



**H & A Investments Pty Ltd  
atf  
H & A Superannuation Fund**

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**FINANCIAL STATEMENTS**

**&**

**INCOME TAX RETURN/S**

**For the Year Ended  
30<sup>th</sup> June 2020**

**Don Richards** FCA ACIS

P O Box 693, Strathpine Qld 4500

P (07) 38813155 F (07) 3881 3397 E [accountant@donrichards.com.au](mailto:accountant@donrichards.com.au)



# H & A Superannuation Fund

## BALANCE SHEET

As at 30th June, 2020

| <u>2019</u>                       |  | \$     | <u>2020</u>       | \$                |
|-----------------------------------|--|--------|-------------------|-------------------|
| <b><u>MEMBERS FUND</u></b>        |  |        |                   |                   |
| <b>308,936.38</b>                 | Balance 30/06/19                         |        |                   | <b>209,803.81</b> |
| <br>                              |  |        |                   |                   |
| These Funds are Represented by:   |  |        |                   |                   |
| <b><u>CURRENT ASSETS</u></b>      |  |        |                   |                   |
| 2,221.69                          | Westpac DIY Working Ac                   |        | 30,759.17         |                   |
| 797.00                            | CBA CDIA                                 |        | 619.02            |                   |
| 12,990.65                         | Income Tax Refundable                    | 470.02 | 901.65            |                   |
| <b>16,009.34</b>                  |  |        | <b>32,279.84</b>  |                   |
| <b><u>INVESTMENTS</u></b>         |  |        |                   |                   |
| 28,242.00                         | Shares in Listed Companies (Australian)  |        | 43,999.00         |                   |
| 0.00                              | Units in Listed Unit Trusts (Australian) |        | 0.00              |                   |
| 292,401.80                        | Residential Property within Australia    |        | 0.00              |                   |
| 424,795.00                        | Residential Property within Australia    |        | 407,623.90        |                   |
| <b>745,438.80</b>                 |  |        | <b>451,622.90</b> |                   |
| <b><u>OTHER ASSETS</u></b>        |  |        |                   |                   |
| 2,825.00                          | Formation Costs                          |        | 2,825.00          |                   |
| <b>2,825.00</b>                   |  |        | <b>2,825.00</b>   |                   |
| <b>764,273.14</b>                 | <b>TOTAL ASSETS</b>                      |        |                   | <b>486,727.74</b> |
| <b><u>CURRENT LIABILITIES</u></b> |  |        |                   |                   |
| 3,302.36                          | Provision for Income Tax                 | 204.61 | (26.11)           |                   |
| 235,747.36                        | Westpac Investment Property Loan 2       |        | 0.00              |                   |
| 283,189.63                        | Westpac Investment Property Loan 1       |        | 276,950.04        |                   |
| 2,911.00                          | Sundry Creditors                         |        |                   |                   |
| <b>525,150.35</b>                 |  |        | <b>276,923.93</b> |                   |
| <b>239,122.79</b>                 | <b>Assets / Liabilities</b>              |        |                   | <b>209,803.81</b> |

