

DALZIELL FAMILY SUPERANNUATION FUND

FINANCIAL STATEMENTS

AND REPORTS

FOR THE PERIOD 1 JULY 2019 TO 30 JUNE 2020

DALZIELL FAMILY SUPERANNUATION FUND
FINANCIAL STATEMENTS INDEX

Operating Statement

Statement of Financial Position

Statement of Taxable Income

Notes to the Financial Statements

Trustees Declaration

Audit Report

Investment Summary Report

Members Statements

DALZIELL FAMILY SUPERANNUATION FUND
OPERATING STATEMENT
FOR THE YEAR ENDED 30 JUNE 2020

	2020	2019
	\$	\$
Income		
Capital Gains/(Losses) - Taxable	289,722.16	(64,389.46)
Capital Gains/(Losses) - Non Taxable	179,970.27	744.48
Capital Gains - Tax Deferred Write Backs	(34,382.82)	-
Distributions Received	107,535.03	107,653.86
Dividends Received	169,115.91	354,217.43
Employer Contributions - Unpreserved	-	25,000.00
Increase in Market Value of Investments (Note 4)	-	379,794.65
Interest Received	11,539.68	16,128.35
Transfers In - Unrestricted Non Preserved/Taxable	-	636,160.00
Transfers In - Unrestricted Non Preserved/Tax Free	-	963,840.00
	723,500.23	2,419,149.31
Expenses		
Accountancy Fees	18,895.20	15,363.98
Administration Costs	41,392.03	36,968.76
ASIC Fees	54.00	-
ATO Supervisory Levy	259.00	259.00
Actuary Fee	176.00	176.00
Auditor's Remuneration	385.00	385.00
Decrease in Market Value of Investments (Note 4)	562,791.73	-
Writeback of additional deemed proceeds in Buy-back	-	14,650.23
Pensions Paid - Unrestricted Non Preserved - Tax Free	48,794.40	31,808.00
Pensions Paid - Unrestricted Non Preserved - Taxable	131,205.60	143,192.00
Transfers Out - Unrestricted Non Preserved/Taxable	-	636,160.00
Transfers Out - Unrestricted Non Preserved/Tax Free	-	963,840.00
	803,952.96	1,842,802.97
Benefits Accrued as a Result of Operations before Income Tax	(80,452.73)	576,346.34
Income Tax (Note 5)		
Income Tax Expense	38,642.10	34,344.15
	38,642.10	34,344.15
Benefits Accrued as a Result of Operations	(119,094.83)	542,002.19

DALZIELL FAMILY SUPERANNUATION FUND
STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2020

	2020	2019
	\$	\$
Investments		
Fixed Interest Securities (Australian)	226,895.00	412,471.20
Managed Investments (Australian)	1,035,102.44	1,654,337.81
Shares in Listed Companies (Australian)	4,565,148.47	3,643,914.28
Shares in Listed Companies (Overseas)	607,796.10	553,075.20
Shares in Unlisted Companies (Australian)	10,000.00	10,000.00
	6,444,942.01	6,273,798.49
Other Assets		
Macquarie Cash Management Trust	132,657.48	68,871.06
AET Cash Deposit Fund	125,105.08	390,045.75
Distributions Receivable	26,653.93	50,312.91
Income Tax Refundable (Note 5)	13,148.60	78,704.70
	297,565.09	587,934.42
Total Assets	6,742,507.10	6,861,732.91
Represented by:		
Liability for Accrued Benefits (Notes 2, 3)		
Dalziell, Hamish (Accumulation)	1,805,524.63	1,799,172.04
Dalziell, Lindee (Accumulation)	1,733,416.95	1,727,318.05
Dalziell, Hamish (Pension No.3)	1,556,754.00	1,632,107.20
Dalziell, Lindee (Account Based Pension)	1,646,811.52	1,703,135.62
	6,742,507.10	6,861,732.91

