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Cusack Superannuation Fund

ABN 45 441 552 681

Trustees: Jacqueline Collingwood-Cusack & Paul Mackenna Cusack

Financial Statement
For the year ended 30 June 2022



Cusack Superannuation Fund
Statement of Financial Position
as at 30 June 2022

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	Note	2022 \$	2021 \$
Assets			
Investments			
Direct Property	6A	372,000.00	372,000.00
Other Assets			
Cash At Bank		5,893.19	2,872.05
Total Assets		<u><u>377,893.19</u></u>	<u><u>374,872.05</u></u>
Liabilities			
Borrowings		118,852.97	149,346.23
Income Tax Payable	16 - FS/19	3,667.05	1,308.65
Deferred Tax Liability		4,150.05	4,150.05
Other Taxes Payable	19	785.00	785.00
Total Liabilities		<u><u>127,455.07</u></u>	<u><u>155,589.93</u></u>
Net Assets Available to Pay Benefits		<u><u>250,438.12</u></u>	<u><u>219,282.12</u></u>
<i>Represented by:</i>			
Liability for Accrued Benefits			
Dr Paul Mackenna Cusack	2	169,948.24	149,638.80
Mrs Jacqueline Collingwood-Cusack		80,489.88	69,643.32
Total Liability for Accrued Benefits		<u><u>250,438.12</u></u>	<u><u>219,282.12</u></u>

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

Cusack Superannuation Fund
Operating Statement
For the period 1 July 2021 to 30 June 2022

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	Note	2022 \$	2021 \$
Income			
Member Receipts			
Contributions			
Employer		4,394.00	3,560.92
Member		10,800.00	11,300.00
Investment Gains			
Increase in Market Value	8A	-	41,500.00
Investment Income			
Rent	7A	37,200.00	36,600.00
Other Income		1,960.00	-
		<u>54,354.00</u>	<u>92,960.92</u>
Expenses			
Member Payments			
Insurance Premiums		4,728.62	3,881.90
Other Expenses			
Accountancy Fee		3,530.00	6,308.00
Auditor Fee		385.00	495.00
Bank Fees		-	13.93
General Expense		-	471.67
Interest Paid		6,434.74	8,497.13
Property Expenses		2,348.24	2,080.78
Regulatory Fees		273.00	-
SMSF Supervisory Levy		-	259.00
		<u>17,699.60</u>	<u>22,007.41</u>
Benefits Accrued as a Result of Operations before Income Tax		36,654.40	70,953.51
Income Tax			
Income Tax Expense		5,498.40	8,568.30
		<u>5,498.40</u>	<u>8,568.30</u>
Benefits Accrued as a Result of Operations		31,156.00	62,385.21

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

Cusack Superannuation Fund
Notes to the Financial Statements
As at 30 June 2022

fs/A

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 a non-reporting entity because the members are able to command the preparation of tailored reports so as to satisfy specifically all of their information needs and there are no other users dependent on the financial statements. The financial statements are therefore special purpose financial statements that have been prepared in accordance with the legislative requirements of the *Superannuation Industry (Supervision) Act 1993* and *Regulations 1994* and the provisions of the Trust Deed. The trustees have determined that the accounting policies adopted are appropriate to meet their needs.

(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 *SISA 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.

Cusack Superannuation Fund
Notes to the Financial Statements
As at 30 June 2022

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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.

Cusack Superannuation Fund
Notes to the Financial Statements
As at 30 June 2022

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(h) Income Tax

The income tax on the benefits accrued as a result of operations for the year comprises current and deferred tax. Income tax expense is recognised in the Operating Statement.

Current income tax expense is calculated by reference to the amount of income taxes payable in respect of the taxable income for the year using tax rates enacted or substantively enacted by reporting date and any adjustment to tax payable in respect of previous years. 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 any unused tax losses.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the assets are realised or the liabilities are settled and their measurements also reflect the manner in which the Trustees expect to recover or settle the carrying amounts of the related assets or liabilities.

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 assets can be utilised. Deferred tax assets are reviewed at each reporting date and are reduced to the extent it is no longer probable that the related tax benefits will be realised.

Current tax assets and liabilities are offset where a legally enforceable right of set-off exists and it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur.

Deferred tax assets and liabilities are offset when a legally enforceable right of set-off exists, they relate to income taxes levied by the same taxation authority and the fund intends to settle the tax assets and liabilities on a net basis in future when they are realised.

The financial report was authorised for issue on 11 October 2022 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:

	Current	Previous
Liability for Accrued Benefits at beginning of period	219,282.12	156,896.91
Benefits Accrued during the period	31,156.00	62,385.21
Benefits Paid during the period	0.00	0.00
Liability for Accrued Benefits at end of period	250,438.12	219,282.12

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.

	Current	Previous
Vested Benefits at beginning of period	219,282.12	156,896.91
Benefits Accrued during the period	31,156.00	62,385.21
Benefits Paid during the period	0.00	0.00
Vested Benefits at end of period	250,438.12	219,282.12

Cusack Superannuation Fund
Notes to the Financial Statements
As at 30 June 2022

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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.

Note 6A – Direct Property

	Current	Previous
At market value:		
102 Darling Street Cowra 10.11.15	372,000.00	372,000.00
	<u>372,000.00</u>	<u>372,000.00</u>

Note 7A – Rent

	Current	Previous
102 Darling Street Cowra 10.11.15	37,200.00	36,600.00
	<u>37,200.00</u>	<u>36,600.00</u>

Note 8A – Increase in Market Value

	Current	Previous
Direct Property		
102 Darling Street Cowra 10.11.15	0.00	41,500.00
	<u>0.00</u>	<u>41,500.00</u>

Cusack Superannuation Fund

Members Summary Report - For the period 1/07/2021 to 30/06/2022

Member's Detail	Opening Balance	Increases					Decreases					Closing Balance	
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid			
Dr Paul Mackenna Cusack													
669 MERRIGANOWRY RD BILLIMARI NSW 2804													
Accumulation	149,638.80	10,800.00	0.00	17,822.26	0.00	(3,584.20)	0.00	(4,728.62)	0.00	0.00	0.00	0.00	169,948.24
	149,638.80	10,800.00	0.00	17,822.26	0.00	(3,584.20)	0.00	(4,728.62)	0.00	0.00	0.00	0.00	169,948.24
Mrs Jacqueline Collingwood-Cusack													
669 MERRIGANOWRY RD BILLIMARI NSW 2804													
Accumulation	69,643.32	4,394.00	0.00	8,366.76	0.00	(1,914.20)	0.00	0.00	0.00	0.00	0.00	0.00	80,489.88
	69,643.32	4,394.00	0.00	8,366.76	0.00	(1,914.20)	0.00	0.00	0.00	0.00	0.00	0.00	80,489.88
	219,282.12	15,194.00	0.00	26,189.02	0.00	(5,498.40)	0.00	(4,728.62)	0.00	0.00	0.00	0.00	250,438.12

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Cusack Superannuation Fund
(ABN: 45 441 552 681)

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Consolidated Member Benefit Totals

Period	Member Account Details	
1 July 2021 - 30 June 2022	Residential Address:	669 MERRIGANOWRY RD BILLIMARI, NSW 2804
Member	Number:	1
Dr Paul Mackenna Cusack	Date of Birth:	12 May 1966
	Date Joined Fund:	11 May 2011
	Eligible Service Date:	11 May 2011
	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

