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Financial statements and reports for the year ended  
30 June 2019

Gyan & Vishwa Super Fund

# Gyan & Vishwa Super Fund

## Reports Index

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Compilation Report

Trustees Declaration

Detailed Operating Statement

Detailed Statement of Financial Position

Members Summary

Members Statement

Investment Strategy

Notes to the Financial Statements

SMSF Annual Return

Statement of Taxable Income

General Ledger

Lodgement Declaration

# Gyan & Vishwa Super Fund

## Compilation Report

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We have compiled the accompanying special purpose financial statements of the Gyan & Vishwa Super Fund which comprise the statement of financial position as at 30/06/2019 the operating statement for the year then ended, 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 the Trustee(s)**

The Trustee(s) of Gyan & Vishwa Super 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 used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

### **Our Responsibility**

On the basis of information provided by the Trustee(s), we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework 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 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 conclusion on these financial statements.

The special purpose financial statements were compiled exclusively for the benefit of the trustees 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.

Accrual Accounting and Taxation

of

Suite 2, 115 Currumburra Road, Ashmore, Queensland 4214

Signed:

Dated: 23/04/2020

## Trustees Declaration

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

The trustees declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2019 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2019 and the results of its operations for the year ended on that date 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 2019.

Specifically, the trustees declare that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the Fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Act 1994; and
- to the knowledge of the trustees, there have been no events or transactions subsequent to the balance date which could have a material impact on the Fund. Where such events have occurred, the effect of such events has been accounted and noted in the Fund's financial statements.

Signed in accordance with a resolution of the trustees by:

.....  
Gyan Nadan

Trustee

.....  
Vishwa Nadan

Trustee

23 April 2020

**Gyan & Vishwa Super Fund**  
**Detailed Operating Statement**

For the year ended 30 June 2019

	2019	2018
	\$	\$
<b>Income</b>		
Interest Received		
ANZ051	11.79	0.00
ANZ467	1,240.18	0.00
	<u>1,251.97</u>	<u>0.00</u>
<b>Contribution Income</b>		
Employer Contributions - Concessional		
Gyan Nadan	8,014.58	0.00
Vishwa Nadan	10,077.01	0.00
	<u>18,091.59</u>	<u>0.00</u>
Transfers In		
Nadan, Gyan - Accumulation (Accumulation)	221,175.97	0.00
Nadan, Vishwa Nathan - Accumulation (Accumulation)	134,743.21	0.00
	<u>355,919.18</u>	<u>0.00</u>
<b>Changes in Market Values</b>	<u>0.00</u>	<u>0.00</u>
<b>Total Income</b>	<u>375,262.74</u>	<u>0.00</u>
<b>Expenses</b>		
Bank Charges	3.00	0.00
General Expenses	399.00	0.00
Legal Fees	400.00	0.00
	<u>802.00</u>	<u>0.00</u>
<b>Member Payments</b>		
Life Insurance Premiums		
Nadan, Gyan - Accumulation (Accumulation)	110.47	0.00
Nadan, Vishwa Nathan - Accumulation (Accumulation)	554.80	0.00
	<u>665.27</u>	<u>0.00</u>
<b>Total Expenses</b>	<u>1,467.27</u>	<u>0.00</u>
<b>Benefits accrued as a result of operations before income tax</b>	<u>373,795.47</u>	<u>0.00</u>
<b>Income Tax Expense</b>		
Income Tax Expense	2,681.25	0.00
<b>Total Income Tax</b>	<u>2,681.25</u>	<u>0.00</u>
<b>Benefits accrued as a result of operations</b>	<u>371,114.22</u>	<u>0.00</u>

Gyan & Vishwa Super Fund

# Detailed Statement of Financial Position

As at 30 June 2019

	Note	2019 \$	2018 \$
<b>Assets</b>			
<b>Other Assets</b>			
Bank Accounts 1	2		
ANZ051		22,478.28	0.00
ANZ467		351,317.19	0.00
<b>Total Other Assets</b>		<u>373,795.47</u>	<u>0.00</u>
<b>Total Assets</b>		<u>373,795.47</u>	<u>0.00</u>
Less:			
<b>Liabilities</b>			
Income Tax Payable		2,681.25	0.00
<b>Total Liabilities</b>		<u>2,681.25</u>	<u>0.00</u>
<b>Net assets available to pay benefits</b>		<u>371,114.22</u>	<u>0.00</u>
Represented By :			
<b>Liability for accrued benefits allocated to members' accounts</b>	3, 4		
Nadan, Vishwa - Accumulation		143,011.86	0.00
Nadan, Gyan - Accumulation		228,102.36	0.00
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>371,114.22</u>	<u>0.00</u>

**Gyan & Vishwa Super Fund**  
**Members Summary Report**

As at 30 June 2019

Opening Balance	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
<b>Vishwa Nadan (Age: 56)</b>											
NADVIS00001A - Accumulation											
	10,077.01	134,743.21	205.50			1,511.55	(52.49)		554.80		143,011.86
	<b>10,077.01</b>	<b>134,743.21</b>	<b>205.50</b>			<b>1,511.55</b>	<b>(52.49)</b>		<b>554.80</b>		<b>143,011.86</b>
<b>Gyan Nadan (Age: 55)</b>											
NADGYA00001A - Accumulation											
	8,014.58	221,175.97	244.47			1,202.18	20.01		110.47		228,102.36
	<b>8,014.58</b>	<b>221,175.97</b>	<b>244.47</b>			<b>1,202.18</b>	<b>20.01</b>		<b>110.47</b>		<b>228,102.36</b>
	<b>18,091.59</b>	<b>355,919.18</b>	<b>449.97</b>			<b>2,713.73</b>	<b>72.50</b>		<b>665.27</b>		<b>371,114.22</b>

