

# Financial statements and reports for the year ended 30 June 2020

## Harchand Superannuation Fund

# Harchand Superannuation Fund

## Statement of Financial Position

As at 30 June 2020

	Note	2020 \$	2019 \$
<b>Assets</b>			
<b>Investments</b>			
Shares in Listed Companies (Australian)	2	845,545	611,002
Shares in Unlisted Private Companies (Australian)	3	419,002	419,027
<b>Total Investments</b>		<u>1,264,547</u>	<u>1,030,029</u>
<b>Other Assets</b>			
Sundry Debtors		0	16,281
CBA Transaction Account 10688971		75,239	255,830
Macquarie Cash Management Trust		2,008,571	101
Macquarie Cash Management No. 3 Account (Sunil)		49,757	74,270
CBA Investment 10224918		251,852	310,000
CBA Direct Investment Account 18691158 (Mary)		38,720	8,338
Macquarie Term Deposit 2674		0	1,000,000
Macquarie Term Deposit 1810		0	100,000
Macquarie Term Deposit 8271		0	1,000,000
Distributions Receivable		161	0
Reinvestment Residual Account		0	0
DDH Graham Account		1,839	0
CBA CDIA 4882		40,007	0
Income Tax Refundable		16,272	16,970
<b>Total Other Assets</b>		<u>2,482,418</u>	<u>2,781,790</u>
<b>Total Assets</b>		<u>3,746,965</u>	<u>3,811,819</u>
<b>Net assets available to pay benefits</b>		<u>3,746,965</u>	<u>3,811,819</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>			
	5, 6		
Ranu, Sawindar Singh - Pension (Pension)		207,822	213,166
Ranu, Sawindar Singh - Pension (Pension)		210,348	215,752
Ranu, Sawindar Singh - Pension (Pension)		249,266	255,672
Ranu, Sawindar Singh - Pension (Pension)		147,135	151,145
Ranu, Sawindar Singh - Pension (Pension)		367,252	378,906
Ranu, Sawindar Singh - Accumulation		738,173	742,158
Anthony, Mary Mala - Pension (Pension)		485,622	498,104
Anthony, Mary Mala - Pension (Pension)		238,988	245,134
Anthony, Mary Mala - Pension (Pension)		250,449	256,885

# Harchand Superannuation Fund

## Statement of Financial Position

As at 30 June 2020

	Note	2020	2019
		\$	\$
Anthony, Mary Mala - Pension (Pension)		152,136	156,046
Anthony, Mary Mala - Pension (Pension)		48,639	49,892
Anthony, Mary Mala - Pension (Pension)		355,356	364,490
Anthony, Mary Mala - Accumulation		212,353	213,499
Ranu, Sunil Nicholas - Accumulation		83,426	70,970
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<b>3,746,965</b>	<b>3,811,819</b>

## Operating Statement

For the year ended 30 June 2020

	Note	2020 \$	2019 \$
<b>Income</b>			
<b>Investment Income</b>			
Trust Distributions	9	1,492	0
Dividends Received	8	58,278	51,281
Interest Received		57,801	54,902
<b>Contribution Income</b>			
Employer Contributions		15,141	14,020
<b>Total Income</b>		<u>132,712</u>	<u>120,203</u>
<b>Expenses</b>			
Accountancy Fees		4,224	5,383
Administration Expenses		0	264
ATO Supervisory Levy		259	259
Auditor's Remuneration		440	440
ASIC Fees		54	53
BBY Impairment		0	(609,771)
Investment Expenses		2,727	0
Legal Fees		0	(5,232)
		<u>7,704</u>	<u>(608,604)</u>
<b>Member Payments</b>			
Pensions Paid		72,000	144,280
Division 293 Tax		0	5,250
Benefits Paid/Transfers Out		0	1,000
<b>Investment Losses</b>			
Changes in Market Values	10	134,393	676,812
<b>Total Expenses</b>		<u>214,097</u>	<u>218,738</u>
<b>Benefits accrued as a result of operations before income tax</b>		<u>(81,386)</u>	<u>(98,535)</u>
Income Tax Expense	11	(16,531)	(14,930)
<b>Benefits accrued as a result of operations</b>		<u>(64,855)</u>	<u>(83,606)</u>

**Note 1: Summary of Significant Accounting Policies**

The trustees have prepared the financial statements on the basis that the Superannuation Fund is a non-reporting entity because there are no users dependent on general purpose financial statements. 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 Director(s).

**a. Measurement of Investments**

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

**b. Cash and Cash Equivalents**

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

**c. Revenue**

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is recognised at the fair value of the consideration received or receivable.

**Interest revenue**

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

**Dividend revenue**

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

**Rental revenue**

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

**Distribution revenue**

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

**Remeasurement changes in market values**

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

**Contributions**

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

**d. Liability for Accrued Benefits**

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

**e. 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: Shares in Listed Companies (Australian)**

	2020 \$	2019 \$
Australia And New Zealand Banking Group Limited	46,600	56,420
Afterpay Limited	0	25,070
Bapcor Limited	19,169	0
BHP Group Limited	11,821	0
Boral Limited.	11,370	0
Bank Of Queensland Limited.	6,170	0

## Notes to the Financial Statements

For the year ended 30 June 2020

Bank Of Queensland Limited.	9,984	0
Commonwealth Bank	34,710	41,390
Commonwealth Bank Of Australia.	9,931	0
Challenger Exploration Limited	4,600	240
Challenger Limited	8,820	0
CSL Limited	28,700	0
Gryphon Capital Income Trust	30,538	0
Healius Limited	7,472	0
Iluka Resources Limited	17,080	0
Medibank Private Limited Fpo	15,234	17,782
Macquarie Group Limited	11,860	0
National Australia Bank Limited	68,052	53,440
Nine Entertainment Co. Holdings Limited	10,350	0
Nufarm Limited	7,362	0
Over The Wire Holdings Limited	12,456	0
Pact Group Holdings Ltd	16,425	41,850
Platinum Asset Management Limited	0	48,500
Qv Equities Limited	11,925	0
Reece Limited	9,190	0
Resmed Inc	13,770	0
South32 Limited	10,200	0
Spdr S&p/asx 200 Fund	21,872	0
Suncorp Group Limited	9,230	0
Tabcorp Holdings Limited	15,886	0
Tassal Group Limited	10,350	0
Telstra Corporation Limited.	31,300	38,500
Tpg Telecom Limited	0	32,200
Westpac Banking Corporation	42,308	28,360
Westpac Banking Corporation	9,835	0
Wattle Health Australia Limited	238,500	227,250
Woodside Petroleum Ltd	32,475	0
	845,545	611,002

# Harchand Superannuation Fund

## Notes to the Financial Statements

For the year ended 30 June 2020



### Note 3: Shares in Unlisted Private Companies (Australian)

	2020 \$	2019 \$
Commercial Equity Group Pty Ltd	419,002	419,027
	<hr/> 419,002 <hr/>	<hr/> 419,027 <hr/>

