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# **Workpapers - 2021 Financial Year**

## **The Muras Family Superannuation Fund**

Preparer: Louisse Montiel

Reviewer: Steven Lee

Printed: 21 April 2023

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## Lead Schedule

### 2021 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
24200	Contributions	(\$2,597.50)	(\$3,800.00)	(31.64)%	Completed
25000	Interest Received	(\$0.56)	(\$864.90)	(99.94)%	Completed
26500	Other Investment Income	(\$0.42)	(\$0.84)	(50)%	Completed
30100	Accountancy Fees	\$800.00	\$770.00	3.9%	Completed
30400	ATO Supervisory Levy	\$259.00		100%	Completed
30700	Auditor's Remuneration	\$450.00	\$450.00	0%	Completed
30800	ASIC Fees	\$273.00		100%	Completed
37500	Investment Expenses		\$4.02	100%	Completed
46000	Benefits Paid/Transfers Out		\$20,000.00	100%	Completed
48500	Income Tax Expense	\$122.25	(\$1,397.42)	(108.75)%	Completed
49000	Profit/Loss Allocation Account	\$694.23	(\$15,160.86)	(104.58)%	Completed
50000	Members	(\$31,249.45)	(\$30,555.22)	2.27%	Completed
60400	Bank Accounts	\$11,074.28	\$30,227.80	(63.36)%	Completed
68000	Sundry Debtors	\$20,000.00		100%	Completed
77900	Shares in Unlisted Private Companies (Overseas)			0%	Completed
85000	Income Tax Payable /Refundable			0%	Completed
88000	Sundry Creditors	(\$1,100.00)	(\$1,070.00)	2.8%	Completed

Code	Workpaper	CY Balance	LY Balance	Change	Status
89000	Deferred Tax Liability/Asset	\$1,275.17	\$1,397.42	(8.75)%	Completed
A	Financial Statements				Completed
B	Permanent Documents				Completed
C	Other Documents				Completed
D	Pension Documentation				Completed
E	Estate Planning				Completed

# 24200 - Contributions

2021 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
MURMAR00001A	(Contributions) Muras, Mark - Accumulation (Accumulation)	(\$1,298.75)	(\$1,900.00)	(31.64)%
MURNAO00001A	(Contributions) Muras, Naomi - Accumulation (Accumulation)	(\$1,298.75)	(\$1,900.00)	(31.64)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$2,597.50)	(\$3,800.00)	

## Supporting Documents

- Contributions Breakdown Report [Report](#)

## Standard Checklist

- Attach copies of S290-170 notices (if necessary)
- Attach copy of Contributions Breakdown Report
- Attach SuperStream Contribution Data Report
- Check Fund is registered for SuperStream (if necessary)
- Ensure all Contributions have been allocated from Bank Accounts
- Ensure Work Test is satisfied if members are over 65

# The Muras Family Superannuation Fund

## Contributions Breakdown Report

For The Period 01 July 2020 - 30 June 2021

### Summary

Member	D.O.B	Age (at 30/06/2020)	Total Super Balance (at 30/06/2020) *1	Concessional	Non-Concessional	Other	Reserves	Total
Muras, Mark	Provided	53	21,906.02	1,298.75	0.00	0.00	0.00	1,298.75
Muras, Naomi	Provided	60	8,649.20	1,298.75	0.00	0.00	0.00	1,298.75
<b>All Members</b>				<b>2,597.50</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>2,597.50</b>

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

### Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Muras, Mark	Concessional (5 year carry forward cap available)	1,298.75	73,100.00	71,801.25 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
Muras, Naomi	Concessional (5 year carry forward cap available)	1,298.75	73,100.00	71,801.25 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap

### Carry Forward Unused Concessional Contribution Cap

Member	2016	2017	2018	2019	2020	2021	Current Position
Muras, Mark							
Concessional Contribution Cap	30,000.00	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	0.00	0.00	0.00	0.00	1,900.00	1,298.75	
Unused Concessional Contribution	0.00	0.00	0.00	25,000.00	23,100.00	23,701.25	
Cumulative Carry Forward Unused	N/A	N/A	N/A	0.00	25,000.00	48,100.00	
Maximum Cap Available	30,000.00	35,000.00	25,000.00	25,000.00	50,000.00	73,100.00	71,801.25 Below Cap
Total Super Balance	0.00	0.00	32,139.48	30,082.34	29,267.44	21,906.02	
Muras, Naomi							
Concessional Contribution Cap	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	0.00	0.00	0.00	0.00	1,900.00	1,298.75	
Unused Concessional Contribution	0.00	0.00	0.00	25,000.00	23,100.00	23,701.25	
Cumulative Carry Forward Unused	N/A	N/A	N/A	0.00	25,000.00	48,100.00	
Maximum Cap Available	35,000.00	35,000.00	25,000.00	25,000.00	50,000.00	73,100.00	71,801.25 Below Cap
Total Super Balance	0.00	0.00	17,715.28	16,671.78	16,448.64	8,649.20	

## NCC Bring Forward Caps

Member	Bring Forward Cap	2018	2019	2020	2021	Total	Current Position
Muras, Mark	N/A	100.00	525.00	0.00	0.00	N/A	Bring Forward Not Triggered
Muras, Naomi	N/A	150.00	525.00	0.00	0.00	N/A	Bring Forward Not Triggered

### Muras, Mark

Date	Transaction Description	Ledger Data				SuperStream Data					
		Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
24/07/2020	DIRECT CREDIT BANK OF QLD FROM MURAS	Personal - Concessional	100.00								
04/09/2020	DIRECT CREDIT BANK OF QLD FROM MURAS	Personal - Concessional	100.00								
14/09/2020	DIRECT CREDIT BANK OF QLD FROM MURAS	Personal - Concessional	100.00								
12/10/2020	DIRECT CREDIT BANK OF QLD WK 9-10-20 SUPER	Employer	85.00								
19/10/2020	DIRECT CREDIT BANK OF QLD INV:80 SUPER	Employer	413.75								
15/01/2021	DIRECT CREDIT BANK OF QLD SUPER FUND	Employer	500.00								
<b>Total - Muras, Mark</b>			<b>1,298.75</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>			<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

### Muras, Naomi

Date	Transaction Description	Ledger Data				SuperStream Data					
		Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
24/07/2020	DIRECT CREDIT BANK OF QLD FROM MURAS	Personal - Concessional	100.00								
04/09/2020	DIRECT CREDIT	Personal - Concessional	100.00								

FROM MURAS							
14/09/2020	DIRECT CREDIT BANK OF QLD FROM MURAS	Personal - Concessional	100.00				
12/10/2020	DIRECT CREDIT BANK OF QLD WK 9-10-20 SUPER	Employer	85.00				
19/10/2020	DIRECT CREDIT BANK OF QLD INV:80 SUPER	Employer	413.75				
15/01/2021	DIRECT CREDIT BANK OF QLD SUPER FUND	Employer	500.00				
<b>Total - Muras, Naomi</b>			<b>1,298.75</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00 0.00 0.00</b>
<b>Total for All Members</b>			<b>2,597.50</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	

# 25000 - Interest Received

2021 Financial Year

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
RBS Morgan MPS - Mac	RBS Morgan MPS - Macquarie CMT	(\$0.56)	(\$2.55)	(78.04)%
SuncorpTD787	Suncorp Term Deposit ***787		(\$862.35)	100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$0.56)	(\$864.90)	

## Supporting Documents

○ Interest Reconciliation Report [Report](#)

## Standard Checklist

- Attach Interest Reconciliation Report
- Ensure all interest has been recorded from Bank Statements
- Review Statements to ensure all TFN withheld has been input



# The Muras Family Superannuation Fund

## Interest Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
<b>Bank Accounts</b>					
RBS Morgan MPS - Mac RBS Morgan MPS - Macquarie CMT					
31/07/2020	0.04	0.04			
31/08/2020	0.05	0.05			
30/09/2020	0.04	0.04			
30/10/2020	0.05	0.05			
30/11/2020	0.04	0.04			
31/12/2020	0.06	0.06			
29/01/2021	0.06	0.06			
26/02/2021	0.04	0.04			
31/03/2021	0.04	0.04			
30/04/2021	0.05	0.05			
31/05/2021	0.05	0.05			
30/06/2021	0.04	0.04			
	0.56	0.56			
	<b>0.56</b>	<b>0.56</b>			
<b>TOTAL</b>	<b>0.56</b>	<b>0.56</b>			

### Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	0.56	11C

# 26500 - Other Investment Income

2021 Financial Year

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
SHKDREBATEAC9	Rebate of Adviser Commission	(\$0.42)	(\$0.84)	(50)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$0.42)	(\$0.84)	

## Supporting Documents

○ General Ledger [Report](#)

## Standard Checklist

Attach all source documentation

# The Muras Family Superannuation Fund

## General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Other Investment Income (26500)</b>					
<u>Rebate of Adviser Commission (SHKDREBATEAC9)</u>					
02/07/2020	Rebate			0.07	0.07 CR
04/08/2020	Rebate			0.07	0.14 CR
02/09/2020	Rebate			0.07	0.21 CR
02/10/2020	Rebate			0.07	0.28 CR
03/11/2020	Rebate			0.07	0.35 CR
02/12/2020	Rebate			0.07	0.42 CR
				<b>0.42</b>	<b>0.42 CR</b>
<b>Total Debits:</b>	<b>0.00</b>				
<b>Total Credits:</b>	<b>0.42</b>				

# 30100 - Accountancy Fees

2021 Financial Year

**Preparer** Louise Montiel

**Reviewer** Steven Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$800.00	\$770.00	3.9%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$800.00	\$770.00	

## Supporting Documents

- General Ledger [Report](#)
- INV-0752\_2020.pdf [30100](#)

## Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

# The Muras Family Superannuation Fund

## General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Accountancy Fees (30100)</b>					
<u>Accountancy Fees (30100)</u>					
20/08/2020	INTERNET EXTERNAL TRANSFER TO 062099 010417929 REF NO 87771532 Naomi Muras		150.00		150.00 DR
30/06/2021	2021 SH fee paid on 23/05/2022		650.00		800.00 DR
			<b>800.00</b>		<b>800.00 DR</b>

**Total Debits: 800.00**

**Total Credits: 0.00**



# TAX INVOICE

Muras Family

**Invoice Date**  
16 May 2022

**Invoice Number**  
INV-0752

**ABN**  
60 061 126 663

SuperHelp Australia  
PTY LTD  
PO Box 1906  
MACQUARIE  
CENTRE NSW 2113  
AUSTRALIA

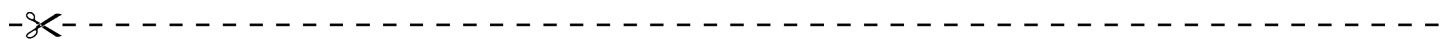
Item	Description	Quantity	Unit Price	GST	Amount AUD
EOY	SMSF Annual Administration	1.00	1,100.00	10%	1,100.00
INCLUDES GST 10%					100.00
<b>TOTAL AUD</b>					1,100.00
Less Amount Paid					1,100.00
<b>AMOUNT DUE AUD</b>					<b>0.00</b>

## Due Date: 30 May 2022

Please pay the balance of our fees by direct credit into our bank account.

