

# KYNAB CO PTY LTD

Client: <b>THE TRUSTEE FOR BJO SUPERANUATION FUND</b>	Date: 22/07/2020
Period: 30/06/2018	Date Task Received
Subject: Lead Sheet For Financial Statements	Prepared by: SD
	Checked by:
	Sign off date:

**FINANCIAL STATEMENTS & TAX RETURN**

AA	Financial Statements	<input checked="" type="checkbox"/>
AB	Income Tax Return	<input checked="" type="checkbox"/>
AC	Trial Balance	<input checked="" type="checkbox"/>
AD	General Ledger	<input checked="" type="checkbox"/>
AE	Journals	<input checked="" type="checkbox"/>
AF	Manager/Partner Review Notes	<input type="checkbox"/>
AG	Queries	<input type="checkbox"/>
AH	Correspondence	<input type="checkbox"/>

**ASSETS**

BA	Bank Accounts	<input checked="" type="checkbox"/>
BB	Trade Debtors	<input type="checkbox"/>
BC	Sundry Debtors	<input type="checkbox"/>
BD	Stock	<input type="checkbox"/>
BE	Investments	<input type="checkbox"/>
BF	Loans Receivable	<input type="checkbox"/>
BG	Fixed Assets & Depreciation Schedule	<input type="checkbox"/>
BH	Preliminary Expenses	<input type="checkbox"/>
BI		<input type="checkbox"/>

**LIABILITIES**

BL	Trade Creditors	<input type="checkbox"/>
BM	Unearned Income	<input type="checkbox"/>
BN	Loans Payable	<input type="checkbox"/>
BO	Lease / Hire Purchase Liabilities	<input type="checkbox"/>
BP	Provision for Income Tax	<input checked="" type="checkbox"/>
BQ	GST Control accounts	<input type="checkbox"/>

**EQUITY**

BT	Issued capital	<input type="checkbox"/>
BU	Retained profits	<input type="checkbox"/>
BV	Reserves	<input type="checkbox"/>
BW	Dividends paid	<input type="checkbox"/>
BX		<input type="checkbox"/>
BY		<input type="checkbox"/>

**PROFIT & LOSS**

PA	Sales	<input type="checkbox"/>
PB	Purchases	<input type="checkbox"/>
PC	Motor Vehicle	<input type="checkbox"/>
PD	Rent	<input type="checkbox"/>
PE	Salaries & Superannuation	<input type="checkbox"/>
PF	Home Office	<input type="checkbox"/>
PG	Other	<input type="checkbox"/>
PH		<input type="checkbox"/>

**OTHER**

OA	Client Documentation	<input checked="" type="checkbox"/>
OB	Prior Year Backups	<input type="checkbox"/>

Create a divider right at the back of the client file called **PERMANENT RECORDS**  
 Place copies of things like acquisition of capital assets (property, shares), investment tax deferred

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Financial statements and reports for the year ended  
30 June 2018

BJO Superannuation Fund

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Prepared for:

# BJO Superannuation Fund

## Reports Index

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Statement of Financial Position

Operating Statement

Members Statement

Members Summary

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Trial Balance

**BJO Superannuation Fund**  
**Statement of Financial Position**

As at 30 June 2018

	Note	2018 \$	2017 \$
<b>Assets</b>			
<b>Other Assets</b>			
ANZ 945		20,642.38	1,549.80
Deferred Tax Asset		2,710.65	2,535.75
<b>Total Other Assets</b>		<u>23,353.03</u>	<u>4,085.55</u>
<b>Total Assets</b>		<u>23,353.03</u>	<u>4,085.55</u>
Less:			
<b>Liabilities</b>			
Income Tax Payable		1,103.00	844.00
<b>Total Liabilities</b>		<u>1,103.00</u>	<u>844.00</u>
<b>Net assets available to pay benefits</b>		<u>22,250.03</u>	<u>3,241.55</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	3, 4		
Middleton, Hayley Brooke - Accumulation		11,589.41	2,275.84
Middleton, Zac Oliver - Accumulation		1,340.34	483.51
Middleton, Oscar John - Accumulation		9,320.28	482.20
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>22,250.03</u>	<u>3,241.55</u>

**BJO Superannuation Fund**  
**Operating Statement**  
For the year ended 30 June 2018

	Note	2018 \$	2017 \$
<b>Income</b>			
<b>Investment Income</b>			
Interest Received		0.08	0.05
<b>Contribution Income</b>			
Personal Non Concessional		20,000.00	0.00
<b>Other Income</b>			
Loss on asset theft		0.00	(15,000.00)
<b>Total Income</b>		<u>20,000.08</u>	<u>(14,999.95)</u>
<b>Expenses</b>			
Accountancy Fees		880.00	0.00
ATO Supervisory Levy		259.00	259.00
Bank Charges		27.50	30.00
<b>Total Expenses</b>		<u>1,166.50</u>	<u>289.00</u>
<b>Benefits accrued as a result of operations before income tax</b>			
		<u>18,833.58</u>	<u>(15,288.95)</u>
Income Tax Expense	6	(174.90)	(2,293.35)
<b>Benefits accrued as a result of operations</b>		<u>19,008.48</u>	<u>(12,995.60)</u>

**BJO Superannuation Fund**

**Members Statement**

Hayley Brooke Middleton  
 12 Wilson Street  
 North Ryde, New South Wales, 2113, Australia

**Your Details**

Date of Birth : 19/12/1997  
 Age: 20  
 Tax File Number: Provided  
 Date Joined Fund: 01/07/2013  
 Service Period Start Date:  
 Date Left Fund:  
 Member Code: MIDHAY00001A  
 Account Start Date 01/07/2013  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

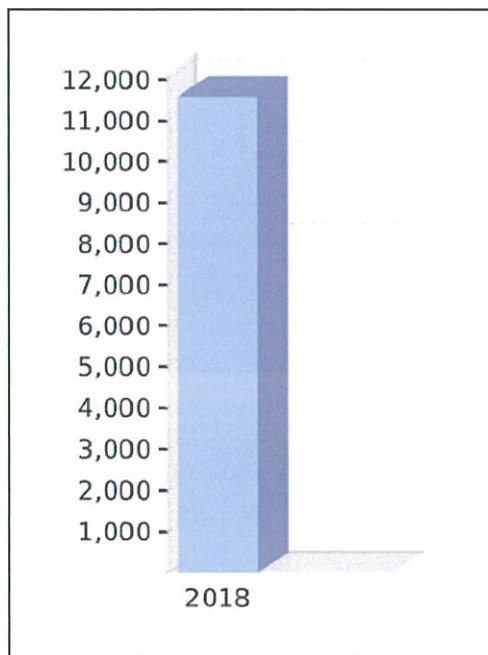
Nominated Beneficiaries N/A  
 Vested Benefits 11,589.41  
 Total Death Benefit 11,589.41

**Your Balance**

<b>Total Benefits</b>	11,589.41
<u>Preservation Components</u>	
Preserved	11,589.41
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	21,869.50
Taxable	(10,280.09)

**Your Detailed Account Summary**

	This Year
Opening balance at 01/07/2017	2,275.84
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	10,000.00
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(807.51)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	(121.08)
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 30/06/2018	11,589.41



**BJO Superannuation Fund**  
**Members Statement**

Zac Oliver Middleton  
 12 Wilson Street  
 North Ryde, New South Wales, 2113, Australia