### Note 4: Banks and Term Deposits

	2020 \$	2019 \$
<b>Banks</b>		
CBA CDIA 4882	40,007	0
CBA Direct Investment Account 18691158 (Mary)	38,720	8,338
CBA Investment 10224918	251,852	310,000
CBA Transaction Account 10688971	75,239	255,830
DDH Graham Account	1,839	0
Macquarie Cash Management No. 3 Account (Sunil)	49,757	74,270
Macquarie Cash Management Trust	2,008,571	101
Macquarie Term Deposit 1810	0	100,000
Macquarie Term Deposit 2674	0	1,000,000
Macquarie Term Deposit 8271	0	1,000,000
	<hr/> 2,465,985 <hr/>	<hr/> 2,748,539 <hr/>

### Note 5: Liability for Accrued Benefits

	2020 \$	2019 \$
Liability for accrued benefits at beginning of year	3,811,819	3,895,425
Benefits accrued as a result of operations	(64,855)	(83,606)
Current year member movements	0	0
	<hr/> 3,746,963 <hr/>	<hr/> 3,811,819 <hr/>

### Note 6: 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.



## Notes to the Financial Statements

For the year ended 30 June 2020

	2020 \$	2019 \$
Vested Benefits	3,746,963	3,811,819

**Note 7: Guaranteed Benefits**

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

**Note 8: Dividends**

	2020 \$	2019 \$
Australia And New Zealand Banking Group Limited	2,400	1,600
Bank Of Queensland Limited.	340	0
Bapcor Limited	469	0
Boral Limited.	690	0
Brambles Limited	606	0
Challenger Limited	175	0
Commercial Equity Group Pty Ltd	37,796	37,309
Commonwealth Bank	2,155	2,155
Commonwealth Bank Of Australia.	191	0
Healius Limited	167	0
Healthscope Limited.	0	700
Iluka Resources Limited	260	0
Lendlease Group	330	0
Medibank Private Limited Fpo	795	657
National Australia Bank Limited	3,320	1,980
Nine Entertainment Co. Holdings Limited	750	0
Over The Wire Holdings Limited	126	0
Platinum Asset Management Limited	1,400	2,900
Qv Equities Limited	660	0
South32 Limited	373	0
Suncorp Group Limited	260	0
Tabcorp Holdings Limited	704	0
Tassal Group Limited	270	0
Telstra Corporation Limited.	1,600	1,900
Tpg Telecom Limited	100	200
Westpac Banking Corporation	1,510	1,880
Woodside Petroleum Ltd	831	0
	58,278	51,281

## Notes to the Financial Statements

For the year ended 30 June 2020

## Note 9: Trust Distributions

	2020 \$	2019 \$
Gryphon Capital Income Trust	1,259	0
Spdr S&p/asx 200 Fund	233	0
	<hr/>	<hr/>
	1,492	0
	<hr/>	<hr/>

## Note 10: Changes in Market Values

## Unrealised Movements in Market Value

	2020 \$	2019 \$
<b>Shares in Listed Companies (Australian)</b>		
Afterpay Limited	(2,772)	2,772
Australia And New Zealand Banking Group Limited	(22,454)	2,349
BHP Group Limited	1,736	(17,081)
Bank Of Queensland Limited.	(1,402)	0
Bank Of Queensland Limited.	(596)	0
Bapcor Limited	1,420	0
Boral Limited.	(3,817)	0
CSL Limited	442	0
Challenger Energy Limited - Ordinary Fully Paid	0	9,805
Challenger Exploration Limited	4,360	(10,365)
Challenger Limited	(4,434)	0
Commonwealth Bank	(6,680)	4,955
Commonwealth Bank Of Australia.	(296)	0
Gryphon Capital Income Trust	(4,897)	0
Healius Limited	(68)	0
Healthscope Limited.	0	(5,172)
Iluka Resources Limited	1,772	0
Macquarie Group Limited	1,220	0
Medibank Private Limited Fpo	(2,548)	2,904
National Australia Bank Limited	(21,992)	1,090
Nine Entertainment Co. Holdings Limited	(4,837)	0

## Notes to the Financial Statements

For the year ended 30 June 2020

Nufarm Limited	(183)	0
Over The Wire Holdings Limited	(2,416)	0
Pact Group Holdings Ltd	(2,976)	(3,048)
Platinum Asset Management Limited	18,580	(9,100)
Qv Equities Limited	(3,641)	0
Reece Limited	418	0
Resmed Inc	1,890	0
South32 Limited	(5,341)	(2,790)
Spdr S&p/asx 200 Fund	(420)	0
Suncorp Group Limited	(3,783)	0
Tabcorp Holdings Limited	(3,821)	0
Tassal Group Limited	(2,168)	0
Telstra Corporation Limited.	(7,200)	12,300
Tpg Telecom Limited	(6,719)	6,350
Wattle Health Australia Limited	11,250	(208,250)
Westpac Banking Corporation	(21,179)	1,917
Westpac Banking Corporation	(530)	0
Woodside Petroleum Ltd	(16,479)	0
	(110,562)	(211,363)
<b>Shares in Listed Companies (Overseas)</b>		
Cybg Plc Cdi 1:1 Foreign Exempt Lse	0	(230)
	0	(230)
<b>Shares in Unlisted Private Companies (Australian)</b>		
Commercial Equity Group Pty Ltd	(25)	8,176
	(25)	8,176
<b>Total Unrealised Movement</b>	(110,587)	(203,417)
<b>Realised Movements in Market Value</b>		
	<b>2020</b>	<b>2019</b>
	<b>\$</b>	<b>\$</b>
<b>Derivatives (Options, Hybrids, Future Contracts)</b>		
Option Positions	0	1,260
	0	1,260

## Notes to the Financial Statements

For the year ended 30 June 2020

**Options Trading Receivable**

Options Trading Receivable - Pension

0

(532,655)

0

(532,655)

**Other Assets**

NAB Legal Action (Matter #204340)

0

37,604

0

37,604

**Shares in Listed Companies (Australian)**

Afterpay Limited

6,031

0

Asx Limited

0

(3,925)

Asx Limited

(2,537)

0

Asx Limited

(331)

0

Asx Limited

0

(10,008)

Asx Limited

(1,715)

0

Asx Limited

(3,575)

0

Asx Limited

(825)

0

Asx Limited

0

(3,345)

Asx Limited

0

(3,490)

Asx Limited

0

320

Asx Limited

(1,135)

0

Asx Limited

0

1,520

Asx Limited

0

75

Asx Limited

0

1,620

Asx Limited

(540)

0

Asx Limited

(9,277)

0

Asx Limited

0

20

Asx Limited

(1,185)

0

Asx Limited

1,325

0

Asx Limited

0

2,035

BHP Group Limited

0

12,603

Brambles Limited

(969)

0

Computershare Limited.