OUR BANK DETAILS (Use your name or your SMSF name as the reference):

Account Name: Superhelp Australia Pty Ltd  
Bank: Commonwealth Bank  
BSB: 06 2099  
Account Number: 1041 7929



## PAYMENT ADVICE

To: SuperHelp Australia PTY LTD  
PO Box 1906  
MACQUARIE CENTRE NSW 2113  
AUSTRALIA

**Customer** Muras Family  
**Invoice Number** INV-0752

**Amount Due** 0.00  
**Due Date** 30 May 2022

**Amount Enclosed**

Enter the amount you are paying above

# 30400 - ATO Supervisory Levy

2021 Financial Year

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
30400	ATO Supervisory Levy	\$259.00		100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$259.00		

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

# The Muras Family Superannuation Fund

## General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>ATO Supervisory Levy (30400)</b>					
<u>ATO Supervisory Levy (30400)</u>					
20/08/2020	BPAY DEBIT VIA INTERNET TAX OFFICE PAYMENTS 551008665527705621 REFERENCE NUMBER 76677532		259.00		259.00 DR
			<b>259.00</b>		<b>259.00 DR</b>

**Total Debits: 259.00**

**Total Credits: 0.00**



# 30700 - Auditor's Remuneration

2021 Financial Year

**Preparer** Louise Montiel

**Reviewer** Steven Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$450.00	\$450.00	0%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$450.00	\$450.00	

## Supporting Documents

- General Ledger [Report](#)
- INV-0752\_2020.pdf [30700](#)

## Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

# The Muras Family Superannuation Fund

## General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Auditor's Remuneration (30700)</b>					
Auditor's Remuneration (30700)					
30/06/2021	Fee Accrual		450.00		450.00 DR
			<b>450.00</b>		<b>450.00 DR</b>
<b>Total Debits:</b>	<b>450.00</b>				
<b>Total Credits:</b>	<b>0.00</b>				



# TAX INVOICE

Muras Family

**Invoice Date**  
16 May 2022

**Invoice Number**  
INV-0752

**ABN**  
60 061 126 663

SuperHelp Australia  
PTY LTD  
PO Box 1906  
MACQUARIE  
CENTRE NSW 2113  
AUSTRALIA

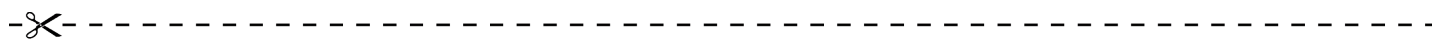
Item	Description	Quantity	Unit Price	GST	Amount AUD
EOY	SMSF Annual Administration	1.00	1,100.00	10%	1,100.00
INCLUDES GST 10%					100.00
<b>TOTAL AUD</b>					1,100.00
Less Amount Paid					1,100.00
<b>AMOUNT DUE AUD</b>					<b>0.00</b>

## Due Date: 30 May 2022

Please pay the balance of our fees by direct credit into our bank account.

OUR BANK DETAILS (Use your name or your SMSF name as the reference):

Account Name: Superhelp Australia Pty Ltd  
Bank: Commonwealth Bank  
BSB: 06 2099  
Account Number: 1041 7929



## PAYMENT ADVICE

To: SuperHelp Australia PTY LTD  
PO Box 1906  
MACQUARIE CENTRE NSW 2113  
AUSTRALIA

**Customer** Muras Family  
**Invoice Number** INV-0752

**Amount Due** 0.00  
**Due Date** 30 May 2022

**Amount Enclosed**

Enter the amount you are paying above

# 30800 - ASIC Fees

2021 Financial Year

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
30800	ASIC Fees	\$273.00		100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$273.00		

## Supporting Documents

○ General Ledger [Report](#)

## Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

# The Muras Family Superannuation Fund

## General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>ASIC Fees (30800)</b>					
ASIC Fees (30800)					
09/08/2020	BPAY DEBIT VIA INTERNET ASIC 2291265576044 REFERENCE NUMBER 37503521		273.00		273.00 DR
			<b>273.00</b>		<b>273.00 DR</b>

**Total Debits: 273.00**

**Total Credits: 0.00**

# 37500 - Investment Expenses

2021 Financial Year

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
RBS Morgan MPS - Mac	RBS Morgan MPS - Macquarie CMT		\$4.02	100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
			\$4.02	

## Supporting Documents

○ General Ledger [Report](#)

## Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

The Muras Family Superannuation Fund

# General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

# 46000 - Benefits Paid/Transfers Out

2021 Financial Year

Preparer Luisse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
MURMAR00001A	(Benefits Paid/Transfers Out) Muras, Mark - Accumulation (Accumulation)		\$10,000.00	100%
MURNAO00001A	(Benefits Paid/Transfers Out) Muras, Naomi - Accumulation (Accumulation)		\$10,000.00	100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
			\$20,000.00	

## Supporting Documents

○ General Ledger [Report](#)

## Standard Checklist

- Attach appropriate documentation in case of death or disability benefits or marriage breakdown
- Attach copies of Minutes, Rollover Benefits Statement, Lump Sum Payment form etc
- Ensure benefit calculated in accordance with Trust Deed



The Muras Family Superannuation Fund

# General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

# 48500 - Income Tax Expense

2021 Financial Year

**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	\$122.25	(\$1,397.42)	(108.75)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$122.25	(\$1,397.42)	

## Supporting Documents

No supporting documents

# 49000 - Profit/Loss Allocation Account

2021 Financial Year

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**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	\$694.23	(\$15,160.86)	(104.58)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$694.23	(\$15,160.86)	

## Supporting Documents

No supporting documents

## 50000 - Members

2021 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
MURMAR00001A	Muras, Mark - Accumulation (Accumulation)	(\$21,906.02)	(\$1,298.75)	\$1,259.72		\$5.70	(\$21,939.35)	0.15%
MURNAO00001A	Muras, Naomi - Accumulation (Accumulation)	(\$8,649.20)	(\$1,298.75)	\$521.30		\$116.55	(\$9,310.10)	7.64%
	<b>TOTAL</b>	<b>Opening Balance</b>	<b>Contribution Income</b>	<b>Earnings</b>	<b>Member Payments</b>	<b>Tax &amp; Fees</b>	<b>Closing Balance</b>	
		(\$30,555.22)	(\$2,597.50)	\$1,781.02		\$122.25	(\$31,249.45)	

### Supporting Documents

- Members Summary [Report](#)
- Members Statements [Report](#)

### Standard Checklist

- Attach copies of Members Statements

# The Muras Family Superannuation Fund

## Members Statement

Mark Muras  
 69-71 Spinebill Drive  
 Greenbank, Queensland, 4124, Australia

### Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	54	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	21,939.35
Date Joined Fund:	16/07/2007	Total Death Benefit:	21,939.35
Service Period Start Date:	01/07/1996	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	MURMAR00001A	Disability Benefit:	0.00
Account Start Date:	16/07/2007		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

### Your Balance

Total Benefits	21,939.35
<u>Preservation Components</u>	
Preserved	21,939.35
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	5,257.61
Taxable	16,681.74

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	21,906.02	29,267.44
<u>Increases to Member account during the period</u>		
Employer Contributions	998.75	1,900.00
Personal Contributions (Concessional)	300.00	
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(1,259.72)	(227.90)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	194.81	285.00
Income Tax	(189.11)	(1,251.48)
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		10,000.00
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	21,939.35	21,906.02

**The Muras Family Superannuation Fund**  
**Members Statement**

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**Trustee's Disclaimer**

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

\_\_\_\_\_  
Mark Muras  
Director

\_\_\_\_\_  
Naomi Muras  
Director

# The Muras Family Superannuation Fund

## Members Statement

Naomi Muras  
 69-71 Spinebill Drive  
 Greenbank, Queensland, 4124, Australia

### Your Details

		Nominated Beneficiaries:	N/A
Date of Birth :	Provided	Nomination Type:	N/A
Age:	61	Vested Benefits:	9,310.10
Tax File Number:	Provided	Total Death Benefit:	9,310.10
Date Joined Fund:	16/07/2007	Current Salary:	0.00
Service Period Start Date:	19/07/2000	Previous Salary:	0.00
Date Left Fund:		Disability Benefit:	0.00
Member Code:	MURNAO00001A		
Account Start Date:	16/07/2007		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

### Your Balance

Total Benefits	9,310.10
<u>Preservation Components</u>	
Preserved	9,310.10
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	3,022.77
Taxable	6,287.33

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	8,649.20	16,448.64
<u>Increases to Member account during the period</u>		
Employer Contributions	998.75	1,900.00
Personal Contributions (Concessional)	300.00	
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(521.30)	(130.38)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	194.81	285.00
Income Tax	(78.26)	(715.94)
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		10,000.00
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	9,310.10	8,649.20

**The Muras Family Superannuation Fund**  
**Members Statement**

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**Trustee's Disclaimer**

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

\_\_\_\_\_  
Mark Muras  
Director

\_\_\_\_\_  
Naomi Muras  
Director



The Muras Family Superannuation Fund

# Members Summary

As at 30 June 2021

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
<b>Mark Muras (Age: 54)</b>											
MURMAR00001A - Accumulation											
21,906.02	1,298.75		(1,259.72)			194.81	(189.11)				21,939.35
<b>21,906.02</b>	<b>1,298.75</b>		<b>(1,259.72)</b>			<b>194.81</b>	<b>(189.11)</b>				<b>21,939.35</b>
<b>Naomi Muras (Age: 61)</b>											
MURNAO00001A - Accumulation											
8,649.20	1,298.75		(521.30)			194.81	(78.26)				9,310.10
<b>8,649.20</b>	<b>1,298.75</b>		<b>(521.30)</b>			<b>194.81</b>	<b>(78.26)</b>				<b>9,310.10</b>
<b>30,555.22</b>	<b>2,597.50</b>		<b>(1,781.02)</b>			<b>389.62</b>	<b>(267.37)</b>				<b>31,249.45</b>

# 60400 - Bank Accounts

2021 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
MET027409133	Suncorp Bank Account ***133	\$10,701.96	\$29,856.46	(64.16)%
RBS Morgan MPS - Mac	RBS Morgan MPS - Macquarie CMT	\$372.32	\$371.34	0.26%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$11,074.28	\$30,227.80	

## Supporting Documents

- Bank Statement Report [Report](#)
- Suncorp 9133.pdf [MET027409133](#)
- Morgans\_2021.pdf [RBS Morgan MPS - Mac](#)

## Standard Checklist

- Attach Copies of Bank Statements
- Attach copy of Bank Statement Report
- Ensure all Balances match Statement Balances at June 30
- Ensure all Transactions have been entered

# The Muras Family Superannuation Fund

## Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

**Chart Code:** 60400 / MET027409133  
**Account Name:** Suncorp Bank Account \*\*\*133  
**BSB and Account Number:** 484799 027409133

