

WORK PAPER INDEX

Client: B & J Richardson Superannuation Fund

Period: 30th June 2020

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

Fund Name B & J Richardson SF



Year Ended 30-Jun-20

S. No.	Queries/Notes (Connect)	Query Outcome/Answers (MW)	Completed?
<u>Documents/Information Required:-</u>			
1	Gold Corp:- Purchase and closing unit confirmation for 2020 FY. Note: Payment of \$9,928 on 26.03.20 looks related to above investment, which is currently in suspense account.	This is the purchase of silver 400 'Fine Ounces' Not Gold. There is no gold in the SMSF. Refer to the statement from The Perth Mint. Could you please provide the statement. Perth Mint 30 June 2020 valuation provided.Done	
2	Silver:- Closing unit and Market value confirmation for 2020 FY.	Refer to the statement from The Perth Mint .Statement not available on Sync drive. Could you please upload. Perth Mint 30 June 2020 valuation provided.Now confirmed	
3	ATO LISA Remittance Advice of \$117.35 required. Currently allocated to both members based on client note. Refer to screen shot.	Accept the client note as is.Ok	
<u>Queries</u>			
1	Suspense:- Some transactions are currently in suspense. Refer to the "Suspense" sheet.	The 2 \$10,000 withdrawals are Lump Sum payments made to Brian Richardson. Allowable since Brian is over 65 years of age. The \$9,928 withdrawal is the purchase of more silver. Lump sum payment of \$10K*2 posted. We will process purchase of silver when information received.Now all cleared.	
<u>Notes:-</u>			
1	Employer Contribution:- Total receipts of \$846.42 posted as employer contributions to both members and confirmed with provided ledger. Refer to below screen shot.	Refer to the Employer Contributions provided.OK	
2	Pension Do we need to commence pension account for both members on 01.07.19?	We'll do this as of the 1 July 2020. Please prepare the all the pension commencement documents necessary as of 1 July 2020.Can we commence pension on 01.07.2020 after finalised this job? After that we will generate pension commencement documents from BGL 360. Please do so. Ok	

Reviewed by:
Date:

F – FINANCIAL REPORT

Financial statements and reports for the year ended 30 June 2020

B & J Richardson Superannuation Fund

Prepared for: Brian Richardson and Judith Richardson

Operating Statement

For the year ended 30 June 2020

	Note	2020 \$	2019 \$
Income			
Investment Income			
Interest Received		378	806
Investment Gains			
Changes in Market Values	4	52,751	46
Contribution Income			
Employer Contributions		846	782
Other Contributions		117	106
Total Income		<u>54,093</u>	<u>1,740</u>
Expenses			
Accountancy Fees		660	550
ATO Supervisory Levy		259	259
Auditor's Remuneration		330	429
Member Payments			
Benefits Paid/Transfers Out		20,000	0
Total Expenses		<u>21,249</u>	<u>1,238</u>
Benefits accrued as a result of operations before income tax		<u>32,844</u>	<u>502</u>
Income Tax Expense		0	0
Benefits accrued as a result of operations		<u>32,844</u>	<u>502</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

B & J Richardson Superannuation Fund
Statement of Financial Position



As at 30 June 2020

	Note	2020	2019
		\$	\$
Assets			
Investments			
Other Assets	2	333,594	270,915
Total Investments		<u>333,594</u>	<u>270,915</u>
Other Assets			
CitiBank Ulitimate Saver Acc		29,567	59,402
Total Other Assets		<u>29,567</u>	<u>59,402</u>
Total Assets		<u>363,161</u>	<u>330,317</u>
Net assets available to pay benefits		<u>363,161</u>	<u>330,317</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts			
Richardson, Brian - Accumulation		291,990	269,314
Richardson, Judith - Accumulation		71,171	61,003
Total Liability for accrued benefits allocated to members' accounts		<u>363,161</u>	<u>330,317</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Notes to the Financial Statements

For the year ended 30 June 2020

Note 1: Summary of Significant Accounting Policies

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

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

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

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

a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

b. Cash and Cash Equivalents

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

c. Revenue

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

Notes to the Financial Statements

For the year ended 30 June 2020

Interest revenue

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

Dividend revenue

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

Rental revenue

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

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

d. Liability for Accrued Benefits

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

e. Critical Accounting Estimates and Judgements

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

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

Note 2: Other Assets

	2020 \$	2019 \$
Silver	333,594	270,915
	333,594	270,915

Note 3: Banks and Term Deposits

2020 \$	2019 \$
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Notes to the Financial Statements

For the year ended 30 June 2020

Banks

CitiBank Ulitimate Saver Acc	29,567	59,402
	29,567	59,402

Note 4: Unrealised Movements in Market Value

	2020 \$	2019 \$
Other Assets		
Silver	52,751	46
	52,751	46
Total Unrealised Movement	52,751	46
Realised Movements in Market Value		
	2020 \$	2019 \$
Total Realised Movement	0	0
Changes in Market Values	52,751	46

Trustees Declaration

The trustees 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 trustees declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2020 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2020 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 2020.

Specifically, the trustees 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 trustees, 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 trustees by:

.....
Brian Richardson

Trustee

.....
Judith Richardson

Trustee

Dated this day of

B & J Richardson Superannuation Fund
Statement of Taxable Income

For the year ended 30 June 2020

	2020
	\$
Benefits accrued as a result of operations	32,844.00
Less	
Increase in MV of investments	52,751.00
Non Taxable Contributions	117.00
	<u>52,868.00</u>
Add	
Benefits Paid/Transfers Out	20,000.00
	<u>20,000.00</u>
SMSF Annual Return Rounding	(1.00)
	<u>(25.00)</u>
Taxable Income or Loss	<u>(25.00)</u>
Income Tax on Taxable Income or Loss	0.00
	<u>0.00</u>
CURRENT TAX OR REFUND	<u>0.00</u>
Supervisory Levy	259.00
	<u>259.00</u>
AMOUNT DUE OR REFUNDABLE	<u>259.00</u>

Members Statement

Brian Richardson
 115 Cook Avenue
 HILLARYS, Western Australia, 6025, Australia

Your Details

Date of Birth : 30/01/1948
 Age: 72
 Tax File Number: Not Provided
 Date Joined Fund: 26/03/2012
 Service Period Start Date:
 Date Left Fund:
 Member Code: RICBRI00001A
 Account Start Date 26/03/2012
 Account Phase: Accumulation Phase
 Account Description: Accumulation

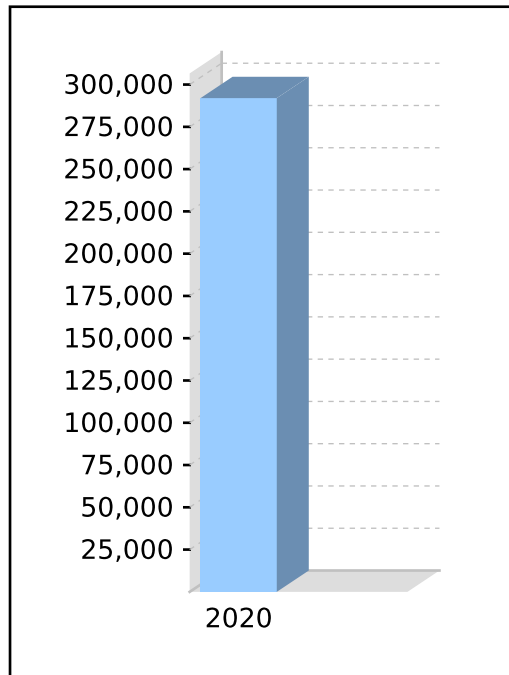
Nominated Beneficiaries N/A
 Vested Benefits 291,990
 Total Death Benefit 291,990

Your Balance

Total Benefits 291,990

Preservation Components
 Preserved
 Unrestricted Non Preserved 291,990
 Restricted Non Preserved

Tax Components
 Tax Free 194,580
 Taxable 97,410
 Investment Earnings Rate 16%



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	269,314
<u>Increases to Member account during the period</u>	
Employer Contributions	462
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	64
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	42,116
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	69
Income Tax	(103)
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	20,000
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	291,990

Members Statement

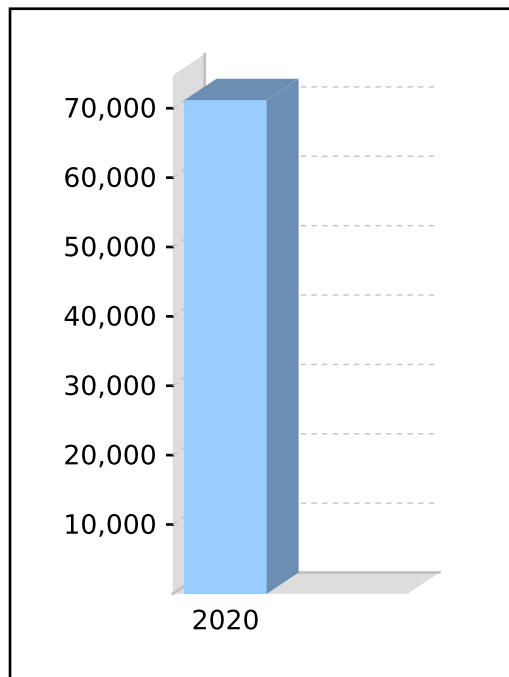
Judith Anne Richardson
 115 Cook Avenue
 HILLARYS, Western Australia, 6025, Australia

Your Details

Date of Birth :	09/11/1948	Nominated Beneficiaries	N/A
Age:	71	Vested Benefits	71,171
Tax File Number:	Not Provided	Total Death Benefit	71,171
Date Joined Fund:	26/03/2012		
Service Period Start Date:			
Date Left Fund:			
Member Code:	RICJUD00001A		
Account Start Date	26/03/2012		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	71,171
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	71,171
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	34,778
Taxable	36,393
Investment Earnings Rate	16%



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	61,003
<u>Increases to Member account during the period</u>	
Employer Contributions	385
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	54
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	9,763
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	58
Income Tax	(24)
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 30/06/2020	71,171

B & J Richardson Superannuation Fund Investment Summary Report

As at 30 June 2020

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
CitiBank Ultimate Saver Acc		29,567.220000	29,567.22	29,567.22	29,567.22			8.14 %
			29,567.22		29,567.22		0.00 %	8.14 %
Other Assets								
RICHJ040- Silver 0001	12,900.00	25.860000	333,594.00	22.55	290,928.00	42,666.00	14.67 %	91.86 %
			333,594.00		290,928.00	42,666.00	14.67 %	91.86 %
			363,161.22		320,495.22	42,666.00	13.31 %	100.00 %

B & J Richardson Superannuation Fund
Market Movement Report

As at 30 June 2020

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
Silver										
	01/07/2019	Opening Balance	12,500.00	0.00	0.00	0.00	270,914.91	0.00	0.00	0.00
	26/03/2020	Purchase	400.00	9,928.00	0.00	0.00	280,842.91	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	(1,258.72)	0.00	279,584.19	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	54,009.81	0.00	333,594.00	0.00	0.00	0.00
	30/06/2020		12,900.00	9,928.00	52,751.09	0.00	333,594.00	0.00	0.00	0.00
Total Market Movement					52,751.09					0.00
										52,751.09

B & J Richardson Superannuation Fund Investment Income Report

As at 30 June 2020

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												
CitiBank Ulitimate Saver Acc	378.30			378.30	0.00	0.00	0.00	378.30			0.00	0.00
	378.30			378.30	0.00	0.00	0.00	378.30			0.00	0.00
	378.30			378.30	0.00	0.00	0.00	378.30			0.00	0.00

Assessable Income (Excl. Capital Gains) **378.30**

Net Capital Gain **0.00**

Total Assessable Income 378.30

* 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.