# Members Statement

Vishwa Nadan  
 72 Crestwood Drive  
 Molendinar, Queensland, 4214, Australia

### Your Details

Date of Birth : 06/09/1962  
 Age: 56  
 Tax File Number: Provided  
 Date Joined Fund: 31/01/2019  
 Service Period Start Date: 10/07/2007  
 Date Left Fund:  
 Member Code: NADVIS00001A  
 Account Start Date: 31/01/2019  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

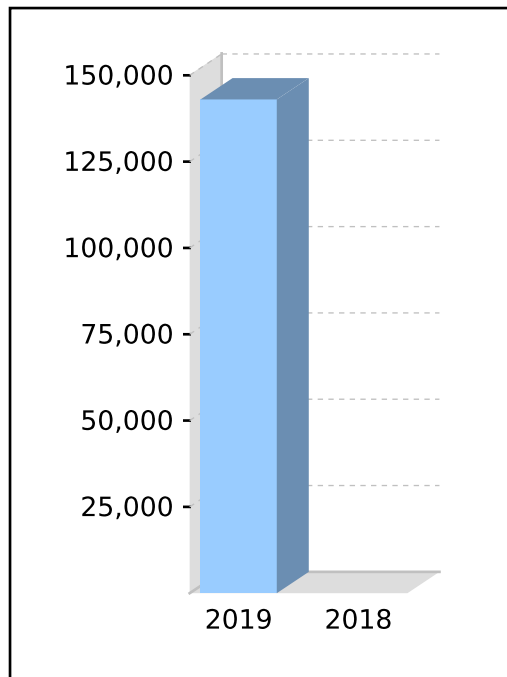
Nominated Beneficiaries N/A  
 Vested Benefits 143,011.86  
 Total Death Benefit 143,011.86

### Your Balance

Total Benefits 143,011.86

Preservation Components  
 Preserved 143,011.86  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components  
 Tax Free 35,863.03  
 Taxable 107,148.83  
 Investment Earnings Rate 0.24%



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018		
<u>Increases to Member account during the period</u>		
Employer Contributions	10,077.01	
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In	134,743.21	
Net Earnings	205.50	
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	1,511.55	
Income Tax	(52.49)	
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	554.80	
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2019	143,011.86	0.00



# Members Statement

Gyan Nadan  
 72 Crestwood Drive  
 Molendinar, Queensland, 4214, Australia

### Your Details

Date of Birth : 24/04/1964  
 Age: 55  
 Tax File Number: Provided  
 Date Joined Fund: 31/01/2019  
 Service Period Start Date: 11/02/2009  
 Date Left Fund:  
 Member Code: NADGYA00001A  
 Account Start Date: 31/01/2019  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

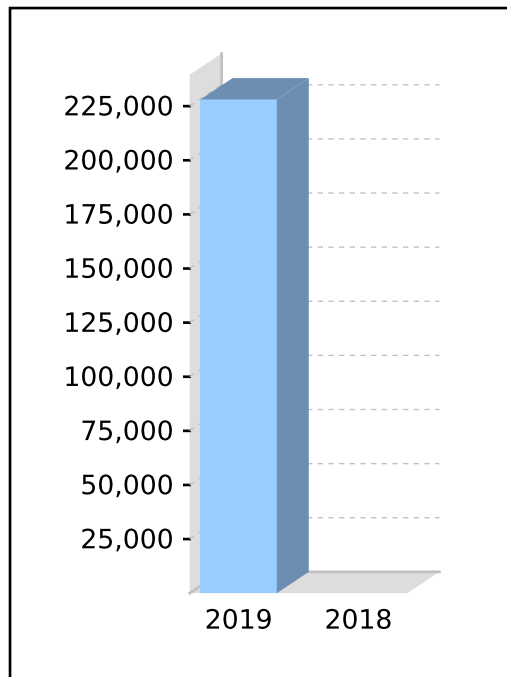
Nominated Beneficiaries N/A  
 Vested Benefits 228,102.36  
 Total Death Benefit 228,102.36

### Your Balance

Total Benefits 228,102.36

Preservation Components  
 Preserved 228,102.36  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components  
 Tax Free 272.63  
 Taxable 227,829.73  
 Investment Earnings Rate 0.17%



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018		
<u>Increases to Member account during the period</u>		
Employer Contributions	8,014.58	
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In	221,175.97	
Net Earnings	244.47	
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	1,202.18	
Income Tax	20.01	
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	110.47	
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2019	228,102.36	0.00

# Gyan & Vishwa Super Fund

## Projected Investment Strategy

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### Overview

The aim of this strategy is to provide the 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 3% 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
- 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	0 - 0 %	0 %
International Shares	0 - 0 %	0 %
Cash	0 - 0 %	100 %
Australian Fixed Interest	0 - 0 %	0 %
International Fixed Interest	0 - 0 %	0 %
Mortgages	0 - 0 %	0 %
Direct Property	0 - 0 %	0 %
Listed Property	0 - 0 %	0 %
Other	0 - 0 %	0 %

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

The Trustees have considered and consulted Professional Advice where necessary to ensure that all fund members have the correct type and level of insurance. Insurance may be held within or outside the SMSF.

