

JOULA SUPERANNUATION FUND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2021

Operating Statement

For the year ended 30 June 2021

	Note	2021 \$	2020 \$
REVENUE			
Investment Revenue			
Australian Listed Shares	1	620	7,617
		620	7,617
Contribution Revenue			
Self-Employed Concessional Contributions		28,550	23,800
		28,550	23,800
Other Revenue			
Cash at Bank	2	1	2
Market Movement Non-Realised	3	155,271	(50,989)
Market Movement Realised	4	337,844	(82,934)
		493,116	(133,921)
Total Revenue		522,286	(102,504)
EXPENSES			
General Expense			
Fund Administration Expenses	5	2,775	2,651
Fund Lodgement Expenses	6	396	572
Member Insurance Premium Fully Deductible		6,335	-
		9,506	3,223
BENEFITS ACCRUED AS A RESULT OF OPERATIONS BEFORE INCOME TAX		512,780	(105,727)
Tax Expense			
Fund Tax Expenses	7	32,322	1,455
		32,322	1,455
BENEFITS ACCRUED AS A RESULT OF OPERATIONS		480,458	(107,182)

This Statement is to be read in conjunction with the notes to the Financial Statements

Statement of Financial Position

As at 30 June 2021

	Note	2021 \$	2020 \$
INVESTMENTS			
Australian Listed Shares	8	782,179	278,252
Other Managed Investments	9	5,671	-
		787,850	278,252
OTHER ASSETS			
Cash at Bank	10	2,058	36
Sundry Debtors - Fund Level	11	-	14
		2,058	50
TOTAL ASSETS		789,908	278,302
LIABILITIES			
Provisions for Tax - Fund	12	30,868	(600)
Financial Position Rounding		1	-
Sundry Creditors	13	363	685
		31,232	85
TOTAL LIABILITIES		31,232	85
NET ASSETS AVAILABLE TO PAY BENEFITS		758,676	278,217
REPRESENTED BY: LIABILITY FOR MEMBERS' BENEFITS			
Allocated to Members' Accounts	14	758,676	278,217
		758,676	278,217

This Statement is to be read in conjunction with the notes to the Financial Statements

Joula Superannuation Fund**Notes to the Financial Statements**

For the year ended 30 June 2021

	2021 \$	2020 \$
Note 1: Australian Listed Shares		
ANZ Banking Grp Ltd - Dividends	-	1,600
ARGO Investments - Dividends	-	1,947
Collins FD Ordinary Fully Paid	-	10
National Aust. Bank - Dividends	-	1,660
Telstra Corporation. - Dividends	-	2,400
Westpac Banking Corp - Dividends	620	-
	620	7,617
Note 2: Cash at Bank		
Cash at Bank - Westpac DIY Super	1	2
	1	2
Note 3: Market Movement Non-Realised		
Market Movement Non-Realised - Other Managed Investments	(229)	-
Market Movement Non-Realised - Shares - Listed	155,500	(50,989)
	155,271	(50,989)
Note 4: Market Movement Realised		
Market Movement Realised - Shares - Listed	337,844	(82,934)
	337,844	(82,934)
Note 5: Fund Administration Expenses		
Accountancy Fees	1,917	1,837
Audit Fees	858	814
	2,775	2,651
Note 6: Fund Lodgement Expenses		
ASIC Annual Return Fee	55	54
ASIC Late Lodgement Fee	82	-
ATO Annual Return Fee - Supervisory levy	259	518
	396	572
Note 7: Fund Tax Expenses		
Income Tax Expense	32,322	1,455
	32,322	1,455

Notes to the Financial Statements

For the year ended 30 June 2021

	2021 \$	2020 \$
Note 8: Australian Listed Shares		
Amaero International Ltd	-	3,180
Australian Mines Ltd	1,760	-
Creso Pharma Limited	35,000	-
Imagionbio Ordinary Fully Paid	-	20,250
Incannex Healthcare Limited	-	3,000
Leighcreek Ordinary Fully Paid	510,000	90,058
Norwestmin Ordinary Fully Paid	683	-
Nuheara Ordinary Fully Paid	-	8,680
Phoslock Placement	17,236	20,050
Pilbara Minerals Limited Institutional Placement	-	95,216
Sayona Mining Limited	217,500	-
Westpac Banking Corp	-	37,818
	782,179	278,252
Note 9: Other Managed Investments		
Bitcoin	4,940	-
Ethereum	181	-
Holochain	162	-
Ripple	261	-
Stellar	127	-
	5,671	-
Note 10: Cash at Bank		
Cash at Bank - Main (Fund)	2,058	36
	2,058	36
Note 11: Sundry Debtors - Fund Level		
Sundry Debtors Number 1	-	14
	-	14
Note 12: Provisions for Tax - Fund		
Provision for Income Tax (Fund)	30,868	(600)
	30,868	(600)
Note 13: Sundry Creditors		
Sundry Creditors Number 1	363	685
	363	685