0

(369)

Efts Metal Securities Australia Limited.

(1,069)

0

Healius Limited

(1,597)

0

Healthscope Limited.

0

7,492

## Notes to the Financial Statements

For the year ended 30 June 2020

Lendlease Group	4,572	0
Nufarm Limited	1,125	0
Oil Search Limited	1,673	0
Pact Group Holdings Ltd	(2,369)	0
Platinum Asset Management Limited	(21,234)	0
South32 Limited	0	2,520
Splitit Payments Ltd	0	34,456
Tpg Telecom Limited	9,827	0
Wattle Health Australia Limited	0	(21,432)
	(23,805)	20,092
<b>Shares in Listed Companies (Overseas)</b>		
Cybg Plc Cdi 1:1 Foreign Exempt Lse	0	301
	0	301
<b>Total Realised Movement</b>	(23,805)	(473,398)
<b>Changes in Market Values</b>	(134,392)	(676,815)

**Note 11: Income Tax Expense**

	<b>2020</b>	<b>2019</b>
	<b>\$</b>	<b>\$</b>
The components of tax expense comprise		
Current Tax	(16,531)	(14,929)
Income Tax Expense	(16,531)	(14,929)

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%	(12,208)	(14,780)
Less:		
Tax effect of:		
Exempt Pension Income	15,451	14,124
Realised Accounting Capital Gains	(3,571)	(71,009)
Accounting Trust Distributions	224	0
Tax Adjustment - Management/Admin Expenses (J1)	0	207

## Notes to the Financial Statements

For the year ended 30 June 2020

Add:

Tax effect of:

Other Non-Deductible Expenses	0	(90,678)
Decrease in MV of Investments	16,588	30,513
SMSF Non-Deductible Expenses	811	100
Pension Payments	10,800	21,642
Benefit Payments	0	150
Franking Credits	3,642	3,274
Taxable Trust Distributions	218	0
Distributed Foreign Income	1	0
Rounding	0	(1)
Income Tax on Taxable Income or Loss	7,748	6,898
Less credits:		
Franking Credits	24,279	21,828
Current Tax or Refund	(16,531)	(14,930)

# Harchand Superannuation Fund Trustees Declaration

Burj (TAS) Pty Ltd ACN: 124183866



The directors of the trustee company 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 directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2020 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2020 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 2020.

Specifically, the directors of the trustee company declare that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the Fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Regulations 1994; and
- to the knowledge of the directors of the trustee company, there have been no events or transactions subsequent to the balance date which could have a material impact on the Fund. Where such events have occurred, the effect of such events has been accounted and noted in the Fund's financial statements.

Signed in accordance with a resolution of the directors of the trustee company by:

.....  
Sawindar Singh Ranu  
Burj (TAS) Pty Ltd  
Director

.....  
Mary Mala Anthony  
Burj (TAS) Pty Ltd  
Director

.....  
Sunil Nicholas Ranu  
Burj (TAS) Pty Ltd  
Director

Dated this ..... day of .....

# Memorandum of Resolutions of the Director(s) of

Burj (TAS) Pty Ltd ACN: 124183866  
ATF Harchand 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 a non-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 2020 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 2020, 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 2020.

## **INVESTMENT DISPOSALS:**

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2020.

## **TRUSTEE STATUS:**

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the Fund and that they are not disqualified persons as defined by s 120 of the SISA.

## **CONTRIBUTIONS RECEIVED:**

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

## **ACCEPTANCE OF ROLLOVERS:**

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

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

The trustee has reviewed the rollover and received advice that the rollover is in accordance with the Trust Deed and the rules of the Fund and the



# Memorandum of Resolutions of the Director(s) of

Burj (TAS) Pty Ltd ACN: 124183866  
ATF Harchand Superannuation Fund



superannuation laws. As such the trustee has resolved to accept the rollover on behalf of the member.

## **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 –

.....  
Sawindar Singh Ranu

/ /

.....  
Mary Mala Anthony

/ /

.....  
Sunil Nicholas Ranu

/ /

# Harchand Superannuation Fund

## Members Statement



Sawindar Singh Ranu  
364 Birdwood Terrace  
Toowong, Queensland, 4066, Australia

### Your Details

Date of Birth : Provided  
Age: 73  
Tax File Number: Provided  
Date Joined Fund: 17/06/1982  
Service Period Start Date: 01/06/1981  
Date Left Fund:  
Member Code: RANSAW00001P  
Account Start Date: 01/07/2007  
Account Phase: Retirement Phase  
Account Description: Pension

Nominated Beneficiaries Mary Mala Anthony  
Vested Benefits 207,821  
Total Death Benefit 207,821  
Current Salary 0  
Previous Salary 0  
Disability Benefit 0

### Your Balance

Total Benefits 207,821

#### Preservation Components

Preserved  
Unrestricted Non Preserved 207,821  
Restricted Non Preserved

#### Tax Components

Tax Free (17.28%) 35,902  
Taxable 171,920

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	213,165	220,920
<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	(14)	3,295
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	5,330	11,050
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 30/06/2020	207,821	213,165

---

### Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

---

Sawindar Singh Ranu  
Director

---

Mary Mala Anthony  
Director

---

Sunil Nicholas Ranu  
Director

# Harchand Superannuation Fund

## Members Statement



Sawindar Singh Ranu  
364 Birdwood Terrace  
Toowong, Queensland, 4066, Australia

### Your Details

Date of Birth : Provided  
Age: 73  
Tax File Number: Provided  
Date Joined Fund: 17/06/1982  
Service Period Start Date: 01/06/1981  
Date Left Fund:  
Member Code: RANSAW00002P  
Account Start Date: 01/07/2008  
Account Phase: Retirement Phase  
Account Description: Pension

Nominated Beneficiaries: Mary Mala Anthony  
Vested Benefits: 210,348  
Total Death Benefit: 210,348  
Current Salary: 0  
Previous Salary: 0  
Disability Benefit: 0

### Your Balance

Total Benefits 210,348

#### Preservation Components

Preserved

Unrestricted Non Preserved 210,348

Restricted Non Preserved

#### Tax Components

Tax Free (70.72%) 148,758

Taxable 61,590

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	215,752	223,571
<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	(14)	3,361
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	5,390	11,180
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 30/06/2020	210,348	215,752

---

### Trustee's Disclaimer

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Signed by all the trustees of the fund

---

Sawindar Singh Ranu  
Director

---

Mary Mala Anthony  
Director

---

Sunil Nicholas Ranu  
Director

# Harchand Superannuation Fund

## Members Statement

Sawindar Singh Ranu  
364 Birdwood Terrace  
Toowong, Queensland, 4066, Australia

