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Financial statements and reports for the year ended  
30 June 2023

**NERIDA RICHARDS SUPERANNUATION FUND**

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Prepared for: N M Richards Pty Ltd

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NERIDA RICHARDS SUPERANNUATION FUND

# Operating Statement

For the year ended 30 June 2023

	Note	2023 \$	2022 \$
<b>Income</b>			
<b>Investment Income</b>			
Trust Distributions	11	3,109.69	3,153.34
Dividends Received	10	34,421.64	46,927.82
Interest Received		71,584.11	43,114.08
<b>Investment Gains</b>			
Changes in Market Values	12	69,417.12	(258,718.10)
<b>Other Income</b>			
Other Income		0.00	1,793.18
<b>Total Income</b>		<u>178,532.56</u>	<u>(163,729.68)</u>
<b>Expenses</b>			
Accountancy Fees		1,804.00	2,112.00
Administration Costs		1,676.67	1,822.84
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		440.00	0.00
ASIC Fees		59.00	56.00
Investment Expenses		3,530.45	4,428.85
		<u>7,769.12</u>	<u>8,678.69</u>
<b>Member Payments</b>			
Pensions Paid		16,000.00	14,000.00
<b>Total Expenses</b>		<u>23,769.12</u>	<u>22,678.69</u>
<b>Benefits accrued as a result of operations before income tax</b>			
		<u>154,763.44</u>	<u>(186,408.37)</u>
Income Tax Expense	13	342.09	(6,087.78)
<b>Benefits accrued as a result of operations</b>		<u>154,421.35</u>	<u>(180,320.59)</u>

# NERIDA RICHARDS SUPERANNUATION FUND

## Statement of Financial Position

As at 30 June 2023

	Note	2023 \$	2022 \$
<b>Assets</b>			
<b>Investments</b>			
Fixed Interest Securities (Australian)	2	300,000.00	0.00
Fixed Interest Securities (Australian) - Unitised	3	818,967.42	813,537.44
Shares in Listed Companies (Australian)	4	1,042,140.13	974,038.54
Units in Listed Unit Trusts (Australian)	5	310,027.29	269,488.01
<b>Total Investments</b>		<u>2,471,134.84</u>	<u>2,057,063.99</u>
<b>Other Assets</b>			
Term Deposits CBA		0.00	50,000.00
Term Deposits RABO Direct		0.00	150,000.00
CBA BOS		60,680.11	68,157.33
CBA Cheque Account		89,242.82	39,055.84
CBA DIA		39,437.92	16,315.48
RABO 90 day Saver		27,402.69	126,424.93
RABO Bank Saver		5,183.19	24,015.41
Sundry Debtors incl Bond Premiums		9,779.50	11,111.83
Reinvestment Residual Account		519.23	191.61
Distributions Receivable		1,979.18	2,087.65
Interest Receivable		0.00	59.50
Income Tax Refundable		1,547.91	9,793.78
<b>Total Other Assets</b>		<u>235,772.55</u>	<u>497,213.36</u>
<b>Total Assets</b>		<u>2,706,907.39</u>	<u>2,554,277.35</u>
Less:			
<b>Liabilities</b>			
Sundry Creditors including Bond Discounts		5,336.76	7,128.07
<b>Total Liabilities</b>		<u>5,336.76</u>	<u>7,128.07</u>
<b>Net assets available to pay benefits</b>		<u>2,701,570.63</u>	<u>2,547,149.28</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	7, 8		
Richards, Nerida - Accumulation		2,051,188.04	1,924,957.21
Richards, Nerida - Pension (Ms Nerida Richards)		650,382.59	622,192.07
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>2,701,570.63</u>	<u>2,547,149.28</u>

# Notes to the Financial Statements

For the year ended 30 June 2023

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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 not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

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

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue by the Director(s).

### a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

### b. Cash and Cash Equivalents

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

### c. Revenue

#### Interest revenue

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

#### Dividend revenue

# Notes to the Financial Statements

For the year ended 30 June 2023

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

## Rental revenue

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

## Distribution revenue

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

## Remeasurement changes in market values

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

## Contributions

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

## d. Liability for Accrued Benefits

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

## e. Trade and Other Payables

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

## f. Critical Accounting Estimates and Judgements

The preparation of financial statements requires the trustees to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

## Note 2: Fixed Interest Securities (Australian)

	2023 \$	2022 \$
CBA Term deposit	50,000.00	0.00
RABO-TD-0036359	50,000.00	0.00
RABO-TD-00363592	50,000.00	0.00
RABO-TD-00363593	50,000.00	0.00
RABO-TD-00363594	50,000.00	0.00