DALZIELL FAMILY SUPERANNUATION FUND
STATEMENT OF TAXABLE INCOME
FOR THE YEAR ENDED 30 JUNE 2020

	2020
	\$
Benefits Accrued as a Result of Operations before Income Tax	(80,453.00)
Less:	
Accounting Capital Gains	(469,692.00)
Distributed Capital Gains	(46,812.00)
Non Taxable Distributions Received	35,630.00
Exempt Pension Income	(273,454.00)
	(754,328.00)
	(834,781.00)
Add:	
Decrease in Market Value of Investments	562,792.00
Pensions Paid - Unrestricted Non Preserved - Tax Free	48,794.00
Pensions Paid - Unrestricted Non Preserved - Taxable	131,206.00
Taxable Capital Gains	320,003.00
Pension Member Non Deductible Expenses	29,600.00
	1,092,395.00
	1,092,395.00
Taxable Income	257,614.00
Tax Payable on Taxable Income	38,642.10
Less:	
Imputed Credits	48,597.68
Foreign Credits	3,193.02
	51,790.70
	51,790.70
Income Tax Payable/(Refund)	(13,148.60)
Add:	
Supernnuation Levy	250.00
Total Amount Due or Refundable	(12,889.60)

DALZIELL FAMILY SUPERANNUATION FUND
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2020

1. Statement 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 needs of members.

The financial statements have been prepared in accordance with the significant accounting policies disclosed below, which the directors have determined are appropriate to meet the needs of members. Such accounting policies are consistent with the policies adopted in the previous period unless stated otherwise.

The financial statements have been prepared on an accruals basis. The accounting policies that have been adopted in the preparation of this report are as follows:

a. Measurement of Investments

Investments of the fund have been measured at net market values after allowing for costs of realisation. Changes in the net market value of assets are brought to account in the operating statement in the periods in which they occur.

Net 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; and
- iv. investments properties at trustees' assessment of their realisable value.

b. Change to investment allocations

Some investment allocations from prior years have been reclassified to increase the accuracy and reliability of the funds's reporting.

c. 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 sundry liabilities and income tax liabilities as at reporting date.

2. Liability for Accrued Benefits

Changes in the Liability for Accrued Benefits are as follows:

	2020	2019
	\$	\$
Liability for Accrued Benefits at beginning of period	6,861,732.91	6,320,501.54

Add:

DALZIELL FAMILY SUPERANNUATION FUND
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2020

Benefits Accrued as a Result of Operations	(119,094.83)	542,002.19
- Adjustment of Deferred Tax Liability /Deferred Tax Asset	-	-
- Unused Foreign Credits	(130.98)	(770.82)
	<u>6,742,507.10</u>	<u>6,861,732.91</u>
Liability for Accrued Benefits at end of period	<u>6,742,507.10</u>	<u>6,861,732.91</u>

3. Vested Benefits

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

	2020	2019
	\$	\$
Vested Benefits	<u>6,572,507.10</u>	<u>6,691,732.91</u>

4. Changes in Market Values

Investments and other assets of the fund are valued at the end of the reporting period as described in Note 1 - Summary of Significant Accounting Policies. A detailed schedule of investments is attached to these financial statements. A summary of the change in Market Values is as follows:

	2020	2019
	\$	\$
Fixed Interest Securities (Australian)	4,356.46	5,052.34
Managed Investments (Australian)	(114,235.37)	59,382.98
Shares in Listed Companies (Australian)	(507,633.72)	246,296.03
Shares in Listed Companies (Overseas)	54,720.90	69,063.30
	<u>(562,791.73)</u>	<u>379,794.65</u>

5. Income Tax

Income Tax is payable by the superannuation fund at the rate of 15% on the contributions received and the income of the fund. There has been no change in the Income Tax rate during the year.

The Income Tax payable by the superannuation fund has been calculated as follows:

	2020	2019
	\$	\$

DALZIELL FAMILY SUPERANNUATION FUND
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2020