These notes should be read in conjunction with the attached Compilation Report

**H & A Superannuation Fund**  
**INCOME & EXPENDITURE STATEMENT**

For the Financial Year Ending 30th June, 2020

| <u>2019</u>               |  | <u>2020</u> | <u>2020</u>        |
|---------------------------|--|-------------|--------------------|
|                           |  | \$          | \$                 |
| <b><u>INCOME</u></b>      |  |             |                    |
| 10,200.00                 | Member Contrib. - Hillary Schokman   | 8,965.00    | 0.00               |
| 0.00                      | Member Contrib. - Alana Schokman   |             | 6,215.70           |
| 35,005.20                 | Rent Received  | 21,206.71   | 14,322.78          |
| 0.00                      | Distributions  |             | 33,084.84          |
| 6.97                      | Bank Interest Received   | 1.33        | 12.96              |
| 0.00                      | Insurance Refund   |             | 14.33              |
| 0.00                      | Increase In Market Value   |             | 0.00               |
| 1,325.57                  | Dividends  | 1,098.71    | 470.02             |
| 0.00                      | Employer Contributions - Concessional  |             | 1,566.73           |
| 0.00                      | Capital Gain (Sale of Shares)  |             | 0.00               |
| <b>46,537.74</b>          |  |             | <b>1,013.20</b>    |
| <b><u>EXPENDITURE</u></b> |  |             |                    |
| 391.00                    | Administration Costs   |             | 4,039.00           |
| 0.00                      | ASIC fees  |             | 499.00             |
| 0.00                      | Bank fees  |             | 5.00               |
| 6,007.87                  | Capital Losses (sale of shares)  |             | 0.00               |
| 0.00                      | Capital Losses (Sale of Property)  |             | 50,856.76          |
| 0.00                      | Decrease in Market Value of Investments  |             | 2,014.87           |
| 16,815.55                 | Interest - Property Loan   | 15,216.41   | 10,198.00          |
| 0.00                      | Property Depreciation  |             | 8,241.00           |
| 6,812.12                  | Rental Exps  | 7,050.28    | 8,018.40           |
| <b>30,026.54</b>          |  |             | <b>13,867.38</b>   |
| <b>16,511.20</b>          | <b>Benefits Accrued as a Result of Operations before Tax</b>                       |             | <b>(63,002.67)</b> |
| <b>(2,476.68)</b>         | (Less) Provision for Taxation  |             | 0.00               |
| <b>14,034.52</b>          | <b>Benefits Accrued as a Result of Operations-Net Profit/(Loss) after Taxation</b> |             | <b>(63,002.67)</b> |

## H & A Superannuation Fund

### MEMBERS FUNDS

For the Financial Year Ending 30th June, 2020

| <u>2019</u>       |                          | <u>H Schokman</u> | <u>A Schokman</u> | <u>2020</u><br><u>TOTAL</u> |
|-------------------|--------------------------|-------------------|-------------------|-----------------------------|
| 284,701.86        | Opening Balance          | 244,919.67        | 47,886.81         | 308,936.38                  |
| 0.00              | Undeducted Contributions | 0.00              | 0.00              | 0.00                        |
| 10,200.00         | Employer Contributions   | 0.00              | 0.00              | 0.00                        |
| 16,511.20         | Profit / (Loss) 30/06/18 | (52,428.94)       | (10,573.73)       | (63,002.67)                 |
| (2,476.68)        | Provision for Income Tax | 0.00              | 0.00              | 0.00                        |
| 0.00              | Lump Sum Withdrawal      | (20,000.00)       | 0.00              | (20,000.00)                 |
| <hr/>             |                          |                   |                   |                             |
| <u>308,936.38</u> |                          | <u>172,490.73</u> | <u>37,313.08</u>  | <u>225,933.71</u>           |

## H & A Superannuation Fund

### NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD 1 JULY 2019 TO 30 JUNE 2020

#### 1. Statement of Significant Accounting Policies

These financial statements are a special purpose financial report prepared for distribution to members to satisfy the accountability requirements of the Superannuation Industry (Supervision) Act 1993 and the Trust Deed. The Trustees has determined that the fund is not a reporting entity.

The financial statements have been prepared in accordance with the requirements of the following Australian Accounting Standards:

AASB 1031: Materiality

AASB 110: Events After the Balance Sheet Date

No other Australian Accounting Standards, Urgent Issues, Group Interpretations or other authoritative pronouncements of the Australian Accounting Standards Board have been applied.

The financial statements are prepared on an accruals basis. They are based on historical costs and do not take into account changing money values or, except where specifically stated, current valuations of non-current assets.

#### a. Measurement of Investments

Investments of the fund have been measured at net market values after allowing for costs of realization. Changes in the net market value of assets are brought to account in the operating statement in the periods which they occur.

