

Financial statements and reports for the year ended 30 June 2022

Harchand Superannuation Fund

Harchand Superannuation Fund

Statement of Financial Position

As at 30 June 2022



	Note	2022 \$	2021 \$
Assets			
Investments			
Fixed Interest Securities (Australian) - Unitised	2	54,116.50	20,876.00
Shares in Listed Companies (Australian)	3	1,141,308.95	1,347,509.62
Shares in Unlisted Private Companies (Australian)	4	419,112.73	413,008.09
Stapled Securities	5	0.00	8,900.00
Units in Listed Unit Trusts (Australian)	6	30,647.00	46,141.50
Total Investments		<u>1,645,185.18</u>	<u>1,836,435.21</u>
Other Assets			
Sundry Debtors		86,644.02	0.00
Distributions Receivable		1,719.08	796.86
CBA Transaction Account 10688971		47,011.28	14,791.31
Macquarie Cash Management Trust		1,008,950.40	1,008,823.06
Macquarie Cash Management No. 3 Account (Sunil)		42,206.79	35,272.09
CBA Investment 10224918		703,120.01	752,353.52
CBA Direct Investment Account 18691158 (Mary)		91,499.78	221,954.26
Reinvestment Residual Account		0.10	0.10
DDH Graham Account		27,263.54	45,712.10
CBA CDIA 4882		78,967.34	25,791.78
Income Tax Refundable		66,371.33	21,097.41
Total Other Assets		<u>2,153,753.67</u>	<u>2,126,592.49</u>
Total Assets		<u>3,798,938.85</u>	<u>3,963,027.70</u>
Less:			
Liabilities			
Sundry Creditors		0.00	9,047.73
Total Liabilities		<u>0.00</u>	<u>9,047.73</u>
Net assets available to pay benefits		<u>3,798,938.85</u>	<u>3,953,979.97</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	8, 9		
Ranu, Sawindar Singh - Pension (Pension)		205,736.60	217,162.56
Ranu, Sawindar Singh - Pension (Pension)		208,185.91	219,815.11
Ranu, Sawindar Singh - Pension (Pension)		246,744.03	260,549.11
Ranu, Sawindar Singh - Pension (Pension)		145,671.81	153,830.02

Harchand Superannuation Fund

Statement of Financial Position

As at 30 June 2022

	Note	2022	2021
		\$	\$
Ranu, Sawindar Singh - Pension (Pension)		363,663.75	384,023.16
Ranu, Sawindar Singh - Accumulation		756,700.97	788,036.21
Anthony, Mary Mala - Pension (Pension)		480,743.58	507,579.60
Anthony, Mary Mala - Pension (Pension)		236,717.21	249,973.60
Anthony, Mary Mala - Pension (Pension)		248,077.77	261,967.27
Anthony, Mary Mala - Pension (Pension)		150,692.38	159,136.04
Anthony, Mary Mala - Pension (Pension)		48,155.31	50,868.79
Anthony, Mary Mala - Pension (Pension)		351,952.49	371,657.69
Anthony, Mary Mala - Accumulation		217,684.39	226,696.36
Ranu, Sunil Nicholas - Accumulation		138,212.65	102,684.45
Total Liability for accrued benefits allocated to members' accounts		3,798,938.85	3,953,979.97

Operating Statement

For the year ended 30 June 2022

	Note	2022 \$	2021 \$
Income			
Investment Income			
Trust Distributions	12	4,333.50	2,261.31
Dividends Received	11	221,697.30	68,042.27
Interest Received		1,469.43	866.93
Contribution Income			
Employer Contributions		16,932.61	15,509.04
Personal Concessional		30,000.00	0.00
Total Income		<u>274,432.84</u>	<u>86,679.55</u>
Expenses			
Accountancy Fees		5,258.00	6,036.09
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		440.00	440.00
ASIC Fees		56.00	55.00
Bank Charges		0.00	100.00
Investment Expenses		4,326.91	3,642.75
Investment Expenses (Non-Deductible)		26,736.06	0.00
Legal Fees		0.00	451.00
		<u>37,075.97</u>	<u>10,983.84</u>
Member Payments			
Pensions Paid		70,920.00	67,820.00
Investment Losses			
Changes in Market Values	13	388,108.48	(177,784.40)
Total Expenses		<u>496,104.45</u>	<u>(98,980.56)</u>
Benefits accrued as a result of operations before income tax		<u>(221,671.61)</u>	<u>185,660.11</u>
Income Tax Expense	14	(66,630.49)	(21,356.57)
Benefits accrued as a result of operations		<u>(155,041.12)</u>	<u>207,016.68</u>

Harchand Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. 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.

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: Fixed Interest Securities (Australian) - Unitised

	2022	2021
	\$	\$
Centuria Funds Management Limited	9,610.00	10,488.00
Commonwealth Bank Of Australia.	9,834.00	0.00
Macquarie Bank Limited	14,572.50	0.00
Suncorp Group Limited	9,900.00	0.00
Activex Ardea Real Outcome Bond Fund (managed Fund)	10,200.00	10,388.00

Notes to the Financial Statements

For the year ended 30 June 2022

	54,116.50	20,876.00
Note 3: Shares in Listed Companies (Australian)		
	2022	2021
	\$	\$
Aristocrat Leisure Limited	17,190.00	0.00
Arcor Plc	14,432.00	12,104.00
Australia And New Zealand Banking Group Limited	11,015.00	76,005.00
BHP Group Limited	265,237.50	16,028.10
Boral Limited.	0.00	11,025.00
Bank Of Queensland Limited.	10,100.00	10,480.00
Brambles Limited	10,710.00	11,440.00
Commonwealth Bank Of Australia.	9,996.00	10,135.00
Challenger Limited	13,680.00	0.00
Collins Foods Limited	9,910.00	0.00
Coles Group Limited.	8,014.50	37,598.00
CSL Limited	10,762.40	95,538.65
Domino's Pizza Enterprises Limited	34,000.00	0.00
Fortescue Metals Group Ltd	0.00	58,350.00
Fisher & Paykel Healthcare Corporation Limited	7,136.00	0.00
Gryphon Capital Income Trust	34,387.50	35,525.00
Jb Hi-fi Limited	0.00	20,232.00
Judo Capital Holdings Limited	1,205.00	0.00
Kogan.com Ltd	1,390.00	5,790.00
Macquarie Group Limited	11,515.70	0.00
National Australia Bank Limited	32,210.64	155,615.70
Nb Global Corporate Income Trust	0.00	11,040.00
Newcrest Mining Limited	7,520.40	0.00
Nufarm Limited	0.00	8,244.00
Betashares Crude Oil Index Etf-currency Hedged (synthetic)	0.00	111,960.00
Orica Limited	15,770.00	0.00
Over The Wire Holdings Limited	0.00	21,184.80
Oz Minerals Limited	0.00	22,480.00
Qualitas Real Estate Income Fund	20,968.75	9,780.00

Notes to the Financial Statements

For the year ended 30 June 2022

Qv Equities Limited	0.00	14,925.00
Reece Limited	0.00	11,805.00
RIO Tinto Limited	128,375.00	0.00
South32 Limited	19,700.00	14,650.00
Select Harvests Limited	4,700.00	13,500.00
Skyfii Ltd	0.00	11,000.00
Tabcorp Holdings Limited	2,130.00	10,360.00
Tassal Group Limited	14,370.00	10,740.00
The Lottery Corporation Limited	9,040.00	0.00
Telstra Corporation Limited.	13,475.00	13,160.00
United Malt Group Limited	8,175.00	11,200.00
Vanguard Australian Shares High Yield Etf	0.00	40,248.00
Westpac Banking Corporation	26,461.50	71,158.17
Westpac Banking Corporation	10,051.00	10,328.00
Woodside Energy Group Ltd	33,718.56	0.00
Wesfarmers Limited	152,971.50	0.00
Wattle Health Australia Limited	0.00	238,500.00
Wellnex Life Limited	30,150.00	0.00
Woolworths Group Limited	133,144.00	85,411.20
Woodside Petroleum Ltd	0.00	33,315.00
Xero Limited	7,696.00	0.00
Zip Co Limited.	0.00	16,654.00
	1,141,308.95	1,347,509.62

Note 4: Shares in Unlisted Private Companies (Australian)

	2022 \$	2021 \$
Commercial Equity Group Pty Ltd	419,112.73	413,008.09
	419,112.73	413,008.09

Note 5: Stapled Securities

	2022 \$	2021 \$
APA Group	0.00	8,900.00

Notes to the Financial Statements

For the year ended 30 June 2022

	0.00	8,900.00
Note 6: Units in Listed Unit Trusts (Australian)		
	2022	2021
	\$	\$
Dexus	8,880.00	10,670.00
Mirvac Group	9,875.00	14,600.00
Betashares Nasdaq 100 Etf	0.00	20,871.50
Spdr S&p/asx 200 Fund	11,892.00	0.00
	30,647.00	46,141.50

Note 7: Banks and Term Deposits

	2022	2021
	\$	\$
Banks		
CBA CDIA 4882	78,967.34	25,791.78
CBA Direct Investment Account 18691158 (Mary)	91,499.78	221,954.26
CBA Investment 10224918	703,120.01	752,353.52
CBA Transaction Account 10688971	47,011.28	14,791.31
DDH Graham Account	27,263.54	45,712.10
Macquarie Cash Management No. 3 Account (Sunil)	42,206.79	35,272.09
Macquarie Cash Management Trust	1,008,950.40	1,008,823.06
	1,999,019.14	2,104,698.12

Note 8: Liability for Accrued Benefits

	2022	2021
	\$	\$
Liability for accrued benefits at beginning of year	3,953,979.97	3,746,963.29
Benefits accrued as a result of operations	(155,041.12)	207,016.68
Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	3,798,938.85	3,953,979.97

Note 9: 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.