Benefits accrued as a result of operations before income tax	(80,452.73)	576,346.34
Prima facie income tax on accrued benefits	(12,067.91)	86,451.95
Add/(Less) Tax Effect of:		
Distributions Received	5,344.47	(20.10)
Increase in Market Value of Investments	-	(56,969.20)
Transfers In - Unrestricted Non Preserved/Taxable	-	(95,424.00)
Transfers In - Unrestricted Non Preserved/Tax Free	-	(144,576.00)
Accountancy Fees	1,377.55	1,148.31
Administration Costs	3,017.66	2,763.06
ASIC Fees	3.94	-
Actuary Fee	12.83	13.16
Auditor's Remuneration	28.07	28.77
Decrease in Market Value of Investments	84,418.76	-
Writeback of additional deemed proceeds in Buy-back	-	2,197.53
Pensions Paid - Unrestricted Non Preserved - Tax Free	7,319.16	4,771.20
Pensions Paid - Unrestricted Non Preserved - Taxable	19,680.84	21,478.80
Transfers Out - Unrestricted Non Preserved/Taxable	-	95,424.00
Transfers Out - Unrestricted Non Preserved/Tax Free	-	144,576.00
Exempt Pension Income	(41,018.10)	(32,499.15)
Distributed Capital Gains	(7,021.80)	(4,567.05)
Accounting (Profits)/Losses on Sale of Investments	(70,453.86)	9,546.75
Taxable Capital Gains	48,000.45	-
Other	.04	.12
	<u>50,710.01</u>	<u>(52,107.80)</u>
Income Tax Expense	<u>38,642.10</u>	<u>34,344.15</u>

Income tax expense comprises:

Income Tax Payable/(Refundable)	(13,148.60)	(78,704.70)
Imputed Credits	48,597.68	108,286.67
Foreign Credits	3,193.02	4,762.18
	<u>38,642.10</u>	<u>34,344.15</u>

6. Reconciliation of Cash

For the purpose of the statement of cash flows, cash includes cash on hand and in banks. Cash at the end of the reporting period as shown in the statement of cash flows is reconciled to the related item in the Statement of

**DALZIELL FAMILY SUPERANNUATION FUND
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2020**

Financial Position or Statement of Net Assets as follows:

	2020	2019
	\$	\$
Cash	<u>257,762.56</u>	<u>458,916.81</u>

DALZIELL FAMILY SUPERANNUATION FUND

TRUSTEES DECLARATION

The trustees 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 trustees declare that:

- i. the financial statements and notes to the financial statements for the year ended 30 June 2020 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2020 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- ii. the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- iii. the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2020.

Specifically, the trustees declare that:

- in accordance with s 120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s 50 of the Superannuation (Supervision) Act 1993 and reg 13.14 of the Superannuation Industry (Supervision) Regulations 1994; and
- to the knowledge of the trustees, there have been no events or transactions subsequent to the balance date which could have a material impact on the fund. Where such events have occurred, the effect of such events has been accounted and noted in the fund's financial statements

Signed in accordance with a resolution of the trustees by:

Hamish Dalziell
Trustee

Lindee Dalziell
Trustee

DATED: / /

**DALZIELL FAMILY SUPERANNUATION FUND
SELF-MANAGED SUPERANNUATION FUND
INDEPENDENT AUDITOR'S REPORT**

Approved SMSF auditor details

Name	A.W. Boys
Business name	Super Audits
Business postal address	Box 3376 Rundle Mall SA 5000
SMSF auditor number (SAN)	100014140

Self-managed superannuation fund details

Self-managed superannuation fund (SMSF) name	DALZIELL FAMILY SUPERANNUATION FUND
Australian business number (ABN) or tax file number (TFN)	96856312719
Address	Po Box 491 Cotton Tree QLD 4558
Year of income being audited	2020

To the SMSF trustees of	DALZIELL FAMILY SUPERANNUATION FUND
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DALZIELL FAMILY SUPERANNUATION FUND
SELF-MANAGED SUPERANNUATION FUND
INDEPENDENT AUDITOR'S REPORT

PART A - FINANCIAL REPORT

I have audited the special purpose financial report comprising the Statement of Financial Position as at 30 June 2020, and the Operating Statement for the year then ended, a summary of significant accounting policies and other explanatory notes of the DALZIELL FAMILY SUPERANNUATION FUND for the year ended 30 June 2020.

SMSF trustees' responsibility for the financial report

Each SMSF 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 Superannuation Industry (Supervision) Act 1993 (SISA) and the Superannuation Industry (Supervision) Regulations 1994 (SISR), and for such internal control as each trustee determines is necessary to enable the preparation and fair presentation of a financial report that is free from material misstatement, whether due to fraud or error.

