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# **J Fund**

## **Financial Statements and Reports For the period 30 June 2023**

Initiative Accounting Group  
2/10 Lake Kawana Blvd  
Birtinya QLD 4575

Phone: 07 5437 8888 Fax: 07 5437 8811  
Email: [info@initiativegroup.com.au](mailto:info@initiativegroup.com.au)

**J Fund**  
**Operating Statement**  
For the period 1 July 2022 to 30 June 2023

|   | Note | 2023<br>\$     | 2022<br>\$    |
|---|------|----------------|---------------|
| <b>Income</b>   |      |                |               |
| Member Receipts   |      |                |               |
| Contributions   |      |                |               |
| Employer  |      | 54,134         | 55,000        |
| Investment Gains  |      |                |               |
| Realised Capital Gains  | 8A   | -              | 2,523         |
| Increase in Market Value  | 8B   | 89,966         | (77,162)      |
| Investment Income   |      |                |               |
| Dividends   | 7A   | 64,029         | 69,456        |
| Foreign Income  | 7B   | 112            | 37            |
| Interest  | 7C   | 11             | 15            |
| Other Income  |      | -              | (3)           |
|   |      | <b>208,252</b> | <b>49,866</b> |
| <b>Expenses</b>   |      |                |               |
| Other Expenses  |      |                |               |
| Bank Fees   |      | -              | 1             |
| SMSF Supervisory Levy   |      | 259            | 259           |
|   |      | <b>259</b>     | <b>260</b>    |
| <b>Benefits Accrued as a Result of Operations before Income Tax</b> |      | <b>207,993</b> | <b>49,606</b> |
| <b>Income Tax</b>   |      |                |               |
| Income Tax Expense  |      | 17,704         | 18,890        |
|   |      | <b>17,704</b>  | <b>18,890</b> |
| <b>Benefits Accrued as a Result of Operations</b>                   |      | <b>190,289</b> | <b>30,717</b> |

*The accompanying notes form part of these financial statements.  
This report should be read in conjunction with the accompanying compilation report.*

**J Fund**  
**Detailed Operating Statement**  
**For the period 1 July 2022 to 30 June 2023**

|  | Note | 2023<br>\$ | 2022<br>\$ |
|--|------|------------|------------|
| <b>Income</b>  |      |            |            |
| Member Receipts                                      |      |            |            |
| Contributions  |      |            |            |
| Employer   |      |            |            |
| Mr Bruce Jay   |      | 27,238     | 27,500     |
| Ms Kim Jay   |      | 26,896     | 27,500     |
| Investment Gains                                     |      |            |            |
| Realised Capital Gains                               | 8A   |            |            |
| Shares in Listed Companies                           |      |            |            |
| Bassari Resources Limited                            |      | -          | (2,000)    |
| Stapled Securities                                   |      |            |            |
| Sydney Airport - Units Fully Paid Stapled Securities |      | -          | 4,523      |
| Increase in Market Value                             | 8B   |            |            |
| Shares in Listed Companies                           |      |            |            |
| Afterpay Limited                                     |      | -          | (14,528)   |
| AGL Energy Limited.                                  |      | 16,117     | 1,136      |
| ALS Limited  |      | 324        | (1,554)    |
| AMP Limited  |      | 900        | (860)      |
| ASX Limited  |      | (12,480)   | 2,668      |
| Aurizon Holdings Limited                             |      | 300        | 200        |
| Australia & New Zealand Banking Group Limited        |      | 4,081      | (12,888)   |
| Bassari Resources Limited                            |      | -          | 830        |
| Bega Cheese Limited                                  |      | (2,227)    | (4,605)    |
| BHP Group Limited                                    |      | 1,290      | (2,525)    |
| Block Inc. - Cdi 1:1 Foreign Exempt Nyse             |      | 396        | 641        |
| Bluescope Steel Limited                              |      | 1,204      | (1,570)    |
| Bubs Australia Limited                               |      | (2,180)    | 872        |
| Cochlear Limited                                     |      | 1,731      | (3,019)    |
| Coles Group Limited.                                 |      | 1,242      | 1,466      |
| Commonwealth Bank Of Australia.                      |      | 1,434      | (1,376)    |
| Endeavour Group Limited                              |      | (334)      | 339        |
| Fortescue Metals Group Ltd                           |      | 5,580      | (6,054)    |
| Insurance Australia Group Limited                    |      | 1,479      | (876)      |
| Macquarie Group Limited                              |      | 15,864     | 9,201      |
| National Australia Bank Limited                      |      | (4,373)    | 3,874      |
| NRW Holdings Limited                                 |      | 1,328      | 366        |
| Origin Energy Limited                                |      | 2,439      | 1,110      |
| Rio Tinto Limited                                    |      | 6,865      | (11,230)   |
| South32 Limited                                      |      | (62)       | 348        |
| Suncorp-Metway Limited                               |      | 24,301     | (1,551)    |
| Tabcorp Holdings Limited                             |      | 386        | (8,950)    |
| Telstra Group Limited                                |      | 3,003      | 601        |
| The Lottery Corporation Limited                      |      | 3,917      | 11,590     |
| The Star Entertainment Group Limited                 |      | (5,328)    | (2,933)    |
| Treasury Wine Estates Limited                        |      | (323)      | (636)      |
| Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse     |      | 373        | (857)      |
| Wesfarmers Limited                                   |      | 18,044     | (36,114)   |
| Westpac Banking Corporation                          |      | 2,208      | (1,806)    |
| Woodside Energy Group Ltd                            |      | 1,324      | (3,250)    |
| Woodside Petroleum Limited                           |      | -          | 7,322      |
| Woolworths Limited                                   |      | 1,144      | (687)      |

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**J Fund**  
**Detailed Operating Statement**  
**For the period 1 July 2022 to 30 June 2023**

|  |    |                |               |
|--|----|----------------|---------------|
| Stapled Securities                                   |    |                |               |
| Sydney Airport - Units Fully Paid Stapled Securities |    | -              | (1,856)       |
| Investment Income                                    |    |                |               |
| Dividends  | 7A |                |               |
| Shares in Listed Companies                           |    |                |               |
| AGL Energy Limited.                                  |    | 1,113          | 2,916         |
| ALS Limited  |    | 262            | 240           |
| AMP Limited  |    | 137            | -             |
| ASX Limited  |    | 2,251          | 2,169         |
| Aurizon Holdings Limited                             |    | 639            | 837           |
| Australia & New Zealand Banking Group Limited        |    | 4,622          | 4,126         |
| Bega Cheese Limited                                  |    | 323            | 331           |
| BHP Group Limited                                    |    | 1,930          | 5,000         |
| Bluescope Steel Limited                              |    | 157            | 179           |
| Cochlear Limited                                     |    | 198            | 168           |
| Coles Group Limited.                                 |    | 1,920          | 1,774         |
| Commonwealth Bank Of Australia.                      |    | 870            | 777           |
| Endeavour Group Limited                              |    | 83             | 74            |
| Fortescue Metals Group Ltd                           |    | 3,360          | 5,091         |
| Insurance Australia Group Limited                    |    | 146            | 202           |
| Macquarie Group Limited                              |    | 9,305          | 8,395         |
| National Australia Bank Limited                      |    | 7,557          | 6,070         |
| NRW Holdings Limited                                 |    | 294            | 239           |
| Origin Energy Limited                                |    | 413            | 182           |
| Rio Tinto Limited                                    |    | 5,474          | 9,773         |
| South32 Limited                                      |    | 160            | 96            |
| Suncorp-Metway Limited                               |    | 6,827          | 9,153         |
| Tabcorp Holdings Limited                             |    | 724            | 1,214         |
| Telstra Group Limited                                |    | 1,621          | 1,525         |
| The Lottery Corporation Limited                      |    | 826            | -             |
| Treasury Wine Estates Limited                        |    | 930            | 748           |
| Wesfarmers Limited                                   |    | 6,516          | 5,694         |
| Westpac Banking Corporation                          |    | 2,297          | 1,046         |
| Woodside Energy Group Ltd                            |    | 2,686          | -             |
| Woodside Petroleum Limited                           |    | -              | 1,081         |
| Woolworths Limited                                   |    | 387            | 358           |
| Foreign Income                                       | 7B |                |               |
| Foreign Dividend                                     |    |                |               |
| Shares in Listed Companies                           |    |                |               |
| Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse     |    | 112            | 37            |
| Interest   | 7C |                |               |
| Cash At Bank   |    |                |               |
| ANZ Business a/c 4786-55946                          |    | 11             | 14            |
| ANZ ETrade a/c 4797-23859                            |    | -              | 1             |
| Other Income   |    |                |               |
| Non-Taxable Income                                   |    | -              | (3)           |
|  |    | <b>208,252</b> | <b>49,866</b> |
| <b>Expenses</b>                                      |    |                |               |
| Other Expenses                                       |    |                |               |
| Bank Fees  |    |                |               |
| Cash At Bank   |    |                |               |
| ANZ ETrade a/c 4797-23859                            |    | -              | 1             |
| SMSF Supervisory Levy                                |    | 259            | 259           |
|  |    | <b>259</b>     | <b>260</b>    |

*The accompanying notes form part of these financial statements.  
This report should be read in conjunction with the accompanying compilation report.*

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**J Fund**  
**Detailed Operating Statement**  
**For the period 1 July 2022 to 30 June 2023**

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|   |                       |                      |
|---|-----------------------|----------------------|
| <b>Benefits Accrued as a Result of Operations before Income Tax</b> | <b>207,993</b>        | <b>49,606</b>        |
| <b>Income Tax</b>   |                       |                      |
| Income Tax Expense  |                       |                      |
| Income Tax Expense  | <u>17,704</u>         | <u>18,890</u>        |
|   | <u><b>17,704</b></u>  | <u><b>18,890</b></u> |
| <b>Benefits Accrued as a Result of Operations</b>                   | <u><b>190,289</b></u> | <u><b>30,717</b></u> |

*The accompanying notes form part of these financial statements.  
This report should be read in conjunction with the accompanying compilation report.*

**J Fund**  
**Statement of Financial Position**  
**as at 30 June 2023**

|   | Note | 2023<br>\$       | 2022<br>\$       |
|---|------|------------------|------------------|
| <b>Assets</b>                               |      |                  |                  |
| Investments                                 |      |                  |                  |
| Shares in Listed Companies                  | 6A   | 1,127,447        | 1,001,870        |
| Other Assets                                |      |                  |                  |
| Cash At Bank                                |      | 216,154          | 152,207          |
| DRP Residual                                |      | 235              | 263              |
| Current Tax Assets                          |      | 1,517            | 1,460            |
| <b>Total Assets</b>                         |      | <b>1,345,353</b> | <b>1,155,799</b> |
| <b>Liabilities</b>                          |      |                  |                  |
| Other Taxes Payable                         |      | -                | 735              |
| <b>Total Liabilities</b>                    |      | <b>-</b>         | <b>735</b>       |
| <b>Net Assets Available to Pay Benefits</b> |      | <b>1,345,353</b> | <b>1,155,064</b> |
| <i>Represented by:</i>                      |      |                  |                  |
| <b>Liability for Accrued Benefits</b>       | 2    |                  |                  |
| Mr Bruce Jay                                |      | 549,691          | 468,093          |
| Ms Kim Jay                                  |      | 795,662          | 686,971          |
| <b>Total Liability for Accrued Benefits</b> |      | <b>1,345,353</b> | <b>1,155,064</b> |

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This report should be read in conjunction with the accompanying compilation report.*

**J Fund**  
**Detailed Statement of Financial Position**  
**as at 30 June 2023**

|  | Note | 2023<br>\$ | 2022<br>\$ |
|--|------|------------|------------|
| <b>Assets</b>                                    |      |            |            |
| Investments                                      |      |            |            |
| Shares in Listed Companies                       | 6A   |            |            |
| AGL Energy Limited.                              |      | 67,638     | 51,026     |
| ALS Limited                                      |      | 7,466      | 7,038      |
| AMP Limited                                      |      | 5,857      | 4,828      |
| ASX Limited                                      |      | 42,021     | 54,501     |
| Aurizon Holdings Limited                         |      | 9,800      | 9,500      |
| Australia & New Zealand Banking Group Limited    |      | 56,596     | 46,527     |
| Bega Cheese Limited                              |      | 6,569      | 8,572      |
| BHP Group Limited                                |      | 15,522     | 14,231     |
| Block Inc. - Cdi 1:1 Foreign Exempt Nyse         |      | 6,007      | 5,611      |
| Bluescope Steel Limited                          |      | 5,322      | 4,118      |
| Bubs Australia Limited                           |      | 923        | 3,104      |
| Cochlear Limited                                 |      | 13,057     | 11,326     |
| Coles Group Limited.                             |      | 37,503     | 36,261     |
| Commonwealth Bank Of Australia.                  |      | 14,539     | 13,105     |
| Endeavour Group Limited                          |      | 1,672      | 2,006      |
| Fortescue Metals Group Ltd                       |      | 26,616     | 21,036     |
| Insurance Australia Group Limited                |      | 6,304      | 4,770      |
| Macquarie Group Limited                          |      | 223,091    | 199,222    |
| National Australia Bank Limited                  |      | 95,723     | 94,824     |
| NRW Holdings Limited                             |      | 4,023      | 2,695      |
| Origin Energy Limited                            |      | 7,653      | 5,214      |
| Rio Tinto Limited                                |      | 65,029     | 54,328     |
| South32 Limited                                  |      | 1,297      | 1,359      |
| Suncorp-Metway Limited                           |      | 132,944    | 103,871    |
| Tabcorp Holdings Limited                         |      | 7,734      | 6,839      |
| Telstra Group Limited                            |      | 28,694     | 25,691     |
| The Lottery Corporation Limited                  |      | 32,945     | 29,027     |
| The Star Entertainment Group Limited             |      | 3,764      | 9,093      |
| Treasury Wine Estates Limited                    |      | 21,932     | 21,599     |
| Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse |      | 1,662      | 1,288      |
| Wesfarmers Limited                               |      | 123,251    | 100,668    |
| Westpac Banking Corporation                      |      | 25,608     | 23,400     |
| Woodside Energy Group Ltd                        |      | 17,599     | 15,506     |
| Woolworths Limited                               |      | 11,085     | 9,683      |
| Other Assets                                     |      |            |            |
| Cash At Bank                                     |      |            |            |
| ANZ Business a/c 4786-55946                      |      | 152,814    | 102,937    |
| ANZ ETrade a/c 4797-23859                        |      | 63,339     | 49,270     |
| DRP Residual                                     |      |            |            |
| AGL Energy Limited                               |      | (3)        | (3)        |
| AGL Energy Limited.                              |      | 4          | 4          |
| ALS Limited                                      |      | 8          | -          |
| AMP Limited                                      |      | -          | 2          |
| Australia & New Zealand Banking Group Limited    |      | 7          | 19         |
| Bega Cheese Limited                              |      | 2          | 1          |
| Echo Entertainment Group Limited                 |      | 1          | 1          |
| Insurance Australia Group Limited                |      | 3          | 4          |
| Macquarie Group Limited                          |      | 33         | 95         |