**Your Details**

Date of Birth : 06/12/2001  
 Age: 16  
 Tax File Number: Provided  
 Date Joined Fund: 01/07/2013  
 Service Period Start Date:  
 Date Left Fund:  
 Member Code: MIDZAC00001A  
 Account Start Date 01/07/2013  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits 1,340.34  
 Total Death Benefit 1,340.34

**Your Balance**

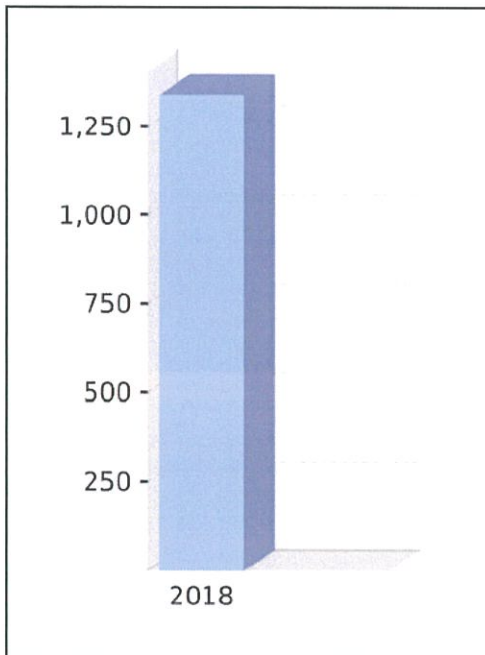
**Total Benefits** 1,340.34

Preservation Components  
 Preserved 1,340.34  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components  
 Tax Free 3,869.49  
 Taxable (2,529.15)

**Your Detailed Account Summary**

	<b>This Year</b>
Opening balance at 01/07/2017	483.51
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	1,000.00
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(168.43)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	(25.26)
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 30/06/2018	1,340.34





**BJO Superannuation Fund**

**Members Statement**

Oscar John Middleton  
 12 Wilson Street  
 North Ryde, New South Wales, 2113, Australia

**Your Details**

Date of Birth : 01/07/1999  
 Age: 18  
 Tax File Number: Provided  
 Date Joined Fund: 01/07/2013  
 Service Period Start Date:  
 Date Left Fund:  
 Member Code: MIDOSC00001A  
 Account Start Date 01/07/2013  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits 9,320.28  
 Total Death Benefit 9,320.28

**Your Balance**

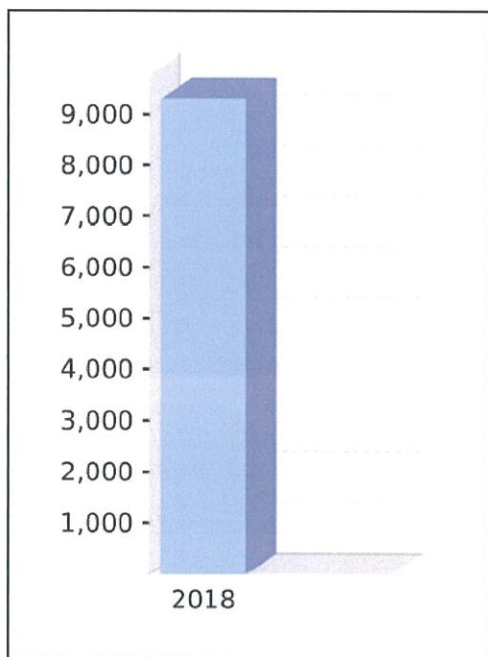
Total Benefits 9,320.28

Preservation Components

Preserved 9,320.28  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free 11,869.49  
 Taxable (2,549.21)



**Your Detailed Account Summary**

	This Year
Opening balance at 01/07/2017	482.20
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	9,000.00
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(190.48)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	(28.56)
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 30/06/2018	9,320.28



BJO Superannuation Fund

**Members Summary Report**

As at 30 June 2018

	Increases					Decreases					Closing Balance	
	Opening Balance	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
<b>Hayley Brooke Middleton (Age: 20)</b>												
MIDHAY00001A - Accumulation	2,275.84	10,000.00		(807.51)			(121.08)					11,589.41
	<b>2,275.84</b>	<b>10,000.00</b>		<b>(807.51)</b>			<b>(121.08)</b>					<b>11,589.41</b>
<b>Zac Oliver Middleton (Age: 16)</b>												
MIDZAC00001A - Accumulation	483.51	1,000.00		(168.43)			(25.26)					1,340.34
	<b>483.51</b>	<b>1,000.00</b>		<b>(168.43)</b>			<b>(25.26)</b>					<b>1,340.34</b>
<b>Oscar John Middleton (Age: 18)</b>												
MIDOS00001A - Accumulation	482.20	9,000.00		(190.48)			(28.56)					9,320.28
	<b>482.20</b>	<b>9,000.00</b>		<b>(190.48)</b>			<b>(28.56)</b>					<b>9,320.28</b>
	<b>3,241.55</b>	<b>20,000.00</b>		<b>(1,166.42)</b>			<b>(174.90)</b>					<b>22,250.03</b>

## BJO Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2018

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### Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

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

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

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

#### a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

#### b. Cash and Cash Equivalents

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

#### c. Revenue

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

## BJO Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2018

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### Interest revenue

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

### Dividend revenue

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

### Rental revenue

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

### Distribution revenue

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

### Remeasurement changes in market values

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

### Contributions

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

## d. Liability for Accrued Benefits

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

## e. Income Tax

The income tax expense (income) for the year comprises current income tax expense (income) and deferred tax expense (income).

Current tax expense charged to profit or loss is the tax payable on taxable income. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as unused tax losses.

No deferred income tax is recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled, and their measurement also reflects the manner in which the trustees expect to recover or settle the carrying amount of the related asset or liability.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax asset can be utilised.

## 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.



## BJO Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2018

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: Banks and Term Deposits

	2018 \$	2017 \$
<b>Banks</b>		
ANZ 945	20,642.38	1,549.80
	<u>20,642.38</u>	<u>1,549.80</u>

### Note 3: Liability for Accrued Benefits

	2018 \$	2017 \$
Liability for accrued benefits at beginning of year	3,241.55	16,237.15
Benefits accrued as a result of operations	19,008.48	(12,995.60)
Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	<u>22,250.03</u>	<u>3,241.55</u>

### Note 4: 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.

	2018 \$	2017 \$
Vested Benefits	<u>22,250.03</u>	<u>3,241.55</u>

### Note 5: Guaranteed Benefits

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

### Note 6: Income Tax Expense

	2018 \$	2017 \$
The components of tax expense comprise		
Deferred Tax Liability/Asset	(174.90)	(2,293.35)
Income Tax Expense	<u>(174.90)</u>	<u>(2,293.35)</u>

**BJO Superannuation Fund**

**Notes to the Financial Statements**

For the year ended 30 June 2018

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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%	2,825.04	(2,293.34)
Less:		
Tax effect of:		
Non Taxable Contributions	3,000.00	0.00
Add:		
Tax effect of:		
Tax Losses	174.90	2,293.35
Rounding	0.06	(0.01)
Less credits:		
Current Tax or Refund	<u>0.00</u>	<u>0.00</u>

