

Andries Ferreira Superannuation Fund  
28 Sunrise Ave  
TEWANTIN QLD 4565

30 June 2022

Dear Andries,

## Andries Ferreira Superannuation Fund

On behalf of the above self-managed super fund, please find enclosed the following documentation;

- a) 2021 Financial Statements including Declaration by Trustees and Members Statements
- b) 2021 Income Tax Return
- c) Engagement Letter
- d) Management Representation Letter
- e) Investment Strategy
- f) Trustees' Minutes/Resolutions
- g) 2021-22 Pension Review Statements
- h) 2021 Lumpsum Payment Minutes
- i) Lumpsum Payment Minute
- j) Non-Related Party Minute
- k) Market Valuation Minutes

Would you please sign each document where indicated and return all documents to our office for lodgment with the Australian Taxation Office (ATO) and filing in your fund register.

The fund income tax return must be lodged as soon as possible. We estimate fund income tax of **\$5,602.27** is refundable in respect of the 2021 financial year.

The S.I.S. Act 1993 requires that trustees of superannuation funds review their written investment strategy annually to ensure that it conforms to the actual spread and type of investments held by the fund. You should note that the minutes from the meeting of trustees indicate that your current investment strategy has been reviewed for the year ended 30 June 2021.

We have provided a copy of your last written investment strategy for your perusal. If the fund's portfolio of investments does not conform to your written investment strategy either now or at a future time, would you please prepare an updated investment strategy and forward this to us, in order to comply with the act.

Please note that for the current financial year, the following minimum total pension payments must be drawn by the respective member from the fund before 30 June 2022.

Member	Minimum Annual Pension Payment	Maximum Annual Pension Payment
Andries Ferreira	\$49,520	\$1,980,848



Please be aware that should further contributions be made to your pensions benefits in the fund during the financial year further pension withdrawals will need to be made, as the pension minimums will increase with your pension benefits. Should you decide to undertake the pension strategy below, this will also change the above amounts.

For your retention, please find enclosed a bound copy of the fund's financial statements, and a copy of the income tax return.

#### **Contributing over 65**

As you are currently over age 65 you are now restricted in your ability to contribute to your superannuation fund. To make further contributions to your fund you will need to pass the 'work test' as outlined in the Superannuation Industry Supervision Act (SIS). If you would like to contribute to your fund, please contact our office before doing so to ensure you pass these restrictions.

#### **Audit**

Upon receipt of your signed documentation, we will forward all required superannuation records to our auditor so that an independent audit report may be prepared for the year and ensure your fund's ongoing compliance. A copy of this audit report, together with any comments or recommendations provided by the auditor, will be forwarded to you in due course.

#### **Our Fees**

Since we have now completed your Income Tax Return, we have enclosed an invoice for our services. The invoice gives you a detailed description of our work performed. Our payment terms are 14 days from invoice, and payment options are shown on our invoice for your convenience. Please note we are unable to lodge your return/s until payment of our fees have been made.

#### **Guarantee & Referral**

We are committed to providing you with the highest quality of personalised service. To reinforce this commitment, we promise to continue to work with you until you are completely satisfied with the services we have provided within the agreed scope of your work. As such, please don't hesitate to contact us should you have any concerns.

Upon the finalisation of your work, if you are happy with our dedication to high quality service, the greatest compliment you can pay us is by referring family, friends, and any other people whom you feel would benefit from the use of our services. By our encouraging client referrals, you help us grow a business with like-minded quality clients such as yourself.

Should you have any queries in relation to the above matters, please don't hesitate to contact our office.

Thank you for using our services.

Regards,

#### **INITIATIVE**

Chartered Accountants & Financial Advisers

Dear Trustees,

## Superannuation Fund Audit Engagement

### Scope

You have requested I act as auditor of the Andries Ferreira Superannuation Fund as of, and for the year ended 30 June 2021. I am pleased to confirm my acceptance of the appointment and would now like to set out my understanding of the terms of this engagement.

### Audit of the Financial Report

In accordance with *Section 35C of the Superannuation Industry (Supervision) Act 1993* ("SIS"), the financial report of a regulated superannuation fund must be audited by an approved auditor. The auditor must give the trustee a report on the special purpose financial report in the approved form within the prescribed time after the year of income to which the financial report relates.

The work undertaken by me to form an opinion is permeated by judgement, in particular regarding the nature, timing and extent of the audit procedures for gathering of audit evidence and the drawing of conclusions based on the audit evidence gathered. In addition, there are inherent limitations in any audit, and these include the use of testing, the inherent limitations of any internal control structure, the possibility of collusion to commit fraud, and the fact that most audit evidence is persuasive rather than conclusive. As a result, my audit can only provide reasonable – not absolute – assurance that the financial report is free from material misstatement.

I direct your attention to the fact that it is each trustee's responsibility for the maintenance of adequate accounting records and internal controls, the safeguarding of superannuation fund assets, the selection of accounting policies, the preparation of the special purpose financial report and returns, and compliance with SIS. I note each trustee is responsible for providing access to all information that is relevant to the preparation of the financial report, and any additional information that may be required as part of the audit. In particular, I note each trustee is responsible for the implementation and operation of accounting and internal control systems that are designed to prevent and detect fraud and error.

The audit of the financial report does not relieve the trustee of their individual responsibilities.

My audit will be conducted in accordance with Australian Auditing Standards. The objective of the audit is to obtain a reasonable assurance about whether the special purpose financial report as a whole is free from material misstatement, whether due to fraud or error and to issue an audit report on the financial report.

My audit work involves examination, on a test basis, of evidence supporting the amounts and other disclosures in the financial report in order to form an opinion as to whether, in all material respects, the financial report is fairly stated in accordance with the accounting policies described in the notes thereto.

My audit will be planned and conducted primarily to enable me to express my professional opinion as to whether the financial report complies with Australian Accounting Standards and other reporting requirements as adopted by the trustee, but, also, so as to have reasonable expectation of detecting material misstatements arising as a result of irregularities which would have a material effect on the

financial report. Unless otherwise agreed to, I assume no responsibility to design audit procedures to identify matters that may be appropriate to report to you.

As part of my audit, I will request from the trustees written confirmation concerning representations made to me in connection with the audit.

I am required by the Australian Auditing Standards to include an Emphasis of Matter paragraph in my audit report, and I note the anticipated wording will be:

*Without modifying my opinion, I draw attention to note 1 of the financial report, which describes the basis of accounting. The financial report has been prepared to assist the fund meet the requirements of the SMSF's governing rules, the Superannuation Industry (Supervision) Act 1993 and the Superannuation Industry (Supervision) Regulations 1994. As a result, the financial report may not be suitable for another purpose.*

#### **Audit of SIS Compliance**

I am also required to form an opinion in respect of compliance with certain aspects of SIS and the Regulations thereto. My report must refer to the following Sections and Regulations:

Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K;  
and

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA.

#### **Report on Significant Matters**

Under *Section 129* of SIS, I am required to report to you in writing, if during the course of, or in connection with, my audit, I become aware of certain contraventions of the Act or Regulations which I believe has occurred, are occurring or may occur. There are instances where I will be obligated to report the contravention(s) to the Australian Taxation Office ("ATO"). I am also required under *Section 130* to report to you and the ATO if I believe the fund may be about to become or may be in an unsatisfactory financial position.

#### **Report on Other Matters**

I am required to inform you of certain uncorrected misstatements identified during the audit, and I must obtain representations from you acknowledging the uncorrected misstatements have been brought to your attention, and that you have considered the effects of these misstatements to be either material or immaterial individually, and in aggregate to the financial report.

At the completion of the audit, I will prepare an audit management letter to advise you of any matters encountered during the course of the audit that I believe should be brought to your attention. I am also required to form an opinion on the accounting policies adopted in preparing the financial report. Please note you should not assume that matters reported to you, or that a report that there are no matters to be communicated, indicates that there are no additional matters that you should be aware of in meeting your responsibilities.

#### **Privacy and Quality Control**

The conduct of my audit in accordance with Australian Auditing Standards means that information acquired by me in the course of my audit is subject to strict confidentiality requirements. I am also subject to the *Privacy Act 1988* in the handling of personal information. I will not use any personal information obtained during the audit for any purpose other than for the purpose of conducting the audit.

I will keep secure personal information obtained during the audit to ensure it is not misused, lost, or improperly accessed, modified or disclosed. After completing the audit, I will return to you any documents containing personal information that I obtain from you during the course of the audit, except for copies or extracts as required to be retained by auditing standards.

Information will not be disclosed by me to other parties except as required or allowed for by law or professional standards, or with your authority. My audit files may be subject to review as part of the quality control review program of The Certified Practising Accountants ("CPA Australia") which monitors compliance with professional standards by its members. My audit files may also be subject to review by the ATO and the Australian Securities and Investments Commission ("ASIC"). I advise you that by signing this letter you acknowledge that, if requested, my audit files relating to this audit will be made available under any of these review programs. The same strict confidentiality requirements apply under the CPA Australia, ATO and ASIC reviews that apply to me as your auditor.

**Fees**

My fees, which will be billed as work progresses, are based on the time required to complete the engagement, plus direct out-of-pocket expenses. It is policy that my fees be collected within 14 days from the date the invoice was issued, and I trust that this arrangement is acceptable to you.

This letter will be effective for future years unless I advise you of its amendment or replacement, or if the engagement is terminated. Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for my audit.

Prior to my accepting this appointment as auditor, I am obligated to contact your current auditor. Your signature below permits me to do this. Should you not wish me to contact your current auditor, please contact me to discuss.

Yours faithfully,

Anthony Boys ASIC Auditor No: 100014140

I understand and agree with the terms of this engagement.  
Acknowledged on behalf of, Andries Ferreira Superannuation Fund by



.....  
Signed

Andries Ferreira  
Director

.....  
Dated

Andries Ferreira Superannuation Fund  
28 Sunrise Ave  
TEWANTIN QLD 4565

01 July 2022

Anthony Boys  
702/20 Hindmarsh Square  
ADELAIDE SA 5000

Dear Sir,

## **Andries Ferreira Superannuation Fund Audit Representation Letter Year ended 30 June 2021**

In connection with your examination of the special purpose financial report of the Andries Ferreira Superannuation Fund as of 30 June 2021, we acknowledge our responsibility for ensuring the financial report is in accordance with the accounting standards detailed in Note 1 to the financial statements. We confirm we have fulfilled our responsibility for the preparation of the financial report in accordance with the relevant financial reporting framework and confirm that the financial report is free of material misstatement, including omissions, and that we have approved the financial report, as evidenced by our signature on the trustee declaration attached to the financial report.

The following representations are made which are true to the best of our knowledge and belief:

### **Accounting Policies**

All the significant accounting policies of the fund are adequately described in Note 1 to the financial statements and are consistent with the policies adopted last year, unless otherwise detailed in the notes to the financial statements.

### **Fund Books / Records / Minutes**

As agreed in the terms of the audit engagement, all financial books, records and related data have been made available to you, including relevant minutes of the trustee's meetings and this information has been retained in the appropriate format for the required period of time.

We confirm all transactions have been recorded and are reflected in the financial report.

### **Asset Form**

The assets of the fund are being held in a form suitable for the benefit of the members of the fund.

### **Ownership and Pledging of Assets**

- a) The fund has satisfactory title to all assets disclosed in the statement of financial position; and
- b) No assets of the fund have been pledged to secure liabilities of the fund (unless the charge is permitted by the legislation) or of others.

**Investments**

- a) Investments as of 30 June 2021 are carried in the books at market value. Such amounts are considered reasonable in the light of present circumstances;
- b) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments, that have not been disclosed in the financial report;
- c) The investment strategy has been determined with due regard to risk, return, liquidity and diversification; and
- d) Every effort has been made to ensure investments are acquired, maintained and disposed of on an arm's length basis.

**Trust Deed**

The fund is being conducted in accordance with its governing rules.

**Income Tax Assessment Act, Superannuation Industry (Supervision) Act and Regulations**

The fund is in compliance with the requirements of the relevant Income Tax Assessment Act, and the fund is being conducted in accordance with the Superannuation Industry (Supervision) Act 1993, and Superannuation Industry (Supervision) Regulations 1994 ("SIS") (with the exception of any contraventions as identified by you as the auditor) and we specifically confirm:

- a) The trustees/directors of corporate trustee have been nominated and may only be removed in such manner and circumstances as are allowed in the trust deed;
- b) The trustee has complied with all the trustee standards set out in the regulations and the covenants prescribed by SIS Section 52B;
- c) No trustee/director of the corporate trustee is a disqualified person;
- d) The trustee has complied with the investment standards set out in SIS; and
- e) Information retention obligations have been complied with.

All known instances of non-compliance or suspected non-compliance with the relevant Income Tax Assessment Act or the SIS legislation whose effects should be considered when preparing the financial report, or that impact your obligation to report certain matters to the Australian Taxation Office have been disclosed to you.

**Internal Controls**

We acknowledge our responsibility for the design, implementation and maintenance of internal controls to prevent and detect fraud. We have established and maintained an adequate internal control structure to facilitate the preparation of a reliable financial report and to ensure that the assets of the fund are safeguarded from fraud or error. We have assessed the risk that the financial report may be materially mis-stated as a result of fraud and advise we have no knowledge of any actual, suspected or alleged fraud affecting the fund.

The fund does not have a formal process for identifying, estimating or assessing business risks relevant to the financial reporting objectives, and this is considered appropriate in the circumstances. There are no specific risks arising from the information technology utilised by the fund that require attention by the trustee.

To monitor internal controls over financial reporting, we review all reports provided by the information technology systems utilised by the fund for accuracy. This assists in determining if the information is sufficiently reliable for financial reporting purposes.

In instances where the fund uses a custodian, we confirm we have not been advised of any fraud, non-compliance with laws and regulations or uncorrected misstatements that would affect the financial report of the fund.

**Contributions**

Contributions, if any, received by the fund have been reviewed in line with the limits imposed by the legislation, taking into account contributions paid to other superannuation funds, and any excessive contributions will be dealt with as required by the ATO.

**Legal Matters**

We confirm you have been advised of all significant legal matters, and that all known actual or possible litigation and claims have been adequately accounted for and been appropriately disclosed in the financial report.

Any minutes of meetings with the fund's legal counsel have been provided for audit review.

**Related Parties**

All related party transactions have been brought to your attention.

**Subsequent Events**

Other than those reported, there are no events subsequent to year end, nor any new litigation or claims referred to the fund's legal counsel, that would require adjustment to, or disclosure in, the financial report.

**Going Concern Assumption**

We confirm we have no knowledge of any events or conditions that would cast significant doubt on the fund's ability to continue as a going concern.

**Safeguarding Assets**

We have considered the importance of safeguarding the assets of the fund, and we confirm we have the following procedures in place to achieve this:

- a) Authorised signatories on bank and investment accounts are regularly reviewed and considered appropriate; and
- b) Tangible assets are, where appropriate, adequately insured and appropriately stored.

**Risk of Fraud**

The nature, extent and frequency of assessments undertaken by us to conclude that there is a low risk that the financial report is materially misstated due to fraud, are informal and ad-hoc given the nature of the fund, however we confirm:

- a) The trustees are signatories on all transactions, no other party has the authority to act on behalf of the trustee; and
- b) Reconciliations are undertaken by the trustee or the fund's accountant for both investments held and all bank accounts maintained by the fund.

We have not identified any specific risks of fraud; however, we acknowledge that if fraud existed within the fund, the most likely areas of concern would be investments or cash being mis-appropriated or contributions being intercepted prior to being banked into the fund's bank account.

**Procedures for Identifying and Responding to Fraud**

As trustee we believe adequate controls are in place to reduce the risk of fraud, however, should fraudulent activity be identified, the trustee would ensure all trustees are aware of the situation and the fund's accountant and auditor would be informed.

Depending on the situation, steps would be implemented to cease the fraudulent activity and further controls would be put in place to limit any future activity from affecting the fund.

**Existence of Fraud**

We confirm we have no knowledge of any actual, suspected or alleged fraud affecting the fund.

Yours faithfully,



.....  
Trustee



**ANDRIES FERREIRA SUPERANNUATION FUND  
2019-2020 FINANCIAL YEAR**

**INVESTMENT STRATEGY**

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## 1 Introduction

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The crucial area of responsibility for a Trustee of a Self-Managed Superannuation fund (“SMSFs”) is investment management of the fund. Under the Superannuation Laws (the *Superannuation Industry Supervision Act 1993* - SISA) the Trustee of every SMSF is required to set an investment objective and in addition prepare and implement an investment strategy for the fund. The investment objective and strategy must reflect the purpose and circumstances of the particular super fund and have particular regard to:

- Investing in such a way as to maximise investment returns for retirement purposes for all members of the SMSF and in that regard consider the risk associated in holding the investment.
- Ensuring that there is appropriate diversification in investments and consideration of the benefits of investing across a number of different asset classes (for example shares, property, fixed interest, cash, etc);
- The ability of the super fund to pay benefits as well as other costs of the superannuation fund as they become due and payable which may include the repayment of principal and interest where the Trustee of the fund undertakes Limited Recourse Borrowing Arrangement.
- The necessity of the Trustee to consider the insurance needs and requirements of all members of the SMSF.

An appropriate investment strategy should set out the investment objectives of the super fund and detail the investment methods the Trustee of the fund may use to achieve those objectives. Trustees must ensure all investment decisions are made in accordance with the investment strategy and that they are in writing – *this is the law*. Trustee also needs to ensure that they prepare, implement and regularly review the SMSF’S investment strategy.

Investment Rules are one of the most important requirements of the SISA and breaches of this requirement can result in the Trustee being fined or sued for loss or damages. In addition, the super fund can lose its complying status.

Whilst Trustees are not prevented from engaging or authorising other persons to act on or to do certain things on their behalf (e.g. engaging the services of an investment adviser or financial planner), they are bound to retain control over the fund. Ultimate responsibility and accountability for running the fund in a prudent manner lies with the Trustees.

For more information go to the Australian Taxation Office (ATO) website.

## 2 Investment Strategy Guideline – The Commissioners View

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The ATO has released important guidelines in relation to investment objectives and investment strategies for Trustees of an SMSF and their advisers. An investment strategy should set out the investment objectives of the fund and detail the investment methods the Trustees may adopt to achieve these objectives.