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 29,856.46		\$ 21,752.00		\$ 2,597.50		\$ 10,701.96	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2020	Opening Balance			29,856.46		
24/07/2020	DIRECT CREDIT BANK OF QLD FROM MURAS		200.00	30,056.46		
09/08/2020	INTERNET EXTERNAL TRANSFER TO 062099 010417929 REF NO 19665511 Muras Holdings	150.00		29,906.46		
09/08/2020	BPAY DEBIT VIA INTERNET ASIC 2291265576044 REFERENCE NUMBER 37503521	273.00		29,633.46		
19/08/2020	INTERNET EXTERNAL TRANSFER TO 062099 010417929 REF NO 62019652 Naomi Muras	920.00		28,713.46		
20/08/2020	BPAY DEBIT VIA INTERNET TAX OFFICE PAYMENTS 551008665527705621 REFERENCE NUMBER 76677532	259.00		28,454.46		
20/08/2020	INTERNET EXTERNAL TRANSFER TO 062099 010417929 REF NO 87771532 Naomi Muras	150.00		28,304.46		
04/09/2020	DIRECT CREDIT BANK OF QLD FROM MURAS		200.00	28,504.46		
14/09/2020	DIRECT CREDIT BANK OF QLD FROM MURAS		200.00	28,704.46		
12/10/2020	DIRECT CREDIT BANK OF QLD WK 9-10-20 SUPER		170.00	28,874.46		
19/10/2020	DIRECT CREDIT BANK OF QLD INV:80 SUPER FUND		827.50	29,701.96		
21/10/2020	CASH WITHDRAWAL Springfield	9,000.00		20,701.96		
21/10/2020	EXT TFR STAFF ASSISTED Springfield TO 014-215 407845873 REF NO 43580451	11,000.00		9,701.96		
15/01/2021	DIRECT CREDIT BANK OF QLD SUPER FUND		1,000.00	10,701.96		
30/06/2021	CLOSING BALANCE			10,701.96		
		<u>21,752.00</u>	<u>2,597.50</u>			

# The Muras Family Superannuation Fund

## Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

**Chart Code:** 60400 / RBS Morgan MPS - Mac

**Account Name:** RBS Morgan MPS - Macquarie CMT

**BSB and Account Number:**

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>
\$ 371.34		\$ 3.03		\$ 4.01		\$ 372.32

**Data Feed Used**

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2020	Opening Balance			371.34		
02/07/2020	Rebate		0.07	371.41		
31/07/2020	Interest		0.04	371.45		
04/08/2020	Rebate		0.07	371.52		
31/08/2020	Interest		0.05	371.57		
02/09/2020	Rebate		0.07	371.64		
30/09/2020	Interest		0.04	371.68		
02/10/2020	Rebate		0.07	371.75		
30/10/2020	Interest		0.05	371.80		
03/11/2020	Rebate		0.07	371.87		
30/11/2020	Interest		0.04	371.91		
02/12/2020	Rebate		0.07	371.98		
31/12/2020	Interest		0.06	372.04		
29/01/2021	Interest		0.06	372.10		
26/02/2021	Interest		0.04	372.14		
31/03/2021	Interest		0.04	372.18		
30/04/2021	Interest		0.05	372.23		

**The Muras Family Superannuation Fund**  
**Bank Statement Report**

For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
31/05/2021	Interest		0.05	372.28		
01/06/2021	Wealth Fees [Wealth Fees] [Wealth Fees] [Wealth Fees] [Wealth Fees] [Wealth Fees]		1.03	373.31		
01/06/2021	Wealth Fees [Wealth Fees] [Wealth Fees] [Wealth Fees] [Wealth Fees] [Wealth Fees]		0.97	374.28		
01/06/2021	Wealth Fees [Wealth Fees] [Wealth Fees] [Wealth Fees] [Wealth Fees] [Wealth Fees]	1.03		373.25		
01/06/2021	Wealth Fees [Wealth Fees] [Wealth Fees] [Wealth Fees] [Wealth Fees] [Wealth Fees]	0.97		372.28		
01/06/2021	Wealth Fees [Wealth Fees] [Wealth Fees] [Wealth Fees] [Wealth Fees] [Wealth Fees]		1.03	373.31		
01/06/2021	Wealth Fees [Wealth Fees] [Wealth Fees] [Wealth Fees] [Wealth Fees] [Wealth Fees]	1.03		372.28		
30/06/2021	Interest		0.04	372.32		
30/06/2021	CLOSING BALANCE			372.32		
		<u>3.03</u>	<u>4.01</u>			



039  
MURAS HOLDINGS PTY LTD  
T/F THE MURAS FAMILY SUPERANNUATION FUND  
69-71 SPINEBILL DR  
GREENBANK QLD 4124

Account Summary

<b>Opening Balance</b>	<b>\$29,856.46</b>
Total Withdrawals	\$1,752.00 -
Total Deposits	\$600.00 +
<b>Closing Balance</b>	<b>\$28,704.46</b>

BSB Number	<b>484-799</b>
Account Number	<b>027409133</b>
Statement Period	<b>1/07/2020 - 30/09/2020</b>



2795T1BUSINESSDL065751PR-E6510 S14505 12

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			29,856.46
24 Jul 2020	DIRECT CREDIT BANK OF QLD FROM MURAS		200.00	30,056.46
9 Aug 2020	INTERNET EXTERNAL TRANSFER TO 062099 010417929 REF NO 19665511 Muras Holdings	150.00		29,906.46
9 Aug 2020	BPAY DEBIT VIA INTERNET ASIC 2291265576044 REFERENCE NUMBER 37503521	273.00		29,633.46
19 Aug 2020	INTERNET EXTERNAL TRANSFER TO 062099 010417929 REF NO 62019652 Naomi Muras	920.00		28,713.46
20 Aug 2020	BPAY DEBIT VIA INTERNET TAX OFFICE PAYMENTS 551008665527705621 REFERENCE NUMBER 76677532	259.00		28,454.46
20 Aug 2020	INTERNET EXTERNAL TRANSFER TO 062099 010417929 REF NO 87771532 Naomi Muras	150.00		28,304.46
4 Sep 2020	DIRECT CREDIT BANK OF QLD FROM MURAS		200.00	28,504.46
14 Sep 2020	DIRECT CREDIT BANK OF QLD FROM MURAS		200.00	28,704.46
	<b>CLOSING BALANCE</b>			<b>28,704.46</b>

Details are continued on the back of this page

275511BUSINESSDL065751PR-EB610-S1450512

**Summary of Interest, Fees and Charges on this account for period 1 July 2020 - 30 September 2020**

	This Period	1 July to date		This Period	1 July to date
<b>Suncorp:</b>			<b>Government:</b>		
Interest Paid	\$0.00	\$0.00	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		<b>Other Financial Institutions:</b>		
			ATM Operator Fee	\$0.00	

**Notes:** Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55.

Please retain this statement for taxation purposes.



039  
MURAS HOLDINGS PTY LTD  
T/F THE MURAS FAMILY SUPERANNUATION FUND  
69-71 SPINEBILL DR  
GREENBANK QLD 4124

**Account Summary**

<b>Opening Balance</b>	<b>\$28,704.46</b>
Total Withdrawals	\$20,000.00 -
Total Deposits	\$997.50+
<b>Closing Balance</b>	<b>\$9,701.96</b>

BSB Number	<b>484-799</b>
Account Number	<b>027409133</b>
Statement Period	<b>1/10/2020 - 31/12/2020</b>

**Account Transactions**

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			28,704.46
12 Oct 2020	DIRECT CREDIT BANK OF QLD WK 9-10-20 SUPER		170.00	28,874.46
19 Oct 2020	DIRECT CREDIT BANK OF QLD INV:80 SUPER FUND		827.50	29,701.96
21 Oct 2020	CASH WITHDRAWAL Springfield	9,000.00		20,701.96
21 Oct 2020	EXT TFR STAFF ASSISTED Springfield TO 014-215 407845873 REF NO 43580451	11,000.00		9,701.96
	<b>CLOSING BALANCE</b>			<b>9,701.96</b>

0018171BUSINESSDL 132957PR-E4680 S10265 12



**Information about certain foreign exchange services**

From 2 December 2020, our Foreign Cash and Foreign Cheque services will no longer be offered. Updated copies of the Terms and Conditions for Suncorp Bank Accounts and Continuing Credit Accounts and the Product Information Document will be available from this date at [www.suncorp.com.au/documents](http://www.suncorp.com.au/documents). For further information please contact us on 13 11 55 or visit your nearest store.

00151BUSINESS\$SDL192957PR-E4680 S10285 12

**Summary of Interest, Fees and Charges on this account for period 1 October 2020 - 31 December 2020**

<b>Suncorp:</b>	This Period	1 July to date	<b>Government:</b>	This Period	1 July to date
Interest Paid	\$0.00	\$0.00	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		<b>Other Financial Institutions:</b>		
			ATM Operator Fee	\$0.00	

**Notes:** Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55.  
Please retain this statement for taxation purposes.



039  
MURAS HOLDINGS PTY LTD  
T/F THE MURAS FAMILY SUPERANNUATION FUND  
69-71 SPINEBILL DR  
GREENBANK QLD 4124

**Account Summary**

<b>Opening Balance</b>	<b>\$9,701.96</b>
Total Withdrawals	\$0.00 -
Total Deposits	\$1,000.00+
<b>Closing Balance</b>	<b>\$10,701.96</b>

BSB Number	<b>484-799</b>
Account Number	<b>027409133</b>
Statement Period	<b>1/01/2021 - 31/03/2021</b>



**Account Transactions**

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			9,701.96
15 Jan 2021	DIRECT CREDIT BANK OF QLD SUPER FUND		1,000.00	10,701.96
	<b>CLOSING BALANCE</b>			<b>10,701.96</b>

091ST1BUSINESSDL065003PR-E3505 S7878 115

**Summary of Interest, Fees and Charges on this account for period 1 January 2021 - 31 March 2021**

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$0.00	\$0.00	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		<b>Other Financial Institutions:</b>		
			ATM Operator Fee	\$0.00	

**Notes:** Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55. It is important we hold your most up-to-date personal details, please contact us if these have changed.  
Please retain this statement for taxation purposes.





039  
MURAS HOLDINGS PTY LTD  
T/F THE MURAS FAMILY SUPERANNUATION FUND  
69-71 SPINEBILL DR  
GREENBANK QLD 4124

### Account Summary

<b>Opening Balance</b>	<b>\$10,701.96</b>
Total Withdrawals	\$0.00 -
Total Deposits	\$0.00+
<b>Closing Balance</b>	<b>\$10,701.96</b>

BSB Number	<b>484-799</b>
Account Number	<b>027409133</b>
Statement Period	<b>1/04/2021 - 30/09/2021</b>



### Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			10,701.96
	<b>CLOSING BALANCE</b>			<b>10,701.96</b>

### Summary of Interest, Fees and Charges on this account for period 1 April 2021 - 30 September 2021

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$0.00	\$0.00	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		<b>Other Financial Institutions:</b>		
			ATM Operator Fee	\$0.00	

**Notes:** Please retain this statement for taxation purposes.

Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55. It is important we hold your most up-to-date personal details, please contact us if these have changed.

**Complaints and Feedback**

If we didn't meet your expectations in any way or to lodge a complaint with Suncorp Bank, please contact us on 13 11 55. For information on our complaint processes or to escalate a complaint with us visit [www.suncorp.com.au/contact-us/customer-relations](http://www.suncorp.com.au/contact-us/customer-relations) or lodge your complaint with the Australian Financial Complaints Authority by visiting [www.afca.org.au](http://www.afca.org.au), calling 1800 931 678, emailing [info@afca.org.au](mailto:info@afca.org.au) or sending a letter to GPO Box 3, Melbourne VIC 3001.