Unrealised Capital Gains Report

As at 30 June 2020

Investment	Units	Cost	Tax Deferred /Depreciation	CGT Cost Base	Market Value	Projected Profit / (Loss)	Taxable Profit Indexation	Taxable Profit Discounted	Taxable Profit Notional
Other Assets									
Silver	12,900.00	290,928.00	0.00	290,928.00	333,594.0000	42,666.00	0.00	28,166.67	0.00
		290,928.00	0.00	290,928.00	333,594.0000	42,666.00	0.00	28,166.67	0.00
		290,928.00	0.00	290,928.00	333,594.0000	42,666.00	0.00	28,166.67	0.00

Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	24200	Contributions			
(479.58)	24200/RICBRI00001A	(Contributions) Richardson, Brian - Accumulation			525.55
(408.40)	24200/RICJUD00001A	(Contributions) Richardson, Judith - Accumulation			438.22
(46.38)	24700	Changes in Market Values of Investments			52,751.09
	25000	Interest Received			
(805.66)	25000/CitiBankSaverAcc	CitiBank Ulitimate Saver Acc			378.30
550.00	30100	Accountancy Fees		660.00	
259.00	30400	ATO Supervisory Levy		259.00	
429.00	30700	Auditor's Remuneration		330.00	
	46000	Benefits Paid/Transfers Out			
	46000/RICBRI00001A	(Benefits Paid/Transfers Out) Richardson, Brian - Accumulation		20,000.00	
502.02	49000	Profit/Loss Allocation Account		32,844.16	
	50010	Opening Balance			
(269,117.60)	50010/RICBRI00001A	(Opening Balance) Richardson, Brian - Accumulation			269,314.33
(60,697.44)	50010/RICJUD00001A	(Opening Balance) Richardson, Judith - Accumulation			61,002.73
	52420	Contributions			
(479.58)	52420/RICBRI00001A	(Contributions) Richardson, Brian - Accumulation			525.55
(408.40)	52420/RICJUD00001A	(Contributions) Richardson, Judith - Accumulation			438.22
	53100	Share of Profit/(Loss)			
314.75	53100/RICBRI00001A	(Share of Profit/(Loss)) Richardson, Brian - Accumulation			42,116.50
71.21	53100/RICJUD00001A	(Share of Profit/(Loss)) Richardson, Judith - Accumulation			9,763.89
	53330	Income Tax			
(95.68)	53330/RICBRI00001A	(Income Tax) Richardson, Brian - Accumulation			103.07
(21.65)	53330/RICJUD00001A	(Income Tax) Richardson, Judith - Accumulation			23.89
	53800	Contributions Tax			
63.78	53800/RICBRI00001A	(Contributions Tax) Richardson, Brian - Accumulation		69.26	
53.55	53800/RICJUD00001A	(Contributions Tax) Richardson, Judith - Accumulation		57.70	
	54500	Benefits Paid/Transfers Out			

B & J Richardson Superannuation Fund

Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	54500/RICBRI00001A	(Benefits Paid/Transfers Out) Richardson, Brian - Accumulation		20,000.00	
	60400	Bank Accounts			
59,402.15	60400/CitiBankSaverA cc	CitiBank Ulitimate Saver Acc		29,567.22	
	76000	Other Assets			
270,914.91	76000/RICHJ040-0001	Silver	12,900.0000	333,594.00	
				437,381.34	437,381.34

Current Year Profit/(Loss): 32,844.16

B & J Richardson Superannuation Fund

General Ledger



For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Contributions (24200)					
<u>(Contributions) Richardson, Brian - Accumulation (RICBRI00001A)</u>					
11/07/2019	QUICKSUPER QSUPER2473253533 0000361578			209.83	209.83 CR
23/09/2019	QUICKSUPER			31.67	241.50 CR
21/11/2019	ATO			63.80	305.30 CR
12/12/2019	QUICKSUPER			220.25	525.55 CR
				525.55	525.55 CR
<u>(Contributions) Richardson, Judith - Accumulation (RICJUD00001A)</u>					
11/07/2019	QUICKSUPER QSUPER2473253533 0000361578			179.31	179.31 CR
21/11/2019	ATO			53.55	232.86 CR
12/12/2019	QUICKSUPER			205.36	438.22 CR
				438.22	438.22 CR
Changes in Market Values of Investments (24700)					
<u>Changes in Market Values of Investments (24700)</u>					
30/06/2020	Revaluation - 30/06/2019 @ \$21.673193 (Exit) - 12,900.000000 Units on hand (RICHJ040-0001)		1,258.72		1,258.72 DR
30/06/2020	Revaluation - 30/06/2020 @ \$25.860000 (Exit) - 12,900.000000 Units on hand (RICHJ040-0001)			54,009.81	52,751.09 CR
			1,258.72	54,009.81	52,751.09 CR
Interest Received (25000)					
<u>CitiBank Ultimate Saver Acc (CitiBankSaverAcc)</u>					
31/07/2019	Interest			51.55	51.55 CR
30/08/2019	Interest			48.68	100.23 CR
30/09/2019	Interest			47.17	147.40 CR
31/10/2019	Interest			39.22	186.62 CR
29/11/2019	Interest			37.02	223.64 CR
31/12/2019	Interest			37.85	261.49 CR
31/01/2020	Interest			37.84	299.33 CR
28/02/2020	Interest			35.42	334.75 CR
31/03/2020	Interest			24.06	358.81 CR
30/04/2020	Interest			6.46	365.27 CR
29/05/2020	Interest			6.62	371.89 CR
30/06/2020	Interest			6.41	378.30 CR
				378.30	378.30 CR
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
03/12/2019	EXTERNAL TRANSFER B & JA RICHARDSON CRU		660.00		660.00 DR
			660.00		660.00 DR
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
20/04/2020	TAX OFFICE PAYMENTS		259.00		259.00 DR
			259.00		259.00 DR
Auditor's Remuneration (30700)					

B & J Richardson Superannuation Fund

General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
03/12/2019	EXTERNAL TRANSFER B & JA RICHARDSON CRU		330.00		330.00 DR
			330.00		330.00 DR
Benefits Paid/Transfers Out (46000)					
<u>(Benefits Paid/Transfers Out) Richardson, Brian - Accumulation (RICBRI00001A)</u>					
24/03/2020	EXTERNAL TRANSFER P & N ACCOUNT CRU FUNDS TRANSFER EX SMSF 01969261		10,000.00		10,000.00 DR
25/03/2020	EXTERNAL TRANSFER P & N ACCOUNT CRU TRANSFER TO P & N 69261 EX SMSF 01969261		10,000.00		20,000.00 DR
			20,000.00		20,000.00 DR
Profit/Loss Allocation Account (49000)					
<u>Profit/Loss Allocation Account (49000)</u>					
11/07/2019	System Member Journals		178.36		178.36 DR
11/07/2019	System Member Journals		152.41		330.77 DR
23/09/2019	System Member Journals		26.92		357.69 DR
21/11/2019	System Member Journals		63.80		421.49 DR
21/11/2019	System Member Journals		53.55		475.04 DR
12/12/2019	System Member Journals		187.21		662.25 DR
12/12/2019	System Member Journals		174.56		836.81 DR
24/03/2020	System Member Journals			10,000.00	9,163.19 CR
25/03/2020	System Member Journals			10,000.00	19,163.19 CR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020		42,116.50		22,953.31 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020		9,763.89		32,717.20 DR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020		103.07		32,820.27 DR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020		23.89		32,844.16 DR
			52,844.16	20,000.00	32,844.16 DR
Opening Balance (50010)					
<u>(Opening Balance) Richardson, Brian - Accumulation (RICBRI00001A)</u>					
01/07/2019	Opening Balance				269,117.60 CR
01/07/2019	Close Period Journal			196.73	269,314.33 CR
				196.73	269,314.33 CR
<u>(Opening Balance) Richardson, Judith - Accumulation (RICJUD00001A)</u>					
01/07/2019	Opening Balance				60,697.44 CR
01/07/2019	Close Period Journal			305.29	61,002.73 CR
				305.29	61,002.73 CR
Contributions (52420)					
<u>(Contributions) Richardson, Brian - Accumulation (RICBRI00001A)</u>					
01/07/2019	Opening Balance				479.58 CR
01/07/2019	Close Period Journal		479.58		0.00 DR
11/07/2019	System Member Journals			209.83	209.83 CR
23/09/2019	System Member Journals			31.67	241.50 CR
21/11/2019	System Member Journals			63.80	305.30 CR
12/12/2019	System Member Journals			220.25	525.55 CR

B & J Richardson Superannuation Fund

General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
			479.58	525.55	525.55 CR
<u>(Contributions) Richardson, Judith - Accumulation (RICJUD00001A)</u>					
01/07/2019	Opening Balance				408.40 CR
01/07/2019	Close Period Journal		408.40		0.00 DR
11/07/2019	System Member Journals			179.31	179.31 CR
21/11/2019	System Member Journals			53.55	232.86 CR
12/12/2019	System Member Journals			205.36	438.22 CR
			408.40	438.22	438.22 CR
Share of Profit/(Loss) (53100)					
<u>(Share of Profit/(Loss)) Richardson, Brian - Accumulation (RICBRI00001A)</u>					
01/07/2019	Opening Balance				314.75 DR
01/07/2019	Close Period Journal			314.75	0.00 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020			42,116.50	42,116.50 CR
				42,431.25	42,116.50 CR
<u>(Share of Profit/(Loss)) Richardson, Judith - Accumulation (RICJUD00001A)</u>					
01/07/2019	Opening Balance				71.21 DR
01/07/2019	Close Period Journal			71.21	0.00 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020			9,763.89	9,763.89 CR
				9,835.10	9,763.89 CR
Income Tax (53330)					
<u>(Income Tax) Richardson, Brian - Accumulation (RICBRI00001A)</u>					
01/07/2019	Opening Balance				95.68 CR
01/07/2019	Close Period Journal		95.68		0.00 DR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020			103.07	103.07 CR
			95.68	103.07	103.07 CR
<u>(Income Tax) Richardson, Judith - Accumulation (RICJUD00001A)</u>					
01/07/2019	Opening Balance				21.65 CR
01/07/2019	Close Period Journal		21.65		0.00 DR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020			23.89	23.89 CR
			21.65	23.89	23.89 CR
Contributions Tax (53800)					
<u>(Contributions Tax) Richardson, Brian - Accumulation (RICBRI00001A)</u>					
01/07/2019	Opening Balance				63.78 DR
01/07/2019	Close Period Journal			63.78	0.00 DR
11/07/2019	System Member Journals		31.47		31.47 DR
23/09/2019	System Member Journals		4.75		36.22 DR
12/12/2019	System Member Journals		33.04		69.26 DR
			69.26	63.78	69.26 DR
<u>(Contributions Tax) Richardson, Judith - Accumulation (RICJUD00001A)</u>					
01/07/2019	Opening Balance				53.55 DR
01/07/2019	Close Period Journal			53.55	0.00 DR
11/07/2019	System Member Journals		26.90		26.90 DR
12/12/2019	System Member Journals		30.80		57.70 DR

B & J Richardson Superannuation Fund

General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
			57.70	53.55	57.70 DR
Benefits Paid/Transfers Out (54500)					
<i>(Benefits Paid/Transfers Out) Richardson, Brian - Accumulation (RICBRI00001A)</i>					
24/03/2020	System Member Journals		10,000.00		10,000.00 DR
25/03/2020	System Member Journals		10,000.00		20,000.00 DR
			20,000.00		20,000.00 DR
Bank Accounts (60400)					
<i>CitiBank Ultimate Saver Acc (CitiBankSaverAcc)</i>					
01/07/2019	Opening Balance				59,402.15 DR
11/07/2019	QUICKSUPER QSUPER2473253533 0000361578		389.14		59,791.29 DR
31/07/2019	Interest		51.55		59,842.84 DR
30/08/2019	Interest		48.68		59,891.52 DR
23/09/2019	QUICKSUPER		31.67		59,923.19 DR
30/09/2019	Interest		47.17		59,970.36 DR
31/10/2019	Interest		39.22		60,009.58 DR
21/11/2019	ATO		117.35		60,126.93 DR
29/11/2019	Interest		37.02		60,163.95 DR
03/12/2019	EXTERNAL TRANSFER B & JA RICHARDSON CRU			990.00	59,173.95 DR
12/12/2019	QUICKSUPER		425.61		59,599.56 DR
31/12/2019	Interest		37.85		59,637.41 DR
31/01/2020	Interest		37.84		59,675.25 DR
28/02/2020	Interest		35.42		59,710.67 DR
24/03/2020	EXTERNAL TRANSFER P & N ACCOUNT CRU FUNDS TRANSFER EX SMSF 01969261			10,000.00	49,710.67 DR
25/03/2020	EXTERNAL TRANSFER P & N ACCOUNT CRU TRANSFER TO P & N 69261 EX SMSF 01969261			10,000.00	39,710.67 DR
26/03/2020	EXTERNAL TRANSFER GOLD CORPORATION SET WBC SEC22742 REF 268224 272342			9,928.00	29,782.67 DR
31/03/2020	Interest		24.06		29,806.73 DR
20/04/2020	TAX OFFICE PAYMENTS			259.00	29,547.73 DR
30/04/2020	Interest		6.46		29,554.19 DR
29/05/2020	Interest		6.62		29,560.81 DR
30/06/2020	Interest		6.41		29,567.22 DR
			1,342.07	31,177.00	29,567.22 DR
Other Assets (76000)					
<i>Silver (RICHJ040-0001)</i>					
01/07/2019	Opening Balance	12,500.00			270,914.91 DR
26/03/2020	EXTERNAL TRANSFER GOLD CORPORATION SET WBC SEC22742 REF 268224 272342	400.00	9,928.00		280,842.91 DR
30/06/2020	Revaluation - 30/06/2019 @ \$21.673193 (Exit) - 12,900.000000 Units on hand			1,258.72	279,584.19 DR
30/06/2020	Revaluation - 30/06/2020 @ \$25.860000 (Exit) - 12,900.000000 Units on hand		54,009.81		333,594.00 DR
		12,900.00	63,937.81	1,258.72	333,594.00 DR

B & J Richardson Superannuation Fund

General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Income Tax Payable/Refundable (85000)					
Income Tax Payable/Refundable (85000)					
20/04/2020	TAX OFFICE PAYMENTS				0.00 DR
			0.00		0.00 DR

Total Debits: 161,764.03

Total Credits: 161,764.03

T – INCOME TAX RETURN

Signature as prescribed in tax return

Self-managed superannuation fund annual return 2020

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2020* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2020* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ⊖ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

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

S	M	I	T	H		S	T				
---	---	---	---	---	--	---	---	--	--	--	--
- Place in ALL applicable boxes.

