

# KYNAB CO PTY LTD

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

**FINANCIAL STATEMENTS & TAX RETURN**

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

**ASSETS**

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

**LIABILITIES**

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

**EQUITY**

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

**PROFIT & LOSS**

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

**OTHER**

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

Create a divider right at the back of the client file called **PERMANENT RECORDS**

Place copies of things like acquisition of capital assets (property, shares), investment tax deferred

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Financial statements and reports for the year ended  
30 June 2020

BJO Superannuation Fund

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Prepared for:

# BJO Superannuation Fund

## Reports Index

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Statement of Financial Position

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Trial Balance

BJO Superannuation Fund

**Statement of Financial Position**

As at 30 June 2020

	Note	2020 \$	2019 \$
<b>Assets</b>			
<b>Other Assets</b>			
ANZ 945		0.00	20,673.28
CBA 7545		20,693.59	0.00
Deferred Tax Asset		2,780.85	2,745.00
<b>Total Other Assets</b>		<u>23,474.44</u>	<u>23,418.28</u>
<b>Total Assets</b>		<u>23,474.44</u>	<u>23,418.28</u>
Less:			
<b>Liabilities</b>			
Income Tax Payable		1,621.00	1,362.00
<b>Total Liabilities</b>		<u>1,621.00</u>	<u>1,362.00</u>
<b>Net assets available to pay benefits</b>		<u>21,853.44</u>	<u>22,056.28</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	3, 4		
Middleton, Hayley Brooke - Accumulation		11,382.82	11,488.48
Middleton, Zac Oliver - Accumulation		1,316.47	1,328.68
Middleton, Oscar John - Accumulation		9,154.15	9,239.12
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>21,853.44</u>	<u>22,056.28</u>

**BJO Superannuation Fund**  
**Operating Statement**  
For the year ended 30 June 2020

	Note	2020 \$	2019 \$
<b>Income</b>			
<b>Investment Income</b>			
Interest Received		20.31	30.90
<b>Total Income</b>		<u>20.31</u>	<u>30.90</u>
<b>Expenses</b>			
ATO Supervisory Levy		259.00	259.00
<b>Total Expenses</b>		<u>259.00</u>	<u>259.00</u>
<b>Benefits accrued as a result of operations before income tax</b>		<u>(238.69)</u>	<u>(228.10)</u>
Income Tax Expense	6	(35.85)	(34.35)
<b>Benefits accrued as a result of operations</b>		<u>(202.84)</u>	<u>(193.75)</u>

**BJO Superannuation Fund**

**Members Statement**

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

**Your Details**

Date of Birth : 19/12/1997  
 Age: 22  
 Tax File Number: Provided  
 Date Joined Fund: 01/07/2013  
 Service Period Start Date:  
 Date Left Fund:  
 Member Code: MIDHAY00001A  
 Account Start Date 01/07/2013  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

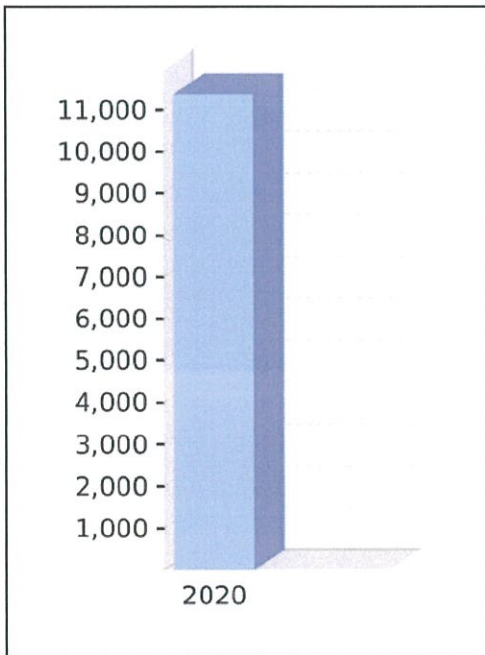
Nominated Beneficiaries N/A  
 Vested Benefits 11,382.82  
 Total Death Benefit 11,382.82

**Your Balance**

Total Benefits 11,382.82

Preservation Components  
 Preserved 11,382.82  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components  
 Tax Free 21,869.50  
 Taxable (10,486.68)



**Your Detailed Account Summary**

	This Year
Opening balance at 01/07/2019	11,488.48
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(124.33)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	(18.67)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	11,382.82

**BJO Superannuation Fund**

**Members Statement**

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

**Your Details**

Date of Birth : 06/12/2001  
 Age: 18  
 Tax File Number: Provided  
 Date Joined Fund: 01/07/2013  
 Service Period Start Date:  
 Date Left Fund:  
 Member Code: MIDZAC00001A  
 Account Start Date 01/07/2013  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits 1,316.47  
 Total Death Benefit 1,316.47

**Your Balance**

**Total Benefits 1,316.47**

Preservation Components

Preserved 1,316.47

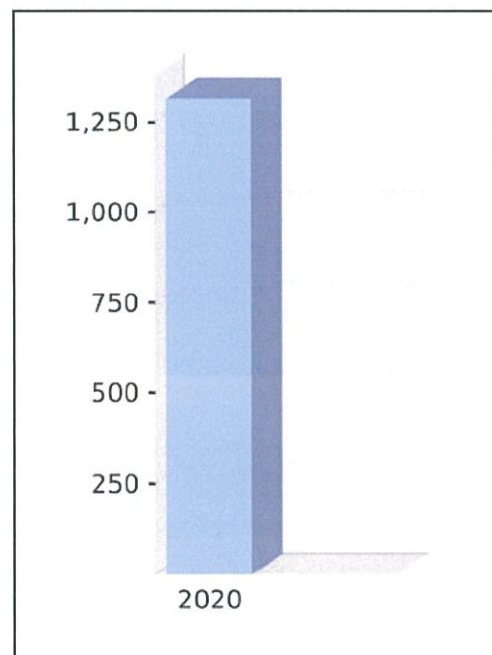
Unrestricted Non Preserved

Restricted Non Preserved

Tax Components

Tax Free 3,869.49

Taxable (2,553.02)