Notes to the Financial Statements

For the year ended 30 June 2022

	2022 \$	2021 \$
Vested Benefits	3,798,938.85	3,953,979.97

Note 10: Guaranteed Benefits

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

Note 11: Dividends

	2022 \$	2021 \$
AGL Energy Limited.	0.00	463.00
ASX Limited	278.00	0.00
Amcor Plc	523.76	242.64
Australia And New Zealand Banking Group Limited	3,134.00	1,500.00
BHP Group Limited	34,123.42	681.75
BOQPF	0.00	56.41
Bank Of Queensland Limited.	264.94	608.97
Bapcor Limited	0.00	308.66
Betashares Crude Oil Index Etf-currency Hedged (synthetic)	7,468.66	4,942.42
Brambles Limited	293.00	130.80
Bravura Solutions Limited.	0.00	88.00
CSL Limited	731.75	1,110.83
Challenger Limited	440.00	190.00
Coles Group Limited.	2,480.50	330.00
Collins Foods Limited	245.00	0.00
Commercial Equity Group Pty Ltd	37,796.40	40,421.15
Commonwealth Bank Of Australia.	651.67	1,440.35
Domino's Pizza Enterprises Limited	380.00	0.00
Endeavour Group Limited	78.40	0.00
Fisher & Paykel Healthcare Corporation Limited	0.00	45.29
Fortescue Metals Group Ltd	6,794.20	1,617.00
Healius Limited	0.00	127.40
Insurance Australia Group	0.00	182.14
loof Holdings Limited	0.00	230.00
Jb Hi-fi Limited	10,129.61	0.00
Kogan.com Ltd	0.00	215.00
Macquarie Bank Limited	295.47	0.00
Macquarie Group Limited	0.00	135.00

Notes to the Financial Statements

For the year ended 30 June 2022

Magellan Financial Group Limited	0.00	686.80
Medibank Private Limited Fpo	0.00	320.99
National Australia Bank Limited	4,482.92	2,020.50
Nb Global Corporate Income Trust	531.30	0.00
Newcrest Mining Limited	236.29	0.00
Nine Entertainment Co. Holdings Limited	0.00	150.00
Nufarm Limited	72.00	0.00
Orica Limited	165.00	0.00
Over The Wire Holdings Limited	98.28	157.44
Pact Group Holdings Ltd	0.00	225.00
Pinnacle Investment Management Group Limited	192.50	0.00
Qualitas Real Estate Income Fund	1,030.46	0.00
Qv Equities Limited	525.00	825.00
RIO Tinto Limited	13,985.95	0.00
Reece Limited	0.00	120.00
Select Harvests Limited	80.00	80.00
South32 Limited	970.63	158.89
Suncorp Group Limited	55.75	360.00
Tabcorp Holdings Limited	270.00	150.00
Tassal Group Limited	450.00	480.00
Telstra Corporation Limited.	560.00	2,680.00
United Malt Group Limited	125.00	147.50
Vanguard Australian Shares High Yield Etf	196.97	753.72
Wesfarmers Limited	1,820.00	0.00
Westpac Banking Corporation	83,511.20	2,557.87
Woodside Petroleum Ltd	3,538.67	773.15
Woolworths Group Limited	2,690.60	328.60
	<hr/>	<hr/>
	221,697.30	68,042.27
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Notes to the Financial Statements

For the year ended 30 June 2022

Note 12: Trust Distributions

	2022 \$	2021 \$
Gryphon Capital Income Trust	1,657.25	1,589.00
Spdr S&p/asx 200 Fund	388.03	114.71
Dexus	532.00	183.51
Betashares Nasdaq 100 Etf	763.48	0.00
Mirvac Group	255.00	255.00
Activex Ardea Real Outcome Bond Fund (managed Fund)	737.74	0.00
Nb Global Corporate Income Trust	0.00	119.09
	<hr/> 4,333.50 <hr/>	<hr/> 2,261.31 <hr/>

Note 13: Changes in Market Values

Unrealised Movements in Market Value

	2022 \$	2021 \$
Fixed Interest Securities (Australian) - Unitised		
Activex Ardea Real Outcome Bond Fund (managed Fund)	(188.00)	(160.53)
Centuria Funds Management Limited	(878.00)	488.00
Commonwealth Bank Of Australia.	(389.88)	0.00
Macquarie Bank Limited	(438.50)	0.00
Suncorp Group Limited	(332.98)	0.00
	<hr/> (2,227.36) <hr/>	<hr/> 327.47 <hr/>
Shares in Listed Companies (Australian)		
Ancor Plc	2,328.00	427.19
Aristocrat Leisure Limited	(1,289.94)	0.00
Australia And New Zealand Banking Group Limited	(5,020.11)	23,835.24
BHP Group Limited	(41,613.45)	4,207.50
Bank Of Queensland Limited.	0.00	1,402.00
Bank Of Queensland Limited.	(380.00)	496.00
Bapcor Limited	0.00	(1,419.82)
Betashares Crude Oil Index Etf-currency Hedged (synthetic)	(17,036.38)	17,036.38
Boral Limited.	(3,431.50)	7,248.50
Brambles Limited	(730.00)	1,368.00

Notes to the Financial Statements

For the year ended 30 June 2022

CSL Limited	(3,552.25)	3,860.68
Challenger Exploration Limited	0.00	6,004.53
Challenger Limited	2,557.22	4,434.00
Coles Group Limited.	(1,930.09)	2,361.74
Collins Foods Limited	(592.47)	0.00
Commonwealth Bank Of Australia.	0.00	4,663.56
Commonwealth Bank Of Australia.	(139.00)	203.90
Domino's Pizza Enterprises Limited	(16,815.91)	0.00
Endeavour Group Limited	(0.01)	0.00
Fisher & Paykel Healthcare Corporation Limited	(2,503.95)	0.00
Fortescue Metals Group Ltd	(4,157.47)	4,157.47
Gryphon Capital Income Trust	(1,137.50)	4,987.50
Healius Limited	0.00	68.43
Iluka Resources Limited	0.00	(1,771.68)
Jb Hi-fi Limited	(1,279.44)	1,279.44
Judo Capital Holdings Limited	(624.95)	0.00
Kogan.com Ltd	(4,400.00)	(4,408.89)
Macquarie Group Limited	(1,742.80)	(1,220.05)
Medibank Private Limited Fpo	0.00	(968.05)
National Australia Bank Limited	1,316.75	32,292.84
Nb Global Corporate Income Trust	173.77	(173.77)
Newcrest Mining Limited	(590.38)	0.00
Nine Entertainment Co. Holdings Limited	0.00	4,837.00
Nufarm Limited	(699.03)	882.00
Nuix Limited	0.00	0.01
Orica Limited	2,089.39	0.00
Over The Wire Holdings Limited	(3,241.23)	5,656.80
Oz Minerals Limited	(90.05)	90.05
Pact Group Holdings Ltd	0.00	6,023.81
Qualitas Real Estate Income Fund	(3,611.25)	(132.00)
Qv Equities Limited	641.13	3,000.00
RIO Tinto Limited	(28,382.50)	0.00
Reece Limited	(7,419.00)	7,001.00

