
Financial statements and reports for the year ended
30 June 2022

The RESE Family Superannuation Fund

Prepared for: Eugene Resnikoff and Helen Resnikoff

The RESE Family Superannuation Fund
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The RESE Family Superannuation Fund

Statement of Financial Position

As at 30 June 2022

	Note	2022 \$	2021 \$
Assets			
Investments			
Managed Investments (Australian)	2	340,160	392,411
Real Estate Properties (Australian - Non Residential)	3	1,960,000	1,677,000
Shares in Listed Companies (Australian)	4	154,554	157,159
Units in Listed Unit Trusts (Australian)	5	19,003	33,502
Total Investments		<u>2,473,717</u>	<u>2,260,072</u>
Other Assets			
Sundry Debtors		7,731	9,173
Distributions Receivable		9,985	17,125
CBA Cheque Account - 10365553		368,469	307,155
CBA Business Online Saver - 10473255		305	5
CBA Term Deposit - 50068115		398,926	395,877
BT Cash Account		18,195	11,829
Income Tax Refundable		5,399	1,879
Total Other Assets		<u>809,010</u>	<u>743,043</u>
Total Assets		<u>3,282,727</u>	<u>3,003,115</u>
Less:			
Liabilities			
GST Payable		7,812	981
PAYG Payable		1,050	1,286
GST Adjustment		125	(608)
Bonds Held		18,920	0
Total Liabilities		<u>27,907</u>	<u>1,659</u>
Net assets available to pay benefits		<u>3,254,820</u>	<u>3,001,456</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	7, 8		
Resnikoff, Eugene - Pension (Pension (01/09/2013))		1,294,027	1,191,156
Resnikoff, Eugene - Accumulation		3,046	16,556
Resnikoff, Eugene - Pension (Pension (01/07/2020))		603,556	548,700
Resnikoff, Helen - Pension (Pension (01/09/2013))		812,928	739,454
Resnikoff, Helen - Accumulation		3,869	17,168
Resnikoff, Helen - Pension (Pension (01/07/2020))		537,394	488,422

The RESE Family Superannuation Fund
Statement of Financial Position

As at 30 June 2022

	Note	2022	2021
		\$	\$
Total Liability for accrued benefits allocated to members' accounts		<u>3,254,820</u>	<u>3,001,456</u>

The RESE Family Superannuation Fund

Operating Statement

For the year ended 30 June 2022

	Note	2022 \$	2021 \$
Income			
Investment Income			
Trust Distributions	11	16,634	31,290
Dividends Received	10	4,955	1,533
Interest Received		3,084	3,003
Property Income	12	176,909	106,800
Investment Gains			
Changes in Market Values	13	197,434	72,110
Contribution Income			
Employer Contributions		3,900	4,096
Personal Concessional		12,000	35,000
Total Income		<u>414,916</u>	<u>253,832</u>
Expenses			
Accountancy Fees		3,362	3,198
Administration Costs		5,439	5,453
ATO Supervisory Levy		518	0
Bank Charges		58	60
Depreciation		320	403
Insurance		345	345
Legal Fees		1,558	0
Property Expenses - Council Rates		10,936	11,092
Property Expenses - Garden and Lawn		1,612	1,640
Property Expenses - Insurance Premium		3,529	3,191
Property Expenses - Land Tax		1,960	1,960
Property Expenses - Repairs Maintenance		0	509
		<u>29,638</u>	<u>27,850</u>
Member Payments			
Pensions Paid		75,600	74,400
Benefits Paid/Transfers Out		57,400	0
Total Expenses		<u>162,637</u>	<u>102,251</u>
Benefits accrued as a result of operations before income tax			
		<u>252,280</u>	<u>151,582</u>
Income Tax Expense	14	(1,085)	4,315
Benefits accrued as a result of operations		<u>253,365</u>	<u>147,267</u>

The RESE Family Superannuation Fund

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.

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

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

The RESE Family Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

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

Upon entering into each contract as a lessor, the Fund assesses if the lease is a finance or operating lease. All leases have been assessed as operating leases. Rental revenue arising from operating leases on investment properties is recognised on straight-line basis over the term of the specific lease.

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. Trade and Other Payables

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 value of the Fund's financial liabilities is equivalent to the market value. Any remeasurement changes in the gross value of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

g. 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: Managed Investments (Australian)

	2022 \$	2021 \$
AB Managed Volatility Eqs - MVE C	15,218	16,130

The RESE Family Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2022

Bennelong Australian Equities Fund	11,068	14,940
BlackRock High Con Aus EQT Fd CI D	0	16,331
PIMCO Global Bond Fd - Ws Class	8,445	9,452
Allan Gray Aust Eq Fd Class A	15,079	0
T. Rowe Price Glob Equity Fd	11,657	17,876
Fidelity Global Emerging Markets Fd	13,303	15,853
NovaPort Smaller Companies Fund	14,557	18,375
Magellan Global Fd	34,114	40,132
Magellan Infra Fund (Unhedged)	19,898	18,720
Platinum International Health Care	15,428	26,568
Clrbrdge RARE Infrast Value Fd Hgd	10,959	0
Vanguard Aust Fixed Interest Index	8,055	9,227
Vanguard Aus Prop Secs Index Fd	27,933	33,696
Vanguard Conservative Index Fund	8,387	9,494
Vanguard Growth Index Fund	126,061	145,617
	340,162	392,411

Note 3: Real Estate Properties (Australian - Non Residential)

	2022	2021
	\$	\$
64 Eastern Road Browns Plains Qld 4118	1,958,740	1,675,421
Air Condition	750	937
Hot Water System	292	366
Roller Doors	203	254
Skylights	14	23
	1,959,999	1,677,001

Note 4: Shares in Listed Companies (Australian)

	2022	2021
	\$	\$
Aristocrat Leisure Limited	10,142	12,712
BHP Group Limited	9,322	10,977
Commonwealth Bank Of Australia.	12,744	14,082
Cochlear Limited	8,743	11,073
CSL Limited	13,991	14,830

The RESE Family Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2022

Betashares Global Sustainability Leaders Etf	14,671	17,725
Betashares Australian Sustainability Leaders Etf	13,970	16,680
Etf's Metal Securities Australia Limited.	13,965	12,468
IGO Limited	5,248	0
Macquarie Group Limited	12,174	11,576
National Australia Bank Limited	15,119	14,473
Pilbara Minerals Limited	5,464	0
Qube Holdings Limited	9,509	11,041
Sonic Healthcare Limited	8,186	9,523
Woodside Energy Group Ltd	1,305	0
	154,553	157,160

Note 5: Units in Listed Unit Trusts (Australian)

	2022	2021
	\$	\$
Goodman Group	8,367	9,929
Vanguard Australian Shares Index Etf	10,636	11,943
Vanguard Msci Index International Shares Etf	0	11,630
	19,003	33,502

Note 6: Banks and Term Deposits

	2022	2021
	\$	\$
Banks		
BT Cash Account	18,195	11,829
CBA Business Online Saver - 10473255	305	5
CBA Cheque Account - 10365553	368,469	307,155
CBA Term Deposit - 50068115	398,926	395,877
	785,895	714,866

Note 7: Liability for Accrued Benefits

	2022	2021
	\$	\$
Liability for accrued benefits at beginning of year	3,001,455	2,854,188
Benefits accrued as a result of operations	253,365	147,267

The RESE Family Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2022

Current year member movements	0	0
Liability for accrued benefits at end of year	3,254,820	3,001,455

Note 8: 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	3,254,820	3,001,455

Note 9: Guaranteed Benefits

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

Note 10: Dividends

	2022 \$	2021 \$
Amcors Plc	0	190
Aristocrat Leisure Limited	121	30
BHP Group Limited	2,299	612
CSL Limited	157	87
Cochlear Limited	130	51
Commonwealth Bank Of Australia.	529	212
Goodman Group	28	0
IGO Limited	79	0
Macquarie Group Limited	449	100
National Australia Bank Limited	701	166
Qube Holdings Limited	226	87
Sonic Healthcare Limited	236	0
	4,955	1,535

The RESE Family Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2022

Note 11: Trust Distributions

	2022	2021
	\$	\$
NovaPort Smaller Companies Fund	1,334	639
Platinum International Health Care	361	3,306
Vanguard Aus Prop Secs Index Fd	1,998	1,936
Fidelity Global Emerging Markets Fd	115	25
Betashares Australian Sustainability Leaders Etf	507	497
Clrbidge RARE Infrast Value Fd Hgd	884	0
Bennelong Australian Equities Fund	532	672
T. Rowe Price Glob Equity Fd	102	2,345
Magellan Infra Fund (Unhedged)	768	802
PIMCO Global Bond Fd - Ws Class	48	235
Vanguard Aust Fixed Interest Index	135	231
Goodman Group	129	42
Magellan Global Fd	1,495	1,283
Vanguard Msci Index International Shares Etf	142	216
AB Managed Volatility Eqs - MVE C	385	548
Allan Gray Aust Eq Fd Class A	1,261	0
Vanguard Conservative Index Fund	177	888
Vanguard Growth Index Fund	5,018	14,194
Vanguard Australian Shares Index Etf	795	279
BlackRock High Con Aus EQT Fd CI D	49	1,878
Betashares Global Sustainability Leaders Etf	398	938
Solaris Aust Equity Long Short Fund	0	80
Vanguard Int'l Prop Secs Index Fund	0	258
	16,633	31,292