The key obligations raised by the ATO concerning the fund’s investment objectives and investment strategy are as follows:

- The Trustees of an SMSF are solely responsible and directly accountable for the prudential management of their member’s benefits. They can use an adviser but ultimately, it is the Trustee who retains responsibility;
- As part of this prudential responsibility, the Trustees of an SMSF are required to prepare and implement an investment strategy for the superannuation fund;
- The strategy must reflect the purpose and circumstances of the fund and have particular regard to the membership profile, benefit structure, tax position and liquidity requirements of the fund;

- An investment strategy should set out the investment objectives of the fund and detail the investment methods the Trustees may adopt to achieve those objectives;
- It is the Trustees duty to make, implement and document decisions about investing fund assets and to carefully monitor the performance of those assets;
- The Trustees must ensure all investment decisions are made in accordance with the investment strategy;
- The investment strategy must be regularly reviewed;
- Insurance must be considered for all members of the fund; and
- Breaches of the investment strategy requirement may result in the Trustees being fined or sued for loss or damages. In addition, the fund could lose its complying status.

### **WHY AN INVESTMENT STRATEGY IS IMPORTANT**

Where the fund does not complete an investment strategy or the ATO is of the view that the purported investment strategy does not amount to an investment strategy at all then there may be a breach of SIS Reg 4.09.

The breach may result, as noted in the ATO guidelines, in the following:

- The Trustee being liable to a monetary fine; the Trustee being able to be sued for any loss or damage caused as a consequence of the Trustee making an investment not covered by an investment strategy;
- The Superannuation Laws provide a defence to Trustees against an action for loss or damage suffered as a result of the Trustee making an investment. This defence is available when the Trustee can show that the investment was made in accordance with an investment strategy formulated and implemented under the investment strategy rules. If there is no investment strategy then members of the fund may sue the Trustee for any loss or damage to their member benefits as a result of the Trustee making an investment not in accordance with the fund's investment strategy.
- The existence of a statutory defence allows Trustees to focus on the overall risks of the total investments, rather than the risk attached to each investment in isolation. This enables the Trustee to invest fund assets according to the investment strategy in what might, when considered in isolation, appear to represent a rather risky investment.

This emphasises the importance for Trustees to document their considerations and approaches to investment decision. An investment strategy must be reviewed regularly.

### **3 Investment Restrictions for SMSF trustees**

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SMSFs are restricted in the investments they can make. These restrictions aim to protect superannuation fund members from being overly exposed to risk and aim to ensure that the assets of the fund may be available to provide retirement income rather than providing current day support. In accordance with SISA the Trustees may not:

- Lend money or give other financial assistance to a member or a relative of a member of the fund. The use of superannuation assets by a member or members relative for no cost or on a guarantee to secure a personal loan would be in breach of the investment restrictions [SISA S65(1)].
- Intentionally acquire an asset from a member or a relative of a member of the fund (related party) unless it meets the following criteria: [SISA S66]
  - The asset is business real property, or a listed security; and
  - Is acquired at market value;
  - The asset is an "in-house asset" which, after being acquired by the Trustees would not result in the level of "in-house assets" of the fund exceeding more than 5% of the superannuation fund assets.

- Borrow any funds, other than to overcome cash flow problems in the payment of benefits or surcharge liabilities. Any borrowings may be restricted to a period not exceeding 90 days and may not exceed 10% of the market value of the fund's total assets. [SISA section 67]. However, the trustee of the fund may borrow pursuant to a limited recourse loan arrangement under SISA sections 67A and 67B to acquire a single acquirable asset that is allowed to be acquired by the Trustee of the fund.
- Acquire any fund assets for amounts other than arm's length consideration. Investments must be made and maintained on a strict commercial basis and any related party arrangement must not favour the related party although in certain conditions it may favour the Trustee of the SMSF. The purchase and sale price of super fund assets and the income from the assets should duly reflect a true market rate [SISA section 109].
- Trustees should consider the costs associated with the asset (i.e.: insurance costs particularly where there is an SMSF Borrowing). Also, where a fund acquires an asset which is utilised by the member at no cost, a breach of the Sole Purpose Test may have occurred.

#### **4 The fund's Investment Guidelines**

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Trustees of SMSFs are responsible for determining investment strategies and selecting investments for each strategy consistent with the fund's investment objectives and more importantly the fund's purpose. The Trustee is responsible for monitoring on an ongoing basis whether investments remain consistent with investment strategies and remain appropriate for the fund. The Trustees are also responsible for periodically informing members of the fund's investment strategies and objectives. The Trustee of the fund may make and maintain an investment strategy for a single member of the fund or a specific superannuation interest in the fund such as a member's pension.

The governing rules of the fund allow the Trustee to invest in any or all (but not limited) to the following investment types:

##### **Cash Management Trust**

Prior to investing in any cash management trust, the Trustee should consider the rate of return and security of such investment against the expected rate of return offered by alternative investments to cash.

##### **Debenture/Mortgage Funds**

Prior to investing in any debenture/first or even second mortgage, the Trustee may consider the period of investment, the security offered, the accessibility of funds, the return, and likely interest rate movements. As there have been a number of failed debenture and mortgage funds in the past decade the Trustee should seek professional advice before investing in this type of asset class.

##### **Unit Trusts**

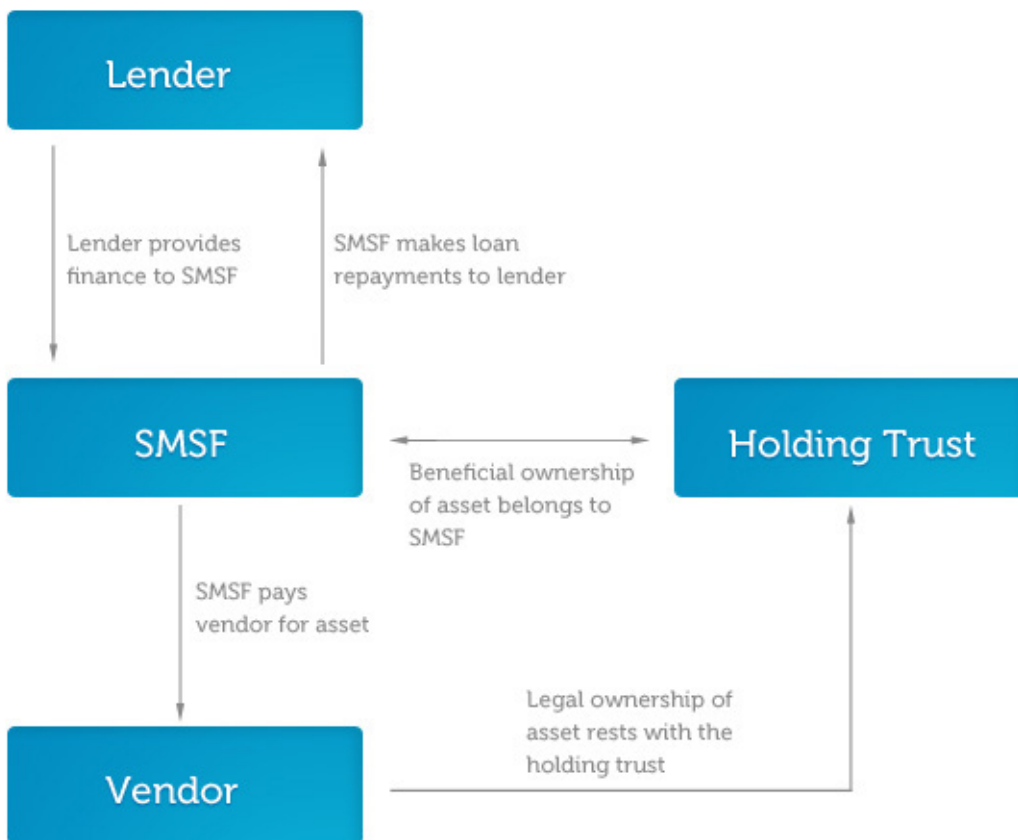
Prior to acquiring or disposing of any units in an unlisted unit trust the Trustee may:

- Obtain appropriate advice on whether the investment would constitute an impermissible in-house asset of the fund under SISA; and
- Obtain and consider valuations of all real and other property held by the unit trust to ensure the price of the units reflect true market value.

The Trustee may also ascertain the intentions of the Trustee of the unit trust in relation to borrowings (if any) and the use of the property as security.

### Limited Recourse Borrowing Arrangement – SMSF Borrowing

SMSFs can now borrow via a limited recourse loan arrangement pursuant to section 67A of SISA. This must be done with the following structure:



Prior to using a Holding Trust for the purposes of a limited recourse loan the Trustee of the fund is to secure appropriate borrowing from a bank, credit union or even a related party and at the same time ensure the arrangement meets the limited recourse lending rules under the Superannuation Laws, does not breach any other laws and that the underlying property to be acquired is one that can be acquired by the Trustee. It must be a single acquirable asset such as commercial property or residential property.

The trustee is to include the value of the attached liability for the purposes of this investment strategy either directly or as a net value of the single acquired asset subject to the limited recourse loan arrangement.

### Shares – Public Company

Prior to acquiring (or disposing) of any shares in public companies, the Trustee may consider the portfolio profile of the fund and the diversification of shareholding across different market sectors (industrial, retail, banking, mining and other sectors) with a view to attempting to obtain a reasonable diversification within the available assets. The Trustee may also consider advice in relation to expected capital growth and dividend income from the shareholding.

### Shares – Private Company

Prior to acquiring or disposing of any shares in non-associated proprietary companies, the Trustee may obtain a valuation to satisfy itself that the price of the shares reflects true market values and constitute a prudent investment/disposal.

The Trustee may also consider the saleability, security and dividend return of the shares and may ensure that the acquisition is not an in-house asset beyond acceptable limits.

### **Direct Property**

Prior to acquiring or disposing of any property to be held directly by the fund both within and outside Australia, the Trustee may obtain and consider property and rental valuations to satisfy the Trustee that the price of the property reflects the true market value and constitutes a prudent investment/disposal on an arm's length basis.

In obtaining a tenant (if any) for any property held by the fund, the Trustee may only enter into a lease with a fund member-, employer sponsor or their SISA Part 8 Associates where to do so would not constitute an impermissible in-house asset of the fund under SISA and provided that a written lease agreement is made, and the transaction is entered into on an arm's length basis with regular rental reviews. The Trustee should seek legal advice where a lease to a related party is contemplated.

In determining the proportion of fund assets to be invested directly in property, the Trustee may consider the liability profile and liquidity requirements of the fund.

### **Agribusiness Investment**

Prior to investing in Agribusiness, the Trustee should consider the profile of the fund and seek expert advice on the appropriateness of the investment. Trustees should consider the protection, performance, risk and return (capital growth, liquidity and potential income) before acquiring investments in agribusiness. The Trustee should also consider the costs associated with the asset such as ongoing rent and maintenance and insurance costs.

### **Derivatives**

Prior to investing in derivatives, the Trustee should have in place appropriate policies for their use, adequate controls on the use of derivatives and adequate checks on compliance with those controls.

For a derivative transaction to be allowed on existing investments, the Trustee must have prepared a Derivatives Risk Statement and only be entering into such a transaction for the purposes of:

- hedging against risk, not for speculation and;
- ensuring that the fund is not exposed to an asset class outside the limits set out in the investment strategy.

### **In-House Assets and Acquisition Restrictions**

An in-house asset is where the Trustee of the fund invests, lends money or otherwise permits a related party of the fund to use an asset of the fund. Although an in-house investment is not directly prohibited – excluding loans to members or their relatives, there is a 5% limit on the amount of in-house assets an SMSF can hold.

The Trustee must not acquire an asset contrary to the restrictions contained in SISA with respect to fund members, employer sponsors or their Part 8 associates under SISA.

If in any doubt about the validity of an investment decision, the Trustee should seek professional advice or contact the ATO for assistance.



## **5 The Fund's Valuation Requirements**

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SIS Regulation 8.02B requires that when preparing accounts and statements required by subsection 35B(1) of the SISA, an asset must be valued at its market value. The term 'market value' takes the same meaning as provided in subsection 10(1) of the SISA, that is, the amount that a willing buyer of an asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

- that the buyer and seller dealt 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 seller acted knowledgeably and prudentially in relation to the sale.

## **6 Insurances in the Fund**

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As noted previously the SISR has been changed to include a requirement for Trustees of the fund to investigate whether the trustees of the fund should hold a contract of insurance that provides insurance cover for one or more members of the fund. In that regard the Explanatory Memorandum to the Regulation changes provides that:

"Regulation 4.09 requires trustees to formulate, regularly review and give effect to an investment strategy having regard to the whole circumstances of the fund. One circumstance SMSF trustees must have regard to is whether the trustees should hold insurance for their members, such as life insurance.

The Super System Review panel noted that less than 13 percent of SMSFs have insurance and that SMSF members were more likely to hold appropriate levels of insurance, or be able to hold insurance outside their superannuation, than members of other superannuation funds. In making its recommendation, the panel wanted to ensure that trustees consider holding insurance for SMSF members.

Trustees of SMSFs are expected to be self-reliant in determining the type and level of insurance cover members might require whether within or outside their SMSF. In meeting this requirement, trustees should have regard to the personal circumstances of their members and other legislative requirements such as the sole purpose test in section 62 SISA. Trustees may evidence this requirement by documenting decisions in the fund's investment strategy or minutes of trustee meetings that are held during the income year."

## **7 Investment Policy Statement**

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The SISA places certain duties, responsibilities and restrictions on Trustees when making investment decisions. They aim to protect and increase the member benefits for retirement, transition to retirement income stream and estate planning purposes. All investments must be made in accordance with the investment strategy.

### **A. Details of the fund**

- The Andries Ferreira Superannuation Fund
- The trustee of the fund is ANDRIES FERREIRA SUPER PTY LTD - ACN 611 750 415

The fund has been established to provide retirement benefits for the members of the fund. Membership of the fund is voluntary, and upon joining, members are required to provide certain minimum information to the Trustees. The fund is maintained as an SMSF under SISA and regulated by the ATO.

### **A.1 Member**

The Member of The Andries Ferreira Superannuation Fund is:

Name of Member	Date of Birth
Andries Hercules Ferreira	06/01/1953

## **A.2 Benefits**

The current intention is to pay one or more benefits before or at retirement of the member provided the Superannuation Laws allow including the payment of:

- A lump sum
- An Accounts Based Pension
- A Transition to Retirement Income Stream, or
- Such other superannuation benefits as the Superannuation Laws allow.

The Trustee may invest fund assets having regard to the need to realise the investments at the members' dates of retirement, age preservation age, 60 (or such later date as the member nominates in accordance with the rules governing the payment of benefits from complying superannuation funds) or in the event of disability – whether permanent or temporary or upon the death of a member of the fund.

## **B. Investment Objective of the fund**

The Trustees of the fund have the objective of maintaining the fund in line with the governing rules of the fund and SISA and through its investment strategy seeking to maximise the superannuation benefits of all members of the fund having regard to risk and reward.

## **C. Asset Management Strategy**

In order to give effect to the investment objective of the fund, the Trustee may have regard to the investment principles outlined in the fund Rules in the implementation of its strategy and the actual making of its investments.

The Trustee must also satisfy that the proposed investment:

- Is permitted by the Trust Deed
- Complies with the law
- Is within the asset allocation of the adopted investment strategy

The Trustee may generally accept the following investments provided they comply with the investment strategy:

- Private or closely held unit trusts
- Private or unlisted companies
- Private business premises
- Domestic and international residential and commercial property
- Domestic companies listed on other exchanges
- Listed International securities
- Limited - Collectables, including art, coins, antiques
- Agribusiness investments
- Derivatives with limited investment risk

**The Trustee may not accept these investments unless authorised by the Regulator:**

- Family home
- Any mortgage where the family home is security
- Derivatives that have unlimited investment risk unless a Risk Management Strategy has been put in place by the Trustee
- In-house assets exceeding more than 5% of the superannuation fund's assets
- Assets not considered at arm's length or on a strictly commercial basis

**D. Asset Class**

It was resolved that the fund may also be permitted to invest in any or all of (but not limited to) the following investment types:

**D.1 Investment Type**

- Cash
- Property – both commercial and residential
- Australian Shares – both listed and unlisted shares
- International Shares – both listed and unlisted shares
- Australian Fixed Interest
- International Fixed Interest
- Mortgages
- Other

It was resolved that investments may be made directly or indirectly via unit trusts, instalment warrants, holding trusts or other vehicles as permitted under relevant statutes and regulations that may be deemed suitable by the Trustees.

Given the Trustees desire to maintain the flexibility of the fund, the Trustee has reserved the right to alter the investment mix of the fund at any time, in the manner they believe is the best at that time for the purpose of achieving the fund's objectives. The Trustees reserve the right to invest in any asset class not covered in the tables above.

**D.2 Investment Risk and Return**

It has been noted and accepted by the Trustees that growth assets such as Australian and International shares and property present greater potential risk and volatility than cash and fixed interest investments.

The Trustees recognise that the taxation benefits associated with the use of growth assets such as Australian and International shares and property may assist in achieving the fund's investment objectives. If the Trustee of the fund enters into a limited recourse loan or other borrowing arrangements in respect of the acquisition of a fund asset, then return may be enhanced however any market risk on the downside may be magnified. The Trustees of the fund are authorised to borrow and will take into account the benefits of leverage in their risk/return profile for the fund's investments.

**E. Investment Management and Review**

To monitor the success of the investment policy in achieving the investment objective, the Trustee may take the following action:

- a) compare the investment performance of the fund against a specific index;
- b) compare investment returns against cash rates available over a 12-month period.

The fund's investment strategy is to be reviewed at least annually to ensure that it remains appropriate to the objectives and circumstances of the fund and its member(s). The Trustee undertakes to communicate with the members should they feel that any change in strategy should be contemplated in order to better achieve the fund objective.

**F. Investment Strategy**

In order to achieve the investment objective of the fund, the Trustee wishes to adopt and pursue the strategy set out hereunder. The Trustee reserves the right to implement more than one strategy as it sees fit, and to offer separate strategies to members and even for member superannuation interests. The Trustee also reserves the right to implement separate and different action plans in the acquisition and disposal of assets pursuant to this strategy.

The Trustee may consider the implementation of this objective through a single asset strategy where it considers it to be appropriate, provided all other investment strategy criteria are met.

