

WORK PAPER INDEX

Client: Redgum Superannuation fund

Period: 30th June 2023

C - CLIENT INFORMATION

N - NOTES ON JOB

F - FINANCIAL REPORT

T - TAX RETURN

W - WORKING PAPER

S - SOURCE DOCUMENTS

P - PRIOR YEAR

C - CLIENT INFORMATION

N - NOTES ON JOB

F - FINANCIAL REPORT

Financial statements and reports for the year ended 30 June 2023

Redgum Superannuation Fund

Operating Statement

Statement of Financial Position

Notes to the Financial Statements

Trustees Declaration

Statement of Taxable Income

Members Statement

Investment Summary

Market Movement

CGT Register

Investment Income

Realised Capital Gains

Unrealised Capital Gains

Trustee Minute / Resolution

Trial Balance

Redgum Superannuation Fund
Operating Statement

For the year ended 30 June 2023



	Note	2023 \$	2022 \$
Income			
Investment Income			
Trust Distributions	6	20,157	9,025
Interest Received		10	33
Contribution Income			
Employer Contributions		0	82,110
Personal Concessional		\$38,945.08 + \$38,945.07	0
Personal Non Concessional		22,024	12,165
Other Income			
ATO Interest		86	0
Total Income		<u>120,167</u>	<u>103,333</u>
Expenses			
Accountancy Fees		1,210	2,145
ATO Supervisory Levy		259	777
Auditor's Remuneration		650	660
ASIC Fees		310	276
Bank Charges		394	0
Investment Expenses		1,245	193
		<u>4,068</u>	<u>4,051</u>
Investment Losses			
Changes in Market Values	7	10,755	17,393
Total Expenses		<u>14,823</u>	<u>21,444</u>
Benefits accrued as a result of operations before income tax		<u>105,345</u>	<u>81,889</u>
Income Tax Expense		11,013	11,327
Benefits accrued as a result of operations		<u>94,332</u>	<u>70,562</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Redgum Superannuation Fund
Statement of Financial Position



As at 30 June 2023

	Note	2023 \$	2022 \$
Assets			
Investments			
Collectables (Coins, Stamps, Wine and Other Personal Use Assets)	2	118,640	0
Loan	3	100,000	0
Units in Listed Unit Trusts (Australian)	4	46,385	64,493
Total Investments		<u>265,025</u>	<u>64,493</u>
Other Assets			
ANZ Business Essentials Statement		112,927	267,931
Distributions Receivable		11,719	4,688
Coinspot Cryptocurrency Account		30,010	0
ATO - Integrated Client Account		86	0
Income Tax Refundable		539	0
Total Other Assets		<u>155,281</u>	<u>272,619</u>
Total Assets		<u>420,306</u>	<u>337,112</u>
Less:			
Liabilities			
Income Tax Payable		0	12,149
PAYG Payable		0	1,877
Sundry Creditors		2,888	0
Total Liabilities		<u>2,888</u>	<u>14,026</u>
Net assets available to pay benefits		<u>417,418</u>	<u>323,086</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts			
Bradshaw, Evan - Accumulation		215,880	168,543
Bradshaw, Gaylene - Accumulation		201,538	154,543
Total Liability for accrued benefits allocated to members' accounts		<u>417,418</u>	<u>323,086</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Redgum Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2023



Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

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

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

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

a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

b. Cash and Cash Equivalents

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

c. Revenue

Interest revenue

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

Dividend revenue

Redgum Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2023



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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

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

d. Liability for Accrued Benefits

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

e. Trade and Other Payables

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

f. Critical Accounting Estimates and Judgements

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

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

Note 2: Collectables (Coins, Stamps, Wine and Other Personal Use Assets)

	2023 \$	2022 \$
Gold Bullion Jewelry (TAX-FREE) - 100 Gram	9,229	0
Nickel Drum - 250 kg	7,484	0
20.002 x S.T.A.R. Gold Grams	1,846	0
Silver 1000 oz LBMA Good Delivery bar	100,082	0

Redgum Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2023



	118,641	0
Note 3: Loan		
	2023	2022
	\$	\$
Loan to Practice Investment Unit Trust	100,000	0
	100,000	0
Note 4: Units in Listed Unit Trusts (Australian)		
	2023	2022
	\$	\$
Passive Income (USA Commercial Property) Fund	46,385	64,493
	46,385	64,493
Note 5: Banks and Term Deposits		
	2023	2022
	\$	\$
Banks		
ANZ Business Essentials Statement	112,927	267,931
Coinspot Cryptocurrency Account	30,010	0
	142,937	267,931
Note 6: Trust Distributions		
	2023	2022
	\$	\$
Passive Income (USA Commercial Property) Fund	20,157	9,025
	20,157	9,025
Note 7: Changes in Market Values		
Unrealised Movements in Market Value		
	2023	2022
	\$	\$
Collectables (Coins, Stamps, Wine and Other Personal Use Assets)		
20.002 x S.T.A.R. Gold Grams	(150)	0
Gold Bullion Jewelry (TAX-FREE) - 100 Gram	(1,350)	0
Nickel Drum - 250 kg	(1,785)	0
Silver 1000 oz LBMA Good Delivery bar	10,638	0

Refer to compilation report

Notes to the Financial Statements

For the year ended 30 June 2023

	7,354	0
Units in Listed Unit Trusts (Australian)		
Passive Income (USA Commercial Property) Fund	(18,109)	6,361
	(18,109)	6,361
Total Unrealised Movement	(10,755)	6,361
Realised Movements in Market Value	2023	2022
	\$	\$
Managed Investments (Overseas)		
12Stonefund	0	(23,755)
	0	(23,755)
Total Realised Movement	0	(23,755)
Changes in Market Values	(10,755)	(17,394)

Redgum Superannuation Fund
Redgum Superannuation Holdings Pty Ltd ACN: 159331745
Trustees Declaration

The directors of the trustee company have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2023 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2023 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2023.

Specifically, the directors of the trustee company declare that:

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

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

.....
Evan Bradshaw
Redgum Superannuation Holdings Pty Ltd
Director

.....
Gaylene Bradshaw
Redgum Superannuation Holdings Pty Ltd
Director

Dated this day of

Redgum Superannuation Fund
Statement of Taxable Income

For the year ended 30 June 2023



	2023
	\$
Benefits accrued as a result of operations	105,345.00
Less	
Accounting Trust Distributions	20,157.00
Non Taxable Contributions	\$11,011.93 + \$11,011.92
	<u>22,024.00</u>
	42,181.00
Add	
Decrease in MV of investments	10,755.00
Foreign Credits	2,069.00
Taxable Trust Distributions	393.00
Distributed Foreign income	3,708.00
	<u>16,925.00</u>
SMSF Annual Return Rounding	(3.00)
	<u>80,086.00</u>
Taxable Income or Loss	<u>80,086.00</u>
Income Tax on Taxable Income or Loss	12,012.90
Less	
Foreign Credits	1,000.00
	<u>11,012.90</u>
CURRENT TAX OR REFUND	<u>11,012.90</u>
Supervisory Levy	259.00
Income Tax Instalments Raised	(11,552.00)
	<u>(280.10)</u>
AMOUNT DUE OR REFUNDABLE	<u>(280.10)</u>

Redgum Superannuation Fund Members Statement



Evan Bradshaw
Lot 11 Dandaragan Road
Dandaragan, Western Australia, 6507, Australia

Your Details

Your Details		Nominated Beneficiaries:	N/A
Date of Birth :	Provided	Nomination Type:	N/A
Age:	60	Vested Benefits:	215,880
Tax File Number:	Provided	Total Death Benefit:	215,880
Date Joined Fund:	04/07/2012		
Service Period Start Date:			
Date Left Fund:			
Member Code:	BRAEVA00001A		
Account Start Date:	04/07/2012		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	215,880
<u>Preservation Components</u>	
Preserved	215,880
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	47,953
Taxable	167,927
Investment Earnings Rate	2%

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2022	168,543	133,538
<u>Increases to Member account during the period</u>		
Employer Contributions		41,055
Personal Contributions (Concessional)	38,945	
Personal Contributions (Non Concessional)	11,012	6,082
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	3,396	(5,969)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	5,842	6,158
Income Tax	174	5
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2023	215,880	168,543

Redgum Superannuation Fund

Members Statement



Gaylene Elizabeth Bradshaw
 Lot 11 Dandaragan Road
 Dandaragan, Western Australia, 6507, Australia

Your Details

Date of Birth :		Provided	Nominated Beneficiaries:	N/A
Age:		56	Nomination Type:	N/A
Tax File Number:		Provided	Vested Benefits:	201,538
Date Joined Fund:		04/07/2012	Total Death Benefit:	201,538
Service Period Start Date:				
Date Left Fund:				
Member Code:		BRAGAY00001A		
Account Start Date:		04/07/2012		
Account Phase:		Accumulation Phase		
Account Description:		Accumulation		

Your Balance

Total Benefits	201,538
<u>Preservation Components</u>	
Preserved	201,538
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	45,012
Taxable	156,526
Investment Earnings Rate	2%

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2022	154,543	118,986
<u>Increases to Member account during the period</u>		
Employer Contributions		41,055
Personal Contributions (Concessional)	38,945	
Personal Contributions (Non Concessional)	11,012	6,082
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	3,035	(5,418)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	5,842	6,158
Income Tax	155	5
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2023	201,538	154,542

Redgum Superannuation Fund Investment Summary Report



As at 30 June 2023

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%	
Cash/Bank Accounts									
ANZ Business Essentials Statement		112,926.640000	112,926.64	112,926.64	112,926.64			27.68 %	
Coinspot Cryptocurrency Account		30,010.000000	30,010.00	30,010.00	30,010.00			7.36 %	
			142,936.64		142,936.64			35.04 %	
Collectables (Coins, Stamps, Wine and Other Personal Use Assets)									
S.T.A.R. Gold Grams	20.002 x S.T.A.R. Gold Grams	0.02	92,286.000000	1,845.72	99,785.50	1,995.71	(149.99)	(7.52) %	0.45 %
GoldBullionJewelTaxfree100gm	Gold Bullion Jewelry (TAX-FREE) - 100 Gram	0.00	3,076,236.667000	9,228.71	3,526,163.33	10,578.49	(1,349.78)	(12.76) %	2.26 %
Nickel Drum 250 kg	Nickel Drum - 250 kg	8.04	931.070000	7,483.94	1,153.11	9,268.68	(1,784.74)	(19.26) %	1.83 %
Silver 1000 oz LBMA Good Del	Silver 1000 oz LBMA Good Delivery bar	2.94	34,087.820160	100,081.84	30,464.37	89,443.39	10,638.45	11.89 %	24.53 %
			118,640.21		111,286.27	7,353.94	6.61 %	29.08 %	
Loan									
loanPractice Investment Unit	Loan to Practice Investment Unit Trust	1.00	100,000.000000	100,000.00	100,000.00	100,000.00	0.00	0.00 %	24.51 %
			100,000.00		100,000.00	0.00	0.00 %	24.51 %	
Units in Listed Unit Trusts (Australian)									
DAVIL040-002	Passive Income (USA Commercial Property) Fund	46,877.00	0.989500	46,384.79	1.06	49,803.76	(3,418.97)	(6.86) %	11.37 %
			46,384.79		49,803.76	(3,418.97)	(6.86) %	11.37 %	
			407,961.64		404,026.67	3,934.97	0.97 %	100.00 %	

Redgum Superannuation Fund

Market Movement Report



As at 30 June 2023

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
BRADE040-001 - Loan to Aleix Shore										
	01/07/2022	Opening Balance	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	01/07/2022	Disposal	(1.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	30/06/2023		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DAVIL040-002 - Passive Income (USA Commercial Property) Fund										
	01/07/2022	Opening Balance	46,877.00	0.00	0.00	0.00	64,493.38	0.00	0.00	0.00
	30/06/2023	Revaluation	0.00	0.00	(18,108.59)	0.00	46,384.79	0.00	0.00	0.00
	30/06/2023		46,877.00	0.00	(18,108.59)	0.00	46,384.79	0.00	0.00	0.00
GoldBullionJewelTax - Gold Bullion Jewelry (TAX-FREE) - 100 Gram										
	26/04/2023	Purchase	0.00	10,578.49	0.00	0.00	10,578.49	0.00	0.00	0.00
	30/06/2023	Revaluation	0.00	0.00	(1,349.78)	0.00	9,228.71	0.00	0.00	0.00
	30/06/2023		0.00	10,578.49	(1,349.78)	0.00	9,228.71	0.00	0.00	0.00
Nickel Drum 250 kg - Nickel Drum - 250 kg										
	30/09/2022	Purchase	8.04	9,268.68	0.00	0.00	9,268.68	0.00	0.00	0.00
	30/06/2023	Revaluation	0.00	0.00	(1,786.60)	0.00	7,482.08	0.00	0.00	0.00
	30/06/2023	Revaluation	0.00	0.00	0.98	0.00	7,483.06	0.00	0.00	0.00
	30/06/2023	Revaluation	0.00	0.00	0.08	0.00	7,483.14	0.00	0.00	0.00
	30/06/2023	Revaluation	0.00	0.00	0.80	0.00	7,483.94	0.00	0.00	0.00
	30/06/2023		8.04	9,268.68	(1,784.74)	0.00	7,483.94	0.00	0.00	0.00
S.T.A.R. Gold Grams - 20.002 x S.T.A.R. Gold Grams										
	30/09/2022	Purchase	0.02	1,995.71	0.00	0.00	1,995.71	0.00	0.00	0.00
	30/06/2023	Revaluation	0.00	0.00	(149.99)	0.00	1,845.72	0.00	0.00	0.00
	30/06/2023		0.02	1,995.71	(149.99)	0.00	1,845.72	0.00	0.00	0.00
Silver1000ozLBMA - Silver 1000 oz LBMA Good Delivery bar										
	30/09/2022	Purchase	2.94	89,443.39	0.00	0.00	89,443.39	0.00	0.00	0.00
	30/06/2023	Revaluation	0.00	0.00	10,502.28	0.00	99,945.67	0.00	0.00	0.00
	30/06/2023	Revaluation	0.00	0.00	0.03	0.00	99,945.70	0.00	0.00	0.00
	30/06/2023	Revaluation	0.00	0.00	136.14	0.00	100,081.84	0.00	0.00	0.00
	30/06/2023		2.94	89,443.39	10,638.45	0.00	100,081.84	0.00	0.00	0.00
loanPractice - Loan to Practice Investment Unit Trust										
	19/09/2022	Purchase	1.00	50,000.00	0.00	0.00	50,000.00	0.00	0.00	0.00
	20/09/2022	Instalment	0.00	50,000.00	0.00	0.00	100,000.00	0.00	0.00	0.00
	30/06/2023		1.00	100,000.00	0.00	0.00	100,000.00	0.00	0.00	0.00

Redgum Superannuation Fund
Market Movement Report



As at 30 June 2023

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
Total Market Movement					(10,754.65)				0.00	(10,754.65)

Redgum Superannuation Fund

CGT Register Report



As at 30 June 2023

Investment Transaction Date	Contract Date	CGT Transaction Type	Units	Cost Base	Cost Base Adj Tax Def	Cost Base Adj Tax Free	Reduced Cost Base	Adjusted Cost Base	Net Other Capital Gain	Net Indexed Gain	Gross Discounted Gain	CGT Loss
-----------------------------	---------------	----------------------	-------	-----------	-----------------------	------------------------	-------------------	--------------------	------------------------	------------------	-----------------------	----------

Collectables (Coins, Stamps, Wine and Other Personal Use Assets)

S.T.A.R. Gold Grams - 20.002 x S.T.A.R. Gold Grams

03/10/2022	03/10/2022	Purchase	0.02	1,995.71								
------------	------------	----------	------	----------	--	--	--	--	--	--	--	--

GoldBullionJewelTax - Gold Bullion Jewelry (TAX-FREE) - 100 Gram

26/04/2023	26/04/2023	Purchase	0.00	10,578.49								
------------	------------	----------	------	-----------	--	--	--	--	--	--	--	--

Nickel Drum 250 kg - Nickel Drum - 250 kg

03/10/2022	03/10/2022	Purchase	8.04	9,268.68								
------------	------------	----------	------	----------	--	--	--	--	--	--	--	--

Silver1000ozLBMA - Silver 1000 oz LBMA Good Delivery bar

03/10/2022	03/10/2022	Purchase	2.94	89,443.39								
------------	------------	----------	------	-----------	--	--	--	--	--	--	--	--

Loan

loanPractice - Loan to Practice Investment Unit Trust

19/09/2022	19/09/2022	Purchase	1.00	50,000.00								
------------	------------	----------	------	-----------	--	--	--	--	--	--	--	--

20/09/2022	19/09/2022	Instalment		50,000.00								
------------	------------	------------	--	-----------	--	--	--	--	--	--	--	--

BRADE040-001 - Loan to Aleix Shore

01/07/2022	01/07/2022	Disposal	(1.00)				0.00	0.00				
------------	------------	----------	--------	--	--	--	------	------	--	--	--	--

Units in Listed Unit Trusts (Australian)

DAVIL040-002 - Passive Income (USA Commercial Property) Fund

30/06/2023	30/06/2023	DistributionIncome						519.51				
------------	------------	--------------------	--	--	--	--	--	--------	--	--	--	--

30/06/2023	30/06/2023	DistributionIncome						504.47				
------------	------------	--------------------	--	--	--	--	--	--------	--	--	--	--

30/06/2023	30/06/2023	DistributionIncome						10,325.64				
------------	------------	--------------------	--	--	--	--	--	-----------	--	--	--	--

Redgum Superannuation Fund
CGT Register Report



As at 30 June 2023

Investment Transaction Date	Contract Date	CGT Transaction Type	Units	Cost Base	Cost Base Adj Tax Def	Cost Base Adj Tax Free	Reduced Cost Base	Adjusted Cost Base	Net Other Capital Gain	Net Indexed Gain	Gross Discounted Gain	CGT Loss
-----------------------------	---------------	----------------------	-------	-----------	-----------------------	------------------------	-------------------	--------------------	------------------------	------------------	-----------------------	----------

Units in Listed Unit Trusts (Australian)

30/06/2023	30/06/2023	DistributionIncome			19.65							
------------	------------	--------------------	--	--	-------	--	--	--	--	--	--	--

Redgum Superannuation Fund Investment Income Report



As at 30 June 2023

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
Bank Accounts												
ANZ Business Essentials Statement	9.71			9.71	0.00	0.00	0.00	9.71			0.00	0.00
	9.71			9.71	0.00	0.00	0.00	9.71			0.00	0.00
Units in Listed Unit Trusts (Australian)												
DAVIL040-002 Passive Income (USA Commercial Property) Fund	20,157.11			392.51	0.00	3,707.64	2,068.69	6,168.84		0.00	0.00	16,056.96
	20,157.11			392.51	0.00	3,707.64	2,068.69	6,168.84		0.00	0.00	16,056.96
	20,166.82			402.22	0.00	3,707.64	2,068.69	6,178.55		0.00	0.00	16,056.96

\$5,776.33

Assessable Income (Excl. Capital Gains) **6,178.55**

Net Capital Gain **0.00**

Total Assessable Income 6,178.55

* 1 Includes foreign credits from foreign capital gains.

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

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

Redgum Superannuation Fund
Unrealised Capital Gains Report



As at 30 June 2023

Investment	Units	Cost	Tax Deferred /Depreciation	CGT Cost Base	Market Value	Projected Profit /Loss	Taxable Profit Indexation	Taxable Profit Discounted	Taxable Profit Notional
Collectables (Coins, Stamps, Wine and Other Personal Use Assets)									
GoldBullionJewelTax - Gold Bullion Jewelry (TAX-FREE) - 100 Gram	0.00	10,578.49	0.00	10,578.49	9,228.7100	(1,349.78)	0.00	0.00	0.00
Nickel Drum 250 kg - Nickel Drum - 250 kg	8.04	9,268.68	0.00	9,268.68	7,483.9407	(1,784.74)	0.00	0.00	0.00
S.T.A.R. Gold Grams - 20.002 x S.T.A.R. Gold Grams	0.02	1,995.71	0.00	1,995.71	1,845.7200	(149.99)	0.00	0.00	0.00
Silver1000ozLBMA - Silver 1000 oz LBMA Good Delivery bar	2.94	89,443.39	0.00	89,443.39	100,081.8400	10,638.45	0.00	0.00	0.00
		111,286.27	0.00	111,286.27	118,640.2107	7,353.94	0.00	0.00	0.00
Loan									
loanPractice - Loan to Practice Investment Unit Trust	1.00	100,000.00	0.00	100,000.00	100,000.0000	0.00	0.00	0.00	0.00
		100,000.00	0.00	100,000.00	100,000.0000	0.00	0.00	0.00	0.00
Units in Listed Unit Trusts (Australian)									
DAVIL040-002 - Passive Income (USA Commercial Property) Fund	46,877.00	49,803.76	43,199.84	6,603.92	46,384.7915	39,780.87	0.00	26,545.73	0.00
		49,803.76	43,199.84	6,603.92	46,384.7915	39,780.87	0.00	26,545.73	0.00
		261,090.03	43,199.84	217,890.19	265,025.0022	47,134.81	0.00	26,545.73	0.00

Memorandum of Resolutions of the Director(s) of

Redgum Superannuation Holdings Pty Ltd ACN: 159331745

ATF Redgum Superannuation Fund

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:

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

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2023 thereon be adopted.

TRUSTEE'S DECLARATION:

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

ANNUAL RETURN:

Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2023, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

TRUST DEED:

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

INVESTMENT STRATEGY:

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

INVESTMENT – PERSONAL USE:

It was confirmed that no investments or assets were used by the member(s) for personal purposes.

INSURANCE COVER:

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

ALLOCATION OF INCOME:

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

INVESTMENT ACQUISITIONS:

It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2023.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2023.

AUDITORS:

It was resolved that

Anthony Boys

of

PO Box 3376, RUNDLE MALL, South Australia 5000

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

Memorandum of Resolutions of the Director(s) of

Redgum Superannuation Holdings Pty Ltd ACN: 159331745

ATF Redgum Superannuation Fund

TAX AGENTS:

It was resolved that

Mora Wealth Accountants Pty Ltd

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

TRUSTEE STATUS:

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

CONTRIBUTIONS RECEIVED:

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

ACCEPTANCE OF ROLLOVERS:

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

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

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

PAYMENT OF BENEFITS:

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

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

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

CLOSURE:

Signed as a true record –

.....

Evan Bradshaw

/ /

.....

