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## Contributions Report

As at 30 June 2022

## MEMBER

Mr Reginald Toby Gerrish

## AGE:

68 (at 30/06/2022)

## DATE OF BIRTH:

29 Oct 1953

## STATUS:

Member must meet the work test criteria to make further contributions.  
 'Bring Forward Rule' can NOT be triggered this year; member was 67 or older.

## Contribution Summary

	Note	2022	2021	2020
Concessional Cap	1,6			
- General		27,500.00	25,000.00	25,000.00
- Unused Carried Forward		-	-	-
- Maximum		27,500.00	25,000.00	25,000.00
Concessional Claimed (Member)		25,000.00	25,000.00	25,000.00
Concessional Claimed (Linked)		-	-	-
Concessional Claimed (External)		-	-	-
Allowable to 30/06/2022		2,500.00	-	-
Non-Concessional Cap	1	110,000.00	300,000.00	100,000.00
Concessional Excess		-	-	-
Non-Concessional Claimed (Member)		-	2,970.00	19.14
Non-Concessional Claimed (Linked)		-	-	-
Non-Concessional Claimed (External)		-	-	-
Allowable to 30/06/2022		110,000.00	297,030.00	99,980.86
Non-Concessional Excess		-	-	-
Total Super Balance	8	1,294,346.65	1,252,646.82	1,186,028.70
<input type="checkbox"/> Previous Year Non-Concessional - Trigger Year Activated				
		2021		0.00
		2020		0.00

## Notes

1. These figures should not be relied upon without confirming prior year contributions. Your Non-Concessional Contributions and bring forward entitlement may be reduced if you have balances in other Superannuation Funds

6. If the Total Super Balance at 30/06 prior is equal to or greater than the general transfer balance cap your Non-Concessional Cap for this income year is zero

8. If the Total Super Balance at 30/06 prior is less than \$500,000 unused concessional contributions in previous years may be brought forward commencing 1/7/2018. The Total Super Balance does not include any balances in other Superannuation Funds

## Trial Balance

As at 30 June 2022

Account Number	Account Description	Units	2022		2021	
			Debit \$	Credit \$	Debit \$	Credit \$
<b>125</b>	<b>Accumulation Member Balance</b>					
125 00001	Gerrish, Reginald Toby			1,252,646.82		1,186,028.70
<b>201</b>	<b>Term Deposits</b>					
201 0001	La Trobe 48hr		3,768.87		22,359.68	
201 0002	La Trobe		1,263,753.32		1,218,000.00	
<b>290</b>	<b>Cash at Bank</b>					
290 0001	Cash at Bank - CBA Business Online Saver		332.34		332.34	
290 0002	Cash at Bank - CBA Business Transaction Account		28,980.72		19,652.40	
290 0003	Cash at Bank - ANZ NZ Online Saver 141-46		4.50		2.07	
290 0004	Cash at Bank - ANZ Online Saver 141-50		-		2.43	
<b>450</b>	<b>Provisions for Tax - Fund</b>					
450 0009	Provision for Income Tax (Fund)			(314.90)		7,702.10
<b>500</b>	<b>Sundry Creditors</b>					
500 0001	Tax Installment Outstanding 30.6			2,808.00		-
<b>601</b>	<b>Term Deposits</b>					
601 0001	La Trobe 48hr			111.75		225.06
601 0002	La Trobe			50,050.76		52,745.06
<b>700</b>	<b>Member Non-Concessional Contributions</b>					
700 00001	Gerrish, Reginald Toby			-		2,970.00
<b>702</b>	<b>Employer Concessional Contributions</b>					
702 00001	Gerrish, Reginald Toby			25,000.00		25,000.00
<b>801</b>	<b>Fund Administration Expenses</b>					
801 0001	Accountancy Fees		1,430.00		2,970.00	
801 0005	Audit Fees		330.00		-	
<b>802</b>	<b>Investment Expenses</b>					
802 0001	Bank Charges		110.00		120.00	
<b>825</b>	<b>Fund Lodgement Expenses</b>					
825 0005	ATO Annual Return Fee - Supervisory levy		518.00		-	
<b>860</b>	<b>Fund Tax Expenses</b>					
860 0004	Income Tax Expense		10,916.10		11,232.00	
<b>925</b>	<b>Accumulation Member Payments</b>					
925 00001	Gerrish, Reginald Toby		20,158.58		-	
			<b>1,330,302.43</b>	<b>1,330,302.43</b>	<b>1,274,670.92</b>	<b>1,274,670.92</b>

# Operating Statement

For the year ended 30 June 2022

	Note	2022 \$	2021 \$
<b>REVENUE</b>			
<b>Contribution Revenue</b>			
Member Non-Concessional Contributions		-	2,970.00
Employer Concessional Contributions		25,000.00	25,000.00
		<b>25,000.00</b>	<b>27,970.00</b>
<b>Other Revenue</b>			
Term Deposits	2	50,162.51	52,970.12
		<b>50,162.51</b>	<b>52,970.12</b>
<b>Total Revenue</b>		<b>75,162.51</b>	<b>80,940.12</b>
<b>EXPENSES</b>			
<b>General Expense</b>			
Fund Administration Expenses	3	1,760.00	2,970.00
Investment Expenses	4	110.00	120.00
Fund Lodgement Expenses	5	518.00	-
		<b>2,388.00</b>	<b>3,090.00</b>
<b>BENEFITS ACCRUED AS A RESULT OF OPERATIONS BEFORE INCOME TAX</b>		<b>72,774.51</b>	<b>77,850.12</b>
<b>Tax Expense</b>			
Fund Tax Expenses	6	10,916.10	11,232.00
		<b>10,916.10</b>	<b>11,232.00</b>
<b>BENEFITS ACCRUED AS A RESULT OF OPERATIONS</b>		<b>61,858.41</b>	<b>66,618.12</b>

This Statement is to be read in conjunction with the notes to the Financial Statements

## Statement of Financial Position

As at 30 June 2022

	Note	2022 \$	2021 \$
<b>INVESTMENTS</b>			
<b>OTHER ASSETS</b>			
Term Deposits	7	1,267,522.19	1,240,359.68
Cash at Bank	8	29,317.56	19,989.24
		<b>1,296,839.75</b>	<b>1,260,348.92</b>
<b>TOTAL ASSETS</b>		<b>1,296,839.75</b>	<b>1,260,348.92</b>
<b>LIABILITIES</b>			
Provisions for Tax - Fund	9	(314.90)	7,702.10
Sundry Creditors	10	2,808.00	-
		<b>2,493.10</b>	<b>7,702.10</b>
<b>TOTAL LIABILITIES</b>		<b>2,493.10</b>	<b>7,702.10</b>
<b>NET ASSETS AVAILABLE TO PAY BENEFITS</b>		<b>1,294,346.65</b>	<b>1,252,646.82</b>
<b>REPRESENTED BY: LIABILITY FOR MEMBERS' BENEFITS</b>			
Allocated to Members' Accounts	11	1,294,346.65	1,252,646.82
		<b>1,294,346.65</b>	<b>1,252,646.82</b>

This Statement is to be read in conjunction with the notes to the Financial Statements

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**Note 1: Summary of Significant Accounting Policies**

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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 Trust Deed and the needs of members.

The financial statements have also been prepared on an accruals basis and are based on historical costs, except for investments and financial liabilities, which have been measured at net market values.

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.

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 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 their net market values, which is the amount that could be expected to be received from disposal of the investment in an orderly market after deducting costs expected to be incurred in realising the proceeds from disposal.

Net market values have 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; and
- iv. investment properties at trustees assessment of their realisable value.

Remeasurement changes in the net market values of investments are recognised in the operating statement in the periods in which they occur.

Current assets, such as interest and distributions receivable, which are expected to be recovered within twelve months after the reporting period, are carried at the fair value of amounts due to be received.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the reporting date. The trustees have determined that the gross values of the Funds financial liabilities are equivalent to their net 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 are subject to an insignificant risk of change in value.

c. Revenue

Revenue is recognised at the fair value of the consideration received or receivable.

#### Interest revenue

Interest revenue is recognised as it accrues using the effective interest method, which for floating rate financial assets is the rate inherent in the instrument.

Interest revenue includes the amortisation of any discount or premium, transactions costs and any other differences between the initial carrying amount of the interest-bearing instrument to which it relates and the amount of the interest-bearing instrument at maturity calculated on an effective interest basis.

#### Dividend revenue

Revenue from dividends is recognised on the date the shares are quoted ex-dividend and, if not received at the end of the reporting period, is reflected in the statement of financial position as a receivable at net market value.