**F.1 Detailed Investment Strategy**

The investment strategy detailed below is a plan for making, holding and realising the assets of the fund to meet the specific objective of the Trustee of the fund as outlined above. It focuses on key parameters relating to making an investment in the fund with the purpose of maximising member's retirement balances or income streams.

**F.2 Portfolio Allocation**

In order to meet the investment objective of the fund the Trustee has determined The Andries Ferreira Superannuation Fund shall broadly be invested in the following asset classes and managed around the following ranges:

<b>Asset Class</b>	<b>Asset Allocation Range (%)</b>
Cash	0-45%
Residential Property	0-60%
Australian Shares	0-20%
International Shares	0-15%
Other	0-40%

**F.3 Portfolio Diversification**

In considering the degree of diversification appropriate to the fund, the Trustee has taken into account the following:

- a) the existing assets of the fund;
- b) the existing assets of the family other than assets held in the fund;
- c) its access to expert investment advice;
- d) the existing and projected membership and assets of the fund; and
- e) the current and expected future liabilities, cash flows and liquidity requirements of the fund

The Trustee is satisfied that the likely return and the potential gains to members retirement benefits from any inadequate diversification of its investments, including any geographical concentration of investments, outweigh the risks associated with the lack of diversification

#### **F.4 Liabilities**

The fund will need to have adequate funds held in cash/fixed interest to meet short term liabilities including insurance premiums, pension payments, lumpsum payments, tax liabilities, annual return fees, accounting fees, audit fees and other operational expenses of the fund. Further monies may be retained from time to time in cash/fixed interest in order to take advantage of investment opportunities as they arise. The Trustees of the fund are of the opinion that the investment strategy is structured in such a manner that the fund is sufficiently liquid to discharge its current and future liabilities.

Where the Trustee of the fund has undertaken a limited recourse lending arrangement the Trustee will need to ensure that it maintains cash flow to cover any interest and principal repayments, insurance premiums and other expenses associated with the arrangement.

#### **F.5 Cash Flow and Liquidity**

Cash flow requirements for the fund depend on the payment of expenses, pensions, insurance premiums and any loan repayments and it is the Trustee's intention to hold enough cash on hand to ensure these and other cash payments are made.

#### **F.6 Fund Demographics**

The Trustee has implemented its strategy taking into account the dates of retirement of the members of the fund. It has also taken into account the expressed intention of the members to receive their benefits as a lump sum / account-based pensions upon retirement.

#### **F.7 Performance Monitoring**

To monitor the success of the investment strategy in achieving the investment objectives, the Trustee may take the following action:

- compare investment returns against cash rates and CPI available over a 12-month period or a specific investment index; and
- may review this strategy on an annual basis or on such other basis as it believes appropriate.

#### **F.8 Benchmarks**

The Trustee may measure its success criteria against certain benchmarks and indices although there is no requirement to do so. The nominated benchmarks for performance may be as follows:

- a) Australian shares - all ordinaries accumulation index;
- b) Liquid assets - average cash management trusts;
- c) Australian fixed trusts - commonwealth all series, all maturities and accumulation index;
- d) Property trusts - average of composite property accumulation index;
- e) Such loans as may not be prohibited by SIS, and whether or not the loan may also count as an in-house asset of the fund - average rate for comparable loans from major banks;
- f) Such leases of fund property as may be permitted by SISA, and whether or not the lease may also count as an in-house asset of the fund – at a commercial rate obtained by the Trustee from a qualified source;

- g) Such acquisitions of assets as may not be prohibited by SISA, and whether or not the acquisition may also count as an in-house asset of the fund - for a commercial price reflected in comparable markets.
- h) Moses/Myer index for Investment Grade Artwork
- i) A residential property index in the area where the Trustee invests.

#### **F.9 Insurance**

As was noted and emphasised earlier in this investment strategy – insurances play an important role in protecting the fund's and a member's superannuation benefits. Superannuation law requires trustees to formulate, regularly review and have regard to whether the trustees should hold insurance for their members, such as life insurance.

The Trustees of the fund have reviewed the member's superannuation benefits, their family and other circumstances and have decided to implement the following insurance strategy for the fund:

Given the ages of the members of the fund and the costs of life, trauma, disability and other life type insurances the Trustee of the fund has decided not to hold insurance for its members.

## Resolution of the Trustee of The Andries Ferreira Superannuation Fund

**Date:**

**Present:** Andries Hercules Ferreira

**Held:** 28 Sunrise Ave, TEWANTIN, QLD 4565

The Trustee of the above fund DO HEREBY RESOLVE as follows:

### **ADOPTION OF INVESTMENT POLICY STATEMENT, OBJECTIVE AND STRATEGY**

It is noted that the Trustees have formulated investment objectives for the fund and an investment strategy to achieve those objectives, (the investment objectives and investment strategy together as attached) having regard to the whole of the circumstances of the fund, including:

- (i) the risk involved in making, holding and realising, and the likely return from the entity's investments having regard to its objectives and its expected cash flow requirements;
  - (ii) the composition of the entity's investments as a whole including the extent to which the investments are diverse or involve the entity in being exposed to risks from inadequate diversification;
  - (iii) the liquidity of the entity's investments having regard to its expected cash flow requirements;
- the ability of the entity to discharge its existing and prospective liabilities;
  - the fund profile;
  - anticipated future contributions;
  - past investment performance; and
  - the current investment portfolio and asset mix,

The Trustee resolved to adopt the investment objectives of the fund being "The Trustees of the fund have the objective of maintaining the fund in line with the governing rules of the fund and SISA and through its investment strategy seeking to maximise the superannuation benefits of all members of the fund having regard to risk and reward" and adopt and implement the investment strategy herein.

**Executed by:**

**The Director**

---

Signed by Andries Hercules Ferreira:



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**Andries Hercules Ferreira**  
Director

**Dated:** \_\_\_\_\_

# Andries Ferreira Superannuation Fund

## Trustee Declaration

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In the opinion of the Trustees of the Andries Ferreira Superannuation Fund.

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

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2021 present fairly the financial position of the Fund at 30 June 2021 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (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 Fund has been carried out in accordance with its Trust Deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 during the year ended 30 June 2021.

Signed in accordance with a resolution of the directors of Andries Ferreira Super Pty Ltd by:



..... Dated: ...../...../.....

**Andries Ferreira**

Director: Andries Ferreira Super Pty Ltd



**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE  
ANDRIES FERREIRA SUPER PTY LTD ATF  
ANDRIES FERREIRA SUPERANNUATION FUND  
HELD ON ...../...../..... AT  
28 SUNRISE AVE, TEWANTIN QLD**

**PRESENT**

Andries Ferreira

**ALLOCATION OF NET  
INCOME:**

It was resolved that the income of the fund be proportionally allocated to members based on the members' daily weighted average balances. The following amounts of income, and related amounts of tax, are to be credited to / debited from member accounts:

	Income	Fund Tax	Conts Tax	Direct Tax
<i>Dr Andries Ferreira</i>				
Accumulation	7,790	175	0	0
Account Based Pension	422,399	0	0	0

**REPORTING ENTITY  
CONCEPT:**

It was resolved that, in the opinion of the trustee, the fund is not a reporting entity because it is unlikely that users exist who are unable to command the preparation of reports tailored so as to satisfy specifically all their information needs.

Therefore, the financial statements for the fund are to be prepared on the basis of the fund being a "non-reporting entity", and will therefore take the form of Special Purpose Financial Reports.

**REPORTS AND  
STATEMENTS:**

The Financial Reports consisting of Statement of Financial Position, Operating Statement and Notes to the Financial Statements, Trustee's Declaration, Compilation Report, Auditor's Report and Member Statement for the period ended 30 June 2021 were tabled for consideration at the meeting.

It was resolved that the financial statements be adopted in their present format and that the statement by the trustees attached to the financial reports be signed by the Trustees, stating that:

1. the financial statements are drawn up so as to present fairly the financial position of the fund as at 30 June 2021, the benefits accrued as a result of operations and its cash flow for the year then ended;
2. the financial statements have been prepared in accordance with the requirements of the trust deed and Australian Accounting Standards as noted in Note 1 to the Financial Statements and
3. the fund has operated substantially in accordance with the trust deed and the requirements of the *Superannuation Industry (Supervision) Act 1993 (SISA)*, during the year ended 30 June 2021.

**INCOME TAX RETURN:**

The completed Self-Managed Superannuation Fund Annual Return for the financial year ended 30 June 2021 was tabled for consideration at the meeting.

It was resolved that:

1. the particulars contained in the 2021 income tax return and the relevant records used to ascertain the taxable income, as shown, derived by the fund from all sources in and out of Australia during the year of income are true and correct and;
2. the fund satisfies the statutory requirements and conditions applicable to be classified as a 'Regulated Superannuation Fund/Complying Superannuation Fund' for the year of income and;
3. the income tax return be adopted in its present format and that the Return be signed by the Trustees.

**REVIEW OF INVESTMENT STRATEGY:**

The fund's investment performance for the year ended 30 June 2021 and existing investment strategy have been reviewed by the Trustees, after considering:

1. the risk involved in making, holding and realising, and the likely return from, the fund's investments having regard to its objectives and its expressed cash flow requirements;
2. the composition of the fund's investments as a whole including the extent to which the investments are diverse or involve the funds being exposed to risks from inadequate diversification;
3. the liquidity of the fund's investments having regard to its expected cash flow requirements;
4. the ability of the fund to discharge its existing and prospective liabilities;
5. whether the fund should hold a contract of insurance that provides insurance cover for members of the fund; and
6. the effect of the fund's investments on the above requirements and all matters relating to the prudential nature of the investment being continuously monitored, regularly reviewed and to make sure they adhere to fund's investment objectives and relevant legislation.

It was resolved that the aims and objectives of the investment strategy were being achieved and that the said investment strategy requires no further modification or adoption at this time.

**TRUSTEE AND MEMBER 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 Section 120 of the SISA.

Each of the member(s) confirmed that they are a member of the fund and agreed to be bound by the provisions contained within the Trust Deed of the fund (and any subsequent amendments).

**AUDITOR:**

It was resolved that

Anthony Boys  
of  
Australian Super Audits Pty Ltd  
702/20 Hindmarsh Square  
ADELAIDE, SA 5000

act as the auditor of the fund for the next financial year.

**TAX AGENT:**


It was resolved that

Mrs Kim Jay  
of  
Initiative Group  
Suite 2 The Edge East  
10 Lake Kawana Blvd  
BIRTINYA, QLD 4575

act as the tax agent of the fund for the next financial year.

**CLOSURE:**

There being no further business the meeting was closed.

 .....

Andries Ferreira  
Director

Dated ...../...../.....

**Andries Ferreira Super Pty Ltd As Trustees for  
Andries Ferreira Superannuation Fund  
Minutes of a Meeting of Directors**

---

Held: 10 Lake Kawana Boulevard, Birtinya Qld 4575

Date: 30 June 2021

Time: 4.00 pm

Present: Andries Ferreira

Minutes of Previous Meeting: The minutes of the previous meeting were read and confirmed as correct.

Business: The Directors, RESOLVE as follows:

The ownership of the following investments is legally registered in the name of the Andries Ferreira Superannuation Fund and not by any of its related parties –

- Perth Mint Goldpass Trading Account
- Gold Coins acquired via above mentioned account

All transactions and gold purchase or disposal transactions are affected for the benefit of the Andries Ferreira Superannuation Fund

Closure: There being no other business the meeting closed

Signed as a true and correct record on the date stated below.



.....  
Trustee

**Andries Ferreira Super Pty Ltd As Trustees for  
Andries Ferreira Superannuation Fund  
Minutes of a Meeting of Directors**

---

Held: 10 Lake Kawana Boulevard, Birtinya Qld 4575

Date: 30 June 2021

Time: 4.00 pm

Present: Andries Ferreira

Minutes of Previous Meeting: The minutes of the previous meeting were read and confirmed.

Business: The Directors, RESOLVE as follows:

It is confirmed that the tenant occupying 12 Splendor Pl, Birtinya QLD 4575, is not a related party of the Andries Ferreira Superannuation Fund.

Closure: There being no further business the meeting was closed.



.....  
Trustee

**Andries Ferreira Super Pty Ltd As Trustees for  
Andries Ferreira Superannuation Fund  
Minutes of a Meeting of Directors**

---

Held: 10 Lake Kawana Boulevard, Birtinya Qld 4575

Date: 30 June 2021

Time: 4.00 pm

Present: Andries Ferreira

Business: To accept Valuation for rental property.

The Directors accepted the value to be \$905,000 for the property situated at

- Lot 472, 12 Splendor PI, BIRTINYA QLD 4575

This valuation was obtained from CoreLogic IntelliVal Automated Valuation.

Closure: It was resolved that these minutes be signed as a true record of the proceedings of the meeting.

There being no further business the meeting was closed.



.....  
Trustee

**Andries Ferreira Super Pty Ltd As Trustees for  
Andries Ferreira Superannuation Fund  
Minutes of a Meeting of Directors**

---

Held: 10 Lake Kawana Boulevard, Birtinya Qld 4575

Date: 30 June 2021

Time: 4.00 pm

Present: Andries Ferreira

Business: The Directors, RESOLVE as follows:

It is confirmed that 7 lumpsum payments amounting to \$42,411.86 were paid to Andries Ferreira per his request.

Closure: It was resolved that these minutes be signed as a true record of the proceedings of the meeting.

There being no further business the meeting was closed.

 -

.....

Trustee

# Annual Pension Review Statement For the Financial Year 2021 / 2022

## 1. Fund Details

Fund Name	Andries Ferreira Superannuation Fund
Fund ABN	95 245 282 993
Fund Address	28 Sunrise Ave TEWANTIN, QLD 4565

## 2. Member Details

Member's Name	Dr Andries Ferreira
Date of Birth	6 January 1953
Gender	Male
Tax File Number Held	Yes
Claim Tax Free Threshold	Yes

## 3. Pension Details

Pension Account	Account Based Pension
Pension Type	Account Based
Start Date	1 July 2020
Reversionary Beneficiary	Not recorded
Purchase Price	1,600,000.00
Account Balance	1,980,848.50
Date of Balance	30 June 2021
Tax Free Proportion	64.14%

## Income Stream Requirements

Minimum Pension	49,520.00
Maximum Pension*	Not Applicable

\* Maximum Pension applies only to Transition to Retirement pensions, a limit of 10% of the member's account balance in income that can be drawn each year.

## Pension Payment Details

Payment Frequency	Yearly
Selected Amount Strategy	Minimum
Selected Amount	49,520.00

## 4. Member Declaration

I intend on drawing income from my Account Based account during the 2021 / 2022 financial year in accordance with the above. I understand it is the Trustee's responsibility to ensure that the member draws an income stream in accordance with the relevant legislation.

Signature  \_\_\_\_\_ Date \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_



4 July 2022

Andries Ferreira Superannuation Fund  
C/- Dr Andries Hercules Ferreira  
28 Sunrise Ave  
TEWANTIN, QLD 4565

Dear Andries

**Andries Ferreira Superannuation Fund  
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$1,000.00 from my accumulation account.

I confirm that I have met the Condition of Release of Withdrawal Of Unrestricted Amount.

I understand that the current balance of my accumulation account is approximately \$71,947.45. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$1,000.00
Tax Free	\$0.00

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Dr Andries Ferreira  
28 Sunrise Ave  
TEWANTIN, QLD 4565

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE  
ANDRIES FERREIRA SUPER PTY LTD ATF  
ANDRIES FERREIRA SUPERANNUATION FUND  
HELD ON ...../...../..... AT  
28 SUNRISE AVE, TEWANTIN QLD**

---

**PRESENT:** Andries Ferreira

**LUMP SUM WITHDRAWAL:** The Fund acknowledges the receipt from Dr Andries Ferreira requesting the payment of a Lump Sum of \$1,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$1,000.00
Tax Free	\$0.00


**CONDITION OF RELEASE:** IT WAS RESOLVED that the member has satisfied the Condition of Release of Withdrawal Of Unrestricted Amount and the benefits as requested be paid forthwith.

**REVIEW OF TRUST DEED:** IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund’s trust deed.

**PAPERWORK:** IT WAS RESOLVED to request the fund’s administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

**CLOSURE:** There being no further business the meeting was closed.

 -  
..... Dated: ...../...../.....  
Andries Ferreira  
Chairperson

4 July 2022

Dr Andries Ferreira  
28 Sunrise Ave  
TEWANTIN, QLD 4565

Dear Andries

**Andries Ferreira Superannuation Fund  
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$1,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$1,000.00
Tax Free	\$0.00

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Dr Andries Hercules Ferreira  
28 Sunrise Ave  
TEWANTIN, QLD 4565

4 July 2022

Andries Ferreira Superannuation Fund  
C/- Dr Andries Hercules Ferreira  
28 Sunrise Ave  
TEWANTIN, QLD 4565

Dear Andries

**Andries Ferreira Superannuation Fund  
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$5,785.02 from my accumulation account.

I confirm that I have met the Condition of Release of Withdrawal Of Unrestricted Amount.

I understand that the current balance of my accumulation account is approximately \$64,696.06. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$5,785.02
Tax Free	\$0.00

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Dr Andries Ferreira  
28 Sunrise Ave  
TEWANTIN, QLD 4565

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE  
ANDRIES FERREIRA SUPER PTY LTD ATF  
ANDRIES FERREIRA SUPERANNUATION FUND  
HELD ON ...../...../..... AT  
28 SUNRISE AVE, TEWANTIN QLD**

---

**PRESENT:** Andries Ferreira

**LUMP SUM WITHDRAWAL:** The Fund acknowledges the receipt from Dr Andries Ferreira requesting the payment of a Lump Sum of \$5,785.02 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$5,785.02
Tax Free	\$0.00

**CONDITION OF RELEASE:** IT WAS RESOLVED that the member has satisfied the Condition of Release of Withdrawal Of Unrestricted Amount and the benefits as requested be paid forthwith.

**REVIEW OF TRUST DEED:** IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund’s trust deed.

**PAPERWORK:** IT WAS RESOLVED to request the fund’s administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

**CLOSURE:** There being no further business the meeting was closed.



..... Dated: ...../...../.....  
Andries Ferreira  
Chairperson

4 July 2022

Dr Andries Ferreira  
28 Sunrise Ave  
TEWANTIN, QLD 4565

Dear Andries

**Andries Ferreira Superannuation Fund  
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$5,785.02 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$5,785.02
Tax Free	\$0.00

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Dr Andries Hercules Ferreira  
28 Sunrise Ave  
TEWANTIN, QLD 4565

4 July 2022

Andries Ferreira Superannuation Fund  
C/- Dr Andries Hercules Ferreira  
28 Sunrise Ave  
TEWANTIN, QLD 4565

Dear Andries

**Andries Ferreira Superannuation Fund  
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$4,451.46 from my accumulation account.