Approved SMSF auditor's responsibility

My responsibility is to express an opinion on the financial report based on the audit. I have conducted an independent audit of the financial report in order to express an opinion on it to the trustees. I have complied with the auditor independence requirements prescribed by the SISR and the competency standards set by ASIC.

My audit has been conducted in accordance with Australian Auditing Standards. These standards require that I 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 procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. In making those risk assessments, the auditor considers internal controls relevant to the trustees' preparation and fair presentation 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 of the effectiveness of the trustees' internal controls. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the trustees, as well as evaluating the overall presentation of the financial report.

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

Approved SMSF auditor's opinion

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 statements, the financial position of the fund at 30 June 2020 and the results of its operations for the year then ended.

Basis of accounting

Without modifying my opinion, I draw attention to note 1 of the financial report, which describes the basis of accounting. The financial report has been prepared to assist DALZIELL FAMILY SUPERANNUATION FUND meet the requirements of the SMSF's governing rules, the Superannuation Industry (Supervision) Act 1993 (SISA) and the Superannuation Industry (Supervision) Regulations 1994 (SISR). As a result, the financial report may not be suitable for another purpose.

PART B - COMPLIANCE REPORT

SMSF trustees' responsibility for compliance

DALZIELL FAMILY SUPERANNUATION FUND
SELF-MANAGED SUPERANNUATION FUND
INDEPENDENT AUDITOR'S REPORT

Each SMSF trustee is responsible for complying with the requirements of the SISA and the SISR.

Approved SMSF auditor's responsibility

My responsibility is to express a conclusion on the trustees' compliance, based on the compliance engagement.

I have complied with the auditor independence requirements prescribed by the SISR and the competency standards set by ASIC.

My audit has been conducted in accordance with applicable Standards on Assurance Engagement to provide reasonable assurance that the trustees of the fund have complied, in all material respects, with the relevant requirements of the following provisions (to the extent applicable) of the SISA and the SISR.

Sections: 17A, 35A, 35B, 35C(2), 52(2)(d), 52(2)(e), 62, 65, 66, 67,67A, 67B, 69-71E, 73-75, 80-85, 103, 104A, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A¹, 5.03, 5.08, 6.17, 7.04, 8.02B², 13.12, 13.13, 13.14, 13.18AA³

My procedures included examination, on a test basis, of evidence supporting compliance with those requirements of the SISA and the SISR for the year ended 30 June 2020.

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. My procedures with respect to section 62 included testing that the fund trust deed establishes the fund solely for the provision of retirement benefits for fund members or their dependants in the case of the member's death before retirement; a review of investments to ensure the fund is not providing financial assistance to members, unless allowed under the legislation; and that no preserved benefits have been paid before a condition of release has been met.

My procedures with respect to regulation 4.09 included testing that the fund trustees have an investment strategy, that the trustees have given consideration to risk, return, liquidity, diversification, the insurance needs of the fund members, and that the fund's investments are made in line with that investment strategy. No opinion is made on the investment strategy or its appropriateness to the fund members.

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

Approved SMSF auditor's conclusion

In my opinion, each trustee of DALZIELL FAMILY SUPERANNUATION FUND has complied, in all material respects, with the requirements of the SISA or the SISR specified above, for the year ended 30 June 2020.

Date : / /

A.W. Boys

SuperAudits

Box 3376 Rundle Mall S.A. 5000

¹ Reg 4.09A commenced 7/8/2012

² Reg 8.02B commenced 7/8/2012

³ An explanation of each of these sections and regulations is attached as an appendix to assist trustees. Please ensure that it is attached to the fund's audit report

**DALZIELL FAMILY SUPERANNUATION FUND
 SELF-MANAGED SUPERANNUATION FUND
 INDEPENDENT AUDITOR'S REPORT**

Appendix 1- Explanation of listed sections and regulations in compliance report

This appendix is included to assist with the meaning of the legislation and regulations listed above