Joula Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2021

	2021	2020
	\$	\$
Note 14A: Movements in Members' Benefits		
Liability for Members' Benefits Beginning:	278,217	380,313
Add: Increase (Decrease) in Members' Benefits	480,459	(107,181)
Add: Members Transfers	-	5,085
Liability for Members' Benefits End	758,676	278,217

Note 14B: Members' Other Details

Total Unallocated Benefits	-	-
Total Forfeited Benefits	-	-
Total Preserved Benefits	758,676	278,217
Total Vested Benefits	758,676	278,217

Joula Superannuation Fund

Compilation Report

For the year ended 30 June 2021

We have compiled the accompanying special purpose financial statements of Joula Superannuation Fund, which comprise the statement of financial position as at 30 June 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 Directors of the Trustee Company

The Directors of the Trustee Company of Joula 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 Directors of the Trustee Company, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework 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.

Firm: TTO Chartered Accountants
Address: 234 Sturt Street
ADELAIDE SA 5000
AUSTRALIA

Signature: _____

Date: _____


3rd August 2021

Joula Superannuation Fund

Trustee Declaration


For the year ended 30 June 2021

The directors of the trustee company have determined that the fund is not a reporting entity. The directors of the trustee company have determined 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 directors of the trustee company:

- i. The financial statements, notes to the financial statements and member 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 member 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 directors of the trustee company by:


John Curnow


Paula Curnow

Date: 29/8/21

SUPER AUDITS

SELF-MANAGED SUPERANNUATION FUND INDEPENDENT AUDITOR'S REPORT

Approved SMSF auditor details

Name: Anthony William Boys

Business name: SUPER AUDITS

Business postal address: Box 3376 RUNDLE MALL 5000

SMSF auditor number (SAN): 100014140

Self-managed superannuation fund details

Self-managed superannuation fund (SMSF) name Joula Superannuation Fund

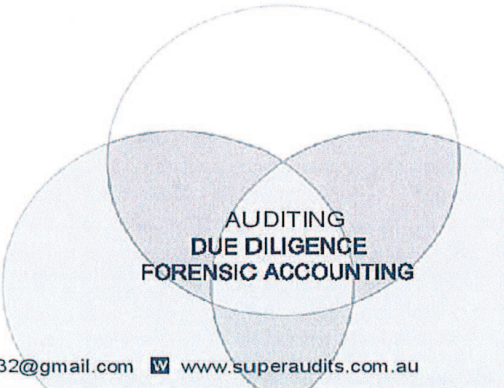
Australian business number (ABN) or tax file number (TFN): 82 393 846 277

Address C/- PO Box 10243 ADELAIDE BC SA 5000

Year of income being audited 1 July 2020 – 30 June 2021

To the SMSF trustees

To the trustees of Joula Superannuation Fund



AUDITING
DUE DILIGENCE
FORENSIC ACCOUNTING

Liability limited by a scheme approved under Professional Standards Legislation

abn 23 154 028 216 **a** Box 3376, Rundle Mall SA 5000 **p** 0410 712 708 **e** tony.boys32@gmail.com **w** www.superaudits.com.au

SUPER AUDITS

Part A: Financial audit

Opinion

I have audited the special purpose financial report of Joula Superannuation Fund comprising; the Profit & Loss Statement for the financial year ending 30 June 2021, the Balance Sheet as at 30 June 2021 and the Notes to and forming part of the Accounts for the year ended 30 June 2021 of Joula Superannuation Fund for the year ended 30 June 2021.

In my opinion, the financial report, presents fairly, in all material respects, in accordance with the accounting policies described in the notes to the financial report, the financial position of the fund at 30 June 2021 and the results of its operations for the year then ended.