**Your Detailed Account Summary**

	This Year
Opening balance at 01/07/2019	1,328.68
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(14.37)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	(2.16)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	1,316.47

**BJO Superannuation Fund**

**Members Statement**

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

**Your Details**

Date of Birth : 01/07/1999  
 Age: 20  
 Tax File Number: Provided  
 Date Joined Fund: 01/07/2013  
 Service Period Start Date:  
 Date Left Fund:  
 Member Code: MIDOSC00001A  
 Account Start Date 01/07/2013  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits 9,154.15  
 Total Death Benefit 9,154.15

**Your Balance**

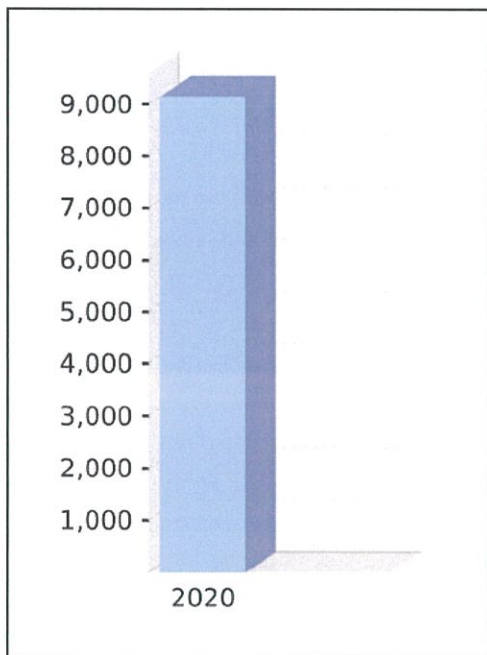
**Total Benefits** 9,154.15

Preservation Components  
 Preserved 9,154.15  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components  
 Tax Free 11,869.49  
 Taxable (2,715.34)

**Your Detailed Account Summary**

	This Year
Opening balance at 01/07/2019	9,239.12
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(99.99)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	(15.02)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	9,154.15





**BJO Superannuation Fund**  
**Members Summary Report**  
 As at 30 June 2020

	Increases				Decreases				Closing Balance			
	Opening Balance	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid		Benefits Paid/ Transfers Out	Insurance Premiums	Member Expenses
<b>Hayley Brooke Middleton (Age: 22)</b>												
MIDHAY00001A - Accumulation				(124.33)				(18.67)				11,382.82
	<b>11,488.48</b>			<b>(124.33)</b>				<b>(18.67)</b>				<b>11,382.82</b>
<b>Zac Oliver Middleton (Age: 18)</b>												
MIDZAC00001A - Accumulation				(14.37)				(2.16)				1,316.47
	<b>1,328.68</b>			<b>(14.37)</b>				<b>(2.16)</b>				<b>1,316.47</b>
<b>Oscar John Middleton (Age: 20)</b>												
MIDOSC00001A - Accumulation				(99.99)				(15.02)				9,154.15
	<b>9,239.12</b>			<b>(99.99)</b>				<b>(15.02)</b>				<b>9,154.15</b>
	<b>22,056.28</b>			<b>(238.69)</b>				<b>(35.85)</b>				<b>21,853.44</b>

## BJO Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2020

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### Note 1: Summary of Significant Accounting Policies

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

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

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

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

#### a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

#### b. Cash and Cash Equivalents

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

#### c. Revenue

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

# **Notes to the Financial Statements**

For the year ended 30 June 2020

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## **Interest revenue**

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

## **Dividend revenue**

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

## **Rental revenue**

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

## **Distribution revenue**

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

## **Remeasurement changes in market values**

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

## **Contributions**

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

## **d. Liability for Accrued Benefits**

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

## **e. Income Tax**

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

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

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

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

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

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

## **f. Critical Accounting Estimates and Judgements**

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

## BJO Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2020

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

### Note 2: Banks and Term Deposits

	2020 \$	2019 \$
<b>Banks</b>		
ANZ 945	0.00	20,673.28
CBA 7545	20,693.59	0.00
	<u>20,693.59</u>	<u>20,673.28</u>

### Note 3: Liability for Accrued Benefits

	2020 \$	2019 \$
Liability for accrued benefits at beginning of year	22,056.28	22,250.03
Benefits accrued as a result of operations	(202.84)	(193.75)
Current year member movements	0.00	0.00
	<u>21,853.44</u>	<u>22,056.28</u>

### Note 4: Vested Benefits

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

	2020 \$	2019 \$
Vested Benefits	<u>21,853.44</u>	<u>22,056.28</u>

### Note 5: Guaranteed Benefits

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

### Note 6: Income Tax Expense

	2020 \$	2019 \$
The components of tax expense comprise		
Deferred Tax Liability/Asset	(35.85)	(34.35)
	<u>(35.85)</u>	<u>(34.35)</u>

## BJO Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2020

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The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	(35.80)	(34.22)
Less:		
Tax effect of:		
Add:		
Tax effect of:		
Tax Losses	35.85	34.35
Rounding	(0.05)	(0.13)
Less credits:		
Current Tax or Refund	<u>0.00</u>	<u>0.00</u>

## BJO Superannuation Fund

# Create Entries Report

For the period 01 July 2019 to 30 June 2020

### Create Entries Financial Year Summary 01 July 2019 - 30 June 2020

	Amount
<b>Total Profit</b>	
Income	20.31
Less Expense	259.00
<b>Total Profit</b>	<b>(238.69)</b>
<b>Tax Summary</b>	<b>Amount</b>
Fund Tax Rate	15.00 %
Total Profit	(238.69)
Less Permanent Differences	0.00
Less Timing Differences	0.00
Less Exempt Pension Income	0.00
Less Other Non Taxable Income	0.00
Less LIC Deductions	0.00
Add SMSF Non Deductible Expenses	0.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	0.00
Less Realised Accounting Capital Gains	0.00
Less Tax Losses Deducted	0.00
Add SMSF Annual Return Rounding	(0.31)
<b>Taxable Income</b>	<b>(239.00)</b>
<b>Income Tax on Taxable Income or Loss</b>	<b>0.00</b>
<b>Profit/(Loss) Available for Allocation</b>	<b>Amount</b>
Total Available Profit	(238.69)
Franking Credits	0.00
TFN Credits	0.00
Foreign Credits	0.00
FRW Credits	0.00
<b>Total</b>	<b>(238.69)</b>
<b>Income Tax Expense Available for Allocation</b>	<b>Amount</b>
Deferred Tax	(35.85)
<b>Total Income Tax Expense Allocation</b>	<b>(35.85)</b>

