
Financial statements and reports for the year ended
30 June 2021

SE Virtanen & CJ Gray Superannuation Fund

Prepared for: Stig Virtanen and Associates Pty Ltd

SE Virtanen & CJ Gray Superannuation Fund

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SE Virtanen & CJ Gray Superannuation Fund

Operating Statement

For the year ended 30 June 2021

	Note	2021	2020
		\$	\$
Income			
Investment Income			
Trust Distributions		22,899	22,109
Dividends Received		25,588	32,828
Interest Received		761	5,507
Investment Gains			
Changes in Market Values			
Realised Movements in Market Value		(419)	1,650
Unrealised Movements in Market Value		101,013	5,597
Other Investment Gains/Losses		0	185
Total Income		<u>149,842</u>	<u>67,876</u>
Expenses			
Accountancy Fees		4,213	4,114
Administration Costs		278	288
ATO Supervisory Levy		259	259
Auditor's Remuneration		605	627
Bank Charges		36	60
Investment Expenses		100	0
		<u>5,491</u>	<u>5,348</u>
Member Payments			
Pensions Paid		135,000	64,000
Total Expenses		<u>140,491</u>	<u>69,348</u>
Benefits accrued as a result of operations before income tax		<u>9,350</u>	<u>(1,473)</u>
Income Tax Expense		(11,520)	(13,932)
Benefits accrued as a result of operations		<u>20,870</u>	<u>12,460</u>

The accompanying notes form part of these financial statements.

SE Virtanen & CJ Gray Superannuation Fund
Statement of Financial Position

As at 30 June 2021

	Note	2021	2020
		\$	\$
Assets			
Investments			
Fixed Interest Securities		0	30,000
Real Estate Properties (Residential)		420,000	420,000
Shares in Listed Companies		822,680	739,897
Units in Listed Unit Trusts		241,453	234,560
Units in Unlisted Unit Trusts		220,182	203,851
Total Investments		<u>1,704,315</u>	<u>1,628,308</u>
Other Assets			
Distributions Receivable		5,351	5,317
Bank - St George *7669		12,791	14,547
Bank - St George *4921		75,322	126,324
Income Tax Refundable		11,520	13,933
Total Other Assets		<u>104,984</u>	<u>160,121</u>
Total Assets		<u>1,809,299</u>	<u>1,788,429</u>
Net assets available to pay benefits		<u>1,809,299</u>	<u>1,788,429</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts			
	2, 3		
Virtanen, Stig Erik - Pension (1 Jul 12)		549,760	527,576
Virtanen, Stig Erik - Pension (1 Jul 16)		0	36,623
Virtanen, Stig Erik - Pension (1 Jul 17)		262,476	245,366
Gray, Carla Jessie - Pension (1 Jul 12)		623,556	594,628
Gray, Carla Jessie - Pension (1 Jul 15)		67,168	63,089
Gray, Carla Jessie - Pension (1 Jul 16)		0	34,832
Gray, Carla Jessie - Pension (1 Jul 17)		306,339	286,315
Total Liability for accrued benefits allocated to members' accounts		<u>1,809,299</u>	<u>1,788,429</u>

The accompanying notes form part of these financial statements.

SE Virtanen & CJ Gray Superannuation Fund
Notes to the Financial Statements
For the year ended 30 June 2021

Note 1: Summary of Significant Accounting Policies

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

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

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

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

a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

b. Cash and Cash Equivalents

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

c. Revenue

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

SE Virtanen & CJ Gray Superannuation Fund
Notes to the Financial Statements
For the year ended 30 June 2021

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: Liability for Accrued Benefits

	2021 \$	2020 \$
Liability for accrued benefits at beginning of year	1,788,430	1,775,969
Benefits accrued as a result of operations	20,870	12,460
Current year member movements	0	0
Liability for accrued benefits at end of year	<u>1,809,300</u>	<u>1,788,430</u>

Note 3: Vested Benefits

SE Virtanen & CJ Gray Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2021

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.

	2021	2020
	\$	\$
Vested Benefits	1,809,300	1,788,430

Note 4: Guaranteed Benefits

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

Note 5: Subsequent Event - COVID-19

The Coronavirus (Covid-19) pandemic is expected to cause material decline in the market value of the fund investments. The trustees are aware of the uncertainty surrounding the global markets during this time and the effects it will have on the value of the fund investments after the reporting date.

SE Virtanane & CJ Gray Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2021

	2021 \$	2020 \$
<u>RECONCILIATION OF TAXABLE INCOME</u>		
Profit before Tax per Operating Statement	9,350	-1,473
Assessable Income not shown		
Franking Credits on Dividends	10,858	13,652
Trust Distributions	14,767	20,628
Income not Assessable		
Trust Distributions	-22,899	-22,109
Changes in Market Values		
Realised Gain/(Losses)	419	-1,650
Unrealised Movements in Market Value	-101,013	-5,597
Other Investment Gains/Losses	0	-185
Deductions not shown		
Exempt Current Pension Income	-51,973	-72,615
Expenses not deductible		
Pensions Paid	135,000	64,000
Other Expenses - portion related to exempt income	5,491	5,348
Per Income Tax Return	<u>0</u>	<u>0</u>
<u>TAX PAYABLE (-REFUND)</u>		
Tax at 15%	0.00	0.00
Franking Credits	<u>-11,520.25</u>	<u>-13,933.08</u>
As per Operating Statement	<u>-11,520.25</u>	<u>-13,933.08</u>
As per Statement of Financial Position	<u>-11,520.25</u>	<u>-13,933.08</u>
Supervisory Levy	<u>259.00</u>	<u>259.00</u>
As per Income Tax Return	<u><u>-11,261.25</u></u>	<u><u>-13,674.08</u></u>