2745T1BUSINESSDL055631PR-E5427 511792.12

**THE MURAS FAMILY SUPER FUND AC**

Your Advisor: Roger Taylor

**A/C Number: 532812****1 July 2020 to 30 June 2021**

The details provided are based on the portfolio type being recorded as "Superannuation Fund" for taxation reporting purposes.

	Tax Return Reference	Amount \$		Tax Return Reference	Amount \$
<b>ASSESSABLE INCOME</b>			<b>DEDUCTIBLE EXPENSES (INCL GST)</b>		
<b>Interest Income</b>			Wealth+ Management Fees:	12J1/12J2	0
Gross Interest:	11C	0			
Tax Withheld:	13(H3)	0			

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**Income Reconciliation**

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<b>Interest Income</b>	Gross Interest Income:	0.98	
	Interest on Options Margin:	0.00	
	Less: TFN/Withholding Tax:	0.00	
<b>Total</b>			<b>0.98</b>
<b>Total Income Received:</b>			<b>0.98</b>

---

**INTEREST INCOME**

<b>Date</b>	<b>Description</b>	<b>Amount Received \$</b>	<b>Gross Income \$</b>	<b>TFN / Withholding Tax Deducted \$</b>
02/07/2020	Macquarie CMA Rebate of Adviser Commission	0.07	0.07	
04/08/2020	Macquarie CMA Rebate of Adviser Commission	0.07	0.07	
02/09/2020	Macquarie CMA Rebate of Adviser Commission	0.07	0.07	
02/10/2020	Macquarie CMA Rebate of Adviser Commission	0.07	0.07	
03/11/2020	Macquarie CMA Rebate of Adviser Commission	0.07	0.07	
02/12/2020	Macquarie CMA Rebate of Adviser Commission	0.07	0.07	
31/07/2020	Primary CMA Interest	0.04	0.04	
31/08/2020	Primary CMA Interest	0.05	0.05	
30/09/2020	Primary CMA Interest	0.04	0.04	
30/10/2020	Primary CMA Interest	0.05	0.05	
30/11/2020	Primary CMA Interest	0.04	0.04	
31/12/2020	Primary CMA Interest	0.06	0.06	
29/01/2021	Primary CMA Interest	0.06	0.06	
26/02/2021	Primary CMA Interest	0.04	0.04	
31/03/2021	Primary CMA Interest	0.04	0.04	
30/04/2021	Primary CMA Interest	0.05	0.05	
31/05/2021	Primary CMA Interest	0.05	0.05	
30/06/2021	Primary CMA Interest	0.04	0.04	
<b>TOTAL INTEREST INCOME</b>		<b>0.98</b>	<b>0.98</b>	

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**EXPENSE SUMMARY**

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	Description	Amount \$ (incl GST)	GST \$
<b>Wealth+ Management Fee</b>			
	Annual Wealth+ Management Fees	0.00	
	<b>Total Wealth+ Management Fee:</b>	<b>0.00</b>	




**PORTFOLIO ASSET POSITION AS AT 30 June 2021**

Security Code	Quantity	Cost Base \$ 30/06/21	Average Cost \$	Price \$ as at 30/06/2021	Closing Market Value \$ 30/06/21
<b>Global Property</b>					
BGPHOL BGP Holdings PLC FPO (Unlisted)	4,000.00	0.00	0.00	0.00	0.00
<b>Sub Total Global Property</b>		<b>0.00</b>			<b>0.00</b>
<b>Cash</b>					
Macquarie Cash Management A/C	0.00	372.32	0.00	0.00	372.32
Wealth+ fees calculated but not paid	0.00	(1.00)	0.00	0.00	(1.00)
<b>Sub Total Cash</b>		<b>371.32</b>			<b>371.32</b>
<b>Total Portfolio Assets</b>		<b>371.32</b>			<b>371.32</b>

The closing cost base details in the above Portfolio Asset Position table are the adjusted cost bases as at the end of the Financial Year. These cost bases have been reduced by any return of capital, tax deferred or AMIT cost base decrease/increase components of distributions deemed to have been received up to and including this Financial Year. Details of these adjustments for the distributions deemed to have been received in the current Financial Year are shown in the Trust/Stapled Security Income table.

**CASH ACCOUNT TRANSACTION ACTIVITY**

DATE	DESCRIPTION	DEBIT \$	CREDIT \$	BALANCE \$
01/07/2020	Opening Balance			371.34
02/07/2020	Macquarie CMA Rebate of Adviser Commission - Interest Earned		0.07	371.41
31/07/2020	Interest Earned - Macquarie CMA		0.04	371.45
04/08/2020	Macquarie CMA Rebate of Adviser Commission - Interest Earned		0.07	371.52
31/08/2020	Interest Earned - Macquarie CMA		0.05	371.57
02/09/2020	Macquarie CMA Rebate of Adviser Commission - Interest Earned		0.07	371.64
30/09/2020	Interest Earned - Macquarie CMA		0.04	371.68
02/10/2020	Macquarie CMA Rebate of Adviser Commission - Interest Earned		0.07	371.75
30/10/2020	Interest Earned - Macquarie CMA		0.05	371.80
03/11/2020	Macquarie CMA Rebate of Adviser Commission - Interest Earned		0.07	371.87
30/11/2020	Interest Earned - Macquarie CMA		0.04	371.91
02/12/2020	Macquarie CMA Rebate of Adviser Commission - Interest Earned		0.07	371.98
31/12/2020	Interest Earned - Macquarie CMA		0.06	372.04
29/01/2021	Interest Earned - Macquarie CMA		0.06	372.10
02/02/2021	Wealth+ fees - September 2020		1.03	373.13

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This document has been prepared by Morgans Financial Limited in accordance with its Australian Financial Services Licence (AFSL no. 235410). The views expressed herein are solely the views of Morgans Financial Limited.

**CASH ACCOUNT TRANSACTION ACTIVITY**

DATE	DESCRIPTION	DEBIT \$	CREDIT \$	BALANCE \$
02/02/2021	Wealth+ fees - December 2020		0.97	374.10
02/02/2021	Wealth+ fees - December 2020	0.97		373.13
02/02/2021	Wealth+ fees - September 2020	1.03		372.10
26/02/2021	Interest Earned - Macquarie CMA		0.04	372.14
31/03/2021	Interest Earned - Macquarie CMA		0.04	372.18
30/04/2021	Interest Earned - Macquarie CMA		0.05	372.23
31/05/2021	Interest Earned - Macquarie CMA		0.05	372.28
01/06/2021	Wealth+ fees - March 2021		1.03	373.31
01/06/2021	Wealth+ fees - March 2021	1.03		372.28
30/06/2021	Interest Earned - Macquarie CMA		0.04	372.32
<b>CLOSING BALANCE</b>				<b>372.32</b>

**Portfolio Accruals - Fees**
**Wealth+ fees calculated but not paid**

TRADE DATE	DESCRIPTION	PAYMENT DATE	VALUE \$
30/06/2021	Wealth+ Fee June 2021	31/12/2021	(1.00)
			<b>\$(1.00)</b>

**GS007 Audit Report**

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This report incorporates all transactions that were transacted through Wealth+ between 01 July 2020 and 30 June 2021 Australian Time.

E&OE

END OF REPORT





**THE MURAS FAMILY SUPER FUND AC**

Your Advisor: Roger Taylor

**A/C Number: 532812**

**1 July 2021 to 30 June 2022**

The details provided are based on the portfolio type being recorded as "Superannuation Fund" for taxation reporting purposes.

	Tax Return Reference	Amount \$		Tax Return Reference	Amount \$
<b>ASSESSABLE INCOME</b>			<b>DEDUCTIBLE EXPENSES (INCL GST)</b>		
<b>Interest Income</b>			<b>Wealth+ Management Fees:</b>	12J1/12J2	0
Gross Interest:	11C	0			
Tax Withheld:	13(H3)	0			

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**Income Reconciliation**

---

<b>Interest Income</b>	Gross Interest Income:	0.31	
	Interest on Options Margin:	0.00	
	Less: TFN/Withholding Tax:	0.00	
<b>Total</b>			<b>0.31</b>
<b>Total Income Received:</b>			<b>0.31</b>

---


**INTEREST INCOME**

<b>Date</b>	<b>Description</b>	<b>Amount Received \$</b>	<b>Gross Income \$</b>	<b>TFN / Withholding Tax Deducted \$</b>
30/07/2021	Primary CMA Interest	0.05	0.05	
31/08/2021	Primary CMA Interest	0.04	0.04	
30/09/2021	Primary CMA Interest	0.04	0.04	
29/10/2021	Primary CMA Interest	0.05	0.05	
30/11/2021	Primary CMA Interest	0.04	0.04	
31/12/2021	Primary CMA Interest	0.04	0.04	
31/01/2022	Primary CMA Interest	0.01	0.01	
28/02/2022	Primary CMA Interest	0.04	0.04	
<b>TOTAL INTEREST INCOME</b>		<b>0.31</b>	<b>0.31</b>	

**EXPENSE SUMMARY**

	Description	Amount \$ (incl GST)	GST \$
<b>Wealth+ Management Fee</b>			
	Annual Wealth+ Management Fees	0.00	
	<b>Total Wealth+ Management Fee:</b>	<b>0.00</b>	




**PORTFOLIO ASSET POSITION AS AT 30 June 2022**

Security Code	Quantity	Cost Base \$ 30/06/22	Average Cost \$	Price \$ as at 30/06/2022	Closing Market Value \$ 30/06/22
<b>Global Property</b>					
BGPHOL BGP Holdings PLC FPO (Unlisted)	4,000.00	0.00	0.00	0.00	0.00
<b>Sub Total Global Property</b>		<b>0.00</b>			<b>0.00</b>
<b>Cash</b>					
Macquarie Cash Management A/C	0.00	372.63	0.00	0.00	372.63
Wealth+ fees calculated but not paid	0.00	(2.01)	0.00	0.00	(2.01)
<b>Sub Total Cash</b>		<b>370.62</b>			<b>370.62</b>
<b>Total Portfolio Assets</b>		<b>370.62</b>			<b>370.62</b>

The closing cost base details in the above Portfolio Asset Position table are the adjusted cost bases as at the end of the Financial Year. These cost bases have been reduced by any return of capital, tax deferred or AMIT cost base decrease/increase components of distributions deemed to have been received up to and including this Financial Year. Details of these adjustments for the distributions deemed to have been received in the current Financial Year are shown in the Trust/Stapled Security Income table.