### Your Details

Date of Birth : Provided  
Age: 73  
Tax File Number: Provided  
Date Joined Fund: 17/06/1982  
Service Period Start Date: 01/06/1981  
Date Left Fund:  
Member Code: RANSAW00003P  
Account Start Date: 01/07/2009  
Account Phase: Retirement Phase  
Account Description: Pension

Nominated Beneficiaries N/A

Vested Benefits  
Total Death Benefit 0  
Current Salary 0  
Previous Salary 0  
Disability Benefit 0

### Your Balance

#### Total Benefits

#### Preservation Components

Preserved  
Unrestricted Non Preserved  
Restricted Non Preserved

#### Tax Components

Tax Free (0.61%)  
Taxable

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019		
<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		
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
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 30/06/2020	0	0

---

### **Trustee's Disclaimer**

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

---

Sawindar Singh Ranu  
Director

---

Mary Mala Anthony  
Director

---

Sunil Nicholas Ranu  
Director

# Harchand Superannuation Fund

## Members Statement



Sawindar Singh Ranu  
364 Birdwood Terrace  
Toowong, Queensland, 4066, Australia

### Your Details

Date of Birth : Provided  
Age: 73  
Tax File Number: Provided  
Date Joined Fund: 17/06/1982  
Service Period Start Date: 01/06/1981  
Date Left Fund:  
Member Code: RANSAW00004P  
Account Start Date: 01/07/2010  
Account Phase: Retirement Phase  
Account Description: Pension

Nominated Beneficiaries Mary Mala Anthony  
Vested Benefits 249,266  
Total Death Benefit 249,266  
Current Salary 0  
Previous Salary 0  
Disability Benefit 0

### Your Balance

Total Benefits 249,266

#### Preservation Components

Preserved

Unrestricted Non Preserved 249,266

Restricted Non Preserved

#### Tax Components

Tax Free (85.53%) 213,192

Taxable 36,074

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	255,672	264,910
<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	(16)	4,013
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	6,390	13,250
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 30/06/2020	249,266	255,673



**Trustee's Disclaimer**

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Signed by all the trustees of the fund

\_\_\_\_\_  
Sawindar Singh Ranu  
Director

\_\_\_\_\_  
Mary Mala Anthony  
Director

\_\_\_\_\_  
Sunil Nicholas Ranu  
Director

# Harchand Superannuation Fund

## Members Statement



Sawindar Singh Ranu  
364 Birdwood Terrace  
Toowong, Queensland, 4066, Australia

### Your Details

Date of Birth : Provided  
Age: 73  
Tax File Number: Provided  
Date Joined Fund: 17/06/1982  
Service Period Start Date: 01/06/1981  
Date Left Fund:  
Member Code: RANSAW00005P  
Account Start Date: 01/07/2011  
Account Phase: Retirement Phase  
Account Description: Pension

Nominated Beneficiaries: Mary Mala Anthony  
Vested Benefits: 147,135  
Total Death Benefit: 147,135  
Current Salary: 0  
Previous Salary: 0  
Disability Benefit: 0

### Your Balance

Total Benefits 147,135

#### Preservation Components

Preserved

Unrestricted Non Preserved 147,135

Restricted Non Preserved

#### Tax Components

Tax Free (77.86%) 114,579

Taxable 32,555

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	151,145	156,594
<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	(10)	2,380
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	4,000	7,830
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 30/06/2020	147,135	151,144

---

### **Trustee's Disclaimer**

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Signed by all the trustees of the fund

---

Sawindar Singh Ranu  
Director

---

Mary Mala Anthony  
Director

---

Sunil Nicholas Ranu  
Director

# Harchand Superannuation Fund

## Members Statement



Sawindar Singh Ranu  
364 Birdwood Terrace  
Toowong, Queensland, 4066, Australia

### Your Details

Date of Birth : Provided  
Age: 73  
Tax File Number: Provided  
Date Joined Fund: 17/06/1982  
Service Period Start Date: 01/06/1981  
Date Left Fund:  
Member Code: RANSAW00006P  
Account Start Date: 01/07/2012  
Account Phase: Retirement Phase  
Account Description: Pension

Nominated Beneficiaries: Mary Mala Anthony  
Vested Benefits: 367,252  
Total Death Benefit: 367,252  
Current Salary: 0  
Previous Salary: 0  
Disability Benefit: 0

### Your Balance

Total Benefits 367,252

#### Preservation Components

Preserved  
Unrestricted Non Preserved 367,252  
Restricted Non Preserved

#### Tax Components

Tax Free (90.73%) 333,200  
Taxable 34,051

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	378,906	392,574
<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	(24)	5,962
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	11,630	19,630
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 30/06/2020	367,252	378,906

---

### Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

---

Sawindar Singh Ranu  
Director

---

Mary Mala Anthony  
Director

---

Sunil Nicholas Ranu  
Director

# Harchand Superannuation Fund

## Members Statement



Sawindar Singh Ranu  
364 Birdwood Terrace  
Toowong, Queensland, 4066, Australia

### Your Details

Date of Birth : Provided  
Age: 73  
Tax File Number: Provided  
Date Joined Fund: 17/06/1982  
Service Period Start Date: 17/06/1982  
Date Left Fund:  
Member Code: RANSAW00007P  
Account Start Date: 01/07/2013  
Account Phase: Retirement Phase  
Account Description: Pension

Nominated Beneficiaries Mary Mala Anthony

Vested Benefits  
Total Death Benefit 0  
Current Salary 0  
Previous Salary 0  
Disability Benefit 0

### Your Balance

#### Total Benefits

#### Preservation Components

Preserved  
Unrestricted Non Preserved  
Restricted Non Preserved

#### Tax Components

Tax Free (0.00%)  
Taxable

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019		
<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		
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
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 30/06/2020	0	0

**Trustee's Disclaimer**

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

\_\_\_\_\_  
Sawindar Singh Ranu  
Director

\_\_\_\_\_  
Mary Mala Anthony  
Director

\_\_\_\_\_  
Sunil Nicholas Ranu  
Director

# Harchand Superannuation Fund

## Members Statement

Sawindar Singh Ranu  
364 Birdwood Terrace  
Toowong, Queensland, 4066, Australia

### Your Details

Date of Birth : Provided  
Age: 73  
Tax File Number: Provided  
Date Joined Fund: 17/06/1982  
Service Period Start Date: 17/06/1982  
Date Left Fund:  
Member Code: RANSAW00008P  
Account Start Date: 01/07/2014  
Account Phase: Retirement Phase  
Account Description: Pension

Nominated Beneficiaries Mary Mala Anthony

Vested Benefits  
Total Death Benefit 0  
Current Salary 0  
Previous Salary 0  
Disability Benefit 0

### Your Balance

#### Total Benefits

#### Preservation Components

Preserved  
Unrestricted Non Preserved  
Restricted Non Preserved

#### Tax Components

Tax Free (0.00%)  
Taxable

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019		
<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		
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
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 30/06/2020	0	0



