
Financial statements and reports for the year ended
30 June 2023

HFJ & SM Baggs Superannuation Fund

Prepared for: Moonsprite Pty Ltd

HFJ & SM Baggs Superannuation Fund

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HFJ & SM Baggs Superannuation Fund**Operating Statement**

For the year ended 30 June 2023

	Note	2023	2022
		\$	\$
Income			
Investment Income			
Dividends Received		39,105	96,124
Interest Received		11,111	2,314
Investment Gains			
Changes in Market Values			
Realised Movements in Market Value		410	(27,132)
Unrealised Movements in Market Value		62,703	(105,802)
Total Income		<u>113,329</u>	<u>(34,496)</u>
Expenses			
Accountancy Fees		2,376	2,112
Administration Costs		59	56
ATO Supervisory Levy		259	259
Auditor's Remuneration		330	358
Investment Expenses		0	5,980
		<u>3,024</u>	<u>8,764</u>
Member Payments			
Pensions Paid		45,060	46,770
Total Expenses		<u>48,084</u>	<u>55,535</u>
Benefits accrued as a result of operations before income tax		<u>65,244</u>	<u>(90,032)</u>
Income Tax Expense		(16,455)	(41,163)
Benefits accrued as a result of operations		<u>81,699</u>	<u>(48,869)</u>

The accompanying notes form part of these financial statements.

HFJ & SM Baggs Superannuation Fund
Statement of Financial Position

As at 30 June 2023

	Note	2023 \$	2022 \$
Assets			
Investments			
Fixed Interest Securities		511,793	502,250
Shares in Listed Companies		733,938	671,235
Total Investments		<u>1,245,731</u>	<u>1,173,485</u>
Other Assets			
Bank - Macquarie		107,000	72,838
Income Tax Refundable		16,455	41,163
Total Other Assets		<u>123,455</u>	<u>114,001</u>
Total Assets		<u>1,369,186</u>	<u>1,287,486</u>
Net assets available to pay benefits		<u>1,369,186</u>	<u>1,287,486</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	2, 3		
Baggs, Honess Frederick - Pension (01/07/2009)		745,546	701,065
Baggs, Shirley Margaret - Pension (01/07/2009)		623,640	586,421
Total Liability for accrued benefits allocated to members' accounts		<u>1,369,186</u>	<u>1,287,486</u>

The accompanying notes form part of these financial statements.

HFJ & SM Baggs Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2023

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.

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

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

HFJ & SM Baggs Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2023

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

Upon entering into each contract as a lessor, the Fund assesses if the lease is a finance or operating lease. All leases have been assessed as operating leases. Rental revenue arising from operating leases on investment properties is recognised on straight-line basis over the term of the specific lease.

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. Trade and Other Payables

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 value of the Fund's financial liabilities is equivalent to the market value. Any remeasurement changes in the gross value of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

f. 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

	2023 \$	2022 \$
Liability for accrued benefits at beginning of year	1,287,486	1,336,355
Benefits accrued as a result of operations	81,700	(48,868)
Current year member movements	0	0
Liability for accrued benefits at end of year	<u>1,369,186</u>	<u>1,287,486</u>

HFJ & SM Baggs Superannuation Fund
Notes to the Financial Statements
For the year ended 30 June 2023

Note 3: 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.

	2023	2022
	\$	\$
Vested Benefits	<u>1,369,186</u>	<u>1,287,486</u>

Note 4: Guaranteed Benefits

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

Notes to the Financial Statements

For the year ended 30 June 2023

	2023	2022
	\$	\$
<u>RECONCILIATION OF TAXABLE INCOME</u>		
Profit before Tax per Operating Statement	65,244	-90,032
Assessable Income not shown		
Franking Credits on Dividends	16,455	41,163
Income not Assessable		
Changes in Market Value		
Realised Movements in Market Value	-410	27,132
Unrealised Movements in Market Value	-62,703	105,802
Deductions not shown		
Exempt Current Pension Income	-66,671	-139,601
Expenses not deductible		
Pensions Paid	45,060	46,770
Other Expenses - portion related to exempt income	3,024	8,764
Rounding	<u>1</u>	<u>2</u>
Per Income Tax Return	<u><u>0</u></u>	<u><u>0</u></u>
<u>TAX PAYABLE (-REFUND)</u>		
Tax at 15%	0.00	0.00
Franking Credits	-16,455.27	-41,163.46
As per Operating Statement	<u>-16,455.27</u>	<u>-41,163.46</u>
As per Statement of Financial Position	<u>-16,455.27</u>	<u>-41,163.46</u>
Supervisory Levy	259.00	259.00
As per Income Tax Return	<u><u>-16,196.27</u></u>	<u><u>-40,904.46</u></u>