**NERIDA RICHARDS SUPERANNUATION FUND**  
**Notes to the Financial Statements**

For the year ended 30 June 2023

RABO-TD-00363595	50,000.00	0.00
	300,000.00	0.00

**Note 3: Fixed Interest Securities (Australian) - Unitised**

	<b>2023</b>	<b>2022</b>
	<b>\$</b>	<b>\$</b>
Queensland Treasury Corp Bond	83,533.51	79,669.01
Australian Gas Networks Bond (fmly Envestra)	161,110.94	156,658.03
Sydney Airport Finance Ltd Mat 2030	76,648.97	72,134.51
PacNational-5.40%-12May27	18,798.00	19,671.00
ENBD-4.75%-9Feb28	9,606.10	9,959.90
SUNLAND-6.20%-31Oct24	0.00	30,761.01
Omni-5.65%-08Jan26	0.00	10,287.93
NSW Electricity Networks Finance Pty Ltd	31,605.24	30,918.84
CPIF Finance Pty Limited	0.00	7,718.80
NBN-2.20%-16Dec30	39,352.50	37,563.00
Avanti-5.50%-14Dec24	9,759.90	9,835.90
WestConnex 3.15% 31 Mar 31	40,947.00	40,048.50
Emeco Pty Ltd	19,190.60	19,631.00
CBA-4.9446%-14Apr27c	28,868.70	29,565.00
RABO - 7.074%-26Oct27c	10,199.40	0.00
AAI-BBSW+3.20%-6Oct22c	0.00	10,032.40
AMP BBSW+1.80%-01Dec22c	0.00	19,844.32
AFG 2019-1 D	4,303.74	6,939.45
SCT-BBSW+4.70%-03Jun24	0.00	19,731.42
Conquest 2019 2 D	12,151.33	17,073.47
Liberty 2019-1SME E	12,703.05	16,553.65
NAB BBSW+2.02%	20,225.60	0.00
MYSTATE -BBSW*4.35% 10Jul25c	10,430.30	10,323.20
Ausnet Services Holdings Pty Ltd	10,012.80	0.00
Clearview BBSW + 6% - 5Nov 25c	10,495.80	10,465.40
AMPOL-BBSW+3.60%-09Mar26c	20,324.84	19,984.00
Reslife-BBSW+3.30%-09Dec25c	19,982.80	0.00
Liberty Fin BBSW + 2.55% 25 May26	48,577.00	48,841.00

**NERIDA RICHARDS SUPERANNUATION FUND**

**Notes to the Financial Statements**

For the year ended 30 June 2023

PEET NNSW +4.85%	19,646.80	0.00
Avanti-BBSW+4.75%-08Jun25	50,279.00	50,274.00
Centuria-BBSW+3.35%-25Mar25	20,037.00	19,337.40
RABO-BBSW+2.95%-26Oct27c	20,540.20	0.00
BNP Paribas Paris	9,636.30	9,715.30
	818,967.42	813,537.44

**Note 4: Shares in Listed Companies (Australian)**

	<b>2023</b>	<b>2022</b>
	<b>\$</b>	<b>\$</b>
Altium Limited	18,460.00	13,455.00
Australia And New Zealand Banking Group Limited	56,500.93	49,215.02
ASX Limited	24,444.00	31,703.48
Bhp Billiton Limited - Ordinary Fully Paid	105,411.57	87,986.25
Commonwealth Bank of Australia. - Ordinary Fully Paid	119,722.38	103,394.72
Cochlear Limited	56,580.29	49,078.90
CSL Limited	371,689.20	360,540.40
G.u.d. Holdings Limited	10,778.04	9,763.78
Hansen Technologies Limited	15,510.00	15,600.00
Infomedia Ltd	0.00	8,350.00
IGO Limited	16,887.20	11,043.34
Ishares Global 100 Aud Hedged Etf	0.00	4,941.60
Ishares S&p 500 Aud Hedged Etf	0.00	6,019.02
Lynas Rare Earths Limited	6,925.35	8,826.03
Mcmillan Shakespeare Limited	8,722.98	0.00
National Australia Bank Limited	10,099.71	10,490.37
Nib Holdings Limited	11,027.25	0.00
Objective Corporation Limited	8,413.47	3,858.13
Platinum Capital Limited	0.00	14,127.12
Pro Medicus Limited	19,363.80	12,463.75
PMGOLD	22,237.02	20,394.90
Ramsay Health Care Limited	18,575.70	24,169.20
Smartgroup Corporation Ltd	0.00	8,352.37



**NERIDA RICHARDS SUPERANNUATION FUND**

**Notes to the Financial Statements**

For the year ended 30 June 2023

Telstra Corporation Limited.	26,165.50	23,427.25
Westpac Banking Corporation	18,672.50	17,062.50
Woodside Energy Group Ltd	13,259.40	12,258.40
Wesfarmers Limited - Ordinary Fully Paid	82,693.84	67,517.01
	1,042,140.13	974,038.54

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

	<b>2023</b>	<b>2022</b>
	<b>\$</b>	<b>\$</b>
Ishares Global 100 Aud Hedged Etf	49,884.60	43,410.50
Ishares S&p 500 Aud Hedged Etf	45,014.40	39,379.21
Vanguard Property Exchange Traded Fund Units	33,316.30	31,160.00
Vanguard Europe Exchange Traded Fund Units	17,018.54	13,865.00
Vanguard All-world Ex-us Shares Index Etf	16,268.00	14,486.00
Vanguard Msci Index International Shares (hedged) Etf	110,651.35	95,732.50
Vanguard Us Total Market Shares Index Etf	37,874.10	31,454.80
	310,027.29	269,488.01

**Note 6: Banks and Term Deposits**

	<b>2023</b>	<b>2022</b>
	<b>\$</b>	<b>\$</b>
<b>Banks</b>		
CBA BOS	60,680.11	68,157.33
CBA Cheque Account	89,242.82	39,055.84
CBA DIA	39,437.92	16,315.48
RABO 90 day Saver	27,402.69	126,424.93
RABO Bank Saver	5,183.19	24,015.41
	221,946.73	273,968.99
<b>Term Deposits</b>		
Term Deposits CBA	0.00	50,000.00
Term Deposits RABO Direct	0.00	150,000.00
	0.00	200,000.00