---

### **Trustee's Disclaimer**

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

---

Sawindar Singh Ranu  
Director

---

Mary Mala Anthony  
Director

---

Sunil Nicholas Ranu  
Director

# Harchand Superannuation Fund

## Members Statement



Sawindar Singh Ranu  
364 Birdwood Terrace  
Toowong, Queensland, 4066, Australia

### Your Details

Date of Birth : Provided  
Age: 73  
Tax File Number: Provided  
Date Joined Fund: 17/06/1982  
Service Period Start Date:  
Date Left Fund:  
Member Code: RANSAW00009A  
Account Start Date 17/06/1982  
Account Phase: Accumulation Phase  
Account Description: Accumulation

Nominated Beneficiaries Mary Mala Anthony  
Vested Benefits 738,173  
Total Death Benefit 738,173  
Current Salary 0  
Previous Salary 0  
Disability Benefit 0

### Your Balance

Total Benefits 738,173

#### Preservation Components

Preserved  
Unrestricted Non Preserved 738,173  
Restricted Non Preserved

#### Tax Components

Tax Free 505,915  
Taxable 232,259

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	742,158	739,383
<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	(49)	11,512
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax	3,936	3,487
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		5,250
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2020	738,173	742,158

---

### **Trustee's Disclaimer**

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Signed by all the trustees of the fund

---

Sawindar Singh Ranu  
Director

---

Mary Mala Anthony  
Director

---

Sunil Nicholas Ranu  
Director

# Harchand Superannuation Fund

## Members Statement



Mary Mala Anthony  
364 Birdwood Terrace  
Toowong, Queensland, 4066, Australia

### Your Details

Date of Birth : Provided  
Age: 71  
Tax File Number: Provided  
Date Joined Fund: 17/06/1982  
Service Period Start Date: 17/06/1982  
Date Left Fund:  
Member Code: ANTMAR00001P  
Account Start Date: 01/07/2007  
Account Phase: Retirement Phase  
Account Description: Pension

Nominated Beneficiaries Sawindar Singh Ranu

Vested Benefits 485,622  
Total Death Benefit 485,622  
Current Salary 0  
Previous Salary 0  
Disability Benefit 0

### Your Balance

Total Benefits 485,622

#### Preservation Components

Preserved

Unrestricted Non Preserved 485,622

Restricted Non Preserved

#### Tax Components

Tax Free (18.09%) 87,845

Taxable 397,777

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	498,104	516,064
<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	(32)	7,840
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	12,450	25,800
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 30/06/2020	485,622	498,104

---

### Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

---

Sawindar Singh Ranu  
Director

---

Mary Mala Anthony  
Director

---

Sunil Nicholas Ranu  
Director

# Harchand Superannuation Fund

## Members Statement



Mary Mala Anthony  
364 Birdwood Terrace  
Toowong, Queensland, 4066, Australia

### Your Details

Date of Birth : Provided  
Age: 71  
Tax File Number: Provided  
Date Joined Fund: 17/06/1982  
Service Period Start Date: 17/06/1982  
Date Left Fund:  
Member Code: ANTMAR00002P  
Account Start Date: 01/07/2008  
Account Phase: Retirement Phase  
Account Description: Pension

Nominated Beneficiaries Sawindar Singh Ranu

Vested Benefits 238,988  
Total Death Benefit 238,988  
Current Salary 0  
Previous Salary 0  
Disability Benefit 0

### Your Balance

Total Benefits 238,988

#### Preservation Components

Preserved

Unrestricted Non Preserved 238,988

Restricted Non Preserved

#### Tax Components

Tax Free (69.62%) 166,391

Taxable 72,597

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	245,134	253,976
<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	(16)	3,857
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	6,130	12,700
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 30/06/2020	238,988	245,133

**Trustee's Disclaimer**

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

\_\_\_\_\_  
Sawindar Singh Ranu  
Director

\_\_\_\_\_  
Mary Mala Anthony  
Director

\_\_\_\_\_  
Sunil Nicholas Ranu  
Director

# Harchand Superannuation Fund

## Members Statement

Mary Mala Anthony  
364 Birdwood Terrace  
Toowong, Queensland, 4066, Australia

### Your Details

Date of Birth : Provided  
Age: 71  
Tax File Number: Provided  
Date Joined Fund: 17/06/1982  
Service Period Start Date: 17/06/1982  
Date Left Fund:  
Member Code: ANTMAR00003P  
Account Start Date: 01/07/2009  
Account Phase: Retirement Phase  
Account Description: Pension

Nominated Beneficiaries N/A

Vested Benefits  
Total Death Benefit 0  
Current Salary 0  
Previous Salary 0  
Disability Benefit 0

### Your Balance

#### Total Benefits

#### Preservation Components

Preserved  
Unrestricted Non Preserved  
Restricted Non Preserved

#### Tax Components

Tax Free (0.61%)  
Taxable

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019		
<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		
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
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 30/06/2020	0	0



---

### **Trustee's Disclaimer**

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

---

Sawindar Singh Ranu  
Director

---

Mary Mala Anthony  
Director

---

Sunil Nicholas Ranu  
Director

# Harchand Superannuation Fund

## Members Statement



Mary Mala Anthony  
364 Birdwood Terrace  
Toowong, Queensland, 4066, Australia

### Your Details

Date of Birth : Provided  
Age: 71  
Tax File Number: Provided  
Date Joined Fund: 17/06/1982  
Service Period Start Date: 17/06/1982  
Date Left Fund:  
Member Code: ANTMAR00004P  
Account Start Date: 01/07/2010  
Account Phase: Retirement Phase  
Account Description: Pension

Nominated Beneficiaries Sawindar Singh Ranu

Vested Benefits 250,449  
Total Death Benefit 250,449  
Current Salary 0  
Previous Salary 0  
Disability Benefit 0

### Your Balance

Total Benefits 250,449

#### Preservation Components

Preserved

Unrestricted Non Preserved 250,449

Restricted Non Preserved

#### Tax Components

Tax Free (85.53%) 214,204

Taxable 36,245

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	256,885	266,111
<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	(16)	4,084
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	6,420	13,310
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 30/06/2020	250,449	256,885

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### Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

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Sawindar Singh Ranu  
Director

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Mary Mala Anthony  
Director

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Sunil Nicholas Ranu  
Director

# Harchand Superannuation Fund

## Members Statement



Mary Mala Anthony  
364 Birdwood Terrace  
Toowong, Queensland, 4066, Australia

### Your Details

Date of Birth : Provided  
Age: 71  
Tax File Number: Provided  
Date Joined Fund: 17/06/1982  
Service Period Start Date: 17/06/1982  
Date Left Fund:  
Member Code: ANTMAR00006P  
Account Start Date: 01/07/2012  
Account Phase: Retirement Phase  
Account Description: Pension

