

Financial statements and reports for the year ended 30 June 2023

Hanna & Mary Bechara Super Fund

Prepared for: Mary Bechara

Hanna & Mary Bechara Super Fund

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Hanna & Mary Bechara Super Fund

Statement of Financial Position

As at 30 June 2023

	Note	2023 \$	2022 \$
Assets			
Other Assets			
DIY Super Save 9933		0.00	310.44
DIY Super Working 9941		286,323.60	324,512.85
Income Tax Refundable		116.00	500.00
Total Other Assets		<u>286,439.60</u>	<u>325,323.29</u>
Total Assets		<u>286,439.60</u>	<u>325,323.29</u>
Less:			
Liabilities			
Amounts owing to other persons		259.00	7,590.00
Total Liabilities		<u>259.00</u>	<u>7,590.00</u>
Net assets available to pay benefits		<u>286,180.60</u>	<u>317,733.29</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	3, 4		
Bechara, Mary - Pension (Account Based Pension)		286,180.60	317,733.29
Total Liability for accrued benefits allocated to members' accounts		<u>286,180.60</u>	<u>317,733.29</u>

Refer to compilation report

Operating Statement

For the year ended 30 June 2023

	Note	2023	2022
		\$	\$
Income			
Investment Income			
Interest Received		2,663.67	33.70
Other Income			
Interest Received ATO General Interest Charge		3.95	0.00
Total Income		<u>2,667.62</u>	<u>33.70</u>
Expenses			
Accountancy Fees		1,650.00	2,530.00
ATO Supervisory Levy		259.00	259.00
Bank Charges		0.00	(10.43)
		<u>1,909.00</u>	<u>2,778.57</u>
Member Payments			
Pensions Paid		32,000.00	8,443.47
Total Expenses		<u>33,909.00</u>	<u>11,222.04</u>
Benefits accrued as a result of operations before income tax		<u>(31,241.38)</u>	<u>(11,188.34)</u>
Income Tax Expense	6	0.00	0.00
Benefits accrued as a result of operations		<u>(31,241.38)</u>	<u>(11,188.34)</u>

Refer to compilation report

Hanna & Mary Bechara Super Fund

Members Statement

Mary Bechara
 3 Tristram Street
 Ermington, 2115, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	76	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	286,180.60
Date Joined Fund:	01/07/2018	Total Death Benefit:	286,180.60
Service Period Start Date:	18/11/2009		
Date Left Fund:			
Member Code:	BECMAR00002P		
Account Start Date:	01/07/2018		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension		

Your Balance

Total Benefits	286,180.60
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	286,180.60
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (95.66%)	273,763.18
Taxable	12,417.42

Your Detailed Account Summary

	This Year
Opening balance at 01/07/2022	317,733.29
<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	758.62
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	32,000.00
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	311.31
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2023	286,180.60

Hanna & Mary Bechara Super Fund

Members Summary

As at 30 June 2023



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
Mary Bechara (Age: 76)											
BECMAR00002P - Account Based Pension - Tax Free: 95.66%											
317,733.29			758.62		32,000.00			311.31			286,180.60
317,733.29			758.62		32,000.00			311.31			286,180.60
317,733.29			758.62		32,000.00			311.31			286,180.60

Hanna & Mary Bechara Super Fund

Notes to the Financial Statements

For the year ended 30 June 2023



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

Hanna & Mary Bechara Super Fund

Notes to the Financial Statements

For the year ended 30 June 2023



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. 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.

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: Banks and Term Deposits

	2023 \$	2022 \$
Banks		
DIY Super Save 9933	0.00	310.44
DIY Super Working 9941	286,323.60	324,512.85
	286,323.60	324,823.29

Refer to compilation report

Hanna & Mary Bechara Super Fund
Notes to the Financial Statements

For the year ended 30 June 2023



Note 3: Liability for Accrued Benefits

	2023 \$	2022 \$
Liability for accrued benefits at beginning of year	317,733.29	328,921.63
Benefits accrued as a result of operations	(31,241.38)	(11,188.34)
Current year member movements	(311.31)	0.00
Liability for accrued benefits at end of year	286,180.60	317,733.29

Note 4: Vested Benefits

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

	2023 \$	2022 \$
Vested Benefits	286,180.60	317,733.29

Note 5: Guaranteed Benefits

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

Note 6: Income Tax Expense

	2023 \$	2022 \$
The components of tax expense comprise		

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%	(4,686.21)	(1,678.25)
Less:		
Tax effect of:		
Tax Losses Deducted	113.70	0.00
Add:		
Tax effect of:		
Pension Payments	4,800.00	1,266.52
Tax Losses	0.00	411.75
Rounding	(0.09)	(0.02)

Less credits:

Hanna & Mary Bechara Super Fund
Notes to the Financial Statements

For the year ended 30 June 2023



Current Tax or Refund	0.00	0.00
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Create Entries Report

For the period 01 July 2022 to 30 June 2023

Create Entries Financial Year Summary 01 July 2022 - 30 June 2023

Total Profit	Amount
Income	2,667.62
Less Expense	33,909.00
Total Profit	(31,241.38)
Tax Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	(31,241.38)
Less Permanent Differences	0.00
Less Timing Differences	0.00
Less Exempt Pension Income	0.00
Less Other Non Taxable Income	(32,000.00)
Less LIC Deductions	0.00
Add SMSF Non Deductible Expenses	0.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	0.00
Less Realised Accounting Capital Gains	0.00
Less Tax Losses Deducted	758.00
Add SMSF Annual Return Rounding	(0.62)
Taxable Income	0.00
Income Tax on Taxable Income or Loss	0.00
Profit/(Loss) Available for Allocation	Amount
Total Available Profit	758.62
Franking Credits	0.00
TFN Credits	0.00
Foreign Credits	0.00
FRW Credits	0.00
Total	758.62
Income Tax Expense Available for Allocation	Amount
Total Income Tax Expense Allocation	0.00