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**J Fund**  
**Detailed Statement of Financial Position**  
**as at 30 June 2023**

|   | Note | 2023<br>\$       | 2022<br>\$       |
|---|------|------------------|------------------|
| National Australia Bank Limited               |      | 21               | 3                |
| Rio Tinto Limited                             |      | 78               | 82               |
| Suncorp-Metway Limited                        |      | 10               | 3                |
| Tabcorp Holdings Limited                      |      | 1                | 3                |
| The Star Entertainment Group Limited          |      | 2                | 2                |
| Treasury Wine Estates Limited                 |      | -                | 5                |
| Wesfarmers Limited                            |      | 49               | 27               |
| Woodside Petroleum Limited                    |      | -                | 9                |
| Woolworths Limited                            |      | 20               | 7                |
| Current Tax Assets                            |      |                  |                  |
| Income Tax Payable                            |      | 493              | 493              |
| Provision for Income Tax                      |      | (17,704)         | (18,890)         |
| Franking Credits                              |      |                  |                  |
| Shares in Listed Companies                    |      |                  |                  |
| ALS Limited                                   |      | 14               | 42               |
| AMP Limited                                   |      | 11               | -                |
| ASX Limited                                   |      | 675              | 651              |
| Aurizon Holdings Limited                      |      | 192              | 215              |
| Australia & New Zealand Banking Group Limited |      | 1,387            | 1,238            |
| Bega Cheese Limited                           |      | 97               | 99               |
| BHP Group Limited                             |      | 579              | 1,500            |
| Bluescope Steel Limited                       |      | 28               | -                |
| Cochlear Limited                              |      | 27               | -                |
| Coles Group Limited.                          |      | 576              | 532              |
| Commonwealth Bank Of Australia.               |      | 261              | 233              |
| Endeavour Group Limited                       |      | 25               | 22               |
| Fortescue Metals Group Ltd                    |      | 1,008            | 1,527            |
| Insurance Australia Group Limited             |      | 25               | -                |
| Macquarie Group Limited                       |      | 1,362            | 1,229            |
| National Australia Bank Limited               |      | 2,267            | 1,821            |
| NRW Holdings Limited                          |      | 48               | 72               |
| Origin Energy Limited                         |      | 113              | -                |
| Rio Tinto Limited                             |      | 1,642            | 2,932            |
| South32 Limited                               |      | 48               | 29               |
| Suncorp-Metway Limited                        |      | 2,048            | 2,746            |
| Tabcorp Holdings Limited                      |      | 217              | 364              |
| Telstra Group Limited                         |      | 486              | 458              |
| The Lottery Corporation Limited               |      | 248              | -                |
| Treasury Wine Estates Limited                 |      | 279              | 224              |
| Wesfarmers Limited                            |      | 1,955            | 1,708            |
| Westpac Banking Corporation                   |      | 689              | 314              |
| Woodside Energy Group Ltd                     |      | 806              | -                |
| Woodside Petroleum Limited                    |      | -                | 324              |
| Woolworths Limited                            |      | 116              | 107              |
| Income Tax Instalments Paid                   |      | 1,500            | 1,470            |
| <b>Total Assets</b>                           |      | <b>1,345,353</b> | <b>1,155,799</b> |

**Liabilities**

Other Taxes Payable

*The accompanying notes form part of these financial statements.  
This report should be read in conjunction with the accompanying compilation report.*

**J Fund**  
**Detailed Statement of Financial Position**  
**as at 30 June 2023**

|   | Note | 2023<br>\$       | 2022<br>\$       |
|---|------|------------------|------------------|
| Activity Statement Payable/Refundable       |      | -                | 735              |
| <b>Total Liabilities</b>                    |      | <b>-</b>         | <b>735</b>       |
| <br>  |      |                  |                  |
| <b>Net Assets Available to Pay Benefits</b> |      | <b>1,345,353</b> | <b>1,155,064</b> |
| <i>Represented by:</i>                      |      |                  |                  |
| <b>Liability for Accrued Benefits</b>       | 2    |                  |                  |
| Mr Bruce Jay<br>Accumulation                |      | 549,691          | 468,093          |
| Ms Kim Jay<br>Accumulation                  |      | 795,662          | 686,971          |
| <b>Total Liability for Accrued Benefits</b> |      | <b>1,345,353</b> | <b>1,155,064</b> |

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This report should be read in conjunction with the accompanying compilation report.*

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**J Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2023**

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**Note 1 - Statement of Significant Accounting Policies**

The following significant accounting policies have been adopted in the preparation and presentation of the financial statements. They have been consistently applied in the current and previous periods unless otherwise stated to ensure the financial information satisfies the concept of relevance and reliability.

**(a) Statement of Compliance**

The trustees have prepared the financial statements on the basis that the superannuation fund is not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the *Superannuation Industry (Supervision) Act 1993* and *Regulations 1994*, the trust deed of the fund and the needs of members.

**(b) Basis of Preparation**

The financial statements have been prepared on a cash basis using historical costs convention unless stated otherwise. For investments and financial liabilities, they are measured at market values.

The financial statements are presented in Australian dollars, which is the functional currency of the fund.

**(c) Use of Accounting Estimates and Judgments**

The preparation of financial statements requires the trustees to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstance, the results of which form the basis of making the judgments. Actual results may differ from these estimates.

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

**(d) Cash and Cash Equivalents**

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

**(e) Foreign Currency**

Any foreign currency transactions during the financial year are brought to account using the exchange rate in effect at the date of the transaction. Foreign currency monetary items at reporting date are translated at the exchange rate existing at reporting date. Exchange differences are recognised in the operating statement in the period in which they arise.

**(f) Valuation of Assets**

*Investment*

An investment is initially recognised when as a result of past transactions or events, the Fund controls the future economic benefits expected to flow from the asset.

The investment assets are firstly recorded at cost, being the fair value of the consideration given. After initial recognition, they are measured at market value. Gains or losses arising from changes in market value are recognised on the Operating Statement in the periods in which they occur.

Market value as defined in s10 of *S/SA 1993*, in relation to an asset, means the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

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

As disposal costs are generally immaterial unless otherwise stated, market value approximates fair value.

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# J Fund

## Notes to the Financial Statements

### As at 30 June 2023

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Market values for various types of investment have been determined as follows:

- i. listed securities, government and other fixed interest securities for which there is a readily available market quotation, the valuation is recorded as the last quoted sale price as at the close of business on reporting date. If the listed securities are foreign, they are also converted to Australian dollars using the exchange rate at the close of business on the reporting date;
- ii. unit trusts and managed funds are stated by reference to the unit redemption price quoted by the fund manager at the end of the reporting period;
- iii. unlisted investments are stated at the Trustees' valuation based on estimated market value at balance date; or where necessary, upon external valuers' expert opinions;
- iv. Investment properties are carried at market value and are held for the purpose of generating long-term rental yields and capital appreciation. The Trustees give consideration to the value of the investment property each financial year and revalue when a significant event occurs or when deemed appropriate. Where an external valuation has been obtained, the valuation is based on objective and supportable data and has been carried out by a property valuation service provider or qualified independent valuer as appropriate.

#### *Financial Liabilities*

The Fund initially recognises a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Financial liabilities including credit balances of hedging instruments and derivatives are measured at market values as at the reporting date. Any change in market values of the financial liabilities since the beginning of the reporting period shall be included in the profit or loss for the reporting period. As disposal costs are generally immaterial, unless otherwise stated, market value approximates fair value.

#### *Receivables and Payables*

Current assets such as accounts receivable, which are expected to be recovered within twelve months after the reporting period, are carried at nominal amounts which approximate the fair values.

Accounts payable are recognised when the Fund becomes obliged to make future payments resulting from the goods and services received, whether or not billed to the Fund and are carried at nominal amounts which are equivalent to fair values.

### **(g) Revenue Recognition**

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 measured at the fair value of consideration received or receivable. The following recognition criteria relate to the specific items of revenue the Fund receives:

#### *Interest*

The interest revenue is recognised by the Fund on a cash receipt basis, unless the Fund chooses the accrual method and the amount can be reliably measured by reference to the principal outstanding and using the effective interest rate of the instrument calculated at the acquisition or origination date.

#### *Dividend Revenue*

The entitlement to a dividend is based on the date the shares are quoted ex-dividend; the actual dividend revenue is recognised by the Fund when it is received.

#### *Distribution Revenue*

Distributions from unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distributions 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.

#### *Rental Income*

Rent from investment properties is recognised by the Fund on a cash receipt basis.

#### *Movement in market values*

Changes in the market value of investments are determined as the difference between the market value at balance date or consideration received (if sold during the year) and the market value as at the prior year end or cost (if the investment was acquired during the period). All movements are recognised in the Operating Statement.

#### *Contributions and Rollovers In*

Contributions and rollovers 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.

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**J Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2023**

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The financial report was authorised for issue on 4 January 2024 by the trustee of the fund.

### **Note 2 – 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. Changes in the Liability for Accrued Benefits are as follows:

|  | <b>Current</b>          |
|--|-------------------------|
| <b>Liability for Accrued Benefits at beginning of period</b> | 1,155,064               |
| Benefits Accrued during the period                           | 190,289                 |
| Benefits Paid during the period                              | 0                       |
| <b>Liability for Accrued Benefits at end of period</b>       | <u><u>1,345,353</u></u> |

Any amount in the Unallocated Contributions account represent amounts that have been received by the fund from either the members of the fund or a third party but have not been allocated to any specific member as at the reporting date. It is the intention of the trustee to allocate any such amounts recorded as unallocated contributions within 28 days following the end of the month to specific fund member, which will increase the liability for members accrued benefits.

### **Note 3 – Vested Benefits**

Vested benefits are benefits which 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 reporting period.

|   | <b>Current</b>          |
|---|-------------------------|
| <b>Vested Benefits at beginning of period</b> | 1,155,064               |
| Benefits Accrued during the period            | 190,289                 |
| Benefits Paid during the period               | 0                       |
| <b>Vested Benefits at end of period</b>       | <u><u>1,345,353</u></u> |

### **Note 4 – Guaranteed Benefits**

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

### **Note 5 – Funding Arrangements**

No fixed funding arrangements were in place for the Fund as at year end.

**J Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2023**

**Note 6A – Shares in Listed Companies**

|  | <b>Current</b>   |
|--|------------------|
| At market value:                                 |                  |
| AGL Energy Limited.                              | 67,638           |
| ALS Limited                                      | 7,466            |
| AMP Limited                                      | 5,857            |
| ASX Limited                                      | 42,021           |
| Aurizon Holdings Limited                         | 9,800            |
| Australia & New Zealand Banking Group Limited    | 56,596           |
| Bega Cheese Limited                              | 6,569            |
| BHP Group Limited                                | 15,522           |
| Block Inc. - Cdi 1:1 Foreign Exempt Nyse         | 6,007            |
| Bluescope Steel Limited                          | 5,322            |
| Bubs Australia Limited                           | 923              |
| Cochlear Limited                                 | 13,057           |
| Coles Group Limited.                             | 37,503           |
| Commonwealth Bank Of Australia.                  | 14,539           |
| Endeavour Group Limited                          | 1,672            |
| Fortescue Metals Group Ltd                       | 26,616           |
| Insurance Australia Group Limited                | 6,304            |
| Macquarie Group Limited                          | 223,091          |
| National Australia Bank Limited                  | 95,723           |
| NRW Holdings Limited                             | 4,023            |
| Origin Energy Limited                            | 7,653            |
| Rio Tinto Limited                                | 65,029           |
| South32 Limited                                  | 1,297            |
| Suncorp-Metway Limited                           | 132,944          |
| Tabcorp Holdings Limited                         | 7,734            |
| Telstra Group Limited                            | 28,694           |
| The Lottery Corporation Limited                  | 32,945           |
| The Star Entertainment Group Limited             | 3,764            |
| Treasury Wine Estates Limited                    | 21,932           |
| Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse | 1,662            |
| Wesfarmers Limited                               | 123,251          |
| Westpac Banking Corporation                      | 25,608           |
| Woodside Energy Group Ltd                        | 17,599           |
| Woolworths Limited                               | 11,085           |
|  | <b>1,127,447</b> |

**J Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2023**

**Note 7A – Dividends**

|   | <b>Current</b> |
|---|----------------|
| AGL Energy Limited.                           | 1,113          |
| ALS Limited                                   | 262            |
| AMP Limited                                   | 137            |
| ASX Limited                                   | 2,251          |
| Aurizon Holdings Limited                      | 639            |
| Australia & New Zealand Banking Group Limited | 4,622          |
| Bega Cheese Limited                           | 323            |
| BHP Group Limited                             | 1,930          |
| Bluescope Steel Limited                       | 157            |
| Cochlear Limited                              | 198            |
| Coles Group Limited.                          | 1,920          |
| Commonwealth Bank Of Australia.               | 870            |
| Endeavour Group Limited                       | 83             |
| Fortescue Metals Group Ltd                    | 3,360          |
| Insurance Australia Group Limited             | 146            |
| Macquarie Group Limited                       | 9,305          |
| National Australia Bank Limited               | 7,557          |
| NRW Holdings Limited                          | 294            |
| Origin Energy Limited                         | 413            |
| Rio Tinto Limited                             | 5,474          |
| South32 Limited                               | 160            |
| Suncorp-Metway Limited                        | 6,827          |
| Tabcorp Holdings Limited                      | 724            |
| Telstra Group Limited                         | 1,621          |
| The Lottery Corporation Limited               | 826            |
| Treasury Wine Estates Limited                 | 930            |
| Wesfarmers Limited                            | 6,516          |
| Westpac Banking Corporation                   | 2,297          |
| Woodside Energy Group Ltd                     | 2,686          |
| Woodside Petroleum Limited                    | 0              |
| Woolworths Limited                            | 387            |
|   | <b>64,029</b>  |