**Notes to the Financial Statements**

For the year ended 30 June 2023

**Note 7: Liability for Accrued Benefits**

	2023 \$	2022 \$
Liability for accrued benefits at beginning of year	2,547,149.28	2,727,469.87
Benefits accrued as a result of operations	154,421.35	(180,320.59)
Current year member movements	0.00	0.00
	2,701,570.63	2,547,149.28

**Note 8: Vested Benefits**

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

	2023 \$	2022 \$
Vested Benefits	2,701,570.63	2,547,149.28

**Note 9: Guaranteed Benefits**

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

**Note 10: Dividends**

	2023 \$	2022 \$
ASX Limited	916.46	883.09
Altium Limited	255.00	210.00
Australia And New Zealand Banking Group Limited	3,371.90	3,172.28
Bhp Billiton Limited - Ordinary Fully Paid	8,548.07	21,289.05
CBA Perls IX	0.00	1,091.60
CSL Limited	4,528.88	4,135.76
Cochlear Limited	741.00	728.65
Commonwealth Bank of Australia. - Ordinary Fully Paid	4,857.30	4,171.00
G.u.d. Holdings Limited	476.58	590.45
Hansen Technologies Limited	300.00	360.00
IGO Limited	211.09	0.00
Infomedia Ltd	150.00	245.00
Mcmillan Shakespeare Limited	637.56	0.00
National Australia Bank Limited	298.74	0.00
Nib Holdings Limited	169.65	0.00

**NERIDA RICHARDS SUPERANNUATION FUND**  
**Notes to the Financial Statements**

For the year ended 30 June 2023

Objective Corporation Limited	67.21	0.00
Origin Energy Limited	0.00	129.15
Platinum Capital Limited	680.67	757.37
Pro Medicus Limited	73.75	0.00
Ramsay Health Care Limited	325.05	499.95
Smartgroup Corporation Ltd	232.39	669.83
Telstra Corporation Limited.	1,034.44	973.60
Templeton Global Growth Fund Limited	0.00	2,473.40
Vanguard All-world Ex-us Shares Index Etf	394.16	422.43
Vanguard Us Total Market Shares Index Etf	474.50	393.56
Wesfarmers Limited - Ordinary Fully Paid	3,059.48	2,672.90
Westpac Banking Corporation	1,172.50	1,058.75
Woodside Energy Group Ltd	1,445.26	0.00
	34,421.64	46,927.82

**Note 11: Trust Distributions**

	<b>2023</b>	<b>2022</b>
	<b>\$</b>	<b>\$</b>
Vanguard Msci Index International Shares (hedged) Etf	0.00	0.74
Ishares S&p 500 Aud Hedged Etf	622.78	591.84
Ishares Global 100 Aud Hedged Etf	754.08	706.40
Vanguard Property Exchange Traded Fund Units	1,328.58	1,407.53
Vanguard Europe Exchange Traded Fund Units	404.25	446.83
	3,109.69	3,153.34

**Note 12: Changes in Market Values**

**Unrealised Movements in Market Value**

	<b>2023</b>	<b>2022</b>
	<b>\$</b>	<b>\$</b>
<b>Fixed Interest Securities (Australian) - Unitised</b>		
AAI-BBSW+3.20%-6Oct22c	(32.40)	(223.30)
AAT-7.50%-13Nov20	0.00	1,432.15
AFG 2019-1 D	(69.34)	(154.59)
AMP BBSW+1.80%-01Dec22c	155.68	435.98
AMPOL-BBSW+3.60%-09Mar26c	340.84	(1,000.40)
Ausnet Services Holdings Pty Ltd	12.80	0.00

**NERIDA RICHARDS SUPERANNUATION FUND**

**Notes to the Financial Statements**

For the year ended 30 June 2023

Australian Gas Networks Bond (fmly Envestra)	(6,737.09)	(8,215.98)
Avanti-5.50%-14Dec24	(76.00)	(311.40)
Avanti-BBSW+4.75%-08Jun25	5.00	130.00
BNP Paribas Paris	(79.00)	(284.70)
CBA-4.9446%-14Apr27c	(696.30)	(435.00)
CPIF Finance Pty Limited	(7,718.80)	(2,076.80)
Centuria-BBSW+3.35%-25Mar25	699.60	(662.60)
Clearview BBSW + 6% - 5Nov 25c	30.40	465.40
Conquest 2019 2 D	(248.37)	(287.60)
ENBD-4.75%-9Feb28	(353.80)	(1,478.50)
Emeco Pty Ltd	(440.40)	(369.00)
Liberty 2019-1SME E	(317.13)	(520.68)
Liberty Fin BBSW + 2.55% 25 May26	(264.00)	(1,763.00)
MYSTATE -BBSW*4.35% 10Jul25c	107.10	137.10
NAB BBSW+2.02%	225.60	0.00
NBN-2.20%-16Dec30	1,789.50	(10,474.00)
NSW Electricity Networks Finance Pty Ltd	686.40	(8,146.00)
Omni-5.65%-08Jan26	(10,287.93)	(75.60)
PEET NNSW +4.85%	(353.20)	0.00
PacNational-5.40%-12May27	(873.00)	(2,952.00)
Qantas Airways Limited Mat 2022	0.00	(2,014.80)
Queensland Treasury Corp Bond	(1,650.50)	(13,245.00)
RABO - 7.074%-26Oct27c	199.40	0.00
RABO-BBSW+2.95%-26Oct27c	540.20	0.00
Reslife-BBSW+3.30%-09Dec25c	(17.20)	0.00
SCT-BBSW+4.70%-03Jun24	268.58	(203.16)
SUNLAND-6.20%-31Oct24	(761.01)	(870.90)
Sydney Airport Finance Ltd Mat 2030	(885.54)	(9,167.49)
WestConnex 3.15% 31 Mar 31	898.50	(11,253.00)
	(25,901.41)	(73,584.87)
<b>Shares in Listed Companies (Australian)</b>		
ASX Limited	(7,259.48)	1,552.00
Altium Limited	5,005.00	(4,890.00)