Final Segment 1 from 01 July 2022 to 30 June 2023

Pool Name Unsegregated Pool

Total Profit	Amount
Income	2,667.62
Less Expense	33,909.00
Total Profit	(31,241.38)

Create Entries Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	(31,241.38)
Less Permanent Differences	0.00
Less Timing Differences	0.00
Less Exempt Pension Income	0.00
Less Other Non Taxable Income	(32,000.00)
Add SMSF Non Deductible Expenses	0.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	0.00
Less Realised Accounting Capital Gains	0.00
Less Tax Losses Deducted	0.00
Add Taxable Income Adjustment	(758.62)
Taxable Income	0.00
Income Tax on Taxable Income or Loss	0.00

Member Weighted Balance Summary	Weighting%	Amount
Mary Bechara(BECMAR00002P)	100.00	308,006.06

Profit/(Loss) Available for Allocation	Amount
Total Available Profit	758.62
Franking Credits	0.00
TFN Credits	0.00
FRW Credits	0.00
Total	758.62

Allocation to Members	Weighting%	Amount
Mary Bechara(BECMAR00002P)	100.00	758.62

Accumulation Weighted Balance Summary	Weighting%	Amount
Mary Bechara(BECMAR00002P)	100.00	308,006.06

Income Tax Expense Available for Allocation	Amount
Total Income Tax Expense Allocation	0.00

Allocation to Members	Weighting%	Amount
Mary Bechara(BECMAR00002P)	100.00	0.00

Calculation of daily member weighted balances

Calculation of daily member weighted balances

Mary Bechara (BECMAR00002P)

Member Balance

01/07/2022	50010	Opening Balance	317,733.29	317,733.29
29/11/2022	54160	Pensions Paid	(2,000.00)	(1,172.60)
06/12/2022	54500	Benefits Paid/Transfers Out	(311.31)	(176.55)
13/12/2022	54160	Pensions Paid	(2,000.00)	(1,095.89)
28/12/2022	54160	Pensions Paid	(2,000.00)	(1,013.70)
10/01/2023	54160	Pensions Paid	(2,000.00)	(942.47)
24/01/2023	54160	Pensions Paid	(2,000.00)	(865.75)
07/02/2023	54160	Pensions Paid	(2,000.00)	(789.04)
21/02/2023	54160	Pensions Paid	(2,000.00)	(712.33)
07/03/2023	54160	Pensions Paid	(2,000.00)	(635.62)
21/03/2023	54160	Pensions Paid	(2,000.00)	(558.90)
04/04/2023	54160	Pensions Paid	(2,000.00)	(482.19)
18/04/2023	54160	Pensions Paid	(2,000.00)	(405.48)
02/05/2023	54160	Pensions Paid	(2,000.00)	(328.77)
16/05/2023	54160	Pensions Paid	(2,000.00)	(252.05)
30/05/2023	54160	Pensions Paid	(2,000.00)	(175.34)
13/06/2023	54160	Pensions Paid	(2,000.00)	(98.63)
27/06/2023	54160	Pensions Paid	(2,000.00)	(21.92)
Total Amount (Weighted)				308,006.06

Calculation of Net Capital Gains

Capital gains from Unsegregated Pool	0.00
Capital gains from Unsegregated Pool - Collectables	0.00
Capital Gain Adjustment from prior segments	0.00
Realised Notional gains	0.00
Carried forward losses from prior years	0.00
Current year capital losses from Unsegregated Pool	0.00
Current year capital losses from Unsegregated Pool - Collectables	0.00
Total CGT Discount Applied	0.00
Capital Gain /(Losses carried forward)	0.00
CGT allocated in prior segments	0.00
Allocations of Net Capital Gains to Pools	
Capital Gain Proportion - Unsegregated Pool (0/0)=100.00%	0.00

Foreign Tax Offset Calculations

Segment 01 July 2022 to 30 June 2023

Claimable FTO - Unsegregated Pool	0.00
Claimable FTO	0.00
Total Claimable Foreign Credits for the Year	0.00
Foreign Tax Offset (Label C1)	0.00
Applied/Claimed FTO	0.00

Allocations of Foreign Tax Offset to Members

Mary Bechara(BECMAR00002P) - 100.00 %	0.00
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Total Foreign Tax Offset Allocated to Members	0.00
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Hanna & Mary Bechara Super Fund

Trial Balance

As at 30 June 2023

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	25000	Interest Received			
(0.03)	25000/WBC239933	DIY Super Save 9933			0.87
(33.67)	25000/WBC239941	DIY Super Working 9941			2,662.80
	25100	Interest Received ATO General Interest Charge			3.95
2,530.00	30100	Accountancy Fees		1,650.00	
259.00	30400	ATO Supervisory Levy		259.00	
(10.43)	31500	Bank Charges			
	41600	Pensions Paid			
8,443.47	41600/BECMAR00002P	(Pensions Paid) Bechara, Mary - Pension (Account Based Pension)		32,000.00	
(11,188.34)	49000	Profit/Loss Allocation Account			31,241.38
	50010	Opening Balance			
(328,921.63)	50010/BECMAR00002P	(Opening Balance) Bechara, Mary - Pension (Account Based Pension)			317,733.29
	53100	Share of Profit/(Loss)			
2,744.87	53100/BECMAR00002P	(Share of Profit/(Loss)) Bechara, Mary - Pension (Account Based Pension)			758.62
	54160	Pensions Paid			
8,443.47	54160/BECMAR00002P	(Pensions Paid) Bechara, Mary - Pension (Account Based Pension)		32,000.00	
	54500	Benefits Paid/Transfers Out			
0.00	54500/BECMAR00002P	(Benefits Paid/Transfers Out) Bechara, Mary - Pension (Account Based Pension)		311.31	
	60400	Bank Accounts			
310.44	60400/WBC239933	DIY Super Save 9933	BA - 1/1		0.00
324,512.85	60400/WBC239941	DIY Super Working 9941	BA - 2/1	286,323.60	
	80500	Amounts owing to other persons			
(7,590.00)	80500/00002	Loan - Mary Bechara			0.00
	80500/000031	Loan - Blairco			259.00
500.00	85000	Income Tax Payable/Refundable		116.00	
				352,659.91	352,659.91

Current Year Profit/(Loss): (31,241.38)

PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)

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

Year

Name of partnership, trust, fund or entity

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:

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

Signature of partner, trustee or director

Date

PART B Electronic funds transfer consent

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

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

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

Agent's reference number

Account Name

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

Signature

Date

**Self-managed superannuation
fund annual return****2023****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 2023 (NAT 71287).