## BJO Superannuation Fund

# Create Entries Report

For the period 01 July 2017 to 30 June 2018

### Create Entries Financial Year Summary 01 July 2017 - 30 June 2018

Total Profit	Amount
Income	20,000.08
Less Expense	1,166.50
<b>Total Profit</b>	<b>18,833.58</b>
<b>Tax Summary</b>	<b>Amount</b>
Fund Tax Rate	15.00 %
Total Profit	18,833.58
Less Permanent Differences	0.00
Less Timing Differences	0.00
Less Exempt Pension Income	0.00
Less Other Non Taxable Income	20,000.00
Less LIC Deductions	0.00
Add SMSF Non Deductible Expenses	0.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	0.00
Less Realised Accounting Capital Gains	0.00
Less Tax Losses Deducted	0.00
Add SMSF Annual Return Rounding	0.42
<b>Taxable Income</b>	<b>(1,166.00)</b>
<b>Income Tax on Taxable Income or Loss</b>	<b>0.00</b>
<b>Profit/(Loss) Available for Allocation</b>	<b>Amount</b>
Total Available Profit	(1,166.42)
Franking Credits	0.00
TFN Credits	0.00
Foreign Credits	0.00
FRW Credits	0.00
<b>Total</b>	<b>(1,166.42)</b>
<b>Income Tax Expense Available for Allocation</b>	<b>Amount</b>
Deferred Tax	(174.90)
<b>Total Income Tax Expense Allocation</b>	<b>(174.90)</b>

## Final Segment 1 from 01 July 2017 to 30 June 2018

Pool Name Unsegregated Pool

		Amount
<b>Total Profit</b>		
Income		20,000.08
Less Expense		1,166.50
<b>Total Profit</b>		<u>18,833.58</u>
<b>Create Entries Summary</b>		<b>Amount</b>
Fund Tax Rate		15.00 %
Total Profit		18,833.58
Less Permanent Differences		0.00
Less Timing Differences		0.00
Less Exempt Pension Income		0.00
Less Other Non Taxable Income		20,000.00
Add SMSF Non Deductible Expenses		0.00
Add Other Non Deductible Expenses		0.00
Add Total Franking/Foreign/TFN/FRW Credits		0.00
Less Realised Accounting Capital Gains		0.00
Less Tax Losses Deducted		0.00
Add Taxable Income Adjustment		1,166.42
<b>Taxable Income</b>		<u>0.00</u>
<b>Income Tax on Taxable Income or Loss</b>		<u>0.00</u>
<b>Member Weighted Balance Summary</b>		<b>Amount</b>
	<b>Weighting%</b>	
Hayley Brooke Middleton(MIDHAY00001A)	69.23	2,358.03
Zac Oliver Middleton(MIDZAC00001A)	14.44	491.73
Oscar John Middleton(MIDOSC00001A)	16.33	556.17
<b>Profit/(Loss) Available for Allocation</b>		
Total Available Profit		(1,166.42)
Franking Credits		0.00
TFN Credits		0.00
FRW Credits		0.00
<b>Total</b>		<u>(1,166.42)</u>
<b>Allocation to Members</b>		<b>Amount</b>
	<b>Weighting%</b>	
Hayley Brooke Middleton(MIDHAY00001A)	69.23	(807.51)
Zac Oliver Middleton(MIDZAC00001A)	14.44	(168.43)
Oscar John Middleton(MIDOSC00001A)	16.33	(190.48)
<b>Accumulation Weighted Balance Summary</b>		<b>Amount</b>
Hayley Brooke Middleton(MIDHAY00001A)	69.23	2,358.03
Zac Oliver Middleton(MIDZAC00001A)	14.44	491.73
Oscar John Middleton(MIDOSC00001A)	16.33	556.17
<b>Income Tax Expense Available for Allocation</b>		<b>Amount</b>
Deferred Tax		(174.90)
<b>Total Income Tax Expense Allocation</b>		<u>(174.90)</u>



Allocation to Members	Weighting%	Amount
Hayley Brooke Middleton(MIDHAY00001A)	69.23	(121.08)
Zac Oliver Middleton(MIDZAC00001A)	14.44	(25.26)
Oscar John Middleton(MIDOSC00001A)	16.33	(28.56)

#### Calculation of daily member weighted balances

##### Hayley Brooke Middleton (MIDHAY00001A)

###### Member Balance

01/07/2017	50010	Opening Balance	2,275.84	2,275.84
28/06/2018	52420	Contributions	10,000.00	82.19
		<b>Total Amount (Weighted)</b>		<b>2,358.03</b>

##### Zac Oliver Middleton (MIDZAC00001A)

###### Member Balance

01/07/2017	50010	Opening Balance	483.51	483.51
28/06/2018	52420	Contributions	1,000.00	8.22
		<b>Total Amount (Weighted)</b>		<b>491.73</b>

##### Oscar John Middleton (MIDOSC00001A)

###### Member Balance

01/07/2017	50010	Opening Balance	482.20	482.20
28/06/2018	52420	Contributions	9,000.00	73.97
		<b>Total Amount (Weighted)</b>		<b>556.17</b>

#### Calculation of Net Capital Gains

Capital gains from Unsegregated Pool	0.00
Capital gains from Unsegregated Pool - Collectables	0.00
Capital Gain Adjustment from prior segments	0.00
Realised Notional gains	0.00
Carried forward losses from prior years	0.00
Current year capital losses from Unsegregated Pool	0.00
Current year capital losses from Unsegregated Pool - Collectables	0.00
Total CGT Discount Applied	0.00
Capital Gain /(Losses carried forward)	0.00
CGT allocated in prior segments	0.00
<b>Allocations of Net Capital Gains to Pools</b>	
Capital Gain Proportion - Unsegregated Pool (0/0)=100.00%	0.00

#### Foreign Tax Offset Calculations

##### Segment 01 July 2017 to 30 June 2018

Claimable FTO - Unsegregated Pool	0.00
Claimable FTO	0.00

<b>Total Claimable Foreign Credits for the Year</b>	<b>0.00</b>
<b>Foreign Tax Offset (Label C1)</b>	<b>0.00</b>
<b>Applied/Claimed FTO</b>	<b>0.00</b>
<b>Allocations of Foreign Tax Offset to Members</b>	
Hayley Brooke Middleton(MIDHAY00001A) - 100.00 %	0.00
Zac Oliver Middleton(MIDZAC00001A) - 0.00 %	0.00
Oscar John Middleton(MIDOSC00001A) - 0.00 %	0.00
<b>Total Foreign Tax Offset Allocated to Members</b>	<b>0.00</b>