Gaylene Bradshaw

/ /

Redgum Superannuation Fund

Trial Balance



As at 30 June 2023

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	23800	Distributions Received			
(9,025.42)	23800/DAVIL040-002	Passive Income (USA Commercial Property) Fund			20,157.11
	24200	Contributions			
(47,137.34)	24200/BRAEVA00001A	(Contributions) Bradshaw, Evan - Accumulation			49,957.01
(47,137.36)	24200/BRAGAY00001A	(Contributions) Bradshaw, Gaylene - Accumulation			49,956.99
17,393.37	24700	Changes in Market Values of Investments		10,754.65	
	25000	Interest Received			
(33.27)	25000/ANZ265439991	ANZ Business Essentials Statement			9.71
	25100	ATO Interest			85.77
	26700	Other Income			0.45
2,145.00	30100	Accountancy Fees		1,210.00	
777.00	30400	ATO Supervisory Levy		259.00	
660.00	30700	Auditor's Remuneration		650.00	
276.00	30800	ASIC Fees		310.00	
	31500	Bank Charges		394.07	
	37500	Investment Expenses			
193.42	37500/DAVIL040-002	Passive Income (USA Commercial Property) Fund		375.13	
	37500/GoldBullionJewelTax	Gold Bullion Jewelry (TAX-FREE) - 100 Gram		58.31	
	37500/Nickel Drum 250 kg	Nickel Drum - 250 kg		81.20	
	37500/Silver1000ozLBMA	Silver 1000 oz LBMA Good Delivery bar		729.91	
11,326.85	48500	Income Tax Expense		11,012.90	
70,561.75	49000	Profit/Loss Allocation Account		94,331.87	
	50010	Opening Balance			
(133,537.71)	50010/BRAEVA00001A	(Opening Balance) Bradshaw, Evan - Accumulation			168,542.78
(118,986.43)	50010/BRAGAY00001A	(Opening Balance) Bradshaw, Gaylene - Accumulation			154,543.11
	52420	Contributions			
(47,137.34)	52420/BRAEVA00001A	(Contributions) Bradshaw, Evan - Accumulation			49,957.01
(47,137.36)	52420/BRAGAY00001A	(Contributions) Bradshaw, Gaylene - Accumulation			49,956.99
	53100	Share of Profit/(Loss)			
5,968.59	53100/BRAEVA00001A	(Share of Profit/(Loss)) Bradshaw, Evan - Accumulation			3,396.09
5,417.51	53100/BRAGAY00001A	(Share of Profit/(Loss)) Bradshaw, Gaylene - Accumulation			3,034.68
	53330	Income Tax			

Redgum Superannuation Fund

Trial Balance



As at 30 June 2023

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	5.44 53330/BRAEVA00001A	(Income Tax) Bradshaw, Evan - Accumulation		173.95	
	4.93 53330/BRAGAY00001A	(Income Tax) Bradshaw, Gaylene - Accumulation		155.43	
	53800	Contributions Tax			
	6,158.24 53800/BRAEVA00001A	(Contributions Tax) Bradshaw, Evan - Accumulation		5,841.76	
	6,158.24 53800/BRAGAY00001A	(Contributions Tax) Bradshaw, Gaylene - Accumulation		5,841.76	
	60400	Bank Accounts			
267,930.66	60400/ANZ265439991	ANZ Business Essentials Statement		112,926.64	
	60400/Coinspot12	Coinspot Cryptocurrency Account		30,010.00	
	61800	Distributions Receivable			
4,687.70	61800/DAVIL040-002	Passive Income (USA Commercial Property) Fund		11,719.25	
	67500	ATO - Integrated Client Account		85.77	
	71000	Collectables (Coins, Stamps, Wine and Other Personal Use Assets)			
	71000/GoldBullionJewelTax	Gold Bullion Jewelry (TAX-FREE) - 100 Gram	0.0030	9,228.71	
	71000/Nickel Drum 250 kg	Nickel Drum - 250 kg	8.0380	7,483.94	
	71000/S.T.A.R. Gold Grams	20.002 x S.T.A.R. Gold Grams	0.0200	1,845.72	
	71000/Silver1000ozLBMA	Silver 1000 oz LBMA Good Delivery bar	2.9360	100,081.84	
	74300	Loan			
	74300/loanPractice	Loan to Practice Investment Unit Trust	1.0000	100,000.00	
	78200	Units in Listed Unit Trusts (Australian)			
64,493.38	78200/DAVIL040-002	Passive Income (USA Commercial Property) Fund	46,877.0000	46,384.79	
(12,148.85)	85000	Income Tax Payable/Refundable		539.10	
(1,877.00)	86000	PAYG Payable			0.00
0.00	88000	Sundry Creditors			2,888.00
				552,485.70	552,485.70

Current Year Profit/(Loss): 105,344.77

T - TAX RETURN

SMSF Tax Return

2023

1 Jul 2022—30 Jun 2023

TFN Recorded

PART A ELECTRONIC LODGMENT DECLARATION (FORM P, T, F, SMSF OR EX)

This declaration is to be completed where the tax return is to be lodged via the Tax Office's electronic lodgment service (ELS). 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 to disclose it to other government agencies. For information about your privacy go to 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) 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.

<u>Tax File Number</u>	<u>Name of partnership, trust, fund or entity</u>	<u>Year</u>
TFN Recorded	Redgum Superannuation Fund	2023

I authorise my tax agent to electronically transmit this tax return via the electronic lodgment service.

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:

- the information provided to my registered tax agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, 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 the electronic lodgment service ELS.

This declaration must be signed by the taxpayer 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, including any family tax benefit, will be made to the account specified.

<u>Agent Ref No.</u>	<u>BSB Number</u>	<u>Account Number</u>	<u>Account Name</u>
24742602	013225	265439991	Redgum Superannuation Fund

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

Signature	Date

PART D TAX AGENTS CERTIFICATE (SHARED FACILITIES USERS ONLY)

<u>Client Ref</u>	<u>Agent Ref No.</u>	<u>Contact Name</u>	<u>Contact No.</u>
BRADE040	24742602	Mora Wealth Accountants Pty Ltd	0893091233

Declaration - I declare that:

- I have prepared this tax return and/or family tax benefit tax claim in accordance with the information supplied by the taxpayer
- I have received a declaration made by the taxpayer that the information provided to me for the preparation of this document is true and correct, and
- I am authorised by the taxpayer to lodge this tax return and any applicable schedules that are attached.

Agent's Signature	Date

Section A: Fund information

Period start 01/07/2022

Period end 30/06/2023

1 TAX FILE NUMBER TFN Recorded

2 NAME OF SELF-MANAGED SUPERANNUATION FUND (SMSF) Redgum Superannuation Fund

3 AUSTRALIAN BUSINESS NUMBER 15 954 573 218

4 CURRENT POSTAL ADDRESS

Address	Town/City	State	Postcode
PO Box 1792	Malaga	WA	6944

5 ANNUAL RETURN STATUS

Is this the first required return for a newly registered SMSF? No

6 SMSF AUDITOR

Title Mr

First name Anthony

Other name William

Family name Boys

Suffix

SMSF auditor number 100014140

Contact number 61-410712708

Auditor Address	Town/City	State	Postcode
PO Box 3376	RUNDLE MALL	SA	5000

Date audit was completed **A**

Was part A of the audit report qualified? **B** No

Was part B of the audit report qualified? **C** No

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

7 ELECTRONIC FUNDS TRANSFER (EFT)

A. Fund's financial institution account details

BSB number 013225

Account number 265439991

Account name Redgum Superannuation Fund

I would like my tax refunds made to this account Yes

C. Electronic service address alias

8 STATUS OF SMSF

Australian superannuation fund? **A** Yes

Fund benefit structure **B** A

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution? **C** Yes

9 WAS THE FUND WOUND UP DURING THE YEAR?

Date fund was wound up

Have all tax lodgment and payment obligations been met?

10 EXEMPT CURRENT PENSION INCOME

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year? No

Exempt current pension income amount **A**

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

Was an actuarial certificate obtained? **D**

Did the fund have any other income that was assessable? **E**

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

11 INCOME

Prior year losses brought forward

Net Capital Losses from Collectables

Other Net Capital Losses \$23,754.00

Did you have a CGT event during the year? **G** No

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

Net capital gain **A** \$0.00

Losses carried forward

Net Capital Losses from Collectables

Other Net Capital Losses \$23,754.00

Gross rent and other leasing and hiring **B**

Gross interest income **\$9.71 + \$85.77** **C** \$95.00

Tax file number amounts withheld from gross interest \$0.00

Forestry managed investment scheme income **X**

Gross foreign income **D1** \$5,776.00

Net foreign income **\$3,707.64 + \$2,068.69** **D** \$5,776.00

Australian franking credits from a New Zealand company income **E**

Transfers from foreign funds income Number 0 **F**

Gross payments where ABN not quoted **H**

Gross distribution from partnerships income **I**

Unfranked dividends **J**

Franked dividend income amount		K	
Franking credit		L	
Tax file number amounts withheld from dividends			
Gross distribution from trusts income		M	\$392.00
Assessable contributions	(R1 + R2 + R3 less R6)	R	\$77,890.00
Assessable employer contributions		R1	
Assessable personal contributions	\$38,945.08 + \$38,945.07	R2	\$77,890.00
No-TFN-quoted contributions		R3	\$0.00
The transfer of liability to a Life Insurance Company or Pooled Superannuation Trust		R6	
Gross payments foreign resident income			
Other income			
Total other income		S	
Assessable income due to a changed tax status of the fund		T	
Net non-arm's length income	(Subject to 47% tax rate U1 + U2 + U3)	U	
Net non-arm's length private company dividends		U1	
Net non-arm's length trust distributions		U2	
Net other non-arm's length income		U3	
Gross income		W	\$84,153.00
Exempt current pension income		Y	
Total assessable income		V	\$84,153.00

Section C: Deductions and non-deductible expenses

12 DEDUCTIONS

		Deductions		Non-Deductible Expenses
Interest expenses within Australia	A1		A2	
Interest expenses overseas	B1		B2	
Capital works expenditure	D1		D2	
Low value pool				
Capital allowance				
Other depreciation				
Decline in value of depreciating assets	E1		E2	
Insurance premiums – members	F1		F2	
SMSF auditor fee	H1	\$650.00	H2	\$0.00
Investment expenses	I1	\$1,244.00	I2	\$0.00
Management and administration expenses	J1	\$2,173.00	J2	\$0.00
Forestry managed investment scheme expense	U1		U2	
Other amounts	L1		L2	\$8,421.00
				O - Other expenses not listed elsewhere
Tax losses deducted	M1			
Totals	N	\$4,067.00	Y	\$8,421.00
Total SMSF expenses			(N + Y)	\$12,488.00
Taxable income or loss		(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		\$80,086.00

Section D: Income tax calculation statement

13 CALCULATION STATEMENT

Taxable income		A	\$80,086.00
Tax on taxable income		T1	\$12,012.90
Tax on no-TFN-quoted contributions		J	\$0.00
Gross tax		B	\$12,012.90
Non-refundable non-carry forward tax offsets	(C1 + C2)	C	\$1,000.00
Foreign income tax offset		C1	\$1,000.00
Rebates and tax offsets		C2	
Subtotal	(B less C - cannot be less than zero)	T2	\$11,012.90

Non-refundable carry forward tax offsets	(D1 + D2 + D3 + D4)	D	\$0.00
Early stage venture capital limited partnership tax offset		D1	\$0.00
Early stage venture capital limited partnership tax offset carried forward from previous year		D2	\$0.00
Early stage investor tax offset		D3	\$0.00
Early stage investor tax offset carried forward from previous year		D4	\$0.00
Subtotal	(T2 less D – cannot be less than zero)	T3	\$11,012.90
REFUNDABLE TAX OFFSETS	(E1 + E2 + E3 + E4)	E	\$0.00
Complying fund's franking credits tax offset		E1	\$0.00
No-TFN tax offset		E2	
National rental affordability scheme tax offset		E3	
Exploration credit tax offset		E4	\$0.00
Tax Payable		T5	\$11,012.90
Section 102AAM interest charge		G	
Eligible credits	(H2 + H3 + H5 + H6 + H8)	H	\$0.00
Credit for tax withheld – foreign resident withholding (excluding capital gains)		H2	
Credit for tax withheld – where ABN or TFN not quoted (non-individual)		H3	\$0.00
Credit for TFN amounts withheld from payments from closely held trusts		H5	\$0.00
Credit for interest on no-TFN tax offset		H6	
Credit for amounts withheld from foreign resident capital gains withholding		H8	\$0.00
Tax offset refunds (Remainder of refundable tax offsets)		I	\$0.00
PAYG instalments raised		K	\$11,552.00
Supervisory levy		L	\$259.00
Supervisory levy adjustment for wound up funds		M	\$0.00
Supervisory levy adjustment for new funds		N	\$0.00
Amount refundable		S	\$280.10

Section E: Losses

14 LOSSES			
Tax losses carried forward to later income years		U	
Net capital losses carried forward to later income years		V	\$23,754.00

Section H: Assets and liabilities

15 ASSETS			
15a Australian managed investments			
Listed trusts		A	\$46,385.00
Unlisted trusts		B	
Insurance policy		C	
Other managed investments		D	

15b Australian direct investments

Cash and term deposits	\$112,926.6400 + \$30,010.00	E	\$142,937.00
Debt securities		F	
Loans		G	\$100,000.00
Listed shares		H	
Unlisted shares		I	
Limited recourse borrowing arrangements		J	
Australian residential real property		J1	
Australian non-residential real property		J2	
Overseas real property		J3	
Australian shares		J4	
Overseas shares		J5	
Other		J6	
Property Count		J7	
Non-residential real property		K	
Residential real property		L	
Collectables and personal use assets		M	\$118,640.00
Other assets	\$11,719.25 + \$85.77 + \$539.10	O	\$12,344.00

15c Other investments

Crypto-Currency		N	
-----------------	--	----------	--

15d Overseas direct investments

Overseas shares		P	
Overseas non-residential real property		Q	
Overseas residential real property		R	
Overseas managed investments		S	
Other overseas assets		T	

Total Australian and overseas assets		U	\$420,306.00
---	--	----------	---------------------

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
---	----------

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution?	A
Did the members or related parties of the fund use personal guarantees or other security for the LRBA?	B

16 LIABILITIES

Borrowings		V	
Borrowings for limited recourse borrowing arrangements		V1	
Permissible temporary borrowings		V2	
Other borrowings		V3	
Total member closing account balances	\$215,880.17 + \$201,538.59	W	\$417,418.00
Reserve accounts		X	
Other liabilities		Y	\$2,888.00
Total liabilities		Z	\$420,306.00

17 TAXATION OF FINANCIAL ARRANGEMENTS (TOFA)

Total TOFA gains	H
Total TOFA losses	I

Section J: Other information**FAMILY TRUST ELECTION STATUS**

Select the income year of the election	A
Family trust election revocation/variation code	B

INTERPOSED ENTITY ELECTION STATUS

Select the earliest income year elected	C
Interposed entity election revocation code	D

Section K: Declarations**PREFERRED TRUSTEE OR DIRECTOR CONTACT DETAILS**

Title	Mr
First name	Evan
Other name	
Family name	Bradshaw
Suffix	
Non-individual trustee name	Redgum Superannuation Holdings Pty Ltd
ABN of non-individual trustee	
Contact number	04 29489479
Email address	evan@wn.com.au

TAX AGENT'S CONTACT DETAILS

Practice name	Mora Wealth Accountants Pty Ltd
Title	Mr
First name	Alex
Other name	
Family name	Mora
Suffix	
Contact number	08 93091233

HOURS TAKEN TO PREPARE AND COMPLETE THIS RETURN

Member 1 — Bradshaw, Evan (TFN Recorded)

Account status			Open
Tax File Number			TFN Recorded
INDIVIDUAL NAME			
Title			Mr
Given name			Evan
Other given names			
Family name			Bradshaw
Suffix			
Date of birth			6 Oct 1962
Date of death			
CONTRIBUTIONS			
Opening account balance			\$168,542.78
Employer contributions			A
Principal Employer ABN			A1
Personal contributions	\$38,945.08 + \$11,011.93		B \$49,957.01
CGT small business retirement exemption			C
CGT small business 15 year exemption			D
Personal injury election			E
Spouse and child contributions			F
Other third party contributions			G
Proceeds from primary residence disposal			H
Receipt date			H1
Assessable foreign superannuation fund amount			I
Non-assessable foreign superannuation fund amount			J
Transfer from reserve: assessable amount			K
Transfer from reserve: non-assessable amount			L
Contributions from non-complying funds and previously non-complying funds			T
Any other contributions (including Super Co-contributions and Low Income Super Contributions)			M
Total Contributions			N \$49,957.01

OTHER TRANSACTIONS

Allocated earnings or losses	O	(\$2,619.62)
Inward rollovers and transfers	P	
Outward rollovers and transfers	Q	
TRIS Count		
Accumulation phase account balance	S1	\$215,880.17
Retirement phase account balance - Non CDBIS	S2	
Retirement phase account balance - CDBIS	S3	
Accumulation phase value	X1	
Retirement phase value	X2	
Outstanding Limited recourse borrowing arrangement	Y	
Lump Sum payment	R1	
Income stream payment	R2	
Closing account balance	S	\$215,880.17

Member 2 — Bradshaw, Gaylene Elizabeth (TFN Recorded)

Account status		Open
Tax File Number		TFN Recorded
INDIVIDUAL NAME		
Title		Mrs
Given name		Gaylene
Other given names		Elizabeth
Family name		Bradshaw
Suffix		
Date of birth		25 Aug 1966
Date of death		
CONTRIBUTIONS		
Opening account balance		\$154,543.11
Employer contributions		A
Principal Employer ABN		A1
Personal contributions	\$38,945.07 + \$11,011.92	B \$49,956.99
CGT small business retirement exemption		C
CGT small business 15 year exemption		D
Personal injury election		E
Spouse and child contributions		F
Other third party contributions		G
Proceeds from primary residence disposal		H
Receipt date		H1
Assessable foreign superannuation fund amount		I
Non-assessable foreign superannuation fund amount		J
Transfer from reserve: assessable amount		K
Transfer from reserve: non-assessable amount		L
Contributions from non-complying funds and previously non-complying funds		T
Any other contributions (including Super Co-contributions and Low Income Super Contributions)		M
Total Contributions		N \$49,956.99

OTHER TRANSACTIONS

Allocated earnings or losses	O	(\$2,961.51)
Inward rollovers and transfers	P	
Outward rollovers and transfers	Q	
TRIS Count		
Accumulation phase account balance	S1	\$201,538.59
Retirement phase account balance - Non CDBIS	S2	
Retirement phase account balance - CDBIS	S3	
Accumulation phase value	X1	
Retirement phase value	X2	
Outstanding Limited recourse borrowing arrangement	Y	
Lump Sum payment	R1	
Income stream payment	R2	
Closing account balance	S	\$201,538.59

Capital Gains Tax Schedule

1 CURRENT YEAR CAPITAL GAINS AND CAPITAL LOSSES	Capital gains	Capital losses
Shares in companies listed on an Australian securities exchange	A	K
Other shares	B	L
Units in unit trusts listed on an Australian securities exchange	C	M
Other units	D	N
Real estate situated in Australia	E	O
Other real estate	F	P
Amount of capital gains from a trust (including a managed fund)	G	
Collectables	H	Q
Other CGT assets and any other CGT events	I	R
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S	\$0.00
Total current year	J	\$0.00 A
2 CAPITAL LOSSES		
Total current year capital losses applied		B
Total prior year net capital losses applied		C
Total capital losses transferred in applied (only for transfers involving a foreign bank branch or permanent establishment of a foreign financial entity)		D
Total capital losses applied		E
3 UNAPPLIED NET CAPITAL LOSSES CARRIED FORWARD		
Net capital losses from collectables carried forward to later income years		A
Other net capital losses carried forward to later income years		B \$23,754.00
4 CGT DISCOUNT		
Total CGT discount applied		A
5 CGT CONCESSIONS FOR SMALL BUSINESS		
Small business active asset reduction		A
Small business retirement exemption		B
Small business rollover		C
Total small business concessions applied		D \$0.00
6 NET CAPITAL GAIN		
		A \$0.00
1J less 2E less 4A less 5D (cannot be less than zero). Amount will appear at label A, Net capital gain on your tax return		
7 EARNOUT ARRANGEMENTS		
Income year earnout right created		F
Amended net capital gain or capital losses carried forward		G

8 OTHER CGT INFORMATION REQUIRED (IF APPLICABLE)

Small business 15 year exemption – exempt capital gains	A
Capital gains disregarded by a foreign resident	B
Capital gains disregarded as a result of a scrip for scrip rollover	C
Capital gains disregarded as a result of an inter-company asset rollover	D
Capital gains disregarded by a demerging entity	E

Worksheets

11 INCOME

C Gross interest income

Description	Tax Withheld	Interest
Imported from SF360	\$0.00	\$95.00
Total	\$0.00	\$95.00

D1 Gross foreign income

Description	Amount
Imported from SF360	\$5,776.00
Total	\$5,776.00

D Net foreign income

Description	Amount
Imported from SF360	\$5,776.00
Total	\$5,776.00

M Gross distribution from trusts income

Description	Amount
Imported from SF360	\$392.00
Total	\$392.00

12 DEDUCTIONS

H SMSF auditor fee

Description	Deductible	Non deductible
Imported from SF360	\$650.00	\$0.00
Total	\$650.00	\$0.00

I Investment Expenses

Description	Deductible	Non deductible
Imported from SF360	\$1,244.00	\$0.00
Total	\$1,244.00	\$0.00

J Management and administration expenses

Description	Deductible	Non deductible
Imported from SF360	\$2,173.00	\$0.00
Total	\$2,173.00	\$0.00

L Other amounts

Description	Deductible	Non deductible
Imported from SF360	\$0.00	\$8,421.00
Total	\$0.00	\$8,421.00

13 CALCULATION STATEMENT**D1** Early stage venture capital limited partnership tax offset

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

D2 Early stage venture capital limited partnership tax offset carried forward from previous year

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

D3 Early stage investor tax offset

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

D4 Early stage investor tax offset carried forward from previous year

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

H5 Credit for TFN amounts withheld from payments from closely held trusts

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

H8 Credit for amounts withheld from foreign resident capital gains withholding

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

K PAYG INSTALMENTS RAISED

Description	Amount
Imported from SF360	\$11,552.00
Total	\$11,552.00

15 ASSETS**15a** AUSTRALIAN MANAGED INVESTMENTS**A** Listed trusts

Description	Amount
Imported from SF360	\$46,385.00
Total	\$46,385.00

15b AUSTRALIAN DIRECT INVESTMENTS

E Cash and term deposits

Description	Amount
Imported from SF360	\$142,937.00
Total	\$142,937.00

G Loans

Description	Amount
Imported from SF360	\$100,000.00
Total	\$100,000.00

M Collectables and personal use assets

Description	Amount
Imported from SF360	\$118,640.00
Total	\$118,640.00

O Other assets

Description	Amount
Imported from SF360	\$12,344.00
Total	\$12,344.00

16 LIABILITIES

Y Other liabilities

Description	Amount
Imported from SF360	\$2,888.00
Total	\$2,888.00

W - WORKING PAPER

Redgum Superannuation Fund
Investment Income Comparison Report



As at 30 June 2023

Investment	Ledger Data			ASX & UUT Data						
	Transaction Date	Income Amount	Franking Credit	Date Payable	Ex Div/Dist Date	Units On Hand	45 Day Qualified	Amount per share/unit	Estimated Income	Estimated Franking*
Unreconciled										
Units in Listed Unit Trusts (Australian)										
DAVIL040-002	Passive Income (USA Commercial Property) Fund	20/10/2022	2,343.85							
DAVIL040-002	Passive Income (USA Commercial Property) Fund	20/01/2023	6,094.01							
DAVIL040-002	Passive Income (USA Commercial Property) Fund	30/06/2023	11,719.25	0.00						
			20,157.11	0.00						
			20,157.11	0.00						

*Franking credit is estimated using 45 day qualified units. The estimation might not be accurate for preference shares and hedging arrangements.