- Postal address for annual returns:

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

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

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

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

2 Name of self-managed superannuation fund (SMSF)

B & J Richardson Superannuation Fund

3 Australian business number (ABN) (if applicable)

4 Current postal address

115 Cook Avenue

Suburb/town

HILLARYS

State/territory

WA

Postcode

6025

5 Annual return status

Is this an amendment to the SMSF's 2020 return?

A No Yes

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

B No Yes

Signature as prescribed in tax return

Tax File Number

Provided

6 SMSF auditor

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

Boys

First given name

Anthony

Other given names

William

SMSF Auditor Number

100014140

Auditor's phone number

61410712708

Postal address

PO Box 3376

Suburb/town

RUNDLE MALL

State/territory

SA

Postcode

5000

Date audit was completed

A

Day
24Month
09Year
2020

Was Part A of the audit report qualified?

B

No

Yes

Was Part B of the audit report qualified?

C

No

Yes

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

D

No

Yes

7 Electronic funds transfer (EFT)

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

A Fund's financial institution account details

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

Fund BSB number

246600

Fund account number

470966623

Fund account name

B & J Richardson Superannuation Fund

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

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

BSB number

Account number

Account name

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

Signature as prescribed in tax return

Tax File Number

Provided

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

9 Was the fund wound up during the income year?

No Yes If yes, provide the date on which the fund was wound up ^{Day} / ^{Month} / ^{Year} Have all tax lodgment and payment obligations been met? No Yes

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

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

No Go to Section B: Income.

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

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

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

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

Signature as prescribed in tax return

Tax File Number

Section B: Income

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

11 Income

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

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2020*.

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

Net capital gain **A** \$

Gross rent and other leasing and hiring income **B** \$

Gross interest **C** \$

Forestry managed investment scheme income **X** \$

Gross foreign income **D1** \$ Net foreign income **D** \$ Loss

Australian franking credits from a New Zealand company **E** \$

Transfers from foreign funds **F** \$ Number

Gross payments where ABN not quoted **H** \$

Calculation of assessable contributions
Assessable employer contributions
R1 \$

plus Assessable personal contributions
R2 \$

plus **#No-TFN-quoted contributions**
R3 \$
(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST
R6 \$

Gross distribution from partnerships **I** \$ Loss

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$

*Gross trust distributions **M** \$ Code

Assessable contributions
R \$
(R1 plus R2 plus R3 less R6)

Calculation of non-arm's length income
*Net non-arm's length private company dividends
U1 \$

plus *Net non-arm's length trust distributions
U2 \$

plus *Net other non-arm's length income
U3 \$

*Other income **S** \$ Code

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

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

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

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

Exempt current pension income **Y** \$

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

Signature as prescribed in tax return

Tax File Number

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES
Interest expenses within Australia	A1 \$ <input style="width: 150px;" type="text"/>		A2 \$ <input style="width: 150px;" type="text"/>
Interest expenses overseas	B1 \$ <input style="width: 150px;" type="text"/>		B2 \$ <input style="width: 150px;" type="text"/>
Capital works expenditure	D1 \$ <input style="width: 150px;" type="text"/>		D2 \$ <input style="width: 150px;" type="text"/>
Decline in value of depreciating assets	E1 \$ <input style="width: 150px;" type="text"/>		E2 \$ <input style="width: 150px;" type="text"/>
Insurance premiums – members	F1 \$ <input style="width: 150px;" type="text"/>		F2 \$ <input style="width: 150px;" type="text"/>
SMSF auditor fee	H1 \$ <input style="width: 150px;" type="text" value="330"/>		H2 \$ <input style="width: 150px;" type="text"/>
Investment expenses	I1 \$ <input style="width: 150px;" type="text"/>		I2 \$ <input style="width: 150px;" type="text"/>
Management and administration expenses	J1 \$ <input style="width: 150px;" type="text" value="919"/>		J2 \$ <input style="width: 150px;" type="text"/>
Forestry managed investment scheme expense	U1 \$ <input style="width: 150px;" type="text"/>		U2 \$ <input style="width: 150px;" type="text"/>
Other amounts	L1 \$ <input style="width: 150px;" type="text"/>	Code <input style="width: 20px; height: 15px;" type="text"/>	L2 \$ <input style="width: 150px;" type="text"/>
Tax losses deducted	M1 \$ <input style="width: 150px;" type="text"/>		

TOTAL DEDUCTIONS

N \$

(Total **A1** to **M1**)

TOTAL NON-DEDUCTIBLE EXPENSES

Y \$

(Total **A2** to **L2**)

#TAXABLE INCOME OR LOSS

O \$ Loss

(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

TOTAL SMSF EXPENSES

Z \$

(**N plus Y**)

#This is a mandatory label.

Signature as prescribed in tax return

Tax File Number

Provided

Section D: Income tax calculation statement

#Important:

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

13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2020* on how to complete the calculation statement.

#Taxable income	A \$	<input type="text" value="0"/>	<small>(an amount must be included even if it is zero)</small>
#Tax on taxable income	T1 \$	<input type="text" value="0.00"/>	<small>(an amount must be included even if it is zero)</small>
#Tax on no-TFN-quoted contributions	J \$	<input type="text" value="0.00"/>	<small>(an amount must be included even if it is zero)</small>
Gross tax	B \$	<input type="text" value="0.00"/>	<small>(T1 plus J)</small>

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

SUBTOTAL 1

T2 \$

(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1 \$	<input type="text" value="0.00"/>
Early stage venture capital limited partnership tax offset carried forward from previous year	D2 \$	<input type="text" value="0.00"/>
Early stage investor tax offset	D3 \$	<input type="text" value="0.00"/>
Early stage investor tax offset carried forward from previous year	D4 \$	<input type="text" value="0.00"/>

Non-refundable carry forward tax offsets

D \$

(D1 plus D2 plus D3 plus D4)

SUBTOTAL 2

T3 \$

(T2 less D – cannot be less than zero)

Complying fund's franking credits tax offset	E1 \$	<input type="text"/>	Refundable tax offsets
No-TFN tax offset	E2 \$	<input type="text"/>	
National rental affordability scheme tax offset	E3 \$	<input type="text"/>	
Exploration credit tax offset	E4 \$	<input type="text" value="0.00"/>	
			E \$
			<small>(E1 plus E2 plus E3 plus E4)</small>

#TAX PAYABLE T5 \$

(T3 less E – cannot be less than zero)

Section 102AAM interest charge

G \$

Signature as prescribed in tax return

Tax File Number

Credit for interest on early payments – amount of interest	H1 \$ <input type="text"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	H2 \$ <input type="text"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	H3 \$ <input type="text"/>
Credit for TFN amounts withheld from payments from closely held trusts	H5 \$ <input type="text" value="0.00"/>
Credit for interest on no-TFN tax offset	H6 \$ <input type="text"/>
Credit for foreign resident capital gains withholding amounts	H8 \$ <input type="text" value="0.00"/>
Eligible credits	H \$ <input type="text"/>
	<i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

#Tax offset refunds (Remainder of refundable tax offsets)	I \$ <input type="text" value="0.00"/>
	<i>(unused amount from label E – an amount must be included even if it is zero)</i>

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE A positive amount at S is what you owe, while a negative amount is refundable to you.	S \$ <input type="text" value="259.00"/>
	<i>(T5 plus G less H less I less K plus L less M plus N)</i>

#This is a mandatory label.

Section E: Losses

14 Losses

! If total loss is greater than \$100,000, complete and attach a Losses schedule 2020.

Tax losses carried forward to later income years **U \$**

Net capital losses carried forward to later income years **V \$**

Signature as prescribed in tax return

Tax File Number

Section F: Member information

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN See the Privacy note in the Declaration. Date of birth Day / Month / Year

Contributions

I Refer to instructions for completing these labels.

Employer contributions **A** \$

ABN of principal employer **A1**

Personal contributions **B** \$

CGT small business retirement exemption **C** \$

CGT small business 15-year exemption amount **D** \$

Personal injury election **E** \$

Spouse and child contributions **F** \$

Other third party contributions **G** \$

Proceeds from primary residence disposal **H** \$

Receipt date **H1** Day / Month / Year

Assessable foreign superannuation fund amount **I** \$

Non-assessable foreign superannuation fund amount **J** \$

Transfer from reserve: assessable amount **K** \$

Transfer from reserve: non-assessable amount **L** \$

Contributions from non-complying funds and previously non-complying funds **T** \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts) **M** \$

TOTAL CONTRIBUTIONS N \$ (Sum of labels **A** to **M**)

Other transactions

Accumulation phase account balance **S1** \$

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

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

TRIS Count

Allocated earnings or losses **O** \$ Loss

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$ Code

Income stream payments **R2** \$ Code

CLOSING ACCOUNT BALANCE S \$ (**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Signature as prescribed in tax return

Tax File Number

MEMBER 2

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Member's TFN See the Privacy note in the Declaration.

Date of birth / /

Contributions

OPENING ACCOUNT BALANCE \$

I Refer to instructions for completing these labels.

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

Receipt date / /
H1

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

Contributions from non-complying funds and previously non-complying funds
T \$

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

TOTAL CONTRIBUTIONS N \$
(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses **O** \$ Loss

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$ Code

Income stream payments **R2** \$ Code

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

TRIS Count

CLOSING ACCOUNT BALANCE S \$
(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Signature as prescribed in tax return

Tax File Number

Provided

Section H: Assets and liabilities**15 ASSETS****15a Australian managed investments**Listed trusts **A** \$ Unlisted trusts **B** \$ Insurance policy **C** \$ Other managed investments **D** \$ **15b Australian direct investments**Cash and term deposits **E** \$ **Limited recourse borrowing arrangements**

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 Debt securities **F** \$ Loans **G** \$ Listed shares **H** \$ Unlisted shares **I** \$ Limited recourse borrowing arrangements **J** \$ Non-residential real property **K** \$ Residential real property **L** \$ Collectables and personal use assets **M** \$ Other assets **O** \$ **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 \$	<input type="text" value="363,161"/>
<small>(Sum of labels A to T)</small>		

15e In-house assets

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

A No Yes \$

Signature as prescribed in tax return

Tax File Number

15f Limited recourse borrowing arrangements

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

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

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements V1 \$ <input type="text"/>		
Permissible temporary borrowings V2 \$ <input type="text"/>		
Other borrowings V3 \$ <input type="text"/>		
		Borrowings V \$ <input type="text"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W \$ <input type="text" value="363,161"/>
		Reserve accounts X \$ <input type="text"/>
		Other liabilities Y \$ <input type="text"/>
TOTAL LIABILITIES		Z \$ <input type="text" value="363,161"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$

Total TOFA losses **I** \$

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2019-20 income year, write **2020**). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2020*. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2020* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2020*. **D**

Signature as prescribed in tax return

Tax File Number

Provided

Section K: Declarations

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date Day / Month / Year

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

Richardson

First given name

Brian

Other given names

Phone number

0438 975 709

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

I declare that the Self-managed superannuation fund annual return 2020 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date Day / Month / Year

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

Mora

First given name

Alex

Other given names

Tax agent's practice

Mora Wealth Accountants Pty Ltd

Tax agent's phone number

0438 975 709

Reference number

RICHB040

Tax agent number

24742602

Capital gains tax (CGT) schedule

2020

When completing this form

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

S	M	I	T	H		S	T												
---	---	---	---	---	--	---	---	--	--	--	--	--	--	--	--	--	--	--	--

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

- Use in conjunction with company, trust, fund income tax return or the self-managed superannuation fund annual return.
- Refer to the *Guide to capital gains tax 2020* available on our website at ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

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

Australian business number (ABN)

Taxpayer's name

1 Current year capital gains and capital losses

	Capital gain		Capital loss
Shares in companies listed on an Australian securities exchange	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 \$		
Total current year capital gains	J \$		

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

2 Capital lossesTotal current year capital losses **A \$**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 \$**Add amounts at **B, C** and **D**.

3 Unapplied net capital losses carried forwardNet capital losses from collectables carried forward to later income years **A \$**Other net capital losses carried forward to later income years **B \$**Add amounts at **A** and **B** and transfer the total
to label **V – Net capital losses carried forward
to later income years** on your tax return.

4 CGT discountTotal CGT discount applied **A \$**

5 CGT concessions for small businessSmall business active asset reduction **A \$**Small business retirement exemption **B \$**Small business rollover **C \$**Total small business concessions applied **D \$**

6 Net capital gainNet capital gain **A \$****1J less 2E less 4A less 5D** (cannot be less than
zero). Transfer the amount at **A** to label **A – Net
capital gain** on your tax return.

7 Earnout arrangements

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

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

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

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

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

Amount of any capital gain or loss you made under your non-qualifying arrangement in the income year. **E** \$ / ^{LOSS}

! **Request for amendment**

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

Income year earnout right created **F**

Amended net capital gain or capital losses carried forward **G** \$ / ^{LOSS}

8 Other CGT information required (if applicable)

Small business 15 year exemption – exempt capital gains **A** \$ / ^{CODE}

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** \$

Taxpayer's declaration

! If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

Important

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided 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 ATO. The income tax law imposes heavy penalties for false or misleading statements.

