

18 January, 2022

The Trustees  
Tramayes Superannuation Fund  
93 Thomson Valley Road  
VALDORA QLD 4561

Dear Robert

**Re: Tramayes Superannuation Fund**

Enclosed please find the 2021 Superannuation Forms listed below:

1. Financial Statements;
1. Trustee Declaration;
2. Minutes of Meetings;
3. Members Statements;
4. Income Tax Return;
5. Investment Strategy
6. Audit Representation Letter;
7. Audit Engagement Letter

**Income Tax Returns**

Please peruse the financial statements and income tax return and if the details are correct, sign where indicated and return to us for lodgement. A bound copy of the Financial Statements and Income Tax Return for the Super Fund will be available once the audit has been completed.

Superannuation funds are required to self-assess their liability to taxation. A notice of assessment will **NOT** issue from the Taxation Office, and it is the responsibility of the fund to ensure lodgement and any payment is made by the due date, which in your case is **16 May 2022**. However, for the 2021 year, we have calculated that the Super Fund has an amount Refundable of **\$2,816.30** after deducting the ATO supervisory levy.

**Self-Managed Superannuation Fund Audit**

Anyone who runs a Self-Managed Superannuation Fund (SMSF) must ensure that a registered SMSF auditor audits the fund annually. An SMSF auditor examines the validity and accuracy of an SMSF's financial records and makes sure the fund is compliant with superannuation rules. Upon receipt of your signed Financial Statements and Income Tax Return, we will forward your Self-Managed Superfund to a registered independent auditor. You will then be provided with a copy of the auditor's management letter, audit report and auditors invoice approximately 2 weeks after submission.



**Tramayes Superannuation Fund  
2022**

**18 January,**

**Minutes**

The Minutes of Meetings are contained within the Financial Statements. These minutes are prepared as standard drafts; however you should peruse them to ensure they correctly state the position in relation to the matters raised. They may be amended or added to if your circumstances require. If no alterations are required and you wish to accept the drafts as actual records, please sign the minutes where indicated and return them to our office.

**Audit Engagement Letter and Trustee Representation Letter**

We also enclose the Audit Engagement Letter and Trustee Representation Letter. The auditors contact details and registrations numbers are contained in these documents. Please peruse these documents and if satisfactory, sign where indicated and return to our office.

**Investment Strategy**

We have included a copy of your fund's investment strategy in the financial statements.

You should review your strategy regularly (at least annually) to ensure it continues to meet the current and future needs of your members depending on their personal circumstances. It needs to be tailored to your Fund's circumstances and set out why and how you have chosen to invest the Fund's assets to meet these goals.

Certain significant events should also prompt you to review your strategy, such as:

- a market correction (e.g. resulting from Covid-19)
- when a member joins the fund or departs a fund
- when a member commences receiving a pension. This is to ensure the fund has sufficient liquid assets and cash flow to meet minimum pension payments prior to 30 June each year.

You should also document that you have undertaken this review and any decisions made arising from the review. For example, you could do this as part of the annual trustee meeting minutes. You should then provide these minutes or other evidence of a review to the super fund auditor. This will show that you've met the requirement to review regularly and, where necessary, revised your investment strategy.

**Other Matters**

We wish to advise that the **minimum pension** amount for 2021/2022. for each member will be as listed below with the required frequency of at least one annual payment.

Robert McNamara	\$12,450.00
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**2022 Concessional Contributions Cap** - from 1 July 2021, the general concessional contribution cap is \$27,500.00 for all individuals, regardless of age.

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**Tramayes Superannuation Fund  
2022**

**18 January,**

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**Disclaimer**

Taxation is only one of the matters that must be considered when making a decision on a financial product and you should consider taking advice from the holder of an Australian Financial Services licence before making a decision on a financial product.

Please do not hesitate to contact us if you have any queries or if we can be of further assistance in other matters and thank you for continuing to choose this firm to be of service to you.

Regards



**SAM GRECO**

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Tramayes Superannuation Fund

**Yearly Projected Pension Calculation Report**

As at 01 July 2021

Member Name	Member Code	Pension Type	Pension Start/ Conversion Date	Age (as at 01/07/2021)	Opening Balance	Minimum Amount *	Maximum Amount	Tax Free %	Min Tax Free Payments	Min Taxable Payments
McNamara, Robert Frederick	MCNROB00006P	Account Based Pension	02/10/2020	62	622,493.56	12,450.00	N/A	38.57	4,801.97	7,648.03
					622,493.56	12,450.00			4,801.97	7,648.03
					622,493.56	12,450.00			4,801.97	7,648.03

\* COVID-19 50% reduction has been applied to the minimum pension amount

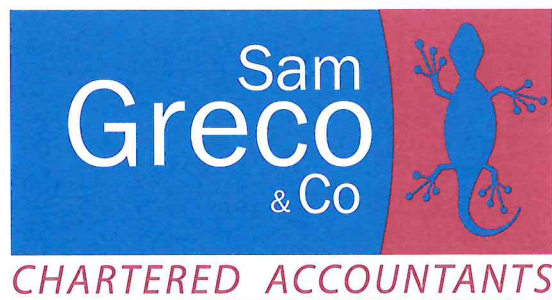
*R. J. V. L.*  
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# Tramayes Superannuation Fund

## Financial Statements & Reports

for the year ended

30 June 2021



### Sam Greco & Co

Level 1, 1355 Gympie Road, ASPLEY QLD 4032

PO Box 354, ASPLEY QLD 4034

ABN: 16230504491

Phone 07 3263 5200 Fax 07 3263 4830

Email: [info@taxonline.com.au](mailto:info@taxonline.com.au)

Tramayes Superannuation Fund

# Operating Statement

For the year ended 30 June 2021

	Note	2021 \$	2020 \$
<b>Income</b>			
<b>Investment Income</b>			
Trust Distributions	11	1,160.69	0.00
Dividends Received	10	5,803.70	0.00
Interest Received		26.77	2,573.05
Property Income	12	0.00	5,373.76
<b>Investment Gains</b>			
Changes in Market Values	13	61,046.99	16,110.58
<b>Contribution Income</b>			
Employer Contributions		5,238.13	19,607.94
Personal Non Concessional		1,447.28	0.00
<b>Total Income</b>		<u>74,723.56</u>	<u>43,665.33</u>
<b>Expenses</b>			
Accountancy Fees		1,925.00	1,925.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		330.00	418.00
Bank Charges		33.00	0.00
Depreciation		0.00	1,907.15
Property Expenses - Council Rates		0.00	1,009.85
Property Expenses - Insurance Premium		0.00	636.72
Property Expenses - Water Rates		0.00	701.11
		<u>2,547.00</u>	<u>6,856.83</u>
<b>Member Payments</b>			
Pensions Paid		126,460.12	0.00
<b>Total Expenses</b>		<u>129,007.12</u>	<u>6,856.83</u>
<b>Benefits accrued as a result of operations before income tax</b>			
		<u>(54,283.56)</u>	<u>36,808.50</u>
Income Tax Expense	14	(339.30)	13,434.00
<b>Benefits accrued as a result of operations</b>		<u>(53,944.26)</u>	<u>23,374.50</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

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Tramayes Superannuation Fund  
**Statement of Financial Position**

As at 30 June 2021

	Note	2021 \$	2020 \$
<b>Assets</b>			
<b>Investments</b>			
Other Assets	2	413,557.67	397,559.70
Shares in Listed Companies (Australian)	3	136,866.93	158,963.36
Stapled Securities	4	36,539.42	0.00
Units in Listed Unit Trusts (Australian)	5	31,247.80	0.00
<b>Total Investments</b>		<u>618,211.82</u>	<u>556,523.06</u>
<b>Other Assets</b>			
NAB Cash Manager Acc:39-321-6485		0.00	132,876.87
Sundry Debtors		4.88	0.00
Distributions Receivable		1,160.69	0.00
NAB Business Account **5244		2,319.98	0.00
Income Tax Refundable		3,075.30	0.00
<b>Total Other Assets</b>		<u>6,560.85</u>	<u>132,876.87</u>
<b>Total Assets</b>		<u>624,772.67</u>	<u>689,399.93</u>
Less:			
<b>Liabilities</b>			
Income Tax Payable		0.00	9,606.00
PAYG Instalment Payable		0.00	1,077.00
<b>Total Liabilities</b>		<u>0.00</u>	<u>10,683.00</u>
<b>Net assets available to pay benefits</b>		<u>624,772.67</u>	<u>678,716.93</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	7, 8		
McNamara, Robert Frederick - Accumulation		2,279.11	678,716.93
McNamara, Robert Frederick - Pension (Account Based Pension 2)		622,493.56	0.00
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>624,772.67</u>	<u>678,716.93</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

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# Notes to the Financial Statements

For the year ended 30 June 2021

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## 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 accompanying Regulations, the trust deed of the fund and the needs of members.