Withdrawal Benefit as at 1 Jul 2021	
Accumulation	149,638.80
Total as at 1 Jul 2021	149,638.80
Withdrawal Benefit as at 30 Jun 2022	
Accumulation	169,948.24
Total as at 30 Jun 2022	169,948.24

Your Tax Components

Tax Free	6,293.00
Taxable - Taxed	88,338.41
Taxable - Untaxed	-
Taxable Untaxed	75,316.83

Your Preservation Components

Preserved	169,948.24
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

	Balance	Insurance	Total Benefit
On Death	169,948.24	1,296,702.00	1,466,650.24
On TPD	169,948.24	-	169,948.24
Salary Cont		-	

Your Beneficiaries

Non Lapsing Binding Death Nomination*

100% to Jacqui

* Nomination in effect from 11 May 2011

For Enquiries:

mail Cusack Superannuation Fund, 669 Merriganowry Rd, Billimari NSW 2804

Cusack Superannuation Fund
(ABN: 45 441 552 681)

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Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 669 MERRIGANOWRY RD BILLIMARI, NSW 2804
Member	Date of Birth: 12 May 1966
Number: 1	Date Joined Fund: 11 May 2011
Dr Paul Mackenna Cusack	Eligible Service Date: 11 May 2011
Accumulation Account	Tax File Number Held: Yes
Accumulation	Account Start Date: 11 May 2011

Your Account Summary

Withdrawal Benefit as at 1 Jul 2021	149,638.80
<i>Increases to your account:</i>	
Member Contributions	10,800.00
Share Of Net Fund Income	17,822.26
Tax Effect Of Direct Member Expenses	709.29
<u>Total Increases</u>	<u>29,331.55</u>
<i>Decreases to your account:</i>	
Contributions Tax	1,620.00
Member Insurance Premiums	4,728.62
Tax on Net Fund Income	2,673.49
<u>Total Decreases</u>	<u>9,022.11</u>
Withdrawal Benefit as at 30 Jun 2022	<u>169,948.24</u>

Your Tax Components

Tax Free	3.7029 %	6,293.00
Taxable - Taxed		88,338.41
Taxable - Untaxed		75,316.83

Your Preservation Components

Preserved	169,948.24
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

	Balance	Insurance	Total Benefit
On Death	169,948.24	1,296,702.00	1,466,650.24
On TPD	169,948.24	-	169,948.24
Salary Cont		-	

Your Beneficiaries

Non Lapsing Binding Death Nomination*
100% to Jacqui
* Nomination in effect from 11 May 2011

Trustees

The Trustees of the Fund are as follows:

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Jacqueline Collingwood-Cusack and
Paul Mackenna Cusack

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

.....
Jacqueline Collingwood-Cusack
Trustee

.....
Paul Mackenna Cusack
Trustee

Statement Date: 30 June 2022

Cusack Superannuation Fund
(ABN: 45 441 552 681)

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Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 669 MERRIGANOWRY RD BILLIMARI, NSW 2804
Member	Number: 2
Mrs Jacqueline Collingwood-Cusack	Date of Birth: 19 December 1966 Date Joined Fund: 11 May 2011 Eligible Service Date: 11 May 2011
	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

Withdrawal Benefit as at 1 Jul 2021	
Accumulation	69,643.32
Total as at 1 Jul 2021	69,643.32
Withdrawal Benefit as at 30 Jun 2022	
Accumulation	80,489.88
Total as at 30 Jun 2022	80,489.88

Your Tax Components

Tax Free	300.00
Taxable - Taxed	45,775.02
Taxable - Untaxed	-
Taxable Untaxed	34,414.86

Your Preservation Components

Preserved	80,489.88
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*

100% to Paul

* Nomination in effect from 11 May 2011

For Enquiries:

mail Cusack Superannuation Fund, 669 Merriganowry Rd, Billimari NSW 2804

Cusack Superannuation Fund
(ABN: 45 441 552 681)

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Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 669 MERRIGANOWRY RD BILLIMARI, NSW 2804
Member	Date of Birth: 19 December 1966
Number: 2	Date Joined Fund: 11 May 2011
Mrs Jacqueline Collingwood-Cusack	Eligible Service Date: 11 May 2011
Accumulation Account	Tax File Number Held: Yes
Accumulation	Account Start Date: 11 May 2011

Your Account Summary

Withdrawal Benefit as at 1 Jul 2021	69,643.32
<i>Increases to your account:</i>	
Employer Contributions	4,394.00
Share Of Net Fund Income	8,366.76
<u>Total Increases</u>	<u>12,760.76</u>
<i>Decreases to your account:</i>	
Contributions Tax	659.10
Tax on Net Fund Income	1,255.10
<u>Total Decreases</u>	<u>1,914.20</u>
Withdrawal Benefit as at 30 Jun 2022	80,489.88

Your Tax Components

Tax Free	0.3727 %	300.00
Taxable - Taxed		45,775.02
Taxable - Untaxed		34,414.86

Your Preservation Components

Preserved	80,489.88
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*
100% to Paul
* Nomination in effect from 11 May 2011

Trustees

The Trustees of the Fund are as follows:

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Jacqueline Collingwood-Cusack and
Paul Mackenna Cusack

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

.....
Jacqueline Collingwood-Cusack
Trustee

.....
Paul Mackenna Cusack
Trustee

Statement Date: 30 June 2022

Cusack Superannuation Fund
Investment Summary as at 30 June 2022

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<u>Bank</u>								
Cash at bank - Bendigo Bank			12-13	5,893.19	5,893.19			2.28%
Loan - Bank of Queensland			15	(118,852.97)	(118,852.97)			(45.88)%
				(112,959.78)	(112,959.78)			(43.61)%
<u>Property Direct Market</u>								
102 Darling Street Cowra 10.11.15	1.00000	330,500.0000	372,000.0000	330,500.00	372,000.00	41,500.00	12.56%	143.61%
				330,500.00	372,000.00	41,500.00	12.56%	143.61%
				217,540.22	259,040.22	41,500.00	19.08%	100.00%

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.

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Cusack Superannuation Fund
Investment Performance
For the period from 1 July 2021 to 30 June 2022

Investment	Opening Value	Acquisitions	Disposals	Closing Value	Change in Value	Income	Total Return Value	Total Return
<u>Bank</u>								
Cash at bank - Bendigo Bank	2,872.05	54,354.00	51,332.86	5,893.19	0.00	0.00	0.00	0.00%
Loan - Bank of Queensland	(149,346.23)	36,928.00	6,434.74	(118,852.97)	0.00	0.00	0.00	N/A *
	(146,474.18)	54,354.00	51,332.86	(112,959.78)	30,493.26	0.00	30,493.26	-
<u>Property Direct Market</u>								
102 Darling Street Cowra 10.11.15	372,000.00	0.00	0.00	372,000.00	0.00	37,200.00	37,200.00	10.53%
	372,000.00	0.00	0.00	372,000.00	0.00	37,200.00	37,200.00	10.53%
Fund Total	225,525.82	54,354.00	51,332.86	259,040.22	30,493.26	37,200.00	67,693.26	10.40%

* Investments marked with N/A have been excluded from performance calculations

** Due to issues inherent in the Dietz calculation methodology, which can produce an invalid return in circumstances of extreme intra-period asset appreciation (and realisation of these gains), a Simple Rate of Return has been substituted for the purposes of this return.