Privacy

Taxation law authorises the ATO to collect information and disclose it to other government agencies. This includes personal information of the person authorised to sign the declaration. For information about your privacy go to ato.gov.au/privacy

I declare that the information on this form is true and correct.

Signature

Date

Day

Month

Year

/ /

Contact name

Daytime contact number (include area code)

Losses schedule

2020

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2020 tax return. Superannuation funds should complete and attach this schedule to their 2020 tax return.

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

Place in all applicable boxes.

Refer to *Losses schedule instructions 2020*, available on our website ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

Name of entity

Australian business number

Part A – Losses carried forward to the 2020–21 income year – excludes film losses

1 Tax losses carried forward to later income years

Year of loss	
2019–20	B
2018–19	C
2017–18	D
2016–17	E
2015–16	F
2014–15 and earlier income years	G
Total	U

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

2 Net capital losses carried forward to later income years

Year of loss	
2019–20	H
2018–19	I
2017–18	J
2016–17	K
2015–16	L
2014–15 and earlier income years	M
Total	V

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

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

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

Do not complete items 1 or 2 of Part B if, in the 2019–20 income year, no loss has been claimed as a deduction, applied against a net capital gain or, in the case of companies, losses have not been transferred in or out.

1 Whether continuity of majority ownership test passed

Note: If the entity has deducted, applied, transferred in or transferred out (as applicable) in the 2019–20 income year a loss incurred in any of the listed years, print **X** in the **Yes** or **No** box to indicate whether the entity has satisfied the continuity of majority ownership test in respect of that loss.

Year of loss	Yes	No
2019–20	A	
2018–19	B	
2017–18	C	
2016–17	D	
2015–16	E	
2014–15 and earlier income years	F	

2 Amount of losses deducted/applied for which the continuity of majority ownership test is not passed but the business continuity test is satisfied – excludes film losses

Tax losses **G**

Net capital losses **H**

3 Losses carried forward for which the business continuity test must be satisfied before they can be deducted/applied in later years – excludes film losses

Tax losses **I**

Net capital losses **J**

4 Do current year loss provisions apply?

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

K Yes No

Part C – Unrealised losses – company only

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

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

L Yes No

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

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

M Yes No

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

N Yes No

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

O

Part D – Life insurance companies

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

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

Part E – Controlled foreign company losses

Current year CFC losses **M**

CFC losses deducted **N**

CFC losses carried forward **O**

Part F – Tax losses reconciliation statement

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

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

SUBTRACT Net forgiven amount of debt **C**

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

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

SUBTRACT Net exempt income **F**

SUBTRACT Tax losses forgone **G**

SUBTRACT Tax losses deducted **H**

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

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

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

If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

Important

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided 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 ATO. The income tax law imposes heavy penalties for false or misleading statements.

Privacy

Taxation law authorises the ATO to collect information and disclose it to other government agencies. This includes personal information of the person authorised to sign the declaration. For information about your privacy go to ato.gov.au/privacy

Taxpayer's declaration

I declare that the information on this form is true and correct.

Signature

Date Day / Month / Year

Contact person

Daytime contact number (include area code)

W – WORKING PAPER

B & J Richardson Superannuation Fund
General Ledger



For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
20/04/2020	TAX OFFICE PAYMENTS		259.00		259.00 DR
			259.00		259.00 DR

Total Debits: 259.00

Total Credits: 0.00

B & J Richardson Superannuation Fund**Tax Reconciliation Report**

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
C - Income - Gross interest				
	31/07/2019	25000/CitiBankSaverAcc	CitiBank Ulitimate Saver Acc	51.55
	30/08/2019	25000/CitiBankSaverAcc	CitiBank Ulitimate Saver Acc	48.68
	30/09/2019	25000/CitiBankSaverAcc	CitiBank Ulitimate Saver Acc	47.17
	31/10/2019	25000/CitiBankSaverAcc	CitiBank Ulitimate Saver Acc	39.22
	29/11/2019	25000/CitiBankSaverAcc	CitiBank Ulitimate Saver Acc	37.02
	31/12/2019	25000/CitiBankSaverAcc	CitiBank Ulitimate Saver Acc	37.85
	31/01/2020	25000/CitiBankSaverAcc	CitiBank Ulitimate Saver Acc	37.84
	28/02/2020	25000/CitiBankSaverAcc	CitiBank Ulitimate Saver Acc	35.42
	31/03/2020	25000/CitiBankSaverAcc	CitiBank Ulitimate Saver Acc	24.06
	30/04/2020	25000/CitiBankSaverAcc	CitiBank Ulitimate Saver Acc	6.46
	29/05/2020	25000/CitiBankSaverAcc	CitiBank Ulitimate Saver Acc	6.62
	30/06/2020	25000/CitiBankSaverAcc	CitiBank Ulitimate Saver Acc	6.41
Sub-Total				378.30
Ignore Cents				0.30
Total				378.00
R1 - Assessable employer contributions				
	11/07/2019	24200/RICBRI00001A	(Contributions) Richardson, Brian - Accumulation (Accumulation)	209.83
	11/07/2019	24200/RICJUD00001A	(Contributions) Richardson, Judith - Accumulation (Accumulation)	179.31
	23/09/2019	24200/RICBRI00001A	(Contributions) Richardson, Brian - Accumulation (Accumulation)	31.67
	12/12/2019	24200/RICBRI00001A	(Contributions) Richardson, Brian - Accumulation (Accumulation)	220.25
	12/12/2019	24200/RICJUD00001A	(Contributions) Richardson, Judith - Accumulation (Accumulation)	205.36
Sub-Total				846.42
Ignore Cents				0.42
Total				846.00
R - Assessable contributions (R1 plus R2 plus R3 less R6)				
			Assessable employer contributions	846.42
Sub-Total				846.42
Ignore Cents				0.42
Total				846.00
W - GROSS INCOME (Sum of labels A to U)				
				1,224.00
Sub-Total				1,224.00
Ignore Cents				0.00
Total				1,224.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				1,224.00
Sub-Total				1,224.00
Ignore Cents				0.00
Total				1,224.00

B & J Richardson Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
H1 - Expenses - SMSF auditor fee				
	03/12/2019	30700	Auditor's Remuneration	330.00
Sub-Total				330.00
Ignore Cents				0.00
Total				330.00
J1 - Expenses - Management and administration expenses				
	03/12/2019	30100	Accountancy Fees	660.00
	20/04/2020	30400	ATO Supervisory Levy	259.00
Sub-Total				919.00
Ignore Cents				0.00
Total				919.00
N - TOTAL DEDUCTIONS				
				1,249.00
Sub-Total				1,249.00
Ignore Cents				0.00
Total				1,249.00
O - TAXABLE INCOME OR LOSS				
				(25.00)
Sub-Total				(25.00)
Ignore Cents				0.00
Total				(25.00)
Z - TOTAL SMSF EXPENSES				
				1,249.00
Sub-Total				1,249.00
Ignore Cents				0.00
Total				1,249.00
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00

Fund Name: B & J Richardson Superannuation Fund
Year Ended: 30-Jun-20
Work Paper: Tax Return - Exempt Pension Reconciliation



	Actuarial Certificate	Pension	Accumulation
			100.000%
Income	Gross	Exempt	Assessable
Gross Interest	378.00	-	378.00
Employer Contributions	846.00	-	846.00
Total	1,224.00	-	1,224.00
Expenses	Gross	Exempt	Assessable
Accountancy Fees	660.00	-	660.00
Audit Fees	330.00	-	330.00
ATO Supervisory Levy	259.00	-	259.00
	1,249.00	-	1,249.00
Taxable Income			- 25.00
Tax on Taxable Income (15%)			-
Less: Tax Credits			
Franking Credits			
Foreign Tax Credits			
TFN Credits			
			-
Net tax payable			-
Less: Tax Instalments			-
Add: ATO Super Levy			259.00
TAX PAYABLE PER TAX RETURN			259.00

S – SOURCE DOCUMENTS

B & J Richardson Superannuation Fund

Contributions Breakdown Report

For The Period 01 July 2019 - 30 June 2020

Summary

Member	D.O.B	Age (at 30/06/2019)	Total Super Balance (at 30/06/2019) *1	Concessional	Non-Concessional	Other	Reserves	Total
Richardson, Brian	30/01/1948	71 *4	269,314.33	461.75	0.00	63.80	0.00	525.55
Richardson, Judith	09/11/1948	70 *4	61,002.73	384.67	0.00	53.55	0.00	438.22
All Members				846.42	0.00	117.35	0.00	963.77

*1 Total Super Balance is per individual across funds within a firm.

*4 Members aged 65 to 74 must satisfy work test or meet work test exemption criteria (applies from 1 July 2019) for your fund to accept non-mandated contributions (e.g. salary sacrifice, personal super contributions). NCC bring-forward arrangement is not available.

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Richardson, Brian	Concessional (5 year carry forward cap available)	461.75	49,574.82	49,113.07 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
Richardson, Judith	Concessional (5 year carry forward cap available)	384.67	49,643.00	49,258.33 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap

Carry Forward Unused Concessional Contribution Cap

Member	2015	2016	2017	2018	2019	2020	Current Position
Richardson, Brian							
Concessional Contribution Cap	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	0.00	155.00	155.81	355.82	425.18	461.75	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	24,574.82	24,538.25	
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	0.00	24,574.82	
Maximum Cap Available	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	49,574.82	49,113.07 Below Cap
Total Super Balance	0.00	0.00	0.00	266,363.66	269,117.60	269,314.33	

Total - Richardson, Judith

384.67 0.00 53.55 0.00

0.00 0.00 0.00

Total for all members

846.42 0.00 117.35 0.00



Agent MORA WEALTH ACCOUNTANTS
PTY LTD
Client THE TRUSTEE FOR THE B. AND J.
RICHARDSON SUPERANNUATION
FUND
ABN 31 476 507 137
TFN 934 686 068

Superannuation 552

Date generated 10/08/2020
Role name LISA Remittance
Balance \$0.00

Transactions

4 results found - from **10 June 2017** to **10 August 2020** sorted by **processed date** ordered **newest to oldest**; Hide transaction groups which total to zero

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
18 Nov 2019	21 Nov 2019	EFT refund for LISA Remittance for the period from 21 Oct 16 to 31 Dec 99	\$117.35	Brian \$63.80 Judith \$53.55	\$0.00 As advised by the ATO
15 Nov 2019	15 Nov 2019	Aggregated transfer from individual		\$117.35	\$117.35 CR
23 Apr 2019	29 Apr 2019	EFT refund for LISA Remittance for the period from 21 Oct 16 to 31 Dec 99	\$105.80		\$0.00
19 Apr 2019	19 Apr 2019	Aggregated transfer from individual		\$105.80	\$105.80 CR

2019_07_11 RemittanceAdvice_QSUPER2325143419

Employee Name	Memb No	DOB	Emp SGC	Emp ADD
RICHARDSON	Brian	30011948	209.83	0.00
0.00	0.00	209.83		
RICHARDSON	Judith	09111948	179.31	0.00
0.00	0.00	179.31		

2019_12_12 RemittanceAdvice_QSUPER2588321406

Employee Name	Memb No	DOB	Emp SGC	Emp ADD
RICHARDSON	Brian	30011948	220.25	0.00
0.00	0.00	220.25		
RICHARDSON	Judith	09111948	205.36	0.00
0.00	0.00	205.36		

TAX INVOICE

B & J Richardson SMSF

Invoice Date
14 Oct 2019

Mora Wealth
Accountants
PO Box 1095
BENTLEY DC WA 6983

Invoice Number
INV-2799

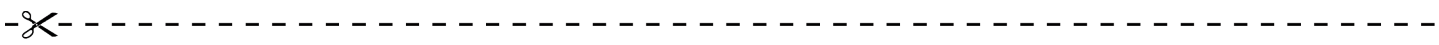
Reference
RICHB040

ABN
26 167 776 025

Description	Quantity	Unit Price	GST	Amount AUD
<p>B & J RICHARDSON SUPER FUND</p> <p>In relation to taxation for year ended 30 June 2019 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 2019, 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.</p> <p>Preparing Trustee minutes and representations.</p>	1.00	600.00	10%	600.00
<p style="text-align: right;">Accountancy Fee=\$600+\$60=\$660 Audit Fee=\$990-\$660=\$330</p>				
TO PROFESSIONAL SERVICES:	1.00	300.00	10%	300.00
<p>In relation to the audit of the superannuation fund for the year ended 30 June 2019.</p>				
Subtotal				900.00
TOTAL GST 10%				90.00
TOTAL AUD				990.00

Due Date: 21 Oct 2019

Direct Transfers can be made online to
Bank: Westpac Bank
BSB: 036-022
Account Number: 243-032



PAYMENT ADVICE

To: Mora Wealth Accountants
PO Box 1095
BENTLEY DC WA 6983

Customer	B & J Richardson SMSF
Invoice Number	INV-2799
Amount Due	990.00
Due Date	21 Oct 2019

Amount Enclosed _____
Enter the amount you are paying above

SUPER AUDITS

TAX INVOICE

Supplier: Super Audits

Auditor: A.W. Boys
SMSF Auditor Number (SAN) 100014140
Registered Company Auditor (67793)

Address: Box 3376
Rundle Mall 5000

ABN: 20 461 503 652

Services: Auditing

Date: 10 September 2019

Recipient: B & J Richardson Superannuation Fund

Address: C/- Suite 4/328 Albany Highway, VICTORIA PARK W.A. 6100

Description of Services

Statutory audit of the B & J Richardson Superannuation Fund for the financial year ending 30 June 2019.