**Note 7B – Foreign Income**

|  | <b>Current</b> |
|--|----------------|
| Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse | 112            |
|  | <b>112</b>     |

**Note 7C – Interest**

|                             | <b>Current</b> |
|-----------------------------|----------------|
| ANZ Business a/c 4786-55946 | 11             |
| ANZ ETrade a/c 4797-23859   | 0              |
|                             | <b>11</b>      |

**J Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2023**

**Note 8A – Realised Capital Gains**

|  | <b>Current</b> |
|--|----------------|
| <b>Shares in Listed Companies</b>                    |                |
| Bassari Resources Limited                            | 0              |
| <b>Stapled Securities</b>                            |                |
| Sydney Airport - Units Fully Paid Stapled Securities | 0              |
|  | <b>0</b>       |

**Note 8B – Increase in Market Value**

|  | <b>Current</b> |
|--|----------------|
| <b>Shares in Listed Companies</b>                    |                |
| Afterpay Limited                                     | 0              |
| AGL Energy Limited.                                  | 16,117         |
| ALS Limited  | 324            |
| AMP Limited  | 900            |
| ASX Limited  | (12,480)       |
| Aurizon Holdings Limited                             | 300            |
| Australia & New Zealand Banking Group Limited        | 4,081          |
| Bassari Resources Limited                            | 0              |
| Bega Cheese Limited                                  | (2,227)        |
| BHP Group Limited                                    | 1,290          |
| Block Inc. - Cdi 1:1 Foreign Exempt Nyse             | 396            |
| Bluescope Steel Limited                              | 1,204          |
| Bubs Australia Limited                               | (2,180)        |
| Cochlear Limited                                     | 1,731          |
| Coles Group Limited.                                 | 1,242          |
| Commonwealth Bank Of Australia.                      | 1,434          |
| Endeavour Group Limited                              | (334)          |
| Fortescue Metals Group Ltd                           | 5,580          |
| Insurance Australia Group Limited                    | 1,479          |
| Macquarie Group Limited                              | 15,864         |
| National Australia Bank Limited                      | (4,373)        |
| NRW Holdings Limited                                 | 1,328          |
| Origin Energy Limited                                | 2,439          |
| Rio Tinto Limited                                    | 6,865          |
| South32 Limited                                      | (62)           |
| Suncorp-Metway Limited                               | 24,301         |
| Tabcorp Holdings Limited                             | 386            |
| Telstra Group Limited                                | 3,003          |
| The Lottery Corporation Limited                      | 3,917          |
| The Star Entertainment Group Limited                 | (5,328)        |
| Treasury Wine Estates Limited                        | (323)          |
| Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse     | 373            |
| Wesfarmers Limited                                   | 18,044         |
| Westpac Banking Corporation                          | 2,208          |
| Woodside Energy Group Ltd                            | 1,324          |
| Woodside Petroleum Limited                           | 0              |
| Woolworths Limited                                   | 1,144          |
| <b>Stapled Securities</b>                            |                |
| Sydney Airport - Units Fully Paid Stapled Securities | 0              |
|  | <b>89,966</b>  |



# J Fund

## Trustee Declaration

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In the opinion of the Trustees of the J Fund.

The Fund is not a reporting entity and this special purpose financial report should be prepared in accordance with the accounting policies described in Note 1 to these financial statements.

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2023 present fairly the financial position of the Fund at 30 June 2023 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the Trust Deed; and
- (iii) the operation of the Fund has been carried out in accordance with its Trust Deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 during the year ended 30 June 2023.

Signed in accordance with a resolution of the trustees by:

..... Dated: ...../...../.....  
**Bruce Jay**  
Trustee

..... Dated: ...../...../.....  
**Kim Jay**  
Trustee

# Compilation Report to the Trustees and Members of J Fund

**ABN 88 480 605 723**  
**For the period 1 July 2022 to 30 June 2023**

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On the basis of the information provided by the Trustees of J Fund, we have compiled the accompanying special purpose financial statements of J Fund for the period ended 30 June 2023, which comprise the Statement of Financial Position, Operating Statement, a summary of significant accounting policies and other explanatory notes.

The specific purpose for which the special purpose financial statements have been prepared is to provide information relating to the performance and financial position of J Fund that satisfies the information needs of the trustees and the members.

## **The Responsibility of Trustees**

The Trustees of J Fund are solely responsible for the information contained in the special purpose financial statements and have determined that the basis of accounting adopted and financial reporting framework used are appropriate to meet the needs of the members.

## **Our Responsibility**

On the basis of information provided by the Trustees of J Fund, we have compiled the accompanying special purpose financial statements in accordance with the same financial reporting framework/basis of accounting used above and **APES 315: *Compilation of Financial Information***.

Our procedures use accounting expertise to collect, classify and summarise the financial information, which the Trustees provided, in compiling the financial statements. Our procedures do not include verification or validation procedures. No audit or review has been performed and accordingly no assurance is expressed.

The special purpose financial statements were compiled exclusively for the benefit of the Trustees and members of the fund and purpose identified above. We do not accept responsibility to any other person for the contents of the special purpose financial statements.

Signature of Accountant

Dated: 4 January 2024



**Name of Signatory:** Mrs Kim Jay

**Address:** Suite 2 The Edge East  
10 Lake Kawana Blvd  
BIRTINYA, QLD 4575

<sup>1</sup> Refer to AUASB Standards for the issuance of audit opinions and review conclusions

**J Fund**  
**Statement of Taxable Income**  
For the Period from 1 July 2022 to 30 June 2023

| Description                               | Tax<br>Return<br>Ref. | Amount            |
|---|-----------------------|-------------------|
| <b>Income</b>                             |                       |                   |
| <b>Section B</b>                          |                       |                   |
| Total Gross Interest                      | <b>C</b>              | 10                |
| Total Net Foreign Income                  | <b>D</b>              | 112               |
| Total Unfranked Dividend Amount           | <b>J</b>              | 6,602             |
| Total Franked Dividend Amount             | <b>K</b>              | 40,198            |
| Total Dividend Franking Credit            | <b>L</b>              | 17,228            |
| Total Assessable Employer Contributions   | <b>R1</b>             | 54,134            |
| Total Assessable Contributions            | <b>R</b>              | 54,134            |
| <b>Total Assessable Income</b>            |                       | <b>118,284</b>    |
| <b>Deductions</b>                         |                       |                   |
| <b>Section C</b>                          |                       |                   |
| Total Other Deductions                    | <b>L</b>              | 259               |
| <b>Total Deductions</b>                   |                       | <b>259</b>        |
| <b>Taxable Income or Loss</b>             | (V - N) <b>O</b>      | <b>118,025.00</b> |
| <b>Income Tax Calculation Statement</b>   |                       |                   |
| <b>Section D</b>                          |                       |                   |
| <b>Gross Tax</b>                          |                       |                   |
| Gross Tax @ 15% for Concessional Income   | 30 Jun 2023 T1        | 17,704            |
| <b>Total Gross Tax</b>                    |                       | <b>17,704</b>     |
| <b>Rebates and Offsets</b>                | <b>C</b>              | <b>0</b>          |
| <b>SUBTOTAL</b>                           |                       | <b>17,704</b>     |
| Total Credit: Refundable Franking Credits | <b>E1</b>             | 17,228            |
| <b>Total Eligible Credits</b>             |                       | <b>0</b>          |
| <b>Net Tax Payable</b>                    |                       | <b>476</b>        |
| Total PAYG Instalments Raised             | <b>K</b>              | 1,500             |
| Total Supervisory Levy                    | <b>L</b>              | 259               |
| <b>Total Amount Due / (Refundable)</b>    |                       | <b>(765)</b>      |

# Self-managed superannuation fund annual return 2023

## 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 2023* (NAT 71287).

- ! The *Self-managed superannuation fund annual return instructions 2023* (NAT 71606) (the instructions) can assist you to complete this annual return.
- The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via [ABR.gov.au](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT 3036).

## To complete this annual return

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.

S M I T H S T

- Place X in ALL applicable boxes.

➤ Postal address for annual returns:

**Australian Taxation Office**  
**GPO Box 9845**  
**[insert the name and postcode**  
**of your capital city]**

For example;

**Australian Taxation Office**  
**GPO Box 9845**  
**SYDNEY NSW 2001**

## Section A: Fund information

1 **Tax file number (TFN)**

➤ To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

- ! The ATO 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)**

J Fund

3 **Australian business number (ABN)** (if applicable)

4 **Current postal address**

Suite 2 The Edge East

10 Lake Kawana Blvd

Suburb/town

BIRTINYA

State/territory

QLD

Postcode

4575

5 **Annual return status**

Is this an amendment to the SMSF's 2023 return?

A No  Yes

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

B No  Yes

Fund's tax file number (TFN) **6 SMSF auditor**

Auditor's name

Title: 

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed

**A**

| Day                  | Month                | Year                 |
|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

Was Part A of the audit report qualified?

**B** No  Yes 

Was Part B of the audit report qualified?

**C** No  Yes 

If Part B of the audit report was qualified, have the reported issues been rectified?

**D** No  Yes **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 Fund's financial institution account details**

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number Fund account number 

Fund account name

I would like my tax refunds made to this account.  Go to C.**B Financial institution account details for tax refunds**

This account is used for tax refunds. You can provide a tax agent account here.

BSB number Account number 

Account name

**C Electronic service address alias**

Provide the electronic service address alias (ESA) issued by your SMSF messaging provider. (For example, SMSFdataESAAlias). See instructions for more information.

Fund's tax file number (TFN) 

- 8 Status of SMSF** Australian superannuation fund **A** No  Yes  Fund benefit structure **B**  Code
- Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No  Yes

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

No  Yes  If yes, provide the date on which the fund was wound up  Day Month Year Have all tax lodgment and payment obligations been met? No  Yes

**10 Exempt current pension income**

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

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**.

No  Go to Section B: Income.

Yes  Exempt current pension income amount **A** \$ .00

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** Yes

Did the fund have any other income that was assessable?

**E** Yes  Go to Section B: Income.

No  Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. 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** No  Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2023*.

Have you applied an exemption or rollover? **M** No  Yes  Code

Net capital gain **A** \$ 0-00

Gross rent and other leasing and hiring income **B** \$ 0-00

Gross interest **C** \$ 10-00

Forestry managed investment scheme income **X** \$ 0-00

|                      |  |                    |   |                                  |
|----------------------|--|--------------------|---|----------------------------------|
| Gross foreign income | <b>D1</b> \$ <span style="border: 1px solid black; padding: 2px;">112</span> -00 | Net foreign income | <b>D</b> \$ <span style="border: 1px solid black; padding: 2px;">112</span> -00 | Loss<br><input type="checkbox"/> |
|----------------------|--|--------------------|---|----------------------------------|

Australian franking credits from a New Zealand company **E** \$ 0-00

Transfers from foreign funds **F** \$ 0-00 Number

Gross payments where ABN not quoted **H** \$ -00

**Calculation of assessable contributions**

Assessable employer contributions

**R1** \$ 54134-00

plus Assessable personal contributions

**R2** \$ 0-00

plus <sup>#</sup>No-TFN-quoted contributions

**R3** \$ 0-00  
(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

**R6** \$ -00

Gross distribution from partnerships **I** \$ -00 Loss

\*Unfranked dividend amount **J** \$ 6602-00

\*Franked dividend amount **K** \$ 40198-00

\*Dividend franking credit **L** \$ 17228-00

\*Gross trust distributions **M** \$ 0-00 Code

**Assessable contributions**  
(**R1** plus **R2** plus **R3** less **R6**) **R** \$ 54134-00

**Calculation of non-arm's length income**

\*Net non-arm's length private company dividends

**U1** \$ 0-00

plus \*Net non-arm's length trust distributions

**U2** \$ 0-00

plus \*Net other non-arm's length income

**U3** \$ 0-00

\*Other income **S** \$ 0-00 Code

\*Assessable income due to changed tax status of fund **T** \$ 0-00

**Net non-arm's length income**  
(subject to 45% tax rate)  
(**U1** plus **U2** plus **U3**) **U** \$ 0-00

#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** \$ 118284-00 Loss

Exempt current pension income **Y** \$ -00

**TOTAL ASSESSABLE INCOME** (**W** less **Y**) **V** \$ 118284-00 Loss

Fund's tax file number (TFN)

## 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" value="0"/> -00   |                                     | <b>A2</b> \$ <input type="text" value="0"/> -00 |
| Interest expenses overseas                 | <b>B1</b> \$ <input type="text" value="0"/> -00   |                                     | <b>B2</b> \$ <input type="text" value="0"/> -00 |
| Capital works expenditure                  | <b>D1</b> \$ <input type="text" value="0"/> -00   |                                     | <b>D2</b> \$ <input type="text" value="0"/> -00 |
| Decline in value of depreciating assets    | <b>E1</b> \$ <input type="text" value="0"/> -00   |                                     | <b>E2</b> \$ <input type="text" value="0"/> -00 |
| Insurance premiums – members               | <b>F1</b> \$ <input type="text" value="0"/> -00   |                                     | <b>F2</b> \$ <input type="text" value="0"/> -00 |
| SMSF auditor fee                           | <b>H1</b> \$ <input type="text" value="0"/> -00   |                                     | <b>H2</b> \$ <input type="text" value="0"/> -00 |
| Investment expenses                        | <b>I1</b> \$ <input type="text" value="0"/> -00   |                                     | <b>I2</b> \$ <input type="text" value="0"/> -00 |
| Management and administration expenses     | <b>J1</b> \$ <input type="text" value="0"/> -00   |                                     | <b>J2</b> \$ <input type="text" value="0"/> -00 |
| Forestry managed investment scheme expense | <b>U1</b> \$ <input type="text" value="0"/> -00   |                                     | <b>U2</b> \$ <input type="text" value="0"/> -00 |
| Other amounts                              | <b>L1</b> \$ <input type="text" value="259"/> -00 | Code <input type="text" value="0"/> | <b>L2</b> \$ <input type="text" value="0"/> -00 |
| Tax losses deducted                        | <b>M1</b> \$ <input type="text" value="0"/> -00   |                                     |   |

**TOTAL DEDUCTIONS**  
**N** \$ -00  
 (Total **A1** to **M1**)

**TOTAL NON-DEDUCTIBLE EXPENSES**  
**Y** \$ -00  
 (Total **A2** to **L2**)

**#TAXABLE INCOME OR LOSS**  
**O** \$ -00 Loss   
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

**TOTAL SMSF EXPENSES**  
**Z** \$ -00  
 (N plus Y)

#This is a mandatory label.