SE Virtanen & CJ Gray Superannuation Fund Investment Summary Report

As at 30 June 2021

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
Bank - St George *4921		75,321.960000	75,321.96	75,321.96	75,321.96			4.20 %
Bank - St George *7669		12,790.910000	12,790.91	12,790.91	12,790.91			0.71 %
		88,112.87	88,112.87		88,112.87		0.00 %	4.92 %
Real Estate Properties (Residential)								
IP-056 51 Dilkera Rd Tathra NSW	1.00	420,000.000000	420,000.00	281,583.24	281,583.24	138,416.76	49.16 %	23.43 %
			420,000.00		281,583.24	138,416.76	49.16 %	23.43 %
Shares in Listed Companies								
ANZPE.AX ANZ - Capital Notes 2	199.00	102.200000	20,337.80	100.10	19,920.41	417.39	2.10 %	1.13 %
ANZPH.AX ANZ - Capital Notes 5	399.00	106.420000	42,461.58	100.00	39,900.00	2,561.58	6.42 %	2.37 %
ANZ.AX ANZ Bank	2,070.00	28.150000	58,270.50	21.40	44,303.02	13,967.48	31.53 %	3.25 %
ASX.AX ASX	672.00	77.710000	52,221.12	38.30	25,737.49	26,483.63	102.90 %	2.91 %
BHP.AX BHP	839.00	48.570000	40,750.23	25.95	21,771.41	18,978.82	87.17 %	2.27 %
CBAAPE.AX CBA - Peris VIII	543.00	101.449000	55,086.81	108.05	58,669.00	(3,582.19)	(6.11) %	3.07 %
CBAAPI.AX CBA - Peris XII	395.00	102.320000	40,416.40	101.50	40,094.00	322.40	0.80 %	2.25 %
COL.AX Coles	639.00	17.090000	10,920.51	9.26	5,918.68	5,001.83	84.51 %	0.61 %
CBA.AX Commonwealth Bank	602.00	99.870000	60,121.74	48.64	29,284.19	30,837.55	105.30 %	3.35 %
IVC.AX Invocate	1,801.00	11.570000	20,837.57	12.53	22,566.32	(1,728.75)	(7.66) %	1.16 %
NABPD.AX NAB - Capital Notes 2	375.00	103.500000	38,812.50	107.09	40,159.90	(1,347.40)	(3.36) %	2.17 %
NAB.AX National Bank	1,000.00	26.220000	26,220.00	30.03	30,032.53	(3,812.53)	(12.69) %	1.46 %
PTM.AX Platinum Asset Management	5,073.00	4.910000	24,908.43	5.81	29,457.93	(4,549.50)	(15.44) %	1.39 %
RHCPA.AX Ramsay - CARES	1,189.00	104.690000	124,476.41	105.71	125,685.63	(1,209.22)	(0.96) %	6.94 %
SAS.AX Sky and Space Global	56.00	0.000000	0.00	89.29	4,999.98	(4,999.98)	(100.00) %	0.00 %
TLS.AX Telstra	14,378.00	3.760000	54,061.28	4.45	63,939.71	(9,878.43)	(15.45) %	3.02 %
WBCPJ.AX WBC - Capital Notes 7	691.00	104.500000	72,209.50	100.00	69,100.00	3,109.50	4.50 %	4.03 %
WES.AX Wesfarmers	639.00	59.100000	37,764.90	22.78	14,554.09	23,210.81	159.48 %	2.11 %
WPL.AX Woodside	1,007.00	22.210000	22,365.47	38.41	38,675.78	(16,310.31)	(42.17) %	1.25 %

SE Virtanen & CJ Gray Superannuation Fund
Investment Summary Report

As at 30 June 2021

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
WOW.AX Woolworths	536.00	38.130000	20,437.68	27.89	14,951.26	5,486.42	36.70 %	1.14 %
Units in Listed Unit Trusts			822,680.43		739,721.33	82,959.10	11.21 %	45.90 %
HPI.AX Hotel Property Investments	16,200.00	3.190000	51,678.00	3.08	49,902.96	1,775.04	3.56 %	2.88 %
NSR.AX National Storage	14,243.00	1.980000	28,201.14	1.76	25,004.00	3,197.14	12.79 %	1.57 %
SKI.AX Spark Infrastructure	17,130.00	2.250000	38,542.50	2.34	40,128.29	(1,585.79)	(3.95) %	2.15 %
SYI.AX Spdr Msci Australia Select ETF	1,470.00	30.070000	44,202.90	30.57	44,943.18	(740.28)	(1.65) %	2.47 %
TCL.AX Transurban	1,781.00	14.230000	25,343.63	11.24	20,012.77	5,330.86	26.64 %	1.41 %
PLUS.AX VanEck Corp Bonds ETF	1,083.00	18.770000	20,327.91	17.36	18,796.24	1,531.67	8.15 %	1.13 %
VAF.AX Vanguard Fixed Interest ETF	380.00	50.570000	19,216.60	52.86	20,086.35	(869.75)	(4.33) %	1.07 %
VTS.AX Vanguard US Shares ETF	47.00	296.610000	13,940.67	211.07	9,920.50	4,020.17	40.52 %	0.78 %
Units in Unlisted Unit Trusts			241,453.35		228,794.29	12,659.06	5.53 %	13.47 %
MAQ0842AU Charter Hall Direct Office Fund	80,722.03	1.681000	135,693.73	1.42	115,000.00	20,693.73	17.99 %	7.57 %
CharterPFA Charter Hall Direct PFA Fund	75,835.47	1.114100	84,488.30	1.05	80,000.00	4,488.30	5.61 %	4.71 %
			220,182.03		195,000.00	25,182.03	12.91 %	12.28 %
			1,792,428.68		1,533,211.73	259,216.95	16.91 %	100.00 %