Notes to the Financial Statements

For the year ended 30 June 2022

Resmed Inc	0.00	(1,890.05)
Select Harvests Limited	(3,097.07)	2,094.14
Skyfii Ltd	15,075.69	(15,075.69)
South32 Limited	5,050.00	4,450.00
Spdr S&p/asx 200 Fund	0.00	420.32
Suncorp Group Limited	0.00	3,783.35
Super Retail Group Limited	0.01	0.00
Tabcorp Holdings Limited	(3,094.20)	7,936.20
Tassal Group Limited	3,630.00	390.00
Telstra Corporation Limited.	315.00	7,831.20
The Lottery Corporation Limited	3,904.20	0.00
United Malt Group Limited	(3,025.00)	739.42
Vanguard Australian Shares High Yield Etf	(4,606.46)	4,606.46
Wattle Health Australia Limited	187,592.18	0.00
Wellnex Life Limited	(395,942.18)	0.00
Wesfarmers Limited	(34,909.47)	0.00
Westpac Banking Corporation	(15,919.75)	29,868.31
Westpac Banking Corporation	(277.00)	493.00
Woodside Energy Group Ltd	4,784.02	0.00
Woodside Petroleum Ltd	15,639.14	840.00
Woolworths Group Limited	6,915.56	(524.22)
Xero Limited	(2,335.95)	0.00
Zip Co Limited.	2,293.90	(2,293.90)
	(361,311.78)	181,399.85
Shares in Unlisted Private Companies (Australian)		
Commercial Equity Group Pty Ltd	6,104.64	(5,993.88)
	6,104.64	(5,993.88)
Stapled Securities		
APA Group	147.73	(147.73)
	147.73	(147.73)
Units in Listed Unit Trusts (Australian)		
Betashares Nasdaq 100 Etf	(2,436.08)	2,436.08
Dexus	(1,790.00)	1,608.00

Notes to the Financial Statements

For the year ended 30 June 2022

Mirvac Group	(5,443.70)	2,951.50
Spdr S&p/asx 200 Fund	(596.52)	0.00
	(10,266.30)	6,995.58
Total Unrealised Movement	(367,553.07)	182,581.29

Realised Movements in Market Value

	2022	2021
	\$	\$
Fixed Interest Securities (Australian) - Unitised		
BOQPF	0.00	294.81
	0.00	294.81
Shares in Listed Companies (Australian)		
AGL Energy Limited.	0.00	(8,144.16)
ASX Limited	738.82	(410.44)
Aeris Resources Limited	(2,059.90)	0.00
Andromeda Metals Limited	0.00	293.43
Ansell Limited	(369.41)	0.00
Aristocrat Leisure Limited	(549.85)	3,923.69
Asx Limited	0.00	(1,974.86)
Asx Limited	0.00	3,425.14
Asx Limited	0.00	(12,187.19)
Aussie Broadband Limited	292.08	0.00
Australia And New Zealand Banking Group Limited	(1,524.22)	2,046.10
BHP Group Limited	4,261.15	0.00
Bank Of Queensland Limited.	0.00	1,630.87
Bapcor Limited	0.00	8,510.89
Betashares Crude Oil Index Etf-currency Hedged (synthetic)	11,026.59	1,510.15
Boral Limited.	3,303.06	2,398.12
Bravura Solutions Limited.	0.00	(659.90)
CSL Limited	10,214.90	(1,453.61)
Challenger Exploration Limited	0.00	(4,924.48)
Challenger Limited	0.00	(2,792.60)
Codan Limited	(628.85)	0.00

Notes to the Financial Statements

For the year ended 30 June 2022

Coles Group Limited.	2,714.42	(119.90)
Collins Foods Limited	2,446.74	0.00
Commonwealth Bank Of Australia.	3,213.96	2,382.43
Deterra Royalties Limited	0.00	1,346.74
Endeavour Group Limited	(8,373.17)	0.00
Etfs Group	0.00	(5,815.83)
Fisher & Paykel Healthcare Corporation Limited	0.00	(168.90)
Flight Centre Travel Group Limited	0.00	3,250.77
Fortescue Metals Group Ltd	9,279.80	(4,098.42)
GQG Partners Inc.	459.90	0.00
Grange Resources Limited. - Ordinary Fully Paid	2,333.97	0.00
Healius Limited	0.00	142.57
Iluka Resources Limited	0.00	4,897.18
Inghams Group Limited	(970.09)	0.00
Insurance Australia Group	0.00	(1,242.51)
loof Holdings Limited	0.00	(1,346.78)
Jb Hi-fi Limited	(9,492.74)	0.00
Judo Capital Holdings Limited	(5,252.60)	0.00
Kogan.com Ltd	0.00	(332.42)
Lynas Corporation Limited - Ordinary Fully Paid	1,867.97	0.00
Macquarie Group Limited	(701.90)	2,927.10
Magellan Financial Group Limited	0.00	(4,599.38)
Medibank Private Limited Fpo	0.00	413.80
Metals X Limited	(115.09)	0.00
National Australia Bank Limited	9,419.35	0.00
Nb Global Corporate Income Trust	(2,861.27)	0.00
Newcrest Mining Limited	175.58	0.00
Nine Entertainment Co. Holdings Limited	0.00	74.00
Nufarm Limited	4,509.59	0.00
Nuix Limited	0.00	(3,786.03)
Orocobre Limited	(421.97)	0.00
Over The Wire Holdings Limited	6,345.94	0.00
Oz Minerals Limited	(1,909.90)	0.00

Notes to the Financial Statements

For the year ended 30 June 2022

Pact Group Holdings Ltd	0.00	(2,978.76)
Pinnacle Investment Management Group Limited	(1,722.85)	0.00
Qv Equities Limited	(541.61)	0.00
Reece Limited	6,895.89	5,966.61
Resmed Inc	0.00	2,115.10
Select Harvests Limited	2,249.57	0.00
Seven Group Holdings Limited	0.00	(387.80)
Skyfii Ltd	(15,824.28)	0.00
Spdr S&p/asx 200 Fund	0.00	682.19
St Barbara Limited - Ordinary Fully Paid	0.00	(3,835.91)
Suncorp Group Limited	0.00	(2,077.23)
Super Retail Group Limited	(350.80)	0.00
Tabcorp Holdings Limited	0.00	(768.42)
Telstra Corporation Limited.	0.00	(953.35)
Vanguard Australian Shares High Yield Etf	4,054.76	0.00
Westpac Banking Corporation	(59,167.96)	12,945.71
Woodside Energy Group Ltd	2,420.79	0.00
Woodside Petroleum Ltd	(1,382.87)	0.00
Zip Co Limited.	(2,279.85)	0.00
	(28,276.34)	(4,176.28)
Stapled Securities		
APA Group	492.32	0.00
	492.32	0.00
Units in Listed Unit Trusts (Australian)		
Betashares ASIA Technology Tigers Etf	0.00	(915.40)
Betashares Nasdaq 100 Etf	3,531.18	0.00
Mirvac Group	3,697.45	0.00
	7,228.63	(915.40)
Total Realised Movement	(20,555.39)	(4,796.87)
Changes in Market Values	(388,108.46)	177,784.42

Note 14: Income Tax Expense

Notes to the Financial Statements

For the year ended 30 June 2022

	2022 \$	2021 \$
The components of tax expense comprise		
Current Tax	(66,630.49)	(21,356.57)
Income Tax Expense	(66,630.49)	(21,356.57)

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%	(33,250.74)	27,849.02
Less:		
Tax effect of:		
Increase in MV of Investments	0.00	27,387.19
Exempt Pension Income	33,603.60	10,655.55
Realised Accounting Capital Gains	(3,083.31)	(719.53)
Accounting Trust Distributions	650.03	339.20
Tax Adjustment - Management/Admin Expenses (J1)	0.00	(67.65)
Add:		
Tax effect of:		
Other Non-Deductible Expenses	4,010.41	0.00
Decrease in MV of Investments	55,132.96	0.00
SMSF Non-Deductible Expenses	1,079.85	1,160.10
Pension Payments	10,638.00	10,173.00
Franking Credits	12,987.89	3,418.35
Foreign Credits	0.02	1.21
TFN Credits	9.30	688.80
Taxable Trust Distributions	567.05	312.95
Distributed Foreign Income	12.96	18.20
Rounding	0.12	(0.17)
Income Tax on Taxable Income or Loss	20,017.50	6,026.70
Less credits:		
Franking Credits	86,585.95	22,789.01
Foreign Credits	0.04	2.25
TFN Credits	62.00	4,592.01

Harchand Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022



Current Tax or Refund

(66,630.49)

(21,356.57)

Harchand Superannuation Fund Trustees Declaration

Burj (TAS) Pty Ltd ACN: 124183866



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 2022 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2022 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 2022.