Fund's tax file number (TFN)

## 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. If you leave these labels blank, you will have specified a zero amount.

### 13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2023* on how to complete the calculation statement.

|                                     |              |  |            |
|-------------------------------------|--------------|--|------------|
| #Taxable income                     | <b>A \$</b>  | <input type="text" value="118025"/>                    | <b>-00</b> |
|                                     |              | <i>(an amount must be included even if it is zero)</i> |            |
| #Tax on taxable income              | <b>T1 \$</b> | <input type="text" value="17703.75"/>                  |            |
|                                     |              | <i>(an amount must be included even if it is zero)</i> |            |
| #Tax on no-TFN-quoted contributions | <b>J \$</b>  | <input type="text" value="0"/>                         |            |
|                                     |              | <i>(an amount must be included even if it is zero)</i> |            |

Gross tax **B \$**   
*(T1 plus J)*

|  |              |                                |  |
|--|--------------|--------------------------------|--|
| Foreign income tax offset                    | <b>C1 \$</b> | <input type="text" value="0"/> |  |
| Rebates and tax offsets                      | <b>C2 \$</b> | <input type="text"/>           |  |
| Non-refundable non-carry forward tax offsets | <b>C \$</b>  | <input type="text" value="0"/> |  |
|  |              | <i>(C1 plus C2)</i>            |  |

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" value="0"/>      |  |
| Early stage venture capital limited partnership tax offset carried forward from previous year | <b>D2 \$</b> | <input type="text" value="0"/>      |  |
| Early stage investor tax offset   | <b>D3 \$</b> | <input type="text" value="0"/>      |  |
| Early stage investor tax offset carried forward from previous year                            | <b>D4 \$</b> | <input type="text" value="0"/>      |  |
| Non-refundable carry forward tax offsets  | <b>D \$</b>  | <input type="text" value="0"/>      |  |
|   |              | <i>(D1 plus D2 plus D3 plus D4)</i> |  |

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

|   |              |                                       |  |
|---|--------------|---------------------------------------|--|
| Complying fund's franking credits tax offset    | <b>E1 \$</b> | <input type="text" value="17228.11"/> |  |
| 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"/>                  |  |
| Refundable tax offsets                          | <b>E \$</b>  | <input type="text" value="17228.11"/> |  |
|   |              | <i>(E1 plus E2 plus E3 plus E4)</i>   |  |

#TAX PAYABLE **T5 \$**   
*(T3 less E – cannot be less than zero)*

Section 102AAM interest charge  
**G \$**

Fund's tax file number (TFN)

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 \$**   
*(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 \$**

**AMOUNT DUE OR REFUNDABLE**  
A positive amount at **S** is what you owe, while a negative amount is refundable to you.

**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 2023*.

Tax losses carried forward to later income years **U \$**  **-00**

Net capital losses carried forward to later income years **V \$**  **-00**

## Section F: Member information

### MEMBER 1

Title:

Family name

First given name

Other given names

Member's TFN   
See the Privacy note in the Declaration.

Date of birth

### Contributions

OPENING ACCOUNT BALANCE \$

**!** Refer to instructions for completing these labels.

Employer contributions  
**A** \$

ABN of principal employer  
**A1**

Personal contributions  
**B** \$

CGT small business retirement exemption  
**C** \$

CGT small business 15-year exemption amount  
**D** \$

Personal injury election  
**E** \$

Spouse and child contributions  
**F** \$

Other third party contributions  
**G** \$

Proceeds from primary residence disposal  
**H** \$

Receipt date   
**H1**

Assessable foreign superannuation fund amount  
**I** \$

Non-assessable foreign superannuation fund amount  
**J** \$

Transfer from reserve: assessable amount  
**K** \$

Transfer from reserve: non-assessable amount  
**L** \$

Contributions from non-complying funds and previously non-complying funds  
**T** \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)  
**M** \$

**TOTAL CONTRIBUTIONS N** \$   
(Sum of labels **A** to **M**)

### Other transactions

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance  
**S1** \$

Inward rollovers and transfers **P** \$

Retirement phase account balance - Non CDBIS  
**S2** \$

Outward rollovers and transfers **Q** \$

Retirement phase account balance - CDBIS  
**S3** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$   
(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

Fund's tax file number (TFN)

**MEMBER 2**

Title:

Family name

First given name

Other given names

Member's TFN   
See the Privacy note in the Declaration.

Date of birth  (Day Month Year)

**Contributions**

OPENING ACCOUNT BALANCE \$

**!** Refer to instructions for completing these labels.

Proceeds from primary residence disposal  
**H** \$

Receipt date  (Day Month Year)  
**H1**

Assessable foreign superannuation fund amount  
**I** \$

Non-assessable foreign superannuation fund amount  
**J** \$

Transfer from reserve: assessable amount  
**K** \$

Transfer from reserve: non-assessable amount  
**L** \$

Contributions from non-complying funds and previously non-complying funds  
**T** \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)  
**M** \$

Employer contributions  
**A** \$

ABN of principal employer  
**A1**

Personal contributions  
**B** \$

CGT small business retirement exemption  
**C** \$

CGT small business 15-year exemption amount  
**D** \$

Personal injury election  
**E** \$

Spouse and child contributions  
**F** \$

Other third party contributions  
**G** \$

**TOTAL CONTRIBUTIONS N** \$   
(Sum of labels **A** to **M**)

**Other transactions**

Allocated earnings or losses **O** \$   Loss

Accumulation phase account balance  
**S1** \$

Retirement phase account balance - Non CDBIS  
**S2** \$

Retirement phase account balance - CDBIS  
**S3** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$   
(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

Fund's tax file number (TFN)

## Section H: Assets and liabilities

### 15 ASSETS

15a Australian managed investments

|                           |          |    |                                |     |
|---------------------------|----------|----|--------------------------------|-----|
| Listed trusts             | <b>A</b> | \$ | <input type="text" value="0"/> | -00 |
| Unlisted trusts           | <b>B</b> | \$ | <input type="text" value="0"/> | -00 |
| Insurance policy          | <b>C</b> | \$ | <input type="text" value="0"/> | -00 |
| Other managed investments | <b>D</b> | \$ | <input type="text" value="0"/> | -00 |

15b Australian direct investments

|   |  |  |  |  |
|---|--|--|--|--|
| <div style="border: 1px solid black; padding: 5px;"> <p><b>Limited recourse borrowing arrangements</b></p> <p>Australian residential real property<br/><b>J1</b> \$ <input type="text" value="0"/> -00</p> <p>Australian non-residential real property<br/><b>J2</b> \$ <input type="text" value="0"/> -00</p> <p>Overseas real property<br/><b>J3</b> \$ <input type="text" value="0"/> -00</p> <p>Australian shares<br/><b>J4</b> \$ <input type="text" value="0"/> -00</p> <p>Overseas shares<br/><b>J5</b> \$ <input type="text" value="0"/> -00</p> <p>Other<br/><b>J6</b> \$ <input type="text" value="0"/> -00</p> <p>Property count<br/><b>J7</b> <input type="text" value="0"/></p> </div> |  |  | <p>Cash and term deposits <b>E</b> \$ <input type="text" value="216153"/> -00</p> <p>Debt securities <b>F</b> \$ <input type="text" value="0"/> -00</p> <p>Loans <b>G</b> \$ <input type="text" value="0"/> -00</p> <p>Listed shares <b>H</b> \$ <input type="text" value="1127447"/> -00</p> <p>Unlisted shares <b>I</b> \$ <input type="text" value="0"/> -00</p> <p>Limited recourse borrowing arrangements <b>J</b> \$ <input type="text" value="0"/> -00</p> <p>Non-residential real property <b>K</b> \$ <input type="text" value="0"/> -00</p> <p>Residential real property <b>L</b> \$ <input type="text" value="0"/> -00</p> <p>Collectables and personal use assets <b>M</b> \$ <input type="text" value="0"/> -00</p> <p>Other assets <b>O</b> \$ <input type="text" value="1753"/> -00</p> |  |
|---|--|--|--|--|

15c Other investments

|                 |          |    |                                |     |
|-----------------|----------|----|--------------------------------|-----|
| Crypto-Currency | <b>N</b> | \$ | <input type="text" value="0"/> | -00 |
|-----------------|----------|----|--------------------------------|-----|

15d Overseas direct investments

|  |          |    |                                |     |
|--|----------|----|--------------------------------|-----|
| Overseas shares                        | <b>P</b> | \$ | <input type="text" value="0"/> | -00 |
| Overseas non-residential real property | <b>Q</b> | \$ | <input type="text" value="0"/> | -00 |
| Overseas residential real property     | <b>R</b> | \$ | <input type="text" value="0"/> | -00 |
| Overseas managed investments           | <b>S</b> | \$ | <input type="text" value="0"/> | -00 |
| Other overseas assets                  | <b>T</b> | \$ | <input type="text" value="0"/> | -00 |

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS** **U** \$  -00  
(Sum of labels **A** to **T**)

15e 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?

**A** No  Yes  \$  -00

Fund's tax file number (TFN)

**15f Limited recourse borrowing arrangements**

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No  Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No  Yes

**16 LIABILITIES**

|  |   |     |             |  |
|--|---|-----|-------------|--|
| Borrowings for limited recourse borrowing arrangements   | <b>V1</b> \$ <input type="text" value="0"/> | -00 |             |  |
| Permissible temporary borrowings   | <b>V2</b> \$ <input type="text" value="0"/> | -00 |             |  |
| Other borrowings   | <b>V3</b> \$ <input type="text" value="0"/> | -00 | Borrowings  | <b>V</b> \$ <input type="text" value="0"/> |
| Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G) |   |     | <b>W</b> \$ | <input type="text" value="1345353"/>       |
| Reserve accounts   |   |     | <b>X</b> \$ | <input type="text" value="0"/>             |
| Other liabilities  |   |     | <b>Y</b> \$ | <input type="text" value="0"/>             |
| <b>TOTAL LIABILITIES</b>   |   |     | <b>Z</b> \$ | <input type="text" value="1345353"/>       |

**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 2022–23 income year, write **2023**). **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 2023*. **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 2023* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2023*. **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, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

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

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 2023* 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  /  /   
Day / Month / Year

**Tax agent's contact details**

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

# Capital gains tax (CGT) schedule **2023**

## When completing this form

- Print clearly, using a black or dark blue pen only.
  - Use BLOCK LETTERS and print one character in each box.
- S M I T H S T
- Do not use correction fluid or covering stickers.
  - Sign next to any corrections with your **full signature** (not initials).

- Use in conjunction with company, trust, fund income tax return or the self-managed superannuation fund annual return.
- Refer to the *Guide to capital gains tax 2023* available on our website at [ato.gov.au](http://ato.gov.au) for instructions on how to complete this schedule.

**Tax file number (TFN)**

- ! We are authorised by law to request your TFN. You do not have to quote your TFN. However, if you don't it could increase the chance of delay or error in processing your form.

**Australian business number (ABN)**

## Taxpayer's name

J Fund

## 1 Current year capital gains and capital losses

|   | Capital gain                                   | Capital loss                                   |
|---|--|--|
| Shares in companies listed on an Australian securities exchange                                   | <b>A</b> \$ <input type="text" value="0"/> -00 | <b>K</b> \$ <input type="text" value="0"/> -00 |
| Other shares  | <b>B</b> \$ <input type="text" value="0"/> -00 | <b>L</b> \$ <input type="text" value="0"/> -00 |
| Units in unit trusts listed on an Australian securities exchange                                  | <b>C</b> \$ <input type="text" value="0"/> -00 | <b>M</b> \$ <input type="text" value="0"/> -00 |
| Other units   | <b>D</b> \$ <input type="text" value="0"/> -00 | <b>N</b> \$ <input type="text" value="0"/> -00 |
| Real estate situated in Australia   | <b>E</b> \$ <input type="text" value="0"/> -00 | <b>O</b> \$ <input type="text" value="0"/> -00 |
| Other real estate   | <b>F</b> \$ <input type="text" value="0"/> -00 | <b>P</b> \$ <input type="text" value="0"/> -00 |
| Amount of capital gains from a trust (including a managed fund)                                   | <b>G</b> \$ <input type="text" value="0"/> -00 |  |
| Collectables  | <b>H</b> \$ <input type="text" value="0"/> -00 | <b>Q</b> \$ <input type="text" value="0"/> -00 |
| Other CGT assets and any other CGT events   | <b>I</b> \$ <input type="text" value="0"/> -00 | <b>R</b> \$ <input type="text" value="0"/> -00 |
| Amount of capital gain previously deferred under transitional CGT relief for superannuation funds | <b>S</b> \$ <input type="text" value="0"/> -00 |  |
| <b>Total current year capital gains</b>   | <b>J</b> \$ <input type="text" value="0"/> -00 |  |

Add the amounts at labels **K** to **R** and write the total in item 2 label **A – Total current year capital losses**.



Fund's tax file number (TFN) **2 Capital losses**Total current year capital losses **A** \$ -00Total current year capital losses applied **B** \$ -00Total prior year net capital losses applied **C** \$ -00Total capital losses transferred in applied  
(only for transfers involving a foreign bank branch or  
permanent establishment of a foreign financial entity) **D** \$ -00Total capital losses applied **E** \$ -00Add amounts at **B**, **C** and **D**.**3 Unapplied net capital losses carried forward**Net capital losses from collectables carried forward to later income years **A** \$ -00Other net capital losses carried forward to later income years **B** \$ -00Add amounts at **A** and **B** and transfer the total  
to label **V – Net capital losses carried forward  
to later income years** on your tax return.**4 CGT discount**Total CGT discount applied **A** \$ -00**5 CGT concessions for small business**Small business active asset reduction **A** \$ -00Small business retirement exemption **B** \$ -00Small business rollover **C** \$ -00Total small business concessions applied **D** \$ -00**6 Net capital gain**Net capital gain **A** \$ -001J less 2E less 4A less 5D (cannot be less than  
zero). Transfer the amount at **A** to label **A – Net  
capital gain** on your tax return.

Fund's tax file number (TFN) 891059079

**7 Earnout arrangements**

Are you a party to an earnout arrangement? **A** Yes, as a buyer  Yes, as a seller  No   
 (Print  in the appropriate box.)

**!** If you are a party to more than one earnout arrangement, copy and attach a separate sheet to this schedule providing the details requested here for each additional earnout arrangement.

