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M & P Vishnoi Super Fund

ABN 16 618 874 176

Trustees: M & P Vishnoi Super Management Pty Ltd

Financial Statement
For the year ended 30 June 2020

M & P Vishnoi Super Fund
Statement of Financial Position
as at 30 June 2020

	Note	2020 \$
Assets		
Investments		
Managed Investments	6A	238,117.92 ⁵
Other Assets		
Cash At Bank		2,607.24 ¹⁻⁴
Receivables		17,781.58 ⁸
Total Assets		<u><u>258,506.74</u></u>
 Liabilities		
Income Tax Payable		483.56 ^{FS/25}
Deferred Tax Liability		1,151.85
Total Liabilities		<u><u>1,635.41</u></u>
 Net Assets Available to Pay Benefits		 <u><u>256,871.33</u></u>
<i>Represented by:</i>		
Liability for Accrued Benefits	2	
Dr Manish Vishnoi		200,549.71
Mrs Pooja Vishnoi		56,321.62
Total Liability for Accrued Benefits		<u><u>256,871.33</u></u>

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

FS/3

M & P Vishnoi Super Fund
Operating Statement
For the period 1 July 2019 to 30 June 2020

	Note	2020 \$
Income		
Member Receipts		
Rollovers In		233,433.72 18-23
Investment Gains		
Increase in Market Value	8A	7,496.02
Investment Income		
Distributions	7A	18,428.72 FS/7
Interest	7B	573.52 1-4
		259,931.98
Expenses		
Other Expenses		
Adviser Fee		1,400.00
		1,400.00
Benefits Accrued as a Result of Operations before Income Tax		258,531.98
Income Tax		
Income Tax Expense		1,660.65
		1,660.65
Benefits Accrued as a Result of Operations		256,871.33

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

FS/4

M & P Vishnoi Super Fund
Notes to the Financial Statements
As at 30 June 2020

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.

F5/5

M & P Vishnoi Super Fund
Notes to the Financial Statements
As at 30 June 2020

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

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

Financial Liabilities

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

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

Receivables and Payables

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

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

(g) Revenue Recognition

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

Interest

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

Dividend Revenue

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

Distribution Revenue

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

Rental Income

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

Movement in market values

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

Contributions and Rollovers In

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

FS/6

M & P Vishnoi Super Fund
Notes to the Financial Statements
As at 30 June 2020

(h) Income Tax

The income tax on the benefits accrued as a result of operations for the year comprises current and deferred tax. Income tax expense is recognised in the Operating Statement.

Current income tax expense is calculated by reference to the amount of income taxes payable in respect of the taxable income for the year using tax rates enacted or substantively enacted by reporting date and any adjustment to tax payable in respect of previous years. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as any unused tax losses.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the assets are realised or the liabilities are settled and their measurements also reflect the manner in which the Trustees expect to recover or settle the carrying amounts of the related assets or liabilities.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax assets can be utilised. Deferred tax assets are reviewed at each reporting date and are reduced to the extent it is no longer probable that the related tax benefits will be realised.

Current tax assets and liabilities are offset where a legally enforceable right of set-off exists and it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur.

Deferred tax assets and liabilities are offset when a legally enforceable right of set-off exists, they relate to income taxes levied by the same taxation authority and the fund intends to settle the tax assets and liabilities on a net basis in future when they are realised.

The financial report was authorised for issue on 30 March 2021 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:

	Current
Liability for Accrued Benefits at beginning of period	0.00
Benefits Accrued during the period	256,871.33
Benefits Paid during the period	0.00
Liability for Accrued Benefits at end of period	<u>256,871.33</u>

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.

	Current
Vested Benefits at beginning of period	0.00
Benefits Accrued during the period	256,871.33
Benefits Paid during the period	0.00
Vested Benefits at end of period	<u>256,871.33</u>

F5/7

M & P Vishnoi Super Fund
Notes to the Financial Statements
As at 30 June 2020

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 – Managed Investments

	Current	Previous
At market value:		
OneAnswer Frontier IP - CFS Global Listed Infrastructure	9,765.89	0.00
OneAnswer Frontier IP - Magellan Global	13,709.79	0.00
OneAnswer Frontier IP - MFS Global Equity	9,463.84	0.00
OneAnswer Frontier IP - OnePath Diversified Fixed Interest Trust	11,693.98	0.00
OneAnswer Frontier IP - OnePath Global Property Securities Index Trust	8,910.61	0.00
OneAnswer Frontier IP - Platinum International	11,690.33	0.00
OneAnswer Frontier IP - Schroder Fixed Income	18,613.96	0.00
OneAnswer Frontier IP - Schroder Real Return Trust	21,042.60	0.00
OneAnswer Frontier IP - Vanguard Australian Shares Index	38,114.15	0.00
OneAnswer Frontier IP - Vanguard Balanced Index	72,159.59	0.00
OneAnswer Frontier IP - Vanguard International Shares Index	22,953.18	0.00
	238,117.92	0.00

Note 7A – Distributions

	Current	Previous
OneAnswer Frontier IP - CFS Global Listed Infrastructure	624.42	0.00
OneAnswer Frontier IP - Magellan Global	1,713.79	0.00
OneAnswer Frontier IP - MFS Global Equity	2,203.34	0.00
OneAnswer Frontier IP - OnePath Diversified Fixed Interest Trust	562.97	0.00
OneAnswer Frontier IP - OnePath Global Property Securities Index Trust	176.34	0.00
OneAnswer Frontier IP - Platinum International	511.31	0.00
OneAnswer Frontier IP - Schroder Fixed Income	850.96	0.00
OneAnswer Frontier IP - Schroder Real Return Trust	731.64	0.00
OneAnswer Frontier IP - Vanguard Australian Shares Index	1,984.66	0.00
OneAnswer Frontier IP - Vanguard Balanced Index	6,021.65	0.00
OneAnswer Frontier IP - Vanguard International Shares Index	3,047.64	0.00
	18,428.72	0.00

13-17

Note 7B – Interest

	Current	Previous
SMSF Cash Hub	573.52	0.00
	573.52	0.00

FS18

M & P Vishnoi Super Fund
Notes to the Financial Statements
As at 30 June 2020

Note 8A – Increase in Market Value

	Current	Previous
Managed Investments		
OneAnswer Frontier IP - CFS Global Listed Infrastructure	565.89	0.00
OneAnswer Frontier IP - Magellan Global	(90.21)	0.00
OneAnswer Frontier IP - MFS Global Equity	263.84	0.00
OneAnswer Frontier IP - OnePath Diversified Fixed Interest Trust	173.37	0.00
OneAnswer Frontier IP - OnePath Global Property Securities Index Trust	(289.39)	0.00
OneAnswer Frontier IP - Platinum International	190.33	0.00
OneAnswer Frontier IP - Schroder Fixed Income	91.25	0.00
OneAnswer Frontier IP - Schroder Real Return Trust	342.60	0.00
OneAnswer Frontier IP - Vanguard Australian Shares Index	2,108.32	0.00
OneAnswer Frontier IP - Vanguard Balanced Index	3,100.23	0.00
OneAnswer Frontier IP - Vanguard International Shares Index	1,039.79	0.00
	7,496.02	0.00

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M & P Vishnoi Super Fund
(ABN: 16 618 874 176)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2019 - 30 June 2020	Residential Address: 24 Silkpod Street Figtree, NSW 2525
Member	Number: 1
Dr Manish Vishnoi	Date of Birth: 29 June 1979 Date Joined Fund: 17 September 2019 Eligible Service Date: 7 March 2014
	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

Withdrawal Benefit as at 1 Jul 2019	
Accumulation	-
Total as at 1 Jul 2019	-
Withdrawal Benefit as at 30 Jun 2020	
Accumulation	200,549.71
Total as at 30 Jun 2020	200,549.71

Your Tax Components

Tax Free	147,612.96
Taxable - Taxed	52,936.75
Taxable - Untaxed	-

Your Preservation Components

Preserved	200,549.71
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

M & P Vishnoi Super Fund

(ABN: 16 618 874 176)

Member Benefit Statement

Period	Member Account Details
1 July 2019 - 30 June 2020	Residential Address: 24 Silkpod Street Figtree, NSW 2525
Member Number: 1	Date of Birth: 29 June 1979
Dr Manish Vishnoi	Date Joined Fund: 17 September 2019
Accumulation Account	Eligible Service Date: 7 March 2014
Accumulation	Tax File Number Held: Yes
	Account Start Date: 17 September 2019

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2019 -	Tax Free 73.6042 % 147,612.96
<u>Increases to your account:</u>	Taxable - Taxed 52,936.75
Rollovers In 182,298.68	Taxable - Untaxed -
Share Of Net Fund Income 19,544.22	Your Preservation Components
<u>Total Increases</u> 201,842.90	Preserved 200,549.71
<u>Decreases to your account:</u>	Restricted Non Preserved -
Tax on Net Fund Income 1,293.19	Unrestricted Non Preserved -
<u>Total Decreases</u> 1,293.19	Your Insurance Benefits
Withdrawal Benefit as at 30 Jun 2020 200,549.71	No insurance details have been recorded
	Your Beneficiaries
	No beneficiary details have been recorded