Redgum Superannuation Fund
Distribution Reconciliation Report



For The Period 01 July 2022 - 30 June 2023

Date	Non Primary Production Income (A) * ₁				Distributed Capital Gains (B) * ₂				Foreign Income * ₃		Non-Assessable			Taxable Income
	Payment Received	Franked	Unfranked	Interest/ Other	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free	
Units in Listed Unit Trusts (Australian)														
DAVIL040-002 Passive Income (USA Commercial Property) Fund														
20/10/2022	2,343.85					S								0.00
20/01/2023	6,094.01					S								0.00
30/06/2023	11,719.25					S								0.00
30/06/2023	0.00			392.51		I				3,707.64	2,068.69	4,687.70		11,369.26
	20,157.11			392.51						3,707.64	2,068.69	4,687.70		11,369.26
<i>Net Cash Distribution: 20,157.11</i>														
	20,157.11			392.51						3,707.64	2,068.69	4,687.70		11,369.26

\$4,687.70 distribution recorded in previous year(received incurrent year) through tax deferred.

Tax Deferred /AMIT - \$11,369.26 = \$11,719.25 (Distribution receivable) - \$349.99

Redgum Superannuation Fund Distribution Reconciliation Report



For The Period 01 July 2022 - 30 June 2023

Date	Non Primary Production Income (A) * ₁				Distributed Capital Gains (B) * ₂				Foreign Income * ₃		Non-Assessable				Taxable Income	
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free		Tax Deferred / AMIT * ₆
TOTAL	20,157.11			392.51							3,707.64	2,068.69	4,687.70		11,369.26	6,168.84

Total Distributed Gains

Discount Rate	Discounted	Gross
Superfund 1/3	0.00	0.00
Individual 50%(I)	0.00	0.00
Total	0.00	0.00

*₁ Summary of Non Primary Production Income (A)

Tax Label	Franked	Unfranked	Interest/Other	Less Other Deduction	Income Before Credits * ₇	Franking Credits	Total Including Credits
11M Gross trust distributions			392.51		392.51		392.51

*₂ Forms part of the Net Capital Gains calculation for Tax Label 11A.

*₃ Forms part of the Foreign Credits calculation for Tax Label 11D, D1, 13C1.

*₄ Taxable Income is designed to match Tax Statement provided by Fund Manager.

Taxable Income in the SMSF Annual Return will be different due to application of Capital Losses in Net Capital Gain calculation and application of different discount method.

*₅ This is the discount rate selected for the transaction. "S" being Super Funds at 1/3 and "I" being Individual at 50%.

*₆ AMIT cost base net increase is reflected as negative amount i.e. negative tax deferred and AMIT cost base net decrease is reflected as positive amount i.e. positive tax deferred.

*₇ Sum of Income Before Credits reconciles with Taxable Trust Distributions in Statement of Taxable Income.

^ Variance between Payment Received and Net Cash Distribution.

Redgum Superannuation Fund

Contributions Breakdown Report



For The Period 01 July 2022 - 30 June 2023

Summary

Member	D.O.B	Age (at 30/06/2022)	Total Super Balance (at 30/06/2022) *1	Concessional	Non-Concessional	Other	Reserves	Total
Bradshaw, Evan	Provided	59	168,542.78	38,945.08	11,011.93	0.00	0.00	49,957.01
Bradshaw, Gaylene	Provided	55	154,543.11	38,945.07	11,011.92	0.00	0.00	49,956.99
All Members				77,890.15	22,023.85	0.00	0.00	99,914.00

*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Bradshaw, Evan	Concessional (5 year carry forward cap available)	38,945.08	38,945.08	At Limit
	Non-Concessional	11,011.93	110,000.00	98,988.07 Below Cap
Bradshaw, Gaylene	Concessional (5 year carry forward cap available)	38,945.07	38,945.07	At Limit
	Non-Concessional	11,011.92	110,000.00	98,988.08 Below Cap

Carry Forward Unused Concessional Contribution Cap

Member	2018	2019	2020	2021	2022	2023	Current Position
Bradshaw, Evan							
Concessional Contribution Cap	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	27,500.00	
Concessional Contribution	0.00	0.00	25,000.00	25,000.00	41,054.92	38,945.08	
Unused Concessional Contribution	0.00	25,000.00	0.00	0.00	0.00	0.00	
Cumulative Carry Forward Unused	N/A	0.00	25,000.00	25,000.00	25,000.00	11,445.08	
Maximum Cap Available	25,000.00	25,000.00	50,000.00	50,000.00	52,500.00	38,945.08	At Limit
Total Super Balance	60,407.90	72,485.83	78,099.02	114,477.17	133,537.71	168,542.78	
Bradshaw, Gaylene							
Concessional Contribution Cap	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	27,500.00	
Concessional Contribution	0.00	0.00	25,000.00	25,000.00	41,054.93	38,945.07	
Unused Concessional Contribution	0.00	25,000.00	0.00	0.00	0.00	0.00	
Cumulative Carry Forward Unused	N/A	0.00	25,000.00	25,000.00	25,000.00	11,445.07	
Maximum Cap Available	25,000.00	25,000.00	50,000.00	50,000.00	52,500.00	38,945.07	At Limit
Total Super Balance	49,622.40	60,134.78	64,927.36	99,642.48	118,986.43	154,543.11	

NCC Bring Forward Caps

Member	Bring Forward Cap	2020	2021	2022	2023	Total	Current Position
Bradshaw, Evan	N/A	5,198.97	0.00	6,082.42	11,011.93	N/A	Bring Forward Not Triggered
Bradshaw, Gaylene	N/A	5,198.98	0.00	6,082.43	11,011.92	N/A	Bring Forward Not Triggered

Bradshaw, Evan

Date	Transaction Description	Ledger Data					SuperStream Data				
		Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
01/07/2022	ATO ITA Reversed	Personal - Non-Concessional		1,363.50							
21/07/2022	PAYG 2022 June	Personal - Non-Concessional		938.50							
20/04/2023	PAYMENT FROM ZENAN PTY LTD SMSF TRANSFER	Personal - Concessional	20,000.00								
15/05/2023	TRANSFER FROM ZENAN PTY LTD ANZ SUP	Personal - Concessional	15,000.00								
21/06/2023	PAYMENT FROM ZENAN PTY LTD SMSF ANZ TRANSFER	Personal - Concessional	3,945.08								
21/06/2023	PAYMENT FROM ZENAN PTY LTD SMSF ANZ TRANSFER	Personal - Non-Concessional		8,554.93							
30/06/2023	ASIC Fess record through Non concessional contributions	Personal - Non-Concessional		155.00							
Total - Bradshaw, Evan			38,945.08	11,011.93	0.00	0.00			0.00	0.00	0.00

Bradshaw, Gaylene

Date	Transaction Description	Ledger Data					SuperStream Data				
		Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other

01/07/2022	ATO ITA Reversed	Personal - Non-Concessional	1,363.50				
21/07/2022	PAYG 2022 June	Personal - Non-Concessional	938.50				
21/06/2023	PAYMENT FROM ZENAN PTY LTD SMSF ANZ TRANSFER	Personal - Concessional	17,499.99				
29/06/2023	TRANSFER FROM BRADSHAW FAMILY SMSF PAYMENT BWEST	Personal - Concessional	21,445.08				
29/06/2023	TRANSFER FROM BRADSHAW FAMILY SMSF PAYMENT BWEST	Personal - Non-Concessional	8,554.92				
30/06/2023	ASIC Fess record through Non concessional contributions	Personal - Non-Concessional	155.00				
Total - Bradshaw, Gaylene			38,945.07	11,011.92	0.00	0.00	0.00 0.00 0.00
Total for All Members			77,890.15	22,023.85	0.00	0.00	

Redgum Superannuation Fund

General Ledger



As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Distributions Received (23800)					
<u>Passive Income (USA Commercial Property) Fund (DAVIL040-002)</u>					
20/10/2022	TRANSFER FROM PCT ACF PASSIVE 100089 PASSIVE DIS			2,343.85	2,343.85 CR
20/01/2023	TRANSFER FROM PCT ACF PASSIVE 100089 PASSIVE DIS			6,094.01	8,437.86 CR
30/06/2023	Distribution receivable of Passive Income 2023			11,719.25	20,157.11 CR
30/06/2023	DAVIL040-002 - Passive Income (USA Commercial Property) Fund - Custom Tax Data - 30/06/2023				20,157.11 CR
			0.00	20,157.11	20,157.11 CR
Contributions (24200)					
<u>(Contributions) Bradshaw, Evan - Accumulation (BRAEVA00001A)</u>					
01/07/2022	ATO ITA Reversed			1,363.50	1,363.50 CR
21/07/2022	PAYG 2022 June			938.50	2,302.00 CR
20/04/2023	PAYMENT FROM ZENAN PTY LTD SMSF TRANSFER			20,000.00	22,302.00 CR
15/05/2023	TRANSFER FROM ZENAN PTY LTD ANZ SUP			15,000.00	37,302.00 CR
21/06/2023	PAYMENT FROM ZENAN PTY LTD SMSF ANZ TRANSFER			12,500.01	49,802.01 CR
30/06/2023	ASIC Fess record through Non concessional contributions			155.00	49,957.01 CR
				49,957.01	49,957.01 CR
<u>(Contributions) Bradshaw, Gaylene - Accumulation (BRAGAY00001A)</u>					
01/07/2022	ATO ITA Reversed			1,363.50	1,363.50 CR
21/07/2022	PAYG 2022 June			938.50	2,302.00 CR
21/06/2023	PAYMENT FROM ZENAN PTY LTD SMSF ANZ TRANSFER			17,499.99	19,801.99 CR
29/06/2023	TRANSFER FROM BRADSHAW FAMILY SMSF PAYMENT BWEST			30,000.00	49,801.99 CR
30/06/2023	ASIC Fess record through Non concessional contributions			155.00	49,956.99 CR
				49,956.99	49,956.99 CR
Changes in Market Values of Investments (24700)					
<u>Changes in Market Values of Investments (24700)</u>					
30/06/2023	Revaluation - 30/06/2023 @ \$0.989500 (Custom Firm (Exit)) - 46,877.000000 Units on hand (DAVIL040-002)		18,108.59		18,108.59 DR
30/06/2023	Revaluation - 30/06/2023 @ \$930.838308 (Custom Firm (Exit)) - 8.038000 Units on hand (Nickel Drum 250 kg)		1,786.60		19,895.19 DR
30/06/2023	Revaluation - 30/06/2023 @ \$34,041.442180 (Custom Firm (Exit)) - 2.936000 Units on hand (Silver 1000 oz LBMA Good Del)			10,502.28	9,392.91 DR
30/06/2023	Revaluation - 30/06/2023 @ \$92,286.000000 (Custom Firm (Exit)) - 0.020000 Units on hand (S.T.A.R. Gold Grams)		149.99		9,542.90 DR
30/06/2023	Revaluation - 30/06/2023 @ \$3,076,236.667000 (Custom Firm (Exit)) - 0.003000 Units on hand (GoldBullionJewelTaxfree100gm)		1,349.78		10,892.68 DR
30/06/2023	Revaluation - 30/06/2023 @ \$930.960000 (Custom Firm (Exit)) - 8.038000 Units on hand (Nickel Drum 250 kg)			0.98	10,891.70 DR
30/06/2023	Revaluation - 30/06/2023 @			0.03	10,891.67 DR

Redgum Superannuation Fund

General Ledger



As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
	\$34,041.450000 (Custom Firm (Exit)) - 2.936000 Units on hand (Silver 1000 oz LBMA Good Del)				
30/06/2023	Revaluation - 30/06/2023 @ \$930.970000 (Custom Firm (Exit)) - 8.038000 Units on hand (Nickel Drum 250 kg)			0.08	10,891.59 DR
30/06/2023	Revaluation - 30/06/2023 @ \$931.070000 (Custom Firm (Exit)) - 8.038000 Units on hand (Nickel Drum 250 kg)			0.80	10,890.79 DR
30/06/2023	Revaluation - 30/06/2023 @ \$34,087.820160 (Custom Firm (Exit)) - 2.936000 Units on hand (Silver 1000 oz LBMA Good Del)			136.14	10,754.65 DR
			21,394.96	10,640.31	10,754.65 DR
Interest Received (25000)					
<u>ANZ Business Essentials Statement (ANZ265439991)</u>					
29/07/2022	CREDIT INTEREST PAID			2.14	2.14 CR
31/08/2022	CREDIT INTEREST PAID			2.46	4.60 CR
30/09/2022	CREDIT INTEREST PAID			1.94	6.54 CR
31/10/2022	CREDIT INTEREST PAID			0.58	7.12 CR
30/11/2022	CREDIT INTEREST PAID			0.38	7.50 CR
30/12/2022	CREDIT INTEREST PAID			0.23	7.73 CR
31/01/2023	CREDIT INTEREST PAID			0.24	7.97 CR
28/02/2023	CREDIT INTEREST PAID			0.24	8.21 CR
31/03/2023	CREDIT INTEREST PAID			0.27	8.48 CR
28/04/2023	CREDIT INTEREST PAID			0.28	8.76 CR
31/05/2023	CREDIT INTEREST PAID			0.43	9.19 CR
30/06/2023	CREDIT INTEREST PAID			0.52	9.71 CR
				9.71	9.71 CR
ATO Interest (25100)					
<u>ATO Interest (25100)</u>					
15/05/2023	ATO General interest recorded			85.77	85.77 CR
				85.77	85.77 CR
Other Income (26700)					
<u>Other Income (26700)</u>					
19/07/2022	PAYMENT FROM PAY.COM.AU CT.8E5L8			0.03	0.03 CR
19/07/2022	PAYMENT FROM PAY.COM.AU CT.8E5L7			0.42	0.45 CR
				0.45	0.45 CR
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
17/11/2022	PAYMENT TO MORA WEALTH ACCO DT. 15RJP2 DIRECT D		1,210.00		1,210.00 DR
			1,210.00		1,210.00 DR
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
17/11/2022	PAYMENT TO THE TRUSTEE FOR DT 15RJTM DIRECT D		259.00		259.00 DR
			259.00		259.00 DR
Auditor's Remuneration (30700)					

Redgum Superannuation Fund

General Ledger



As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
19/07/2022	PAYMENT TO MORA WEALTH ACCO DT.UI88Q PAYMENT R		320.00		320.00 DR
17/11/2022	PAYMENT TO MORA WEALTH ACCO DT. 15RJP2 DIRECT D		330.00		650.00 DR
			650.00		650.00 DR
ASIC Fees (30800)					
ASIC Fees (30800)					
30/06/2023	ASIC Fess record through Non concessional contributions		310.00		310.00 DR
			310.00		310.00 DR
Bank Charges (31500)					
Bank Charges (31500)					
19/07/2022	PAYMENT TO MORA WEALTH ACCO DT.UI88Q PAYMENT R		3.52		3.52 DR
20/09/2022	PAYMENT TO THE TRUSTEE FOR DT.ZVX2V DIRECT DE		73.80		77.32 DR
11/10/2022	PAYMENT TO THE TRUSTEE FOR DT. 11V480 DIRECT D		37.92		115.24 DR
17/11/2022	PAYMENT TO MORA WEALTH ACCO DT. 15RJP2 DIRECT D		30.49		145.73 DR
17/11/2022	PAYMENT TO THE TRUSTEE FOR DT 15RJTM DIRECT D		171.89		317.62 DR
22/12/2022	PAYMENT TO THE TRUSTEE FOR DT. 19E0N6 DIRECT D		76.45		394.07 DR
			394.07		394.07 DR
Investment Expenses (37500)					
Passive Income (USA Commercial Property) Fund (DAVIL040-002)					
20/01/2023	TRANSFER FROM PCT ACF PASSIVE 100089 PASSIVE DIS		375.13		375.13 DR
			375.13		375.13 DR
Gold Bullion Jewelry (TAX-FREE) - 100 Gram (GoldBullionJewelTax)					
26/04/2023	ANZ INTERNET BANKING PAYMENT 185436 TO SILVER BULLION EFFECTIVE DATE 25 APR 2023		58.31		58.31 DR
			58.31		58.31 DR
Nickel Drum - 250 kg (Nickel Drum 250 kg)					
30/09/2022	ANZ INTERNET BANKING PAYMENT 953749 TO SILVER BULLION [ANZ INTERNET BANKING PAYMENT 659475 TO SILVER BULLION EFFECTIVE DATE 02 OCT 2022] [ANZ INTERNET BANKING PAYMENT 440874 TO SILVER BULLION EFFECTIVE DATE 01 OCT 2022] [Silver Bullions Purchase]		81.20		81.20 DR
			81.20		81.20 DR
Silver 1000 oz LBMA Good Delivery bar (Silver1000ozLBMA)					
30/09/2022	ANZ INTERNET BANKING PAYMENT 953749 TO SILVER BULLION [ANZ INTERNET BANKING PAYMENT 659475 TO SILVER BULLION EFFECTIVE DATE 02 OCT 2022] [ANZ INTERNET BANKING PAYMENT 440874 TO SILVER BULLION EFFECTIVE DATE 01 OCT 2022] [Silver Bullions Purchase]		729.91		729.91 DR
			729.91		729.91 DR
Income Tax Expense (48500)					

Redgum Superannuation Fund

General Ledger



As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Income Tax Expense (48500)					
30/06/2023	Create Entries - Foreign Credits Adjustment - 30/06/2023			1,000.00	1,000.00 CR
30/06/2023	Create Entries - Income Tax Expense - 30/06/2023		12,012.90		11,012.90 DR
			12,012.90	1,000.00	11,012.90 DR
Profit/Loss Allocation Account (49000)					
<u>Profit/Loss Allocation Account (49000)</u>					
01/07/2022	System Member Journals		1,363.50		1,363.50 DR
01/07/2022	System Member Journals		1,363.50		2,727.00 DR
21/07/2022	System Member Journals		938.50		3,665.50 DR
21/07/2022	System Member Journals		938.50		4,604.00 DR
20/04/2023	System Member Journals		17,000.00		21,604.00 DR
15/05/2023	System Member Journals		12,750.00		34,354.00 DR
21/06/2023	System Member Journals		11,908.25		46,262.25 DR
21/06/2023	System Member Journals		14,874.99		61,137.24 DR
29/06/2023	System Member Journals		26,783.24		87,920.48 DR
30/06/2023	System Member Journals		155.00		88,075.48 DR
30/06/2023	System Member Journals		155.00		88,230.48 DR
30/06/2023	Create Entries - Profit/Loss Allocation - 30/06/2023		3,396.09		91,626.57 DR
30/06/2023	Create Entries - Profit/Loss Allocation - 30/06/2023		3,034.68		94,661.25 DR
30/06/2023	Create Entries - Income Tax Expense Allocation - 30/06/2023			173.95	94,835.20 DR
30/06/2023	Create Entries - Income Tax Expense Allocation - 30/06/2023			155.43	94,990.63 DR
			94,661.25	329.38	94,331.87 DR
Opening Balance (50010)					
<u>(Opening Balance) Bradshaw, Evan - Accumulation (BRAEVA00001A)</u>					
01/07/2022	Opening Balance				133,537.71 CR
01/07/2022	Close Period Journal			35,005.07	168,542.78 CR
				35,005.07	168,542.78 CR
<u>(Opening Balance) Bradshaw, Gaylene - Accumulation (BRAGAY00001A)</u>					
01/07/2022	Opening Balance				118,986.43 CR
01/07/2022	Close Period Journal			35,556.68	154,543.11 CR
				35,556.68	154,543.11 CR
Contributions (52420)					
<u>(Contributions) Bradshaw, Evan - Accumulation (BRAEVA00001A)</u>					
01/07/2022	Opening Balance				47,137.34 CR
01/07/2022	Close Period Journal		47,137.34		0.00 DR
01/07/2022	System Member Journals			1,363.50	1,363.50 CR
21/07/2022	System Member Journals			938.50	2,302.00 CR
20/04/2023	System Member Journals			20,000.00	22,302.00 CR
15/05/2023	System Member Journals			15,000.00	37,302.00 CR
21/06/2023	System Member Journals			12,500.01	49,802.01 CR
30/06/2023	System Member Journals			155.00	49,957.01 CR
			47,137.34	49,957.01	49,957.01 CR
<u>(Contributions) Bradshaw, Gaylene - Accumulation (BRAGAY00001A)</u>					

Redgum Superannuation Fund

General Ledger



As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2022	Opening Balance				47,137.36 CR
01/07/2022	Close Period Journal		47,137.36		0.00 DR
01/07/2022	System Member Journals			1,363.50	1,363.50 CR
21/07/2022	System Member Journals			938.50	2,302.00 CR
21/06/2023	System Member Journals			17,499.99	19,801.99 CR
29/06/2023	System Member Journals			30,000.00	49,801.99 CR
30/06/2023	System Member Journals			155.00	49,956.99 CR
			47,137.36	49,956.99	49,956.99 CR

Share of Profit/(Loss) (53100)

(Share of Profit/(Loss)) Bradshaw, Evan - Accumulation (BRAEVA00001A)

01/07/2022	Opening Balance				5,968.59 DR
01/07/2022	Close Period Journal			5,968.59	0.00 DR
30/06/2023	Create Entries - Profit/Loss Allocation - 30/06/2023			3,396.09	3,396.09 CR
				9,364.68	3,396.09 CR

(Share of Profit/(Loss)) Bradshaw, Gaylene - Accumulation (BRAGAY00001A)

01/07/2022	Opening Balance				5,417.51 DR
01/07/2022	Close Period Journal			5,417.51	0.00 DR
30/06/2023	Create Entries - Profit/Loss Allocation - 30/06/2023			3,034.68	3,034.68 CR
				8,452.19	3,034.68 CR

Income Tax (53330)

(Income Tax) Bradshaw, Evan - Accumulation (BRAEVA00001A)

01/07/2022	Opening Balance				5.44 DR
01/07/2022	Close Period Journal			5.44	0.00 DR
30/06/2023	Create Entries - Income Tax Expense Allocation - 30/06/2023		173.95		173.95 DR
			173.95	5.44	173.95 DR

(Income Tax) Bradshaw, Gaylene - Accumulation (BRAGAY00001A)

01/07/2022	Opening Balance				4.93 DR
01/07/2022	Close Period Journal			4.93	0.00 DR
30/06/2023	Create Entries - Income Tax Expense Allocation - 30/06/2023		155.43		155.43 DR
			155.43	4.93	155.43 DR

Contributions Tax (53800)

(Contributions Tax) Bradshaw, Evan - Accumulation (BRAEVA00001A)