How many years does the earnout arrangement run for? **B**

What year of that arrangement are you in? **C**

If you are the seller, what is the total estimated capital proceeds from the earnout arrangement? **D** \$ -00

Amount of any capital gain or loss you made under your non-qualifying arrangement in the income year. **E** \$ -00 / <sup>LOSS</sup>

**! Request for amendment**

If you received or provided a financial benefit under a look-through earnout right created in an earlier income year and you wish to seek an amendment to that earlier income year, complete the following:

Income year earnout right created **F**

Amended net capital gain or capital losses carried forward **G** \$ -00 / <sup>LOSS</sup>

**8 Other CGT information required (if applicable)**

Small business 15 year exemption – exempt capital gains **A** \$ -00 / <sup>CODE</sup>

Capital gains disregarded by a foreign resident **B** \$ -00

Capital gains disregarded as a result of a scrip for scrip rollover **C** \$ -00

Capital gains disregarded as a result of an inter-company asset rollover **D** \$ -00

Capital gains disregarded by a demerging entity **E** \$ -00

**2023****Losses schedule**

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2023 tax return. Superannuation funds should complete and attach this schedule to their 2023 tax return. Print neatly in BLOCK LETTERS with a black or blue ballpoint pen only. Print one letter or number in each box. Do not use correction fluid or tape.

Place *X* in all applicable boxes.

Refer to *Losses schedule instructions 2023*, available on our website [ato.gov.au](http://ato.gov.au) for instructions on how to complete this schedule.

Tax file number (TFN)

891059079

Name of entity

J Fund

Australian business number

88480605723

## Part A – Losses carried forward to the 2023 –24 income year – excludes film losses

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

| Year of loss                        |          |                            |
|-------------------------------------|----------|----------------------------|
| 2022–23                             | <b>B</b> | <input type="text"/> -00   |
| 2021–22                             | <b>C</b> | <input type="text"/> -00   |
| 2020–21                             | <b>D</b> | <input type="text"/> -00   |
| 2019–20                             | <b>E</b> | <input type="text"/> -00   |
| 2018–19                             | <b>F</b> | <input type="text"/> -00   |
| 2017–18 and earlier<br>income years | <b>G</b> | <input type="text"/> -00   |
| <b>Total</b>                        | <b>U</b> | <input type="text"/> 0 -00 |

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

### 2 Net capital losses carried forward to later income years

| Year of loss                        |          |                            |
|-------------------------------------|----------|----------------------------|
| 2022–23                             | <b>H</b> | <input type="text"/> -00   |
| 2021–22                             | <b>I</b> | <input type="text"/> -00   |
| 2020–21                             | <b>J</b> | <input type="text"/> -00   |
| 2019–20                             | <b>K</b> | <input type="text"/> -00   |
| 2018–19                             | <b>L</b> | <input type="text"/> -00   |
| 2017–18 and earlier<br>income years | <b>M</b> | <input type="text"/> -00   |
| <b>Total</b>                        | <b>V</b> | <input type="text"/> 0 -00 |

Transfer the amount at **V** to the **Net capital losses carried forward to later income years** label on your tax return.

**Part B – Ownership and business continuity test** – company and listed widely held trust only

Complete item **3** of **Part B** if a loss is being carried forward to later income years and the business continuity test has to be satisfied in relation to that loss.

Do not complete items **1** or **2** of **Part B** if, in the 2022–23 income year, no loss has been claimed as a deduction, applied against a net capital gain or, in the case of companies, losses have not been transferred in or out.

**1 Whether continuity of majority ownership test passed**

**Note:** If the entity has deducted, applied, transferred in or transferred out (as applicable) in the 2022–23 income year loss incurred in any of the listed years, print **X** in the **Yes** or **No** box to indicate whether the entity has satisfied the continuity of majority ownership test in respect of that loss.

| Year of loss                     |          | Yes                      | No                       |
|----------------------------------|----------|--------------------------|--------------------------|
| 2022–23                          | <b>A</b> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2021–22                          | <b>B</b> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2020–21                          | <b>C</b> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2019–20                          | <b>D</b> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2018–19                          | <b>E</b> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2017–18 and earlier income years | <b>F</b> | <input type="checkbox"/> | <input type="checkbox"/> |

**2 Amount of losses deducted/applied for which the continuity of majority ownership test is not passed but the business continuity test is satisfied** – excludes film losses

Tax losses **G**  -00

Net capital losses **H**  -00

**3 Losses carried forward for which the business continuity test must be satisfied before they can be deducted/applied in later years** – excludes film losses

Tax losses **I**  -00

Net capital losses **J**  -00

**4 Do current year loss provisions apply?**

Is the company required to calculate its taxable income or tax loss for the year under Subdivision 165-B or its net capital gain or net capital loss for the year under Subdivision 165-CB of the *Income Tax Assessment Act 1997* (ITAA 1997)?

**K** Yes  No

**Part C – Unrealised losses** – company only

**Note:** These questions relate to the operation of Subdivision 165-CC of ITAA 1997.

Has a changeover time occurred in relation to the company after 1.00pm by legal time in the Australian Capital Territory on 11 November 1999?

**L** Yes  No

If you printed **X** in the **No** box at **L**, do not complete **M**, **N** or **O**.

At the changeover time did the company satisfy the maximum net asset value test under section 152-15 of ITAA 1997?

**M** Yes  No

If you printed **X** in the **No** box at **M**, has the company determined it had an unrealised net loss at the changeover time?

**N** Yes  No

If you printed **X** in the **Yes** box at **N**, what was the amount of unrealised net loss calculated under section 165-115E of ITAA 1997?

**O**  -00

**Part D – Life insurance companies**Complying superannuation class tax losses carried forward to later income years **P**  -00Complying superannuation net capital losses carried forward to later income years **Q**  -00**Part E – Controlled foreign company losses**Current year CFC losses **M**  -00CFC losses deducted **N**  -00CFC losses carried forward **O**  -00**Part F – Tax losses reconciliation statement**Balance of tax losses brought forward from the prior income year **A**  -00**ADD** Uplift of tax losses of designated infrastructure project entities **B**  -00**SUBTRACT** Net forgiven amount of debt **C**  -00**ADD** Tax loss incurred (if any) during current year **D**  -00**ADD** Tax loss amount from conversion of excess franking offsets **E**  -00**SUBTRACT** Net exempt income **F**  -00**SUBTRACT** Tax losses forgone **G**  -00**SUBTRACT** Tax losses deducted **H**  -00**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) **I**  -00Total tax losses carried forward to later income years **J**  -00 Transfer the amount at **J** to the **Tax losses carried forward to later income years** label on your tax return.

# Electronic lodgment declaration (Form MS)

(for self-managed superannuation funds)

## Part A: Taxpayer's declaration

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

891059079

### Fund name

J Fund

### Year of return

2023

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:

- all of the information I have provided to the agent for the preparation of this document is true and correct
- I authorise the agent to give this document to the Commissioner of Taxation

Signature of 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 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

23067003

### Account name

Kim Jay & Bruce Jay ATF The J Fund

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

Signature of trustee or director

Date

## Part D: Tax agent's certificate (shared facility users only)

Declaration: I declare that:

- I have prepared this tax return in accordance with the information supplied by the trustees;
- I have received a declaration by the trustees that the information provided to me for the preparation of this tax return is true and correct, and;
- I am authorised by the trustees to lodge this tax return, including any applicable schedules.

Signature of tax agent

Date

### Agent's contact name

MRS Kim Jay

### Agent's phone

07 54378888

### Agent's reference

23067003

### Client's reference

JFUN0001

**MINUTES OF THE MEETING OF THE TRUSTEES OF  
J FUND  
HELD ON ...../...../..... AT  
98 MARINA VIEW DR, PELICAN WATERS QLD**

**PRESENT**

Bruce Jay

Kim Jay

**ALLOCATION OF NET  
INCOME:**

It was resolved that the income of the fund be proportionally allocated to members based on the members' daily weighted average balances. The following amounts of income, and related amounts of tax, are to be credited to / debited from member accounts:

|                     | <b>Income</b> | <b>Fund Tax</b> | <b>Conts Tax</b> | <b>Direct Tax</b> |
|---------------------|---------------|-----------------|------------------|-------------------|
| <i>Mr Bruce Jay</i> |               |                 |                  |                   |
| Accumulation        | 62,328        | 3,882           | 4,086            | 0                 |
| <i>Ms Kim Jay</i>   |               |                 |                  |                   |
| Accumulation        | 91,531        | 5,701           | 4,034            | 0                 |

**REPORTING ENTITY  
CONCEPT:**

It was resolved that, in the opinion of the trustee, the fund is not a reporting entity because it is unlikely that users exist who are unable to command the preparation of reports tailored so as to satisfy specifically all their information needs.

Therefore, the financial statements for the fund are to be prepared on the basis of the fund being a "non-reporting entity", and will therefore take the form of Special Purpose Financial Reports.

**REPORTS AND  
STATEMENTS:**

The Financial Reports consisting of Statement of Financial Position, Operating Statement and Notes to the Financial Statements, Trustee's Declaration, Compilation Report, Auditor's Report and Member Statement for the period ended 30 June 2023 were tabled for consideration at the meeting.

It was resolved that the financial statements be adopted in their present format and that the statement by the trustees attached to the financial reports be signed by the Trustees, stating that:

1. the financial statements are drawn up so as to present fairly the financial position of the fund as at 30 June 2023, the benefits accrued as a result of operations and its cash flow for the year then ended;
2. the financial statements have been prepared in accordance with the requirements of the trust deed and Australian Accounting Standards as noted in Note 1 to the Financial Statements and
3. the fund has operated substantially in accordance with the trust deed and the requirements of the *Superannuation Industry (Supervision) Act 1993 (SISA)*, during the year ended 30 June 2023.

**INCOME TAX RETURN:**

The completed Self-Managed Superannuation Fund Annual Return for the financial year ended 30 June 2023 was tabled for consideration at the meeting.

It was resolved that:

1. the particulars contained in the 2023 income tax return and the relevant records used to ascertain the taxable income, as shown, derived by the fund from all sources in and out of Australia during the year of income are true and correct and;
2. the fund satisfies the statutory requirements and conditions applicable to be classified as a 'Regulated Superannuation Fund/Complying Superannuation Fund' for the year of income and;
3. the income tax return be adopted in its present format and that the Return be signed by the Trustees.

**REVIEW OF INVESTMENT STRATEGY:**

The fund's investment performance for the year ended 30 June 2023 and existing investment strategy have been reviewed by the Trustees, after considering:

1. the risk involved in making, holding and realising, and the likely return from, the fund's investments having regard to its objectives and its expressed cash flow requirements;
2. the composition of the fund's investments as a whole including the extent to which the investments are diverse or involve the funds being exposed to risks from inadequate diversification;
3. the liquidity of the fund's investments having regard to its expected cash flow requirements;
4. the ability of the fund to discharge its existing and prospective liabilities;
5. whether the fund should hold a contract of insurance that provides insurance cover for members of the fund; and
6. the effect of the fund's investments on the above requirements and all matters relating to the prudential nature of the investment being continuously monitored, regularly reviewed and to make sure they adhere to fund's investment objectives and relevant legislation.

It was resolved that the aims and objectives of the investment strategy were being achieved and that the said investment strategy requires no further modification or adoption at this time.

**TRUSTEE AND MEMBER STATUS:**

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the fund and that they are not disqualified persons as defined by Section 120 of the *SISA*.

Each of the member(s) confirmed that they are a member of the fund and agreed to be bound by the provisions contained within the Trust Deed of the fund (and any subsequent amendments).



**AUDITOR:**

It was resolved that

Anthony Boys  
of  
Australian Super Audits Pty Ltd  
702/20 Hindmarsh Square  
ADELAIDE, SA 5000

act as the auditor of the fund for the next financial year.

**TAX AGENT:**

It was resolved that

Mrs Kim Jay  
of  
Initiative Group  
Suite 2 The Edge East  
10 Lake Kawana Blvd  
BIRTINYA, QLD 4575

act as the tax agent of the fund for the next financial year.

**CLOSURE:**

There being no further business the meeting was closed.

.....  
Bruce Jay  
Trustee

.....  
Kim Jay  
Trustee

Dated ...../...../.....

Dated ...../...../.....

**J Fund**  
(ABN: 88 480 605 723)

**Consolidated Member Benefit Totals**

| Period                            | Member Account Details   |
|-----------------------------------|--|
| <b>1 July 2022 - 30 June 2023</b> | Residential Address: 98 Marina View Dr<br>PELICAN WATERS, QLD 4551   |
| <b>Member</b>                     | Number: JAYB0  |
| <b>Mr Bruce Edward Jay</b>        | Date of Birth: 29 April 1967<br>Date Joined Fund: 12 November 2008<br>Eligible Service Date: 8 April 1991<br>Tax File Number Held: Yes |

*Note: this report provides a consolidated view of the Member's interests in the SMSF  
Refer to the Member Benefit Statements produced for each member account for further details*

**Your Accounts**

|  |                |
|--|----------------|
| <b>Withdrawal Benefit</b> as at 1 Jul 2022 |                |
| Accumulation                               | 468,093        |
| <b>Total</b> as at 1 Jul 2022              | <b>468,093</b> |

|   |                |
|---|----------------|
| <b>Withdrawal Benefit</b> as at 30 Jun 2023 |                |
| Accumulation                                | 549,691        |
| <b>Total</b> as at 30 Jun 2023              | <b>549,691</b> |

**Your Tax Components**

|                   |         |
|-------------------|---------|
| Tax Free          | 2,356   |
| Taxable - Taxed   | 547,335 |
| Taxable - Untaxed | -       |

**Your Preservation Components**

|                            |         |
|----------------------------|---------|
| Preserved                  | 549,617 |
| Restricted Non Preserved   | -       |
| Unrestricted Non Preserved | 74      |

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

**Binding Beneficiary Nomination\***

Spouse - Beneficiary Choice (100%)

\* Nomination in effect from **4 January 2024 to 4 January 2027**

**For Enquiries:**

phone **0754924425**

mail J Fund, 98 Marina View Dr, PELICAN WATERS QLD 4551

**J Fund**  
(ABN: 88 480 605 723)

**Member Benefit Statement**

|                             |   |
|-----------------------------|---|
| <b>Period</b>               | <b>Member Account Details</b>   |
| 1 July 2022 - 30 June 2023  | Residential Address: 98 Marina View Dr<br>PELICAN WATERS, QLD 4551  |
| <b>Member</b>               | Number: JAYB0   |
| Mr Bruce Edward Jay         | Date of Birth: 29 April 1967<br>Date Joined Fund: 12 November 2008<br>Eligible Service Date: 8 April 1991 |
| <b>Accumulation Account</b> | Tax File Number Held: Yes   |
| Accumulation                | Account Start Date: 12 November 2008  |

| Your Account Summary                        |                |
|---|----------------|
| <b>Withdrawal Benefit</b> as at 1 Jul 2022  | <b>468,093</b> |
| <i><u>Increases to your account:</u></i>    |                |
| Employer Contributions                      | 27,238         |
| Share Of Net Fund Income                    | 62,328         |
| <u>Total Increases</u>                      | 89,566         |
| <i><u>Decreases to your account:</u></i>    |                |
| Contributions Tax                           | 4,086          |
| Tax on Net Fund Income                      | 3,882          |
| <u>Total Decreases</u>                      | 7,968          |
| <b>Withdrawal Benefit</b> as at 30 Jun 2023 | <b>549,691</b> |

| Your Tax Components  |          |         |
|--|----------|---------|
| Tax Free   | 0.4285 % | 2,356   |
| Taxable - Taxed  |          | 547,335 |
| Taxable - Untaxed  |          | -       |
| Your Preservation Components   |          |         |
| Preserved  |          | 549,617 |
| Restricted Non Preserved   |          | -       |
| Unrestricted Non Preserved   |          | 74      |
| Your Insurance Benefits  |          |         |
| No insurance details have been recorded                                    |          |         |
| Your Beneficiaries   |          |         |
| <b>Binding Beneficiary Nomination*</b>                                     |          |         |
| Spouse - Beneficiary Choice (100%)   |          |         |
| * Nomination in effect from <b>4 January 2024</b> to <b>4 January 2027</b> |          |         |

**For Enquiries:**  
phone **0754924425**  
mail J Fund, 98 Marina View Dr, PELICAN WATERS QLD 4551

**Trustees**

The Trustees of the Fund are as follows:

Bruce Jay and  
Kim Jay

**Availability of Other Fund Information**

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustees.

