

HANDS OFF PTY LTD ATF
 GRACIAS A DIOS SUPERANNUATION
 Level 1 Brisbane Club Tower
 331-241 Adelaide Street
 BRISBANE QLD 4000

BDCU Alliance Bank BSB	802-101
Member No.	353779
Statement	107 (1 of 2)
Statement Ends	31 July 2020
Shares	



Choose community. Choose kind.

Account Summary

Account	Account Number	Closing Balance
S5 - REDIRECT/CHK ACC	100049418	2,027.57
S31 - BIZE SAVINGS A/C	100049419	26,390.42

Account: S5 - REDIRECT/CHK ACC

TFN: Quoted





Account Name: HANDS OFF PTY LTD ATF

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
30 Jun 20		Opening Balance			2,027.57
31 Jul 20		Closing Balance			2,027.57

Account: S31 - BIZE SAVINGS A/C

TFN: Quoted

Account Name: HANDS OFF PTY LTD ATF

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
30 Jun 20		Opening Balance			25,439.61
8 Jul 20		PAYDEDUCT From: QUICKSUPER Ref: QUICKSPR2729572924		 84.76	25,724.37
16 Jul 20		PAYDEDUCT From: QUICKSUPER Ref: QUICKSPR2735330729		 056.01	26,780.38
22 Jul 20	21 Jul 20	DIRECT DEBIT From: TAL Life Limited Ref: 1493707-A7689440	 401.00		26,379.38
31 Jul 20		INTEREST CREDIT		 04	26,390.42
31 Jul 20		Closing Balance			26,390.42

Please retain this statement for taxation purposes.

BDCU Alliance Bank BSB	802-101
Member No.	353779
Statement	107 (2 of 2)

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BDCU Limited ACN 087 649 787 (BDCU) is an agent of Bendigo and Adelaide Bank Limited (Bendigo Bank) ACN 068 049 178 AFSL/Australian Credit Licence 237879 for the distribution of BDCU Alliance Bank ®branded products and services.

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BDCU Alliance Bank BSB	802-101
Member No.	353779
Statement	108 (1 of 2)
Statement Ends	31 August 2020
Shares	



Choose community. Choose kind.

Account Summary

Account	Account Number	Closing Balance
S5 - REDIAccess/CHQ ACC	100049418	2,027.57
S31 - BIZE SAVINGS A/C	100049419	28,061.75

Account: S5 - REDIAccess/CHQ ACC

TFN: Quoted





Account Name: HANDS OFF PTY LTD ATF

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
31 Jul 20		Opening Balance			2,027.57
31 Aug 20		Closing Balance			2,027.57

Account: S31 - BIZE SAVINGS A/C

TFN: Quoted

Account Name: HANDS OFF PTY LTD ATF

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
31 Jul 20		Opening Balance			26,390.42
10 Aug 20		PAYDEDUCT From: QUICKSUPER Ref: QUICKSPR2752407129		 67.51	26,857.93
18 Aug 20		PAYDEDUCT From: QUICKSUPER Ref: QUICKSPR2758401465		 ,593.26	28,451.19
22 Aug 20	21 Aug 20	DIRECT DEBIT From: TAL Life Limited Ref: 1493707-A8384866	 01.00		28,050.19
31 Aug 20		INTEREST CREDIT		 1.56	28,061.75
31 Aug 20		Closing Balance			28,061.75

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BDCU Alliance Bank BSB	802-101
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Statement Ends	30 September 2020
Shares	



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Account Summary

Account	Account Number	Closing Balance
S5 - REDIRECT/CHK ACC	100049418	2,027.57
S31 - BIZE SAVINGS A/C	100049419	27,480.83

Account: S5 - REDIRECT/CHK ACC

TFN: Quoted




Account Name: HANDS OFF PTY LTD ATF

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
31 Aug 20		Opening Balance			2,027.57
30 Sep 20		Closing Balance			2,027.57





Account: S31 - BIZE SAVINGS A/C

TFN: Quoted

Account Name: HANDS OFF PTY LTD ATF

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
31 Aug 20		Opening Balance			28,061.75
8 Sep 20		PAYDEDUCT From: QUICKSUPER Ref: QUICKSPR2773134263		 351.39	28,413.14
16 Sep 20		BPAY ASIC WEB Ref-2291529692140 #020695170	 55.00		28,358.14
16 Sep 20		PAYDEDUCT From: QUICKSUPER Ref: QUICKSPR2779084049		 074.49	29,432.63

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Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
22 Sep 20	21 Sep 20	DIRECT DEBIT From: TAL Life Limited Ref: 1493707-A9000449	 401.00		29,031.63
28 Sep 20		BPAY TAX OFFICE PAYMENTS WEB Ref-551009294182936621 #020713571	 259.00		28,772.63
28 Sep 20		NPP to DAB FINANCIAL SOLUTIONS WEB 112879 155897051 Ref-inv 8776 DAB inv 8776	 303.50		27,469.13
30 Sep 20		INTEREST CREDIT		 11.70	27,480.83
30 Sep 20		Closing Balance			27,480.83

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NEWSLETTER

SPRING 2020

A MESSAGE FROM TANYA

And just like that, it's Spring! A time for growth and renewal. Our communities have been challenged for more than six months now, and while we're not through it yet, the resilience of our local businesses and members has been nothing short of inspiring.

I'd like to acknowledge those experiencing hardship – some for the first time. Please know you are supported.

Our team understands, and is here to help you. Please don't hesitate to pick up the phone and call. We will work with you to make your life easier.

It comes as no surprise that these challenging times have resulted in additional community need.

Our My Community Program recently allocated grants of more than \$34,000 to education, healthcare, aged care and many other local support networks.

These funds will provide local organisations with the opportunity to continue their great work in our community.

Thank you to all our members for choosing community. Thank you for choosing BDCU.

You belong here!

Regards
Tanya Schiller

CEO BDCU Alliance Bank



Your phone is now your wallet

Apple, Samsung and Google Pay are now compatible with your BDCU Alliance Bank Visa card. Store your Visa cards in your Digital Wallet, making your life a whole lot more convenient.

Did you know?

BDCU Alliance Bank does loans.

Want a new car, home, boat or business?

Need \$10,000 or \$10,000,000.

Call our friendly, local team.

SOCIAL GOOD

In addition to providing grants to My Community Partners, throughout lockdown the BDCU team maintained support for community initiatives when it was safe to do so.

Members of our team joined Meals on Wheels, and several of our executive continued their participation on the boards of local NFPs, these include Bridges For Learning, the BDCU Children's Foundation, HarbisonCare, and the Goulburn Hospital Foundation.

Plans are now underway for our annual Do Good This Christmas campaign. This year we will join forces with the Southern Highlands Christian School, Mittagong RSL and all local churches and charities to bring a smile to the faces of those in need. Unfortunately, due to Covid restrictions the iconic Bowral Family Carols and Community Christmas Dinner have been cancelled.

This year hampers of non-perishable food and toys will be shared with those in need to ensure every member of the community still has the opportunity to share a smile.

Our trees will be up late October. This year – more than any before – we welcome your generous donations of non-perishable foods and gifts for children of all ages.

It's important to remember that physical distancing keeps us safe, but it cannot be at the expense of hope and humanity.

MEET THE TEAM



JENNA RUDKIN – HEAD OF MEMBER & BUSINESS ENGAGEMENT
MOBILE: 0447 907 004

Jenna manages BDCU's Member Communications, Mobile Lending, Loans Support and Business Banking teams, and brings to BDCU members more than 15 years experience in the banking and finance industry.

Jenna has extensive experience in Lending, Business Banking, and Business Development – and a deep passion for helping people.

We had a chat about the benefits of banking locally, and how BDCU Alliance Bank can help our members achieve their financial goals.

Why BDCU?

Because nothing beats good old fashion personal service. We believe there's no substitute for face-to-face service with a friendly local.

Personal service is what sets us apart. It's at the heart of all we do – and the key to building relationships that mutually benefit our members, community and BDCU.

Why bank local?

You get advice and support from specialised local experts that know our community and economy. Better still, we use our business as a force for good. By Banking through a local, member owned organisation you'll be helping us do what we do best – support our communities.