Nominated Beneficiaries Sawindar Singh Ranu

Vested Benefits 152,136  
Total Death Benefit 152,136  
Current Salary 0  
Previous Salary 0  
Disability Benefit 0

### Your Balance

Total Benefits 152,136

#### Preservation Components

Preserved

Unrestricted Non Preserved 152,136

Restricted Non Preserved

#### Tax Components

Tax Free (77.43%) 117,781

Taxable 34,356

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	156,046	161,627
<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	(10)	2,500
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	3,900	8,080
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 30/06/2020	152,136	156,047

**Trustee's Disclaimer**

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Signed by all the trustees of the fund

\_\_\_\_\_  
Sawindar Singh Ranu  
Director

\_\_\_\_\_  
Mary Mala Anthony  
Director

\_\_\_\_\_  
Sunil Nicholas Ranu  
Director

# Harchand Superannuation Fund

## Members Statement



Mary Mala Anthony  
364 Birdwood Terrace  
Toowong, Queensland, 4066, Australia

### Your Details

Date of Birth : Provided  
Age: 71  
Tax File Number: Provided  
Date Joined Fund: 17/06/1982  
Service Period Start Date: 17/06/1982  
Date Left Fund:  
Member Code: ANTMAR00007P  
Account Start Date: 01/07/2015  
Account Phase: Retirement Phase  
Account Description: Pension

Nominated Beneficiaries Sawindar Singh Ranu

Vested Benefits 48,639  
Total Death Benefit 48,639  
Current Salary 0  
Previous Salary 0  
Disability Benefit 0

### Your Balance

Total Benefits 48,639

#### Preservation Components

Preserved

Unrestricted Non Preserved 48,639

Restricted Non Preserved

#### Tax Components

Tax Free (87.62%) 42,618

Taxable 6,021

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	49,892	51,671
<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	(3)	801
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	1,250	2,580
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 30/06/2020	48,639	49,892

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### Trustee's Disclaimer

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Signed by all the trustees of the fund

---

Sawindar Singh Ranu  
Director

---

Mary Mala Anthony  
Director

---

Sunil Nicholas Ranu  
Director

# Harchand Superannuation Fund

## Members Statement



Mary Mala Anthony  
364 Birdwood Terrace  
Toowong, Queensland, 4066, Australia

### Your Details

Date of Birth : Provided  
Age: 71  
Tax File Number: Provided  
Date Joined Fund: 17/06/1982  
Service Period Start Date: 17/06/1982  
Date Left Fund:  
Member Code: ANTMAR00008P  
Account Start Date: 01/07/2014  
Account Phase: Retirement Phase  
Account Description: Pension

Nominated Beneficiaries Sawindar Singh Ranu

Vested Benefits 355,356  
Total Death Benefit 355,356  
Current Salary 0  
Previous Salary 0  
Disability Benefit 0

### Your Balance

Total Benefits 355,356

#### Preservation Components

Preserved

Unrestricted Non Preserved 355,356

Restricted Non Preserved

#### Tax Components

Tax Free (87.62%) 311,363

Taxable 43,993

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	364,490	377,475
<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	(24)	5,885
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	9,110	18,870
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 30/06/2020	355,356	364,490



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### Trustee's Disclaimer

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Signed by all the trustees of the fund

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Sawindar Singh Ranu  
Director

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Mary Mala Anthony  
Director

---

Sunil Nicholas Ranu  
Director

# Harchand Superannuation Fund

## Members Statement

Mary Mala Anthony  
364 Birdwood Terrace  
Toowong, Queensland, 4066, Australia

### Your Details

Date of Birth : Provided  
Age: 71  
Tax File Number: Provided  
Date Joined Fund: 17/06/1982  
Service Period Start Date:  
Date Left Fund:  
Member Code: ANTMAR00009A  
Account Start Date: 17/06/1982  
Account Phase: Accumulation Phase  
Account Description: Accumulation

Nominated Beneficiaries Sawindar Singh Ranu

Vested Benefits 212,353  
Total Death Benefit 212,353  
Current Salary 0  
Previous Salary 0  
Disability Benefit 0

### Your Balance

Total Benefits 212,353

#### Preservation Components

Preserved

Unrestricted Non Preserved 212,353

Restricted Non Preserved

#### Tax Components

Tax Free 147,696

Taxable 64,657

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	213,499	212,191
<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	(14)	3,313
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax	1,132	1,005
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		1,000
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2020	212,353	213,499

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### Trustee's Disclaimer

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Signed by all the trustees of the fund

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Sawindar Singh Ranu  
Director

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Mary Mala Anthony  
Director

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Sunil Nicholas Ranu  
Director

# Harchand Superannuation Fund

## Members Statement



Sunil Nicholas Ranu  
364 Birdwood Terrace  
Toowong, Queensland, 4066, Australia

### Your Details

Date of Birth : Provided  
Age: 35  
Tax File Number: Provided  
Date Joined Fund: 07/06/2012  
Service Period Start Date: 06/12/2004  
Date Left Fund:  
Member Code: RANSUN00001A  
Account Start Date: 07/06/2012  
Account Phase: Accumulation Phase  
Account Description: Accumulation

Nominated Beneficiaries N/A  
Vested Benefits 83,426  
Total Death Benefit 83,426  
Current Salary 0  
Previous Salary 0  
Disability Benefit 0

### Your Balance

Total Benefits 83,426

#### Preservation Components

Preserved 83,426  
Unrestricted Non Preserved  
Restricted Non Preserved

#### Tax Components

Tax Free  
Taxable 83,426

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	70,970	58,358
<u>Increases to Member account during the period</u>		
Employer Contributions	15,141	14,020
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(5)	999
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	2,271	2,103
Income Tax	409	304
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 30/06/2020	83,426	70,970

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### **Trustee's Disclaimer**

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Signed by all the trustees of the fund

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Sawindar Singh Ranu  
Director

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Mary Mala Anthony  
Director

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Sunil Nicholas Ranu  
Director

