund's investments is considered to represent adequate diversity for the fund in relation to the medium to long-term investment horizon and having regard to the cycle for the particular asset classes held.

Consideration was also given to investing future contributions and surpluses in other asset classes, as evidenced by the minutes of the Jagdish And Asha Lifetime Super Fund. These monies could be applied to meet any other unexpected liabilities.

### **Liquidity and cash flow**

The composition of the fund's investments provides for relatively low levels of liquid assets and cash flow. This is consistent with the expected low demands for liquidity resulting from the age profile of the members and no short-term expectation of having to pay members benefits in cash.



Short-term liabilities may include lump sum payments to members, pension payments, tax liabilities, annual return fees, accounting and audit fees.

The trustees of the fund do not expect membership of the fund to fall in the short-term due to the small fund membership and the close relationship between members. If, however, a member terminates his or her membership, the trustees can choose to liquidate assets, or pay benefits "in-specie" (where appropriate).

It was also noted that the members are currently contributing and these amounts and any other fund surpluses could be used as an emergency reserve to meet any other unexpected liabilities.

The trustees, therefore, are of the opinion that the investment strategy is structured in such a manner as to ensure the fund maintains sufficient liquidity to discharge its current and future liabilities.

### **Existing and potential liabilities**

Since the fund has no short-term expectation of having to pay members excessive cash benefits, the fund is expected to be able to meet its short-term liabilities out of its cash reserves and fixed interest investments.

In the event of an unexpected requirement to pay lump sum benefits it was resolved that member's benefits, with the agreement of the member's, could be paid in-specie (except under financial hardship or compassionate grounds).

### **Insurances**

In consideration of the insurance needs of members, the trustees of the Jagdish And Asha Lifetime Super Fund adopted the following process:

- Assessed the outstanding liabilities of each fund member
- Assessed the liabilities of the SMSF and potential consequences of the death of a member
- Assessed the potential needs of member's dependants and or beneficiaries in the event of death or TPD.
- Assessed the appropriateness of life insurance, TPD insurance and income protection insurance products available
- Investigated and evaluated the cost of holding insurance within the SMSF
- Considered any insurance held by members outside of superannuation

Following the process set out above, trustees have resolved that it is appropriate to take out the following levels of insurance cover for each of the fund members:

Members Name	Death Cover	TPD	Income Replacement
Mr Jagdish Chand	Self-insured elsewhere	Self-insured elsewhere	Self-insured elsewhere
Mrs Asha Chand	Self-insured elsewhere	Self-insured elsewhere	Self-insured elsewhere

### **Ongoing review**

The trustees of the Jagdish And Asha Lifetime Super Fund will continue to monitor the investment performance of the fund's assets, which will be measured by individual asset classes against suitable indicators, such as the ASX Ordinary Accumulation Index for shares (see list below).

The review of the performance is to be carried out at least annually. The review will consider in particular the rolling 3 and 5 year results.

If the performance of the investments has failed in meeting the investment objectives over a reporting period, then the investment strategy of the fund needs to be reviewed by the trustees of the Jagdish And Asha Lifetime Super Fund as soon as practical.

### **Benchmarks**

Fund Investments	Benchmark
Cash/Fixed Interest	0.49%
Australian Shares	0.79%
Cryptocurrency	0%
Australian Fixed Interest	0%
International Shares	0%
Direct Property	98.72%
Listed Property Trusts	0%

*Jagdish Chand*

.....  
Mr Jagdish Chand  
(Director of the corporate trustee)

*Asha Chand*

.....  
Mrs Asha Chand  
(Director of the corporate trustee)

Date: 1 November 2022

Seth Patel

Squirrel Superannuation Services Pty Ltd

Fund: Jagdish And Asha Lifetime Super Fund  
ABN: 60 372 115 239 - ACN: 627 859 787  
Trustee: Jagdish And Asha Lifetime Super Fund CT PTY LTD  
Address: GPO BOX 2725, SYDNEY, NSW 2001, Australia

Dear Asha Chand and Jagdish Chand,

This letter provides with an overview of the issues we need to bring to your attention as the administrators and accountants of your Self-Managed Superannuation Fund(SMSF). We have prepared this Management letter in consultation with your auditor. Each year you are required to lodge an Annual SMSF Return which has two components

- An Income Tax Return and
- A Compliance and Regulatory Return.

You already know that the Australian Taxation Office regulates SMSF's. The scope of the ATO's Regulatory function is to ensure that Trustees comply with:

- The Superannuation Industry Supervision Act,
- Income Tax Laws and
- Rules and Regulations governing the conduct of Trustees.



## TAXATION

Please find enclosed 2022 financial reports for Jagdish And Asha Lifetime Super Fund .

In summation:

Tax Refundable/ Payable	\$3,847.20
Tax Offset ( Franking Credit)	(\$597.92)
Tax Offset ( PAYG Installment)	(\$3,948.00)
ATO Supervisory Levy	\$259.00
Total Amount Payable	(\$439.72)

The amount above takes into account Pay As You Go (PAYG) instalments paid during the 2022 Financial Year. Notwithstanding the use of a tax agent, the responsibility for the accuracy of the tax returns rests with the taxpayer. Accordingly, please satisfy yourself that the contents of the returns are correct.