I confirm that I have met the Condition of Release of Withdrawal Of Unrestricted Amount.

I understand that the current balance of my accumulation account is approximately \$54,744.29. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$4,451.46
Tax Free	\$0.00

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Dr Andries Ferreira  
28 Sunrise Ave  
TEWANTIN, QLD 4565

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE  
ANDRIES FERREIRA SUPER PTY LTD ATF  
ANDRIES FERREIRA SUPERANNUATION FUND  
HELD ON ...../...../..... AT  
28 SUNRISE AVE, TEWANTIN QLD**

---

**PRESENT:** Andries Ferreira

**LUMP SUM WITHDRAWAL:** The Fund acknowledges the receipt from Dr Andries Ferreira requesting the payment of a Lump Sum of \$4,451.46 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$4,451.46
Tax Free	\$0.00


**CONDITION OF RELEASE:** IT WAS RESOLVED that the member has satisfied the Condition of Release of Withdrawal Of Unrestricted Amount and the benefits as requested be paid forthwith.

**REVIEW OF TRUST DEED:** IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund’s trust deed.

**PAPERWORK:** IT WAS RESOLVED to request the fund’s administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

**CLOSURE:** There being no further business the meeting was closed.

 -  
..... Dated: ...../...../.....  
Andries Ferreira  
Chairperson



4 July 2022

Dr Andries Ferreira  
28 Sunrise Ave  
TEWANTIN, QLD 4565

Dear Andries

**Andries Ferreira Superannuation Fund  
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$4,451.46 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$4,451.46
Tax Free	\$0.00

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Dr Andries Hercules Ferreira  
28 Sunrise Ave  
TEWANTIN, QLD 4565

4 July 2022

Andries Ferreira Superannuation Fund  
C/- Dr Andries Hercules Ferreira  
28 Sunrise Ave  
TEWANTIN, QLD 4565

Dear Andries

**Andries Ferreira Superannuation Fund  
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$2,000.00 from my accumulation account.

I confirm that I have met the Condition of Release of Withdrawal Of Unrestricted Amount.

I understand that the current balance of my accumulation account is approximately \$48,318.63. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$1,612.75
Tax Free	\$387.25

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Dr Andries Ferreira  
28 Sunrise Ave  
TEWANTIN, QLD 4565

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE  
ANDRIES FERREIRA SUPER PTY LTD ATF  
ANDRIES FERREIRA SUPERANNUATION FUND  
HELD ON ...../...../..... AT  
28 SUNRISE AVE, TEWANTIN QLD**

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**CLOSURE:** There being no further business the meeting was closed.



..... Dated: ...../...../.....  
Andries Ferreira  
Chairperson

4 July 2022

Dr Andries Ferreira  
28 Sunrise Ave  
TEWANTIN, QLD 4565

Dear Andries

**Andries Ferreira Superannuation Fund  
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$2,000.00 has been paid as per your release instructions. This is comprised of the following components:

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Tax Free	\$387.25

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Dr Andries Hercules Ferreira  
28 Sunrise Ave  
TEWANTIN, QLD 4565

4 July 2022

Andries Ferreira Superannuation Fund  
C/- Dr Andries Hercules Ferreira  
28 Sunrise Ave  
TEWANTIN, QLD 4565

Dear Andries

**Andries Ferreira Superannuation Fund  
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$1,212.97 from my accumulation account.

I confirm that I have met the Condition of Release of Withdrawal Of Unrestricted Amount.

I understand that the current balance of my accumulation account is approximately \$44,109.36. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$0.00
Tax Free	\$1,212.97

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Dr Andries Ferreira  
28 Sunrise Ave  
TEWANTIN, QLD 4565

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE  
ANDRIES FERREIRA SUPER PTY LTD ATF  
ANDRIES FERREIRA SUPERANNUATION FUND  
HELD ON ...../...../..... AT  
28 SUNRISE AVE, TEWANTIN QLD**

---

**PRESENT:** Andries Ferreira

**LUMP SUM WITHDRAWAL:** The Fund acknowledges the receipt from Dr Andries Ferreira requesting the payment of a Lump Sum of \$1,212.97 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$0.00
Tax Free	\$1,212.97

**CONDITION OF RELEASE:** IT WAS RESOLVED that the member has satisfied the Condition of Release of Withdrawal Of Unrestricted Amount and the benefits as requested be paid forthwith.

**REVIEW OF TRUST DEED:** IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund’s trust deed.

**PAPERWORK:** IT WAS RESOLVED to request the fund’s administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

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- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

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..... Dated: ...../...../.....  
Andries Ferreira  
Chairperson

4 July 2022

Dr Andries Ferreira  
28 Sunrise Ave  
TEWANTIN, QLD 4565

Dear Andries

**Andries Ferreira Superannuation Fund  
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$1,212.97 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$0.00
Tax Free	\$1,212.97

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Dr Andries Hercules Ferreira  
28 Sunrise Ave  
TEWANTIN, QLD 4565

4 July 2022

Andries Ferreira Superannuation Fund  
C/- Dr Andries Hercules Ferreira  
28 Sunrise Ave  
TEWANTIN, QLD 4565

Dear Andries

**Andries Ferreira Superannuation Fund  
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$2,962.41 from my accumulation account.

I confirm that I have met the Condition of Release of Withdrawal Of Unrestricted Amount.

I understand that the current balance of my accumulation account is approximately \$40,251.16. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$0.00
Tax Free	\$2,962.41

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Dr Andries Ferreira  
28 Sunrise Ave  
TEWANTIN, QLD 4565



**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE  
ANDRIES FERREIRA SUPER PTY LTD ATF  
ANDRIES FERREIRA SUPERANNUATION FUND  
HELD ON ...../...../..... AT  
28 SUNRISE AVE, TEWANTIN QLD**

---

**PRESENT:** Andries Ferreira

**LUMP SUM WITHDRAWAL:** The Fund acknowledges the receipt from Dr Andries Ferreira requesting the payment of a Lump Sum of \$2,962.41 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$0.00
Tax Free	\$2,962.41

**CONDITION OF RELEASE:** IT WAS RESOLVED that the member has satisfied the Condition of Release of Withdrawal Of Unrestricted Amount and the benefits as requested be paid forthwith.

**REVIEW OF TRUST DEED:** IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund’s trust deed.

**PAPERWORK:** IT WAS RESOLVED to request the fund’s administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

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..... Dated: ...../...../.....  
Andries Ferreira  
Chairperson

4 July 2022

Dr Andries Ferreira  
28 Sunrise Ave  
TEWANTIN, QLD 4565

Dear Andries

**Andries Ferreira Superannuation Fund  
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$2,962.41 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$0.00
Tax Free	\$2,962.41

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Dr Andries Hercules Ferreira  
28 Sunrise Ave  
TEWANTIN, QLD 4565

4 July 2022

Andries Ferreira Superannuation Fund  
C/- Dr Andries Hercules Ferreira  
28 Sunrise Ave  
TEWANTIN, QLD 4565

Dear Andries

**Andries Ferreira Superannuation Fund  
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$25,000.00 from my accumulation account.

I confirm that I have met the Condition of Release of Withdrawal Of Unrestricted Amount.

I understand that the current balance of my accumulation account is approximately \$29,653.71. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$5,094.17
Tax Free	\$19,905.83

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Dr Andries Ferreira  
28 Sunrise Ave  
TEWANTIN, QLD 4565

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE  
ANDRIES FERREIRA SUPER PTY LTD ATF  
ANDRIES FERREIRA SUPERANNUATION FUND  
HELD ON ...../...../..... AT  
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Taxable – Taxed Element:	\$5,094.17
Tax Free	\$19,905.83


**CONDITION OF RELEASE:** IT WAS RESOLVED that the member has satisfied the Condition of Release of Withdrawal Of Unrestricted Amount and the benefits as requested be paid forthwith.

**REVIEW OF TRUST DEED:** IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund’s trust deed.

**PAPERWORK:** IT WAS RESOLVED to request the fund’s administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

**CLOSURE:** There being no further business the meeting was closed.

 - ..... Dated: ...../...../.....  
Andries Ferreira  
Chairperson

4 July 2022

Dr Andries Ferreira  
28 Sunrise Ave  
TEWANTIN, QLD 4565

Dear Andries

**Andries Ferreira Superannuation Fund  
Lump Sum Payment**

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An amount of \$25,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$5,094.17
Tax Free	\$19,905.83

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Dr Andries Hercules Ferreira  
28 Sunrise Ave  
TEWANTIN, QLD 4565

# Electronic lodgment declaration (Form MS)

(for self-managed superannuation funds)

## Part A: Taxpayer's declaration

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

### Privacy

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

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

### The Australian Business Register

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

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

### Electronic funds transfer – direct debit

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

### Tax file number

980781554

### Fund name

Andries Ferreira Superannuation Fund

### Year of return

2021

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


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

### Declaration

I declare that:

- all of the information I have provided to the agent for the preparation of this document is true and correct
- I authorise the agent to give this document to the Commissioner of Taxation

Signature of trustee or director



Date

## Part B: Electronic funds transfer consent

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

### Important:

Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

### Agent's reference number

23067003

### Account name

Andries Ferreira Super Pty Ltd ATF Andries Ferreira Superannuati

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

Signature of trustee or director



Date

## Part D: Tax agent's certificate (shared facility users only)

Declaration: I declare that:

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

Signature of tax agent

Date

### Agent's contact name

MRS Kim Jay

### Agent's phone

07 54378888

### Agent's reference

23067003

### Client's reference

ANDR0002

# **Andries Ferreira Superannuation Fund**

Financial Statements and Reports  
For the period 30 June 2021

Initiative Accounting Group  
2/10 Lake Kawana Blvd  
Birtinya QLD 4575

Phone: 07 5437 8888  
Email: [info@initiativegroup.com.au](mailto:info@initiativegroup.com.au)

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# Andries Ferreira Superannuation Fund

## Reports

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**Andries Ferreira Superannuation Fund**  
**Operating Statement**  
For the period 1 July 2020 to 30 June 2021

	Note	2021 \$	2020 \$
<b>Income</b>			
Member Receipts			
Contributions			
Employer		-	1,458
Member		572	26,716
Investment Gains			
Increase in Market Value	8A	422,318	(17,662)
Investment Income			
Distributions	7A	10,752	8,527
Dividends	7B	1,557	1,324
Interest	7C	1,500	5,918
Rent	7D	28,699	28,600
		<u>465,397</u>	<u>54,880</u>
<b>Expenses</b>			
Member Payments			
Lump Sums Paid		42,412	157,698
Pensions Paid		41,619	-
Other Expenses			
Accountancy Fee		3,097	-
Filing Fees		601	-
Fine		541	-
Property Expenses		9,574	8,832
Investment Losses			
Realised Capital Losses	8B	20,751	(36,327)
		<u>118,596</u>	<u>130,203</u>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>		<b>346,802</b>	<b>(75,323)</b>
<b>Income Tax</b>			
Income Tax Expense		124	(1,127)
		<u>124</u>	<u>(1,127)</u>
<b>Benefits Accrued as a Result of Operations</b>		<b><u>346,678</u></b>	<b><u>(74,196)</u></b>

*The accompanying notes form part of these financial statements.  
This report should be read in conjunction with the accompanying compilation report.*

**Andries Ferreira Superannuation Fund**  
**Detailed Operating Statement**  
For the period 1 July 2020 to 30 June 2021

	Note	2021 \$	2020 \$
<b>Income</b>			
Member Receipts			
Contributions			
Employer			
Dr Andries Ferreira		-	1,458
Member			
Personal Non-Concessional			
Dr Andries Ferreira		572	26,716
Investment Gains			
Increase in Market Value	8A		
Direct Property			
Lot 472, 12 Splendor PI, BIRTINYA		355,000	(50,000)
Managed Investments			
Australian Ethical Emerging Companies Fund (W)		(615)	-
Australian Unity Healthcare Property Trust		21,912	2,857
Hyperion Small Growth Companies		2,133	-
UBS Property Securities Fund		11,810	(11,810)
Shares in Listed Companies			
Archer Materials Limited		213	258
Copper Mountain Mining Corporation - Chess Depository		(6,914)	-
Interests 1:1			
ETFS Metal Securities Australia Limited. - ETFS Physical GOLD		(8,556)	8,556
Kingston Resources Limited		2,423	(414)
Medibank Private Limited		1,010	(2,970)
Piedmont Lithium Inc. - Chess Depository Interests 100:1		7,151	-
South32 Limited		7,322	-
Western Areas Limited		(1,912)	-
Stapled Securities			
Arena REIT. - Fully Paid Ordinary/Units Stapled Securities		29,594	4,047
Units In Unlisted Unit Trusts			
Gold Coins (oz)		8,084	31,815
Silver Coins (oz)		(6,337)	-
Investment Income			
Distributions	7A		
Managed Investments			
Australian Ethical Emerging Companies Fund (W)		2,193	-
Australian Unity Healthcare Property Trust		3,687	4,155
Hyperion Small Growth Companies		1,641	-
UBS Property Securities Fund		125	1,434
Stapled Securities			
Arena REIT. - Fully Paid Ordinary/Units Stapled Securities		3,106	2,938
Dividends	7B		
Shares in Listed Companies			
Medibank Private Limited		1,027	1,324
South32 Limited		422	-
Western Areas Limited		108	-
Interest	7C		
Cash At Bank			
NAB Cash Account 303863938		20	134
NAB Cash Manager a/c 31-081-6654		65	891
NAB Trade a/c 2162349-005		1,414	4,893

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**Andries Ferreira Superannuation Fund**  
**Detailed Operating Statement**  
**For the period 1 July 2020 to 30 June 2021**

Rent	7D		
Direct Property			
Lot 472, 12 Splendor PI, BIRTINYA		28,699	28,600
		<u>465,397</u>	<u>54,880</u>
<b>Expenses</b>			
Member Payments			
Lump Sums Paid			
Dr Andries Ferreira			
Accumulation		42,412	157,698
Pensions Paid			
Dr Andries Ferreira			
Account Based Pension		41,619	-
Other Expenses			
Accountancy Fee		3,097	-
Filing Fees		601	-
Fine		541	-
Property Expenses			
Agents Management Fee			
Direct Property			
Lot 472, 12 Splendor PI, BIRTINYA		2,517	2,517
Council Rates			
Direct Property			
Lot 472, 12 Splendor PI, BIRTINYA		2,128	2,121
Insurance Premium			
Direct Property			
Lot 472, 12 Splendor PI, BIRTINYA		2,032	1,265
Repairs Maintenance			
Direct Property			
Lot 472, 12 Splendor PI, BIRTINYA		1,090	1,423
Water Rates			
Direct Property			
Lot 472, 12 Splendor PI, BIRTINYA		1,808	1,506
Investment Losses			
Realised Capital Losses	8B		
Managed Investments			
UBS Property Securities Fund		4,781	-
Shares in Listed Companies			
Archer Materials Limited		-	(36,327)
ETFs Metal Securities Australia Limited. - ETFs Physical GOLD		11,415	-
Shares in Listed Companies - Foreign			
Regeneron Pharmaceuticals Inc		4,555	-
		<u>118,596</u>	<u>130,203</u>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>		<b>346,802</b>	<b>(75,323)</b>
<b>Income Tax</b>			
Income Tax Expense			
Income Tax Expense		124	(1,127)
		<u>124</u>	<u>(1,127)</u>
<b>Benefits Accrued as a Result of Operations</b>		<b>346,678</b>	<b>(74,196)</b>

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This report should be read in conjunction with the accompanying compilation report.*

**Andries Ferreira Superannuation Fund**  
**Fund ABN: 95 245 282 993**  
**Rental Property Schedule**  
**For the Period From 1 July 2020 to 30 June 2021**

**Property Account Name**      **Lot 472, 12 Splendor Pl, BIRTINYA**  
Property Type                      Residential  
Address of the Property        0/12 SPLENDOR PLACE  
   BIRTINYA, QLD 4575  
   Australia

Description	Tax Return Label	Amount
<b>Income</b>		
Rent from Property	B	28,699
<b>Gross Rent</b>		<b>28,699</b>
<b>Expenses</b>		
Agents Management Fee	I	2,517
Council Rates	I	2,128
Insurance Premium	I	2,032
Repairs Maintenance	I	1,090
Water Rates	I	1,808
<b>Total Expenses</b>		<b>9,574</b>
<b>Net Rent</b>		<b>19,124</b>

**Property Account Name**      **Lot 149 Laceflower Street, Bullsbrook, WA 6084**  
Property Type                      Residential  
Address of the Property        Lot 149 Laceflower Street  
   Bullsbrook, WA 6084  
   Australia

Description	Tax Return Label	Amount
<b>Net Rent</b>		<b>0</b>

**Andries Ferreira Superannuation Fund**  
**Statement of Financial Position**  
**as at 30 June 2021**

	Note	2021 \$	2020 \$
<b>Assets</b>			
Investments			
Direct Property	6A	1,122,391	550,000
Managed Investments	6B	167,809	132,771
Other Assets	6C	5	4
Shares in Listed Companies	6D	156,469	233,258
Stapled Securities	6E	75,560	45,966
Units In Unlisted Unit Trusts	6F	321,557	219,811
Other Assets			
Cash At Bank		157,039	492,901
Sundry Assets		5,000	-
Unsettled Trades		8,800	-
Receivables		6,172	4,748
<b>Total Assets</b>		<b><u>2,020,802</u></b>	<b><u>1,679,459</u></b>
<b>Liabilities</b>			
Income Tax Payable		1,094	6,956
Other Taxes Payable		1,099	572
<b>Total Liabilities</b>		<b><u>2,193</u></b>	<b><u>7,528</u></b>
<b>Net Assets Available to Pay Benefits</b>		<b><u>2,018,609</u></b>	<b><u>1,671,931</u></b>
<i>Represented by:</i>			
<b>Liability for Accrued Benefits</b>	2		
Dr Andries Ferreira		2,018,609	1,671,931
<b>Total Liability for Accrued Benefits</b>		<b><u>2,018,609</u></b>	<b><u>1,671,931</u></b>