## Final Segment 1 from 01 July 2019 to 30 June 2020

Pool Name Unsegregated Pool

		<b>Amount</b>
<b>Total Profit</b>		
Income		20.31
Less Expense		259.00
<b>Total Profit</b>		<u>(238.69)</u>
<b>Create Entries Summary</b>		<b>Amount</b>
Fund Tax Rate		15.00 %
Total Profit		(238.69)
Less Permanent Differences		0.00
Less Timing Differences		0.00
Less Exempt Pension Income		0.00
Less Other Non Taxable Income		0.00
Add SMSF Non Deductible Expenses		0.00
Add Other Non Deductible Expenses		0.00
Add Total Franking/Foreign/TFN/FRW Credits		0.00
Less Realised Accounting Capital Gains		0.00
Less Tax Losses Deducted		0.00
Add Taxable Income Adjustment		238.69
<b>Taxable Income</b>		<u>0.00</u>
<b>Income Tax on Taxable Income or Loss</b>		<u>0.00</u>
<b>Member Weighted Balance Summary</b>		<b>Amount</b>
	<b>Weighting%</b>	
Hayley Brooke Middleton(MIDHAY00001A)	52.09	11,488.48
Zac Oliver Middleton(MIDZAC00001A)	6.02	1,328.68
Oscar John Middleton(MIDOSC00001A)	41.89	9,239.12
<b>Profit/(Loss) Available for Allocation</b>		
Total Available Profit		(238.69)
Franking Credits		0.00
TFN Credits		0.00
FRW Credits		0.00
<b>Total</b>		<u>(238.69)</u>
<b>Allocation to Members</b>		<b>Amount</b>
	<b>Weighting%</b>	
Hayley Brooke Middleton(MIDHAY00001A)	52.09	(124.33)
Zac Oliver Middleton(MIDZAC00001A)	6.02	(14.37)
Oscar John Middleton(MIDOSC00001A)	41.89	(99.99)
<b>Accumulation Weighted Balance Summary</b>		<b>Amount</b>
	<b>Weighting%</b>	
Hayley Brooke Middleton(MIDHAY00001A)	52.09	11,488.48
Zac Oliver Middleton(MIDZAC00001A)	6.02	1,328.68
Oscar John Middleton(MIDOSC00001A)	41.89	9,239.12
<b>Income Tax Expense Available for Allocation</b>		<b>Amount</b>
Deferred Tax		(35.85)
<b>Total Income Tax Expense Allocation</b>		<u>(35.85)</u>

Allocation to Members	Weighting%	Amount
Hayley Brooke Middleton(MIDHAY00001A)	52.09	(18.67)
Zac Oliver Middleton(MIDZAC00001A)	6.02	(2.16)
Oscar John Middleton(MIDOSCO00001A)	41.89	(15.02)

**Calculation of daily member weighted balances**

**Hayley Brooke Middleton (MIDHAY00001A)**

Member Balance

01/07/2019	50010	Opening Balance	11,488.48	11,488.48
		<b>Total Amount (Weighted)</b>		<b>11,488.48</b>

**Zac Oliver Middleton (MIDZAC00001A)**

Member Balance

01/07/2019	50010	Opening Balance	1,328.68	1,328.68
		<b>Total Amount (Weighted)</b>		<b>1,328.68</b>

**Oscar John Middleton (MIDOSCO00001A)**

Member Balance

01/07/2019	50010	Opening Balance	9,239.12	9,239.12
		<b>Total Amount (Weighted)</b>		<b>9,239.12</b>

**Calculation of Net Capital Gains**

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

**Foreign Tax Offset Calculations**

**Segment 01 July 2019 to 30 June 2020**

Claimable FTO - Unsegregated Pool	0.00
Claimable FTO	0.00
<b>Total Claimable Foreign Credits for the Year</b>	<b>0.00</b>
<b>Foreign Tax Offset (Label C1)</b>	<b>0.00</b>
<b>Applied/Claimed FTO</b>	<b>0.00</b>



**Allocations of Foreign Tax Offset to Members**

Hayley Brooke Middleton(MIDHAY00001A) - 100.00 %	0.00
Zac Oliver Middleton(MIDZAC00001A) - 0.00 %	0.00
Oscar John Middleton(MIDOSC00001A) - 0.00 %	0.00
<b>Total Foreign Tax Offset Allocated to Members</b>	<b>0.00</b>

**BJO Superannuation Fund**  
**Trial Balance**

AC-1/1

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	<b>25000</b>	<b>Interest Received</b>			
(30.90)	25000/ANZ482976945	ANZ 945			20.31
259.00	30400	ATO Supervisory Levy		259.00	
(34.35)	48500	Income Tax Expense			35.85
(193.75)	49000	Profit/Loss Allocation Account			202.84
	<b>50010</b>	<b>Opening Balance</b>			
(11,589.41)	50010/MIDHAY00001A	(Opening Balance) Middleton, Hayley Brooke - Accumulation			11,488.48
(9,320.28)	50010/MIDOSC00001A	(Opening Balance) Middleton, Oscar John - Accumulation			9,239.12
(1,340.34)	50010/MIDZAC00001A	(Opening Balance) Middleton, Zac Oliver - Accumulation			1,328.68
	<b>53100</b>	<b>Share of Profit/(Loss)</b>			
118.82	53100/MIDHAY00001A	(Share of Profit/(Loss)) Middleton, Hayley Brooke - Accumulation		124.33	
95.55	53100/MIDOSC00001A	(Share of Profit/(Loss)) Middleton, Oscar John - Accumulation		99.99	
13.73	53100/MIDZAC00001A	(Share of Profit/(Loss)) Middleton, Zac Oliver - Accumulation		14.37	
	<b>53330</b>	<b>Income Tax</b>			
(17.89)	53330/MIDHAY00001A	(Income Tax) Middleton, Hayley Brooke - Accumulation			18.67
(14.39)	53330/MIDOSC00001A	(Income Tax) Middleton, Oscar John - Accumulation			15.02
(2.07)	53330/MIDZAC00001A	(Income Tax) Middleton, Zac Oliver - Accumulation			2.16
	<b>60400</b>	<b>Bank Accounts</b>			
20,673.28	60400/ANZ482976945	ANZ 945			0.00
	60400/CBA10657545	CBA 7545		20,693.59	
(1,362.00)	85000	Income Tax Payable/Refundable			1,621.00
2,745.00	89000	Deferred Tax Liability/Asset		2,780.85	
				<u>23,972.13</u>	<u>23,972.13</u>