## COMPLIANCE AND MANAGEMENT ISSUES

ATO and ASIC charges administrative fines and penalties for not updating any changes in situation within 30days of such change happening. Please inform us of all the changes within 5 days of the change happening to avoid such fines and penalties. This includes changes such as a new home address etc.

The SIS Act requires you to at least consider Life and TPD insurance as part of your investment strategy. When you are with any industry/retail super fund you are automatically covered, but with self-managed super funds, insurance needs to be actively considered. Squirrel recommends that you consider your circumstances to assess whether Life and TPD Insurance is suitable for you.

## ESTATE PLANNING MATTERS

For estate planning purposes, it is important to give consideration to the binding death benefit nomination. We recommend you discuss the matter with us.



If you have any queries, do not hesitate to contact our office.

Sincerely,

A handwritten signature in black ink, appearing to read "Seth Patel".

Seth Patel  
Fund Accountant & Tax Agent

The Trustees acknowledge the issues documented in this letter and will address them for the coming financial year.

*Jagdish chand*

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Mr Jagdish Chand  
Director - Jagdish And Asha Lifetime Super Fund CT PTY LTD

*Asha Chand*

.....

Mrs Asha Chand  
Director - Jagdish And Asha Lifetime Super Fund CT PTY LTD



Jagdish And Ash...ifetime Super Fund

**Trial Balance****As At 30 Jun 2022**

<b>Income</b>	<b>Debit</b>	<b>As at 30 Jun 2022 Credit</b>	<b>Quantity</b>
<b>Member Receipts</b>			
Contributions			
Employer			
Mr Jagdish Chand		\$ 10,986.86	
Mrs Asha Chand		\$ 4,048.89	
<b>Total Employer</b>		<b>\$ 15,035.75</b>	
<b>Total Contributions</b>		<b>\$ 15,035.75</b>	
<b>Total Member Receipts</b>		<b>\$ 15,035.75</b>	
<b>Investment Gains</b>			
Realised Capital Gains			
Shares in Listed Companies			
Australia And New Zealand Banking Group Limited	\$ 69.72		
Avita Medical Inc. - Chess Depository Interests 5:1	\$ 339.90		
BHP Group Limited		\$ 1,734.60	
National Australia Bank Limited		\$ 594.60	
Qantas Airways Limited		\$ 70.10	
Santos Limited		\$ 565.10	
South32 Limited		\$ 2,667.05	
Telstra Corporation Limited		\$ 268.70	
<b>Total Shares in Listed Companies</b>		<b>\$ 5,490.53</b>	
<b>Total Realised Capital Gains</b>		<b>\$ 5,490.53</b>	
<b>Increase in Market Value</b>			
Direct Property			
19 Rocco Street, Riverstone		\$ 29,512.00	

Total Direct Property		\$	<b>29,512.00</b>
Shares in Listed Companies			
Australia And New Zealand Banking Group Limited	\$	1,022.53	
Avita Medical Inc. - Chess Depository Interests 5:1			\$ 233.95
BHP Group Limited	\$	1,771.05	
National Australia Bank Limited	\$	169.93	
Telstra Corporation Limited	\$	178.05	
Westpac Banking Corporation	\$	725.65	
Total Shares in Listed Companies	\$	<b>3,633.26</b>	
Total Increase in Market Value		\$	<b>25,878.74</b>
Total Investment Gains		\$	<b>31,369.27</b>
<b>Investment Income</b>			
Dividends			
Shares in Listed Companies			
Australia And New Zealand Banking Group Limited		\$	568.00
BHP Group Limited		\$	581.84
National Australia Bank Limited		\$	170.54
Santos Limited		\$	54.96
South32 Limited		\$	213.25
Telstra Corporation Limited		\$	205.71
Westpac Banking Corporation		\$	198.78
Total Shares in Listed Companies		\$	<b>1,993.08</b>
Total Dividends		\$	<b>1,993.08</b>
Interest			
Cash At Bank			
Cash at Bank - Macquarie		\$	6.06
Total Cash At Bank		\$	<b>6.06</b>
Total Interest		\$	<b>6.06</b>
Rent			
Direct Property			

19 Rocco Street, Riverstone	\$	30,890.00
<b>Total Direct Property</b>	<b>\$</b>	<b>30,890.00</b>
<b>Total Rent</b>	<b>\$</b>	<b>30,890.00</b>
<b>Total Investment Income</b>	<b>\$</b>	<b>32,889.14</b>
<b>Total Income</b>	<b>\$</b>	<b>79,294.16</b>

## Expenses

### Other Expenses

Auditor Fee	\$	165.00
Interest Paid		
Other Loans		
Loan from Member	\$	15,441.21
<b>Total Other Loans</b>	<b>\$</b>	<b>15,441.21</b>
<b>Total Interest Paid</b>	<b>\$</b>	<b>15,441.21</b>