Section or Regulation	Explanation
S17A	The fund must meet the definition of an SMSF
S35AE	The trustees must keep and maintain accounting records for a minimum of five years
S35B	The trustees must prepare, sign and retain accounts and statements
S35C(2)	The trustees must provide the auditor with the necessary documents to complete the audit in a timely and professional manner; and within 14 days of a written request from the auditor
S62	The fund must be maintained for the sole purpose of providing benefits to any or all of the following: <ul style="list-style-type: none"> • fund members upon their retirement • fund members upon reaching a prescribed age • the dependants of a fund member in the case of the member's death before retirement
S65	The trustees must not loan monies or provide financial assistance to any member or relative at any time during the financial year
S66	The trustees must not acquire any assets (not listed as an exception) from any member or related party of the fund
S67	The trustees of the fund must not borrow any money or maintain an existing borrowing (not listed as an exception)
S67A & 67B	The fund must comply with the limited recourse borrowing arrangement rules when borrowing to purchase single acquirable asset or replacement assets (not listed as an exception to the borrowing rules)
S82-85	The trustees must comply with the in-house asset rules
S103	The trustees must keep minutes of all meetings and retain the minutes for a minimum of 10 years

**DALZIELL FAMILY SUPERANNUATION FUND
 SELF-MANAGED SUPERANNUATION FUND
 INDEPENDENT AUDITOR'S REPORT**

Appendix 1 (Continued)

S104	The trustees must keep up to date records of all trustee or director of corporate trustee changes and trustee consents for a minimum of 10 years
S104A	Trustees who became a trustee on or after 1 July 2007 must sign and retain a trustee declaration
S105	The trustees must ensure that copies of all member or beneficiary reports are kept for a minimum of 10 years
S109	All investment transactions must be made and maintained at arms- length – that is, purchase, sale price and income from an asset reflects a true market value/rate of return
S126K	A disqualified person cannot be a trustee, investment manager or custodian of a superannuation fund
Sub Reg 1.06 (9A)	Pension payments must be made at least annually, and must be at least the amount calculated under Schedule 7
Reg 4.09	Trustees must formulate, regularly review and give effect to an investment strategy for the fund
Reg 4.09A	The assets of the SMSF must be held separately from any assets held by the trustee personally or by a standard employer sponsor or an associate of the standard employer sponsor
Reg 5.03	Investment returns must be allocated to members in a manner that is fair and reasonable
Reg 5.08	Member minimum benefits must be maintained in the fund until transferred, rolled over, allotted (to the member's spouse) or cashed out in a permitted fashion
Reg 6.17	Payments of member benefits must be made in accordance with Part 6 or Part 7A of the regulations and be permitted by the trust deed
Reg 7.04	Contributions can only be accepted in accordance with the applicable rules for the year being audited
Reg 8.02B	When preparing accounts and statements required by subsection 35B(1) of the SISA, an asset must be valued at its market value
Reg 13.12	Trustees must not recognise an assignment of a super interest of a member or beneficiary
Reg 13.13	Trustees must not recognise a charge over or in relation to a member's benefits
Reg 13.14	Trustees must not give a charge over, or in relation to, an asset of the fund
Reg 13.18AA	Investments in collectables and personal use assets must be maintained in accordance with prescribed rules