Net market values have been determined as follows:

- i. shares and other securities listed on the Australian Stock Exchange by reference to the relevant market quotations at the reporting date;
- ii. mortgage loans by reference to the outstanding principal of the loans;
- iii. units in managed funds by reference to the unit redemption price at the reporting date;
- iv. insurance policies by reference to the surrender value of the policy; and
- v. property, plant and equipment at trustees' assessment of their realizable value.

#### b. Liability for Accrued Benefits

The liability for accrued benefits is the Fund's present obligation to pay benefits to members and beneficiaries and has been calculated as the difference between the carrying amounts of the assets and the carrying amounts of the sundry liabilities and income tax liabilities as at reporting date.

**2. Superannuation Contributions Surcharge**

The superannuation fund is recognizing the superannuation surcharge as an expense at the time of receipt of an assessment from the Australian Taxation Office. The cost of the surcharge is charged to the relevant member's account.

**3. Vested Benefits**

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

**4. Guaranteed Benefits**

No guarantee has been given in respect of any part of the liability for accrued benefits.

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**5. Income Tax**

Income tax is payable by the fund at 15% on the taxable contributions received and the taxable portion of the income of the fund. There has been no change to this rate during the year. Tax effect accounting has not been adopted.

**H & A INVESTMENTS AUSTRALIA PTY LTD atf  
H & A SUPERANNUATION FUND  
TRUSTEES DECLARATION**

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The trustees have determined that the fund is not a reporting entity and that this special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

In the opinion of the trustees:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2020 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2020 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements;
  - (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
  - (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2020.
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Signed in accordance with a resolution of the trustees by:

Hillary Schokman  
Trustee/Director

Allana Schokman  
Trustee/Director

DATED: / /

## H & A SUPERANNUATION FUND

### INVESTMENT STRATEGY

2020

#### Overview

The aim of this strategy is to provide Members with an income on retirement.

#### Investment Objectives

The Trustee will at all times act prudently to maximise the rate of return, subject to acceptable risk parameters, and maintenance of appropriate diversification across a broad range of assets.

Having considered the risk profile of the fund and the member's needs and circumstances, the trustee has adopted the following objectives for the investment of assets of the fund:

- to achieve an investment return (based on market values and net of tax and charges) that exceeds the CPI by at least 1.5% per annum when measured over a rolling 5 year period.
- to have a probability of zero or negative returns in any 12 Month period of less than one in five years; and
- to have sufficient liquidity to meet liabilities as and when they fall due.

#### Investment Strategy

The fund will invest in a portfolio of assets according to market conditions and within the ranges specified below:

#### Asset Allocation

The targeted asset allocation will be in the following ranges:

| <u>Asset Class</u>      | <u>Target Range</u> | <u>Benchmark</u> |
|-------------------------|---------------------|------------------|
| Australian Shares       | 5 - 50 %            | 20 %             |
| International Shares    | 0 - 10 %            | 1 %              |
| Cash                    | 5 - 85 %            | 75 %             |
| Australian Fixed Int    | 5 - 80%             | 75 %             |
| International Fixed Int | 0 - 10 %            | 0 %              |
| Mortgages               | 0 - 0 %             | 0 %              |
| Direct Property         | 20 - 90 %           | 90 %             |
| Listed Property         | 0 - 0 %             | 0 %              |
| Other                   | 0 - 80 %            | 40 %             |

Quality companies and trusts as supported by research and fundamental analysis will be selected. Direct investments in property, artwork and lease equipment may form part of the strategy provided there is sufficient basis for the decision.

#### Insurance

Whilst death and disability insurance can be held within a self managed superannuation fund, the advantages and disadvantages of them and the specific levels of cover most appropriate to the member's circumstances should be discussed with a Financial Adviser. The Trustee is happy to arrange such insurance cover as requested by the member individually, subject to being able to obtain the level and type of cover requested.