**CASH ACCOUNT TRANSACTION ACTIVITY**

DATE	DESCRIPTION	DEBIT \$	CREDIT \$	BALANCE \$
01/07/2021	Opening Balance			372.32
30/07/2021	Interest Earned - Macquarie CMA		0.05	372.37
31/08/2021	Interest Earned - Macquarie CMA		0.04	372.41
30/09/2021	Interest Earned - Macquarie CMA		0.04	372.45
30/09/2021	Interest Earned - Macquarie CMA		0.05	372.50
29/10/2021	Interest Earned - Macquarie CMA		0.04	372.54
30/11/2021	Interest Earned - Macquarie CMA		0.04	372.58
31/12/2021	Interest Earned - Macquarie CMA		0.01	372.59
31/01/2022	Interest Earned - Macquarie CMA		1.01	373.60
01/02/2022	Wealth+ fees - September 2021		1.00	374.60
01/02/2022	Wealth+ fees - June 2021		0.99	375.59
01/02/2022	Wealth+ fees - December 2021	0.99		374.60
01/02/2022	Wealth+ fees - December 2021	1.01		373.59
01/02/2022	Wealth+ fees - September 2021	1.00		372.59
01/02/2022	Wealth+ fees - June 2021		0.04	372.63
28/02/2022	Interest Earned - Macquarie CMA			

Saturday, 30 July 2022 CONFIDENTIAL PAGE 5

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**CASH ACCOUNT TRANSACTION ACTIVITY**

DATE	DESCRIPTION	DEBIT \$	CREDIT \$	BALANCE \$
<b>CLOSING BALANCE</b>				372.63

**Portfolio Accruals - Fees**

**Wealth+ fees calculated but not paid**

TRADE DATE	DESCRIPTION	PAYMENT DATE	VALUE \$
30/06/2022	Wealth+ Fee June 2022	31/12/2022	(1.00)
31/03/2022	Wealth+ Fee March 2022	31/12/2022	(1.01)
			<b>\$(2.01)</b>

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END OF REPORT



# 68000 - Sundry Debtors

2021 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
68000	Sundry Debtors	\$20,000.00		100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$20,000.00		

## Supporting Documents

- General Ledger [Report](#)
- Super\_2.pdf

## Standard Checklist

Match to Source Documentation

## Notes

Steven Lee

### Note

21/04/2023 16:34

Client withdrew \$20,000 as COVID withdrawal without the ATO confirmation in 2021 and 2022 financial year. Total \$40,000 has been repaid on 08/04/2023.

# The Muras Family Superannuation Fund

## General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Sundry Debtors (68000)</b>					
<u>Sundry Debtors (68000)</u>					
21/10/2020	CASH WITHDRAWAL Springfield		9,000.00		9,000.00 DR
21/10/2020	EXT TFR STAFF ASSISTED Springfield TO 014-215 407845873 REF NO 43580451		11,000.00		20,000.00 DR
			<b>20,000.00</b>		<b>20,000.00 DR</b>

**Total Debits: 20,000.00**

**Total Credits: 0.00**



G6CWTV44HQ-TP06

## Pay Anyone Payment Requested

Receipt Number	60035376
Account Number	91594073
Account Type	Savings account
Payee Name	Our Super
Payee BSB	484799
Payee Account Number	027409133
Payee Account Name	Muras Holdings Pty Ltd
Payee Reference	From Muras
Payment Amount	\$40,000.00
Payment Frequency	Once Only
Payment Date	08/04/2023
SMS Alert Notification	N

Your payment has been processed.

Click "Print" to print a receipt without displaying the account balance.

# 77900 - Shares in Unlisted Private Companies (Overseas)

2021 Financial Year

**Preparer** Louise Montiel

**Reviewer** Steven Lee

**Status** Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
SHKDBGPHOL	BGP Holdings PLC	4000.000000		4000.000000		0%
<b>TOTAL</b>		<b>CY Units</b>	<b>CY Balance</b>	<b>LY Units</b>	<b>LY Balance</b>	
		4000.000000		4000.000000		

## Supporting Documents

- Investment Movement Report [Report](#)
- Morgans\_2021.pdf [SHKDBGPHOL](#)

## Standard Checklist

- Attach copies of Statements and Source Documentation
- Attach Investment Movement Report
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy
- Ensure the investment is in accordance with the SIS Act



# The Muras Family Superannuation Fund

## Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
<b>Bank Accounts</b>										
RBS Morgan MPS - Macquarie CMT		371.34		4.01		(3.03)			372.32	372.32
Suncorp Bank Account ***133		29,856.46		2,597.50		(21,752.00)			10,701.96	10,701.96
		<b>30,227.80</b>		<b>2,601.51</b>		<b>(21,755.03)</b>			<b>11,074.28</b>	<b>11,074.28</b>
<b>Shares in Unlisted Private Companies (Overseas)</b>										
SHKDBGPHOL - BGP Holdings PLC	4,000.00	0.00						4,000.00	0.00	0.00
		<b>0.00</b>							<b>0.00</b>	<b>0.00</b>
		<b>30,227.80</b>		<b>2,601.51</b>		<b>(21,755.03)</b>			<b>11,074.28</b>	<b>11,074.28</b>

**THE MURAS FAMILY SUPER FUND AC**

Your Advisor: Roger Taylor

**A/C Number: 532812****1 July 2020 to 30 June 2021**

The details provided are based on the portfolio type being recorded as "Superannuation Fund" for taxation reporting purposes.

	Tax Return Reference	Amount \$		Tax Return Reference	Amount \$
<b>ASSESSABLE INCOME</b>			<b>DEDUCTIBLE EXPENSES (INCL GST)</b>		
<b>Interest Income</b>			Wealth+ Management Fees:	12J1/12J2	0
Gross Interest:	11C	0			
Tax Withheld:	13(H3)	0			

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**Income Reconciliation**

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<b>Interest Income</b>	Gross Interest Income:	0.98	
	Interest on Options Margin:	0.00	
	Less: TFN/Withholding Tax:	0.00	
<b>Total</b>			<b>0.98</b>
<b>Total Income Received:</b>			<b>0.98</b>

---

**INTEREST INCOME**

<b>Date</b>	<b>Description</b>	<b>Amount Received \$</b>	<b>Gross Income \$</b>	<b>TFN / Withholding Tax Deducted \$</b>
02/07/2020	Macquarie CMA Rebate of Adviser Commission	0.07	0.07	
04/08/2020	Macquarie CMA Rebate of Adviser Commission	0.07	0.07	
02/09/2020	Macquarie CMA Rebate of Adviser Commission	0.07	0.07	
02/10/2020	Macquarie CMA Rebate of Adviser Commission	0.07	0.07	
03/11/2020	Macquarie CMA Rebate of Adviser Commission	0.07	0.07	
02/12/2020	Macquarie CMA Rebate of Adviser Commission	0.07	0.07	
31/07/2020	Primary CMA Interest	0.04	0.04	
31/08/2020	Primary CMA Interest	0.05	0.05	
30/09/2020	Primary CMA Interest	0.04	0.04	
30/10/2020	Primary CMA Interest	0.05	0.05	
30/11/2020	Primary CMA Interest	0.04	0.04	
31/12/2020	Primary CMA Interest	0.06	0.06	
29/01/2021	Primary CMA Interest	0.06	0.06	
26/02/2021	Primary CMA Interest	0.04	0.04	
31/03/2021	Primary CMA Interest	0.04	0.04	
30/04/2021	Primary CMA Interest	0.05	0.05	
31/05/2021	Primary CMA Interest	0.05	0.05	
30/06/2021	Primary CMA Interest	0.04	0.04	
<b>TOTAL INTEREST INCOME</b>		<b>0.98</b>	<b>0.98</b>	

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**EXPENSE SUMMARY**

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	Description	Amount \$ (incl GST)	GST \$
<b>Wealth+ Management Fee</b>			
	Annual Wealth+ Management Fees	0.00	
	<b>Total Wealth+ Management Fee:</b>	<b>0.00</b>	


**PORTFOLIO ASSET POSITION AS AT 30 June 2021**

Security Code	Quantity	Cost Base \$ 30/06/21	Average Cost \$	Price \$ as at 30/06/2021	Closing Market Value \$ 30/06/21
<b>Global Property</b>					
BGPHOL BGP Holdings PLC FPO (Unlisted)	4,000.00	0.00	0.00	0.00	0.00
<b>Sub Total Global Property</b>		<b>0.00</b>			<b>0.00</b>
<b>Cash</b>					
Macquarie Cash Management A/C	0.00	372.32	0.00	0.00	372.32
Wealth+ fees calculated but not paid	0.00	(1.00)	0.00	0.00	(1.00)
<b>Sub Total Cash</b>		<b>371.32</b>			<b>371.32</b>
<b>Total Portfolio Assets</b>		<b>371.32</b>			<b>371.32</b>

The closing cost base details in the above Portfolio Asset Position table are the adjusted cost bases as at the end of the Financial Year. These cost bases have been reduced by any return of capital, tax deferred or AMIT cost base decrease/increase components of distributions deemed to have been received up to and including this Financial Year. Details of these adjustments for the distributions deemed to have been received in the current Financial Year are shown in the Trust/Stapled Security Income table.

**CASH ACCOUNT TRANSACTION ACTIVITY**

DATE	DESCRIPTION	DEBIT \$	CREDIT \$	BALANCE \$
01/07/2020	Opening Balance			371.34
02/07/2020	Macquarie CMA Rebate of Adviser Commission - Interest Earned		0.07	371.41
31/07/2020	Interest Earned - Macquarie CMA		0.04	371.45
04/08/2020	Macquarie CMA Rebate of Adviser Commission - Interest Earned		0.07	371.52
31/08/2020	Interest Earned - Macquarie CMA		0.05	371.57
02/09/2020	Macquarie CMA Rebate of Adviser Commission - Interest Earned		0.07	371.64
30/09/2020	Interest Earned - Macquarie CMA		0.04	371.68
02/10/2020	Macquarie CMA Rebate of Adviser Commission - Interest Earned		0.07	371.75
30/10/2020	Interest Earned - Macquarie CMA		0.05	371.80
03/11/2020	Macquarie CMA Rebate of Adviser Commission - Interest Earned		0.07	371.87
30/11/2020	Interest Earned - Macquarie CMA		0.04	371.91
02/12/2020	Macquarie CMA Rebate of Adviser Commission - Interest Earned		0.07	371.98
31/12/2020	Interest Earned - Macquarie CMA		0.06	372.04
29/01/2021	Interest Earned - Macquarie CMA		0.06	372.10
02/02/2021	Wealth+ fees - September 2020		1.03	373.13

Sunday, 1 August 2021 CONFIDENTIAL PAGE 5

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**CASH ACCOUNT TRANSACTION ACTIVITY**

DATE	DESCRIPTION	DEBIT \$	CREDIT \$	BALANCE \$
02/02/2021	Wealth+ fees - December 2020		0.97	374.10
02/02/2021	Wealth+ fees - December 2020	0.97		373.13
02/02/2021	Wealth+ fees - September 2020	1.03		372.10
26/02/2021	Interest Earned - Macquarie CMA		0.04	372.14
31/03/2021	Interest Earned - Macquarie CMA		0.04	372.18
30/04/2021	Interest Earned - Macquarie CMA		0.05	372.23
31/05/2021	Interest Earned - Macquarie CMA		0.05	372.28
01/06/2021	Wealth+ fees - March 2021		1.03	373.31
01/06/2021	Wealth+ fees - March 2021	1.03		372.28
30/06/2021	Interest Earned - Macquarie CMA		0.04	372.32
<b>CLOSING BALANCE</b>				372.32

**Portfolio Accruals - Fees**

Wealth+ fees calculated but not paid			
TRADE DATE	DESCRIPTION	PAYMENT DATE	VALUE \$
30/06/2021	Wealth+ Fee June 2021	31/12/2021	(1.00)
			<b>\$(1.00)</b>

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E&OE

END OF REPORT







## THE MURAS FAMILY SUPER FUND AC

Your Advisor: Roger Taylor

**A/C Number: 532812**

**1 July 2021 to 30 June 2022**

The details provided are based on the portfolio type being recorded as "Superannuation Fund" for taxation reporting purposes.