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:

.....
Sawindar Singh Ranu
Burj (TAS) Pty Ltd
Director

.....
Mary Mala Anthony
Burj (TAS) Pty Ltd
Director

.....
Sunil Nicholas Ranu
Burj (TAS) Pty Ltd
Director

Dated this day of

Memorandum of Resolutions of the Director(s) of

Burj (TAS) Pty Ltd ACN: 124183866
ATF Harchand 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 directors of the Trustee Company, the Superannuation Fund is not a 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 2022 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 2022, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

TRUST DEED:

It was resolved that the advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.

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 2022.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2022.

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.

CONTRIBUTIONS RECEIVED:

It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

ACCEPTANCE OF ROLLOVERS:

The trustee has ensured that any rollover made to the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making rollover between Funds; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the rollover and received advice that the rollover is in accordance with the Trust Deed and the rules of the Fund and the superannuation laws. As such the trustee has resolved to accept the rollover on

Memorandum of Resolutions of the Director(s) of

Burj (TAS) Pty Ltd ACN: 124183866
ATF Harchand Superannuation Fund



behalf of the member.

PAYMENT OF BENEFITS:

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

CLOSURE:

Signed as a true record –

.....
Sawindar Singh Ranu
/ /

.....
Mary Mala Anthony
/ /

.....
Sunil Nicholas Ranu
/ /

Harchand Superannuation Fund

Members Statement

Sawindar Singh Ranu
364 Birdwood Terrace
Toowong, Queensland, 4066, Australia

Your Details

Date of Birth : Provided
Age: 75
Tax File Number: Provided
Date Joined Fund: 17/06/1982
Service Period Start Date: 01/06/1981
Date Left Fund:
Member Code: RANSAW00001P
Account Start Date: 01/07/2007
Account Phase: Retirement Phase
Account Description: Pension

Nominated Beneficiaries: Mary Mala Anthony
Nomination Type: Binding Nomination (Non Lapsing)
Vested Benefits: 205,736.60
Total Death Benefit: 205,736.60
Current Salary: 0.00
Previous Salary: 0.00
Disability Benefit: 0.00

Your Balance

Total Benefits 205,736.60

Preservation Components

Preserved
Unrestricted Non Preserved 205,736.60
Restricted Non Preserved

Tax Components

Tax Free (17.28%) 35,541.32
Taxable 170,195.28

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	217,162.56	207,821.27
<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	(5,995.96)	14,541.29
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	5,430.00	5,200.00
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 30/06/2022	205,736.60	217,162.56

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

Sawindar Singh Ranu
Director

Mary Mala Anthony
Director

Sunil Nicholas Ranu
Director

Harchand Superannuation Fund

Members Statement

Sawindar Singh Ranu
364 Birdwood Terrace
Toowong, Queensland, 4066, Australia

Your Details

Date of Birth : Provided
Age: 75
Tax File Number: Provided
Date Joined Fund: 17/06/1982
Service Period Start Date: 01/06/1981
Date Left Fund:
Member Code: RANSAW00002P
Account Start Date: 01/07/2008
Account Phase: Retirement Phase
Account Description: Pension

Nominated Beneficiaries: Mary Mala Anthony
Nomination Type: Binding Nomination (Non Lapsing)
Vested Benefits: 208,185.91
Total Death Benefit: 208,185.91
Current Salary: 0.00
Previous Salary: 0.00
Disability Benefit: 0.00

Your Balance

Total Benefits 208,185.91

Preservation Components

Preserved
Unrestricted Non Preserved 208,185.91
Restricted Non Preserved

Tax Components

Tax Free (70.72%) 147,229.40
Taxable 60,956.51

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	219,815.11	210,348.07
<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	(6,129.20)	14,727.04
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	5,500.00	5,260.00
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 30/06/2022	208,185.91	219,815.11

Trustee's Disclaimer

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Signed by all the trustees of the fund

Sawindar Singh Ranu
Director

Mary Mala Anthony
Director

Sunil Nicholas Ranu
Director

Harchand Superannuation Fund

Members Statement

Sawindar Singh Ranu
364 Birdwood Terrace
Toowong, Queensland, 4066, Australia

Your Details

Date of Birth : Provided
Age: 75
Tax File Number: Provided
Date Joined Fund: 17/06/1982
Service Period Start Date: 01/06/1981
Date Left Fund:
Member Code: RANSAW00003P
Account Start Date: 01/07/2009
Account Phase: Retirement Phase
Account Description: Pension

Nominated Beneficiaries: N/A
Nomination Type: N/A
Vested Benefits:
Total Death Benefit: 0.00
Current Salary: 0.00
Previous Salary: 0.00
Disability Benefit: 0.00

Your Balance

Total Benefits

Preservation Components

Preserved
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free (0.61%)
Taxable

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021		
<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		
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
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 30/06/2022	0.00	0.00

Trustee's Disclaimer

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Signed by all the trustees of the fund

Sawindar Singh Ranu
Director

Mary Mala Anthony
Director

Sunil Nicholas Ranu
Director

Harchand Superannuation Fund

Members Statement

Sawindar Singh Ranu
364 Birdwood Terrace
Toowong, Queensland, 4066, Australia

Your Details

Date of Birth : Provided
Age: 75
Tax File Number: Provided
Date Joined Fund: 17/06/1982
Service Period Start Date: 01/06/1981
Date Left Fund:
Member Code: RANSAW00004P
Account Start Date: 01/07/2010
Account Phase: Retirement Phase
Account Description: Pension

Nominated Beneficiaries: Mary Mala Anthony
Nomination Type: Binding Nomination (Non Lapsing)
Vested Benefits: 246,744.03
Total Death Benefit: 246,744.03
Current Salary: 0.00
Previous Salary: 0.00
Disability Benefit: 0.00

Your Balance

Total Benefits 246,744.03

Preservation Components

Preserved
Unrestricted Non Preserved 246,744.03
Restricted Non Preserved

Tax Components

Tax Free (85.53%) 211,034.95
Taxable 35,709.08

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	260,549.11	249,265.87
<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	(7,295.08)	17,513.24
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	6,510.00	6,230.00
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 30/06/2022	246,744.03	260,549.11

Trustee's Disclaimer

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Signed by all the trustees of the fund

Sawindar Singh Ranu
Director

Mary Mala Anthony
Director

Sunil Nicholas Ranu
Director

Harchand Superannuation Fund

Members Statement

Sawindar Singh Ranu
364 Birdwood Terrace
Toowong, Queensland, 4066, Australia

Your Details

Date of Birth : Provided
Age: 75
Tax File Number: Provided
Date Joined Fund: 17/06/1982
Service Period Start Date: 01/06/1981
Date Left Fund:
Member Code: RANSAW00005P
Account Start Date: 01/07/2011
Account Phase: Retirement Phase
Account Description: Pension

Nominated Beneficiaries: Mary Mala Anthony
Nomination Type: Binding Nomination (Non Lapsing)
Vested Benefits: 145,671.81
Total Death Benefit: 145,671.81
Current Salary: 0.00
Previous Salary: 0.00
Disability Benefit: 0.00

Your Balance

Total Benefits 145,671.81

Preservation Components

Preserved
Unrestricted Non Preserved 145,671.81
Restricted Non Preserved

Tax Components

Tax Free (77.86%) 113,440.43
Taxable 32,231.38

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	153,830.02	147,134.75
<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	(4,308.21)	10,375.27
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	3,850.00	3,680.00
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 30/06/2022	145,671.81	153,830.02

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

Sawindar Singh Ranu
Director

Mary Mala Anthony
Director

Sunil Nicholas Ranu
Director

Harchand Superannuation Fund

Members Statement

Sawindar Singh Ranu
364 Birdwood Terrace
Toowong, Queensland, 4066, Australia

Your Details

Date of Birth : Provided
Age: 75
Tax File Number: Provided
Date Joined Fund: 17/06/1982
Service Period Start Date: 01/06/1981
Date Left Fund:
Member Code: RANSAW00006P
Account Start Date: 01/07/2012
Account Phase: Retirement Phase
Account Description: Pension

Nominated Beneficiaries: Mary Mala Anthony
Nomination Type: Binding Nomination (Non Lapsing)
Vested Benefits: 363,663.75
Total Death Benefit: 363,663.75
Current Salary: 0.00
Previous Salary: 0.00
Disability Benefit: 0.00

Your Balance

Total Benefits 363,663.75

Preservation Components

Preserved
Unrestricted Non Preserved 363,663.75
Restricted Non Preserved

Tax Components

Tax Free (90.73%) 329,944.95
Taxable 33,718.80

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	384,023.16	367,251.73
<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	(10,759.41)	25,951.43
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	9,600.00	9,180.00
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 30/06/2022	363,663.75	384,023.16