Note 12: Rental Income

	2022	2021
	\$	\$
64 Eastern Road Browns Plains Qld 4118	176,909	106,800
	176,909	106,800

Note 13: Changes in Market Values

Unrealised Movements in Market Value

2022	2021
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The RESE Family Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2022

	\$	\$
Managed Investments (Australian)		
AB Managed Volatility Eqs - MVE C	(912)	1,431
Allan Gray Aust Eq Fd Class A	(2,203)	0
Bennelong Australian Equities Fund	(3,872)	661
BlackRock High Con Aus EQT Fd CI D	(676)	676
Clrbrdge RARE Infrast Value Fd Hgd	(692)	0
Fidelity Global Emerging Markets Fd	(2,550)	807
Magellan Global Fd	(6,019)	1,828
Magellan Infra Fund (Unhedged)	1,178	(275)
NovaPort Smaller Companies Fund	(3,818)	3,510
PIMCO Global Bond Fd - Ws Class	(1,006)	(192)
Platinum International Fund	0	115
Platinum International Health Care	(11,141)	6,568
Solaris Aust Equity Long Short Fund	0	(310)
T. Rowe Price Glob Equity Fd	(6,219)	1,380
Vanguard Aus Prop Secs Index Fd	(5,764)	6,749
Vanguard Aust Fixed Interest Index	(1,172)	(372)
Vanguard Conservative Index Fund	(1,108)	(186)
Vanguard Growth Index Fund	(19,556)	10,322
Vanguard Int'l Prop Secs Index Fund	0	186
	(65,529)	32,900
Real Estate Properties (Australian - Non Residential)		
64 Eastern Road Browns Plains Qld 4118	283,320	403
	283,320	403
Shares in Listed Companies (Australian)		
Aristocrat Leisure Limited	(2,569)	3,716
BHP Group Limited	(1,654)	2,495
Betashares Australian Sustainability Leaders Etf	(2,710)	1,905
Betashares Global Sustainability Leaders Etf	(3,054)	3,047
CSL Limited	(839)	364
Cochlear Limited	(2,331)	2,140
Commonwealth Bank Of Australia.	(1,338)	5,128
Etf's Metal Securities Australia Limited.	1,497	(1,370)

The RESE Family Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2022

IGO Limited	262	0
Macquarie Group Limited	598	2,658
National Australia Bank Limited	646	4,416
Pilbara Minerals Limited	441	0
Qube Holdings Limited	(1,533)	2,042
Sonic Healthcare Limited	(1,337)	568
Woodside Energy Group Ltd	90	0
	<u>(13,830)</u>	<u>27,111</u>
Units in Listed Unit Trusts (Australian)		
Goodman Group	(1,562)	930
Vanguard Australian Shares Index Etf	(1,307)	2,170
Vanguard Msci Index International Shares Etf	(2,164)	2,172
	<u>(5,032)</u>	<u>5,272</u>
Total Unrealised Movement	<u>198,929</u>	<u>65,686</u>
Realised Movements in Market Value		
	2022	2021
	\$	\$
Managed Investments (Australian)		
BlackRock High Con Aus EQT Fd CI D	(3,460)	0
Platinum International Fund	0	2,230
Solaris Aust Equity Long Short Fund	0	1,782
Vanguard Aus Prop Secs Index Fd	0	123
Vanguard Int'l Prop Secs Index Fund	0	1,064
	<u>(3,460)</u>	<u>5,199</u>
Shares in Listed Companies (Australian)		
Amcor Plc	0	160
Aristocrat Leisure Limited	66	0
BHP Group Limited	0	1,065
	<u>66</u>	<u>1,225</u>
Units in Listed Unit Trusts (Australian)		
Vanguard Msci Index International Shares Etf	1,899	0
	<u>1,899</u>	<u>0</u>

The RESE Family Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2022

Total Realised Movement	(1,495)	6,424
Changes in Market Values	197,434	72,110
Note 14: Income Tax Expense		
	2022	2021
The components of tax expense comprise	\$	\$
Current Tax	(1,085)	4,315
Income Tax Expense	(1,085)	4,315

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%	37,842	22,737
Less:		
Tax effect of:		
Increase in MV of Investments	29,839	9,853
Exempt Pension Income	30,036	21,756
Realised Accounting Capital Gains	(224)	964
Accounting Trust Distributions	2,495	4,694
Add:		
Tax effect of:		
SMSF Non-Deductible Expenses	4,205	3,885
Pension Payments	11,340	11,160
Benefit Payments	8,610	0
Franking Credits	532	192
Foreign Credits	58	55
Net Capital Gains	953	3,443
Taxable Trust Distributions	755	940
Distributed Foreign Income	318	453
Income Tax on Taxable Income or Loss	2,467	5,598
Less credits:		
Franking Credits	3,548	1,283
Foreign Credits	4	0

The RESE Family Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2022

Current Tax or Refund

(1,085)

4,314

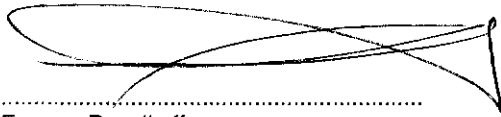
The RESE Family Superannuation Fund Trustees Declaration

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:



.....
Eugene Resnikoff

Trustee



.....
Helen Resnikoff

Trustee



13 July 2023

The RESE Family Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2022

	2022
	\$
Benefits accrued as a result of operations	252,280.00
Less	
Increase in MV of investments	198,929.00
Exempt current pension income	200,238.00
Realised Accounting Capital Gains	(1,494.00)
Accounting Trust Distributions	16,634.00
	<hr/> 414,307.00
Add	
SMSF non deductible expenses	28,034.00
Pension Payments	75,600.00
Franking Credits	3,548.00
Foreign Credits	384.00
Net Capital Gains	6,351.00
Taxable Trust Distributions	5,034.00
Distributed Foreign income	2,123.00
Benefits Paid/Transfers Out	57,400.00
	<hr/> 178,474.00
SMSF Annual Return Rounding	(2.00)
Taxable Income or Loss	<hr/> 16,445.00
Income Tax on Taxable Income or Loss	2,466.75
Less	
Franking Credits	3,548.08
Foreign Credits	4.07
	<hr/>
CURRENT TAX OR REFUND	<hr/> (1,085.40)
Supervisory Levy	259.00
Income Tax Instalments Paid	(4,314.00)
AMOUNT DUE OR REFUNDABLE	<hr/> (5,140.40)

The RESE Family Superannuation 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								
BT Cash Account		18,194.780000	18,194.78	18,194.78	18,194.78			0.56 %
CBA Business Online Saver - 10473255		305.020000	305.02	305.02	305.02			0.01 %
CBA Cheque Account - 10365553		368,469.390000	368,469.39	368,469.39	368,469.39			11.30 %
CBA Term Deposit - 50068115		398,926.320000	398,926.32	398,926.32	398,926.32			12.24 %
		785,895.51	785,895.51		785,895.51			24.11 %
Managed Investments (Australian)								
ACM0006AU AB Managed Volatility Eqs - MVE C	9,057.20	1.680200	15,217.91	1.59	14,400.00	817.91	5.68 %	0.47 %
ETL0060AU Allan Gray Aust Eq Fd Class A	9,099.14	1.657200	15,079.10	1.90	17,282.00	(2,202.90)	(12.75) %	0.46 %
BFL0001AU Bemannong Australian Equities Fund	4,717.22	2.346200	11,067.55	3.03	14,279.04	(3,211.49)	(22.49) %	0.34 %
TGP0008AU Cbridge RARE Infrast Value Fd Hgd	10,102.32	1.084800	10,958.99	1.15	11,651.00	(692.01)	(5.94) %	0.34 %
FID0031AU Fidelity Global Emerging Markets Fd	669.58	19.867900	13,303.15	22.47	15,046.13	(1,742.98)	(11.58) %	0.41 %
MGE0001AU Magellan Global Fd	14,654.27	2.327900	34,113.68	2.62	38,400.00	(4,286.32)	(11.16) %	1.05 %
MGE0006AU Magellan Infra Fund (Unhedged)	10,549.81	1.886100	19,898.00	1.82	19,200.00	698.00	3.64 %	0.61 %
HOW0016AU NovaPort Smaller Companies Fund	6,048.65	2.406600	14,556.68	2.38	14,400.00	156.68	1.09 %	0.45 %
ETL0018AU PIMCO Global Bond Fd - Ws Class	9,466.85	0.892100	8,445.38	1.01	9,600.00	(1,154.62)	(12.03) %	0.26 %
PLA0005AU Platinum International Health Care	8,820.29	1.749100	15,427.57	2.27	20,000.00	(4,572.43)	(22.86) %	0.47 %
ETL0071AU T. Rowe Price Glob Equity Fd	8,420.85	1.384300	11,656.99	1.96	16,495.61	(4,838.62)	(29.33) %	0.36 %
VAN0004AU Vanguard Aus Prop Secs Index Fd	32,307.01	0.864600	27,932.64	0.81	26,202.24	1,730.40	6.60 %	0.86 %
VAN0001AU Vanguard Aust Fixed Interest Index	7,920.86	1.016900	8,054.72	1.21	9,600.00	(1,545.28)	(16.10) %	0.25 %
VAN0109AU Vanguard Conservative Index Fund	7,672.25	1.093100	8,386.53	1.25	9,600.00	(1,213.47)	(12.64) %	0.26 %
VAN0110AU Vanguard Growth Index Fund	94,201.67	1.338200	126,060.68	1.41	133,000.00	(6,939.32)	(5.22) %	3.87 %