It's simple. The more you help us, the more we can help create change in our community. And as a member, you get a great deal too.

What do you love most about living in regional Australia?

Definitely the convenience of having everything I need at my front door from local business owners that know me and my family. Not to mention the incredible landscape. We've the best of both worlds. I feel really lucky.

How do you spend your 'spare' time?

Enjoying the company of my family. We love to get out and about in nature so bushwalking, the beach and returning home to my family's farm to provide free labour!



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Statement	110 (1 of 2)
Statement Ends	31 October 2020
Shares	

Member Update

The BDCU Limited AGM papers will be available for download on the 5 November 2020.

Please visit bdcualliancebank.com.au to download.

Account Summary

Account	Account Number	Closing Balance
S5 - REDIAccess/CHQ ACC	100049418	2,527.57
S31 - BIZE SAVINGS A/C	100049419	13,605.99

Account: S5 - REDIAccess/CHQ ACC

TFN: Quoted



Account Name: HANDS OFF PTY LTD ATF

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
30 Sep 20		Opening Balance			2,027.57
22 Oct 20		DIRECT CREDIT From: ATO Ref: ATO006000013727916		500.00	2,527.57
31 Oct 20		Closing Balance			2,527.57

Account: S31 - BIZE SAVINGS A/C

TFN: Quoted

Account Name: HANDS OFF PTY LTD ATF





Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
30 Sep 20		Opening Balance			27,480.83
8 Oct 20		PAYDEDUCT From: QUICKSUPER Ref: QUICKSPR2794529118		 41.67	27,922.50
13 Oct 20		PAYDEDUCT From: QUICKSUPER Ref: QUICKSPR2797923048		 1,074.49	28,996.99

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411 Bong Bong Street Bowral NSW 2576 | F: 02 4861 6222 | E: memberservice@bdcualliancebank.com.au



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Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
22 Oct 20	21 Oct 20	DIRECT DEBIT From: TAL Life Limited Ref: 1493707-A9624828	 01.00		28,595.99
23 Oct 20		NPP to Dent Sector Fund Application Acc WEB 082401 876341846 Ref-DSF ID 203-3362-9526-VEAJ DSF ID 203-3362-9526-VEAJ	 7,500.00		21,095.99
24 Oct 20		NPP TO Dent Sector Fund Application Acc WEB PP To-082401 876341846 Ref-DSF ID 203-3362-9526-VEAJ DSF ID 203-3362-9526-VEAJ	 500.00		13,595.99
31 Oct 20		INTEREST CREDIT		 00	13,605.99
31 Oct 20		Closing Balance			13,605.99

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Statement	111 (1 of 2)
Statement Ends	30 November 2020
Shares	



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Account Summary

Account	Account Number	Closing Balance
S5 - REDIRECT/CHK ACC	100049418	2,527.57
S31 - BIZE SAVINGS A/C	100049419	14,560.73

Account: S5 - REDIRECT/CHK ACC

TFN: Quoted





Account Name: HANDS OFF PTY LTD ATF

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
31 Oct 20		Opening Balance			2,527.57
30 Nov 20		Closing Balance			2,527.57

Account: S31 - BIZE SAVINGS A/C

TFN: Quoted

Account Name: HANDS OFF PTY LTD ATF

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
31 Oct 20		Opening Balance			13,605.99
9 Nov 20		PAYDEDUCT From: QUICKSUPER Ref: QUICKSPR2817536425		 355.28	13,961.27
10 Nov 20	9 Nov 20	PAYDEDUCT From: QUICKSUPER Ref: QUICKSPR2818005855		 074.49	15,035.76
24 Nov 20	23 Nov 20	DIRECT DEBIT From: TAL Life Limited Ref: 1493707-B0302177	 79.91		14,555.85
30 Nov 20		INTEREST CREDIT		 88	14,560.73
30 Nov 20		Closing Balance			14,560.73

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Statement	111 (2 of 2)

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BDCU Alliance Bank BSB	802-101
Member No.	353779
Statement	112 (1 of 2)
Statement Ends	31 December 2020
Shares	



Choose community. Choose kind.

Account Summary

Account	Account Number	Closing Balance
S5 - REDIAccess/CHQ ACC	100049418	2,527.57
S31 - BIZE SAVINGS A/C	100049419	15,447.25

Account: S5 - REDIAccess/CHQ ACC

TFN: Quoted





Account Name: HANDS OFF PTY LTD ATF

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
30 Nov 20		Opening Balance			2,527.57
31 Dec 20		Closing Balance			2,527.57

Account: S31 - BIZE SAVINGS A/C

TFN: Quoted

Account Name: HANDS OFF PTY LTD ATF

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
30 Nov 20		Opening Balance			14,560.73
8 Dec 20		PAYDEDUCT From: QUICKSUPER Ref: QUICKSPR2840540841		 288.68	14,849.41
9 Dec 20		PAYDEDUCT From: QUICKSUPER Ref: QUICKSPR2841352911		 1,074.49	15,923.90
22 Dec 20	21 Dec 20	DIRECT DEBIT From: TAL Life Limited Ref: 1493707-B0880670	 479.91		15,443.99
31 Dec 20		INTEREST CREDIT		 26	15,447.25
31 Dec 20		Closing Balance			15,447.25

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Statement	112 (2 of 2)

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BDCU Alliance Bank BSB	802-101
Member No.	353779
Statement	113 (1 of 2)
Statement Ends	31 January 2021
Shares	



You Belong Here



Account Summary

Account	Account Number	Closing Balance
S5 - REDIRECT/CHQ ACC	100049418	2,527.57
S31 - BIZE SAVINGS A/C	100049419	16,920.90

Account: S5 - REDIRECT/CHQ ACC

TFN: Quoted





Account Name: HANDS OFF PTY LTD ATF

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
31 Dec 20		Opening Balance			2,527.57
31 Jan 21		Closing Balance			2,527.57

Account: S31 - BIZE SAVINGS A/C

TFN: Quoted

Account Name: HANDS OFF PTY LTD ATF

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
31 Dec 20		Opening Balance			15,447.25
8 Jan 21		PAYDEDUCT From: QUICKSUPER Ref: QUICKSPR2862167143		 338.29	15,785.54
12 Jan 21		PAYDEDUCT From: QUICKSUPER Ref: QUICKSPR2864636903		 1,611.75	17,397.29
22 Jan 21	21 Jan 21	DIRECT DEBIT From: TAL Life Limited Ref: 1493707-B1548654	 479.91		16,917.38
31 Jan 21		INTEREST CREDIT		 52	16,920.90
31 Jan 21		Closing Balance			16,920.90

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Statement	113 (2 of 2)

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BDCU Alliance Bank BSB	802-101
Member No.	353779
Statement	114 (1 of 2)
Statement Ends	28 February 2021
Shares	



You Belong Here



Account Summary

Account	Account Number	Closing Balance
S5 - REDIRECT/CHQ ACC	100049418	2,527.57
S31 - BIZE SAVINGS A/C	100049419	18,183.94

Account: S5 - REDIRECT/CHQ ACC

TFN: Quoted





Account Name: HANDS OFF PTY LTD ATF

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
31 Jan 21		Opening Balance			2,527.57
28 Feb 21		Closing Balance			2,527.57

Account: S31 - BIZE SAVINGS A/C

TFN: Quoted

Account Name: HANDS OFF PTY LTD ATF

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
31 Jan 21		Opening Balance			16,920.90
8 Feb 21		PAYDEDUCT From: QUICKSUPER Ref: QUICKSPR2884767752		 664.99	17,585.89
10 Feb 21		PAYDEDUCT From: QUICKSUPER Ref: QUICKSPR2886597519		 1,074.50	18,660.39
23 Feb 21	22 Feb 21	DIRECT DEBIT From: TAL Life Limited Ref: 1493707-B2182347	 79.91		18,180.48
28 Feb 21		INTEREST CREDIT		 6	18,183.94
28 Feb 21		Closing Balance			18,183.94

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Statement Ends	31 March 2021
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Account Summary