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Cusack Superannuation Fund
Unrealised Capital Gains as at 30 June 2022

Quantity /Description	Accounting Treatment			Taxation Treatment								
	Market Value	Original Cost	Accounting Gain/(Loss)	Tax Free	Tax Deferred	AMIT	Amount	Indexation	Discountable	Other	Deferred	Capital Loss
<u>Bank</u>												
Cash at bank - Bendigo Bank												
30/06/2022	5,893.19	5,893.19	0.00	0.00	0.00	0.00	5,893.19					0.00
Loan - Bank of Queensland												
30/06/2022	(118,852.97)	(118,852.97)	0.00	0.00	0.00	0.00	(118,852.97)					0.00
	(118,852.97)	(118,852.97)	0.00	0.00	0.00	0.00	(118,852.97)					0.00
Bank Total	(112,959.78)	(112,959.78)	0.00	0.00	0.00	0.00	(112,959.78)					0.00
<u>Property Direct Market</u>												
102 Darling Street Cowra 10.11.15												
29/06/2018	1.00	330,500.00	41,500.00	0.00	0.00	0.00	330,500.00			41,500.00		
	1.00	372,000.00	41,500.00	0.00	0.00	0.00	330,500.00			41,500.00		
Property Direct Market Total	372,000.00	330,500.00	41,500.00	0.00	0.00	0.00	330,500.00			41,500.00		0.00

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Cusack Superannuation Fund
Unrealised Capital Gains as at 30 June 2022

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Capital Gains Tax Return Summary

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
Current Year Capital Gains						
Shares & Units - Listed Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	41,500.00	0.00	0.00	41,500.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	41,500.00	0.00	0.00	41,500.00	0.00

Capital Losses Applied

Current Year	0.00	0.00	0.00	0.00	0.00
Prior Years	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00

Net Capital Gains

Net Gain after applying losses	0.00	41,500.00	0.00	0.00	41,500.00
Discount applicable		13,833.00			
Net Gain after applying discount	0.00	27,667.00	0.00	0.00	27,667.00

Gains/Losses on Custom Holding Accounts

Account Name	Book Cost	Value	Gain/(Loss)	Tax Rate %	Tax Effect
--------------	-----------	-------	-------------	------------	------------

Custom Holding Accounts Totals

Cusack Superannuation Fund

Tax Accounting Reconciliation

For the period 1 July 2021 to 30 June 2022

fs/19

Operating Statement Profit vs. Provision for Income Tax	2022
	\$
Benefits Accrued as a Result of Operations before Income Tax	36,654.40
<u>ADD:</u>	
Rounding	1.60
Taxable Income or Loss	<u>36,656.00</u>

	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	36,656.00	5,498.40
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
Provision for Income Tax		<u>5,498.40</u>

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	5,498.40
Income Tax Expense	<u>5,498.40</u>

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	5,498.40
<u>LESS:</u>	
Income Tax Instalments Paid	3,140.00
Income Tax Payable (Receivable)	<u>2,358.40</u>

Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	0.0000%
Pension Exempt % (Expenses)	0.0000%
Assets Segregated For Pensions	No

Compilation Report to the Trustees and Members of Cusack Superannuation Fund

ABN 45 441 552 681
For the period 1 July 2021 to 30 June 2022

fs/20

On the basis of the information provided by the Trustees of Cusack Superannuation Fund, we have compiled the accompanying special purpose financial statements of Cusack Superannuation Fund for the period ended 30 June 2022, 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 set out in Note 1 to the financial statements.

The Responsibility of Trustees

The Trustees of Cusack Superannuation Fund are solely responsible for the information contained in the special purpose financial statements. The reliability, accuracy and completeness of the information and for the determination that the financial reporting framework / basis of accounting used is appropriate to meet the needs of the members and for the purpose that the financial statements were prepared.

Our Responsibility

On the basis of information provided by the Trustees of Cusack Superannuation Fund, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework/basis of accounting as described in Note 1 to the financial statements and **APES 315: *Compilation of Financial Information***.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework / basis of accounting described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of **APES 110 *Code of Ethics for Professional Accountants***.

Assurance Disclaimer

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion¹ on these financial statements

The special purpose financial statements were compiled exclusively for the benefit of the Trustees of the fund who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

Signature of Accountant

Dated: 11 October 2022

.....
Name of Signatory: Mr Andrew Pullen

Address: 18 Redfern Street
Cowra, NSW 2794

¹ Refer to AUASB Standards for the issuance of audit opinions and review conclusions

Self-managed superannuation fund annual return **2022**

TR/1

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 2022* (NAT 71287).

- 1 The *Self-managed superannuation fund annual return instructions 2022* (NAT 71606) (the instructions) can assist you to complete this annual return.
- 2 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 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 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)**

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

- 1 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)**

Cusack Superannuation Fund

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

4 **Current postal address**

669 Merriganowry Rd

Suburb/town

Billimari

State/territory

NSW

Postcode

2804

5 **Annual return status**

Is this an amendment to the SMSF's 2022 return?

A No Yes

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

B No Yes

Fund's tax file number (TFN)

TR/2

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**

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) 926318264

TR/3

8 **Status of SMSF** Australian superannuation fund **A** No Yes Fund benefit structure **B** **A** 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.

TR/4

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 2022*.

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** \$ 37200 -00

Gross interest **C** \$ 0 -00

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

Gross foreign income D1 \$ 0 -00	Net foreign income D \$ 0 -00	Loss <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** \$ 0 -00

Gross distribution from partnerships **I** \$ 0 -00 Loss

*Unfranked dividend amount **J** \$ 0 -00

*Franked dividend amount **K** \$ 0 -00

*Dividend franking credit **L** \$ 0 -00

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

Calculation of assessable contributions

Assessable employer contributions **R1** \$ 4394 -00

plus Assessable personal contributions **R2** \$ 10800 -00

plus **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** \$ 0 -00

Assessable contributions
(R1 plus R2 plus R3 less R6)

R \$ 15194 -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** \$ 1960 -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 \$ 54354 -00	Loss <input type="checkbox"/>
Exempt current pension income	Y \$ 0 -00	
TOTAL ASSESSABLE INCOME (W less Y)	V \$ 54354 -00	Loss <input type="checkbox"/>

TR/S

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	A1 \$ 6434 -00	A2 \$ 0 -00
Interest expenses overseas	B1 \$ 0 -00	B2 \$ 0 -00
Capital works expenditure	D1 \$ 0 -00	D2 \$ 0 -00
Decline in value of depreciating assets	E1 \$ 0 -00	E2 \$ 0 -00
Insurance premiums – members	F1 \$ 4728 -00	F2 \$ 0 -00
SMSF auditor fee	H1 \$ 385 -00	H2 \$ 0 -00
Investment expenses	I1 \$ 2348 -00	I2 \$ 0 -00
Management and administration expenses	J1 \$ 3803 -00	J2 \$ 0 -00
Forestry managed investment scheme expense	U1 \$ 0 -00	U2 \$ 0 -00
Other amounts	L1 \$ 0 -00	L2 \$ 0 -00
Tax losses deducted	M1 \$ 0 -00	

Code

Code

TOTAL DEDUCTIONS
N \$ 17698-00
 (Total A1 to M1)

TOTAL NON-DEDUCTIBLE EXPENSES
Y \$ 0-00
 (Total A2 to L2)

***TAXABLE INCOME OR LOSS**
O \$ 36656-00 Loss
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

TOTAL SMSF EXPENSES
Z \$ 17698-00
 (N plus Y)

*This is a mandatory label.

Fund's tax file number (TFN)

TR/C

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 2022* on how to complete the calculation statement.