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

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 their market values, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire the 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 values have 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 are 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 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.



## Tramayes Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2021

### 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 are 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 the investment was acquired during the period).

### 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: Other Assets

	2021 \$	2020 \$
GOLD BULLION	413,557.67	397,559.70
	<hr/> 413,557.67	<hr/> 397,559.70

### Note 3: Shares in Listed Companies (Australian)

	2021 \$	2020 \$
BHP Group Limited	32,687.61	45,133.20
Iluka Resources Limited	0.00	18,437.86
Macquarie Group Limited	81,969.32	37,240.40
Woodside Petroleum Ltd	22,210.00	58,151.90
	<hr/> 136,866.93	<hr/> 158,963.36

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**Tramayes Superannuation Fund**

**Notes to the Financial Statements**

For the year ended 30 June 2021

**Note 4: Stapled Securities**

	2021 \$	2020 \$
Goodman Group	36,539.42	0.00
	36,539.42	0.00

**Note 5: Units in Listed Unit Trusts (Australian)**

	2021 \$	2020 \$
Betashares Global Energy Companies Etf - Currency Hedged	31,247.80	0.00
	31,247.80	0.00

**Note 7: Liability for Accrued Benefits**

	2021 \$	2020 \$
Liability for accrued benefits at beginning of year	678,716.93	655,342.43
Benefits accrued as a result of operations	(53,944.26)	23,374.50
Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	624,772.67	678,716.93

**Note 8: Vested Benefits**

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

	2021 \$	2020 \$
Vested Benefits	624,772.67	678,716.93

**Note 9: Guaranteed Benefits**

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

**Note 10: Dividends**

2021	2020
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Tramayes Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2021

	\$	\$
BHP Group Limited	3,551.15	0.00
Macquarie Group Limited	989.10	0.00
RIO Tinto Limited	1,110.49	0.00
Woodside Petroleum Ltd	152.96	0.00
	5,803.70	0.00

**Note 11: Trust Distributions**

	2021 \$	2020 \$
Betashares Global Energy Companies Etf - Currency Hedged	901.79	0.00
Goodman Group	258.90	0.00
	1,160.69	0.00

**Note 12: Rental Income**

	2021 \$	2020 \$
114 Yandina Coolum Rd, Coolum Beach	0.00	5,373.76
	0.00	5,373.76

**Note 13: Changes in Market Values Unrealised Movements in Market Value**

	2021 \$	2020 \$
<b>Other Assets</b>		
GOLD BULLION	15,997.97	(11,340.30)
	15,997.97	(11,340.30)
<b>Other Revaluations</b>		
Other Revaluations	0.00	(12,942.84)
	0.00	(12,942.84)
<b>Plant and Equipment (at written down value) - Unitised</b>		
Air Conditioning - 114 Coolum Yandina Road	0.00	1,946.58
Blinds - 114 Coolum Yandina Road	0.00	704.62
Carpet - 114 Coolum Yandina Road	0.00	1,164.38
Ceiling Fans - 114 Coolum Yandina Road	0.00	1,140.14
Chlorinator - 114 Coolum Yandina Road	0.00	681.93
Cooktop - 114 Coolum Yandina Road	0.00	587.18

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## Tramayes Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2021

Curtains - 114 Coolum Yandina Road	0.00	822.06
Dishwasher - 114 Coolum Yandina Road	0.00	671.07
Extractor Fan - 114 Coolum Yandina Road	0.00	996.71
Fans	0.00	176.01
Garden Shed - 114 Coolum Yandina Road	0.00	812.50
Hot Water Service - 114 Coolum Yandina Road	0.00	996.71
Oven - 114 Coolum Yandina Road	0.00	996.71
Pool Pump/Filtration/Cleaning - 114 Coolum Yandina Road	0.00	1,501.06
Security Gate Control - 114 Coolum Yandina Road	0.00	1,094.95
	0.00	14,292.61
<b>Real Estate Properties ( Australian - Residential)</b>		
114 Yandina Coolum Rd, Coolum Beach	0.00	(96,787.39)
Building Cost - 114 Coolum Yandina Road	0.00	10,757.38
	0.00	(86,030.01)
<b>Shares in Listed Companies (Australian)</b>		
BHP Group Limited	6,173.54	5,167.10
Iluka Resources Limited	1,463.53	(1,463.53)
Macquarie Group Limited	14,841.90	7,347.71
Woodside Petroleum Ltd	(5,225.93)	8,160.94
	17,253.04	19,212.22
<b>Stapled Securities</b>		
Goodman Group	6,524.95	0.00
	6,524.95	0.00
<b>Units in Listed Unit Trusts (Australian)</b>		
Betashares Global Energy Companies Etf - Currency Hedged	1,248.99	0.00
	1,248.99	0.00
<b>Total Unrealised Movement</b>	41,024.95	(76,808.32)
<b>Realised Movements in Market Value</b>		
	<b>2021</b>	<b>2020</b>
	\$	\$

**Tramayes Superannuation Fund**

**Notes to the Financial Statements**

For the year ended 30 June 2021

**Plant and Equipment (at written down value) -  
Unitised**

Air Conditioning - 114 Coolum Yandina Road	0.00	(1,889.28)
Blinds - 114 Coolum Yandina Road	0.00	(623.39)
Carpet - 114 Coolum Yandina Road	0.00	(1,035.00)
Ceiling Fans - 114 Coolum Yandina Road	0.00	(1,074.22)
Chlorinator - 114 Coolum Yandina Road	0.00	(491.69)
Cooktop - 114 Coolum Yandina Road	0.00	(519.49)
Curtains - 114 Coolum Yandina Road	0.00	(727.29)
Dishwasher - 114 Coolum Yandina Road	0.00	(593.71)
Extractor Fan - 114 Coolum Yandina Road	0.00	(874.74)
Fans	0.00	(67.05)
Garden Shed - 114 Coolum Yandina Road	0.00	(782.93)
Hot Water Service - 114 Coolum Yandina Road	0.00	(874.74)
Oven - 114 Coolum Yandina Road	0.00	(874.74)
Pool Pump/Filtration/Cleaning - 114 Coolum Yandina Road	0.00	(1,451.85)
Security Gate Control - 114 Coolum Yandina Road	0.00	(1,062.72)
	0.00	(12,942.84)
<b>Real Estate Properties ( Australian - Residential)</b>		
114 Yandina Coolum Rd, Coolum Beach	0.00	96,787.39
Building Cost - 114 Coolum Yandina Road	0.00	(10,200.00)
	0.00	86,587.39
<b>Shares in Listed Companies (Australian)</b>		
BHP Group Limited	11,410.48	0.00
Betashares Geared Australian Equity Fund (hedge Fund)	0.00	6,331.51
Iluka Resources Limited	1,127.41	0.00
RIO Tinto Limited	3,737.17	0.00
Woodside Petroleum Ltd	3,746.98	0.00
	20,022.04	6,331.51
<b>Total Realised Movement</b>	20,022.04	79,976.06
<b>Total Market Movement</b>	61,046.99	3,167.74

Tramayes Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2021

**Note 14: Income Tax Expense**

	2021 \$	2020 \$
The components of tax expense comprise		
Current Tax	(339.30)	13,434.00
Income Tax Expense	<u>(339.30)</u>	<u>13,434.00</u>

