
Financial statements and reports for the year ended
30 June 2019

Helder Superannuation Fund

Prepared for: Robb Helder and Rita Helder

Helder Superannuation Fund

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Helder Superannuation Fund
Operating Statement
For the year ended 30 June 2019

	Note	2019 \$	2018 \$
Income			
Investment Income			
Trust Distributions	12	5,698.60	0.00
Dividends Received	11	8,950.60	4,514.32
Interest Received		3,255.64	2,487.04
Other Investment Income		166.55	0.00
Property Income	13	24,145.66	20,450.00
Investment Gains			
Changes in Market Values	14	41,421.64	9,737.40
Contribution Income			
Employer Contributions		4,155.24	5,063.77
Personal Non Concessional		0.00	200,000.00
Other Contributions		120.75	540.75
Transfers In		0.00	695.69
Total Income		<u>87,914.68</u>	<u>243,488.97</u>
Expenses			
Accountancy Fees		2,152.50	1,705.00
Administration Costs		3,377.15	0.00
ATO Supervisory Levy		259.00	518.00
Auditor's Remuneration		358.75	385.00
Depreciation		1,963.64	2,032.20
Investment Expenses		0.00	4.00
Property Expenses - Sundry Expenses		6,868.05	3,579.90
Total Expenses		<u>14,979.09</u>	<u>8,224.10</u>
Benefits accrued as a result of operations before income tax		<u>72,935.59</u>	<u>235,264.87</u>
Income Tax Expense	15	3,421.74	3,417.74
Benefits accrued as a result of operations		<u>69,513.85</u>	<u>231,847.13</u>

Helder Superannuation Fund

Statement of Financial Position

As at 30 June 2019

	Note	2019 \$	2018 \$
Assets			
Investments			
Low Value Pool	2	52.00	83.00
Fixed Interest Securities (Australian)	3	0.00	100,000.00
Real Estate Properties (Australian - Non Residential)	4	340,000.00	295,000.00
Shares in Listed Companies (Australian)	5	193,786.16	177,457.73
Units in Listed Unit Trusts (Australian)	6	98,276.65	20,217.00
Total Investments		<u>632,114.81</u>	<u>592,757.73</u>
Other Assets			
Heritage Bank S8		4.84	198.65
Heritage Bank S26		23,539.74	6,750.50
Macquarie Vision Cash Account		155,799.85	144,086.79
Distributions Receivable		1,531.34	0.00
Total Other Assets		<u>180,875.77</u>	<u>151,035.94</u>
Total Assets		<u>812,990.58</u>	<u>743,793.67</u>
Less:			
Liabilities			
GST Payable		153.00	0.00
Income Tax Payable		705.15	2,847.86
PAYG Payable		905.00	0.00
GST Adjustments		767.77	0.00
Bond Received		2,200.00	2,200.00
Total Liabilities		<u>4,730.92</u>	<u>5,047.86</u>
Net assets available to pay benefits		<u>808,259.66</u>	<u>738,745.81</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	8, 9		
Helder, Robb - Accumulation		405,688.69	372,560.54
Helder, Rita - Accumulation		402,570.97	366,185.27
Total Liability for accrued benefits allocated to members' accounts		<u>808,259.66</u>	<u>738,745.81</u>

Helder Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2019

Note 1: Summary of Significant Accounting Policies

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

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

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

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

a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

b. Cash and Cash Equivalents

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

c. Revenue

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

Helder Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2019

Interest revenue

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

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

d. Liability for Accrued Benefits

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

e. Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

f. Critical Accounting Estimates and Judgements

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

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

Note 2: Low Value Pool

	2019 \$	2018 \$
Low Value Pool	52.00	83.00

Helder Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2019

	52.00	83.00
Note 3: Fixed Interest Securities (Australian)		
	2019	2018
	\$	\$
NAB Term Deposit	0.00	100,000.00
	0.00	100,000.00
Note 4: Real Estate Properties (Australian - Non Residential)		
	2019	2018
	\$	\$
Unit 1/11 Expansion Street Molendinar 4214	340,000.00	295,000.00
	340,000.00	295,000.00
Note 5: Shares in Listed Companies (Australian)		
	2019	2018
	\$	\$
Amcor Plc	21,532.70	0.00
Australia And New Zealand Banking Group Limited	23,781.03	23,806.32
Aurizon Holdings Limited	0.00	15,912.75
Bingo Industries Limited	22,035.00	0.00
Boral Limited.	14,259.20	18,186.05
Coles Group Limited.	18,022.50	0.00
Caltex Australia Limited	12,573.00	16,530.32
Downer Edi Limited	0.00	17,628.00
Emeco Holdings Limited	3,312.00	6,000.00
loof Holdings Limited	9,166.41	15,939.27
Jb Hi-fi Limited	0.00	13,872.32
Metcash Limited	0.00	15,660.00
National Australia Bank Limited	18,650.56	19,132.18
Ooh!media Limited	15,210.00	0.00
Ramsay Health Care Limited	19,793.76	14,790.52
The Star Entertainment Group Limited	15,450.00	0.00
	193,786.16	177,457.73