**H & A SUPERANNUATION FUND**  
**INVESTMENT STRATEGY**

**Review and Monitoring**

The trustees will monitor and review the fund's investment activities on a regular basis and to communicate with the members should they feel that any change in strategy is necessary in order to achieve the fund's objective.

Date: 12/12/2021

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..... - Trustee



Taxation Estimate  
For the year ended 30 June 2020

Return Code: H&ASF  
Description: H & A Super Fund

Tax File Number: 948 269 559  
Date prepared: 24/03/2022

|                                     | \$        | \$         |
|-------------------------------------|-----------|------------|
| <b>Summary of Taxable Income</b>    |           |            |
| Business and Investment Income:     | -         |            |
| Capital Gains Income                | -         |            |
| No-TFN contributions                | -         |            |
| Other Business income               | 40,880.00 |            |
|                                     |           |            |
| <b>Less Deductions</b>              |           | 40,880.00  |
|                                     |           | 51,825.00  |
| <b>Loss to Carry Forward</b>        |           | -10,945.00 |
| <b>Tax on Taxable Income</b>        |           |            |
| <b>Gross Tax</b>                    |           |            |
|                                     |           | -          |
| <b>SUBTOTAL T2</b>                  |           |            |
| <b>Less Refundable tax offsets</b>  |           | -          |
| Refundable franking credits         | 470.02    |            |
|                                     |           | 470.02     |
| <b>TAX PAYABLE T5</b>               |           |            |
|                                     |           | -          |
| <b>Less Eligible Credits</b>        |           |            |
| Remainder of refundable tax offsets | 470.02    |            |
|                                     |           | 470.02     |
|                                     |           | -470.02    |
| <b>Add:</b>                         |           |            |
| Supervisory levy                    | 259.00    |            |
|                                     |           | 259.00     |
| <b>TOTAL AMOUNT REFUNDABLE</b>      |           | 211.02     |

Please note that this is our estimate of your PAYG liability. Actual amounts payable will be determined by the Australian Taxation Office and may differ from this estimate.

**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.

Tax File Number  Year of return

Name of Partnership, Trust, Fund or Entity

| Total Income/Loss                  | Total Deductions                   | Taxable Income/Loss                 |
|------------------------------------|------------------------------------|-------------------------------------|
| <input type="text" value="40880"/> | <input type="text" value="51825"/> | <input type="text" value="-10945"/> |

**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.

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

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

**Declaration:** I declare that:

- \* all the information I have provided to my registered tax agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- \* I authorise the agent to give this document to the Commissioner of Taxation.

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 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.

Account name:

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

Signature  Date

**PART D**

**Tax agent's certificate (shared facilities only)**

We, Don Richards Chartered Accountants declare that:

- \* We have prepared this tax return in accordance with the information supplied by the partner, trustee, director or public officer
- \* We have received a declaration made by the entity that the information provided to us for the preparation of this tax return is true and correct, and
- \* We are authorised by the partner, trustee, director or public officer to lodge this tax return, including any applicable schedules.

|                          |   |                    |  |
|--------------------------|---|--------------------|--|
| Agent's Signature        | <input type="text"/>                      | Date               | <input type="text"/>                   |
| Agent's phone            | <input type="text" value="07 38813155"/>  | Client's reference | <input type="text" value="H&amp;ASF"/> |
| Agent's Contact Name     | <input type="text" value="Don Richards"/> |                    |  |
| Agent's reference number | <input type="text" value="25986876"/>     |                    |  |

# Self-managed superannuation fund annual return 2020

## Section A: Fund Information

1 Your tax file number

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)

3 ABN

4 Current postal address  
 Street   
 Suburb/State/P'code

## 5 Annual return status

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

## 6 SMSF auditor

Auditor's name  
 Title   
 Family name   
 Given names

SMSF Auditor Number  Auditor's phone number

Postal address  
 Street   
 Suburb/State/P'code

Date audit was completed  Was Part A of the audit report qualified?    
 Was Part B of the audit report qualified?