Account	Account Number	Closing Balance
S5 - REDIRECT/CHQ ACC	100049418	2,527.57
S31 - BIZE SAVINGS A/C	100049419	19,139.02

Account: S5 - REDIRECT/CHQ ACC

TFN: Quoted





Account Name: HANDS OFF PTY LTD ATF

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
28 Feb 21		Opening Balance			2,527.57
31 Mar 21		Closing Balance			2,527.57

Account: S31 - BIZE SAVINGS A/C

TFN: Quoted

Account Name: HANDS OFF PTY LTD ATF

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
28 Feb 21		Opening Balance			18,183.94
8 Mar 21		PAYDEDUCT From: QUICKSUPER Ref: QUICKSPR2907499991		 356.86	18,540.80
10 Mar 21		PAYDEDUCT From: QUICKSUPER Ref: QUICKSPR2909335235		 1,074.50	19,615.30
23 Mar 21	22 Mar 21	DIRECT DEBIT From: TAL Life Limited Ref: 1493707-B2779665	 79.91		19,135.39
31 Mar 21		INTEREST CREDIT		 3	19,139.02
31 Mar 21		Closing Balance			19,139.02

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Statement	116 (1 of 2)
Statement Ends	30 April 2021
Shares	



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Account Summary

Account	Account Number	Closing Balance
S5 - REDIRECT/CHQ ACC	100049418	2,527.57
S31 - BIZE SAVINGS A/C	100049419	20,061.66

Account: S5 - REDIRECT/CHQ ACC

TFN: Quoted

Account Name: HANDS OFF PTY LTD ATF

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
31 Mar 21		Opening Balance			2,527.57
30 Apr 21		Closing Balance			2,527.57

Account: S31 - BIZE SAVINGS A/C

TFN: Quoted

Account Name: HANDS OFF PTY LTD ATF

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
31 Mar 21		Opening Balance			19,139.02
8 Apr 21		PAYDEDUCT From: QUICKSUPER Ref: QUICKSPR2932157461		25.60	19,464.62
12 Apr 21		PAYDEDUCT From: QUICKSUPER Ref: QUICKSPR2935031013		,074.50	20,539.12
22 Apr 21	21 Apr 21	DIRECT DEBIT From: TAL Life Limited Ref: 1493707-B3392507	479.91		20,059.21
30 Apr 21		INTEREST CREDIT		45	20,061.66
30 Apr 21		Closing Balance			20,061.66

Please retain this statement for taxation purposes.

BDCU Alliance Bank BSB	802-101
Member No.	353779
Statement	116 (2 of 2)

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0608

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GRACIAS A DIOS SUPERANNUATION
Level 1 Brisbane Club Tower
331-241 Adelaide Street
BRISBANE QLD 4000

BDCU Alliance Bank BSB	802-101
Member No.	353779
Statement	117 (1 of 2)
Statement Ends	31 May 2021
Shares	



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Account Summary

Account	Account Number	Closing Balance
S5 - REDIRECT/CHQ ACC	100049418	2,527.57
S31 - BIZE SAVINGS A/C	100049419	21,053.70

Account: S5 - REDIRECT/CHQ ACC

TFN: Quoted

Account Name: HANDS OFF PTY LTD ATF

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
30 Apr 21		Opening Balance			2,527.57
31 May 21		Closing Balance			2,527.57

Account: S31 - BIZE SAVINGS A/C

TFN: Quoted

Account Name: HANDS OFF PTY LTD ATF

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
30 Apr 21		Opening Balance			20,061.66
10 May 21		PAYDEDUCT From: QUICKSUPER Ref: QUICKSPR2958001832		394.80	20,456.46
13 May 21		PAYDEDUCT From: QUICKSUPER Ref: QUICKSPR2960994564		1,074.50	21,530.96
22 May 21	21 May 21	DIRECT DEBIT From: TAL Life Limited Ref: 1493707-B4255971	79.91		21,051.05
31 May 21		INTEREST CREDIT		55	21,053.70
31 May 21		Closing Balance			21,053.70

Please retain this statement for taxation purposes.

BDCU Alliance Bank BSB	802-101
Member No.	353779
Statement	117 (2 of 2)

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 GRACIAS A DIOS SUPERANNUATION
 Level 1 Brisbane Club Tower
 331-241 Adelaide Street
 BRISBANE QLD 4000

BDCU Alliance Bank BSB	802-101
Member No.	353779
Statement	118 (1 of 2)
Statement Ends	30 June 2021
Shares	



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Account Summary

Account	Account Number	Closing Balance
S5 - REDIRECT/CHK ACC	100049418	2,527.57
S31 - BIZE SAVINGS A/C	100049419	22,019.35


Interest Summary

Account	Year To Date Interest	General Withholding Tax	Overseas Withholding Tax
353779S31	70.87	0.00	0.00



Account: S5 - REDIRECT/CHK ACC TFN: Quoted Account Name: HANDS OFF PTY LTD ATF

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
31 May 21		Opening Balance			2,527.57
30 Jun 21		Closing Balance			2,527.57

Account: S31 - BIZE SAVINGS A/C TFN: Quoted Account Name: HANDS OFF PTY LTD ATF

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
31 May 21		Opening Balance			21,053.70
7 Jun 21		PAYDEDUCT From: QUICKSUPER Ref: QUICKSPR2979352573		 1,074.50	22,128.20
8 Jun 21		PAYDEDUCT From: QUICKSUPER Ref: QUICKSPR2980186029		 368.34	22,496.54

Please retain this statement for taxation purposes.

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
22 Jun 21	21 Jun 21	DIRECT DEBIT From: TAL Life Limited Ref: 1493707-B4854490	 479.91		22,016.63
30 Jun 21		INTEREST CREDIT		 72	22,019.35
30 Jun 21		Closing Balance			22,019.35

19174

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IQD	11,849.26
VND	1,155.61
Market Value Foreign Currency	13,004.87

Trustee for the Gracia A Dios Superannuation Fund
Certificate of IQD Foreign Currency Holdings as at 30 June 2021

Date acquired	Invoice/Order #	Description	IQD value	Original cost (AUD)
19/10/2011	2124	400 x 10000 IQD	10,000,000	\$1,184.28
19/10/2011	2124	1197 x 10000 IQD	11,970,000	1,556.47
Total IQD Foreign Currency Holdings as at 30 June 2011			IQD 13,000,000	\$15,153.40
Current Market Value of IQD Holdings as at 30 June 2013			IQD 13,000,000	\$15,328.33
Unrealised gain/movement from value as at 30 June 2013 to 30 June 2014**			IQD 13,000,000	\$42.07
Current Market Value of IQD Holdings as at 30 June 2014			IQD 13,000,000	\$15,370.41
Unrealised loss/movement from value as at 30 June 2013 to 30 June 2014**			IQD 13,000,000	\$47.24
Current Market Value of IQD Holdings as at 30 June 2015			IQD 13,000,000	\$15,470.95
Unrealised gain/movement from value as at 30 June 2014 to 30 June 2015**			IQD 13,000,000	\$2,400.94
Current Market Value of IQD Holdings as at 30 June 2016			IQD 13,000,000	\$15,692.32
Unrealised loss/movement from value as at 30 June 2015 to 30 June 2016**			IQD 13,000,000	\$5,378.45
Current Market Value of IQD Holdings as at 30 June 2017			IQD 13,000,000	\$15,680.38
Unrealised gain/movement from value as at 30 June 2016 to 30 June 2017**			IQD 13,000,000	\$411.54
Current Market Value of IQD Holdings as at 30 June 2018			IQD 13,000,000	\$15,470.81
Unrealised gain/movement from value as at 30 June 2017 to 30 June 2018**			IQD 13,000,000	\$1,795.93
Current Market Value of IQD Holdings as at 30 June 2019			IQD 13,000,000	\$15,269.28
Unrealised gain/movement from value as at 30 June 2018 to 30 June 2019**			IQD 13,000,000	\$792.47

Current Market Value of IQD Holdings as at 30 June 2020	IQD 13,000,000	\$15,336.71
Unrealised gain/movement from value as at 30 June 2019 to 30 June 2020**	IQD 13,000,000	\$82.44
Current Market Value of IQD Holdings as at 30 June 2021	IQD 13,000,000	\$15,449.24
Unrealised loss/movement from value as at 30 June 2020 to 30 June 2021**	IQD 13,000,000	\$112.53

**NB: Iraq's dollar exchange rate is currently set by IMF and is an artificially low program rate (pegged to the USD) as a result of the new economic and anti-inflationary measures. The new program rates had been set at 1 USD = 1,000 IQD (from 800) and 1,000 IQD (from 700) in late 2017 and was adjusted to 1 USD = 1,155.61 IQD and then a little later to 1,155.61 IQD. In December 2020 it was adjusted again to 1 USD = 1,184.28 IQD.