*The accompanying notes form part of these financial statements.  
This report should be read in conjunction with the accompanying compilation report.*

**Andries Ferreira Superannuation Fund**  
**Detailed Statement of Financial Position**  
**as at 30 June 2021**

	Note	2021 \$	2020 \$
<b>Assets</b>			
Investments			
Direct Property	6A		
Lot 149 Laceflower Street, Bullsbrook, WA 6084		217,391	-
Lot 472, 12 Splendor PI, BIRTINYA		905,000	550,000
Managed Investments	6B		
Australian Ethical Emerging Companies Fund (W)		24,413	-
Australian Unity Healthcare Property Trust		121,243	94,526
Hyperion Small Growth Companies		22,153	-
UBS Property Securities Fund		-	38,245
Other Assets	6C		
Perth Mint Goldpass Trading Account		5	4
Shares in Listed Companies	6D		
Archer Materials Limited		578	365
Copper Mountain Mining Corporation - Chess Depository		33,080	-
Interests 1:1			
ETFs Metal Securities Australia Limited. - ETFs Physical		-	205,980
GOLD			
Kingston Resources Limited		11,575	9,152
Medibank Private Limited		18,770	17,761
Piedmont Lithium Inc. - Chess Depository Interests 100:1		47,150	-
South32 Limited		27,228	-
Western Areas Limited		18,088	-
Stapled Securities	6E		
Arena REIT. - Fully Paid Ordinary/Units Stapled		75,560	45,966
Securities			
Units In Unlisted Unit Trusts	6F		
Gold Coins (oz)		287,894	219,811
Silver Coins (oz)		33,663	-
Other Assets			
Cash At Bank			
NAB Cash Account 303863938		96,984	54,854
NAB Cash Manager a/c 31-081-6654		57,648	178,055
NAB Trade a/c 2162349-005		2,407	259,993
Sundry Assets			
Deposit - Affordable Living		5,000	-
Unsettled Trades			
Acquisitions			
Managed Investments			
Australian Unity Healthcare Property Trust		8,800	-
Receivables			
Investment Income Receivable			
Distributions			
Managed Investments			
Australian Ethical Emerging Companies Fund		2,193	-
(W)			
Australian Unity Healthcare Property Trust		-	1,118
Hyperion Small Growth Companies		1,640	-
UBS Property Securities Fund		-	833
Stapled Securities			

*The accompanying notes form part of these financial statements.  
This report should be read in conjunction with the accompanying compilation report.*

**Andries Ferreira Superannuation Fund**  
**Detailed Statement of Financial Position**  
**as at 30 June 2021**

	Note	2021 \$	2020 \$
Arena REIT. - Fully Paid Ordinary/Units		527	986
Stapled Securities			
Sundry Debtors			
Sundry		1,812	1,812
<b>Total Assets</b>		<b>2,020,802</b>	<b>1,679,459</b>
<b>Liabilities</b>			
Income Tax Payable			
Income Tax Payable		6,956	477
Provision for Income Tax		124	10,183
Withholding Credits			
Stapled Securities			
Arena REIT. - Fully Paid Ordinary/Units Stapled		(1,122)	(963)
Securities			
Franking Credits			
Managed Investments			
UBS Property Securities Fund		-	(39)
Shares in Listed Companies			
Medibank Private Limited		(308)	(397)
South32 Limited		(127)	-
Western Areas Limited		(32)	-
Foreign Tax Credits			
Managed Investments			
UBS Property Securities Fund		-	(18)
Income Tax Instalments Paid		(4,396)	(2,288)
Other Taxes Payable			
Activity Statement Payable/Refundable		1,099	572
<b>Total Liabilities</b>		<b>2,193</b>	<b>7,528</b>
<b>Net Assets Available to Pay Benefits</b>		<b>2,018,609</b>	<b>1,671,931</b>
<i>Represented by:</i>			
<b>Liability for Accrued Benefits</b>	2		
Dr Andries Ferreira			
Account Based Pension		1,980,849	-
Accumulation		37,760	1,671,931
<b>Total Liability for Accrued Benefits</b>		<b>2,018,609</b>	<b>1,671,931</b>

*The accompanying notes form part of these financial statements.  
This report should be read in conjunction with the accompanying compilation report.*

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**Andries Ferreira Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2021**

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**Note 1 - Statement of Significant Accounting Policies**

The following significant accounting policies have been adopted in the preparation and presentation of the financial statements. They have been consistently applied in the current and previous periods unless otherwise stated to ensure the financial information satisfies the concept of relevance and reliability.

**(a) Statement of Compliance**

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because the members are able to command the preparation of tailored reports so as to satisfy specifically all of their information needs and there are no other users dependent on the financial statements. The financial statements are therefore special purpose financial statements that have been prepared in accordance with the legislative requirements of the *Superannuation Industry (Supervision) Act 1993* and *Regulations 1994* and the provisions of the Trust Deed. The trustees have determined that the accounting policies adopted are appropriate to meet their needs.

**(b) Basis of Preparation**

The financial statements have been prepared on a cash basis using historical costs convention unless stated otherwise. For investments and financial liabilities, they are measured at market values.

The financial statements are presented in Australian dollars, which is the functional currency of the fund.

**(c) Use of Accounting Estimates and Judgments**

The preparation of financial statements requires the trustees to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstance, the results of which form the basis of making the judgments. 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.

**(d) Cash and Cash Equivalents**

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

**(e) Foreign Currency**

Any foreign currency transactions during the financial year are brought to account using the exchange rate in effect at the date of the transaction. Foreign currency monetary items at reporting date are translated at the exchange rate existing at reporting date. Exchange differences are recognised in the operating statement in the period in which they arise.

**(f) Valuation of Assets**

*Investment*

An investment is initially recognised when as a result of past transactions or events, the Fund controls the future economic benefits expected to flow from the asset.

The investment assets are firstly recorded at cost, being the fair value of the consideration given. After initial recognition, they are measured at market value. Gains or losses arising from changes in market value are recognised on the Operating Statement in the periods in which they occur.

Market value as defined in s10 of *SISA 1993*, in relation to an asset, means the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

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

As disposal costs are generally immaterial unless otherwise stated, market value approximates fair value.

*This report should be read in conjunction with the accompanying compilation report.*



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# Andries Ferreira Superannuation Fund

## Notes to the Financial Statements

### As at 30 June 2021

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Market values for various types of investment have been determined as follows:

- i. listed securities, government and other fixed interest securities for which there is a readily available market quotation, the valuation is recorded as the last quoted sale price as at the close of business on reporting date. If the listed securities are foreign, they are also converted to Australian dollars using the exchange rate at the close of business on the reporting date;
- ii. unit trusts and managed funds are stated by reference to the unit redemption price quoted by the fund manager at the end of the reporting period;
- iii. unlisted investments are stated at the Trustees' valuation based on estimated market value at balance date; or where necessary, upon external valuers' expert opinions;
- iv. Investment properties are carried at market value and are held for the purpose of generating long-term rental yields and capital appreciation. The Trustees give consideration to the value of the investment property each financial year and revalue when a significant event occurs or when deemed appropriate. Where an external valuation has been obtained, the valuation is based on objective and supportable data and has been carried out by a property valuation service provider or qualified independent valuer as appropriate.

#### *Financial Liabilities*

The Fund initially recognises a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Financial liabilities including credit balances of hedging instruments and derivatives are measured at market values as at the reporting date. Any change in market values of the financial liabilities since the beginning of the reporting period shall be included in the profit or loss for the reporting period. As disposal costs are generally immaterial, unless otherwise stated, market value approximates fair value.

#### *Receivables and Payables*

Current assets such as accounts receivable, which are expected to be recovered within twelve months after the reporting period, are carried at nominal amounts which approximate the fair values.

Accounts payable are recognised when the Fund becomes obliged to make future payments resulting from the goods and services received, whether or not billed to the Fund and are carried at nominal amounts which are equivalent to fair values.

### **(g) Revenue Recognition**

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 measured at the fair value of consideration received or receivable. The following recognition criteria relate to the specific items of revenue the Fund receives:

#### *Interest*

The interest revenue is recognised by the Fund on a cash receipt basis, unless the Fund chooses the accrual method and the amount can be reliably measured by reference to the principal outstanding and using the effective interest rate of the instrument calculated at the acquisition or origination date.

#### *Dividend Revenue*

The entitlement to a dividend is based on the date the shares are quoted ex-dividend; the actual dividend revenue is recognised by the Fund when it is received.

#### *Distribution Revenue*

Distributions from unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distributions 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.

#### *Rental Income*

Rent from investment properties is recognised by the Fund on a cash receipt basis.

#### *Movement in market values*

Changes in the market value of investments are determined as the difference between the market value at balance date or consideration received (if sold during the year) and the market value as at the prior year end or cost (if the investment was acquired during the period). All movements are recognised in the Operating Statement.

*This report should be read in conjunction with the accompanying compilation report.*

**Andries Ferreira Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2021**

*Contributions and Rollovers In*

Contributions and rollovers 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.

The financial report was authorised for issue on 26 July 2022 by the directors of the trustee company.

**Note 2 – 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. Changes in the Liability for Accrued Benefits are as follows:

	<b>Current</b>
<b>Liability for Accrued Benefits at beginning of period</b>	1,671,931
Benefits Accrued during the period	430,709
Benefits Paid during the period	(84,031)
<b>Liability for Accrued Benefits at end of period</b>	<b>2,018,609</b>

Any amount in the Unallocated Contributions account represent amounts that have been received by the fund from either the members of the fund or a third party but have not been allocated to any specific member as at the reporting date. It is the intention of the trustee to allocate any such amounts recorded as unallocated contributions within 28 days following the end of the month to specific fund member, which will increase the liability for members accrued benefits.

**Note 3 – Vested Benefits**

Vested benefits are benefits which 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 reporting period.

	<b>Current</b>
<b>Vested Benefits at beginning of period</b>	1,671,931
Benefits Accrued during the period	430,709
Benefits Paid during the period	(84,031)
<b>Vested Benefits at end of period</b>	<b>2,018,609</b>

**Note 4 – Guaranteed Benefits**

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

**Note 5 – Funding Arrangements**

No fixed funding arrangements were in place for the Fund as at year end.

**Note 6A – Direct Property**

	<b>Current</b>
At market value:	
Lot 149 Laceflower Street, Bullsbrook, WA 6084	217,391
Lot 472, 12 Splendor PI, BIRTINYA	905,000
	<b>1,122,391</b>

*This report should be read in conjunction with the accompanying compilation report.*

**Andries Ferreira Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2021**

**Note 6B – Managed Investments**

	<b>Current</b>
At market value:	
Australian Ethical Emerging Companies Fund (W)	24,413
Australian Unity Healthcare Property Trust	121,243
Hyperion Small Growth Companies	22,153
UBS Property Securities Fund	0
	<b>167,809</b>

**Note 6C – Other Assets**

	<b>Current</b>
At market value:	
Perth Mint Goldpass Trading Account	5
	<b>5</b>

**Note 6D – Shares in Listed Companies**

	<b>Current</b>
At market value:	
Archer Materials Limited	578
Copper Mountain Mining Corporation - Chess Depository Interests 1:1	33,080
ETFS Metal Securities Australia Limited. - ETFS Physical GOLD	0
Kingston Resources Limited	11,575
Medibank Private Limited	18,770
Piedmont Lithium Inc. - Chess Depository Interests 100:1	47,150
South32 Limited	27,228
Western Areas Limited	18,088
	<b>156,469</b>

**Note 6E – Stapled Securities**

	<b>Current</b>
At market value:	
Arena REIT. - Fully Paid Ordinary/Units Stapled Securities	75,560
	<b>75,560</b>

**Note 6F – Units In Unlisted Unit Trusts**

	<b>Current</b>
At market value:	
Gold Coins (oz)	287,894
Silver Coins (oz)	33,663
	<b>321,557</b>

**Note 7A – Distributions**

	<b>Current</b>
Australian Ethical Emerging Companies Fund (W)	2,193
Australian Unity Healthcare Property Trust	3,687
Hyperion Small Growth Companies	1,641
UBS Property Securities Fund	125
Arena REIT. - Fully Paid Ordinary/Units Stapled Securities	3,106
	<b>10,752</b>

*This report should be read in conjunction with the accompanying compilation report.*

**Andries Ferreira Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2021**

**Note 7B – Dividends**

	<b>Current</b>
Medibank Private Limited	1,027
South32 Limited	422
Western Areas Limited	108
	<b>1,557</b>

**Note 7C – Interest**

	<b>Current</b>
NAB Cash Account 303863938	20
NAB Cash Manager a/c 31-081-6654	65
NAB Trade a/c 2162349-005	1,414
	<b>1,500</b>

**Note 7D – Rent**

	<b>Current</b>
Lot 472, 12 Splendor PI, BIRTINYA	28,699
	<b>28,699</b>

**Note 8A – Increase in Market Value**

	<b>Current</b>
<b>Direct Property</b>	
Lot 472, 12 Splendor PI, BIRTINYA	355,000
<b>Managed Investments</b>	
Australian Ethical Emerging Companies Fund (W)	(615)
Australian Unity Healthcare Property Trust	21,912
Hyperion Small Growth Companies	2,133
UBS Property Securities Fund	11,810
<b>Shares in Listed Companies</b>	
Archer Materials Limited	213
Copper Mountain Mining Corporation - Chess Depository Interests 1:1	(6,914)
ETFS Metal Securities Australia Limited. - ETFS Physical GOLD	(8,556)
Kingston Resources Limited	2,423
Medibank Private Limited	1,010
Piedmont Lithium Inc. - Chess Depository Interests 100:1	7,151
South32 Limited	7,322
Western Areas Limited	(1,912)
<b>Stapled Securities</b>	
Arena REIT. - Fully Paid Ordinary/Units Stapled Securities	29,594
<b>Units In Unlisted Unit Trusts</b>	
Gold Coins (oz)	8,084
Silver Coins (oz)	(6,337)
	<b>422,318</b>

*This report should be read in conjunction with the accompanying compilation report.*

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**Andries Ferreira Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2021**

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**Note 8B – Realised Capital Losses**

	Current
<b>Managed Investments</b>	
UBS Property Securities Fund	4,781
<b>Shares in Listed Companies</b>	
Archer Materials Limited	0
ETFS Metal Securities Australia Limited. - ETFS Physical GOLD	11,415
<b>Shares in Listed Companies - Foreign</b>	
Regeneron Pharmaceuticals Inc	4,555
	<u>20,751</u>

**Note 9 – Subsequent Events**

Subsequent to the end of the financial year there have been considerable impacts in Australia and globally arising from the Coronavirus (COVID-19) pandemic, and Government actions to reduce the spread of the virus.

At the date of signing the financial statements the Trustees are unable to determine what financial effects the outbreak of the virus could have on the fund in the coming financial period.

No financial effects arising from the economic impacts of the virus have been included in the financial statements for the year ended 30 June 2020. The impacts may include a significant reduction in the carrying value of the SMSF assets and investments. The Trustees acknowledge their responsibility to continuously monitor the situation and evaluate this impact including whether the fund remains a going concern and its ability to pay its liabilities and future retirement benefits.

*This report should be read in conjunction with the accompanying compilation report.*

# Andries Ferreira Superannuation Fund

## Trustee Declaration

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In the opinion of the Trustees of the Andries Ferreira Superannuation Fund.

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

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2021 present fairly the financial position of the Fund at 30 June 2021 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (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 Fund has been carried out in accordance with its Trust Deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 during the year ended 30 June 2021.

Signed in accordance with a resolution of the directors of Andries Ferreira Super Pty Ltd by:

..... Dated: ...../...../.....  
**Andries Ferreira**  
Director: Andries Ferreira Super Pty Ltd

# Compilation Report to the Trustees and Members of Andries Ferreira Superannuation Fund

ABN 95 245 282 993  
For the period 1 July 2020 to 30 June 2021

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On the basis of the information provided by the Trustees of Andries Ferreira Superannuation Fund, we have compiled the accompanying special purpose financial statements of Andries Ferreira Superannuation Fund for the period ended 30 June 2021, which comprise the Statement of Financial Position, Operating Statement, a summary of significant accounting policies and other explanatory notes.

The specific purpose for which the special purpose financial statements have been prepared is to provide information relating to the performance and financial position of Andries Ferreira Superannuation Fund that satisfies the information needs of the trustees and the members.

## The Responsibility of Trustees

The Trustees of Andries Ferreira Superannuation Fund are solely responsible for the information contained in the special purpose financial statements and have determined that the basis of accounting adopted and financial reporting framework used are appropriate to meet the needs of the members.

## Our Responsibility

On the basis of information provided by the Trustees of Andries Ferreira Superannuation Fund, we have compiled the accompanying special purpose financial statements in accordance with the same financial reporting framework/basis of accounting used above and **APES 315: *Compilation of Financial Information***.

Our procedures use accounting expertise to collect, classify and summarise the financial information, which the Trustees provided, in compiling the financial statements. Our procedures do not include verification or validation procedures. No audit or review has been performed and accordingly no assurance is expressed.

The special purpose financial statements were compiled exclusively for the benefit of the Trustees and members of the fund and purpose identified above. We do not accept responsibility to any other person for the contents of the special purpose financial statements.