## 7 Electronic funds transfer (EFT)

### A Fund's financial institution account details

BSB no  Account no

Fund account name

I would like my tax refunds made to this account.

## 8 Status of SMSF

Australian superannuation fund    
 Fund benefit structure    
 Does the fund trust deed allow acceptance of the Government's Super Co-contributions and Low Income Super-Contribution?

9 Was the fund wound up during the income year?

## 10 Exempt current pension income

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

Sensitive (when completed)

**Section B: Income**  
**11 Income**

Did you have a CGT event during the year?  
 Have you applied an exemption or rollover?

|          |   |
|----------|---|
| <b>G</b> | <input type="checkbox"/> Y                            |
| <b>M</b> | <input type="checkbox"/> N / <input type="checkbox"/> |

Net capital gain  
 Gross rent and other leasing and hiring income  
 Gross interest  
 Unfranked dividend amount  
 Franked dividend amount  
 Dividend franking credit

|          |                                    |
|----------|------------------------------------|
| <b>A</b> | <input type="text" value="0"/>     |
| <b>B</b> | <input type="text" value="33085"/> |
| <b>C</b> | <input type="text" value="14"/>    |
| <b>J</b> | <input type="text"/>               |
| <b>K</b> | <input type="text" value="1096"/>  |
| <b>L</b> | <input type="text" value="470"/>   |
| <b>R</b> | <input type="text" value="6215"/>  |

**Calculation of assessable contributions**

Assessable employer contributions  
 plus No-TFN-quoted contributions

|           |                                   |
|-----------|-----------------------------------|
| <b>R1</b> | <input type="text" value="6215"/> |
| <b>R3</b> | <input type="text" value="0"/>    |

GROSS INCOME

|          |                                    |
|----------|------------------------------------|
| <b>W</b> | <input type="text" value="40880"/> |
| <b>V</b> | <input type="text" value="40880"/> |

**TOTAL ASSESSABLE INCOME**

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

Interest expenses within Australia

|           |                                    |
|-----------|------------------------------------|
| <b>A1</b> | <input type="text" value="25374"/> |
|-----------|------------------------------------|

|           |                      |
|-----------|----------------------|
| <b>A2</b> | <input type="text"/> |
|-----------|----------------------|

**Description**

Interest expenses within Australi

| Deductions                         | Non-Ded Exp          |
|------------------------------------|----------------------|
| <input type="text" value="25374"/> | <input type="text"/> |

Total

Capital works expenditure  
 Investment expenses

|           |                                    |
|-----------|------------------------------------|
| <b>D1</b> | <input type="text" value="8241"/>  |
| <b>I1</b> | <input type="text" value="13667"/> |

|           |                      |
|-----------|----------------------|
| <b>D2</b> | <input type="text"/> |
| <b>I2</b> | <input type="text"/> |

**Description**

Investment expenses  
 Rental Exps

| Deductions                         | Non-Ded Exp          |
|------------------------------------|----------------------|
| <input type="text" value="13667"/> | <input type="text"/> |

Total

Management and administration expenses

|           |                                   |
|-----------|-----------------------------------|
| <b>J1</b> | <input type="text" value="4543"/> |
|-----------|-----------------------------------|

|           |                      |
|-----------|----------------------|
| <b>J2</b> | <input type="text"/> |
|-----------|----------------------|

**Description**

Management and administration exp

| Deductions                        | Non-Ded Exp          |
|-----------------------------------|----------------------|
| <input type="text" value="4543"/> | <input type="text"/> |

Total

TOTAL DEDUCTIONS (A1 to M1)

|          |                                    |
|----------|------------------------------------|
| <b>N</b> | <input type="text" value="51825"/> |
|----------|------------------------------------|

TOTAL NON-DEDUCTIBLE EXPENSES (A2 to L2)

|          |                      |
|----------|----------------------|
| <b>Y</b> | <input type="text"/> |
|----------|----------------------|