#### Distribution revenue

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

#### Remeasurement changes in net market values

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

#### d. Liability for Accrued Benefits

The liability for accrued benefits represents the funds 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. Income Tax

The income tax expense (income) for the year comprises current income tax expense (income) and deferred tax expense (income).

Current income tax expense charged to the profit or loss is the tax payable on taxable income. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as unused tax losses.

Except for business combinations, no deferred income tax is recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled and their measurement also reflects the manner in which the trustees expect to recover or settle the carrying amount of the related asset or liability.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax asset can be utilised.

Current tax assets and liabilities are offset where a legally enforceable right of set-off exists and it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur. Deferred tax assets and liabilities are offset where:

(a) a legally enforceable right of set-off exists; and

(b) the deferred tax assets and liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities, where it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur in future periods in which significant amounts of deferred tax assets or liabilities are expected to be recovered or settled.

f. Critical Accounting Estimates and Judgments

The preparation of financial statements requires the trustees to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. 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.



## Notes to the Financial Statements

For the year ended 30 June 2022

	2022 \$	2021 \$
<b>Note 2: Term Deposits</b>		
La Trobe	50,050.76	52,745.06
La Trobe 48hr	111.75	225.06
	<b>50,162.51</b>	<b>52,970.12</b>
<b>Note 3: Fund Administration Expenses</b>		
Accountancy Fees	1,430.00	2,970.00
Audit Fees	330.00	-
	<b>1,760.00</b>	<b>2,970.00</b>
<b>Note 4: Investment Expenses</b>		
Bank Charges	110.00	120.00
	<b>110.00</b>	<b>120.00</b>
<b>Note 5: Fund Lodgement Expenses</b>		
ATO Annual Return Fee - Supervisory levy	518.00	-
	<b>518.00</b>	<b>-</b>
<b>Note 6: Fund Tax Expenses</b>		
Income Tax Expense	10,916.10	11,232.00
	<b>10,916.10</b>	<b>11,232.00</b>
<b>Note 7: Term Deposits</b>		
La Trobe	1,263,753.32	1,218,000.00
La Trobe 48hr	3,768.87	22,359.68
	<b>1,267,522.19</b>	<b>1,240,359.68</b>
<b>Note 8: Cash at Bank</b>		
Cash at Bank - ANZ NZ Online Saver 141-46	4.50	2.07
Cash at Bank - ANZ Online Saver 141-50	-	2.43
Cash at Bank - CBA Business Online Saver	332.34	332.34
Cash at Bank - CBA Business Transaction Account	28,980.72	19,652.40
	<b>29,317.56</b>	<b>19,989.24</b>
<b>Note 9: Provisions for Tax - Fund</b>		
Provision for Income Tax (Fund)	(314.90)	7,702.10
	<b>(314.90)</b>	<b>7,702.10</b>
<b>Note 10: Sundry Creditors</b>		
Tax Installment Outstanding 30.6	2,808.00	-
	<b>2,808.00</b>	<b>-</b>

Notes to the Financial Statements

For the year ended 30 June 2022

	2022 \$	2021 \$
<b>Note 11A: Movements in Members' Benefits</b>		
Liability for Members' Benefits Beginning:	1,252,646.82	1,186,028.70
Add: Increase (Decrease) in Members' Benefits	61,858.41	66,617.12
Less: Benefit Paid	20,158.58	-
<b>Liability for Members' Benefits End</b>	<b>1,294,346.65</b>	<b>1,252,646.82</b>

**Note 11B: Members' Other Details**

Total Unallocated Benefits	-	-
Total Forfeited Benefits	-	-
Total Preserved Benefits	-	-
Total Vested Benefits	1,294,346.65	1,252,646.82

# Member Account Balances

For the year ended 30 June 2022

Member Accounts	Opening Balance	Transfers & Tax Free Contributions	Taxable Contributions	Transfers to Pension Membership	Less: Member Tax	Less: Member Expenses	Less: Withdrawals	Distributions	Closing Balance
<b>Gerrish, Reginald (68)</b>									
<b>Accumulation</b>									
Accum (00001)	1,252,646.82	-	25,000.00	-	3,750.00	-	20,158.58	40,608.41	1,294,346.65
	<b>1,252,646.82</b>	<b>-</b>	<b>25,000.00</b>	<b>-</b>	<b>3,750.00</b>	<b>-</b>	<b>20,158.58</b>	<b>40,608.41</b>	<b>1,294,346.65</b>
<b>Reserve</b>	-	-	-	-	-	-	-	-	-
<b>TOTALS</b>	<b>1,252,646.82</b>	<b>-</b>	<b>25,000.00</b>	<b>-</b>	<b>3,750.00</b>	<b>-</b>	<b>20,158.58</b>	<b>40,608.41</b>	<b>1,294,346.65</b>

CALCULATED FUND EARNING RATE:

3.2225 %

APPLIED FUND EARNING RATE:

3.2225 %

## Investment Summary

As at 30 June 2022

Investment	Code	Units	Average Unit Cost \$	Market Price \$	Adjusted Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
<b>Cash</b>									
Cash at Bank - ANZ NZ Online Saver 141-	-	-	-	-	4.50	4.50	-	-	-
Cash at Bank - CBA Business Online Save	-	-	-	-	332.34	332.34	-	-	0.03
Cash at Bank - CBA Business Transaction	-	-	-	-	28,980.72	28,980.72	-	-	2.23
					<b>29,317.56</b>	<b>29,317.56</b>	<b>-</b>		<b>2.26</b>
<b>Fixed Interest Securities</b>									
La Trobe	-	-	-	-	1,263,753.32	1,263,753.32	-	-	97.45
La Trobe 48hr	-	-	-	-	3,768.87	3,768.87	-	-	0.29
					<b>1,267,522.19</b>	<b>1,267,522.19</b>	<b>-</b>		<b>97.74</b>
<b>Total Investments</b>					<b>1,296,839.75</b>	<b>1,296,839.75</b>	<b>-</b>		<b>100.00</b>

Gain / Loss \$ is equal to Market Value \$ less Adjusted Cost \$

Gain / Loss % is equal to Gain Loss \$ divided by Adjusted Cost \$, expressed as a percentage.

## Investment Income Comparison

As at 30 June 2022

General Ledger Details				Corporate Action Details						Differences	
Tran Date	Income	Tax Credits	Reconciled	Effective Date	Record Date	Units	Per Unit	Est. Income	Est. Tax Credits	Income	Tax Credits
<b>Cash</b>											
Cash at Bank - ANZ NZ Online Saver 141-46											
No income recorded or expected for the selected date range											
Cash at Bank - ANZ Online Saver 141-50											
No income recorded or expected for the selected date range											
Cash at Bank - CBA Business Online Saver											
No income recorded or expected for the selected date range											
Cash at Bank - CBA Business Transaction Account											
No income recorded or expected for the selected date range											
<b>Fixed Interest Securities</b>											
La Trobe											
5/07/2021	4,354.77	-	No			-	-	-	-	4,354.77	-
3/08/2021	4,558.79	-	No			-	-	-	-	4,558.79	-
3/09/2021	4,595.98	-	No			-	-	-	-	4,595.98	-
5/10/2021	4,447.73	-	No			-	-	-	-	4,447.73	-
4/11/2021	4,384.67	-	No			-	-	-	-	4,384.67	-
3/12/2021	4,243.23	-	No			-	-	-	-	4,243.23	-
7/01/2022	4,384.67	-	No			-	-	-	-	4,384.67	-
3/02/2022	4,067.71	-	No			-	-	-	-	4,067.71	-
3/03/2022	3,674.06	-	No			-	-	-	-	3,674.06	-
5/04/2022	3,856.40	-	No			-	-	-	-	3,856.40	-
4/05/2022	3,732.00	-	No			-	-	-	-	3,732.00	-
6/06/2022	3,750.75	-	No			-	-	-	-	3,750.75	-
	<b>50,050.76</b>	<b>-</b>						<b>-</b>	<b>-</b>	<b>50,050.76</b>	<b>-</b>
La Trobe 48hr											
5/07/2021	15.41	-	No			-	-	-	-	15.41	-
3/08/2021	7.39	-	No			-	-	-	-	7.39	-
3/09/2021	3.61	-	No			-	-	-	-	3.61	-
5/10/2021	6.70	-	No			-	-	-	-	6.70	-
4/11/2021	9.94	-	No			-	-	-	-	9.94	-
3/12/2021	12.79	-	No			-	-	-	-	12.79	-
7/01/2022	7.30	-	No			-	-	-	-	7.30	-
3/02/2022	2.56	-	No			-	-	-	-	2.56	-
3/03/2022	5.33	-	No			-	-	-	-	5.33	-