SE Virtanen & CJ Gray Superannuation Fund Investment Income Report

As at 30 June 2021

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits	Assessable Income			Distributed Capital Gains	Non- Assessable Payments
								(Excl. Capital Gains)	TFN Credits	Other Deductions		
Bank Accounts												
Bank - St George *4921	497.86			497.86	0.00	0.00	0.00	0.00	497.86		0.00	0.00
Bank - St George *7669	1.28			1.28	0.00	0.00	0.00	1.28			0.00	0.00
	499.14			499.14	0.00	0.00	0.00	499.14		0.00	0.00	0.00
Fixed Interest Securities												
VIRTASF_TE Term Deposit - ME *7012	261.78			261.78	0.00	0.00	0.00	261.78		0.00	0.00	0.00
RMDEPOSIT												
	261.78			261.78	0.00	0.00	0.00	261.78		0.00	0.00	0.00
Shares in Listed Companies												
ANZPE.AX ANZ - Capital Notes 2	504.46	504.46	0.00		216.20				720.66		0.00	0.00
ANZPH.AX ANZ - Capital Notes 5	1,075.10	1,075.10	0.00		460.76				1,535.86		0.00	0.00
ANZ.AX ANZ Bank	1,242.00	1,242.00	0.00		532.29				1,774.29		0.00	0.00
ASX.AX ASX	1,578.53	1,578.53	0.00		676.51				2,255.04		0.00	0.00
BHP.AX BHP	1,733.30	1,733.30	0.00		742.84				2,476.14		0.00	0.00
CBAPE.AX CBA - Peris VIII	2,000.14	2,000.14	0.00		857.21				2,857.35		0.00	0.00
CBAPI.AX CBA - Peris XII	846.69	846.69	0.00		362.86				1,209.55		0.00	0.00
COL.AX Coles	386.60	386.60	0.00		165.68				552.28		0.00	0.00
CBA.AX Commonwealth Bank	1,492.96	1,492.96	0.00		639.84				2,132.80		0.00	0.00
IVC.AX Invocare	636.38	636.38	0.00		272.73				909.11		0.00	0.00
LOV.AX Lovisa	504.00	252.00	252.00		108.00				612.00		0.00	0.00
NABPD.AX NAB - Capital Notes 2	1,327.85	1,327.85	0.00		569.08				1,896.93		0.00	0.00
NAB.AX National Bank	600.00	600.00	0.00		257.14				857.14		0.00	0.00
PTM.AX Platinum Asset Management	1,166.79	1,166.79	0.00		500.06				1,666.85		0.00	0.00
RHCPA.AX Ramsay - CARES	4,154.72	4,154.72	0.00		1,780.60				5,935.32		0.00	0.00
TLS.AX Telstra	2,300.48	2,300.48	0.00		985.92				3,286.40		0.00	0.00
WBCPF.AX WBC - Capital Notes 3	896.15	896.15	0.00		384.07				1,280.22		0.00	0.00
WBCPJ.AX WBC - Capital Notes 7	911.77	911.77	0.00		390.75				1,302.52		0.00	0.00
WES.AX Wesfarmers	1,169.37	1,169.37	0.00		501.15				1,670.52		0.00	0.00
WPL.AX Woodside	519.04	519.04	0.00		222.44				741.48		0.00	0.00

SE Virtanen & CJ Gray Superannuation Fund
Investment Income Report

As at 30 June 2021

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits	Assessable Income			Distributed Capital Gains	Non-Assessable Payments
								(Excl. Capital Gains)	TFN Credits	Other Deductions		
WOW.AX Woolworths	541.36	541.36	0.00		232.01			773.37		0.00		
Units in Listed Unit Trusts	25,587.69	25,335.69	252.00		10,858.14			36,445.83		0.00		
HPI.AX Hotel Property Investments	3,126.60	0.00	0.00	1,681.71	0.00	0.00	0.00	1,681.71		0.00	0.00	1,444.89
NSR.AX National Storage	1,167.93	0.00	0.00	321.20	0.00	34.69	3.33	359.22		0.00	0.00	812.04
SKI.AX Spark Infrastructure	2,312.56	0.00	0.00	1,207.67	0.00	0.00	0.00	1,207.67		0.00	0.00	1,104.89
SY1.AX Spdr Msci Australia Select ETF	1,871.10	1,440.99	270.20	89.46	660.35	0.00	0.00	2,461.00		0.00	0.00	70.45
TCL.AX Transurban	632.26	4.11	0.00	351.89	1.76	0.00	0.00	357.76		0.00	0.00	276.26
PLUS.AX VanEck Corp Bonds ETF	563.20	0.00	0.00	548.45	0.00	400.44	0.00	948.89		0.00	0.00	(385.69)
VAF.AX Vanguard Fixed Interest ETF	523.44	0.00	0.00	408.31	0.00	87.46	0.00	495.77	0.00	0.00	0.00	27.67
VTS.AX Vanguard US Shares ETF	152.49				0.00	0.00	0.00	0.00		0.00	0.00	0.00
Units in Unlisted Unit Trusts	10,349.58	1,445.10	270.20	4,608.69	662.11	522.59	3.33	7,512.02	0.00	0.00	0.00	3,350.51
MAQ0842AU Charter Hall Direct Office Fund	6,861.36	0.00	0.00		0.00	0.00	0.00	0.00		0.00	6,674.96	186.40
CharterPFA Charter Hall Direct PFA Fund	5,687.64	0.00	0.00	427.20	0.00	0.00	0.00	427.20		0.00	0.00	5,260.44
	12,549.00	0.00	0.00	427.20	0.00	0.00	0.00	427.20	0.00	0.00	6,674.96	5,446.84
	49,247.19	26,780.79	522.20	5,796.81	11,520.25	522.59	3.33	45,145.97	0.00	0.00	6,674.96	8,797.35