The RESE Family Superannuation 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%
Real Estate Properties (Australian - Non Residential)								
RES201	1.00	1,958,740.410000	1,958,740.41	1,187,020.73	1,187,020.73	771,719.68	65.01 %	60.09 %
77250/RES201_AirConditioning	1.00	749.870000	749.87	2,795.45	2,795.45	(2,045.58)	(73.18) %	0.02 %
RES201_HO TWATERSYSTEM	1.00	292.420000	292.42	1,080.00	1,080.00	(787.58)	(72.92) %	0.01 %
RES201_RO LLERDOOR	1.00	203.070000	203.07	650.00	650.00	(446.93)	(68.76) %	0.01 %
RES201_SK YLIGHTS	1.00	14.130000	14.13	1,140.00	1,140.00	(1,125.87)	(98.76) %	0.00 %
		340,159.57			369,156.02	(28,996.45)	(7.85) %	10.44 %
			1,959,999.90		1,192,686.18	767,313.72	64.33 %	60.13 %
Shares in Listed Companies (Australian)								
ALL.AX	295.00	34.380000	10,142.10	30.49	8,995.25	1,146.85	12.75 %	0.31 %
FAIR.AX	834.00	16.750000	13,969.50	17.23	14,368.30	(398.80)	(2.78) %	0.43 %
ETHI.AX	1,388.00	10.570000	14,671.16	10.37	14,392.56	278.60	1.94 %	0.45 %
BHP.AX	226.00	41.250000	9,322.50	30.30	6,848.30	2,474.20	36.13 %	0.29 %
COH.AX	44.00	198.700000	8,742.80	203.02	8,933.01	(190.21)	(2.13) %	0.27 %
CBA.AX	141.00	90.380000	12,743.58	63.50	8,953.31	3,790.27	42.33 %	0.39 %
CSL.AX	52.00	269.060000	13,991.12	278.96	14,506.18	(515.06)	(3.55) %	0.43 %
GOLD.AX	570.00	24.500000	13,965.00	24.19	13,789.92	175.08	1.27 %	0.43 %
IGO.AX	528.00	9.940000	5,248.32	9.44	4,986.26	262.06	5.26 %	0.16 %
MQG.AX	74.00	164.510000	12,173.74	120.52	8,918.16	3,255.58	36.51 %	0.37 %
NAB.AX	552.00	27.390000	15,119.28	16.41	9,059.78	6,059.50	66.88 %	0.46 %
PLS.AX	2,386.00	2.290000	5,463.94	2.11	5,022.79	441.15	8.78 %	0.17 %
QUB.AX	3,483.00	2.730000	9,508.59	2.58	8,998.64	509.95	5.67 %	0.29 %
SHL.AX	248.00	33.010000	8,186.48	36.11	8,955.38	(768.90)	(8.59) %	0.25 %

The RESE Family Superannuation 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%
WDS.AX Woodside Energy Group Ltd	41.00	31.840000	1,305.44	29.64	1,215.35	90.09	7.41 %	0.04 %
Units in Listed Unit Trusts (Australian)			154,553.55		137,943.19	16,610.36	12.04 %	4.74 %
GMG.AX Goodman Group	469.00	17.840000	8,366.96	19.19	8,998.54	(631.58)	(7.02) %	0.26 %
VAS.AX Vanguard Australian Shares Index Etf	127.00	83.750000	10,636.25	74.75	9,493.25	1,143.00	12.04 %	0.33 %
			19,003.21		18,491.79	511.42	2.77 %	0.58 %
			3,259,611.74		2,504,172.69	755,439.05	30.17 %	100.00 %

The RESE Family Superannuation Fund Investment Income Report

As at 30 June 2022

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
Cash at Bank												
BT Cash Account	2.80			2.80				2.80				
CBA Cheque Account - 10365553	31.65			31.65				31.65				
CBA Term Deposit - 50068115	3,049.47			3,049.47				3,049.47				
	3,083.92	0.00	0.00	3,083.92	0.00	0.00	0.00	3,083.92	0.00	0.00	0.00	0.00
Managed Investments (Australian)												
ACM0006AU AB Managed Volatility Eqts - MVE C	384.97	249.09	26.50	11.69	126.47	97.69		511.44				
ETL0060AU Allan Gray Aust Eq Fd Class A	1,261.43	348.56	99.60	2.34	192.47	27.47	3.70	674.14			783.46	
BFL0001AU Bennelong Australian Equities Fund	532.42	247.56	26.19	0.22	144.43	15.00	0.51	433.91			215.30	28.15
BLK0012AU BlackRock High Con Aus EQT Fd CID	49.05	6.42	1.44	0.95	3.08	0.40	0.02	12.31			79.66	-39.82
TGP0008AU Clirbridge RARE Infrastr Value Fd Hgd	884.44			219.53		122.14	18.91	360.58			541.54	1.23
FID0031AU Fidelity Global Emerging Markets Fd	114.95					114.95	27.68	142.63				
MGE0001AU Magellan Global Fd	1,494.74					161.04	72.93	233.97			1,448.80	-115.10
MGE0006AU Magellan Infra Fund (Unhedged)	768.04	4.84	1.88	27.35	4.76	334.88	66.79	440.50			744.92	-345.83
HOW0016AU NovaPort Smaller Companies Fund	1,334.25	249.89	29.59	0.68	159.39	62.10	13.80	515.45			991.99	
ETL0018AU PIMCO Global Bond Fd - Ws Class	48.24											48.24
PLA0005AU Platinum International Health Care	360.85			105.88		254.97	14.40	375.25				
ETL0071AU T. Rowe Price Glob Equity Fd	102.01	1.14		0.03	2.28	19.30	10.68	33.43			81.54	
VAN0004AU Vanguard Aus Prop Secs Index Fd	1,997.69	31.81	19.95	455.99	15.56	38.99	1.85	564.15			1,437.55	13.40
VAN0001AU Vanguard Aust Fixed Interest Index	134.77			78.01		4.09		82.10				52.67

The RESE Family Superannuation Fund Investment Income Report

As at 30 June 2022

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
VAN0109AU Vanguard Conservative Index Fund	176.66	42.81	3.38	15.64	20.44	16.46	2.65	101.38			82.94	15.43
VAN0110AU Vanguard Growth Index Fund	5,018.45	1,566.68	123.21	197.10	719.26	580.89	95.25	3,282.39			2,442.28	108.29
	14,662.96	2,748.80	331.74	1,115.41	1,388.14	1,850.37	329.17	7,763.63	0.00	0.00	8,849.98	-233.34
Other Investment Income	0.02							0.02				
Other Investment Income	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.00	0.00	0.00	0.00
Real Estate Properties (Australian - Non Residential)												
RES201 64 Eastern Road Browns Plains Qld 4118	176,909.44							176,909.44				
	176,909.44	0.00	0.00	0.00	0.00	0.00	0.00	176,909.44	0.00	0.00	0.00	0.00
Shares in Listed Companies (Australian)												
ALL.AX Aristocrat Leisure Limited	120.95	120.95			51.83			172.78				
FAIR.AX Betashares Australian Sustainability Leaders Etf	507.47	157.38	44.46	60.11	82.65	35.06	6.97	386.63			193.80	16.66
ETHI.AX Betashares Global Sustainability Leaders Etf	398.32					107.38	29.67	137.05			283.68	7.26
BHP.AX BHP Group Limited	2,299.21	2,299.21			985.37			3,284.58				
COH.AX Cochlear Limited	129.80		129.80					129.80				
CBA.AX Commonwealth Bank Of Australia.	528.75	528.75			226.61			755.36				
CSL.AX CSL Limited	156.65	8.27	148.38		3.54			160.19				
IGO.AX IGO Limited	79.20	79.20			33.94			113.14				
MQG.AX Macquarie Group Limited	449.18	179.67	269.51		77.00			526.18				
NAB.AX National Australia Bank Limited	701.04	701.04			300.44			1,001.48				
QUB.AX Qube Holdings Limited	226.40	226.40			97.03			323.43				
SHL.AX Sonic Healthcare Limited	235.60	187.86	47.74		80.51			316.11				
	5,832.57	4,488.73	639.89	60.11	1,938.92	142.44	36.64	7,306.73	0.00	0.00	477.48	23.92
Units in Listed Unit Trusts (Australian)												
GMG.AX Goodman Group	28.14					28.14		28.14				
GMG.AX Goodman Group	128.97			12.62		19.47	0.74	32.83			89.96	6.92