DALZIELL FAMILY SUPERANNUATION FUND
INVESTMENT SUMMARY REPORT AT 30 JUNE 2020

Investment	Units	Ave Cost	Mkt Price	Mkt Date	Cost	Market	Unrealised Gain/(Loss)	Percent Gain/(Loss)	Percent Total
Cash/Bank Accounts									
AET Cash Deposit Fund		125,105.08	125,105.0800		125,105.08	125,105.08			1.87%
Macquarie Cash Management Trust		132,657.48	132,657.4800		132,657.48	132,657.48			1.98%
					257,762.56	257,762.56			3.85%
Fixed Interest Securities (Australian)									
Macquarie Term Deposit	200,000.0000	1.00	1.0000	30/06/2020	199,087.67	200,000.00	912.33	0.46%	2.98%
National Australia Bank Income Securities	300.0000	100.00	89.6500	30/06/2020	30,000.00	26,895.00	(3,105.00)	(10.35%)	0.40%
					229,087.67	226,895.00	(2,192.67)	(0.96%)	3.39%
Managed Investments (Australian)									
Aberdeen ACT Hedged International Equities Fund	69,255.7700	1.88	3.5882	30/06/2020	130,000.00	248,503.55	118,503.55	91.16%	3.71%
Anz Bank Unsec Non-Cum Sub Notes	1,200.0000	100.00	101.7400	30/06/2020	120,000.00	122,088.00	2,088.00	1.74%	1.82%
Investors Mutual Wholesale - Australian Share Fund	74,771.0000	2.14	2.6951	30/06/2020	160,000.00	201,515.32	41,515.32	25.95%	3.01%
Sydney Airport Stapled Securities (SYD)	46,654.0000	2.36	5.6700	30/06/2020	110,171.39	264,528.18	154,356.79	140.11%	3.95%
Vanguard - Index International Shares Fund	86,773.0800	1.50	2.2872	30/06/2020	130,000.00	198,467.39	68,467.39	52.67%	2.96%
					650,171.39	1,035,102.44	384,931.05	59.20%	15.44%
Shares in Listed Companies (Australian)									
ANZ Banking Group Ltd (ANZ)	15,343.0000	23.77	18.6400	30/06/2020	364,696.02	285,993.52	(78,702.50)	(21.58%)	4.27%
Anz Banking Group Ltd SPP	1,609.0000	18.65	18.6400	30/06/2020	30,000.00	29,991.76	(8.24)	(0.03%)	0.45%
BHP Billiton Limited (BHP)	14,679.0000	34.08	35.8200	30/06/2020	500,256.39	525,801.78	25,545.39	5.11%	7.84%
CSL Limited (CSL)	5,422.0000	2.23	287.0000	30/06/2020	12,078.89	1,556,114.00	1,544,035.11	12,782.92%	23.22%
Coles Group Ltd	5,530.0000	7.36	17.1700	30/06/2020	40,723.75	94,950.10	54,226.35	133.16%	1.42%
Lend Lease Group Limited	23,761.0000	16.64	12.3700	30/06/2020	395,411.80	293,923.57	(101,488.23)	(25.67%)	4.39%
Macquarie Group Limited (MQG)	3,970.0000	99.68	118.6000	30/06/2020	395,710.92	470,842.00	75,131.08	18.99%	7.02%

DALZIELL FAMILY SUPERANNUATION FUND
INVESTMENT SUMMARY REPORT AT 30 JUNE 2020

Investment	Units	Ave Cost	Mkt Price	Mkt Date	Cost	Market	Unrealised Gain/(Loss)	Percent Gain/(Loss)	Percent Total
National Australia Bank Limited (NAB)	10,934.0000	21.04	18.2200	30/06/2020	230,042.36	199,217.48	(30,824.88)	(13.40%)	2.97%
Onemarket Limited	242.0000	0.27			65.99		(65.99)	(100.00%)	
Ramsay Health Care Limited	937.0000	66.76	66.5200	30/06/2020	62,551.26	62,329.24	(222.02)	(0.35%)	0.93%
Rio Tinto Limited (RIO)	2,483.0000	34.40	97.9600	30/06/2020	85,426.35	243,234.68	157,808.33	184.73%	3.63%
Wesfarmers Limited (WES)	5,530.0000	18.11	44.8300	30/06/2020	100,140.14	247,909.90	147,769.76	147.56%	3.70%
Westpac Banking Corporation (WBC)	19,123.0000	21.10	17.9500	30/06/2020	403,503.23	343,257.85	(60,245.38)	(14.93%)	5.12%
Woodside Petroleum Limited (WPL)	5,239.0000	29.11	21.6500	30/06/2020	152,497.84	113,424.35	(39,073.49)	(25.62%)	1.69%
Woolworths Limited (WOW)	2,633.0000	17.50	37.2800	30/06/2020	46,064.45	98,158.24	52,093.79	113.09%	1.46%
					2,819,169.39	4,565,148.47	1,745,979.08	61.93%	68.11%
Shares in Listed Companies (Overseas)									
Global Healthcare	1,530.0000	65.32	99.6700	30/06/2020	99,938.50	152,495.10	52,556.60	52.59%	2.28%
Ishares S&P Global 100	5,940.0000	50.52	76.6500	30/06/2020	300,093.18	455,301.00	155,207.82	51.72%	6.79%
					400,031.68	607,796.10	207,764.42	51.94%	9.07%
Shares in Unlisted Companies (Australian)									
Bendigo Bank Buderim	10,000.0000	1.00	1.0000	30/06/2020	10,000.00	10,000.00			0.15%
					10,000.00	10,000.00			0.15%
					4,366,222.69	6,702,704.57	2,336,481.88	53.51%	100.00%