Therefore the market value of the IQD holdings as at 30 June 2021 due to the devaluation of the IQD using the exchange rate information as at 30 June 2021 in the accompanying IQD is calculated as follows:

Market value (MV) of IQD in AUD @ 30 June 21 = (13 million IQD divided by 1,184.28 IQD) divided by 0.749999

MV IQD = AUD 15,449.24

As a result the unrealised loss as at 30 June 2021 is calculated as follows:

Unrealised loss IQD as at 30 June 2021 = MV IQD @ 30 June 2020 minus MV IQD @ 30 June 2021

Unrealised loss = 15,556.72 - 15,449.24 = \$112.53

While prima facie this situation looks bad for the IQD investment, the reality is that Iraq continues to undergo significant political, economic and monetary reform which together with the very significant oil, gold and raw earth mineral deposits that the country holds indicate the fundamentals for this investment remain strong. Expectations are the reform process will continue and that at some point the Central Bank of Iraq will adjust the exchange rate and pegging from the USD and allow the IQD to float. When this happens it is expected that given the underlying economic health of Iraq, the IQD's exchange rate will adjust and return to its former 'give or take' where 1 USD = USD 3 or better. Accordingly the BMSF will continue to hold this investment.

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EXCHANGE RATES / US DOLLAR RATES FOR 6/30/2021 / IRAQI DINAR

EXCHANGE RATES / AUSTRALIAN DOLLAR RATES FOR 6/30/2021 / US DOLLAR

US Dollars (USD) to Iraqi Dinars (IQD) exchange rate for June 30, 2021

Australian Dollars (AUD) to US Dollars (USD) exchange rate for June 30, 2021

Convert	To	Result	Explain
1 USD	IQD	1,462.84 IQD	1 US Dollar = 1,462.84 Iraqi Dinars on 6/30/2021
100 USD	IQD	146,284.26 IQD	100 US Dollars = 146,284.26 Iraqi Dinars on 6/30/2021
10,000 USD	IQD	14,628,426.38 IQD	10,000 US Dollars = 14,628,426.38 Iraqi Dinars on 6/30/2021
1,000,000 USD	IQD	1,462,842,638.31 IQD	1,000,000 US Dollars = 1,462,842,638.31 Iraqi Dinars on 6/30/2021

Convert	To	Result	Explain
1 AUD	USD	0.74999 USD	1 Australian Dollar in US Dollars is 0.74999 for 6/30/2021
100 AUD	USD	74,999.00 USD	100 Australian Dollars in US Dollars is 74,999.00 for 6/30/2021
10,000 AUD	USD	7,499,900.00 USD	10,000 Australian Dollars in US Dollars is 7,499,900.00 for 6/30/2021
1,000,000 AUD	USD	749,989,980.00 USD	1,000,000 Australian Dollars in US Dollars is 749,989,980.00 for 6/30/2021

IQD to USD Rates on 6/30/2021 >

USD to AUD Rates on 6/30/2021 >

Currency Converter

Currency Converter

Amount: 1

From: US Dollar (USD)

To:

Amount: 1

From: Australian Dollar (AUD)

To:

Trustee for the Gracia A Dios Superannuation Fund
Certificate of VND Foreign Currency Holdings as at 30 June 2021

Date acquired	Invoice #	Description	VND value	Original cost
04/12/2012	2440394	32 x VND500,000	16,000,000	\$867.25
04/12/2012	2440394	30 x VND500,000	15,000,000	\$108.43
04/12/2012	2440394	40 x VND500,000	20,000,000	\$108.41
Total cost of VND Currency Holdings as at 30 June 2013			VND 20,000,000	\$1,084.07
Current Market Value of VND Holdings as at 30 June 2013			VND 20,000,000	\$1,028.65
Unrealised loss as at 30 June 2013			VND 20,000,000	\$55.42
Current Market Value of VND Holdings as at 30 June 2014			VND 20,000,000	\$983.49
Unrealised loss/movement from 30 June 2013 to value as at 30 June 2014			VND 20,000,000	\$45.18
Current Market Value of VND Holdings as at 30 June 2015			VND 20,000,000	\$1,198.96
Unrealised gain/movement from 30 June 2014 to value as at 30 June 2015			VND 20,000,000	\$215.47
Current Market Value of VND Holdings as at 30 June 2016			VND 20,000,000	\$1,207.43
Unrealised gain/movement from 30 June 2015 to value as at 30 June 2016			VND 20,000,000	\$8.47
Current Market Value of VND Holdings as at 30 June 2017			VND 20,000,000	\$1,126.78
Unrealised loss/movement from 30 June 2016 to value as at 30 June 2017			VND 20,000,000	-\$80.65
Current Market Value of VND Holdings as at 30 June 2018			VND 20,000,000	\$1,175.92
Unrealised gain/movement from 30 June 2017 to value as at 30 June 2018			VND 20,000,000	\$49.14
Current Market Value of VND Holdings as at 30 June 2019			VND 20,000,000	\$1,230.88
Unrealised gain/movement from 30 June 2018 to value as at 30 June 2019			VND 20,000,000	\$54.96

Current Market Value of VND Holdings as at 30 June 2020	VND 20,000,000	\$1,253.13
Unrealised gain/movement from 30 June 2019 to value as at 30 June 2020	VND 20,000,000	\$30.25
Current Market Value of VND Holdings as at 30 June 2021	VND 20,000,000	\$1,155.61
Unrealised loss/movement from 30 June 2020 to value as at 30 June 2021	VND 20,000,000	-\$95.52

NB: As at 30 June 2021 the AUD to VND exchange rate was 17,306.85 VND to 1 AUD. Using this exchange rate the value of the VND 20 Million Holding as at 30 June 2021 was AUD \$1,155.61 resulting in an unrealised loss/movement from the value 30 June 2020 of -\$95.52.

Trustee for the Gracias A Dios Superannuation Fund
Certificate of IQD Foreign Currency Holdings as at 30 June 2021

Date acquired	Invoice/order #	Description	IQD value	Original cost (AUD)
19/10/2011	23245	400 x 25000 IQD	10,000,000	\$11656.46
19/10/2011	23245	120 x 25000 IQD	3,000,000	\$3496.94
Total IQD Foreign Currency Holdings as at 30 June 2013			IQD 13,000,000	\$15,153.40
Current Market Value of IQD Holdings as at 30 June 2013			IQD 13,000,000	\$14,528.33
Unrealised loss as at 30 June 2013**			IQD 13,000,000	-\$625.07
Current Market Value of IQD Holdings as at 30 June 2014			IQD 13,000,000	\$14,070.91
Unrealised loss /movement from value as at 30 June 2013 to 30 June 2014**			IQD 13,000,000	-\$457.42
Current Market Value of IQD Holdings as at 30 June 2015			IQD 13,000,000	\$16,470.95
Unrealised gain /movement from value as at 30 June 2014 to 30 June 2015**			IQD 13,000,000	\$2,400.04
Current Market Value of IQD Holdings as at 30 June 2016			IQD 13,000,000	\$13,092.52
Unrealised loss /movement from value as at 30 June 2015 to 30 June 2016**			IQD 13,000,000	-\$3,378.43
Current Market Value of IQD Holdings as at 30 June 2017			IQD 13,000,000	\$12,680.98
Unrealised loss /movement from value as at 30 June 2016 to 30 June 2017**			IQD 13,000,000	-\$411.54
Current Market Value of IQD Holdings as at 30 June 2018			IQD 13,000,000	\$14,476.61
Unrealised gain /movement from value as at 30 June 2017 to 30 June 2018**			IQD 13,000,000	\$1,795.63
Current Market Value of IQD Holdings as at 30 June 2019			IQD 13,000,000	\$15,269.08
Unrealised gain /movement from value as at 30 June 2018 to 30 June 2019**			IQD 13,000,000	\$792.47