Assessable Income (Excl. Capital Gains) **45,145.97**
Net Capital Gain **7,787.45**

Total Assessable Income 52,933.42

SE Virtanen & CJ Gray Superannuation Fund Investment Performance

As at 30 June 2021

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
Bank Accounts									
Bank - St George *4921	126,324.10	0.00	0.00	75,321.96	0.00	0.00	497.86	497.86	0.39 %
Bank - St George *7669	14,546.92	0.00	0.00	12,790.91	0.00	0.00	1.28	1.28	0.01 %
	140,871.02	0.00	0.00	88,112.87	0.00	0.00	499.14	499.14	0.35 %
Fixed Interest Securities									
VIRTASF_T Term Deposit - ME *7012	30,000.00	0.00	30,000.00	0.00	0.00	0.00	261.78	261.78	0.00 %
	30,000.00	0.00	30,000.00	0.00	0.00	0.00	261.78	261.78	0.00 %
Real Estate Properties (Residential)									
IP-056 51 Dilkera Rd Tathra NSW	420,000.00	17,681.81	0.00	420,000.00	0.00	(17,681.81)	0.00	(17,681.81)	(4.04) %
	420,000.00	17,681.81	0.00	420,000.00	0.00	(17,681.81)	0.00	(17,681.81)	(4.04) %
Shares in Listed Companies									
ANZPE.AX ANZ - Capital Notes 2	20,097.01	0.00	0.00	20,337.80	0.00	240.79	720.66	961.45	4.78 %
ANZPH.AX ANZ - Capital Notes 5	40,522.84	0.00	0.00	42,461.58	0.00	1,938.74	1,535.86	3,474.60	8.57 %
ANZ.AX ANZ Bank	38,584.80	0.00	0.00	58,270.50	0.00	19,685.70	1,774.29	21,459.99	55.62 %
ASX.AX ASX	57,375.36	0.00	0.00	52,221.12	0.00	(5,154.24)	2,255.04	(2,899.20)	(5.05) %
BHP.AX BHP	30,052.98	0.00	0.00	40,750.23	0.00	10,697.25	2,476.14	13,173.39	43.83 %
CBAPE.AX CBA - Peris VIII	56,037.60	0.00	0.00	55,086.81	0.00	(950.79)	2,857.35	1,906.56	3.40 %
CBAPI.AX CBA - Peris XII	38,058.25	0.00	0.00	40,416.40	0.00	2,358.15	1,209.55	3,567.70	9.37 %
COL.AX Coles	10,971.63	0.00	0.00	10,920.51	0.00	(51.12)	552.28	501.16	4.57 %
CBA.AX Commonwealth Bank	41,790.84	0.00	0.00	60,121.74	0.00	18,330.90	2,132.80	20,463.70	48.97 %
IVC.AX Invocare	18,874.48	0.00	0.00	20,837.57	0.00	1,963.09	909.11	2,872.20	15.22 %
LOV.AX Lovisa	0.00	0.00	0.00	0.00	0.00	0.00	612.00	612.00	0.00 %
NABPD.AX NAB - Capital Notes 2	38,696.25	0.00	0.00	38,812.50	0.00	116.25	1,896.93	2,013.18	5.20 %
NAB.AX National Bank	18,220.00	0.00	0.00	26,220.00	0.00	8,000.00	857.14	8,857.14	48.61 %
PTM.AX Platinum Asset Management	18,922.29	0.00	0.00	24,908.43	0.00	5,986.14	1,666.85	7,652.99	40.44 %
RHCPA.AX Ramsay - CARES	122,276.76	0.00	0.00	124,476.41	0.00	2,199.65	5,935.32	8,134.97	6.65 %
SAS.AX Sky and Space Global	4,357.53	0.00	0.00	0.00	0.00	(4,357.53)	0.00	(4,357.53)	(100.00) %