#Taxable income **A \$** **00**

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

#Tax on taxable income **T1 \$**

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

#Tax on no-TFN-quoted contributions **J \$**

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

Gross tax **B \$**

(T1 plus J)

Foreign income tax offset

C1 \$

Rebates and tax offsets

C2 \$

Non-refundable non-carry forward tax offsets

C \$

(C1 plus C2)

SUBTOTAL 1

T2 \$

(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset

D1 \$

Early stage venture capital limited partnership tax offset carried forward from previous year

D2 \$

Early stage investor tax offset

D3 \$

Early stage investor tax offset carried forward from previous year

D4 \$

Non-refundable carry forward tax offsets

D \$

(D1 plus D2 plus D3 plus D4)

SUBTOTAL 2

T3 \$

(T2 less D – cannot be less than zero)

Complying fund's franking credits tax offset

E1 \$

No-TFN tax offset

E2 \$

National rental affordability scheme tax offset

E3 \$

Exploration credit tax offset

E4 \$

Refundable tax offsets

E \$

(E1 plus E2 plus E3 plus E4)

#TAX PAYABLE **T5 \$**

(T3 less E – cannot be less than zero)

Section 102AAM interest charge

G \$

Fund's tax file number (TFN)

TR/7

Credit for interest on early payments – amount of interest
H1 \$

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

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

Credit for TFN amounts withheld from payments from closely held trusts
H5 \$

Credit for interest on no-TFN tax offset
H6 \$

Credit for foreign resident capital gains withholding amounts
H8 \$

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

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

PAYG instalments raised
K \$

Supervisory levy
L \$

Supervisory levy adjustment for wound up funds
M \$

Supervisory levy adjustment for new funds
N \$

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 2022*.

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

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

Fund's tax file number (TFN)

12/8

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.

Day Month Year

Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

i 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 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 \$

TOTAL CONTRIBUTIONS N \$

(Sum of labels A to M)

Other transactions

Allocated earnings or losses

O \$

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Loss

Code

Code

Accumulation phase account balance

S1 \$

Retirement phase account balance - Non CDBIS

S2 \$

Retirement phase account balance - CDBIS

S3 \$

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) 926318264

JK/9

MEMBER 2

Title: MRS

Family name

Collingwood-Cusack

First given name

Jacqueline

Other given names

Member's TFN

See the Privacy note in the Declaration. 489664778

Day Month Year

Date of birth 19/12/1966

Contributions

OPENING ACCOUNT BALANCE \$ 69643.32

Refer to instructions for completing these labels.

Employer contributions

A \$ 4394

ABN of principal employer

A1

Personal contributions

B \$ 0

CGT small business retirement exemption

C \$ 0

CGT small business 15-year exemption amount

D \$ 0

Personal injury election

E \$ 0

Spouse and child contributions

F \$ 0

Other third party contributions

G \$ 0

Proceeds from primary residence disposal

H \$ 0

Receipt date Day Month Year

H1

Assessable foreign superannuation fund amount

I \$ 0

Non-assessable foreign superannuation fund amount

J \$ 0

Transfer from reserve: assessable amount

K \$ 0

Transfer from reserve: non-assessable amount

L \$ 0

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

T \$ 0

Any other contributions (including Super Co-contributions and Low Income Super Amounts)

M \$ 0

TOTAL CONTRIBUTIONS N \$ 4394

(Sum of labels A to M)

Other transactions

Allocated earnings or losses

O \$ 6452.56

Loss

Accumulation phase account balance

S1 \$ 80489.88

Inward rollovers and transfers

P \$ 0

Retirement phase account balance - Non CDBIS

S2 \$ 0

Outward rollovers and transfers

Q \$ 0

Retirement phase account balance - CDBIS

S3 \$ 0

Lump Sum payments

R1 \$

Code

Income stream payments

R2 \$

Code

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 80489.88

(S1 plus S2 plus S3)

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$

TR/16

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$ 0·00

Unlisted trusts **B** \$ 0·00

Insurance policy **C** \$ 0·00

Other managed investments **D** \$ 0·00

15b Australian direct investments

Limited recourse borrowing arrangements

Australian residential real property
J1 \$ 0·00

Australian non-residential real property
J2 \$ 0·00

Overseas real property
J3 \$ 0·00

Australian shares
J4 \$ 0·00

Overseas shares
J5 \$ 0·00

Other
J6 \$ 0·00

Property count
J7 0

Cash and term deposits **E** \$ 5893·00

Debt securities **F** \$ 0·00

Loans **G** \$ 0·00

Listed shares **H** \$ 0·00

Unlisted shares **I** \$ 0·00

Limited recourse borrowing arrangements **J** \$ 0·00

Non-residential real property **K** \$ 372000·00

Residential real property **L** \$ 0·00

Collectables and personal use assets **M** \$ 0·00

Other assets **O** \$ 0·00

15c Other investments

Crypto-Currency **N** \$ 0·00

15d Overseas direct investments

Overseas shares **P** \$ 0·00

Overseas non-residential real property **Q** \$ 0·00

Overseas residential real property **R** \$ 0·00

Overseas managed investments **S** \$ 0·00

Other overseas assets **T** \$ 0·00

TOTAL AUSTRALIAN AND OVERSEAS ASSETS U \$ 377893·00
(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 \$ 0·00

Fund's tax file number (TFN)

TR/11

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	V1 \$ <input type="text" value="118852"/> .00	
Permissible temporary borrowings	V2 \$ <input type="text"/> .00	
Other borrowings	V3 \$ <input type="text"/> .00	
	Borrowings	V \$ <input type="text" value="118852"/> .00
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W \$ <input type="text" value="250438"/> .00
	Reserve accounts	X \$ <input type="text" value="0"/> .00
	Other liabilities	Y \$ <input type="text" value="8603"/> .00
TOTAL LIABILITIES		Z \$ <input type="text" value="377893"/> .00

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$.00

Total TOFA losses **I** \$.00

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 2021-22 income year, write 2022). **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 2022*. **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 2022* for each election.

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2022*. **D**

R/12

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

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 2022* 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

Balance Accountants & Advisers

Tax agent's phone number

Reference number

Tax agent number

Bendigo Network Cash Management Account

009208



P M V CUSACK & J N COLLINGWOOD-CUSACK
 CORRUMBENE
 MERRIGANOWRY RD
 BILLIMARI NSW 2804

Your details at a glance

BSB number	633-000
Account number	143066967
Customer number	26164582/NW01
Account title	PAUL MACKENNA VALENTINE CUSACK & JACQUELINE NANETTE COLLINGWOOD-CUSACK ATF CUSACK SUPER FUND

Account summary

Statement period	13 May 2021 - 12 Aug 2021
Statement number	41
Opening balance on 13 May 2021	\$5,692.95
Deposits & credits	\$12,990.26
Withdrawals & debits	\$12,394.43
Closing Balance on 12 Aug 2021	\$6,288.78

We've got your
 back because
 you've got ours



Any questions?