Note 6: Units in Listed Unit Trusts (Australian)

2019

2018

Helder Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2019

	\$	\$
Aventus Group	22,671.00	0.00
Betashares Global Banks Etf - Currency Hedged	18,693.40	20,217.00
Ishares Global High Yield Bond (aud Hedged) Etf	34,466.25	0.00
Montgomery Global Equities Fund (managed Fund)	22,446.00	0.00
	<hr/> 98,276.65	<hr/> 20,217.00

Note 7: Banks and Term Deposits

	2019 \$	2018 \$
Banks		
Heritage Bank S26	23,539.74	6,750.50
Heritage Bank S8	4.84	198.65
Macquarie Vision Cash Account	155,799.85	144,086.79
	<hr/> 179,344.43	<hr/> 151,035.94

Note 8: Liability for Accrued Benefits

	2019 \$	2018 \$
Liability for accrued benefits at beginning of year	738,745.81	506,898.68
Benefits accrued as a result of operations	69,515.44	231,847.13
Current year member movements	(1.59)	0.00
	<hr/> 808,259.66	<hr/> 738,745.81

Note 9: Vested Benefits

Vested benefits are benefits that are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the end of the reporting period.

	2019 \$	2018 \$
Vested Benefits	<hr/> 808,259.66	<hr/> 738,745.81

Helder Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2019

Note 10: Guaranteed Benefits

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

Note 11: Dividends

	2019 \$	2018 \$
Ancor Plc	1,053.76	0.00
Aurizon Holdings Limited	900.38	0.00
Australia And New Zealand Banking Group Limited	1,794.40	2,240.00
Bingo Industries Limited	167.70	0.00
Boral Limited.	751.95	0.00
Caltex Australia Limited	599.44	0.00
Inghams Group Limited	562.60	0.00
loof Holdings Limited	930.83	0.00
Jb Hi-fi Limited	283.36	0.00
Medibank Private Limited	0.00	456.32
Metcash Limited	420.00	840.00
National Australia Bank Limited	691.02	0.00
Ramsay Health Care Limited	401.41	0.00
Sims Metal Management Limited	0.00	420.00
The Star Entertainment Group Limited	393.75	0.00
Woolworths Group Limited	0.00	558.00
	8,950.60	4,514.32

Note 12: Trust Distributions

	2019 \$	2018 \$
Betashares Global Banks Etf - Currency Hedged	894.27	0.00
Montgomery Global Equities Fund (managed Fund)	1,496.49	0.00
Aventus Group	1,640.43	0.00
Ishares Global High Yield Bond (aud Hedged) Etf	1,667.41	0.00
	5,698.60	0.00

Helder Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2019

Note 13: Rental Income

	2019 \$	2018 \$
Unit 1/11 Expansion Street Molendinar 4214	24,145.66	20,450.00
	24,145.66	20,450.00

Note 14: Unrealised Movements in Market Value

	2019 \$	2018 \$
Real Estate Properties (Australian - Non Residential)		
Unit 1/11 Expansion Street Molendinar 4214	46,932.64	1,982.20
	46,932.64	1,982.20

Shares in Listed Companies (Australian)

Ancor Plc	2,541.72	0.00
Aurizon Holdings Limited	583.74	(583.74)
Australia And New Zealand Banking Group Limited	(25.29)	1,533.72
Bingo Industries Limited	1,529.38	0.00
Boral Limited.	(3,926.85)	(312.67)
Caltex Australia Limited	(3,957.32)	44.14
Coles Group Limited.	633.57	0.00
Downer Edi Limited	167.62	(167.62)
Emeco Holdings Limited	(2,688.00)	4,320.00
loof Holdings Limited	(6,772.86)	(551.76)
Jb Hi-fi Limited	569.86	(569.86)
Medibank Private Limited	0.00	(2,942.75)
Metcash Limited	(6,330.00)	460.00
National Australia Bank Limited	(481.62)	(344.54)
Ooh!media Limited	592.69	0.00
Ramsay Health Care Limited	5,003.24	(683.49)
Sims Metal Management Limited	0.00	(6,664.00)
The Star Entertainment Group Limited	(3,681.61)	0.00
Woolworths Group Limited	0.00	852.00