# Investment Income Comparison

As at 30 June 2022

General Ledger Details				Corporate Action Details						Differences	
Tran Date	Income	Tax Credits	Reconciled	Effective Date	Record Date	Units	Per Unit	Est. Income	Est. Tax Credits	Income	Tax Credits
5/04/2022	8.59	-	No			-	-	-	-	8.59	-
4/05/2022	14.01	-	No			-	-	-	-	14.01	-
6/06/2022	18.12	-	No			-	-	-	-	18.12	-
	<b>111.75</b>	-						-	-	<b>111.75</b>	-
Total	<b>50,162.51</b>	-						-	-	<b>50,162.51</b>	-
<b>TOTALS</b>	<b>50,162.51</b>	-						-	-	<b>50,162.51</b>	-

# Accrued Capital Gains

For the year ended 30 June 2022

	Date Acquired	Units	Market Value	Cost Base Used	Cost Base Adjustment	Gain Method	Adjusted Cost	Gain/Loss
<b>Capital Gains Tax Assets</b>								
<b>TOTALS</b>			-	-	-		-	<b>0.00</b>
<b>GRAND TOTAL</b>								<b>-</b>

Provision for Deferred Income Tax = 0.00 x 0.15 = 0.00

## Audit Trail

As at 30 June 2022

Date	Account Number	Cash/ Journal	Batch	Details	Debit \$	Credit \$
1/07/2021	290 0002	C	2	Account Fee	-	10.00
1/07/2021	802 0001	C	27	Account Fee	10.00	-
5/07/2021	201 0001	J	51	Interest Reinvested	4,370.18	-
5/07/2021	201 0002	J	51	transfer	26,000.00	-
5/07/2021	201 0001	J	51	transfer	-	26,000.00
5/07/2021	601 0001	J	51	Interest	-	15.41
5/07/2021	601 0002	J	51	Interest	-	4,354.77
1/08/2021	290 0002	C	3	Account Fee	-	10.00
1/08/2021	802 0001	C	28	Account Fee	10.00	-
3/08/2021	201 0001	J	52	Interest Reinvested	4,566.18	-
3/08/2021	601 0001	J	52	Interest Reinvested	-	7.39
3/08/2021	601 0002	J	52	Interest Reinvested	-	4,558.79
31/08/2021	290 0002	C	4	ATO	-	2,035.10
31/08/2021	450 0009	C	43	ATO	1,776.10	-
31/08/2021	825 0005	C	43	ATO Levy Payment	259.00	-
1/09/2021	290 0002	C	5	Account Fee	-	10.00
1/09/2021	802 0001	C	29	Account Fee	10.00	-
3/09/2021	201 0001	J	53	Interest Reinvested	4,599.59	-
3/09/2021	601 0002	J	53	Interest Reinvested	-	4,595.98
3/09/2021	601 0001	J	53	Interest Reinvested	-	3.61
1/10/2021	290 0002	C	6	Account Fee	-	10.00
1/10/2021	802 0001	C	30	Account Fee	10.00	-
5/10/2021	201 0001	J	54	Interest Reinvested	4,454.43	-
5/10/2021	601 0002	J	54	Interest Reinvested	-	4,447.73
5/10/2021	601 0001	J	54	Interest Reinvested	-	6.70
16/10/2021	290 0002	C	7	ATO	-	1,327.00
16/10/2021	860 0004	J	44	ATO	1,327.00	-
1/11/2021	290 0002	C	8	Account Fee	-	10.00
1/11/2021	802 0001	C	31	Account Fee	10.00	-
4/11/2021	201 0001	J	55	Interest Reinvested	4,394.61	-
4/11/2021	601 0002	J	55	Interest Reinvested	-	4,384.67
4/11/2021	601 0001	J	55	Interest Reinvested	-	9.94
6/11/2021	290 0002	C	9	TOBY	25,000.00	-
6/11/2021	702 00001	C	40	Contribution Employer Concessional Contribu	-	25,000.00
1/12/2021	290 0002	C	10	Account Fee	-	10.00
1/12/2021	802 0001	C	32	Account Fee	10.00	-
3/12/2021	201 0001	J	56	Interest Reinvested	4,256.02	-
3/12/2021	601 0002	J	56	Interest Reinvested	-	4,243.23
3/12/2021	601 0001	J	56	Interest Reinvested	-	12.79
11/12/2021	290 0002	C	24	CITIBIP	-	158.58
11/12/2021	925 00001	C	49	Benefit Payment - Gerrish, Reginald Toby	158.58	-
15/12/2021	290 0002	C	11	LA TROBE	23,000.00	-
15/12/2021	201 0001	C	63	LA TROBE REDEEMED	-	23,000.00
1/01/2022	290 0002	C	12	Account Fee	-	10.00



## Audit Trail

As at 30 June 2022

Date	Account Number	Cash/ Journal	Batch	Details	Debit \$	Credit \$
1/01/2022	802 0001	C	33	Account Fee	10.00	-
7/01/2022	201 0001	J	57	Interest Reinvested	4,391.97	-
7/01/2022	601 0002	J	57	Interest Reinvested	-	4,384.67
7/01/2022	601 0001	J	57	Interest Reinvested	-	7.30
24/01/2022	290 0002	C	13	AUST SUPER	-	20,000.00
24/01/2022	925 00001	C	50	Benefit Payment - Gerrish, Reginald Toby	20,000.00	-
28/01/2022	290 0002	C	14	ATO	-	1,327.00
28/01/2022	860 0004	J	45	ATO	1,327.00	-
31/01/2022	290 0004	C	25	Transfer	-	2.43
31/01/2022	290 0003	C	26	Transfer	2.43	-
1/02/2022	290 0002	C	15	Account Fee	-	10.00
1/02/2022	802 0001	C	34	Account Fee	10.00	-
3/02/2022	201 0001	J	58	Interest Reinvested	4,070.27	-
3/02/2022	601 0002	J	58	Interest Reinvested	-	4,067.71
3/02/2022	601 0001	J	58	Interest Reinvested	-	2.56
7/02/2022	290 0002	C	16	AUDIT	-	330.00
7/02/2022	290 0002	C	17	ACCOUNTING	-	1,430.00
7/02/2022	290 0002	C	18	ATO	-	1.00
7/02/2022	290 0002	C	19	ATO	-	6,184.00
7/02/2022	801 0005	C	35	AUDIT	330.00	-
7/02/2022	801 0001	C	36	ACCOUNTING	1,430.00	-
7/02/2022	450 0009	C	41	ATO	1.00	-
7/02/2022	450 0009	C	42	ATO	5,925.00	-
7/02/2022	825 0005	C	42	ATO Levy Payment	259.00	-
1/03/2022	290 0002	C	20	Account Fee	-	10.00
1/03/2022	802 0001	C	37	Account Fee	10.00	-
3/03/2022	201 0001	J	59	Interest Reinvested	3,679.39	-
3/03/2022	601 0002	J	59	Interest Reinvested	-	3,674.06
3/03/2022	601 0001	J	59	Interest Reinvested	-	5.33
1/04/2022	290 0002	C	21	Account Fee	-	10.00
1/04/2022	802 0001	C	38	Account Fee	10.00	-
5/04/2022	201 0001	J	60	Interest Reinvested	3,864.99	-
5/04/2022	601 0002	J	60	Interest Reinvested	-	3,856.40
5/04/2022	601 0001	J	60	Interest Reinvested	-	8.59
1/05/2022	290 0002	C	22	Account Fee	-	10.00
1/05/2022	802 0001	C	39	Account Fee	10.00	-
4/05/2022	201 0001	J	61	Interest Reinvested	3,746.01	-
4/05/2022	601 0002	J	61	Interest Reinvested	-	3,732.00
4/05/2022	601 0001	J	61	Interest Reinvested	-	14.01
23/05/2022	290 0002	C	23	ATO	-	5,769.00
23/05/2022	860 0004	J	46	ATO	5,769.00	-
3/06/2022	201 0002	J	62	Transfer	19,753.32	-
3/06/2022	201 0001	J	62	Transfer	-	19,753.32
6/06/2022	201 0001	J	62	Interest Reinvested	3,768.87	-

# Audit Trail

As at 30 June 2022

Date	Account Number	Cash/ Journal	Batch	Details	Debit \$	Credit \$
6/06/2022	601 0002	J	62	Interest Reinvested	-	3,750.75
6/06/2022	601 0001	J	62	Interest Reinvested	-	18.12
30/06/2022	450 0009	J	47	June 2022 Instalment after 30.6	-	2,808.00
30/06/2022	860 0004	J	47	June 2022 Instalment after 30.6	2,808.00	-
30/06/2022	450 0009	J	48	June Instalment after 30.6	2,808.00	-
30/06/2022	000	C	48	June Instalment after 30.6	-	2,808.00
30/06/2022	860 0004	J	1	Current year tax expense	(314.90)	-
30/06/2022	450 0009	J	1	Current year tax expense	-	(314.90)
30/06/2022	500 0001	J	64	End of Year Master Clearing Account Balancin	-	2,808.00
30/06/2022	000	J	64	End of Year Master Clearing Account Balancin	2,808.00	-

Transactions that have been reconciled to each other within the Master Clearing Account in the selected report period have not been included in this report.