Member's Statement
DALZIELL FAMILY SUPERANNUATION FUND

DR HAMISH DALZIELL
29 ROSLYN STREET
RUSHCUTTERS BAY NSW 2011

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2020 and for the reporting period 1 July 2019 to 30 June 2020.

Your Details		Your Balance	
Date of Birth	21 August 1942	Total Benefits	\$1,805,524.63
Tax File Number	Provided	Comprising:	
Date Joined Fund	8 March 1993	- Preserved	
Service Period Start Date	8 March 1993	- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	\$1,805,524.63
Member Mode	Accumulation	Including:	
Account Description	Accumulation	- Tax Free Component	\$574,624.48
Current Salary		- Taxable Component	\$1,230,900.15
Vested Amount	\$1,635,524.63		
Insured Death Benefit			
Total Death Benefit	\$1,805,524.63		
Disability Benefit			
Nominated Beneficiaries			

Your Detailed Account	Preserved	Restricted Non Preserved	Unrestricted Non Preserved	Total
Opening Balance at 1 July 2019			1,799,172.04	1,799,172.04
<u>Add: Increases to Member's Account</u>				
<u>During the Period</u>				
Concessional Contributions				
Non-Concessional Contributions				
Other Contributions				
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period			26,067.32	26,067.32
Transfers in and transfers from reserves				
			26,067.32	26,067.32
			1,825,239.36	1,825,239.36
<u>Less: Decreases to Member's Account</u>				
<u>During the Period</u>				
Benefits/Pensions Paid				
Contributions Tax				
Income Tax			19,714.73	19,714.73
No TFN Excess Contributions Tax				
Division 293 Tax				
Excess Contributions Tax				
Refund Excess Contributions				
Insurance Policy Premiums Paid				
Management Fees				
Share of fund expenses				
Transfers out and transfers to reserves				
			19,714.73	19,714.73
Member's Account Balance at 30/06/2020			1,805,524.63	1,805,524.63

Member's Statement
DALZIELL FAMILY SUPERANNUATION FUND

MRS LINDEE DALZIELL
29 ROSLYN STREET
RUSHCUTTERS BAY NSW 2011

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2020 and for the reporting period 1 July 2019 to 30 June 2020.

Your Details		Your Balance	
Date of Birth	12 February 1947	Total Benefits	\$1,733,416.95
Tax File Number	Provided	Comprising:	
Date Joined Fund	8 March 1993	- Preserved	
Service Period Start Date	8 March 1993	- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	\$1,733,416.95
Member Mode	Accumulation	Including:	
Account Description	Accumulation	- Tax Free Component	\$285,509.68
Current Salary		- Taxable Component	\$1,447,907.27
Vested Amount	\$1,733,416.95		
Insured Death Benefit			
Total Death Benefit	\$1,733,416.95		
Disability Benefit			
Nominated Beneficiaries			

Your Detailed Account	Preserved	Restricted Non Preserved	Unrestricted Non Preserved	Total
Opening Balance at 1 July 2019			1,727,318.05	1,727,318.05
<u>Add: Increases to Member's Account During the Period</u>				
Concessional Contributions				
Non-Concessional Contributions				
Other Contributions				
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period			25,026.27	25,026.27
Transfers in and transfers from reserves				
			25,026.27	25,026.27
			1,752,344.32	1,752,344.32
<u>Less: Decreases to Member's Account During the Period</u>				
Benefits/Pensions Paid				
Contributions Tax				
Income Tax			18,927.37	18,927.37
No TFN Excess Contributions Tax				
Division 293 Tax				
Excess Contributions Tax				
Refund Excess Contributions				
Insurance Policy Premiums Paid				
Management Fees				
Share of fund expenses				
Transfers out and transfers to reserves				
			18,927.37	18,927.37
Member's Account Balance at 30/06/2020			1,733,416.95	1,733,416.95

Member's Statement
DALZIELL FAMILY SUPERANNUATION FUND

DR HAMISH DALZIELL
29 ROSLYN STREET
RUSHCUTTERS BAY NSW 2011

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2020 and for the reporting period 1 July 2019 to 30 June 2020.