The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	(8,142.53)	5,521.28
Less:		
Tax effect of:		
Non Taxable Contributions	217.09	0.00
Increase in MV of Investments	6,153.74	0.00
Exempt Pension Income	3,157.95	0.00
Realised Accounting Capital Gains	3,003.31	11,996.41
Accounting Trust Distributions	174.10	0.00
Tax Adjustment – Investment Expenses (I1)	0.00	0.00
Other Non Taxable Income	0.00	1,941.43
Add:		
Tax effect of:		
Decrease in MV of Investments	0.00	11,521.25
Pension non deductible expenses	197.70	0.00
Pension Payments	18,969.02	0.00
Franking Credits	334.94	0.00
Foreign Credits	13.57	0.00
Net Capital Gains	3,007.05	10,329.60
Distributed Foreign Income	247.05	0.00
Rounding	(0.31)	(0.29)
Income Tax on Taxable Income or Loss	<u>1,920.30</u>	<u>13,434.00</u>

Less credits:

Franking Credits	2,232.95	0.00
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**Tramayes Superannuation Fund**

**Notes to the Financial Statements**

For the year ended 30 June 2021

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Foreign Credits	26.65	0.00
Current Tax or Refund	(339.30)	13,434.00

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**Tramayes Superannuation Fund**  
**Investment Performance**

As at 30 June 2021

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
<b>Bank Accounts</b>									
NAB Business Account **5244	0.00	0.00	0.00	2,319.98	0.00	0.00	0.00	0.00	0.00 %
NAB Cash Manager Acc:39-321-6485	132,876.87	0.00	0.00	0.00	0.00	0.00	26.77	26.77	0.02 %
	<b>132,876.87</b>	<b>0.00</b>	<b>0.00</b>	<b>2,319.98</b>	<b>0.00</b>	<b>0.00</b>	<b>26.77</b>	<b>26.77</b>	<b>0.02 %</b>
<b>Other Assets</b>									
3LD01 GOLD BULLION	397,559.70	0.00	0.00	413,557.67	0.00	15,997.97	0.00	15,997.97	4.02 %
	<b>397,559.70</b>	<b>0.00</b>	<b>0.00</b>	<b>413,557.67</b>	<b>0.00</b>	<b>15,997.97</b>	<b>0.00</b>	<b>15,997.97</b>	<b>4.02 %</b>
<b>Shares in Listed Companies (Australian)</b>									
3HP.AX BHP Group Limited	45,133.20	30,038.39	48,657.52	32,687.61	11,410.48	6,173.54	5,073.07	22,657.09	85.45 %
LU.AX Iluka Resources Limited	18,437.86	0.00	19,901.39	0.00	1,127.41	1,463.53	0.00	2,590.94	(177.03) %
VQG.AX Macquarie Group Limited	37,240.40	29,887.02	0.00	81,969.32	0.00	14,841.90	1,158.66	16,000.56	23.84 %
RIO.AX RIO Tinto Limited	0.00	54,773.96	54,773.96	0.00	3,737.17	0.00	1,586.41	5,323.58	0.00 %
WPL.AX Woodside Petroleum Ltd	58,151.90	19,274.99	49,990.96	22,210.00	3,746.98	(5,225.93)	218.51	(1,260.44)	(4.59) %
	<b>158,963.36</b>	<b>133,974.36</b>	<b>173,323.83</b>	<b>136,866.93</b>	<b>20,022.04</b>	<b>17,253.04</b>	<b>8,036.65</b>	<b>45,311.73</b>	<b>37.88 %</b>
<b>Stapled Securities</b>									
GMG.AX Goodman Group	0.00	30,014.47	0.00	36,539.42	0.00	6,524.95	258.90	6,783.85	22.60 %
	<b>0.00</b>	<b>30,014.47</b>	<b>0.00</b>	<b>36,539.42</b>	<b>0.00</b>	<b>6,524.95</b>	<b>258.90</b>	<b>6,783.85</b>	<b>22.60 %</b>
<b>Units in Listed Unit Trusts (Australian)</b>									
FUEL.AX Betashares Global Energy Companies Etf - Currency Hedged	0.00	29,998.81	0.00	31,247.80	0.00	1,248.99	901.79	2,150.78	7.17 %
	<b>0.00</b>	<b>29,998.81</b>	<b>0.00</b>	<b>31,247.80</b>	<b>0.00</b>	<b>1,248.99</b>	<b>901.79</b>	<b>2,150.78</b>	<b>7.17 %</b>
	<b>689,399.93</b>	<b>193,987.64</b>	<b>173,323.83</b>	<b>620,531.80</b>	<b>20,022.04</b>	<b>41,024.95</b>	<b>9,224.11</b>	<b>70,271.10</b>	<b>9.90 %</b>

*P. H. N.*



# Tramayes Superannuation Fund Investment Summary Report

As at 30 June 2021

Investment	Units	Market Price <sup>1</sup>	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
<b>Cash/Bank Accounts</b>								
NAB Business Account **5244		2,319.980000	2,319.98	2,319.98	2,319.98			0.37 %
			<b>2,319.98</b>		<b>2,319.98</b>		<b>0.00 %</b>	<b>0.37 %</b>
<b>Other Assets</b>								
GLD01 GOLD BULLION	5.00	82,711.533420	413,557.67	81,780.00	408,900.00	4,657.67	1.14 %	66.65 %
			<b>413,557.67</b>		<b>408,900.00</b>	<b>4,657.67</b>	<b>1.14 %</b>	<b>66.65 %</b>
<b>Plant and Equipment (at written down value) - Unitted</b>								
TRAM0001_ Exhaust Fans/Heater/Light - EXHAUSTFA 114 Coolum Yandina Road NS	1.00	0.000000*	0.00	250.00	250.00	(250.00)	(100.00) %	0.00 %
			<b>0.00</b>		<b>250.00</b>	<b>(250.00)</b>	<b>(100.00) %</b>	<b>0.00 %</b>
<b>Shares in Listed Companies (Australian)</b>								
BHP.AX BHP Group Limited	673.00	48.570000	32,687.61	31.72	21,346.97	11,340.64	53.13 %	5.27 %
MQG.AX Macquarie Group Limited	524.00	156.430000	81,969.32	114.08	59,779.71	22,189.61	37.12 %	13.21 %
WPL.AX Woodside Petroleum Ltd	1,000.00	22.210000	22,210.00	19.27	19,274.99	2,935.01	15.23 %	3.58 %
			<b>136,866.93</b>		<b>100,401.67</b>	<b>36,465.26</b>	<b>36.32 %</b>	<b>22.06 %</b>
<b>Stapled Securities</b>								
GMG.AX Goodman Group	1,726.00	21.170000	36,539.42	17.39	30,014.47	6,524.95	21.74 %	5.89 %
			<b>36,539.42</b>		<b>30,014.47</b>	<b>6,524.95</b>	<b>21.74 %</b>	<b>5.89 %</b>
<b>Units in Listed Unit Trusts (Australian)</b>								
FUEL.AX Betashares Global Energy Companies Eff - Currency Hedged	6,793.00	4.600000	31,247.80	4.42	29,998.81	1,248.99	4.16 %	5.04 %
			<b>31,247.80</b>		<b>29,998.81</b>	<b>1,248.99</b>	<b>4.16 %</b>	<b>5.04 %</b>
			<b>620,531.80</b>		<b>571,884.93</b>	<b>48,646.87</b>	<b>8.51 %</b>	<b>100.00 %</b>

<sup>1</sup> Market Prices as at Reporting Date. Note: Where prices unavailable, system will use last known price