Current Market Value of IQD Holdings as at 30 June 2020	IQD 13,000,000	\$15,536.72
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Unrealised gain /movement from value as at 30 June 2019 to 30 June 2020**	IQD 13,000,000	<u>\$267.64</u>
--	----------------	------------------------

Current Market Value of IQD Holdings as at 30 June 2021	IQD 13,000,000	\$11,849.26
--	-----------------------	--------------------

Unrealised loss /movement from value as at 30 June 2020 to 30 June 2021**	IQD 13,000,000	<u>-\$3,687.46</u>
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***NB: Iraqi dinar exchange rate is currently set by IMF and is an artificially low program rate (pegged to the USD) as a result of the Iraq war, UN sanctions and post war reconstruction. The rate for many years had been set at 1 USD = 1166 IQD (bank sells) and 1164IQD (bank buys). In late 2017 it was adjusted to 1 USD = 1184 IQD and then a little later to 1191 IQD. In December 2020 it was adjusted again to 1 USD = 1460 IQD.*

Therefore the market value of the IQD holdings as at 30 June 2021 due to this devaluation of the IQD using the exchange rate information as at 30 June 2021 in the accompanying PDFs is calculated as follows:

Market value (MV) of IQD in AUD@ 30 June 21 = (13 million IQD divided by 1462.84 IQD) divided by 0.74999

MV IQD = AUD 11,849.26

As a result the unrealized loss as at 30 June 2021 is calculated as follows:

Unrealised loss IQD as at 30 June 2021 = MV IQD @30 June 2020 minus MQ IQD @ 30 June 2021

Unrealised loss = 15,536.72 – 11,849.26 = **-\$3,687.46**

While prima facie this situation looks bad for the IQD investment, the reality is that Iraq continues to undergo significant political, economic and monetary reform which together with the very significant oil, gold and rare earth mineral deposits that the country holds indicates the fundamentals for this investment remain strong. Expectations are the reform process will continue and that at some point the Central bank of Iraq will adjust the exchange rate and depeg from the USD and allow the IQD to float. When this happens it is expected that given the underlying resources wealth of Iraq, the IQD's exchange rate will adjust and return to its former 'glory days' where 1 IQD = USD 3 or better. Accordingly the SMSF will continue to hold this investment.

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EXCHANGE RATES / US DOLLAR RATES FOR 6/30/2021 / IRAQI DINAR

US Dollars (USD) to Iraqi Dinars (IQD) exchange rate for June 30, 2021

Convert	To	Result	Explain
1 USD	IQD	1,462.84 IQD	1 US Dollar = 1,462.84 Iraqi Dinars on 6/30/2021
100 USD	IQD	146,284.26 IQD	100 US Dollars = 146,284.26 Iraqi Dinars on 6/30/2021
10,000 USD	IQD	14,628,426.38 IQD	10,000 US Dollars = 14,628,426.38 Iraqi Dinars on 6/30/2021
1,000,000 USD	IQD	1,462,842,638.31 IQD	1,000,000 US Dollars = 1,462,842,638.31 Iraqi Dinars on 6/30/2021

[IQD to USD Rates on 6/30/2021 >](#)

Currency Converter

Amount:

From:

To:

Iraqi Dinar (IQD)



Convert

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Currency data by Xignite

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EXCHANGE RATES / AUSTRALIAN DOLLAR RATES FOR 6/30/2021 / US DOLLAR

Australian Dollars (AUD) to US Dollars (USD) exchange rate for June 30, 2021

Convert	To	Result	Explain
1 AUD	USD	0.74999 USD	1 Australian Dollar in US Dollars is 0.74999 for 6/30/2021
100 AUD	USD	74.9990 USD	100 Australian Dollars in US Dollars is 74.9990 for 6/30/2021
10,000 AUD	USD	7,499.90 USD	10,000 Australian Dollars in US Dollars is 7,499.90 for 6/30/2021
1,000,000 AUD	USD	749,989.98 USD	1,000,000 Australian Dollars in US Dollars is 749,989.98 for 6/30/2021

[USD to AUD Rates on 6/30/2021 >](#)

Currency Converter

Amount:

From:

To:

US Dollar (USD)



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Currency data by Xignite

Trustee for the Gracias A Dios Superannuation Fund
Certificate of VND Foreign Currency Holdings as at 30 June 2021

Date acquired	Invoice #	Description	VND value	Original cost
04/12/2012	2440394	32 x VND500,000	16,000,000	\$867.25
04/12/2012	2440394	20 x VND100,000	2,000,000	\$108.41
04/12/2012	2440394	40 x VND50,000	2,000,000	\$108.41

Total cost of VND currency holdings as at 30 June 2013	VND 20,000,000	\$1,084.07
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Current Market Value of VND Holdings as at 30 June 2013	VND 20,000,000	\$1,028.65
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Unrealised loss as at 30 June 2013	VND 20,000,000	\$55.42
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Current Market Value of VND Holdings as at 30 June 2014	VND 20,000,000	\$983.49
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Unrealised loss /movement from 30 June 2013 to value as at 30 June 2014	VND 20,000,000	\$45.16
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Current Market Value of VND Holdings as at 30 June 2015	VND 20,000,000	\$1,198.96
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Unrealised gain /movement from 30 June 2014 to value as at 30 June 2015	VND 20,000,000	\$215.47
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Current Market Value of VND Holdings as at 30 June 2016	VND 20,000,000	\$1,207.43
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Unrealised gain /movement from 30 June 2015 to value as at 30 June 2016	VND 20,000,000	\$8.47
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Current Market Value of VND Holdings as at 30 June 2017	VND 20,000,000	\$1,126.78
--	-----------------------	-------------------

Unrealised loss /movement from 30 June 2016 to value as at 30 June 2017	VND 20,000,000	-\$80.65
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Current Market Value of VND Holdings as at 30 June 2018	VND 20,000,000	\$1,175.92
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Unrealised gain/movement from 30 June 2017 to value as at 30 June 2018	VND 20,000,000	\$49.14
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Current Market Value of VND Holdings as at 30 June 2019	VND 20,000,000	\$1,220.88
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Unrealised gain/movement from 30 June 2018 to value as at 30 June 2019	VND 20,000,000	\$44.96
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Current Market Value of VND Holdings as at 30 June 2020	VND 20,000,000	\$1,251.13
Unrealised gain/movement from 30 June 2019 to value as at 30 June 2020	VND 20,000,000	<u>\$30.25</u>
Current Market Value of VND Holdings as at 30 June 2021	VND 20,000,000	\$1,155.61
Unrealised loss/movement from 30 June 2020 to value as at 30 June 2021	VND 20,000,000	<u>-\$95.52</u>

NB: As at 30 June 2021 the AUD to VND exchange rate was 17,306.85 VND to 1 AUD.

Using this exchange rate the value of the VND 20 Million Holding as at 30 June 2021 was AUD \$1,155.61 resulting in an unrealized loss/movement from the value at 30 June 2020 of **-\$95.52**.