Current Year Profit/(Loss): (238.69)

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

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

**Privacy**

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

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

*The Australian Business Register*

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

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

*Electronic funds transfer - direct debit*

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

Tax file number

Year

Name of partnership, trust, fund or entity

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

**Important**

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

**Declaration: I declare that:**

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

Signature of partner, trustee or director

Date

**PART B Electronic funds transfer consent**

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

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

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

Agent's reference number

Account Name

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

Signature

Date

# Self-managed superannuation fund annual return 2020

Who should complete this annual return?

Return year

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2020 (NAT 71287)

The Self-managed superannuation fund annual return instructions 2020 (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 (NAT3036).

**Section A: Fund information**

1 Tax file number (TFN)

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

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN)

4 Current postal address

5 Annual return status  
 Is this an amendment to the SMSF's 2020 return?  A  N  
 Is this the first required return for a newly registered SMSF?  B  N

6 SMSF auditor  
 Auditor's name  
 Title   
 Family name   
 First given name   
 Other given names   
 SMSF Auditor Number   
 Auditor's phone number    
 Use Agent address details?  Postal address

Date audit was completed  A

Was Part A of the audit report qualified?  B  N

Was Part B of the audit report qualified?  C  N

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

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 (must be six digits) 067167 Fund account number 10657545

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

I would like my tax refunds made to this account. Y Print Y for yes or N for no. If Yes, Go to C.

B Financial institution account details for tax refunds

Use Agent Trust Account? N

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

BSB number Account number

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

C Electronic service address alias

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

Fund's tax file number (TFN) 892 050 549

8 Status of SMSF Australian superannuation fund A Y Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution? C Y

Fund benefit structure B A Code

9 Was the fund wound up during the income year?

N Print Y for yes or N for no. If yes, provide the date on which fund was wound up Day Month Year

Have all tax lodgment and payment obligations been met?

10 Exempt current pension income

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

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

If No, Go to Section B: Income

If Yes Exempt current pension income amount A

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

Segregated assets method B

Unsegregated assets method C Was an actuarial certificate obtained? D Print Y for yes

Did the fund have any other income that was assessable? E Print Y for yes or N for no. If Yes, go to Section B: Income

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

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

**Section B: Income**

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

**11 Income**

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

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

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2020

Code

Net capital gain **A**

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

Gross interest **C**

Forestry managed investment scheme income **X**

Gross foreign income <b>D1</b> <input type="text"/>	Net foreign income <b>D</b> <input type="text"/>	Loss <input type="text"/>
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Australian franking credits from a New Zealand company **E**

Transfers from foreign funds **F**

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I**

\* Unfranked dividend amount **J**

\* Franked dividend amount **K**

\* Dividend franking credit **L**

\* Gross trust distributions **M**

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

**Calculation of assessable contributions**

Assessable employer contributions **R1**

plus Assessable personal contributions **R2**

plus #\*No-TFN-quoted contributions **R3**

(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST **R6**

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

\* Net non-arm's length private company dividends **U1**

plus \* Net non-arm's length trust distributions **U2**

plus \* Net other non-arm's length income **U3**

\* Other income **S**

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

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

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

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

Exempt current pension income **Y**

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

**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 style="width: 100%;" type="text"/>		<b>A2</b> <input style="width: 100%;" type="text"/>
Interest expenses overseas	<b>B1</b> <input style="width: 100%;" type="text"/>		<b>B2</b> <input style="width: 100%;" type="text"/>
Capital works expenditure	<b>D1</b> <input style="width: 100%;" type="text"/>		<b>D2</b> <input style="width: 100%;" type="text"/>
Decline in value of depreciating assets	<b>E1</b> <input style="width: 100%;" type="text"/>		<b>E2</b> <input style="width: 100%;" type="text"/>
Insurance premiums – members	<b>F1</b> <input style="width: 100%;" type="text"/>		<b>F2</b> <input style="width: 100%;" type="text"/>
SMSF auditor fee	<b>H1</b> <input style="width: 100%;" type="text"/>		<b>H2</b> <input style="width: 100%;" type="text"/>
Investment expenses	<b>I1</b> <input style="width: 100%;" type="text"/>		<b>I2</b> <input style="width: 100%;" type="text"/>
Management and administration expenses	<b>J1</b> <input style="width: 100%;" type="text"/>		<b>J2</b> <input style="width: 100%;" type="text"/>
Forestry managed investment scheme expense	<b>U1</b> <input style="width: 100%;" type="text"/>		<b>U2</b> <input style="width: 100%;" type="text"/>
Other amounts	<b>L1</b> <input style="width: 80%; border-bottom: 1px solid black; border-right: 1px solid black; border-top: 1px solid black; border-left: 1px solid black;" type="text" value="259"/> <input style="width: 10%; border-bottom: 1px solid black; border-right: 1px solid black; border-top: 1px solid black; border-left: 1px solid black;" type="text" value="0"/>	Code	<b>L2</b> <input style="width: 80%; border-bottom: 1px solid black; border-right: 1px solid black; border-top: 1px solid black; border-left: 1px solid black;" type="text"/> <input style="width: 10%; border-bottom: 1px solid black; border-right: 1px solid black; border-top: 1px solid black; border-left: 1px solid black;" type="text"/>
Tax losses deducted	<b>M1</b> <input style="width: 100%;" type="text"/>		
<b>TOTAL DEDUCTIONS</b> <b>N</b> <input style="width: 80%; border-bottom: 1px solid black; border-right: 1px solid black; border-top: 1px solid black; border-left: 1px solid black;" type="text" value="259"/> (Total A1 to M1)		<b>TOTAL NON-DEDUCTIBLE EXPENSES</b> <b>Y</b> <input style="width: 80%; border-bottom: 1px solid black; border-right: 1px solid black; border-top: 1px solid black; border-left: 1px solid black;" type="text" value="0"/> (Total A2 to L2)	
<b>#TAXABLE INCOME OR LOSS</b> <b>O</b> <input style="width: 80%; border-bottom: 1px solid black; border-right: 1px solid black; border-top: 1px solid black; border-left: 1px solid black;" type="text" value="239"/> <input style="width: 10%; border-bottom: 1px solid black; border-right: 1px solid black; border-top: 1px solid black; border-left: 1px solid black;" type="text" value="L"/> (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		<b>TOTAL SMSF EXPENSES</b> <b>Z</b> <input style="width: 80%; border-bottom: 1px solid black; border-right: 1px solid black; border-top: 1px solid black; border-left: 1px solid black;" type="text" value="259"/> (N plus Y)	