Fee: \$300.00

GST: \$30.00

Total: \$330.00

Payment can be made with a cheque payable to Super Audits postal address being Box 3376 Rundle Mall 5000 or alternatively an EFT can be made BSB 015-056 Account No. 387392386.

AUDITING
DUE DILIGENCE
FORENSIC ACCOUNTING

Superannuation lump sum pre-payment statement

Warning: This form has been designed to assist you to prepare the Australian Tax Office's Superannuation lump sum pre-payment statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

PART 1 – SUPERANNUATION PROVIDER TO COMPLETE

Section A: Superannuation provider details

1 Superannuation fund, ADF, RSA or annuity provider name

2 Postal address

Suburb/town/locality

State/territory

Postcode

3 Australian business number (ABN) or withholder payer number

4 Authorised contact person

Title:

Family name

First given name

Other given names

5 Daytime phone number (include area code)

Section B: Member's details

6 Your full name

Title:

Family name

First given name

Other given names

7 Current postal address

Suburb/town/locality

State/territory

Postcode

8 Date of birth

Section C: Superannuation lump sum payment details

9 Lump sum payment is calculated to this date

10 Superannuation lump sum components

Taxable component

Taxed element \$

Untaxed element \$

Tax-free component \$

Total amount \$

11 Preservation amounts of the superannuation lump sum

Preserved amount \$

Restricted non-preserved \$

Unrestricted non-preserved \$

Total amount \$

Total Lump Sum Payments=\$10,000+\$10,000=\$20,000

Section D: Superannuation provider's signature

12 Date the statement is issued to the member

13 Member is to return statement by

14 Superannuation fund's, ADF's, RSA's or annuity provider's signature

Date

PART 2 – MEMBER TO COMPLETE

Section E: Cash amount

1 Pay me a gross cash amount of: \$

I understand that this amount may be subject to tax.

! You may wish to speak with a tax professional or your superannuation fund, ADF, RSA or annuity provider to make sure you are aware of your tax obligations and superannuation roll over options.

Section F: Rollover payment

2 Roll over my payment to: (provide the full name of fund, RSA or annuity provider)

3 Fund ABN

4 Superannuation fund, ADF, RSA or annuity provider postal address:

Suburb/town/locality

State/territory

Postcode

5 Member account number

6 Roll over an amount of: \$

Section G: Member's declaration

I authorise my superannuation lump sum to be paid as instructed on this statement.

Name (print in block letters)

Signature

Date

! You should keep a copy of the statement for your records for a period of five years.

Warning: This form has been designed to assist you to prepare the Australian Tax Office's Superannuation lump sum pre-payment statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

Warning: This form has been designed to assist you to prepare the Australian Tax Office's PAYG Payment Summary Statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

Section A: Payee details

Tax file number

Surname or family name

Given name(s)

Residential address

Suburb/town/locality

State/territory

Postcode

Day

Month

Year

Date of birth (if known)

Section B: Payment details

Date of payment

TOTAL TAX WITHHELD \$

Taxable component

Taxed element \$

Untaxed element \$

Tax-free component \$

Is this payment a death benefit? **No** **Yes**

Type of death benefit Trustee of deceased estate or Non-dependant

Section C: Payer details

Australian business number (ABN) or withholding payer number (WPN)

! You **must** also complete this section

Branch number

Name (use the same name that appears on your activity statement)

Privacy – For information about your privacy visit our website at ato.gov.au/privacy

DECLARATION – I declare that the information given on this form is complete and correct.

Signature of authorised person

Date

NOTICE TO PAYEE If this payment summary shows an amount in the total tax withheld box, you must lodge a tax return. If no tax was withheld, you may still have to lodge a tax return. If you have already lodged your tax return, you may need to lodge an amendment request. For more information about this payment summary, lodging your tax return or an amendment request, you can : - visit www.ato.gov.au - refer to TaxPack - phone 13 28 61

Superannuation lump sum pre-payment statement

Warning: This form has been designed to assist you to prepare the Australian Tax Office's Superannuation lump sum pre-payment statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

PART 1 – SUPERANNUATION PROVIDER TO COMPLETE

Section A: Superannuation provider details

1 Superannuation fund, ADF, RSA or annuity provider name

2 Postal address

Suburb/town/locality

State/territory

Postcode

3 Australian business number (ABN) or withholder payer number

4 Authorised contact person

Title:

Family name

First given name

Other given names

5 Daytime phone number (include area code)

Section B: Member's details

6 Your full name

Title:

Family name

First given name

Other given names

7 Current postal address

Suburb/town/locality

State/territory

Postcode

8 Date of birth

Section C: **Superannuation lump sum payment details**

9 Lump sum payment is calculated to this date

10 Superannuation lump sum components

Taxable component

Taxed element \$

Untaxed element \$

Tax-free component \$

Total amount \$

11 Preservation amounts of the superannuation lump sum

Preserved amount \$

Restricted non-preserved \$

Unrestricted non-preserved \$

Total amount \$

Section D: **Superannuation provider's signature**

12 Date the statement is issued to the member

13 Member is to return statement by

14 Superannuation fund's, ADF's, RSA's or annuity provider's signature

Date

PART 2 – MEMBER TO COMPLETE

Section E: Cash amount

1 Pay me a gross cash amount of: \$

I understand that this amount may be subject to tax.

! You may wish to speak with a tax professional or your superannuation fund, ADF, RSA or annuity provider to make sure you are aware of your tax obligations and superannuation roll over options.

Section F: Rollover payment

2 Roll over my payment to: (provide the full name of fund, RSA or annuity provider)

3 Fund ABN

4 Superannuation fund, ADF, RSA or annuity provider postal address:

Suburb/town/locality

State/territory

Postcode

5 Member account number

6 Roll over an amount of: \$

Section G: Member's declaration

I authorise my superannuation lump sum to be paid as instructed on this statement.

Name (print in block letters)

Signature

Date

! You should keep a copy of the statement for your records for a period of five years.

Warning: This form has been designed to assist you to prepare the Australian Tax Office's Superannuation lump sum pre-payment statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

Warning: This form has been designed to assist you to prepare the Australian Tax Office's PAYG Payment Summary Statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

Section A: Payee details

Tax file number

Surname or family name

Given name(s)

Residential address

Suburb/town/locality

State/territory

Postcode

Day Month Year

Date of birth (if known)

Section B: Payment details

Date of payment

TOTAL TAX WITHHELD \$

Taxable component

Taxed element \$

Untaxed element \$

Tax-free component \$

Is this payment a death benefit? **No** **Yes**

Type of death benefit Trustee of deceased estate or Non-dependant

Section C: Payer details

Australian business number (ABN) or withholding payer number (WPN)

! You **must** also complete this section

Branch number

Name (use the same name that appears on your activity statement)

Privacy – For information about your privacy visit our website at ato.gov.au/privacy

DECLARATION – I declare that the information given on this form is complete and correct.

Signature of authorised person

Date

NOTICE TO PAYEE If this payment summary shows an amount in the total tax withheld box, you must lodge a tax return. If no tax was withheld, you may still have to lodge a tax return. If you have already lodged your tax return, you may need to lodge an amendment request. For more information about this payment summary, lodging your tax return or an amendment request, you can : - visit www.ato.gov.au - refer to TaxPack - phone 13 28 61

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13 24 84

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Page 1 of 2
Statement Period 01 Jun 2019 - 28 Jun 2019

J RICHARDSON & B RICHARDSON ATF
THE B. AND J. SUPERANNUATION FUND
115 COOK AVE
HILLARYS WA 6025

For enquiries or banking needs, please call our 24-Hour
CitiPhone Banking on 132484.

Your Relationship Manager is
CITIPHONE
Tel No: 13 24 84

SUMMARY OF YOUR BANKING RELATIONSHIP

AUD Equivalent Balance - 28 Jun	
Assets	
Cheque Account	59,402.15
TOTAL	59,402.15

Cheque Account

Product Type	Account No.	Currency	Balance
ULTIMATE BUSINESS SAVER	470966623	AUD	59,402.15
Cheque Account Total		AUD Equivalent	59,402.15

DETAILS OF YOUR BANKING RELATIONSHIP

Your Cheque Account Details

ULTIMATE BUSINESS SAVER 246-600 470966623

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
01 Jun 2019	OPENING BALANCE			59,341.32
28 Jun 2019	INTEREST PAYMENT (JUN)		60.83	59,402.15
28 Jun 2019	CLOSING BALANCE			59,402.15
	TOTAL	0.00	60.83	

Accumulated Interest Credited to the account since 1 July this financial year: \$805.66

Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$808.65

Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

#S025343#

S025343

CUSTOMER SERVICE INFORMATION

Please check all entries on your statement. Report possible errors or unauthorised transactions to Citibank by calling 13 24 84.

Daily Withdrawal Limits

Citi Relationship	Debit Card Type	Daily Withdrawal Limit ¹
Citigold	Citigold	A\$3,000
Citi Priority/Citibanking ²	Citi Priority/Citibanking	A\$1,000

1. Daily Withdrawal Limit is a combined daily limit across all accounts (including loan products) linked to your debit card and applies to all cash withdrawals and purchases through ATMs and EFTPOS.
2. The limits for clients who are not eligible for Citigold or Citi Priority Relationship Status, including clients with Mortgage and/or Consumer Lending products only, are the same as the limits for Citibanking customers.

You may have a different Daily Withdrawal Limit if you request or have previously requested to change it.

Transfers and deposits

Did you know you can transfer money into your Citi account in the following ways:

- electronic transfer from another Citi account
- electronic transfer from another Australian bank or financial institution
- making a telegraphic transfer from an international bank

Note: From 14 April 2019, you can deposit up to A\$9,000 per day at Australia Post.

To find out more information about the ways you can bank with us, please visit citibank.com.au/aus/banking.

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Page 1 of 2
Statement Period 29 Jun 2019 - 31 Jul 2019

J RICHARDSON & B RICHARDSON ATF
THE B. AND J. SUPERANNUATION FUND
115 COOK AVE
HILLARYS WA 6025

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CitiPhone Banking on 132484.

Your Relationship Manager is
CITIPHONE
Tel No: 13 24 84

SUMMARY OF YOUR BANKING RELATIONSHIP

	AUD Equivalent Balance - 31 Jul Assets
Cheque Account	59,842.84
TOTAL	59,842.84

Cheque Account

Product Type	Account No.	Currency	Balance
ULTIMATE BUSINESS SAVER	470966623	AUD	59,842.84
Cheque Account Total		AUD Equivalent	59,842.84

DETAILS OF YOUR BANKING RELATIONSHIP

Your Cheque Account Details

ULTIMATE BUSINESS SAVER 246-600 470966623

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
29 Jun 2019	OPENING BALANCE			59,402.15
11 Jul 2019	DIRECT CREDIT QUICKSUPER QSUPER2473253533 0000361578		389.14	59,791.29
31 Jul 2019	INTEREST PAYMENT (JUL)		51.55	59,842.84
31 Jul 2019	CLOSING BALANCE			59,842.84
	TOTAL	0.00	440.69	

Accumulated Interest Credited to the account since 1 July this financial year: \$51.55
Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$805.66
Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

#S025927#

S025927

CUSTOMER SERVICE INFORMATION

Please check all entries on your statement. Report possible errors or unauthorised transactions to Citibank by calling 13 24 84.

Daily Withdrawal Limits

Citi Relationship	Debit Card Type	Daily Withdrawal Limit ¹
Citigold	Citigold	A\$3,000
Citi Priority/Citibanking ²	Citi Priority/Citibanking	A\$1,000

1. Daily Withdrawal Limit is a combined daily limit across all accounts (including loan products) linked to your debit card and applies to all cash withdrawals and purchases through ATMs and EFTPOS.
2. The limits for clients who are not eligible for Citigold or Citi Priority Relationship Status, including clients with Mortgage and/or Consumer Lending products only, are the same as the limits for Citibanking customers.

You may have a different Daily Withdrawal Limit if you request or have previously requested to change it.

Transfers and deposits

Did you know you can transfer money into your Citi account in the following ways:

- electronic transfer from another Citi account
- electronic transfer from another Australian bank or financial institution
- making a telegraphic transfer from an international bank

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Page 1 of 2
Statement Period 01 Aug 2019 - 30 Aug 2019

J RICHARDSON & B RICHARDSON ATF
THE B. AND J. SUPERANNUATION FUND
115 COOK AVE
HILLARYS WA 6025

For enquiries or banking needs, please call our 24-Hour
CitiPhone Banking on 132484.