Signature of Accountant

Dated: 26 July 2022



**Name of Signatory:** Mrs Kim Jay

**Address:** Suite 2 The Edge East  
10 Lake Kawana Blvd  
BIRTINYA, QLD 4575

<sup>1</sup> Refer to AUASB Standards for the issuance of audit opinions and review conclusions

**Andries Ferreira Superannuation Fund**  
**Statement of Taxable Income**  
For the Period from 1 July 2020 to 30 June 2021

Description	Tax Return Ref.	Amount
<b><u>Income</u></b>		
<b>Section B</b>		
Total Gross Rent and Other Leasing & Hiring Income	<b>B</b>	28,698
Total Gross Interest	<b>C</b>	1,499
Total Franked Dividend Amount	<b>K</b>	1,089
Total Dividend Franking Credit	<b>L</b>	467
Total Gross Trust Distributions	<b>M</b>	2,772
Total Exempt Current Pension Income	<b>Y</b>	(33,092)
<b>Total Assessable Income</b>		<b>1,433</b>
<b><u>Deductions</u></b>		
<b>Section C</b>		
Total Investment Expenses	<b>I</b>	397
Total Management and Administration Expenses	<b>J</b>	211
<b>Total Deductions</b>		<b>608</b>
<b>Taxable Income or Loss</b>	(V - N) <b>O</b>	<b>825.00</b>
<b><u>Income Tax Calculation Statement</u></b>		
<b>Section D</b>		
<b>Gross Tax</b>		
Gross Tax @ 15% for Concessional Income	30 Jun 2021 T1	124
<b>Total Gross Tax</b>		<b>124</b>
<b>Rebates and Offsets</b>	<b>C</b>	<b>0</b>
<b>SUBTOTAL</b>		<b>124</b>
Total Credit: Refundable Franking Credits	<b>E1</b>	467
Total Credit: ABN/TFN Not Quoted (Non-Individual)	<b>H3</b>	1,122
<b>Total Eligible Credits</b>		<b>1,122</b>
<b>Net Tax Payable</b>		<b>(1,465)</b>
Total PAYG Instalments Raised	<b>K</b>	4,396
Total Supervisory Levy	<b>L</b>	259
<b>Total Amount Due / (Refundable)</b>		<b>(5,602)</b>



# Self-managed superannuation fund annual return

# 2021

## Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2021* (NAT 71287).

! The *Self-managed superannuation fund annual return instructions 2021* (NAT 71606) (the instructions) can assist you to complete this annual return.

— The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via [ABR.gov.au](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT 3036).

## To complete this annual return

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

S M I T H S T

- Place  in ALL applicable boxes.

➤ Postal address for annual returns:

**Australian Taxation Office**  
GPO Box 9845  
[insert the name and postcode  
of your capital city]

## Section A: Fund information

1 **Tax file number (TFN)**

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

! The ATO is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

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

Andries Ferreira Superannuation Fund

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

4 **Current postal address**

Suite 2 The Edge East

10 Lake Kawana Blvd

Suburb/town

BIRTINYA

State/territory

QLD

Postcode

4575

5 **Annual return status**

Is this an amendment to the SMSF's 2021 return?

A No  Yes

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

B No  Yes

Fund's tax file number (TFN) **6 SMSF auditor**

Auditor's name

Title: 

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed

**A**

Day Month Year

Was Part A of the audit report qualified?

**B** No  Yes 

Was Part B of the audit report qualified?

**C** No  Yes 

If Part B of the audit report was qualified, have the reported issues been rectified?

**D** No  Yes **7 Electronic funds transfer (EFT)**

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

**A Fund's financial institution account details**

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number Fund account number 

Fund account name

I would like my tax refunds made to this account.  Go to C.**B Financial institution account details for tax refunds**

This account is used for tax refunds. You can provide a tax agent account here.

BSB number Account number 

Account name

**C Electronic service address alias**

Provide the electronic service address alias (ESA) issued by your SMSF messaging provider. (For example, SMSFdataESAAlias). See instructions for more information.

Fund's tax file number (TFN)

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

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

**10 Exempt current pension income**  
 Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

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

No  Go to Section B: Income.

Yes  Exempt current pension income amount **A** \$ .00

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

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

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

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

## Section B: Income

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

### 11 Income

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

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2021*.

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

Net capital gain **A** \$ 0-00

Gross rent and other leasing and hiring income **B** \$ 28698-00

Gross interest **C** \$ 1499-00

Forestry managed investment scheme income **X** \$ 0-00

Gross foreign income	<b>D1</b> \$ <span style="border: 1px solid black; padding: 2px;">0</span> -00	Net foreign income	<b>D</b> \$ <span style="border: 1px solid black; padding: 2px;">0</span> -00	Loss <input type="checkbox"/>
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Australian franking credits from a New Zealand company **E** \$ 0-00

Transfers from foreign funds **F** \$ 0-00 Number

Gross payments where ABN not quoted **H** \$ 0-00

**Calculation of assessable contributions**

Assessable employer contributions

**R1** \$ 0-00

plus Assessable personal contributions

**R2** \$ 0-00

plus **#No-TFN-quoted contributions**

**R3** \$ 0-00  
(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

**R6** \$ 0-00

Gross distribution from partnerships **I** \$ 0-00 Loss

\*Unfranked dividend amount **J** \$ 0-00

\*Franked dividend amount **K** \$ 1089-00

\*Dividend franking credit **L** \$ 467-00

\*Gross trust distributions **M** \$ 2772-00 Code

**Assessable contributions (R1 plus R2 plus R3 less R6)** **R** \$ 0-00

**Calculation of non-arm's length income**

\*Net non-arm's length private company dividends

**U1** \$ 0-00

plus \*Net non-arm's length trust distributions

**U2** \$ 0-00

plus \*Net other non-arm's length income

**U3** \$ 0-00

\*Other income **S** \$ 0-00 Code

\*Assessable income due to changed tax status of fund **T** \$ 0-00

**Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3)** **U** \$ 0-00

#This is a mandatory label.

\*If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

**GROSS INCOME (Sum of labels A to U)** **W** \$ 34525-00 Loss

Exempt current pension income **Y** \$ 33092-00

**TOTAL ASSESSABLE INCOME (W less Y)** **V** \$ 1433-00 Loss

Fund's tax file number (TFN)

## Section C: Deductions and non-deductible expenses

### 12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	<b>A1</b> \$ <input type="text" value="0"/> -00	<b>A2</b> \$ <input type="text" value="0"/> -00	
Interest expenses overseas	<b>B1</b> \$ <input type="text" value="0"/> -00	<b>B2</b> \$ <input type="text" value="0"/> -00	
Capital works expenditure	<b>D1</b> \$ <input type="text" value="0"/> -00	<b>D2</b> \$ <input type="text" value="0"/> -00	
Decline in value of depreciating assets	<b>E1</b> \$ <input type="text" value="0"/> -00	<b>E2</b> \$ <input type="text" value="0"/> -00	
Insurance premiums – members	<b>F1</b> \$ <input type="text" value="0"/> -00	<b>F2</b> \$ <input type="text" value="0"/> -00	
SMSF auditor fee	<b>H1</b> \$ <input type="text" value="0"/> -00	<b>H2</b> \$ <input type="text" value="0"/> -00	
Investment expenses	<b>I1</b> \$ <input type="text" value="397"/> -00	<b>I2</b> \$ <input type="text" value="9176"/> -00	
Management and administration expenses	<b>J1</b> \$ <input type="text" value="211"/> -00	<b>J2</b> \$ <input type="text" value="3487"/> -00	
Forestry managed investment scheme expense	<b>U1</b> \$ <input type="text" value="0"/> -00	<b>U2</b> \$ <input type="text" value="0"/> -00	
Other amounts	<b>L1</b> \$ <input type="text" value="0"/> -00 <input type="text" value=""/>	<b>L2</b> \$ <input type="text" value="541"/> -00 <input type="text" value=""/>	
Tax losses deducted	<b>M1</b> \$ <input type="text" value="0"/> -00		

**TOTAL DEDUCTIONS**  
**N** \$ -00  
 (Total **A1** to **M1**)

**TOTAL NON-DEDUCTIBLE EXPENSES**  
**Y** \$ -00  
 (Total **A2** to **L2**)

**#TAXABLE INCOME OR LOSS** -00  Loss  
**O** \$ -00  
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

**TOTAL SMSF EXPENSES**  
**Z** \$ -00  
 (N plus Y)

#This is a mandatory label.

Fund's tax file number (TFN)

## Section D: Income tax calculation statement

**#Important:**

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

### 13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2021* on how to complete the calculation statement.

#Taxable income	<b>A</b>	\$	<input type="text" value="825"/>	<b>-00</b>
<i>(an amount must be included even if it is zero)</i>				
#Tax on taxable income	<b>T1</b>	\$	<input type="text" value="123.75"/>	
<i>(an amount must be included even if it is zero)</i>				
#Tax on no-TFN-quoted contributions	<b>J</b>	\$	<input type="text" value="0"/>	
<i>(an amount must be included even if it is zero)</i>				

Gross tax **B** \$   
*(T1 plus J)*

Foreign income tax offset	<b>C1</b>	\$	<input type="text" value="0"/>	
Rebates and tax offsets	<b>C2</b>	\$	<input type="text"/>	
Non-refundable non-carry forward tax offsets	<b>C</b>	\$	<input type="text" value="0"/>	
<i>(C1 plus C2)</i>				

SUBTOTAL 1  
**T2** \$   
*(B less C – cannot be less than zero)*

Early stage venture capital limited partnership tax offset	<b>D1</b>	\$	<input type="text" value="0"/>	
Early stage venture capital limited partnership tax offset carried forward from previous year	<b>D2</b>	\$	<input type="text" value="0"/>	
Early stage investor tax offset	<b>D3</b>	\$	<input type="text" value="0"/>	
Early stage investor tax offset carried forward from previous year	<b>D4</b>	\$	<input type="text" value="0"/>	
Non-refundable carry forward tax offsets	<b>D</b>	\$	<input type="text" value="0"/>	
<i>(D1 plus D2 plus D3 plus D4)</i>				

SUBTOTAL 2  
**T3** \$   
*(T2 less D – cannot be less than zero)*

Complying fund's franking credits tax offset	<b>E1</b>	\$	<input type="text" value="467.02"/>	
No-TFN tax offset	<b>E2</b>	\$	<input type="text"/>	
National rental affordability scheme tax offset	<b>E3</b>	\$	<input type="text"/>	
Exploration credit tax offset	<b>E4</b>	\$	<input type="text"/>	
Refundable tax offsets	<b>E</b>	\$	<input type="text" value="467.02"/>	
<i>(E1 plus E2 plus E3 plus E4)</i>				

#TAX PAYABLE **T5** \$   
*(T3 less E – cannot be less than zero)*

Section 102AAM interest charge  
**G** \$

Fund's tax file number (TFN)

Credit for interest on early payments – amount of interest	<b>H1 \$</b> <input type="text"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	<b>H2 \$</b> <input type="text" value="0"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<b>H3 \$</b> <input type="text" value="1122"/>
Credit for TFN amounts withheld from payments from closely held trusts	<b>H5 \$</b> <input type="text"/>
Credit for interest on no-TFN tax offset	<b>H6 \$</b> <input type="text"/>
Credit for foreign resident capital gains withholding amounts	<b>H8 \$</b> <input type="text"/>
<b>Eligible credits</b>	<b>H \$</b> <input type="text" value="1122"/>
	<i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

<b>#Tax offset refunds</b> (Remainder of refundable tax offsets)	<b>I \$</b> <input type="text" value="343.27"/>
	<i>(unused amount from label E – an amount must be included even if it is zero)</i>

**PAYG instalments raised**

**K \$**

**Supervisory levy**

**L \$**

**Supervisory levy adjustment for wound up funds**

**M \$**

**Supervisory levy adjustment for new funds**

**N \$**

<b>AMOUNT DUE OR REFUNDABLE</b> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.	<b>S \$</b> <input type="text" value="-5602.27"/>
	<i>(T5 plus G less H less I less K plus L less M plus N)</i>

#This is a mandatory label.

## Section E: Losses

### 14 Losses

**!** If total loss is greater than \$100,000, complete and attach a *Losses schedule 2021*.

Tax losses carried forward to later income years	<b>U \$</b> <input type="text" value="0"/> -00
Net capital losses carried forward to later income years	<b>V \$</b> <input type="text" value="16233"/> -00

Fund's tax file number (TFN)

## Section F: Member information

### MEMBER 1

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Day Month Year

Date of birth

### Contributions

OPENING ACCOUNT BALANCE \$

**!** Refer to instructions for completing these labels.

Employer contributions

**A** \$

ABN of principal employer

**A1**

Personal contributions

**B** \$

CGT small business retirement exemption

**C** \$

CGT small business 15-year exemption amount

**D** \$

Personal injury election

**E** \$

Spouse and child contributions

**F** \$

Other third party contributions

**G** \$

Proceeds from primary residence disposal

**H** \$

Receipt date

Day Month Year

**H1**

Assessable foreign superannuation fund amount

**I** \$

Non-assessable foreign superannuation fund amount

**J** \$

Transfer from reserve: assessable amount

**K** \$

Transfer from reserve: non-assessable amount

**L** \$

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

**T** \$

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

**M** \$

**TOTAL CONTRIBUTIONS N** \$

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

### Other transactions

Allocated earnings or losses

**O** \$

Loss

Inward rollovers and transfers

**P** \$

Outward rollovers and transfers

**Q** \$

Lump Sum payments

**R1** \$

Income stream payments

**R2** \$

Code

Code

Accumulation phase account balance  
**S1** \$

Retirement phase account balance – Non CDBIS  
**S2** \$

Retirement phase account balance – CDBIS  
**S3** \$

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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



Fund's tax file number (TFN)

## Section H: Assets and liabilities

### 15 ASSETS

15a Australian managed investments

Listed trusts	<b>A</b>	\$	<input type="text" value="75560"/>	-00
Unlisted trusts	<b>B</b>	\$	<input type="text" value="489365"/>	-00
Insurance policy	<b>C</b>	\$	<input type="text" value="0"/>	-00
Other managed investments	<b>D</b>	\$	<input type="text" value="0"/>	-00

15b Australian direct investments

Cash and term deposits <b>E</b> \$ <input type="text" value="157039"/> -00	
Debt securities <b>F</b> \$ <input type="text" value="0"/> -00	
Loans <b>G</b> \$ <input type="text" value="0"/> -00	
Listed shares <b>H</b> \$ <input type="text" value="156468"/> -00	
Unlisted shares <b>I</b> \$ <input type="text" value="0"/> -00	
Limited recourse borrowing arrangements <b>J</b> \$ <input type="text" value="0"/> -00	
Non-residential real property <b>K</b> \$ <input type="text" value="0"/> -00	
Residential real property <b>L</b> \$ <input type="text" value="1122390"/> -00	
Collectables and personal use assets <b>M</b> \$ <input type="text" value="0"/> -00	
Other assets <b>O</b> \$ <input type="text" value="19979"/> -00	

**Limited recourse borrowing arrangements**

Australian residential real property **J1** \$  -00

Australian non-residential real property **J2** \$  -00

Overseas real property **J3** \$  -00

Australian shares **J4** \$  -00

Overseas shares **J5** \$  -00

Other **J6** \$  -00

Property count **J7**

15c Other investments

Crypto-Currency	<b>N</b>	\$	<input type="text" value="0"/>	-00
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15d Overseas direct investments

Overseas shares	<b>P</b>	\$	<input type="text" value="0"/>	-00
Overseas non-residential real property	<b>Q</b>	\$	<input type="text" value="0"/>	-00
Overseas residential real property	<b>R</b>	\$	<input type="text" value="0"/>	-00
Overseas managed investments	<b>S</b>	\$	<input type="text" value="0"/>	-00
Other overseas assets	<b>T</b>	\$	<input type="text" value="0"/>	-00

<b>TOTAL AUSTRALIAN AND OVERSEAS ASSETS</b>	<b>U</b>	\$	<input type="text" value="2020801"/>	-00
(Sum of labels <b>A</b> to <b>T</b> )				

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year?

**A** No  Yes  \$  -00

Fund's tax file number (TFN)

**15f Limited recourse borrowing arrangements**

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No  Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No  Yes

**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements	<b>V1</b> \$ <input type="text" value="0"/>	-00		
Permissible temporary borrowings	<b>V2</b> \$ <input type="text" value="0"/>	-00		
Other borrowings	<b>V3</b> \$ <input type="text" value="0"/>	-00	Borrowings	<b>V</b> \$ <input type="text" value="0"/>
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G)			<b>W</b> \$	<input type="text" value="2018608"/>
Reserve accounts			<b>X</b> \$	<input type="text" value="0"/>
Other liabilities			<b>Y</b> \$	<input type="text" value="2193"/>
<b>TOTAL LIABILITIES</b>			<b>Z</b> \$	<input type="text" value="2020801"/>

**Section I: Taxation of financial arrangements**

**17 Taxation of financial arrangements (TOFA)**

Total TOFA gains **H** \$

Total TOFA losses **I** \$

**Section J: Other information**

**Family trust election status**

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2020–21 income year, write **2021**). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2021*. **B**

**Interposed entity election status**

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2021* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2021*. **D**

Section K: **Declarations**

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

**Important**

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

**Privacy**

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

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

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

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

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

Date  Day  Month  Year

**Preferred trustee or director contact details:**

Title:

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return  Hrs

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

**TAX AGENT'S DECLARATION:**

I declare that the *Self-managed superannuation fund annual return 2021* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date  Day  /  Month  /  Year

**Tax agent's contact details**

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

# Capital gains tax (CGT) schedule 2021

## When completing this form

- Print clearly, using a black or dark blue pen only.
- Use BLOCK LETTERS and print one character in each box.

S M I T H S T

- Do not use correction fluid or covering stickers.
- Sign next to any corrections with your **full signature** (not initials).

- Use in conjunction with company, trust, fund income tax return or the self-managed superannuation fund annual return.
- Refer to the *Guide to capital gains tax 2021* available on our website at [ato.gov.au](http://ato.gov.au) for instructions on how to complete this schedule.

**Tax file number (TFN)**

- ! We are authorised by law to request your TFN. You do not have to quote your TFN. However, if you don't it could increase the chance of delay or error in processing your form.

**Australian business number (ABN)**

## Taxpayer's name

## 1 Current year capital gains and capital losses

	Capital gain	Capital loss
Shares in companies listed on an Australian securities exchange	<b>A \$</b> <input type="text" value="1908"/> ·00	<b>K \$</b> <input type="text" value="13322"/> ·00
Other shares	<b>B \$</b> <input type="text" value="0"/> ·00	<b>L \$</b> <input type="text" value="4554"/> ·00
Units in unit trusts listed on an Australian securities exchange	<b>C \$</b> <input type="text" value="0"/> ·00	<b>M \$</b> <input type="text" value="0"/> ·00
Other units	<b>D \$</b> <input type="text" value="0"/> ·00	<b>N \$</b> <input type="text" value="4337"/> ·00
Real estate situated in Australia	<b>E \$</b> <input type="text" value="0"/> ·00	<b>O \$</b> <input type="text" value="0"/> ·00
Other real estate	<b>F \$</b> <input type="text" value="0"/> ·00	<b>P \$</b> <input type="text" value="0"/> ·00
Amount of capital gains from a trust (including a managed fund)	<b>G \$</b> <input type="text" value="4072"/> ·00	
Collectables	<b>H \$</b> <input type="text" value="0"/> ·00	<b>Q \$</b> <input type="text" value="0"/> ·00
Other CGT assets and any other CGT events	<b>I \$</b> <input type="text" value="0"/> ·00	<b>R \$</b> <input type="text" value="0"/> ·00
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	<b>S \$</b> <input type="text" value="0"/> ·00	
<b>Total current year capital gains</b>	<b>J \$</b> <input type="text" value="5980"/> ·00	

Add the amounts at labels **K** to **R** and write the total in item **2** label **A** – **Total current year capital losses**.