### 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: 30/06/2019

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Gyan Nadan

Gyan & Vishwa Super Fund

# Projected Investment Strategy

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.....  
Vishwa Nadan

# Notes to the Financial Statements

For the year ended 30 June 2019

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## **Note 1: Summary of Significant Accounting Policies**

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

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

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

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

### **a. Measurement of Investments**

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

### **b. Cash and Cash Equivalents**

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

### **c. Revenue**

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

## Notes to the Financial Statements

For the year ended 30 June 2019

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### Interest revenue

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

### Dividend revenue

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

### Rental revenue

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

### Distribution revenue

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

### Remeasurement changes in market values

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

### Contributions

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

#### d. Liability for Accrued Benefits

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

#### e. Critical Accounting Estimates and Judgements

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

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

#### Note 2: Banks and Term Deposits

	2019 \$	2018 \$
<b>Banks</b>		
ANZ051	22,478.28	0.00
ANZ467	351,317.19	0.00
	<hr/> 373,795.47	<hr/> 0.00

## Notes to the Financial Statements

For the year ended 30 June 2019

### Note 3: Liability for Accrued Benefits

	2019 \$	2018 \$
Liability for accrued benefits at beginning of year	0.00	0.00
Benefits accrued as a result of operations	371,114.22	0.00
Current year member movements	0.00	0.00
	371,114.22	0.00
Liability for accrued benefits at end of year	371,114.22	0.00

### Note 4: Vested Benefits

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

	2019 \$	2018 \$
Vested Benefits	371,114.22	0.00

### Note 5: Guaranteed Benefits

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

### Note 6: Income Tax Expense

	2019 \$	2018 \$
The components of tax expense comprise		
Current Tax	2,681.25	0.00
	2,681.25	0.00
Income Tax Expense	2,681.25	0.00

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

Prima facie tax payable on benefits accrued before income tax at 15%	56,069.32	0.00
Less:		

**Gyan & Vishwa Super Fund**

**Notes to the Financial Statements**

For the year ended 30 June 2019

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Tax effect of:

Non Taxable Transfer In	53,387.88	0.00
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Add:  
Tax effect of:

Rounding	(0.19)	0.00
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Income Tax on Taxable Income or Loss	2,681.25	0.00
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Less credits:

Current Tax or Refund	<u>2,681.25</u>	<u>0.00</u>
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# Self-managed superannuation fund annual return **2019**

## 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 2019* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2019* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ⊖ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via [ABR.gov.au](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT 3036).

## To complete this annual return

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

S	M	I	T	H		S	T				
---	---	---	---	---	--	---	---	--	--	--	--
- Place  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)

- ❗ 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.

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

### 2 Name of self-managed superannuation fund (SMSF)

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

### 4 Current postal address

Suburb/town

State/territory

Postcode

### 5 Annual return status

- |  |             |     |
|--|-------------|-----|
| Is this an amendment to the SMSF's 2019 return?                | <b>A</b> No | Yes |
| Is this the first required return for a newly registered SMSF? | <b>B</b> No | Yes |



**6 SMSF auditor**

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A**      Day / Month / YearWas Part A of the audit report qualified?      **B** No      YesWas Part B of the audit report qualified?      **C** No      YesIf 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.

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

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

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

**10 Exempt current pension income**

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

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

No **▶** Go to Section B: Income.

Yes **▶** Exempt current pension income amount **A** \$

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

Segregated assets method **B**

Unsegregated assets method **C** **▶** Was an actuarial certificate obtained? **D** Yes

Did the fund have any other income that was assessable?

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

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

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

## Section B: Income

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

### 11 Income

Did you have a capital gains tax (CGT) event during the year? **G** No Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2019*.

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

Code

Net capital gain **A** \$

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

Gross interest **C** \$

Forestry managed investment scheme income **X** \$

Gross foreign income		Loss
<b>D1</b> \$	Net foreign income	<b>D</b> \$

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

Transfers from foreign funds **F** \$

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

Gross distribution from partnerships **I** \$

\*Unfranked dividend amount **J** \$

\*Franked dividend amount **K** \$

\*Dividend franking credit **L** \$

\*Gross trust distributions **M** \$

<b>Calculation of assessable contributions</b>	
Assessable employer contributions	
<b>R1</b> \$	
plus Assessable personal contributions	
<b>R2</b> \$	
plus <sup>#</sup> No-TFN-quoted contributions	
<b>R3</b> \$	
<i>(an amount must be included even if it is zero)</i>	
less Transfer of liability to life insurance company or PST	
<b>R6</b> \$	

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

<b>Calculation of non-arm's length income</b>	
*Net non-arm's length private company dividends	
<b>U1</b> \$	
plus *Net non-arm's length trust distributions	
<b>U2</b> \$	
plus *Net other non-arm's length income	
<b>U3</b> \$	

\*Other income **S** \$

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

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

#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** **W** \$  
(Sum of labels **A** to **U**)

Exempt current pension income **Y** \$

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

## Section C: Deductions and non-deductible expenses

### 12 Deductions and non-deductible expenses

- Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES
Interest expenses within Australia	<b>A1 \$</b>		<b>A2 \$</b>
Interest expenses overseas	<b>B1 \$</b>		<b>B2 \$</b>
Capital works expenditure	<b>D1 \$</b>		<b>D2 \$</b>
Decline in value of depreciating assets	<b>E1 \$</b>		<b>E2 \$</b>
Insurance premiums – members	<b>F1 \$</b>		<b>F2 \$</b>
Death benefit increase	<b>G1 \$</b>		
SMSF auditor fee	<b>H1 \$</b>		<b>H2 \$</b>
Investment expenses	<b>I1 \$</b>		<b>I2 \$</b>
Management and administration expenses	<b>J1 \$</b>		<b>J2 \$</b>
Forestry managed investment scheme expense	<b>U1 \$</b>		<b>U2 \$</b>
Other amounts	<b>L1 \$</b>	Code	<b>L2 \$</b>
Tax losses deducted	<b>M1 \$</b>		
	<b>TOTAL DEDUCTIONS</b> <b>N \$</b> (Total <b>A1</b> to <b>M1</b> )		<b>TOTAL NON-DEDUCTIBLE EXPENSES</b> <b>Y \$</b> (Total <b>A2</b> to <b>L2</b> )
	<b>#TAXABLE INCOME OR LOSS</b> <b>O \$</b> ( <b>TOTAL ASSESSABLE INCOME</b> less <b>TOTAL DEDUCTIONS</b> )	Loss	<b>TOTAL SMSF EXPENSES</b> <b>Z \$</b> ( <b>N plus Y</b> )

#This is a mandatory label.