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

Sawindar Singh Ranu
Director

Mary Mala Anthony
Director

Sunil Nicholas Ranu
Director

Harchand Superannuation Fund

Members Statement

Sawindar Singh Ranu
364 Birdwood Terrace
Toowong, Queensland, 4066, Australia

Your Details

Date of Birth : Provided
Age: 75
Tax File Number: Provided
Date Joined Fund: 17/06/1982
Service Period Start Date: 17/06/1982
Date Left Fund:
Member Code: RANSAW00007P
Account Start Date: 01/07/2013
Account Phase: Retirement Phase
Account Description: Pension

Nominated Beneficiaries: Mary Mala Anthony
Nomination Type: N/A
Vested Benefits:
Total Death Benefit: 0.00
Current Salary: 0.00
Previous Salary: 0.00
Disability Benefit: 0.00

Your Balance

Total Benefits

Preservation Components

Preserved
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free (0.00%)
Taxable

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021		
<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		
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
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 30/06/2022	0.00	0.00

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

Sawindar Singh Ranu
Director

Mary Mala Anthony
Director

Sunil Nicholas Ranu
Director

Harchand Superannuation Fund

Members Statement

Sawindar Singh Ranu
364 Birdwood Terrace
Toowong, Queensland, 4066, Australia

Your Details

Date of Birth : Provided
Age: 75
Tax File Number: Provided
Date Joined Fund: 17/06/1982
Service Period Start Date: 17/06/1982
Date Left Fund:
Member Code: RANSAW00008P
Account Start Date: 01/07/2014
Account Phase: Retirement Phase
Account Description: Pension

Nominated Beneficiaries: Mary Mala Anthony
Nomination Type: N/A
Vested Benefits:
Total Death Benefit: 0.00
Current Salary: 0.00
Previous Salary: 0.00
Disability Benefit: 0.00

Your Balance

Total Benefits

Preservation Components

Preserved
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free (0.00%)
Taxable

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021		
<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		
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
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 30/06/2022	0.00	0.00

Trustee's Disclaimer

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Signed by all the trustees of the fund

Sawindar Singh Ranu
Director

Mary Mala Anthony
Director

Sunil Nicholas Ranu
Director

Harchand Superannuation Fund

Members Statement

Sawindar Singh Ranu
364 Birdwood Terrace
Toowong, Queensland, 4066, Australia

Your Details

Date of Birth : Provided

Age: 75

Tax File Number: Provided

Date Joined Fund: 17/06/1982

Service Period Start Date:

Date Left Fund:

Member Code: RANSAW00009A

Account Start Date: 17/06/1982

Account Phase: Accumulation Phase

Account Description: Accumulation

Nominated Beneficiaries: Mary Mala Anthony

Nomination Type: Binding Nomination (Non Lapsing)

Vested Benefits: 756,700.97

Total Death Benefit: 756,700.97

Current Salary: 0.00

Previous Salary: 0.00

Disability Benefit: 0.00

Your Balance

Total Benefits 756,700.97

Preservation Components

Preserved

Unrestricted Non Preserved 756,700.97

Restricted Non Preserved

Tax Components

Tax Free 505,914.72

Taxable 250,786.25

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	788,036.21	738,173.28
<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	(22,240.53)	52,488.72
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax	9,094.71	2,625.79
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 30/06/2022	756,700.97	788,036.21

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Signed by all the trustees of the fund

Sawindar Singh Ranu
Director

Mary Mala Anthony
Director

Sunil Nicholas Ranu
Director

Harchand Superannuation Fund

Members Statement

Mary Mala Anthony
364 Birdwood Terrace
Toowong, Queensland, 4066, Australia

Your Details

Date of Birth : Provided
Age: 73
Tax File Number: Provided
Date Joined Fund: 17/06/1982
Service Period Start Date: 17/06/1982
Date Left Fund:
Member Code: ANTMAR00001P
Account Start Date: 01/07/2007
Account Phase: Retirement Phase
Account Description: Pension

Nominated Beneficiaries: Sawindar Singh Ranu
Nomination Type: Binding Nomination (Non Lapsing)
Vested Benefits: 480,743.58
Total Death Benefit: 480,743.58
Current Salary: 0.00
Previous Salary: 0.00
Disability Benefit: 0.00

Your Balance

Total Benefits 480,743.58

Preservation Components

Preserved
Unrestricted Non Preserved 480,743.58
Restricted Non Preserved

Tax Components

Tax Free (18.09%) 86,962.64
Taxable 393,780.94

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	507,579.60	485,621.86
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(14,146.02)	34,097.74
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	12,690.00	12,140.00
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 30/06/2022	480,743.58	507,579.60

Trustee's Disclaimer

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Signed by all the trustees of the fund

Sawindar Singh Ranu
Director

Mary Mala Anthony
Director

Sunil Nicholas Ranu
Director

Harchand Superannuation Fund

Members Statement

Mary Mala Anthony
364 Birdwood Terrace
Toowong, Queensland, 4066, Australia

Your Details

Date of Birth : Provided
Age: 73
Tax File Number: Provided
Date Joined Fund: 17/06/1982
Service Period Start Date: 17/06/1982
Date Left Fund:
Member Code: ANTMAR00002P
Account Start Date: 01/07/2008
Account Phase: Retirement Phase
Account Description: Pension

Nominated Beneficiaries: Sawindar Singh Ranu
Nomination Type: Binding Nomination (Non Lapsing)
Vested Benefits: 236,717.21
Total Death Benefit: 236,717.21
Current Salary: 0.00
Previous Salary: 0.00
Disability Benefit: 0.00

Your Balance

Total Benefits 236,717.21

Preservation Components

Preserved
Unrestricted Non Preserved 236,717.21
Restricted Non Preserved

Tax Components

Tax Free (69.62%) 164,810.06
Taxable 71,907.15

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	249,973.60	238,987.60
<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	(7,006.39)	16,956.00
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	6,250.00	5,970.00
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 30/06/2022	236,717.21	249,973.60

Trustee's Disclaimer

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Signed by all the trustees of the fund

Sawindar Singh Ranu
Director

Mary Mala Anthony
Director

Sunil Nicholas Ranu
Director

Harchand Superannuation Fund

Members Statement

Mary Mala Anthony
364 Birdwood Terrace
Toowong, Queensland, 4066, Australia

Your Details

Date of Birth : Provided
Age: 73
Tax File Number: Provided
Date Joined Fund: 17/06/1982
Service Period Start Date: 17/06/1982
Date Left Fund:
Member Code: ANTMAR00003P
Account Start Date: 01/07/2009
Account Phase: Retirement Phase
Account Description: Pension

Nominated Beneficiaries: N/A
Nomination Type: N/A
Vested Benefits:
Total Death Benefit: 0.00
Current Salary: 0.00
Previous Salary: 0.00
Disability Benefit: 0.00

Your Balance

Total Benefits

Preservation Components

Preserved
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free (0.61%)
Taxable

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021		
<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		
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
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 30/06/2022	0.00	0.00

Trustee's Disclaimer

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Signed by all the trustees of the fund

Sawindar Singh Ranu
Director

Mary Mala Anthony
Director

Sunil Nicholas Ranu
Director

Harchand Superannuation Fund

Members Statement

Mary Mala Anthony
364 Birdwood Terrace
Toowong, Queensland, 4066, Australia

Your Details

Date of Birth : Provided
Age: 73
Tax File Number: Provided
Date Joined Fund: 17/06/1982
Service Period Start Date: 17/06/1982
Date Left Fund:
Member Code: ANTMAR00004P
Account Start Date: 01/07/2010
Account Phase: Retirement Phase
Account Description: Pension

Nominated Beneficiaries: Sawindar Singh Ranu
Nomination Type: Binding Nomination (Non Lapsing)
Vested Benefits: 248,077.77
Total Death Benefit: 248,077.77
Current Salary: 0.00
Previous Salary: 0.00
Disability Benefit: 0.00

Your Balance

Total Benefits 248,077.77

Preservation Components

Preserved
Unrestricted Non Preserved 248,077.77
Restricted Non Preserved

Tax Components

Tax Free (85.53%) 212,175.71
Taxable 35,902.06

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	261,967.27	250,448.68
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(7,339.50)	17,778.59
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	6,550.00	6,260.00
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 30/06/2022	248,077.77	261,967.27

Trustee's Disclaimer

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Signed by all the trustees of the fund