HFJ & SM Baggs Superannuation Fund Investment Summary Report

As at 30 June 2023

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
Bank - Macquarie		107,000.370000	107,000.37	107,000.37	107,000.37			7.91 %
			107,000.37		107,000.37			7.91 %
Fixed Interest Securities								
BAGGSTD1 Term Deposit - Macquarie	1.00	511,792.750000	511,792.75	511,792.75	511,792.75	0.00	0.00 %	37.83 %
			511,792.75		511,792.75	0.00	0.00 %	37.83 %
Shares in Listed Companies								
ANZ.AX ANZ Bank	1,500.00	23.710000	35,565.00	32.34	48,512.84	(12,947.84)	(26.69) %	2.63 %
BHP.AX BHP	1,371.00	44.990000	61,681.29	24.34	33,372.42	28,308.87	84.83 %	4.56 %
COL.AX Coles	1,768.00	18.420000	32,566.56	7.99	14,131.79	18,434.77	130.45 %	2.41 %
CBA.AX Commonwealth Bank	2,659.00	100.270000	266,617.93	38.83	103,257.19	163,360.74	158.21 %	19.71 %
NAB.AX National Bank	1,620.00	26.370000	42,719.40	33.54	54,342.68	(11,623.28)	(21.39) %	3.16 %
STO.AX Santos	2,130.00	7.520000	16,017.60	4.46	9,500.04	6,517.56	68.61 %	1.18 %
S32.AX South32	2,500.00	3.760000	9,400.00	1.22	3,060.48	6,339.52	207.14 %	0.69 %
TLS.AX Telstra	15,000.00	4.300000	64,500.00	4.28	64,225.36	274.64	0.43 %	4.77 %
WES.AX Westfarmers	1,768.00	49.340000	87,233.12	17.66	31,214.24	56,018.88	179.47 %	6.45 %
WBC.AX Westpac Bank	3,500.00	21.340000	74,690.00	26.54	92,906.64	(18,216.64)	(19.61) %	5.52 %
WDS.AX Woodside Energy	1,247.00	34.440000	42,946.68	36.52	45,536.19	(2,589.51)	(5.69) %	3.17 %
			733,937.58		500,059.87	233,877.71	46.77 %	54.26 %
			1,352,730.70		1,118,652.99	233,877.71	20.90 %	100.00 %

HFJ & SM Baggs Superannuation Fund Investment Income Report

As at 30 June 2023

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 Accounts												
Bank - Macquarie	1,568.23			1,568.23	0.00	0.00	0.00	1,568.23			0.00	0.00
	1,568.23			1,568.23	0.00	0.00	0.00	1,568.23			0.00	0.00
Fixed Interest Securities												
BAGGSTD1 Term Deposit - Macquarie	9,542.75			9,542.75	0.00	0.00	0.00	9,542.75			0.00	0.00
	9,542.75			9,542.75	0.00	0.00	0.00	9,542.75			0.00	0.00
Shares in Listed Companies												
ANZ.AX ANZ Bank	2,190.00	2,190.00	0.00		938.57			3,128.57		0.00		
BHP.AX BHP	5,368.12	5,368.12	0.00		2,300.63			7,668.75		0.00		
COL.AX Coles	1,166.88	1,166.88	0.00		500.09			1,666.97		0.00		
CBA.AX Commonwealth Bank	11,167.80	11,167.80	0.00		4,786.20			15,954.00		0.00		
NAB.AX National Bank	2,446.20	2,446.20	0.00		1,048.37			3,494.57		0.00		
STO.AX Santos	709.08	0.00	709.08		0.00			709.08		0.00		
S32.AX South32	811.64	811.64	0.00		347.85			1,159.49		0.00		
TLS.AX Telstra	2,550.00	2,550.00	0.00		1,092.86			3,642.86		0.00		
WES.AX Westfarmers	3,323.84	3,323.84	0.00		1,424.50			4,748.34		0.00		
WBC.AX Westpac Bank	4,690.00	4,690.00	0.00		2,010.00			6,700.00		0.00		
WDS.AX Woodside Energy	4,681.15	4,681.15	0.00		2,006.20			6,687.35		0.00		
	39,104.71	38,395.63	709.08	16,455.27	16,455.27	0.00	0.00	55,559.98		0.00	0.00	0.00
	50,215.69	38,395.63	709.08	11,110.98	16,455.27	0.00	0.00	66,670.96		0.00	0.00	0.00