01/07/2022	Opening Balance				6,158.24 DR
01/07/2022	Close Period Journal			6,158.24	0.00 DR
20/04/2023	System Member Journals		3,000.00		3,000.00 DR
15/05/2023	System Member Journals		2,250.00		5,250.00 DR
21/06/2023	System Member Journals		591.76		5,841.76 DR
			5,841.76	6,158.24	5,841.76 DR

(Contributions Tax) Bradshaw, Gaylene - Accumulation (BRAGAY00001A)

01/07/2022	Opening Balance				6,158.24 DR
01/07/2022	Close Period Journal			6,158.24	0.00 DR
21/06/2023	System Member Journals		2,625.00		2,625.00 DR
29/06/2023	System Member Journals		3,216.76		5,841.76 DR
			5,841.76	6,158.24	5,841.76 DR

Redgum Superannuation Fund

General Ledger



As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Bank Accounts (60400)					
<u>ANZ Business Essentials Statement (ANZ265439991)</u>					
01/07/2022	Opening Balance				267,930.66 DR
19/07/2022	PAYMENT FROM PAY.COM.AU CT.8E5L8		0.03		267,930.69 DR
19/07/2022	PAYMENT FROM PAY.COM.AU CT.8E5L7		0.42		267,931.11 DR
19/07/2022	PAYMENT TO MORA WEALTH ACCO DT.UI88Q PAYMENT R			323.52	267,607.59 DR
22/07/2022	TRANSFER FROM PCT ACF PASSIVE 100089 PASSIVE DIS		4,687.70		272,295.29 DR
29/07/2022	CREDIT INTEREST PAID		2.14		272,297.43 DR
31/08/2022	CREDIT INTEREST PAID		2.46		272,299.89 DR
19/09/2022	ANZ INTERNET BANKING PAYMENT 845410 TO QLD LAW GROUP			50,000.00	222,299.89 DR
20/09/2022	PAYMENT TO THE TRUSTEE FOR DT.ZVX2V DIRECT DE			3,800.80	218,499.09 DR
20/09/2022	ANZ INTERNET BANKING PAYMENT 293197 TO QLD LAW GROUP			50,000.00	168,499.09 DR
30/09/2022	ANZ INTERNET BANKING PAYMENT 953749 TO SILVER BULLION [ANZ INTERNET BANKING PAYMENT 659475 TO SILVER BULLION EFFECTIVE DATE 02 OCT 2022] [ANZ INTERNET BANKING PAYMENT 440874 TO SILVER BULLION EFFECTIVE DATE 01 OCT 2022] [Silver Bullions Purchase]			50,000.00	118,499.09 DR
30/09/2022	ANZ INTERNET BANKING PAYMENT 953749 TO SILVER BULLION [ANZ INTERNET BANKING PAYMENT 659475 TO SILVER BULLION EFFECTIVE DATE 02 OCT 2022] [ANZ INTERNET BANKING PAYMENT 440874 TO SILVER BULLION EFFECTIVE DATE 01 OCT 2022] [Silver Bullions Purchase]			1,518.89	116,980.20 DR
30/09/2022	ANZ INTERNET BANKING PAYMENT 953749 TO SILVER BULLION [ANZ INTERNET BANKING PAYMENT 659475 TO SILVER BULLION EFFECTIVE DATE 02 OCT 2022] [ANZ INTERNET BANKING PAYMENT 440874 TO SILVER BULLION EFFECTIVE DATE 01 OCT 2022] [Silver Bullions Purchase]			50,000.00	66,980.20 DR
30/09/2022	CREDIT INTEREST PAID		1.94		66,982.14 DR
11/10/2022	PAYMENT TO THE TRUSTEE FOR DT. 11V480 DIRECT D			1,952.92	65,029.22 DR
20/10/2022	TRANSFER FROM PCT ACF PASSIVE 100089 PASSIVE DIS		2,343.85		67,373.07 DR
31/10/2022	CREDIT INTEREST PAID		0.58		67,373.65 DR
09/11/2022	ANZ INTERNET BANKING PAYMENT 934286 TO COINSPOT			10.00	67,363.65 DR
10/11/2022	ANZ INTERNET BANKING PAYMENT 877076 TO COINSPOT			10,000.00	57,363.65 DR
15/11/2022	ANZ INTERNET BANKING PAYMENT 125844 TO COINSPOT			20,000.00	37,363.65 DR
17/11/2022	PAYMENT TO MORA WEALTH ACCO DT. 15RJP2 DIRECT D			1,570.49	35,793.16 DR
17/11/2022	PAYMENT TO THE TRUSTEE FOR DT 15RJTM DIRECT D			8,852.74	26,940.42 DR
30/11/2022	CREDIT INTEREST PAID		0.38		26,940.80 DR
08/12/2022	TRANSFER FROM ATO ATO003000017629284		2,727.00		29,667.80 DR
22/12/2022	PAYMENT TO THE TRUSTEE FOR DT. 19E0N6 DIRECT D			3,937.45	25,730.35 DR
30/12/2022	CREDIT INTEREST PAID		0.23		25,730.58 DR
20/01/2023	TRANSFER FROM PCT ACF PASSIVE		5,718.88		31,449.46 DR

Redgum Superannuation Fund

General Ledger



As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
	100089 PASSIVE DIS				
31/01/2023	CREDIT INTEREST PAID		0.24		31,449.70 DR
28/02/2023	CREDIT INTEREST PAID		0.24		31,449.94 DR
31/03/2023	CREDIT INTEREST PAID		0.27		31,450.21 DR
20/04/2023	PAYMENT FROM ZENAN PTY LTD SMSF TRANSFER		20,000.00		51,450.21 DR
26/04/2023	ANZ INTERNET BANKING PAYMENT 185436 TO SILVER BULLION EFFECTIVE DATE 25 APR 2023			10,636.80	40,813.41 DR
28/04/2023	CREDIT INTEREST PAID		0.28		40,813.69 DR
15/05/2023	TRANSFER FROM ZENAN PTY LTD ANZ SUP		15,000.00		55,813.69 DR
29/05/2023	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {490772}			2,888.00	52,925.69 DR
31/05/2023	CREDIT INTEREST PAID		0.43		52,926.12 DR
21/06/2023	PAYMENT FROM ZENAN PTY LTD SMSF ANZ TRANSFER		30,000.00		82,926.12 DR
29/06/2023	TRANSFER FROM BRADSHAW FAMILY SMSF PAYMENT BWEST		30,000.00		112,926.12 DR
30/06/2023	CREDIT INTEREST PAID		0.52		112,926.64 DR
			110,487.59	265,491.61	112,926.64 DR
<u>Coinspot Cryptocurrency Account (Coinspot12)</u>					
09/11/2022	ANZ INTERNET BANKING PAYMENT 934286 TO COINSPOT		10.00		10.00 DR
10/11/2022	ANZ INTERNET BANKING PAYMENT 877076 TO COINSPOT		10,000.00		10,010.00 DR
15/11/2022	ANZ INTERNET BANKING PAYMENT 125844 TO COINSPOT		20,000.00		30,010.00 DR
			30,010.00		30,010.00 DR
Distributions Receivable (61800)					
<u>Passive Income (USA Commercial Property) Fund (DAVIL040-002)</u>					
01/07/2022	Opening Balance				4,687.70 DR
22/07/2022	TRANSFER FROM PCT ACF PASSIVE 100089 PASSIVE DIS			4,687.70	0.00 DR
30/06/2023	Distribution receivable of Passive Income 2023		11,719.25		11,719.25 DR
			11,719.25	4,687.70	11,719.25 DR
ATO - Integrated Client Account (67500)					
<u>ATO - Integrated Client Account (67500)</u>					
15/05/2023	ATO General interest recorded		85.77		85.77 DR
			85.77		85.77 DR
Collectables (Coins, Stamps, Wine and Other Personal Use Assets) (71000)					
<u>Gold Bullion Jewelry (TAX-FREE) - 100 Gram (GoldBullionJewelTax)</u>					
26/04/2023	ANZ INTERNET BANKING PAYMENT 185436 TO SILVER BULLION EFFECTIVE DATE 25 APR 2023	0.00	10,578.49		10,578.49 DR
30/06/2023	Revaluation - 30/06/2023 @ \$3,076,236.667000 (Custom Firm (Exit)) - 0.003000 Units on hand			1,349.78	9,228.71 DR
		0.00	10,578.49	1,349.78	9,228.71 DR
<u>Nickel Drum - 250 kg (Nickel Drum 250 kg)</u>					
30/09/2022	ANZ INTERNET BANKING PAYMENT 953749 TO SILVER BULLION [ANZ INTERNET BANKING PAYMENT 659475 TO SILVER BULLION EFFECTIVE DATE 02 OCT 2022] [ANZ INTERNET BANKING PAYMENT 440874 TO SILVER BULLION	8.04	9,268.68		9,268.68 DR

Redgum Superannuation Fund

General Ledger



As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2023	EFFECTIVE DATE 01 OCT 2022] [Silver Bullions Purchase] Revaluation - 30/06/2023 @ \$930.838308 (Custom Firm (Exit)) - 8.038000 Units on hand			1,786.60	7,482.08 DR
30/06/2023	Revaluation - 30/06/2023 @ \$930.960000 (Custom Firm (Exit)) - 8.038000 Units on hand		0.98		7,483.06 DR
30/06/2023	Revaluation - 30/06/2023 @ \$930.970000 (Custom Firm (Exit)) - 8.038000 Units on hand		0.08		7,483.14 DR
30/06/2023	Revaluation - 30/06/2023 @ \$931.070000 (Custom Firm (Exit)) - 8.038000 Units on hand		0.80		7,483.94 DR
		8.04	9,270.54	1,786.60	7,483.94 DR
<u>20.002 x S.T.A.R. Gold Grams (S.T.A.R. Gold Grams)</u>					
30/09/2022	ANZ INTERNET BANKING PAYMENT 953749 TO SILVER BULLION [ANZ INTERNET BANKING PAYMENT 659475 TO SILVER BULLION EFFECTIVE DATE 02 OCT 2022] [ANZ INTERNET BANKING PAYMENT 440874 TO SILVER BULLION EFFECTIVE DATE 01 OCT 2022] [Silver Bullions Purchase]	0.02	1,995.71		1,995.71 DR
30/06/2023	Revaluation - 30/06/2023 @ \$92,286.000000 (Custom Firm (Exit)) - 0.020000 Units on hand			149.99	1,845.72 DR
		0.02	1,995.71	149.99	1,845.72 DR
<u>Silver 1000 oz LBMA Good Delivery bar (Silver1000ozLBMA)</u>					
30/09/2022	ANZ INTERNET BANKING PAYMENT 953749 TO SILVER BULLION [ANZ INTERNET BANKING PAYMENT 659475 TO SILVER BULLION EFFECTIVE DATE 02 OCT 2022] [ANZ INTERNET BANKING PAYMENT 440874 TO SILVER BULLION EFFECTIVE DATE 01 OCT 2022] [Silver Bullions Purchase]	2.94	89,443.39		89,443.39 DR
30/06/2023	Revaluation - 30/06/2023 @ \$34,041.442180 (Custom Firm (Exit)) - 2.936000 Units on hand		10,502.28		99,945.67 DR
30/06/2023	Revaluation - 30/06/2023 @ \$34,041.450000 (Custom Firm (Exit)) - 2.936000 Units on hand		0.03		99,945.70 DR
30/06/2023	Revaluation - 30/06/2023 @ \$34,087.820160 (Custom Firm (Exit)) - 2.936000 Units on hand		136.14		100,081.84 DR
		2.94	100,081.84		100,081.84 DR
Loan (74300)					
<u>Loan to Aleix Shore (BRADE040-001)</u>					
01/07/2022	Opening Balance	1.00			0.00 DR
01/07/2022	TO clear Unit holding for Loan to Aleix Shore (BRADE040-001)	(1.00)			0.00 DR
		0.00	0.00		0.00 DR
<u>Loan to Practice Investment Unit Trust (loanPractice)</u>					
19/09/2022	ANZ INTERNET BANKING PAYMENT 845410 TO QLD LAW GROUP	1.00	50,000.00		50,000.00 DR
20/09/2022	ANZ INTERNET BANKING PAYMENT 293197 TO QLD LAW GROUP	0.00	50,000.00		100,000.00 DR
		1.00	100,000.00		100,000.00 DR
Units in Listed Unit Trusts (Australian) (78200)					
<u>Passive Income (USA Commercial Property) Fund (DAVIL040-002)</u>					
01/07/2022	Opening Balance		46,877.00		64,493.38 DR

Redgum Superannuation Fund

General Ledger



As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2023	Revaluation - 30/06/2023 @ \$0.989500 (Custom Firm (Exit)) - 46,877.000000 Units on hand			18,108.59	46,384.79 DR
		46,877.00		18,108.59	46,384.79 DR
Income Tax Payable/Refundable (85000)					
<u>Income Tax Payable/Refundable (85000)</u>		Tax 2022 - \$8,680.85 - \$259 = \$8,421.85			
01/07/2022	Opening Balance				12,148.85 CR
01/07/2022	ATO ITA Reversed		2,727.00		9,421.85 CR
20/09/2022	PAYMENT TO THE TRUSTEE FOR DT.ZVX2V DIRECT DE		3,727.00		5,694.85 CR
11/10/2022	PAYMENT TO THE TRUSTEE FOR DT. 11V480 DIRECT D		1,915.00		3,779.85 CR
17/11/2022	PAYMENT TO THE TRUSTEE FOR DT 15RJTM DIRECT D		8,421.85		4,642.00 DR
08/12/2022	TRANSFER FROM ATO ATO003000017629284			2,727.00	1,915.00 DR
22/12/2022	PAYMENT TO THE TRUSTEE FOR DT. 19E0N6 DIRECT D		3,861.00		5,776.00 DR
29/05/2023	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {490772}		2,888.00		8,664.00 DR
30/06/2023	June 2023 PAYGI		2,888.00		11,552.00 DR
30/06/2023	Create Entries - Foreign Credits Adjustment - 30/06/2023		1,000.00		12,552.00 DR
30/06/2023	Create Entries - Income Tax Expense - 30/06/2023			12,012.90	539.10 DR
			27,427.85	14,739.90	539.10 DR
PAYG Payable (86000)					
<u>PAYG Payable (86000)</u>					
01/07/2022	Opening Balance				1,877.00 CR
21/07/2022	PAYG 2022 June		1,877.00		0.00 DR
			1,877.00		0.00 DR
Sundry Creditors (88000)					
<u>Sundry Creditors (88000)</u>					
30/06/2023	June 2023 PAYGI			2,888.00	2,888.00 CR
				2,888.00	2,888.00 CR
Migration Suspense Account (89990)					
<u>Migration Suspense Account (89990)</u>					
01/07/2022	TO clear Unit holding for Loan to Aleix Shore (BRADE040-001)				0.00 DR
			0.00		0.00 DR
Total Debits:	641,958.37				
Total Credits:	641,958.37				

S - SOURCE DOCUMENTS

Plantation Capital Ltd (ABN 65 133 678 029)
As Responsible Entity For
Passive Income (USA Commercial Property) Fund
ARSN 155 770 095

Redgum Superannuation Holdings Pty Ltd ATF The Redgum
Superannuation Fund
14 Dandaragon Road
DANDARAGON WA 6507

Date of Issue	23/03/2023
Period Start Date	01/07/2022
Period End Date	31/12/2022
Account Number	I00089
Currency	AUD

PERIODIC STATEMENT

1st July 2022 to 31st December 2022

Passive Income (USA Commercial Property) Fund

Account Name: Redgum Superannuation Holdings Pty Ltd ATF The Redgum Superannuation Fund

INVESTMENT SUMMARY (TRANSACTION LIST)

Date	Description	Holding Balance	Price	Amount
01/07/2022	Opening Value of Investment	46,877	\$1.3758	\$64,493.38
30/09/2022	Less: Distribution (5.00 cents per unit)			(\$2,343.85)
31/12/2022	Less: Distribution (13.00 cents per unit)			(\$6,094.01)
	Return on Investment (Net of fees) ⁽ⁱ⁾			\$7,584.70
31/12/2022	Closing Value of Investment	46,877	\$1.3576	⁽ⁱⁱ⁾\$63,640.22

(i) The return on investment calculation takes into account capital appreciation and distributions made during the year, and is after all fees and costs.

(ii) This is the current net tangible asset (NTA) value per unit, multiplied by the unit balance. This does not necessarily equate to the amount you would receive if you were to terminate your investment. The termination value of your investment will include any estimated property disposal costs, which are determined annually at the time redemption offers are made.

FEES AND COSTS SUMMARY

Type of fee	Amount
Fees deducted directly from your account	
This amount has been deducted from your account (reflected in the transactions listed on this statement).	\$0.00
Fees and costs deducted from your investment*	
This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs	\$2,904.87
TOTAL FEES AND COSTS YOU PAID	
This approximate amount includes all the fees and costs which affected your investment during the statement period.	\$2,904.87

*These fees and costs include GST less reduced input tax credits, if applicable.

Plantation Capital Ltd (ABN 65 133 678 029)
As Responsible Entity For
Passive Income (USA Commercial Property) Fund
ARSN 155 770 095

Redgum Superannuation Holdings Pty Ltd ATF The Redgum
Superannuation Fund
14 Dandaragon Road
DANDARAGON WA 6507

Date of Issue	23/03/2023
Period Start Date	01/07/2022
Period End Date	31/12/2022
Account Number	I00089
Currency	AUD

PERIODIC STATEMENT (continued)

1st July 2022 to 31st December 2022

Passive Income (USA Commercial Property) Fund

Account Name: Redgum Superannuation Holdings Pty Ltd ATF The Redgum Superannuation Fund

Additional explanation of fees and costs

Any fees deducted from your account are detailed in the 'Fees and costs summary' for the reporting period covered by this statement.

Some fees and costs such as fund expenses and other indirect costs of the Funds are accrued and deducted from the Fund's assets. These deductions are borne indirectly by investors and affect investment returns. Such fees include 'Expense Recoveries', which are expenses incurred and/or paid by the Responsible Entity on behalf of the Fund.

Changes to the Fund and further information

Please refer to the Fund's current Product Disclosure Statement (if applicable) and the Fund's annual report for any changes relating to the Fund. A paper copy of any updated information will also be given to you, on request, without charge.

The above periodic statement is issued in accordance with the provisions of section 1017D of the Corporations Act 2001.

Inquiries and Complaints

Any enquiries or complaints should be addressed in the first instance to:

The Complaints Officer
Passive Income (USA Commercial Property) Fund
PO Box 532
CANTERBURY VIC 3126

If we are unable to resolve the complaint or you are dissatisfied with the outcome, you can refer the complaint to the Australian Financial Complaints Authority who can be contacted as follows:

By Telephone: 1800 931 678

By Fax: (03) 9613 6399

By Email: info@afca.org.au

By Mail:
The Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

ASIC also has an information line on 1300 300 630.

Further Information

If you have any questions regarding this statement or your unit holding, please contact your Fund team on (03) 8592 0270 or email admin@passiveincomefund.com.

Postal: PO Box 532, Canterbury VIC 3126
Street: Unit 2, 271 Para Road, Greensborough VIC 3088
Phone: 03 8592 0270 | Fax: 03 8592 0276
www.passiveincomefund.com

Plantation Capital Ltd (ABN 65 133 678 029)
As Responsible Entity For
Passive Income (USA Commercial Property) Fund
ARSN 155 770 095

Redgum Superannuation Holdings Pty Ltd ATF The Redgum
Superannuation Fund
14 Dandaragon Road
DANDARAGON WA 6507

Date of Issue	19/07/2023
Period Start Date	01/01/2023
Period End Date	30/06/2023
Account Number	100089
Currency	AUD
Payment Date	20/07/2023

DISTRIBUTION STATEMENT

Passive Income (USA Commercial Property) Fund

Account Name: Redgum Superannuation Holdings Pty Ltd ATF The Redgum Superannuation Fund

DISTRIBUTIONS

Record Date	Description	Distribution Rate (CPU)	Holding Balance	Gross Distribution	Tax Adjustments	Net Distribution
30/06/2023	Distribution	25.00	46,877	\$11,719.25	\$0.00	\$11,719.25
				<u>\$11,719.25</u>	<u>\$0.00</u>	<u>\$11,719.25</u>

PAYMENT INSTRUCTIONS

BSB: 013-225

Account Number: XXX XXX 991

Notes to Investors:

- Distributions may be subject to withholding tax. If applicable, the Fund is required to deduct this tax from your Gross Distribution. This amount is disclosed in this statement as a Tax Adjustment.
- Please note that the Tax Adjustment includes withholding tax amounts payable to the ATO for Australian withholding tax as well as amounts or adjustments with respect to US withholding tax required to be paid to the IRS for each investor.
- If you elect to have your distribution paid as CASH, you will receive the net distribution into your nominated bank account.
- If you elect to have your distribution paid as UNITS (DRP), you will receive the net distribution as additional units at the unit price current at the date of distribution.
- Investors are permitted to change their distribution option at any time with a minimum 14 days notice. The distribution option applies to all units held by the investment entity.

Please contact Client Services at admin@passiveincomefund.com if these details are incorrect or if you have any questions about your investment and distribution. Alternatively, please call the office on 03 8592 0270 during business hours (AEST).