The RESE Family Superannuation Fund Investment Income Report

As at 30 June 2022

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
VAS.AX Vanguard Australian Shares Index Etf	794.94	499.51	39.43	22.98	221.02	10.05	0.67	793.66			252.50	-29.53
VGS.AX Vanguard Msci Index International Shares Etf	141.78			1.75		100.36	16.59	118.70			38.78	0.89
	1,093.83	499.51	39.43	37.35	221.02	158.02	18.00	973.33	0.00	0.00	381.24	-21.72
	201,582.74	7,737.04	1,011.06	4,296.79	3,548.08	2,150.83	383.81	196,037.07	0.00	0.00	9,708.70	-231.14

Assessable Income (Excl. Capital Gains) **196,037.07**

Net Capital Gain **7,495.38**

Total Assessable Income 203,532.45

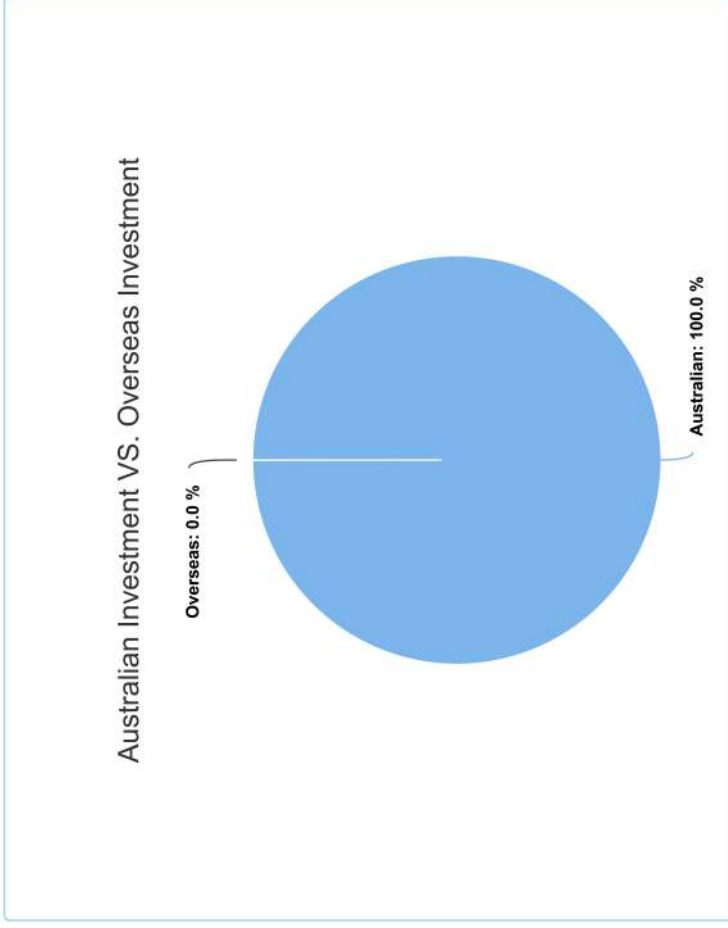
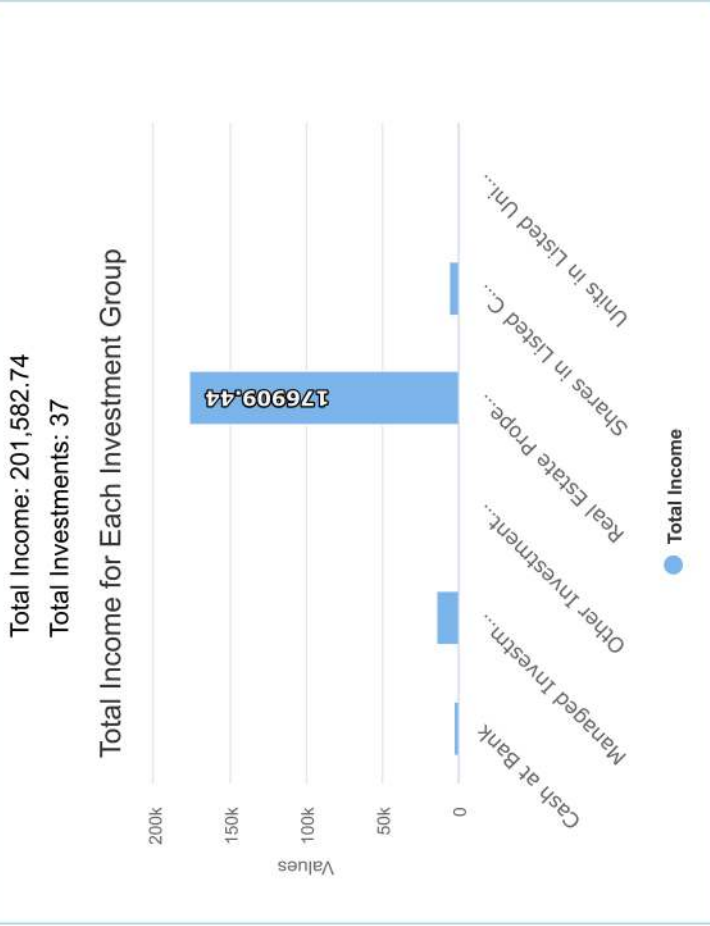
*1 Includes foreign credits from foreign capital gains.

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

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report. Includes foreign credits from foreign capital gains.

The RESE Family Superannuation Fund Investment Income Report

As at 30 June 2022



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

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2022* (NAT 71287).

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

To complete this annual return

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

S M / T # S T

- Place in ALL applicable boxes.

➤ Postal address for annual returns:

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

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 **Tax file number (TFN)**

➤ To assist processing, write the fund's TFN at the top of pages 3, 5, 7, 9 and 11.

- ❗ 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)**

The RESE Family Superannuation Fund

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

4 **Current postal address**

PO Box 8406

Suburb/town

Woolloongabba

State/territory

QLD

Postcode

4102

5 **Annual return status**

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

A No Yes

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

B No Yes

Electronic Lodgment Declaration (SMSF)

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

Privacy

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

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

The Australian Business Register

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

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

Electronic funds transfer - direct debit

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

Tax File Number	Name of Fund	Year
Provided	The RESE Family Superannuation Fund	2022

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

Important

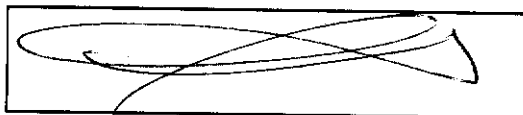
Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading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

Declaration: I declare that:

- All the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct; and
- I authorise the agent to lodge this tax return.

← SIGN & DATE HERE

Signature of Partner, Trustee, or Director



Date

3/8/23

ELECTRONIC FUNDS TRANSFER CONSENT

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

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

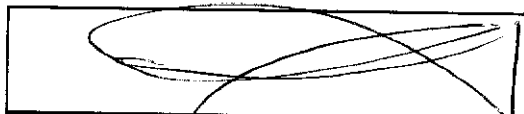
Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Account Name	The RESE Superannuation Fund	
Account Number	064184 10365553	Client Reference RES201

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

← SIGN & DATE HERE

Signature



Date

3/8/23

Tax Agent's Declaration

I declare that:

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

Agent's signature


C6E949E6-0D23-41C6-BEFD-D59F1BF704D0

Date

07/08/2023
CF38868-2864-4171-88C7-8F8E77A880F

Contact name

Brendan Podevin

Client Reference

RES201

Agent's Phone Number

07 33609600

Tax Agent Number

70868002

Tax File Number

6 SMSF auditor

Auditor's name

Title: Mr Mrs Miss Ms Other

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** / /

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.

Tax File Number

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

9 Was the fund wound up during the income year?

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

10 Exempt current pension income

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

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

No Go to Section B: Income.