Assessable Income (Excl. Capital Gains) **66,670.96**

Net Capital Gain **0.00**

Total Assessable Income 66,670.96

* 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.

HFJ & SM Baggs Superannuation Fund
Investment Movement Report

As at 30 June 2023

Investment	Opening Balance		Additions		Disposals		Accounting Profit/(Loss)		Closing Balance		Market Value	
	Units	Cost	Units	Cost	Units	Cost	Units	Cost	Units	Cost		
Bank Accounts												
Bank - Macquarie		72,837.97		81,987.40		(47,825.00)					107,000.37	107,000.37
		72,837.97		81,987.40		(47,825.00)					107,000.37	107,000.37
Fixed Interest Securities												
BAGSTD1 - Term Deposit - Macquarie	1.00	502,250.00		9,542.75			1.00				511,792.75	511,792.75
		502,250.00		9,542.75							511,792.75	511,792.75
Shares in Listed Companies												
ANZ.AX - ANZ Bank	1,500.00	48,512.84							1,500.00		48,512.84	35,565.00
ANZR.AX - Australia And New Zealand Banking Group Limited									(100.00)		0.00	
BHP.AX - BHP	1,371.00	33,372.42								1,371.00	33,372.42	61,681.29
COL.AX - Coles	1,768.00	14,131.79								1,768.00	14,131.79	32,566.56
CBA.AX - Commonwealth Bank	2,659.00	103,257.19								2,659.00	103,257.19	266,617.93
NAB.AX - National Bank	1,620.00	54,342.68								1,620.00	54,342.68	42,719.40
STO.AX - Santos	2,130.00	9,500.04								2,130.00	9,500.04	16,017.60

HFJ & SM Baggs Superannuation Fund
Investment Movement Report

As at 30 June 2023

Investment	Opening Balance		Additions		Disposals		Closing Balance	
	Units	Cost	Units	Cost	Units	Cost	Units	Cost
S32.AX - South32	2,500.00	3,060.48					2,500.00	3,060.48
TLS.AX - Telstra	15,000.00	64,225.36					15,000.00	64,225.36
WES.AX - Westfarmers	1,768.00	31,214.24					1,768.00	31,214.24
WBC.AX - Westpac Bank	3,500.00	92,906.64					3,500.00	92,906.64
WDS.AX - Woodside Energy	1,247.00	45,536.19					1,247.00	45,536.19
		500,059.87		0.00		410.00		500,059.87
		1,075,147.84		91,530.15		(47,825.00)		1,118,852.99
						410.00		733,937.58
								1,352,730.70

Memorandum of Resolutions of the Director(s) of

Moonsprite Pty Ltd ACN: 006676606

ATF HFJ & SM Baggs 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 2023 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 2023, 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).

AUDITORS:

It was resolved that

Tony Boys

of

Box 3376, Rundle Mall, South Australia 5000

act as auditors of the Fund for the next financial year.

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.

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

Memorandum of Resolutions of the Director(s) of

Moonsprite Pty Ltd ACN: 006676606
ATF HFJ & SM Baggs Superannuation Fund

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 –

.....
Honest Frederick Baggs

/ /

.....
Shirley Margaret Baggs

/ /

HFJ & SM Baggs Superannuation Fund

Trustees Declaration

Moonsprite Pty Ltd ACN: 006676606

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 2023 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2023 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 2023.