\* Investments using last known price

Investment Market Price Market Price Date

*F.M.*  
*GA*

Exhaust Fans/Heater/Light - 114 Coolum Yandina Road

0.000000

30/06/2019

*Pin  
Glu*

Tramayes Superannuation Fund

**Realised Capital Gains Report**

For The Period 01 July 2020 - 30 June 2021

Investment	Accounting Treatment				Tax Treatment				Capital Loss				
	Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base		Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains
<b>Shares in Listed Companies (Australian)</b>													
BHP.AX - BHP Group Limited													
	04/12/2020	17/03/2021	723.00	30,038.39	33,152.03	3,113.64	30,038.39	30,038.39	0.00	0.00	0.00	3,113.64	0.00
	08/04/2020	17/03/2021	587.00	18,619.13	26,915.97	8,296.84	18,619.13	18,619.13	0.00	0.00	0.00	8,296.84	0.00
			<b>1,310.00</b>	<b>48,657.52</b>	<b>60,068.00</b>	<b>11,410.48</b>	<b>48,657.52</b>	<b>48,657.52</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>11,410.48</b>	<b>0.00</b>
ILLU.AX - Iluka Resources Limited													
	11/06/2020	08/09/2020	2,159.00	19,901.39	21,028.80	1,127.41	19,901.39	19,901.39	0.00	0.00	0.00	1,127.41	0.00
			<b>2,159.00</b>	<b>19,901.39</b>	<b>21,028.80</b>	<b>1,127.41</b>	<b>19,901.39</b>	<b>19,901.39</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,127.41</b>	<b>0.00</b>
RIO.AX - RIO Tinto Limited													
	17/09/2020	04/12/2020	11.00	1,105.61	1,228.29	122.68	1,105.61	1,105.61	0.00	0.00	0.00	122.68	0.00
	05/08/2020	04/12/2020	513.00	53,668.35	57,282.84	3,614.49	53,668.35	53,668.35	0.00	0.00	0.00	3,614.49	0.00
			<b>524.00</b>	<b>54,773.96</b>	<b>58,511.13</b>	<b>3,737.17</b>	<b>54,773.96</b>	<b>54,773.96</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>3,737.17</b>	<b>0.00</b>
WPL.AX - Woodside Petroleum Ltd													
	27/03/2020	05/08/2020	2,686.00	49,990.96	53,737.94	3,746.98	49,990.96	49,990.96	0.00	0.00	0.00	3,746.98	0.00
			<b>2,686.00</b>	<b>49,990.96</b>	<b>53,737.94</b>	<b>3,746.98</b>	<b>49,990.96</b>	<b>49,990.96</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>3,746.98</b>	<b>0.00</b>
			<b>6,679.00</b>	<b>173,323.83</b>	<b>193,345.87</b>	<b>20,022.04</b>	<b>173,323.83</b>	<b>173,323.83</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>20,022.04</b>	<b>0.00</b>
<b>Stapled Securities</b>													
Goodman Group													
			0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37.09	0.00	0.00
			<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>37.09</b>	<b>0.00</b>	<b>0.00</b>
			<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>37.09</b>	<b>0.00</b>	<b>0.00</b>

*Final*

6,679.00	173,323.83	193,345.87	20,022.04	173,323.83	173,323.83	0.00	0.00	37.09	20,022.04	0.00
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*P. Min*  
*2/10*

# Tramayes Superannuation Fund Investment Income Report

As at 30 June 2021

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 Accounts</b>												
NAB Cash Manager Acc:39-321-6485	26.77			26.77	0.00	0.00	0.00	26.77			0.00	0.00
	<b>26.77</b>			<b>26.77</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>26.77</b>			<b>0.00</b>	<b>0.00</b>
<b>Shares in Listed Companies (Australian)</b>												
BHP.AX BHP Group Limited	3,551.15	3,551.15	0.00		1,521.92			5,073.07		0.00		
MQG.AX Macquarie Group Limited	989.10	395.64	593.46		169.56			1,158.66		0.00		
RIO.AX RIO Tinto Limited	1,110.49	1,110.49	0.00		475.92			1,586.41		0.00		
WPL.AX Woodside Petroleum Ltd	152.96	152.96	0.00		65.55			218.51		0.00		
	<b>5,803.70</b>	<b>5,210.24</b>	<b>593.46</b>		<b>2,232.95</b>			<b>8,036.65</b>		<b>0.00</b>		
<b>Stapled Securities</b>												
GMG.AX Goodman Group	258.90	0.00	0.00	0.00	0.00	103.56	0.00	103.56	0.00	0.00	76.76	78.59
	<b>258.90</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>103.56</b>	<b>0.00</b>	<b>103.56</b>	<b>0.00</b>	<b>0.00</b>	<b>76.76</b>	<b>78.59</b>
<b>Units in Listed Unit Trusts (Australian)</b>												
FUEL.AX Betashares Global Energy Companies Eff - Currency Hedged	901.79	0.00	0.00	0.00	0.00	1,543.44	90.49	1,633.93	0.00	0.00	0.00	(641.65)
	<b>901.79</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,543.44</b>	<b>90.49</b>	<b>1,633.93</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(641.65)</b>
	<b>6,991.16</b>	<b>5,210.24</b>	<b>593.46</b>	<b>26.77</b>	<b>2,232.95</b>	<b>1,647.00</b>	<b>90.49</b>	<b>9,800.91</b>	<b>0.00</b>	<b>0.00</b>	<b>76.76</b>	<b>(563.06)</b>
<b>Assessable Income (Excl. Capital Gains)</b>	<b>9,800.91</b>											
<b>Net Capital Gain</b>	<b>24.73</b>											
<b>Total Assessable Income</b>	<b>9,825.64</b>											

\* 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.

*R.A.K.*  
*A.C.*

## Tramayes Superannuation Fund

# Compilation Report

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We have compiled the accompanying special purpose financial statements of the Traymayes Superannuation Fund which comprise the statement of financial position as at 30/06/2021 the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

### The Responsibility of the Trustee

The Trustee of Traymayes Superannuation Fund are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

### Our Responsibility

On the basis of information provided by the Trustee, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework as described in Note 1 to the financial statements and APES 315: Compilation of Financial Information.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110: Code of Ethics for Professional Accountants.

### Assurance Disclaimer

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements.

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

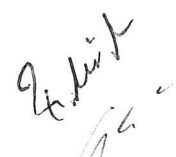
Sam Greco & Co Chartered Accountants

of

Level 1 Mitcham House 1355 Gympie Road, Aspley, Queensland 4034

Signed: 

Dated: 24-1-2022



## Tramayes Superannuation Fund

# Trustees Declaration

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

In the opinion of the trustees:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2021 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2021 and the results of its operations for the year then ended 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 2021.

Signed in accordance with a resolution of the trustees by:



Robert Frederick McNamara

Trustee



Andrea Maree McNamara

Trustee

Dated this ..... 17 ..... day of ..... FEBRUARY ..... 2022

Tramayes Superannuation Fund

# Minutes of a meeting of the Trustee(s)

held on \_\_\_\_\_ at 93 Thompson Valley Road, Valdora, Queensland 4561

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- PRESENT:** Robert Frederick McNamara and Andrea Maree McNamara
- MINUTES:** The Chair reported that the minutes of the previous meeting had been signed as a true record.
- 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.
- The Chair tabled the financial statements and notes to the financial statements of the superannuation fund in respect of the year ended 30 June 2021 and it was resolved that such statements be and are hereby adopted as tabled.
- 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 2021, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
- TRUST DEED:** The Chair tabled advice received from the fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
- INVESTMENT STRATEGY:** The allocation of the fund's assets and the fund's investment performance over this financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return 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 2021.
- INVESTMENT DISPOSALS:** It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2021.
- AUDITORS:** It was resolved that  
Super Audits Pty Ltd  
of  
5A Broadway, Glenelg South, South Australia 5045  
act as auditors of the Fund for the next financial year.
- TAX AGENTS:** It was resolved that  
Sam Greco & Co Chartered Accountants  
act as tax agents of the Fund for the next financial year.
- TRUSTEE STATUS:** Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the fund and that they are not disqualified persons as defined by s 120 of the SISA.

*A. Wick*  
/cc



Tramayes Superannuation Fund

## Minutes of a meeting of the Trustee(s)

held on \_\_\_\_\_ at 93 Thompson Valley Road, Valdora, Queensland 4561

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**CONTRIBUTIONS RECEIVED:**

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

**PAYMENT OF BENEFITS:**

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

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

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

**CLOSURE:**

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

There being no further business the meeting then closed.

Signed as a true record –



.....