**Trustees Disclaimer**

This statement has been prepared by the Trustees for the member whose name appears at the top of this statement. While every effort has been made by the Trustees to ensure the accuracy and completeness of this statement, the Trustees do not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustees of the Fund

.....  
Bruce Jay  
Trustee

.....  
Kim Jay  
Trustee

Statement Date: 30 June 2023

**J Fund**  
(ABN: 88 480 605 723)

**Consolidated Member Benefit Totals**

| Period                            | Member Account Details   |
|-----------------------------------|--|
| <b>1 July 2022 - 30 June 2023</b> | Residential Address: 98 Marina View Dr<br>PELICAN WATERS, QLD 4551 |
| <b>Member</b> Number: JAYK0       | Date of Birth: 1 September 1970                                    |
| <b>Ms Kim Tania Jay</b>           | Date Joined Fund: 12 November 2008                                 |
|                                   | Eligible Service Date: 12 November 2008                            |
|                                   | Tax File Number Held: Yes  |

*Note: this report provides a consolidated view of the Member's interests in the SMSF  
Refer to the Member Benefit Statements produced for each member account for further details*

**Your Accounts**

|  |                |
|--|----------------|
| <b>Withdrawal Benefit</b> as at 1 Jul 2022 |                |
| Accumulation                               | 686,971        |
| <b>Total</b> as at 1 Jul 2022              | <b>686,971</b> |

|   |                |
|---|----------------|
| <b>Withdrawal Benefit</b> as at 30 Jun 2023 |                |
| Accumulation                                | 795,662        |
| <b>Total</b> as at 30 Jun 2023              | <b>795,662</b> |

**Your Tax Components**

|                   |         |
|-------------------|---------|
| Tax Free          | 152,360 |
| Taxable - Taxed   | 643,303 |
| Taxable - Untaxed | -       |

**Your Preservation Components**

|                            |         |
|----------------------------|---------|
| Preserved                  | 795,662 |
| Restricted Non Preserved   | -       |
| Unrestricted Non Preserved | -       |

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

**Binding Beneficiary Nomination\***

Spouse - Beneficiary Choice (100%)

\* Nomination in effect from **4 January 2024 to 4 January 2027**

**For Enquiries:**

phone **0754924425**

mail J Fund, 98 Marina View Dr, PELICAN WATERS QLD 4551

**J Fund**  
(ABN: 88 480 605 723)

**Member Benefit Statement**

| Period                     | Member Account Details   |
|----------------------------|--|
| 1 July 2022 - 30 June 2023 | Residential Address: 98 Marina View Dr<br>PELICAN WATERS, QLD 4551   |
| Member                     | Number: JAYK0  |
| Ms Kim Tania Jay           | Date of Birth: 1 September 1970<br>Date Joined Fund: 12 November 2008<br>Eligible Service Date: 12 November 2008 |
| Accumulation Account       | Tax File Number Held: Yes  |
| Accumulation               | Account Start Date: 12 November 2008   |

| Your Account Summary                        |                |
|---|----------------|
| <b>Withdrawal Benefit</b> as at 1 Jul 2022  | <b>686,971</b> |
| <i><u>Increases to your account:</u></i>    |                |
| Employer Contributions                      | 26,896         |
| Share Of Net Fund Income                    | 91,531         |
| <u>Total Increases</u>                      | 118,427        |
| <i><u>Decreases to your account:</u></i>    |                |
| Contributions Tax                           | 4,034          |
| Tax on Net Fund Income                      | 5,701          |
| <u>Total Decreases</u>                      | 9,736          |
| <b>Withdrawal Benefit</b> as at 30 Jun 2023 | <b>795,662</b> |

| Your Tax Components  |           |         |
|--|-----------|---------|
| Tax Free   | 19.1488 % | 152,360 |
| Taxable - Taxed  |           | 643,303 |
| Taxable - Untaxed  |           | -       |
| Your Preservation Components   |           |         |
| Preserved  |           | 795,662 |
| Restricted Non Preserved   |           | -       |
| Unrestricted Non Preserved   |           | -       |
| Your Insurance Benefits  |           |         |
| No insurance details have been recorded                                    |           |         |
| Your Beneficiaries   |           |         |
| <b>Binding Beneficiary Nomination*</b>                                     |           |         |
| Spouse - Beneficiary Choice (100%)   |           |         |
| * Nomination in effect from <b>4 January 2024</b> to <b>4 January 2027</b> |           |         |

**For Enquiries:**  
phone **0754924425**  
mail J Fund, 98 Marina View Dr, PELICAN WATERS QLD 4551

**Trustees**

The Trustees of the Fund are as follows:

Bruce Jay and  
Kim Jay

**Availability of Other Fund Information**

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustees.

**Trustees Disclaimer**

This statement has been prepared by the Trustees for the member whose name appears at the top of this statement. While every effort has been made by the Trustees to ensure the accuracy and completeness of this statement, the Trustees do not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustees of the Fund

.....  
Bruce Jay  
Trustee

.....  
Kim Jay  
Trustee

Statement Date: 30 June 2023

## J Fund

### Members Summary Report - For the period 01/07/2022 to 30/06/2023

| Member's Detail                              | Opening<br>Balance | Increases |            |         |             | Decreases |     |             |             |             | Closing<br>Balance |
|--|--------------------|-----------|------------|---------|-------------|-----------|-----|-------------|-------------|-------------|--------------------|
|  |                    | Contrib   | Tran<br>In | Profit  | Ins<br>Proc | Tax       | Exp | Ins<br>Prem | Tran<br>Out | Ben<br>Paid |                    |
| <b>Mr Bruce Jay</b>                          |                    |           |            |         |             |           |     |             |             |             |                    |
| 98 Marina View Dr<br>PELICAN WATERS QLD 4551 |                    |           |            |         |             |           |     |             |             |             |                    |
| Accumulation <b>Accumulation</b>             | 468,093            | 27,238    | 0          | 62,328  | 0           | (7,968)   | 0   | 0           | 0           | 0           | 549,691            |
|  | 468,093            | 27,238    | 0          | 62,328  | 0           | (7,968)   | 0   | 0           | 0           | 0           | 549,691            |
| <b>Ms Kim Jay</b>                            |                    |           |            |         |             |           |     |             |             |             |                    |
| 98 Marina View Dr<br>PELICAN WATERS QLD 4551 |                    |           |            |         |             |           |     |             |             |             |                    |
| Accumulation <b>Accumulation</b>             | 686,971            | 26,896    | 0          | 91,531  | 0           | (9,736)   | 0   | 0           | 0           | 0           | 795,662            |
|  | 686,971            | 26,896    | 0          | 91,531  | 0           | (9,736)   | 0   | 0           | 0           | 0           | 795,662            |
|  | 1,155,064          | 54,134    | 0          | 153,859 | 0           | (17,704)  | 0   | 0           | 0           | 0           | 1,345,353          |



**J Fund**  
**Contribution Caps**  
**For the Period From 1 July 2022 to 30 June 2023**

**Mr Bruce Jay**

**Date of Birth:** 29 Apr 1967  
**Age:** 56 (at 30/06/2023)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

|  |             |                         |                         |
|--|-------------|-------------------------|-------------------------|
| <b>Prior Year Contributions</b>                          |             | <b>Non-Concessional</b> |                         |
| Contributions for the previous 2 years are not confirmed |             |                         |                         |
| 3-year cap in effect from previous years                 |             | Unknown                 |                         |
| Total non-concessional contributions in previous 2 years |             | Unknown                 |                         |
| <br>   |             |                         |                         |
| <b>Current Year Contributions</b>                        | <b>Note</b> | <b>Concessional</b>     | <b>Non-Concessional</b> |
| Caps   | 1           | 27,500                  | 110,000                 |
| Cumulative Available Unused Cap                          | 2           | 0                       | 0                       |
| Contributions made (to this fund)                        | 3           | 27,238                  | 0                       |
| Contributions made (to other funds)                      |             | 0                       | 0                       |
| Contributions as allocated                               |             | 27,238                  | 0                       |
| Amount above caps  | 4           | 0                       | 0                       |
| Available  |             | 262                     | 110,000                 |

**Notes**

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Concessional contribution cap has been used up in prior year(s), member has no unused concessional contribution cap carry forward
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

**Contributions Breakdown**

| <u>Income Type</u>     | <u>Contribution Type</u>                | <u>Amount</u> |
|------------------------|---|---------------|
| <b>Concessional</b>    | Employer                                | 27,238        |
|                        | Personal                                | 0             |
|                        | Family and friends                      | 0             |
|                        | Foreign superannuation fund             | 0             |
|                        | Transfers from reserve                  | 0             |
|                        | <b>Contributions as allocated</b>       | <b>27,238</b> |
| <b>NonConcessional</b> | Personal                                | 0             |
|                        | Spouse                                  | 0             |
|                        | Child                                   | 0             |
|                        | Transfers from reserve                  | 0             |
|                        | Foreign superannuation fund             | 0             |
|                        | <b>Contributions as allocated</b>       | <b>0</b>      |
| <b>Other</b>           | CGT small business 15-year exemption    | 0             |
|                        | CGT small business retirement exemption | 0             |
|                        | Government Co-Contributions             | 0             |
|                        | Directed termination payment (taxed)    | 0             |
|                        | Directed termination payment (untaxed)  | 0             |
|                        | Personal injury election                | 0             |
|                        | Downsizer Contribution                  | 0             |
|                        | COVID-19 Re-Contribution                | 0             |
|                        | <b>Total Other contributions</b>        | <b>0</b>      |

**Transactions**

| <b>Date</b> | <b>Contribution Type</b> | <b>Concessional</b> | <b>Non-Concessional</b> | <b>Other</b> | <b>Source</b> |
|-------------|--------------------------|---------------------|-------------------------|--------------|---------------|
| 14/10/2022  | Employer Mandated        | 1,571               |                         |              | manual        |
| 30/01/2023  | Employer Mandated        | 1,832               |                         |              | manual        |
| 21/04/2023  | Employer Mandated        | 1,571               |                         |              | manual        |
| 02/06/2023  | Employer Mandated        | 1,047               |                         |              | manual        |

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**J Fund**  
**Contribution Caps**  
**For the Period From 1 July 2022 to 30 June 2023**

---

**Mr Bruce Jay**

|                |                   |               |        |
|----------------|-------------------|---------------|--------|
| 02/06/2023     | Employer Mandated | 20,694        | manual |
| 23/06/2023     | Employer Mandated | 524           | manual |
| <b>Totals:</b> |                   | <b>27,238</b> |        |

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**J Fund**  
**Contribution Caps**  
**For the Period From 1 July 2022 to 30 June 2023**

**Ms Kim Jay**

**Date of Birth:** 01 Sep 1970  
**Age:** 52 (at 30/06/2023)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

|  |             |                         |                         |
|--|-------------|-------------------------|-------------------------|
| <b>Prior Year Contributions</b>                          |             | <b>Non-Concessional</b> |                         |
| Contributions for the previous 2 years are not confirmed |             |                         |                         |
| 3-year cap in effect from previous years                 |             | Unknown                 |                         |
| Total non-concessional contributions in previous 2 years |             | Unknown                 |                         |
| <b>Current Year Contributions</b>                        | <b>Note</b> | <b>Concessional</b>     | <b>Non-Concessional</b> |
| Caps   | 1           | 27,500                  | 110,000                 |
| Cumulative Available Unused Cap                          | 2           | 0                       | 0                       |
| Contributions made (to this fund)                        | 3           | 26,896                  | 0                       |
| Contributions made (to other funds)                      |             | 0                       | 0                       |
| Contributions as allocated                               |             | 26,896                  | 0                       |
| Amount above caps  | 4           | 0                       | 0                       |
| Available  |             | 604                     | 110,000                 |

**Notes**

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Total Superannuation Balance was \$500,000 or more at 30 June 2022, member not eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