Fund's tax file number (TFN) 980781554

**2 Capital losses**Total current year capital losses **A** \$ -00Total current year capital losses applied **B** \$ -00Total prior year net capital losses applied **C** \$ -00Total capital losses transferred in applied  
(only for transfers involving a foreign bank branch or permanent establishment of a foreign financial entity) **D** \$ -00Total capital losses applied **E** \$ -00Add amounts at **B**, **C** and **D**.**3 Unapplied net capital losses carried forward**Net capital losses from collectables carried forward to later income years **A** \$ -00Other net capital losses carried forward to later income years **B** \$ -00Add amounts at **A** and **B** and transfer the total to label **V – Net capital losses carried forward to later income years** on your tax return.**4 CGT discount**Total CGT discount applied **A** \$ -00**5 CGT concessions for small business**Small business active asset reduction **A** \$ -00Small business retirement exemption **B** \$ -00Small business rollover **C** \$ -00Total small business concessions applied **D** \$ -00**6 Net capital gain**Net capital gain **A** \$ -001J less 2E less 4A less 5D (cannot be less than zero). Transfer the amount at **A** to label **A – Net capital gain** on your tax return.

**7 Earnout arrangements**

Are you a party to an earnout arrangement? **A** Yes, as a buyer  Yes, as a seller  No   
 (Print  in the appropriate box.)

**!** If you are a party to more than one earnout arrangement, copy and attach a separate sheet to this schedule providing the details requested here for each additional earnout arrangement.

How many years does the earnout arrangement run for? **B**

What year of that arrangement are you in? **C**

If you are the seller, what is the total estimated capital proceeds from the earnout arrangement? **D** \$ -00

Amount of any capital gain or loss you made under your non-qualifying arrangement in the income year. **E** \$ -00 /  <sup>LOSS</sup>

**!** **Request for amendment**

If you received or provided a financial benefit under a look-through earnout right created in an earlier income year and you wish to seek an amendment to that earlier income year, complete the following:

Income year earnout right created **F**

Amended net capital gain or capital losses carried forward **G** \$ -00 /  <sup>LOSS</sup>

**8 Other CGT information required (if applicable)**

Small business 15 year exemption – exempt capital gains **A** \$ -00 /  <sup>CODE</sup>

Capital gains disregarded by a foreign resident **B** \$ -00

Capital gains disregarded as a result of a scrip for scrip rollover **C** \$ -00

Capital gains disregarded as a result of an inter-company asset rollover **D** \$ -00

Capital gains disregarded by a demerging entity **E** \$ -00

**2021****Losses schedule**

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2021 tax return.

Superannuation funds should complete and attach this schedule to their 2021 tax return.

Print neatly in BLOCK LETTERS with a black or blue ballpoint pen only. Print one letter or number in each box. Do not use correction fluid or tape.

Place  in all applicable boxes.

Refer to *Losses schedule instructions 2021*, available on our website [ato.gov.au](http://ato.gov.au) for instructions on how to complete this schedule.

Tax file number (TFN)

980781554

Name of entity

Andries Ferreira Superannuation Fund

Australian business number

95245282993

## Part A – Losses carried forward to the 2021–22 income year – excludes film losses

### 1 Tax losses carried forward to later income years

Year of loss		
2020–21	<b>B</b>	<input type="text"/> -00
2019-20	<b>C</b>	<input type="text"/> -00
2018-19	<b>D</b>	<input type="text"/> -00
2017-18	<b>E</b>	<input type="text"/> -00
2016-17	<b>F</b>	<input type="text"/> -00
2015-16 and earlier income years	<b>G</b>	<input type="text"/> -00
<b>Total</b>	<b>U</b>	<input type="text"/> 0 -00

Transfer the amount at **U** to the **Tax losses carried forward to later income years** label on your tax return.

### 2 Net capital losses carried forward to later income years

Year of loss		
2020-21	<b>H</b>	<input type="text" value="16233"/> -00
2019-20	<b>I</b>	<input type="text"/> -00
2018-19	<b>J</b>	<input type="text"/> -00
2017-18	<b>K</b>	<input type="text"/> -00
2016-17	<b>L</b>	<input type="text"/> -00
2015-16 and earlier income years	<b>M</b>	<input type="text"/> -00
<b>Total</b>	<b>V</b>	<input type="text" value="16233"/> -00

Transfer the amount at **V** to the **Net capital losses carried forward to later income years** label on your tax return.

**Part B – Ownership and business continuity test** – company and listed widely held trust only

Complete item 3 of **Part B** if a loss is being carried forward to later income years and the business continuity test has to be satisfied in relation to that loss.

Do not complete items 1 or 2 of **Part B** if, in the 2020–21 income year, no loss has been claimed as a deduction, applied against a net capital gain or, in the case of companies, losses have not been transferred in or out.

**1 Whether continuity of majority ownership test passed**

**Note:** If the entity has deducted, applied, transferred in or transferred out (as applicable) in the 2020-21 income year loss incurred in any of the listed years, print **X** in the **Yes** or **No** box to indicate whether the entity has satisfied the continuity of majority ownership test in respect of that loss.

Year of loss		Yes	No
2020-21	<b>A</b>	<input type="checkbox"/>	<input type="checkbox"/>
2019-20	<b>B</b>	<input type="checkbox"/>	<input type="checkbox"/>
2018-19	<b>C</b>	<input type="checkbox"/>	<input type="checkbox"/>
2017-18	<b>D</b>	<input type="checkbox"/>	<input type="checkbox"/>
2016-17	<b>E</b>	<input type="checkbox"/>	<input type="checkbox"/>
2015-16 and earlier income years	<b>F</b>	<input type="checkbox"/>	<input type="checkbox"/>

**2 Amount of losses deducted/applied for which the continuity of majority ownership test is not passed but the business continuity test is satisfied** – excludes film lossesTax losses **G**  -00Net capital losses **H**  -00**3 Losses carried forward for which the business continuity test must be satisfied before they can be deducted/applied in later years** – excludes film lossesTax losses **I**  -00Net capital losses **J**  -00**4 Do current year loss provisions apply?**

Is the company required to calculate its taxable income or tax loss for the year under Subdivision 165-B or its net capital gain or net capital loss for the year under Subdivision 165-CB of the *Income Tax Assessment Act 1997* (ITAA 1997)?

**K** Yes  No **Part C – Unrealised losses** – company only

**Note:** These questions relate to the operation of Subdivision 165-CC of ITAA 1997.

Has a changeover time occurred in relation to the company after 1.00pm by legal time in the Australian Capital Territory on 11 November 1999?

**L** Yes  No 

If you printed **X** in the **No** box at **L**, do not complete **M**, **N** or **O**.

At the changeover time did the company satisfy the maximum net asset value test under section 152-15 of ITAA 1997?

**M** Yes  No 

If you printed **X** in the **No** box at **M**, has the company determined it had an unrealised net loss at the changeover time?

**N** Yes  No 

If you printed **X** in the **Yes** box at **N**, what was the amount of unrealised net loss calculated under section 165-115E of ITAA 1997?

**O**  -00



**Part D – Life insurance companies**

Complying superannuation class tax losses carried forward to later income years **P**  -00

Complying superannuation net capital losses carried forward to later income years **Q**  -00

**Part E – Controlled foreign company losses**

Current year CFC losses **M**  -00

CFC losses deducted **N**  -00

CFC losses carried forward **O**  -00

**Part F – Tax losses reconciliation statement**

Balance of tax losses brought forward from the prior income year **A**  -00

**ADD** Uplift of tax losses of designated infrastructure project entities **B**  -00

**SUBTRACT** Net forgiven amount of debt **C**  -00

**ADD** Tax loss incurred (if any) during current year **D**  -00

**ADD** Tax loss amount from conversion of excess franking offsets **E**  -00

**SUBTRACT** Net exempt income **F**  -00

**SUBTRACT** Tax losses forgone **G**  -00

**SUBTRACT** Tax losses deducted **H**  -00

**SUBTRACT** Tax losses transferred out under Subdivision 170-A (only for transfers involving a foreign bank branch or a PE of a foreign financial entity) **I**  -00

Total tax losses carried forward to later income years **J**  -00

Transfer the amount at **J** to the **Tax losses carried forward to later income years** label on your tax return.

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE  
ANDRIES FERREIRA SUPER PTY LTD ATF  
ANDRIES FERREIRA SUPERANNUATION FUND  
HELD ON ...../...../..... AT  
28 SUNRISE AVE, TEWANTIN QLD**

**PRESENT**

Andries Ferreira

**ALLOCATION OF NET  
INCOME:**

It was resolved that the income of the fund be proportionally allocated to members based on the members' daily weighted average balances. The following amounts of income, and related amounts of tax, are to be credited to / debited from member accounts:

	Income	Fund Tax	Conts Tax	Direct Tax
<i>Dr Andries Ferreira</i>				
Accumulation	7,793	124	0	0
Account Based Pension	422,468	0	0	0

**REPORTING ENTITY  
CONCEPT:**

It was resolved that, in the opinion of the trustee, the fund is not a reporting entity because it is unlikely that users exist who are unable to command the preparation of reports tailored so as to satisfy specifically all their information needs.

Therefore, the financial statements for the fund are to be prepared on the basis of the fund being a "non-reporting entity", and will therefore take the form of Special Purpose Financial Reports.

**REPORTS AND  
STATEMENTS:**

The Financial Reports consisting of Statement of Financial Position, Operating Statement and Notes to the Financial Statements, Trustee's Declaration, Compilation Report, Auditor's Report and Member Statement for the period ended 30 June 2021 were tabled for consideration at the meeting.

It was resolved that the financial statements be adopted in their present format and that the statement by the trustees attached to the financial reports be signed by the Trustees, stating that:

1. the financial statements are drawn up so as to present fairly the financial position of the fund as at 30 June 2021, the benefits accrued as a result of operations and its cash flow for the year then ended;
2. the financial statements have been prepared in accordance with the requirements of the trust deed and Australian Accounting Standards as noted in Note 1 to the Financial Statements and
3. the fund has operated substantially in accordance with the trust deed and the requirements of the *Superannuation Industry (Supervision) Act 1993 (SISA)*, during the year ended 30 June 2021.

**INCOME TAX RETURN:**

The completed Self-Managed Superannuation Fund Annual Return for the financial year ended 30 June 2021 was tabled for consideration at the meeting.

It was resolved that:

1. the particulars contained in the 2021 income tax return and the relevant records used to ascertain the taxable income, as shown, derived by the fund from all sources in and out of Australia during the year of income are true and correct and;
2. the fund satisfies the statutory requirements and conditions applicable to be classified as a 'Regulated Superannuation Fund/Complying Superannuation Fund' for the year of income and;
3. the income tax return be adopted in its present format and that the Return be signed by the Trustees.

**REVIEW OF INVESTMENT STRATEGY:**

The fund's investment performance for the year ended 30 June 2021 and existing investment strategy have been reviewed by the Trustees, after considering:

1. the risk involved in making, holding and realising, and the likely return from, the fund's investments having regard to its objectives and its expressed cash flow requirements;
2. the composition of the fund's investments as a whole including the extent to which the investments are diverse or involve the funds being exposed to risks from inadequate diversification;
3. the liquidity of the fund's investments having regard to its expected cash flow requirements;
4. the ability of the fund to discharge its existing and prospective liabilities;
5. whether the fund should hold a contract of insurance that provides insurance cover for members of the fund; and
6. the effect of the fund's investments on the above requirements and all matters relating to the prudential nature of the investment being continuously monitored, regularly reviewed and to make sure they adhere to fund's investment objectives and relevant legislation.

It was resolved that the aims and objectives of the investment strategy were being achieved and that the said investment strategy requires no further modification or adoption at this time.

**TRUSTEE AND MEMBER 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 Section 120 of the SISA.

Each of the member(s) confirmed that they are a member of the fund and agreed to be bound by the provisions contained within the Trust Deed of the fund (and any subsequent amendments).

**AUDITOR:**

It was resolved that

Anthony Boys  
of  
Australian Super Audits Pty Ltd  
702/20 Hindmarsh Square  
ADELAIDE, SA 5000

act as the auditor of the fund for the next financial year.

**TAX AGENT:**

It was resolved that

Mrs Kim Jay  
of  
Initiative Group  
Suite 2 The Edge East  
10 Lake Kawana Blvd  
BIRTINYA, QLD 4575

act as the tax agent of the fund for the next financial year.

**CLOSURE:**

There being no further business the meeting was closed.

.....  
Andries Ferreira  
Director

Dated ...../...../.....

**Andries Ferreira Superannuation Fund**  
(ABN: 95 245 282 993)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 28 Sunrise Ave TEWANTIN, QLD 4565
Member	Number: 1
Dr Andries Hercules Ferreira	Date of Birth: 6 January 1953 Date Joined Fund: 8 April 2016 Eligible Service Date: 8 April 2016 Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF  
Refer to the Member Benefit Statements produced for each member account for further details*

**Your Accounts**

<b>Withdrawal Benefit</b> as at 1 Jul 2020	
Accumulation	1,671,931
Account Based Pension	-
<b>Total</b> as at 1 Jul 2020	<u><u>1,671,931</u></u>
 <b>Withdrawal Benefit</b> as at 30 Jun 2021	
Accumulation	37,760
Account Based Pension	1,980,849
<b>Total</b> as at 30 Jun 2021	<u><u>2,018,609</u></u>

**Your Tax Components**

Tax Free	1,295,003
Taxable - Taxed	723,606
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	2,018,609

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

**Binding Beneficiary Nomination\***

Nominated Beneficiary: 100% to Andries' legal personal representative as trustee for his Estate. Executor for the Estate - Option B.

\* Nomination in effect from **11 May 2021 to 11 May 2024**

**For Enquiries:**

phone **0421047981** | email **ahferreira53@gmail.com**  
mail **Andries Ferreira Superannuation Fund, 28 Sunrise Ave, TEWANTIN QLD 4565**

**Andries Ferreira Superannuation Fund**  
(ABN: 95 245 282 993)

**Member Benefit Statement**

<b>Period</b>	<b>Member Account Details</b>
<b>1 July 2020 - 30 June 2021</b>	Residential Address: 28 Sunrise Ave TEWANTIN, QLD 4565
<b>Member</b> Number: 1	Date of Birth: 6 January 1953
<b>Dr Andries Hercules Ferreira</b>	Date Joined Fund: 8 April 2016
<b>Accumulation Account</b>	Eligible Service Date: 8 April 2016
<b>Accumulation</b>	Tax File Number Held: Yes
	Account Start Date: 8 April 2016

<b>Your Account Summary</b>	
<b>Withdrawal Benefit</b> as at 1 Jul 2020	<b>1,671,931</b>
<i>Increases to your account:</i>	
Member Contributions	572
Share Of Net Fund Income	7,793
<u>Total Increases</u>	<u>8,365</u>
<i>Decreases to your account:</i>	
Lump Sum Cash Payments	42,412
Tax on Net Fund Income	124
Transfers Out	1,600,000
<u>Total Decreases</u>	<u>1,642,536</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2021	<b><u>37,760</u></b>

<b>Your Tax Components</b>		
Tax Free	65.0405 %	24,560
Taxable - Taxed		13,201
Taxable - Untaxed		-
<b>Your Preservation Components</b>		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		37,760

<b>Your Insurance Benefits</b>	
No insurance details have been recorded	

<b>Your Beneficiaries</b>	
<b>Binding Beneficiary Nomination*</b>	

Nominated Beneficiary: 100% to Andries' legal personal representative as trustee for his Estate. Executor for the Estate - Option B.