SE Virtanen & CJ Gray Superannuation Fund
Investment Performance

As at 30 June 2021

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
TLS.AX	45,003.14	0.00	0.00	54,061.28	0.00	9,058.14	3,286.40	12,344.54	27.43 %
WBCPF.AX	69,625.16	0.00	70,506.22	0.00	(1,406.22)	881.06	1,280.22	755.06	(85.70) %
WBCPJ.AX	0.00	69,100.00	0.00	72,209.50	0.00	3,109.50	1,302.52	4,412.02	6.38 %
WES.AX	28,646.37	0.00	0.00	37,764.90	0.00	9,118.53	1,670.52	10,789.05	37.66 %
WPL.AX	21,801.55	0.00	0.00	22,365.47	0.00	563.92	741.48	1,305.40	5.99 %
WOW.AX	19,982.08	0.00	0.00	20,437.68	0.00	455.60	773.37	1,228.97	6.15 %
	739,896.92	69,100.00	70,506.22	822,680.43	(1,406.22)	84,189.73	36,445.83	119,229.34	16.15 %
Units in Listed Unit Trusts									
HPL.AX	46,980.00	0.00	0.00	51,678.00	0.00	4,698.00	3,126.60	7,824.60	16.66 %
NSR.AX	26,278.34	0.00	0.00	28,201.14	0.00	1,922.80	1,167.93	3,090.73	11.76 %
SKI.AX	37,000.80	0.00	0.00	38,542.50	0.00	1,541.70	2,312.56	3,854.26	10.42 %
SYI.AX	36,544.20	0.00	0.00	44,202.90	0.00	7,658.70	2,531.45	10,190.15	27.88 %
TCL.AX	25,165.53	0.00	0.00	25,343.63	0.00	178.10	634.02	812.12	3.23 %
PLUS.AX	31,973.85	0.00	11,281.22	20,327.91	986.83	(364.72)	563.20	1,185.31	5.73 %
VAF.AX	20,071.60	0.00	0.00	19,216.60	0.00	(855.00)	423.44	(431.56)	(2.15) %
VTS.AX	10,545.39	0.00	0.00	13,940.67	0.00	3,395.28	152.49	3,547.77	33.64 %
	234,559.71	0.00	11,281.22	241,453.35	986.83	18,174.86	10,911.69	30,073.38	13.47 %
Units in Unlisted Unit Trusts									
MAQ0842A	122,988.09	0.00	0.00	135,693.73	0.00	12,705.64	6,861.36	19,567.00	15.91 %
CharterPFA	80,863.36	0.00	0.00	84,488.30	0.00	3,624.94	5,687.64	9,312.58	11.52 %
	203,851.45	0.00	0.00	220,182.03	0.00	16,330.58	12,549.00	28,879.58	14.17 %
	1,769,179.10	86,781.81	111,787.44	1,792,428.68	(419.39)	101,013.36	60,667.44	161,261.41	9.25 %

SE Virtanen & CJ Gray Superannuation Fund
Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals		Closing Balance	
	Units	Cost	Units	Cost	Units	Cost	Units	Cost
Bank Accounts								
Bank - St George *4921		126,324.10		497.86		(51,500.00)		75,321.96
Bank - St George *7669		14,546.92		158,352.80		(160,108.81)		12,790.91
		140,871.02		158,850.66		(211,608.81)		88,112.87
Fixed Interest Securities								
VIRTASF_TERMDEPOSIT3 - Term Deposit - ME *7012	1.00	30,000.00			(1.00)	(30,000.00)		0.00
		30,000.00				(30,000.00)		0.00
Real Estate Properties (Residential)								
IP-056 - 51 Dilkera Rd Tathra NSW	1.00	263,901.43		17,681.81			1.00	281,583.24
		263,901.43		17,681.81				281,583.24
Shares in Listed Companies								
ANZPE.AX - ANZ - Capital Notes 2	199.00	19,920.41					199.00	19,920.41
ANZPH.AX - ANZ - Capital Notes 5	399.00	39,900.00					399.00	39,900.00
ANZAX - ANZ Bank	2,070.00	44,303.02					2,070.00	44,303.02
ASX.AX - ASX	672.00	25,737.49					672.00	25,737.49
								420,000.00

SE Virtanen & CJ Gray Superannuation Fund Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals		Closing Balance		Accounting Profit/(Loss)	Market Value
	Units	Cost	Units	Cost	Units	Cost	Units	Cost		
BHP.AX - BHP	839.00	21,771.41					839.00	21,771.41		40,750.23
CBAPE.AX - CBA - Perls VIII	543.00	58,669.00					543.00	58,669.00		55,086.81
CBAPI.AX - CBA - Perls XII	395.00	40,094.00					395.00	40,094.00		40,416.40
COL.AX - Coles	639.00	5,918.68					639.00	5,918.68		10,920.51
CBA.AX - Commonwealth Bank	602.00	29,284.19					602.00	29,284.19		60,121.74
IVC.AX - Invocare	1,801.00	22,566.32					1,801.00	22,566.32		20,837.57
NABPD.AX - NAB - Capital Notes 2	375.00	40,159.90					375.00	40,159.90		38,812.50
NAB.AX - National Bank	1,000.00	30,032.53					1,000.00	30,032.53		26,220.00
PTM.AX - Platinum Asset Management	5,073.00	29,457.93					5,073.00	29,457.93		24,908.43
RHCPA.AX - Ramsay - CARES	1,189.00	125,685.63					1,189.00	125,685.63		124,476.41
SAS.AX - Sky and Space Global	155,626.00	4,999.98					56.00	4,999.98	(155,570.00)	0.00
TLS.AX - Telstra	14,378.00	63,939.71					14,378.00	63,939.71		54,061.28

SE Virtanen & CJ Gray Superannuation Fund
Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals		Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Units	Cost	
WBCPF.AX - WBC - Capital Notes 3	691.00	70,506.22	(691.00)	(70,506.22)				0.00	
WBCPJ.AX - WBC - Capital Notes 7			691.00	69,100.00			691.00	69,100.00	72,209.50
WES.AX - Wesfarmers	639.00	14,554.09					639.00	14,554.09	37,764.90
WPL.AX - Woodside	1,007.00	38,675.78					1,007.00	38,675.78	22,365.47
WOW.AX - Woolworths	536.00	14,951.26					536.00	14,951.26	20,437.68
Units in Listed Unit Trusts		741,127.55		(70,506.22)		(1,406.22)		739,721.33	822,680.43
HPI.AX - Hotel Property Investments	16,200.00	49,902.96					16,200.00	49,902.96	51,678.00
NSR.AX - National Storage	14,243.00	25,004.00					14,243.00	25,004.00	28,201.14
SKI.AX - Spark Infrastructure	17,130.00	40,128.29					17,130.00	40,128.29	38,542.50
SYI.AX - Spdr Msci Australia Select ETF	1,470.00	44,943.18					1,470.00	44,943.18	44,202.90
TCL.AX - Transurban	1,781.00	20,012.77					1,781.00	20,012.77	25,343.63
PLUS.AX - VanEck Corp Bonds ETF	1,733.00	30,077.46	(650.00)	(11,281.22)			1,083.00	18,796.24	20,327.91