Return year

The Self-managed superannuation fund annual return instructions 2023 (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 (NAT3036).

Section A: Fund information**1 Tax file number (TFN)**

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

2 Name of self-managed superannuation fund (SMSF)**3 Australian business number (ABN)**
(if applicable)**4 Current postal address****5 Annual return status**

Is this an amendment to the SMSF's 2023 return?

 A N

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

 B N**6 SMSF auditor**

Auditor's name

Title

Familyname

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

 Use Agent
address details?

Postal address

Date audit was completed

 A

Was Part A of the audit report qualified ?

 B N

Was Part B of the audit report qualified ?

 C NIf Part B of the audit report was qualified,
have the reported issues been rectified? D **Sensitive (when completed)**

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. Y Print Y for yes or N for no. If Yes, Go to C.

B Financial institution account details for tax refunds

Use Agent Trust Account? N

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.

8 Status of SMSF

Australian superannuation fund A Y

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? C Y

Fund's tax file number (TFN) 911 092 027

Fund benefit structure B A Code

9 Was the fund wound up during the income year?

N Print Y for yes or N for no. If yes, provide the date on which the fund was wound up

Have all tax lodgment and payment obligations been met?

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year? Y Print Y for yes or N for no.

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.

If 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 X Was an actuarial certificate obtained? D Y Print Y for yes

Did the fund have any other income that was assessable? E Y Print Y for yes or N for 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.)

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** **N** Print **Y** for yes or **N** for no.

Have you applied an exemption or rollover? **M** **N** Print **Y** for yes or **N** for no. Code

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 2023.

Net capital gain **A**

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

Gross interest **C**

Forestry managed investment scheme income **X**

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

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

Transfers from foreign funds **F** Number

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I** Loss

* Unfranked dividend amount **J**

* Franked dividend amount **K**

* Dividend franking credit **L**

* Gross trust distributions **M** Code

Calculation of assessable contributions
Assessable employer contributions **R1**
plus Assessable personal contributions **R2**
plus **#***No-TFN-quoted contributions **R3**
(an amount must be included even if it is zero)
less Transfer of liability to life insurance company or PST **R6**

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

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 (subject to 45% tax rate) **U**
(U1 plus U2 plus U3)

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

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

Exempt current pension income **Y**

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

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES
Interest expenses within Australia	A1 <input style="width: 100%;" type="text"/>		A2 <input style="width: 100%;" type="text"/>
Interest expenses overseas	B1 <input style="width: 100%;" type="text"/>		B2 <input style="width: 100%;" type="text"/>
Capital works expenditure	D1 <input style="width: 100%;" type="text"/>		D2 <input style="width: 100%;" type="text"/>
Decline in value of depreciating assets	E1 <input style="width: 100%;" type="text"/>		E2 <input style="width: 100%;" type="text"/>
Insurance premiums – members	F1 <input style="width: 100%;" type="text"/>		F2 <input style="width: 100%;" type="text"/>
SMSF auditor fee	H1 <input style="width: 100%;" type="text"/>		H2 <input style="width: 100%;" type="text"/>
Investment expenses	I1 <input style="width: 100%;" type="text"/>		I2 <input style="width: 100%;" type="text"/>
Management and administration expenses	J1 <input style="width: 100%; text-align: right; value: 1,909;" type="text"/>		J2 <input style="width: 100%;" type="text"/>
Forestry managed investment scheme expense	U1 <input style="width: 100%;" type="text"/>		U2 <input style="width: 100%;" type="text"/>
Other amounts	L1 <input style="width: 100%;" type="text"/> <small>Code</small> <input style="width: 30px;" type="text"/>		L2 <input style="width: 100%; text-align: right; value: 259;" type="text"/> <small>Code</small> <input style="width: 30px; text-align: center; value: 0;" type="text"/>
Tax losses deducted	M1 <input style="width: 100%; text-align: right; value: 758;" type="text"/>		
TOTAL DEDUCTIONS			TOTAL NON-DEDUCTIBLE EXPENSES
	N <input style="width: 100%; text-align: right; value: 2,667;" type="text"/> <small>(Total A1 to M1)</small>		Y <input style="width: 100%; text-align: right; value: 259;" type="text"/> <small>(Total A2 to L2)</small>
#TAXABLE INCOME OR LOSS <small>Loss</small>			TOTAL SMSF EXPENSES
	O <input style="width: 100%; text-align: right; value: 0;" type="text"/> <small>Loss</small> <input style="width: 30px;" type="text"/> (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		Z <input style="width: 100%; text-align: right; value: 2,926;" type="text"/> <small>(N plus Y)</small>

#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 2023 on how to complete the calculation statement.