# Harchand Superannuation Fund

## Investment Income Report



As at 30 June 2020

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
<b>Bank</b>													
	CBA CDIA 4882	6.74			6.74	0.00	0.00	0.00	6.74			0.00	0.00
	CBA Direct Investment Account 18691158 (Mary)	91.12			91.12	0.00	0.00	0.00	91.12			0.00	0.00
	CBA Investment 10224918	1,852.00			1,852.00	0.00	0.00	0.00	1,852.00			0.00	0.00
	DDH Graham Account	334.81	0.00	0.00	334.81	0.00	0.00	0.00	334.81	0.00		0.00	0.00
	Macquarie Cash Management No. 3 Account (Sunil)	345.71			345.71	0.00	0.00	0.00	345.71			0.00	0.00
	Macquarie Cash Management Trust	230.54			230.54	0.00	0.00	0.00	230.54			0.00	0.00
	Macquarie Term Deposit 1810	1,495.89			1,495.89	0.00	0.00	0.00	1,495.89			0.00	0.00
	Macquarie Term Deposit 2674	26,721.92			26,721.92	0.00	0.00	0.00	26,721.92			0.00	0.00
	Macquarie Term Deposit 8271	26,721.92			26,721.92	0.00	0.00	0.00	26,721.92			0.00	0.00
		<b>57,800.65</b>	<b>0.00</b>	<b>0.00</b>	<b>57,800.65</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>57,800.65</b>	<b>0.00</b>		<b>0.00</b>	<b>0.00</b>
<b>Shares in Listed Companies (Australian)</b>													
ANZ.AX	Australia And New Zealand Banking Group Limited	2,400.00	1,920.00	480.00		822.86			3,222.86		0.00		
BOQPE.AX	Bank Of Queensland Limited.	340.23	340.23	0.00		145.80			486.03		0.00		
BAP.AX	Bapcor Limited	469.00	469.00	0.00		201.00			670.00		0.00		
BLD.AX	Boral Limited.	690.00	345.00	345.00		147.86	0.00	0.00	837.86	0.00	0.00		
BXB.AX	Brambles Limited	605.88	112.91	492.97		48.39	0.00	0.00	654.27	0.00	0.00		
CGF.AX	Challenger Limited	175.00	175.00	0.00		75.00			250.00		0.00		
CBA.AX	Commonwealth Bank	2,155.00	2,155.00	0.00		923.57			3,078.57		0.00		
CBAPD.AX	Commonwealth Bank Of Australia.	191.29	191.29	0.00		81.98			273.27		0.00		
GCI.AX	Gryphon Capital Income Trust	1,259.25			1,244.18	0.00	0.00	0.00	1,244.18		0.00	0.00	15.07
HLS.AX	Healius Limited	166.60	166.60	0.00		71.40			238.00		0.00		
ILU.AX	Iluka Resources Limited	260.00	260.00	0.00		111.43			371.43		0.00		
LLC.AX	Lendlease Group	330.00	0.00	330.00		0.00			330.00		0.00		
MPL.AX	Medibank Private Limited Fpo	794.83	794.83	0.00		340.65			1,135.48		0.00		
NAB.AX	National Australia Bank Limited	3,320.00	3,320.00	0.00		1,422.86			4,742.86		0.00		

# Harchand Superannuation Fund

## Investment Income Report



As at 30 June 2020

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
NEC.AX	Nine Entertainment Co. Holdings Limited	750.00	750.00	0.00		321.42			1,071.42		0.00		
OTW.AX	Over The Wire Holdings Limited	126.00	126.00	0.00		54.00			180.00		0.00		
PTM.AX	Platinum Asset Management Limited	1,400.00	1,400.00	0.00		600.00			2,000.00		0.00		
QVE.AX	Qv Equities Limited	660.00	660.00	0.00		282.86			942.86		0.00		
S32.AX	South32 Limited	372.61	372.61	0.00		159.69			532.30		0.00		
STW.AX	Spdr S&p/asx 200 Fund	232.82	179.61	24.98	4.87	95.31	6.49	1.44	312.70	0.00	0.00	0.00	16.87
SUN.AX	Suncorp Group Limited	260.00	260.00	0.00		111.43			371.43		0.00		
TAH.AX	Tabcorp Holdings Limited	704.00	704.00	0.00		301.72			1,005.72		0.00		
TGR.AX	Tassal Group Limited	270.00	67.50	202.50		28.93			298.93		0.00		
TLS.AX	Telstra Corporation Limited.	1,600.00	1,600.00	0.00		685.72			2,285.72		0.00		
TPM.AX	Tpg Telecom Limited	100.00	100.00	0.00		42.86			142.86		0.00		
WBC.AX	Westpac Banking Corporation	1,224.00	1,224.00	0.00		524.57			1,748.57		0.00		
WBCPH.AX	Westpac Banking Corporation	285.76	285.76	0.00		122.47			408.23		0.00		
WPL.AX	Woodside Petroleum Ltd	831.32	831.32	0.00		356.28			1,187.60		0.00		
		<b>21,973.59</b>	<b>18,810.66</b>	<b>1,875.45</b>	<b>1,249.05</b>	<b>8,080.06</b>	<b>6.49</b>	<b>1.44</b>	<b>30,023.15</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>31.94</b>
<b>Shares in Unlisted Private Companies (Australian)</b>													
COMMEQTY GR	Commercial Equity Group Pty Ltd	37,796.40	37,796.40			16,198.46			53,994.86		0.00		
		<b>37,796.40</b>	<b>37,796.40</b>			<b>16,198.46</b>			<b>53,994.86</b>		<b>0.00</b>		
		<b>117,570.64</b>	<b>56,607.06</b>	<b>1,875.45</b>	<b>59,049.70</b>	<b>24,278.52</b>	<b>6.49</b>	<b>1.44</b>	<b>141,818.66</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>31.94</b>

Assessable Income (Excl. Capital Gains) **141,818.66**

Net Capital Gain **0.00**

**Total Assessable Income 141,818.66**

\* 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.



# Harchand Superannuation Fund

## Investment Summary Report



As at 30 June 2020

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
<b>Cash/Bank Accounts</b>								
CBA CDIA 4882		40,006.740000	40,006.74	40,006.74	40,006.74			1.07 %
CBA Direct Investment Account 18691158 (Mary)		38,719.770000	38,719.77	38,719.77	38,719.77			1.04 %
CBA Investment 10224918		251,852.000000	251,852.00	251,852.00	251,852.00			6.75 %
CBA Transaction Account 10688971		75,238.900000	75,238.90	75,238.90	75,238.90			2.02 %
DDH Graham Account		1,838.980000	1,838.98	1,838.98	1,838.98			0.05 %
Macquarie Cash Management No. 3 Account (Sunil)		49,756.670000	49,756.67	49,756.67	49,756.67			1.33 %
Macquarie Cash Management Trust		2,008,570.850000	2,008,570.85	2,008,570.85	2,008,570.85			53.84 %
			<b>2,465,983.91</b>		<b>2,465,983.91</b>		<b>0.00 %</b>	<b>66.10 %</b>
<b>Shares in Listed Companies (Australian)</b>								
ANZ.AX Australia And New Zealand Banking Group Limited	2,500.00	18.640000	46,600.00	26.87	67,185.08	(20,585.08)	(30.64) %	1.25 %
BOQ.AX Bank Of Queensland Limited.	1,000.00	6.170000	6,170.00	7.57	7,572.00	(1,402.00)	(18.52) %	0.17 %
BOQPE.AX Bank Of Queensland Limited.	100.00	99.840000	9,984.00	105.80	10,579.87	(595.87)	(5.63) %	0.27 %
BAP.AX Bapcor Limited	3,249.00	5.900000	19,169.10	5.46	17,749.28	1,419.82	8.00 %	0.51 %
BHP.AX BHP Group Limited	330.00	35.820000	11,820.60	30.56	10,084.80	1,735.80	17.21 %	0.32 %
BLD.AX Boral Limited.	3,000.00	3.790000	11,370.00	5.06	15,187.00	(3,817.00)	(25.13) %	0.30 %
CEL.AX Challenger Exploration Limited	20,000.00	0.230000	4,600.00	0.53	10,604.53	(6,004.53)	(56.62) %	0.12 %
CGF.AX Challenger Limited	2,000.00	4.410000	8,820.00	6.63	13,254.00	(4,434.00)	(33.45) %	0.24 %
CBA.AX Commonwealth Bank	500.00	69.420000	34,710.00	78.75	39,373.56	(4,663.56)	(11.84) %	0.93 %
CBAPD.AX Commonwealth Bank Of Australia.	100.00	99.311000	9,931.10	102.27	10,226.93	(295.83)	(2.89) %	0.27 %
CSL.AX CSL Limited	100.00	287.000000	28,700.00	282.58	28,258.02	441.98	1.56 %	0.77 %
GCI.AX Gryphon Capital Income Trust	17,500.00	1.745000	30,537.50	2.02	35,434.75	(4,897.25)	(13.82) %	0.82 %
HLS.AX Healius Limited	2,450.00	3.050000	7,472.50	3.08	7,540.93	(68.43)	(0.91) %	0.20 %
ILU.AX Iluka Resources Limited	2,000.00	8.540000	17,080.00	7.65	15,308.32	1,771.68	11.57 %	0.46 %