	Tax Return Reference	Amount \$		Tax Return Reference	Amount \$
<b>ASSESSABLE INCOME</b>			<b>DEDUCTIBLE EXPENSES (INCL GST)</b>		
<b>Interest Income</b>			<b>Wealth+ Management Fees:</b>	12J1/12J2	0
Gross Interest:	11C	0			
Tax Withheld:	13(H3)	0			

---

**Income Reconciliation**

---

<b>Interest Income</b>	Gross Interest Income:	0.31	
	Interest on Options Margin:	0.00	
	Less: TFN/Withholding Tax:	0.00	
<b>Total</b>			<b>0.31</b>
<b>Total Income Received:</b>			<b>0.31</b>

---

**INTEREST INCOME**

<b>Date</b>	<b>Description</b>	<b>Amount Received \$</b>	<b>Gross Income \$</b>	<b>TFN / Withholding Tax Deducted \$</b>
30/07/2021	Primary CMA Interest	0.05	0.05	
31/08/2021	Primary CMA Interest	0.04	0.04	
30/09/2021	Primary CMA Interest	0.04	0.04	
29/10/2021	Primary CMA Interest	0.05	0.05	
30/11/2021	Primary CMA Interest	0.04	0.04	
31/12/2021	Primary CMA Interest	0.04	0.04	
31/01/2022	Primary CMA Interest	0.01	0.01	
28/02/2022	Primary CMA Interest	0.04	0.04	
<b>TOTAL INTEREST INCOME</b>		<b>0.31</b>	<b>0.31</b>	

**EXPENSE SUMMARY**

	Description	Amount \$ (incl GST)	GST \$
<b>Wealth+ Management Fee</b>			
	Annual Wealth+ Management Fees	0.00	
	<b>Total Wealth+ Management Fee:</b>	<b>0.00</b>	


**PORTFOLIO ASSET POSITION AS AT 30 June 2022**

Security Code	Quantity	Cost Base \$ 30/06/22	Average Cost \$	Price \$ as at 30/06/2022	Closing Market Value \$ 30/06/22
<b>Global Property</b>					
BGPHOL BGP Holdings PLC FPO (Unlisted)	4,000.00	0.00	0.00	0.00	0.00
<b>Sub Total Global Property</b>		<b>0.00</b>			<b>0.00</b>
<b>Cash</b>					
Macquarie Cash Management A/C	0.00	372.63	0.00	0.00	372.63
Wealth+ fees calculated but not paid	0.00	(2.01)	0.00	0.00	(2.01)
<b>Sub Total Cash</b>		<b>370.62</b>			<b>370.62</b>
<b>Total Portfolio Assets</b>		<b>370.62</b>			<b>370.62</b>

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30/09/2021	Interest Earned - Macquarie CMA		0.04	372.45
30/09/2021	Interest Earned - Macquarie CMA		0.05	372.50
29/10/2021	Interest Earned - Macquarie CMA		0.04	372.54
30/11/2021	Interest Earned - Macquarie CMA		0.04	372.58
31/12/2021	Interest Earned - Macquarie CMA		0.01	372.59
31/01/2022	Interest Earned - Macquarie CMA		1.01	373.60
01/02/2022	Wealth+ fees - September 2021		1.00	374.60
01/02/2022	Wealth+ fees - June 2021		0.99	375.59
01/02/2022	Wealth+ fees - December 2021	0.99		374.60
01/02/2022	Wealth+ fees - December 2021	1.01		373.59
01/02/2022	Wealth+ fees - September 2021	1.00		372.59
01/02/2022	Wealth+ fees - June 2021		0.04	372.63
28/02/2022	Interest Earned - Macquarie CMA			

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Account Number: 532812 Portfolio Name: THE MURAS FAMILY SUPER FUND AC

98\_7\_UNDER\_30S/001675/009562

**CASH ACCOUNT TRANSACTION ACTIVITY**

DATE	DESCRIPTION	DEBIT \$	CREDIT \$	BALANCE \$
<b>CLOSING BALANCE</b>				372.63

**Portfolio Accruals - Fees**

**Wealth+ fees calculated but not paid**

TRADE DATE	DESCRIPTION	PAYMENT DATE	VALUE \$
30/06/2022	Wealth+ Fee June 2022	31/12/2022	(1.00)
31/03/2022	Wealth+ Fee March 2022	31/12/2022	(1.01)
			<b>\$(2.01)</b>

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**DISCLAIMER**

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In producing this report, Morgans Financial has relied on information supplied by you the client in the first instance and other sources which we believe to be reliable. Where possible, Morgans Financial has attempted to verify the accuracy and completeness of the third party information supplied to us. Morgans Financial, its directors and employees do not accept any liability for any actions taken or not taken which are a result of inaccuracies or omissions in the report as a result of third party errors or omissions. Morgans Financial is not a licensed tax adviser and the information provided in this report is general information only and therefore we recommend that you seek your own tax advice before acting or relying on the information enclosed in this report.

You may also wish to refer to the ATO tax pack and the ATO guide to capital gains.

The information provided in this report is on the basis that you are an Australian resident for tax purposes and any trading is on capital account. The tax report only incorporates details of the investments which Morgans Financial administers within the Wealth+ managed portfolio service.

This report incorporates all transactions that were transacted through Wealth+ between 01 July 2021 and 30 June 2022 Australian Time.

E&amp;OE

END OF REPORT





# 85000 - Income Tax Payable/Refundable

2021 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable			0%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	

## Supporting Documents

- Exempt Pension Reconciliation [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- Tax Reconciliation Report [Report](#)
- Statement of Taxable Income [Report](#)
- ATO\_Income tax\_2021.pdf [85000](#)

## Standard Checklist

- Attach Actuarial Certificate (if applicable)
- Attach any other Tax reconciliations
- Attach copy of Exempt Pension Reconciliation (if applicable)
- Attach copy of Non Deductible Expense Reconciliation (if applicable)
- Attach copy of Statement of Taxable Income
- Attach copy of Tax Reconciliation Report
- Confirm Transactions in ATO Portal

## The Muras Family Superannuation Fund

# Exempt Current Pension Income Reconciliation

For The Period 01 July 2020 - 30 June 2021

Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
<b>Segment - 01 July 2020 to 30 June 2021</b>					
<b>Label C</b>					
31/07/2020	25000/RBS Morgan MPS -	RBS Morgan MPS - Macquarie CMT	0.04		
31/08/2020	25000/RBS Morgan MPS -	RBS Morgan MPS - Macquarie CMT	0.05		
30/09/2020	25000/RBS Morgan MPS -	RBS Morgan MPS - Macquarie CMT	0.04		
30/10/2020	25000/RBS Morgan MPS -	RBS Morgan MPS - Macquarie CMT	0.05		
30/11/2020	25000/RBS Morgan MPS -	RBS Morgan MPS - Macquarie CMT	0.04		
31/12/2020	25000/RBS Morgan MPS -	RBS Morgan MPS - Macquarie CMT	0.06		
29/01/2021	25000/RBS Morgan MPS -	RBS Morgan MPS - Macquarie CMT	0.06		
26/02/2021	25000/RBS Morgan MPS -	RBS Morgan MPS - Macquarie CMT	0.04		
31/03/2021	25000/RBS Morgan MPS -	RBS Morgan MPS - Macquarie CMT	0.04		
30/04/2021	25000/RBS Morgan MPS -	RBS Morgan MPS - Macquarie CMT	0.05		
31/05/2021	25000/RBS Morgan MPS -	RBS Morgan MPS - Macquarie CMT	0.05		
30/06/2021	25000/RBS Morgan MPS -	RBS Morgan MPS - Macquarie CMT	0.04		
		<b>Total</b>	0.56	0.000 %	<b>0.00</b>

### **Label S**

02/07/2020	26500/SHKDREBATEAC9	Rebate of Adviser Commission	0.07		
04/08/2020	26500/SHKDREBATEAC9	Rebate of Adviser Commission	0.07		
02/09/2020	26500/SHKDREBATEAC9	Rebate of Adviser Commission	0.07		
02/10/2020	26500/SHKDREBATEAC9	Rebate of Adviser Commission	0.07		
03/11/2020	26500/SHKDREBATEAC9	Rebate of Adviser Commission	0.07		
02/12/2020	26500/SHKDREBATEAC9	Rebate of Adviser Commission	0.07		

**The Muras Family Superannuation Fund**  
**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2020 - 30 June 2021

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
<b>Label S</b>						
			<b>Total</b>	0.42	0.000 %	<b>0.00</b>
					<b>Total Segment ECPI *</b>	<b>0.00</b>
					<b>SMSF Annual Return Rounding</b>	<b>0.00</b>
					<b>Total ECPI</b>	<b>0.00</b>

\* Total Segment ECPI does not include ECPI amounts from Label A. The total ECPI from Label A is shown separately at the start of the report.

The Muras Family Superannuation Fund  
**Pension Non Deductible Expense Report**

For The Period 01 July 2020 - 30 June 2021

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
<b>Segment - 01 July 2020 to 30 June 2021</b>							
<b>Label M1</b>							
			Tax Losses Deducted Label M1	965.00			
			<b>Total</b>	965.00	0 %	965.00	0.00
<b>Label H</b>							
	30/06/2021	30700	Auditor's Remuneration	450.00			
			<b>Total</b>	450.00	0.000 %	450.00	0.00
<b>Label J</b>							
	20/08/2020	30100	Accountancy Fees	150.00			
	09/08/2020	30800	ASIC Fees	273.00			
	30/06/2021	30100	Accountancy Fees	500.00			
			<b>Total</b>	923.00	0.000 %	923.00	0.00
	20/08/2020	30400	ATO Supervisory Levy	259.00			
			<b>Total</b>	259.00	0.000 %	259.00	0.00
			<b>Label Total</b>			1,182.00	0.00
			<b>Total Segment Expenses</b>			<b>2,597.00</b>	<b>0.00</b>

**The Muras Family Superannuation Fund**  
**Pension Non Deductible Expense Report**

For The Period 01 July 2020 - 30 June 2021

---

Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
				<b>Total Expenses *</b>	<b>2,597.00</b>	<b>0.00</b>

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\* General expense percentage - 0.000 %

\* Investment expense percentage - 0.000 %

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The Muras Family Superannuation Fund  
**Statement of Taxable Income**

For the year ended 30 June 2021

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	<b>2021</b>
	<b>\$</b>
Benefits accrued as a result of operations	816.48
<b>Less</b>	
Tax Losses Deducted	815.00
	<hr/> 815.00
SMSF Annual Return Rounding	(1.48)
	<hr/> (1.48)
<b>Taxable Income or Loss</b>	<hr/> 0.00
Income Tax on Taxable Income or Loss	0.00
	<hr/> 0.00
<b>CURRENT TAX OR REFUND</b>	<hr/> 0.00
Supervisory Levy	259.00
	<hr/> 259.00
<b>AMOUNT DUE OR REFUNDABLE</b>	<hr/> 259.00