Helder Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2019

	(16,241.73)	(5,610.57)
Units in Listed Unit Trusts (Australian)		
Aventus Group	360.53	0.00
Betashares Global Banks Etf - Currency Hedged	(1,523.60)	(311.26)
Ishares Global High Yield Bond (aud Hedged) Etf	(94.98)	0.00
Montgomery Global Equities Fund (managed Fund)	(104.09)	0.00
	(1,362.14)	(311.26)
Total Unrealised Movement	29,328.77	(3,939.63)
Realised Movements in Market Value		
	2019	2018
	\$	\$
Shares in Listed Companies (Australian)		
Aurizon Holdings Limited	23.14	0.00
Australia And New Zealand Banking Group Limited	0.00	(2,152.89)
Downer Edi Limited	1,478.77	0.00
Inghams Group Limited	1,027.19	0.00
Jb Hi-fi Limited	1,347.14	0.00
Medibank Private Limited	0.00	3,177.75
Metcash Limited	7,876.70	1,540.00
Sims Metal Management Limited	0.00	9,545.51
Woolworths Group Limited	0.00	1,566.66
	11,752.94	13,677.03
Units in Listed Unit Trusts (Australian)		
Transurban Group	339.93	0.00
	339.93	0.00
Total Realised Movement	12,092.87	13,677.03
Changes in Market Values	41,421.64	9,737.40

Helder Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2019

Note 15: Income Tax Expense

	2019	2018
	\$	\$
The components of tax expense comprise		
Current Tax	3,420.15	3,417.74
Prior Year Over/Under Provision for Income Tax	1.59	0.00
Income Tax Expense	3,421.74	3,417.74

The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	10,940.34	35,289.73
Less:		
Tax effect of:		
Non Taxable Contributions	18.11	30,081.11
Non Taxable Transfer In	0.00	104.35
Increase in MV of Investments	4,399.32	0.00
Realised Accounting Capital Gains	1,813.93	2,051.55
Accounting Trust Distributions	854.79	0.00
Add:		
Tax effect of:		
Decrease in MV of Investments	0.00	590.94
Franking Credits	429.33	281.21
Foreign Credits	13.58	0.00
Net Capital Gains	1,625.85	1,367.70
Taxable Trust Distributions	139.07	0.00
Distributed Foreign Income	311.38	0.00
Rounding	(0.50)	(0.12)
Income Tax on Taxable Income or Loss	6,372.90	5,292.45
Less credits:		
Franking Credits	2,862.22	1,874.71
Foreign Credits	90.53	0.00

Helder Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2019

Current Tax or Refund

3,420.15

3,417.74

Helder Superannuation Fund

Trustees Declaration

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

The trustees declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2019 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2019 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2019.

Specifically, the trustees declare that:

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

Signed in accordance with a resolution of the trustees by:

.....
Robb Helder

Trustee

.....
Rita Helder

Trustee

22 November 2019

Helder Superannuation Fund

Compilation Report

We have compiled the accompanying special purpose financial statements of the Helder Superannuation Fund which comprise the statement of financial position as at 30/06/2019 the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Trustee

The Trustee of Helder Superannuation Fund are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

Our Responsibility

On the basis of information provided by the Trustee, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework as described in Note 1 to the financial statements and APES 315: Compilation of Financial Information.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110: Code of Ethics for Professional Accountants.

Assurance Disclaimer

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements.

The special purpose financial statements were compiled exclusively for the benefit of the trustees who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

Clear Accounting Solutions

of

Suite 7/153 Cotlew Street, Ashmore, Queensland 4214

Signed:

Dated: 22/11/2019

Helder Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2019

	2019
	\$
Benefits accrued as a result of operations	72,935.59
Less	
Increase in MV of investments	29,328.77
Realised Accounting Capital Gains	12,092.85
Accounting Trust Distributions	5,698.60
Non Taxable Contributions	120.75
	<u>47,240.97</u>
Add	
Franking Credits	2,862.22
Foreign Credits	90.53
Net Capital Gains	10,839.00
Taxable Trust Distributions	927.10
Distributed Foreign income	2,075.87
	<u>16,794.72</u>
SMSF Annual Return Rounding	(3.34)
	<u>42,486.00</u>
Taxable Income or Loss	<u>42,486.00</u>
Income Tax on Taxable Income or Loss	6,372.90
Less	
Franking Credits	2,862.22
Foreign Credits	90.53
	<u>3,420.15</u>
CURRENT TAX OR REFUND	<u>3,420.15</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(2,715.00)
	<u>964.15</u>
AMOUNT DUE OR REFUNDABLE	<u>964.15</u>