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**Notes to the Financial Statements**

For the year ended 30 June 2023

Australia And New Zealand Banking Group Limited	4,469.81	(13,672.08)
Bhp Billiton Limited - Ordinary Fully Paid	8,899.08	(15,837.93)
CBA Perls IX	0.00	(1,000.00)
CSL Limited	11,148.80	(21,487.72)
Cochlear Limited	7,501.39	(13,083.59)
Commonwealth Bank of Australia. - Ordinary Fully Paid	11,482.41	(10,843.02)
G.u.d. Holdings Limited	1,014.26	(4,879.94)
Hansen Technologies Limited	(90.00)	(3,030.00)
IGO Limited	5,843.86	(3,985.11)
Infomedia Ltd	(405.05)	675.00
Ishares Global 100 Aud Hedged Etf	(4,941.60)	0.00
Ishares S&p 500 Aud Hedged Etf	(6,019.02)	0.00
Lynas Rare Earths Limited	(1,900.68)	(1,187.66)
Mcmillan Shakespeare Limited	3,708.81	0.00
National Australia Bank Limited	(390.66)	481.78
Nib Holdings Limited	1,011.00	0.00
Objective Corporation Limited	(457.51)	(1,149.57)
Origin Energy Limited	0.00	9,690.99
PMGOLD	1,842.12	2,283.30
Platinum Capital Limited	3,801.01	(2,884.70)
Pro Medicus Limited	6,900.05	(2,537.45)
Ramsay Health Care Limited	(5,593.50)	3,395.70
Smartgroup Corporation Ltd	1,646.68	(1,646.68)
Telstra Corporation Limited.	2,738.25	547.65
Templeton Global Growth Fund Limited	0.00	(3,041.05)
Wesfarmers Limited - Ordinary Fully Paid	12,102.54	(24,220.88)
Westpac Banking Corporation	1,610.00	(5,521.25)
Woodside Energy Group Ltd	1,001.00	800.80
	<b>64,668.57</b>	<b>(115,471.41)</b>

**Units in Listed Unit Trusts (Australian)**

Ishares Global 100 Aud Hedged Etf	5,870.66	(10,983.00)
Ishares S&p 500 Aud Hedged Etf	5,273.09	(15,404.79)

NERIDA RICHARDS SUPERANNUATION FUND

# Notes to the Financial Statements

For the year ended 30 June 2023

Magellan Global Equities Fund Currency Hedged (managed Fund)	0.00	(7,576.00)
Vanguard All-world Ex-us Shares Index Etf	1,782.00	(2,472.00)
Vanguard Europe Exchange Traded Fund Units	2,760.51	(2,305.00)
Vanguard Msci Index International Shares (hedged) Etf	14,918.85	(21,541.12)
Vanguard Property Exchange Traded Fund Units	606.58	(5,933.02)
Vanguard Us Total Market Shares Index Etf	6,419.30	(2,655.35)
	37,630.99	(68,870.28)
<b>Total Unrealised Movement</b>	76,398.15	(257,926.56)
<b>Realised Movements in Market Value</b>		
	<b>2023</b>	<b>2022</b>
	<b>\$</b>	<b>\$</b>
<b>Derivatives (Options, Hybrids, Future Contracts)</b>		
Platinum Capital Limited	16.10	0.00
	16.10	0.00
<b>Fixed Interest Securities (Australian) - Unithised</b>		
AAT-7.50%-13Nov20	0.00	(1,422.75)
AFG 2019-1 D	(0.02)	0.00
SCT-BBSW+4.70%-03Jun24	300.00	0.00
SUNLAND-6.20%-31Oct24	600.00	0.00
	899.98	(1,422.75)
<b>Shares in Listed Companies (Australian)</b>		
CSL Limited	0.00	1,006.79
Infomedia Ltd	(1,964.91)	0.00
Origin Energy Limited	0.00	(8,326.55)
Platinum Capital Limited	(2,912.24)	0.00
Smartgroup Corporation Ltd	(3,019.96)	0.00
Templeton Global Growth Fund Limited	0.00	559.35
	(7,897.11)	(6,760.41)
<b>Units in Listed Unit Trusts (Australian)</b>		
Magellan Global Equities Fund Currency Hedged (managed Fund)	0.00	7,391.62
	0.00	7,391.62

**Notes to the Financial Statements**

For the year ended 30 June 2023

<b>Total Realised Movement</b>	(6,981.03)	(791.54)
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<b>Changes in Market Values</b>	69,417.12	(258,718.10)
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**Note 13: Income Tax Expense**