Your Relationship Manager is
CITIPHONE
Tel No: 13 24 84

SUMMARY OF YOUR BANKING RELATIONSHIP

AUD Equivalent Balance - 30 Aug	
Assets	
Cheque Account	59,891.52
TOTAL	59,891.52

Cheque Account

Product Type	Account No.	Currency	Balance
ULTIMATE BUSINESS SAVER	470966623	AUD	59,891.52
Cheque Account Total		AUD Equivalent	59,891.52

DETAILS OF YOUR BANKING RELATIONSHIP

Your Cheque Account Details

ULTIMATE BUSINESSSAVER 246-600 470966623

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
01 Aug 2019	OPENING BALANCE			59,842.84
30 Aug 2019	INTEREST PAYMENT (AUG)		48.68	59,891.52
30 Aug 2019	CLOSING BALANCE			59,891.52
	TOTAL	0.00	48.68	

Accumulated Interest Credited to the account since 1 July this financial year: \$100.23

Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$805.66

Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

#S026350#

S026350

CUSTOMER SERVICE INFORMATION

Please check all entries on your statement. Report possible errors or unauthorised transactions to Citibank by calling 13 24 84.

Daily Withdrawal Limits

Citi Relationship	Debit Card Type	Daily Withdrawal Limit ¹
Citigold	Citigold	A\$3,000
Citi Priority/Citibanking ²	Citi Priority/Citibanking	A\$1,000

1. Daily Withdrawal Limit is a combined daily limit across all accounts (including loan products) linked to your debit card and applies to all cash withdrawals and purchases through ATMs and EFTPOS.
2. The limits for clients who are not eligible for Citigold or Citi Priority Relationship Status, including clients with Mortgage and/or Consumer Lending products only, are the same as the limits for Citibanking customers.

You may have a different Daily Withdrawal Limit if you request or have previously requested to change it.

Transfers and deposits

Did you know you can transfer money into your Citi account in the following ways:

- electronic transfer from another Citi account
- electronic transfer from another Australian bank or financial institution
- making a telegraphic transfer from an international bank

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Page 1 of 2
Statement Period 31 Aug 2019 - 30 Sep 2019

J RICHARDSON & B RICHARDSON ATF
THE B. AND J. SUPERANNUATION FUND
115 COOK AVE
HILLARYS WA 6025

For enquiries or banking needs, please call our 24-Hour
CitiPhone Banking on 132484.

Your Relationship Manager is
CITIPHONE
Tel No: 13 24 84

SUMMARY OF YOUR BANKING RELATIONSHIP

AUD Equivalent Balance - 30 Sep	
Assets	
Cheque Account	59,970.36
TOTAL	59,970.36

Cheque Account

Product Type	Account No.	Currency	Balance
ULTIMATE BUSINESS SAVER	470966623	AUD	59,970.36
Cheque Account Total		AUD Equivalent	59,970.36

DETAILS OF YOUR BANKING RELATIONSHIP

Your Cheque Account Details

ULTIMATE BUSINESS SAVER 246-600 470966623

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
31 Aug 2019	OPENING BALANCE			59,891.52
23 Sep 2019	DIRECT CREDIT QUICKSUPER QUICKSPR2525548865 0000361578		31.67	59,923.19
30 Sep 2019	INTEREST PAYMENT (SEP)		47.17	59,970.36
30 Sep 2019	CLOSING BALANCE			59,970.36
	TOTAL	0.00	78.84	

Accumulated Interest Credited to the account since 1 July this financial year: \$147.40
Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$805.66
Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

#S027258#

S027258

CUSTOMER SERVICE INFORMATION

Please check all entries on your statement. Report possible errors or unauthorised transactions to Citibank by calling 13 24 84.

Daily Withdrawal Limits

Citi Relationship	Debit Card Type	Daily Withdrawal Limit ¹
Citigold	Citigold	A\$3,000
Citi Priority/Citibanking ²	Citi Priority/Citibanking	A\$1,000

1. Daily Withdrawal Limit is a combined daily limit across all accounts (including loan products) linked to your debit card and applies to all cash withdrawals and purchases through ATMs and EFTPOS.
2. The limits for clients who are not eligible for Citigold or Citi Priority Relationship Status, including clients with Mortgage and/or Consumer Lending products only, are the same as the limits for Citibanking customers.

You may have a different Daily Withdrawal Limit if you request or have previously requested to change it.

Transfers and deposits

Did you know you can transfer money into your Citi account in the following ways:

- electronic transfer from another Citi account
- electronic transfer from another Australian bank or financial institution
- making a telegraphic transfer from an international bank

Note: From 14 April 2019, you can deposit up to A\$9,000 per day at Australia Post.

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Page 1 of 2
Statement Period 01 Oct 2019 - 31 Oct 2019

J RICHARDSON & B RICHARDSON ATF
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115 COOK AVE
HILLARYS WA 6025

For enquiries or banking needs, please call our 24-Hour
CitiPhone Banking on 132484.

Your Relationship Manager is
CITIPHONE
Tel No: 13 24 84

SUMMARY OF YOUR BANKING RELATIONSHIP

	AUD Equivalent Balance - 31 Oct Assets
Cheque Account	60,009.58
TOTAL	60,009.58

Cheque Account

Product Type	Account No.	Currency	Balance
ULTIMATE BUSINESS SAVER	470966623	AUD	60,009.58
Cheque Account Total		AUD Equivalent	60,009.58

DETAILS OF YOUR BANKING RELATIONSHIP

Your Cheque Account Details

ULTIMATE BUSINESS SAVER 246-600 470966623

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
01 Oct 2019	OPENING BALANCE			59,970.36
31 Oct 2019	INTEREST PAYMENT (OCT)		39.22	60,009.58
31 Oct 2019	CLOSING BALANCE			60,009.58
	TOTAL	0.00	39.22	

Accumulated Interest Credited to the account since 1 July this financial year: \$186.62

Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$805.66

Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

CUSTOMER SERVICE INFORMATION

Please check all entries on your statement. Report possible errors or unauthorised transactions to Citibank by calling 13 24 84.

Daily Withdrawal Limits

Citi Relationship	Debit Card Type	Daily Withdrawal Limit ¹
Citigold	Citigold	A\$3,000
Citi Priority/Citibanking ²	Citi Priority/Citibanking	A\$1,000

1. Daily Withdrawal Limit is a combined daily limit across all accounts (including loan products) linked to your debit card and applies to all cash withdrawals and purchases through ATMs and EFTPOS.
2. The limits for clients who are not eligible for Citigold or Citi Priority Relationship Status, including clients with Mortgage and/or Consumer Lending products only, are the same as the limits for Citibanking customers.

You may have a different Daily Withdrawal Limit if you request or have previously requested to change it.

Transfers and deposits

Did you know you can transfer money into your Citi account in the following ways:

- electronic transfer from another Citi account
- electronic transfer from another Australian bank or financial institution
- making a telegraphic transfer from an international bank

Note: From 14 April 2019, you can deposit up to A\$9,000 per day at Australia Post.

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Page 1 of 2
Statement Period 01 Nov 2019 - 29 Nov 2019

**J RICHARDSON & B RICHARDSON ATF
THE B. AND J. SUPERANNUATION FUND
115 COOK AVE
HILLARYS WA 6025**

For enquiries or banking needs, please call our 24-Hour
CitiPhone Banking on 132484.

Your Relationship Manager is
CITIPHONE
Tel No: 13 24 84

SUMMARY OF YOUR BANKING RELATIONSHIP

AUD Equivalent Balance - 29 Nov	
Assets	
Cheque Account	60,163.95
TOTAL	60,163.95

Cheque Account

Product Type	Account No.	Currency	Balance
ULTIMATE BUSINESS SAVER	470966623	AUD	60,163.95
Cheque Account Total		AUD Equivalent	60,163.95

DETAILS OF YOUR BANKING RELATIONSHIP

Your Cheque Account Details

ULTIMATE BUSINESS SAVER 246-600 470966623

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
01 Nov 2019	OPENING BALANCE			60,009.58
21 Nov 2019	DIRECT CREDIT ATO ATO006000011678758 0000012721		117.35	60,126.93
29 Nov 2019	INTEREST PAYMENT (NOV)		37.02	60,163.95
29 Nov 2019	CLOSING BALANCE			60,163.95
	TOTAL	0.00	154.37	

Accumulated Interest Credited to the account since 1 July this financial year: \$223.64
Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$805.66
Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

#S027788#

S027788

CUSTOMER SERVICE INFORMATION

Please check all entries on your statement. Report possible errors or unauthorised transactions to Citibank by calling 13 24 84.

Daily Withdrawal Limits

Citi Relationship	Debit Card Type	Daily Withdrawal Limit ¹
Citigold	Citigold	A\$3,000
Citi Priority/Citibanking ²	Citi Priority/Citibanking	A\$1,000

1. Daily Withdrawal Limit is a combined daily limit across all accounts (including loan products) linked to your debit card and applies to all cash withdrawals and purchases through ATMs and EFTPOS.
2. The limits for clients who are not eligible for Citigold or Citi Priority Relationship Status, including clients with Mortgage and/or Consumer Lending products only, are the same as the limits for Citibanking customers.

You may have a different Daily Withdrawal Limit if you request or have previously requested to change it.

Transfers and deposits

Did you know you can transfer money into your Citi account in the following ways:

- electronic transfer from another Citi account
- electronic transfer from another Australian bank or financial institution
- making a telegraphic transfer from an international bank

Note: From 14 April 2019, you can deposit up to A\$9,000 per day at Australia Post.

To find out more information about the ways you can bank with us, please visit citibank.com.au/aus/banking.

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Page 1 of 2
Statement Period 30 Nov 2019 - 31 Dec 2019

**J RICHARDSON & B RICHARDSON ATF
THE B. AND J. SUPERANNUATION FUND
115 COOK AVE
HILLARYS WA 6025**

For enquiries or banking needs, please call our 24-Hour
CitiPhone Banking on 132484.

Your Relationship Manager is
CITIPHONE
Tel No: 13 24 84

SUMMARY OF YOUR BANKING RELATIONSHIP

AUD Equivalent Balance - 31 Dec Assets	
Cheque Account	59,637.41
TOTAL	59,637.41

Cheque Account

Product Type	Account No.	Currency	Balance
ULTIMATE BUSINESS SAVER	470966623	AUD	59,637.41
Cheque Account Total		AUD Equivalent	59,637.41

DETAILS OF YOUR BANKING RELATIONSHIP

Your Cheque Account Details

ULTIMATE BUSINESS SAVER 246-600 470966623

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
30 Nov 2019	OPENING BALANCE			60,163.95
03 Dec 2019	EXTERNAL TRANSFER B & JA RICHARDSON CRU REIMBURSE CREDIT CARD SUPER AUDIT 01969261	990.00		59,173.95
12 Dec 2019	DIRECT CREDIT QUICKSUPER QSUPER2588321406 0000361578		425.61	59,599.56
31 Dec 2019	INTEREST PAYMENT (DEC)		37.85	59,637.41
31 Dec 2019	CLOSING BALANCE			59,637.41
	TOTAL	990.00	463.46	

Accumulated Interest Credited to the account since 1 July this financial year: \$261.49
Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$805.66
Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

#S027965#

S027965

CUSTOMER SERVICE INFORMATION

Please check all entries on your statement. Report possible errors or unauthorised transactions to Citibank by calling 13 24 84.

It is important that all the information in your customer profile remains accurate and up-to-date. If any of the information you have provided needs to be updated, please login to www.citibank.com.au and go to "My Profile > Personal Information > View/update details" to review your details and update them if needed.

Daily Withdrawal Limits

Debit Card Type	Daily Withdrawal Limit ¹
Citigold	A\$3,000
Citi Priority/Citibanking ²	A\$1,000

1. Daily Withdrawal Limit is a combined daily limit across all accounts (including loan products) linked to your debit card and applies to all cash withdrawals and purchases through ATMs and EFTPOS.
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You may have a different Daily Withdrawal Limit if you request or have previously requested to change it.

Transfers and deposits

Did you know you can transfer money into your Citi account in the following ways:

- electronic transfer from another Citi account
- electronic transfer from another Australian bank or financial institution
- making a telegraphic transfer from an international bank

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AFSL No. 238098

GPO Box 3483
Sydney NSW 2001

Citibank Centre
2 Park Street
Sydney NSW 2000
Australia

CitiPhone Banking
13 24 84

Overseas Calls
612 8225 0615

www.citibank.com.au

Page 1 of 2
Statement Period 01 Jan 2020 - 31 Jan 2020

J RICHARDSON & B RICHARDSON ATF
THE B. AND J. SUPERANNUATION FUND
115 COOK AVE
HILLARYS WA 6025

For enquiries or banking needs, please call our 24-Hour
CitiPhone Banking on 132484.

Your Relationship Manager is
CITIPHONE
Tel No: 13 24 84

SUMMARY OF YOUR BANKING RELATIONSHIP

	AUD Equivalent Balance - 31 Jan Assets
Cheque Account	59,675.25
TOTAL	59,675.25

Cheque Account

Product Type	Account No.	Currency	Balance
ULTIMATE BUSINESS SAVER	470966623	AUD	59,675.25
Cheque Account Total		AUD Equivalent	59,675.25

DETAILS OF YOUR BANKING RELATIONSHIP

Your Cheque Account Details

ULTIMATE BUSINESS SAVER 246-600 470966623

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
01 Jan 2020	OPENING BALANCE			59,637.41
31 Jan 2020	INTEREST PAYMENT (JAN)		37.84	59,675.25
31 Jan 2020	CLOSING BALANCE			59,675.25
	TOTAL	0.00	37.84	

Accumulated Interest Credited to the account since 1 July this financial year: \$299.33

Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$805.66

Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

CUSTOMER SERVICE INFORMATION

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Daily Withdrawal Limits

Debit Card Type	Daily Withdrawal Limit ¹
Citigold	A\$3,000
Citi Priority/Citibanking ²	A\$1,000

1. Daily Withdrawal Limit is a combined daily limit across all accounts (including loan products) linked to your debit card and applies to all cash withdrawals and purchases through ATMs and EFTPOS.
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Transfers and deposits

Did you know you can transfer money into your Citi account in the following ways:

- electronic transfer from another Citi account
- electronic transfer from another Australian bank or financial institution
- making a telegraphic transfer from an international bank

Note: From 14 April 2019, you can deposit up to A\$9,000 per day at Australia Post.