Contact Chris Hawe at 112 Baylis St, Wagga Wagga 2650
 on **02 6925 9118**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Network Cash Management Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$5,692.95
24 May 21	DIRECT CREDIT PC190521-134885585 SuperChoice P/L 0053839795		322.11	6,015.06
28 May 21	DIRECT DEBIT AUTO REPAYMENT CUSACK SUPERANNU 0054859498	3,077.40		2,937.66
28 May 21	OSKO PAYMENT Balance Accountants Cusack Super fund	500.00		2,437.66
1 Jun 21	INTEREST		0.00	2,437.66
1 Jun 21	Monthly Transaction Summary			
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	ACCOUNT REBATE		0.40	
	Total Rebates		0.40	
	Net Transaction Fees for May 21	0.00		2,437.66
1 Jun 21	PAYMENT KATY OLIVER CVS RENT JUNE		3,100.00	5,537.66
2 Jun 21	PAYMENT PAUL CUSACK PC Super Cont		900.00	6,437.66

519BH109 / E-0 / S-813 / L-813 / 0026164-582007635

Bendigo Network Cash Management Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
10 Jun 21	DIRECT DEBIT 1530078-B4638432 TAL Life Limited 0057853693	332.41		6,105.25
21 Jun 21	DIRECT CREDIT PC160621-120560611 SuperChoice P/L 0059957138		344.20	6,449.45
26 Jun 21	OSKO PAYMENT Balance Accountants cusack SMSF	500.00		5,949.45
29 Jun 21	DIRECT DEBIT AUTO REPAYMENT CUSACK SUPERANNU 0061613631	3,077.40		2,872.05
1 Jul 21	INTEREST		0.00	2,872.05
1 Jul 21	Monthly Transaction Summary PAY ANYONE TRANSFERS (1 @ 0.40) Total Transaction Fees ACCOUNT REBATE Total Rebates Net Transaction Fees for June 21	0.40 0.40 0.00	 0.40 0.40	 2,872.05
5 Jul 21	PAYMENT KATY OLIVER Rent CVS July		3,100.00	5,972.05
9 Jul 21	OSKO PAYMENT Balance Accountants 102 darling st	165.00		5,807.05
9 Jul 21	OSKO PAYMENT Balance Accountants Cusack SMSF	500.00		5,307.05
12 Jul 21	DIRECT DEBIT 1530078-B5270390 TAL Life Limited 0064706745	332.41		4,974.64
21 Jul 21	PAYMENT PAUL CUSACK PC Super Cont		900.00	5,874.64
29 Jul 21	DIRECT DEBIT AUTO REPAYMENT CUSACK SUPERANNU 0068565065	3,077.40		2,797.24
1 Aug 21	INTEREST		0.00	2,797.24
1 Aug 21	Monthly Transaction Summary PAY ANYONE TRANSFERS (2 @ 0.40) Total Transaction Fees ACCOUNT REBATE Total Rebates Net Transaction Fees for July 21	0.80 0.80 0.00	 0.80 0.80	 2,797.24

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Bendigo Network Cash Management Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
2 Aug 21	PAYMENT PAUL CUSACK PC Super Cont		900.00	3,697.24
2 Aug 21	OSKO PAYMENT Balance Accountants CUSACK SMSF	500.00		3,197.24
3 Aug 21	DIRECT CREDIT CVS RENT AUG CBA 0069637178		3,100.00	6,297.24
4 Aug 21	DIRECT CREDIT PC300721-123293906 SuperChoice P/L 0070169523		323.95	6,621.19
10 Aug 21	DIRECT DEBIT 1530078-B5859666 TAL Life Limited 0071282325	332.41		6,288.78
Transaction totals / Closing balance		\$12,394.43	\$12,990.26	\$6,288.78

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- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

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Bendigo Network Cash Management Account

009208



P M V CUSACK & J N COLLINGWOOD-CUSACK
 CORRUMBENE
 MERRIGANOWRY RD
 BILLIMARI NSW 2804

Your details at a glance

BSB number	633-000
Account number	143066967
Customer number	26164582/NW01
Account title	PAUL MACKENNA VALENTINE CUSACK & JACQUELINE NANETTE COLLINGWOOD-CUSACK ATF CUSACK SUPER FUND

Account summary

Statement period	13 Aug 2021 - 12 Nov 2021
Statement number	42
Opening balance on 13 Aug 2021	\$6,288.78
Deposits & credits	\$13,265.37
Withdrawals & debits	\$12,998.64
Closing Balance on 12 Nov 2021	\$6,555.51

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Any questions?

Contact Chris Hawe at 112 Baylis St, Wagga Wagga 2650
 on **02 6925 9118**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Network Cash Management Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$6,288.78
20 Aug 21	BILL PAYMENT 0129612262 BPAY TO: ASIC	273.00		6,015.78
24 Aug 21	DIRECT CREDIT PC180821-143737498 SuperChoice P/L 0074339111		349.99	6,365.77
25 Aug 21	BILL PAYMENT 0129714741 BPAY TO: TAX OFFICE PAYMENTS	785.00		5,580.77
27 Aug 21	DIRECT DEBIT AUTO REPAYMENT CUSACK SUPERANNU 0075081106	3,077.40		2,503.37
31 Aug 21	DIRECT DEBIT 000001467713 BOQF CASHFLOW FI 0075915739	234.82		2,268.55
1 Sep 21	INTEREST		0.00	2,268.55

Bendigo Network Cash Management Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
1 Sep 21	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (2 @ 0.40)	0.80		
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	1.20		
	ACCOUNT REBATE		1.20	
	Total Rebates		1.20	
	Net Transaction Fees for August 21	0.00		2,268.55
3 Sep 21	PAYMENT KATY OLIVER CVS Rent Sept		3,100.00	5,368.55
3 Sep 21	E-BANKING TFR 00149728711201 0260801131 Rent from CVS		3,100.00	8,468.55
8 Sep 21	PAYMENT PAUL CUSACK PC Super Cont		900.00	9,368.55
10 Sep 21	DIRECT DEBIT 1530078-B6507865 TAL Life Limited 0078377833	406.38		8,962.17
23 Sep 21	DIRECT CREDIT PC170921-163901858 SuperChoice P/L 0081253296		550.02	9,512.19
24 Sep 21	DIRECT DEBIT 000001467713 BOQF CASHFLOW FI 0081513923	234.82		9,277.37
29 Sep 21	DIRECT DEBIT AUTO REPAYMENT CUSACK SUPERANNU 0082260290	3,077.32		6,200.05
1 Oct 21	INTEREST		0.00	6,200.05
5 Oct 21	PAYMENT PAUL CUSACK PC Super Cont		900.00	7,100.05
11 Oct 21	DIRECT DEBIT 1530078-B7098803 TAL Life Limited 0085076099	406.38		6,693.67
15 Oct 21	BILL PAYMENT 0131127897 BPAY TO: TAX OFFICE PAYMENTS	785.00		5,908.67
15 Oct 21	DIRECT CREDIT PC111021-108581241 SuperChoice P/L 0086310653		365.36	6,274.03
26 Oct 21	DIRECT DEBIT 000001467713 BOQF CASHFLOW FI 0088467677	234.82		6,039.21
29 Oct 21	DIRECT DEBIT AUTO REPAYMENT CUSACK SUPERANNU 0089237269	3,077.32		2,961.89
1 Nov 21	INTEREST		0.00	2,961.89

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Bendigo Network Cash Management Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
1 Nov 21	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	ACCOUNT REBATE		0.40	
	Total Rebates		0.40	
	Net Transaction Fees for October 21	0.00		2,961.89
1 Nov 21	PAYMENT PAUL CUSACK PC Super Cont		900.00	3,861.89
10 Nov 21	PAYMENT KATY OLIVER NOV CVS rent		3,100.00	6,961.89
10 Nov 21	DIRECT DEBIT 1530078-B7706524 TAL Life Limited 0091992012	406.38		6,555.51
Transaction totals / Closing balance		\$12,998.64	\$13,265.37	\$6,555.51

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- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

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Resolving Complaints

If you have a complaint, please contact us on 1300 361 911 to speak to a member of our staff. If the matter has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA at:

Website: www.afca.org.au

Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

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Bendigo Network Cash Management Account

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P M V CUSACK & J N COLLINGWOOD-CUSACK
CORRUMBENE
MERRIGANOWRY RD
BILLIMARI NSW 2804

Your details at a glance

BSB number	633-000
Account number	143066967
Customer number	26164582/NW01
Account title	PAUL MACKENNA VALENTINE CUSACK & JACQUELINE NANETTE COLLINGWOOD-CUSACK ATF CUSACK SUPER FUND

Account summary

Statement period	13 Nov 2021 - 12 Feb 2022
Statement number	43
Opening balance on 13 Nov 2021	\$6,555.51
Deposits & credits	\$15,178.18
Withdrawals & debits	\$13,905.56
Closing Balance on 12 Feb 2022	\$7,828.13

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Any questions?