## Section D: Income tax calculation statement

### #Important:

Section B label **R3**, Section C label **O** and Section D labels **A, T1, J, T5** and **I** are mandatory. If you leave these labels blank, you will have specified a zero amount.

### 13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2019* on how to complete the calculation statement.

#Taxable income	<b>A \$</b>	<i>(an amount must be included even if it is zero)</i>
#Tax on taxable income	<b>T1 \$</b>	<i>(an amount must be included even if it is zero)</i>
#Tax on no-TFN-quoted contributions	<b>J \$</b>	<i>(an amount must be included even if it is zero)</i>

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 \$**

Credit for interest on early payments – amount of interest	
<b>H1 \$</b>	
Credit for tax withheld – foreign resident withholding (excluding capital gains)	
<b>H2 \$</b>	
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	
<b>H3 \$</b>	
Credit for TFN amounts withheld from payments from closely held trusts	
<b>H5 \$</b>	
Credit for interest on no-TFN tax offset	
<b>H6 \$</b>	
Credit for foreign resident capital gains withholding amounts	
<b>H8 \$</b>	
	<b>Eligible credits</b>
	<b>H \$</b>
	<i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

<b>#Tax offset refunds</b> (Remainder of refundable tax offsets)	<b>I \$</b>	<i>(unused amount from label E – an amount must be included even if it is zero)</i>
---	-------------	---

PAYG instalments raised

**K \$**

Supervisory levy

**L \$**

Supervisory levy adjustment for wound up funds

**M \$**

Supervisory levy adjustment for new funds

**N \$**

<b>AMOUNT DUE OR REFUNDABLE</b> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.	<b>S \$</b>	<i>(T5 plus G less H less I less K plus L less M plus N)</i>
---	-------------	--

#This is a mandatory label.

**Section E: Losses****14 Losses**

**!** If total loss is greater than \$100,000, complete and attach a *Losses schedule 2019*.

Tax losses carried forward to later income years **U \$**  
 Net capital losses carried forward to later income years **V \$**

**Section F: Member information**

**MEMBER 1**

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

**Member's TFN**

See the Privacy note in the Declaration.

Date of birth  /  /

**Contributions**

OPENING ACCOUNT BALANCE \$

**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  /  /

**H1**

Assessable foreign superannuation fund amount

**I** \$

Non-assessable foreign superannuation fund amount

**J** \$

Transfer from reserve: assessable amount

**K** \$

Transfer from reserve: non-assessable amount

**L** \$

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

**T** \$

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

**M** \$

**TOTAL CONTRIBUTIONS N \$**

(Sum of labels **A** to **M**)

**Other transactions**

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance

**S1** \$

Retirement phase account balance – Non CDBIS

**S2** \$

Retirement phase account balance – CDBIS

**S3** \$

TRIS Count

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

**CLOSING ACCOUNT BALANCE S \$**

(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

**MEMBER 2**

Title: Mr Mrs Miss Ms Other  
 Family name

First given name Other given names

**Member's TFN**

See the Privacy note in the Declaration.

Date of birth Day / Month / Year

**Contributions**

OPENING ACCOUNT BALANCE \$

**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** \$

Loss

Accumulation phase account balance

**S1** \$

Retirement phase account balance - Non CDBIS

**S2** \$

Retirement phase account balance - CDBIS

**S3** \$

TRIS Count

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

**CLOSING ACCOUNT BALANCE S \$**

(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

**Sensitive** (when completed)



---

## Section H: Assets and liabilities

### 15 ASSETS

15a Australian managed investments

Listed trusts **A** \$

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$

---

15b Australian direct investments

Cash and term deposits **E** \$

<b>Limited recourse borrowing arrangements</b> Australian residential real property <b>J1</b> \$ Australian non-residential real property <b>J2</b> \$ Overseas real property <b>J3</b> \$ Australian shares <b>J4</b> \$ Overseas shares <b>J5</b> \$ Other <b>J6</b> \$	Debt securities <b>F</b> \$  Loans <b>G</b> \$  Listed shares <b>H</b> \$  Unlisted shares <b>I</b> \$  Limited recourse borrowing arrangements <b>J</b> \$
---	---

15c Other investments

Crypto-Currency **N** \$

---

15d Overseas direct investments

Overseas shares **P** \$

Overseas non-residential real property **Q** \$

Overseas residential real property **R** \$

Overseas managed investments **S** \$

Other overseas assets **T** \$

<b>TOTAL AUSTRALIAN AND OVERSEAS ASSETS <b>U</b> \$</b> (Sum of labels <b>A</b> to <b>T</b> )
--

---

### 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    **\$**

---

### 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 \$**

Permissible temporary borrowings

**V2 \$**

Other borrowings

**V3 \$**Borrowings **V \$**

Total member closing account balances  
(total of all **CLOSING ACCOUNT BALANCES** from Sections F and G) **W \$**

Reserve accounts **X \$**Other liabilities **Y \$****TOTAL LIABILITIES Z \$****Section I: Taxation of financial arrangements****17 Taxation of financial arrangements (TOFA)**Total TOFA gains **H \$**Total TOFA losses **I \$****Section J: Other information****Family trust election status**

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year** **A**  
**specified** of the election (for example, for the 2018–19 income year, write **2019**).

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, **B**  
and complete and attach the *Family trust election, revocation or variation 2019*.