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Current Spot Prices: 7:33 pm Mon. July 26, 2021 (USMT)

Gold \$1,799.69 ↑ \$0.91

Silver \$25.22 ↓ \$-0.04

COINS & BULLION SINCE 1973

Open 8am to 7pm MT Weekdays

7:33 pm Mon. July 26, 2021 (USMT)

Gold \$1,799.69 ↑ \$0.91

Silver \$25.22 ↓ \$-0.04

Daily Silver Price History

(XAUUSD)

Prices logged 3:00 Mountain time daily*

Archived Years Menu

27 Jul 2021	25.14
26 Jul 2021	25.17
23 Jul 2021	25.17
22 Jul 2021	25.42
21 Jul 2021	25.28
20 Jul 2021	24.97
19 Jul 2021	25.17

Daily Silver Price History

16 Jul 2021	25.67
15 Jul 2021	26.33
14 Jul 2021	26.22
13 Jul 2021	25.97
12 Jul 2021	26.26
09 Jul 2021	26.10
08 Jul 2021	25.93
07 Jul 2021	26.14
06 Jul 2021	26.11
05 Jul 2021	26.44
02 Jul 2021	26.46
01 Jul 2021	26.00
30 Jun 2021	26.09
29 Jun 2021	25.80
28 Jun 2021	26.11
25 Jun 2021	26.11
24 Jun 2021	25.94
23 Jun 2021	25.87
22 Jun 2021	25.77
21 Jun 2021	25.94
18 Jun 2021	25.80
17 Jun 2021	26.02
16 Jun 2021	27.16

15 Jun 2021	27.68
14 Jun 2021	27.88
11 Jun 2021	27.92
10 Jun 2021	27.97
09 Jun 2021	27.82
08 Jun 2021	27.63
07 Jun 2021	27.90
04 Jun 2021	27.80
03 Jun 2021	27.44
02 Jun 2021	28.15
01 Jun 2021	27.85
31 May 2021	28.08
28 May 2021	27.92
27 May 2021	27.89
26 May 2021	27.68
25 May 2021	27.99
24 May 2021	27.69
21 May 2021	27.56
20 May 2021	27.71
19 May 2021	27.61
18 May 2021	28.16
17 May 2021	28.26
14 May 2021	27.42

13 May 2021	27.05
12 May 2021	27.12
11 May 2021	27.57
10 May 2021	27.32
07 May 2021	27.45
06 May 2021	27.30
05 May 2021	26.45
04 May 2021	26.49
03 May 2021	26.88
30 Apr 2021	25.91
29 Apr 2021	26.10
28 Apr 2021	26.32
27 Apr 2021	26.23
26 Apr 2021	26.21
23 Apr 2021	26.00
22 Apr 2021	26.12
21 Apr 2021	26.52
20 Apr 2021	25.78
19 Apr 2021	25.86
16 Apr 2021	25.96
15 Apr 2021	25.85
14 Apr 2021	25.42
13 Apr 2021	25.36

12 Apr 2021	24.81
09 Apr 2021	25.25
08 Apr 2021	25.41
07 Apr 2021	25.16
06 Apr 2021	25.17
05 Apr 2021	24.82
01 Apr 2021	24.97
31 Mar 2021	24.43
30 Mar 2021	24.02
29 Mar 2021	24.67
26 Mar 2021	25.06
25 Mar 2021	25.10
24 Mar 2021	25.08
23 Mar 2021	25.06
22 Mar 2021	25.81
19 Mar 2021	26.24
18 Mar 2021	26.04
17 Mar 2021	26.37
16 Mar 2021	25.93
15 Mar 2021	26.22
12 Mar 2021	25.91
11 Mar 2021	26.09
10 Mar 2021	26.18

09 Mar 2021	25.94
08 Mar 2021	25.18
05 Mar 2021	25.24
04 Mar 2021	25.34
03 Mar 2021	26.01
02 Mar 2021	26.73
01 Mar 2021	26.51
26 Feb 2021	26.68
25 Feb 2021	27.51
24 Feb 2021	27.93
23 Feb 2021	27.67
22 Feb 2021	28.22
19 Feb 2021	27.27
18 Feb 2021	26.58
17 Feb 2021	27.41
16 Feb 2021	27.07
15 Feb 2021	27.60
12 Feb 2021	27.36
11 Feb 2021	27.00
10 Feb 2021	27.01
09 Feb 2021	27.22
08 Feb 2021	27.27
05 Feb 2021	26.92

04 Feb 2021	26.33
03 Feb 2021	26.84
02 Feb 2021	26.81
01 Feb 2021	28.49
29 Jan 2021	27.00
28 Jan 2021	26.50
27 Jan 2021	25.16
26 Jan 2021	25.45
25 Jan 2021	25.34
22 Jan 2021	25.50
21 Jan 2021	25.93
20 Jan 2021	25.84
19 Jan 2021	25.24
18 Jan 2021	24.99
15 Jan 2021	24.78
14 Jan 2021	25.57
13 Jan 2021	25.32
12 Jan 2021	25.66
11 Jan 2021	25.06
08 Jan 2021	25.43
07 Jan 2021	27.18
06 Jan 2021	27.31
05 Jan 2021	27.58

04 Jan 2021	27.18
-------------	-------

* The day for USAGOLD current pricing begins at 3pm Mountain Time the day before the top row date indicated in the table and ends on the date indicated 3pm Mountain Time. For example, prices logged next to the date March 15 begin logging at 3pmMT on March 14 and end at 3pmMT on March 15.

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	1D	1M	3M	1Y	5Y	All		
GOLD								
Gold spot							1798.27	+0.06%
								+1.01
SILVER								
Silver spot							25.137	-0.20%
								-0.05%

[Gold • Silver](https://www.tradingview.com/markets/currencies/) (https://www.tradingview.com/markets/currencies/) by TradingView



27/07/2021, 11:33:38

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(<https://www.usagold.com/cpmforum/2021/07/whats-hot-inflation-might-not-be-transitory-gold-weakness-may-well-be/>)
- Quantitative easing is a 'dangerous addiction'
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- Opinion: Worried about inflation? Here's how investments did in the 1970s
(<https://www.usagold.com/cpmforum/2021/07/opinion-worried-about-inflation-heres-how-investments-did-in-the-1970s/>)
- Central banks face a new balancing act with their huge asset piles
(<https://www.usagold.com/cpmforum/2021/07/central-banks-face-a-new-balancing-act-with-their-huge-asset-piles/>)
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- 'Strange' bond reaction to US inflation data puzzles investors
(<https://www.usagold.com/cpmforum/2021/07/strange-bond-reaction-to-us-inflation-data-puzzles-investors/>)
- U.S. investors expect inflation to pick up, prompting these portfolio changes, a UBS survey finds (<https://www.usagold.com/cpmforum/2021/07/u-s-investors-expect-inflation-to-pick-up-prompting-these-portfolio-changes-a-ubs-survey-finds/>)
- Markets are ignoring the new inflation reality
(<https://www.usagold.com/cpmforum/2021/07/markets-are-ignoring-the-new-inflation-reality/>)

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Australian Dollars (AUD) to Vietnamese Dong (VND) exchange rate for June 30, 2021

Convert	To	Result	Explain
1 AUD	VND	17,306.85 VND	1 Australian Dollar in Vietnamese Dong is 17,306.85 for 6/30/2021
100 AUD	VND	1,730,685.37 VND	100 Australian Dollars in Vietnamese Dong is 1,730,685.37 for 6/30/2021
10,000 AUD	VND	173,068,536.65 VND	10,000 Australian Dollars in Vietnamese Dong is 173,068,536.65 for 6/30/2021
1,000,000 AUD	VND	17,306,853,664.56 VND	1,000,000 Australian Dollars in Vietnamese Dong is 17,306,853,664.56 for 6/30/2021

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From:

To:

Vietnamese Dong (VND) 

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Currency data by Xignite

	P&L	Equity					
		Paul	Reina		Total		
Opening Balance @ 01.07.2020		46,183.70	27,588.04		73,771.74		
Rate %		62.60%	37.40%		100.00%		
Contribution for the year 2021	18,569.65	13,931.48	4,638.17		18,569.65		
ATO Contribution	500.00	500.00			500.00		
Total Contribution @ 30.06.2021	19,069.65	60,615.18	32,226.21		92,841.39		
Unrealised Gains/Losses	6,351.15	3975.82	2375.33		6,351.15		
ATO Contribution	500.00	500			500.00		
Income	281.30						
Insurance	5,443.28	- 5,443.28			- 5,443.28		
Other Expenses	1,689.00						
Profit	- 6,850.98	- 881.22	- 526.48		- 1,407.70		
Total Taxable Profit before tax	12,218.67						
Losses to be applied							
Taxable Profit	12,218.67						
Income Tax on contributions	- 2,785.50	- 2,089.65	- 695.70		- 2,785.35		
Income Tax remaining amount	1,027.65	643.31	384.34		1,027.65		
Total Income Tax	- 1,757.85	- 1,446.34	- 311.36		- 1,757.70		
Distribution - Share of Profit		- 3,795.02	1,537.49		3,185.75		
Total allocation		10,636.46	6,175.66				
Net Profit after tax	16,811.97	56,820.16	33,763.70		90,583.86	Total Equity @30.06.2021	