AC-1/1

# BJO Superannuation Fund Trial Balance

As at 30 June 2018

Last Year	Code	Account Name	Units	Debits \$	Credits \$
15,000.00	23801	Loss on asset theft			
	<b>24200</b>	<b>Contributions</b>			
	24200/MIDHAY00001A	(Contributions) Middleton, Hayley Brooke - Accumulation			10,000.00
	24200/MIDOSC00001A	(Contributions) Middleton, Oscar John - Accumulation			9,000.00
	24200/MIDZAC00001A	(Contributions) Middleton, Zac Oliver - Accumulation			1,000.00
	<b>25000</b>	<b>Interest Received</b>			
(0.05)	25000/ANZ482976945	ANZ 945			0.08
	30100	Accountancy Fees		880.00	
259.00	30400	ATO Supervisory Levy		259.00	
30.00	31500	Bank Charges		27.50	
(2,293.35)	48500	Income Tax Expense			174.90
(12,995.60)	49000	Profit/Loss Allocation Account		19,008.48	
	<b>50010</b>	<b>Opening Balance</b>			
(11,400.05)	50010/MIDHAY00001A	(Opening Balance) Middleton, Hayley Brooke - Accumulation			2,275.84
(2,418.54)	50010/MIDOSC00001A	(Opening Balance) Middleton, Oscar John - Accumulation			482.20
(2,418.56)	50010/MIDZAC00001A	(Opening Balance) Middleton, Zac Oliver - Accumulation			483.51
	<b>52420</b>	<b>Contributions</b>			
0.00	52420/MIDHAY00001A	(Contributions) Middleton, Hayley Brooke - Accumulation			10,000.00
0.00	52420/MIDOSC00001A	(Contributions) Middleton, Oscar John - Accumulation			9,000.00
0.00	52420/MIDZAC00001A	(Contributions) Middleton, Zac Oliver - Accumulation			1,000.00
	<b>53100</b>	<b>Share of Profit/(Loss)</b>			
10,734.37	53100/MIDHAY00001A	(Share of Profit/(Loss)) Middleton, Hayley Brooke - Accumulation		807.51	
2,278.05	53100/MIDOSC00001A	(Share of Profit/(Loss)) Middleton, Oscar John - Accumulation		190.48	
2,276.53	53100/MIDZAC00001A	(Share of Profit/(Loss)) Middleton, Zac Oliver - Accumulation		168.43	
	<b>53330</b>	<b>Income Tax</b>			
(1,610.16)	53330/MIDHAY00001A	(Income Tax) Middleton, Hayley Brooke - Accumulation			121.08
(341.71)	53330/MIDOSC00001A	(Income Tax) Middleton, Oscar John - Accumulation			28.56
(341.48)	53330/MIDZAC00001A	(Income Tax) Middleton, Zac Oliver - Accumulation			25.26

AC-1/2

**BJO Superannuation Fund**

**Trial Balance**

As at 30 June 2018

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	<b>60400</b>	<b>Bank Accounts</b>			
1,549.80	60400/ANZ482976945	ANZ 945		20,642.38	
(844.00)	85000	Income Tax Payable/Refundable			1,103.00
2,535.75	89000	Deferred Tax Liability/Asset		2,710.65	
				<u>44,694.43</u>	<u>44,694.43</u>

PA-1/1

Current Year Profit/(Loss): 18,833.58

**PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)**

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

**Privacy**

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

**The Australian Business Register**

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this tax return to maintain the integrity of the register.

Please refer to the privacy statement on the Australian Business Register (ABR) website ([www.abr.gov.au](http://www.abr.gov.au)) for further information – it outlines our commitment to safeguarding your details.

**Electronic funds transfer - direct debit**

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax file number

Year

Name of partnership, trust, fund or entity

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

**Important**

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

**Declaration:** I declare that:

- the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director

Date

**PART B Electronic funds transfer consent**

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference number

Account Name

I authorise the refund to be deposited directly to the specified account.

Signature

Date

# Self-managed superannuation fund annual return

# 2018

## Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2018 (NAT 71287).

The Self-managed superannuation fund annual return instructions 2018 (NAT 71606) (the instructions) can assist you to complete this annual return.

## Section A: Fund information

### 1 Tax file number (TFN)

892 050 549

The Tax Office is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

### 2 Name of self-managed superannuation fund (SMSF)

BJO Superannuation Fund

### 3 Australian business number (ABN)

79 504 680 529

### 4 Current postal address

12 Wilson Street

North Ryde

NSW

2113

### 5 Annual return status

Is this an amendment to the SMSF's 2018 return?

 A  N

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

 B  N

### 6 SMSF auditor

Auditor's name

Title

Mr

Family name

KUMAR

First given name

VINAY

Other given names

SMSF Auditor Number

100 240 695

Auditor's phone number

02 88244363

Use Agent address details? 

Postal address

410/29-31 Lexington Drive

BELLA VISTA

NSW

2153

Date audit was completed

 A  N

Was Part B of the audit report qualified?

 B  N

If the audit report was qualified, have the reported compliance issues been rectified?

 C  N

**7 Electronic funds transfer (EFT)**

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

**A Financial institution details for super payments and tax refunds**

You must provide the financial institution details of your fund's nominated super account. If you would like your fund's tax refunds paid to a different account, you can provide additional financial institution details at B.

Fund BSB number (must be six digits)  Fund account number

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

**B Financial institution details for tax refunds only**

Use Agent Trust Account?

If you would like your fund's tax refunds paid to a different account, provide additional financial institution details. Tax refunds cannot be paid to a trustee's personal account. (See relevant instructions.)

Fund BSB number (must be six digits)  Account number

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

**C Electronic service address alias**

We will use your electronic service address alias to communicate with your fund about ATO super payments.

**8 Status of SMSF**

Australian superannuation fund

A  Y

Fund benefit structure  B  A Code

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution?

C  Y

**9 Was the fund wound up during the income year?**

Print Y for yes or N for no.

If yes, provide the date on which fund was wound up

Have all tax lodgment and payment obligations been met?

**10 Exempt current pension income**

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?  Print Y for yes or N for no.

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label A

If No, Go to Section B: Income

If Yes Exempt current pension income amount  A

Which method did you use to calculate your exempt current pension income?

Segregated assets method  B

Unsegregated assets method  C

Was an actuarial certificate obtained?  D  Print Y for yes

Did the fund have any other income that was assessable?  E  Print Y for yes or N for no.

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

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



**Section B: Income**

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the entire year, there was no other income that was assessable, and you have not realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

**11 Income**

Did you have a capital gains tax (CGT) event during the year? **G**  **N**  Print Y for yes or N for no.

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2018

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

Net capital gain **A**

Gross rent and other leasing and hiring income **B**

Gross interest **C**

Forestry managed investment scheme income **X**

Gross foreign income **D1**  Net foreign income **D**  Loss

Australian franking credits from a New Zealand company **E**

Transfers from foreign funds **F**  Number

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I**  Loss

\* Unfranked dividend amount **J**

\* Franked dividend amount **K**

\* Dividend franking credit **L**

\* Gross trust distributions **M**  Code

**Calculation of assessable contributions**  
 Assessable employer contributions **R1**  0  
 plus Assessable personal contributions **R2**  0  
 plus #\*No-TFN-quoted contributions **R3**  0  
 (an amount must be included even if it is zero)  
 less Transfer of liability to life insurance company or PST **R6**  0

Assessable contributions (R1 plus R2 plus R3 less R6) **R**  0

**Calculation of non-arm's length income**  
 \* Net non-arm's length private company dividends **U1**   
 plus \* Net non-arm's length trust distributions **U2**   
 plus \* Net other non-arm's length income **U3**