To find out more information about the ways you can bank with us, please visit citibank.com.au/aus/banking.

Citigroup Pty Limited
ABN 88 004 325 080
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Page 1 of 2
Statement Period 01 Feb 2020 - 28 Feb 2020

**J RICHARDSON & B RICHARDSON ATF
THE B. AND J. SUPERANNUATION FUND
115 COOK AVE
HILLARYS WA 6025**

For enquiries or banking needs, please call our 24-Hour
CitiPhone Banking on 132484.

Your Relationship Manager is
CITIPHONE
Tel No: 13 24 84

SUMMARY OF YOUR BANKING RELATIONSHIP

AUD Equivalent Balance - 28 Feb	
Assets	
Cheque Account	59,710.67
TOTAL	59,710.67

Cheque Account

Product Type	Account No.	Currency	Balance
ULTIMATE BUSINESS SAVER	470966623	AUD	59,710.67
Cheque Account Total		AUD Equivalent	59,710.67

DETAILS OF YOUR BANKING RELATIONSHIP

Your Cheque Account Details

ULTIMATE BUSINESSSAVER 246-600 470966623

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
01 Feb 2020	OPENING BALANCE			59,675.25
28 Feb 2020	INTEREST PAYMENT (FEB)		35.42	59,710.67
28 Feb 2020	CLOSING BALANCE			59,710.67
	TOTAL	0.00	35.42	

Accumulated Interest Credited to the account since 1 July this financial year: \$334.75

Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$805.66

Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

#S028382#

S028382

CUSTOMER SERVICE INFORMATION

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Daily Withdrawal Limits

Debit Card Type	Daily Withdrawal Limit ¹
Citigold	A\$3,000
Citi Priority/Citibanking ²	A\$1,000

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Transfers and deposits

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- electronic transfer from another Citi account
- electronic transfer from another Australian bank or financial institution
- making a telegraphic transfer from an international bank

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Page 1 of 2
Statement Period 29 Feb 2020 - 31 Mar 2020

J RICHARDSON & B RICHARDSON ATF
THE B. AND J. SUPERANNUATION FUND
115 COOK AVE
HILLARYS WA 6025

For enquiries or banking needs, please call our 24-Hour
CitiPhone Banking on 132484.

Your Relationship Manager is
CITIPHONE
Tel No: 13 24 84

SUMMARY OF YOUR BANKING RELATIONSHIP

AUD Equivalent Balance - 31 Mar	
Assets	
Cheque Account	29,806.73
TOTAL	29,806.73

Cheque Account

Product Type	Account No.	Currency	Balance
ULTIMATE BUSINESS SAVER	470966623	AUD	29,806.73
Cheque Account Total		AUD Equivalent	29,806.73

DETAILS OF YOUR BANKING RELATIONSHIP

Your Cheque Account Details

ULTIMATE BUSINESS SAVER 246-600 470966623

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
29 Feb 2020	OPENING BALANCE			59,710.67
24 Mar 2020	EXTERNAL TRANSFER P & N ACCOUNT CRU FUNDS TRANSFER EX SMSF 01969261	10,000.00		49,710.67
25 Mar 2020	EXTERNAL TRANSFER P & N ACCOUNT CRU TRANSFER TO P & N 69261 EX SMSF 01969261	10,000.00		39,710.67
26 Mar 2020	EXTERNAL TRANSFER GOLD CORPORATION SET WBC SEC22742 REF 268224 272342	9,928.00		29,782.67
31 Mar 2020	INTEREST PAYMENT (MAR)		24.06	29,806.73
31 Mar 2020	CLOSING BALANCE			29,806.73
	TOTAL	29,928.00	24.06	

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ULTIMATE BUSINESS SAVER 246-600 470966623 (continued)

Accumulated Interest Credited to the account since 1 July this financial year: \$358.81
Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$805.66
Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

CUSTOMER SERVICE INFORMATION

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Daily Withdrawal Limits

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Citigold	A\$3,000
Citi Priority/Citibanking ²	A\$1,000

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Transfers and deposits

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Page 1 of 2
Statement Period 01 Apr 2020 - 30 Apr 2020

J RICHARDSON & B RICHARDSON ATF
THE B. AND J. SUPERANNUATION FUND
115 COOK AVE
HILLARYS WA 6025

For enquiries or banking needs, please call our 24-Hour
CitiPhone Banking on 132484.

Your Relationship Manager is
CITIPHONE
Tel No: 13 24 84

SUMMARY OF YOUR BANKING RELATIONSHIP

AUD Equivalent Balance - 30 Apr	
Assets	
Cheque Account	29,554.19
TOTAL	29,554.19

Cheque Account

Product Type	Account No.	Currency	Balance
ULTIMATE BUSINESS SAVER	470966623	AUD	29,554.19
Cheque Account Total		AUD Equivalent	29,554.19

DETAILS OF YOUR BANKING RELATIONSHIP

Your Cheque Account Details

ULTIMATE BUSINESS SAVER 246-600 470966623

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
01 Apr 2020	OPENING BALANCE			29,806.73
20 Apr 2020	BPAY TRANSFER TAX OFFICE PAYMENTS 934686068000182777 ATO ANNUAL LEVY	259.00		29,547.73
30 Apr 2020	INTEREST PAYMENT (APR)		6.46	29,554.19
30 Apr 2020	CLOSING BALANCE			29,554.19
	TOTAL	259.00	6.46	

Accumulated Interest Credited to the account since 1 July this financial year: \$365.27
Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$805.66
Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

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S028809

CUSTOMER SERVICE INFORMATION

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Citigold	A\$3,000
Citi Priority/Citibanking ²	A\$1,000

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Page 1 of 2
Statement Period 01 May 2020 - 29 May 2020

J RICHARDSON & B RICHARDSON ATF
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115 COOK AVE
HILLARYS WA 6025

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CitiPhone Banking on 132484.

Your Relationship Manager is
CITIPHONE
Tel No: 13 24 84

SUMMARY OF YOUR BANKING RELATIONSHIP

AUD Equivalent Balance - 29 May	
Assets	
Cheque Account	29,560.81
TOTAL	29,560.81

Cheque Account

Product Type	Account No.	Currency	Balance
ULTIMATE BUSINESS SAVER	470966623	AUD	29,560.81
Cheque Account Total		AUD Equivalent	29,560.81

DETAILS OF YOUR BANKING RELATIONSHIP

Your Cheque Account Details

ULTIMATE BUSINESS SAVER 246-600 470966623

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
01 May 2020	OPENING BALANCE			29,554.19
29 May 2020	INTEREST PAYMENT (MAY)		6.62	29,560.81
29 May 2020	CLOSING BALANCE			29,560.81
	TOTAL	0.00	6.62	

Accumulated Interest Credited to the account since 1 July this financial year: \$371.89

Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$805.66

Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

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S029130

CUSTOMER SERVICE INFORMATION

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Page 1 of 2
Statement Period 30 May 2020 - 30 Jun 2020

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115 COOK AVE
HILLARYS WA 6025

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Tel No: 13 24 84

SUMMARY OF YOUR BANKING RELATIONSHIP

	AUD Equivalent Balance - 30 Jun Assets
Cheque Account	29,567.22
TOTAL	29,567.22

Cheque Account

Product Type	Account No.	Currency	Balance
ULTIMATE BUSINESS SAVER	470966623	AUD	29,567.22
Cheque Account Total		AUD Equivalent	29,567.22

DETAILS OF YOUR BANKING RELATIONSHIP

Your Cheque Account Details

ULTIMATE BUSINESS SAVER 246-600 470966623

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
30 May 2020	OPENING BALANCE			29,560.81
30 Jun 2020	INTEREST PAYMENT (JUN)		6.41	29,567.22
30 Jun 2020	CLOSING BALANCE			29,567.22
	TOTAL	0.00	6.41	

Accumulated Interest Credited to the account since 1 July this financial year: \$378.30

Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$805.66

Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

#S029389#

S029389

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Agent MORA WEALTH ACCOUNTANTS
PTY LTD
Client THE TRUSTEE FOR THE B. AND J.
RICHARDSON SUPERANNUATION
FUND
ABN 31 476 507 137
TFN 934 686 068

Income tax 551

Date generated	10/08/2020
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

2 results found - from **10 June 2019** to **10 August 2020** sorted by **processed date** ordered **newest to oldest**; Hide transaction groups which total to zero

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
21 Apr 2020	20 Apr 2020	Payment received		\$259.00	\$0.00
16 Oct 2019	2 Dec 2019	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	10/08/2020
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

0 results found - from **10 August 2018** to **10 August 2020** sorted by **processed date** ordered **newest to oldest**



THE PERTH MINT

AUSTRALIA

The B and J Richardson Superannuation Fund
34B Pearl Street
Sorrento
WA 6020 AUSTRALIA

Client Code: SEC22742

DEPOSITORY ACCOUNT STATEMENT

FOR THE PERIOD 01/07/2019 TO 30/06/2020

Metal Holdings as at 30/06/2020:

ProdCode	Description	Metal	On Hand	Fine Ounces	Approx Value
U2	Unallocated Silver	Silver	12,900.000	12,900.000	333,648.09

Values are based on the London Fix: 30/06/2020

Gold: AU\$ 2,562.65
Silver: AU\$ 25.86
Platinum: AU\$ 1,179.80
Palladium: AU\$ 2,761.07

Total Market Value=12,900*\$25.86=\$333,594

Cash Holdings as at 30/06/2020: No Cash Holdings

Market Orders as at 30/06/2020: No Market Orders

Storage Invoices as at 30/06/2020: No Storage Invoices

Transactions for period 01/07/2019 to 30/06/2020:

Trans Number	Value Date	Trans Type	Product Code	Description	Cur	Dollars	Fine Ounces	Gold Balance	Silver Balance	Platinum Balance	Palladium Balance	Balance (US dollars)	Balance (AU dollars)
				OPENING BALANCE				0.000	12500.000	0.000	0.000	0.00	0.00
PMDS 268329	26/03/20	Cash	Deposit		AUD	9928.00						0.00	9928.00
268224	30/03/20	Buy	U2	Unallocated Silver	AUD	-9928.00	400.000	0.000	12900.000	0.000	0.000	0.00	0.00

Outstanding Transactions as at 30/06/2020: No Transactions

Allocated Metal Holding as at 30/06/2020: No Allocated Metal holdings

Trial Balance (Cash)

B & JA Richardson

ABN: 92 640 945 770

Report Period: 1/07/2019 - 30/06/2020

Account(s) in this report: SMSF Account 6623

Column	Tax Type	Code	Quantity	DR	CR
ATO Remittance Brian	Non GST				117.35
Employer Contributions Brian	Non GST				461.75
Employer Contributions Judy	Non GST				384.67
Interest	Non GST				378.30
Accountant Fees Super	GST			900.00	
ATO	Non GST			259.00	
Bullion Purchased	Non GST			9928.00	
GST Input Tax		3380		90.00	
SMSF Transfer to P & N 9261	Non GST			20000.00	
Cash at Bank (SMSF Account 6623)		2000			29834.93
Cash on Hand		2050		0.00	
Total				31177.00	31177.00

Please Note: This report advises the movement in each of the accounts (columns) listed and does not include opening balances. When Invoice Manager Balances are included Opening and Closing Balances are reported separately.

Profit and Loss (Cash)

B & JA Richardson

ABN: 92 640 945 770

Report Period: 1/07/2019 - 30/06/2020

Account(s) in this report: SMSF Account 6623

Income	\$	\$
ATO Remittance Brian	117.35	
Employer Contributions Brian	461.75	
Employer Contributions Judy	384.67	
Interest	378.30	
Total Income		1342.07
<hr/>		
Expenses	\$	\$
Accountant Fees Super	900.00	
Bullion Purchased	9928.00	
SMSF Transfer to P & N 9261	20000.00	
Total Expenses		30828.00
<hr/>		
Net Profit (Loss)		(29485.93)
<hr/>		

Please Note: This report may require adjustment for depreciation or 'accrual' items depending on your tax or accounting requirements.