# Harchand Superannuation Fund

## Investment Summary Report



As at 30 June 2020

Investment		Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
MQG.AX	Macquarie Group Limited	100.00	118.600000	11,860.00	106.40	10,639.95	1,220.05	11.47 %	0.32 %
MPL.AX	Medibank Private Limited Fpo	5,095.00	2.990000	15,234.05	2.80	14,266.00	968.05	6.79 %	0.41 %
NAB.AX	National Australia Bank Limited	3,735.00	18.220000	68,051.70	24.52	91,577.40	(23,525.70)	(25.69) %	1.82 %
NEC.AX	Nine Entertainment Co. Holdings Limited	7,500.00	1.380000	10,350.00	2.02	15,187.00	(4,837.00)	(31.85) %	0.28 %
NUF.AX	Nufarm Limited	1,800.00	4.090000	7,362.00	4.19	7,544.97	(182.97)	(2.43) %	0.20 %
OTW.AX	Over The Wire Holdings Limited	3,600.00	3.460000	12,456.00	4.13	14,871.57	(2,415.57)	(16.24) %	0.33 %
PGH.AX	Pact Group Holdings Ltd	7,500.00	2.190000	16,425.00	2.99	22,448.80	(6,023.80)	(26.83) %	0.44 %
QVE.AX	Qv Equities Limited	15,000.00	0.795000	11,925.00	1.04	15,566.13	(3,641.13)	(23.39) %	0.32 %
REH.AX	Reece Limited	1,000.00	9.190000	9,190.00	8.77	8,772.00	418.00	4.77 %	0.25 %
RMD.AX	Resmed Inc	500.00	27.540000	13,770.00	23.76	11,879.95	1,890.05	15.91 %	0.37 %
S32.AX	South32 Limited	5,000.00	2.040000	10,200.00	3.11	15,540.85	(5,340.85)	(34.37) %	0.27 %
STW.AX	Spdr S&p/asx 200 Fund	400.00	54.680000	21,872.00	55.73	22,292.31	(420.31)	(1.89) %	0.59 %
SUN.AX	Suncorp Group Limited	1,000.00	9.230000	9,230.00	13.01	13,013.35	(3,783.35)	(29.07) %	0.25 %
TAH.AX	Tabcorp Holdings Limited	4,700.00	3.380000	15,886.00	4.19	19,707.09	(3,821.09)	(19.39) %	0.43 %
TGR.AX	Tassal Group Limited	3,000.00	3.450000	10,350.00	4.17	12,517.96	(2,167.96)	(17.32) %	0.28 %
TLS.AX	Telstra Corporation Limited.	10,000.00	3.130000	31,300.00	3.60	36,043.20	(4,743.20)	(13.16) %	0.84 %
WHA.AX	Wattle Health Australia Limited	450,000.00	0.530000	238,500.00	0.95	426,092.18	(187,592.18)	(44.03) %	6.39 %
WBC.AX	Westpac Banking Corporation	2,357.00	17.950000	42,308.15	26.12	61,569.89	(19,261.74)	(31.28) %	1.13 %
WBCPH.AX	Westpac Banking Corporation	100.00	98.350000	9,835.00	103.65	10,364.53	(529.53)	(5.11) %	0.26 %
WPL.AX	Woodside Petroleum Ltd	1,500.00	21.650000	32,475.00	32.64	48,954.14	(16,479.14)	(33.66) %	0.87 %
				<b>845,544.70</b>		<b>1,167,208.34</b>	<b>(321,663.64)</b>	<b>(27.56) %</b>	<b>22.67 %</b>
<b>Shares in Unlisted Private Companies (Australian)</b>									
COMMEQTY GR	Commercial Equity Group Pty Ltd	524,950.00	0.798175	419,001.97	0.86	451,495.38	(32,493.41)	(7.20) %	11.23 %
				<b>419,001.97</b>		<b>451,495.38</b>	<b>(32,493.41)</b>	<b>(7.20) %</b>	<b>11.23 %</b>
				<b>3,730,530.58</b>		<b>4,084,687.63</b>	<b>(354,157.05)</b>	<b>(8.67) %</b>	<b>100.00 %</b>

# Harchand Superannuation Fund

## Statement of Taxable Income

For the year ended 30 June 2020

	<b>2020</b>
	<b>\$</b>
Benefits accrued as a result of operations	(81,386.00)
<b>Less</b>	
Exempt current pension income	103,006.00
Realised Accounting Capital Gains	(23,807.00)
Accounting Trust Distributions	1,492.00
	<u>80,691.00</u>
<b>Add</b>	
Decrease in MV of investments	110,587.00
SMSF non deductible expenses	5,406.00
Pension Payments	72,000.00
Franking Credits	24,279.00
Foreign Credits	1.00
Taxable Trust Distributions	1,454.00
Distributed Foreign income	6.00
	<u>213,733.00</u>
SMSF Annual Return Rounding	(1.00)
<b>Taxable Income or Loss</b>	<u>51,655.00</u>
Income Tax on Taxable Income or Loss	7,748.25
<b>Less</b>	
Franking Credits	24,278.52
Foreign Credits	0.39
	<u>(16,530.66)</u>
<b>CURRENT TAX OR REFUND</b>	<u>259.00</u>
Supervisory Levy	<u>(16,271.66)</u>
<b>AMOUNT DUE OR REFUNDABLE</b>	