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

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

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

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

Section B: Income

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

11 Income

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

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

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

Net capital gain **A** \$ 6,351

Gross rent and other leasing and hiring income **B** \$ 176,909

Gross interest **C** \$ 3,083

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

Gross foreign income	D1 \$ 2,534	Net foreign income	D \$ 2,534	Loss <input type="checkbox"/>
----------------------	--	--------------------	---	-------------------------------

Australian franking credits from a New Zealand company **E** \$ 2 Number 0

Transfers from foreign funds **F** \$

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

Calculation of assessable contributions

Assessable employer contributions

R1 \$ 3,900

plus Assessable personal contributions

R2 \$ 12,000

plus **No-TFN-quoted contributions

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

less Transfer of liability to life insurance company or PST

R6 \$

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

*Unfranked dividend amount **J** \$ 595

*Franked dividend amount **K** \$ 4,331

*Dividend franking credit **L** \$ 1,856

*Gross trust distributions **M** \$ 6,723 Code P

Assessable contributions **R** \$ 15,900
(R1 plus R2 plus R3 less R6)

Calculation of non-arm's length income

*Net non-arm's length private company dividends

U1 \$

plus *Net non-arm's length trust distributions

U2 \$

plus *Net other non-arm's length income

U3 \$

*Other income **S** \$ Code

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

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

#This is a mandatory label.

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

GROSS INCOME (Sum of labels **A** to **U**) **W** \$ 218,284 Loss

Exempt current pension income **Y** \$ 200,238

TOTAL ASSESSABLE INCOME (**W** less **Y**) **V** \$ 18,046 Loss

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 type="text"/>	A2 \$ <input type="text"/>	
Interest expenses overseas	B1 \$ <input type="text"/>	B2 \$ <input type="text"/>	
Capital works expenditure	D1 \$ <input type="text"/>	D2 \$ <input type="text"/>	
Decline in value of depreciating assets	E1 \$ <input type="text" value="3"/>	E2 \$ <input type="text" value="316"/>	
Insurance premiums – members	F1 \$ <input type="text"/>	F2 \$ <input type="text"/>	
SMSF auditor fee	H1 \$ <input type="text"/>	H2 \$ <input type="text"/>	
Investment expenses	I1 \$ <input type="text" value="191"/>	I2 \$ <input type="text" value="17,846"/>	
Management and administration expenses	J1 \$ <input type="text" value="1,407"/>	J2 \$ <input type="text" value="9,872"/>	
Forestry managed investment scheme expense	U1 \$ <input type="text"/>	U2 \$ <input type="text"/>	
Other amounts	L1 \$ <input type="text"/>	L2 \$ <input type="text"/>	Code <input type="text"/>
Tax losses deducted	M1 \$ <input type="text"/>		

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

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

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

TOTAL SMSF EXPENSES
Z \$
 (N plus Y)

#This is a mandatory label.

Section D: Income tax calculation statement

#Important:

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

13 Calculation statement

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

#Taxable income	A	\$ <input type="text" value="16,445"/>	16,445
			<i>(an amount must be included even if it is zero)</i>
#Tax on taxable income	T1	\$ <input type="text" value="2,466.75"/>	2,466.75
			<i>(an amount must be included even if it is zero)</i>
#Tax on no-TFN-quoted contributions	J	\$ <input type="text" value="0.00"/>	0.00
			<i>(an amount must be included even if it is zero)</i>
Gross tax	B	\$ <input type="text" value="2,466.75"/>	2,466.75
			<i>(T1 plus J)</i>

Foreign income tax offset	C1	\$ <input type="text" value="4.07"/>	4.07
Rebates and tax offsets	C2	\$ <input type="text"/>	
Non-refundable non-carry forward tax offsets	C	\$ <input type="text" value="4.07"/>	4.07
			<i>(C1 plus C2)</i>

SUBTOTAL 1

T2 \$ 2,462.68

(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1	\$ <input type="text" value="0.00"/>	0.00
Early stage venture capital limited partnership tax offset carried forward from previous year	D2	\$ <input type="text" value="0.00"/>	0.00
Early stage investor tax offset	D3	\$ <input type="text" value="0.00"/>	0.00
Early stage investor tax offset carried forward from previous year	D4	\$ <input type="text" value="0.00"/>	0.00
Non-refundable carry forward tax offsets	D	\$ <input type="text" value="0.00"/>	0.00
			<i>(D1 plus D2 plus D3 plus D4)</i>
SUBTOTAL 2	T3	\$ <input type="text" value="2,462.68"/>	2,462.68
			<i>(T2 less D – cannot be less than zero)</i>

Complying fund's franking credits tax offset	E1	\$ <input type="text" value="3,548.08"/>	3,548.08
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" value="0.00"/>	0.00
Refundable tax offsets	E	\$ <input type="text" value="3,548.08"/>	3,548.08
			<i>(E1 plus E2 plus E3 plus E4)</i>

#TAX PAYABLE T5 \$ 0.00

(T3 less E – cannot be less than zero)

Section 102AAM interest charge

G \$

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

#Tax offset refunds (Remainder of refundable tax offsets)	I \$ <input type="text" value="1,085.40"/>	<i>(unused amount from label E – an amount must be included even if it is zero)</i>
---	---	---

PAYG instalments raised	K \$ <input type="text" value="4,314.00"/>
Supervisory levy	L \$ <input type="text" value="259.00"/>
Supervisory levy adjustment for wound up funds	M \$ <input type="text"/>
Supervisory levy adjustment for new funds	N \$ <input type="text"/>

AMOUNT DUE OR REFUNDABLE A positive amount at S is what you owe, while a negative amount is refundable to you.	S \$ <input type="text" value="-5,140.40"/>	<i>(T5 plus G less H less I less K plus L less M plus N)</i>
---	--	--

#This is a mandatory label.

Section E: Losses

14 Losses

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

Tax losses carried forward to later income years	U \$ <input type="text"/>
Net capital losses carried forward to later income years	V \$ <input type="text"/>

Section F: **Member information**

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN Date of birth Day Month Year

Contributions OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

H1 Receipt date / / Day Month Year

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 \$

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

Allocated earnings or losses
O \$ Loss

Inward rollovers and transfers
P \$

Outward rollovers and transfers
Q \$

Lump Sum payments
R1 \$ Code

Income stream payments
R2 \$ Code

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Tax File Number

MEMBER 2

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN Date of birth

Contributions

! 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 \$

H1 Receipt date / /

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 \$

TRIS Count

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

Allocated earnings or losses
O \$ Loss

Inward rollovers and transfers
P \$

Outward rollovers and transfers
Q \$

Lump Sum payments
R1 \$ Code

Income stream payments
R2 \$ Code

Accumulation phase value **X1 \$**

Retirement phase value **X2 \$**

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

Section H: **Assets and liabilities**

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$

15b Australian direct investments

Cash and term deposits **E** \$

Limited recourse borrowing arrangements Australian residential real property J1 \$ <input type="text"/> Australian non-residential real property J2 \$ <input type="text"/> Overseas real property J3 \$ <input type="text"/> Australian shares J4 \$ <input type="text"/> Overseas shares J5 \$ <input type="text"/> Other J6 \$ <input type="text"/> Property count J7 <input type="text"/>	Debt securities F \$ <input type="text"/>
	Loans G \$ <input type="text"/>
	Listed shares H \$ <input type="text" value="154,553"/>
	Unlisted shares I \$ <input type="text"/>
	Limited recourse borrowing arrangements J \$ <input type="text"/>
	Non-residential real property K \$ <input type="text" value="1,959,999"/>
	Residential real property L \$ <input type="text"/>
Collectables and personal use assets M \$ <input type="text"/>	
Other assets O \$ <input type="text" value="23,115"/>	

15c Other investments

Crypto-Currency **N** \$

15d Overseas direct investments

Overseas shares **P** \$

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

Overseas residential real property **R** \$

Overseas managed investments **S** \$

Other overseas assets **T** \$

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

15e In-house assets

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

15f Limited recourse borrowing arrangements

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

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

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 \$ <input type="text"/>	
Permissible temporary borrowings	V2 \$ <input type="text"/>	
Other borrowings	V3 \$ <input type="text"/>	
	Borrowings	V \$ <input type="text"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W \$ <input type="text" value="3,254,817"/>
	Reserve accounts	X \$ <input type="text"/>
	Other liabilities	Y \$ <input type="text" value="27,907"/>
TOTAL LIABILITIES		Z \$ <input type="text" value="3,282,724"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$

Total TOFA losses **I** \$

Section J: Other information

Family trust election status

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

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2022*. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2022* for each election. **C**

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

Section K: Declarations

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

Important

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

Privacy

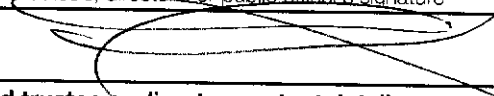
The ATO is authorised by the *Taxation Administration Act 1953* to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

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

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 5 / 8 / 2023



Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name Resnikoff

First given name Eugene Other given names

Phone number 07 38002888

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

I declare that the *Self-managed superannuation fund annual return 2022* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature



Date 07 / 08 / 2023

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name Podevin

First given name Brendan Other given names

Tax agent's practice Hw One Pty Ltd

Tax agent's phone number 07 33609600

Reference number RES201

Tax agent number 70868002

The RESE Family Superannuation Fund

Members Statement

Eugene Resnikoff
 9 Waloden Place
 SUNNYBANK, Queensland, 4109, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	Helen Resnikoff
Age:	73	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	1,294,027
Date Joined Fund:	09/02/2005	Total Death Benefit:	1,294,027
Service Period Start Date:	01/05/1992	Current Salary:	0
Date Left Fund:		Previous Salary:	0
Member Code:	RESEUG00001P	Disability Benefit:	0
Account Start Date:	01/09/2013		
Account Phase:	Retirement Phase		
Account Description:	Pension (01/09/2013)		

Your Balance

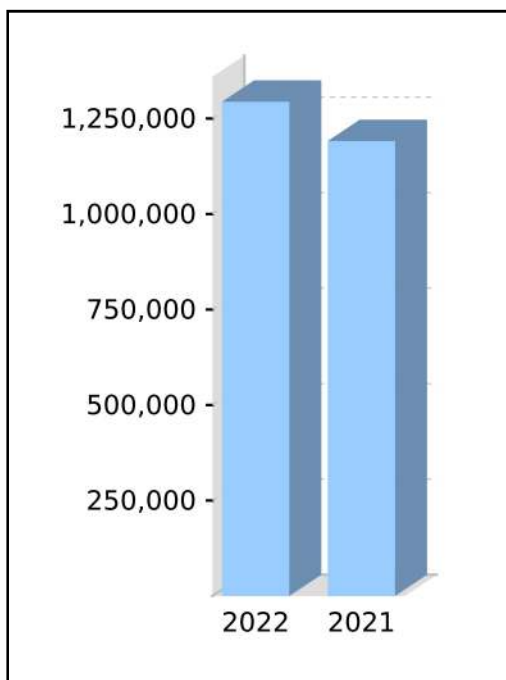
Total Benefits 1,294,027

Preservation Components

Preserved
 Unrestricted Non Preserved 1,294,027
 Restricted Non Preserved

Tax Components

Tax Free (29.65%) 383,594
 Taxable 910,432



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	1,191,154
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	147,083
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	31,010
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	13,200
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2022	1,294,027

The RESE Family Superannuation Fund

Members Statement

Eugene Resnikoff
 9 Waloden Place
 SUNNYBANK, Queensland, 4109, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	Helen Resnikoff
Age:	73	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	3,046
Date Joined Fund:	09/02/2005	Total Death Benefit:	3,046
Service Period Start Date:		Current Salary:	0
Date Left Fund:		Previous Salary:	0
Member Code:	RESEUG00002A	Disability Benefit:	0
Account Start Date:	09/02/2005		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

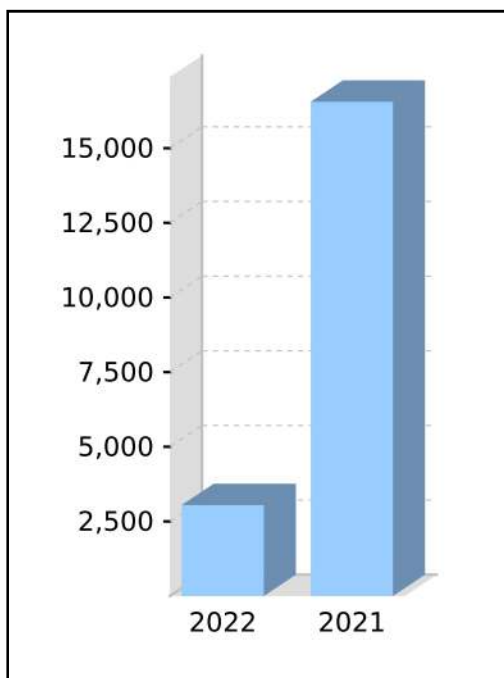
Total Benefits 3,046

Preservation Components

Preserved
 Unrestricted Non Preserved 3,046
 Restricted Non Preserved

Tax Components

Tax Free
 Taxable 3,046



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	16,556
<u>Increases to Member account during the period</u>	
Employer Contributions	3,900
Personal Contributions (Concessional)	12,000
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	2,016
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	2,385
Income Tax	41
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	29,000
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2022	3,046

The RESE Family Superannuation Fund

Members Statement

Eugene Resnikoff
 9 Waloden Place
 SUNNYBANK, Queensland, 4109, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	Helen Resnikoff
Age:	73	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	603,556
Date Joined Fund:	09/02/2005	Total Death Benefit:	603,556
Service Period Start Date:		Current Salary:	0
Date Left Fund:		Previous Salary:	0
Member Code:	RESEUG00091P	Disability Benefit:	0
Account Start Date:	01/07/2020		
Account Phase:	Retirement Phase		
Account Description:	Pension (01/07/2020)		

Your Balance

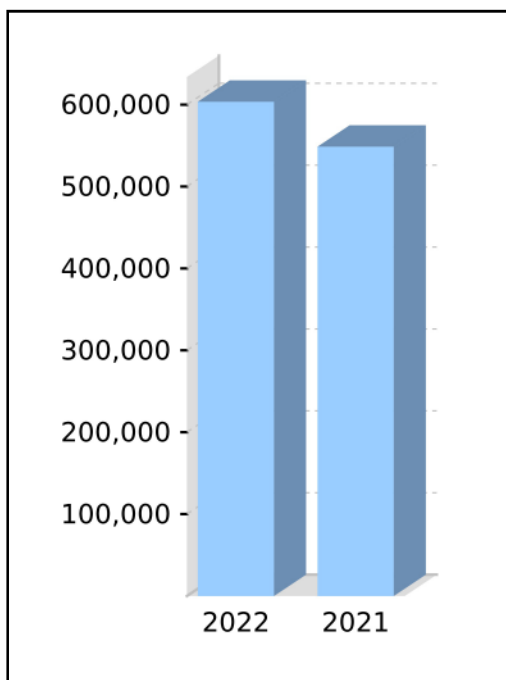
Total Benefits 603,556

Preservation Components

Preserved
 Unrestricted Non Preserved 603,556
 Restricted Non Preserved

Tax Components

Tax Free (50.89%) 307,168
 Taxable 296,388



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	548,700
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	68,656
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	13,800
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2022	603,556

The RESE Family Superannuation Fund

Members Statement

Helen Resnikoff
 9 Waloden Place
 SUNNYBANK, Queensland, 4109, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	Eugene Resnikoff
Age:	70	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	812,928
Date Joined Fund:	09/02/2005	Total Death Benefit:	812,928
Service Period Start Date:	09/02/2005	Current Salary:	0
Date Left Fund:		Previous Salary:	0
Member Code:	RESHEL00001P	Disability Benefit:	0
Account Start Date:	27/05/2017		
Account Phase:	Retirement Phase		
Account Description:	Pension (01/09/2013)		

Your Balance

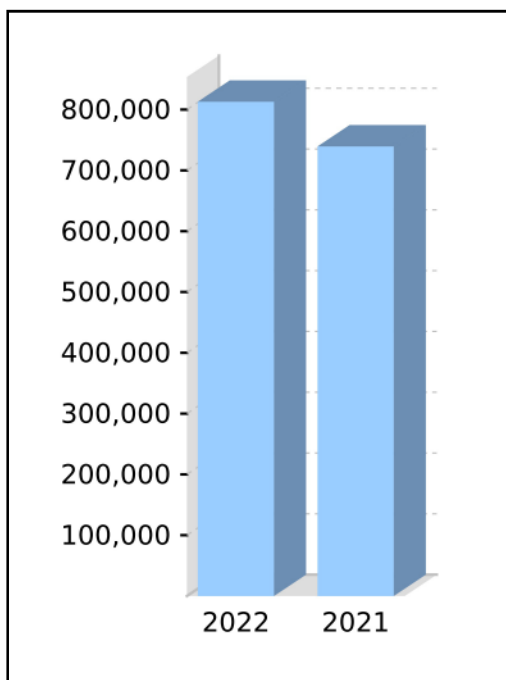
Total Benefits 812,928

Preservation Components

Preserved
 Unrestricted Non Preserved 812,928
 Restricted Non Preserved

Tax Components

Tax Free (45.39%) 369,012
 Taxable 443,916



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	739,454
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	91,964
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	18,490
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2022	812,928

The RESE Family Superannuation Fund

Members Statement

Helen Resnikoff
 9 Waloden Place
 SUNNYBANK, Queensland, 4109, Australia

Your Details

Date of Birth :		Provided	Nominated Beneficiaries:	Eugene Resnikoff
Age:		70	Nomination Type:	N/A
Tax File Number:		Provided	Vested Benefits:	3,869
Date Joined Fund:		09/02/2005	Total Death Benefit:	3,869
Service Period Start Date:			Current Salary:	0
Date Left Fund:			Previous Salary:	0
Member Code:		RESHEL00002A	Disability Benefit:	0
Account Start Date:		09/02/2005	External Super Balance:	75,352
Account Phase:		Accumulation Phase		
Account Description:		Accumulation		