Your Details		Your Balance	
Date of Birth	21 August 1942	Total Benefits	\$1,556,754.00
Tax File Number	Provided	Comprising:	
Date Joined Fund	8 March 1993	- Preserved	
Service Period Start Date	8 March 1993	- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	\$1,556,754.00
Member Mode	Pension	Including:	
Account Description	Pension No.3	- Tax Free Component	
Current Salary		- Taxable Component	\$1,556,754.00
Vested Amount	\$1,556,754.00		
Insured Death Benefit			
Total Death Benefit	\$1,556,754.00	Tax Free Proportion	0.00%
Disability Benefit		Taxable Proportion	100.00%
Nominated Beneficiaries			

Your Detailed Account	Preserved	Restricted Non Preserved	Unrestricted Non Preserved	Total
Opening Balance at 1 July 2019			1,632,107.20	1,632,107.20
<u>Add: Increases to Member's Account</u>				
<u>During the Period</u>				
Concessional Contributions				
Non-Concessional Contributions				
Other Contributions				
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period			23,646.80	23,646.80
Transfers in and transfers from reserves				
			23,646.80	23,646.80
			1,655,754.00	1,655,754.00
<u>Less: Decreases to Member's Account</u>				
<u>During the Period</u>				
Benefits/Pensions Paid			99,000.00	99,000.00
Contributions Tax				
Income Tax				
No TFN Excess Contributions Tax				
Division 293 Tax				
Excess Contributions Tax				
Refund Excess Contributions				
Insurance Policy Premiums Paid				
Management Fees				
Share of fund expenses				
Transfers out and transfers to reserves				
			99,000.00	99,000.00
Member's Account Balance at 30/06/2020			1,556,754.00	1,556,754.00

Member's Statement
DALZIELL FAMILY SUPERANNUATION FUND

MRS LINDEE DALZIELL
29 ROSLYN STREET
RUSHCUTTERS BAY NSW 2011

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2020 and for the reporting period 1 July 2019 to 30 June 2020.

Your Details		Your Balance	
Date of Birth	12 February 1947	Total Benefits	\$1,646,811.52
Tax File Number	Provided	Comprising:	
Date Joined Fund	8 March 1993	- Preserved	
Service Period Start Date	8 March 1993	- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	\$1,646,811.52
Member Mode	Pension	Including:	
Account Description	Account Based Pension	- Tax Free Component	\$1,008,423.26
Current Salary		- Taxable Component	\$638,388.26
Vested Amount	\$1,646,811.52		
Insured Death Benefit			
Total Death Benefit	\$1,646,811.52	Tax Free Proportion	60.24%
Disability Benefit		Taxable Proportion	39.76%
Nominated Beneficiaries			

Your Detailed Account	Preserved	Restricted Non Preserved	Unrestricted Non Preserved	Total
Opening Balance at 1 July 2019			1,703,135.62	1,703,135.62
<u>Add: Increases to Member's Account</u>				
<u>During the Period</u>				
Concessional Contributions				
Non-Concessional Contributions				
Other Contributions				
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period			24,675.90	24,675.90
Transfers in and transfers from reserves				
			24,675.90	24,675.90
			1,727,811.52	1,727,811.52
<u>Less: Decreases to Member's Account</u>				
<u>During the Period</u>				
Benefits/Pensions Paid			81,000.00	81,000.00
Contributions Tax				
Income Tax				
No TFN Excess Contributions Tax				
Division 293 Tax				
Excess Contributions Tax				
Refund Excess Contributions				
Insurance Policy Premiums Paid				
Management Fees				
Share of fund expenses				
Transfers out and transfers to reserves				
			81,000.00	81,000.00
Member's Account Balance at 30/06/2020			1,646,811.52	1,646,811.52