# The Muras Family Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>C - Income - Gross interest</b>				
	31/07/2020	25000/RBS Morgan MPS - Mac	RBS Morgan MPS - Macquarie CMT Mac	0.04
	31/08/2020	25000/RBS Morgan MPS - Mac	RBS Morgan MPS - Macquarie CMT Mac	0.05
	30/09/2020	25000/RBS Morgan MPS - Mac	RBS Morgan MPS - Macquarie CMT Mac	0.04
	30/10/2020	25000/RBS Morgan MPS - Mac	RBS Morgan MPS - Macquarie CMT Mac	0.05
	30/11/2020	25000/RBS Morgan MPS - Mac	RBS Morgan MPS - Macquarie CMT Mac	0.04
	31/12/2020	25000/RBS Morgan MPS - Mac	RBS Morgan MPS - Macquarie CMT Mac	0.06
	29/01/2021	25000/RBS Morgan MPS - Mac	RBS Morgan MPS - Macquarie CMT Mac	0.06
	26/02/2021	25000/RBS Morgan MPS - Mac	RBS Morgan MPS - Macquarie CMT Mac	0.04
	31/03/2021	25000/RBS Morgan MPS - Mac	RBS Morgan MPS - Macquarie CMT Mac	0.04
	30/04/2021	25000/RBS Morgan MPS - Mac	RBS Morgan MPS - Macquarie CMT Mac	0.05
	31/05/2021	25000/RBS Morgan MPS - Mac	RBS Morgan MPS - Macquarie CMT Mac	0.05
	30/06/2021	25000/RBS Morgan MPS - Mac	RBS Morgan MPS - Macquarie CMT Mac	0.04
<b>Sub-Total</b>				<b>0.56</b>
<b>Ignore Cents</b>				<b>0.56</b>
<b>Total</b>				<b>0.00</b>
<b>R1 - Assessable employer contributions</b>				
	12/10/2020	24200/MURNAO00001A	(Contributions) Muras, Naomi - Accumulation (Accumulation)	85.00
	12/10/2020	24200/MURMAR00001A	(Contributions) Muras, Mark - Accumulation (Accumulation)	85.00
	19/10/2020	24200/MURMAR00001A	(Contributions) Muras, Mark - Accumulation (Accumulation)	413.75
	19/10/2020	24200/MURNAO00001A	(Contributions) Muras, Naomi - Accumulation (Accumulation)	413.75
	15/01/2021	24200/MURMAR00001A	(Contributions) Muras, Mark - Accumulation (Accumulation)	500.00
	15/01/2021	24200/MURNAO00001A	(Contributions) Muras, Naomi - Accumulation (Accumulation)	500.00
<b>Sub-Total</b>				<b>1,997.50</b>
<b>Ignore Cents</b>				<b>0.50</b>
<b>Total</b>				<b>1,997.00</b>
<b>R2 - Assessable personal contributions</b>				
	24/07/2020	24200/MURMAR00001A	(Contributions) Muras, Mark - Accumulation (Accumulation)	100.00
	24/07/2020	24200/MURNAO00001A	(Contributions) Muras, Naomi - Accumulation (Accumulation)	100.00
	04/09/2020	24200/MURMAR00001A	(Contributions) Muras, Mark - Accumulation (Accumulation)	100.00
	04/09/2020	24200/MURNAO00001A	(Contributions) Muras, Naomi - Accumulation (Accumulation)	100.00
	14/09/2020	24200/MURMAR00001A	(Contributions) Muras, Mark - Accumulation (Accumulation)	100.00
	14/09/2020	24200/MURNAO00001A	(Contributions) Muras, Naomi - Accumulation (Accumulation)	100.00



# The Muras Family Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>R2 - Assessable personal contributions</b>				
<b>Sub-Total</b>				<b>600.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>600.00</b>
<b>R - Assessable contributions (R1 plus R2 plus R3 less R6)</b>				
Assessable employer contributions				1,997.50
Assessable personal contributions				600.00
<b>Sub-Total</b>				<b>2,597.50</b>
<b>Ignore Cents</b>				<b>0.50</b>
<b>Total</b>				<b>2,597.00</b>
<b>S - Income - Other income</b>				
	02/07/2020	26500/SHKDREBATEAC9	Rebate of Adviser Commission	0.07
	04/08/2020	26500/SHKDREBATEAC9	Rebate of Adviser Commission	0.07
	02/09/2020	26500/SHKDREBATEAC9	Rebate of Adviser Commission	0.07
	02/10/2020	26500/SHKDREBATEAC9	Rebate of Adviser Commission	0.07
	03/11/2020	26500/SHKDREBATEAC9	Rebate of Adviser Commission	0.07
	02/12/2020	26500/SHKDREBATEAC9	Rebate of Adviser Commission	0.07
<b>Sub-Total</b>				<b>0.42</b>
<b>Ignore Cents</b>				<b>0.42</b>
<b>Total</b>				<b>0.00</b>
<b>W - GROSS INCOME (Sum of labels A to U)</b>				
				2,597.00
<b>Sub-Total</b>				<b>2,597.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>2,597.00</b>
<b>V - TOTAL ASSESSABLE INCOME (W less Y)</b>				
				2,597.00
<b>Sub-Total</b>				<b>2,597.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>2,597.00</b>
<b>H1 - Expenses - SMSF auditor fee</b>				
	30/06/2021	30700	Auditor's Remuneration	450.00
<b>Sub-Total</b>				<b>450.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>450.00</b>
<b>J1 - Expenses - Management and administration expenses</b>				
	20/08/2020	30100	Accountancy Fees	150.00
	30/06/2021	30100	Accountancy Fees	500.00
	09/08/2020	30800	ASIC Fees	273.00
	20/08/2020	30400	ATO Supervisory Levy	259.00

# The Muras Family Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>J1 - Expenses - Management and administration expenses</b>				
Sub-Total				1,182.00
Ignore Cents				0.00
Total				1,182.00
<b>M1 - Expenses - Tax losses deducted</b>				
				965.00
Sub-Total				965.00
Ignore Cents				0.00
Total				965.00
<b>N - TOTAL DEDUCTIONS</b>				
				2,597.00
Sub-Total				2,597.00
Ignore Cents				0.00
Total				2,597.00
<b>Z - TOTAL SMSF EXPENSES</b>				
				2,597.00
Sub-Total				2,597.00
Ignore Cents				0.00
Total				2,597.00
<b>L - Supervisory levy</b>				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
<b>S - AMOUNT DUE OR REFUNDABLE</b>				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00



**Australian Government**  
**Australian Taxation Office**

**Agent** SUPERHELP AUSTRALIA PTY LTD  
**Client** THE MURAS FAMILY  
 SUPERANNUATION FUND  
**ABN** 22 672 674 808  
**TFN** 866 552 770

## Income tax 551

<b>Date generated</b>	29/11/2021
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

4 results found - from **29 November 2019** to **29 November 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
21 Aug 2020	21 Aug 2020	General interest charge			\$0.00
21 Aug 2020	20 Aug 2020	Payment received		\$259.00	\$0.00
21 Aug 2020	1 Jul 2020	General interest charge			\$259.00 DR
20 Aug 2020	30 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$259.00		\$259.00 DR

# 88000 - Sundry Creditors

2021 Financial Year

**Preparer** Louise Montiel

**Reviewer** Steven Lee

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
88000	Sundry Creditors	(\$1,100.00)	(\$1,070.00)	2.8%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$1,100.00)	(\$1,070.00)	

## Supporting Documents

- General Ledger [Report](#)
- INV-0752\_2020.pdf [88000](#)

## Standard Checklist

- Attach all source documentation and confirmations of Liability

# The Muras Family Superannuation Fund

## General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Sundry Creditors (88000)</b>					
<u>Sundry Creditors (88000)</u>					
01/07/2020	Opening Balance				1,070.00 CR
09/08/2020	INTERNET EXTERNAL TRANSFER TO 062099 010417929 REF NO 19665511 Muras Holdings		150.00		920.00 CR
19/08/2020	INTERNET EXTERNAL TRANSFER TO 062099 010417929 REF NO 62019652 Naomi Muras		920.00		0.00 DR
30/06/2021	2021 SH fee paid on 23/05/2022			1,100.00	1,100.00 CR
			<b>1,070.00</b>	<b>1,100.00</b>	<b>1,100.00 CR</b>
<b>Total Debits:</b>	<b>1,070.00</b>				
<b>Total Credits:</b>	<b>1,100.00</b>				



# TAX INVOICE

Muras Family

**Invoice Date**  
16 May 2022

**Invoice Number**  
INV-0752

**ABN**  
60 061 126 663

SuperHelp Australia  
PTY LTD  
PO Box 1906  
MACQUARIE  
CENTRE NSW 2113  
AUSTRALIA

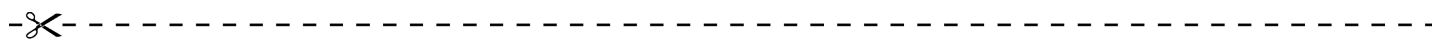
Item	Description	Quantity	Unit Price	GST	Amount AUD
EOY	SMSF Annual Administration	1.00	1,100.00	10%	1,100.00
INCLUDES GST 10%					100.00
<b>TOTAL AUD</b>					1,100.00
Less Amount Paid					1,100.00
<b>AMOUNT DUE AUD</b>					<b>0.00</b>

## Due Date: 30 May 2022

Please pay the balance of our fees by direct credit into our bank account.