#Taxable income	A <input style="width: 100%; text-align: right; value: 0;" type="text"/> <small>(an amount must be included even if it is zero)</small>
#Tax on taxable income	T1 <input style="width: 100%; text-align: right; value: 0.00;" type="text"/> <small>(an amount must be included even if it is zero)</small>
#Tax on no-TFN-quoted contributions	J <input style="width: 100%; text-align: right; value: 0.00;" type="text"/> <small>(an amount must be included even if it is zero)</small>
Gross tax	B <input style="width: 100%; text-align: right; value: 0.00;" type="text"/> <small>(T1 plus J)</small>

Foreign income tax offset C1 <input type="text"/>	Non-refundable non-carry forward tax offsets C <input type="text" value="0.00"/> (C1 plus C2)
Rebates and tax offsets C2 <input type="text"/>	

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

Early stage venture capital limited partnership tax offset D1 <input type="text"/>	Non-refundable carry forward tax offsets D <input type="text" value="0.00"/> (D1 plus D2 plus D3 plus D4)
Early stage venture capital limited partnership tax offset carried forward from previous year D2 <input type="text"/>	
Early stage investor tax offset D3 <input type="text"/>	
Early stage investor tax offset carried forward from previous year D4 <input type="text"/>	

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

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

#TAX PAYABLE T5
(T3 less E - cannot be less than zero)

Section 102AAM interest charge
G

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

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

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

Credit for interest on no-TFN tax offset
H6

Credit for foreign resident capital gains withholding amounts
H8

Eligible credits
H
(H2 plus H3 plus H5 plus H6 plus H8)

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

PAYG instalments raised
K

Supervisory levy
L

Supervisory levy adjustment for wound up funds
M

Supervisory levy adjustment for new funds
N

Total amount of tax refundable **S**
(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2023.

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

Net capital losses carried forward to later income years **V**

Net capital losses brought forward from prior years		Net capital losses carried forward to later income years	
Non-Collectables	<input type="text" value="0"/>		<input type="text" value="0"/>
Collectables	<input type="text" value="0"/>		<input type="text" value="0"/>

Section F / Section G: **Member Information**

	See the Privacy note in the Declaration.	Member	
Title	<input type="text" value="Mrs"/>	Member'sTFN	<input type="text" value="259 219 339"/> <input type="text" value="1"/>
Familyname	<input type="text" value="Bechara"/>		Account status
First given name	<input type="text" value="Mary"/>		<input type="text" value="0"/> Code
Other given names	<input type="text"/>		
Date of birth	<input type="text" value="19/11/1946"/>	If deceased, date of death	<input type="text"/>

Contributions

OPENING ACCOUNT BALANCE

Refer to instructions for completing these labels.	
Employer contributions	Proceeds from primary residence disposal
A <input type="text"/>	H <input type="text"/>
ABN of principal employer	Receipt date
A1 <input type="text"/>	H1 <input type="text"/>
Personal contributions	Assessable foreign superannuation fund amount
B <input type="text"/>	I <input type="text"/>
CGT small business retirement exemption	Non-assessable foreign superannuation fund amount
C <input type="text"/>	J <input type="text"/>
CGT small business 15-year exemption amount	Transfer from reserve: assessable amount
D <input type="text"/>	K <input type="text"/>
Personal injury election	Transfer from reserve: non-assessable amount
E <input type="text"/>	L <input type="text"/>
Spouse and child contributions	Contributions from non-complying funds and previously non-complying funds
F <input type="text"/>	T <input type="text"/>
Other third party contributions	Any other contributions (including Super Co-contributions and low Income Super Amounts)
G <input type="text"/>	M <input type="text"/>
TOTAL CONTRIBUTIONS N <input type="text" value="0.00"/> (Sum of labels A to M)	

Other transactions

Accumulation phase account balance	O <input type="text" value="0.00"/>		Allocated earnings or losses	Loss
S1 <input type="text" value="0.00"/>	<input type="text" value="758.62"/>	<input type="text"/>		
Retirement phase account balance - NonCDBIS	P <input type="text"/>		Inward rollovers and transfers	
S2 <input type="text" value="286,180.60"/>	Q <input type="text"/>		Outward rollovers and transfers	
Retirement phase account balance -CDBIS	R1 <input type="text" value="311.31"/>	<input type="text" value="A"/>	Lump Sum payments	Code
S3 <input type="text" value="0.00"/>	R2 <input type="text" value="32,000.00"/>	<input type="text" value="M"/>	Income stream payments	Code
<input type="text" value="0"/> TRISCount	CLOSING ACCOUNT BALANCE S <input type="text" value="286,180.60"/> (S1 plus S2 plus S3)			
Accumulation phase value	X1 <input type="text"/>			
Retirement phase value	X2 <input type="text"/>			
Outstanding limited recourse borrowing arrangement amount	Y <input type="text"/>			

Section H: **Assets and liabilities**

15 ASSETS

15a Australian managed investments

Listed trusts	A	<input type="text"/>
Unlisted trusts	B	<input type="text"/>
Insurance policy	C	<input type="text"/>
Other managed investments	D	<input type="text"/>

15b Australian direct investments

Cash and term deposits	E	<input type="text" value="286,323"/>
Debt securities	F	<input type="text"/>
Loans	G	<input type="text"/>
Listed shares	H	<input type="text"/>
Unlisted shares	I	<input type="text"/>

Limited recourse borrowing arrangements

Australian residential real property
J1

Australian non-residential real property
J2

Overseas real property
J3

Australian shares
J4

Overseas shares
J5

Other
J6

Property count
J7

Limited recourse borrowing arrangements **J**

Non-residential real property	K	<input type="text"/>
Residential real property	L	<input type="text"/>
Collectables and personal use assets	M	<input type="text"/>
Other assets	O	<input type="text" value="116"/>

15c Other investments

Crypto-Currency **N**

15d Overseas direct investments

Overseas shares	P	<input type="text"/>
Overseas non-residential real property	Q	<input type="text"/>
Overseas residential real property	R	<input type="text"/>
Overseas managed investments	S	<input type="text"/>
Other overseas assets	T	<input type="text"/>

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** Print **Y** for yes or **N** for no.

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** Print **Y** for yes or **N** for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** Print **Y** for yes or **N** for no.

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" value="259"/>	
		Borrowings V <input type="text" value="259"/>

Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G) **W**

Reserve accounts **X**

Other liabilities **Y**

TOTAL LIABILITIES **Z**

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 2022–23 income year, write 2023). **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 2023. **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 2023 for each election. **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2023. **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

Preferred trustee or director contact details:

Title

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

I,

declare that the Self-managed superannuation fund annual return 2023 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature Date

Tax agent's contact details

Title

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Tax agent number Reference number

Sensitive (when completed)

Losses schedule**2023**

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2023 tax return.
Superannuation funds should complete and attach this schedule to their 2023 tax return.