TOTAL SMSF EXPENSES (N + Y)

|          |                                    |
|----------|------------------------------------|
| <b>Z</b> | <input type="text" value="51825"/> |
|----------|------------------------------------|

TOTAL INCOME OR LOSS

(Total assessable income less deductions)

|          |                                    |          |
|----------|------------------------------------|----------|
| <b>O</b> | <input type="text" value="10945"/> | <b>L</b> |
|----------|------------------------------------|----------|

**Section D: Income tax calculation statement**

**13 Income tax calculation statement**

|   |           |   |           |        |
|---|-----------|---|-----------|--------|
|   |           | Taxable income  | <b>A</b>  | 0.00   |
|   |           | Tax on taxable income   | <b>T1</b> | 0.00   |
|   |           | Tax on no-TFN-quoted contributions                              | <b>J</b>  | 0.00   |
| Foreign inc. tax offsets                        | <b>C1</b> | <b>Gross tax</b>  | <b>B</b>  | 0.00   |
| Rebates and tax offsets                         | <b>C2</b> |   | <b>C</b>  | 0.00   |
|   |           | Non-refundable non-c/f tax offsets (C1 + C2)                    |           |        |
|   |           | <b>SUBTOTAL 1</b>   | <b>T2</b> | 0.00   |
| ESVCLP tax offset                               | <b>D1</b> | Non-refundable c/f tax offsets (D1+D2+D3+D4)                    | <b>D</b>  |        |
| ESVCLP tax offset c/f from previous year        | <b>D2</b> |   | <b>T3</b> |        |
| ESIC tax offset                                 | <b>D3</b> |   |           |        |
| ESIC tax offset c/f from previous year          | <b>D4</b> |   |           |        |
| Complying fund's franking credits tax offset    | <b>E1</b> |   |           | 470.02 |
| No-TFN tax offset                               | <b>E2</b> | Refundable tax offsets (E1 + E2 + E3 + E4)                      | <b>E</b>  | 470.02 |
| NRAS tax offset                                 | <b>E3</b> |   |           |        |
| Exploration cr. tax offset                      | <b>E4</b> |   |           |        |
| <i>Credit:</i>                                  |           | <b>TAX PAYABLE</b>  | <b>T5</b> | 0.00   |
| Int. on early payments                          | <b>H1</b> | Section 102AAM int. charge                                      | <b>G</b>  |        |
| Foreign res. w/holding (excl. capital gains)    | <b>H2</b> |   |           |        |
| ABN/TFN not quoted                              | <b>H3</b> | Eligible credits (H1 + H2 + H3 + H5 + H6 + H8)                  | <b>H</b>  |        |
| TFN w/held from closely held trusts             | <b>H5</b> | Tax offset refunds  | <b>I</b>  | 470.02 |
| Int. on no-TFN tax offset                       | <b>H6</b> | PAYG installments raised  | <b>K</b>  |        |
| Credit for foreign res. capital gains w/holding | <b>H8</b> | Supervisory levy  | <b>L</b>  | 259.00 |
|   |           | Supervisory levy adj. for wound up funds                        | <b>M</b>  |        |
|   |           | Supervisory levy adj. for new funds                             | <b>N</b>  |        |
|   |           | <b>TOTAL AMOUNT REFUNDABLE</b> (T5 + G - H - I - K + L - M + N) | <b>S</b>  | 211.02 |

**Section E: Losses**

**14 Losses information**

Net capital losses carried forward to later years **V** 142573



**Section F: Member information**

**MEMBER NUMBER: 1**

|              |  |                |   |
|--------------|--|----------------|---|
| Title        | <input type="text" value="Mr"/>          | Account status | <input type="text" value="O"/>          |
| First name   | <input type="text" value="Hillary"/>     |                |   |
| Other names  | <input type="text" value="Stuart"/>      |                |   |
| Surname      | <input type="text" value="Schokman"/>    |                |   |
| Suffix       | <input type="text"/>                     |                |   |
| Member's TFN | <input type="text" value="183 028 310"/> | Date of birth  | <input type="text" value="04/05/1971"/> |