For Enquiries:

phone 0242850505 | email vishnoim@gmail.com
mail M & P Vishnoi Super Fund, 24 Silkpod Street, Figtree NSW 2525

Trustee

The Trustee of the Fund is as follows:

M & P Vishnoi Super Management Pty Ltd

The directors of the Trustee company are:

Manish Vishnoi and
Pooja Vishnoi

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

.....
Manish Vishnoi
Director - M & P Vishnoi Super Management Pty Ltd

.....
Pooja Vishnoi
Director - M & P Vishnoi Super Management Pty Ltd

Statement Date: 30 June 2020

M & P Vishnoi Super Fund

(ABN: 16 618 874 176)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2019 - 30 June 2020	Residential Address: 24 Silkpod Street Figtree, NSW 2525
Member	Date of Birth: 19 September 1976
Number: 2	Date Joined Fund: 17 September 2019
Mrs Pooja Vishnoi	Eligible Service Date: 28 April 2016
	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

Withdrawal Benefit as at 1 Jul 2019	
Accumulation	-
Total as at 1 Jul 2019	-
Withdrawal Benefit as at 30 Jun 2020	
Accumulation	56,321.62
Total as at 30 Jun 2020	56,321.62

Your Tax Components

Tax Free	37,760.12
Taxable - Taxed	18,561.50
Taxable - Untaxed	-

Your Preservation Components

Preserved	56,321.62
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 0242850505 | email vishnoim@gmail.com
mail M & P Vishnoi Super Fund, 24 Silkpod Street, Figtree NSW 2525

M & P Vishnoi Super Fund
(ABN: 16 618 874 176)

Member Benefit Statement

Period	Member Account Details
1 July 2019 - 30 June 2020	Residential Address: 24 Silkpod Street Figtree, NSW 2525
Member	Number: 2
Mrs Pooja Vishnoi	Date of Birth: 19 September 1976 Date Joined Fund: 17 September 2019 Eligible Service Date: 28 April 2016
Accumulation Account	Tax File Number Held: Yes
Accumulation	Account Start Date: 17 September 2019

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2019	-
<u>Increases to your account:</u>	
Rollovers In	51,135.04
Share Of Net Fund Income	5,554.04
<u>Total Increases</u>	<u>56,689.08</u>
<u>Decreases to your account:</u>	
Tax on Net Fund Income	367.46
<u>Total Decreases</u>	<u>367.46</u>
Withdrawal Benefit as at 30 Jun 2020	<u>56,321.62</u>

Your Tax Components		
Tax Free	67.0437 %	37,760.12
Taxable - Taxed		18,561.50
Taxable - Untaxed		-

Your Preservation Components	
Preserved	56,321.62
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits
No insurance details have been recorded

Your Beneficiaries
No beneficiary details have been recorded

Trustee

The Trustee of the Fund is as follows:

M & P Vishnoi Super Management Pty Ltd

The directors of the Trustee company are:

Manish Vishnoi and
Pooja Vishnoi

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

.....
Manish Vishnoi
Director - M & P Vishnoi Super Management Pty Ltd

.....
Pooja Vishnoi
Director - M & P Vishnoi Super Management Pty Ltd

Statement Date: 30 June 2020

M & P Vishnoi Super Fund

Investment Summary as at 30 June 2020

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
Bank								
SMSF Cash Hub				2,607.24	2,607.24			1.08%
				<u>2,607.24</u>	<u>2,607.24</u>			<u>1.08%</u>
Managed Funds Market								
OneAnswer Frontier IP - Schroder Real Return Trust	19,953.34580	1.0374	1.0546	20,700.00	21,042.60	342.60	1.66%	8.74%
OneAnswer Frontier IP - CFS Global Listed Infrastructure	10,260.87150	0.8966	0.9518	9,200.00	9,765.89	565.89	6.15%	4.06%
OneAnswer Frontier IP - OnePath Diversified Fixed Interest Trust	10,778.56130	1.0688	1.0849	11,520.61	11,693.98	173.37	1.50%	4.86%
OneAnswer Frontier IP - OnePath Global Property Securities Index Trust	9,103.14260	1.0106	0.9789	9,200.00	8,910.61	(289.39)	(3.15)%	3.70%
OneAnswer Frontier IP - MFS Global Equity	5,305.49870	1.7340	1.7838	9,200.00	9,463.84	263.84	2.87%	3.93%
OneAnswer Frontier IP - Magellan Global	8,843.88620	1.5604	1.5502	13,800.00	13,709.79	(90.21)	(0.65)%	5.70%
OneAnswer Frontier IP - Platinum International	13,144.50960	0.8749	0.8894	11,500.00	11,690.33	190.33	1.66%	4.86%
OneAnswer Frontier IP - Vanguard Australian Shares Index	32,300.13010	1.1147	1.1800	36,005.83	38,114.15	2,108.32	5.86%	15.83%
OneAnswer Frontier IP - Vanguard Balanced Index	60,163.07510	1.1479	1.1994	69,059.36	72,159.59	3,100.23	4.49%	29.98%
OneAnswer Frontier IP - Vanguard International Shares Index	11,960.07410	1.8322	1.9191	21,913.39	22,953.18	1,039.79	4.74%	9.54%
OneAnswer Frontier IP - Schroder Fixed Income	17,375.11750	1.0660	1.0713	18,522.71	18,613.96	91.25	0.49%	7.73%
				<u>230,621.90</u>	<u>238,117.92</u>	<u>7,496.02</u>	<u>3.25%</u>	<u>98.92%</u>
				<u>233,229.14</u>	<u>240,725.16</u>	<u>7,496.02</u>	<u>3.21%</u>	<u>100.00%</u>

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.

M & P Vishnoi Super Fund
Investment Performance
For the period from 1 July 2019 to 30 June 2020

Investment	Opening Value	Acquisitions	Disposals	Closing Value	Change in Value	Income	Total Return Value	Total Return
Bank								
SMSF Cash Hub	0.00	234,007.24	231,400.00	2,607.24	0.00	573.52	573.52	2.16%
	0.00	234,007.24	231,400.00	2,607.24	0.00	573.52	573.52	2.16%
Managed Funds Market								
OneAnswer Frontier IP - Schroder Real Return Trust	0.00	20,700.00	0.00	21,042.60	342.60	731.64	1,074.24	5.28%
OneAnswer Frontier IP - CFS Global Listed Infrastructure	0.00	9,200.00	0.00	9,765.89	565.89	624.42	1,190.31	13.39%
OneAnswer Frontier IP - OnePath Diversified Fixed Interest Trust	0.00	11,520.61	0.00	11,693.98	173.37	562.97	736.34	6.56%
OneAnswer Frontier IP - OnePath Global Property Securities Index Trust	0.00	9,200.00	0.00	8,910.61	(289.39)	176.34	(113.05)	(1.24%)
OneAnswer Frontier IP - MFS Global Equity	0.00	9,200.00	0.00	9,463.84	263.84	2,203.34	2,467.18	30.47%
OneAnswer Frontier IP - Magellan Global	0.00	13,800.00	0.00	13,709.79	(90.21)	1,713.79	1,623.58	12.54%
OneAnswer Frontier IP - Platinum International	0.00	11,500.00	0.00	11,690.33	190.33	511.31	701.64	6.24%
OneAnswer Frontier IP - Vanguard Australian Shares Index	0.00	36,005.83	0.00	38,114.15	2,108.32	1,984.66	4,092.98	11.75%

M & P Vishnoi Super Fund
Investment Performance
For the period from 1 July 2019 to 30 June 2020

Investment	Opening Value	Acquisitions	Disposals	Closing Value	Change in Value	Income	Total Return Value	Total Return
Managed Funds Market								
OneAnswer Frontier IP - Vanguard Balanced Index	0.00	69,059.36	0.00	72,159.59	3,100.23	6,021.65	9,121.88	13.82%
OneAnswer Frontier IP - Vanguard International Shares Index	0.00	21,913.39	0.00	22,953.18	1,039.79	3,047.64	4,087.43	20.08%
OneAnswer Frontier IP - Schroder Fixed Income	0.00	18,522.71	0.00	18,613.96	91.25	850.96	942.21	5.22%
	0.00	230,621.90	0.00	238,117.92	7,496.02	18,428.72	25,924.74	11.73%
Fund Total	0.00	464,629.14	231,400.00	240,725.16	7,496.02	19,002.24	26,498.26	19.97%