Refer to *Losses schedule instructions 2023*, available on our website ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

911 092 027

Name of entity

The Trustee for Hanna and Mary Bechara

Superannuation Fund

Australian business number (ABN)

80 894 242 944

Part A - Losses carried forward to the 2023-24 income year - excludes film losses**1 Tax losses carried forward to later income years**

Year of loss

2022-23	B	<input type="text"/>
2021-22	C	<input type="text" value="1,987"/>
2020-21	D	<input type="text"/>
2019-20	E	<input type="text"/>
2018-19	F	<input type="text"/>
2017-18 and earlier income years	G	<input type="text"/>
Total	U	<input type="text" value="1,987"/>

Transfer the amount at **U** to the Tax losses carried forward to later income years label on your tax return.

Part F - Tax losses reconciliation statement

Balance of tax losses brought forward from the prior income year	A	<input type="text" value="2,745"/>
ADD Uplift of tax losses of designated infrastructure project entities	B	<input type="text"/>
SUBTRACT Net forgiven amount of debt	C	<input type="text"/>
ADD Tax loss incurred (if any) during current year	D	<input type="text"/>
ADD Tax loss amount from conversion of excess franking offsets	E	<input type="text"/>
SUBTRACT Net exempt income	F	<input type="text"/>
SUBTRACT Tax losses forgone	G	<input type="text"/>
SUBTRACT Tax losses deducted	H	<input type="text" value="758"/>
SUBTRACT Tax losses transferred out under Subdivision 170-A (only for transfers involving a foreign bank branch or a PE of a foreign financial entity)	I	<input type="text"/>
Total tax losses carried forward to later income years	J	<input type="text" value="1,987"/>

Transfer the amount at **J** to the Tax losses carried forward to later income years label on your tax return.

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

Important

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

Privacy

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

Taxpayer's declaration

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

Signature

Date

Contact person

Daytime contact number

Area code

Number

Hanna & Mary Bechara Super Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Interest Received (25000)					
<u>DIY Super Save 9933 (WBC239933)</u>					
29/07/2022	INTEREST PAID			0.03	0.03 CR
31/08/2022	INTEREST PAID			0.12	0.15 CR
30/09/2022	INTEREST PAID			0.21	0.36 CR
31/10/2022	INTEREST PAID			0.26	0.62 CR
30/11/2022	INTEREST PAID			0.25	0.87 CR
				0.87	0.87 CR
<u>DIY Super Working 9941 (WBC239941)</u>					
29/07/2022	Interest Paid			17.51	17.51 CR
31/08/2022	Interest Paid			131.14	148.65 CR
30/09/2022	Interest Paid			222.37	371.02 CR
31/10/2022	Interest Paid			275.92	646.94 CR
30/11/2022	Interest Paid			263.28	910.22 CR
30/12/2022	Interest Paid			258.86	1,169.08 CR
31/01/2023	Interest Paid			272.42	1,441.50 CR
28/02/2023	Interest Paid			235.27	1,676.77 CR
31/03/2023	Interest Paid			255.76	1,932.53 CR
28/04/2023	Interest Paid			227.96	2,160.49 CR
31/05/2023	INTEREST PAID			264.98	2,425.47 CR
30/06/2023	INTEREST PAID			237.33	2,662.80 CR
				2,662.80	2,662.80 CR
Interest Received ATO General Interest Charge (25100)					
<u>Interest Received ATO General Interest Charge (25100)</u>					
02/11/2022	Interest on overpayment for Income Tax for the period from 01 Jul 20 to 30 Jun 21			3.95	3.95 CR
				3.95	3.95 CR
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
27/02/2023	Withdrawal-Osko Payment 1924529 Kynah & Co Pty Ltd Mary Bechara Tax		1,650.00		1,650.00 DR
			1,650.00		1,650.00 DR
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
30/06/2023	ATO Supervisory Levy		259.00		259.00 DR
			259.00		259.00 DR
Pensions Paid (41600)					
<u>(Pensions Paid) Bechara, Mary - Pension (Account Based Pension) (BECMAR00002P)</u>					
29/11/2022	Withdrawal Online 1563384 Tfr Personal Ac Mary Bechara super		2,000.00		2,000.00 DR
13/12/2022	Withdrawal Online 1460427 Tfr Personal Ac Mary Bechara super		2,000.00		4,000.00 DR
28/12/2022	Withdrawal Online 1531858 Tfr Personal Ac Mary Bechara super		2,000.00		6,000.00 DR
10/01/2023	Withdrawal Online 1474267 Tfr Personal Ac Mary Bechara super		2,000.00		8,000.00 DR
24/01/2023	Withdrawal Online 1498025 Tfr Personal Ac Mary Bechara super		2,000.00		10,000.00 DR
07/02/2023	Withdrawal Online 1503780 Tfr Personal Ac Mary Bechara super		2,000.00		12,000.00 DR

Hanna & Mary Bechara Super Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
21/02/2023	Withdrawal Online 1633793 Tfr Personal Ac Mary Bechara super		2,000.00		14,000.00 DR
07/03/2023	Withdrawal Online 1579514 Tfr Personal Ac Mary Bechara super		2,000.00		16,000.00 DR
21/03/2023	Withdrawal Online 1403649 Tfr Personal Ac Mary Bechara super		2,000.00		18,000.00 DR
04/04/2023	Withdrawal Online 1553930 Tfr Personal Ac Mary Bechara super		2,000.00		20,000.00 DR
18/04/2023	Withdrawal Online 1587642 Tfr Personal Ac Mary Bechara super		2,000.00		22,000.00 DR
02/05/2023	WITHDRAWAL ONLINE 1647702 TFR PERSONAL AC MARY BECHARA SUPER		2,000.00		24,000.00 DR
16/05/2023	WITHDRAWAL ONLINE 1446397 TFR PERSONAL AC MARY BECHARA SUPER		2,000.00		26,000.00 DR
30/05/2023	WITHDRAWAL ONLINE 1525206 TFR PERSONAL AC MARY BECHARA SUPER		2,000.00		28,000.00 DR
13/06/2023	WITHDRAWAL ONLINE 1438505 TFR PERSONAL AC MARY BECHARA SUPER		2,000.00		30,000.00 DR
27/06/2023	WITHDRAWAL ONLINE 1593917 TFR PERSONAL AC MARY BECHARA SUPER		2,000.00		32,000.00 DR
			32,000.00		32,000.00 DR