## General Ledger

As at 30 June 2022

Account Number	Account Description	Units	Amount \$	Opening \$	Closing \$
<b>000</b>	<b>Master Clearing Account</b>			-	-
	30/06/2022		(2,808.00) June Instalment after 30.6		
	30/06/2022		2,808.00 End of Year Master Clearing Account Balancing		
<b>125</b>	<b>Accumulation Member Balance</b>			<b>1,252,646.82</b>	<b>1,252,646.82</b>
00001	Gerrish, Reginald Toby			1,252,646.82	1,252,646.82
<b>199</b>	<b>Current Period Surplus</b>			-	<b>61,858.41</b>
<b>201</b>	<b>Term Deposits</b>			<b>1,240,359.68</b>	<b>1,267,522.19</b>
201 0001	La Trobe 48hr			22,359.68	3,768.87
	5/07/2021		4,370.18 Interest Reinvested		
	5/07/2021		(26,000.00) transfer		
	3/08/2021		4,566.18 Interest Reinvested		
	3/09/2021		4,599.59 Interest Reinvested		
	5/10/2021		4,454.43 Interest Reinvested		
	4/11/2021		4,394.61 Interest Reinvested		
	3/12/2021		4,256.02 Interest Reinvested		
	15/12/2021		(23,000.00) LA TROBE REDEEMED		
	7/01/2022		4,391.97 Interest Reinvested		
	3/02/2022		4,070.27 Interest Reinvested		
	3/03/2022		3,679.39 Interest Reinvested		
	5/04/2022		3,864.99 Interest Reinvested		
	4/05/2022		3,746.01 Interest Reinvested		
	3/06/2022		(19,753.32) Transfer		
	6/06/2022		3,768.87 Interest Reinvested		
201 0002	La Trobe			1,218,000.00	1,263,753.32
	5/07/2021		26,000.00 transfer		
	3/06/2022		19,753.32 Transfer		
<b>290</b>	<b>Cash at Bank</b>			<b>19,989.24</b>	<b>29,317.56</b>
290 0001	Cash at Bank - CBA Business Online Saver			332.34	332.34
290 0002	Cash at Bank - CBA Business Transaction Account			19,652.40	28,980.72
	1/07/2021		(10.00) Account Fee		
	1/08/2021		(10.00) Account Fee		
	31/08/2021		(2,035.10) ATO		
	1/09/2021		(10.00) Account Fee		
	1/10/2021		(10.00) Account Fee		
	16/10/2021		(1,327.00) ATO		
	1/11/2021		(10.00) Account Fee		
	6/11/2021		25,000.00 TOBY		
	1/12/2021		(10.00) Account Fee		
	11/12/2021		(158.58) CITIBIP		
	15/12/2021		23,000.00 LA TROBE		
	1/01/2022		(10.00) Account Fee		
	24/01/2022		(20,000.00) AUST SUPER		
	28/01/2022		(1,327.00) ATO		
	1/02/2022		(10.00) Account Fee		
	7/02/2022		(330.00) AUDIT		
	7/02/2022		(1,430.00) ACCOUNTING		
	7/02/2022		(1.00) ATO		
	7/02/2022		(6,184.00) ATO		
	1/03/2022		(10.00) Account Fee		
	1/04/2022		(10.00) Account Fee		

## General Ledger

As at 30 June 2022

Account Number	Account Description	Units	Amount \$	Opening \$	Closing \$
	1/05/2022		(10.00) Account Fee		
	23/05/2022		(5,769.00) ATO		
290 0003	Cash at Bank - ANZ NZ Online Saver 141-46			2.07	4.50
	31/01/2022		2.43 Transfer		
290 0004	Cash at Bank - ANZ Online Saver 141-50			2.43	-
	31/01/2022		(2.43) Transfer		
<b>450</b>	<b>Provisions for Tax - Fund</b>			<b>7,702.10</b>	<b>(314.90)</b>
450 0009	Provision for Income Tax (Fund)			7,702.10	(314.90)
	31/08/2021		(1,776.10) ATO		
	7/02/2022		(1.00) ATO		
	7/02/2022		(5,925.00) ATO		
	30/06/2022		2,808.00 June 2022 Instalment after 30.6		
	30/06/2022		(2,808.00) June Instalment after 30.6		
	30/06/2022		(314.90) Current year tax expense		
<b>500</b>	<b>Sundry Creditors</b>			<b>-</b>	<b>2,808.00</b>
500 0001	Tax Installment Outstanding 30.6			-	2,808.00
	30/06/2022		2,808.00 End of Year Master Clearing Account Balancing		
<b>601</b>	<b>Term Deposits</b>			<b>-</b>	<b>50,162.51</b>
601 0001	La Trobe 48hr			-	111.75
	5/07/2021		15.41 Interest		
	3/08/2021		7.39 Interest Reinvested		
	3/09/2021		3.61 Interest Reinvested		
	5/10/2021		6.70 Interest Reinvested		
	4/11/2021		9.94 Interest Reinvested		
	3/12/2021		12.79 Interest Reinvested		
	7/01/2022		7.30 Interest Reinvested		
	3/02/2022		2.56 Interest Reinvested		
	3/03/2022		5.33 Interest Reinvested		
	5/04/2022		8.59 Interest Reinvested		
	4/05/2022		14.01 Interest Reinvested		
	6/06/2022		18.12 Interest Reinvested		
601 0002	La Trobe			-	50,050.76
	5/07/2021		4,354.77 Interest		
	3/08/2021		4,558.79 Interest Reinvested		
	3/09/2021		4,595.98 Interest Reinvested		
	5/10/2021		4,447.73 Interest Reinvested		
	4/11/2021		4,384.67 Interest Reinvested		
	3/12/2021		4,243.23 Interest Reinvested		
	7/01/2022		4,384.67 Interest Reinvested		
	3/02/2022		4,067.71 Interest Reinvested		
	3/03/2022		3,674.06 Interest Reinvested		
	5/04/2022		3,856.40 Interest Reinvested		
	4/05/2022		3,732.00 Interest Reinvested		
	6/06/2022		3,750.75 Interest Reinvested		
<b>702</b>	<b>Employer Concessional Contributions</b>			<b>-</b>	<b>25,000.00</b>
00001	Gerrish, Reginald Toby			-	25,000.00
	6/11/2021		25,000.00 Contribution Employer Concessional Contributions		
<b>801</b>	<b>Fund Administration Expenses</b>			<b>-</b>	<b>1,760.00</b>
801 0001	Accountancy Fees			-	1,430.00
	7/02/2022		1,430.00 ACCOUNTING		

## General Ledger

As at 30 June 2022

Account Number	Account Description	Units	Amount \$	Opening \$	Closing \$
801 0005	Audit Fees 7/02/2022		330.00 AUDIT	-	330.00
<b>802</b>	<b>Investment Expenses</b>			<b>-</b>	<b>110.00</b>
802 0001	Bank Charges			-	110.00
	1/07/2021		10.00 Account Fee		
	1/08/2021		10.00 Account Fee		
	1/09/2021		10.00 Account Fee		
	1/10/2021		10.00 Account Fee		
	1/11/2021		10.00 Account Fee		
	1/12/2021		10.00 Account Fee		
	1/01/2022		10.00 Account Fee		
	1/02/2022		10.00 Account Fee		
	1/03/2022		10.00 Account Fee		
	1/04/2022		10.00 Account Fee		
	1/05/2022		10.00 Account Fee		
<b>825</b>	<b>Fund Lodgement Expenses</b>			<b>-</b>	<b>518.00</b>
825 0005	ATO Annual Return Fee - Supervisory levy			-	518.00
	31/08/2021		259.00 ATO Levy Payment		
	7/02/2022		259.00 ATO Levy Payment		
<b>860</b>	<b>Fund Tax Expenses</b>			<b>-</b>	<b>10,916.10</b>
860 0004	Income Tax Expense			-	10,916.10
	16/10/2021		1,327.00 ATO		
	28/01/2022		1,327.00 ATO		
	23/05/2022		5,769.00 ATO		
	30/06/2022		2,808.00 June 2022 Instalment after 30.6		
	30/06/2022		(314.90) Current year tax expense		
<b>925</b>	<b>Accumulation Member Payments</b>			<b>-</b>	<b>20,158.58</b>
00001	Gerrish, Reginald Toby			-	20,158.58
	11/12/2021		158.58 Benefit Payment - Gerrish, Reginald Toby		
	24/01/2022		20,000.00 Benefit Payment - Gerrish, Reginald Toby		

Transactions that have been reconciled to each other within the Master Clearing Account in the selected report period have not been included in this report.