#This is a mandatory label.

**Section D: Income tax calculation statement**

**#Important:** Section B label R3, Section C label O and Section D labels A, T1, J, T5 and I are mandatory. 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 2020 on how to complete the calculation statement.

#Taxable income	<b>A</b> <input style="width: 80%; border-bottom: 1px solid black; border-right: 1px solid black; border-top: 1px solid black; border-left: 1px solid black;" type="text" value="0"/>	(an amount must be included even if it is zero)
#Tax on taxable income	<b>T1</b> <input style="width: 80%; border-bottom: 1px solid black; border-right: 1px solid black; border-top: 1px solid black; border-left: 1px solid black;" type="text" value="0.00"/>	(an amount must be included even if it is zero)
#Tax on no-TFN-quoted contributions	<b>J</b> <input style="width: 80%; border-bottom: 1px solid black; border-right: 1px solid black; border-top: 1px solid black; border-left: 1px solid black;" type="text" value="0.00"/>	(an amount must be included even if it is zero)
Gross tax	<b>B</b> <input style="width: 80%; border-bottom: 1px solid black; border-right: 1px solid black; border-top: 1px solid black; border-left: 1px solid black;" type="text" value="0.00"/>	(T1 plus J)

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

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

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

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

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

**#TAX PAYABLE T5**   
(T3 less E - cannot be less than zero)

**Section 102AAM interest charge**  
**G**



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

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

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

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

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

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

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

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

PAYG instalments raised

**K**

Supervisory levy

**L**

Supervisory levy adjustment for wound up funds

**M**

Supervisory levy adjustment for new funds

**N**

**Total amount of tax payable** **S**   
 (T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

**Section E: Losses**

**14 Losses**

If total loss is greater than \$100,000, complete and attach a Losses schedule 2020.

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

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

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

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

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

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

**Contributions**

OPENING ACCOUNT BALANCE

Employer contributions <b>A</b> <input type="text"/>	Proceeds from primary residence disposal <b>H</b> <input type="text"/>
ABN of principal employer <b>A1</b> <input type="text"/>	Receipt date <b>H</b> <input type="text"/>
Personal contributions <b>B</b> <input type="text"/>	Assessable foreign superannuation fund amount <b>I</b> <input type="text"/>
CGT small business retirement exemption <b>C</b> <input type="text"/>	Non-assessable foreign superannuation fund amount <b>J</b> <input type="text"/>
CGT small business 15-year exemption amount <b>D</b> <input type="text"/>	Transfer from reserve: assessable amount <b>K</b> <input type="text"/>
Personal injury election <b>E</b> <input type="text"/>	Transfer from reserve: non-assessable amount <b>L</b> <input type="text"/>
Spouse and child contributions <b>F</b> <input type="text"/>	Contributions from non-complying funds and previously non-complying funds <b>T</b> <input type="text"/>
Other third party contributions <b>G</b> <input type="text"/>	Any other contributions (including Super Co-contributions and low income Super Contributions) <b>M</b> <input type="text"/>
<b>TOTAL CONTRIBUTIONS</b> <b>N</b> <input type="text" value="0.00"/>	
(Sum of labels A to M)	

**Other transactions**

Accumulation phase account balance <b>S1</b> <input type="text" value="11,382.82"/>	Allocated earnings or losses <b>O</b> <input type="text" value="105.66"/>	Loss <b>L</b> <input type="text"/>
Retirement phase account balance - Non CDBIS <b>S2</b> <input type="text" value="0.00"/>	Inward rollovers and transfers <b>P</b> <input type="text"/>	
Retirement phase account balance - CDBIS <b>S3</b> <input type="text" value="0.00"/>	Outward rollovers and transfers <b>Q</b> <input type="text"/>	Code <input type="text"/>
<input type="text" value="0"/> TRIS Count	Lump Sum payment <b>R1</b> <input type="text"/>	Code <input type="text"/>
	Income stream payment <b>R2</b> <input type="text"/>	Code <input type="text"/>
<b>CLOSING ACCOUNT BALANCE</b> <b>S</b> <input type="text" value="11,382.82"/>		
S1 plus S2 plus S3		
Accumulation phase value <b>X1</b> <input type="text"/>		
Retirement phase value <b>X2</b> <input type="text"/>		
Outstanding limited recourse borrowing arrangement amount <b>Y</b> <input type="text"/>		

Fund's tax file number (TFN) 892 050 549

See the Privacy note in the Declaration.