**Interposed entity election status**

If the trust or fund has an existing election, write the earliest income year specified. If the trust **C**  
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 2019* for each election.

If revoking an interposed entity election, print **R**, and complete **D**  
and attach the *Interposed entity election or revocation 2019*.

## Section K: Declarations

 Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

### Important

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

### Privacy

The ATO is authorised by the *Taxation Administration Act 1953* to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

### TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date      Day      /      Month      /      Year

### Preferred trustee or director contact details:

Title:   Mr      Mrs      Miss      Ms      Other

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 2019* 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:   Mr      Mrs      Miss      Ms      Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

Gyan & Vishwa Super Fund  
**Statement of Taxable Income**

For the year ended 30 June 2019

---

	<b>2019</b>
	<b>\$</b>
Benefits accrued as a result of operations	373,795.47
<b>Less</b>	
Non Taxable Transfer In	355,919.18
	<hr/> 355,919.18
SMSF Annual Return Rounding	(1.29)
	<hr/>
<b>Taxable Income or Loss</b>	<b>17,875.00</b>
	<hr/>
Income Tax on Taxable Income or Loss	2,681.25
	<hr/>
<b>CURRENT TAX OR REFUND</b>	<b>2,681.25</b>
	<hr/>
Supervisory Levy	259.00
Supervisory Levy Adjustment for New Funds	259.00
	<hr/>
<b>AMOUNT DUE OR REFUNDABLE</b>	<b>3,199.25</b>
	<hr/>

# Gyan & Vishwa Super Fund

## General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Contributions (24200)</b>					
<u>(Contributions) Nadan, Gyan - Accumulation (NADGYA00001A)</u>					
22/03/2019	TRANSFER FROM SUPERCHOICE P/L PC210319-000420496			952.09	952.09 CR
05/04/2019	TRANSFER FROM SUPERCHOICE P/L PC040419-000430573			1,055.60	2,007.69 CR
18/04/2019	TRANSFER FROM SUPERCHOICE P/L PC170419-000439466			1,065.94	3,073.63 CR
03/05/2019	TRANSFER FROM SUPERCHOICE P/L PC020519-000449389			1,001.25	4,074.88 CR
17/05/2019	TRANSFER FROM SUPERCHOICE P/L PC160519-000460018			965.88	5,040.76 CR
31/05/2019	TRANSFER FROM SUPERCHOICE P/L PC300519-000470348			1,042.06	6,082.82 CR
14/06/2019	TRANSFER FROM SUPERCHOICE P/L PC130619-000480385			965.88	7,048.70 CR
27/06/2019	TRANSFER FROM SUPERCHOICE P/L PC260619-000491301			965.88	8,014.58 CR
				<b>8,014.58</b>	<b>8,014.58 CR</b>
<u>(Contributions) Nadan, Vishwa Nathan - Accumulation (NADVIS00001A)</u>					
21/02/2019				2,000.00	2,000.00 CR
05/03/2019				77.01	2,077.01 CR
20/03/2019	PAYMENT FROM Nadan surveys			2,000.00	4,077.01 CR
25/04/2019	PAYMENT FROM nadan surveys			2,000.00	6,077.01 CR
21/05/2019	PAYMENT FROM Nadan surveys			2,000.00	8,077.01 CR
20/06/2019	PAYMENT FROM nadan surveys			2,000.00	10,077.01 CR
				<b>10,077.01</b>	<b>10,077.01 CR</b>
<b>Interest Received (25000)</b>					
<u>ANZ051 (ANZ051)</u>					
29/03/2019	CREDIT INTEREST PAID			5.75	5.75 CR
30/04/2019	CREDIT INTEREST PAID			3.71	9.46 CR
31/05/2019	CREDIT INTEREST PAID			0.79	10.25 CR
28/06/2019	CREDIT INTEREST PAID			1.54	11.79 CR
				<b>11.79</b>	<b>11.79 CR</b>
<u>ANZ467 (ANZ467)</u>					
30/04/2019	CREDIT INTEREST PAID			372.26	372.26 CR
31/05/2019	CREDIT INTEREST PAID			459.21	831.47 CR
28/06/2019	CREDIT INTEREST PAID			408.71	1,240.18 CR
				<b>1,240.18</b>	<b>1,240.18 CR</b>
<b>Transfers In (28500)</b>					
<u>(Transfers In) Nadan, Gyan - Accumulation (NADGYA00001A)</u>					
05/04/2019	DEPOSIT ASHMORE CITY			221,175.97	221,175.97 CR
				<b>221,175.97</b>	<b>221,175.97 CR</b>
<u>(Transfers In) Nadan, Vishwa Nathan - Accumulation (NADVIS00001A)</u>					
05/03/2019	Vishwa transfer from Sunsuper			134,743.21	134,743.21 CR