Benefits Paid/Transfers Out (46000)

(Benefits Paid/Transfers Out) Bechara, Mary - Pension (Account Based Pension) (BECMAR00002P)

06/12/2022	WITHDRAWAL 061222		311.31		311.31 DR
06/12/2022	System Member Journals			311.31	0.00 DR
			311.31	311.31	0.00 DR

Profit/Loss Allocation Account (49000)

Profit/Loss Allocation Account (49000)

29/11/2022	System Member Journals			2,000.00	2,000.00 CR
13/12/2022	System Member Journals			2,000.00	4,000.00 CR
28/12/2022	System Member Journals			2,000.00	6,000.00 CR
10/01/2023	System Member Journals			2,000.00	8,000.00 CR
24/01/2023	System Member Journals			2,000.00	10,000.00 CR
07/02/2023	System Member Journals			2,000.00	12,000.00 CR
21/02/2023	System Member Journals			2,000.00	14,000.00 CR
07/03/2023	System Member Journals			2,000.00	16,000.00 CR
21/03/2023	System Member Journals			2,000.00	18,000.00 CR
04/04/2023	System Member Journals			2,000.00	20,000.00 CR
18/04/2023	System Member Journals			2,000.00	22,000.00 CR
02/05/2023	System Member Journals			2,000.00	24,000.00 CR
16/05/2023	System Member Journals			2,000.00	26,000.00 CR
30/05/2023	System Member Journals			2,000.00	28,000.00 CR
13/06/2023	System Member Journals			2,000.00	30,000.00 CR
27/06/2023	System Member Journals			2,000.00	32,000.00 CR
30/06/2023	Profit/Loss Allocation - 30/06/2023		639.44		31,360.56 CR
30/06/2023	Create Entries - Profit/Loss Allocation - 30/06/2023		119.18		31,241.38 CR
			758.62	32,000.00	31,241.38 CR

Opening Balance (50010)

(Opening Balance) Bechara, Mary - Pension (Account Based Pension) (BECMAR00002P)

01/07/2022	Opening Balance				328,921.63 CR
01/07/2022	Close Period Journal		11,188.34		317,733.29 CR
			11,188.34		317,733.29 CR

Hanna & Mary Bechara Super Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Share of Profit/(Loss) (53100)					
<u>(Share of Profit/(Loss)) Bechara, Mary - Pension (Account Based Pension) (BECMAR00002P)</u>					
01/07/2022	Opening Balance				2,744.87 DR
01/07/2022	Close Period Journal			2,744.87	0.00 DR
30/06/2023	Profit/Loss Allocation - 30/06/2023			639.44	639.44 CR
30/06/2023	Create Entries - Profit/Loss Allocation - 30/06/2023			119.18	758.62 CR
				3,503.49	758.62 CR
Pensions Paid (54160)					
<u>(Pensions Paid) Bechara, Mary - Pension (Account Based Pension) (BECMAR00002P)</u>					
01/07/2022	Opening Balance				8,443.47 DR
01/07/2022	Close Period Journal			8,443.47	0.00 DR
29/11/2022	System Member Journals		2,000.00		2,000.00 DR
13/12/2022	System Member Journals		2,000.00		4,000.00 DR
28/12/2022	System Member Journals		2,000.00		6,000.00 DR
10/01/2023	System Member Journals		2,000.00		8,000.00 DR
24/01/2023	System Member Journals		2,000.00		10,000.00 DR
07/02/2023	System Member Journals		2,000.00		12,000.00 DR
21/02/2023	System Member Journals		2,000.00		14,000.00 DR
07/03/2023	System Member Journals		2,000.00		16,000.00 DR
21/03/2023	System Member Journals		2,000.00		18,000.00 DR
04/04/2023	System Member Journals		2,000.00		20,000.00 DR
18/04/2023	System Member Journals		2,000.00		22,000.00 DR
02/05/2023	System Member Journals		2,000.00		24,000.00 DR
16/05/2023	System Member Journals		2,000.00		26,000.00 DR
30/05/2023	System Member Journals		2,000.00		28,000.00 DR
13/06/2023	System Member Journals		2,000.00		30,000.00 DR
27/06/2023	System Member Journals		2,000.00		32,000.00 DR
			32,000.00	8,443.47	32,000.00 DR
Benefits Paid/Transfers Out (54500)					
<u>(Benefits Paid/Transfers Out) Bechara, Mary - Pension (Account Based Pension) (BECMAR00002P)</u>					
06/12/2022	System Member Journals		311.31		311.31 DR
			311.31		311.31 DR
Bank Accounts (60400)					
<u>DIY Super Save 9933 (WBC239933)</u>					
01/07/2022	Opening Balance				310.44 DR
29/07/2022	INTEREST PAID		0.03		310.47 DR
31/08/2022	INTEREST PAID		0.12		310.59 DR
30/09/2022	INTEREST PAID		0.21		310.80 DR
31/10/2022	INTEREST PAID		0.26		311.06 DR
30/11/2022	INTEREST PAID		0.25		311.31 DR
06/12/2022	WITHDRAWAL 061222			311.31	0.00 DR
			0.87	311.31	0.00 DR
<u>DIY Super Working 9941 (WBC239941)</u>					
01/07/2022	Opening Balance				324,512.85 DR
29/07/2022	Interest Paid		17.51		324,530.36 DR