\* Other income **S**  Code

\*Assessable income due to changed tax status of fund **T**

Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3) **U**

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

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

Exempt current pension income **Y**

TOTAL ASSESSABLE INCOME (W less Y) **V**  0 Loss

**Section C: Deductions and non-deductible expenses**

**12 Deductions and non-deductible expenses**

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

		DEDUCTIONS		NON-DEDUCTIBLE EXPENSES		
Interest expenses within Australia	<b>A1</b>	<input type="text"/>		<b>A2</b> <input type="text"/>		
Interest expenses overseas	<b>B1</b>	<input type="text"/>		<b>B2</b> <input type="text"/>		
Capital works expenditure	<b>D1</b>	<input type="text"/>		<b>D2</b> <input type="text"/>		
Decline in value of depreciating assets	<b>E1</b>	<input type="text"/>		<b>E2</b> <input type="text"/>		
Insurance premiums – members	<b>F1</b>	<input type="text"/>		<b>F2</b> <input type="text"/>		
Death benefit increase	<b>G1</b>	<input type="text"/>				
SMSF auditor fee	<b>H1</b>	<input type="text"/>		<b>H2</b> <input type="text"/>		
Investment expenses	<b>I1</b>	<input type="text"/>		<b>I2</b> <input type="text"/>		
Management and administration expenses	<b>J1</b>	1,166		<b>J2</b> <input type="text"/>		
Forestry managed investment scheme expense	<b>U1</b>	<input type="text"/>	Code	<b>U2</b> <input type="text"/>		
Other amounts	<b>L1</b>	<input type="text"/>	Code	<b>L2</b> <input type="text"/>		
Tax losses deducted	<b>M1</b>	<input type="text"/>				
<b>TOTAL DEDUCTIONS</b>				<b>TOTAL NON-DEDUCTIBLE EXPENSES</b>		
	<b>N</b>	1,166		<b>Y</b>	0	
		(Total A1 to M1)			(Total A2 to L2)	
<b>#TAXABLE INCOME OR LOSS</b>				<b>TOTAL SMSF EXPENSES</b>		
	<b>O</b>	1,166	Loss <b>L</b>	<b>Z</b>	1,166	
		(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)			(N plus Y)	

#This is a mandatory label.

**Section D: Income tax calculation statement**

**#Important:**

Section B label R3, Section C label O and Section D labels A, T1, J, T5 and I are mandatory.

**13 Calculation statement**

Please refer to the Self-managed superannuation fund annual return instructions 2018 on how to complete the calculation statement.

#Taxable income	<b>A</b>	0
(an amount must be included even if it is zero)		
#Tax on taxable income	<b>T1</b>	0.00
(an amount must be included even if it is zero)		
#Tax on no-TFN-quoted contributions	<b>J</b>	0.00
(an amount must be included even if it is zero)		
Gross tax	<b>B</b>	0.00
(T1 plus J)		

Foreign income tax offset <b>C1</b> <input type="text"/>	Non-refundable non-carry forward tax offsets <b>C</b> <input type="text" value="0.00"/> (C1 plus C2)
Rebates and tax offsets <b>C2</b> <input type="text"/>	

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

Early stage venture capital limited partnership tax offset <b>D1</b> <input type="text"/>	Non-refundable carry forward tax offsets <b>D</b> <input type="text" value="0.00"/> (D1 plus D2 plus D3 plus D4)
Early stage venture capital limited partnership tax offset carried forward from previous year <b>D2</b> <input type="text"/>	
Early stage investor tax offset <b>D3</b> <input type="text"/>	
Early stage investor tax offset carried forward from previous year <b>D4</b> <input type="text"/>	

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

Complying fund's franking credits tax offset <b>E1</b> <input type="text"/>	Refundable tax offsets <b>E</b> <input type="text" value="0.00"/> (E1 plus E2 plus E3 plus E4)
No-TFN tax offset <b>E2</b> <input type="text"/>	
National rental affordability scheme tax offset <b>E3</b> <input type="text"/>	
Exploration credit tax offset <b>E4</b> <input type="text"/>	

#TAX PAYABLE **T6**   
(T3 less E - cannot be less than zero)

Section 102AAM interest charge  
**G**

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

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

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

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

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

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

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

#Tax offset refunds  
 (Remainder of refundable tax offsets). **I**   
 (unused amount from label E - an amount must be included even if it is zero)

PAYG instalments raised

**K**

Supervisory levy

**L**

Supervisory levy adjustment for wound up funds

**M**

Supervisory levy adjustment for new funds

**N**

Total amount of tax payable **S**

(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

**Section E: Losses**

**14 Losses**

If total loss is greater than \$100,000, complete and attach a Losses schedule 2018.

Tax losses carried forward to later income years **U**

Net capital losses carried forward to later income years **V**

Net capital losses brought forward from prior years		Net capital losses carried forward to later income years	
Non-Collectables	<input type="text"/>		<input type="text" value="0"/>
Collectables	<input type="text"/>		<input type="text" value="0"/>

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

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

		See the Privacy note in the Declaration.	
Title	Ms	Member's TFN	883 364 496
Family name	Middleton	Member Number	1
First given name	Hayley	Account status	<input type="radio"/> Code
Other given names	Brooke		
Date of birth	19/12/1997	If deceased, date of death	

**Contributions**

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE	2,275.84
Employer contributions	<b>A</b>
ABN of principal employer	<b>A1</b>
Personal contributions	<b>B</b> 10,000.00
CGT small business retirement exemption	<b>C</b>
CGT small business 15-year exemption amount	<b>D</b>
Personal injury election	<b>E</b>
Spouse and child contributions	<b>F</b>
Other third party contributions	<b>G</b>
Assessable foreign superannuation fund amount	<b>I</b>
Non-assessable foreign superannuation fund amount	<b>J</b>
Transfer from reserve: assessable amount	<b>K</b>
Transfer from reserve: non-assessable amount	<b>L</b>
Contributions from non-complying funds and previously non-complying funds	<b>T</b>
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	<b>M</b>

**Other transactions**

Accumulation phase account balance	<b>S1</b> 11,589.41	
Retirement phase account balance - Non CDBIS	<b>S2</b> 0.00	
Retirement phase account balance - CDBIS	<b>S3</b> 0.00	
<input type="text" value="0"/> TRIS Count		
Allocated earnings or losses	<b>O</b> 686.43	Loss <input type="checkbox"/>
Inward rollovers and transfers	<b>P</b>	
Outward rollovers and transfers	<b>Q</b>	
Lump Sum payment	<b>R1</b>	Code <input type="text"/>
Income stream payment	<b>R2</b>	Code <input type="text"/>
<b>TOTAL CONTRIBUTIONS</b>	<b>N</b> 10,000.00	
<b>CLOSING ACCOUNT BALANCE</b>	<b>S</b> 11,589.41	S1 plus S2 plus S3
Accumulation phase value	<b>X1</b>	
Retirement phase value	<b>X2</b>	

See the Privacy note in the Declaration.