Your Balance

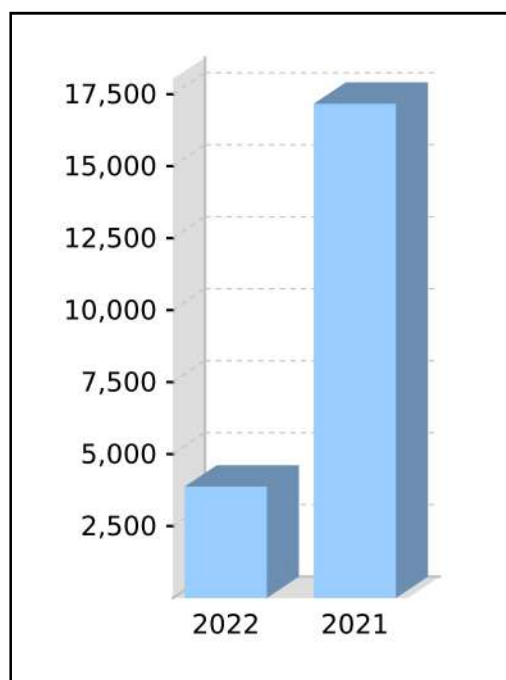
Total Benefits 3,869

Preservation Components

Preserved
 Unrestricted Non Preserved 3,869
 Restricted Non Preserved

Tax Components

Tax Free
 Taxable 3,869



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	17,168
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	1,941
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	40
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	15,200
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2022	3,869

The RESE Family Superannuation Fund

Members Statement

Helen Resnikoff
 9 Waloden Place
 SUNNYBANK, Queensland, 4109, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	Eugene Resnikoff
Age:	70	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	537,394
Date Joined Fund:	09/02/2005	Total Death Benefit:	537,394
Service Period Start Date:		Current Salary:	0
Date Left Fund:		Previous Salary:	0
Member Code:	RESHEL00154P	Disability Benefit:	0
Account Start Date:	01/07/2020	External Super Balance:	63,180
Account Phase:	Retirement Phase		
Account Description:	Pension (01/07/2020)		

Your Balance

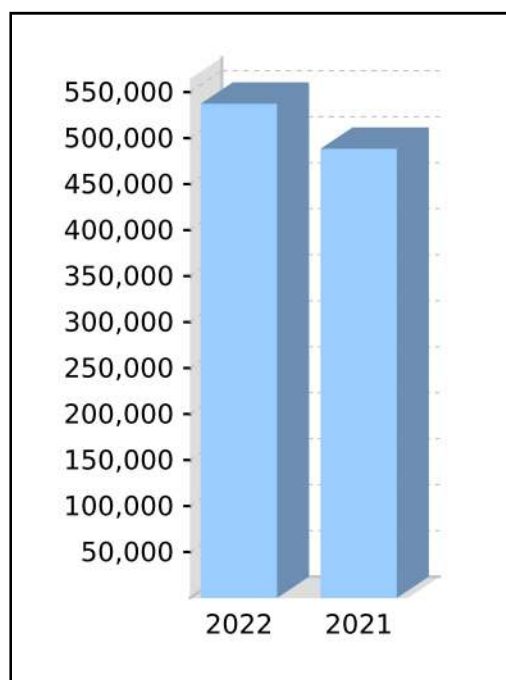
Total Benefits 537,394

Preservation Components

Preserved
 Unrestricted Non Preserved 537,394
 Restricted Non Preserved

Tax Components

Tax Free (52.67%) 283,063
 Taxable 254,331



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	488,422
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	61,272
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	12,300
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2022	537,394

Memorandum of Resolutions of

Eugene Resnikoff and Helen Resnikoff
ATF The RESE Family Superannuation Fund

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:

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.

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2022 thereon be adopted.

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:

It was resolved that the advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.

INVESTMENT STRATEGY:

The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.

INSURANCE COVER:

The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.

ALLOCATION OF INCOME:

It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).

INVESTMENT ACQUISITIONS:

It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2022.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2022.

AUDITORS:

It was resolved that

Anthony Boys

of

PO Box 3376, Rundle Mall, South Australia 5000

act as auditors of the Fund for the next financial year.

TAX AGENTS:

It was resolved that

Hw One Pty Ltd

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

TRUSTEE STATUS:

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the

Memorandum of Resolutions of

Eugene Resnikoff and Helen Resnikoff
ATF The RESE Family Superannuation Fund

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.

PAYMENT OF BENEFITS:

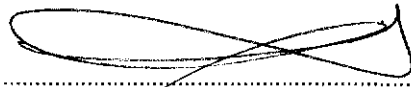
The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

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

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

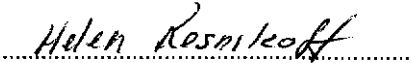
CLOSURE:

Signed as a true record –



Eugene Resnikoff

Dated: 3.8.23



Helen Resnikoff

Dated: 3.8.23



The RESE Family Superannuation Fund

INVESTMENT OBJECTIVES AND STRATEGIES

Investment Objective:

The sole purpose of the fund is to provide benefits to Members upon their retirement, attaining a specified age, death or on health or financial reasons.

The objective of the Fund is to achieve reasonable long term growth with moderate fluctuations in return. The average investment return for the plan should be at least 1.0% per annum above inflation (CPI) when measured over a three year period.

Investment Strategy:

The trustees, have set the following strategy and guidelines for investment of funds belonging to the Fund having regard to the following:

- the risk of the investment;
the diversity of investments of the Fund as a whole;
the liquidity of the investment; and
the ability of the fund to discharge its present and future liabilities.

The overall strategy is to invest in either cash, real property, shares, unit trusts or a combination thereof for the purpose of providing the members of the plan with long term growth. Whilst the trustees are conscious of the need to provide the members of the plan with capital gains over the medium to long term, they are also conscious of the need to diversify and spread the risk associated with investment in growth assets.

In making a decision on the types of investments made by the Fund, the Trustees have consulted with the members in this regard. They have taken into account the members overall risk profile and their concerns about various investment opportunities.

With this in mind, the trustees will, from time to time, seek professional investment advice in order to assist in the process of determining what investments are suitable for the Fund and also taking into account the concerns of the members.

The trustees also acknowledge the need to invest in areas where some assets can be readily converted to cash, thus allowing benefits to be paid when they fall due.

Taking the above into account, the trustees have determined that the following guidelines should be adhered to in placing and reviewing investments by the Fund in the coming 12 month period.

Table with 3 columns: Investment Type, From, To. Rows include Australian Equities, Australian Fixed Interest, Cash, Direct Property, International Equities, International Fixed Interest, Listed Property, Mortgages, and Other.

This plan's strategy will be reviewed on occasion and updated if any modifications are required.

In addition, the trustees have held discussions with each of the members and considered whether or not it is appropriate for the fund to provide any of the following types of insurance cover for each member:

- Life insurance
- Total & Permanent Disablement (TPD) insurance
- Income Protection Insurance

Each member's individual insurance needs will be considered by the trustees on an annual basis

(Approved at meeting of Trustees)

Signed:

[Handwritten signature of Eugene Resnikoff]

Eugene Resnikoff
Trustee

[Handwritten signature of Helen Resnikoff]

Helen Resnikoff
Trustee



Date: 11.5.22

13 July 2023

ANTHONY BOYS
PO BOX 3376,
RUNDLE MALL 5000

Dear Anthony,

The RESE Family Superannuation Fund

Superannuation Fund Management/Trustee Representation Letter

In connection with your audit examination of the financial report of The RESE Family Superannuation Fund for the year ended 30 June 2023, hereby confirm, at your request that to best of our knowledge and belief, the following representation relating to the accounts are correct.

Financial Report

We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter, for the preparation of the financial report.

The management/trustee have determined that the fund is not a reporting entity for the year ended 30 June 2023 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the fund. Accordingly, the financial report prepared is a special purpose financial report, which is for distribution to members of the fund and to satisfy the requirement of the SISA and the SISR, and to confirm that the financial report is free of material misstatements, including omissions.

Sole Purpose

The fund has been maintained for the sole purpose of providing superannuation benefits to its members and their dependents.

Superannuation Fund Books/Records/Minutes

- (a) We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit.
- (b) We have made available to you Minutes of all trustee(s)' meetings and the Trust Deed.
- (c) We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial statements, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial statements.
- (d) We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.
- (e) Records maintained during the period were in accordance with the Australian Taxation Office requirements.

Asset Form

The assets of the superannuation fund are being held in a form suitable for the benefit of the members of the fund, and have been held in accordance with the fund's investment strategy.

Ownership and Pledging of Assets

The superannuation fund has satisfactory title to all assets disclosed in the Statement of Financial Position. Investments are registered in the name of the trustee(s).