OUR BANK DETAILS (Use your name or your SMSF name as the reference):

Account Name: Superhelp Australia Pty Ltd  
Bank: Commonwealth Bank  
BSB: 06 2099  
Account Number: 1041 7929



## PAYMENT ADVICE

To: SuperHelp Australia PTY LTD  
PO Box 1906  
MACQUARIE CENTRE NSW 2113  
AUSTRALIA

**Customer** Muras Family  
**Invoice Number** INV-0752

**Amount Due** 0.00  
**Due Date** 30 May 2022

**Amount Enclosed**

Enter the amount you are paying above

# 89000 - Deferred Tax Liability/Asset

2021 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
89000	Deferred Tax Liability/Asset	\$1,275.17	\$1,397.42	(8.75)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$1,275.17	\$1,397.42	

## Supporting Documents

- Deferred Tax Reconciliation Report [Report](#)

## Standard Checklist

- Attach all source documentation and confirmations of Liability
- Attach copy of Deferred Tax Reconciliation Report

**The Muras Family Superannuation Fund**  
**Deferred Tax Reconciliation**

For The Period 01 July 2020 - 30 June 2021

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
<b>Deferred Tax Liability (Asset) Summary</b>					
<b>Opening Balance</b>		(1,397.42)			
Current Year Transactions		0.00			
Total Capital Losses		0.00			
Total Tax Losses		0.00			
Deferred Tax WriteBacks/Adjustment		0.00			
Capital Loss carried forward recouped		0.00			
Tax Loss carried forward recouped		122.25			
<b>Closing Balance</b>		(1,275.17)			



# A - Financial Statements

2021 Financial Year

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**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

## Supporting Documents

No supporting documents

## Standard Checklist

- Attach copy of Financial Statements
- Attach copy of SMSF Annual Return

# B - Permanent Documents

2021 Financial Year

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**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

## Supporting Documents

- Fund Summary Report Report
- ABN Lookup - The Muras Superannuation Fund.pdf
- Signed\_trustee\_Declaration.pdf
- SF Lookup - The Muras Superannuation Fund.pdf

## Standard Checklist

- Attach latest copy of ASIC annual company statement (if corporate trustee)
- Ensure latest copies of ATO Trustee Declarations and ATO confirmation that the fund is a regulated fund is attached
- Ensure latest copies of trustee consents, member consents and registers are attached
- Ensure latest copy of trust deed (including amendments) are attached
- Use [Australian Business Register](#) to ensure details are correct
- Use [Super Fund Lookup](#) to check the eligibility to receive rollovers and contributions

# The Muras Family Superannuation Fund

## Fund Summary Report

As at 30 June 2021

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### Fund Details

Date Formed: 16/07/2007  
Tax File Number: Provided  
ABN: 22672674808

Period: 01/07/2020 - 30/06/2021  
Fund Type: SMSF  
GST Registered: No

### Postal Address:

69-71 Spinebill Drive  
Greenbank, Queensland 4124

### Physical Address:

69-71 Spinebill Drive  
Greenbank, Queensland 4124

### Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Muras, Mark	54	1	0	Provided	Not Provided
Muras, Naomi	61	1	0	Provided	Not Provided

### Fund Relationships

Relationship Type	Contact
Accountant	Superhelp Australia Pty Limited
Auditor	Super Audits Pty Ltd
Fund Contact	Muras, Naomi
Tax Agent	Superhelp Australia Pty Limited
Trustee	Muras Holdings Pty Ltd Muras, Mark Muras, Naomi



## Current details for ABN 22 672 674 808

### ABN details

Entity name:	THE MURAS FAMILY SUPERANNUATION FUND
ABN status:	Active from 16 Jul 2007
Entity type:	Superannuation Fund
Goods & Services Tax (GST):	Not currently registered for GST
Main business location:	QLD 4124

### Super Fund Lookup

[Use Super Fund Lookup](#) to check the eligibility of **THE MURAS FAMILY SUPERANNUATION FUND** to receive rollovers and contributions

### Deductible gift recipient status

Not entitled to receive tax deductible gifts

#### Disclaimer

The Registrar makes every reasonable effort to maintain current and accurate information on this site. The Commissioner of Taxation advises that if you use ABN Lookup for information about another entity for taxation purposes and that information turns out to be incorrect, in certain circumstances you will be protected from liability. For more information see [disclaimer](#)



## Regulation details removed

### ABN details

ABN: 22 672 674 808 [View record on ABN Lookup](#)

Status: Regulation details removed

### Previous name(s)

Previous fund name	From	To
The trustee for the Muras Family Superannuation Fund	16 Jul 2007	18 Nov 2009

### What does 'Regulation details removed' mean?

The regulation details of this SMSF have been removed from display in Super Fund Lookup due to their failure to lodge returns.

#### APRA Funds

If you receive a transfer or rollover request from this SMSF, advise your client to contact the ATO by phoning [13 10 20](tel:131020) between 8am and 6pm, Monday to Friday.

See the [guidance](#) issued by APRA for further assistance in managing transfers and rollovers to SMSFs.

#### SMSF

An authorised contact for the SMSF can contact the ATO about this issue by phoning [13 10 20](tel:131020) between 8am and 6pm, Monday to Friday.

Also refer to [frequently asked questions](#)

#### Disclaimer

This extract is based on information supplied by superannuation entities to the Commissioner of Taxation.

**Important** Neither the Australian Government nor the ATO endorse or guarantee the performance of super funds.



# Self-managed super fund trustee declaration

**I understand that as an individual trustee or director of the corporate trustee of**

Fund name

THE MURAS FAMILY SUPERANNUATION FUND

I am responsible for ensuring that the fund is operated in accordance with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing trustees' compliance with the law.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- give me a written direction to rectify any contraventions or undertake a course of education
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status, which may result in significant adverse tax consequences for the fund
- prosecute me under the law, which may result in fines or imprisonment.

## Sole purpose

I understand it is my responsibility to ensure the fund is maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

## Trustee duties

I understand that by law I must at all times:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best financial interests of all the members of the fund
- keep records of decisions made about the running of the fund, including the appointment of professional advisers and the retirement of members and payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- refrain from entering into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- allow all members of the fund to have access to information and documents as required, including details about
  - the financial situation of the fund
  - the investments of the fund
  - the members' benefit entitlements.

I also understand that by law I must prepare, implement and regularly review an investment strategy having regard to all the circumstances of the fund, which include, but are not limited to:

- the risks associated with the fund's investments
- the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
- investment diversity and the fund's exposure to risk due to inadequate diversification
- the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities (including benefit payments)
- whether the trustees of the fund should hold insurance cover for one or more members of the fund.

## Accepting contributions and paying benefits

I understand that I can only accept contributions and pay benefits (income streams or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund trust deed have been met.

## Investment restrictions

I understand that, as a trustee or director of the corporate trustee of the fund, subject to certain limited exceptions specified in the law, I am prohibited from:

- giving financial assistance using the resources of the fund to a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)
- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers, allowed by special determinations or acquisitions from the trustee or investment manager of another regulated super fund as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)

- acquiring an in-house asset if the fund's in-house assets exceed 5% of the market value of the fund's total assets, or the in-house assets will exceed 5% of the market value of the fund's total assets by acquiring the asset (in-house assets are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets and any earnings from those assets reflects their market value).

**Administration**

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
  - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees, the retirement of members and payment of benefits)
  - records of all changes of trustees, including directors of the corporate trustee
  - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
  - all trustee declarations
  - copies of all reports given to members
  - documented decisions about storage of collectables and personal use assets
- ensure that the following are prepared and retained for at least five years
  - an annual statement of the financial position of the fund
  - an annual operating statement
  - copies of all annual returns lodged
  - accounts and statements that accurately record and explain the transactions and financial position of the fund including asset market valuation
  - copies of Transfer balance account reports lodged
  - copies of any other statements you are required to lodge with us or provide to other super funds
- appoint an approved SMSF auditor each year, no later than 45 days before the due date for lodgment of the fund's annual return and provide documents to the auditor as requested
- lodge the fund's annual return, completed in its entirety, by the due date
- review the independent audit report received from the approved SMSF auditor and take action as required
- notify the ATO within 28 days of any changes to the
  - membership of the fund, or trustees or directors of the corporate trustee
  - name of the fund
  - contact person and their contact details
  - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 21 days if the fund becomes an Australian Prudential Regulation Authority (APRA) regulated fund.

**DECLARATION**


By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply.
- Administrative penalties can be imposed on me for not complying with the legislation
- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.
- I do not have access to the government's financial assistance program that is available to trustees of APRA regulated funds in the case of financial loss due to fraudulent conduct or theft.
- I declare that the information provided in the form is true and correct.

Trustee's or director's name

MARK MURAS

Trustee's or director's signature



Date

Day: 09 / Month: 12 / Year: 2021

Witness' name (witness must be 18 years old or over)

NAOMI MURAS

Witness' signature



Date

Day: 09 / Month: 12 / Year: 2021

## C - Other Documents

2021 Financial Year

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**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

### Supporting Documents

- InvestmentStrategy-01072020-30062021.docx
- Super Fund.pdf

### Standard Checklist

- Attach copy of any SOAs issued during the Financial Year
- Attach copy of Investment Strategy
- Attach signed Engagement Letter
- Attach signed Trustee Representation Letter
- Attach Trustee Minutes prepared during the year



# The Muras Family Superannuation Fund

## Investment Strategy

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### Overview

The aim of this strategy is to provide the Members with an income on retirement.

### Investment Objectives

The Trustee(s) will at all times ensure the funds assets are invested in accordance with the trust deed and comply with the applicable legislative requirements.

The Trustee(s) will act prudently to maximise the rate of return, subject to acceptable risk parameters whilst maintaining an appropriate diversification across a broad range of assets whilst assessing the risks where it is determined the fund's portfolio lacks diversification and / or has elected to implement a sector bias.

Having considered the risk profile of the fund and the member's needs and circumstances, the trustee has adopted the following objectives for the investment of assets of the fund;

- to achieve an investment return (based on market values and net of tax and charges) that exceeds the CPI by at least 3% per annum when measured over a rolling 5 year period.
- to have a probability of zero or negative returns in any 12 Month period of less than one in five years; and
- have sufficient liquidity to meet liabilities as and when they fall due.
- to consider the need to hold a policy of insurance for one or more members of the fund.

### Investment Strategy

The fund will invest in a portfolio of assets according to market conditions and within the ranges specified below:

#### Asset Allocation

The targeted asset allocation will be in the following ranges:

<u>Asset Class</u>	<u>Target Range</u>	<u>Benchmark</u>
Australian Shares	0 - 0 %	0 %
International Shares	0 - 0 %	0 %
Cash	0 - 100 %	100 %
Australian Fixed Interest	0 - 0 %	0 %
International Fixed Interest	0 - 0 %	0 %
Mortgages	0 - 0 %	0 %
Direct Property	0 - 0 %	0 %
Listed Property	0 - 0 %	0 %
Other	0 - 0 %	0 %

Quality companies and trusts as supported by research and fundamental analysis will be selected. Direct investments in property, artwork and lease equipment may form part of the strategy provided there is sufficient basis for the decision.

### Insurance

The Trustees have considered and consulted Professional Advice where necessary to ensure that all fund members have the correct type and level of insurance. Insurance may be held within or outside the SMSF.

### Review and Monitoring

The trustees will monitor and review the fund's investment activities on a regular basis and to communicate with the members should they feel that any change in strategy is necessary in order to achieve the fund's objective.

**The Muras Family Superannuation Fund**  
**Investment Strategy**

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Date: / /

.....  
Mark Muras

.....  
Naomi Muras

# The Muras Family Superannuation Fund Investment Strategy

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Date: 25/2/2023.



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Mark Muras



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Naomi Muras

## D - Pension Documentation

2021 Financial Year

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**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

### Supporting Documents

- Transfer Balance Account Summary [Report](#)

### Standard Checklist

- Attach Actuarial Certificate
- Attach documentation supporting any pensions commenced during the financial year
- Attach documentation supporting any pensions commuted during the financial year
- Ensure correct Transfer Balance Account Reports have been lodged with the ATO

**The Muras Family Superannuation Fund**  
**Transfer Balance Account Summary**

For The Period 01 July 2020 - 30 June 2021

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Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
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Mark Muras

Naomi Muras

# E - Estate Planning

2021 Financial Year

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**Preparer** Lousse Montiel

**Reviewer** Steven Lee

**Status** Completed

## Supporting Documents

No supporting documents

## Standard Checklist

- Attach Death Benefit Nominations (if applicable)
- Attach Life Insurance Policies (if applicable)
- Attach Reversionary Pension documentation (if applicable)
- Attach SMSF Will (if applicable)
- Review current Estate planning to ensure it matches wishes of members