Australian Government
Australian Taxation Office

Agent DAB FINANCIAL SOLUTIONS
Client THE TRUSTEE FOR GRACIAS A
DIOS SUPERANNUATION FUND
ABN 57 176 984 881
TFN 929 418 293

Activity statement 001

Date generated	08/03/2022
Overdue	\$402.00 DR
Not yet due	\$0.00
Balance	\$402.00 DR

Transactions

5 results found - from **01 July 2020** to **08 March 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
7 Mar 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$402.00		\$402.00 DR
8 Feb 2022	8 Feb 2022	General interest charge			\$0.00
8 Feb 2022	7 Feb 2022	Payment received		\$402.00	\$0.00
4 Jan 2022	4 Jan 2022	General interest charge			\$402.00 DR
5 Dec 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$402.00		\$402.00 DR



Australian Government
Australian Taxation Office

Agent DAB FINANCIAL SOLUTIONS
Client THE TRUSTEE FOR GRACIAS A
DIOS SUPERANNUATION FUND
ABN 57 176 984 881
TFN 929 418 293

Income tax 551

Date generated	08/03/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

7 results found - from **08 March 2020** to **08 March 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
26 Jul 2021	26 Jul 2021	General interest charge			\$0.00
26 Jul 2021	23 Jul 2021	Payment received		\$1,750.30	\$0.00
26 Jul 2021	1 Jul 2021	General interest charge			\$1,750.30 DR
21 Jul 2021	15 Jun 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$1,750.30		\$1,750.30 DR
29 Sep 2020	29 Sep 2020	General interest charge			\$0.00
29 Sep 2020	28 Sep 2020	Payment received		\$259.00	\$0.00
21 Sep 2020	28 Jul 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$259.00		\$259.00 DR



2 July 2021

Hands Off Pty Ltd <Gracias A Dios Superannuation Fund>
Level 1 Brisbane Club Tower
331/241 Adelaide Street
BRISBANE CITY QLD 4000

Investor Number : 000123

Transaction Statement

Dent Sector Fund

This statement details your transactions in the fund for the period 1 June 2021 to 30 June 2021

Date	Transaction	Transaction Amount (\$)	Transaction Price (\$)	Transaction Units	Unit Balance	Redemption Price (\$)	Balance (\$)
01-06-2021	Opening Balance				15,000.0000	0.9968	14,952.00
30-06-2021	Closing Balance				15,000.0000	1.0051	15,076.50

Should you have any questions regarding this statement please contact our Unit Registry Office on 1300 133 451 or by email: registry@mainstreamgroup.com.

Please send all mail correspondence to Mainstream Fund Services Pty Ltd at GPO Box 4968, Sydney NSW 2001.



22 July 2021

Hands Off Pty Ltd <Gracias A Dios Superannuation Fund>
Level 1 Brisbane Club Tower
331/241 Adelaide Street
BRISBANE CITY QLD 4000

Investor Number : 000123

Distribution Statement

Dent Sector Fund

This statement details the distribution for your holdings with Stone Door Pty Ltd in the above fund for the period 01 July 2020 to 30 June 2021.

Distribution Details

Cash Distribution Rate

\$0.01402871

Date	Unit Balance Before Distribution	Gross Distribution (\$)	Withholding Tax (\$) *	Net Payment Payments (\$)	Method	Unit Price	Units Reinvested	Unit Balance After Distribution
30-06-2021	15,000.0000	210.43	0.00	210.43	Reinvestment	0.9962	211.2327	15,211.2327

Investor Details

Name	TFN/ABN Quoted
Hands Off Pty Ltd <Gracias A Dios Superannuation Fund>	Yes

Note:

*Tax has been deducted if you are a non-resident or where you have not advised your Tax File Number (TFN) / Australian Business Number (ABN). The withholding tax amount is calculated on the attribution amount of your distribution.

Should you have any questions regarding this statement please contact our Unit Registry Office on 1300 133 451 or by email: registry@mainstreamgroup.com.

Please send all mail correspondence to Mainstream Fund Services Pty Ltd at GPO Box 4968, Sydney NSW 2001.



22 July 2021

Fund Payment Notice

Dent Sector Fund

The responsible entity or the Trustee of the Dent Sector Fund ("Fund") considers that the Fund is a withholding Managed Investment Trust ("MIT") for the purposes of subdivision 12-H of Schedule 1 to the Taxation Administration Act 1953 ("TAA") for the year ended 30 June 2021. The Fund is an Attribution Managed Investment Trust ("AMIT") in relation to the year ended 30 June 2021.

The fund payment information below is provided solely for the purposes of Subdivisions 12A-B, 12A-C of Schedule 1 to the TAA in order to determine withholding MIT non-resident withholding tax and to assist entities with withholding obligations that may arise in respect of amounts paid to non-residents and should not be used for any other purpose.

Components	Cents per unit
Australian-sourced interest	0.00000000
Unfranked Australian dividends	0.00000000
Managed investment trust fund payment (exclusive of NCMI and Excluded NCMI)	0.00080440
Non-concessional managed investment trust income (NCMI)	0.00000000
Excluded non-concessional managed investment trust income (Excluded NCMI)	0.00000000

Australian resident unitholders should not rely on this information for the purposes of completing their income tax returns. Details of the full year AMIT determined components will be provided in the 2021 AMIT Member Annual ("AMMA") Statement for the Fund. The AMMA Statement for the Fund will be sent to unitholders after 30 June 2021.

Please note information contained in this document is a reference guide ("Guide") only. This Guide is suited for use by non-resident unitholders invested into the Fund. This Guide is a summary only and is not intended to provide a detailed analysis of each aspect of the relevant Australian Taxation laws. The effects of the Australian taxation laws are very complex, we therefore recommend that you consult your financial adviser, accountant or obtain specialised taxation advice.



26 July 2021

Hands Off Pty Ltd <Gracias A Dios Superannuation Fund>
 Level 1 Brisbane Club Tower
 331/241 Adelaide Street
 BRISBANE CITY QLD 4000

Investor Number : 000123

Attribution Managed Investment Trust Member Annual (AMMA) Statement
For the year ended 30 June 2021
Dent Sector Fund

Part A - Your Details

You are recorded as being: Superannuation Fund
 Australian Tax File Number (TFN) / ABN Quoted: Provided
 Country of residence at 30 Jun 2021: Australia

Part B - Summary of 2021 Tax Return (supplementary section) Items

	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	0.00	13U
Franked distributions from trusts	0.00	13C
Other deductions relating to non-primary production income	0.00	13Y
Share of credit for foreign resident withholding amounts (excluding capital gains)	0.00	13A
Share of National rental affordability scheme tax offset	0.00	13B
Share of credit for tax withheld where Australian business number not quoted	0.00	13P
Share of franking credit from franked dividends	0.00	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust distributions	0.00	13R
Share of credit for tax paid by trustee	0.00	13S
Early stage venture capital limited partnership: current year tax offset	0.00	T7K
Early stage investor: current year tax offset	0.00	T8L
Other refundable tax offsets: Exploration credits	0.00	T9 (Code E)
Net capital gain	210.09	18A
Total current year capital gains	210.33	18H
Credit for foreign resident capital gains withholding amounts	0.00	18X
CFC Income	0.00	19K
Transferor trust income	0.00	19B
Assessable foreign source income	0.00	20E
Other net foreign source income	0.00	20M
Australian franking credits from a New Zealand franking company	0.00	20F
Foreign Income Tax Offsets *	0.00	20O

* The foreign income tax offset represents foreign income tax offsets in respect of both foreign income and foreign capital gains derived by the Fund. Foreign income tax offsets on foreign capital gains have not been reduced by the capital gains tax discount.