Hanna & Mary Bechara Super Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
31/08/2022	Interest Paid		131.14		324,661.50 DR
30/09/2022	Interest Paid		222.37		324,883.87 DR
31/10/2022	Interest Paid		275.92		325,159.79 DR
07/11/2022	Deposit Ato Ato001100016956658		387.95		325,547.74 DR
10/11/2022	Withdrawal Online 1820404 Tfr Westpac Cho			7,590.00	317,957.74 DR
29/11/2022	Withdrawal Online 1563384 Tfr Personal Ac Mary Bechara super			2,000.00	315,957.74 DR
30/11/2022	Interest Paid		263.28		316,221.02 DR
13/12/2022	Withdrawal Online 1460427 Tfr Personal Ac Mary Bechara super			2,000.00	314,221.02 DR
28/12/2022	Withdrawal Online 1531858 Tfr Personal Ac Mary Bechara super			2,000.00	312,221.02 DR
30/12/2022	Interest Paid		258.86		312,479.88 DR
10/01/2023	Withdrawal Online 1474267 Tfr Personal Ac Mary Bechara super			2,000.00	310,479.88 DR
24/01/2023	Withdrawal Online 1498025 Tfr Personal Ac Mary Bechara super			2,000.00	308,479.88 DR
31/01/2023	Interest Paid		272.42		308,752.30 DR
07/02/2023	Withdrawal Online 1503780 Tfr Personal Ac Mary Bechara super			2,000.00	306,752.30 DR
21/02/2023	Withdrawal Online 1633793 Tfr Personal Ac Mary Bechara super			2,000.00	304,752.30 DR
27/02/2023	Withdrawal-Osko Payment 1924529 Kynah & Co Pty Ltd Mary Bechara Tax			1,650.00	303,102.30 DR
28/02/2023	Interest Paid		235.27		303,337.57 DR
07/03/2023	Withdrawal Online 1579514 Tfr Personal Ac Mary Bechara super			2,000.00	301,337.57 DR
21/03/2023	Withdrawal Online 1403649 Tfr Personal Ac Mary Bechara super			2,000.00	299,337.57 DR
31/03/2023	Interest Paid		255.76		299,593.33 DR
04/04/2023	Withdrawal Online 1553930 Tfr Personal Ac Mary Bechara super			2,000.00	297,593.33 DR
18/04/2023	Withdrawal Online 1587642 Tfr Personal Ac Mary Bechara super			2,000.00	295,593.33 DR
28/04/2023	Interest Paid		227.96		295,821.29 DR
02/05/2023	WITHDRAWAL ONLINE 1647702 TFR PERSONAL AC MARY BECHARA SUPER			2,000.00	293,821.29 DR
16/05/2023	WITHDRAWAL ONLINE 1446397 TFR PERSONAL AC MARY BECHARA SUPER			2,000.00	291,821.29 DR
30/05/2023	WITHDRAWAL ONLINE 1525206 TFR PERSONAL AC MARY BECHARA SUPER			2,000.00	289,821.29 DR
31/05/2023	INTEREST PAID		264.98		290,086.27 DR
13/06/2023	WITHDRAWAL ONLINE 1438505 TFR PERSONAL AC MARY BECHARA SUPER			2,000.00	288,086.27 DR
27/06/2023	WITHDRAWAL ONLINE 1593917 TFR PERSONAL AC MARY BECHARA SUPER			2,000.00	286,086.27 DR
30/06/2023	INTEREST PAID		237.33		286,323.60 DR
			3,050.75	41,240.00	286,323.60 DR

Amounts owing to other persons (80500)

Loan - Mary Bechara (00002)

01/07/2022	Opening Balance				7,590.00 CR
10/11/2022	Withdrawal Online 1820404 Tfr Westpac Cho		7,590.00		0.00 DR
			7,590.00		0.00 DR

Loan - Blairco (000031)

15/06/2023	Record payment to tax office by Blairco			259.00	259.00 CR
				259.00	259.00 CR

Integrated Client Account (84100)

Hanna & Mary Bechara Super Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Integrated Client Account (84100)					
30/10/2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments			375.00	375.00 CR
02/11/2022	Credit transferred to Integrated Client Account		375.00		0.00 DR
			375.00	375.00	0.00 DR
Income Tax Account (84200)					
<u>Income Tax Account (84200)</u>					
15/09/2022	Client initiated amended Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21		759.00		759.00 DR
02/11/2022	Interest on overpayment for Income Tax for the period from 01 Jul 20 to 30 Jun 21		3.95		762.95 DR
02/11/2022	Credit transferred to Integrated Client Account			375.00	387.95 DR
07/11/2022	Deposit Ato Ato001100016956658			387.95	0.00 DR
			762.95	762.95	0.00 DR
Income Tax Payable/Refundable (85000)					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2022	Opening Balance				500.00 DR
15/09/2022	Client initiated amended Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21			759.00	259.00 CR
30/10/2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments		375.00		116.00 DR
15/06/2023	Record payment to tax office by Blairco		259.00		375.00 DR
30/06/2023	ATO Supervisory Levy			259.00	116.00 DR
			634.00	1,018.00	116.00 DR
Total Debits:			90,892.15		
Total Credits:				90,892.15	

Hanna & Mary Bechara Super Fund

Investment Summary Report

As at 30 June 2023

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
DIY Super Working 9941		286,323.600000	286,323.60	286,323.60	286,323.60			100.00 %
			286,323.60		286,323.60			100.00 %
			286,323.60		286,323.60		0.00 %	100.00 %

Investment Summary with Market Movement

As at 30 June 2023

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Overall	Unrealised Current Year	Realised Movement
Cash/Bank Accounts								
DIY Super Working 9941		286,323.600000	286,323.60	286,323.60	286,323.60			
			286,323.60		286,323.60			
			286,323.60		286,323.60			

Hanna & Mary Bechara Super Fund Investment Performance

As at 30 June 2023

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
Bank Accounts									
DIY Super Save 9933	310.44	0.00	0.00	0.00	0.00	0.00	0.87	0.87	0.28 %
DIY Super Working 9941	324,512.85	0.00	0.00	286,323.60	0.00	0.00	2,662.80	2,662.80	0.82 %
	324,823.29	0.00	0.00	286,323.60	0.00	0.00	2,663.67	2,663.67	0.82 %
	324,823.29	0.00	0.00	286,323.60	0.00	0.00	2,663.67	2,663.67	0.82 %