Andrea Maree McNamara

Chairperson

# Tramayes Superannuation Fund Members Statement

Robert Frederick McNamara  
93 Thompson Valley Road  
Valdora, Queensland, 4561, Australia

## Your Details

Date of Birth : 08/08/1958  
Age: 62  
Tax File Number: 483027340  
Date Joined Fund: 07/08/2008  
Service Period Start Date: 13/06/1988  
Date Left Fund:  
Member Code: MCNROB00001A  
Account Start Date 07/08/2008  
Account Phase: Accumulation Phase  
Account Description: Accumulation

Nominated Beneficiaries N/A  
Vested Benefits 2,279.11  
Total Death Benefit 2,279.11  
Current Salary 0.00  
Previous Salary 0.00  
Disability Benefit 0.00

## Your Balance

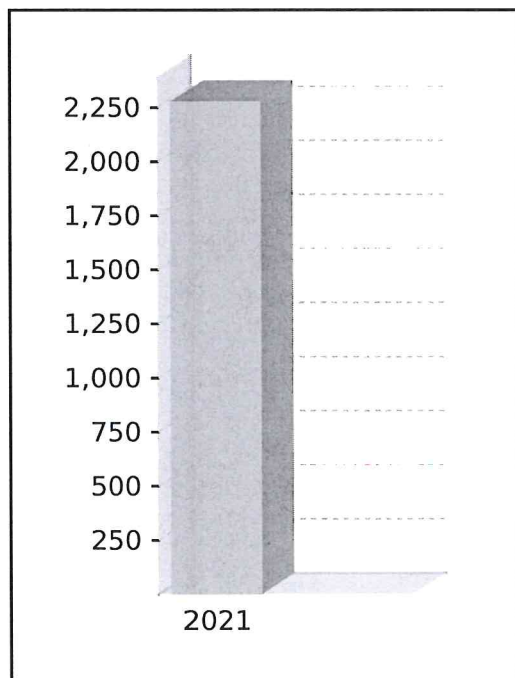
Total Benefits 2,279.11

### Preservation Components

Preserved 2,279.11  
Unrestricted Non Preserved  
Restricted Non Preserved

### Tax Components

Tax Free 1,447.28  
Taxable 831.83



## Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	678,716.93
<u>Increases to Member account during the period</u>	
Employer Contributions	5,238.13
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	1,447.28
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(3,226.71)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	785.73
Income Tax	1,134.57
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	677,976.22
Closing balance at 30/06/2021	2,279.11

*R. McNamara*

# Tramayas Superannuation Fund Members Statement

Robert Frederick McNamara  
93 Thompson Valley Road  
Valdora, Queensland, 4561, Australia

## Your Details

Date of Birth : 08/08/1958  
Age: 62  
Tax File Number: 483027340  
Date Joined Fund: 07/08/2008  
Service Period Start Date: 13/06/1988  
Date Left Fund:  
Member Code: MCNROB00006P  
Account Start Date 02/10/2020  
Account Phase: Retirement Phase  
Account Description: Account Based Pension 2

Nominated Beneficiaries Andrea Maree McNamara  
Vested Benefits 622,493.56  
Total Death Benefit 622,493.56  
Current Salary 0.00  
Previous Salary 0.00  
Disability Benefit 0.00

## Your Balance

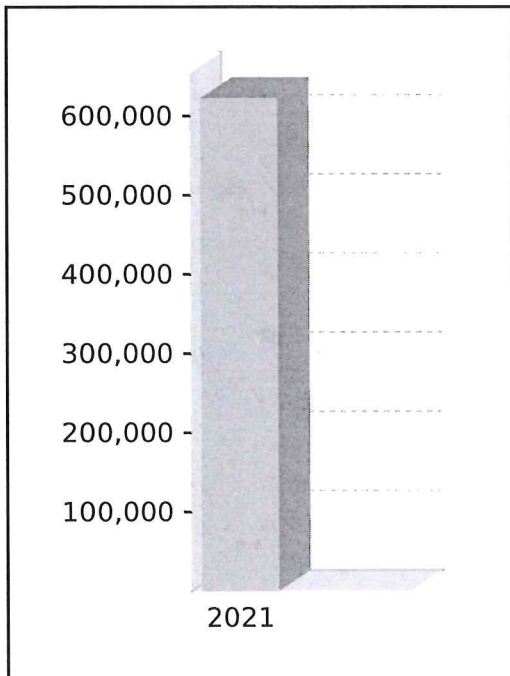
Total Benefits 622,493.56

### Preservation Components

Preserved  
Unrestricted Non Preserved 622,493.56  
Restricted Non Preserved

### Tax Components

Tax Free (38.57%) 240,117.73  
Taxable 382,375.83



## Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	
<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	70,977.46
Internal Transfer In	677,976.22
<u>Decreases to Member account during the period</u>	
Pensions Paid	126,460.12
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 30/06/2021	622,493.56

*Handwritten signature*

Tramayes Superannuation Fund  
Robert Frederick McNamara  
93 Thompson Valley Road, Valdora, Queensland 4561

Dear Sir/Madam

**Tramayes Superannuation Fund  
Commencement of Account Based Pension**

I hereby request the trustee to commence a Account Based Pension with a commencement date of 02/10/2020 with \$677,976.22 of the superannuation benefits standing to my member's account in the fund. It is confirmed that the pension balance will automatically revert to Andrea Maree McNamara upon the death of the member.

This balance contains:  
a Taxable Balance of: \$416,458.82; and  
a Tax Free Balance of: \$261,517.40.  
Tax Free proportion: 38.57%.

I have reached my preservation age and have currently satisfied a condition of release under the SIS Act.

I agree to withdraw my minimum pension of \$10,100.00 but will not exceed my maximum allowable threshold for the current period.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



.....  
Robert Frederick McNamara  
93 Thompson Valley Road, Valdora, Queensland 4561

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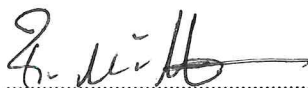
Tramayes Superannuation Fund

**Minutes of a Meeting of the Trustee(s)**

held on \_\_\_\_\_ at 93 Thompson Valley Road, Valdora, Queensland 4561

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- PRESENT:** Robert Frederick McNamara and Andrea Maree McNamara
- PENSION COMMENCEMENT:** Robert Frederick McNamara wishes to commence a new Account Based Pension with a commencement date of 02/10/2020.
- The Pension Account Balance used to support this pension will be \$677,976.22, consisting of:
- Taxable amount of \$416,458.82; and
  - Tax Free amount of \$261,517.40
- Tax Free proportion: 38.57%.
- CONDITION OF RELEASE:** It was resolved that the member has satisfied a Condition of Release and was entitled to access their benefits on their Account Based Pension.
- TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:
- The member's minimum pension payments are to be made at least annually
  - An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
  - The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
  - The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
  - The fund's trust deed provides for payment of this pension to the member
  - The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year.
- REVERSIONARY:** It is confirmed that the pension balance will automatically revert to Andrea Maree McNamara upon the death of the member.
- PAYMENT:** It was resolved that the trustees have agreed to pay the pension payment for the current year of \$10,100.00 in the frequency of at least an annual payment.
- CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.



Robert Frederick McNamara  
Chairperson



Tramayes Superannuation Fund  
Robert Frederick McNamara  
93 Thompson Valley Road, Valdora, Queensland 4561

Dear Sir/Madam

**Tramayes Superannuation Fund  
Commencement of Account Based Pension**

Robert Frederick McNamara and Andrea Maree McNamara as trustee for Tramayes Superannuation Fund acknowledges that Robert Frederick McNamara has advised their intention to commence a new Account Based Pension on 02/10/2020. It is confirmed that the pension balance will automatically revert to Andrea Maree McNamara upon the death of the member.

The Trustee(s) has agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- You have reached your preservation age and satisfied a condition of release under the SIS Act.
- Establish that the fund's trust deed provides for payment of this pension to the member.

The trustee(s) have agreed to pay your pension payment for the current year of \$10,100.00 in the frequency of at least an annual payment.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Robert Frederick McNamara



Andrea Maree McNamara

Tramayes Superannuation Fund  
**Pension Summary**

As at 30 June 2021

Member Name : McNamara, Robert Frederick  
 Member Age : 62\* (Date of Birth : 08/08/1958)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
MCNROB 00002P	Account Based Pension	02/10/2020	38.30%	2.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
MCNROB 00006P	Account Based Pension	02/10/2020	38.57%	2.00%	\$10,100.00*	N/A	\$126,460.12	\$0.00	\$126,460.12	NIL
*COVID-19 50% reduction has been applied to the minimum pension amount.										
<b>Total :</b>					<b>\$10,100.00</b>	<b>\$0.00</b>	<b>\$126,460.12</b>	<b>\$0.00</b>	<b>\$126,460.12</b>	<b>\$0.00</b>
					<b>\$10,100.00</b>	<b>\$0.00</b>	<b>\$126,460.12</b>	<b>\$0.00</b>	<b>\$126,460.12</b>	<b>\$0.00</b>

\*Age as at 01/07/2020 or pension start date for new pensions.