Please retain this statement for Income Tax Purposes

Equity Trustees Limited AFSL240975
 Level 2, 575 Bourke Street, Melbourne VIC 3000
 GPO Box 2307, Melbourne VIC 3001
 Tel: (61 3) 8623 5000 Fax: (61 3) 8623 5395
 Email: equity@eqt.com.au Web: www.eqt.com.au

Part C Component of attribution	Cash Distribution	Tax Paid/Franching Credit (grossed up)	Attribution	Tax return Label
Australian Income				
Interest (subject to withholding tax)	0.00		0.00	
Interest (not subject to withholding tax)	0.00		0.00	
Dividends: unfranked amount	0.00		0.00	
Dividends: unfranked amount declared to be CFI	0.00		0.00	
Dividends: unfranked amount not declared to be CFI	0.00		0.00	
Dividends: less LIC capital gain deduction	0.00		0.00	
Other assessable Australian income	0.00		0.00	
NCMI - Non-primary production	0.00		0.00	
Excluded from NCMI - Non-primary production	0.00		0.00	
Share of net income from trusts, less net capital gains, foreign income and franked distributions	0.00		0.00	13U
Dividends: Franked amount	0.00	0.00	0.00	13C/13Q
Capital gains				
Capital gains discount - Taxable Australian property	0.06		0.06	
Capital gains discount - Non-Taxable Australian property	0.18	0.00	0.18	
Capital gains other - Taxable Australian property	0.00		0.00	
Capital gains other - Non-Taxable Australian property	209.85	0.00	209.85	
NCMI capital gains	0.00		0.00	
Excluded from NCMI capital gains	0.00		0.00	
Net capital gain	210.09	0.00	210.09	18A
AMIT CGT gross up amount	0.00		0.24	
Other capital gains distribution	0.24		0.00	
Total current year capital gains	210.33	0.00	210.33	18H
Foreign income				
Other net foreign source income	0.00	0.00	0.00	20M/20O
Assessable foreign source income	0.00	0.00	0.00	20E
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	20F
CFC income	0.00		0.00	19K
Transferor trust income	0.00		0.00	19B
Total foreign income	0.00	0.00	0.00	
Tax offsets				
	Amount	Tax return label		
Franking credit tax offset (including Australian franking credits from a New Zealand franking company)	0.00	13Q / 20F		
Foreign income tax offset	0.00	20O		
Total tax offsets	0.00			

<u>Other non-assessable amounts and cost base details</u>	Cash distribution	Attribution/Amount	Other amount
Net exempt income	0.00	0.00	
Non-assessable non-exempt amount	0.00	0.00	
Other non-attributable amounts	0.10		
Gross cash distribution	210.43		210.43
AMIT cost base net amount - excess (decrease)			0.10
AMIT cost base net amount - shortfall (increase)			0.00

<u>Other amounts deducted from trust distribution</u>	Cash Amount	Tax return label
TFN amounts withheld	0.00	13R
Non-resident withholding tax deducted	0.00	
Other expenses	0.00	13Y
Credit for foreign resident capital gains withholding	0.00	18X
Net cash distribution	210.43	

This guide provides general information and has been prepared to assist you in understanding the various components of the Attribution Managed Investment Trust Member Annual (AMMA) Statement which you have received from the Fund in relation to the year ended 30 June 2021. This guide has been prepared to assist you in completing your income tax return for the year ending 30 June 2021.

Australian tax laws are complex and each unitholder's particular circumstances will be different. You should seek your own tax advice before taking any action based on this guide and consult your professional tax advisor for advice specific to your circumstances. This guide should be read in conjunction with the Australian Taxation Office's (ATO's) instructions and publications. The comments contained in this guide do not constitute legal, tax or financial planning advice. They are general in nature, offered on an informative basis only and are not intended to cover all of the potential tax consequences in relation to a particular unitholder. Certain items discussed in this guide may not apply to certain unitholders (for example, due to the unitholder's residency, entity type or some other factor).

The Fund is an Attribution Managed Investment Trust (AMIT) for the year ended 30 June 2021. Your AMMA Statement includes amounts attributed to you from the Fund relating to the year ended 30 June 2021. You may be required to include these amounts in your tax return for the 2021 financial year.

This AMMA Statement is prepared for an Australian resident individual investor who holds units in the Fund on a capital account. Unitholders should seek professional taxation advice in relation to this AMMA statement.

Part A - Your details

Part A are the details you provided and reported at the time this statement was generated.

Part B - Tax return information

Part B is a summary of the amounts attributed to you from the Fund that are relevant for the completion of your 2021 tax return. Depending on your circumstances, you may be able to copy the amounts from Part B of this AMMA statement to your corresponding labels of the Tax Return (Supplementary Section) 2021. The breakdown of the components is shown in Part C of your AMMA statement.

Part C - Component of attribution

This section of your AMMA Statement gives you a detailed breakdown of the cash paid to you and the amounts attributed to you. The information in Part C of your AMMA Statement may be required for you to complete other parts of your income tax return.

1. Australian income

The details provide a breakdown of Label 13U Non-primary production income and Label 13C Franked distributions from trusts. This information may be necessary for those investors who use the Application for refund of franking credits for individuals during 2021.

2. Capital gains

Capital gains discount - Taxable Australian Property (TAP) and Non-Taxable Australian Property (NTAP)

The capital gains tax (CGT) discount is generally available for gains on the disposal of investments that have been held for at least 12 months. These items are that part of the Fund's net capital gain that represents discount capital gains paid and attributed to you. Resident individuals and trusts (conditions apply) may be eligible for a 50% CGT discount and resident complying superannuation funds may be eligible for a 33.33% CGT discount. Companies are not eligible for the CGT discount.

Capital gains other - Taxable Australian Property (TAP) and Non-Taxable Australian Property (NTAP)

These items are capital gains paid and attributed to you in relation to the disposal of investments held by the Fund which are held for less than 12 months. The CGT discount is not available in relation to such gains.

Net capital gains

This amount represents the taxable capital gains which is the sum of the capital gains (discounted and other methods) and any foreign tax paid on capital gains.

AMIT CGT gross up amount

This item shows the additional amount treated as capital gains of a unitholder under ss 276-85(3) and (4) of the Income Tax Assessment Act 1997 (ITAA 1997), and is included in the AMIT cost base increase amount under s104-107E of the ITAA 1997. This amount is equal to the sum of the attribution column for Capital gains discount - Taxable Australian Property (TAP) and Capital gains discount - Non-Taxable Australian Property (NTAP).

Other capital gains distribution

Other capital gains distributions are shown in the Cash distribution column to represent the total amount of cash distributed in relation to all capital gains, other than the amounts already shown in the Cash distribution columns for Capital gains discount - NTAP & TAP and Capital gains other - NTAP & TAP.

3. Foreign income

The Foreign income section includes all foreign income except foreign capital gains. Foreign tax paid on foreign income (other than foreign capital gains) is also shown here.

4. Other non-assessable amounts and cost base details

Other non-assessable amounts have been divided into three categories depending on the nature of the amount. These amounts may not be immediately assessable for income tax purposes and may not be required to be included in your tax return. However, they may be relevant when determining any adjustment to the cost base of your unit holding and may be relevant in working out your gain/loss at the time you dispose of your units in the Fund.

Other non-attributable amounts

Other non-attributable amounts are cash distributions paid to you that exceed the attribution amount, to the extent they are not already shown in other components. These amounts are reflected in the calculation of the AMIT cost base net amount - excess or shortfall. It does not include Other capital gains distributions which are shown at the capital gains section.

AMIT cost base net amounts

Under the AMIT regime you are required to adjust your cost base of your units as follows:

AMIT cost base net amount - excess (decrease). You must reduce the cost base and reduced cost base of your units in the Fund by the AMIT cost base net amount - excess. A capital gain may also arise if your AMIT cost base net amount - excess is greater than your cost base of your units in the Fund.

AMIT cost base net amount - shortfall (increase). You must increase the cost base and reduced cost base of your units in the Fund by the AMIT cost base net amount - shortfall.

End of Document