M & P Vishnoi Super Fund

Realised Capital Gains

For the period from 1 July 2019 to 30 June 2020

Quantity	Accounting Treatment				Taxation Treatment								
	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss		
Managed Funds Market													
OneAnswer Frontier IP - CFS Global Listed Infrastructure													
30/06/2020 Dist	0.00	0.00	0.00	0.00				5.39					
	0.00	0.00	0.00	0.00				5.39			0.00		
OneAnswer Frontier IP - Magellan Global													
30/06/2020 Dist	0.00	0.00	0.00	0.00				16.78					
	0.00	0.00	0.00	0.00				16.78			0.00		
OneAnswer Frontier IP - MFS Global Equity													
30/06/2020 Dist	0.00	0.00	0.00	0.00				2,103.00					
	0.00	0.00	0.00	0.00				2,103.00			0.00		
OneAnswer Frontier IP - OnePath Diversified Fixed Interest Trust													
30/06/2020 Dist	0.00	0.00	0.00	0.00				1.13					
	0.00	0.00	0.00	0.00				1.13			0.00		
OneAnswer Frontier IP - Platinum International													
30/06/2020 Dist	0.00	0.00	0.00	0.00				4.49					
	0.00	0.00	0.00	0.00				4.49			0.00		
OneAnswer Frontier IP - Vanguard Australian Shares Index													
30/06/2020 Dist	0.00	0.00	0.00	0.00				15.85					
	0.00	0.00	0.00	0.00				0.06			0.00		
OneAnswer Frontier IP - Vanguard Balanced Index													
30/06/2020 Dist	0.00	0.00	0.00	0.00				40.30					
	0.00	0.00	0.00	0.00				40.30			0.00		
OneAnswer Frontier IP - Vanguard International Shares Index													
30/06/2020 Dist	0.00	0.00	0.00	0.00				28.13					
	0.00	0.00	0.00	0.00				28.13			0.00		
Managed Funds Market Total											0.00	2,215.13	0.00

M & P Vishnoi Super Fund
Realised Capital Gains
For the period from 1 July 2019 to 30 June 2020

Grand Total	0.00	2,215.13	0.00
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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.

M & P Vishnoi Super Fund

Realised Capital Gains

For the period from 1 July 2019 to 30 June 2020

Capital Gains Tax Return Summary

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
Current Year Capital Gains						
Shares & Units - Listed Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	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	2,215.00	0.00	0.00	2,215.00	0.00
	<u>0.00</u>	<u>2,215.00</u>	<u>0.00</u>	<u>0.00</u>	<u>2,215.00</u>	<u>0.00</u>
Capital Losses Applied						
Current Year	0.00	0.00	0.00	0.00	0.00	
Prior Years	0.00	0.00	0.00	0.00	0.00	
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	
Net Capital Gains						
Net Gain after applying losses	0.00	2,215.00	0.00	0.00	2,215.00	
Discount applicable		738.00				
Net Gain after applying discount	<u>0.00</u>	<u>1,477.00</u>	<u>0.00</u>	<u>0.00</u>	<u>1,477.00</u>	

M & P Vishnoi Super Fund
Unrealised Capital Gains as at 30 June 2020

	Accounting Treatment				Taxation Treatment							
	Quantity /Description	Market Value	Original Cost	Accounting Gain/(Loss)	Cost Base Calculation			Capital Gains Calculation				
					Tax Free	Tax Deferred	AMIT	Amount	Indexation	Discountable	Other	Deferred
Bank												
SMSF Cash Hub												
30/06/2020	2,607.24	2,607.24	2,607.24	0.00	0.00	0.00	0.00	2,607.24			0.00	
	2,607.24	2,607.24	2,607.24	0.00	0.00	0.00	0.00	2,607.24			0.00	
Bank Total												
Managed Funds Market												
OneAnswer Frontier IP - CFS Global Listed Infrastructure												
13/03/2020	10,260.87	9,765.89	9,200.00	565.89	0.00	0.00	(0.12)	9,199.88			566.01	
	10,260.87	9,765.89	9,200.00	565.89	0.00	0.00	(0.12)	9,199.88			566.01	
OneAnswer Frontier IP - Magellan Global												
13/03/2020	8,843.89	13,709.79	13,800.00	(90.21)	0.00	0.00	(0.36)	13,799.64				89.85
	8,843.89	13,709.79	13,800.00	(90.21)	0.00	0.00	(0.36)	13,799.64				89.85
OneAnswer Frontier IP - MFS Global Equity												
13/03/2020	5,305.50	9,463.84	9,200.00	263.84	0.00	0.00	0.00	9,200.00			263.84	
	5,305.50	9,463.84	9,200.00	263.84	0.00	0.00	0.00	9,200.00			263.84	
OneAnswer Frontier IP - OnePath Diversified Fixed Interest Trust												
13/03/2020	10,759.13	11,672.89	11,500.00	172.89	0.00	0.00	0.00	11,500.00			172.89	
6/04/2020	19.43	21.09	20.61	0.48	0.00	0.00	0.00	20.61			0.48	
	10,778.56	11,693.98	11,520.61	173.37	0.00	0.00	0.00	11,520.61			173.37	
OneAnswer Frontier IP - OnePath Global Property Securities Index Trust												
13/03/2020	9,103.14	8,910.61	9,200.00	(289.39)	0.00	0.00	(176.34)	9,023.66				113.05
	9,103.14	8,910.61	9,200.00	(289.39)	0.00	0.00	(176.34)	9,023.66				113.05
OneAnswer Frontier IP - Platinum International												
13/03/2020	13,144.51	11,690.33	11,500.00	190.33	0.00	0.00	(0.62)	11,499.38			190.95	
	13,144.51	11,690.33	11,500.00	190.33	0.00	0.00	(0.62)	11,499.38			190.95	
OneAnswer Frontier IP - Schroder Fixed Income												
13/03/2020	17,259.17	18,489.74	18,400.00	89.74	0.00	0.00	0.00	18,400.00			89.74	
8/04/2020	115.95	124.22	122.71	1.51	0.00	0.00	0.00	122.71			1.51	
	17,375.12	18,613.96	18,522.71	91.25	0.00	0.00	0.00	18,522.71			91.25	

M & P Vishnoi Super Fund
Unrealised Capital Gains as at 30 June 2020

Quantity /Description	Market Value	Original Cost	Accounting Gain/(Loss)	Accounting Treatment			Taxation Treatment						
				Tax Free	Tax Deferred	AMIT	Amount	Indexation	Discountable	Other	Deferred	Capital Loss	
Managed Funds Market													
OneAnswer Frontier IP - Schroder Real Return Trust													
13/03/2020	19,953.35	21,042.60	342.80	0.00	0.00	0.00	20,700.00				342.80		
	19,953.35	21,042.60	342.80	0.00	0.00	0.00	20,700.00				342.80		
OneAnswer Frontier IP - Vanguard Australian Shares Index													
13/03/2020	31,960.20	37,713.03	2,063.03	0.00	0.00	(0.70)	35,649.30				2,063.73		
6/04/2020	339.93	401.12	45.29	0.00	0.00	0.00	355.83				45.29		
	32,300.13	38,114.15	2,108.32	0.00	0.00	(0.70)	36,005.13				2,109.02		
OneAnswer Frontier IP - Vanguard Balanced Index													
13/03/2020	60,109.77	72,095.65	3,095.65	0.00	0.00	(4.86)	68,995.14				3,100.51		
6/04/2020	53.31	63.94	4.58	0.00	0.00	0.00	59.36				4.58		
	60,163.08	72,159.59	3,100.23	0.00	0.00	(4.86)	69,054.50				3,105.09		
OneAnswer Frontier IP - Vanguard International Shares Index													
13/03/2020	11,923.67	22,883.31	1,033.31	0.00	0.00	0.00	21,850.00				1,033.31		
6/04/2020	36.41	69.87	6.48	0.00	0.00	0.00	63.39				6.48		
	11,960.07	22,953.18	1,039.79	0.00	0.00	0.00	21,913.39				1,039.79		
Managed Funds Market Total				238,117.92	230,621.90	7,496.02	0.00	(183.00)	230,438.90			7,881.92	202.90

FS/23

M & P Vishnoi Super Fund
Unrealised Capital Gains as at 30 June 2020

Capital Gains Tax Return Summary

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
Current Year Capital Gains						
Shares & Units - Listed Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Units	0.00	0.00	7,881.00	0.00	7,881.00	202.00
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	0.00	7,881.00	0.00	7,881.00	202.00

Capital Losses Applied

Current Year	0.00	0.00	202.00	0.00	202.00
Prior Years	0.00	0.00	0.00	0.00	0.00
Net Capital Gains	0.00	0.00	202.00	0.00	202.00

Net Capital Gains

Net Gain after applying losses	0.00	0.00	7,679.00	0.00	7,679.00
Discount applicable		0.00			
Net Gain after applying discount	0.00	0.00	7,679.00	0.00	7,679.00

Gains/Losses on Custom Holding Accounts

Account Name	Book Cost	Value	Gain/(Loss)	Tax Rate %	Tax Effect
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Custom Holding Accounts Totals

FS/25

M & P Vishnoi Super Fund

Tax Accounting Reconciliation

For the period 1 July 2019 to 30 June 2020

Operating Statement Profit vs. Provision for Income Tax	2020
	\$
Benefits Accrued as a Result of Operations before Income Tax	258,531.98
<u>ADD:</u>	
Taxable Capital Gains	1,477.00
<u>LESS:</u>	
Increase in Market Value	7,496.02
Distributed Capital Gains	15,502.35
Non-Taxable Income	183.00
Rollovers In	233,433.72
Rounding	1.89
Taxable Income or Loss	<u>3,392.00</u>