Title	Mr	Member's TFN	883 364 429	Member Number	2
Family name	Middleton	Account status	<input type="radio"/>	Code	
First given name	Zac				
Other given names	Oliver				
Date of birth	06/12/2001	If deceased, date of death			

**Contributions**

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE	483.51
Employer contributions	<b>A</b>
ABN of principal employer	<b>A1</b>
Personal contributions	<b>B</b> 1,000.00
CGT small business retirement exemption	<b>C</b>
CGT small business 15-year exemption amount	<b>D</b>
Personal injury election	<b>E</b>
Spouse and child contributions	<b>F</b>
Other third party contributions	<b>G</b>
Assessable foreign superannuation fund amount	<b>I</b>
Non-assessable foreign superannuation fund amount	<b>J</b>
Transfer from reserve: assessable amount	<b>K</b>
Transfer from reserve: non-assessable amount	<b>L</b>
Contributions from non-complying funds and previously non-complying funds	<b>T</b>
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	<b>M</b>

**Other transactions**

Accumulation phase account balance	<b>S1</b> 1,340.34
Retirement phase account balance - Non CDBIS	<b>S2</b> 0.00
Retirement phase account balance - CDBIS	<b>S3</b> 0.00
<input type="text"/> TRIS Count	

TOTAL CONTRIBUTIONS	<b>N</b> 1,000.00	
Allocated earnings or losses	<b>O</b> 143.17	Loss
Inward rollovers and transfers	<b>P</b>	
Outward rollovers and transfers	<b>Q</b>	
Lump Sum payment	<b>R1</b>	Code
Income stream payment	<b>R2</b>	Code
CLOSING ACCOUNT BALANCE	<b>S</b> 1,340.34	S1 plus S2 plus S3

Accumulation phase value	<b>X1</b>
Retirement phase value	<b>X2</b>

See the Privacy note in the Declaration.

Title	Mr	Member's TFN	883 364 516	Member Number	3
Family name	Middleton	Account status	0	Code	
First given name	Oscar				
Other given names	John				
Date of birth	01/07/1999	If deceased, date of death			

**Contributions**

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE	482.20
Employer contributions	<b>A</b>
ABN of principal employer	<b>A1</b>
Personal contributions	<b>B</b> 9,000.00
CGT small business retirement exemption	<b>C</b>
CGT small business 15-year exemption amount	<b>D</b>
Personal injury election	<b>E</b>
Spouse and child contributions	<b>F</b>
Other third party contributions	<b>G</b>
Assessable foreign superannuation fund amount	<b>I</b>
Non-assessable foreign superannuation fund amount	<b>J</b>
Transfer from reserve: assessable amount	<b>K</b>
Transfer from reserve: non-assessable amount	<b>L</b>
Contributions from non-complying funds and previously non-complying funds	<b>T</b>
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	<b>M</b>

**Other transactions**

Accumulation phase account balance	<b>S1</b> 9,320.28	
Retirement phase account balance - Non CDBIS	<b>S2</b> 0.00	
Retirement phase account balance - CDBIS	<b>S3</b> 0.00	
TRIS Count	0	
TOTAL CONTRIBUTIONS	<b>N</b> 9,000.00	
Allocated earnings or losses	<b>O</b> 161.92	Less <b>L</b>
Inward rollovers and transfers	<b>P</b>	
Outward rollovers and transfers	<b>Q</b>	Code
Lump Sum payment	<b>R1</b>	Code
Income stream payment	<b>R2</b>	Code
CLOSING ACCOUNT BALANCE	<b>S</b> 9,320.28	S1 plus S2 plus S3
Accumulation phase value	<b>X1</b>	
Retirement phase value	<b>X2</b>	

**Section H: Assets and liabilities**

**15 ASSETS**

**15a Australian managed investments**

Listed trusts	<b>A</b>	
Unlisted trusts	<b>B</b>	
Insurance policy	<b>C</b>	
Other managed investments	<b>D</b>	



15b Australian direct investments

**Limited recourse borrowing arrangements**

Australian residential real property  
**J1**

Australian non-residential real property  
**J2**

Overseas real property  
**J3**

Australian shares  
**J4**

Overseas shares  
**J5**

Other  
**J6**

Cash and term deposits **E**

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

Limited recourse borrowing arrangements **J**

Non-residential real property **K**

Residential real property **L**

Collectables and personal use assets **M**

Other assets **O**

15c Overseas direct investments

Overseas shares **P**

Overseas non-residential real property **Q**

Overseas residential real property **R**

Overseas managed investments **S**

Other overseas assets **T**

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

15d In-house assets

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

15e Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A**  Print Y for yes or N for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B**  Print Y for yes or N for no.

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements  
**V1**

Permissible temporary borrowings  
**V2**

Other borrowings  
**V3**

Borrowings **V**

Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G) **W**

Reserve accounts **X**

Other liabilities **Y**

**TOTAL LIABILITIES** **Z**

**Section I: Taxation of financial arrangements**

**17 Taxation of financial arrangements (TOFA)**

Total TOFA gains **H**

Total TOFA losses **I**

**Section J: Other information**

**Family trust election status**

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2017–18 income year, write 2018). **A**

If revoking or varying a family trust election, print R for revoke or print V for variation, and complete and attach the Family trust election, revocation or variation 2018. **B**

**Interposed entity election status**

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an Interposed entity election or revocation 2018 for each election **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2018. **D**

**Section K: Declarations**

Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

**Important**

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

**Privacy**

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy).

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

I declare that current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received the audit report and I am aware of any matters raised. I declare that the information on this annual return, including any attached schedules and additional documentation is true and correct. I also authorise the ATO to make any tax refunds to the nominated bank account (if applicable).

Authorised trustee's, director's or public officer's signature

Date  Day Month Year

**Preferred trustee or director contact details:**

Title

Family name

First given name

Other given names

Phone number Area code  Number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return  Hrs

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

**TAX AGENT'S DECLARATION:**

I,

declare that the Self-managed superannuation fund annual return 2018 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature  Date

Title

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Tax agent number  Reference number

<p><b>Losses schedule</b>                  Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2018 tax return.                  Superannuation funds should complete and attach this schedule to their 2018 tax return.</p>	<b>2018</b>
--	-------------

Refer to *Losses schedule instructions 2018*, available on our website [www.ato.gov.au](http://www.ato.gov.au) for instructions on how to complete this schedule.

Tax file number (TFN)

Name of entity

Australian business number (ABN)

**Part A Losses carried forward to the 2018-19 income year** - excludes film losses

**1 Tax losses carried forward to later income years**

Year of loss		
2017-18	<b>B</b>	<input style="width: 100%;" type="text" value="1,166"/>
2016-17	<b>C</b>	<input style="width: 100%;" type="text" value="15,289"/>
2015-16	<b>D</b>	<input style="width: 100%;" type="text" value="285"/>
2014-15	<b>E</b>	<input style="width: 100%;" type="text" value="915"/>
2013-14	<b>F</b>	<input style="width: 100%;" type="text" value="416"/>
2012-13 and earlier income years	<b>G</b>	<input style="width: 100%;" type="text" value="3,080"/>
<b>Total</b>	<b>U</b>	<input style="width: 100%;" type="text" value="21,151"/>

Transfer the amount at label U to the Tax losses carried forward to later income years label on your tax return.

**Part F Tax losses reconciliation statement**

Balance of tax losses brought forward from the prior income year	<b>A</b>	<input style="width: 100%;" type="text" value="19,985"/>
ADD Uplift of tax losses of designated infrastructure project entities	<b>B</b>	<input style="width: 100%;" type="text"/>
SUBTRACT Net forgiven amount of debt	<b>C</b>	<input style="width: 100%;" type="text"/>
ADD Tax loss incurred (if any) during current year	<b>D</b>	<input style="width: 100%;" type="text" value="1,166"/>
ADD Tax loss amount from conversion of excess franking offsets	<b>E</b>	<input style="width: 100%;" type="text"/>
SUBTRACT Net exempt income	<b>F</b>	<input style="width: 100%;" type="text"/>
SUBTRACT Tax losses forgone	<b>G</b>	<input style="width: 100%;" type="text"/>
SUBTRACT Tax losses deducted	<b>H</b>	<input style="width: 100%;" type="text"/>
SUBTRACT Tax losses transferred out under Subdivision 170-A (only for transfers involving a foreign bank branch or a PE of a foreign financial entity)	<b>I</b>	<input style="width: 100%;" type="text"/>
<b>Total tax losses carried forward to later income years</b>	<b>J</b>	<input style="width: 100%;" type="text" value="21,151"/>

Transfer the amount at J to the Tax losses carried forward to later income years label on your tax return.