Plantation Capital Ltd (ABN 65 133 678 029)
As Responsible Entity For
Passive Income (USA Commercial Property) Fund
ARSN 155 770 095

Redgum Superannuation Holdings Pty Ltd ATF The Redgum
 Superannuation Fund
 14 Dandaragon Road
 DANDARAGON WA 6507

Passive Income (USA Commercial Property) Fund
AMIT Member Annual Statement
For The Year Ended 31 December 2022

PART A: YOUR DETAILS

RECORD	DETAILS ON FILE
Account Name	Redgum Superannuation Holdings Pty Ltd ATF The Redgum Superannuation Fund
Account Number	I00089
You are recorded as being a	Superannuation Fund
Australian tax file number (TFN)	Provided
Country of residence at 31 December 2022	Australia

PART B: SUMMARY OF 2023 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS

TAX RETURN (SUPPLEMENTARY SECTION)	AMOUNT (\$)	TAX RETURN LABEL
Share of non-primary production income from trusts, less net capital gains, foreign income and franked distributions	392.51	13U
Non-primary production - Franked distributions from trusts	0.00	13C
Other deductions relating to non primary production income	0.00	13Y
Franking credits	0.00	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust distributions	0.00	13R
Share of National rental affordability scheme tax offset	0.00	13B
Share of credit for foreign resident withholding amounts (excluding capital gains)	0.00	13A
Net capital gain	0.00	18A
Total current year capital gains	0.00	18H
Assessable foreign source income	5,776.33	20E
Other net foreign source income	5,776.33	20M
Foreign income tax offsets	2,068.69	20O

PART C: COMPONENTS OF DISTRIBUTION

COMPONENTS OF DISTRIBUTION	CASH DISTRIBUTION (\$)	TAX PAID OR FRANKING CREDIT (GROSSED UP) (\$)	ATTRIBUTION (\$)	OTHER AMOUNT (\$)	TAX RETURN LABEL
AUSTRALIAN INCOME					
Interest	14.97		14.97		
Dividends	0.00		0.00		
Dividends: unfranked amount declared to be CFI	0.00		0.00		
Dividends: unfranked amount not declared to be CFI	0.00		0.00		
Dividends: Less LIC capital gain deduction	0.00		0.00		
Other Income	377.54		377.54		
NCMI - Non Primary Production	0.00		0.00		
Excluded from NCMI - Non Primary Production	0.00		0.00		
Less other allowable trust deductions	0.00		0.00		
Non primary production income (A)	392.51		392.51		13U
Dividends - franked (X)	0.00	0.00	0.00		13C/13Q
CAPITAL GAINS					
		FOREIGN INCOME TAX OFFSET			
Capital gains discount: Taxable Australian property	0.00	0	0.00		
Capital gains discount: Non-Taxable Australian property	0.00	0	0.00		
Capital gains other: Taxable Australian property	0.00	0	0.00		
Capital gains other: Non-Taxable Australian property	0.00	0	0.00		
NCMI Capital Gains	0.00	0	0.00		
Net capital gains	0.00		0.00		18A
AMIT CGT gross up amount			0.00		
Other capital gains distribution	0.00				
Total current year capital gains (B)	0.00		0.00		18H
FOREIGN INCOME					
Other net foreign income	3,707.64	2,068.69	5,776.33		20M/20O
Assessable foreign source income	3,707.64	2,068.69	5,776.33		20E
Total Foreign income (C)	3,707.64	2,068.69	5,776.33		
Cash distribution sub-total (A + X + B + C)	4,100.15				
TAX OFFSETS					
Franking credit tax offset		0.00			13Q
Foreign income tax offset		2,068.69			20O
Total tax offsets (D)		2,068.69			
OTHER NON-ASSESSABLE AMOUNTS					
Net exempt income	0.00		0.00		
Non-assessable non exempt amount (E)	0.00		0.00		
Other non-attributable amounts	8,650.28		0.00		
Return of Capital	0.00				
Gross cash distribution (F)	12,750.43			12,750.43	
AMIT cost base net amount - excess (decrease)				8,650.28	
AMIT cost base net amount - shortfall (increase)				0.00	
OTHER DEDUCTIONS FROM DISTRIBUTION					
Less: TFN amounts withheld	0.00				13R
Less: Non-resident amounts withheld	0.00				13A
Less: Other expenses	0.00				13Y
Net cash distribution	12,750.43				

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

PART C: COMPONENTS OF DISTRIBUTION (Continued)

COMPONENTS OF DISTRIBUTION	CASH DISTRIBUTION (\$)	TAX PAID (\$)	ATTRIBUTION (\$)	OTHER AMOUNT (\$)	TAX RETURN LABEL
NON RESIDENT REPORTING					
Non Resident Withholding Amount	0.00	0.00	0.00	0.00	
MIT Fund Payments	0.00	0.00	0.00	0.00	
Deemed Payment - Dividend	0.00	0.00	0.00	0.00	
Deemed Payment - Interest	0.00	0.00	0.00	0.00	
Deemed Payment - Royalties	0.00	0.00	0.00	0.00	
Deemed Payment - Fund Payment	0.00	0.00	0.00	0.00	

The Fund has a tax substituted accounting period of 31 December in lieu of 30 June. This tax statement therefore includes distributions for the period 1 January 2022 to 31 December 2022. Any distribution from 1 January 2023 (i.e. for 30 June 2023 and 31 December 2023) will be included in the Fund's 2024 tax distribution statement. This statement is to assist you in preparing your 30 June 2023 income tax return.

The other non-attributable amounts represents a distribution out of capital of the Fund. Unless this amount exceeds the cost base of your units in the Fund (as adjusted for prior reductions), this amount is not assessable to you. However, this amount will reduce your CGT cost base in your units in the Fund as it gives rise to an excess AMIT cost base net amount. This reduction will be relevant in determining future capital gains on the disposal of your units or the treatment of other non-attributable amounts.

The foreign income tax offset (FITO) represents US withholding tax that has been paid by the REIT (Ozinus Realty LLC) on dividends paid to the Fund and/or any disposal of underlying assets. As the Fund is being treated as fiscally transparent for US taxation purposes, US withholding tax has been paid to the IRS on behalf of each Investor in the Fund on their share of the gross dividend paid by the REIT (before expenses of the Fund) based on each Investor's US withholding tax rate. For a non US person/entity the maximum rate of 30% withholding tax applies on ordinary dividends, however as the Australian government has signed a treaty with the US, this rate may be reduced to 15% by completion of the W-8BEN/W-8BEN-E form to claim the treaty benefits. Investors may be eligible to claim a FITO, however the precise quantum should be confirmed by their taxation advisor. Please refer to the PDS for further information on the treatment of US withholding tax on dividends paid by the Fund.

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

TAX INVOICE

Redgum Superannuation Fund

Invoice Date
16 Nov 2022

Mora Wealth
Accountants
PO Box 1792
Malaga WA 6944

Invoice Number
INV-5896

ABN
26 167 776 025

Description	Quantity	Unit Price	GST	Amount AUD
In relation to taxation for year ended 30 June 2022 including, taking instructions for preparation of income tax return; preparation of Operating Statement and Statement of Financial Position; revaluing all investments as at 30 June 2022, allocation of earnings, contributions and tax expense to the members, presenting information in correct form for inclusion in taxation return, preparing and lodging income tax return, checking assessments and forwarding on to you.	1.00	1,100.00	10%	1,100.00
Accountancy Fees - \$1,100 + GST \$110 = \$1,210				
Preparing Trustee minutes and representations.				
TO PROFESSIONAL SERVICES:	1.00	300.00	10%	300.00
In relation to the audit of the superannuation fund for the year ended 30 June 2022.				
Audit Fees - \$300 + GST \$30 = \$330				
			Subtotal	1,400.00
			TOTAL GST 10%	140.00
			TOTAL AUD	1,540.00

Due Date: 7 Dec 2022

PAYMENT CAN NOW BE MADE ONLINE

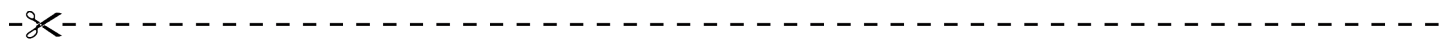
- Electronic funds transfer
- Westpac Mora Wealth Accountants BSB - 036 022 Account - 243 032
- Credit/Debit card
- 4 interest free instalments

Click this link to pay in instalments

<https://qsops.quickfee.com.au/MORA>

Click below to pay either by card or EFT

[View and pay online now](#)



PAYMENT ADVICE

To: Mora Wealth Accountants
PO Box 1792
Malaga WA 6944

Customer Redgum Superannuation Fund

Invoice Number INV-5896

Amount Due **1,540.00**

Due Date 7 Dec 2022

Amount Enclosed

Enter the amount you are paying above

2 November 2023

Mr E & Mrs G Bradshaw
Redgum Superannuation Fund
PO Box 88
DANDARAGAN WA 6507

Audit Shield Service

Hello Evan & Gaylene

With government revenue authorities increasingly using data matching, artificial intelligence, and even social media, they can compare disclosures made in your lodged tax returns to those of other taxpayers or benchmarks. If a data matching check escalates to an official audit, inquiry, investigation, or review, our costs in defending your position can accumulate quickly, regardless of whether any adjustments are made to your returns. It is for this reason, we offer our Audit Shield service which covers those costs (up to predetermined limits).

Audit Shield is not just for business owners and SMSFs. The ATO has also identified individual taxpayers who have rental properties, cryptocurrency assets, and those with excessive work related deductions for special scrutiny.

Benefits of our Audit Shield service:

- **Comprehensive Cover:** Audits and reviews of Employer Obligations (PAYG/FBT/SG), Income Tax and GST are just some of the areas the ATO are targeting.
- **Retrospective protection:** Previously lodged returns are covered automatically.
- **Specialist fees:** Fees of any other external specialist (e.g. taxation lawyers) or relevant consultant engaged or instructed by us to assist us in a response to audit activity are also covered.
- **You have a choice:** The offering is optional, so there is no compulsion to participate.

Important information about our Audit Shield service:

- We hold a tax audit insurance policy in our business name. By proceeding with our Audit Shield service, we will include you and your entities in our policy.
- The policy we hold is a group policy underwritten by AAI Limited (trading as Vero Insurance), a subsidiary of Suncorp Group Limited.
- Payment is tax deductible. In addition, included in your payment is a fee payable to us. This is simply used as recovery of our administrative costs for managing this service.
- You can benefit from the service on the proviso that we are acting as your registered tax agent.
- Participation in this service is not automatic. Protection will commence on the next business day after we have received your payment, and expires on **30 September 2023**.

To be protected by our Audit Shield service, simply provide payment as indicated on the "Client Acceptance Form". We have worked closely with our service provider and Macquarie Bank to offer you an automated payment portal (DEFT Payment Systems). Please note that this portal is for Audit Shield service payments only. If you do not want to participate, you don't have to do anything but if you wish to formally decline, please follow the instructions on the "Client Decline Form".

If you have any queries with respect to this offer, refer to the enclosed FAQs or contact us.

Kind regards



Alex Mora
Director

Protecting Your Assets, Providing Peace of Mind.

Liability limited by a scheme approved under Professional Standards Legislation.



**MORA
WEALTH
ACCOUNTANTS**

Office: Level 1, 7 Oxleigh Drive, Malaga WA 6090
Postal: PO Box 1792 Malaga WA 6944
ABN: 26 167 776 025

Phone: 08 9309 1233
Email: kaylene@morawealth.com.au
www.morawealthaccountants.com.au



Client Acceptance Form

Redgum Superannuation Fund
PO Box 88
DANDARAGAN WA 6507

Client Code: BRADE040
Invoice No: TAI-23940699
Date: 2 November 2023
ABN: 26 167 776 025

This *Client Acceptance Form* is your invitation to participate in the Mora Wealth Accountants Audit Shield service. Participation in the Audit Shield service is active the next business day upon receipt of payment. Liability limited by a scheme approved under Professional Standards Legislation. This document serves as a tax invoice/receipt upon payment.

Details

Expiry Date: 30 September 2023 at 4p.m.
Level of Cover: \$ 10,000.00
Turnover Category: Self-Managed Super Fund

Name of Entities / Individuals to be covered:
Redgum Superannuation Fund
Redgum Superannuation Holdings Pty Ltd

Payment

Fee for Audit Shield service participation: \$ 290.91
GST Added: \$ 29.09
Amount Due: \$ 320.00


Privacy Statement

By paying this invoice, and in the event of any claims, you authorise us to provide reasonable personal/private information about you and/or any related entity to support the claim.

-----✂----- For cheque payments, please detach beneath this line and forward it along with your cheque payment to the address listed below. -----✂-----



DEFT Reference Number: 404251239406994

<p><u>BPAY</u></p> <p>To pay via BPAY, use the following details:</p> <p>Bill Code: 253575 Bill Reference: 404251239406994</p> <p>Contact your participating financial institution to make a payment from your cheque or savings account.</p>	<p><u>Mail</u></p> <p>Post cheques to: GPO Box 5063, SYDNEY NSW 2001.</p> <p> We ONLY accept cheques issued by Australian financial institutions. Cheques must accompany this form and are payable to: Audit Shield - Mora Wealth Accountants</p> <p>Please note this GPO Box is for cheque payments only.</p>	<p><u>Total Due</u></p> <p>\$320.00</p>
--	--	---

Please ensure payment for this remittance advice is made from your Super Fund only.

+404251 239406994<

00032000<3+

Protect yourself from unexpected tax audit costs



There's nothing more frustrating than being selected for a review or audit of your lodged returns instigated by the Australian Taxation Office (ATO) or other government revenue authorities. The cost of being properly represented can be quite considerable depending on the circumstances. Even a simple inquiry can require hours of work.

Audit activity can affect all taxpayers regardless of whether you are an individual, business or have a Self Managed Superannuation Fund. Below are just a few examples of recent focus areas:



Single Touch Payroll (STP) & Superannuation Guarantee (SG)

The ATO now knows every business that is registered for STP that has not met their PAYG and SG payment requirements. That enables greater compliance cross-checking which leads to more audit activity.



BAS Reviews (Pre & Post Assessment)

BAS Reviews attract a lot of audit attention from the ATO and were noted as one of the most highly reviewed audit focus areas in the last financial year. The ATO are trying to stamp out errors in BAS submissions by introducing the online BAS check tool however this only reinforces that it is a key focus area.



Payroll Tax

Payroll Tax continues to be a major focus area. Data sharing with other government authorities is assisting in raising red flags in this area, as well as in other related tax areas such as Land Tax and Stamp Duty.



Black Economy or Cash Economy

Accepting cash as payment is legitimate however the ATO has benchmarks that it uses to determine if a business is not declaring all of their income. Businesses that do not comply may be audited.



Self Managed Superannuation Funds (SMSF)

A SMSF is an excellent nest egg for the future but there are a lot of compliance issues related to the risk, return, and liquidity of the funds' investments that need to be fully addressed. One minor issue could flag attention from the ATO that will place the SMSF under scrutiny.



Work Related Expenses

Many individuals have fully claimable work related expenses but the ATO has stated recently that individuals have been making excessive claims and this has led to the ATO scrutinising work related expenses much more closely.



Rental Properties

The ATO intends to significantly increase the number of reviews and audits it conducts in relation to rental property claims with respect to capital works, capital assets, or other rental property related expense claims. The ATO also wants all taxpayers to be aware that if you earn income through sharing-economy services like Airbnb that this must be declared in your tax return.



Want to know more?

If you would like to know more about our Audit Shield service, please contact us.

Frequently Asked Questions - SMSFs



What is our Audit Shield service?

Our Audit Shield service provides for the payment of our professional fees otherwise payable by you when incurred as a result of our accounting firm being required to respond, on your behalf, to an audit, inquiry, investigation, review or examination (audit activity) of your lodged returns or your financial compliance obligations instigated by the Australian Taxation Office (ATO) or other government revenue authorities.

What is the benefit of our Audit Shield service?

Data matching becomes more sophisticated each year. This makes it simpler and far more likely for previously untargeted tax payers to encounter audit activity, despite compliancy. With our Audit Shield service, you can rest assured knowing that our professional fees will be covered, and the accounting and taxation work will be undertaken, in relation to the audit activity. Often these fees can be greater than those we may charge you for completing the return(s).

What is included under our Audit Shield service?

Professional fees otherwise payable to us that have been incurred in responding to audit activity until the completion of the matter, or until the level of cover as stated on your Client Acceptance Form is exhausted, will be covered under our Audit Shield service. Fees of any other external specialist (e.g. taxation lawyers) or relevant consultant engaged or instructed by us to assist us in a response to audit activity are also covered. Both during (interim payments) and/or upon conclusion of the audit activity, we will present for payment our fees on your behalf to the insurer for recovery against the policy. Should a difference arise between our fees and the amount available to be covered against the policy, we may need to seek the shortfall payment of our fees from you. Your protection begins from the next business day after our receipt of your participation fee (see the attached Client Acceptance Form for further details).

Will my professional fees be covered?

Yes. Costs (professional fees) which are directly related to the work we are required to undertake as a result of audit activity will ordinarily be covered (up to the prescribed cover limit). The cost of these additional fees can be considerable depending on the amount of time required to attend to the audit activity. Standard fees associated with any typical compliance or other work conducted throughout the year are excluded.

Is the cost tax deductible?

Yes. A tax deduction should ordinarily be claimable for your participation fees.

Important information:

Please note that any ATO or other government revenue authorities official inquiries, investigations, reviews or examinations that subsequently change or increase in scope or continue, progress, expand, escalate or evolve into an official audit are always considered to be the one claim matter under our Audit Shield service that commenced on the date of first contact made by the ATO or other government revenue authorities to either our clients or to us.

Is it possible to arrange a pro rata fee for our Audit Shield service?

Yes, depending on your date of payment a pro rata fee may be available. Please speak with us to discuss the specifics of this option.

What could the ATO target via audits, inquiries, investigations, reviews and examinations of lodged SMSF returns?

- > Asset Valuations
- > Capital Gains Tax
- > Contributions Tax
- > GST/BAS (if applicable)
- > In House Asset Rules
- > Overseas Assets
- > Ownership of Assets
- > Preservation Rules
- > Related Party Assets
- > Sole Purpose Test
- > Borrowing Rules (LRBAs)
- > Conditions of Release
- > Disqualified Trustees
- > Income Tax
- > Investments in Non Listed Entities
- > Non Arms-Length Transactions
- > Pension/Benefit Payments
- > Record Keeping
- > SIS Contraventions
- > Plus much more

What is not included?

We have carefully selected our Audit Shield policy to provide the widest possible coverage for us and our clients. However, we do remind our clients that such items or circumstances as listed below are not covered:

- > Actions in regard to any notices or communications from the ATO or any other government revenue authorities that are educational or advisory in nature or merely suggest, invite or propose actions to be taken by you; or act as a warning to you that you may be selected for audit activity at a future time; or do not compel you to take any action.
- > Any ATO audit (with the exception of an audit of compliance with the *Superannuation Guarantee (Administration) Act 1992* where the auditor has imposed a final shortfall or culpability penalty of 75% or more, and any ATO audit of compliance with the *Superannuation Guarantee (Administration) Act 1992* where the auditor has imposed a final shortfall or culpability penalty of more than 100% of the superannuation guarantee charge.
- > Any matter in relation to applications, assessments or reviews of government benefits, entitlements, grants, and/or subsidies and any form of activity involving a review relevant to you maintaining industry status, licence compliance, membership or any form of application, registration or re-registration process.
- > Any fine or penalties imposed or for any amounts payable pursuant to an amended notice of assessment or adjustment including but not limited to any additional tax, duty, government impost or similar payments.
- > Costs for work incurred which should have been undertaken prior to the audit activity (e.g. outstanding lodgements).
- > Audit activity where notification was given prior to the inception of cover (i.e. prior to our receipt of your participation fee).
- > Excess superannuation contribution tax issues are not included in the SMSF specific cover as these issues are directed at the individual member, not the SMSF.

Who is Vero Insurance and how can they be contacted?

Audit Shield is underwritten by AAI Limited (trading as Vero Insurance), a subsidiary of Suncorp Group Limited.
Postal Address: GPO Box 3999, Sydney NSW 2001
Telephone: 13 18 13
Email: veroinformation@vero.com.au

Want to know more?

If you would like to know more about our Audit Shield service, please contact us.

Client Decline Form

Redgum Superannuation Fund

Client Code: BRADE040

DEFT Reference Number: 404251239406994

If you do not wish to participate in our Audit Shield service, please decline by following the instructions listed below:

- Step 1.** Visit <https://pay.auditshield.com.au/mora/decline>
- Step 2.** Complete the 'Decline Participation' form and submit.

By following the steps listed above, you confirm that you have been offered participation in Mora Wealth Accountants Audit Shield service and do not wish to participate. You acknowledge that you will be excluded from the coverage the service provides and will be charged separately for any professional fees and/or costs that may occur in the event of any audit activity by the Australian Taxation Office (ATO) or any other government revenue authorities.

Inquires 1300 300 630

Issue date 03 Jul 23

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 34368764

Check this statement carefully

You are legally obligated to ensure that all your company details listed on this company statement are complete and correct. This is required under s346C (1) and/or s346B and s346C (2) of the *Corporations Act 2001*.

You must check this statement carefully and inform ASIC of any changes or corrections immediately. **Do not return this statement.** You must notify ASIC within 28 days after the date of change, and within 28 days after the date of issue of your annual company statement. Late lodgement of changes will result in late fees. These requirements do not apply to the **Additional company information**.

ACN 159 331 745
FOR REDGUM SUPERANNUATION HOLDINGS PTY LTD

REVIEW DATE: 03 July 23

You must notify ASIC of any changes to company details — Do not return this statement



To make changes to company details or amend incorrect information

- go to www.asic.gov.au/changes
- log in to our online services and make the required updates
- first time users will need to use the corporate key provided on this company statement



Phone if you've already notified ASIC of changes but they are not shown correctly in this statement.
Ph: 1300 300 630



Use your agent.

Company Statement

These are the current company details held by ASIC. You must check this statement carefully and inform ASIC of any changes or corrections immediately. Late fees apply. **Do not return this statement.**

1 Registered office
LOT 14 DANDARAGON ROAD DANDARAGAN WA 6507

2 Principal place of business
LOT 14 DANDARAGON ROAD DANDARAGAN WA 6507

3 Officeholders

Name: EVAN JO BRADSHAW
Born: NEW ZEALAND
Date of birth: 06/10/1962
Address: LOT 14 DANDARAGON ROAD DANDARAGAN WA 6507
Office(s) held: DIRECTOR, APPOINTED 03/07/2012

Name: GAYLENE ELIZABETH BRADSHAW
Born: NEW ZEALAND
Date of birth: 23/08/1966
Address: LOT 14 DANDARAGON ROAD DANDARAGAN WA 6507
Office(s) held: DIRECTOR, APPOINTED 03/07/2012; SECRETARY, APPOINTED 03/07/2012

4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY SHARES	4	\$4.00	\$0.00

5 Members

These details continue on the next page

REDGUM SUPERANNUATION HOLDINGS PTY LTD ACN 159 331 745

Page 1 of 2

Company statement continued

Name: EVAN JO BRADSHAW
Address: LOT 14 DANDARAGON ROAD DANDARAGON WA 6507

Share Class	Total number held	Fully paid	Beneficially held
ORD	2	Yes	Yes

Name: GAYLENE ELIZABETH BRADSHAW
Address: LOT 14 DANDARAGON ROAD DANDARAGON WA 6507

Share Class	Total number held	Fully paid	Beneficially held
ORD	2	Yes	Yes

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

End of company statement

This concludes the information to which the company must respond (if incorrect) under s346C of the *Corporations Act 2001*.

**ASIC**

Australian Securities & Investments Commission

ABN 86 768 265 615

REDGUM SUPERANNUATION HOLDINGS PTY LTD
LOT 14 DANDARAGON RD DANDARAGAN WA 6507**INVOICE STATEMENT**

Issue date 03 Jul 23

REDGUM SUPERANNUATION HOLDINGS PTY LTD

ACN 159 331 745

Account No. 22 159331745

Summary

Opening Balance	\$0.00
New items	\$310.00
Payments & credits	\$0.00
TOTAL DUE	\$310.00

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

*Transaction details are listed on the back of this page***Inquiries**

www.asic.gov.au/invoices

1300 300 630

Please pay

Immediately	\$0.00
By 03 Sep 23	\$310.00

If you have already paid please ignore this invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.