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

Contributions

OPENING ACCOUNT BALANCE 1,328.68

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 **H**

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 Contributions) **M**

TOTAL CONTRIBUTIONS **N** 0.00 (Sum of labels A to M)

Other transactions

Accumulation phase account balance **S1** 1,316.47

Retirement phase account balance - Non CDBIS **S2** 0.00

Retirement phase account balance - CDBIS **S3** 0.00

TRIS Count

Allocated earnings or losses **O** 12.21  Loss

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1**  Code

Income stream payment **R2**  Code

CLOSING ACCOUNT BALANCE **S** 1,316.47  
S1 plus S2 plus S3

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

		See the Privacy note in the Declaration.		Member Number
Title	Mr	Member's TFN	883 364 516	3
Family name	Middleton			Account status
First given name	Oscar			<input type="radio"/> Code
Other given names	John			
Date of birth	01/07/1999	If deceased, date of death		

**Contributions** OPENING ACCOUNT BALANCE

Refer to instructions for completing these labels

Employer contributions

ABN of principal employer

Personal contributions

CGT small business retirement exemption

CGT small business 15-year exemption amount

Personal injury election

Spouse and child contributions

Other third party contributions

Proceeds from primary residence disposal

Receipt date

Assessable foreign superannuation fund amount

Non-assessable foreign superannuation fund amount

Transfer from reserve: assessable amount

Transfer from reserve: non-assessable amount

Contributions from non-complying funds and previously non-complying funds

Any other contributions (including Super Co-contributions and low Income Super Contributions)

**TOTAL CONTRIBUTIONS**  0.00  
(Sum of labels A to M)

**Other transactions**

Accumulation phase account balance  9,154.15

Retirement phase account balance - Non CDBIS  0.00

Retirement phase account balance - CDBIS  0.00

TRIS Count

Allocated earnings or losses  84.97  Loss

Inward rollovers and transfers

Outward rollovers and transfers

Lump Sum payment

Income stream payment

**CLOSING ACCOUNT BALANCE**  9,154.15  
S1 plus S2 plus S3

Accumulation phase value

Retirement phase value

Outstanding limited recourse borrowing arrangement amount

**Section H: Assets and liabilities**

**15 ASSETS**

**15a Australian managed investments**

Listed trusts **A**

Unlisted trusts **B**

Insurance policy **C**

Other managed investments **D**

**15b Australian direct investments**

Cash and term deposits **E**

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

Limited recourse borrowing arrangements **J**

Non-residential real property **K**

Residential real property **L**

Collectables and personal use assets **M**

Other assets **O**

<b>Limited recourse borrowing arrangements</b>	
Australian residential real property	<b>J1</b> <input type="text"/>
Australian non-residential real property	<b>J2</b> <input type="text"/>
Overseas real property	<b>J3</b> <input type="text"/>
Australian shares	<b>J4</b> <input type="text"/>
Overseas shares	<b>J5</b> <input type="text"/>
Other	<b>J6</b> <input type="text"/>
Property count	<b>J7</b> <input type="text"/>

**15c Other investments**

Crypto-Currency **N**

**15d Overseas direct investments**

Overseas shares **P**

Overseas non-residential real property **Q**

Overseas residential real property **R**

Overseas managed investments **S**

Other overseas assets **T**

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

**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

**15f Limited recourse borrowing arrangements**

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

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

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	<b>V1</b> <input type="text"/>	
Permissible temporary borrowings	<b>V2</b> <input type="text"/>	
Other borrowings	<b>V3</b> <input type="text"/>	
		Borrowings <b>V</b> <input type="text"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		<b>W</b> <input type="text" value="21,853"/>
		Reserve accounts <b>X</b> <input type="text"/>
		Other liabilities <b>Y</b> <input type="text"/>
<b>TOTAL LIABILITIES</b>		<b>Z</b> <input type="text" value="21,853"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains	<b>H</b> <input type="text"/>
Total TOFA losses	<b>I</b> <input type="text"/>

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 2019–20 income year, write 2020). **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 2020. **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 2020 for each election **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2020. **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 (if required) 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
22	07	2020

**Preferred trustee or director contact details:**

Title	Ms		
Family name	Middleton		
First given name	Hayley		
Other given names	Brooke		
Phone number	Area code	Number	
	0414	931222	
Email address			
Non-individual trustee name (if applicable)			
ABN of non-individual trustee			
			Hrs
Time taken to prepare and complete this annual return			

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, KYNAH & CO PTY LTD

declare that the Self-managed superannuation fund annual return 2020 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
22	07	2020

**Tax agent's contact details**

Title			
Family name	KAUR		
First given name	NAVNEET		
Other given names			
Tax agent's practice	KYNAH & CO PTY LTD		
Tax agent's phone number	Area code	Number	
	02	80843222	
Tax agent number	26010451	Reference number	MIDD0009

**Losses schedule**

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2020 tax return.

Superannuation funds should complete and attach this schedule to their 2020 tax return.

**2020**

Refer to *Losses schedule instructions 2020*, available on our website [www.ato.gov.au](http://www.ato.gov.au) for instructions on how to complete this schedule.

Tax file number (TFN)

892 050 549

Name of entity

BJO Superannuation Fund

Australian business number (ABN)

79 504 680 529

**Part A Losses carried forward to the 2020-21 income year** - excludes film losses

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

Year of loss		
2019-20	<b>B</b>	239
2018-19	<b>C</b>	229
2017-18	<b>D</b>	1,166
2016-17	<b>E</b>	15,289
2015-16	<b>F</b>	285
2014-15 and earlier income years	<b>G</b>	4,411
<b>Total</b>	<b>U</b>	21,619

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

**Part F Tax losses reconciliation statement**

Balance of tax losses brought forward from the prior income year	<b>A</b>	21,380
ADD Uplift of tax losses of designated infrastructure project entities	<b>B</b>	
SUBTRACT Net forgiven amount of debt	<b>C</b>	
ADD Tax loss incurred (if any) during current year	<b>D</b>	239
ADD Tax loss amount from conversion of excess franking offsets	<b>E</b>	
SUBTRACT Net exempt income	<b>F</b>	
SUBTRACT Tax losses forgone	<b>G</b>	
SUBTRACT Tax losses deducted	<b>H</b>	
SUBTRACT Tax losses transferred out under Subdivision 170-A (only for transfers involving a foreign bank branch or a PE of a foreign financial entity)	<b>I</b>	
<b>Total tax losses carried forward to later income years</b>	<b>J</b>	21,619