Basis for Opinion

My audit has been conducted in accordance with Australian Auditing Standards¹. My responsibilities under those standards are further described in the Approved SMSF Auditor's Responsibilities for the Audit of the Financial Report section of this report. I am independent of the SMSF in accordance with the auditor independence requirements of the Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants (including Independence Standards) (the Code) that are relevant to this audit and as required by the Superannuation Industry (Supervision) Regulations 1994 (SISR). I have also fulfilled my other ethical responsibilities in accordance with the Code. In particular, neither myself, my firm or my network firm assumed a management responsibility for the fund. My firm did not prepare the financial statements for the fund but it was only a routine or mechanical service and appropriate safeguards were applied). Where my firm provided any other non-assurance services to the fund, we are satisfied that those services were not prohibited under the Code and any independence threats arising have been eliminated or reduced to an acceptable level by the application of safeguards.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion.

Emphasis of Matter - Basis of accounting

I draw attention to note 1 of the financial report, which describes the basis of accounting. The financial report has been prepared to assist Joula Superannuation Fund meet the requirements of the SMSF's governing rules, the Superannuation Industry (Supervision) Act 1993 (SISA) and the SISR. As a result, the financial report may not be suitable for other purposes and should not be distributed to parties other than the trustees. My opinion is not modified in respect of this matter.

¹The Australian Auditing Standards issued by the Auditing and Assurance Standards Board.

SUPER AUDITS

Responsibilities of SMSF trustees for the financial report

Each SMSF trustee (individual trustee or director of the corporate trustee) is responsible for the preparation and fair presentation of the financial report in accordance with the financial reporting requirements of the SMSF's governing rules, the SISA and the SISR. Each trustee is also responsible for such internal controls as they determine are necessary to enable the preparation and fair presentation of a financial report that is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the trustees are responsible for assessing the fund's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless the trustees intend to wind-up the fund, or have no realistic alternative but to do so. The going concern basis of accounting is appropriate when it is reasonably foreseeable that the fund will be able to meet its liabilities as they fall due.

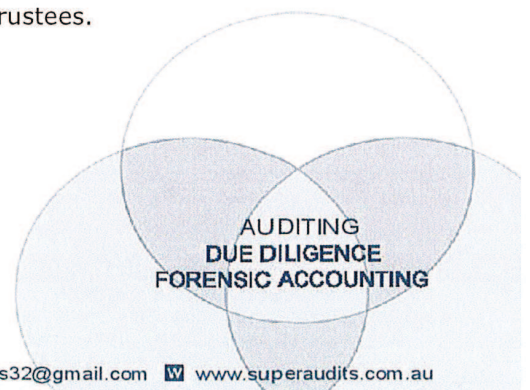
Each SMSF trustee is responsible for overseeing the fund's financial reporting process.

Approved SMSF auditor's responsibilities for the audit of the financial report

My objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of trustees taken on the basis of this financial report.

As part of an audit in accordance with Australian Auditing Standards, I exercise professional judgment and maintain professional scepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal controls relevant to the audit 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 fund's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.



SUPER AUDITS

- Conclude on the appropriateness of trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the fund's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in the auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of the auditor's report. However, future events or conditions may cause the fund to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

I have communicated with the trustees and or the trustee's authorised representative regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identify during the audit.

Part B: Compliance engagement

Opinion

I have undertaken a reasonable assurance engagement on Joula Superannuation Fund's compliance, in all material respects, with applicable provisions of the SISA and the SISR as listed below ("the listed provisions") for the year ended 30 June 2021.

Sections: 17A, 34, 35AE, 35B, 35C (2), 35 (D) (1), 52 (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 13.22 (B and C)

In my opinion, each trustee of Joula Superannuation Fund has complied, in all material respects, with the listed provisions, for the year ended 30 June 2021

Basis for Opinion

I have conducted my engagement in accordance with Standard on Assurance Engagements ASAE 3100 Compliance Engagements issued by the Auditing and Assurance Standards Board.