	<b>2023</b>	<b>2022</b>
	\$	\$
The components of tax expense comprise		
Current Tax	342.09	(6,087.78)
Income Tax Expense	342.09	(6,087.78)

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%	23,214.52	(27,961.26)
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Less:

Tax effect of:

Increase in MV of Investments	11,459.72	0.00
Exempt Pension Income	4,325.70	4,104.75
Realised Accounting Capital Gains	(1,047.15)	(118.73)
Accounting Trust Distributions	466.45	473.00

Add:

Tax effect of:

Decrease in MV of Investments	0.00	38,688.98
SMSF Non-Deductible Expenses	271.80	308.25
Pension Payments	2,400.00	2,100.00
Franking Credits	1,826.94	2,642.98
Foreign Credits	11.95	12.89
Net Capital Gains	0.00	193.20
Credit for Tax Withheld - Foreign resident	22.99	21.60
Taxable Trust Distributions	94.48	85.53
Distributed Foreign Income	60.60	72.89
Rounding	(0.16)	(0.19)

Income Tax on Taxable Income or Loss	12,698.40	11,705.85
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NERIDA RICHARDS SUPERANNUATION FUND

# Notes to the Financial Statements

For the year ended 30 June 2023

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Less credits:

Franking Credits	12,179.61	17,619.87
Foreign Credits	60.43	64.94
Credit for Tax Withheld - Foreign resident withholding	116.27	108.82
	<hr/>	<hr/>
Current Tax or Refund	342.09	(6,087.78)
	<hr/>	<hr/>



**NERIDA RICHARDS SUPERANNUATION FUND**

**Trustees Declaration**

N M Richards Pty Ltd ACN: 121850495

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The directors of the trustee company have determined that the Fund is not a reporting entity and that these special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2023 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2023 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2023.

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

.....  
Nerida Richards  
N M Richards Pty Ltd  
Director

21 September 2023

# Minutes of a meeting of the Director(s)

held on 21 September 2023 at 23 Illoura Avenue, Wahroonga, New South Wales 2076

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<b>PRESENT:</b>	Nerida Richards
<b>MINUTES:</b>	The Chair reported that the minutes of the previous meeting had been signed as a true record.
<b>FINANCIAL STATEMENTS OF SUPERANNUATION FUND:</b>	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the directors of the Trustee Company, the Superannuation Fund is not a reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2023 and it was resolved that such statements be and are hereby adopted as tabled.</p>
<b>TRUSTEE'S DECLARATION:</b>	It was resolved that the trustee's declaration of the Superannuation Fund be signed.
<b>ANNUAL RETURN</b>	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 2023, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office
<b>INVESTMENT STRATEGY:</b>	The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.
<b>ALLOCATION OF INCOME:</b>	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).
<b>INVESTMENT ACQUISITIONS:</b>	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2023.
<b>INVESTMENT DISPOSALS:</b>	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2023.
<b>AUDITORS:</b>	<p>It was resolved that</p> <p>Anthony Boys</p> <p>of</p> <p>SUPER AUDITS PO BOX 3376, Rundle Mall, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p>
<b>TAX AGENTS:</b>	<p>It was resolved that</p> <p>Jennifer Gibbon</p>

# Minutes of a meeting of the Director(s)

held on 21 September 2023 at 23 Illoura Avenue, Wahroonga, New South Wales 2076

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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.

**CONTRIBUTIONS RECEIVED:**

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

**ACCEPTANCE OF ROLLOVERS:**

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

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

The trustee has reviewed the rollover and received advice that the rollover is in accordance with the Trust Deed and the rules of the Fund and the superannuation laws. As such the trustee has resolved to accept the rollover on behalf of the member.

**PAYMENT OF BENEFITS:**

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

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

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

**CLOSURE:**

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 –

.....

Nerida Richards

Chairperson

NERIDA RICHARDS SUPERANNUATION FUND

# Members Summary

As at 30 June 2023

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
<b>Nerida Richards (Age: 64)</b>											
RICNER00001A - Accumulation											
1,924,957.21			138,929.23				12,698.40				2,051,188.04
RICNER00002P - Ms Nerida Richards - Tax Free: 23.93%											
622,192.07			44,190.52		16,000.00						650,382.59
<b>2,547,149.28</b>			<b>183,119.75</b>		<b>16,000.00</b>		<b>12,698.40</b>				<b>2,701,570.63</b>
<b>2,547,149.28</b>			<b>183,119.75</b>		<b>16,000.00</b>		<b>12,698.40</b>				<b>2,701,570.63</b>

**NERIDA RICHARDS SUPERANNUATION FUND**

**Members Statement**

Nerida Richards  
 23 Illoura Lane  
 Wahroonga, New South Wales, 2076, Australia

**Your Details**

Date of Birth : Provided  
 Age: 64  
 Tax File Number: Provided  
 Date Joined Fund: 21/09/2006  
 Service Period Start Date: 21/09/2006  
 Date Left Fund:  
 Member Code: RICNER00001A  
 Account Start Date: 21/09/2006  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries: Per Legal Representative  
 Nomination Type: Binding Nomination  
 Vested Benefits: 2,051,188.04  
 Total Death Benefit: 2,051,188.04

**Your Balance**

Total Benefits 2,051,188.04

Preservation Components  
 Preserved 240,917.94  
 Unrestricted Non Preserved 1,810,270.10  
 Restricted Non Preserved