Sawindar Singh Ranu
Director

Mary Mala Anthony
Director

Sunil Nicholas Ranu
Director

Harchand Superannuation Fund

Members Statement

Mary Mala Anthony
364 Birdwood Terrace
Toowong, Queensland, 4066, Australia

Your Details

Date of Birth : Provided
Age: 73
Tax File Number: Provided
Date Joined Fund: 17/06/1982
Service Period Start Date: 17/06/1982
Date Left Fund:
Member Code: ANTMAR00006P
Account Start Date: 01/07/2012
Account Phase: Retirement Phase
Account Description: Pension

Nominated Beneficiaries: Sawindar Singh Ranu
Nomination Type: Binding Nomination (Non Lapsing)
Vested Benefits: 150,692.38
Total Death Benefit: 150,692.38
Current Salary: 0.00
Previous Salary: 0.00
Disability Benefit: 0.00

Your Balance

Total Benefits 150,692.38

Preservation Components

Preserved
Unrestricted Non Preserved 150,692.38
Restricted Non Preserved

Tax Components

Tax Free (77.43%) 116,662.68
Taxable 34,029.70

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	159,136.04	152,136.21
<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	(4,463.66)	10,799.83
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	3,980.00	3,800.00
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 30/06/2022	150,692.38	159,136.04

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Signed by all the trustees of the fund

Sawindar Singh Ranu
Director

Mary Mala Anthony
Director

Sunil Nicholas Ranu
Director

Harchand Superannuation Fund

Members Statement

Mary Mala Anthony
364 Birdwood Terrace
Toowong, Queensland, 4066, Australia

Your Details

Date of Birth : Provided
Age: 73
Tax File Number: Provided
Date Joined Fund: 17/06/1982
Service Period Start Date: 17/06/1982
Date Left Fund:
Member Code: ANTMAR00007P
Account Start Date: 01/07/2015
Account Phase: Retirement Phase
Account Description: Pension

Nominated Beneficiaries: Sawindar Singh Ranu
Nomination Type: Binding Nomination (Non Lapsing)
Vested Benefits: 48,155.31
Total Death Benefit: 48,155.31
Current Salary: 0.00
Previous Salary: 0.00
Disability Benefit: 0.00

Your Balance

Total Benefits 48,155.31

Preservation Components

Preserved
Unrestricted Non Preserved 48,155.31
Restricted Non Preserved

Tax Components

Tax Free (87.62%) 42,193.91
Taxable 5,961.40

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	50,868.79	48,639.21
<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	(1,443.48)	3,449.58
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	1,270.00	1,220.00
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 30/06/2022	48,155.31	50,868.79

Trustee's Disclaimer

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Signed by all the trustees of the fund

Sawindar Singh Ranu
Director

Mary Mala Anthony
Director

Sunil Nicholas Ranu
Director

Harchand Superannuation Fund

Members Statement

Mary Mala Anthony
364 Birdwood Terrace
Toowong, Queensland, 4066, Australia

Your Details

Date of Birth : Provided
Age: 73
Tax File Number: Provided
Date Joined Fund: 17/06/1982
Service Period Start Date: 17/06/1982
Date Left Fund:
Member Code: ANTMAR00008P
Account Start Date: 01/07/2014
Account Phase: Retirement Phase
Account Description: Pension

Nominated Beneficiaries: Sawindar Singh Ranu
Nomination Type: Binding Nomination (Non Lapsing)
Vested Benefits: 351,952.49
Total Death Benefit: 351,952.49
Current Salary: 0.00
Previous Salary: 0.00
Disability Benefit: 0.00

Your Balance

Total Benefits 351,952.49

Preservation Components

Preserved
Unrestricted Non Preserved 351,952.49
Restricted Non Preserved

Tax Components

Tax Free (87.62%) 308,380.77
Taxable 43,571.72

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	371,657.69	355,355.78
<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	(10,415.20)	25,181.91
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	9,290.00	8,880.00
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 30/06/2022	351,952.49	371,657.69

Trustee's Disclaimer

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Signed by all the trustees of the fund

Sawindar Singh Ranu
Director

Mary Mala Anthony
Director

Sunil Nicholas Ranu
Director

Harchand Superannuation Fund

Members Statement

Mary Mala Anthony
364 Birdwood Terrace
Toowong, Queensland, 4066, Australia

Your Details

Date of Birth : Provided
Age: 73
Tax File Number: Provided
Date Joined Fund: 17/06/1982
Service Period Start Date:
Date Left Fund:
Member Code: ANTMAR00009A
Account Start Date: 17/06/1982
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries: Sawindar Singh Ranu
Nomination Type: Binding Nomination (Non Lapsing)
Vested Benefits: 217,684.39
Total Death Benefit: 217,684.39
Current Salary: 0.00
Previous Salary: 0.00
Disability Benefit: 0.00

Your Balance

Total Benefits 217,684.39

Preservation Components

Preserved
Unrestricted Non Preserved 217,684.39
Restricted Non Preserved

Tax Components

Tax Free 147,696.40
Taxable 69,987.99

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	226,696.36	212,352.95
<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	(6,395.68)	15,098.66
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax	2,616.29	755.25
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 30/06/2022	217,684.39	226,696.36

Trustee's Disclaimer

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Signed by all the trustees of the fund

Sawindar Singh Ranu
Director

Mary Mala Anthony
Director

Sunil Nicholas Ranu
Director

Harchand Superannuation Fund

Members Statement

Sunil Nicholas Ranu
26 Bell Street
Dicky Beach, Queensland, 4551, Australia

Your Details

Date of Birth : Provided
Age: 37
Tax File Number: Provided
Date Joined Fund: 07/06/2012
Service Period Start Date: 06/12/2004
Date Left Fund:
Member Code: RANSUN00001A
Account Start Date: 07/06/2012
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries: N/A
Nomination Type: N/A
Vested Benefits: 138,212.65
Total Death Benefit: 138,212.65
Current Salary: 0.00
Previous Salary: 0.00
Disability Benefit: 0.00

Your Balance

Total Benefits 138,212.65

Preservation Components

Preserved 138,212.65
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free
Taxable 138,212.65

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	102,684.45	83,426.03
<u>Increases to Member account during the period</u>		
Employer Contributions	16,932.61	15,509.04
Personal Contributions (Concessional)	30,000.00	
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(3,097.91)	6,395.04
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	7,039.89	2,326.32
Income Tax	1,266.61	319.34
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 30/06/2022	138,212.65	102,684.45

Trustee's Disclaimer

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Signed by all the trustees of the fund

Sawindar Singh Ranu
Director

Mary Mala Anthony
Director

Sunil Nicholas Ranu
Director

Harchand Superannuation Fund

Investment Income Report



As at 30 June 2022

Investment		Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
Bank													
	CBA CDIA 4882	22.66			22.66	0.00	0.00	0.00	22.66			0.00	0.00
	CBA Investment 10224918	766.49			766.49	0.00	0.00	0.00	766.49			0.00	0.00
	DDH Graham Account	121.64	0.00	0.00	121.64	0.00	0.00	0.00	121.64	0.00		0.00	0.00
	Macquarie Cash Management No. 3 Account (Sunil)	2.09			2.09	0.00	0.00	0.00	2.09			0.00	0.00
	Macquarie Cash Management Trust	127.34			127.34	0.00	0.00	0.00	127.34			0.00	0.00
		1,040.22	0.00	0.00	1,040.22	0.00	0.00	0.00	1,040.22	0.00		0.00	0.00
Fixed Interest Securities (Australian) - Unitised													
XARO.AX	Activex Ardea Real Outcome Bond Fund (managed Fund)	737.74	0.00	0.00	656.15	0.00	81.59	0.00	737.74	0.00	0.00	0.00	0.00
C2FHA.AX	Centuria Funds Management Limited	429.21	0.00	0.00	429.21	0.00	0.00	0.00	429.21	0.00		0.00	0.00
CBAPJ.AX	Commonwealth Bank Of Australia.	51.25	51.25	0.00		21.96			73.21		0.00		
MBLPD.AX	Macquarie Bank Limited	295.47	118.19	177.28		50.65			346.12		0.00		
SUNPH.AX	Suncorp Group Limited	55.75	55.75	0.00		23.89			79.64		0.00		
		1,569.42	225.19	177.28	1,085.36	96.50	81.59	0.00	1,665.92	0.00	0.00	0.00	0.00
Shares in Listed Companies (Australian)													
AMC.AX	Amcor Plc	523.76	0.00	0.00		0.00	523.76	0.00	523.76	0.00	0.00		
ASX.AX	ASX Limited	278.00	278.00	0.00		119.14			397.14		0.00		
ANZ.AX	Australia And New Zealand Banking Group Limited	3,134.00	3,134.00	0.00		1,343.14	0.00	0.00	4,477.14	0.00	0.00		
BOQPE.AX	Bank Of Queensland Limited.	264.94	264.94	0.00		113.55			378.49		0.00		
OOO.AX	Betashares Crude Oil Index Etf-currency Hedged (synthetic)	7,468.66		7,468.66					7,468.66		0.00		
BHP.AX	BHP Group Limited	34,123.42	34,123.42	0.00		14,624.33	0.00	0.00	48,747.75	0.00	0.00		
BXB.AX	Brambles Limited	293.00	87.90	205.10		37.67	0.00	0.00	330.67	0.00	0.00		
CGF.AX	Challenger Limited	440.00	440.00	0.00		188.57	0.00	0.00	628.57	0.00	0.00		
COL.AX	Coles Group Limited.	2,480.50	2,480.50	0.00		1,063.07			3,543.57		0.00		
CKF.AX	Collins Foods Limited	245.00	245.00	0.00		105.00	0.00	0.00	350.00	0.00	0.00		
CBA.AX	Commonwealth Bank Of	400.00	400.00	0.00		171.43			571.43		0.00		