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



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

**Important**

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

**Privacy**

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

**Taxpayer's declaration**

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

Signature

Date

Contact person

Daytime contact number

Area code

Number

KP- 1/1

# BJO Superannuation Fund General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Interest Received (25000)</b>					
<u>ANZ 945 (ANZ482976945)</u>					
31/07/2019	CREDIT INTEREST PAID			2.80	2.80 CR
30/08/2019	CREDIT INTEREST PAID			2.04	4.84 CR
30/09/2019	CREDIT INTEREST PAID			1.76	6.60 CR
31/10/2019	CREDIT INTEREST PAID			1.76	8.36 CR
29/11/2019	CREDIT INTEREST PAID			1.64	10.00 CR
31/12/2019	CREDIT INTEREST PAID			1.81	11.81 CR
31/01/2020	CREDIT INTEREST PAID			1.76	13.57 CR
28/02/2020	CREDIT INTEREST PAID			1.59	15.16 CR
31/03/2020	CREDIT INTEREST PAID			1.81	16.97 CR
30/04/2020	CREDIT INTEREST PAID			1.70	18.67 CR
29/05/2020	CREDIT INTEREST PAID			1.64	20.31 CR
29/06/2020	CLOSING ACCOUNT BALANCE		1.25		19.06 CR
29/06/2020	CREDIT INTEREST PAID			1.25	20.31 CR
			<b>1.25</b>	<b>21.56</b>	<b>20.31 CR</b>
<b>ATO Supervisory Levy (30400)</b>					
<u>ATO Supervisory Levy (30400)</u>					
30/06/2020			259.00		259.00 DR
			<b>259.00</b>		<b>259.00 DR</b>
<b>Income Tax Expense (48500)</b>					
<u>Income Tax Expense (48500)</u>					
30/06/2020	Create Entries - PDIT Entry - 30/06/2020			35.85	35.85 CR
				<b>35.85</b>	<b>35.85 CR</b>
<b>Profit/Loss Allocation Account (49000)</b>					
<u>Profit/Loss Allocation Account (49000)</u>					
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020			124.33	124.33 CR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020			14.37	138.70 CR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020			99.99	238.69 CR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020		18.67		220.02 CR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020		2.16		217.86 CR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020		15.02		202.84 CR
			<b>35.85</b>	<b>238.69</b>	<b>202.84 CR</b>
<b>Opening Balance (50010)</b>					
<u>(Opening Balance) Middleton, Hayley Brooke - Accumulation (MIDHAY00001A)</u>					
01/07/2019	Opening Balance				11,589.41 CR
01/07/2019	Close Period Journal		100.93		11,488.48 CR
			<b>100.93</b>		<b>11,488.48 CR</b>
<u>(Opening Balance) Middleton, Oscar John - Accumulation (MIDOSC00001A)</u>					
01/07/2019	Opening Balance				9,320.28 CR
01/07/2019	Close Period Journal		81.16		9,239.12 CR
			<b>81.16</b>		<b>9,239.12 CR</b>

## BJO Superannuation Fund General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>(Opening Balance) Middleton, Zac Oliver - Accumulation (MIDZAC00001A)</u>					
01/07/2019	Opening Balance				1,340.34 CR
01/07/2019	Close Period Journal		11.66		1,328.68 CR
			<b>11.66</b>		<b>1,328.68 CR</b>
<b>Share of Profit/(Loss) (53100)</b>					
<u>(Share of Profit/(Loss)) Middleton, Hayley Brooke - Accumulation (MIDHAY00001A)</u>					
01/07/2019	Opening Balance				118.82 DR
01/07/2019	Close Period Journal			118.82	0.00 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020		124.33		124.33 DR
			<b>124.33</b>	<b>118.82</b>	<b>124.33 DR</b>
<u>(Share of Profit/(Loss)) Middleton, Oscar John - Accumulation (MIDOSC00001A)</u>					
01/07/2019	Opening Balance				95.55 DR
01/07/2019	Close Period Journal			95.55	0.00 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020		99.99		99.99 DR
			<b>99.99</b>	<b>95.55</b>	<b>99.99 DR</b>
<u>(Share of Profit/(Loss)) Middleton, Zac Oliver - Accumulation (MIDZAC00001A)</u>					
01/07/2019	Opening Balance				13.73 DR
01/07/2019	Close Period Journal			13.73	0.00 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020		14.37		14.37 DR
			<b>14.37</b>	<b>13.73</b>	<b>14.37 DR</b>
<b>Income Tax (53330)</b>					
<u>(Income Tax) Middleton, Hayley Brooke - Accumulation (MIDHAY00001A)</u>					
01/07/2019	Opening Balance				17.89 CR
01/07/2019	Close Period Journal		17.89		0.00 DR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020			18.67	18.67 CR
			<b>17.89</b>	<b>18.67</b>	<b>18.67 CR</b>
<u>(Income Tax) Middleton, Oscar John - Accumulation (MIDOSC00001A)</u>					
01/07/2019	Opening Balance				14.39 CR
01/07/2019	Close Period Journal		14.39		0.00 DR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020			15.02	15.02 CR
			<b>14.39</b>	<b>15.02</b>	<b>15.02 CR</b>
<u>(Income Tax) Middleton, Zac Oliver - Accumulation (MIDZAC00001A)</u>					
01/07/2019	Opening Balance				2.07 CR
01/07/2019	Close Period Journal		2.07		0.00 DR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020			2.16	2.16 CR
			<b>2.07</b>	<b>2.16</b>	<b>2.16 CR</b>
<b>Bank Accounts (60400)</b>					
<u>ANZ 945 (ANZ482976945)</u>					
01/07/2019	Opening Balance				20,673.28 DR
31/07/2019	CREDIT INTEREST PAID		2.80		20,676.08 DR
30/08/2019	CREDIT INTEREST PAID		2.04		20,678.12 DR
30/09/2019	CREDIT INTEREST PAID		1.76		20,679.88 DR