## Gyan &amp; Vishwa Super Fund

## General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
				134,743.21	134,743.21 CR
<b>Bank Charges (31500)</b>					
<u>Bank Charges (31500)</u>					
29/03/2019	"1 EXCESS EFTPOS, PHONE BANKING, AUTOMATIC TRANSACTIONS - FEE" [1 EXCESS EFTPOS, PHONE BANKING, AUTOMATIC TRANSACTIONS]		0.60		0.60 DR
30/04/2019	1 EXCESS INTERNET/ONLINE TRANSACTIONS - FEE		0.60		1.20 DR
28/06/2019	1 EXCESS INTERNET/ONLINE TRANSACTIONS - FEE		0.60		1.80 DR
28/06/2019	"2 EXCESS EFTPOS, PHONE BANKING, AUTOMATIC TRANSACTIONS - FEE" [2 EXCESS EFTPOS, PHONE BANKING, AUTOMATIC TRANSACTIONS -]		1.20		3.00 DR
			<b>3.00</b>		<b>3.00 DR</b>
<b>General Expenses (35000)</b>					
<u>General Expenses (35000)</u>					
14/06/2019	ANZ INTERNET BANKING PAYMENT 873863 TO Home Inspect Qld		399.00		399.00 DR
			<b>399.00</b>		<b>399.00 DR</b>
<b>Legal Fees (38700)</b>					
<u>Legal Fees (38700)</u>					
13/06/2019	ANZ INTERNET BANKING PAYMENT 663276 TO OKeefe Mahony Bennett Tru		400.00		400.00 DR
			<b>400.00</b>		<b>400.00 DR</b>
<b>Life Insurance Premiums (39000)</b>					
<u>(Life Insurance Premiums) Nadan, Gyan - Accumulation (NADGYA00001A)</u>					
11/06/2019	PAYMENT LIMITED 93265889 TO MLC		110.47		110.47 DR
			<b>110.47</b>		<b>110.47 DR</b>
<u>(Life Insurance Premiums) Nadan, Vishwa Nathan - Accumulation (NADVIS00001A)</u>					
18/03/2019	PAYMENT LIMITED 93265900 TO MLC		138.70		138.70 DR
18/04/2019	PAYMENT LIMITED 93265900 TO MLC		138.70		277.40 DR
20/05/2019	PAYMENT LIMITED 93265900 TO MLC		138.70		416.10 DR
18/06/2019	PAYMENT LIMITED 93265900 TO MLC		138.70		554.80 DR
			<b>554.80</b>		<b>554.80 DR</b>
<b>Income Tax Expense (48500)</b>					
<u>Income Tax Expense (48500)</u>					
30/06/2019	Create Entries - Income Tax Expense - 30/06/2019		2,681.25		2,681.25 DR
			<b>2,681.25</b>		<b>2,681.25 DR</b>
<b>Profit/Loss Allocation Account (49000)</b>					
<u>Profit/Loss Allocation Account (49000)</u>					
21/02/2019	System Member Journals		1,700.00		1,700.00 DR
05/03/2019	System Member Journals		134,743.21		136,443.21 DR
05/03/2019	System Member Journals		65.46		136,508.67 DR

## Gyan & Vishwa Super Fund

# General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
18/03/2019	System Member Journals			117.89	136,390.78 DR
20/03/2019	System Member Journals		1,700.00		138,090.78 DR
22/03/2019	System Member Journals		809.28		138,900.06 DR
05/04/2019	System Member Journals		221,175.97		360,076.03 DR
05/04/2019	System Member Journals		897.26		360,973.29 DR
18/04/2019	System Member Journals		906.05		361,879.34 DR
18/04/2019	System Member Journals			117.89	361,761.45 DR
25/04/2019	System Member Journals		1,700.00		363,461.45 DR
03/05/2019	System Member Journals		851.06		364,312.51 DR
17/05/2019	System Member Journals		821.00		365,133.51 DR
20/05/2019	System Member Journals			117.89	365,015.62 DR
21/05/2019	System Member Journals		1,700.00		366,715.62 DR
31/05/2019	System Member Journals		885.75		367,601.37 DR
11/06/2019	System Member Journals			93.90	367,507.47 DR
14/06/2019	System Member Journals		821.00		368,328.47 DR
18/06/2019	System Member Journals			117.89	368,210.58 DR
20/06/2019	System Member Journals		1,700.00		369,910.58 DR
27/06/2019	System Member Journals		821.00		370,731.58 DR
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019		205.50		370,937.08 DR
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019		244.47		371,181.55 DR
30/06/2019	Create Entries - Income Tax Expense Allocation - 30/06/2019			30.75	371,150.80 DR
30/06/2019	Create Entries - Income Tax Expense Allocation - 30/06/2019			36.58	371,114.22 DR
			<b>371,747.01</b>	<b>632.79</b>	<b>371,114.22 DR</b>

### Contributions (52420)

#### (Contributions) Nadan, Gyan - Accumulation (NADGYA00001A)

22/03/2019	System Member Journals			952.09	952.09 CR
05/04/2019	System Member Journals			1,055.60	2,007.69 CR
18/04/2019	System Member Journals			1,065.94	3,073.63 CR
03/05/2019	System Member Journals			1,001.25	4,074.88 CR
17/05/2019	System Member Journals			965.88	5,040.76 CR
31/05/2019	System Member Journals			1,042.06	6,082.82 CR
14/06/2019	System Member Journals			965.88	7,048.70 CR
27/06/2019	System Member Journals			965.88	8,014.58 CR
				<b>8,014.58</b>	<b>8,014.58 CR</b>

#### (Contributions) Nadan, Vishwa Nathan - Accumulation (NADVISA00001A)

21/02/2019	System Member Journals			2,000.00	2,000.00 CR
05/03/2019	System Member Journals			77.01	2,077.01 CR
20/03/2019	System Member Journals			2,000.00	4,077.01 CR
25/04/2019	System Member Journals			2,000.00	6,077.01 CR
21/05/2019	System Member Journals			2,000.00	8,077.01 CR
20/06/2019	System Member Journals			2,000.00	10,077.01 CR
				<b>10,077.01</b>	<b>10,077.01 CR</b>