**Contributions Breakdown**

| <u>Income Type</u>     | <u>Contribution Type</u>                | <u>Amount</u> |
|------------------------|---|---------------|
| <b>Concessional</b>    | Employer                                | 26,896        |
|                        | Personal                                | 0             |
|                        | Family and friends                      | 0             |
|                        | Foreign superannuation fund             | 0             |
|                        | Transfers from reserve                  | 0             |
|                        | <b>Contributions as allocated</b>       | <b>26,896</b> |
| <b>NonConcessional</b> | Personal                                | 0             |
|                        | Spouse                                  | 0             |
|                        | Child                                   | 0             |
|                        | Transfers from reserve                  | 0             |
|                        | Foreign superannuation fund             | 0             |
|                        | <b>Contributions as allocated</b>       | <b>0</b>      |
| <b>Other</b>           | CGT small business 15-year exemption    | 0             |
|                        | CGT small business retirement exemption | 0             |
|                        | Government Co-Contributions             | 0             |
|                        | Directed termination payment (taxed)    | 0             |
|                        | Directed termination payment (untaxed)  | 0             |
|                        | Personal injury election                | 0             |
|                        | Downsizer Contribution                  | 0             |
|                        | COVID-19 Re-Contribution                | 0             |
|                        | <b>Total Other contributions</b>        | <b>0</b>      |

**Transactions**

| <b>Date</b> | <b>Contribution Type</b> | <b>Concessional</b> | <b>Non-Concessional</b> | <b>Other</b> | <b>Source</b> |
|-------------|--------------------------|---------------------|-------------------------|--------------|---------------|
| 14/10/2022  | Employer Mandated        | 3,625               |                         |              | manual        |
| 30/01/2023  | Employer Mandated        | 4,229               |                         |              | manual        |
| 21/04/2023  | Employer Mandated        | 3,625               |                         |              | manual        |
| 02/06/2023  | Employer Mandated        | 2,416               |                         |              | manual        |

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**J Fund**  
**Contribution Caps**  
**For the Period From 1 July 2022 to 30 June 2023**

---

**Ms Kim Jay**

|                |                   |               |        |
|----------------|-------------------|---------------|--------|
| 02/06/2023     | Employer Mandated | 11,793        | manual |
| 23/06/2023     | Employer Mandated | 1,208         | manual |
| <b>Totals:</b> |                   | <b>26,896</b> |        |

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**J Fund**  
**Investment Summary as at 30 June 2023**

| Investment  | Units | Average Cost Price | Market Price | Accounting Cost | Market Value   | Unrealised Accounting Gain/(Loss) | Accounting Gain/(Loss) (%) | Portfolio Weight (%) |
|---|-------|--------------------|--------------|-----------------|----------------|-----------------------------------|----------------------------|----------------------|
| <b><u>Bank</u></b>                                      |       |                    |              |                 |                |                                   |                            |                      |
| ANZ Business a/c 4786-55946                             |       |                    |              | 152,814         | 152,814        |                                   |                            | 11%                  |
| ANZ ETrade a/c 4797-23859                               |       |                    |              | 63,339          | 63,339         |                                   |                            | 5%                   |
|   |       |                    |              | <b>216,154</b>  | <b>216,154</b> |                                   |                            | <b>16%</b>           |
| <b><u>Listed Securities Market</u></b>                  |       |                    |              |                 |                |                                   |                            |                      |
| AGL Energy Limited. (ASX:AGL)                           | 6,257 | 14.0653            | 10.8100      | 88,007          | 67,638         | (20,369)                          | (23)%                      | 5%                   |
| ALS Limited (ASX:ALQ)                                   | 669   | 9.0804             | 11.1600      | 6,075           | 7,466          | 1,391                             | 23%                        | 1%                   |
| AMP Limited (ASX:AMP)                                   | 5,183 | 4.5977             | 1.1300       | 23,830          | 5,857          | (17,973)                          | (75)%                      | -%                   |
| Australia & New Zealand Banking Group Limited (ASX:ANZ) | 2,387 | 23.6102            | 23.7100      | 56,358          | 56,596         | 238                               | 0%                         | 4%                   |
| ASX Limited (ASX:ASX)                                   | 667   | 34.0750            | 63.0000      | 22,728          | 42,021         | 19,293                            | 85%                        | 3%                   |
| Aurizon Holdings Limited (ASX:AZJ)                      | 2,500 | 3.9450             | 3.9200       | 9,862           | 9,800          | (62)                              | (1)%                       | 1%                   |
| Bega Cheese Limited (ASX:BGA)                           | 2,305 | 5.4259             | 2.8500       | 12,507          | 6,569          | (5,937)                           | (47)%                      | -%                   |
| BHP Group Limited (ASX:BHP)                             | 345   | 40.6855            | 44.9900      | 14,036          | 15,522         | 1,485                             | 11%                        | 1%                   |
| Bluescope Steel Limited (ASX:BSL)                       | 259   | 13.0608            | 20.5500      | 3,383           | 5,322          | 1,940                             | 57%                        | -%                   |
| Bubs Australia Limited (ASX:BUB)                        | 5,130 | 0.9739             | 0.1800       | 4,996           | 923            | (4,073)                           | (82)%                      | -%                   |
| Commonwealth Bank Of Australia. (ASX:CBA)               | 145   | 68.6421            | 100.2700     | 9,953           | 14,539         | 4,586                             | 46%                        | 1%                   |
| Cochlear Limited (ASX:COH)                              | 57    | 129.0765           | 229.0700     | 7,357           | 13,057         | 5,700                             | 77%                        | 1%                   |
| Coles Group Limited. (ASX:COL)                          | 2,036 | 11.4859            | 18.4200      | 23,385          | 37,503         | 14,118                            | 60%                        | 3%                   |
| Endeavour Group Limited (ASX:EDV)                       | 265   | 3.8800             | 6.3100       | 1,028           | 1,672          | 644                               | 63%                        | -%                   |
| Fortescue Metals Group Ltd (ASX:FMG)                    | 1,200 | 22.5750            | 22.1800      | 27,090          | 26,616         | (474)                             | (2)%                       | 2%                   |
| Insurance Australia Group Limited (ASX:IAG)             | 1,106 | 6.0230             | 5.7000       | 6,661           | 6,304          | (357)                             | (5)%                       | -%                   |
| Macquarie Group Limited (ASX:MQG)                       | 1,256 | 57.7116            | 177.6200     | 72,486          | 223,091        | 150,605                           | 208%                       | 17%                  |
| National Australia Bank Limited (ASX:NAB)               | 3,630 | 28.6714            | 26.3700      | 104,077         | 95,723         | (8,354)                           | (8)%                       | 7%                   |
| NRW Holdings Limited (ASX:NWH)                          | 1,590 | 2.3214             | 2.5300       | 3,691           | 4,023          | 332                               | 9%                         | -%                   |
| Origin Energy Limited (ASX:ORG)                         | 910   | 5.4219             | 8.4100       | 4,934           | 7,653          | 2,719                             | 55%                        | 1%                   |
| Rio Tinto Limited (ASX:RIO)                             | 567   | 80.7286            | 114.6900     | 45,773          | 65,029         | 19,256                            | 42%                        | 5%                   |
| South32 Limited (ASX:S32)                               | 345   | 3.1094             | 3.7600       | 1,073           | 1,297          | 224                               | 21%                        | -%                   |
| The Star Entertainment Group Limited (ASX:SGR)          | 3,259 | 4.3049             | 1.1550       | 14,030          | 3,764          | (10,266)                          | (73)%                      | -%                   |
| Block Inc. - Cdi 1:1 Foreign Exempt Nyse (ASX:SQ2)      | 62    | 80.1605            | 96.8900      | 4,970           | 6,007          | 1,037                             | 21%                        | -%                   |

**J Fund**  
**Investment Summary as at 30 June 2023**

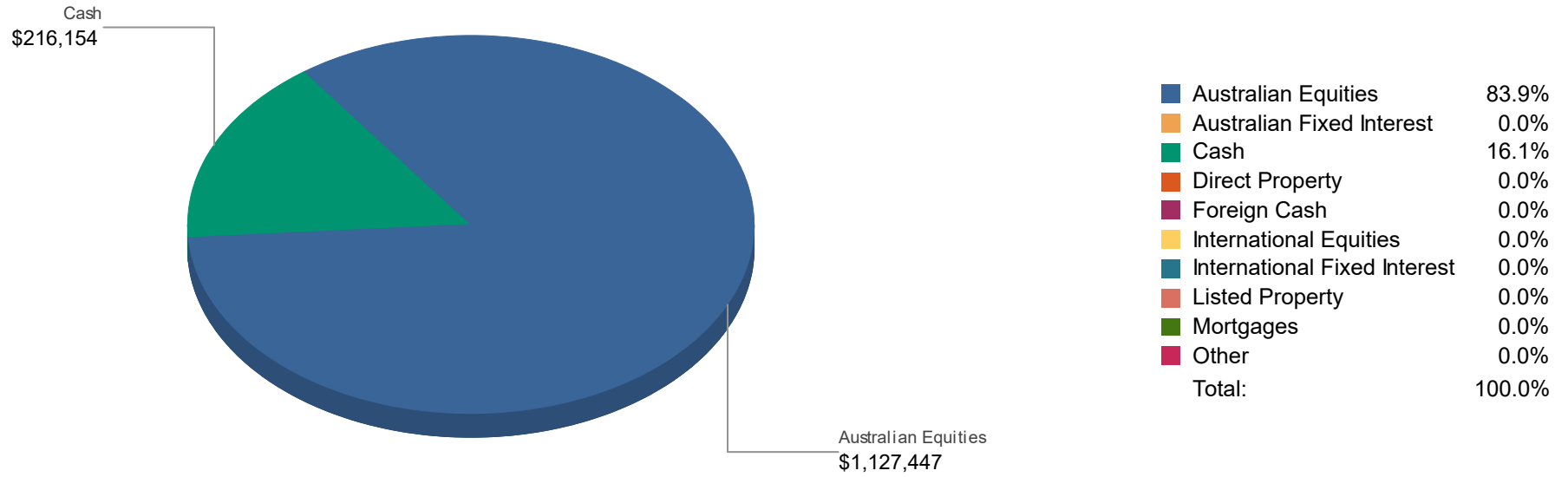
| Investment  | Units | Average<br>Cost<br>Price | Market<br>Price | Accounting<br>Cost | Market<br>Value  | Unrealised<br>Accounting<br>Gain/(Loss) | Accounting<br>Gain/(Loss)<br>(%) | Portfolio<br>Weight<br>(%) |
|---|-------|--------------------------|-----------------|--------------------|------------------|---|----------------------------------|----------------------------|
| <b><i>Listed Securities Market</i></b>                        |       |                          |                 |                    |                  |   |                                  |                            |
| Suncorp-Metway Limited (ASX:SUN)                              | 9,855 | 9.8772                   | 13.4900         | 97,340             | 132,944          | 35,604                                  | 37%                              | 10%                        |
| Tabcorp Holdings Limited (ASX:TAH)                            | 6,968 | 0.6135                   | 1.1100          | 4,275              | 7,734            | 3,459                                   | 81%                              | 1%                         |
| The Lottery Corporation Limited (ASX:TLC)                     | 6,422 | 2.7153                   | 5.1300          | 17,437             | 32,945           | 15,507                                  | 89%                              | 2%                         |
| Telstra Group Limited (ASX:TLS)                               | 6,673 | 3.2889                   | 4.3000          | 21,947             | 28,694           | 6,747                                   | 31%                              | 2%                         |
| Treasury Wine Estates Limited (ASX:TWE)                       | 1,953 | 11.4353                  | 11.2300         | 22,333             | 21,932           | (401)                                   | (2)%                             | 2%                         |
| Virgin Money Uk PLC - Cdi 1:1 Foreign<br>Exempt Lse (ASX:VUK) | 583   | 4.0093                   | 2.8500          | 2,337              | 1,662            | (676)                                   | (29)%                            | -%                         |
| Westpac Banking Corporation (ASX:WBC)                         | 1,200 | 21.0050                  | 21.3400         | 25,206             | 25,608           | 402                                     | 2%                               | 2%                         |
| Woodside Energy Group Ltd (ASX:WDS)                           | 511   | 38.2099                  | 34.4400         | 19,525             | 17,599           | (1,926)                                 | (10)%                            | 1%                         |
| Wesfarmers Limited (ASX:WES)                                  | 2,498 | 29.1617                  | 49.3400         | 72,846             | 123,251          | 50,405                                  | 69%                              | 9%                         |
| Woolworths Limited (ASX:WOW)                                  | 279   | 24.1625                  | 39.7300         | 6,741              | 11,085           | 4,343                                   | 64%                              | 1%                         |
|   |       |                          |                 | <b>858,280</b>     | <b>1,127,447</b> | <b>269,167</b>                          | <b>31%</b>                       | <b>84%</b>                 |
|   |       |                          |                 | <b>1,074,433</b>   | <b>1,343,601</b> | <b>269,167</b>                          | <b>25%</b>                       | <b>100%</b>                |

The accounting cost is the original cost base adjusted by any subsequent capital call/improvement or capital return transactions. In many cases, it is not the same as the adjusted or reduced cost base, or the reset cost base resulting from the CGT relief. To view the tax cost base and unrealised gain/(loss) for tax purposes refer to the Unrealised Capital Gains Report or change the report parameter to tax cost base.