Signed in accordance with a resolution of the directors of the trustee company by:

.....
Honest Frederick Baggs
Moonsprite Pty Ltd
Director

.....
Shirley Margaret Baggs
Moonsprite Pty Ltd
Director

Dated this day of

HFJ & SM Baggs Superannuation Fund

Members Statement

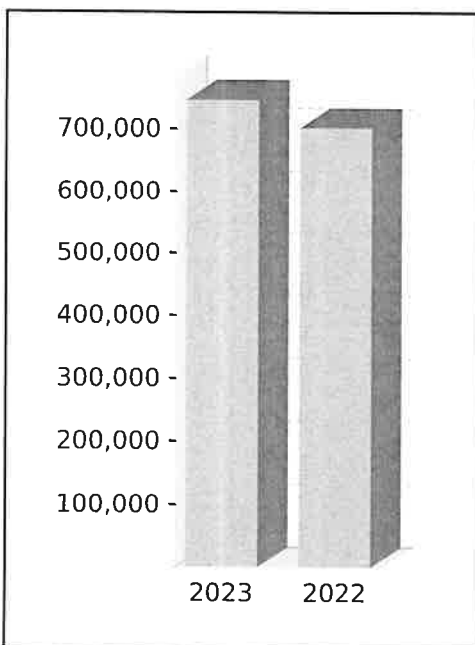
Honess Frederick Baggs
 16 Marrah Drive
 Wy Yung, Victoria, 3875, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	Shirley Margaret Baggs
Age:	85	Nomination Type:	Binding Nomination (Non Lapsing)
Tax File Number:	Provided	Vested Benefits:	745,546
Date Joined Fund:	01/07/2009		
Service Period Start Date:	01/01/1987		
Date Left Fund:			
Member Code:	BAGHON00001P		
Account Start Date:	01/07/2009		
Account Phase:	Retirement Phase		
Account Description:	01/07/2009		

Your Balance

Total Benefits	745,546
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	745,546
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (34.32%)	255,854
Taxable	489,692



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2022	701,065	727,677
<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	69,021	(1,142)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	24,540	25,470
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 30/06/2023	745,546	701,065

HFJ & SM Baggs 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

Honest Frederick Baggs
Director

Shirley Margaret Baggs
Director

HFJ & SM Baggs Superannuation Fund

Members Statement

Shirley Margaret Baggs
 16 Marrah Drive
 Wy Yung, Victoria, 3875, Australia

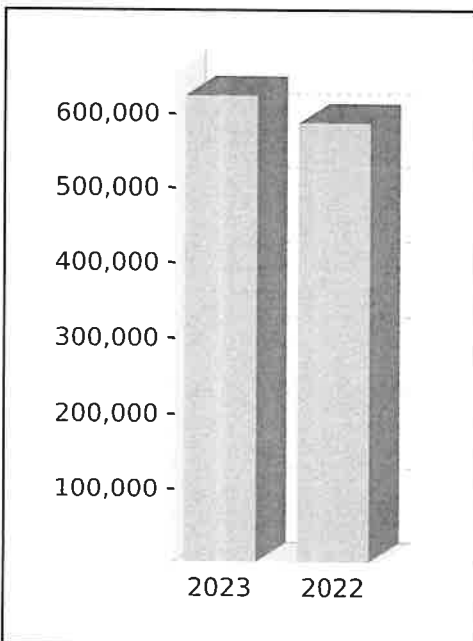
Your Details

Date of Birth : Provided
 Age: 83
 Tax File Number: Provided
 Date Joined Fund: 01/07/2009
 Service Period Start Date: 01/01/1987
 Date Left Fund:
 Member Code: BAGSHI00001P
 Account Start Date: 01/07/2009
 Account Phase: Retirement Phase
 Account Description: 01/07/2009

Nominated Beneficiaries: Honess Frederick Baggs
 Nomination Type: Binding Nomination (Non Lapsing)
 Vested Benefits: 623,640

Your Balance

Total Benefits	623,640
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	623,640
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (38.62%)	244,551
Taxable	379,089



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2022	586,421	608,677
<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	57,739	(956)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	20,520	21,300
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 30/06/2023	623,640	586,421

HFJ & SM Baggs 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

Honest Frederick Baggs
Director

Shirley Margaret Baggs
Director