# Tax Reconciliation

For the year ended 30 June 2022

## INCOME

<b>Gross Interest Income</b>		50,162.00	
<b>Gross Dividend Income</b>			
Imputation Credits	-		
Franked Amounts	-		
Unfranked Amounts	-		
<b>Gross Rental Income</b>			-
<b>Gross Foreign Income</b>			-
<b>Gross Trust Distributions</b>			-
<b>Gross Assessable Contributions</b>			
Employer Contributions/Untaxed Transfers	25,000.00		
Member Contributions	-	25,000.00	
<b>Gross Capital Gain</b>			
Net Capital Gain	-		
Pension Capital Gain Revenue	-		
<b>Non-arm's length income</b>			-
<b>Net Other Income</b>			-
<b>Gross Income</b>			<b>75,162.00</b>
Less Exempt Current Pension Income			-
<b>Total Income</b>			<b>75,162.00</b>
<b>LESS DEDUCTIONS</b>			
<b>Other Deduction</b>		2,388.00	
<b>Total Deductions</b>			<b>2,388.00</b>
<b>TAXABLE INCOME</b>			<b>72,774.00</b>
Gross Income Tax Expense (15% of Standard Component) (45% of Non-arm's length income)		10,916.10	
Less Foreign Tax Offset	-		
Less Other Tax Credit	-		
<b>Tax Assessed</b>			<b>10,916.10</b>
Less Imputed Tax Credit			-
Less Amount Already paid (for the year)		11,231.00	11,231.00
<b>TAX DUE OR REFUNDABLE</b>			<b>(314.90)</b>
<b>Supervisory Levy</b>			<b>259.00</b>
<b>AMOUNT DUE OR REFUNDABLE</b>			<b>(55.90)</b>

## Notes to the Tax Reconciliation

## Revenue Summary

For the year ended 30 June 2022

Account	Description	Date	Revenue Amount	TFN Credit	TFN Closely Held Trusts	ABN Credit	Notes
<b>Assessable Revenue Accounts</b>							
601 0001	La Trobe 48hr	05/07/2021	15.41	-	-	-	
601 0001	La Trobe 48hr	03/08/2021	7.39	-	-	-	
601 0001	La Trobe 48hr	03/09/2021	3.61	-	-	-	
601 0001	La Trobe 48hr	05/10/2021	6.70	-	-	-	
601 0001	La Trobe 48hr	04/11/2021	9.94	-	-	-	
601 0001	La Trobe 48hr	03/12/2021	12.79	-	-	-	
601 0001	La Trobe 48hr	07/01/2022	7.30	-	-	-	
601 0001	La Trobe 48hr	03/02/2022	2.56	-	-	-	
601 0001	La Trobe 48hr	03/03/2022	5.33	-	-	-	
601 0001	La Trobe 48hr	05/04/2022	8.59	-	-	-	
601 0001	La Trobe 48hr	04/05/2022	14.01	-	-	-	
601 0001	La Trobe 48hr	06/06/2022	18.12	-	-	-	
601 0002	La Trobe	05/07/2021	4,354.77	-	-	-	
601 0002	La Trobe	03/08/2021	4,558.79	-	-	-	
601 0002	La Trobe	03/09/2021	4,595.98	-	-	-	
601 0002	La Trobe	05/10/2021	4,447.73	-	-	-	
601 0002	La Trobe	04/11/2021	4,384.67	-	-	-	
601 0002	La Trobe	03/12/2021	4,243.23	-	-	-	
601 0002	La Trobe	07/01/2022	4,384.67	-	-	-	
601 0002	La Trobe	03/02/2022	4,067.71	-	-	-	
601 0002	La Trobe	03/03/2022	3,674.06	-	-	-	
601 0002	La Trobe	05/04/2022	3,856.40	-	-	-	
601 0002	La Trobe	04/05/2022	3,732.00	-	-	-	
601 0002	La Trobe	06/06/2022	3,750.75	-	-	-	
	<b>Total Assessable Revenue</b>		50,162.51	-	-	-	

# Notes to the Tax Reconciliation

## Revenue Summary

For the year ended 30 June 2022

Account	Description	Date	Revenue Amount	TFN Credit	TFN Closely Held Trusts	ABN Credit	Notes
<b>Non-assessable Revenue Accounts</b>							
	<b>Total Non-assessable Revenue</b>		-	-	-	-	
	<b>Total Revenue</b>		50,162.51	-	-	-	

**Notes:**  
 FMIS - Forestry Managed Investment Scheme (FMIS) income, NZL - Australian franking credits from a New Zealand company, ABN - Payment where ABN not quoted, PARTNERSHIP - Distribution from partnership



# Notes to the Tax Reconciliation

## Exempt Pension Income / Deduction Apportionment

For the year ended 30 June 2022

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### EXEMPT CURRENT PENSION INCOME

The Exempt Current Pension Income is calculated using segregation of assets and income.

The calculation is outlined below using only transactions tagged to segregated pension members:

<b>Gross Interest Income</b>		-
<b>Gross Dividend Income</b>		
Imputation Credits	-	
Franked Amounts	-	
Unfranked Amounts	-	-
<b>Gross Rental Income</b>		-
<b>Gross Foreign Income</b>		-
<b>Gross Trust Distributions</b>		-
<b>Net Capital Gains</b>		-
<b>Net Other Income</b>		-
<b>Exempt Current Pension Income</b>		-

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# Notes to the Tax Reconciliation

## Exempt Pension Income / Deduction Apportionment

For the year ended 30 June 2022

### APPORTIONMENT FACTOR FOR GENERAL ADMINISTRATIVE EXPENSES

**Fund Income:**

Gross Income	75,162.00
PLUS Non-assessable Contributions	-
PLUS Rollins	-
	75,162.00

**Reduced Fund Income:**

Fund Income	75,162.00
LESS Exempt Current Pension Income	-
	75,162.00

**Apportionment Factor:**

Reduced Fund Income	75,162.00
Fund Income	75,162.00
	1.0000000000

### APPORTIONMENT FACTOR FOR INVESTMENT EXPENSES

**Assessable Investment Income:**

Gross Income	75,162.00
LESS Gross Taxable Contributions	25,000.00
LESS Exempt Current Pension Income	-
	50,162.00

**Total Investment Income:**

Gross Income	75,162.00
LESS Gross Taxable Contributions	25,000.00
	50,162.00

**Apportionment Factor:**

Assessable Investment Income	50,162.00
Total Investment Income	50,162.00
	1.0000000000

## Notes to the Tax Reconciliation

## Deductions

For the year ended 30 June 2022

Account	Member	Date	Description	Transaction Amount	Deductible %	Deductible \$	Pension Exempt Apportionment	Apportionment Factor	Tagged to Member	Deduction
802 0001		1/07/2021	Account Fee	10.00	100.00	10.00	Yes	1.0000		10.00
802 0001		1/08/2021	Account Fee	10.00	100.00	10.00	Yes	1.0000		10.00
825 0005		31/08/2021	ATO Levy Payment	259.00	100.00	259.00	Yes	1.0000		259.00
802 0001		1/09/2021	Account Fee	10.00	100.00	10.00	Yes	1.0000		10.00
802 0001		1/10/2021	Account Fee	10.00	100.00	10.00	Yes	1.0000		10.00
802 0001		1/11/2021	Account Fee	10.00	100.00	10.00	Yes	1.0000		10.00
802 0001		1/12/2021	Account Fee	10.00	100.00	10.00	Yes	1.0000		10.00
802 0001		1/01/2022	Account Fee	10.00	100.00	10.00	Yes	1.0000		10.00
802 0001		1/02/2022	Account Fee	10.00	100.00	10.00	Yes	1.0000		10.00
801 0001		7/02/2022	ACCOUNTING	1,430.00	100.00	1,430.00	Yes	1.0000		1,430.00
801 0005		7/02/2022	AUDIT	330.00	100.00	330.00	Yes	1.0000		330.00
825 0005		7/02/2022	ATO Levy Payment	259.00	100.00	259.00	Yes	1.0000		259.00
802 0001		1/03/2022	Account Fee	10.00	100.00	10.00	Yes	1.0000		10.00
802 0001		1/04/2022	Account Fee	10.00	100.00	10.00	Yes	1.0000		10.00
802 0001		1/05/2022	Account Fee	10.00	100.00	10.00	Yes	1.0000		10.00
<b>TOTALS</b>				<b>2,388.00</b>		<b>2,388.00</b>				<b>2,388.00</b>