I believe that the evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Independence and quality control

I have complied with the independence and other ethical requirements relating to assurance engagements and applied Auditing Standards ASQC 1 Quality Control for Firms that Perform Audits and Reviews of Financial Reports and Other Financial Information, and Other Assurance Engagements in undertaking this assurance engagement. In particular, neither myself, my firm or my network firm assumed a management responsibility for the fund. Where my firm provided any other non-assurance services to the fund, we are satisfied that those

AUDITING
DUE DILIGENCE
FORENSIC ACCOUNTING

SUPER AUDITS

services were not prohibited under the Code and any independence threats arising have been eliminated or reduced to an acceptable level by the application of safeguards.

SMSF trustees' responsibilities

Each SMSF trustee is responsible for complying with the listed provisions and for the identification of risks that threaten compliance with the listed provisions, controls which will mitigate those risks and monitoring ongoing compliance.

Approved SMSF auditor's responsibilities

My responsibility is to express an opinion on the trustees' compliance, in all material respects, with the listed provisions for the year ended 30 June 2021. ASAE 3100 Compliance Engagements requires that I plan and perform my procedures to obtain reasonable assurance about whether the trustee(s) has / have complied, in all material respects, with the listed provisions for the year ended 30 June 2021.

An assurance engagement to report on the trustees' compliance with the listed provisions involves performing procedures to obtain evidence about the compliance activity and controls implemented to meet the compliance requirements. The procedures selected depend on my judgement, including the identification and assessment of risks of material non-compliance.

My procedures included examination, on a test basis, of evidence supporting compliance with those requirements of the listed provisions for the year ended 30 June 2021.

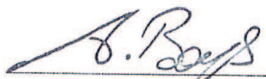
These tests have not been performed continuously throughout the period, were not designed to detect all instances of non-compliance and have not covered any other provisions of the SISA and the SISR apart from those specified.

Inherent limitations

Due to the inherent limitations of an assurance engagement, together with the internal control structure it is possible that fraud, error, or non-compliance with the listed provisions may occur and not be detected.

A reasonable assurance engagement for the year ended 30 June 2021 does not provide assurance on whether compliance with the listed provisions will continue in the future.

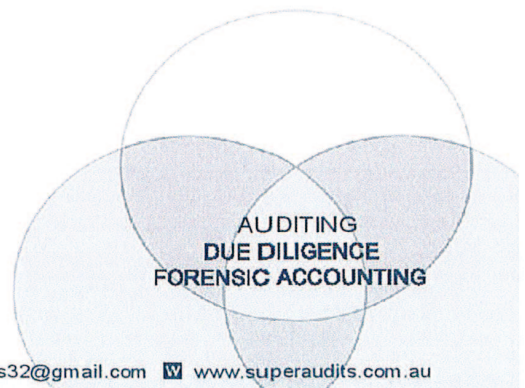
SMSF Auditor: A.W. Boys



SMSF Auditor's signature

SMSF Auditor's signature

Date: 3 August 2021



Investment Summary

As at 30 June 2021

Investment	Code	Units	Average Unit Cost \$	Market Price \$	Adjusted Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
Cash									
Cash at Bank - Main (Fund)	-	-	-	-	2,057.73	2,057.73	-	-	0.26
					2,057.73	2,057.73	-	-	0.26
Domestic Shares									
Australian Mines Ltd	AUZ	80,000.0000	0.0225	0.0220	1,798.73	1,760.00	(38.73)	(2.15)	0.22
Creso Pharma Limited	CPH	250,000.0000	0.2000	0.1400	49,992.43	35,000.00	(14,992.43)	(29.99)	4.43
Leighcreek Ordinary Fully Paid	LCK	3,400,000.0000	0.1492	0.1500	507,125.99	510,000.00	2,874.01	0.57	64.56
Norwestmin Ordinary Fully Paid	NWM	7,672.0000	0.0247	0.0890	189.73	682.81	493.08	259.88	0.09
Phoslock Placement	PETXX	70,350.0000	0.7487	0.2450	52,671.43	17,235.75	(35,435.68)	(67.28)	2.18
Sayona Mining Limited	SYA	2,500,000.0000	0.0374	0.0870	93,602.85	217,500.00	123,897.15	132.36	27.53
					705,381.16	782,178.56	76,797.40	10.89	99.02
Other Investments									
Bitcoin	-	0.1051	46,622.2645	47,001.0385	4,900.00	4,939.81	39.81	0.81	0.63
Ethereum	-	0.0617	3,241.4911	2,936.8068	200.00	181.20	(18.80)	(9.40)	0.02
Holochain	-	19,948.1348	0.0100	0.0081	200.00	161.99	(38.01)	(19.01)	0.02
Ripple	-	283.5584	1.4106	0.9208	400.00	261.09	(138.91)	(34.73)	0.03
Stellar	-	341.0292	0.5865	0.3732	200.00	127.27	(72.73)	(36.37)	0.02
					5,900.00	5,671.35	(228.65)	(3.88)	0.72
Total Investments					713,338.89	789,907.64	76,568.75	10.73	100.00