*R. McNamara*

### 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](http://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](http://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

# 2021

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 2021 (NAT 71287)

Return year

The Self-managed superannuation fund annual return instructions 2021 (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](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT3036).

## Section A: Fund information

### 1 Tax file number (TFN)

The Tax Office 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)

Tramayes Superannuation Fund

### 3 Australian business number (ABN)

37 800 832 082

### 4 Current postal address

PO Box 354

ASPLEY

QLD

4034

### 5 Annual return status

Is this an amendment to the SMSF's 2021 return?

 A  N

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

 B  N

### 6 SMSF auditor

Auditor's name

Title

Mr

Family name

Boys

First given name

Anthony

Other given names

SMSF Auditor Number

100 014 140

Auditor's phone number

0410 712708

Use Agent  
address details?

 N

Postal address

PO Box 3376

RUNDLE MALL

SA

5000

Date audit was completed

A

Was Part A of the audit report qualified?

 B  N

Was Part B of the audit report qualified?

 C  N

If Part B of the audit report was qualified, have the reported issues been rectified?

 D 

*7/11/21*

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 (must be six digits) 084620 Fund account number 393216485

Fund account name (for example, J&Q Citizen ATF J&Q Family SF) Tramayes Superannuation Fund

I would like my tax refunds made to this account. Y Print Y for yes or N for no. If Yes, Go to C.

Use Agent Trust Account? [ ]

B Financial institution account details for tax refunds

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

BSB number [ ] Account number [ ]

Fund account name (for example, J&Q Citizen ATF J&Q Family SF) [ ]

C Electronic service address alias

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

AUSPOSTSMSF

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 Contribution? C Y

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 fund was wound up Day Month Year [ ]

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 No, Go to Section B: Income

If Yes Exempt current pension income amount A 21,053

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. If Yes, go to Section B: Income

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

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

Handwritten signature and initials

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

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

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2021.

Code

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

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

**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**

**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) (U1 plus U2 plus U3) **U**

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

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

Exempt current pension income **Y**

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

*Handwritten signature and initials*

**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	<b>A1</b> <input type="text"/>	<b>A2</b> <input type="text"/>	
Interest expenses overseas	<b>B1</b> <input type="text"/>	<b>B2</b> <input type="text"/>	
Capital works expenditure	<b>D1</b> <input type="text"/>	<b>D2</b> <input type="text"/>	
Decline in value of depreciating assets	<b>E1</b> <input type="text"/>	<b>E2</b> <input type="text"/>	
Insurance premiums – members	<b>F1</b> <input type="text"/>	<b>F2</b> <input type="text"/>	
SMSF auditor fee	<b>H1</b> <input type="text" value="139"/>	<b>H2</b> <input type="text" value="190"/>	
Investment expenses	<b>I1</b> <input type="text"/>	<b>I2</b> <input type="text"/>	
Management and administration expenses	<b>J1</b> <input type="text" value="1,088"/>	<b>J2</b> <input type="text" value="1,128"/>	
Forestry managed investment scheme expense	<b>U1</b> <input type="text"/>	<b>U2</b> <input type="text"/>	
Other amounts	<b>L1</b> <input type="text"/> <small>Code</small> <input type="text"/>	<b>L2</b> <input type="text" value="9,606"/> <small>Code</small> <input type="text" value="0"/>	
Tax losses deducted	<b>M1</b> <input type="text"/>		

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

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

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

**TOTAL SMSF EXPENSES**  
**Z**   
 (N plus Y)

#This is a mandatory label.

**Section D: Income tax calculation statement**

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

**13 Calculation statement**

Please refer to the Self-managed superannuation fund annual return instructions 2021 on how to complete the calculation statement.

#Taxable income	<b>A</b> <input type="text" value="12,802"/>	
		(an amount must be included even if it is zero)
#Tax on taxable income	<b>T1</b> <input type="text" value="1,920.30"/>	
		(an amount must be included even if it is zero)
#Tax on no-TFN-quoted contributions	<b>J</b> <input type="text" value="0.00"/>	
		(an amount must be included even if it is zero)
Gross tax	<b>B</b> <input type="text" value="1,920.30"/>	
		(T1 plus J)

Foreign income tax offset <b>C1</b> <input type="text" value="26.65"/>	Non-refundable non-carry forward tax offsets <b>C</b> <input type="text" value="26.65"/> (C1 plus C2)
Rebates and tax offsets <b>C2</b> <input type="text"/>	

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

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

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

Complying fund's franking credits tax offset <b>E1</b> <input type="text" value="2,232.95"/>	Refundable tax offsets <b>E</b> <input type="text" value="2,232.95"/> (E1 plus E2 plus E3 plus E4)
No-TFN tax offset <b>E2</b> <input type="text"/>	
National rental affordability scheme tax offset <b>E3</b> <input type="text"/>	
Exploration credit tax offset <b>E4</b> <input type="text"/>	

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

Section 102AAM interest charge  
**G**

Fund's tax file number (TFN)

Credit for interest on early payments – amount of interest  
**H1**

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

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

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

Credit for interest on no-TFN tax offset  
**H6**

Credit for foreign resident capital gains withholding amounts  
**H8**

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

**#Tax offset refunds** **I**   
 (Remainder of refundable tax offsets).  
 (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 2021.

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"/>		<input type="text"/>
Collectables	<input type="text"/>		<input type="text"/>

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

In Section F / G report all current members in the fund at 30 June.  
Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

Title	Mr	See the Privacy note in the Declaration.	Member Number	1
Family name	McNamara	Member'sTFN	Account status	<input type="radio"/> Code
First given name	Robert			
Other given names	Frederick			
Date of birth	08/08/1958	If deceased, date of death		

**Contributions**      OPENING ACCOUNT BALANCE      678,716.93

Employer contributions	<b>A</b> 5,238.13	Proceeds from primary residence disposal	<b>H</b>
ABN of principal employer	<b>A1</b>	Receipt date	<b>H1</b>
Personal contributions	<b>B</b> 1,447.28	Assessable foreign superannuation fund amount	<b>I</b>
CGT small business retirement exemption	<b>C</b>	Non-assessable foreign superannuation fund amount	<b>J</b>
CGT small business 15-year exemption amount	<b>D</b>	Transfer from reserve: assessable amount	<b>K</b>
Personal injury election	<b>E</b>	Transfer from reserve: non-assessable amount	<b>L</b>
Spouse and child contributions	<b>F</b>	Contributions from non-complying funds and previously non-complying funds	<b>T</b>
Other third party contributions	<b>G</b>	Any other contributions (including Super Co-contributions and low Income Super Contributions)	<b>M</b>
<b>TOTAL CONTRIBUTIONS</b> <b>N</b> 6,685.41			
		(Sum of labels A to M)	

**Other transactions**

Accumulation phase account balance	<b>S1</b> 2,279.11	Allocated earnings or losses	<b>O</b> 65,830.45	Loss	<input type="checkbox"/>
Retirement phase account balance - Non CDBIS	<b>S2</b> 622,493.56	Inward rollovers and transfers	<b>P</b>		
Retirement phase account balance - CDBIS	<b>S3</b> 0.00	Outward rollovers and transfers	<b>Q</b>		Code
	<input type="checkbox"/> TRIS Count	Lump Sum payment	<b>R1</b>		<input type="checkbox"/>
		Income stream payment	<b>R2</b> 126,460.12		Code
					M
<b>CLOSING ACCOUNT BALANCE</b> <b>S</b> 624,772.67					
				S1 plus S2 plus S3	

Accumulation phase value	<b>X1</b>
Retirement phase value	<b>X2</b>
Outstanding limited recourse borrowing arrangement amount	<b>Y</b>

*R. With AW*

Fund's tax file number (TFN)

Title	Mrs	See the Privacy note in the Declaration.	Member Number	2
Family name	McNamara	Member'sTFN		
First given name	Andrea		Account status	0 Code
Other given names	Maree			
Date of birth	13/03/1960	If deceased, date of death		