	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	3,392.00	508.80
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
Provision for Income Tax		<u>508.80</u>

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	508.80
<u>ADD:</u>	
Change in Deferred Tax Liability	1,151.85
Income Tax Expense	<u>1,660.65</u>

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	508.80
<u>LESS:</u>	
Franking Credits	2.82
Foreign Tax Credits	22.42
Income Tax Payable (Receivable)	<u>483.56</u>

Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	0.0000%
Pension Exempt % (Expenses)	0.0000%
Assets Segregated For Pensions	No

FS/26

**Compilation Report to the Trustees and Members of
M & P Vishnoi Super Fund**

**ABN 16 618 874 176
For the period 01 July 2019 to 30 June 2020**

On the basis of the information provided by the Trustees of M & P Vishnoi Super Fund, we have compiled the accompanying special purpose financial statements of M & P Vishnoi Super Fund for the period ended 30 June 2020, 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 M & P Vishnoi 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 M & P Vishnoi 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 conclusion¹ on these financial statements

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

Signature of Accountant

Dated: 30 March 2021

.....
Name of Signatory: Sparkes Accounting

Address: 136 Princes Highway
Fairy Meadow, NSW 2519

¹ Refer to AUASB Standards for the issuance of audit opinions and review conclusions

Self-managed superannuation fund annual return 2020

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2020* (NAT 71287).

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

To complete this annual return

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

S M I T H S T

- 3 Place X in ALL applicable boxes.

- 4 Postal address for annual returns:

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

Section A: Fund information

1 **Tax file number (TFN)** 641615010

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

- 3 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)**

M & P Vishnoi Super Fund

3 **Australian business number (ABN)** (if applicable) 16618874176

4 **Current postal address**

24 Silkpod Street

Suburb/town

Figtree

State/territory

NSW

Postcode

2525

5 **Annual return status**

Is this an amendment to the SMSF's 2020 return?

A No Yes

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

B No Yes

7/2/2

Fund's tax file number (TFN)

6 SMSF auditor

Auditor's name

Title:

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

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

Fund account number

Fund account name

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

B Financial institution account details for tax refunds

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

BSB number

Account number

Account name

C Electronic service address alias

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

Fund's tax file number (TFN)

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

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

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

No Go to Section B: Income.

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

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

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

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

Section B: Income

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

11 Income

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

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2020*.

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

Net capital gain **A** \$ 1477 **00**

Gross rent and other leasing and hiring income **B** \$ 0 **00**

Gross interest **C** \$ 573 **00**

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

Gross foreign income	D1 \$ 1730 00	Net foreign income	D \$ 1730 00	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**

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

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

*Franked dividend amount **K** \$ 0 **00**

*Dividend franking credit **L** \$ 0 **00**

*Gross trust distributions **M** \$ 1012 **00** Code

Calculation of assessable contributions

Assessable employer contributions **R1** \$ 0 **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**

Assessable contributions (R1 plus R2 plus R3 less R6) **R** \$ 0 **00**

Calculation of non-arm's length income

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

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

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

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

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

Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3) **U** \$ 0 **00**

*This is a mandatory label.

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

GROSS INCOME (Sum of labels A to U) **W** \$ 4792 **00** Loss

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

TOTAL ASSESSABLE INCOME (W less Y) **V** \$ 4792 **00** Loss

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	A1 \$ <input style="width: 150px;" type="text" value="0-00"/>		A2 \$ <input style="width: 150px;" type="text" value="0-00"/>
Interest expenses overseas	B1 \$ <input style="width: 150px;" type="text" value="0-00"/>		B2 \$ <input style="width: 150px;" type="text" value="0-00"/>
Capital works expenditure	D1 \$ <input style="width: 150px;" type="text" value="0-00"/>		D2 \$ <input style="width: 150px;" type="text" value="0-00"/>
Decline in value of depreciating assets	E1 \$ <input style="width: 150px;" type="text" value="0-00"/>		E2 \$ <input style="width: 150px;" type="text" value="0-00"/>
Insurance premiums – members	F1 \$ <input style="width: 150px;" type="text" value="0-00"/>		F2 \$ <input style="width: 150px;" type="text" value="0-00"/>
SMSF auditor fee	H1 \$ <input style="width: 150px;" type="text" value="0-00"/>		H2 \$ <input style="width: 150px;" type="text" value="0-00"/>
Investment expenses	I1 \$ <input style="width: 150px;" type="text" value="0-00"/>		I2 \$ <input style="width: 150px;" type="text" value="0-00"/>
Management and administration expenses	J1 \$ <input style="width: 150px;" type="text" value="1400-00"/>		J2 \$ <input style="width: 150px;" type="text" value="0-00"/>
Forestry managed investment scheme expense	U1 \$ <input style="width: 150px;" type="text" value="0-00"/>		U2 \$ <input style="width: 150px;" type="text" value="0-00"/>
Other amounts	L1 \$ <input style="width: 150px;" type="text" value="0-00"/>	Code <input style="width: 20px; height: 15px;" type="text"/>	L2 \$ <input style="width: 150px;" type="text" value="0-00"/>
Tax losses deducted	M1 \$ <input style="width: 150px;" type="text" value="0-00"/>		

TOTAL DEDUCTIONS

N \$

(Total **A1** to **M1**)

TOTAL NON-DEDUCTIBLE EXPENSES

Y \$

(Total **A2** to **L2**)

TAXABLE INCOME OR LOSS

O \$ Loss

(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

TOTAL SMSF EXPENSES

Z \$

(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 2020* on how to complete the calculation statement.

*Taxable income	A \$	<input type="text" value="3392.00"/>	3392.00
		<i>(an amount must be included even if it is zero)</i>	
*Tax on taxable income	T1 \$	<input type="text" value="508.80"/>	508.80
		<i>(an amount must be included even if it is zero)</i>	
*Tax on no-TFN-quoted contributions	J \$	<input type="text" value="0"/>	0
		<i>(an amount must be included even if it is zero)</i>	
Gross tax	B \$	<input type="text" value="508.80"/>	508.80
		<i>(T1 plus J)</i>	

Foreign income tax offset	C1 \$	<input type="text" value="22.42"/>	22.42
Rebates and tax offsets	C2 \$	<input type="text"/>	
Non-refundable non-carry forward tax offsets	C \$	<input type="text" value="22.42"/>	22.42
		<i>(C1 plus C2)</i>	

SUBTOTAL 1

T2 \$ **486.38**

(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1 \$	<input type="text" value="0"/>	0
Early stage venture capital limited partnership tax offset carried forward from previous year	D2 \$	<input type="text" value="0"/>	0
Early stage investor tax offset	D3 \$	<input type="text" value="0"/>	0
Early stage investor tax offset carried forward from previous year	D4 \$	<input type="text" value="0"/>	0

Non-refundable carry forward tax offsets

D \$ **0**

(D1 plus D2 plus D3 plus D4)

SUBTOTAL 2

T3 \$ **486.38**

(T2 less D – cannot be less than zero)

Complying fund's franking credits tax offset	E1 \$	<input type="text" value="2.82"/>	2.82
No-TFN tax offset	E2 \$	<input type="text"/>	
National rental affordability scheme tax offset	E3 \$	<input type="text"/>	
Exploration credit tax offset	E4 \$	<input type="text"/>	
Refundable tax offsets	E \$	<input type="text" value="2.82"/>	2.82
		<i>(E1 plus E2 plus E3 plus E4)</i>	

***TAX PAYABLE T5 \$** **483.56**

(T3 less E – cannot be less than zero)

Section 102AAM interest charge

G \$ **0**

Fund's tax file number (TFN) 641615010

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

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

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

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

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

Credit for foreign resident capital gains withholding amounts
H8 \$

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

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

PAYG instalments raised
K \$

Supervisory levy
L \$

Supervisory levy adjustment for wound up funds
M \$

Supervisory levy adjustment for new funds
N \$

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

#This is a mandatory label.

Section E: Losses

14 Losses

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

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

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

Fund's tax file number (TFN) 641615010

Section F: Member information

MEMBER 1

Title: DR

Family name Vishnoi

First given name Manish

Other given names

Member's TFN See the Privacy note in the Declaration, 377169417

Date of birth 29/06/1979

Contributions

OPENING ACCOUNT BALANCE \$ 0

Refer to instructions for completing these labels.