SE Virtanen & CJ Gray Superannuation Fund
Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals		Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Units	Cost	
VAF.AX - Vanguard Fixed Interest ETF	380.00	20,086.35					380.00	20,086.35	19,216.60
VTS.AX - Vanguard US Shares ETF	47.00	9,920.50					47.00	9,920.50	13,940.67
		240,075.51			(11,281.22)			228,794.29	241,453.35
Units in Unlisted Unit Trusts									
MAQ0842AU - Charter Hall Direct Office Fund	80,722.03	115,000.00					80,722.03	115,000.00	135,693.73
CharterPFA - Charter Hall Direct PFA Fund	75,835.47	80,000.00					75,835.47	80,000.00	84,488.30
		195,000.00						195,000.00	220,182.03
		1,610,975.51		245,632.47	(323,396.25)			1,533,211.73	1,792,428.68

SE Virtanen & CJ Gray Superannuation Fund
Trustees Declaration

Stig Virtanen and Associates Pty Ltd ACN: 106892139

The directors of the trustee company 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 directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2021 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2021 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 2021.

Specifically, the directors of the trustee company 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) Regulations 1994; and
- to the knowledge of the directors of the trustee company, 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 directors of the trustee company by:

.....
Stig Erik Virtanen
Stig Virtanen and Associates Pty Ltd
Director

.....
Carla Jessie Gray
Stig Virtanen and Associates Pty Ltd
Director

Dated this day of

Memorandum of Resolutions of the Director(s) of

Stig Virtanen and Associates Pty Ltd ACN: 106892139
ATF SE Virtanen & CJ Gray Superannuation Fund

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:

It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2021 thereon be adopted.

TRUSTEE'S DECLARATION:

It was resolved that the trustee's declaration of the Superannuation Fund be signed.

ANNUAL RETURN:

Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2021, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

INVESTMENT STRATEGY:

The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.

INSURANCE COVER:

The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.

ALLOCATION OF INCOME:

It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).

INVESTMENT ACQUISITIONS:

It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2021.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2021.

TAX AGENTS:

It was resolved that

Eager and Partners

act as tax agents of the Fund for the next financial year.

TRUSTEE STATUS:

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

CLOSURE:

Signed as a true record –

.....
Stig Erik Virtanen

/ /

.....
Carla Jessie Gray

/ /

SE Virtanen & CJ Gray Superannuation Fund

Members Statement

Stig Erik Virtanen
 53 Dilkera Road
 Tathra, New South Wales, 2550, Australia

Your Details

Date of Birth : Provided
 Age: 69
 Tax File Number: Provided
 Date Joined Fund: 01/07/2004
 Service Period Start Date: 01/07/2004
 Date Left Fund:
 Member Code: VIRST100004P
 Account Start Date 01/07/2012
 Account Phase: Retirement Phase
 Account Description: 1 Jul 12

Nominated Beneficiaries Carla Jessie Gray
 Vested Benefits 549,761

Your Balance

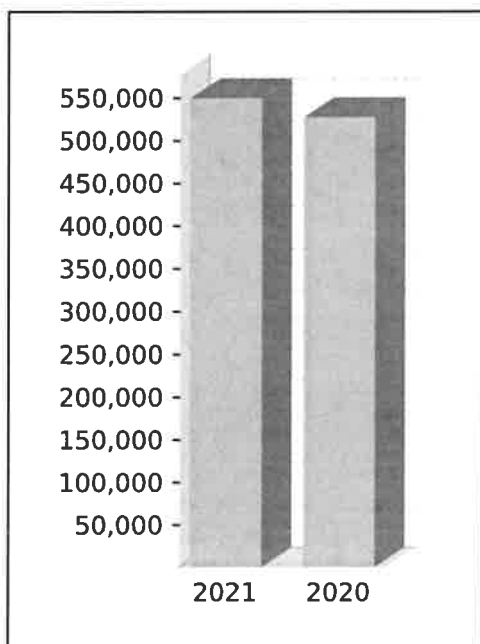
Total Benefits 549,761

Preservation Components

Preserved
 Unrestricted Non Preserved 549,761
 Restricted Non Preserved

Tax Components

Tax Free (39.36%) 216,396
 Taxable 333,366



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	527,576	518,164
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	46,932	22,362
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	24,747	12,950
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	549,761	527,576

SE Virtanen & CJ Gray Superannuation Fund

Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Stig Erik Virtanen
Director

Carla Jessie Gray
Director

SE Virtanen & CJ Gray Superannuation Fund

Members Statement

Stig Erik Virtanen
 53 Dilkeria Road
 Tathra, New South Wales, 2550, Australia

Your Details

Date of Birth : Provided
 Age: 69
 Tax File Number: Provided
 Date Joined Fund: 01/07/2004
 Service Period Start Date: 01/07/2004
 Date Left Fund:
 Member Code: VIRSTI00007P
 Account Start Date 01/07/2016
 Account Phase: Retirement Phase
 Account Description: 1 Jul 16

Nominated Beneficiaries Carla Jessie Gray
 Vested Benefits

Your Balance

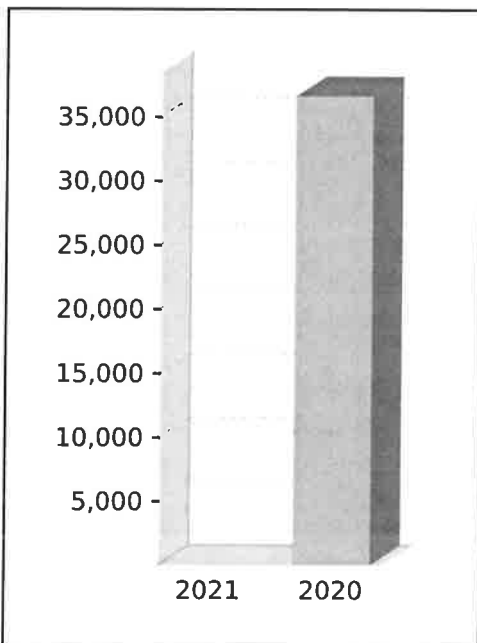
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (16.44%)
 Taxable