### Property Expenses

Agents Management Fee		
Direct Property		
19 Rocco Street, Riverstone	\$	1,698.95
<b>Total Direct Property</b>	<b>\$</b>	<b>1,698.95</b>
<b>Total Agents Management Fee</b>	<b>\$</b>	<b>1,698.95</b>
Council Rates		
Direct Property		
19 Rocco Street, Riverstone	\$	1,603.00
<b>Total Direct Property</b>	<b>\$</b>	<b>1,603.00</b>
<b>Total Council Rates</b>	<b>\$</b>	<b>1,603.00</b>

Insurance Premium		
Direct Property		
19 Rocco Street, Riverstone	\$	715.72



Total Direct Property	\$	<b>715.72</b>
Total Insurance Premium	\$	<b>715.72</b>
Repairs Maintenance		
Direct Property		
19 Rocco Street, Riverstone	\$	75.00
Total Direct Property	\$	<b>75.00</b>
Total Repairs Maintenance	\$	<b>75.00</b>
Water Rates		
Direct Property		
19 Rocco Street, Riverstone	\$	0.80
Total Direct Property	\$	<b>0.80</b>
Total Water Rates	\$	<b>0.80</b>
Total Property Expenses	\$	<b>4,093.47</b>
SMSF Supervisory Levy	\$	1,036.00
Squirrel Administration Fee	\$	1,540.00
Total Other Expenses	\$	<b>22,275.68</b>
Total Expenses	\$	<b>22,275.68</b>

**Income Tax****Income Tax Expense**

Income Tax Expense	\$	3,847.20
Total Income Tax Expense	\$	<b>3,847.20</b>
Total Income Tax	\$	<b>3,847.20</b>

**Profit & Loss Clearing Account**

Total Profit & Loss Clearing Account	\$	<b>53,171.28</b>
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**Assets****Investments**

## Direct Property

19 Rocco Street, Riverstone	\$	1,040,000.00	1
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Total Direct Property	\$	<b>1,040,000.00</b>	
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## Shares in Listed Companies

Australia And New Zealand Banking Group Limited	\$	3,745.10	170
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Westpac Banking Corporation	\$	2,242.50	115
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Total Shares in Listed Companies	\$	<b>5,987.60</b>	
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Total Investments	\$	<b>1,045,987.60</b>	
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**Other Assets**

## Cash At Bank

Cash at Bank - Macquarie	\$	3,698.43	
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Total Cash At Bank	\$	<b>3,698.43</b>	
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## Receivables

## Investment Income Receivable

## Rent

## Direct Property

19 Rocco Street, Riverstone	\$	4,149.84	
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Total Direct Property	\$	<b>4,149.84</b>	
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Total Rent	\$	<b>4,149.84</b>	
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Total Investment Income Receivable	\$	<b>4,149.84</b>	
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Total Receivables	\$	<b>4,149.84</b>	
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## Current Tax Assets

Income Tax Payable	\$	812.95	
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Provision for Income Tax			\$ 3,847.20
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Franking Credits			
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Shares in Listed Companies	
Australia And New Zealand Banking Group Limited	\$ 170.40
BHP Group Limited	\$ 174.55
National Australia Bank Limited	\$ 51.16
Santos Limited	\$ 16.49
South32 Limited	\$ 63.98
Telstra Corporation Limited	\$ 61.71
Westpac Banking Corporation	\$ 59.63
<b>Total Shares in Listed Companies</b>	<b>\$ 597.92</b>
Total Franking Credits	\$ 597.92
Income Tax Instalments Paid	\$ 3,948.00
<b>Total Current Tax Assets</b>	<b>\$ 1,511.67</b>
Total Other Assets	\$ 9,359.94
<b>Total Assets</b>	<b>\$ 1,055,347.54</b>

## Liabilities

### Other Creditors and Accruals

#### Sundry Liabilities

Creditor	\$ 204.68
<b>Total Sundry Liabilities</b>	<b>\$ 204.68</b>
<b>Total Other Creditors and Accruals</b>	<b>\$ 204.68</b>

### Borrowings

#### Other Loans

Loan from Member	\$ 294,197.55
<b>Total Other Loans</b>	<b>\$ 294,197.55</b>
<b>Total Borrowings</b>	<b>\$ 294,197.55</b>
<b>Total Liabilities</b>	<b>\$ 294,402.23</b>

**Member Entitlements****Member Entitlement Accounts**

Mr Jagdish Chand

Accumulation

\$ 476,611.64

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Total Mr Jagdish Chand

\$ 476,611.64

Mrs Asha Chand

Accumulation

\$ 284,333.67

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Total Mrs Asha Chand

\$ 284,333.67

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Total Member Entitlement Accounts

\$ 760,945.31

Total Member Entitlements

\$ 760,945.31

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**Net Total**\$ 1,134,641.70 \$ 1,134,641.70

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