## Notes to the Tax Reconciliation

## Non-Trust Income - Assessable Amounts

For the year ended 30 June 2022

Account	Description	Date	Rent	Unfranked	Unfranked CFI	Franked	Imputation Credit	NALI	Interest	Other Taxable	Total
601 0001	La Trobe 48hr	05/07/2021	-	-	-	-	-	-	15.41	-	15.41
601 0001	La Trobe 48hr	03/08/2021	-	-	-	-	-	-	7.39	-	7.39
601 0001	La Trobe 48hr	03/09/2021	-	-	-	-	-	-	3.61	-	3.61
601 0001	La Trobe 48hr	05/10/2021	-	-	-	-	-	-	6.70	-	6.70
601 0001	La Trobe 48hr	04/11/2021	-	-	-	-	-	-	9.94	-	9.94
601 0001	La Trobe 48hr	03/12/2021	-	-	-	-	-	-	12.79	-	12.79
601 0001	La Trobe 48hr	07/01/2022	-	-	-	-	-	-	7.30	-	7.30
601 0001	La Trobe 48hr	03/02/2022	-	-	-	-	-	-	2.56	-	2.56
601 0001	La Trobe 48hr	03/03/2022	-	-	-	-	-	-	5.33	-	5.33
601 0001	La Trobe 48hr	05/04/2022	-	-	-	-	-	-	8.59	-	8.59
601 0001	La Trobe 48hr	04/05/2022	-	-	-	-	-	-	14.01	-	14.01
601 0001	La Trobe 48hr	06/06/2022	-	-	-	-	-	-	18.12	-	18.12
601 0002	La Trobe	05/07/2021	-	-	-	-	-	-	4,354.77	-	4,354.77
601 0002	La Trobe	03/08/2021	-	-	-	-	-	-	4,558.79	-	4,558.79
601 0002	La Trobe	03/09/2021	-	-	-	-	-	-	4,595.98	-	4,595.98
601 0002	La Trobe	05/10/2021	-	-	-	-	-	-	4,447.73	-	4,447.73
601 0002	La Trobe	04/11/2021	-	-	-	-	-	-	4,384.67	-	4,384.67
601 0002	La Trobe	03/12/2021	-	-	-	-	-	-	4,243.23	-	4,243.23
601 0002	La Trobe	07/01/2022	-	-	-	-	-	-	4,384.67	-	4,384.67
601 0002	La Trobe	03/02/2022	-	-	-	-	-	-	4,067.71	-	4,067.71
601 0002	La Trobe	03/03/2022	-	-	-	-	-	-	3,674.06	-	3,674.06
601 0002	La Trobe	05/04/2022	-	-	-	-	-	-	3,856.40	-	3,856.40
601 0002	La Trobe	04/05/2022	-	-	-	-	-	-	3,732.00	-	3,732.00
601 0002	La Trobe	06/06/2022	-	-	-	-	-	-	3,750.75	-	3,750.75
<b>TOTALS</b>			-	-	-	-	-	-	<b>50,162.51</b>	-	<b>50,162.51</b>



**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 2022* (NAT 71287).

- ! The *Self-managed superannuation fund annual return instructions 2022* (NAT 71606) (the instructions) can assist you to complete this annual return.
- The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via [ABR.gov.au](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT 3036).

**To complete this annual return**

- Print clearly, using a BLACK pen only.
  - Use BLOCK LETTERS and print one character per box.
- S M I T H S T
- Place  in ALL applicable boxes.

➤ Postal address for annual returns:  
**Australian Taxation Office**  
**GPO Box 9845**  
**[insert the name and postcode of your capital city]**

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, 9 and 11.

! 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)

3 Australian business number (ABN) (if applicable)

4 Current postal address

Suburb/town

State/territory

Postcode

5 Annual return status

Is this an amendment to the SMSF's 2022 return? **A** No  Yes

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



## 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

**0410712708**

Postal address

**SUPERAUDITS**

**PO BOX 3376**

Suburb/town

**Rundle Mall**

State/territory

**SA**

Postcode

**5000**

Date audit was completed **A**  /  /

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 **062140** Fund account number **10550130**

Fund account name

**MACKAY AND GERRISH PL SUPER 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 alias

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

**SuperMate**

**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** \$  0.00

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

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

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

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



## Section B: Income

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

### 11 Income

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

**G** No  Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2022*.

Have you applied an exemption or rollover?

**M** No  Yes

Code

Net capital gain **A** \$  ~~0~~

Gross rent and other leasing and hiring income **B** \$  ~~0~~

Gross interest **C** \$  ~~50,162~~

Forestry managed investment scheme income **X** \$  ~~0~~

Gross foreign income <b>D1</b> \$ <input type="text" value="0"/> <del>0</del>	Net foreign income <b>D</b> \$ <input type="text" value="0"/> <del>0</del>	Loss <input type="checkbox"/>
---	--	-------------------------------

Australian franking credits from a New Zealand company **E** \$  ~~0~~

Transfers from foreign funds **F** \$  ~~0~~

Number

Gross payments where ABN not quoted **H** \$  ~~0~~

Gross distribution from partnerships **I** \$  ~~0~~

Loss

\*Unfranked dividend amount **J** \$  ~~0~~

\*Franked dividend amount **K** \$  ~~0~~

\*Dividend franking credit **L** \$  ~~0~~

\*Gross trust distributions **M** \$  ~~0~~

Code

<b>Calculation of assessable contributions</b>	
Assessable employer contributions <b>R1</b> \$ <input type="text" value="25,000"/> <del>25,000</del>	
plus Assessable personal contributions <b>R2</b> \$ <input type="text" value="0"/> <del>0</del>	
plus <sup>#No-TFN-quoted contributions</sup> <b>R3</b> \$ <input type="text" value="0"/> <del>0</del>	
(an amount must be included even if it is zero)	
less Transfer of liability to life insurance company or PST <b>R6</b> \$ <input type="text" value="0"/> <del>0</del>	

Assessable contributions <b>R</b> \$ <input type="text" value="25,000"/> <del>25,000</del>	
(R1 plus R2 plus R3 less R6)	

<b>Calculation of non-arm's length income</b>	
*Net non-arm's length private company dividends <b>U1</b> \$ <input type="text" value="0"/> <del>0</del>	
plus *Net non-arm's length trust distributions <b>U2</b> \$ <input type="text" value="0"/> <del>0</del>	
plus *Net other non-arm's length income <b>U3</b> \$ <input type="text" value="0"/> <del>0</del>	

*Other income <b>S</b> \$ <input type="text" value="0"/> <del>0</del>	
*Assessable income due to changed tax status of fund <b>T</b> \$ <input type="text" value="0"/> <del>0</del>	
<b>Net non-arm's length income</b> <b>U</b> \$ <input type="text" value="0"/> <del>0</del>	
(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.