Contributions

OPENING ACCOUNT BALANCE 0.00

Refer to instructions for completing these labels

Employer contributions

A

ABN of principal employer

A1

Personal contributions

B

CGT small business retirement exemption

C

CGT small business 15-year exemption amount

D

Personal injury election

E

Spouse and child contributions

F

Other third party contributions

G

Proceeds from primary residence disposal

H

Receipt date

H1

Assessable foreign superannuation fund amount

I

Non-assessable foreign superannuation fund amount

J

Transfer from reserve: assessable amount

K

Transfer from reserve: non-assessable amount

L

Contributions from non-complying funds and previously non-complying funds

T

Any other contributions (including Super Co-contributions and low Income Super Contributions)

M

TOTAL CONTRIBUTIONS N 0.00

(Sum of labels A to M)

Other transactions

Accumulation phase account balance

S1 0.00

Retirement phase account balance - Non CDBIS

S2 0.00

Retirement phase account balance - CDBIS

S3 0.00

0 TRIS Count

Allocated earnings or losses O

Loss

Inward rollovers and transfers P

Outward rollovers and transfers Q

Lump Sum payment R1

Code

Income stream payment R2

Code

CLOSING ACCOUNT BALANCE S 0.00

S1 plus S2 plus S3

Accumulation phase value X1

Retirement phase value X2

Outstanding limited recourse borrowing arrangement amount Y

*R. Wick*  
16



Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A**

Unlisted trusts **B**

Insurance policy **C**

Other managed investments **D**

15b Australian direct investments

Cash and term deposits **E**

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

**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**

Residential real property **L**

Collectables and personal use assets **M**

Other assets **O**

15c Other investments

Crypto-Currency **N**

15d Overseas direct investments

Overseas shares **P**

Overseas non-residential real property **Q**

Overseas residential real property **R**

Overseas managed investments **S**

Other overseas assets **T**

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

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year **A**  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.

*Robert*

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	<b>V1</b>	<input type="text"/>	
Permissible temporary borrowings	<b>V2</b>	<input type="text"/>	
Other borrowings	<b>V3</b>	<input type="text"/>	
			Borrowings <b>V</b> <input type="text"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)			<b>W</b> <input type="text" value="624,772"/>
			Reserve accounts <b>X</b> <input type="text"/>
			Other liabilities <b>Y</b> <input type="text"/>
<b>TOTAL LIABILITIES</b>			<b>Z</b> <input type="text" value="624,772"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains	<b>H</b>	<input type="text"/>
Total TOFA losses	<b>I</b>	<input type="text"/>

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 2020–21 income year, write 2021). **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 2021. **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 2021 for each election **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2021. **D**

*Handwritten signature and initials*

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 (if required) 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

R. Williams

Date 18/01/2022

Preferred trustee or director contact details:

Form fields for preferred trustee or director contact details including Title (Mr), Family name (McNamara), First given name (Robert), Other given names (Frederick), Phone number (07 32635200), Email address, Non-individual trustee name, ABN of non-individual trustee, and Time taken to prepare and complete this annual return.

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, SAM GRECO & CO

declare that the Self-managed superannuation fund annual return 2021 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 18/01/2022

Tax agent's contact details

Form fields for tax agent's contact details including Title (Mr), Family name (Greco), First given name (Sam), Other given names, Tax agent's practice (SAM GRECO & CO), Tax agent's phone number (07 32635200), Tax agent number (74856004), and Reference number (TRAM0001).

# Capital gains tax (CGT) schedule

# 2021

Use in conjunction with company, trust, fund or self-managed superannuation fund annual return.  
For instructions on how to complete this schedule refer to the publication Guide to capital gains tax.

Tax file number (TFN)

Taxpayer's name **Tramayes Superannuation Fund**

Australian Business Number (ABN) **37 800 832 082**

## 1 Current year capital gains and capital losses

	Capital gain
Shares in companies listed on an Australian securities exchange	A \$ 20,021
Other shares	B \$
Units in unit trusts listed on an Australian securities exchange	C \$ 37
Other units	D \$
Real estate situated in Australia	E \$
Other real estate	F \$
Amount of capital gains from a trust (including a managed fund)	G \$
Collectables	H \$
Other CGT assets and any other CGT events	I \$
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S \$
<b>Total current year capital gains</b>	<b>J \$ 20,058</b>

Capital loss
K \$
L \$
M \$
N \$
O \$
P \$
Q \$
R \$

Add the amounts at labels K to R and write the total in item 2 label A - Total current year capital losses.

## 2 Capital losses

Total current year capital losses
Total current year net capital losses applied
Total prior year net capital losses applied
Total capital losses transferred in applied (only for transfers involving a foreign bank branch or permanent establishment of a foreign financial entity)
<b>Total capital losses applied</b>

A \$
B \$
C \$
D \$
<b>E \$</b>

Add amounts at B, C and D.

## 3 Unapplied net capital losses carried forward

Net capital losses from collectables carried forward to later income years
Other net capital losses carried forward to later income years

A \$
B \$

Add amounts at A and B and transfer the total to label V - Net capital losses carried forward to later income years on your tax return.

## 4 CGT discount

Total CGT discount applied

A \$ 12
---------

**6 Net capital gain**

Net capital gain

<b>A \$</b>	20,046
-------------	--------

1J less 2E less 4A less 5D (cannot be less than zero). Transfer the amount at A to label A - Net capital gain on your tax return.

**Taxpayer's declaration**

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](http://ato.gov.au/privacy)

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

**Signature**

**Date**

**Contact person**

**Daytime contact number (include area code)**

<input type="text"/>	<input type="text"/>
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# TRAMAYES Superannuation Fund

## 2021 Investment Strategy

### INVESTMENT OBJECTIVES:


To maximise returns and minimise the risks of investment of the fund's assets in managing and providing superannuation benefits to members and their dependants in meeting their retirement needs. To ensure all investments are consistent with the appropriate Superannuation Legislations and the fund's investment strategy.

### RISK, RETURN AND DIVERSIFICATION

Each investment decision will be made with due regard to the associated, risk and expected return. The trustees(s) will seek financial advice where necessary. To maximise overall returns of the fund's investments and minimise the exposure of risk from any particular investment, the fund will maintain a diversified portfolio. The fund's investment will include but not limited to Cash and cash equivalents, Equities (both Australian and International), Debt securities, direct and indirect property, trusts and managed funds, Indicative asset classes are as set out below:

<u>ASSET CLASS</u>	<u>INDICATIVE RANGES</u>
Cash & Money Market Securities	1% to 100%
Australian Fixed Interest	0% to 90%
Australian Managed Funds	0% to 80%
Direct and Indirect Property	0% to 95%
Australian Shares	0% to 95%
International Shares	0% to 95%
Other Assets	0% to 95%

Additionally, the trustees may use derivatives where appropriate as a



means of hedging investment risks and maximising investment return. The trustees reserve the right to make any investment that is permitted under the superannuation rules, the fund's trust deed and may amend this investment strategy to ensure such an investment is consistent with the investment strategy of the fund.

**LIQUIDITY**

Each investment decision will be made with due regard to the cash flow requirements of the fund. The trustees will consider the liabilities (current and prospective) of the fund and ensure adequate cash is maintained by the fund to meet its liabilities as they fall due. The fund's liquidity needs will be considered at the time of each investment and also during the regular review of the fund's portfolio and investment strategy. The trustees may borrow money to finance the acquisition of investments as appropriate in accordance with the superannuation laws.

**INSURANCE  
COVER:**

The trustees will assess the need of insurance for all members and will seek insurance advice where necessary to ensure all members are adequately insured. Insurance policies may be held by the fund or by members personally.

**REVIEW:**

The investment strategy will be reviewed regularly and at least once a year at the end of financial year. The investment strategy may be revised as appropriate where the trustees' investment objectives change or to include a particular class or type of investment. The fund's investment portfolio will be reviewed at least quarterly.



Date: 1 July 2021

Robert McNamara



Date: 1 July 2021

Andrea McNamara

Tramayes Superannuation Fund  
93 Thomson Valley Road VALDORA QLD 4561

Mr Anthony Boys  
Super Audits Pty Ltd  
PO Box 3376  
Rundle Mall SA 5000

Dear Sir,

**Tramayes Superannuation Fund**  
**Superannuation Fund Management/Trustee Representation Letter**

In connection with your audit examination of the financial report of Tramayes Superannuation Fund for the year ended 30 June 2021, hereby confirm, at your request that to best of our knowledge and belief, the following representation relating to the accounts are correct.