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	36,623	46,400
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings		1,998
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	36,623	11,774
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	0	36,624

SE Virtanen & CJ Gray Superannuation Fund

Members Statement

Trustee's Disclaimer

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Signed by all the trustees of the fund

Stig Erik Virtanen
Director

Carla Jessie Gray
Director

SE Virtanen & CJ Gray Superannuation Fund

Members Statement

Stig Erik Virtanen
 53 Dilkera Road
 Tathra, New South Wales, 2550, Australia

Your Details

Date of Birth : Provided
 Age: 69
 Tax File Number: Provided
 Date Joined Fund: 01/07/2004
 Service Period Start Date: 01/07/2004
 Date Left Fund:
 Member Code: VIRSTI00008P
 Account Start Date 01/07/2017
 Account Phase: Retirement Phase
 Account Description: 1 Jul 17

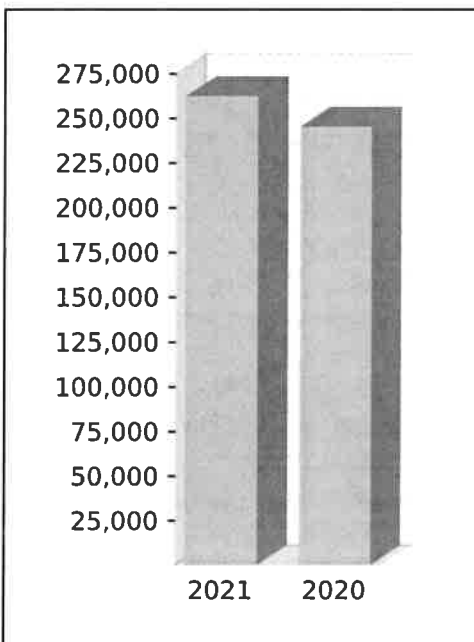
Nominated Beneficiaries Carla Jessie Gray
 Vested Benefits 262,476

Your Balance

Total Benefits 262,476

Preservation Components
 Preserved
 Unrestricted Non Preserved 262,476
 Restricted Non Preserved

Tax Components
 Tax Free (96.47%) 252,590
 Taxable 9,886



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	245,366	241,019
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	23,240	10,377
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	6,130	6,030
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	262,476	245,366

SE Virtanen & CJ Gray Superannuation Fund

Members Statement

Trustee's Disclaimer

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Signed by all the trustees of the fund

Stig Erik Virtanen
Director

Caria Jessie Gray
Director

SE Virtanen & CJ Gray Superannuation Fund

Members Statement

Carla Jessie Gray
 53 Dilkeria Road
 Tathra, New South Wales, 2550, Australia

Your Details

Date of Birth : Provided
 Age: 69
 Tax File Number: Provided
 Date Joined Fund: 01/07/2004
 Service Period Start Date: 01/07/2004
 Date Left Fund:
 Member Code: GRACAR00004P
 Account Start Date 01/07/2012
 Account Phase: Retirement Phase
 Account Description: 1 Jul 12

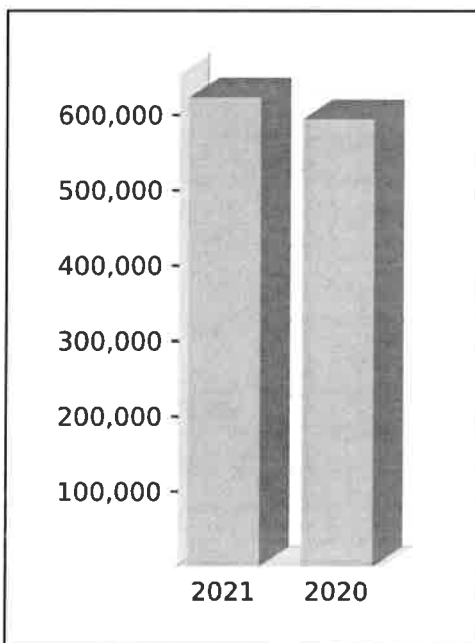
Nominated Beneficiaries Stig Erik Virtanen
 Vested Benefits 623,556

Your Balance

Total Benefits 623,556

Preservation Components
 Preserved
 Unrestricted Non Preserved 623,556
 Restricted Non Preserved

Tax Components
 Tax Free (55.53%) 346,258
 Taxable 277,298



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	594,628	584,036
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	52,856	25,192
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	23,928	14,600
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	623,556	594,628

SE Virtanen & CJ Gray Superannuation Fund

Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Stig Erik Virtanen
Director

Carla Jessie Gray
Director

SE Virtanen & CJ Gray Superannuation Fund

Members Statement

Carla Jessie Gray
 53 Dilkera Road
 Tathra, New South Wales, 2550, Australia

Your Details

Date of Birth : Provided
 Age: 69
 Tax File Number: Provided
 Date Joined Fund: 01/07/2004
 Service Period Start Date: 01/07/2004
 Date Left Fund:
 Member Code: GRACAR00006P
 Account Start Date 01/07/2015
 Account Phase: Retirement Phase
 Account Description: 1 Jul 15