Employer contributions A \$ 0

ABN of principal employer A1

Personal contributions B \$ 50001

CGT small business retirement exemption C \$ 0

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

Personal injury election E \$ 0

Spouse and child contributions F \$ 0

Other third party contributions G \$ 0

Proceeds from primary residence disposal H \$ 0

Receipt date H1

Assessable foreign superannuation fund amount I \$ 0

Non-assessable foreign superannuation fund amount J \$ 0

Transfer from reserve: assessable amount K \$ 0

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

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

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

TOTAL CONTRIBUTIONS N \$ 50001 (Sum of labels A to M)

Other transactions

Accumulation phase account balance S1 \$ 200549.71

Retirement phase account balance - Non CDBIS S2 \$ 0

Retirement phase account balance - CDBIS S3 \$ 0

0 TRIS Count

Allocated earnings or losses O \$ 18251.03

Inward rollovers and transfers P \$ 132297.68

Outward rollovers and transfers Q \$ 0

Lump Sum payments R1 \$

Income stream payments R2 \$

Loss

Code

Code

CLOSING ACCOUNT BALANCE S \$ 200549.71 (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)

MEMBER 2

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 Day Month Year
H1

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J \$

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

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

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

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

Other transactions

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

Allocated earnings or losses **O** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Loss

Code

Code

TRIS Count

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Fund's tax file number (TFN) 641615010

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$ 0-00
 Unlisted trusts **B** \$ 238117-00
 Insurance policy **C** \$ 0-00
 Other managed investments **D** \$ 0-00

15b Australian direct investments

Limited recourse borrowing arrangements
 Australian residential real property
J1 \$ 0-00
 Australian non-residential real property
J2 \$ 0-00
 Overseas real property
J3 \$ 0-00
 Australian shares
J4 \$ 0-00
 Overseas shares
J5 \$ 0-00
 Other
J6 \$ 0-00
 Property count
J7 0

Cash and term deposits **E** \$ 2607-00
 Debt securities **F** \$ 0-00
 Loans **G** \$ 0-00
 Listed shares **H** \$ 0-00
 Unlisted shares **I** \$ 0-00
 Limited recourse borrowing arrangements **J** \$ 0-00
 Non-residential real property **K** \$ 0-00
 Residential real property **L** \$ 0-00
 Collectables and personal use assets **M** \$ 0-00
 Other assets **O** \$ 17782-00

15c Other investments

Crypto-Currency **N** \$ 0-00

15d Overseas direct investments

Overseas shares **P** \$ 0-00
 Overseas non-residential real property **Q** \$ 0-00
 Overseas residential real property **R** \$ 0-00
 Overseas managed investments **S** \$ 0-00
 Other overseas assets **T** \$ 0-00

TOTAL AUSTRALIAN AND OVERSEAS ASSETS **U** \$ 258506-00
 (Sum of labels **A** to **T**)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? **A** No Yes \$ 0-00

Fund's tax file number (TFN) 641615010

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	V1 \$	<input type="text" value=""/>	-00	
Permissible temporary borrowings	V2 \$	<input type="text" value=""/>	-00	
Other borrowings	V3 \$	<input type="text" value=""/>	-00	
	Borrowings	V \$	<input type="text" value="0"/>	-00
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W \$	<input type="text" value="256871"/>	-00
	Reserve accounts	X \$	<input type="text" value="0"/>	-00
	Other liabilities	Y \$	<input type="text" value="1635"/>	-00
TOTAL LIABILITIES		Z \$	<input type="text" value="258506"/>	-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 2019–20 income year, write 2020). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the Family trust election, revocation or variation 2020. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an Interposed entity election or revocation 2020 for each election. **C**

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

Fund's tax file number (TFN) 641615010

TR/12

Section K: **Declarations**

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date Day / Month / Year

Preferred trustee or director contact details:

Title: DR

Family name

Vishnoi

First given name

Manish

Other given names

Phone number

02

42850505

Email address

vishnoim@gmail.com

Non-individual trustee name (if applicable)

M & P Vishnoi Super Management Pty Ltd

ABN of non-individual trustee

Time taken to prepare and complete this annual return

Hrs

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

TAX AGENT'S DECLARATION:

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

Tax agent's signature

Date Day / Month / Year

Tax agent's contact details

Title: MR

Family name

Sparkes

First given name

Jason

Other given names

Tax agent's practice

Sparkes Accounting

Tax agent's phone number

02 42850505

Reference number

VISHSF

Tax agent number

19581015



SMSF CASH HUB STATEMENT

STATEMENT NUMBER 1

27 SEPTEMBER 2019 TO 31 DECEMBER 2019

THE MANAGER
M & P VISHNOI SUPER MANAGEMENT PTY LTD
24 SILKPOD ST
FIGTREE NSW 2525

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

M & P VISHNOI SUPER MANAGEMENT PTY LTD
ATF M & P VISHNOI SUPER FUND

Branch Number (BSB)

012-622

Account Number

0123-13696



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



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

SMSF CASH HUB STATEMENT

Account Number 0123-13696

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
27 SEP	OPENING BALANCE			0.00
03 OCT	DEPOSIT		1.93	1.93
03 OCT	ACCOUNT SERVICING FEE	1.93		
12 NOV	DIVIDEND FROM CWEALTH ESSN SUP RD067979003102881		51,135.04	51,135.04
15 NOV	DIVIDEND FROM CWEALTH ESSN SUP RD067979000958319		131,926.25	183,061.29
15 NOV	TRANSFER FROM ONEPATH CUSTODIA 1 10503011 2584		50,372.43	233,433.72
29 NOV	CREDIT INTEREST PAID		70.30	233,504.02
31 DEC	CREDIT INTEREST PAID		153.54	233,657.56
	TOTALS AT END OF PAGE	\$1.93	\$233,659.49	
	TOTALS AT END OF PERIOD	\$1.93	\$233,659.49	\$233,657.56

This Statement Includes

Interest earned on deposits	\$223.84
ANZ bank charges	\$1.93

Fee Summary

Fees Charged for period: 27 SEP 2019 to 03 OCT 2019

Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
SERVICE FEES				
MONTHLY ACCOUNT SERVICE FEE				1.93
Total Account Service Fees				\$1.93
Total Bank Account Fees Charged				\$1.93

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

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 31/12/19 and the monthly fee cycle, as appears above, ended on 03/10/19.

ANZ Fee Saving Tip

You can arrange to make automatic debits to repay your home loan, personal loan and credit card accounts. Contact us on 13 13 14 to find out how.



SMSF CASH HUB STATEMENT

STATEMENT NUMBER 2

31 DECEMBER 2019 TO 30 JUNE 2020

THE MANAGER
M & P VISHNOI SUPER MANAGEMENT PTY LTD
24 SILKPOD ST
FIGTREE NSW 2525

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

M & P VISHNOI SUPER MANAGEMENT PTY LTD
ATF M & P VISHNOI SUPER FUND

Branch Number (BSB)

012-622

Account Number

0123-13696



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



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

SMSF CASH HUB STATEMENT

Account Number 0123-13696

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
31 DEC	OPENING BALANCE			233,657.56
2020				
31 JAN	CREDIT INTEREST PAID		148.44	233,806.00
28 FEB	CREDIT INTEREST PAID		134.15	233,940.15
12 MAR	PAYMENT TO OFFICE ACCOUNT-P ANZ FINANCIAL PLAN	1,400.00		232,540.15
13 MAR	PAYMENT TO OP FM TRUST ACCT 28339144	230,000.00		2,540.15
31 MAR	CREDIT INTEREST PAID		67.09	2,607.24
	TOTALS AT END OF PAGE	\$231,400.00	\$349.68	
	TOTALS AT END OF PERIOD	\$231,400.00	\$349.68	\$2,607.24

This Statement Includes

Interest earned on deposits	\$349.68
-----------------------------	----------

Yearly Summary

Previous Year to 30/06/2020 (\$)

Interest earned on deposits	573.52
Fees Charged	
ANZ bank account fee	1.93
Total	\$1.93

ANZ Fee Saving Tip

Arrange to have your salary or pension credited directly to your ANZ account. That way you can use one account to manage all your day to day banking.

IMPORTANT INFORMATION

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

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

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

OnePath Funds Management Limited
 ABN 21 003 002 800
 AFSL 238342



013
 M & P Vishnoi Super Management Pty Ltd
 PO Box 99
 FAIRY MEADOW NSW 2519

Adviser details
 Adib Mansoori
 Australia and New Zealand
 P 0481 913 951

RECEIVED
 12 AUG 2020

BY:

Customer Services
 347 Kent Street Sydney NSW 2000
 GPO Box 5306 Sydney NSW 2001
 P 133 665
 E customer@onepath.com.au

OneAnswer Frontier Investment Portfolio

PORTFOLIO SUMMARY - 1 APRIL 2020 TO 30 JUNE 2020

Investor name(s): M & P Vishnoi Super Fund
 M & P Vishnoi Super Management Pty Ltd
Investor number: 8225323

PORTFOLIO BALANCE AS AT 30 JUNE 2020

Investment fund	Units	Unit price (\$)	Balance (\$)	Portfolio (%)
Colonial First State Global Listed Infrastructure	10,260.8715	0.95176	9,765.89	4.2
MFS Global Equity Trust	5,305.4987	1.78378	9,463.84	4.0
Magellan Global Trust	8,843.8862	1.55020	13,709.79	5.8
OnePath Diversified Fixed Interest Trust	10,778.5613	1.08493	11,693.98	4.9
OnePath Global Property Securities Index	9,103.1426	0.97885	8,910.61	3.7
Platinum International Trust	13,144.5096	0.88937	11,690.33	4.9
Schroder Fixed Income Trust	17,375.1175	1.07130	18,613.96	7.8
Schroder Real Return Trust	19,953.3458	1.05459	21,042.60	8.8
Vanguard Australian Shares Index Trust	32,300.1301	1.18000	38,114.15	16.0
Vanguard Balanced Index	60,163.0751	1.19940	72,159.59	30.3
Vanguard International Shares Index Trust	11,960.0741	1.91915	22,953.18	9.6
Total portfolio balance			238,117.92	100.0

ASSET ALLOCATION

Investment fund	Cash %	Fixed Interest %	Property %	Shares		Other %
				Aust %	Int'l %	
Colonial First State Global Listed Infrastructure	0.00	0.00	100.0	0.00	0.00	0.00
MFS Global Equity Trust	0.00	0.00	0.00	0.00	100.0	0.00
Magellan Global Trust	15.40	0.00	0.00	0.00	84.60	0.00
OnePath Diversified Fixed Interest Trust	0.00	100.0	0.00	0.00	0.00	0.00

ASSET ALLOCATION - CONTINUED

Investment fund	Cash %	Fixed Interest %	Property %	Shares		Other %
				Aust %	Int'l %	
OnePath Global Property Securities Index	0.80	0.00	99.20	0.00	0.00	0.00
Platinum International Trust	21.80	0.00	0.00	0.00	76.90	1.30
Schroder Fixed Income Trust	2.30	97.70	0.00	0.00	0.00	0.00
Schroder Real Return Trust	13.10	25.00	10.60	30.70	20.60	0.00
Vanguard Australian Shares Index Trust	0.00	0.00	0.00	100.0	0.00	0.00
Vanguard Balanced Index	0.00	49.70	0.00	20.10	30.20	0.00
Vanguard International Shares Index Trust	0.00	0.00	0.00	0.00	99.70	0.30
Total Portfolio	3.32	29.82	8.75	24.81	33.20	0.09

Your overall portfolio weighting shows your exposure to asset classes across all of the investment funds within your investment strategy.

TRANSACTIONS**Colonial First State Global Listed Infrastructure**

Date	Transaction	Unit price (\$)	Units	Balance (\$)
	Balance carried forward	0.86588	10,260.8715	8,884.68
30/06/20	Closing balance	0.95176	10,260.8715	9,765.89

MFS Global Equity Trust

Date	Transaction	Unit price (\$)	Units	Balance (\$)
	Balance carried forward	1.71529	5,305.4987	9,100.47
30/06/20	Closing balance	1.78378	5,305.4987	9,463.84

Magellan Global Trust

Date	Transaction	Unit price (\$)	Units	Balance (\$)
	Balance carried forward	1.52240	8,843.8862	13,463.93
30/06/20	Closing balance	1.55020	8,843.8862	13,709.79

OnePath Diversified Fixed Interest Trust

Date	Transaction	Amount (\$)	Unit price (\$)	Units	Balance (\$)
	Balance carried forward		1.05965	10,759.1265	11,400.91
01/04/20	Re-investment	20.61	1.06047	19.4348	
30/06/20	Closing balance		1.08493	10,778.5613	11,693.98

OnePath Global Property Securities Index

Date	Transaction	Unit price (\$)	Units	Balance (\$)
	Balance carried forward	0.90148	9,103.1426	8,206.30
30/06/20	Closing balance	0.97885	9,103.1426	8,910.61

Platinum International Trust

Date	Transaction	Unit price (\$)	Units	Balance (\$)
	Balance carried forward	0.88035	13,144.5096	11,571.77
30/06/20	Closing balance	0.88937	13,144.5096	11,690.33

TRANSACTIONS - CONTINUED

Schroder Fixed Income Trust

Date	Transaction	Amount (\$)	Unit price (\$)	Units	Balance (\$)
	Balance carried forward		1.06110	17,259.1689	18,313.70
01/04/20	Re-investment	122.72	1.05840	115.9486	
30/06/20	Closing balance		1.07130	17,375.1175	18,613.96

Schroder Real Return Trust

Date	Transaction	Unit price (\$)	Units	Balance (\$)
	Balance carried forward	1.01532	19,953.3458	20,259.03
30/06/20	Closing balance	1.05459	19,953.3458	21,042.60

Vanguard Australian Shares Index Trust

Date	Transaction	Amount (\$)	Unit price (\$)	Units	Balance (\$)
	Balance carried forward		1.02186	31,960.1954	32,658.85
01/04/20	Re-investment	355.83	1.04676	339.9347	
30/06/20	Closing balance		1.18000	32,300.1301	38,114.15

Vanguard Balanced Index

Date	Transaction	Amount (\$)	Unit price (\$)	Units	Balance (\$)
	Balance carried forward		1.11930	60,109.7657	67,280.86
01/04/20	Re-investment	59.36	1.11350	53.3094	
30/06/20	Closing balance		1.19940	60,163.0751	72,159.59

Vanguard International Shares Index Trust

Date	Transaction	Amount (\$)	Unit price (\$)	Units	Balance (\$)
	Balance carried forward		1.81942	11,923.6667	21,694.16
01/04/20	Re-investment	63.39	1.74113	36.4074	
30/06/20	Closing balance		1.91915	11,960.0741	22,953.18

FEES AND COSTS SUMMARY

AMOUNT (\$)*

DIRECT FEES	0.00
--------------------	-------------

These amounts have been deducted directly from your account and are reflected as transactions on this statement.

Establishment fee	The total establishment fees you paid	N/A
Contribution fee	The total contribution fees you paid	0.00
Withdrawal fee	The total withdrawal fees you paid	0.00
Exit fee	The total exit fees you paid	0.00
Management costs	The total management costs you paid	0.00
Switching fee	The total switching fees you paid	0.00
Adviser service fees**	The total adviser service fees you paid	0.00
Other fees and costs	The total other fees and costs you paid	0.00

INDIRECT COSTS OF YOUR INVESTMENT

542.47

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment but are not charged to you directly as a fee.

Investment fund

Colonial First State Global Listed Infrastructure	29.68
MFS Global Equity Trust	27.79
Magellan Global Trust	60.71
OnePath Diversified Fixed Interest Trust	21.36



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FEES AND COSTS SUMMARY**AMOUNT (\$)*****INDIRECT COSTS OF YOUR INVESTMENT - CONTINUED**

OnePath Global Property Securities Index	16.61
Platinum International Trust	51.90
Schroder Fixed Income Trust	38.56
Schroder Real Return Trust	51.14
Vanguard Australian Shares Index Trust	62.33
Vanguard Balanced Index	138.82
Vanguard International Shares Index Trust	43.57
Total Indirect Costs	542.47

Rebates	0.00
----------------	-------------

Net Indirect Costs	542.47
---------------------------	---------------

TOTAL FEES YOU PAID**542.47**

This approximate amount includes all the fees and costs which affected your investment during the period.

ADDITIONAL EXPLANATION OF FEES AND COSTS

The following approximate amounts are additional to the 'Total fees you paid' amount shown above.

AMOUNT (\$)*

Buy/sell spread	0.00
------------------------	-------------

This approximate amount represents the total dollar impact of the buy/sell spreads applicable on the investment funds for all of your transactions shown on this statement.

Transactional and operational costs	28.15
--	--------------

This approximate amount represents your proportionate share of any net transactional and operational costs (after any transactional and operational costs that have been recovered from you via buy/sell spreads – refer above) borne by all investors in the investment funds.

Borrowing costs	0.00
------------------------	-------------

This approximate amount represents your proportionate share of any applicable borrowing costs incurred indirectly in relation to the investment strategy of the investment funds.

*No tax deduction is available to be passed onto you in the form of a reduced fee or cost under the applicable laws in respect of investment funds.

**Adviser Service Fees deducted from your account and paid to your financial adviser (referred to in this statement as Service Fee Transactions) are negotiable and can be cancelled at any time by notifying us in writing.

DISTRIBUTIONS

Period ending	Investment fund	Amount (\$)	Distribution method
30/06/20	Colonial First State Global Listed Infrastructure	624.18 ✓	Reinvested
30/06/20	MFS Global Equity Trust	2,182.00 ✓	Reinvested
30/06/20	Magellan Global Trust	1,713.79 ✓	Reinvested
30/06/20	OnePath Diversified Fixed Interest Trust	542.36 ✓	Reinvested
30/06/20	OnePath Global Property Securities Index	176.34 ✓	Reinvested
30/06/20	Platinum International Trust	511.27 ✓	Reinvested
30/06/20	Schroder Fixed Income Trust	727.91 ✓	Reinvested
30/06/20	Schroder Real Return Trust	731.55 ✓	Reinvested
30/06/20	Vanguard Australian Shares Index Trust	1,627.01 ✓	Reinvested
30/06/20	Vanguard Balanced Index	5,961.28 ✓	Reinvested
30/06/20	Vanguard International Shares Index Trust	2,983.89 ✓	Reinvested
Total		17,781.58	

RETURN ON INVESTMENT

Investment fund	Amount (\$)
Colonial First State Global Listed Infrastructure	881.20
MFS Global Equity Trust	363.38
Magellan Global Trust	245.86
OnePath Diversified Fixed Interest Trust	293.08
OnePath Global Property Securities Index	704.31
Platinum International Trust	118.57
Schroder Fixed Income Trust	300.26
Schroder Real Return Trust	783.56
Vanguard Australian Shares Index Trust	5,455.31
Vanguard Balanced Index	4,878.73
Vanguard International Shares Index Trust	1,259.02
Total	15,283.28

The return on investment represents the increase or decrease in the value of your investment over the statement period.