<b>GROSS INCOME</b> (Sum of labels A to U) <b>W</b> \$ <input type="text" value="75,162"/> <del>75,162</del>	Loss <input type="checkbox"/>
Exempt current pension income <b>Y</b> \$ <input type="text" value="0"/> <del>0</del>	
<b>TOTAL ASSESSABLE INCOME</b> (W less Y) <b>V</b> \$ <input type="text" value="75,162"/> <del>75,162</del>	Loss <input type="checkbox"/>



**Section C: Deductions and non-deductible expenses****12 Deductions and non-deductible expenses**

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

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	<b>A1</b>	\$ <input type="text" value="0"/>	<b>A2</b>	\$ <input type="text" value="0"/>
Interest expenses overseas	<b>B1</b>	\$ <input type="text" value="0"/>	<b>B2</b>	\$ <input type="text" value="0"/>
Capital works expenditure	<b>D1</b>	\$ <input type="text" value="0"/>	<b>D2</b>	\$ <input type="text" value="0"/>
Decline in value of depreciating assets	<b>E1</b>	\$ <input type="text" value="0"/>	<b>E2</b>	\$ <input type="text" value="0"/>
Insurance premiums – members	<b>F1</b>	\$ <input type="text" value="0"/>	<b>F2</b>	\$ <input type="text" value="0"/>
SMSF auditor fee	<b>H1</b>	\$ <input type="text" value="330"/>	<b>H2</b>	\$ <input type="text" value="0"/>
Investment expenses	<b>I1</b>	\$ <input type="text" value="110"/>	<b>I2</b>	\$ <input type="text" value="0"/>
Management and administration expenses	<b>J1</b>	\$ <input type="text" value="1,430"/>	<b>J2</b>	\$ <input type="text" value="0"/>
Forestry managed investment scheme expense	<b>U1</b>	\$ <input type="text" value="0"/>	<b>U2</b>	\$ <input type="text" value="0"/>
Other amounts	<b>L1</b>	\$ <input type="text" value="518"/>	<b>L2</b>	\$ <input type="text" value="21,741"/>
			Code <input type="text" value="0"/>	Code <input type="text" value="0"/>
Tax losses deducted	<b>M1</b>	\$ <input type="text" value="0"/>		

**TOTAL DEDUCTIONS****N** \$ (Total **A1** to **M1**)**TOTAL NON-DEDUCTIBLE EXPENSES****Y** \$ (Total **A2** to **L2**)**#TAXABLE INCOME OR LOSS****O** \$ **(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)**Loss **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 2022* on how to complete the calculation statement.

#Taxable income **A** \$  ~~0~~  
*(an amount must be included even if it is zero)*

#Tax on taxable income **T1** \$   
*(an amount must be included even if it is zero)*

#Tax on no-TFN-quoted contributions **J** \$   
*(an amount must be included even if it is zero)*

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

Foreign income tax offset  
**C1** \$

Rebates and tax offsets  
**C2** \$

Non-refundable non-carry forward tax offsets  
**C** \$   
*(C1 plus C2)*

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  
**D2** \$

Early stage investor tax offset  
**D3** \$

Early stage investor tax offset carried forward from previous year  
**D4** \$

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** \$

No-TFN tax offset  
**E2** \$

National rental affordability scheme tax offset  
**E3** \$

Exploration credit tax offset  
**E4** \$

Refundable tax offsets  
**E** \$   
*(E1 plus E2 plus E3 plus E4)*

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

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

712260922



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

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

## PAYG instalments raised

**K \$** **11,231.00**

## Supervisory levy

**L \$** **259.00**

## Supervisory levy adjustment for wound up funds

**M \$** **0.00**

## Supervisory levy adjustment for new funds

**N \$** **0.00**

<b>AMOUNT DUE OR REFUNDABLE</b> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.	<b>S \$</b>	<b>-55.90</b>
	<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 2022*.

Tax losses carried forward to later income years	<b>U \$</b>	<b>0</b>	<del>∞</del>
Net capital losses carried forward to later income years	<b>V \$</b>	<b>0</b>	<del>∞</del>

# Section F: Member information

## MEMBER 1

Title: Mr  Mrs  Miss  Ms  Other

Family name

**Gerrish**

First given name

**Reginald**

Other given names

**Toby**

Member's TFN

See the Privacy note in the Declaration.

**On File**

Date of birth  /  /

## Contributions

OPENING ACCOUNT BALANCE \$ **1,252,646.82**

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

Employer contributions

**A** \$ **25,000.00**

ABN of principal employer

**A1**

Personal contributions

**B** \$ **0.00**

CGT small business retirement exemption

**C** \$ **0.00**

CGT small business 15-year exemption amount

**D** \$ **0.00**

Personal injury election

**E** \$ **0.00**

Spouse and child contributions

**F** \$ **0.00**

Other third party contributions

**G** \$ **0.00**

Proceeds from primary residence disposal

**H** \$ **0.00**

**H1** Receipt date  /  /

Assessable foreign superannuation fund amount

**I** \$ **0.00**

Non-assessable foreign superannuation fund amount

**J** \$ **0.00**

Transfer from reserve: assessable amount

**K** \$ **0.00**

Transfer from reserve: non-assessable amount

**L** \$ **0.00**

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

**T** \$ **0.00**

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

**M** \$ **0.00**

**TOTAL CONTRIBUTIONS N** \$ **25,000.00**

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

## Other transactions

Accumulation phase account balance

**S1** \$ **1,294,346.65**

Retirement phase account balance - Non CDBIS

**S2** \$ **0.00**

Retirement phase account balance - CDBIS

**S3** \$ **0.00**

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$ **1,294,346.65**

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

Allocated earnings or losses

**O** \$ **36,858.41**

Loss

Inward rollovers and transfers

**P** \$ **0.00**

Outward rollovers and transfers

**Q** \$ **0.00**

Lump Sum payments

**R1** \$ **20,158.58**

Code

Income stream payments

**R2** \$ **0.00**

Code

Accumulation phase value **X1** \$ **0.00**

Retirement phase value **X2** \$ **0.00**

Outstanding limited recourse borrowing arrangement amount **Y** \$ **0.00**

**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 \$

**!** 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** \$

**H1** Receipt date  /  /

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** \$

Allocated earnings or losses  
**O** \$

Inward rollovers and transfers  
**P** \$

Outward rollovers and transfers  
**Q** \$

Lump Sum payments  
**R1** \$

Income stream payments  
**R2** \$

Loss

Code

Code

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** \$



**MEMBER 3**

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 \$

**!** 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** \$

Day Month Year

**H1** Receipt date  /  /

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

**CLOSING ACCOUNT BALANCE S** \$

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

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 value **X1** \$

Retirement phase value **X2** \$

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

**MEMBER 4**

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 \$

**!** 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** \$

**H1** Receipt date  /  /

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** \$

Allocated earnings or losses  
**O** \$

Inward rollovers and transfers  
**P** \$

Outward rollovers and transfers  
**Q** \$

Lump Sum payments  
**R1** \$

Income stream payments  
**R2** \$

Loss

Code

Code

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** \$



**MEMBER 5**

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 \$

**!** 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** \$

**H1** Receipt date  /  /

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

**CLOSING ACCOUNT BALANCE S** \$

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

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 value **X1** \$

Retirement phase value **X2** \$

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



**MEMBER 6**

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 \$

**!** 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 \$**

**H1** Receipt date  /  /

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 \$**

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

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 \$**

# Section G: Supplementary member information

## MEMBER 7

Title: Mr  Mrs  Miss  Ms  Other

Account status

Code

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

Day / Month / Year

If deceased, date of death

Day / Month / Year

## Contributions

OPENING ACCOUNT BALANCE \$

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

Employer contributions

**A \$**

ABN of principal employer

**A1**

Personal contributions

**B \$**

CGT small business retirement exemption

**C \$**

CGT small business 15-year exemption amount

**D \$**

Personal injury election

**E \$**

Spouse and child contributions

**F \$**

Other third party contributions

**G \$**

Proceeds from primary residence disposal

**H \$**

Day / Month / Year

**H1** Receipt date

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

CLOSING ACCOUNT BALANCE **S \$**

(S1 plus S2 plus S3)

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 value **X1 \$**

Retirement phase value **X2 \$**

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

**MEMBER 8**

Title: Mr  Mrs  Miss  Ms  Other

Account status

Code

Family name

First given name

Other given names

**Member's TFN**

See the Privacy note in the Declaration.

**Date of birth**

Day / Month / Year

/  /

**If deceased, date of death**

Day / Month / Year

/  /

**Contributions**

OPENING ACCOUNT BALANCE \$

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

Employer contributions

**A \$**

ABN of principal employer

**A1**

Personal contributions

**B \$**

CGT small business retirement exemption

**C \$**

CGT small business 15-year exemption amount

**D \$**

Personal injury election

**E \$**

Spouse and child contributions

**F \$**

Other third party contributions

**G \$**

Proceeds from primary residence disposal

**H \$**

Day / Month / Year

**H1** Receipt date  /  /

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

**CLOSING ACCOUNT BALANCE S \$**

(S1 plus S2 plus S3)

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 value **X1 \$**

Retirement phase value **X2 \$**

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

**MEMBER 9**

Title: Mr  Mrs  Miss  Ms  Other

Account status

Code

Family name

First given name

Other given names

**Member's TFN**

See the Privacy note in the Declaration.