Helder Superannuation Fund

Minutes of a meeting of the Trustee(s)

held on 22 November 2019 at Unit 1/11 Expansion Street, Molendinar, Queensland
4214

PRESENT:	Robb Helder and Rita Helder
MINUTES:	The Chair reported that the minutes of the previous meeting had been signed as a true record.
FINANCIAL STATEMENTS OF SUPERANNUATION FUND:	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2019 and it was resolved that such statements be and are hereby adopted as tabled.</p>
TRUSTEE'S DECLARATION:	It was resolved that the trustee's declaration of the Superannuation Fund be signed.
ANNUAL RETURN:	Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2019, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
TRUST DEED:	The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
INVESTMENT STRATEGY:	The allocation of the Fund's assets and the Fund's investment performance over this financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.
INSURANCE COVER:	The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.
ALLOCATION OF INCOME:	It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
INVESTMENT ACQUISITIONS:	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2019.
INVESTMENT DISPOSALS:	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2019.
AUDITORS:	<p>It was resolved that</p> <p>Anthony William Boys</p> <p>of</p> <p>PO Box 3376, Rundle Mall, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p>

Minutes of a meeting of the Trustee(s)

held on 22 November 2019 at Unit 1/11 Expansion Street, Molendinar, Queensland
4214

TAX AGENTS:

It was resolved that

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

TRUSTEE STATUS:

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

CONTRIBUTIONS RECEIVED:

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

ACCEPTANCE OF ROLLOVERS:

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

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

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

PAYMENT OF BENEFITS:

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

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

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

CLOSURE:

All resolutions for this meeting were made in accordance with the SISA and Regulations.

There being no further business the meeting then closed.

Signed as a true record –

.....
Rita Helder

Chairperson

Helder Superannuation Fund

Members Summary Report

As at 30 June 2019

Opening Balance	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
Robb Helder (Age: 56)											
HELROB00001A - Accumulation											
372,560.54			36,021.02				2,892.87				405,688.69
372,560.54			36,021.02				2,892.87				405,688.69
Rita Helder (Age: 63)											
HELRLIT00001A - Accumulation											
366,185.27	4,275.99		35,591.33			623.26	2,858.36				402,570.97
366,185.27	4,275.99		35,591.33			623.26	2,858.36				402,570.97
738,745.81	4,275.99		71,612.35			623.26	5,751.23				808,259.66

Members Statement

Robb Helder
 Unit 1/11 Expansion Street
 Molendinar, Queensland, 4214, Australia

Your Details

Date of Birth : 14/10/1962
 Age: 56
 Tax File Number: Provided
 Date Joined Fund: 14/06/1994
 Service Period Start Date:
 Date Left Fund:
 Member Code: HELROB00001A
 Account Start Date 14/06/1994
 Account Phase: Accumulation Phase
 Account Description: Accumulation

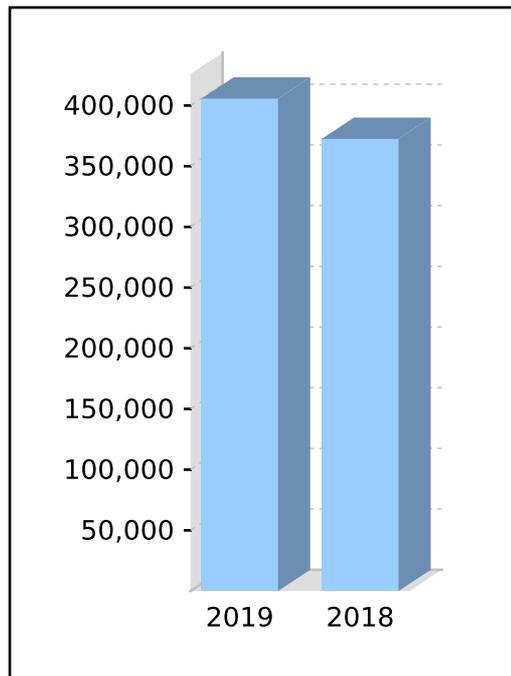
Nominated Beneficiaries N/A
 Vested Benefits 405,688.69
 Total Death Benefit 405,688.69

Your Balance

Total Benefits 405,688.69

Preservation Components
 Preserved 405,688.69
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components
 Tax Free 177,763.73
 Taxable 227,924.96



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018	372,560.54	258,140.37
<u>Increases to Member account during the period</u>		
Employer Contributions		699.00
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		100,000.00
Government Co-Contributions		
Other Contributions		430.75
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	36,021.02	15,703.41
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		104.85
Income Tax	2,892.87	2,308.14
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2019	405,688.69	372,560.54

Members Statement

Rita Helder
 Unit 1/11 Expansion Street
 Molendinar, Queensland, 4214, