

Chuattini Family Super Fund Trustees Declaration

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

The trustees declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2022 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2022 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2022.

Signed in accordance with a resolution of the trustees by:

.....
Alvin Chua

Trustee

.....
Anna Schettini

Trustee

30 June 2022

Chuattini Family Super Fund
Statement of Financial Position

As at 30 June 2022

	Note	2022 \$	2021 \$
Assets			
Investments			
Real Estate Properties (Australian - Non Residential)	2	1,325,000.00	1,140,519.60
Shares in Listed Companies (Australian)	3	175,568.38	237,150.37
Units in Listed Unit Trusts (Australian)	4	45,584.92	13,459.13
Total Investments		<u>1,546,153.30</u>	<u>1,391,129.10</u>
Other Assets			
Formation Expenses		2,200.00	2,200.00
Prepaid Borrowing Expenses		5,250.00	7,000.00
Distributions Receivable		178.98	69.02
Delphi Bank Business Cheque 020		0.00	(4,000.86)
CBA Direct Investment Account 5645		4.60	352.46
Bendigo Now Account 1901		39.72	0.00
GST Refundable		8,730.04	0.00
Income Tax Refundable		0.00	940.96
Total Other Assets		<u>16,403.34</u>	<u>6,561.58</u>
Total Assets		<u>1,562,556.64</u>	<u>1,397,690.68</u>
Less:			
Liabilities			
Income Tax Payable		8,490.93	0.00
Sundry Creditors		8,161.95	0.00
Limited Recourse Borrowing Arrangements		995,962.05	1,014,750.00
Total Liabilities		<u>1,012,614.93</u>	<u>1,014,750.00</u>
Net assets available to pay benefits		<u>549,941.71</u>	<u>382,940.68</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	6, 7		
Chua, Alvin - Accumulation		267,119.04	191,429.22
Schettini, Anna - Accumulation		282,822.67	191,511.46
Total Liability for accrued benefits allocated to members' accounts		<u>549,941.71</u>	<u>382,940.68</u>

Chuattini Family Super Fund

Operating Statement

For the year ended 30 June 2022

	Note	2022 \$	2021 \$
Income			
Investment Income			
Trust Distributions	10	239.71	103.96
Dividends Received	9	2,638.95	1,736.44
Interest Received		0.10	0.41
Property Income	11	86,363.57	0.00
Investment Gains			
Changes in Market Values	12	93,650.59	10,350.37
Contribution Income			
Personal Concessional		16,479.79	0.00
Personal Non Concessional		0.00	39,036.61
Transfers In		32,577.10	334,791.00
Total Income		<u>231,949.81</u>	<u>386,018.79</u>
Expenses			
Accountancy Fees		3,190.00	0.00
ATO Supervisory Levy		518.00	0.00
Auditor's Remuneration		935.00	0.00
Bank Charges		116.00	16.00
Borrowing Costs		1,750.00	1,750.00
Interest Paid		48.00	4.45
Insurance		740.00	0.00
Property Expenses - Insurance Premium		2,258.03	2,248.62
Property Expenses - Interest on Loans		46,652.82	0.00
Property Expenses - Repairs Maintenance		250.00	0.00
		<u>56,457.85</u>	<u>4,019.07</u>
Total Expenses		<u>56,457.85</u>	<u>4,019.07</u>
Benefits accrued as a result of operations before income tax		<u>175,491.96</u>	<u>381,999.72</u>
Income Tax Expense	13	8,490.93	(940.96)
Benefits accrued as a result of operations		<u>167,001.03</u>	<u>382,940.68</u>

Chuattini Family Super Fund

Statement of Taxable Income

For the year ended 30 June 2022

	2022
	\$
Benefits accrued as a result of operations	175,491.96
Less	
Non Taxable Transfer In	32,577.10
Increase in MV of investments	67,455.67
Tax Losses Deducted	1,434.00
Realised Accounting Capital Gains	26,194.92
Accounting Trust Distributions	239.71
	<u>127,901.40</u>
Add	
Franking Credits	1,129.44
Foreign Credits	50.43
Net Capital Gains	18,824.00
TFN Credits - Dividends	33.00
Taxable Trust Distributions	53.06
Distributed Foreign income	215.85
	<u>20,305.78</u>
SMSF Annual Return Rounding	(4.34)
	<u>67,892.00</u>
Taxable Income or Loss	<u>67,892.00</u>
Income Tax on Taxable Income or Loss	10,183.80
Less	
Franking Credits	1,129.44
Foreign Credits	50.43
	<u>9,003.93</u>
TAX PAYABLE	<u>9,003.93</u>
Less	
TFN Credits	513.00
	<u>8,490.93</u>
CURRENT TAX OR REFUND	<u>8,490.93</u>
Supervisory Levy	259.00
	<u>8,749.93</u>
AMOUNT DUE OR REFUNDABLE	<u>8,749.93</u>

Notes to the Financial Statements

For the year ended 30 June 2022

Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

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

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

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

a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

b. Cash and Cash Equivalents

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

c. Revenue

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

Notes to the Financial Statements

For the year ended 30 June 2022

Interest revenue

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

Contributions and transfers 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.

d. Liability for Accrued Benefits

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

e. Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

f. Critical Accounting Estimates and Judgements

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

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

Note 2: Real Estate Properties (Australian - Non Residential)

	2022 \$	2021 \$
8 Stradbroke Road, Newton SA, Australia	1,325,000.00	1,140,519.60

Notes to the Financial Statements

For the year ended 30 June 2022

1,325,000.00

1,140,519.60

Note 3: Shares in Listed Companies (Australian)

	2022	2021
	\$	\$
Pointerra Limited	3,844.08	4,908.33
4dmedical Limited	2,360.00	0.00
5g Networks Limited	0.00	754.80
The A2 Milk Company Limited	430.22	588.00
Aussie Broadband Limited	4,965.00	7,487.10
Adairs Limited	2,865.00	0.00
Australian Ethical Investment Limited	6,524.00	9,731.32
Alcidion Group Limited	1,375.00	0.00
Atomos Limited	0.00	5,765.16
Ansarada Group Limited	2,422.50	0.00
Ashley Services Group Limited	3,300.00	0.00
Accent Group Limited	2,976.00	6,696.00
Bendigo And Adelaide Bank Limited	4,535.00	0.00
Betmakers Technology Group Ltd	0.00	7,866.64
Brickworks Limited	3,708.00	0.00
Bigtincan Holdings Limited	3,064.00	6,955.28
Bailador Technology Investments Limited	5,780.00	5,320.00
Bubs Australia Limited	4,167.24	0.00
Catapult Group International Ltd	1,883.48	4,566.00
Carbon Revolution Limited	936.92	1,429.68
Cleanspace Holdings Limited	0.00	1,225.84
DGL Group Limited	4,140.00	0.00
Domino's Pizza Enterprises Limited	3,400.00	0.00
Damstra Holdings Limited	0.00	2,979.70
Dubber Corporation Limited	967.50	12,588.66
Duratec Limited	4,440.00	0.00
Elmo Software Limited	1,716.75	3,250.38
EML Payments Limited	1,707.24	4,830.24
Energy One Limited	0.00	7,726.18

Chuattini Family Super Fund**Notes to the Financial Statements**

For the year ended 30 June 2022

Electro Optic Systems Holdings Limited	1,248.00	5,172.00
Fineos Corporation Holdings Plc	2,097.16	5,526.30
Frontier Digital Ventures Limited	1,410.00	0.00
Galaxy Resources Limited	0.00	5,560.05
Healthia Limited	2,810.00	0.00
Hipages Group Holdings Ltd	1,758.24	0.00
Harvey Norman Holdings Limited	3,294.48	0.00
Ikegps Group Limited	1,260.00	0.00
Janison Education Group Limited	3,272.50	10,640.84
Jcurve Solutions Ltd	2,372.17	0.00
Jumbo Interactive Limited	0.00	1,777.00
Johns Lyng Group Limited	2,870.00	0.00
Kogan.com Ltd	1,512.32	2,825.52
Lindsay Australia Limited	4,050.00	0.00
Lake Resources N.I.	6,280.00	0.00
Mach7 Technologies Limited	2,008.02	4,364.37
Medadvisor Limited	0.00	1,898.70
Mortgage Choice Limited	0.00	4,956.90
Megaport Limited	1,635.00	6,948.11
Mesoblast Limited	0.00	792.00
Medical Developments International Limited	1,076.02	3,316.50
Nanosonics Limited	1,008.00	1,761.00
Nib Holdings Limited	5,904.00	0.00
Netwealth Group Limited	4,864.00	0.00
Nuix Limited	0.00	1,105.00
Paradigm Biopharmaceuticals Limited..	0.00	2,100.00
Peoplein Limited	3,800.35	6,035.85
Pushpay Holdings Limited	1,845.76	2,727.44
Praemium Limited	1,860.00	7,622.37
Psc Insurance Group Limited	2,070.00	0.00
PTB Group Limited	3,850.00	0.00
Qantas Airways Limited	2,235.00	2,330.00
Readcloud Limited	0.00	2,475.00

Chuattini Family Super Fund

Notes to the Financial Statements

For the year ended 30 June 2022

Readytech Holdings Limited	4,185.00	5,796.00
Rpmglobal Holdings Limited	5,115.00	7,148.48
South32 Limited	3,498.72	2,601.84
Smartgroup Corporation Ltd	1,588.60	1,918.80
Washington H Soul Pattinson & Company Limited	3,954.72	0.00
Spirit Technology Solutions Ltd	795.00	3,900.00
Super Retail Group Limited	3,973.32	6,041.88
Sezzle Inc.	0.00	6,722.03
Treasury Wine Estates Limited	5,334.50	7,241.60
Tyro Payments Limited	720.00	0.00
Volpara Health Technologies Limited	1,478.82	4,084.36
Westpac Banking Corporation	3,900.00	6,375.07
Whispir Limited	1,425.75	4,961.61
Xref Limited	1,700.00	5,754.44
	175,568.38	237,150.37

Note 4: Units in Listed Unit Trusts (Australian)

	2022 \$	2021 \$
Betashares ASIA Technology Tigers Etf	3,000.00	2,408.00
Betashares Crypto Innovators Etf	4,656.24	0.00
Vaneck Video Gaming And Esports Etf	3,049.92	4,154.81
Betashares Nasdaq 100 Etf	9,027.98	2,825.68
Vanguard Ftse Asia Ex Japan Shares Index Etf	6,138.90	0.00
Vanguard Australian Fixed Interest Index Etf	2,915.88	0.00
Vanguard Diversified High Growth Index Etf	7,935.00	0.00
Vanguard Msci Index International Shares Etf	8,861.00	4,070.64
	45,584.92	13,459.13

Note 5: Banks and Term Deposits

	2022 \$	2021 \$
Banks		
Bendigo Now Account 1901	39.72	0.00
CBA Direct Investment Account 5645	4.60	352.46

Chuattini Family Super Fund

Notes to the Financial Statements

For the year ended 30 June 2022

Delphi Bank Business Cheque 020	0.00	(4,000.86)
	44.32	(3,648.40)

Note 6: Liability for Accrued Benefits

	2022 \$	2021 \$
Liability for accrued benefits at beginning of year	382,940.68	0.00
Benefits accrued as a result of operations	167,001.03	382,940.68
Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	549,941.71	382,940.68

Note 7: Vested Benefits

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

	2022 \$	2021 \$
Vested Benefits	549,941.71	382,940.68

Note 8: Guaranteed Benefits

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

Note 9: Dividends

	2022 \$	2021 \$
Accent Group Limited	138.00	192.00
Adairs Limited	120.00	0.00
Altium Limited	0.00	14.79
Australian Clinical Labs Limited	120.00	0.00
Australian Ethical Investment Limited	56.25	34.59
Bailador Technology Investments Limited	56.00	0.00
Bendigo And Adelaide Bank Limited	132.50	0.00
Brickworks Limited	124.00	0.00
Duratec Limited	60.00	0.00
Energy One Limited	39.66	0.00
Harvey Norman Holdings Limited	310.80	0.00
Healthia Limited	40.00	0.00
Jumbo Interactive Limited	18.50	18.00

Chuattini Family Super Fund

Notes to the Financial Statements

For the year ended 30 June 2022

Kogan.com Ltd	0.00	39.04
Mortgage Choice Limited	0.00	101.68
Nib Holdings Limited	88.00	0.00
Peoplein Limited	164.38	59.18
Smartgroup Corporation Ltd	172.90	83.20
South32 Limited	172.38	16.06
Super Retail Group Limited	383.76	154.44
Thorn Group Limited	0.00	750.00
Treasury Wine Estates Limited	151.10	93.00
Washington H Soul Pattinson & Company Limited	48.72	0.00
Westpac Banking Corporation	242.00	180.46
	2,638.95	1,736.44

Note 10: Trust Distributions

	2022 \$	2021 \$
Vanguard Msci Index International Shares Etf	66.72	18.34
Vaneck Video Gaming And Esports Etf	17.77	6.59
Betashares Nasdaq 100 Etf	18.46	57.69
Vanguard Australian Fixed Interest Index Etf	6.83	0.00
Vanguard Diversified High Growth Index Etf	90.90	0.00
Betashares ASIA Technology Tigers Etf	17.82	5.92
Vanguard Ftse Asia Ex Japan Shares Index Etf	21.21	0.00
Vanguard Australian Shares Index Etf	0.00	15.42
	239.71	103.96

Note 11: Rental Income

	2022 \$	2021 \$
8 Stradbroke Road, Newton SA, Australia	86,363.57	0.00
	86,363.57	0.00

Note 12: Changes in Market Values

Unrealised Movements in Market Value

2022 \$	2021 \$
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Chuattini Family Super Fund

Notes to the Financial Statements

For the year ended 30 June 2022

Real Estate Properties (Australian - Non Residential)

8 Stradbroke Road, Newton SA, Australia

184,480.40

0.00

184,480.40

0.00

Shares in Listed Companies (Australian)

4dmedical Limited

(2,259.95)

0.00

5g Networks Limited

890.19

(890.19)

Accent Group Limited

(3,720.00)

1,588.05

Adairs Limited

(1,444.95)

0.00

Alcidion Group Limited

(3,519.95)

0.00

Ansarada Group Limited

(1,242.45)

0.00

Ashley Services Group Limited

(219.95)

0.00

Atomos Limited

(195.57)

195.57

Aussie Broadband Limited

(4,312.95)

2,518.05

Australian Ethical Investment Limited

(4,604.82)

3,796.48

Bailador Technology Investments Limited

460.00

300.05

Bendigo And Adelaide Bank Limited

(264.95)

0.00

Betmakers Technology Group Ltd

(2,957.61)

2,957.61

Bigtincan Holdings Limited

(3,891.28)

(673.05)

Brickworks Limited

(1,287.95)

0.00

Bubs Australia Limited

(123.27)

0.00

Carbon Revolution Limited

(2,060.87)

(2,428.51)

Catapult Group International Ltd

(2,682.52)

5.76

Cleanspace Holdings Limited

3,872.59

(3,872.59)

DGL Group Limited

40.05

0.00

Damstra Holdings Limited

3,399.40

(3,399.40)

Domino's Pizza Enterprises Limited

(23.95)

0.00

Dubber Corporation Limited

(7,524.04)

6,111.84

Duratec Limited

160.05

0.00

EML Payments Limited

(3,123.00)

(437.50)

Electro Optic Systems Holdings Limited

(3,924.00)

(139.95)

Elmo Software Limited

(1,533.63)

(1,614.62)

Energy One Limited

(2,016.83)

2,016.83

Fineos Corporation Holdings Plc

(3,429.14)

22.32

Frontier Digital Ventures Limited

(1,569.95)

0.00

Chuattini Family Super Fund**Notes to the Financial Statements**For the year ended 30 June 2022

Galaxy Resources Limited	(2,540.40)	2,540.40
Harvey Norman Holdings Limited	(1,769.31)	0.00
Healthia Limited	(1,189.95)	0.00
Hipages Group Holdings Ltd	(3,751.74)	0.00
Ikegps Group Limited	(319.95)	0.00
Janison Education Group Limited	(10,393.53)	5,121.13
Jcurve Solutions Ltd	18.94	0.00
Johns Lyng Group Limited	90.05	0.00
Jumbo Interactive Limited	(269.05)	269.05
Kogan.com Ltd	(3,457.15)	(2,191.55)
Lake Resources N.I.	(4,059.85)	0.00
Lindsay Australia Limited	(269.95)	0.00
Mach7 Technologies Limited	(2,356.35)	(798.57)
Medadvisor Limited	621.21	(621.21)
Medical Developments International Limited	(2,240.48)	(1,552.91)
Megaport Limited	(4,141.21)	1,669.48
Mesoblast Limited	427.95	(427.95)
Mortgage Choice Limited	(1,759.45)	1,759.45
Nanosonics Limited	(753.00)	(22.95)
Netwealth Group Limited	66.10	0.00
Nib Holdings Limited	820.05	0.00
Nuix Limited	3,824.95	(3,824.95)
PTB Group Limited	330.05	0.00
Paradigm Biopharmaceuticals Limited..	689.95	(689.95)
Peoplein Limited	(2,235.50)	1,018.90
Pointerra Limited	(3,244.20)	(626.18)
Praemium Limited	(3,673.70)	2,742.28
Psc Insurance Group Limited	(263.80)	0.00
Pushpay Holdings Limited	(881.68)	(234.19)
Qantas Airways Limited	(95.00)	445.05
Readcloud Limited	2,682.45	(2,682.45)
Readytech Holdings Limited	538.45	921.90
Rpmglobal Holdings Limited	(934.31)	2,329.41

Chuattini Family Super Fund

Notes to the Financial Statements

For the year ended 30 June 2022

Sezzle Inc.	(1,704.79)	1,704.79
Smartgroup Corporation Ltd	(330.20)	370.05
South32 Limited	896.88	708.21
Spirit Technology Solutions Ltd	(3,105.00)	(1,969.95)
Super Retail Group Limited	(2,068.56)	1,023.69
The A2 Milk Company Limited	(157.78)	(842.17)
Treasury Wine Estates Limited	(526.35)	1,480.50
Tyro Payments Limited	(4,339.95)	0.00
Volpara Health Technologies Limited	(2,605.54)	(847.39)
Washington H Soul Pattinson & Company Limited	(873.39)	0.00
Westpac Banking Corporation	(1,522.81)	1,370.66
Whispir Limited	(3,535.86)	(1,483.55)
Xref Limited	(98.96)	734.73
	(109,573.02)	13,450.51
Units in Listed Unit Trusts (Australian)		
Betashares ASIA Technology Tigers Etf	(1,477.95)	472.05
Betashares Crypto Innovators Etf	(3,044.21)	0.00
Betashares Nasdaq 100 Etf	(665.60)	552.05
Vaneck Video Gaming And Esports Etf	(1,104.89)	142.43
Vanguard Australian Fixed Interest Index Etf	(232.33)	0.00
Vanguard Diversified High Growth Index Etf	(171.35)	0.00
Vanguard Ftse Asia Ex Japan Shares Index Etf	79.00	0.00
Vanguard Msci Index International Shares Etf	(834.38)	500.43
	(7,451.71)	1,666.96
Total Unrealised Movement	67,455.67	15,117.47
Realised Movements in Market Value	2022	2021
	\$	\$
Shares in Listed Companies (Australian)		
5g Networks Limited	(833.59)	0.00
Altium Limited	0.00	59.09
Atomos Limited	(847.57)	0.00
Aussie Broadband Limited	5,798.94	0.00

Chuattini Family Super Fund**Notes to the Financial Statements**For the year ended 30 June 2022

Australian Clinical Labs Limited	910.20	0.00
Australian Ethical Investment Limited	2,147.53	0.00
Betmakers Technology Group Ltd	3,526.08	0.00
Bluebet Holdings Ltd	(1,517.67)	0.00
Carbon Revolution Limited	0.00	499.60
Cleanspace Holdings Limited	(3,956.22)	0.00
Damstra Holdings Limited	(4,155.30)	0.00
Dicker Data Limited	0.00	524.10
Dubber Corporation Limited	5,259.78	0.00
Energy One Limited	1,592.97	235.76
Galaxy Resources Limited	4,900.65	0.00
Healius Limited	0.00	152.10
Janison Education Group Limited	7,012.13	0.00
Jumbo Interactive Limited	33.10	0.00
Lake Resources N.I.	1,560.10	0.00
Limeade Inc.	0.00	(3,115.44)
Medadvisor Limited	(1,020.90)	0.00
Megaport Limited	79.42	0.00
Mesoblast Limited	(617.95)	0.00
Mortgage Choice Limited	1,759.45	0.00
Nitro Software Limited	0.00	483.30
Nuix Limited	(3,799.90)	(4,049.90)
Paradigm Biopharmaceuticals Limited..	(854.90)	0.00
Praemium Limited	1,711.26	0.00
Readcloud Limited	(3,414.90)	0.00
Readytech Holdings Limited	1,620.35	0.00
Rpmglobal Holdings Limited	612.12	0.00
Sezzle Inc.	1,623.80	0.00
Sonic Healthcare Limited	0.00	557.85
Suncorp Group Limited	0.00	170.94
Telstra Corporation Limited.	0.00	37.65
Thorn Group Limited	0.00	(789.90)
Treasury Wine Estates Limited	417.30	0.00

Chuattini Family Super Fund

Notes to the Financial Statements

For the year ended 30 June 2022

Uniti Group Limited	2,390.25	0.00
Westpac Banking Corporation	253.55	155.10
Xref Limited	4,004.82	0.00
	<u>26,194.91</u>	<u>(5,079.75)</u>
Units in Listed Unit Trusts (Australian)		
Vanguard Australian Shares Index Etf	0.00	312.65
	<u>0.00</u>	<u>312.65</u>
Total Realised Movement	<u>26,194.91</u>	<u>(4,767.10)</u>
Changes in Market Values	<u>93,650.58</u>	<u>10,350.37</u>
Note 13: Income Tax Expense		
	2022	2021
	\$	\$
The components of tax expense comprise		
Current Tax	8,490.93	(940.96)
Income Tax Expense	<u>8,490.93</u>	<u>(940.96)</u>
The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:		
Prima facie tax payable on benefits accrued before income tax at 15%	26,323.79	57,299.96
Less:		
Tax effect of:		
Non Taxable Contributions	0.00	5,855.49
Non Taxable Transfer In	4,886.57	50,218.65
Increase in MV of Investments	10,118.35	2,267.62
Tax Losses Deducted	215.10	0.00
Realised Accounting Capital Gains	3,929.24	(715.07)
Accounting Trust Distributions	35.96	15.59
Add:		
Tax effect of:		
Franking Credits	169.42	111.89
Foreign Credits	7.56	1.64
Net Capital Gains	2,823.60	0.00

Chuattini Family Super Fund**Notes to the Financial Statements**

For the year ended 30 June 2022

TFN Credits	4.95	1.80
Taxable Trust Distributions	7.96	4.25
Distributed Foreign Income	32.38	7.81
Tax Losses	0.00	215.10
Rounding	(0.64)	(0.17)
Income Tax on Taxable Income or Loss	10,183.80	0.00
Less credits:		
Franking Credits	1,129.44	745.96
Foreign Credits	50.43	0.00
TFN Credits	513.00	195.00
Current Tax or Refund	<u>8,490.93</u>	<u>(940.96)</u>

Note 14: Subsequent Event - COVID-19

The Coronavirus (Covid-19) pandemic is expected to cause material decline in the market value of the fund investments. The trustees are aware of the uncertainty surrounding the global markets during this time and the effects it will have on the value of the fund investments after the reporting date.

Chuattini Family Super Fund
Members Summary

As at 30 June 2022

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Alvin Chua (Age: 49)											
CHUALV00002A - Accumulation											
191,429.22		16,288.55	63,205.52				3,804.25				267,119.04
191,429.22		16,288.55	63,205.52				3,804.25				267,119.04
Anna Schettini (Age: 48)											
SCHANN00002A - Accumulation											
191,511.46	16,479.79	16,288.55	64,922.42			2,471.97	3,907.58				282,822.67
191,511.46	16,479.79	16,288.55	64,922.42			2,471.97	3,907.58				282,822.67
382,940.68	16,479.79	32,577.10	128,127.94			2,471.97	7,711.83				549,941.71

Chuattini Family Super Fund Members Statement

Alvin Chua
24 Coach Road
Auldana, South Australia, 5072, Australia

Your Details

Date of Birth : Provided
Age: 49
Tax File Number: Provided
Date Joined Fund: 22/09/2020
Service Period Start Date: 06/01/1997
Date Left Fund:
Member Code: CHUALV00002A
Account Start Date: 22/09/2020
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries: N/A
Nomination Type: N/A
Vested Benefits: 267,119.04

Your Balance

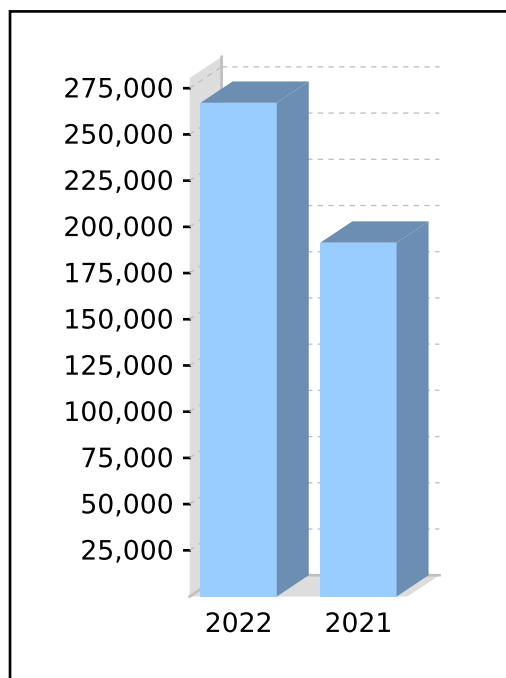
Total Benefits 267,119.04

Preservation Components

Preserved 264,238.65
Unrestricted Non Preserved 2,581.84
Restricted Non Preserved 298.55

Tax Components

Tax Free 80,610.98
Taxable 186,508.06



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	191,429.22
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	16,288.55
Net Earnings	63,205.52
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	3,804.25
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2022	267,119.04

Chuattini Family Super Fund Members Statement

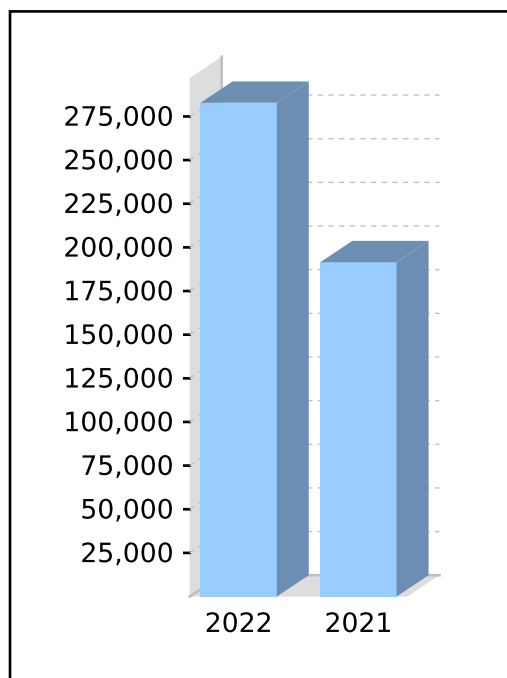
Anna Schettini
24 Coach Road
Auldana, South Australia, 5072, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	48	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	282,822.67
Date Joined Fund:	22/09/2020		
Service Period Start Date:	06/01/1997		
Date Left Fund:			
Member Code:	SCHANN00002A		
Account Start Date:	22/09/2020		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	282,822.67
<u>Preservation Components</u>	
Preserved	279,507.59
Unrestricted Non Preserved	3,019.22
Restricted Non Preserved	295.86
<u>Tax Components</u>	
Tax Free	76,818.25
Taxable	206,004.42



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	191,511.46
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	16,479.79
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	16,288.55
Net Earnings	64,922.42
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	2,471.97
Income Tax	3,907.58
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2022	282,822.67

Chuattini Family Super Fund

Investment Summary Report

As at 30 June 2022

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
Bendigo Now Account 1901		39.720000	39.72	39.72	39.72			0.00 %
CBA Direct Investment Account 5645		4.600000	4.60	4.60	4.60			0.00 %
			44.32		44.32			0.00 %
Real Estate Properties (Australian - Non Residential)								
CHUATTINI_8 STR 8 Stradbroke Road, Newton SA, Australia	1.00	1,325,000.000000	1,325,000.00	1,140,519.60	1,140,519.60	184,480.40	16.18 %	85.69 %
			1,325,000.00		1,140,519.60	184,480.40	16.18 %	85.69 %
Shares in Listed Companies (Australian)								
4DX.AX 4dmedical Limited	4,000.00	0.590000	2,360.00	1.15	4,619.95	(2,259.95)	(48.92) %	0.15 %
AX1.AX Accent Group Limited	2,400.00	1.240000	2,976.00	2.13	5,107.95	(2,131.95)	(41.74) %	0.19 %
ADH.AX Adairs Limited	1,500.00	1.910000	2,865.00	2.87	4,309.95	(1,444.95)	(33.53) %	0.19 %
ALC.AX Alcidion Group Limited	12,500.00	0.110000	1,375.00	0.39	4,894.95	(3,519.95)	(71.91) %	0.09 %
AND.AX Ansarada Group Limited	1,500.00	1.615000	2,422.50	2.44	3,664.95	(1,242.45)	(33.90) %	0.16 %
ASH.AX Ashley Services Group Limited	5,000.00	0.660000	3,300.00	0.70	3,519.95	(219.95)	(6.25) %	0.21 %
ABB.AX Aussie Broadband Limited	1,500.00	3.310000	4,965.00	4.51	6,759.90	(1,794.90)	(26.55) %	0.32 %
AEF.AX Australian Ethical Investment Limited	1,400.00	4.660000	6,524.00	5.24	7,332.34	(808.34)	(11.02) %	0.42 %
BTI.AX Bailador Technology Investments Limited	4,000.00	1.445000	5,780.00	1.25	5,019.95	760.05	15.14 %	0.37 %
BEN.AX Bendigo And Adelaide Bank Limited	500.00	9.070000	4,535.00	9.60	4,799.95	(264.95)	(5.52) %	0.29 %
BTH.AX Bigtinca Holdings Limited	6,128.00	0.500000	3,064.00	1.24	7,628.33	(4,564.33)	(59.83) %	0.20 %
BKW.AX Brickworks Limited	200.00	18.540000	3,708.00	24.98	4,995.95	(1,287.95)	(25.78) %	0.24 %
BUB.AX Bubs Australia Limited	6,888.00	0.605000	4,167.24	0.62	4,290.51	(123.27)	(2.87) %	0.27 %
CBR.AX Carbon Revolution Limited	3,176.00	0.295000	936.92	1.71	5,426.30	(4,489.38)	(82.73) %	0.06 %
CAT.AX Catapult Group International Ltd	2,283.00	0.825000	1,883.48	2.00	4,560.24	(2,676.76)	(58.70) %	0.12 %
DGL.AX DGL Group Limited	1,500.00	2.760000	4,140.00	2.73	4,099.95	40.05	0.98 %	0.27 %
DMP.AX Domino's Pizza Enterprises Limited	50.00	68.000000	3,400.00	68.48	3,423.95	(23.95)	(0.70) %	0.22 %

Chuattini Family Super Fund

Investment Summary Report

As at 30 June 2022

Investment		Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
DUB.AX	Dubber Corporation Limited	1,500.00	0.645000	967.50	1.59	2,379.70	(1,412.20)	(59.34) %	0.06 %
DUR.AX	Duratec Limited	12,000.00	0.370000	4,440.00	0.36	4,279.95	160.05	3.74 %	0.29 %
EOS.AX	Electro Optic Systems Holdings Limited	1,200.00	1.040000	1,248.00	4.43	5,311.95	(4,063.95)	(76.51) %	0.08 %
ELO.AX	Elmo Software Limited	763.00	2.250000	1,716.75	6.38	4,865.00	(3,148.25)	(64.71) %	0.11 %
EML.AX	EML Payments Limited	1,388.00	1.230000	1,707.24	3.80	5,267.74	(3,560.50)	(67.59) %	0.11 %
FCL.AX	Fineos Corporation Holdings Plc	1,417.00	1.480000	2,097.16	3.88	5,503.98	(3,406.82)	(61.90) %	0.14 %
FDV.AX	Frontier Digital Ventures Limited	2,000.00	0.705000	1,410.00	1.49	2,979.95	(1,569.95)	(52.68) %	0.09 %
HVN.AX	Harvey Norman Holdings Limited	888.00	3.710000	3,294.48	5.70	5,063.79	(1,769.31)	(34.94) %	0.21 %
HLA.AX	Healthia Limited	2,000.00	1.405000	2,810.00	2.00	3,999.95	(1,189.95)	(29.75) %	0.18 %
HPG.AX	Hipages Group Holdings Ltd	1,776.00	0.990000	1,758.24	3.10	5,509.98	(3,751.74)	(68.09) %	0.11 %
IKE.AX	Ikegps Group Limited	2,000.00	0.630000	1,260.00	0.79	1,579.95	(319.95)	(20.25) %	0.08 %
JAN.AX	Janison Education Group Limited	7,700.00	0.425000	3,272.50	1.11	8,544.90	(5,272.40)	(61.70) %	0.21 %
JCS.AX	Jcurve Solutions Ltd	38,888.00	0.061000	2,372.17	0.06	2,353.23	18.94	0.80 %	0.15 %
JLG.AX	Johns Lyng Group Limited	500.00	5.740000	2,870.00	5.56	2,779.95	90.05	3.24 %	0.19 %
KGN.AX	Kogan.com Ltd	544.00	2.780000	1,512.32	13.16	7,161.02	(5,648.70)	(78.88) %	0.10 %
LKE.AX	Lake Resources N.I.	8,000.00	0.785000	6,280.00	1.29	10,339.85	(4,059.85)	(39.26) %	0.41 %
LAU.AX	Lindsay Australia Limited	10,000.00	0.405000	4,050.00	0.43	4,319.95	(269.95)	(6.25) %	0.26 %
M7T.AX	Mach7 Technologies Limited	4,098.00	0.490000	2,008.02	1.26	5,162.94	(3,154.92)	(61.11) %	0.13 %
MVP.AX	Medical Developments International Limited	737.00	1.460000	1,076.02	6.61	4,869.41	(3,793.39)	(77.90) %	0.07 %
MP1.AX	Megaport Limited	300.00	5.450000	1,635.00	13.69	4,106.73	(2,471.73)	(60.19) %	0.11 %
NAN.AX	Nanosonics Limited	300.00	3.360000	1,008.00	5.95	1,783.95	(775.95)	(43.50) %	0.07 %
NWL.AX	Netwealth Group Limited	400.00	12.160000	4,864.00	11.99	4,797.90	66.10	1.38 %	0.31 %
NHF.AX	Nib Holdings Limited	800.00	7.380000	5,904.00	6.35	5,083.95	820.05	16.13 %	0.38 %
PPE.AX	Peoplein Limited	1,315.00	2.890000	3,800.35	3.82	5,016.95	(1,216.60)	(24.25) %	0.25 %
3DP.AX	Pointerra Limited	16,017.00	0.240000	3,844.08	0.48	7,714.46	(3,870.38)	(50.17) %	0.25 %

Chuattini Family Super Fund

Investment Summary Report

As at 30 June 2022

Investment		Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
PPS.AX	Praemium Limited	4,000.00	0.465000	1,860.00	0.70	2,791.42	(931.42)	(33.37) %	0.12 %
PSI.AX	Psc Insurance Group Limited	500.00	4.140000	2,070.00	4.67	2,333.80	(263.80)	(11.30) %	0.13 %
PTB.AX	PTB Group Limited	3,500.00	1.100000	3,850.00	1.01	3,519.95	330.05	9.38 %	0.25 %
PPH.AX	Pushpay Holdings Limited	1,648.00	1.120000	1,845.76	1.80	2,961.63	(1,115.87)	(37.68) %	0.12 %
QAN.AX	Qantas Airways Limited	500.00	4.470000	2,235.00	3.77	1,884.95	350.05	18.57 %	0.14 %
RDY.AX	Readytech Holdings Limited	1,350.00	3.100000	4,185.00	2.02	2,724.65	1,460.35	53.60 %	0.27 %
RUL.AX	Rpmglobal Holdings Limited	3,100.00	1.650000	5,115.00	1.20	3,719.90	1,395.10	37.50 %	0.33 %
SIQ.AX	Smartgroup Corporation Ltd	260.00	6.110000	1,588.60	5.96	1,548.75	39.85	2.57 %	0.10 %
S32.AX	South32 Limited	888.00	3.940000	3,498.72	2.13	1,893.63	1,605.09	84.76 %	0.23 %
ST1.AX	Spirit Technology Solutions Ltd	15,000.00	0.053000	795.00	0.39	5,869.95	(5,074.95)	(86.46) %	0.05 %
SUL.AX	Super Retail Group Limited	468.00	8.490000	3,973.32	10.72	5,018.19	(1,044.87)	(20.82) %	0.26 %
A2M.AX	The A2 Milk Company Limited	98.00	4.390000	430.22	14.59	1,430.17	(999.95)	(69.92) %	0.03 %
TWE.AX	Treasury Wine Estates Limited	470.00	11.350000	5,334.50	9.32	4,380.35	954.15	21.78 %	0.35 %
TYR.AX	Tyro Payments Limited	1,200.00	0.600000	720.00	4.22	5,059.95	(4,339.95)	(85.77) %	0.05 %
VHT.AX	Volpara Health Technologies Limited	3,521.00	0.420000	1,478.82	1.40	4,931.75	(3,452.93)	(70.01) %	0.10 %
SOL.AX	Washington H Soul Pattinson & Company Limited	168.00	23.540000	3,954.72	28.74	4,828.11	(873.39)	(18.09) %	0.26 %
WBC.AX	Westpac Banking Corporation	200.00	19.500000	3,900.00	20.26	4,052.15	(152.15)	(3.75) %	0.25 %
WSP.AX	Whispir Limited	1,901.00	0.750000	1,425.75	3.39	6,445.16	(5,019.41)	(77.88) %	0.09 %
XF1.AX	Xref Limited	4,000.00	0.425000	1,700.00	0.27	1,064.23	635.77	59.74 %	0.11 %
				175,568.38		271,690.89	(96,122.51)	(35.38) %	11.35 %
Units in Listed Unit Trusts (Australian)									
ASIA.AX	Betashares ASIA Technology Tigers Etf	400.00	7.500000	3,000.00	10.01	4,005.90	(1,005.90)	(25.11) %	0.19 %
CRYP.AX	Betashares Crypto Innovators Etf	2,088.00	2.230000	4,656.24	3.69	7,700.45	(3,044.21)	(39.53) %	0.30 %
NDQ.AX	Betashares Nasdaq 100 Etf	338.00	26.710000	9,027.98	27.05	9,141.53	(113.55)	(1.24) %	0.58 %

Chuattini Family Super Fund

Investment Summary Report

As at 30 June 2022

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%	
ESPO.AX	Vaneck Video Gaming And Esports Etf	353.00	8.640000	3,049.92	11.37	4,012.38	(962.46)	(23.99) %	0.20 %
VAF.AX	Vanguard Australian Fixed Interest Index Etf	66.00	44.180000	2,915.88	47.70	3,148.21	(232.33)	(7.38) %	0.19 %
VDHG.AX	Vanguard Diversified High Growth Index Etf	150.00	52.900000	7,935.00	54.04	8,106.35	(171.35)	(2.11) %	0.51 %
VAE.AX	Vanguard Ftse Asia Ex Japan Shares Index Etf	90.00	68.210000	6,138.90	67.33	6,059.90	79.00	1.30 %	0.40 %
VGS.AX	Vanguard Msci Index International Shares Etf	100.00	88.610000	8,861.00	91.95	9,194.95	(333.95)	(3.63) %	0.57 %
			45,584.92		51,369.67	(5,784.75)	(11.26) %	2.95 %	
			1,546,197.62		1,463,624.48	82,573.14	5.64 %	100.00 %	

Minutes of a meeting of the Trustee(s)

held on 30 June 2022 at 24 Coach Road, Auldana, South Australia 5072

PRESENT:	Alvin Chua and Anna Schettini
MINUTES:	The Chair reported that the minutes of the previous meeting had been signed as a true record.
FINANCIAL STATEMENTS OF SUPERANNUATION FUND:	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is not a reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2022 and it was resolved that such statements be and are hereby adopted as tabled.</p>
TRUSTEE'S DECLARATION:	It was resolved that the trustee's declaration of the Superannuation Fund be signed.
ANNUAL RETURN:	Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2022, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
TRUST DEED:	The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
INVESTMENT STRATEGY:	The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.
ALLOCATION OF INCOME:	It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
INVESTMENT ACQUISITIONS:	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2022.
INVESTMENT DISPOSALS:	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2022.
AUDITORS:	<p>It was resolved that</p> <p>Anthony William Boys</p> <p>of</p> <p>PO Box 3376, Rundle Mall, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p>
TAX AGENTS:	<p>It was resolved that</p> <p>PDK Financial Synergy Pty Ltd</p> <p>act as tax agents of the Fund for the next financial year.</p>
TRUSTEE STATUS:	Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the

Minutes of a meeting of the Trustee(s)

held on 30 June 2022 at 24 Coach Road, Auldana, South Australia 5072

Fund and that they are not disqualified persons as defined by s 120 of the SISA.

CONTRIBUTIONS RECEIVED:

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

ACCEPTANCE OF ROLLOVERS:

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

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

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

CLOSURE:

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

There being no further business the meeting then closed.

Signed as a true record –

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Alvin Chua

Chairperson

Chuattini Family Super Fund

Investment Strategy

Overview

The aim of this strategy is to provide the Members with an income on retirement.

Investment Objectives

The Trustee(s) will at all times ensure the funds assets are invested in accordance with the trust deed and comply with the applicable legislative requirements.

The Trustee(s) will act prudently to maximise the rate of return, subject to acceptable risk parameters whilst maintaining an appropriate diversification across a broad range of assets whilst assessing the risks where it is determined the fund's portfolio lacks diversification and / or has elected to implement a sector bias.

Having considered the risk profile of the fund and the member's needs and circumstances, the trustee has adopted the following objectives for the investment of assets of the fund;

- to achieve an investment return (based on market values and net of tax and charges) that exceeds the CPI by at least 3% per annum when measured over a rolling 5 year period.
- to have a probability of zero or negative returns in any 12 Month period of less than one in five years; and
- have sufficient liquidity to meet liabilities as and when they fall due.
- to consider the need to hold a policy of insurance for one or more members of the fund.

Investment Strategy

The fund will invest in a portfolio of assets according to market conditions and within the ranges specified below:

Asset Allocation

The targeted asset allocation will be in the following ranges:

<u>Asset Class</u>	<u>Target Range</u>	<u>Benchmark</u>
Australian Shares	10 - 50 %	15 %
International Shares	0 - 0 %	0 %
Cash	1 - 50 %	1 %
Australian Fixed Interest	0 - 0 %	0 %
International Fixed Interest	0 - 0 %	0 %
Mortgages	0 - 0 %	0 %
Direct Property	50 - 90 %	84 %
Listed Property	0 - 0 %	0 %
Other	0 - 0 %	0 %

Quality companies and trusts as supported by research and fundamental analysis will be selected. Direct investments in property, artwork and lease equipment may form part of the strategy provided there is sufficient basis for the decision.

Insurance

The Trustees have considered and consulted Professional Advice where necessary to ensure that all fund members have the correct type and level of insurance. Insurance may be held within or outside the SMSF.

Review and Monitoring

The trustees will monitor and review the fund's investment activities on a regular basis and to communicate with the members should they feel that any change in strategy is necessary in order to achieve the fund's objective.

Date: 01/07/2021

Chuattini Family Super Fund
Investment Strategy

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Alvin Chua

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Anna Schettini