**ASIC**

Australian Securities & Investments Commission

PAYMENT SLIP**REDGUM SUPERANNUATION HOLDINGS PTY LTD**

ACN 159 331 745

Account No: 22 159331745

**22 159331745**

TOTAL DUE	\$310.00
Immediately	\$0.00
By 03 Sep 23	\$310.00

Payment options are listed on the back of this payment slip
Bill Code: 17301
Ref: 2291593317459


*814 129 0002291593317459 47

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2023-07-03	Annual Review - Pty Co	4X3645262480B A	\$310.00
	Outstanding transactions		
2023-07-03	Annual Review - Pty Co	4X3645262480B A	\$310.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2291 5933 1745 947

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

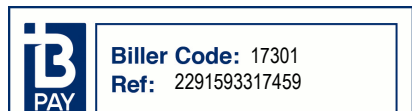
Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841



Biller Code: 17301
Ref: 2291593317459

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 40

06 JUNE 2022 TO 06 SEPTEMBER 2022

THE TRUSTEES
THE REDGUM SUPERANNUATION FUND
PO BOX 88
DANDARAGAN WA 6507

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

REDGUM SUPERANNUATION HOLDINGS PTY LTD
ATF THE REDGUM SUPERANNUATION FUND
A.B.N.15 954 573 218

Branch Number (BSB)

013-225

Account Number

2654-39991



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 2654-39991

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				
06 JUN	OPENING BALANCE			267,928.46
30 JUN	CREDIT INTEREST PAID		2.20	267,930.66
19 JUL	PAYMENT FROM PAY.COM.AU CT.8E5L8		0.03	267,930.69
19 JUL	PAYMENT FROM PAY.COM.AU CT.8E5L7		0.42	267,931.11
19 JUL	PAYMENT TO MORA WEALTH ACCO DT.UI88Q PAYMENT R	323.52		267,607.59
22 JUL	TRANSFER FROM PCT ACF PASSIVE I00089 PASSIVE DIS		4,687.70	272,295.29
29 JUL	CREDIT INTEREST PAID		2.14	272,297.43
31 AUG	CREDIT INTEREST PAID		2.46	272,299.89
	TOTALS AT END OF PAGE	\$323.52	\$4,694.95	
	TOTALS AT END OF PERIOD	\$323.52	\$4,694.95	\$272,299.89

This Statement Includes

Interest earned on deposits	\$6.80
-----------------------------	--------

Yearly Summary

Previous Year to 30/06/2022 (\$)

Interest earned on deposits	33.27
-----------------------------	-------

Fee Summary

Fees Charged for period: 01 JUL 2022 to 29 JUL 2022

Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
EFTPOS/PHONE BANKING WDL	3.00	3.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 06/09/22 and the monthly fee cycle, as appears above, ended on 29/07/22.

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 2654-39991

Summary of Relationship Benefit for this account	Amount (\$)
Your Relationship Benefit	1.80
This is made up of:	
Value of Free Transactions	1.80

IMPORTANT INFORMATION

PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification, and if necessary, adjustments will appear on a later statement.

Further information in relation to this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at anz.com or by calling **13 13 14**.

If you have a complaint about an ANZ product or service, please contact us and we will try to resolve the issue as quickly as possible. Our customer complaints guide is available at <https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/>, alternatively you may wish to:

Call us:

- General enquiries **13 13 14**
- If you're overseas **+61 3 9683 9999**
- ANZ Complaint Resolution Team on **1800 805 154**
- If you're deaf, hard of hearing and/or have a speech impairment, call **133 677** or visit the **National Relay Service** at: <https://nrschat.nrscall.gov.au/nrs/internetrelay>

Write to us: ANZ Complaint Resolution Team
Locked Bag 4050,
South Melbourne VIC 3205
or **ANZ online complaints form:**

<https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/feedback/>

Visit us: At your nearest ANZ branch.
If you have a Relationship Manager, please feel free to contact them.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (**AFCA**). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Call: **1800 931 678** (free call within Australia), or **+61 1800 931 678** (International)
Online: Email: info@afca.org.au
Web: www.afca.org.au

Write to: **Australian Financial Complaints Authority Limited**
GPO Box 3,
Melbourne VIC 3001



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 41

06 SEPTEMBER 2022 TO 06 DECEMBER 2022

THE TRUSTEES
THE REDGUM SUPERANNUATION FUND
PO BOX 88
DANDARAGAN WA 6507

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

REDGUM SUPERANNUATION HOLDINGS PTY LTD
ATF THE REDGUM SUPERANNUATION FUND
A.B.N.15 954 573 218

Branch Number (BSB)

013-225

Account Number

2654-39991



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 2654-39991

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				
06 SEP	OPENING BALANCE			272,299.89
19 SEP	ANZ INTERNET BANKING PAYMENT 845410 TO QLD LAW GROUP	50,000.00		222,299.89
20 SEP	PAYMENT TO THE TRUSTEE FOR DT.ZVX2V DIRECT DE	3,800.80		218,499.09
20 SEP	ANZ INTERNET BANKING PAYMENT 293197 TO QLD LAW GROUP	50,000.00		168,499.09
30 SEP	ANZ INTERNET BANKING PAYMENT 953749 TO SILVER BULLION	50,000.00		118,499.09
30 SEP	CREDIT INTEREST PAID		1.94	118,501.03
03 OCT	ANZ INTERNET BANKING PAYMENT 659475 TO SILVER BULLION EFFECTIVE DATE 02 OCT 2022	1,518.89		116,982.14
03 OCT	ANZ INTERNET BANKING PAYMENT 440874 TO SILVER BULLION EFFECTIVE DATE 01 OCT 2022	50,000.00		66,982.14
11 OCT	PAYMENT TO THE TRUSTEE FOR DT.11V480 DIRECT D	1,952.92		65,029.22
20 OCT	TRANSFER FROM PCT ACF PASSIVE I00089 PASSIVE DIS		2,343.85	67,373.07
31 OCT	CREDIT INTEREST PAID		0.58	67,373.65
09 NOV	ANZ INTERNET BANKING PAYMENT 934286 TO COINSPOT	10.00		67,363.65
10 NOV	ANZ INTERNET BANKING PAYMENT 877076 TO COINSPOT	10,000.00		57,363.65
15 NOV	ANZ INTERNET BANKING PAYMENT 125844 TO COINSPOT	20,000.00		37,363.65
17 NOV	PAYMENT TO MORA WEALTH ACCO DT.15RJP2 DIRECT D	1,570.49		35,793.16
17 NOV	PAYMENT TO THE TRUSTEE FOR DT.15RJTM DIRECT D	8,852.74		26,940.42
30 NOV	CREDIT INTEREST PAID		0.38	26,940.80
	TOTALS AT END OF PAGE	\$247,705.84	\$2,346.75	
	TOTALS AT END OF PERIOD	\$247,705.84	\$2,346.75	\$26,940.80

This Statement Includes

Interest earned on deposits	\$2.90
-----------------------------	--------

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 2654-39991

Fee Summary

Fees Charged for period: 01 SEP 2022 to 30 SEP 2022

Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
INTERNET/ONLINE WDL	3.00	3.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Fees Charged for period: 01 OCT 2022 to 31 OCT 2022

Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
INTERNET/ONLINE WDL	2.00	2.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Fees Charged for period: 01 NOV 2022 to 30 NOV 2022

Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
INTERNET/ONLINE WDL	3.00	3.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 06/12/22 and the monthly fee cycle, as appears above, ended on 30/11/22.

Summary of Relationship Benefit for this account

Amount (\$)

Your Relationship Benefit

5.40

This is made up of:

Value of Free Transactions

5.40



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 42

06 DECEMBER 2022 TO 06 MARCH 2023

THE TRUSTEES
THE REDGUM SUPERANNUATION FUND
PO BOX 88
DANDARAGAN WA 6507

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

REDGUM SUPERANNUATION HOLDINGS PTY LTD
ATF THE REDGUM SUPERANNUATION FUND
A.B.N.15 954 573 218

Branch Number (BSB)

013-225

Account Number

2654-39991



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 2654-39991

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				
06 DEC	OPENING BALANCE			26,940.80
08 DEC	TRANSFER FROM ATO ATO003000017629284		2,727.00	29,667.80
22 DEC	PAYMENT TO THE TRUSTEE FOR DT.19E0N6 DIRECT D	3,937.45		25,730.35
30 DEC	CREDIT INTEREST PAID		0.23	25,730.58
2023				
20 JAN	TRANSFER FROM PCT ACF PASSIVE I00089 PASSIVE DIS		5,718.88	31,449.46
31 JAN	CREDIT INTEREST PAID		0.24	31,449.70
28 FEB	CREDIT INTEREST PAID		0.24	31,449.94
	TOTALS AT END OF PAGE	\$3,937.45	\$8,446.59	
	TOTALS AT END OF PERIOD	\$3,937.45	\$8,446.59	\$31,449.94

This Statement Includes

Interest earned on deposits	\$0.71
-----------------------------	--------

Fee Summary

Fees Charged for period: 01 DEC 2022 to 30 DEC 2022

Summary of ANZ Transaction Fees	Transactions		Fee Per	Total	
	Total	Free	Additional	Transaction	Charge
				(\$)	(\$)
Transaction Fees					
EFTPOS/PHONE BANKING WDL	1.00	1.00		0.60	0.00
Total Transaction Fees Charged					\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Fees Charged for period: 31 DEC 2022 to 31 JAN 2023

Summary of ANZ Transaction Fees	Transactions		Fee Per	Total	
	Total	Free	Additional	Transaction	Charge
				(\$)	(\$)
Transaction Fees					
EFTPOS/PHONE BANKING WDL	1.00	1.00		0.60	0.00
Total Transaction Fees Charged					\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 43
06 MARCH 2023 TO 06 JUNE 2023

REDGUM SUPERANNUATION HOLDINGS PTY LTD
3439 DANDARAGAN RD
DANDARAGAN WA 6507

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

REDGUM SUPERANNUATION HOLDINGS PTY LTD
ATF THE REDGUM SUPERANNUATION FUND
A.B.N.15 954 573 218

Branch Number (BSB)

013-225

Account Number

2654-39991



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 2654-39991

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2023				
06 MAR	OPENING BALANCE			31,449.94
31 MAR	CREDIT INTEREST PAID		0.27	31,450.21
20 APR	PAYMENT FROM ZENAN PTY LTD SMSF TRANSFER		20,000.00	51,450.21
26 APR	ANZ INTERNET BANKING PAYMENT 185436 TO SILVER BULLION EFFECTIVE DATE 25 APR 2023	10,636.80		40,813.41
28 APR	CREDIT INTEREST PAID		0.28	40,813.69
15 MAY	TRANSFER FROM ZENAN PTY LTD ANZ SUP		15,000.00	55,813.69
29 MAY	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {490772}	2,888.00		52,925.69
31 MAY	CREDIT INTEREST PAID		0.43	52,926.12
	TOTALS AT END OF PAGE	\$13,524.80	\$35,000.98	
	TOTALS AT END OF PERIOD	\$13,524.80	\$35,000.98	\$52,926.12

This Statement Includes

Interest earned on deposits	\$0.98
-----------------------------	--------

Fee Summary

Fees Charged for period: 01 APR 2023 to 28 APR 2023

Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 2654-39991

Fees Charged for period: 29 APR 2023 to 31 MAY 2023

Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 06/06/23 and the monthly fee cycle, as appears above, ended on 31/05/23.

Summary of Relationship Benefit for this account

Amount (\$)

Your Relationship Benefit

2.40

This is made up of:

Value of Free Transactions

2.40



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 44

06 JUNE 2023 TO 06 SEPTEMBER 2023

REDGUM SUPERANNUATION HOLDINGS PTY LTD
3439 DANDARAGAN RD
DANDARAGAN WA 6507

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

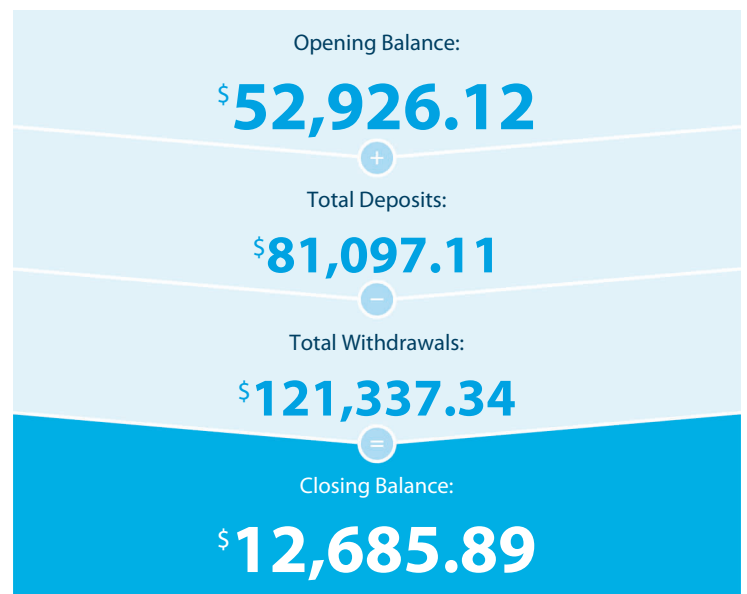
REDGUM SUPERANNUATION HOLDINGS PTY LTD
ATF THE REDGUM SUPERANNUATION FUND
A.B.N.15 954 573 218

Branch Number (BSB)

013-225

Account Number

2654-39991



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 2654-39991

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2023				
06 JUN	OPENING BALANCE			52,926.12
21 JUN	PAYMENT FROM ZENAN PTY LTD SMSF ANZ TRANSFER		30,000.00	82,926.12
29 JUN	TRANSFER FROM BRADSHAW FAMILY SMSF PAYMENT BWEST		30,000.00	112,926.12
30 JUN	CREDIT INTEREST PAID		0.52	112,926.64
19 JUL	TRANSFER FROM PERPETUAL LTD I00089 PASSIVE DIS		11,719.25	124,645.89
31 JUL	CREDIT INTEREST PAID		0.99	124,646.88
01 AUG	ANZ INTERNET BANKING PAYMENT 574234 TO SILVER BULLION	10,526.68		114,120.20
28 AUG	ANZ INTERNET BANKING PAYMENT 205475 TO SILVER BULLION EFFECTIVE DATE 26 AUG 2023	9,944.84		104,175.36
29 AUG	TRANSFER FROM PCT ACF PASSIVE I00089 PASSIVE DIS		9,375.40	113,550.76
30 AUG	ANZ INTERNET BANKING PAYMENT 967368 TO PERPETUAL ACF STRATEGIC FUND	50,000.00		63,550.76
31 AUG	ANZ INTERNET BANKING PAYMENT 939953 TO PERPETUAL ACF STRATEGIC FUND	50,000.00		13,550.76
31 AUG	CREDIT INTEREST PAID		0.95	13,551.71
04 SEP	ANZ INTERNET BANKING PAYMENT 806544 TO SILVER BULLION	865.82		12,685.89
	TOTALS AT END OF PAGE	\$121,337.34	\$81,097.11	
	TOTALS AT END OF PERIOD	\$121,337.34	\$81,097.11	\$12,685.89

This Statement Includes

Interest earned on deposits	\$2.46
-----------------------------	--------

Yearly Summary

Previous Year to 30/06/2023 (\$)

Interest earned on deposits	9.71
-----------------------------	------

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 2654-39991

Fee Summary

Fees Charged for period: 01 JUN 2023 to 30 JUN 2023

Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
EFTPOS/PHONE BANKING WDL	2.00	2.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 06/09/23 and the monthly fee cycle, as appears above, ended on 30/06/23.

Summary of Relationship Benefit for this account

Amount (\$)

Your Relationship Benefit

1.20

This is made up of:

Value of Free Transactions

1.20

We're introducing BPAY® daily limits in ANZ Phone Banking

We'll soon be making changes to ANZ Phone Banking to introduce a daily limit for BPAY® payments. For more information about making payments online and the different limits available, visit www.anz.com/support/make-payments

Coin Spot

Deposit Funds

[PayID](#)

Deposit History

CREATED	TYPE	REFERENCE	AMOUNT	STATUS
15/11/2022 12:45	PayID	N00696329839	\$20,000	completed
11/11/2022 12:11	PayID	N00694764782	\$10,000	completed
10/11/2022 14:00	PayID	N00694246121	\$10	completed

\$30,010



Date: 30/06/2023

Owner: 4414-2807

P: (65) 6100 3040 / F: (65) 6826 4022 / E: sales@silverbullion.com.sg

Stored Parcels at TSH as of 30 June 2023

3 Parcels at TSH Containing 2.94 kg of Silver:

#	Parcel ID	Vault	Content	Net Weight toz/ kg.	Metal Valuation
1	YT-2019041453	TSH	1 x Silver 1000 oz* LBMA Good Delivery bar	963.564 / 0.964	32,856.35 AUD
2	YT-2019041454	TSH	1 x Silver 1000 oz* LBMA Good Delivery bar	990.783 / 0.991	33,784.48 AUD
3	YT-2019041455	TSH	1 x Silver 1000 oz* LBMA Good Delivery bar	980.71 / 0.981	33,441.01 AUD
Total Silver : 3 Parcels				2,935.06 troy oz(2.94 kg)	100,081.84 AUD

1 Parcel at TSH Containing 0.00 kg of Gold:

#	Parcel ID	Vault	Content	Net Weight toz/ kg.	Metal Valuation
1	SB10016253	TSH	1 x Gold Bullion Jewelry (TAX-FREE) - 100 Gram	3.215 / 0.003	9,228.71 AUD
Total Gold : 1 Parcel				3.22 troy oz(0.00 kg)	9,228.71 AUD

Total Metal Valuation: \$109,310.55 AUD

Stored Parcels at SBSTW as of 30 June 2023

1 Parcel at SBSTW Containing 8.04 kg of Nickel:

#	Parcel ID	Vault	Content	Net Weight toz/ kg.	Metal Valuation
1	SB500076	SBSTW	1 x Nickel Drum - 250 kg	8,037.687 / 8.038	7,483.94 AUD
Total Nickel : 1 Parcel				8,037.69 troy oz(8.04 kg)	7,483.94 AUD

Total Metal Valuation: \$7,483.94 AUD

Stored Parcels at SavingsAcc as of 30 June 2023

1 Parcel at SavingsAcc Containing 0.02 kg of Gold:

#	Parcel ID	Vault	Content	Net Weight g/ kg.	Metal Valuation
1	AuGrams	SavingsAcc	20.002 x S.T.A.R. Gold Grams	20.002 / 0.02	1,845.72 AUD
Total Gold : 1 Parcel				0.64 troy oz(0.02 kg)	1,845.72 AUD

Total Metal Valuation: \$1,845.72 AUD

Statement Generated on 01/08/23 - 15:37 Singapore Time

TSH is the acronym for The Safe House vault in Singapore.



Silver Bullion

P: (65) 6100 3040 / F: (65) 6826 4022 / E: sales@silverbullion.com.sg

Bullion Profit/Loss

S.T.A.R. Owner ID: 4414-2807

Buyback Date: 2023-06-30

Generated on: 01 Aug 2023, 03:38 PM

\$729.91

Parcel ID	Description	Owned Since	Purchase Price AUD	Storage Fees AUD	Buyback Rate 2023-06-30, AUD	Profit/Loss AUD	P/L %
YT-2019041453	1 x Silver 1000 oz* LBMA Good Delivery bar	3 Oct 2022	29,363.75	239.63	32,280.68	2,677.30	9.04%
YT-2019041454	1 x Silver 1000 oz* LBMA Good Delivery bar	3 Oct 2022	30,193.26	246.39	33,192.55	2,752.89	9.04%
YT-2019041455	1 x Silver 1000 oz* LBMA Good Delivery bar	3 Oct 2022	29,886.38	243.89	32,855.09	2,724.82	9.04%
SB10016253	1 x Gold Bullion Jewelry (TAX-FREE) - 100 Gram	26 Apr 2023	10,578.49	58.31	9,171.08	-1,465.72	-13.78%
SB500076	1 x Nickel Drum - 250 kg	3 Oct 2022	9,268.68	81.20	7,407.11	-1,942.77	-20.78%
Totals (Excluding Transfer-In)			109,290.56	869.42	114,906.51	4,746.53	4.31%
Totals (Including Transfer-In)			109,290.56	869.42	114,906.51	4,746.53	4.31%

LOAN AGREEMENT

This Agreement is between

Redgum Superannuation Holdings Pty Ltd ATFT Redgum Superannuation Fund of 3439 Dandaragan Rd Dandaragan 6507 in the State of West Australia ("**Lender**")

AND

PIT #1 Pty Ltd ATF Practice Investment Unit Trust of 100 Wharf Street, Brisbane, Queensland, Australia ("**Borrower**")

BACKGROUND

A - The Borrower seeks to borrow the principal sum detailed in the First Part of the Schedule, repayable as detailed in the Second Part of the Schedule, for the express purpose of Business Activities.

B - The Lender has agreed to the loan on the terms below.

NOW THIS AGREEMENT WITNESSES as follows:-

Australian Currency

1 All funds advanced shall be in Australian currency, and all monies due under the terms of this Deed shall be paid in Australian currency.

Agreement to Lend

2 The Lender agrees to lend to the Borrower, who agrees to borrow from the Lender, on the terms as provided in this Deed, the principal sum detailed in the First Part of the Schedule.

Repayment

2.

- (a) The principal sum will be repaid in cash on the repayment date; or
- (b) The Lender, in agreement with the borrower, can elect to convert the principal sum and interest into units of the Borrower at a 5% discount to the unit price on the repayment date.

For the sake of clarity, at Conversion into units of the Borrower any interest owing will be capitalised together with the principal sum.

Repayment Date

3. The principal sum shall be repaid on the date detailed in the Second Part of the Schedule or on such other date as the parties may agree.

Interest Rate

5.

(a) The Borrower shall pay interest on the principal sum outstanding from time to time at the rate as detailed in the Third Part of the Schedule,

(b) Interest, except where otherwise provided, shall be calculated quarterly, and shall be paid on the repayment date, provided the parties have chosen not to elect to convert into units.

Prepayment of Interest

6. The Borrower shall have the option on any quarterly date, to prepay interest and in the event of any such prepayment, the rate of interest in respect of the prepaid period shall be reduced by one half per cent per annum.

Right of Repayment

7. The Borrower shall have the right at any time to repay any portion of the principal sum, and interest shall be adjusted from the end of that quarter.

Application of Loan Payments

8. Any payment received shall be applied first in satisfaction of any outstanding amounts by way of costs or other fees, then in satisfaction of interest, and finally, in reduction of the principal sum.

Costs

9. The Borrower and the Lender agree to pay their own costs of instructing, negotiating, preparing, signing this Agreement.

Default

10. If:

(a) The Borrower fails to pay any monies due under this Deed on whatever account within 14 days of the due date;

- (b) The Borrower fails to perform or observe any obligation required of it under this Deed;
- (c) Being a Trust, the Borrower enters into any arrangement with its creditors or passes a resolution for the purposes of so doing or in the event that an Order is made in any Court for the appointment of an administrator/liquidator to the Trust or if any resolution is passed for the winding up of the Trust or if any receiver and/or receiver and manager is appointed to the Trust;
- (d) The Borrower permits any distress or execution to be levied or enforced against any of its assets;
- (e) All or any part of this Agreement becomes voidable, void, or unenforceable (whether in whole or in part);

then the Lender may by notice to the Borrower, require that all monies due under this Deed be forthwith paid even though the normal time for payment has not expired.

Right of Assignment

11.