4076110-ONEANSW-006369-ALB002-000976



OnePath Funds Management Limited
ABN 21 003 002 800

Investment Advice

Investor Details

Name: M & P Vishnoi Super Management Pty Ltd
Address: PO Box 99
FAIRY MEADOW NSW 2519

Investor Number: 8225323
Effective Date: 13 March 2020

Trust Name	Gross Amount Invested (\$)	Entry Fee (\$)	Net Amount Invested (\$)	Unit Price	Units Purchased
MFS Glob Equi	9,200.00	0.00	9,200.00	1.7340	5,305.4987 ✓
Vang Int Sha	21,850.00	0.00	21,850.00	1.8324	11,923.6667 ✓
Schr Retu	20,700.00	0.00	20,700.00	1.0374	19,953.3458 ✓
Mag Glob Tru	13,800.00	0.00	13,800.00	1.5604	8,843.8862 ✓
OP Div Fix Int	11,500.00	0.00	11,500.00	1.0688	10,759.1265 ✓
Platinum Int	11,500.00	0.00	11,500.00	0.8748	13,144.5096 ✓
Glob Prop	9,200.00	0.00	9,200.00	1.0106	9,103.1426 ✓
Vang Aus Shares	35,650.00	0.00	35,650.00	1.1154	31,960.1954 ✓
CFS Glob Infra	9,200.00	0.00	9,200.00	0.8966	10,260.8715 ✓
Schrod Fix Inc	18,400.00	0.00	18,400.00	1.0661	17,259.1689 ✓
Vangd Bal Indx	69,000.00	0.00	69,000.00	1.1479	60,109.7657 ✓
Total	230,000.00	0.00	230,000.00		

ANZ Term Deposit: If you have invested in an ANZ Term Deposit, please refer to our online service called Account Access to see details of your ANZ Term Deposit, including applicable interest rates and maturity details.

Financial Reports: You have elected to receive a copy of the Trusts' Annual Financial Reports.

Distribution Method: You have elected to reinvest your distributions.



RECEIVED
24 AUG 2020

OnePath Funds Management Limited
ABN 21 003 002 800 AFSL 238342

BY:

Your adviser:
ADIB MANSOORI



013/113/

M & P Vishnoi Super Management Pty Ltd
PO Box 99
FAIRY MEADOW NSW 2519

Customer Services
347 Kent Street Sydney NSW 2000
GPO Box 5306 Sydney NSW 2001
Telephone 133 665

AMIT MEMBER ANNUAL STATEMENT¹: PERIOD 01/07/2019 TO 30/06/2020

Investor Name(s): M & P Vishnoi Super Fund
M & P Vishnoi Super Management Pty Ltd

Investor Number: 8225323

TFN: Provided

Trust Details: Colonial First State Global Listed Infrastructure
Magellan Global Trust
MFS Global Equity Trust
OnePath Diversified Fixed Interest Trust
OnePath Global Property Securities Index
Platinum International Trust
Schroder Fixed Income Trust
Schroder Real Return Trust
Vanguard Australian Shares Index Trust
Vanguard Balanced Index
Vanguard International Shares Index Trust



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TAX RETURN INFORMATION

The following information is applicable to Australian tax resident individuals only.

Tax Return (Supplementary Section)	Amount	Tax Return Label
Non-primary production income	1,352.56	13 U
Franked Distributions	679.98	13 C
Franking credits	253.54	13 Q
Total current year capital gains	13,316.16	18 H
Net capital gain	6,658.08	18 A
Assessable foreign income	2,590.02	20 E
Other net foreign source income	2,590.02	20 M
Foreign income tax offset	124.44	20 O

Important tax notes

The information shown above should be included in your 2020 tax return. We recommend you contact your tax adviser if you have any questions about your individual tax circumstances.

¹ This statement was previously called the Consolidated Tax Statement.

TAX INFORMATION FOR INDIVIDUALS NOT LODGING A TAX RETURN

The following information is applicable to Australian tax resident individuals not lodging a tax return.

	Amount	Label
Unfranked amount	70.00	10 S
Franked amount	426.44	10 T
Franking credit	253.54	10 U
Tax file number amounts withheld from dividends	0.00	10 V

Important tax notes

The information shown above should be included in your 2020 Application for refund of franking credits for individuals. We recommend you contact your tax adviser if you have any questions about your eligibility to claim a refund for franking credits.

DETAILED BREAKDOWN OF DISTRIBUTION COMPONENTS

	Cash distribution \$	Tax credits \$	Taxable amount \$
Colonial First State Global Listed Infrastructure			
ABN 17 704 347 152			
<i>Income and tax credits</i>			
Non-primary production income			
- Unfranked Dividend	0.09		0.09
- Other Income	11.04		11.04
Franked Distributions			
- Franking Credit		0.16	0.16
Foreign Income			
- Foreign income	62.33		62.33
- Foreign Income Tax Offset		23.64	23.64
<i>Capital Gains</i>			
Capital Gains - Discount Method			
- Capital Gains - Discount Method NTARP	269.54		269.54
- AMIT CGT gross up amount			269.54
Other non-assessable amounts			
	281.18		
Total Distribution	624.18		
AMIT cost base adjustment - increase / (decrease) ²	(11.64)		

Magellan Global Trust			
ABN 96 544 853 576			
<i>Income and tax credits</i>			
Non-primary production income			
- Interest	0.02		0.02
Foreign Income			
- Foreign income	0.01		0.01
<i>Capital Gains</i>			
Capital Gains - Discount Method			
- Capital Gains - Discount Method NTARP	838.82		838.82
- AMIT CGT gross up amount			838.82
Other non-assessable amounts			
	874.94		
Total Distribution	1,713.79		
AMIT cost base adjustment - increase / (decrease) ²	(36.12)		

MFS Global Equity Trust			
ABN 40 742 188 306			
<i>Income and tax credits</i>			
Non-primary production income			
- Interest	0.04		0.04
Foreign Income			
- Foreign income	78.96		78.96
- Foreign Income Tax Offset		21.34	21.34
<i>Capital Gains</i>			
Capital Gains - Discount Method			
- Capital Gains - Discount Method NTARP	1,051.50		1,051.50



DETAILED BREAKDOWN OF DISTRIBUTION COMPONENTS (continued)

	Cash distribution \$	Tax credits \$	Taxable amount \$
- AMIT CGT gross up amount			1,051.50
Other non-assessable amounts	1,051.50		
Total Distribution	2,182.00		
<hr/>			
AMIT cost base adjustment - increase / (decrease) ²	0.00		

OnePath Diversified Fixed Interest Trust
ABN 45 414 057 657

Income and tax credits

Non-primary production income

- Interest	54.79		54.79
- Other Income	105.78		105.78

Foreign Income

- Foreign income	289.04		289.04
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Capital Gains

Capital Gains - Discount Method

- Capital Gains - Discount Method NTARP	56.68		56.68
- AMIT CGT gross up amount			56.68

Other non-assessable amounts

	56.68		
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Total Distribution **562.97**

AMIT cost base adjustment - increase / (decrease)² 0.00

OnePath Global Property Securities Index
ABN 17 425 228 026

Other non-assessable amounts **176.34**

Total Distribution **176.34**

AMIT cost base adjustment - increase / (decrease)² (176.34)

Platinum International Trust
ABN 37 845 464 475

Income and tax credits

Non-primary production income

- Interest	0.01		0.01
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Franked Distributions

- Franking Credit		0.44	0.44
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Foreign Income

- Foreign Income Tax Offset		4.19	4.19
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Capital Gains

Capital Gains - Discount Method

- Capital Gains - Discount Method NTARP	224.70		224.70
- AMIT CGT gross up amount			224.70

Other non-assessable amounts

Total Distribution **511.27**

DETAILED BREAKDOWN OF DISTRIBUTION COMPONENTS (continued)

	Cash distribution \$	Tax credits \$	Taxable amount \$
AMIT cost base adjustment - increase / (decrease) ²	(61.86)		

Schroder Fixed Income Trust

ABN 33 020 198 575

Income and tax credits

Non-primary production income

- Unfranked Dividend	1.09		1.09
- Dividends - Unfranked CFI	0.18		0.18
- Interest	49.98		49.98
- Interest-s.128F WHT Exempt	241.02		241.02
- Other Income	272.73		272.73

Franked Distributions

- Franked Dividend	1.29		1.29
- Franking Credit		0.30	0.30

Foreign Income

- Foreign income	284.34		284.34
- Foreign Income Tax Offset		0.04	0.04

Total Distribution 850.63

AMIT cost base adjustment - increase / (decrease)² 0.00

Schroder Real Return Trust

ABN 14 460 116 165

Income and tax credits

Non-primary production income

- Unfranked Dividend	0.21		0.21
- Dividends - Unfranked CFI	6.64		6.64
- Interest	16.88		16.88
- Interest-s.128F WHT Exempt	13.75		13.75
- Other Income	186.96		186.96