Harchand Superannuation Fund

Investment Income Report

As at 30 June 2022

Investment		Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
Australia.													
CBAPD.AX	Commonwealth Bank Of Australia.	200.42	200.42	0.00		85.90			286.32		0.00		
CSL.AX	CSL Limited	731.75	53.25	678.50		22.82	0.00	0.00	754.57	0.00	0.00		
DMP.AX	Domino's Pizza Enterprises Limited	380.00	309.40	132.60		132.60			574.60	62.00	0.00		
EDV.AX	Endeavour Group Limited	78.40	78.40	0.00		33.60			112.00		0.00		
FMG.AX	Fortescue Metals Group Ltd	6,794.20	6,794.20	0.00		2,911.80			9,706.00		0.00		
GCI.AX	Gryphon Capital Income Trust	1,657.25	0.00	0.00	1,653.94	0.00	0.00	0.00	1,653.94	0.00	0.00	0.00	3.31
JBH.AX	Jb Hi-fi Limited	10,129.61	10,129.61	0.00		4,341.26			14,470.87		0.00		
NAB.AX	National Australia Bank Limited	4,482.92	4,482.92	0.00		1,921.25	0.00	0.00	6,404.17	0.00	0.00		
NBI.AX	Nb Global Corporate Income Trust	531.30	0.00	531.30		0.00	0.00	0.00	531.30	0.00	0.00		
NCM.AX	Newcrest Mining Limited	236.29	236.29	0.00		101.27	0.00	0.00	337.56	0.00	0.00		
NUF.AX	Nufarm Limited	72.00	0.00	72.00		0.00	0.00	0.00	72.00	0.00	0.00		
ORI.AX	Orica Limited	165.00	0.00	165.00		0.00	0.00	0.00	165.00	0.00	0.00		
OTW.AX	Over The Wire Holdings Limited	98.28	98.28	0.00		42.12	0.00	0.00	140.40	0.00	0.00		
PNI.AX	Pinnacle Investment Management Group Limited	192.50	192.50	0.00		82.50			275.00		0.00		
QRI.AX	Qualitas Real Estate Income Fund	1,030.46	0.00	1,030.46		0.00	0.00	0.00	1,030.46	0.00	0.00		
QVE.AX	Qv Equities Limited	525.00	525.00	0.00		224.99	0.00	0.00	749.99	0.00	0.00		
RIO.AX	RIO Tinto Limited	13,985.95	13,985.95	0.00		5,993.98			19,979.93		0.00		
SHV.AX	Select Harvests Limited	80.00	80.00	0.00		34.29	0.00	0.00	114.29	0.00	0.00		
S32.AX	South32 Limited	970.63	970.63	0.00		415.98	0.00	0.00	1,386.61	0.00	0.00		
TAH.AX	Tabcorp Holdings Limited	270.00	270.00	0.00		115.71	0.00	0.00	385.71	0.00	0.00		
TGR.AX	Tassal Group Limited	450.00	0.00	450.00		0.00	0.00	0.00	450.00	0.00	0.00		
TLS.AX	Telstra Corporation Limited.	560.00	560.00	0.00		240.00	0.00	0.00	800.00	0.00	0.00		
UMG.AX	United Malt Group Limited	125.00	0.00	125.00		0.00	0.00	0.00	125.00	0.00	0.00		
VHY.AX	Vanguard Australian Shares High Yield Etf	196.97	169.39	27.58		72.60			269.57		0.00		
WES.AX	Wesfarmers Limited	1,820.00	1,820.00	0.00		780.00			2,600.00		0.00		

Harchand Superannuation Fund

Investment Income Report



As at 30 June 2022

Investment		Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
WBC.AX	Westpac Banking Corporation	83,281.97	83,281.97	0.00		35,692.27	0.00	0.00	118,974.24	0.00	0.00		
WBCPH.AX	Westpac Banking Corporation	229.23	229.23	0.00		98.24			327.47		0.00		
WPL.AX	Woodside Petroleum Ltd	3,538.67	3,538.67	0.00		1,516.58	0.00	0.00	5,055.25	0.00	0.00		
WOW.AX	Woolworths Group Limited	2,690.60	2,690.60	0.00		1,153.11			3,843.71		0.00		
		185,155.68	172,150.47	10,886.20	1,653.94	73,778.77	523.76	0.00	258,993.14	62.00	0.00	0.00	3.31
Shares in Unlisted Private Companies (Australian)													
COMMEQTY GR	Commercial Equity Group Pty Ltd	37,796.40	37,796.40			12,598.80			50,395.20		0.00		
		37,796.40	37,796.40			12,598.80			50,395.20		0.00		
Units in Listed Unit Trusts (Australian)													
NDQ.AX	Betashares Nasdaq 100 Etf	763.48			763.48	0.00	0.00	0.00	763.48		0.00	0.00	0.00
DXS.AX	Dexus	532.00	46.49	0.00	286.88	19.92	0.00	0.00	353.29	0.00	0.00	780.85	(582.22)
MGR.AX	Mirvac Group	255.00	0.00	0.00	145.40	0.00	0.00	0.00	145.40	0.00	0.00	53.76	55.84
STW.AX	Spdr S&p/asx 200 Fund	388.03	211.74	8.38	7.90	91.96	4.84	0.14	324.96	0.00	0.00	148.98	6.19
		1,938.51	258.23	8.38	1,203.66	111.88	4.84	0.14	1,587.13	0.00	0.00	983.59	(520.19)
		227,500.23	210,430.29	11,071.86	4,983.18	86,585.95	610.19	0.14	313,681.61	62.00	0.00	983.59	(516.88)

Assessable Income (Excl. Capital Gains) **313,681.61**

Net Capital Gain **655.73**

Total Assessable Income 314,337.34

* 1 Includes foreign credits from foreign capital gains.

* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

Harchand Superannuation Fund

Investment Summary Report



As at 30 June 2022

Investment		Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/ (Loss)%	Portfolio Weight%
Cash/Bank Accounts									
	CBA CDIA 4882		78,967.340000	78,967.34	78,967.34	78,967.34			2.17 %
	CBA Direct Investment Account 18691158 (Mary)		91,499.780000	91,499.78	91,499.78	91,499.78			2.51 %
	CBA Investment 10224918		703,120.010000	703,120.01	703,120.01	703,120.01			19.29 %
	CBA Transaction Account 10688971		47,011.280000	47,011.28	47,011.28	47,011.28			1.29 %
	DDH Graham Account		27,263.540000	27,263.54	27,263.54	27,263.54			0.75 %
	Macquarie Cash Management No. 3 Account (Sunil)		42,206.790000	42,206.79	42,206.79	42,206.79			1.16 %
	Macquarie Cash Management Trust		1,008,950.400000	1,008,950.40	1,008,950.40	1,008,950.40			27.69 %
				1,999,019.14	1,999,019.14				54.85 %
Fixed Interest Securities (Australian) - Unitised									
XARO.AX	Activex Ardea Real Outcome Bond Fund (managed Fund)	400.00	25.500000	10,200.00	26.37	10,548.53	(348.53)	(3.30) %	0.28 %
C2FHA.AX	Centuria Funds Management Limited	100.00	96.100000	9,610.00	100.00	10,000.00	(390.00)	(3.90) %	0.26 %
CBAPJ.AX	Commonwealth Bank Of Australia.	100.00	98.340000	9,834.00	102.24	10,223.88	(389.88)	(3.81) %	0.27 %
MBLPD.AX	Macquarie Bank Limited	150.00	97.150000	14,572.50	100.07	15,011.00	(438.50)	(2.92) %	0.40 %
SUNPH.AX	Suncorp Group Limited	100.00	99.000000	9,900.00	102.33	10,232.98	(332.98)	(3.25) %	0.27 %
				54,116.50	56,016.39		(1,899.89)	(3.39) %	1.49 %
Shares in Listed Companies (Australian)									
AMC.AX	Amcor Plc	800.00	18.040000	14,432.00	14.60	11,676.81	2,755.19	23.60 %	0.40 %
ALL.AX	Aristocrat Leisure Limited	500.00	34.380000	17,190.00	36.96	18,479.94	(1,289.94)	(6.98) %	0.47 %
ANZ.AX	Australia And New Zealand Banking Group Limited	500.00	22.030000	11,015.00	25.57	12,784.95	(1,769.95)	(13.84) %	0.30 %
BOQPE.AX	Bank Of Queensland Limited.	100.00	101.000000	10,100.00	105.80	10,579.87	(479.87)	(4.54) %	0.28 %
BHP.AX	BHP Group Limited	6,430.00	41.250000	265,237.50	46.80	300,907.65	(35,670.15)	(11.85) %	7.28 %
BXB.AX	Brambles Limited	1,000.00	10.710000	10,710.00	10.07	10,072.00	638.00	6.33 %	0.29 %
CGF.AX	Challenger Limited	2,000.00	6.840000	13,680.00	5.56	11,122.78	2,557.22	22.99 %	0.38 %