If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

**Important**

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the ATO. The income tax law imposes heavy penalties for false or misleading statements.

**Privacy**

Taxation law authorises the ATO to collect information and disclose it to other government agencies. This includes personal information of the person authorised to sign the declaration. For more information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

**Taxpayer's declaration**

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

Signature

Date

Contact person

Daytime contact number

Area code

Number

# BJO Superannuation Fund

## General Ledger

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Contributions (24200)</b>					
<u>(Contributions) Middleton, Hayley Brooke - Accumulation (MIDHAY00001A)</u>					
28/06/2018	TRANSFER FROM CBA HM OM SUPER			10,000.00	10,000.00 CR
				<b>10,000.00</b>	<b>10,000.00 CR</b>
<u>(Contributions) Middleton, Oscar John - Accumulation (MIDOSC00001A)</u>					
28/06/2018	TRANSFER FROM CBA HM OM SUPER			9,000.00	9,000.00 CR
				<b>9,000.00</b>	<b>9,000.00 CR</b>
<u>(Contributions) Middleton, Zac Oliver - Accumulation (MIDZAC00001A)</u>					
28/06/2018	TRANSFER FROM CBA HM OM SUPER			1,000.00	1,000.00 CR
				<b>1,000.00</b>	<b>1,000.00 CR</b>
<b>Interest Received (25000)</b>					
<u>ANZ 945 (ANZ482976945)</u>					
29/06/2018	CREDIT INTEREST PAID			0.08	0.08 CR
				<b>0.08</b>	<b>0.08 CR</b>
<b>Accountancy Fees (30100)</b>					
<u>Accountancy Fees (30100)</u>					
22/12/2017	ANZ INTERNET BANKING FUNDS TFER TRANSFER 558905 TO H TRAN PARTNE		880.00		880.00 DR
			<b>880.00</b>		<b>880.00 DR</b>
<b>ATO Supervisory Levy (30400)</b>					
<u>ATO Supervisory Levy (30400)</u>					
30/06/2018			259.00		259.00 DR
			<b>259.00</b>		<b>259.00 DR</b>
<b>Bank Charges (31500)</b>					
<u>Bank Charges (31500)</u>					
28/07/2017	ACCOUNT SERVICING FEE		2.50		2.50 DR
30/08/2017	ACCOUNT SERVICING FEE		2.50		5.00 DR
29/09/2017	ACCOUNT SERVICING FEE		2.50		7.50 DR
30/10/2017	ACCOUNT SERVICING FEE		2.50		10.00 DR
30/11/2017	ACCOUNT SERVICING FEE		2.50		12.50 DR
29/12/2017	ACCOUNT SERVICING FEE		2.50		15.00 DR
30/01/2018	ACCOUNT SERVICING FEE		2.50		17.50 DR
28/02/2018	ACCOUNT SERVICING FEE		2.50		20.00 DR
29/03/2018	ACCOUNT SERVICING FEE		2.50		22.50 DR
30/04/2018	ACCOUNT SERVICING FEE		2.50		25.00 DR
30/05/2018	ACCOUNT SERVICING FEE		2.50		27.50 DR
			<b>27.50</b>		<b>27.50 DR</b>
<b>Income Tax Expense (48500)</b>					
<u>Income Tax Expense (48500)</u>					
30/06/2018	Create Entries - PDIT Entry - 30/06/2018			174.90	174.90 CR
				<b>174.90</b>	<b>174.90 CR</b>
<b>Profit/Loss Allocation Account (49000)</b>					

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# BJO Superannuation Fund General Ledger

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>Profit/Loss Allocation Account (49000)</u>					
28/06/2018	System Member Journals		10,000.00		10,000.00 DR
28/06/2018	System Member Journals		9,000.00		19,000.00 DR
28/06/2018	System Member Journals		1,000.00		20,000.00 DR
30/06/2018	Create Entries - Profit/Loss Allocation - 30/06/2018			807.51	19,192.49 DR
30/06/2018	Create Entries - Profit/Loss Allocation - 30/06/2018			168.43	19,024.06 DR
30/06/2018	Create Entries - Profit/Loss Allocation - 30/06/2018			190.48	18,833.58 DR
30/06/2018	Create Entries - Income Tax Expense Allocation - 30/06/2018		121.08		18,954.66 DR
30/06/2018	Create Entries - Income Tax Expense Allocation - 30/06/2018		25.26		18,979.92 DR
30/06/2018	Create Entries - Income Tax Expense Allocation - 30/06/2018		28.56		19,008.48 DR
			<b>20,174.90</b>	<b>1,166.42</b>	<b>19,008.48 DR</b>
<b>Opening Balance (50010)</b>					
<u>(Opening Balance) Middleton, Hayley Brooke - Accumulation (MIDHAY00001A)</u>					
01/07/2017	Opening Balance				11,400.05 CR
01/07/2017	Close Period Journal		9,124.21		2,275.84 CR
			<b>9,124.21</b>		<b>2,275.84 CR</b>
<u>(Opening Balance) Middleton, Oscar John - Accumulation (MIDOSC00001A)</u>					
01/07/2017	Opening Balance				2,418.54 CR
01/07/2017	Close Period Journal		1,936.34		482.20 CR
			<b>1,936.34</b>		<b>482.20 CR</b>
<u>(Opening Balance) Middleton, Zac Oliver - Accumulation (MIDZAC00001A)</u>					
01/07/2017	Opening Balance				2,418.56 CR
01/07/2017	Close Period Journal		1,935.05		483.51 CR
			<b>1,935.05</b>		<b>483.51 CR</b>
<b>Contributions (52420)</b>					
<u>(Contributions) Middleton, Hayley Brooke - Accumulation (MIDHAY00001A)</u>					
28/06/2018	System Member Journals			10,000.00	10,000.00 CR
				<b>10,000.00</b>	<b>10,000.00 CR</b>
<u>(Contributions) Middleton, Oscar John - Accumulation (MIDOSC00001A)</u>					
28/06/2018	System Member Journals			9,000.00	9,000.00 CR
				<b>9,000.00</b>	<b>9,000.00 CR</b>
<u>(Contributions) Middleton, Zac Oliver - Accumulation (MIDZAC00001A)</u>					
28/06/2018	System Member Journals			1,000.00	1,000.00 CR
				<b>1,000.00</b>	<b>1,000.00 CR</b>
<b>Share of Profit/(Loss) (53100)</b>					
<u>(Share of Profit/(Loss)) Middleton, Hayley Brooke - Accumulation (MIDHAY00001A)</u>					
01/07/2017	Opening Balance				10,734.37 DR
01/07/2017	Close Period Journal			10,734.37	0.00 DR
30/06/2018	Create Entries - Profit/Loss Allocation - 30/06/2018		807.51		807.51 DR
			<b>807.51</b>	<b>10,734.37</b>	<b>807.51 DR</b>
<u>(Share of Profit/(Loss)) Middleton, Oscar John - Accumulation (MIDOSC00001A)</u>					
01/07/2017	Opening Balance				2,278.05 DR