- (a) The Lender shall have the right to assign its interest under this Deed and in the charge and/or the mortgage and in any such event, the Borrower shall sign all such documents with respect to the same as may be reasonably required for the purposes of putting the assignment into effect and granting to the Assignee the same rights as are provided in this Deed for the Lender.
- (b) Notwithstanding what is said above, there shall be no requirement by the Lender or any assignee to involve the Borrower in any such assignment, and any Notice from the Lender advising of such assignment shall be sufficient notice to the Borrower of the change of lender.

Notices

12. Any notice to be served by either party on the other may be served by

- (a) Being left at the registered office of the relevant party or at the address for such party as shown in this Deed; or
- (b) Sent by ordinary prepaid airmail post, and in any such event, the same shall be deemed to have been served on the seventh day after the day of posting and in counting such days, Saturdays, Sundays and Public Holidays at the address of the intended recipient shall be excluded.

13. Any notice may be signed by a director or authorised officer of the party giving the same.

14. The governing law of this Agreement shall be the law of Queensland.

EXECUTED by the parties as an agreement

On 20th day of September 2022

EXECUTED ON BEHALF OF THE LENDER

EXECUTED by **PIT #1 Pty Ltd ATF**)
Practice Investment Unit Trust)
by being signed by a duly authorised)
Director thereof in the presence of:)



Director

Director/Secretary

EXECUTED ON BEHALF OF THE BORROWER

EXECUTED by Redgum Superannuation Holdings Pty Ltd)
by being signed by a duly authorised)
Director thereof in the presence of:)

EJ Bradshaw
Director

EJ Bradshaw
Director/Secretary

SCHEDULE

First Part

Principal Sum \$100,000

Second Part

Repayment Date : 12 months after the date of this Loan agreement,
(Initial Term period) with a 60 day withdrawal notice period.

If no notice of withdrawal is received, at the end of the initial 12-month term. The facility will continue until such time as a notice to withdraw is received (for an In Part or in Full withdrawal).

Third Part

Interest rate being 10% Per Annum

Account for the deposit of Funds

BSB: 064-000

Account No.: 14603438

Bank: CBA (Commonwealth Bank of Australia)

Account Name: Qld Law Group - A New Direction Pty Ltd Law Practice Trust Account

Message/Reference: 2000103 - Practice Investment Unit Trust

Plantation Capital Ltd (ABN 65 133 678 029)
As Responsible Entity For
Passive Income (USA Commercial Property) Fund
ARSN 155 770 095

Redgum Superannuation Holdings Pty Ltd ATF The Redgum
Superannuation Fund
14 Dandaragon Road
DANDARAGON WA 6507

Date of Issue	25/09/2023
Period Start Date	01/01/2023
Period End Date	30/06/2023
Account Number	100089
Currency	AUD

PERIODIC STATEMENT

1st January 2023 to 30th June 2023

Passive Income (USA Commercial Property) Fund

Account Name: Redgum Superannuation Holdings Pty Ltd ATF The Redgum Superannuation Fund

INVESTMENT SUMMARY (TRANSACTION LIST)

Date	Description	Holding Balance	Price	Amount
01/01/2023	Opening Value of Investment	46,877	\$1.275	\$59,768.17
30/06/2023	Less: Distribution (25.00 cents per unit)			(\$11,719.25)
	Return on Investment (Net of fees) ⁽ⁱ⁾			(\$1,664.13)
30/06/2023	Closing Value of Investment	46,877	\$0.9895	⁽ⁱⁱ⁾ \$46,384.79

(i) The return on investment calculation takes into account capital appreciation and distributions made during the year, and is after all fees and costs.

(ii) This is the current value of your investment based on the redemption price at 30 June 2023 multiplied by the unit balance. The closing value of your investment may not necessarily equate to the amount you will receive in future distributions as the redemption price includes certain estimates, allowances and provisions that may be different to the actual outcome.

FEES AND COSTS SUMMARY

Type of fee	Amount
Fees deducted directly from your account	
This amount has been deducted from your account (reflected in the transactions listed on this statement).	\$0.00
Fees and costs deducted from your investment*	
This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs	\$851.93
TOTAL FEES AND COSTS YOU PAID	
This approximate amount includes all the fees and costs which affected your investment during the statement period.	\$851.93

*These fees and costs include GST less reduced input tax credits, if applicable.

Plantation Capital Ltd (ABN 65 133 678 029)
As Responsible Entity For
Passive Income (USA Commercial Property) Fund
ARSN 155 770 095

Redgum Superannuation Holdings Pty Ltd ATF The Redgum
Superannuation Fund
14 Dandaragon Road
DANDARAGON WA 6507

Date of Issue	25/09/2023
Period Start Date	01/01/2023
Period End Date	30/06/2023
Account Number	100089
Currency	AUD

PERIODIC STATEMENT (continued)

1st January 2023 to 30th June 2023

Passive Income (USA Commercial Property) Fund

Account Name: Redgum Superannuation Holdings Pty Ltd ATF The Redgum Superannuation Fund

Additional explanation of fees and costs

Any fees deducted from your account are detailed in the 'Fees and costs summary' for the reporting period covered by this statement.

Some fees and costs such as fund expenses and other indirect costs of the Funds are accrued and deducted from the Fund's assets. These deductions are borne indirectly by investors and affect investment returns. Such fees include 'Expense Recoveries', which are expenses incurred and/or paid by the Responsible Entity on behalf of the Fund.

Changes to the Fund and further information

Please refer to the Fund's current Product Disclosure Statement (if applicable) and the Fund's annual report for any changes relating to the Fund. A paper copy of any updated information will also be given to you, on request, without charge.

The above periodic statement is issued in accordance with the provisions of section 1017D of the Corporations Act 2001.

Inquiries and Complaints

Any enquiries or complaints should be addressed in the first instance to:

The Complaints Officer
Passive Income (USA Commercial Property) Fund
PO Box 532
CANTERBURY VIC 3126

If we are unable to resolve the complaint or you are dissatisfied with the outcome, you can refer the complaint to the Australian Financial Complaints Authority who can be contacted as follows:

By Telephone: 1800 931 678

By Fax: (03) 9613 6399

By Email: info@afca.org.au

By Mail:
The Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

ASIC also has an information line on 1300 300 630.

Further Information

If you have any questions regarding this statement or your unit holding, please contact your Fund team on (03) 8592 0270 or email admin@passiveincomefund.com.

Postal: PO Box 532, Canterbury VIC 3126
Street: Unit 2, 271 Para Road, Greensborough VIC 3088
Phone: 03 8592 0270 | Fax: 03 8592 0276
www.passiveincomefund.com



Income tax 551

Date generated	09 October 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

17 results found - from **09 October 2021** to **09 October 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
19 May 2023	15 May 2023	Credit transferred to Integrated Client Account	\$85.77		\$0.00
19 May 2023	15 May 2023	Interest for early payment of Income Tax		\$85.77	\$85.77 CR
5 Dec 2022	8 Dec 2022	EFT refund for Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$2,727.00		\$0.00
23 Nov 2022	15 May 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$5,953.85		\$2,727.00 CR
				Tax 2022 - \$8,680.85 - \$259 = \$8,421.85	
22 Nov 2022	21 Nov 2022	Payment received		\$8,680.85	\$8,680.85 CR
26 Sep 2022	26 Sep 2022	General interest charge			\$0.00
26 Sep 2022	23 Sep 2022	Payment received		\$3,727.00	\$0.00
2 May 2022	2 May 2022	General interest charge			\$3,727.00 DR
1 Apr 2022	3 May 2022	Tax Office initiated amended Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$0.00	\$3,727.00 DR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Apr 2022	1 Apr 2022	General interest charge			\$3,727.00 DR
31 Mar 2022	30 Mar 2022	Payment received		\$4,043.60	\$3,727.00 DR
1 Feb 2022	1 Feb 2022	General interest charge			\$7,770.60 DR
20 Jan 2022	1 Dec 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$7,770.60		\$7,770.60 DR
29 Nov 2021	26 Nov 2021	Payment received		\$10,734.85	\$0.00
26 Nov 2021	1 Jul 2020	General interest charge			\$10,734.85 DR
25 Nov 2021	30 Jun 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$10,475.85		\$10,734.85 DR
4 Nov 2021	30 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$259.00		\$259.00 DR



Activity statement 001

Date generated	09 October 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$85.77 CR

Transactions

24 results found - from **09 October 2021** to **09 October 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
31 Jul 2023	31 Jul 2023	General interest charge			\$85.77 CR
30 Jul 2023	28 Jul 2023	Original Activity Statement for the period ending 30 Jun 23 - PAYG Instalments	\$2,888.00		\$85.77 CR
26 Jul 2023	25 Jul 2023	Payment received		\$2,888.00	\$2,973.77 CR
30 May 2023	30 May 2023	General interest charge			\$85.77 CR
30 May 2023	29 May 2023	Payment received		\$2,888.00	\$85.77 CR
19 May 2023	19 May 2023	General interest charge			\$2,802.23 DR
19 May 2023	15 May 2023	Credit transfer received from Income Tax Account		\$85.77	\$2,802.23 DR
1 May 2023	1 May 2023	General interest charge			\$2,888.00 DR
30 Apr 2023	28 Apr 2023	Original Activity Statement for the period ending 31 Mar 23 - PAYG Instalments	\$2,888.00		\$2,888.00 DR
5 Mar 2023	5 Mar 2023	General interest charge			\$0.00
5 Mar 2023	28 Feb 2023	Original Activity Statement for the period ending 31 Dec 22 - PAYG Instalments	\$3,861.00		\$0.00

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
4 Jan 2023	28 Dec 2022	Payment received		\$3,861.00	\$3,861.00 CR
30 Oct 2022	30 Oct 2022	General interest charge			\$0.00
30 Oct 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$1,915.00		\$0.00
14 Oct 2022	13 Oct 2022	Payment received		\$1,915.00	\$1,915.00 CR
31 Jul 2022	31 Jul 2022	General interest charge			\$0.00
31 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$1,877.00		\$0.00
22 Jul 2022	21 Jul 2022	Payment received		\$1,877.00	\$1,877.00 CR
1 May 2022	1 May 2022	General interest charge			\$0.00
1 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$1,028.00		\$0.00
31 Mar 2022	30 Mar 2022	Payment received		\$1,028.00	\$1,028.00 CR
7 Mar 2022	7 Mar 2022	General interest charge			\$0.00
7 Mar 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$2,727.00		\$0.00
5 Jan 2022	4 Jan 2022	Payment received		\$2,727.00	\$2,727.00 CR

P - PRIOR YEAR

Financial statements and reports for the year ended 30 June 2022

Redgum Superannuation Fund

Operating Statement

Statement of Financial Position

Notes to the Financial Statements

Trustees Declaration

Statement of Taxable Income

Members Statement

Investment Summary

Market Movement

CGT Register

Investment Income

Realised Capital Gains

Unrealised Capital Gains

Trustee Minute / Resolution

Trial Balance

Redgum Superannuation Fund
Operating Statement

For the year ended 30 June 2022



	Note	2022 \$	2021 \$
Income			
Investment Income			
Trust Distributions	4	9,025	9,493
Interest Received		33	79
Contribution Income			
Employer Contributions		82,110	0
Personal Concessional		0	50,000
Personal Non Concessional		12,165	0
Total Income		<u>103,333</u>	<u>59,572</u>
Expenses			
Accountancy Fees		2,145	0
ATO Supervisory Levy		777	0
Auditor's Remuneration		660	0
ASIC Fees		276	0
Investment Expenses		193	0
		<u>4,051</u>	<u>0</u>
Investment Losses			
Changes in Market Values	5	17,393	13,655
Total Expenses		<u>21,444</u>	<u>13,655</u>
Benefits accrued as a result of operations before income tax		<u>81,889</u>	<u>45,916</u>
Income Tax Expense		11,327	7,512
Benefits accrued as a result of operations		<u>70,562</u>	<u>38,404</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Redgum Superannuation Fund
Statement of Financial Position



As at 30 June 2022

	Note	2022 \$	2021 \$
Assets			
Investments			
Units in Listed Unit Trusts (Australian)	2	64,493	58,132
Total Investments		<u>64,493</u>	<u>58,132</u>
Other Assets			
ANZ Business Essentials Statement		267,931	209,308
Distributions Receivable		4,688	2,813
Total Other Assets		<u>272,619</u>	<u>212,121</u>
Total Assets		<u>337,112</u>	<u>270,253</u>
Less:			
Liabilities			
Income Tax Payable		12,149	17,728
PAYG Payable		1,877	0
Total Liabilities		<u>14,026</u>	<u>17,728</u>
Net assets available to pay benefits		<u>323,086</u>	<u>252,525</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts			
Bradshaw, Evan - Accumulation		168,543	133,539
Bradshaw, Gaylene - Accumulation		154,543	118,986
Total Liability for accrued benefits allocated to members' accounts		<u>323,086</u>	<u>252,525</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Redgum Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2022



Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

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

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

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

a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

b. Cash and Cash Equivalents

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

c. Revenue

Interest revenue

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

Dividend revenue

Redgum Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2022



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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

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

d. Liability for Accrued Benefits

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

e. Trade and Other Payables

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

f. Critical Accounting Estimates and Judgements

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

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

Note 2: Units in Listed Unit Trusts (Australian)

	2022 \$	2021 \$
Passive Income (USA Commercial Property) Fund	64,493	58,132
	64,493	58,132

Note 3: Banks and Term Deposits

Redgum Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2022



	2022 \$	2021 \$
Banks		
ANZ Business Essentials Statement	267,931	209,308
	267,931	209,308
 Note 4: Trust Distributions		
	2022 \$	2021 \$
Passive Income (USA Commercial Property) Fund	9,025	9,493
	9,025	9,493
 Note 5: Changes in Market Values		
Unrealised Movements in Market Value		
	2022 \$	2021 \$
Units in Listed Unit Trusts (Australian)		
Passive Income (USA Commercial Property) Fund	6,361	(13,655)
	6,361	(13,655)
Total Unrealised Movement	6,361	(13,655)
 Realised Movements in Market Value		
	2022 \$	2021 \$
Managed Investments (Overseas)		
12Stonefund	(23,755)	0
	(23,755)	0
Total Realised Movement	(23,755)	0
 Changes in Market Values	(17,394)	(13,655)

Redgum Superannuation Fund
Redgum Superannuation Holdings Pty Ltd ACN: 159331745
Trustees Declaration

The directors of the trustee company have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2022 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2022 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2022.

Specifically, the directors of the trustee company declare that:

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

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

.....
Evan Bradshaw
Redgum Superannuation Holdings Pty Ltd
Director

.....
Gaylene Bradshaw
Redgum Superannuation Holdings Pty Ltd
Director

Dated this day of

Redgum Superannuation Fund
Statement of Taxable Income

For the year ended 30 June 2022



	2022
	\$
Benefits accrued as a result of operations	81,889.00
Less	
Increase in MV of investments	6,361.00
Realised Accounting Capital Gains	(23,755.00)
Accounting Trust Distributions	9,025.00
Non Taxable Contributions	12,165.00
	<hr/> 3,796.00
Add	
Foreign Credits	1,013.00
Taxable Trust Distributions	58.00
Distributed Foreign income	3,018.00
	<hr/> 4,089.00
SMSF Annual Return Rounding	(3.00)
	<hr/> 82,179.00
Taxable Income or Loss	<hr/> 82,179.00
Income Tax on Taxable Income or Loss	12,326.85
Less	
Foreign Credits	1,000.00
	<hr/> 11,326.85
CURRENT TAX OR REFUND	<hr/> 11,326.85
Supervisory Levy	259.00
Income Tax Instalments Raised	(5,632.00)
	<hr/> 5,953.85
AMOUNT DUE OR REFUNDABLE	<hr/> 5,953.85

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

Redgum Superannuation Fund Members Statement



Evan Bradshaw
Lot 11 Dandaragan Road
Dandaragan, Western Australia, 6507, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	59	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	168,543
Date Joined Fund:	04/07/2012	Total Death Benefit:	168,543
Service Period Start Date:			
Date Left Fund:			
Member Code:	BRAEVA00001A		
Account Start Date:	04/07/2012		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	168,543
<u>Preservation Components</u>	
Preserved	168,543
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	36,941
Taxable	131,602
Investment Earnings Rate	-4%

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	133,538	114,477
<u>Increases to Member account during the period</u>		
Employer Contributions	41,055	
Personal Contributions (Concessional)		25,000
Personal Contributions (Non Concessional)	6,082	
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(5,969)	(1,412)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	6,158	3,750
Income Tax	5	777
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	168,543	133,538

Redgum Superannuation Fund Members Statement



Gaylene Elizabeth Bradshaw
 Lot 11 Dandaragan Road
 Dandaragan, Western Australia, 6507, Australia

Your Details

Your Details		Nominated Beneficiaries:	N/A
Date of Birth :	Provided	Nomination Type:	N/A
Age:	55	Vested Benefits:	154,543
Tax File Number:	Provided	Total Death Benefit:	154,543
Date Joined Fund:	04/07/2012		
Service Period Start Date:			
Date Left Fund:			
Member Code:	BRAGAY00001A		
Account Start Date:	04/07/2012		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	154,543
<u>Preservation Components</u>	
Preserved	154,543
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	34,000
Taxable	120,544
Investment Earnings Rate	-4%

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	118,986	99,642
<u>Increases to Member account during the period</u>		
Employer Contributions	41,055	
Personal Contributions (Concessional)		25,000
Personal Contributions (Non Concessional)	6,082	
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(5,417)	(1,229)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	6,158	3,750
Income Tax	5	677
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	154,543	118,986

Redgum Superannuation Fund

Investment Summary Report



As at 30 June 2022

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
ANZ Business Essentials Statement		267,930.660000	267,930.66	267,930.66	267,930.66			80.60 %
			267,930.66		267,930.66			80.60 %
Loan								
BRADE040-001 Loan to Aleix Shore	1.00	0.000000	0.00	0.00	0.00	0.00	0.00 %	0.00 %
			0.00		0.00	0.00		0.00 %
Units in Listed Unit Trusts (Australian)								
DAVIL040-002 Passive Income (USA Commercial Property) Fund	46,877.00	1.375800	64,493.38	1.06	49,803.76	14,689.62	29.50 %	19.40 %
			64,493.38		49,803.76	14,689.62	29.50 %	19.40 %
			332,424.04		317,734.42	14,689.62	4.62 %	100.00 %

Redgum Superannuation Fund

Market Movement Report



As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
12Stonefund - 12Stonefund										
	14/10/2021	Purchase	1.00	250,028.00	0.00	0.00	250,028.00	0.00	0.00	0.00
	31/05/2022	Disposal	(1.00)	(250,028.00)	0.00	0.00	0.00	226,273.42	250,028.00	(23,754.58)
	30/06/2022		0.00	0.00	0.00	0.00	0.00	226,273.42	250,028.00	(23,754.58)
BRADE040-001 - Loan to Aleix Shore										
	01/07/2021	Opening Balance	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	30/06/2022		1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DAVIL040-002 - Passive Income (USA Commercial Property) Fund										
	01/07/2021	Opening Balance	46,877.00	0.00	0.00	0.00	58,132.17	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	6,361.21	0.00	64,493.38	0.00	0.00	0.00
	30/06/2022		46,877.00	0.00	6,361.21	0.00	64,493.38	0.00	0.00	0.00
Total Market Movement					6,361.21				(23,754.58)	(17,393.37)

Redgum Superannuation Fund

CGT Register Report



As at 30 June 2022

Investment Date	Transaction Date	Contract Date	CGT Transaction Type	Units	Cost Base	Cost Base Adj Tax Def	Cost Base Adj Tax Free	Reduced Cost Base	Adjusted Cost Base	Net Other Capital Gain	Net Indexed Gain	Gross Discounted Gain	CGT Loss
--------------------	---------------------	------------------	----------------------------	-------	-----------	--------------------------	---------------------------	----------------------	-----------------------	---------------------------	---------------------	-----------------------------	----------

Managed Investments (Overseas)

12Stonefund - 12Stonefund

14/10/2021	14/10/2021		Purchase	1.00	250,028.00								
31/05/2022	31/05/2022		Disposal	(1.00)		0.00		250,028.00	250,028.00				(23,754.58)

Units in Listed Unit Trusts (Australian)

DAVIL040-002 - Passive Income (USA Commercial Property) Fund

21/01/2022	21/01/2022		DistributionInco me						48.80				
21/01/2022	21/01/2022		DistributionInco me						47.39				
21/01/2022	21/01/2022		DistributionInco me						969.90				
21/01/2022	21/01/2022		DistributionInco me						1.85				
30/06/2022	30/06/2022		DistributionInco me						214.20				
30/06/2022	30/06/2022		DistributionInco me						208.00				
30/06/2022	30/06/2022		DistributionInco me						4,257.40				
30/06/2022	30/06/2022		DistributionInco me						8.10				

Redgum Superannuation Fund Investment Income Report



As at 30 June 2022

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
Bank Accounts												
ANZ Business Essentials Statement	33.27			33.27	0.00	0.00	0.00	33.27			0.00	0.00
	33.27			33.27	0.00	0.00	0.00	33.27			0.00	0.00
Units in Listed Unit Trusts (Australian)												
DAVIL040-002 Passive Income (USA Commercial Property) Fund	9,025.42			58.43	0.00	3,017.94	1,012.91	4,089.28		0.00	0.00	8,568.25
	9,025.42			58.43	0.00	3,017.94	1,012.91	4,089.28		0.00	0.00	8,568.25
	9,058.69			91.70	0.00	3,017.94	1,012.91	4,122.55		0.00	0.00	8,568.25

Assessable Income (Excl. Capital Gains) **4,122.55**

Net Capital Gain **0.00**

Total Assessable Income 4,122.55

* 1 Includes foreign credits from foreign capital gains.

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

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

Redgum Superannuation Fund
Realised Capital Gains Report



For The Period 01 July 2021 - 30 June 2022

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Managed Investments (Overseas)												
12Stonefund - 12Stonefund												
14/10/2021	31/05/2022	1.00	250,028.00	226,273.42	(23,754.58)	250,028.00	250,028.00	0.00	0.00	0.00	0.00	(23,754.58)
		1.00	250,028.00	226,273.42	(23,754.58)	250,028.00	250,028.00	0.00	0.00	0.00	0.00	(23,754.58)
		1.00	250,028.00	226,273.42	(23,754.58)	250,028.00	250,028.00	0.00	0.00	0.00	0.00	(23,754.58)
		1.00	250,028.00	226,273.42	(23,754.58)	250,028.00	250,028.00	0.00	0.00	0.00	0.00	(23,754.58)

Redgum Superannuation Fund
Unrealised Capital Gains Report



As at 30 June 2022

Investment	Units	Cost	Tax Deferred /Depreciation	CGT Cost Base	Market Value	Projected Profit / (Loss)	Taxable Profit Indexation	Taxable Profit Discounted	Taxable Profit Notional
Loan									
BRADE040-001 - Loan to Aleix Shore	1.00	0.00	0.00	0.00	0.0000	0.00	0.00	0.00	0.00
		0.00	0.00	0.00	0.0000	0.00	0.00	0.00	0.00
Units in Listed Unit Trusts (Australian)									
DAVIL040-002 - Passive Income (USA Commercial Property) Fund	46,877.00	49,803.76	31,830.58	17,973.18	64,493.3766	46,520.20	0.00	30,941.75	0.00
		49,803.76	31,830.58	17,973.18	64,493.3766	46,520.20	0.00	30,941.75	0.00
		49,803.76	31,830.58	17,973.18	64,493.3766	46,520.20	0.00	30,941.75	0.00

Memorandum of Resolutions of the Director(s) of

Redgum Superannuation Holdings Pty Ltd ACN: 159331745

ATF Redgum Superannuation Fund

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:

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

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2022 thereon be adopted.