Gain / Loss \$ is equal to Market Value \$ less Adjusted Cost \$

Gain / Loss % is equal to Gain Loss \$ divided by Adjusted Cost \$, expressed as a percentage.

Member Account Balances

For the year ended 30 June 2021

Member Accounts	Opening Balance	Transfers & Tax Free Contributions	Taxable Contributions	Transfers to Pension Membership	Less: Member Tax	Less: Member Expenses	Less: Withdrawals	Distributions	Closing Balance
Curnow, John (53)									
Accumulation									
Accum (00001)	170,982.38	-	14,275.00	-	1,191.03	6,334.82	-	279,003.95	456,735.48
	170,982.38	-	14,275.00	-	1,191.03	6,334.82	-	279,003.95	456,735.48
Curnow, Paula (50)									
Accumulation									
Accum (00002)	107,234.39	-	14,275.00	-	2,141.25	-	-	182,572.70	301,940.84
	107,234.39	-	14,275.00	-	2,141.25	-	-	182,572.70	301,940.84
Reserve	-	-	-	-	-	-	-	-	-
TOTALS	278,216.77	-	28,550.00	-	3,332.28	6,334.82	-	461,576.65	758,676.32

CALCULATED FUND EARNING RATE:	APPLIED FUND EARNING RATE:
160.8606 %	160.8606 %

Member Statement

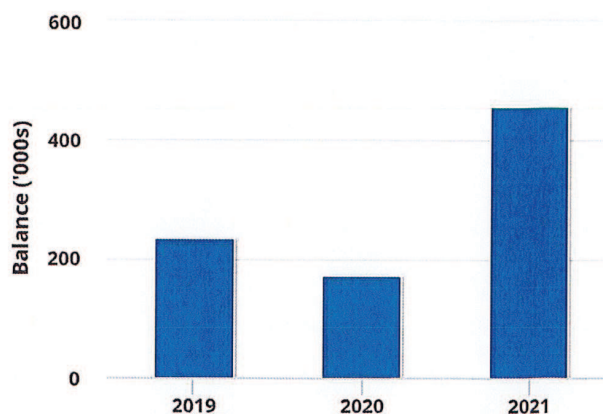
For the year ended 30 June 2021

Member details

Mr John Curnow
30 Tom Packer Drive
ATHELSTONE SA 5076
AUSTRALIA

Valid TFN Supplied: Yes
Date of Birth: 22/03/1968
Date Joined Fund: 03/12/2018
Date Employed:
Eligible Service Date: 20/11/1999

Your recent balance history



YOUR OPENING BALANCE

\$170,982.38

\$285,753.10

Balance Increase

YOUR CLOSING BALANCE

\$456,735.48

Your Net Fund Return

160.8606%

Your account at a glance

Opening Balance as at 01/07/2020 **\$170,982.38**

What has been added to your account

Self-Employed Concessional Contributions \$14,275.00

What has been deducted from your account

Contribution Tax \$1,191.03

Insurance Premiums \$6,334.82

New Earnings **\$279,003.95**

Closing Balance at 30/06/2021 **\$456,735.48**

Member Statement

For the year ended 30 June 2021

Consolidated - Mr John Curnow

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$456,735.48

YOUR TAX COMPONENTS

Tax Free Component	\$1,735.71
Taxable Component	\$454,999.77

YOUR INSURANCE COVER

Death Benefit	\$0.00
Disability Benefit	\$0.00
Salary Continuance (Annual Insured Benefit)	\$0.00

YOUR TOTAL SUPERANNUATION BALANCE

Your total superannuation balance	\$456,735.48
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NOTE: This amount does not include any entitlements from external super funds

INVESTMENT RETURN

The return on your investment for the year	160.86 %
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Member Statement

For the year ended 30 June 2021

Accumulation Account - Mr John Curnow

ACCOUNT SUMMARY

Opening Balance as at 01/07/2020	\$170,982.38
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What has been added to your account