### Transfers In (52850)

#### (Transfers In) Nadan, Gyan - Accumulation (NADGYA00001A)

## Gyan & Vishwa Super Fund

# General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
05/04/2019	System Member Journals			221,175.97	221,175.97 CR
				<b>221,175.97</b>	<b>221,175.97 CR</b>
	<u>(Transfers In) Nadan, Vishwa Nathan - Accumulation (NADVIS00001A)</u>				
05/03/2019	System Member Journals			134,743.21	134,743.21 CR
				<b>134,743.21</b>	<b>134,743.21 CR</b>
	<b>Share of Profit/(Loss) (53100)</b>				
	<u>(Share of Profit/(Loss)) Nadan, Gyan - Accumulation (NADGYA00001A)</u>				
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019			244.47	244.47 CR
				<b>244.47</b>	<b>244.47 CR</b>
	<u>(Share of Profit/(Loss)) Nadan, Vishwa Nathan - Accumulation (NADVIS00001A)</u>				
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019			205.50	205.50 CR
				<b>205.50</b>	<b>205.50 CR</b>
	<b>Income Tax (53330)</b>				
	<u>(Income Tax) Nadan, Gyan - Accumulation (NADGYA00001A)</u>				
05/04/2019	System Member Journals				0.00 DR
11/06/2019	System Member Journals			16.57	16.57 CR
30/06/2019	Create Entries - Income Tax Expense Allocation - 30/06/2019		36.58		20.01 DR
			<b>36.58</b>	<b>16.57</b>	<b>20.01 DR</b>
	<u>(Income Tax) Nadan, Vishwa Nathan - Accumulation (NADVIS00001A)</u>				
05/03/2019	System Member Journals				0.00 DR
18/03/2019	System Member Journals			20.81	20.81 CR
18/04/2019	System Member Journals			20.81	41.62 CR
20/05/2019	System Member Journals			20.81	62.43 CR
18/06/2019	System Member Journals			20.81	83.24 CR
30/06/2019	Create Entries - Income Tax Expense Allocation - 30/06/2019		30.75		52.49 CR
			<b>30.75</b>	<b>83.24</b>	<b>52.49 CR</b>
	<b>Contributions Tax (53800)</b>				
	<u>(Contributions Tax) Nadan, Gyan - Accumulation (NADGYA00001A)</u>				
22/03/2019	System Member Journals		142.81		142.81 DR
05/04/2019	System Member Journals		158.34		301.15 DR
18/04/2019	System Member Journals		159.89		461.04 DR
03/05/2019	System Member Journals		150.19		611.23 DR
17/05/2019	System Member Journals		144.88		756.11 DR
31/05/2019	System Member Journals		156.31		912.42 DR
14/06/2019	System Member Journals		144.88		1,057.30 DR
27/06/2019	System Member Journals		144.88		1,202.18 DR
			<b>1,202.18</b>		<b>1,202.18 DR</b>
	<u>(Contributions Tax) Nadan, Vishwa Nathan - Accumulation (NADVIS00001A)</u>				
21/02/2019	System Member Journals		300.00		300.00 DR
05/03/2019	System Member Journals		11.55		311.55 DR
20/03/2019	System Member Journals		300.00		611.55 DR
25/04/2019	System Member Journals		300.00		911.55 DR
21/05/2019	System Member Journals		300.00		1,211.55 DR



# Gyan & Vishwa Super Fund

## General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
20/06/2019	System Member Journals		300.00		1,511.55 DR
			<b>1,511.55</b>		<b>1,511.55 DR</b>
<b>Life Insurance Premiums (53920)</b>					
<u>(Life Insurance Premiums) Nadan, Gyan - Accumulation (NADGYA00001A)</u>					
11/06/2019	System Member Journals		110.47		110.47 DR
			<b>110.47</b>		<b>110.47 DR</b>
<u>(Life Insurance Premiums) Nadan, Vishwa Nathan - Accumulation (NADVIS00001A)</u>					
18/03/2019	System Member Journals		138.70		138.70 DR
18/04/2019	System Member Journals		138.70		277.40 DR
20/05/2019	System Member Journals		138.70		416.10 DR
18/06/2019	System Member Journals		138.70		554.80 DR
			<b>554.80</b>		<b>554.80 DR</b>
<b>Bank Accounts 1 (60400)</b>					
<u>ANZ051 (ANZ051)</u>					
21/02/2019			2,000.00		2,000.00 DR
05/03/2019	Vishwa transfer from Sunsuper		134,743.21		136,743.21 DR
15/03/2019	ANZ INTERNET BANKING FUNDS TFER TRANSFER 853743 TO 014527471213467			130,000.00	6,743.21 DR
18/03/2019	PAYMENT TO MLC LIMITED 93265900			138.70	6,604.51 DR
20/03/2019	PAYMENT FROM Nadan surveys		2,000.00		8,604.51 DR
20/03/2019	ANZ INTERNET BANKING FUNDS TFER TRANSFER 611657 TO 014527471213467			6,000.00	2,604.51 DR
22/03/2019	TRANSFER FROM SUPERCHOICE P/L PC210319- 000420496		952.09		3,556.60 DR
29/03/2019	CREDIT INTEREST PAID		5.75		3,562.35 DR
29/03/2019	"1 EXCESS EFTPOS, PHONE BANKING, AUTOMATIC TRANSACTIONS - FEE" [1 EXCESS EFTPOS, PHONE BANKING, AUTOMATIC TRANSACTIONS]			0.60	3,561.75 DR
05/04/2019	TRANSFER FROM SUPERCHOICE P/L PC040419- 000430573		1,055.60		4,617.35 DR
05/04/2019	DEPOSIT ASHMORE CITY		221,175.97		225,793.32 DR
09/04/2019	ANZ INTERNET BANKING FUNDS TFER TRANSFER 705688 TO 014527471213467			224,000.00	1,793.32 DR
18/04/2019	TRANSFER FROM SUPERCHOICE P/L PC170419- 000439466		1,065.94		2,859.26 DR
18/04/2019	PAYMENT TO MLC LIMITED 93265900			138.70	2,720.56 DR
25/04/2019	PAYMENT FROM nadan surveys		2,000.00		4,720.56 DR
30/04/2019	CREDIT INTEREST PAID		3.71		4,724.27 DR
30/04/2019	1 EXCESS INTERNET/ONLINE TRANSACTIONS - FEE			0.60	4,723.67 DR
03/05/2019	TRANSFER FROM SUPERCHOICE P/L PC020519- 000449389		1,001.25		5,724.92 DR
17/05/2019	TRANSFER FROM SUPERCHOICE P/L PC160519- 000460018		965.88		6,690.80 DR
20/05/2019	PAYMENT TO			138.70	6,552.10 DR