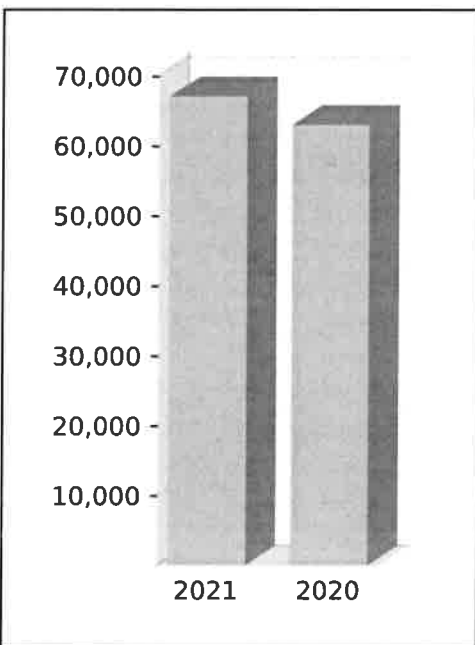
Nominated Beneficiaries Stig Erik Virtanen
 Vested Benefits 67,168

Your Balance

Total Benefits 67,168

Preservation Components
 Preserved
 Unrestricted Non Preserved 67,168
 Restricted Non Preserved

Tax Components
 Tax Free (80.79%) 54,267
 Taxable 12,901



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	63,089	61,971
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	5,659	2,668
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	1,580	1,550
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	67,168	63,089

SE Virtanen & CJ Gray Superannuation Fund

Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Stig Erik Virtanen
Director

Carla Jessie Gray
Director

SE Virtanen & CJ Gray Superannuation Fund

Members Statement

Carla Jessie Gray
 53 Dilkera Road
 Tathra, New South Wales, 2550, Australia

Your Details

Date of Birth : Provided
 Age: 69
 Tax File Number: Provided
 Date Joined Fund: 01/07/2004
 Service Period Start Date: 01/07/2004
 Date Left Fund:
 Member Code: GRACAR00007P
 Account Start Date 01/07/2016
 Account Phase: Retirement Phase
 Account Description: 1 Jul 16

Nominated Beneficiaries Stig Erik Virtanen
 Vested Benefits

Your Balance

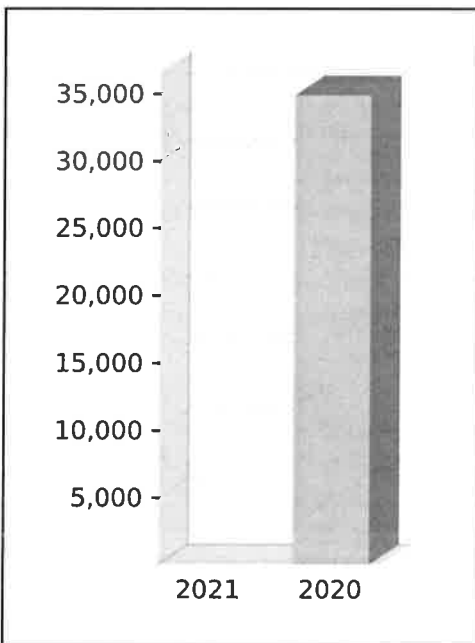
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (17.55%)
 Taxable



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	34,832	40,797
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings		1,756
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	34,832	7,721
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	0	34,832

SE Virtanen & CJ Gray Superannuation Fund

Members Statement

Trustee's Disclaimer

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Signed by all the trustees of the fund

Stig Erik Virtanen
Director

Carla Jessie Gray
Director

SE Virtanen & CJ Gray Superannuation Fund

Members Statement

Carla Jessie Gray
 53 Dilkeria Road
 Tathra, New South Wales, 2550, Australia

Your Details

Date of Birth : Provided
 Age: 69
 Tax File Number: Provided
 Date Joined Fund: 01/07/2004
 Service Period Start Date: 01/07/2004
 Date Left Fund:
 Member Code: GRACAR00008P
 Account Start Date 01/07/2017
 Account Phase: Retirement Phase
 Account Description: 1 Jul 17

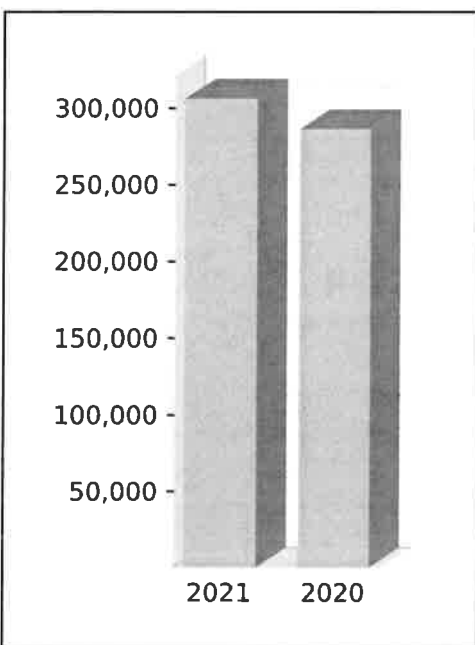
Nominated Beneficiaries Stig Erik Virtanen
 Vested Benefits 306,339

Your Balance

Total Benefits 306,339

Preservation Components
 Preserved
 Unrestricted Non Preserved 306,339
 Restricted Non Preserved

Tax Components
 Tax Free (98.18%) 300,765
 Taxable 5,573



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	286,315	281,237
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	27,184	12,108
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	7,160	7,030
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	306,339	286,315

SE Virtanen & CJ Gray Superannuation Fund

Members Statement

Trustee's Disclaimer

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Signed by all the trustees of the fund

Stig Erik Virtanen
Director

Caria Jessie Gray
Director