See the Privacy note in the Declaration

|   |          |  |
|---|----------|--|
| OPENING ACCOUNT BALANCE                       |          | <input type="text" value="244919.67"/> |
| TOTAL CONTRIBUTIONS<br>(Sum of labels A to M) | <b>N</b> | <input type="text" value="0.00"/>      |

**Other transactions**

|   |           |  |                                |
|---|-----------|--|--------------------------------|
| Allocated earnings or losses              |           | <input type="text" value="52428.94"/>  | <input type="text" value="L"/> |
| Lump sum payment                          |           | <input type="text" value="20000.00"/>  | <input type="text" value="G"/> |
| Accumulation phase account balance        | <b>S1</b> | <input type="text" value="172490.73"/> |                                |
| Retirement phase account bal. - Non CDBIS | <b>S2</b> | <input type="text" value="0.00"/>      |                                |
| Retirement phase account balance - CDBIS  | <b>S3</b> | <input type="text" value="0.00"/>      |                                |
| TRIS Count                                |           | <input type="text" value="0"/>         |                                |
| CLOSING ACCOUNT BALANCE                   | <b>S</b>  | <input type="text" value="172490.73"/> |                                |
| Accumulation phase value                  | <b>X1</b> | <input type="text" value="172490.73"/> |                                |

**MEMBER NUMBER: 2**

|              |  |                |   |
|--------------|--|----------------|---|
| Title        | <input type="text" value="Mrs"/>         | Account status | <input type="text" value="O"/>          |
| First name   | <input type="text" value="Allana"/>      |                |   |
| Other names  | <input type="text" value="Lee"/>         |                |   |
| Surname      | <input type="text" value="Schokman"/>    |                |   |
| Suffix       | <input type="text"/>                     |                |   |
| Member's TFN | <input type="text" value="196 365 342"/> | Date of birth  | <input type="text" value="07/12/1980"/> |

See the Privacy note in the Declaration

|   |          |                                       |
|---|----------|---------------------------------------|
| OPENING ACCOUNT BALANCE                       |          | <input type="text" value="47886.81"/> |
| <b>Contributions</b>                          |          |                                       |
| Employer contributions                        | <b>A</b> | <input type="text" value="0.00"/>     |
| TOTAL CONTRIBUTIONS<br>(Sum of labels A to M) | <b>N</b> | <input type="text" value="0.00"/>     |

**Other transactions**

|   |           |                                       |                                |
|---|-----------|---------------------------------------|--------------------------------|
| Allocated earnings or losses              |           | <input type="text" value="10573.73"/> | <input type="text" value="L"/> |
| Accumulation phase account balance        | <b>S1</b> | <input type="text" value="37313.08"/> |                                |
| Retirement phase account bal. - Non CDBIS | <b>S2</b> | <input type="text" value="0.00"/>     |                                |
| Retirement phase account balance - CDBIS  | <b>S3</b> | <input type="text" value="0.00"/>     |                                |
| TRIS Count                                |           | <input type="text" value="0"/>        |                                |
| CLOSING ACCOUNT BALANCE                   | <b>S</b>  | <input type="text" value="37313.08"/> |                                |
| Accumulation phase value                  | <b>X1</b> | <input type="text" value="37313.08"/> |                                |