Self-Employed Concessional Contributions	\$14,275.00
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What has been deducted from your account

Contribution Tax	\$1,191.03
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Insurance Premiums	\$6,334.82
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New Earnings	\$279,003.95
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Closing Balance at 30/06/2021	\$456,735.48
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ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
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Restricted non-preserved (Generally available when you leave your employer)	\$0.00
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Preserved (Generally available once you retire, after reaching your preservation age)	\$456,735.48
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YOUR TAX COMPONENTS

Tax Free Component	\$1,735.71
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Taxable Component	\$454,999.77
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Member Statement

For the year ended 30 June 2021

YOUR BENEFICIARY(s) - Mr John Curnow

No beneficiaries have been recorded.

FUND CONTACT DETAILS

John Curnow



ADMINISTRATOR CONTACT DETAILS

John Curnow



Member Statement

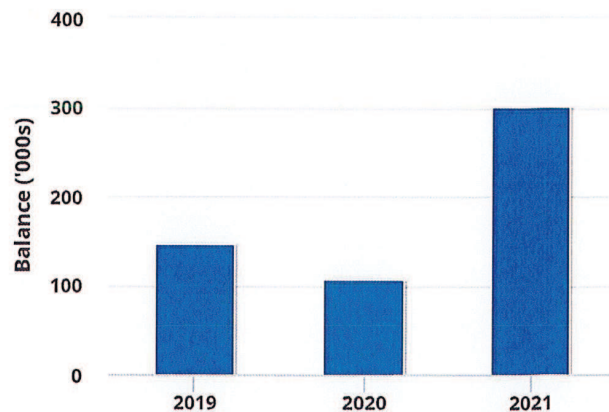
For the year ended 30 June 2021

Member details

Mrs Paula Curnow
30 Tom Packer Drive
ATHELSTONE SA 5076
AUSTRALIA

Valid TFN Supplied: Yes
Date of Birth: 27/04/1971
Date Joined Fund: 03/12/2018
Date Employed:
Eligible Service Date: 03/12/2018

Your recent balance history



YOUR OPENING BALANCE

\$107,234.39

\$194,706.45

Balance Increase

YOUR CLOSING BALANCE

\$301,940.84

Your Net Fund Return

160.8606%

Your account at a glance

Opening Balance as at 01/07/2020	\$107,234.39
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What has been added to your account

Self-Employed Concessional Contributions	\$14,275.00
--	-------------

What has been deducted from your account

Contribution Tax	\$2,141.25
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New Earnings	\$182,572.70
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Closing Balance at 30/06/2021	\$301,940.84
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Member Statement

For the year ended 30 June 2021

Consolidated - Mrs Paula Curnow

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$301,940.84

YOUR TAX COMPONENTS

Tax Free Component	\$1,392.17
Taxable Component	\$300,548.67

YOUR INSURANCE COVER

Death Benefit	\$0.00
Disability Benefit	\$0.00
Salary Continuance (Annual Insured Benefit)	\$0.00

YOUR TOTAL SUPERANNUATION BALANCE

Your total superannuation balance	\$301,940.84
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NOTE: This amount does not include any entitlements from external super funds

INVESTMENT RETURN

The return on your investment for the year	160.86 %
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Member Statement

For the year ended 30 June 2021

Accumulation Account - Mrs Paula Curnow

ACCOUNT SUMMARY

Opening Balance as at 01/07/2020	\$107,234.39
What has been added to your account	
Self-Employed Concessional Contributions	\$14,275.00
What has been deducted from your account	
Contribution Tax	\$2,141.25
New Earnings	\$182,572.70
Closing Balance at 30/06/2021	\$301,940.84

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$301,940.84

YOUR TAX COMPONENTS

Tax Free Component	\$1,392.17
Taxable Component	\$300,548.67

Member Statement

For the year ended 30 June 2021

YOUR BENEFICIARY(s) - Mrs Paula Curnow

No beneficiaries have been recorded.

FUND CONTACT DETAILS

John Curnow

A handwritten signature in blue ink, appearing to read 'John Curnow', written over a horizontal line.

ADMINISTRATOR CONTACT DETAILS

John Curnow

A handwritten signature in blue ink, appearing to read 'John Curnow', written over a horizontal line.