General Ledger Listing

B & JA Richardson

ABN: 92 640 945 770

Report Period: 1/07/2019 - 30/06/2020

Account(s) in this report: SMSF Account 6623

Code	Column Name (Tax Type) (Account Name)		DR	CR	Quantity	Total
Date	Ty	Ref	Details			
ATO Remittance Brian (Non GST)						
21/11/19	R	UBS 091	ATO Low Income Super Contribution		117.35	-117.35
Employer Contributions Brian (Non GST)						
11/07/19	R	UBS 087	ECU Employer Contribution		209.83	-209.83
26/09/19	R	UBS 089	Aust Electoral Commission Employer Contribution		31.67	-241.50
12/12/19	R	UBS 092	ECU Employer Contribution		220.25	-461.75
Employer Contributions Judy (Non GST)						
11/07/19	R	UBS 087	ECU Employer Contribution		179.31	-179.31
12/12/19	R	UBS 092	ECU Employer Contribution		205.36	-384.67
3380	GST Output Tax					
			Total GST Output Tax (SMSF Account 6623)		0.00	0.00
Interest (Non GST)						
31/07/19	R	UBS 087	Richardson Interest		51.55	-51.55
30/08/19	R	UBS 088	Richardson Interest		48.68	-100.23
30/09/19	R	UBS 089	Richardson Interest		47.17	-147.40
31/10/19	R	UBS 090	Richardson Interest		39.22	-186.62
29/11/19	R	UBS 091	Richardson Interest		37.02	-223.64
31/12/19	R	UBS 092	Richardson Interest		37.85	-261.49
31/01/20	R	UBS 093	Richardson Interest		37.84	-299.33
28/02/20	R	UBS 094	Richardson Interest		35.42	-334.75
31/03/20	R	UBS 095	Richardson Interest		24.06	-358.81
30/04/20	R	UBS 096	Richardson Interest		6.46	-365.27
29/05/20	R	UBS 097	Richardson Interest		6.62	-371.89
30/06/20	R	UBS 098	Richardson Interest		6.41	-378.30
Accountant Fees Super (GST)						
03/12/19	P	UBS 092	Richardson Reimburse - Credit Card Payment For Annual Returns		900.00	900.00
ATO (Non GST)						
20/04/20	P	UBS 096	ATO Annual Levy		259.00	259.00
Bullion Purchased (Non GST)						
26/03/20	P	UBS 095	Gold Corp Bullion Purchased		9928.00	9928.00
3380	GST Input Tax					
			Total GST Input Tax (SMSF Account 6623)		90.00	90.00

General Ledger Listing

B & JA Richardson

ABN: 92 640 945 770

Report Period: 1/07/2019 - 30/06/2020

Account(s) in this report: SMSF Account 6623

Code	Column Name (Tax Type) (Account Name)					
Date	Ty	Ref	Details	DR	CR	Total
SMSF Transfer to P & N 9261 (Non GST)						
24/03/20	P	UBS 095	Richardson Funds Transfer	10000.00		10000.00
25/03/20	P	UBS 095	Richardson Funds Transfer	10000.00		20000.00
2000 SMSF Account 6623 - Bank						
30/06/20			Bank Deposits	1342.07		1342.07
30/06/20			Bank Payments		31177.00	-29834.93
2050 SMSF Account 6623 - Cash on Hand						
30/06/20			Receipts Not Banked	0.00		0.00
30/06/20			Total Cash Payments		0.00	0.00

P – PRIOR YEAR

Trial Balance

As at 30 June 2019

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	24200	Contributions			
(355.82)	24200/RICBRI00001A	(Contributions) Richardson, Brian - Accumulation			479.58
(335.97)	24200/RICJUD00001A	(Contributions) Richardson, Judith - Accumulation			408.40
(3,098.49)	24700	Changes in Market Values of Investments			46.38
	25000	Interest Received			
(808.65)	25000/CitiBankSaverAcc	CitiBank Ulitimate Saver Acc			805.66
748.00	30100	Accountancy Fees		550.00	
259.00	30400	ATO Supervisory Levy		259.00	
	30700	Auditor's Remuneration		429.00	
3,591.93	49000	Profit/Loss Allocation Account		502.02	
	50010	Opening Balance			
(266,363.66)	50010/RICBRI00001A	(Opening Balance) Richardson, Brian - Accumulation			269,117.60
(59,859.45)	50010/RICJUD00001A	(Opening Balance) Richardson, Judith - Accumulation			60,697.44
	52420	Contributions			
(355.82)	52420/RICBRI00001A	(Contributions) Richardson, Brian - Accumulation			479.58
(335.97)	52420/RICJUD00001A	(Contributions) Richardson, Judith - Accumulation			408.40
	53100	Share of Profit/(Loss)			
(2,366.80)	53100/RICBRI00001A	(Share of Profit/(Loss)) Richardson, Brian - Accumulation		314.75	
(533.34)	53100/RICJUD00001A	(Share of Profit/(Loss)) Richardson, Judith - Accumulation		71.21	
	53330	Income Tax			
(84.69)	53330/RICBRI00001A	(Income Tax) Richardson, Brian - Accumulation			95.68
(19.08)	53330/RICJUD00001A	(Income Tax) Richardson, Judith - Accumulation			21.65
	53800	Contributions Tax			
53.37	53800/RICBRI00001A	(Contributions Tax) Richardson, Brian - Accumulation		63.78	
50.40	53800/RICJUD00001A	(Contributions Tax) Richardson, Judith - Accumulation		53.55	
	60400	Bank Accounts			
58,946.51	60400/CitiBankSaverAcc	CitiBank Ulitimate Saver Acc		59,402.15	
	76000	Other Assets			

B & J Richardson Superannuation Fund

Trial Balance

As at 30 June 2019

Last Year	Code	Account Name	Units	Debits \$	Credits \$
270,868.53	76000/RICHJ040-0001	Silver	12,500.0000	270,914.91	
				<u>332,560.37</u>	<u>332,560.37</u>

Current Year Profit/(Loss): 502.02

6 SMSF auditor

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A** Day / Month / YearWas Part A of the audit report qualified? **B** No YesWas Part B of the audit report qualified? **C** No YesIf the audit report was qualified, have the reported issues been rectified? **D** No Yes**7 Electronic funds transfer (EFT)**

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

A Fund's financial institution account details

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

Fund BSB number

Fund account number

Fund account name

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

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

BSB number

Account number

Account name

C Electronic service address alias

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

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

9 Was the fund wound up during the income year?

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

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

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

No **▶** Go to Section B: Income.

Yes **▶** Exempt current pension income amount **A** \$

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

E Yes **▶** Go to Section B: Income.

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

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

Section B: Income

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

11 Income

Did you have a capital gains tax (CGT) event during the year?

G No Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2019*.

Have you applied an exemption or rollover?

M No Yes

Code

Net capital gain **A** \$

Gross rent and other leasing and hiring income **B** \$

Gross interest **C** \$

Forestry managed investment scheme income **X** \$

Gross foreign income		Loss
D1 \$	Net foreign income	D \$

Australian franking credits from a New Zealand company **E** \$

Transfers from foreign funds **F** \$

Number

Gross payments where ABN not quoted **H** \$

Gross distribution from partnerships **I** \$

Loss

Calculation of assessable contributions

Assessable employer contributions

R1 \$

plus Assessable personal contributions

R2 \$

plus [#]No-TFN-quoted contributions

R3 \$

(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

R6 \$

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$

*Gross trust distributions **M** \$

Code

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

Calculation of non-arm's length income

*Net non-arm's length private company dividends

U1 \$

plus *Net non-arm's length trust distributions

U2 \$

plus *Net other non-arm's length income

U3 \$

*Other income **S** \$

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

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

Code

#This is a mandatory label.

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

GROSS INCOME **W** \$
(Sum of labels **A** to **U**)

Loss

Exempt current pension income **Y** \$

TOTAL ASSESSABLE INCOME **V** \$
(**W** less **Y**)

Loss

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES
Interest expenses within Australia	A1 \$		A2 \$
Interest expenses overseas	B1 \$		B2 \$
Capital works expenditure	D1 \$		D2 \$
Decline in value of depreciating assets	E1 \$		E2 \$
Insurance premiums – members	F1 \$		F2 \$
Death benefit increase	G1 \$		
SMSF auditor fee	H1 \$		H2 \$
Investment expenses	I1 \$		I2 \$
Management and administration expenses	J1 \$		J2 \$
Forestry managed investment scheme expense	U1 \$		U2 \$
Other amounts	L1 \$	Code	L2 \$
Tax losses deducted	M1 \$		
	TOTAL DEDUCTIONS N \$ (Total A1 to M1)		TOTAL NON-DEDUCTIBLE EXPENSES Y \$ (Total A2 to L2)
	#TAXABLE INCOME OR LOSS Loss O \$ (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		TOTAL SMSF EXPENSES Z \$ (N plus Y)

#This is a mandatory label.

Section D: Income tax calculation statement

#Important:

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

13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2019* on how to complete the calculation statement.

#Taxable income	A \$	<i>(an amount must be included even if it is zero)</i>
#Tax on taxable income	T1 \$	<i>(an amount must be included even if it is zero)</i>
#Tax on no-TFN-quoted contributions	J \$	<i>(an amount must be included even if it is zero)</i>

Gross tax **B \$**

(T1 plus J)

Foreign income tax offset	
C1 \$	
Rebates and tax offsets	Non-refundable non-carry forward tax offsets
C2 \$	C \$
	<i>(C1 plus C2)</i>

SUBTOTAL 1

T2 \$

(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	
D1 \$	
Early stage venture capital limited partnership tax offset carried forward from previous year	Non-refundable carry forward tax offsets
D2 \$	D \$
Early stage investor tax offset	<i>(D1 plus D2 plus D3 plus D4)</i>
D3 \$	
Early stage investor tax offset carried forward from previous year	SUBTOTAL 2
D4 \$	T3 \$
	<i>(T2 less D – cannot be less than zero)</i>

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

#TAX PAYABLE **T5 \$**

(T3 less E – cannot be less than zero)

Section 102AAM interest charge

G \$

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 \$	
Credit for TFN amounts withheld from payments from closely held trusts	
H5 \$	
Credit for interest on no-TFN tax offset	
H6 \$	
Credit for foreign resident capital gains withholding amounts	
H8 \$	
	Eligible credits
	H \$
	<i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

#Tax offset refunds (Remainder of refundable tax offsets)	I \$	<i>(unused amount from label E – an amount must be included even if it is zero)</i>
---	-------------	---

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

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

#This is a mandatory label.

Section E: Losses

14 Losses

! If total loss is greater than \$100,000, complete and attach a *Losses schedule 2019*.

Tax losses carried forward to later income years **U \$**
Net capital losses carried forward to later income years **V \$**

Section F: Member information

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth / /

Contributions

OPENING ACCOUNT BALANCE \$

I Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Receipt date / /

H1

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$

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

T \$

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

M \$

TOTAL CONTRIBUTIONS N \$

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

Other transactions

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance

S1 \$

Retirement phase account balance – Non CDBIS

S2 \$

Retirement phase account balance – CDBIS

S3 \$

TRIS Count

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

CLOSING ACCOUNT BALANCE S \$

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

MEMBER 2

Title: Mr Mrs Miss Ms Other
 Family name

First given name Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth Day / Month / Year

Contributions

OPENING ACCOUNT BALANCE \$

I Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Receipt date Day / Month / Year

H1

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$

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

T \$

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

M \$

TOTAL CONTRIBUTIONS N \$

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

Other transactions

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance

S1 \$

Retirement phase account balance - Non CDBIS

S2 \$

Retirement phase account balance - CDBIS

S3 \$

TRIS Count

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

CLOSING ACCOUNT BALANCE S \$

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Sensitive (when completed)

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$

15b Australian direct investments

Cash and term deposits **E** \$

Limited recourse borrowing arrangements	
--	--

Australian residential real property J1 \$	Debt securities F \$
--	-----------------------------

Australian non-residential real property J2 \$	Loans G \$
--	-------------------

Overseas real property J3 \$	Listed shares H \$
--	---------------------------

Australian shares J4 \$	Unlisted shares I \$
-----------------------------------	-----------------------------

Overseas shares J5 \$	Limited recourse borrowing arrangements J \$
---------------------------------	---

Other J6 \$	Non-residential real property K \$
-----------------------	---

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 \$ (Sum of labels A to T)
--

15e In-house assets

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

A No Yes **\$**

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution?

A No Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA?

B No Yes

16 LIABILITIES

Borrowings for limited recourse
borrowing arrangements

V1 \$

Permissible temporary borrowings

V2 \$

Other borrowings

V3 \$

Borrowings **V \$**

Total member closing account balances
(total of all **CLOSING ACCOUNT BALANCES** from Sections F and G) **W \$**

Reserve accounts **X \$**

Other liabilities **Y \$**

TOTAL LIABILITIES Z \$

Section I: Taxation of financial arrangements**17 Taxation of financial arrangements (TOFA)**

Total TOFA gains **H \$**

Total TOFA losses **I \$**

Section J: Other information**Family trust election status**

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year** **A**
specified of the election (for example, for the 2018–19 income year, write **2019**).

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, **B**
and complete and attach the *Family trust election, revocation or variation 2019*.

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust **C**
or fund is making one or more elections this year, write the earliest income year being
specified and complete an *Interposed entity election or revocation 2019* for each election.

If revoking an interposed entity election, print **R**, and complete **D**
and attach the *Interposed entity election or revocation 2019*.

Section K: Declarations

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date Day / Month / Year

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return **Hrs**

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

TAX AGENT'S DECLARATION:

I declare that the *Self-managed superannuation fund annual return 2019* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date Day / Month / Year

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number