**Section H: Assets and liabilities**

**15 ASSETS**

15b Australian direct investments

**Limited Recourse Borrowing Arrangements**

|  |           |        |  |          |        |
|--|-----------|--------|--|----------|--------|
| Australian residential real property     | <b>J1</b> | 407624 | Cash and term deposits                             | <b>E</b> | 31378  |
| Australian non-residential real property | <b>J2</b> |        | Debt securities                                    | <b>F</b> |        |
| Overseas real property                   | <b>J3</b> |        | Loans  | <b>G</b> |        |
| Australian shares                        | <b>J4</b> |        | Listed shares                                      | <b>H</b> | 44199  |
| Overseas shares                          | <b>J5</b> |        | Unlisted shares                                    | <b>I</b> |        |
| Other                                    | <b>J6</b> |        | Limited recourse borrowing arrangements (J1 to J6) | <b>J</b> | 407624 |
| Property count                           | <b>J7</b> | 1      | Non-residential real property                      | <b>K</b> |        |
|  |           |        | Residential real property                          | <b>L</b> |        |
|  |           |        | Collectables and personal use assets               | <b>M</b> |        |
|  |           |        | Other assets                                       | <b>O</b> | 3553   |

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

**U** 486754

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution?

**A** **Y**

Did the members or related parties of the fund use personal guarantees or other security for the LRBA?

**B** **N**

**16 Liabilities**

|  |           |        |                                       |          |        |
|--|-----------|--------|---------------------------------------|----------|--------|
| Borrowings for limited recourse borrowing arrangements | <b>V1</b> | 276950 | Borrowings                            | <b>V</b> | 276950 |
| Permissible temporary borrowings                       | <b>V2</b> | 0      | Total member closing account balances | <b>W</b> | 209804 |
| Other borrowings                                       | <b>V3</b> | 0      | Reserve accounts                      | <b>X</b> |        |
|  |           |        | Other liabilities                     | <b>Y</b> | 0      |
|  |           |        | <b>TOTAL LIABILITIES</b>              | <b>Z</b> | 486754 |

**Section K: Declarations**  
**Important**

Before making this declaration check to ensure 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 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 more information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

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

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

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

Date

**Preferred trustee, director or public officer's contact details:**

|                        |                      |
|------------------------|----------------------|
| Title                  | <input type="text"/> |
| Family name and suffix | Schokman             |
| Given and other names  | Hillary Stuart       |
| Phone number           | 0418 819868          |

**Time taken to prepare and complete this tax return (hours)**

 

**TAX AGENT'S DECLARATION:**

We 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 us a declaration stating that the information provided to us is true and correct, and that the trustees have authorised us to lodge this annual return.

Tax agent's signature

Date

**Tax agent's contact details**

|                        |                                    |
|------------------------|------------------------------------|
| Title                  | Mr                                 |
| Family name and suffix | Richards                           |
| Given and other names  | Don                                |
| Tax agent's practice   | Don Richards Chartered Accountants |
| Tax agent's phone      | 07 38813155                        |
| Reference number       | H&ASF                              |
| Tax agent number       | 25986876                           |

**NOTE: THIS PRINT-OUT IS NOT TO BE LODGED WITH THE ATO.**

**Gross dividends  
(excluding distributions from cash management, property and certain other unit trusts)**

| Company<br>Share status (if applicable)<br>as per report | Unfranked<br>dividends | Franked<br>dividends | Franking<br>credits | TFN<br>withholding |
|--|------------------------|----------------------|---------------------|--------------------|
|  |                        | 1096.71              | 470.02              |                    |
| <b>Total</b>   |                        | 1096.71              | 470.02              |                    |

**Other Income**

| Code         | Description                      | Amount |
|--------------|----------------------------------|--------|
| 0            | Other income received not listed |        |
| <b>Total</b> |                                  |        |

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

| Details                | Amount   |
|------------------------|----------|
| 19 Nutmeg St & Clow St | 33084.84 |
| <b>Total</b>           | 33084.84 |

**Asset values - Other assets**

| Details      | Amount  |
|--------------|---------|
|              | 3553.00 |
| <b>Total</b> | 3553.00 |

**Liability information - Other liabilities**

| Details      | Amount |
|--------------|--------|
| Tax          | -26.00 |
| <b>Total</b> | -26.00 |