Hanna & Mary Bechara Super Fund

Accounting Performance Report

As at 30 June 2023

Investment	From: 01 July 2022			To: 30 June 2023			Add			Less	Total Return	Return %
	Units	CGT Cost	Market Value	Units	CGT Cost	Market Value	Market Change	Realised Gain/(Loss)	Income	CGT Cost Change		
Bank Accounts												
DIY Super Save 9933		310.44	310.44		0.00	0.00			0.87		0.87	0.28%
DIY Super Working 9941		324,512.85	324,512.85		286,323.60	286,323.60			2,662.80		2,662.80	0.82%
		324,823.29	324,823.29		286,323.60	286,323.60			2,663.67		2,663.67	0.82%
		324,823.29	324,823.29		286,323.60	286,323.60			2,663.67		2,663.67	0.82%

Hanna & Mary Bechara Super Fund
Investment Movement Report

As at 30 June 2023

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
DIY Super Save 9933		310.44		0.87		(311.31)			0.00	0.00
DIY Super Working 9941		324,512.85		3,050.75		(41,240.00)			286,323.60	286,323.60
		324,823.29		3,051.62		(41,551.31)			286,323.60	286,323.60
		324,823.29		3,051.62		(41,551.31)			286,323.60	286,323.60

Hanna & Mary Bechara 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	0 - 0 %	0 %
International Shares	0 - 0 %	0 %
Cash	0 - 0 %	0 %
Australian Fixed Interest	0 - 0 %	0 %
International Fixed Interest	0 - 0 %	0 %
Mortgages	0 - 0 %	0 %
Direct Property	0 - 0 %	0 %
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:

Hanna & Mary Bechara Super Fund Investment Strategy

.....
Mary Bechara

Hanna & Mary Bechara Super Fund
Investment Total Return Report



As at 30 June 2023

Investment	Units	Market Price	Market Value	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	YTD Income* (Gross)	Income Since* Held (Gross)
Cash/Bank Accounts								
DIY Super Working 9941		286,323.600000	286,323.60	286,323.60			2,662.80	2,719.47
			286,323.60	286,323.60			2,662.80	2,719.47
			286,323.60	286,323.60		0.00 %	2,662.80	2,719.47

* Gross income includes the cash component and credits



Australian Government
Australian Taxation Office

Agent KYNAH & CO PTY LTD
Client THE TRUSTEE FOR HANNA AND
MARY BECHARA
SUPERANNUATION FUND
ABN 80894242944

Associates

Privacy: For important information about your privacy see our [privacy notice](#)

Associates

Client name	Associate position
BECHARA, MARY	Trustee
BECHARA, MARY	Member



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Agent KYNAH & CO PTY LTD
Client THE TRUSTEE FOR HANNA AND
MARY BECHARA
SUPERANNUATION FUND
ABN 80 894 242 944
TFN 911 092 027

Activity statement 001

Date generated	30 November 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

13 results found - from **30 November 2021** to **30 November 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
5 Mar 2023	28 Feb 2023	Original Activity Statement for the period ending 31 Dec 22		\$0.00	\$0.00
2 Nov 2022	1 Jun 2022	General interest charge			\$0.00
2 Nov 2022	16 May 2022	Credit transfer received from Income Tax Account		\$375.00	\$0.00
1 Nov 2022	1 Nov 2022	General interest charge			\$375.00 DR
30 Oct 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$375.00		\$375.00 DR
31 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22		\$0.00	\$0.00
9 Jun 2022	9 Jun 2022	General interest charge			\$0.00
9 Jun 2022	8 Jun 2022	Payment received		\$1,419.00	\$0.00
2 May 2022	2 May 2022	General interest charge			\$1,419.00 DR
1 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22		\$0.00	\$1,419.00 DR
4 Jan 2022	4 Jan 2022	General interest charge			\$1,419.00 DR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
14 Dec 2021	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments		\$473.00	\$1,419.00 DR
1 Dec 2021	1 Dec 2021	General interest charge			\$1,892.00 DR



Australian Government
Australian Taxation Office

Agent KYNAH & CO PTY LTD
Client THE TRUSTEE FOR HANNA AND
MARY BECHARA
SUPERANNUATION FUND
ABN 80 894 242 944
TFN 911 092 027

Income tax 551

Date generated	30 November 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

13 results found - from **30 November 2021** to **30 November 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
15 Jun 2023	15 Jun 2023	General interest charge			\$0.00
15 Jun 2023	14 Jun 2023	Payment received		\$259.00	\$0.00
1 Jun 2023	1 Jun 2023	General interest charge			\$259.00 DR
27 Feb 2023	15 May 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$259.00		\$259.00 DR
2 Nov 2022	7 Nov 2022	EFT refund for Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$387.95		\$0.00
2 Nov 2022	2 Nov 2022	Interest on overpayment for Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$3.95	\$387.95 CR
2 Nov 2022	16 May 2022	Credit transferred to Integrated Client Account	\$375.00		\$384.00 CR
3 Oct 2022	1 Jun 2022	General interest charge			\$759.00 CR
15 Sep 2022	16 May 2022	Client initiated amended Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$759.00	\$759.00 CR
9 Jun 2022	9 Jun 2022	General interest charge			\$0.00

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
9 Jun 2022	8 Jun 2022	Payment received		\$310.75	\$0.00
1 Jun 2022	1 Jun 2022	General interest charge			\$310.75 DR
17 Dec 2021	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$310.75		\$310.75 DR



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PAYG Instalments report 2023

Tax Agent 26010451
Last Updated 25/11/2023

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
911092027	THE TRUSTEE FOR HANNA AND MARY BECHARA SUPERANNUATION FUND	375.00	0.00	Not Applicable	Not Applicable	375.00

Total No of Clients: 1