Contact Chris Hawe at 112 Baylis St, Wagga Wagga 2650
on **02 6925 9118**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Network Cash Management Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$6,555.51
15 Nov 21	DIRECT CREDIT PC091121-141414470 SuperChoice P/L 0092971648		376.28	6,931.79
26 Nov 21	OSKO PAYMENT Super Audits Cusack SMSF	385.00		6,546.79
26 Nov 21	DIRECT DEBIT 000001467713 BOQF CASHFLOW FI 0095773192	234.82		6,311.97
29 Nov 21	DIRECT DEBIT AUTO REPAYMENT CUSACK SUPERANNU 0095883293	3,077.32		3,234.65
29 Nov 21	OSKO PAYMENT Balance Accountants Cusack SMSF	2,365.00		869.65
1 Dec 21	INTEREST		0.00	869.65
1 Dec 21	Monthly Transaction Summary			
	PAY ANYONE TRANSFERS (2 @ 0.40)	0.80		
	Total Transaction Fees	0.80		
	ACCOUNT REBATE		0.80	
	Total Rebates		0.80	
	Net Transaction Fees for November 21	0.00		869.65

Bendigo Network Cash Management Account *(continued)*


Date	Transaction	Withdrawals	Deposits	Balance
2 Dec 21	PAYMENT KATY OLIVER Rent CVS Dec		3,100.00	3,969.65
2 Dec 21	OSKO PAYMENT Balance Cowra		1,960.00	5,929.65
2 Dec 21	PAYMENT PAUL CUSACK PC Super Cont		900.00	6,829.65
10 Dec 21	DIRECT DEBIT 1530078-B8358452 TAL Life Limited 0099128708	406.38		6,423.27
20 Dec 21	DIRECT CREDIT PC141221-148902244 SuperChoice P/L 0101144015		363.37	6,786.64
24 Dec 21	DIRECT DEBIT 000001467713 BOQF CASHFLOW FI 0102492970	234.82		6,551.82
29 Dec 21	DIRECT DEBIT AUTO REPAYMENT CUSACK SUPERANNU 0102708787	3,077.32		3,474.50
1 Jan 22	INTEREST		0.00	3,474.50
6 Jan 22	PAYMENT KATY OLIVER CVS Rent JAN		3,100.00	6,574.50
10 Jan 22	DIRECT DEBIT 1530078-B8932847 TAL Life Limited 0105493057	406.38		6,168.12
11 Jan 22	PAYMENT PAUL CUSACK PC Super Cont		900.00	7,068.12
18 Jan 22	DIRECT CREDIT PC120122-186704589 SuperChoice P/L 0107281092		478.53	7,546.65
25 Jan 22	DIRECT DEBIT 000001467713 BOQF CASHFLOW FI 0108878558	234.82		7,311.83
28 Jan 22	DIRECT DEBIT AUTO REPAYMENT CUSACK SUPERANNU 0109470231	3,077.32		4,234.51
1 Feb 22	INTEREST		0.00	4,234.51
1 Feb 22	DIRECT CREDIT CVS RENT FEB CBA 0110174642		3,100.00	7,334.51
2 Feb 22	PAYMENT PAUL CUSACK PC Super Cont		900.00	8,234.51
10 Feb 22	DIRECT DEBIT 1530078-B9559330 TAL Life Limited 0112565574	406.38		7,828.13

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Your details at a glance

BSB number	633-000
Account number	143066967
Customer number	26164582/NW01
Account title	PAUL MACKENNA VALENTINE CUSACK & JACQUELINE NANETTE COLLINGWOOD-CUSACK ATF CUSACK SUPER FUND

Account summary

Statement period	13 Feb 2022 - 12 May 2022
Statement number	44
Opening balance on 13 Feb 2022	\$7,828.13
Deposits & credits	\$12,884.59
Withdrawals & debits	\$12,725.56
Closing Balance on 12 May 2022	\$7,987.16

Any questions?

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Bendigo Network Cash Management Account

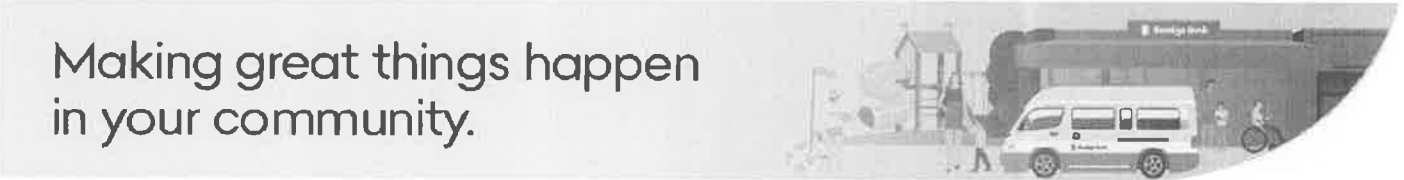
Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$7,828.13
21 Feb 22	BILL PAYMENT 0134358345 BPAY TO: TAX OFFICE PAYMENTS	785.00		7,043.13
24 Feb 22	DIRECT CREDIT PC180222-145546685 SuperChoice P/L 0115718514		123.10	7,166.23
25 Feb 22	DIRECT DEBIT 000001467713 BOQF CASHFLOW FI 0116022186	234.82		6,931.41
28 Feb 22	DIRECT DEBIT AUTO REPAYMENT CUSACK SUPERANNU 0116225058	3,077.32		3,854.09
1 Mar 22	INTEREST		0.00	3,854.09
1 Mar 22	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	ACCOUNT REBATE		0.40	
	Total Rebates		0.40	
	Net Transaction Fees for February 22	0.00		3,854.09
1 Mar 22	PAYMENT KATY OLIVER CVS rent March		3,100.00	6,954.09