Franked Distributions

- Franked Dividend	28.70		28.70
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Foreign Income

- Foreign income	478.41		478.41
- Foreign Income Tax Offset		8.99	8.99

Total Distribution 731.55

AMIT cost base adjustment - increase / (decrease)² 0.00

Vanguard Australian Shares Index Trust

ABN 44 715 940 436

Income and tax credits

Non-primary production income

- Dividends - Unfranked CFI	36.69		36.69
- Interest	6.46		6.46
- MIT Cross Staple Arrangement Income	0.12		0.12
- MIT Agricultural Income	0.03		0.03



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DETAILED BREAKDOWN OF DISTRIBUTION COMPONENTS (continued)

	Cash distribution \$	Tax credits \$	Taxable amount \$
- Other Income	35.79		35.79
Franked Distributions			
- Franked Dividend	242.14		242.15
- Franking Credit		180.83	180.83
Foreign Income			
- Foreign Income Tax Offset		1.60	1.60
<i>Capital Gains</i>			
Capital Gains - Discount Method			
- Capital Gains - Discount Method NTARP	795.69		795.69
- AMIT CGT gross up amount			795.69
Other non-assessable amounts	865.92		
Total Distribution	1,982.84		
AMIT cost base adjustment - increase / (decrease) ²	(70.22)		

Vanguard Balanced Index

ABN 70 490 733 132

*Income and tax credits***Non-primary production income**

- Unfranked Dividend	5.48		5.48
- Dividends - Unfranked CFI	19.62		19.62
- Interest	191.53		191.53
- MIT Cross Staple Arrangement Income	0.06		0.06
- MIT Agricultural Income	0.02		0.02
- Other Income	95.49		95.49

Franked Distributions

- Franked Dividend	154.30		154.30
- Franking Credit		71.81	71.81

Foreign Income

- Foreign Income	1,037.93		1,037.93
- Foreign Income Tax Offset		28.95	28.95

*Capital Gains***Capital Gains - Discount Method**

- Capital Gains - Discount Method NTARP	2,014.82		2,014.82
- AMIT CGT gross up amount			2,014.82

Other non-assessable amounts

Total Distribution	6,020.64		
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AMIT cost base adjustment - increase / (decrease)² (486.57)**Vanguard International Shares Index Trust**

ABN 89 374 177 386

*Income and tax credits***Non-primary production income**

- Interest	0.06		0.06
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Foreign Income

- Foreign income	234.56		234.56
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DETAILED BREAKDOWN OF DISTRIBUTION COMPONENTS (continued)

	Cash distribution	Tax credits	Taxable amount
	\$	\$	\$
- Foreign Income Tax Offset		35.69	35.69
<i>Capital Gains</i>			
Capital Gains - Discount Method			
- Capital Gains - Discount Method NTARP	1,406.33		1,406.33
- AMIT CGT gross up amount			1,406.33
Other non-assessable amounts	1,406.33		
Total Distribution	3,047.28		
<hr/>			
AMIT cost base adjustment - increase / (decrease) ²	0.00		

Notes

² Please refer to the Tax Guide for further details.

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES



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Rollover Benefit Statement

Roll-over fund copy

t0081297c-9671674-0000098

SECTION A: RECEIVING FUND'S DETAILS

Australian business number (ABN):

**Po Box 99
FAIRY MEADOW NSW 2519**

Unique Superannuation Identifier (USI):

Member client identifier:

SECTION B: MEMBER'S DETAILS

Tax file number (TFN):

Title: Family name:

Given name:

Other given names:

Residential address:

Suburb/town: State/territory: Postcode:

Country if other than Australia:

Date of birth: Sex (M/F):

Daytime phone number (including area code):

Email address (if applicable):

SECTION C: DEATH BENEFIT ROLLOVER TRANSACTION DETAILS

Income stream taxation indicator:

TFN of deceased member:

Full name of deceased member:

Title: Family name:

First given name:

Other given names:

Date of birth of deceased member:

Service period start date:

Tax components:

Tax-free component

KiwiSaver Tax-free component

Taxable component

▪ Element taxed in the fund, and

▪ Element untaxed in the fund

TOTAL Tax Components

Preservation amounts:

Preserved amount

KiwiSaver preserved amount

Restricted non-preserved amount

Unrestricted non-preserved amount

TOTAL Preservation Amounts

SECTION D: DEPENDENT CHILD DEATH BENEFIT ROLLOVER DETAILS

Value of interest at member's death:

Retirement phase:

Accumulation phase:

% share of above for this dependant

SECTION E: TRANSFERRING FUND

ABN: 56601925435
Fund's name: Cwealth Essn Super Essential Super
Contact name: Scott Henricks
Telephone no: 13 40 74

SECTION F: DECLARATION

I declare that the information contained in the statement is true and correct.

Name: Scott Henricks

Signature of authorised person:



Date: 14 November 2019

Rollover Benefit Statement

Roll-over fund copy

10081297c-9662773-0001394

SECTION A: RECEIVING FUND'S DETAILS

Australian business number (ABN):

Po Box 99
FAIRY MEADOW NSW 2519

Unique Superannuation Identifier (USI):

Member client identifier:

SECTION B: MEMBER'S DETAILS

Tax file number (TFN):

Title: Family name:

Given name:

Other given names:

Residential address:

Suburb/town: State/territory: Postcode:

Country if other than Australia:

Date of birth: Sex (M/F):

Daytime phone number (including area code):

Email address (if applicable):

SECTION C: DEATH BENEFIT ROLLOVER TRANSACTION DETAILS

Income stream taxation indicator:

TFN of deceased member:

Full name of deceased member:

Title: Family name:

First given name:

Other given names:

Date of birth of deceased member:

Service period start date:

Tax components:		Preservation amounts:	
Tax-free component	<input type="text" value="\$37,760.12"/>	Preserved amount	<input type="text" value="\$51,135.04"/>
KiwiSaver Tax-free component	<input type="text" value="\$0.00"/>	KiwiSaver preserved amount	<input type="text" value="\$0.00"/>
Taxable component		Restricted non-preserved amount	<input type="text" value="\$0.00"/>
▪ Element taxed in the fund, and	<input type="text" value="\$13,374.92"/>	Unrestricted non-preserved amount	<input type="text" value="\$0.00"/>
▪ Element untaxed in the fund	<input type="text" value="\$0.00"/>	TOTAL Preservation Amounts	<input type="text" value="\$51,135.04"/>
TOTAL Tax Components	<input type="text" value="\$51,135.04"/>		

SECTION D: DEPENDENT CHILD DEATH BENEFIT ROLLOVER DETAILS

Value of interest at member's death:

Retirement phase:

Accumulation phase:

% share of above for this dependant:

SECTION E: TRANSFERRING FUND

ABN: 56601925435

Fund's name: Cwealth Essn Super Essential Super

Contact name: Scott Henricks

Telephone no: 13 40 74

SECTION F: DECLARATION

I declare that the information contained in the statement is true and correct.

Name: Scott Henricks

Signature of authorised person:



Date: 11 November 2019

Rollover Benefits Statement

Section A: **Receiving fund**

The Trustee for M & P Vishnoi Super Fund
PO Box 99
FAIRY MEADOW NSW 2519

Australian Business Number (ABN)

16618874176

Unique superannuation identifier(USI)

Member client identifier

012622/012313696

SECTION B: **Member's details**

Tax file number (TFN) 377169417

Full name

Title Mr

Family name Vishnoi

First given name Manish

Other given names

Residential address 24 Silkpod Street

Suburb/town/locality FIGTREE

State NSW

Postcode 2525

Country if other than Australia

Date of birth 29/06/1979

Sex Male Female

Daytime Phone

Email address vishnoim@gmail.com

SECTION C: **Rollover transaction details**

Service period start date 04/03/2015

Tax components:

Tax free component \$50,001.00

KiwiSaver tax-free component \$0.00

Taxable component:

Element taxed in the fund \$371.43

Element untaxed in the fund \$0.00

Tax Components TOTAL \$50,372.43

Preservation Amounts:

Preserved amount \$50,372.43

KiwiSaver preserved amount \$0.00

Restricted non-preserved \$0.00

Unrestricted non-preserved \$0.00

Preservation amounts TOTAL \$50,372.43

(Rollover Benefits Statement continued over page)

Rollover Benefits Statement

Section D: Non-complying funds

Contributions made to a non-complying fund on or after 10 May 2006

\$0.00

Section E: Transferring fund

Fund ABN

61 808 189 263

Fund name

Retirement Portfolio Service

Contact name

CUSTOMER SERVICES

Email address

anzsmartchoice@anz.com

Daytime phone number

13 12 87

Section F: Declaration

Authorised officer declaration

I declare that the information contained in the statement is true and correct.

Name

JOSHUA CROSS

Authorised officer signature



Date

November 13, 2019