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# BJO Superannuation Fund General Ledger

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2017	Close Period Journal			2,278.05	0.00 DR
30/06/2018	Create Entries - Profit/Loss Allocation - 30/06/2018		190.48		190.48 DR
			<b>190.48</b>	<b>2,278.05</b>	<b>190.48 DR</b>
<u>(Share of Profit/(Loss)) Middleton, Zac Oliver - Accumulation (MIDZAC00001A)</u>					
01/07/2017	Opening Balance				2,276.53 DR
01/07/2017	Close Period Journal			2,276.53	0.00 DR
30/06/2018	Create Entries - Profit/Loss Allocation - 30/06/2018		168.43		168.43 DR
			<b>168.43</b>	<b>2,276.53</b>	<b>168.43 DR</b>
<b>Income Tax (53330)</b>					
<u>(Income Tax) Middleton, Hayley Brooke - Accumulation (MIDHAY00001A)</u>					
01/07/2017	Opening Balance				1,610.16 CR
01/07/2017	Close Period Journal		1,610.16		0.00 DR
30/06/2018	Create Entries - Income Tax Expense Allocation - 30/06/2018			121.08	121.08 CR
			<b>1,610.16</b>	<b>121.08</b>	<b>121.08 CR</b>
<u>(Income Tax) Middleton, Oscar John - Accumulation (MIDOSC00001A)</u>					
01/07/2017	Opening Balance				341.71 CR
01/07/2017	Close Period Journal		341.71		0.00 DR
30/06/2018	Create Entries - Income Tax Expense Allocation - 30/06/2018			28.56	28.56 CR
			<b>341.71</b>	<b>28.56</b>	<b>28.56 CR</b>
<u>(Income Tax) Middleton, Zac Oliver - Accumulation (MIDZAC00001A)</u>					
01/07/2017	Opening Balance				341.48 CR
01/07/2017	Close Period Journal		341.48		0.00 DR
30/06/2018	Create Entries - Income Tax Expense Allocation - 30/06/2018			25.26	25.26 CR
			<b>341.48</b>	<b>25.26</b>	<b>25.26 CR</b>
<b>Bank Accounts (60400)</b>					
<u>ANZ 945 (ANZ482976945)</u>					
01/07/2017	Opening Balance				1,549.80 DR
28/07/2017	ACCOUNT SERVICING FEE			2.50	1,547.30 DR
30/08/2017	ACCOUNT SERVICING FEE			2.50	1,544.80 DR
29/09/2017	ACCOUNT SERVICING FEE			2.50	1,542.30 DR
30/10/2017	ACCOUNT SERVICING FEE			2.50	1,539.80 DR
30/11/2017	ACCOUNT SERVICING FEE			2.50	1,537.30 DR
22/12/2017	ANZ INTERNET BANKING FUNDS TFER TRANSFER 558905 TO H TRAN PARTNE			880.00	657.30 DR
29/12/2017	ACCOUNT SERVICING FEE			2.50	654.80 DR
30/01/2018	ACCOUNT SERVICING FEE			2.50	652.30 DR
28/02/2018	ACCOUNT SERVICING FEE			2.50	649.80 DR
29/03/2018	ACCOUNT SERVICING FEE			2.50	647.30 DR
30/04/2018	ACCOUNT SERVICING FEE			2.50	644.80 DR
30/05/2018	ACCOUNT SERVICING FEE			2.50	642.30 DR
28/06/2018	TRANSFER FROM CBA HM OM SUPER		20,000.00		20,642.30 DR
29/06/2018	CREDIT INTEREST PAID		0.08		20,642.38 DR
			<b>20,000.08</b>	<b>907.50</b>	<b>20,642.38 DR</b>



**BJO Superannuation Fund**  
**General Ledger**

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b><u>Income Tax Payable/Refundable (85000)</u></b>					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2017	Opening Balance				844.00 CR
30/06/2018				259.00	1,103.00 CR
				<b>259.00</b>	<b>1,103.00 CR</b>
<b><u>Deferred Tax Liability/Asset (89000)</u></b>					
<u>Deferred Tax Liability/Asset (89000)</u>					
01/07/2017	Opening Balance				2,535.75 DR
30/06/2018	Create Entries - PDIT Entry - 30/06/2018		174.90		2,710.65 DR
			<b>174.90</b>		<b>2,710.65 DR</b>
<b>Total Debits:</b>			<b>57,971.75</b>		
<b>Total Credits:</b>				<b>57,971.75</b>	

BA-111



# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 120

30 MAY 2018 TO 29 JUNE 2018

LISETTE MIDDLETON  
12 WILSON ST  
NORTH RYDE NSW 2113

*BJO Superfund*

*Fin. year 17/18.*

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

**BJO SUPERFUND**

Branch Number (BSB)

012-370

Account Number

4829-76945

Account Descriptor

BJO SUPERFUND

Opening Balance:

**\$642.30**

Total Deposits:

**\$20,000.08**

Total Withdrawals:

**\$0.00**

Closing Balance:

**\$20,642.38**

### NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

PA-1/2

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4829-76945

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2018</b>				
30 MAY	OPENING BALANCE			642.30
28 JUN	TRANSFER FROM CBA HM OM SUPER		20,000.00	20,642.30
29 JUN	CREDIT INTEREST PAID		0.08	20,642.38
<b>TOTALS AT END OF PAGE</b>		<b>\$0.00</b>	<b>\$20,000.08</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$0.00</b>	<b>\$20,000.08</b>	<b>\$20,642.38</b>

## This Statement Includes

Interest earned on deposits	\$0.08
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## Yearly Summary

Previous Year to 30/06/2018 (\$)

Interest earned on deposits	0.08
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## Fee Summary

Fees Charged for period: 12 JUN 2018 to 29 JUN 2018

### Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

## Summary of Relationship Benefit for this account

Amount (\$)

Your Relationship Benefit	0.60
---------------------------	------

### This is made up of:

Value of Free Transactions	0.60
----------------------------	------



Australian Government  
Australian Taxation Office

Agent NAVNEET KAUR  
Client BJO SUPERANNUATION FUND  
TFN 892 050 549

## Income tax 551

Date generated	22/07/2020
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

## Transactions

4 results found - from 01 July 2013 to 22 July 2020 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
18 Jun 2014	18 Jun 2014	General interest charge			\$0.00
18 Jun 2014	17 Jun 2014	Payment received		\$321.00	\$0.00
2 Jun 2014	2 Jun 2014	General interest charge			\$321.00 DR
7 Mar 2014	15 May 2014	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 12 to 30 Jun 13	\$321.00		\$321.00 DR



**Australian Government**  
**Australian Taxation Office**

**Agent** NAVNEET KAUR  
**Client** BJO SUPERANNUATION FUND  
**TFN** 892 050 549

## Activity statement 001

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Date generated	22/07/2020
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

## Transactions

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0 results found - from 01 July 2013 to 22 July 2020 sorted by processed date ordered newest to oldest