# J Fund

Investment Allocation as at 30 June 2023

## Current Asset Allocation



## J Fund

### Investment Allocation as at 30 June 2023

|  | Australian<br>Equities | Cash                  | Total<br>(\$)         |
|--|------------------------|-----------------------|-----------------------|
| AGL Energy Limited. (ASX:AGL)                              | 67,638.17<br>100.00%   | 0.00<br>0.00%         | 67,638.17<br>100.00%  |
| ALS Limited (ASX:ALQ)                                      | 7,466.04<br>100.00%    | 0.00<br>0.00%         | 7,466.04<br>100.00%   |
| AMP Limited (ASX:AMP)                                      | 5,856.79<br>100.00%    | 0.00<br>0.00%         | 5,856.79<br>100.00%   |
| ANZ Business a/c 4786-55946                                | 0.00<br>0.00%          | 152,814.33<br>100.00% | 152,814.33<br>100.00% |
| ANZ ETrade a/c 4797-23859                                  | 0.00<br>0.00%          | 63,339.20<br>100.00%  | 63,339.20<br>100.00%  |
| ASX Limited (ASX:ASX)                                      | 42,021.00<br>100.00%   | 0.00<br>0.00%         | 42,021.00<br>100.00%  |
| Aurizon Holdings Limited (ASX:AZJ)                         | 9,800.00<br>100.00%    | 0.00<br>0.00%         | 9,800.00<br>100.00%   |
| Australia & New Zealand Banking Group Limited<br>(ASX:ANZ) | 56,595.77<br>100.00%   | 0.00<br>0.00%         | 56,595.77<br>100.00%  |
| Bega Cheese Limited (ASX:BGA)                              | 6,569.25<br>100.00%    | 0.00<br>0.00%         | 6,569.25<br>100.00%   |
| BHP Group Limited (ASX:BHP)                                | 15,521.55<br>100.00%   | 0.00<br>0.00%         | 15,521.55<br>100.00%  |
| Block Inc. - Cdi 1:1 Foreign Exempt Nyse (ASX:SQ2)         | 6,007.18<br>100.00%    | 0.00<br>0.00%         | 6,007.18<br>100.00%   |
| Bluescope Steel Limited (ASX:BSL)                          | 5,322.45<br>100.00%    | 0.00<br>0.00%         | 5,322.45<br>100.00%   |
| Bubs Australia Limited (ASX:BUB)                           | 923.40<br>100.00%      | 0.00<br>0.00%         | 923.40<br>100.00%     |



|   | <b>Australian<br/>Equities</b> | <b>Cash</b>   | <b>Total<br/>(\$)</b> |
|---|--------------------------------|---------------|-----------------------|
| Cochlear Limited (ASX:COH)                  | 13,056.99<br>100.00%           | 0.00<br>0.00% | 13,056.99<br>100.00%  |
| Coles Group Limited. (ASX:COL)              | 37,503.12<br>100.00%           | 0.00<br>0.00% | 37,503.12<br>100.00%  |
| Commonwealth Bank Of Australia. (ASX:CBA)   | 14,539.15<br>100.00%           | 0.00<br>0.00% | 14,539.15<br>100.00%  |
| Endeavour Group Limited (ASX:EDV)           | 1,672.15<br>100.00%            | 0.00<br>0.00% | 1,672.15<br>100.00%   |
| Fortescue Metals Group Ltd (ASX:FMG)        | 26,616.00<br>100.00%           | 0.00<br>0.00% | 26,616.00<br>100.00%  |
| Insurance Australia Group Limited (ASX:IAG) | 6,304.20<br>100.00%            | 0.00<br>0.00% | 6,304.20<br>100.00%   |
| Macquarie Group Limited (ASX:MQG)           | 223,090.72<br>100.00%          | 0.00<br>0.00% | 223,090.72<br>100.00% |
| National Australia Bank Limited (ASX:NAB)   | 95,723.10<br>100.00%           | 0.00<br>0.00% | 95,723.10<br>100.00%  |
| NRW Holdings Limited (ASX:NWH)              | 4,022.70<br>100.00%            | 0.00<br>0.00% | 4,022.70<br>100.00%   |
| Origin Energy Limited (ASX:ORG)             | 7,653.10<br>100.00%            | 0.00<br>0.00% | 7,653.10<br>100.00%   |
| Rio Tinto Limited (ASX:RIO)                 | 65,029.23<br>100.00%           | 0.00<br>0.00% | 65,029.23<br>100.00%  |
| South32 Limited (ASX:S32)                   | 1,297.20<br>100.00%            | 0.00<br>0.00% | 1,297.20<br>100.00%   |
| Suncorp-Metway Limited (ASX:SUN)            | 132,943.95<br>100.00%          | 0.00<br>0.00% | 132,943.95<br>100.00% |
| Tabcorp Holdings Limited (ASX:TAH)          | 7,734.48<br>100.00%            | 0.00<br>0.00% | 7,734.48<br>100.00%   |

|   | <b>Australian<br/>Equities</b> | <b>Cash</b>                  | <b>Total<br/>(\$)</b>           |
|---|--------------------------------|------------------------------|---------------------------------|
| Telstra Group Limited (ASX:TLS)                               | 28,693.90<br>100.00%           | 0.00<br>0.00%                | 28,693.90<br>100.00%            |
| The Lottery Corporation Limited (ASX:TLC)                     | 32,944.86<br>100.00%           | 0.00<br>0.00%                | 32,944.86<br>100.00%            |
| The Star Entertainment Group Limited (ASX:SGR)                | 3,764.14<br>100.00%            | 0.00<br>0.00%                | 3,764.14<br>100.00%             |
| Treasury Wine Estates Limited (ASX:TWE)                       | 21,932.19<br>100.00%           | 0.00<br>0.00%                | 21,932.19<br>100.00%            |
| Virgin Money UK PLC - Cdi 1:1 Foreign Exempt Lse<br>(ASX:VUK) | 1,661.55<br>100.00%            | 0.00<br>0.00%                | 1,661.55<br>100.00%             |
| Wesfarmers Limited (ASX:WES)                                  | 123,251.32<br>100.00%          | 0.00<br>0.00%                | 123,251.32<br>100.00%           |
| Westpac Banking Corporation (ASX:WBC)                         | 25,608.00<br>100.00%           | 0.00<br>0.00%                | 25,608.00<br>100.00%            |
| Woodside Energy Group Ltd (ASX:WDS)                           | 17,598.84<br>100.00%           | 0.00<br>0.00%                | 17,598.84<br>100.00%            |
| Woolworths Limited (ASX:WOW)                                  | 11,084.67<br>100.00%           | 0.00<br>0.00%                | 11,084.67<br>100.00%            |
| <b>Total</b>  | <b>1,127,447</b><br><b>84%</b> | <b>216,154</b><br><b>16%</b> | <b>1,343,601</b><br><b>100%</b> |

**NOTE: Investment Totals include Unsettled Amounts.**

**J Fund**  
**Investment Performance**  
**For the period from 1 July 2022 to 30 June 2023**

| <b>Investment</b>                                       | <b>Opening Value</b> | <b>Acquisitions</b> | <b>Disposals</b> | <b>Closing Value</b> | <b>Change in Value</b> | <b>Income</b> | <b>Total Return Value</b> | <b>Total Return</b> |
|---|----------------------|---------------------|------------------|----------------------|------------------------|---------------|---------------------------|---------------------|
| <i><u>Bank</u></i>                                      |                      |                     |                  |                      |                        |               |                           |                     |
| ANZ Business a/c 4786-55946                             | 102,937              | 54,853              | 4,976            | 152,814              | 0                      | 11            | 11                        | 0%                  |
| ANZ ETrade a/c 4797-23859                               | 49,270               | 14,069              | 0                | 63,339               | 0                      | 0             | 0                         | 0%                  |
|   | <b>152,207</b>       | <b>68,922</b>       | <b>4,976</b>     | <b>216,154</b>       | <b>0</b>               | <b>11</b>     | <b>11</b>                 | <b>0%</b>           |
| <i><u>Listed Securities Market</u></i>                  |                      |                     |                  |                      |                        |               |                           |                     |
| AGL Energy Limited. (ASX:AGL)                           | 51,026               | 495                 | 0                | 67,638               | 16,117                 | 1,113         | 17,231                    | 34%                 |
| ALS Limited (ASX:ALQ)                                   | 7,038                | 104                 | 0                | 7,466                | 324                    | 262           | 586                       | 8%                  |
| AMP Limited (ASX:AMP)                                   | 4,828                | 128                 | 0                | 5,857                | 900                    | 137           | 1,037                     | 22%                 |
| Australia & New Zealand Banking Group Limited (ASX:ANZ) | 46,527               | 5,987               | 0                | 56,596               | 4,081                  | 4,622         | 8,703                     | 18%                 |
| ASX Limited (ASX:ASX)                                   | 54,501               | 0                   | 0                | 42,021               | (12,480)               | 2,251         | (10,229)                  | (19%)               |
| Aurizon Holdings Limited (ASX:AZJ)                      | 9,500                | 0                   | 0                | 9,800                | 300                    | 639           | 939                       | 10%                 |
| Bega Cheese Limited (ASX:BGA)                           | 8,572                | 224                 | 0                | 6,569                | (2,227)                | 323           | (1,904)                   | (22%)               |

**J Fund**  
**Investment Performance**  
**For the period from 1 July 2022 to 30 June 2023**

| <b>Investment</b>                              | <b>Opening Value</b> | <b>Acquisitions</b> | <b>Disposals</b> | <b>Closing Value</b> | <b>Change in Value</b> | <b>Income</b> | <b>Total Return Value</b> | <b>Total Return</b> |
|--|----------------------|---------------------|------------------|----------------------|------------------------|---------------|---------------------------|---------------------|
| <i>Listed Securities Market</i>                |                      |                     |                  |                      |                        |               |                           |                     |
| BHP Group Limited (ASX:BHP)                    | 14,231               | 0                   | 0                | 15,522               | 1,290                  | 1,930         | 3,220                     | 24%                 |
| Bluescope Steel Limited (ASX:BSL)              | 4,118                | 0                   | 0                | 5,322                | 1,204                  | 157           | 1,362                     | 34%                 |
| Bubs Australia Limited (ASX:BUB)               | 3,104                | 0                   | 0                | 923                  | (2,180)                | 0             | (2,180)                   | (70%)               |
| Commonwealth Bank Of Australia.<br>(ASX:CBA)   | 13,105               | 0                   | 0                | 14,539               | 1,434                  | 870           | 2,304                     | 18%                 |
| Cochlear Limited (ASX:COH)                     | 11,326               | 0                   | 0                | 13,057               | 1,731                  | 198           | 1,930                     | 17%                 |
| Coles Group Limited. (ASX:COL)                 | 36,261               | 0                   | 0                | 37,503               | 1,242                  | 1,920         | 3,162                     | 9%                  |
| Endeavour Group Limited (ASX:EDV)              | 2,006                | 0                   | 0                | 1,672                | (334)                  | 83            | (251)                     | (13%)               |
| Fortescue Metals Group Ltd (ASX:FMG)           | 21,036               | 0                   | 0                | 26,616               | 5,580                  | 3,360         | 8,940                     | 46%                 |
| Insurance Australia Group Limited<br>(ASX:IAG) | 4,770                | 56                  | 0                | 6,304                | 1,479                  | 146           | 1,625                     | 34%                 |
| Macquarie Group Limited (ASX:MQG)              | 199,222              | 8,005               | 0                | 223,091              | 15,864                 | 9,305         | 25,169                    | 13%                 |
| National Australia Bank Limited (ASX:NAB)      | 94,824               | 5,272               | 0                | 95,723               | (4,373)                | 7,557         | 3,184                     | 3%                  |

**J Fund**  
**Investment Performance**  
**For the period from 1 July 2022 to 30 June 2023**

| <b>Investment</b>                                  | <b>Opening Value</b> | <b>Acquisitions</b> | <b>Disposals</b> | <b>Closing Value</b> | <b>Change in Value</b> | <b>Income</b> | <b>Total Return Value</b> | <b>Total Return</b> |
|--|----------------------|---------------------|------------------|----------------------|------------------------|---------------|---------------------------|---------------------|
| <i>Listed Securities Market</i>                    |                      |                     |                  |                      |                        |               |                           |                     |
| NRW Holdings Limited (ASX:NWH)                     | 2,695                | 0                   | 0                | 4,023                | 1,328                  | 294           | 1,622                     | 64%                 |
| Origin Energy Limited (ASX:ORG)                    | 5,214                | 0                   | 0                | 7,653                | 2,439                  | 413           | 2,852                     | 57%                 |
| Rio Tinto Limited (ASX:RIO)                        | 54,328               | 3,836               | 0                | 65,029               | 6,865                  | 5,474         | 12,339                    | 23%                 |
| South32 Limited (ASX:S32)                          | 1,359                | 0                   | 0                | 1,297                | (62)                   | 160           | 98                        | 8%                  |
| The Star Entertainment Group Limited (ASX:SGR)     | 9,093                | 0                   | 0                | 3,764                | (5,328)                | 0             | (5,328)                   | (59%)               |
| Block Inc. - Cdi 1:1 Foreign Exempt Nyse (ASX:SQ2) | 5,611                | 0                   | 0                | 6,007                | 396                    | 0             | 396                       | 7%                  |
| Suncorp-Metway Limited (ASX:SUN)                   | 103,871              | 4,772               | 0                | 132,944              | 24,301                 | 6,827         | 31,128                    | 30%                 |
| Tabcorp Holdings Limited (ASX:TAH)                 | 6,839                | 509                 | 0                | 7,734                | 386                    | 724           | 1,110                     | 16%                 |
| The Lottery Corporation Limited (ASX:TLC)          | 29,027               | 0                   | 0                | 32,945               | 3,917                  | 826           | 4,743                     | 17%                 |
| Telstra Group Limited (ASX:TLS)                    | 25,691               | 0                   | 0                | 28,694               | 3,003                  | 1,621         | 4,623                     | 19%                 |
| Treasury Wine Estates Limited (ASX:TWE)            | 21,599               | 656                 | 0                | 21,932               | (323)                  | 930           | 607                       | 3%                  |

**J Fund**  
**Investment Performance**  
**For the period from 1 July 2022 to 30 June 2023**

| <b>Investment</b>  | <b>Opening Value</b> | <b>Acquisitions</b> | <b>Disposals</b> | <b>Closing Value</b> | <b>Change in Value</b> | <b>Income</b> | <b>Total Return Value</b> | <b>Total Return</b> |
|--|----------------------|---------------------|------------------|----------------------|------------------------|---------------|---------------------------|---------------------|
| <i>Listed Securities Market</i>                            |                      |                     |                  |                      |                        |               |                           |                     |
| Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse (ASX:VUK) | 1,288                | 0                   | 0                | 1,662                | 373                    | 112           | 485                       | 39%                 |
| Westpac Banking Corporation (ASX:WBC)                      | 23,400               | 0                   | 0                | 25,608               | 2,208                  | 2,297         | 4,505                     | 20%                 |
| Woodside Energy Group Ltd (ASX:WDS)                        | 15,506               | 769                 | 0                | 17,599               | 1,324                  | 2,686         | 4,009                     | 28%                 |
| Wesfarmers Limited (ASX:WES)                               | 100,668              | 4,540               | 0                | 123,251              | 18,044                 | 6,516         | 24,560                    | 25%                 |
| Woolworths Limited (ASX:WOW)                               | 9,683                | 258                 | 0                | 11,085               | 1,144                  | 387           | 1,531                     | 16%                 |
|  | <b>1,001,870</b>     | <b>35,612</b>       | <b>0</b>         | <b>1,127,447</b>     | <b>89,966</b>          | <b>64,141</b> | <b>154,107</b>            | <b>16%</b>          |
| <b>Fund Total</b>  | <b>1,154,077</b>     | <b>104,534</b>      | <b>4,976</b>     | <b>1,343,601</b>     | <b>89,966</b>          | <b>64,152</b> | <b>154,118</b>            | <b>13%</b>          |