## BJO Superannuation Fund General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
31/10/2019	CREDIT INTEREST PAID		1.76		20,681.64 DR
29/11/2019	CREDIT INTEREST PAID		1.64		20,683.28 DR
31/12/2019	CREDIT INTEREST PAID		1.81		20,685.09 DR
31/01/2020	CREDIT INTEREST PAID		1.76		20,686.85 DR
28/02/2020	CREDIT INTEREST PAID		1.59		20,688.44 DR
31/03/2020	CREDIT INTEREST PAID		1.81		20,690.25 DR
30/04/2020	CREDIT INTEREST PAID		1.70		20,691.95 DR
29/05/2020	CREDIT INTEREST PAID		1.64		20,693.59 DR
29/06/2020	CREDIT INTEREST PAID		1.25		20,694.84 DR
29/06/2020	CLOSING ACCOUNT BALANCE			1.25	20,693.59 DR
29/06/2020	TRANSFER FROM LISETTEMIDDLETON CLOSING ACCOUNT [ANZ INTERNET BANKING PAYMENT 743943 TO BJO SUPERANNUATION]			20,693.59	0.00 DR
			<b>21.56</b>	<b>20,694.84</b>	<b>0.00 DR</b>
<u>CBA 7545 (CBA10657545)</u>					
29/06/2020	TRANSFER FROM LISETTEMIDDLETON CLOSING ACCOUNT [ANZ INTERNET BANKING PAYMENT 743943 TO BJO SUPERANNUATION]		20,693.59		20,693.59 DR
			<b>20,693.59</b>		<b>20,693.59 DR</b>
<u>Income Tax Payable/Refundable (85000)</u>					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2019	Opening Balance				1,362.00 CR
30/06/2020				259.00	1,621.00 CR
				<b>259.00</b>	<b>1,621.00 CR</b>
<u>Deferred Tax Liability/Asset (89000)</u>					
<u>Deferred Tax Liability/Asset (89000)</u>					
01/07/2019	Opening Balance				2,745.00 DR
30/06/2020	Create Entries - PDIT Entry - 30/06/2020		35.85		2,780.85 DR
			<b>35.85</b>		<b>2,780.85 DR</b>
<b>Total Debits:</b>			<b>21,513.89</b>		
<b>Total Credits:</b>				<b>21,513.89</b>	

BA-1/1



# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 144

29 MAY 2020 TO 29 JUNE 2020

LISETTE MIDDLETON  
PO BOX 6456  
NORTH RYDE NSW 2113

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

BJO SUPERFUND

### Branch Number (BSB)

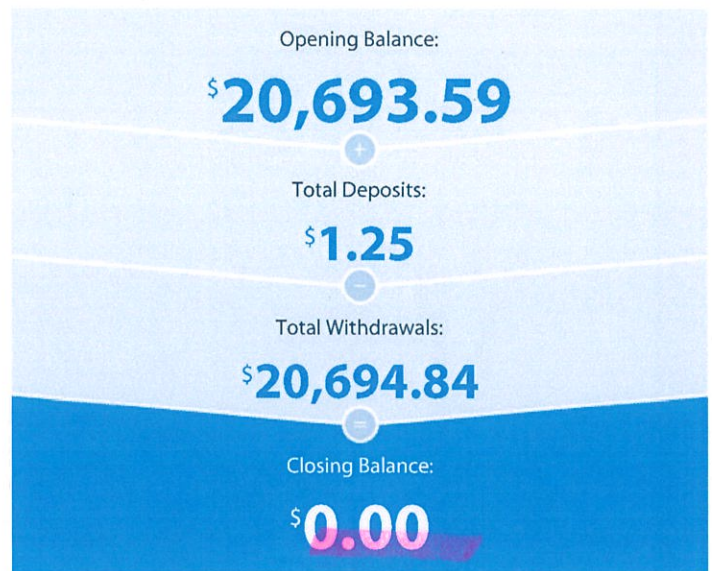
012-370

### Account Number

4829-76945

### Account Descriptor

BJO SUPERFUND



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



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

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4829-76945

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
29 MAY	OPENING BALANCE			20,693.59
29 JUN	CREDIT INTEREST PAID		1.25	20,694.84
29 JUN	CLOSING ACCOUNT BALANCE	1.25		20,693.59
29 JUN	ANZ INTERNET BANKING PAYMENT 743943 TO BJO SUPERANNUATION	20,693.59		
<b>TOTALS AT END OF PAGE</b>		<b>\$20,694.84</b>	<b>\$1.25</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$20,694.84</b>	<b>\$1.25</b>	<b>\$0.00</b>

### This Statement Includes

Interest earned on deposits	\$1.25
-----------------------------	--------

### Yearly Summary

Current Year from 01/07/2019 (\$)

Interest earned on deposits	21.56
-----------------------------	-------

### New Profile menu in ANZ Internet Banking

The new Profile menu in ANZ Internet Banking lets you securely manage your contact information and security details. You can find the new menu in the top right corner of ANZ Internet Banking.

Keep your contact information up to date, as these details may be used for security purposes (e.g. to verify transactions), or send you account information.

You can also choose which offers and promotions you want to receive and how. You can select as many as you like and make changes any time.

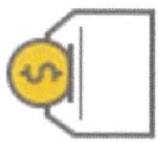
Visit [www.anz.com.au](http://www.anz.com.au) to explore your Profile today.

## IMPORTANT INFORMATION

### PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [www.anz.com](http://www.anz.com) or by calling **13 13 14**.



# BJO Superannuation

06 7167 1065 7545

[Rates and info](#)

[Account settings](#) ▼

Available

+ \$20,693.59

Balance

+ \$20,693.59

Show

Recent transactions

or jump to



Mar 20

Apr 20

May 20

Jun 20

Jul 20



Search by keyword



[Advanced search](#) ▼

Date ▼

[Transaction details](#) ⓘ

Amount

Total

29 Jun 2020

+ Transfer From LisetteMiddleton closing account

+ \$20,693.59

+ \$20,693.59

1 transaction found, displaying 1-1

There are no more transactions to display.

PA - 2/1



Australian Government  
Australian Taxation Office

Agent NAVNEET KAUR  
Client BJO SUPERANNUATION FUND  
TFN 892 050 549

## Income tax 551

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

## Transactions

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

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





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

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

## Activity statement 001

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

## Transactions

---

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