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Bendigo Network Cash Management Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
2 Mar 22	PAYMENT PAUL CUSACK PC Super Cont		900.00	7,854.09
10 Mar 22	DIRECT DEBIT 1530078-C0137262 TAL Life Limited 0119072574	406.38		7,447.71
24 Mar 22	DIRECT CREDIT PC180322-154822659 SuperChoice P/L 0122282694		380.25	7,827.96
25 Mar 22	DIRECT DEBIT 000001467713 BOQF CASHFLOW FI 0122578406	234.82		7,593.14
29 Mar 22	DIRECT DEBIT AUTO REPAYMENT CUSACK SUPERANNU 0123078568	3,077.32		4,515.82
1 Apr 22	INTEREST		0.00	4,515.82
4 Apr 22	PAYMENT KATY OLIVER CVS Rent April		3,100.00	7,615.82
5 Apr 22	PAYMENT PAUL CUSACK PC Super Cont		900.00	8,515.82
11 Apr 22	DIRECT DEBIT 1530078-C0749295 TAL Life Limited 0126333772	406.38		8,109.44
26 Apr 22	BILL PAYMENT 0136028688 BPAY TO: TAX OFFICE PAYMENTS	785.00		7,324.44
26 Apr 22	DIRECT DEBIT 000001467713 BOQF CASHFLOW FI 0129559824	234.82		7,089.62
28 Apr 22	DIRECT CREDIT PC210422-183556440 SuperChoice P/L 0130577879		381.24	7,470.86
29 Apr 22	DIRECT DEBIT AUTO REPAYMENT CUSACK SUPERANNU 0130707583	3,077.32		4,393.54
1 May 22	INTEREST		0.00	4,393.54
1 May 22	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	ACCOUNT REBATE		0.40	
	Total Rebates		0.40	
	Net Transaction Fees for April 22	0.00		4,393.54
2 May 22	PAYMENT KATY OLIVER CVS Rent May		3,100.00	7,493.54

399BH110 / E-O / S-7555 / I-7555 / 0026164582009230



Account number 143066967
 Statement period 13/02/2022 to 12/05/2022
 Statement number 44 (page 3 of 3)

Bendigo Network Cash Management Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
3 May 22	PAYMENT PAUL CUSACK PC Super Cont		900.00	8,393.54
10 May 22	DIRECT DEBIT 1530078-C1321139 TAL Life Limited 0133245909	406.38		7,987.16
Transaction totals / Closing balance		\$12,725.56	\$12,884.59	\$7,987.16

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Website: www.afca.org.au
 Telephone: 1800 931 678 (free call)
 Email: info@afca.org.au
 In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

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Bendigo Network Cash Management Account

009208



P M V CUSACK & J N COLLINGWOOD-CUSACK
CORRUMBENE
MERRIGANOWRY RD
BILLIMARI NSW 2804

Your details at a glance

BSB number	633-000
Account number	143066967
Customer number	26164582/NW01
Account title	PAUL MACKENNA VALENTINE CUSACK & JACQUELINE NANETTE COLLINGWOOD-CUSACK ATF CUSACK SUPER FUND

Account summary

Statement period	13 May 2022 - 12 Aug 2022
Statement number	45
Opening balance on 13 May 2022	\$7,987.16
Deposits & credits	\$13,569.25
Withdrawals & debits	\$13,008.20
Closing Balance on 12 Aug 2022	\$8,548.21

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Bendigo Network Cash Management Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$7,987.16
26 May 22	DIRECT DEBIT 000001467713 BOQF CASHFLOW FI 0137086184	234.86		7,752.30
26 May 22	DIRECT CREDIT PC190522-110531207 SuperChoice P/L 0137080418		300.82	8,053.12
27 May 22	DIRECT DEBIT AUTO REPAYMENT CUSACK SUPERANNU 0137201640	3,077.32		4,975.80
1 Jun 22	INTEREST		0.00	4,975.80
1 Jun 22	PAYMENT KATY OLIVER CVS rent June		3,100.00	8,075.80
2 Jun 22	PAYMENT PAUL CUSACK PC Super Cont		900.00	8,975.80
10 Jun 22	DIRECT DEBIT 1530078-C1975595 TAL Life Limited 0140658951	406.38		8,569.42
22 Jun 22	DIRECT CREDIT PC160622-109379594 SuperChoice P/L 0143215518		401.09	8,970.51
29 Jun 22	DIRECT DEBIT AUTO REPAYMENT CUSACK SUPERANNU 0144611960	3,077.32		5,893.19

681BH108 / E-O / S-6307 / 1-6307 / 0026164582007252

Account number 143066967
 Statement period 13/05/2022 to 12/08/2022
 Statement number 45 (page 2 of 5)

Bendigo Network Cash Management Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
1 Jul 22	INTEREST		0.00	5,893.19
6 Jul 22	PAYMENT KATY OLIVER CVS rent July		3,100.00	8,993.19
7 Jul 22	PAYMENT PAUL CUSACK PC Super Cont		900.00	9,893.19
11 Jul 22	BILL PAYMENT 0138048055 BPAY TO: TAX OFFICE PAYMENTS	1,537.25		8,355.94
11 Jul 22	DIRECT DEBIT 1530078-C2556046 TAL Life Limited 0147573181	406.38		7,949.56
12 Jul 22	BILL PAYMENT 0138084693 BPAY TO: TAX OFFICE PAYMENTS	785.00		7,164.56
20 Jul 22	DIRECT CREDIT PC140722-161962076 SuperChoice P/L 0149915364		367.34	7,531.90
20 Jul 22	DIRECT CREDIT ATO005000016369277 ATO 0150022849		500.00	8,031.90
29 Jul 22	DIRECT DEBIT AUTO REPAYMENT CUSACK SUPERANNU 0152007053	3,077.31		4,954.59
1 Aug 22	INTEREST		0.00	4,954.59
1 Aug 22	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (2 @ 0.40)	0.80		
	Total Transaction Fees	0.80		
	ACCOUNT REBATE		0.80	
	Total Rebates		0.80	
	Net Transaction Fees for July 22	0.00		4,954.59
2 Aug 22	PAYMENT KATY OLIVER CVS rent AUG		3,100.00	8,054.59
2 Aug 22	DIRECT CREDIT PC Super Cont PAUL CUSACK 0152802475		900.00	8,954.59
10 Aug 22	DIRECT DEBIT 1530078-C3136748 TAL Life Limited 0154868996	406.38		8,548.21
Transaction totals / Closing balance		\$13,008.20	\$13,569.25	\$8,548.21

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* Roy Morgan Risk Monitor, May 2022

22 September 2022

 Paul Cusack and Jacqueline Collingwood-Cusack ATF
 Cusack Superannuation Fund
 PO Box 468
 COWRA NSW 2794
Your details
 Contract number: 013 462 731
 Client number: 232 552 8
 Offset account:
 Repayment account: 633 000 - 143 066 967
 Account name: Cusack Superannuation Fund
Account details
 Rate type: Fixed
 Repayment type: Principal & Interest
 Contract term: 5 years
Commercial Property Loan

Statement period: 01 July 2021 to 30 June 2022

Opening balance 01 July 2021	Credits	Debits	Closing balance 30 June 2022
149,346.41 DR	36,931.98	6,438.72	118,853.15 DR

Contact details

Your banker: Jordan Smith

For personalised service contact us by phone 24 hours a day 7 days a week on 1300 160 160 or +61 2 9293 2121.

Process Date	Value Date	Transaction Details	Debit	Credit	Loan Balance
Opening balance					149,346.41DR
29/07/2021	29/07/2021	Interest Capitalised	583.06		149,929.47DR
		Principal Interest			
29/07/2021	29/07/2021	Principal Repayment		3,077.40	146,852.07DR
		BBL A/C: 143066967			
27/08/2021	27/08/2021	Interest Capitalised	554.22		147,406.29DR
		Principal Interest			
27/08/2021	27/08/2021	Principal Repayment		3,077.40	144,328.89DR
		BBL A/C: 143066967			
17/09/2021	17/09/2021	Principal Decrease		3.98	144,324.91DR
		BOQS A/C: 013462731			
17/09/2021	17/09/2021	Redraw	3.98		144,328.89DR
		BOQS A/C: 013462731			
29/09/2021	29/09/2021	Interest Capitalised	619.82		144,948.71DR
		Principal Interest			
29/09/2021	29/09/2021	Principal Repayment		3,077.32	141,871.39DR
		BBL A/C: 143066967			
29/10/2021	29/10/2021	Interest Capitalised	553.88		142,425.27DR
		Principal Interest			
29/10/2021	29/10/2021	Principal Repayment		3,077.32	139,347.95DR
		BBL A/C: 143066967			
29/11/2021	29/11/2021	Interest Capitalised	562.16		139,910.11DR
		Principal Interest			
29/11/2021	29/11/2021	Principal Repayment		3,077.32	136,832.79DR
		BBL A/C: 143066967			
29/12/2021	29/12/2021	Interest Capitalised	534.21		137,367.00DR
		Principal Interest			

Please check all your transactions thoroughly and report any errors or unauthorised transactions immediately to our Client Service Centre on 1300 160 160.