No assets of the superannuation fund have been pledged to secure liabilities of the superannuation fund or of others.

Investments

- (a) We have considered the requirement of generally accepted accounting standards in regards to impairment of assets when assessing the impairment of assets and in ensuring that no assets are stated in excess of their recoverable amount.
- (b) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments that have not been disclosed in the financial statements.
- (c) The investment strategy has been determined with due regard to risk, return, liquidity, diversity and the insurance needs of fund members, and the assets of the fund are in line with this strategy.
- (d) All investments are acquired, maintained and disposed of on an arm's length basis.

Trust Deed

The superannuation fund is being conducted in accordance with its Trust Deed.

Superannuation Industry (Supervision) Act and Regulations

- (a) The fund meets the definition of a self-managed superannuation fund under the SISA.
- (b) The fund has been conducted in accordance with the SISA, the SISR and its governing rules at all times during the year. Also there were no amendments to the governing rules during the year, except as notified to you.
- (c) The fund is being conducted in accordance with the SISA and the SISR, in particular the relevant requirements of the following provisions:

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

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA
- (d) The trustee(s) have been nominated and may only be removed in such manner and circumstances as are allowed in the Trust Deed.
- (e) The trustees are not disqualified persons under s126K of the SISA.
- (f) Any vacancy among the trustee(s) is filled in accordance with the Trust Deed.
- (g) The trustee(s) have complied with all trustee standards set out in SISR and the covenant prescribed by section 52 of the SISA.

- (h) The trustee(s) have complied with all investment standards set out in the SISA and the SISR.
- (i) Information retention obligations have been complied with.
- (j) All contributions accepted and benefits paid have been in accordance with the governing rules of the fund and relevant provisions of the SISA and the SISR.

There are no breaches or possible breaches of the SIS legislation whose effects should be considered for disclosure in the financial report or to the Australian Taxation Office.

Commitments

- (a) There are no material commitments for construction or acquisition of property, plant and equipment to acquire other non-current assets, such as investments or intangibles, other than those disclosed in the financial report.
- (b) There were no commitments for purchase or sale of securities or assets or any options given by the fund including options over share capital.

Taxation

- (a) We have calculated income tax expense, current tax liability, deferred tax liability and deferred tax asset according to the definitions of taxable income and allowable deductions. We have calculated and recognised all other applicable taxes according to the relevant tax legislation.
- (b) There are no activities that invoke the anti-avoidance provisions of any applicable tax legislation.

Borrowings

The trustees have not borrowed money on behalf of the superannuation fund with the exception of borrowings which were allowable under the SIS Act and the SIS Regulations.

Related Parties

- (a) The fund has not made any loans to, or provided financial assistance to members of the fund or their relatives.
- (b) No asset has been acquired from a member or related party other than as permitted under the SISA and the SISR.
- (c) Related party transactions and related amounts receivable or payable have been properly disclosed in the financial statements.
- (d) All related party transactions have been conducted on commercial terms as if the transaction was undertaken on an arms length basis in accordance with section 109 of the SIS Act, **AND** those related party transactions do not contravene *practical Compliance Guidelines* issued by the Regulator regarding non arms length Income and non arms length expenditure.

Accounting Misstatement Detected by Audit

There has been no misstatement noted by audit during the course of the current year audit.

Insurance

The superannuation fund has an established procedure whereby an officer reviews at least annually the adequacy of insurance cover on all assets and insurable risks where relevant. This review has been performed and where it is considered appropriate, assets and insurable risks of the superannuation fund are adequately covered by insurance.

Accounting Estimates

We confirm the significant assumptions used in making accounting estimates are reasonable.

Fair Value Measurements and Disclosures

We confirm that significant assumptions used in fair value measurements and disclosures are reasonable and appropriately reflect our intent and ability to carry out specific courses of action on behalf of the fund.

Going Concern

In the opinion of the trustees there are reasonable grounds to believe that the superannuation fund will be able to:

- Pay its debts as and when they fall due.
- Continue as a going concern for the foreseeable future.

We, therefore, confirm that the going concern basis is appropriate for the financial report.

Events after Balance Sheet Date

We are not aware of any events that have occurred between the financial reporting date to the date of this letter that we need to disclose or recognise in the financial report.

Comparative Information

We confirm that there have been no restatements made to correct a material misstatement in the prior period financial report that affects the comparative information.

Fraud and Error

- (a) There has been no:
 - (i) Fraud, error, or non-compliance with laws and regulations involving management or employees who have a significant role in the internal control structure.
 - (ii) Fraud, error, or non-compliance with laws and regulations that could have a material effect on the financial report.
 - (iii) Communication from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.
- (b) The superannuation fund has disclosed to the auditor all significant facts relating to any frauds or suspected frauds known to management that may have affected the superannuation fund.
- (c) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.
- (d) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.

Legal Matters

We confirm that all matters that may result in legal action against the fund or the trustees in respect of the fund, have been discussed with a solicitor and brought to the attention of the auditor so that a solicitor's representation letter may be obtained.

General

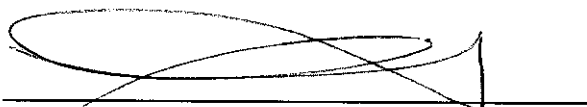
- (a) Neither the superannuation fund nor any Trustees have any plans or intentions that may materially affect the book value or classification of assets and liabilities at balance sheet date.
- (b) The superannuation fund accepts responsibility for the implementation and operations of accounting and internal control systems that are designed to prevent and detect fraud and error. We have established and maintained adequate internal control to facilitate the preparation of a reliable financial report, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.
- (c) There are no violations or possible violations of laws or regulations whose effects should be considered for disclosure in the financial report or as a basis for recording an expense.
- (d) The superannuation fund has complied with all aspects of contractual agreements that would have a material effect on the financial report in the event of non-compliance.

We understand that your examination was made in accordance with the Australian Auditing Standards and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the fund taken as a whole, and that your tests of the financial records and other auditing procedures were limited to those which you considered necessary for that purpose.

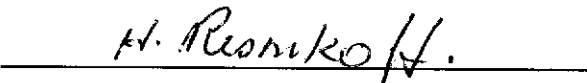
Additional Matters

There are no additional matters.

Signed by the Directors of Eugene Resnikoff and Helen Resnikoff as Trustee for the The RESE Family Superannuation Fund



Eugene Resnikoff (Trustee)



Helen Resnikoff (Trustee)



Document electronically signed



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Initiator email	louiseh@hwone.com.au
Signed by	Brendan Podevin (brendanp@hwone.com.au)
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Document Signers

Signer 1

Name	Brendan Podevin
Email	brendanp@hwone.com.au
Mobile	N/A
IP Address/es	1.128.25.242
Signed on Pages	27, 38
Verification Mode	Unauthenticated

A handwritten signature in black ink, appearing to be "Brendan", written over a horizontal line.

DOCUMENT AUDIT LOG

DATE TIME	USER	TRANSACTION
2023-08-07 08:53 +10:00	LOUISEH@HWONE.COM.AU	DOCUMENT BUNDLE CREATED BY LOUISE HUNT (LOUISEH@HWONE.COM.AU) (SOURCE IP ADDRESS: 202.53.48.82)
2023-08-07 08:53 +10:00	SYSTEM	EMAILS SENT TO: BRENDANP@HWONE.COM.AU (1 DOCUMENT - 1 ACTION)
2023-08-07 11:06 +10:00	BRENDAN PODEVIN	LINK OPENED FROM IP 1.128.25.242
2023-08-07 11:06 +10:00	BRENDAN PODEVIN	CUSTOMER VERIFIED BY UNIQUE URL SENT VIA EMAIL (NO 2FA)
2023-08-07 11:06 +10:00	BRENDAN PODEVIN	DOCUMENT SIGNED: 2022 FINANCIAL STATEMENTS AND ANNUAL TAX RETURN - THE RESE FAMILY SUPERANNUATION FUND - ON PAGE 27 (SIGNATUREID: C6E949E6-0D23-41C6-BEFD-D59F1BF704D0)
2023-08-07 11:06 +10:00	BRENDAN PODEVIN	DOCUMENT SIGNED: 2022 FINANCIAL STATEMENTS AND ANNUAL TAX RETURN - THE RESE FAMILY SUPERANNUATION FUND - ON PAGE 38 (SIGNATUREID: 5B73E8C4-5C33-4808-9A98-BC3B03081739)
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2023-08-07 11:06 +10:00	BRENDAN PODEVIN	DOCUMENT SIGNED: 2022 FINANCIAL STATEMENTS AND ANNUAL TAX RETURN - THE RESE FAMILY SUPERANNUATION FUND
2023-08-07 11:06 +10:00	BRENDAN PODEVIN	BRENDAN PODEVIN HAS COMPLETED BUNDLE 0A42C567-3EB2-4B5B-8A05-8C5C4A9DF7F1
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More Information

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