Tax Components  
 Tax Free 357,870.13  
 Taxable 1,693,317.91

**Your Detailed Account Summary**

	This Year
Opening balance at 01/07/2022	1,924,957.21
<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	138,929.23
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	12,698.40
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2023	2,051,188.04

**NERIDA RICHARDS SUPERANNUATION FUND**

**Members Statement**

Nerida Richards  
 23 Illoura Lane  
 Wahroonga, New South Wales, 2076, Australia

**Your Details**

Date of Birth : Provided  
 Age: 64  
 Tax File Number: Provided  
 Date Joined Fund: 21/09/2006  
 Service Period Start Date: 21/09/2006  
 Date Left Fund:  
 Member Code: RICNER00002P  
 Account Start Date: 01/02/2019  
 Account Phase: Retirement Phase  
 Account Description: Ms Nerida Richards

Nominated Beneficiaries: Per Legal Representative  
 Nomination Type: Binding Nomination (Non Lapsing)  
 Vested Benefits: 650,382.59  
 Total Death Benefit: 650,382.59

**Your Balance**

Total Benefits 650,382.59

Preservation Components  
 Preserved  
 Unrestricted Non Preserved 650,382.59  
 Restricted Non Preserved

Tax Components  
 Tax Free (23.93%) 155,647.08  
 Taxable 494,735.51

**Your Detailed Account Summary**

	<b>This Year</b>
Opening balance at 01/07/2022	622,192.07
<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	44,190.52
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	16,000.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2023	650,382.59

NERIDA RICHARDS SUPERANNUATION FUND

Investment Summary with Market Movement

As at 30 June 2023

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised		Realised Movement
						Overall	Current Year	
<b>Cash/Bank Accounts</b>								
CBA BOS		60,680.110000	60,680.11	60,680.11	60,680.11			
CBA Cheque Account		89,242.820000	89,242.82	89,242.82	89,242.82			
CBA DIA		39,437.920000	39,437.92	39,437.92	39,437.92			
RABO 90 day Saver		27,402.690000	27,402.69	27,402.69	27,402.69			
RABO Bank Saver		5,183.190000	5,183.19	5,183.19	5,183.19			
			<b>221,946.73</b>		<b>221,946.73</b>			
<b>Derivatives (Options, Hybrids, Future Contracts)</b>								
PMCO.AX	Platinum Capital Limited	0.00	0.017000	0.00	0.00	0.00	0.00	16.10
			<b>0.00</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>16.10</b>
<b>Fixed Interest Securities (Australian)</b>								
CBA Term deposit		50,000.000000	50,000.00	50,000.00	50,000.00			
RABO-TD-0036359		50,000.000000	50,000.00	50,000.00	50,000.00			
RABO-TD-00363592		50,000.000000	50,000.00	50,000.00	50,000.00			
RABO-TD-00363593		50,000.000000	50,000.00	50,000.00	50,000.00			
RABO-TD-00363594		50,000.000000	50,000.00	50,000.00	50,000.00			
RABO-TD-00363595		50,000.000000	50,000.00	50,000.00	50,000.00			
			<b>300,000.00</b>		<b>300,000.00</b>			
<b>Fixed Interest Securities (Australian) - Unitised</b>								
AU3FN00327	AAI-BBSW+3.20%-6Oct22c 10	0.00	0.000000	0.00	0.00	0.00	(32.40)	0.00
AU3FN00469	AFG 2019-1 D 83	4,283.50	1.004725	4,303.74	1.00	4,283.50	20.24	(0.02)
AU3FN00379	AMP BBSW+1.80%-01Dec22c 17	0.00	0.000000	0.00	0.00	0.00	155.68	0.00
AU3FN00576	AMPOL-BBSW+3.60%-09Mar26c 83	20,000.00	1.016242	20,324.84	1.00	20,000.00	324.84	0.00
AU3FN00565	Ausnet Services Holdings Pty Ltd 94	10,000.00	1.001280	10,012.80	1.00	10,000.00	12.80	0.00
AU300ENL00	Australian Gas Networks Bond (fmly 39 Investra)	160,270.00	1.005247	161,110.94	1.00	160,270.00	840.94	(6,737.09)
AU3CB02767	Avanti-5.50%-14Dec24 15	10,000.00	0.975990	9,759.90	1.00	10,000.00	(240.10)	0.00
AU3FN00607	Avanti-BBSW+4.75%-08Jun25 37	50,000.00	1.005580	50,279.00	1.00	50,000.00	279.00	5.00