\* Nomination in effect from **11 May 2021** to **11 May 2024**

**Andries Ferreira Superannuation Fund**  
(ABN: 95 245 282 993)

**Member Benefit Statement**

<b>Period</b>	<b>Member Account Details</b>
<b>1 July 2020 - 30 June 2021</b>	Residential Address: 28 Sunrise Ave TEWANTIN, QLD 4565
<b>Member</b> Number: 1	Date of Birth: 6 January 1953
<b>Dr Andries Hercules Ferreira</b>	Date Joined Fund: 8 April 2016
<b>Pension Account</b>	Eligible Service Date: 8 April 2016
<b>Account Based Pension</b>	Tax File Number Held: Yes
	Account Start Date: 1 July 2020

<b>Your Account Summary</b>	
<b>Withdrawal Benefit</b> as at 1 Jul 2020	-
<i>Increases to your account:</i>	
Share Of Net Fund Income	422,468
Transfers In	1,600,000
<b><u>Total Increases</u></b>	<b>2,022,468</b>
<i>Decreases to your account:</i>	
Pension Payments	41,619
<b><u>Total Decreases</u></b>	<b>41,619</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2021	<b><u>1,980,849</u></b>

<b>Your Tax Components</b>		
Tax Free	64.1363 %	1,270,443
Taxable - Taxed		710,405
Taxable - Untaxed		-
<b>Your Preservation Components</b>		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		1,980,849
<b>Your Insurance Benefits</b>		
No insurance details have been recorded		
<b>Your Beneficiaries</b>		
<b>Binding Beneficiary Nomination*</b>		
Nominated Beneficiary: 100% to Andries' legal personal representative as trustee for his Estate. Executor for the Estate - Option B.		
* Nomination in effect from <b>11 May 2021</b> to <b>11 May 2024</b>		

**For Enquiries:**  
phone 0421047981 | email ahferreira53@gmail.com  
mail Andries Ferreira Superannuation Fund, 28 Sunrise Ave, TEWANTIN QLD 4565

## **Trustee**

The Trustee of the Fund is as follows:

Andries Ferreira Super Pty Ltd

The directors of the Trustee company are:

Andries Ferreira

## **Availability of Other Fund Information**

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

## **Trustee Disclaimer**

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While 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 errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund

.....  
Andries Ferreira

Director - Andries Ferreira Super Pty Ltd

Statement Date: 30 June 2021

### **For Enquiries:**

phone **0421047981** | email **ahferreira53@gmail.com**

mail **Andries Ferreira Superannuation Fund, 28 Sunrise Ave, TEWANTIN QLD 4565**



## Andries Ferreira Superannuation Fund

### Members Summary Report - For the period 1/07/2020 to 30/06/2021

Member's Detail	Opening Balance	Increases				Decreases					Closing Balance
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid	
<b>Dr Andries Ferreira</b>											
28 Sunrise Ave TEWANTIN QLD 4565											
Accumulation <b>Accumulation</b>	1,671,931	572	0	7,793	0	(124)	0	0	(1,600,000)	(42,412)	37,760
Pension <b>Account Based Pension</b>	0	0	1,600,000	422,468	0	0	0	0	0	(41,619)	1,980,849
	1,671,931	572	1,600,000	430,261	0	(124)	0	0	(1,600,000)	(84,031)	2,018,609
	1,671,931	572	1,600,000	430,261	0	(124)	0	0	(1,600,000)	(84,031)	2,018,609

**Andries Ferreira Superannuation Fund**  
**Contribution Caps**  
**For the Period From 1 July 2020 to 30 June 2021**

**Dr Andries Ferreira**

**Date of Birth:** 6 Jan 1953  
**Age:** 68 (at 30/06/2021)  
**Status:** Member must meet work test criteria, other conditions apply

**Contributions Summary**

**Prior Year Contributions** **Non-Concessional**  
The 'Bring Forward Rule' was unavailable in previous 2 years; member was 65 or older  
3-year cap in effect from previous years N/A  
Total non-concessional contributions in previous 2 years N/A

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1	25,000	0
Cumulative Available Unused Cap	2	0	0
Contributions made (to this fund)	3	0	572
Contributions made (to other funds)		0	0
Contributions as allocated		0	572
Amount above caps	4	0	572
Available		25,000	0

**Notes**

- 1 . Total Superannuation Balance was \$1.6 million or more at 30 June 2020, member not eligible to make Non-Concessional Contributions
- 2 . Total Superannuation Balance was \$500,000 or more at 30 June 2020, member not eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	0
	Personal	0
	Family and friends	0
	Foreign superannuation fund	0
	Transfers from reserve	0
	<b>Contributions as allocated</b>	<b>0</b>
<b>NonConcessional</b>	Personal	572
	Spouse	0
	Child	0
	Transfers from reserve	0
	Foreign superannuation fund	0
	<b>Contributions as allocated</b>	<b>572</b>
<b>Other</b>	CGT small business 15-year exemption	0
	CGT small business retirement exemption	0
	Government Co-Contributions	0
	Directed termination payment (taxed)	0
	Directed termination payment (untaxed)	0
	Personal injury election	0
	Downsizer Contribution	0
	COVID-19 Re-Contribution	0
	<b>Total Other contributions</b>	<b>0</b>

**Transactions**

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
28/07/2020	Personal		572		manual
	<b>Totals:</b>		<b>572</b>		

**Andries Ferreira Superannuation Fund**  
**Investment Summary as at 30 June 2021**

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Bank</u></b>								
NAB Cash Account 303863938				96,984	96,984			5%
NAB Cash Manager a/c 31-081-6654				57,648	57,648			3%
NAB Trade a/c 2162349-005				2,407	2,407			-%
				<b>157,039</b>	<b>157,039</b>			<b>8%</b>
<b><u>Collectibles Market</u></b>								
Perth Mint Goldpass Trading Account		0.0000	0.0000	5	5	0	0%	-%
				<b>5</b>	<b>5</b>	<b>0</b>	<b>0%</b>	<b>-%</b>
<b><u>Listed Securities Market</u></b>								
Arena REIT. - Fully Paid Ordinary/Units Stapled Securities (ASX:ARF)	20,989	1.4505	3.6000	30,445	75,560	45,115	148%	4%
Archer Materials Limited (ASX:AXE)	608	0.1754	0.9500	107	578	471	441%	-%
Copper Mountain Mining Corporation - Chess Depository Interests 1:1 (ASX:C6C)	8,570	4.6667	3.8600	39,994	33,080	(6,914)	(17)%	2%
Kingston Resources Limited (ASX:KSN)	53,836	0.1777	0.2150	9,566	11,575	2,008	21%	1%
Medibank Private Limited (ASX:MPL)	5,940	2.7300	3.1600	16,216	18,770	2,554	16%	1%
Piedmont Lithium Inc. - Chess Depository Interests 100:1 (ASX:PLL)	46,000	0.8695	1.0250	39,999	47,150	7,151	18%	2%
South32 Limited (ASX:S32)	9,293	2.1421	2.9300	19,907	27,228	7,322	37%	1%
Western Areas Limited (ASX:WSA)	7,568	2.6426	2.3900	19,999	18,088	(1,912)	(10)%	1%
				<b>176,234</b>	<b>232,029</b>	<b>55,796</b>	<b>32%</b>	<b>12%</b>
<b><u>Managed Funds Market</u></b>								
Australian Ethical Emerging Companies Fund (W) (ASX:AET07)	11,563	2.1645	2.1113	25,028	24,413	(615)	(2)%	1%
Australian Unity Healthcare Property Trust	53,529	1.5368	2.2650	82,266	121,243	38,977	47%	6%
Hyperion Small Growth Companies (ASX:HYN02)	3,780	5.2969	5.8613	20,020	22,153	2,133	11%	1%
				<b>127,313</b>	<b>167,809</b>	<b>40,496</b>	<b>32%</b>	<b>8%</b>

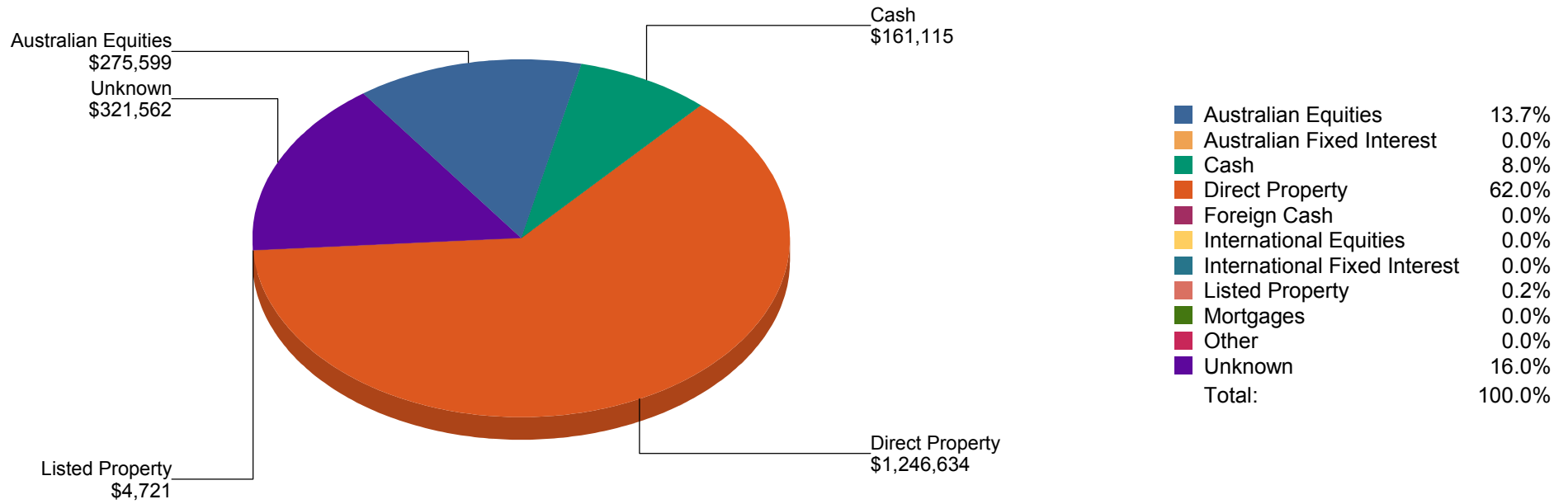
**Andries Ferreira Superannuation Fund**  
**Investment Summary as at 30 June 2021**

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Property Direct Market</u></b>								
Lot 149 Laceflower Street, Bullsbrook, WA 6084	1	217,390.5800	217,390.5800	217,391	217,391	0	0%	11%
Lot 472, 12 Splendor Pl, BIRTINYA	1	542,673.9600	905,000.0000	542,674	905,000	362,326	67%	45%
				<b>760,065</b>	<b>1,122,391</b>	<b>362,326</b>	<b>48%</b>	<b>56%</b>
<b><u>Unlisted Market</u></b>								
Gold Coins (oz)	109	2,270.6293	2,635.9400	247,995	287,894	39,899	16%	14%
Silver Coins (oz)	1,116	35.8372	30.1600	40,000	33,663	(6,337)	(16)%	2%
				<b>287,995</b>	<b>321,557</b>	<b>33,562</b>	<b>12%</b>	<b>16%</b>
				<b>1,508,651</b>	<b>2,000,830</b>	<b>492,180</b>	<b>33%</b>	<b>100%</b>

The accounting cost is the original cost base adjusted by any subsequent capital call/improvement or capital return transactions. In many cases, it is not the same as the adjusted or reduced cost base, or the reset cost base resulting from the CGT relief. To view the tax cost base and unrealised gain/(loss) for tax purposes refer to the Unrealised Capital Gains Report or change the report parameter to tax cost base.

**Andries Ferreira Superannuation Fund**  
**Investment Allocation as at 30 June 2021**

**Current Asset Allocation**



# Andries Ferreira Superannuation Fund

## Investment Allocation as at 30 June 2021

	Australian Equities	Cash	Direct Property	Listed Property	Unknown	Total (\$)
Archer Materials Limited (ASX:AXE)	577.60 100.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	577.60 100.00%
Arena REIT. - Fully Paid Ordinary/Units Stapled Securities (ASX:ARF)	75,560.40 100.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	75,560.40 100.00%
Australian Ethical Emerging Companies Fund (W) (ASX:AET07)	22,720.82 93.07%	1,691.79 6.93%	0.00 0.00%	0.00 0.00%	0.00 0.00%	24,412.61 100.00%
Australian Unity Healthcare Property Trust	0.00 0.00%	1,079.36 0.83%	124,243.08 95.54%	4,720.56 3.63%	0.00 0.00%	130,043.00 100.00%
Copper Mountain Mining Corporation - Chess Depository Interests 1:1 (ASX:C6C)	33,080.20 100.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	33,080.20 100.00%
Gold Coins (oz)	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	287,893.60 100.00%	287,893.60 100.00%
Hyperion Small Growth Companies (ASX:HYN02)	20,848.40 94.11%	1,304.82 5.89%	0.00 0.00%	0.00 0.00%	0.00 0.00%	22,153.22 100.00%
Kingston Resources Limited (ASX:KSN)	11,574.74 100.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	11,574.74 100.00%
Lot 149 Laceflower Street, Bullsbrook, WA 6084	0.00 0.00%	0.00 0.00%	217,390.58 100.00%	0.00 0.00%	0.00 0.00%	217,390.58 100.00%
Lot 472, 12 Splendor Pl, BIRTINYA	0.00 0.00%	0.00 0.00%	905,000.00 100.00%	0.00 0.00%	0.00 0.00%	905,000.00 100.00%
Medibank Private Limited (ASX:MPL)	18,770.40 100.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	18,770.40 100.00%
NAB Cash Account 303863938	0.00 0.00%	96,983.79 100.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	96,983.79 100.00%
NAB Cash Manager a/c 31-081-6654	0.00 0.00%	57,648.10 100.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	57,648.10 100.00%

	<b>Australian Equities</b>	<b>Cash</b>	<b>Direct Property</b>	<b>Listed Property</b>	<b>Unknown</b>	<b>Total (\$)</b>
NAB Trade a/c 2162349-005	0.00 0.00%	2,407.48 100.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	2,407.48 100.00%
Perth Mint Goldpass Trading Account	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	5.11 100.00%	5.11 100.00%
Piedmont Lithium Inc. - Chess Depository Interests 100:1 (ASX:PLL)	47,150.00 100.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	47,150.00 100.00%
Silver Coins (oz)	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	33,663.30 100.00%	33,663.30 100.00%
South32 Limited (ASX:S32)	27,228.49 100.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	27,228.49 100.00%
Western Areas Limited (ASX:WSA)	18,087.52 100.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	18,087.52 100.00%
<b>Total</b>	<b>275,599</b> <b>14%</b>	<b>161,115</b> <b>8%</b>	<b>1,246,634</b> <b>62%</b>	<b>4,721</b> <b>0%</b>	<b>321,562</b> <b>16%</b>	2,009,630 100%

**NOTE: Investment Totals include Unsettled Amounts.**

**Andries Ferreira Superannuation Fund**  
**Investment Performance**  
**For the period from 1 July 2020 to 30 June 2021**

<b>Investment</b>	<b>Opening Value</b>	<b>Acquisitions</b>	<b>Disposals</b>	<b>Closing Value</b>	<b>Change in Value</b>	<b>Income</b>	<b>Total Return Value</b>	<b>Total Return</b>
<b><u>Bank</u></b>								
NAB Cash Manager a/c 31-081-6654	178,055	308,319	428,725	57,648	0	65	65	0%
NAB Cash Account 303863938	54,854	525,452	483,322	96,984	0	20	20	0%
NAB Trade a/c 2162349-005	259,993	1,414	259,000	2,407	0	1,414	1,414	1%
	<b>492,901</b>	<b>835,185</b>	<b>1,171,047</b>	<b>157,039</b>	<b>0</b>	<b>1,500</b>	<b>1,500</b>	<b>0%</b>
<b><u>Collectibles Market</u></b>								
Perth Mint Goldpass Trading Account	4	100,000	99,999	5	0	0	0	0%
	<b>4</b>	<b>100,000</b>	<b>99,999</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0%</b>
<b><u>Foreign Investment Assets</u></b>								
Regeneron Pharmaceuticals Inc	0	38,375	33,820	0	(4,555)	0	(4,555)	(12)%
	<b>0</b>	<b>38,375</b>	<b>33,820</b>	<b>0</b>	<b>(4,555)</b>	<b>0</b>	<b>(4,555)</b>	<b>(12)%</b>



**Andries Ferreira Superannuation Fund**  
**Investment Performance**  
**For the period from 1 July 2020 to 30 June 2021**

<b>Investment</b>	<b>Opening Value</b>	<b>Acquisitions</b>	<b>Disposals</b>	<b>Closing Value</b>	<b>Change in Value</b>	<b>Income</b>	<b>Total Return Value</b>	<b>Total Return</b>
<i>Listed Securities Market</i>								
Arena REIT. - Fully Paid Ordinary/Units Stapled Securities (ASX:ARF)	45,966	0	0	75,560	29,594	3,106	32,701	74%
Archer Materials Limited (ASX:AXE)	365	0	0	578	213	0	213	58%
Copper Mountain Mining Corporation - Chess Depository Interests 1:1 (ASX:C6C)	0	39,994	0	33,080	(6,914)	0	(6,914)	(20%)
ETFS Metal Securities Australia Limited. - ETFS Physical GOLD (ASX:GOLD)	205,980	0	186,009	0	(19,971)	0	(19,971)	(10%)
Kingston Resources Limited (ASX:KSN)	9,152	0	0	11,575	2,423	0	2,423	26%
Medibank Private Limited (ASX:MPL)	17,761	0	0	18,770	1,010	1,027	2,037	12%
Piedmont Lithium Inc. - Chess Depository Interests 100:1 (ASX:PLL)	0	39,999	0	47,150	7,151	0	7,151	18%
South32 Limited (ASX:S32)	0	19,907	0	27,228	7,322	422	7,743	39%
Western Areas Limited (ASX:WSA)	0	19,999	0	18,088	(1,912)	108	(1,804)	(9%)
	<b>279,223</b>	<b>119,899</b>	<b>186,009</b>	<b>232,029</b>	<b>18,916</b>	<b>4,663</b>	<b>23,579</b>	<b>10%</b>

**Andries Ferreira Superannuation Fund**  
**Investment Performance**  
**For the period from 1 July 2020 to 30 June 2021**

<b>Investment</b>	<b>Opening Value</b>	<b>Acquisitions</b>	<b>Disposals</b>	<b>Closing Value</b>	<b>Change in Value</b>	<b>Income</b>	<b>Total Return Value</b>	<b>Total Return</b>
<i><u>Managed Funds Market</u></i>								
Australian Ethical Emerging Companies Fund (W) (ASX:AET07)	0	25,028	0	24,413	(615)	2,193	1,579	7%
Australian Unity Healthcare Property Trust	94,526	4,805	0	121,243	21,912	3,687	25,599	27%
Hyperion Small Growth Companies (ASX:HYN02)	0	20,020	0	22,153	2,133	1,641	3,774	20%
UBS Property Securities Fund	38,245	0	45,274	0	7,028	125	7,153	19%
	<b>132,771</b>	<b>49,853</b>	<b>45,274</b>	<b>167,809</b>	<b>30,459</b>	<b>7,646</b>	<b>38,104</b>	<b>29%</b>
<i><u>Property Direct Market</u></i>								
Lot 472, 12 Splendor PI, BIRTINYA	550,000	0	0	905,000	355,000	28,699	383,699	72%
Lot 149 Laceflower Street, Bullsbrook, WA 6084	0	217,391	0	217,391	0	0	0	0%
	<b>550,000</b>	<b>217,391</b>	<b>0</b>	<b>1,122,391</b>	<b>355,000</b>	<b>28,699</b>	<b>383,699</b>	<b>60%</b>

**Andries Ferreira Superannuation Fund**  
**Investment Performance**  
**For the period from 1 July 2020 to 30 June 2021**

<b>Investment</b>	<b>Opening Value</b>	<b>Acquisitions</b>	<b>Disposals</b>	<b>Closing Value</b>	<b>Change in Value</b>	<b>Income</b>	<b>Total Return Value</b>	<b>Total Return</b>
<i>Unlisted Market</i>								
Gold Coins (oz)	219,811	59,999	0	287,894	8,084	0	8,084	3%
Silver Coins (oz)	0	40,000	0	33,663	(6,337)	0	(6,337)	(16%)
	219,811	99,999	0	321,557	1,747	0	1,747	1%
<b>Fund Total</b>	1,674,710	1,460,702	1,536,149	2,000,830	401,567	42,507	444,074	27%