Process date	Value date	Transaction Details	Debit	Credit	Loan Balance
29/12/2021	29/12/2021	Principal Repayment BBL A/C: 143066967		3,077.32	134,289.68DR
28/01/2022	28/01/2022	Interest Capitalised Principal Interest	524.28		134,813.96DR
28/01/2022	28/01/2022	Principal Repayment BBL A/C: 143066967		3,077.32	131,736.64DR
28/02/2022	28/02/2022	Interest Capitalised Principal Interest	531.46		132,268.10DR
28/02/2022	28/02/2022	Principal Repayment BBL A/C: 143066967		3,077.32	129,190.78DR
29/03/2022	29/03/2022	Interest Capitalised Principal Interest	487.56		129,678.34DR
29/03/2022	29/03/2022	Principal Repayment BBL A/C: 143066967		3,077.32	126,601.02DR
29/04/2022	29/04/2022	Interest Capitalised Principal Interest	510.74		127,111.76DR
29/04/2022	29/04/2022	Principal Repayment BBL A/C: 143066967		3,077.32	124,034.44DR
27/05/2022	27/05/2022	Interest Capitalised Principal Interest	451.96		124,486.40DR
27/05/2022	27/05/2022	Principal Repayment BBL A/C: 143066967		3,077.32	121,409.08DR
29/06/2022	29/06/2022	Interest Capitalised Principal Interest	521.39		121,930.47DR
29/06/2022	29/06/2022	Principal Repayment BBL A/C: 143066967		3,077.32	118,853.15DR

Closing balance **118,853.15DR**

Year to date interest summary

Gross Interest for period	Net Interest Charged
6,434.74	6,434.74

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Please check all your transactions thoroughly and report any errors or unauthorised transactions immediately to our Client Service Centre on 1300 160 160.



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Agent BALANCE ACCOUNTANTS &
ADVISERS

Client THE TRUSTEE FOR THE CUSACK
SUPERANNUATION FUND

ABN 45 441 552 681

TFN 926 318 264

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Income tax 551

Date generated	29/09/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

8 results found - from **29 September 2020** to **29 September 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
12 Jul 2022	12 Jul 2022	General interest charge			\$0.00
12 Jul 2022	11 Jul 2022	Payment received		\$1,537.25	\$0.00
1 Jul 2022	1 Jul 2022	General interest charge			\$1,537.25 DR
16 Jun 2022	8 Jun 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$1,537.25		\$1,537.25 DR
5 Jan 2021	4 Jan 2021	Payment received		\$110.45	\$0.00
14 Dec 2020	14 Dec 2020	General interest charge			\$110.45 DR
14 Dec 2020	14 Dec 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$827.20	\$110.45 DR
1 Oct 2020	1 Oct 2020	General interest charge			\$937.65 DR



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Agent BALANCE ACCOUNTANTS &
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SUPERANNUATION FUND
ABN 45 441 552 681
TFN 926 318 264

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Activity statement 001

Date generated	29/09/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

25 results found - from **29 September 2020** to **29 September 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
31 Jul 2022	31 Jul 2022	General interest charge			\$0.00
31 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$785.00		\$0.00
13 Jul 2022	12 Jul 2022	Payment received		\$785.00	\$785.00 CR
2 May 2022	2 May 2022	General interest charge			\$0.00
1 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$785.00		\$0.00
28 Apr 2022	27 Apr 2022	Payment received		\$785.00	\$785.00 CR
7 Mar 2022	7 Mar 2022	General interest charge			\$0.00
7 Mar 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$785.00		\$0.00
22 Feb 2022	21 Feb 2022	Payment received		\$785.00	\$785.00 CR
31 Oct 2021	31 Oct 2021	General interest charge			\$0.00
31 Oct 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$785.00		\$0.00

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
18 Oct 2021	15 Oct 2021	Payment received		\$785.00	\$785.00 CR
26 Aug 2021	26 Aug 2021	General interest charge			\$0.00
26 Aug 2021	25 Aug 2021	Payment received		\$785.00	\$0.00
2 Aug 2021	2 Aug 2021	General interest charge			\$785.00 DR
1 Aug 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$785.00		\$785.00 DR
2 May 2021	28 Apr 2021	Original Activity Statement for the period ending 31 Mar 21 - PAYG Instalments	\$341.00		\$0.00
27 Apr 2021	26 Apr 2021	Payment received		\$341.00	\$341.00 CR
7 Apr 2021	7 Apr 2021	General interest charge			\$0.00
7 Apr 2021	6 Apr 2021	Payment received		\$992.23	\$0.00
8 Mar 2021	8 Mar 2021	General interest charge			\$992.23 DR
7 Mar 2021	2 Mar 2021	Original Activity Statement for the period ending 31 Dec 20 - PAYG Instalments	\$1,007.00		\$992.23 DR
3 Nov 2020	2 Nov 2020	Payment received		\$1,007.00	\$14.77 CR
1 Nov 2020	1 Nov 2020	General interest charge			\$992.23 DR
1 Nov 2020	28 Oct 2020	Original Activity Statement for the period ending 30 Sep 20 - PAYG Instalments	\$1,007.00		\$992.23 DR

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Agent BALANCE ACCOUNTANTS & ADVISERS
Client THE TRUSTEE FOR THE CUSACK SUPERANNUATION FUND
ABN 45 441 552 681

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Print instalment

Account	Period	Document ID
Activity statement – 001 – THE TRUSTEE FOR THE CUSACK SUPERANNUATION FUND	Apr 2022 – Jun 2022	49627048640

Receipt ID Unavailable
Date lodged 28 July 2022
Payment due date 28 July 2022

Statement summary

Description	Reported Value	Owed to ATO	Owed by ATO
PAYG income tax instalment			
5A Owed to ATO		\$785.00	
T7 Instalment amount – Based on the notional tax \$ 3,142.80 from the 2020 assessment.	\$785.00		

Amount owing to ATO

\$785.00

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Ref 454415526811960

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Payment reference number

Superannuation

Annual Statement

1 July 2021 to 30 June 2022



Life Insured	: Paul Mackenna Cusack	Commencement date	: 10/09/2014
Policy number	: 1530078		
Adviser	: Chris Walsh		
Adviser number	: 76448		
Policy Owner	: Cusack Superannuation Fund		
Issuer	: TAL Life Limited		
AFSL	: 237848	ABN	: 70 050 109 450

Insurance Benefits as at 30 June 2022

Paul Mackenna Cusack's Benefits	\$
Death Sum Insured	1429614.01

Summary

Withdrawal Value as at 01/07/2021	\$ 0.00
Total Premiums and Rollovers	4728.62
Total Insurance Premiums	(4728.62)
Withdrawal Value as at 30/06/2022	0.00
Total Policy Fees (included in total insurance premiums paid)	117.26