**NERIDA RICHARDS SUPERANNUATION FUND**

**Investment Summary with Market Movement**

As at 30 June 2023

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised		Realised Movement
						Overall	Current Year	
FR0014008M BNP Paribas Paris 24	10,000.00	0.963630	9,636.30	1.00	10,000.00	(363.70)	(79.00)	0.00
AU3CB02883 CBA-4.9446%-14Apr27c 89	30,000.00	0.962290	28,868.70	1.00	30,000.00	(1,131.30)	(696.30)	0.00
AU3CB02755 CPIF Finance Pty Limited 01	10,000.00	0.000000	0.00	1.00	10,000.00	(10,000.00)	(7,718.80)	0.00
AU3FN00680 Centuria-BBSW+3.35%-25Mar25 03	20,000.00	1.001850	20,037.00	1.00	20,000.00	37.00	699.60	0.00
AU3FN00571 Clearview BBSW + 6% - 5Nov 25c 70	10,000.00	1.049580	10,495.80	1.00	10,000.00	495.80	30.40	0.00
AU3FN00498 Conquest 2019 2 D 62	12,222.12	0.994208	12,151.33	1.00	12,222.12	(70.79)	(248.37)	0.00
AU3CB02505 ENBD-4.75%-9Feb28 12	10,000.00	0.960610	9,606.10	1.00	10,000.00	(393.90)	(353.80)	0.00
AU3CB02812 Emeco Pty Ltd 93	20,000.00	0.959530	19,190.60	1.00	20,000.00	(809.40)	(440.40)	0.00
AU3FN00508 Liberty 2019-1SME E 03	12,574.54	1.010220	12,703.05	1.00	12,574.54	128.51	(317.13)	0.00
AU3FN00605 Liberty Fin BBSW + 2.55% 25 May26 05	50,000.00	0.971540	48,577.00	1.00	50,000.00	(1,423.00)	(264.00)	0.00
AU3FN00549 MYSTATE -BBSW*4.35% 10Jul25c 04	10,000.00	1.043030	10,430.30	1.00	10,000.00	430.30	107.10	0.00
AU3FN00515 NAB BBSW+2.02% 87	20,000.00	1.011280	20,225.60	1.00	20,000.00	225.60	225.60	0.00
AU3CB02765 NBN-2.20%-16Dec30 17	50,000.00	0.787050	39,352.50	1.00	50,000.00	(10,647.50)	1,789.50	0.00
AU3CB02746 NSW Electricity Networks Finance Pty Ltd 45	40,000.00	0.790131	31,605.24	1.00	40,000.00	(8,394.76)	686.40	0.00
AU3CB02693 Omni-5.65%-08Jan26 97	10,000.00	0.000000	0.00	1.00	10,000.00	(10,000.00)	(10,287.93)	0.00
AU3FN00606 PEET NNSW +4.85% 38	20,000.00	0.982340	19,646.80	1.00	20,000.00	(353.20)	(353.20)	0.00
AU3CB02443 PacNational-5.40%-12May27 25	20,000.00	0.939900	18,798.00	1.00	20,000.00	(1,202.00)	(873.00)	0.00
AU0000XQL Queensland Treasury Corp Bond QG9	78,925.00	1.058391	83,533.51	1.00	78,925.00	4,608.51	(1,650.50)	0.00
AU3CB02933 RABO - 7.074%-26Oct27c 48	10,000.00	1.019940	10,199.40	1.00	10,000.00	199.40	199.40	0.00
AU3FN00727 RABO-BBSW+2.95%-26Oct27c 32	20,000.00	1.027010	20,540.20	1.00	20,000.00	540.20	540.20	0.00
AU3FN0057 Reslife-BBSW+3.30%-09Dec25c	20,000.00	0.999140	19,982.80	1.00	20,000.00	(17.20)	(17.20)	0.00



NERIDA RICHARDS SUPERANNUATION FUND

Investment Summary with Market Movement

As at 30 June 2023

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised		Realised Movement
						Overall	Current Year	
691								
AU3FN00480 SCT-BBSW+4.70%-03Jun24 13	0.00	0.000000	0.00	0.00	0.00	0.00	268.58	300.00
AU3CB02680 SUNLAND-6.20%-31Oct24 01	0.00	0.000000	0.00	0.00	0.00	0.00	(761.01)	600.00
AU3AB00000 Sydney Airport Finance Ltd Mat 2030 85	77,420.00	0.990041	76,648.97	1.00	77,420.00	(771.03)	(885.54)	0.00
AU3CB02790 WestConnex 3.15% 31 Mar 31 57	50,000.00	0.818940	40,947.00	1.00	50,000.00	(9,053.00)	898.50	0.00
			<b>818,967.42</b>		<b>865,695.16</b>	<b>(46,727.74)</b>	<b>(25,901.41)</b>	<b>899.98</b>
<b>Shares in Listed Companies (Australian)</b>								
ASX.AX ASX Limited	388.00	63.000000	24,444.00	35.09	13,614.69	10,829.31	(7,259.48)	0.00
ALU.AX Altium Limited	500.00	36.920000	18,460.00	32.28	16,138.99	2,321.01	5,005.00	0.00
ANZ.AX Australia And New Zealand Banking Group Limited	2,383.00	23.710000	56,500.93	23.99	57,166.65	(665.72)	4,469.81	0.00
BHP.AX Bhp Billiton Limited - Ordinary Fully Paid	2,343.00	44.990000	105,411.57	23.84	55,854.43	49,557.14	8,899.08	0.00
CSL.AX CSL Limited	1,340.00	277.380000	371,689.20	20.89	27,990.38	343,698.82	11,148.80	0.00
COH.AX Cochlear Limited	247.00	229.070000	56,580.29	74.02	18,283.96	38,296.33	7,501.39	0.00
CBA.AX Commonwealth Bank of Australia. - Ordinary Fully Paid	1,194.00	100.270000	119,722.38	60.53	72,277.33	47,445.05	11,482.41	0.00
GUD.AX G.u.d. Holdings Limited	1,222.00	8.820000	10,778.04	11.22	13,713.22	(2,935.18)	1,014.26	0.00
HSN.AX Hansen Technologies Limited	3,000.00	5.170000	15,510.00	4.49	13,458.74	2,051.26	(90.00)	0.00
IGO.AX IGO Limited	1,111.00	15.200000	16,887.20	13.53	15,028.45	1,858.75	5,843.86	0.00
IFM.AX Infomedia Ltd	0.00	1.600000	0.00	0.00	0.00	0.00	(405.05)	(1,964.91)
IHOO.AX Ishares Global 100 Aud Hedged Etf	0.00	140.520000	0.00	0.00	0.00	0.00	(4,941.60)	0.00
IHV.V.AX Ishares S&p 500 Aud Hedged Etf	0.00	41.680000	0.00	0.00	0.00	0.00	(6,019.02)	0.00
LYC.AX Lynas Rare Earths Limited	1,011.00	6.850000	6,925.35	9.90	10,013.69	(3,088.34)	(1,900.68)	0.00
MMS.AX Mcmillan Shakespeare Limited	483.00	18.060000	8,722.98	10.38	5,014.17	3,708.81	3,708.81	0.00
NAB.AX National Australia Bank Limited	383.00	26.370000	10,099.71	26.13	10,008.59	91.12	(390.66)	0.00
NHF.AX Nib Holdings Limited	1,305.00	8.450000	11,027.25	7.68	10,016.25	1,011.00	1,011.00	0.00
OCL.AX Objective Corporation Limited	611.00	13.770000	8,413.47	16.40	10,020.55	(1,607.08)	(457.51)	0.00
PMGOLD.AX PMGOLD	774.00	28.730000	22,237.02	25.80	19,968.25	2,268.77	1,842.12	0.00
PMC.AX Platinum Capital Limited	0.00	1.260000	0.00	0.00	0.00	0.00	3,801.01	(2,912.24)
PME.AX Pro Medicus Limited	295.00	65.640000	19,363.80	50.85	15,001.20	4,362.60	6,900.05	0.00