TRUSTEE'S DECLARATION:

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

ANNUAL RETURN:

Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2022, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

TRUST DEED:

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

INVESTMENT STRATEGY:

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

INVESTMENT – PERSONAL USE:

It was confirmed that no investments or assets were used by the member(s) for personal purposes.

INSURANCE COVER:

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

ALLOCATION OF INCOME:

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

INVESTMENT ACQUISITIONS:

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

INVESTMENT DISPOSALS:

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

AUDITORS:

It was resolved that

Anthony Boys

of

PO Box 3376, RUNDLE MALL, South Australia 5000

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

Memorandum of Resolutions of the Director(s) of

Redgum Superannuation Holdings Pty Ltd ACN: 159331745

ATF Redgum Superannuation Fund

TAX AGENTS:

It was resolved that

Mora Wealth Accountants Pty Ltd

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

TRUSTEE STATUS:

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

CONTRIBUTIONS RECEIVED:

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

ACCEPTANCE OF ROLLOVERS:

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

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

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

PAYMENT OF BENEFITS:

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

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

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

CLOSURE:

Signed as a true record –

.....

Evan Bradshaw

/ /

.....

Gaylene Bradshaw

/ /

Redgum Superannuation Fund

Trial Balance



As at 30 June 2022

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	23800	Distributions Received			
(9,492.59)	23800/DAVIL040-002	Passive Income (USA Commercial Property) Fund			9,025.42
	24200	Contributions			
(25,000.00)	24200/BRAEVA00001A	(Contributions) Bradshaw, Evan - Accumulation			47,137.34
(25,000.00)	24200/BRAGAY00001A	(Contributions) Bradshaw, Gaylene - Accumulation			47,137.36
13,655.27	24700	Changes in Market Values of Investments		17,393.37	
	25000	Interest Received			
(78.77)	25000/ANZ265439991	ANZ Business Essentials Statement			33.27
	30100	Accountancy Fees		2,145.00	
	30400	ATO Supervisory Levy		777.00	
	30700	Auditor's Remuneration		660.00	
	30800	ASIC Fees		276.00	
	37500	Investment Expenses			
	37500/DAVIL040-002	Passive Income (USA Commercial Property) Fund		193.42	
7,511.60	48500	Income Tax Expense		11,326.85	
38,404.49	49000	Profit/Loss Allocation Account		70,561.75	
	50010	Opening Balance			
(114,477.17)	50010/BRAEVA00001A	(Opening Balance) Bradshaw, Evan - Accumulation			133,537.71
(99,642.48)	50010/BRAGAY00001A	(Opening Balance) Bradshaw, Gaylene - Accumulation			118,986.43
	52420	Contributions			
(25,000.00)	52420/BRAEVA00001A	(Contributions) Bradshaw, Evan - Accumulation			47,137.34
(25,000.00)	52420/BRAGAY00001A	(Contributions) Bradshaw, Gaylene - Accumulation			47,137.36
	53100	Share of Profit/(Loss)			
1,412.10	53100/BRAEVA00001A	(Share of Profit/(Loss)) Bradshaw, Evan - Accumulation		5,968.59	
1,229.31	53100/BRAGAY00001A	(Share of Profit/(Loss)) Bradshaw, Gaylene - Accumulation		5,417.51	
	53330	Income Tax			
777.36	53330/BRAEVA00001A	(Income Tax) Bradshaw, Evan - Accumulation		5.44	
676.74	53330/BRAGAY00001A	(Income Tax) Bradshaw, Gaylene - Accumulation		4.93	
	53800	Contributions Tax			
3,750.00	53800/BRAEVA00001A	(Contributions Tax) Bradshaw, Evan - Accumulation		6,158.24	
3,750.00	53800/BRAGAY00001A	(Contributions Tax) Bradshaw, Gaylene - Accumulation		6,158.24	
	60400	Bank Accounts			

Trial Balance

As at 30 June 2022

Last Year	Code	Account Name	Units	Debits \$	Credits \$
209,307.80	60400/ANZ265439991	ANZ Business Essentials Statement		267,930.66	
	61800	Distributions Receivable			
2,812.62	61800/DAVIL040-002	Passive Income (USA Commercial Property) Fund		4,687.70	
	74300	Loan			
0.00	74300/BRADE040-001	Loan to Aleix Shore	1.0000		0.00
	78200	Units in Listed Unit Trusts (Australian)			
58,132.17	78200/DAVIL040-002	Passive Income (USA Commercial Property) Fund	46,877.0000	64,493.38	
(17,728.45)	85000	Income Tax Payable/Refundable			12,148.85
	86000	PAYG Payable			1,877.00
				464,158.08	464,158.08

Current Year Profit/(Loss): 81,888.60

SMSF Tax Return

2022

1 Jul 2021—30 Jun 2022

TFN Recorded

PART A ELECTRONIC LODGMENT DECLARATION (FORM P, T, F, SMSF OR EX)

This declaration is to be completed where the tax return is to be lodged via the Tax Office's electronic lodgment service (ELS). 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 to disclose it to other government agencies. For information about your privacy go to 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) for further information – it outlines our commitment to safeguarding your details.

Electronic Funds Transfer – Direct Debit

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

Tax File Number	Name of partnership, trust, fund or entity	Year
TFN Recorded	Redgum Superannuation Fund	2022

I authorise my tax agent to electronically transmit this tax return via the electronic lodgment service.

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:

- the information provided to my registered tax agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, 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 the electronic lodgment service ELS.

This declaration must be signed by the taxpayer 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, including any family tax benefit, will be made to the account specified.

Agent Ref No.	BSB Number	Account Number	Account Name
24742602	013225	265439991	Redgum Superannuation Fund

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

Signature	Date
-----------	------

PART D TAX AGENTS CERTIFICATE (SHARED FACILITIES USERS ONLY)

Client Ref	Agent Ref No.	Contact Name	Contact No.
BRADE040	24742602	Mora Wealth Accountants Pty Ltd	0893091233

Declaration - I declare that:

- I have prepared this tax return and/or family tax benefit tax claim in accordance with the information supplied by the taxpayer
- I have received a declaration made by the taxpayer that the information provided to me for the preparation of this document is true and correct, and
- I am authorised by the taxpayer to lodge this tax return and any applicable schedules that are attached.

Agent's Signature	Date
-------------------	------

Section A: Fund information

Period start 01/07/2021

Period end 30/06/2022

1 TAX FILE NUMBER TFN Recorded

2 NAME OF SELF-MANAGED SUPERANNUATION FUND (SMSF) Redgum Superannuation Fund

3 AUSTRALIAN BUSINESS NUMBER 15 954 573 218

4 CURRENT POSTAL ADDRESS

Address	Town/City	State	Postcode
PO Box 1792	Malaga	WA	6944

5 ANNUAL RETURN STATUS

Is this the first required return for a newly registered SMSF? No

6 SMSF AUDITOR

Title Mr

First name Anthony

Other name William

Family name Boys

Suffix

SMSF auditor number 100014140

Contact number 61-410712708

Auditor Address	Town/City	State	Postcode
PO Box 3376	RUNDLE MALL	SA	5000

Date audit was completed **A** 16/11/2022

Was part A of the audit report qualified? **B** No

Was part B of the audit report qualified? **C** No

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

7 ELECTRONIC FUNDS TRANSFER (EFT)

A. Fund's financial institution account details

BSB number 013225

Account number 265439991

Account name Redgum Superannuation Fund

I would like my tax refunds made to this account Yes

C. Electronic service address alias

8 STATUS OF SMSF

Australian superannuation fund? **A** Yes

Fund benefit structure **B** A

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution? **C** Yes

9 WAS THE FUND WOUND UP DURING THE YEAR?

Date fund was wound up

Have all tax lodgment and payment obligations been met?

10 EXEMPT CURRENT PENSION INCOME

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year? No

Exempt current pension income amount **A**Which method did you use to calculate your exempt current pension income? **B**Was an actuarial certificate obtained? **D**Did the fund have any other income that was assessable? **E**

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**11 INCOME****Prior year losses brought forward**

Net Capital Losses from Collectables

Other Net Capital Losses

Did you have a CGT event during the year? **G** YesHave you applied an exemption or rollover? **M** NoNet capital gain **A** \$0.00**Losses carried forward**

Net Capital Losses from Collectables

Other Net Capital Losses \$23,754.00

Gross rent and other leasing and hiring **B**Gross interest income **C** \$33.00

Tax file number amounts withheld from gross interest \$0.00

Forestry managed investment scheme income **X**Gross foreign income **D1** \$4,030.00Net foreign income **D** \$4,030.00Australian franking credits from a New Zealand company income **E**Transfers from foreign funds income **F** Number 0Gross payments where ABN not quoted **H**Gross distribution from partnerships income **I**Unfranked dividends **J**

Franked dividend income amount		K	
Franking credit		L	
Tax file number amounts withheld from dividends			
Gross distribution from trusts income		M	\$58.00
Assessable contributions	(R1 + R2 + R3 less R6)	R	\$82,109.00
Assessable employer contributions		R1	\$82,109.00
Assessable personal contributions		R2	
No-TFN-quoted contributions		R3	\$0.00
The transfer of liability to a Life Insurance Company or Pooled Superannuation Trust		R6	
Gross payments foreign resident income			
Other income			
Total other income		S	
Assessable income due to a changed tax status of the fund		T	
Net non-arm's length income	(Subject to 47% tax rate U1 + U2 + U3)	U	
Net non-arm's length private company dividends		U1	
Net non-arm's length trust distributions		U2	
Net other non-arm's length income		U3	
Gross income		W	\$86,230.00
Exempt current pension income		Y	
Total assessable income		V	\$86,230.00

Section C: Deductions and non-deductible expenses

12 DEDUCTIONS

		Deductions		Non-Deductible Expenses
Interest expenses within Australia	A1		A2	
Interest expenses overseas	B1		B2	
Capital works expenditure	D1		D2	
Low value pool				
Capital allowance				
Other depreciation				
Decline in value of depreciating assets	E1		E2	
Insurance premiums – members	F1		F2	
SMSF auditor fee	H1	\$660.00	H2	\$0.00
Investment expenses	I1	\$193.00	I2	\$0.00
Management and administration expenses	J1	\$3,198.00	J2	\$0.00
Forestry managed investment scheme expense	U1		U2	
Other amounts	L1		L2	\$14,001.00
				O - Other expenses not listed elsewhere
Tax losses deducted	M1			
Totals	N	\$4,051.00	Y	\$14,001.00
Total SMSF expenses		(N + Y)	Z	\$18,052.00
Taxable income or loss		(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)	O	\$82,179.00

Section D: Income tax calculation statement

13 CALCULATION STATEMENT

Taxable income		A	\$82,179.00
Tax on taxable income		T1	\$12,326.85
Tax on no-TFN-quoted contributions		J	\$0.00
Gross tax		B	\$12,326.85
Non-refundable non-carry forward tax offsets	(C1 + C2)	C	\$1,000.00
Foreign income tax offset		C1	\$1,000.00
Rebates and tax offsets		C2	
Subtotal	(B less C - cannot be less than zero)	T2	\$11,326.85

Non-refundable carry forward tax offsets	(D1 + D2 + D3 + D4)	D	\$0.00
Early stage venture capital limited partnership tax offset		D1	\$0.00
Early stage venture capital limited partnership tax offset carried forward from previous year		D2	\$0.00
Early stage investor tax offset		D3	\$0.00
Early stage investor tax offset carried forward from previous year		D4	\$0.00
Subtotal	(T2 less D – cannot be less than zero)	T3	\$11,326.85
REFUNDABLE TAX OFFSETS	(E1 + E2 + E3 + E4)	E	\$0.00
Complying fund's franking credits tax offset		E1	\$0.00
No-TFN tax offset		E2	
National rental affordability scheme tax offset		E3	
Exploration credit tax offset		E4	\$0.00
Tax Payable		T5	\$11,326.85
Section 102AAM interest charge		G	
Eligible credits	(H1 + H2 + H3 + H5 + H6 + H8)	H	\$0.00
Credit for interest on early payments – amount of interest		H1	
Credit for tax withheld – foreign resident withholding (excluding capital gains)		H2	
Credit for tax withheld – where ABN or TFN not quoted (non-individual)		H3	\$0.00
Credit for TFN amounts withheld from payments from closely held trusts		H5	\$0.00
Credit for interest on no-TFN tax offset		H6	
Credit for amounts withheld from foreign resident capital gains withholding		H8	\$0.00
Tax offset refunds (Remainder of refundable tax offsets)		I	\$0.00
PAYG instalments raised		K	\$2,905.00
Supervisory levy		L	\$259.00
Supervisory levy adjustment for wound up funds		M	\$0.00
Supervisory levy adjustment for new funds		N	\$0.00
Amount payable		S	\$8,680.85

Section E: Losses

14 LOSSES

Tax losses carried forward to later income years		U	
Net capital losses carried forward to later income years		V	\$23,754.00

Section H: Assets and liabilities

15	ASSETS		
15a	Australian managed investments		
Listed trusts		A	\$64,493.00
Unlisted trusts		B	
Insurance policy		C	
Other managed investments		D	
15b	Australian direct investments		
Cash and term deposits		E	\$267,931.00
Debt securities		F	
Loans		G	
Listed shares		H	
Unlisted shares		I	
Limited recourse borrowing arrangements		J	
Australian residential real property		J1	
Australian non-residential real property		J2	
Overseas real property		J3	
Australian shares		J4	
Overseas shares		J5	
Other		J6	
Property Count		J7	
Non-residential real property		K	
Residential real property		L	
Collectables and personal use assets		M	
Other assets		O	\$4,688.00
15c	Other investments		
Crypto-Currency		N	
15d	Overseas direct investments		
Overseas shares		P	
Overseas non-residential real property		Q	
Overseas residential real property		R	
Overseas managed investments		S	
Other overseas assets		T	
Total Australian and overseas assets		U	\$337,112.00
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	

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution?	A
Did the members or related parties of the fund use personal guarantees or other security for the LRBA?	B

16 LIABILITIES

Borrowings	V	
Borrowings for limited recourse borrowing arrangements	V1	
Permissible temporary borrowings	V2	
Other borrowings	V3	
Total member closing account balances	W	\$323,085.00
Reserve accounts	X	
Other liabilities	Y	\$14,026.00
Total liabilities	Z	\$337,111.00

17 TAXATION OF FINANCIAL ARRANGEMENTS (TOFA)

Total TOFA gains	H
Total TOFA losses	I

Section J: Other information**FAMILY TRUST ELECTION STATUS**

Select the income year of the election	A
Family trust election revocation/variation code	B

INTERPOSED ENTITY ELECTION STATUS

Select the earliest income year elected	C
Interposed entity election revocation code	D

Section K : Declarations**PREFERRED TRUSTEE OR DIRECTOR CONTACT DETAILS**

Title	Mr
First name	Evan
Other name	
Family name	Bradshaw
Suffix	
Non-individual trustee name	Redgum Superannuation Holdings Pty Ltd
ABN of non-individual trustee	
Contact number	04 29489479
Email address	evan@wn.com.au

TAX AGENT'S CONTACT DETAILS

Practice name	Mora Wealth Accountants Pty Ltd
Title	Mr
First name	Alex
Other name	
Family name	Mora
Suffix	
Contact number	08 93091233

HOURS TAKEN TO PREPARE AND COMPLETE THIS RETURN

Member 1 — Bradshaw, Evan (TFN Recorded)

Account status	Open
Tax File Number	TFN Recorded
INDIVIDUAL NAME	
Title	Mr
Given name	Evan
Other given names	
Family name	Bradshaw
Suffix	
Date of birth	6 Oct 1962
Date of death	
CONTRIBUTIONS	
Opening account balance	\$133,537.71
Employer contributions	A \$41,054.92
Principal Employer ABN	A1
Personal contributions	B \$6,082.42
CGT small business retirement exemption	C
CGT small business 15 year exemption	D
Personal injury election	E
Spouse and child contributions	F
Other third party contributions	G
Proceeds from primary residence disposal	H
Receipt date	H1
Assessable foreign superannuation fund amount	I
Non-assessable foreign superannuation fund amount	J
Transfer from reserve: assessable amount	K
Transfer from reserve: non-assessable amount	L
Contributions from non-complying funds and previously non-complying funds	T
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	M
Total Contributions	N \$47,137.34

OTHER TRANSACTIONS

Allocated earnings or losses	O	(\$12,132.27)
Inward rollovers and transfers	P	
Outward rollovers and transfers	Q	
TRIS Count		
Accumulation phase account balance	S1	\$168,542.78
Retirement phase account balance - Non CDBIS	S2	
Retirement phase account balance - CDBIS	S3	
Accumulation phase value	X1	
Retirement phase value	X2	
Outstanding Limited recourse borrowing arrangement	Y	
Lump Sum payment	R1	
Income stream payment	R2	
Closing account balance	S	\$168,542.78

Member 2 — Bradshaw, Gaylene Elizabeth (TFN Recorded)

Account status		Open
Tax File Number		TFN Recorded
INDIVIDUAL NAME		
Title		Mrs
Given name		Gaylene
Other given names		Elizabeth
Family name		Bradshaw
Suffix		
Date of birth		25 Aug 1966
Date of death		
CONTRIBUTIONS		
Opening account balance		\$118,986.43
Employer contributions	A	\$41,054.93
Principal Employer ABN	A1	
Personal contributions	B	\$6,082.43
CGT small business retirement exemption	C	
CGT small business 15 year exemption	D	
Personal injury election	E	
Spouse and child contributions	F	
Other third party contributions	G	
Proceeds from primary residence disposal	H	
Receipt date	H1	
Assessable foreign superannuation fund amount	I	
Non-assessable foreign superannuation fund amount	J	
Transfer from reserve: assessable amount	K	
Transfer from reserve: non-assessable amount	L	
Contributions from non-complying funds and previously non-complying funds	T	
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	M	
Total Contributions	N	\$47,137.36

OTHER TRANSACTIONS

Allocated earnings or losses	O	(\$11,580.68)
Inward rollovers and transfers	P	
Outward rollovers and transfers	Q	
TRIS Count		
Accumulation phase account balance	S1	\$154,543.11
Retirement phase account balance - Non CDBIS	S2	
Retirement phase account balance - CDBIS	S3	
Accumulation phase value	X1	
Retirement phase value	X2	
Outstanding Limited recourse borrowing arrangement	Y	
Lump Sum payment	R1	
Income stream payment	R2	
Closing account balance	S	\$154,543.11

Capital Gains Tax Schedule

1 CURRENT YEAR CAPITAL GAINS AND CAPITAL LOSSES	Capital gains	Capital losses
Shares in companies listed on an Australian securities exchange	A	K
Other shares	B	L
Units in unit trusts listed on an Australian securities exchange	C	M
Other units	D	N
Real estate situated in Australia	E	O
Other real estate	F	P
Amount of capital gains from a trust (including a managed fund)	G	
Collectables	H	Q
Other CGT assets and any other CGT events	I	R
		\$23,754.00
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S	\$0.00
Total current year	J	A
	\$0.00	\$23,754.00
2 CAPITAL LOSSES		
Total current year capital losses applied		B
Total prior year net capital losses applied		C
Total capital losses transferred in applied (only for transfers involving a foreign bank branch or permanent establishment of a foreign financial entity)		D
Total capital losses applied		E
3 UNAPPLIED NET CAPITAL LOSSES CARRIED FORWARD		
Net capital losses from collectables carried forward to later income years		A
Other net capital losses carried forward to later income years		B
		\$23,754.00
4 CGT DISCOUNT		
Total CGT discount applied		A
5 CGT CONCESSIONS FOR SMALL BUSINESS		
Small business active asset reduction		A
Small business retirement exemption		B
Small business rollover		C
Total small business concessions applied		D
		\$0.00
6 NET CAPITAL GAIN		
		A
		\$0.00
1J less 2E less 4A less 5D (cannot be less than zero). Amount will appear at label A, Net capital gain on your tax return		
7 EARNOUT ARRANGEMENTS		
Income year earnout right created		F
Amended net capital gain or capital losses carried forward		G

8 OTHER CGT INFORMATION REQUIRED (IF APPLICABLE)

Small business 15 year exemption – exempt capital gains	A
Capital gains disregarded by a foreign resident	B
Capital gains disregarded as a result of a scrip for scrip rollover	C
Capital gains disregarded as a result of an inter-company asset rollover	D
Capital gains disregarded by a demerging entity	E

Worksheets

11 INCOME

C Gross interest income

Description	Tax Withheld	Interest
Imported from SF360	\$0.00	\$33.00
Total	\$0.00	\$33.00

D1 Gross foreign income

Description	Amount
Imported from SF360	\$4,030.00
Total	\$4,030.00

D Net foreign income

Description	Amount
Imported from SF360	\$4,030.00
Total	\$4,030.00

M Gross distribution from trusts income

Description	Amount
Imported from SF360	\$58.00
Total	\$58.00

12 DEDUCTIONS

H SMSF auditor fee

Description	Deductible	Non deductible
Imported from SF360	\$660.00	\$0.00
Total	\$660.00	\$0.00

I Investment Expenses

Description	Deductible	Non deductible
Imported from SF360	\$193.00	\$0.00
Total	\$193.00	\$0.00

J Management and administration expenses

Description	Deductible	Non deductible
Imported from SF360	\$3,198.00	\$0.00
Total	\$3,198.00	\$0.00

L Other amounts

Description	Deductible	Non deductible
Imported from SF360	\$0.00	\$14,001.00
Total	\$0.00	\$14,001.00

13 CALCULATION STATEMENT**D1** Early stage venture capital limited partnership tax offset

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

D2 Early stage venture capital limited partnership tax offset carried forward from previous year

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

D3 Early stage investor tax offset

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

D4 Early stage investor tax offset carried forward from previous year

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

H5 Credit for TFN amounts withheld from payments from closely held trusts

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

H8 Credit for amounts withheld from foreign resident capital gains withholding

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

K PAYG INSTALMENTS RAISED

Description	Amount
Imported from SF360	\$2,905.00
Total	\$2,905.00

15 ASSETS**15a** AUSTRALIAN MANAGED INVESTMENTS**A** Listed trusts

Description	Amount
Imported from SF360	\$64,493.00
Total	\$64,493.00

15b AUSTRALIAN DIRECT INVESTMENTS

E Cash and term deposits

Description	Amount
Imported from SF360	\$267,931.00
Total	\$267,931.00

 O Other assets

Description	Amount
Imported from SF360	\$4,688.00
Total	\$4,688.00

 16 LIABILITIES **Y** Other liabilities

Description	Amount
Imported from SF360	\$14,026.00
Total	\$14,026.00