## Gyan &amp; Vishwa Super Fund

## General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
	MLC LIMITED 93265900				
21/05/2019	PAYMENT FROM Nadan surveys		2,000.00		8,552.10 DR
31/05/2019	TRANSFER FROM SUPERCHOICE P/L PC300519-000470348		1,042.06		9,594.16 DR
31/05/2019	CREDIT INTEREST PAID		0.79		9,594.95 DR
11/06/2019	PAYMENT TO MLC LIMITED 93265889			110.47	9,484.48 DR
12/06/2019	ANZ INTERNET BANKING FUNDS TFER TRANSFER 290246 TO 014527314106051 [ANZ INTERNET BANKING FUNDS TFER TRANSFER 290246 FROM 471213467]		10,000.00		19,484.48 DR
12/06/2019	ANZ INTERNET BANKING PAYMENT 291929 TO REMAX REGENCY TRUST ACCOUNT			10,000.00	9,484.48 DR
13/06/2019	ANZ INTERNET BANKING PAYMENT 663276 TO OKeefe Mahony Bennett Tru			400.00	9,084.48 DR
14/06/2019	TRANSFER FROM SUPERCHOICE P/L PC130619-000480385		965.88		10,050.36 DR
14/06/2019	ANZ INTERNET BANKING PAYMENT 873863 TO Home Inspect Qld			399.00	9,651.36 DR
18/06/2019	PAYMENT TO MLC LIMITED 93265900			138.70	9,512.66 DR
19/06/2019	TRANSFER FROM CARTER INTERNATI 23 BLACKWATTLE		10,000.00		19,512.66 DR
20/06/2019	PAYMENT FROM nadan surveys		2,000.00		21,512.66 DR
27/06/2019	TRANSFER FROM SUPERCHOICE P/L PC260619-000491301		965.88		22,478.54 DR
28/06/2019	CREDIT INTEREST PAID		1.54		22,480.08 DR
28/06/2019	"2 EXCESS EFTPOS, PHONE BANKING, AUTOMATIC TRANSACTIONS - FEE" [2 EXCESS EFTPOS, PHONE BANKING, AUTOMATIC TRANSACTIONS -]			1.20	22,478.88 DR
28/06/2019	1 EXCESS INTERNET/ONLINE TRANSACTIONS - FEE			0.60	22,478.28 DR
			<b>393,945.55</b>	<b>371,467.27</b>	<b>22,478.28 DR</b>
<b>ANZ467 (ANZ467)</b>					
05/03/2019			77.01		77.01 DR
15/03/2019	ANZ INTERNET BANKING FUNDS TFER TRANSFER 853743 TO 014527471213467		130,000.00		130,077.01 DR
20/03/2019	ANZ INTERNET BANKING FUNDS TFER TRANSFER 611657 TO 014527471213467		6,000.00		136,077.01 DR
09/04/2019	ANZ INTERNET BANKING FUNDS TFER TRANSFER 705688 TO 014527471213467		224,000.00		360,077.01 DR
30/04/2019	CREDIT INTEREST PAID		372.26		360,449.27 DR
31/05/2019	CREDIT INTEREST PAID		459.21		360,908.48 DR
12/06/2019	ANZ INTERNET BANKING FUNDS TFER TRANSFER 290246 TO 014527314106051 [ANZ INTERNET BANKING FUNDS TFER TRANSFER 290246 FROM 471213467]			10,000.00	350,908.48 DR
28/06/2019	CREDIT INTEREST PAID		408.71		351,317.19 DR

Gyan & Vishwa Super Fund

# General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
			<b>361,317.19</b>	<b>10,000.00</b>	<b>351,317.19 DR</b>
<b>Other Assets (65500)</b>					
<u>Other Assets (65500)</u>					
12/06/2019	ANZ INTERNET BANKING PAYMENT 291929 TO REMAX REGENCY TRUST ACCOUNT		10,000.00		10,000.00 DR
19/06/2019	TRANSFER FROM CARTER INTERNATI 23 BLACKWATTLE			10,000.00	0.00 DR
			<b>10,000.00</b>	<b>10,000.00</b>	<b>0.00 DR</b>
<b>Income Tax Payable/Refundable (85000)</b>					
<u>Income Tax Payable/Refundable (85000)</u>					
30/06/2019	Create Entries - Income Tax Expense - 30/06/2019			2,681.25	2,681.25 CR
				<b>2,681.25</b>	<b>2,681.25 CR</b>
<b>Total Debits:</b>			<b>1,144,604.60</b>		
<b>Total Credits:</b>				<b>1,144,604.60</b>	

.....**Electronic Lodgment Declaration (SMSF)**

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

**Privacy**

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

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

**The Australian Business Register**

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

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

**Electronic funds transfer - direct debit**

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

Tax File Number	Name of Fund	Year
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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 provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct; and
- ..... ■ I authorise the agent to lodge this tax return.

Signature of Partner, Trustee, or Director

Date

/ /

**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.

**5 Wt i bhBUa Y**.....

.....

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

Signature

Date

/ /

.....Tax Agent's 8 YWUfUjcb

**I declare that:**

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

Agent's signature.....

Date

Contact name

Client Reference

Agent's Phone Number.....

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