**NERIDA RICHARDS SUPERANNUATION FUND**

**Investment Summary with Market Movement**

As at 30 June 2023

Investment		Units	Market Price	Market Value	Average Cost	Accounting Cost	Overall	Unrealised Current Year	Realised Movement
RHC.AX	Ramsay Health Care Limited	330.00	56.290000	18,575.70	62.00	20,459.95	(1,884.25)	(5,593.50)	0.00
SIQ.AX	Smartgroup Corporation Ltd	0.00	7.920000	0.00	0.00	0.00	0.00	1,646.68	(3,019.96)
TLS.AX	Telstra Corporation Limited.	6,085.00	4.300000	26,165.50	3.58	21,764.76	4,400.74	2,738.25	0.00
WES.AX	Wesfarmers Limited - Ordinary Fully Paid	1,676.00	49.340000	82,693.84	25.16	42,173.50	40,520.34	12,102.54	0.00
WBC.AX	Westpac Banking Corporation	875.00	21.340000	18,672.50	20.17	17,652.63	1,019.87	1,610.00	0.00
WDS.AX	Woodside Energy Group Ltd	385.00	34.440000	13,259.40	29.76	11,457.60	1,801.80	1,001.00	0.00
				<b>1,042,140.13</b>		<b>497,077.98</b>	<b>545,062.15</b>	<b>64,668.57</b>	<b>(7,897.11)</b>
<b>Units in Listed Unit Trusts (Australian)</b>									
IHOO.AX	Ishares Global 100 Aud Hedged Etf	355.00	140.520000	49,884.60	142.48	50,580.34	(695.74)	5,870.66	0.00
IHV.V.AX	Ishares S&p 500 Aud Hedged Etf	1,080.00	41.680000	45,014.40	46.42	50,131.81	(5,117.41)	5,273.09	0.00
VEU.AX	Vanguard All-world Ex-us Shares Index Etf	200.00	81.340000	16,268.00	50.75	10,149.95	6,118.05	1,782.00	0.00
VEQ.AX	Vanguard Europe Exchange Traded Fund Units	257.00	66.220000	17,018.54	49.58	12,742.98	4,275.56	2,760.51	0.00
VGAD.AX	Vanguard Msci Index International Shares (hedged) Etf	1,285.00	86.110000	110,651.35	83.90	107,817.45	2,833.90	14,918.85	0.00
VAP.AX	Vanguard Property Exchange Traded Fund Units	431.00	77.300000	33,316.30	75.00	32,325.36	990.94	606.58	0.00
VTS.AX	Vanguard Us Total Market Shares Index Etf	115.00	329.340000	37,874.10	95.36	10,966.45	26,907.65	6,419.30	0.00
				<b>310,027.29</b>		<b>274,714.34</b>	<b>35,312.95</b>	<b>37,630.99</b>	<b>0.00</b>
				<b>2,693,081.57</b>		<b>2,159,434.21</b>	<b>533,647.36</b>	<b>76,398.15</b>	<b>(6,981.03)</b>

# NERIDA RICHARDS SUPERANNUATION FUND

## Compilation Report

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We have compiled the accompanying special purpose financial statements of the NERIDA RICHARDS SUPERANNUATION FUND which comprise the statement of financial position as at 30 June 2023, 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(s)**

The Trustee(s) of NERIDA RICHARDS 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(s), 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.

Jennifer Gibbon

of

5 Ashleigh Madison Way, Mount Colah, New South Wales 2079

Signed:

Dated: 21/09/2023