**Financial Report**

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

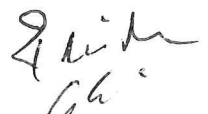
The management/trustee have determined that the fund is not a reporting entity for the year ended 30 June 2021 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the fund. Accordingly, the financial report prepared is a special purpose financial report, which is for distribution to members of the fund and to satisfy the requirement of the SISA and the SISR, and to confirm that the financial report is free of material misstatements, including omissions.

**Sole Purpose**

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

**Superannuation Fund Books/Records/Minutes**

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





### **Asset Form**

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

### **Ownership and Pledging of Assets**

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

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

### **Investments**

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

### **Trust Deed**

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

### **Superannuation Industry (Supervision) Act and Regulations**

- (i) The fund meets the definition of a self-managed superannuation fund under the SISA.
- (j) The fund has been conducted in accordance with the SISA, the SISR and its governing rules at all times during the year. Also there were no amendments to the governing rules during the year, except as notified to you.
- (k) The fund is being conducted in accordance with the SISA and the SISR, in particular the relevant requirements of the following provisions:  
  
Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67,67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K  
  
Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA
- (l) The trustee(s) have been nominated and may only be removed in such manner and circumstances as are allowed in the Trust Deed.
- (m) The trustees are not disqualified persons under s126K of the SISA.
- (n) Any vacancy among the trustee(s) is filled in accordance with the Trust Deed.
- (o) The trustee(s) have complied with all trustee standards set out in SISR and the covenant prescribed by section 52 of the SISA.

*J. Smith  
A.C.*

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

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

#### **Commitments**

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

#### **Taxation**

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

#### **Borrowings**

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

#### **Related Parties**

- (w) The fund has not made any loans to, or provided financial assistance to members of the fund or their relatives.
- (x) No asset has been acquired from a member or related party other than as permitted under the SISA and the SISR.
- (y) Related party transactions and related amounts receivable or payable have been properly disclosed in the financial statements.
- (z) All related party transactions have been conducted on commercial terms as if the transaction was undertaken on an arms length basis in accordance with section 109 of the SIS Act.

#### **Accounting Misstatement Detected by Audit**

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

#### **Insurance**

The superannuation fund has an established procedure whereby an officer reviews at least annually the adequacy of insurance cover on all assets and insurable risks where relevant. This review has been

*Q. White*  
*AL*

performed and where it is considered appropriate, assets and insurable risks of the superannuation fund are adequately covered by insurance.

#### **Accounting Estimates**

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

#### **Fair Value Measurements and Disclosures**

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

#### **Going Concern**

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

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

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

#### **Events after Balance Sheet Date**

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

#### **Comparative Information**

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

#### **Fraud and Error**

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

#### **Legal Matters**

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

*Z. Litch*  
11/6

## General

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

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

## Additional Matters

There are no additional matters.

**Signed by the Directors of Robert And Andrea McNamara as Trustee for the Tramayes Superannuation Fund**

  
\_\_\_\_\_  
Director / Trustee  
Robert Frederick McNamara

  
\_\_\_\_\_  
Director / Trustee  
Andrea Marie McNamara

Tramayes Superannuation Fund

Dear Robert

Tramayes Superannuation Fund  
**Audit Engagement Letter**

**Objectives and Scope of the Audit**

You have requested that we audit the financial statements of the SMSF for the year ended 30 June 2021. We are pleased to confirm our acceptance and understanding of this engagement by means of this letter.

Our audit will be performed in accordance with Australian Auditing Standards, the *Superannuation Industry (Supervision) Act 1993* (SISA) and the *Superannuation Industry (Supervision) Regulations* (SISR) with the objective of expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and the SISR.

**Our Responsibilities**

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance as to whether the financial report is free from material misstatement.

An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the implementation and operation of accounting and internal control systems that are designed to prevent and detect fraud and error, as well as evaluating the overall presentation of the financial report.

Because of the inherent limitations of an audit, together with the inherent limitations of internal control, there is an unavoidable risk that some material misstatement may not be detected, even though the audit is properly planned and performed in accordance with Australian Auditing Standards.

In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. We will, however, communicate to you in writing any significant deficiencies in internal control relevant to the audit of the financial report that we have identified during the audit.

**Trustees' Responsibilities**

Our audit will be conducted on the basis that the trustee(s) acknowledge and understand that they have responsibilities:

- For the preparation of the financial report that gives a true and fair view in accordance with the Australian Auditing Standards, other mandatory reporting requirements and the SIS Act and SIS Regulations is that of the trustee(s);
- For such internal control as the trustee(s) determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error; and
  - To provide us with: Access to all information of which the trustees are aware that is relevant to the preparation of the financial report such as records, documentation and other matters;

- Additional information that we may request from the trustees for the purpose of the audit; and
- Unrestricted access to persons within the entity from whom we determine it necessary to obtain audit evidence.

As part of our audit process, we will request from trustees written confirmation concerning representations made to us in connection with the audit.

Australian Auditing Standards require that we determine whether the financial reporting framework applied in the preparation of this special purpose of financial report is acceptable. If we determine the financial reporting framework to be unacceptable, we will not be able to undertake the audit engagement unless the framework is amended and then determined to be acceptable.

If a qualified audit report is to be issued following the completion of our audit, we will advise the details to you in a timely manner and prior to the issue of our report.

### **Audit of SIS Compliance**

For the year ended 30 June 2021, we are required to form an opinion in respect of compliance with certain aspects of SIS. Our report must refer to the following sections and regulations:

Sections: 17A, 35AE, 35B, 35C(2), 52, 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA, 13.22C

### **Report on Significant Matters**

Under section 129 of the SISA we are required to report to you in writing. If during the course of, or in connection with, our audit, we become aware of any contravention of the Act or Regulations which we believe has occurred, is occurring or may occur.

We are also required to report to the ATO, as regulator, any contravention of the SISA and the SISR, where we believe the contravention may affect the interests of the members of beneficiaries of the fund.

In addition, we are also required under section 130 to report to you if we believe the superannuation fund may be, or may be about to become, in an unsatisfactory financial position. If we are not satisfied with your response as trustee(s) as to the action taken to rectify the situation or we receive no response, we are obliged to report the matter to the ATO.

A failure on the part of the trustee to rectify these breaches to the satisfaction of the ATO may result in significant penalties to the trustee and the fund itself.

In addition to our report on the financial statements, we will also report to you any material weaknesses in the fund's system of accounting and internal control which come to our notice during the course of our audit.

### **Quality Control**

The conduct of our audit in accordance Australian Auditing Standards means that information acquired by us in the course of our audit is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your expressed consent.

Our audit files may, however, be subject to review as part of the quality control review program of Regulators and or Professional Bodies which monitors compliance with professional standards by its members.

We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under this program. Should this occur, we will advise you. The same strict confidentiality requirements apply under this program as apply to us as your auditor.

#### **Independence/Conflict of Interest**

We have established policies and procedures designed to ensure our independence, including policies on holding financial interests in the superannuation fund and other related parties, rotation of audit partners, business relationships, employment relationships, and the provision of non-audit services in accordance with professional statement APES 110 – Code of Ethics for Professional Accountants.

#### **Outsourced Services**

We do not use any outsourced services in overseas locations when conducting client assignments.

#### **Data Storage**

We use data storage located in the office but it may be replicated to other locations.

Accepting our services as part of this engagement agreement indicates your acceptance of the use of outsourced services, cloud hosted software and outsourced data storage under the conditions outlined above.

#### **Limitation of Liability**

Our firm's liability to you or any other user of the audit report is limited by a Scheme approved under Professional Standards Legislation.

#### **Other**

We would appreciate acknowledgement of terms and conditions set out in this letter. Please note that this letter will be effective for future years unless the terms of the engagement are altered by future correspondence.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

If you have any queries in relation to this please contact me.

To: MR ANTHONY BOYS

I/We hereby confirm your appointment as Auditor under the above terms of engagement.

For and on behalf of Robert And Andrea McNamara as trustee for the Tramayes Superannuation Fund

**Signed &  
Dated**



---

Yours sincerely

ANTHONY BOYS – REGISTERED COMPANY AUDITOR

**DATED:**

Signed document to be returned to P.O. Box 3376 Rundle Mall 5000