Harchand Superannuation Fund

Investment Summary Report



As at 30 June 2022

Investment		Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/ (Loss)%	Portfolio Weight%
COL.AX	Coles Group Limited.	450.00	17.810000	8,014.50	16.85	7,582.85	431.65	5.69 %	0.22 %
CKF.AX	Collins Foods Limited	1,000.00	9.910000	9,910.00	10.50	10,502.47	(592.47)	(5.64) %	0.27 %
CBAPD.AX	Commonwealth Bank Of Australia.	100.00	99.960000	9,996.00	102.27	10,226.93	(230.93)	(2.26) %	0.27 %
CSL.AX	CSL Limited	40.00	269.060000	10,762.40	250.30	10,011.99	750.41	7.50 %	0.30 %
DMP.AX	Domino's Pizza Enterprises Limited	500.00	68.000000	34,000.00	101.63	50,815.91	(16,815.91)	(33.09) %	0.93 %
FPH.AX	Fisher & Paykel Healthcare Corporation Limited	400.00	17.840000	7,136.00	24.10	9,639.95	(2,503.95)	(25.97) %	0.20 %
GCI.AX	Gryphon Capital Income Trust	17,500.00	1.965000	34,387.50	2.02	35,434.75	(1,047.25)	(2.96) %	0.94 %
JDO.AX	Judo Capital Holdings Limited	1,000.00	1.205000	1,205.00	1.83	1,829.95	(624.95)	(34.15) %	0.03 %
KGN.AX	Kogan.com Ltd	500.00	2.780000	1,390.00	20.40	10,198.89	(8,808.89)	(86.37) %	0.04 %
MQG.AX	Macquarie Group Limited	70.00	164.510000	11,515.70	189.41	13,258.50	(1,742.80)	(13.14) %	0.32 %
NAB.AX	National Australia Bank Limited	1,176.00	27.390000	32,210.64	18.82	22,126.75	10,083.89	45.57 %	0.88 %
NCM.AX	Newcrest Mining Limited	360.00	20.890000	7,520.40	22.53	8,110.78	(590.38)	(7.28) %	0.21 %
ORI.AX	Orica Limited	1,000.00	15.770000	15,770.00	13.68	13,680.61	2,089.39	15.27 %	0.43 %
QRI.AX	Qualitas Real Estate Income Fund	15,250.00	1.375000	20,968.75	1.62	24,712.00	(3,743.25)	(15.15) %	0.58 %
RIO.AX	RIO Tinto Limited	1,250.00	102.700000	128,375.00	125.41	156,757.50	(28,382.50)	(18.11) %	3.52 %
SHV.AX	Select Harvests Limited	1,000.00	4.700000	4,700.00	5.70	5,702.93	(1,002.93)	(17.59) %	0.13 %
S32.AX	South32 Limited	5,000.00	3.940000	19,700.00	3.11	15,540.85	4,159.15	26.76 %	0.54 %
TAH.AX	Tabcorp Holdings Limited	2,000.00	1.065000	2,130.00	0.55	1,109.09	1,020.91	92.05 %	0.06 %
TGR.AX	Tassal Group Limited	3,000.00	4.790000	14,370.00	4.17	12,517.96	1,852.04	14.80 %	0.39 %
TLS.AX	Telstra Corporation Limited.	3,500.00	3.850000	13,475.00	2.88	10,072.00	3,403.00	33.79 %	0.37 %
TLC.AX	The Lottery Corporation Limited	2,000.00	4.520000	9,040.00	2.57	5,135.80	3,904.20	76.02 %	0.25 %
UMG.AX	United Malt Group Limited	2,500.00	3.270000	8,175.00	4.18	10,460.58	(2,285.58)	(21.85) %	0.22 %
WNX.AX	Wellnex Life Limited	450,000.00	0.067000	30,150.00	0.95	426,092.18	(395,942.18)	(92.92) %	0.83 %
WES.AX	Wesfarmers Limited	3,650.00	41.910000	152,971.50	51.47	187,880.97	(34,909.47)	(18.58) %	4.20 %
WBC.AX	Westpac Banking Corporation	1,357.00	19.500000	26,461.50	23.42	31,774.68	(5,313.18)	(16.72) %	0.73 %

Harchand Superannuation Fund

Investment Summary Report



As at 30 June 2022

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
WBCPH.AX Westpac Banking Corporation	100.00	100.510000	10,051.00	103.65	10,364.53	(313.53)	(3.03) %	0.28 %
WDS.AX Woodside Energy Group Ltd	1,059.00	31.840000	33,718.56	27.32	28,934.54	4,784.02	16.53 %	0.93 %
WOW.AX Woolworths Group Limited	3,740.00	35.600000	133,144.00	33.89	126,752.66	6,391.34	5.04 %	3.65 %
XRO.AX Xero Limited	100.00	76.960000	7,696.00	100.32	10,031.95	(2,335.95)	(23.29) %	0.21 %
			1,141,308.95		1,642,884.55	(501,575.60)	(30.53) %	31.32 %
Shares in Unlisted Private Companies (Australian)								
COMMEQTY GR Commercial Equity Group Pty Ltd	524,950.00	0.798386	419,112.73	0.86	451,495.38	(32,382.65)	(7.17) %	11.50 %
			419,112.73		451,495.38	(32,382.65)	(7.17) %	11.50 %
Units in Listed Unit Trusts (Australian)								
DXS.AX Dexus	1,000.00	8.880000	8,880.00	9.06	9,062.00	(182.00)	(2.01) %	0.24 %
MGR.AX Mirvac Group	5,000.00	1.975000	9,875.00	2.47	12,367.20	(2,492.20)	(20.15) %	0.27 %
STW.AX Spdr S&p/asx 200 Fund	200.00	59.460000	11,892.00	62.44	12,488.52	(596.52)	(4.78) %	0.33 %
			30,647.00		33,917.72	(3,270.72)	(9.64) %	0.84 %
			3,644,204.32		4,183,333.18	(539,128.86)	(12.89) %	100.00 %

Harchand Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2022

	2022
	\$
Benefits accrued as a result of operations	(221,671.61)
Less	
Exempt current pension income	224,024.00
Realised Accounting Capital Gains	(20,555.41)
Accounting Trust Distributions	4,333.50
	<u>207,802.09</u>
Add	
Other Non Deductible Expenses	26,736.06
Decrease in MV of investments	367,553.07
SMSF non deductible expenses	7,199.00
Pension Payments	70,920.00
Franking Credits	86,585.95
Foreign Credits	0.14
TFN Credits - Dividends	62.00
Taxable Trust Distributions	3,780.36
Distributed Foreign income	86.43
	<u>562,923.01</u>
SMSF Annual Return Rounding	0.69
Taxable Income or Loss	<u>133,450.00</u>
Income Tax on Taxable Income or Loss	20,017.50
Less	
Franking Credits	86,585.95
Foreign Credits	0.04
TAX PAYABLE	<u>(66,568.49)</u>
Less	
TFN Credits	62.00
CURRENT TAX OR REFUND	<u>(66,630.49)</u>
Supervisory Levy	259.00
AMOUNT DUE OR REFUNDABLE	<u>(66,371.49)</u>

* Distribution tax components review process has not been completed for the financial year.