**Date of birth**

Day / Month / Year

/  /

**If deceased, date of death**

Day / Month / Year

/  /

**Contributions**

OPENING ACCOUNT BALANCE \$

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

Employer contributions

**A \$**

ABN of principal employer

**A1**

Personal contributions

**B \$**

CGT small business retirement exemption

**C \$**

CGT small business 15-year exemption amount

**D \$**

Personal injury election

**E \$**

Spouse and child contributions

**F \$**

Other third party contributions

**G \$**

Proceeds from primary residence disposal

**H \$**

Day / Month / Year

**H1** Receipt date  /  /

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

**CLOSING ACCOUNT BALANCE S \$**

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

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 value **X1 \$**

Retirement phase value **X2 \$**

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

**MEMBER 10**

Title: Mr  Mrs  Miss  Ms  Other

Account status

Code

Family name

First given name

Other given names

**Member's TFN**

See the Privacy note in the Declaration.

**Date of birth**

Day / Month / Year

**If deceased, date of death**

Day / Month / Year

**Contributions**

OPENING ACCOUNT BALANCE \$

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

Employer contributions

**A \$**

ABN of principal employer

**A1**

Personal contributions

**B \$**

CGT small business retirement exemption

**C \$**

CGT small business 15-year exemption amount

**D \$**

Personal injury election

**E \$**

Spouse and child contributions

**F \$**

Other third party contributions

**G \$**

Proceeds from primary residence disposal

**H \$**

Day / Month / Year

**H1** Receipt date

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

**CLOSING ACCOUNT BALANCE S \$**

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

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 value **X1 \$**

Retirement phase value **X2 \$**

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

**MEMBER 11**

Title: Mr  Mrs  Miss  Ms  Other

Account status

Code

Family name

First given name

Other given names

**Member's TFN**

See the Privacy note in the Declaration.

**Date of birth**

Day / Month / Year

/  /

**If deceased, date of death**

Day / Month / Year

/  /

**Contributions**

OPENING ACCOUNT BALANCE \$

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

Employer contributions

**A \$**

ABN of principal employer

**A1**

Personal contributions

**B \$**

CGT small business retirement exemption

**C \$**

CGT small business 15-year exemption amount

**D \$**

Personal injury election

**E \$**

Spouse and child contributions

**F \$**

Other third party contributions

**G \$**

Proceeds from primary residence disposal

**H \$**

Day / Month / Year

**H1** Receipt date  /  /

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

**CLOSING ACCOUNT BALANCE S \$**

(S1 plus S2 plus S3)

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 value **X1 \$**

Retirement phase value **X2 \$**

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

**MEMBER 12**

Title: Mr  Mrs  Miss  Ms  Other

Account status

Code

Family name

First given name

Other given names

**Member's TFN**

See the Privacy note in the Declaration.

**Date of birth**

Day / Month / Year

/  /

**If deceased, date of death**

Day / Month / Year

/  /

**Contributions**

OPENING ACCOUNT BALANCE \$

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

Employer contributions

**A \$**

ABN of principal employer

**A1**

Personal contributions

**B \$**

CGT small business retirement exemption

**C \$**

CGT small business 15-year exemption amount

**D \$**

Personal injury election

**E \$**

Spouse and child contributions

**F \$**

Other third party contributions

**G \$**

Proceeds from primary residence disposal

**H \$**

Day / Month / Year

**H1** Receipt date  /  /

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

**CLOSING ACCOUNT BALANCE S \$**

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

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 value **X1 \$**

Retirement phase value **X2 \$**

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

## 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** \$ -∞  
(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 \$	<input type="text" value="0"/>	<input type="checkbox"/>	
Permissible temporary borrowings	V2 \$	<input type="text" value="0"/>	<input type="checkbox"/>	
Other borrowings	V3 \$	<input type="text" value="0"/>	<input type="checkbox"/>	
	Borrowings	V \$	<input type="text" value="0"/>	<input type="checkbox"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W \$	<input type="text" value="1,294,346"/>	<input type="checkbox"/>
	Reserve accounts	X \$	<input type="text" value="0"/>	<input type="checkbox"/>
	Other liabilities	Y \$	<input type="text" value="2,809"/>	<input type="checkbox"/>
<b>TOTAL LIABILITIES</b>		<b>Z \$</b>	<input type="text" value="1,297,155"/>	<input type="checkbox"/>

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 2021–22 income year, write 2022).

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 2022.

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 2022 for each election.

C

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2022.

D

## Section K: Declarations

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

### Important

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

### Privacy

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

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

### TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date  Day /  Month /  Year

### Preferred trustee or director contact details:

Title: Mr  Mrs  Miss  Ms  Other

Family name

**Gerrish**

First given name

**Reginald**

Other given names

**Toby**

Phone number **0299871958**

Email address

Non-individual trustee name (if applicable)

**Blue Island Press Pty Ltd**

ABN of non-individual trustee **90062053427**

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 2022* 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

**Gibbon**

First given name

**Jennifer**

Other given names

Tax agent's practice

**Jennifer Gibbon**

Tax agent's phone number  
**0299871958**

Reference number  
**MACKAYG**

Tax agent number  
**65330009**

## Declaration Instructions

Please read this page carefully before completing this declaration.

### When should this declaration be completed?

Complete this declaration if you would like your tax agent to prepare and lodge your tax return and any applicable schedule or notification of a consolidated group via an approved ATO electronic lodgement channel.

### About this declaration

The declaration is divided into four parts:

**PART A** (Compulsory) - Taxpayer's declaration relating to an approved ATO electronic lodgement channel component of lodgement of a tax return.

As your tax return or request for amendment is to be lodged via an approved ATO electronic lodgement channel, you are required to complete Part A of this declaration. This gives your tax agent the authority to lodge via an approved ATO electronic lodgement channel your tax return or request for amendment.

**PART B** (Optional) - Taxpayer's consent relating to the electronic funds transfer (EFT) of an anticipated income tax refund.

If you are expecting a tax refund, it is to be deposited by EFT to a bank account. You must provide the name of the account at Part B of this declaration (BSB and account number details are to be included on the tax return). If the account is your tax agent's account include the agent reference number at part B of this declaration.

Note: Care should be taken when completing EFT details, as the amount refundable will be paid into the account named on this declaration and transmitted via an approved ATO electronic lodgement channel.

**PART C** (Optional) - Taxpayers declaration relating to schedules that are also being transmitted with the return form.

If either an Interposed Entity Election/Revocation or Family Trust Election/Revocation schedules are being transmitted with a return form, the taxpayer must sign the declaration in relation to the schedule. Other schedules transmitted with a return do not require a declaration to be made.

**PART D** (Compulsory if a share facility user) - Tax agent's declaration relating to the taxpayer's authorisation.

If the taxpayer has authorised the lodgement of their tax return via an approved ATO electronic lodgement channel by completing Part A of this declaration, and you (the tax agent) are registered and lodging with an approved ATO electronic lodgement channel under the shared facility arrangements, you must complete Part D.

Legislation requires that the original declaration be maintained by the taxpayer for a period of five years, penalties may apply for failure to do so.

**PART A****Electronic Lodgement declaration (Form F or SMSF)**

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

**Privacy**

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify the entity in our records. It is not an offence not to provide the TFNs. However, lodgements cannot be accepted electronically if the TFN is not quoted.

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

**The Australian Business Register**

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

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

**Electronic funds transfer - direct debit**

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

<b>Tax file number</b>	<b>Name of partnership, trust, fund or entity</b>	<b>Year</b>
On File	Mackay & Gerrish Pty Ltd Superannuation Fund	2022

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

**Important**

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

**Declaration:** I declare that:

- All of the information I have provided to the agent for the preparation of this document, including any applicable schedules, is true and correct
- I authorise the agent to give this document, including any applicable schedules, to the Commissioner of Taxation.

<b>Signature of partner, trustee or director</b>	<b>Date</b>

**PART B****ELECTRONIC FUNDS TRANSFER CONSENT**

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

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

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

**Agent's reference number:** 65330009

**Account name:** MACKAY AND GERRISH PL SUPER FUND

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

<b>Signature</b>	<b>Date</b>

**PART D****Tax agent's certificate (shared facilities only)**

I declare that:

- I have prepared this tax return in accordance with the information supplied by the partner, trustee, director or public officer
- I have received a declaration made by the entity that the information provided to me for the preparation of this tax return is true and correct, and
- I am authorised by the partner, trustee, director or public officer to lodge this tax return, including any applicable schedules.

<b>Agent's signature</b>	<b>Date</b>	<b>Client reference</b> MACKAYG
<b>Contact Name</b> Jennifer Gibbon		<b>Agent's reference number</b> 65330009
<b>Agent's phone number</b> 02 99871958		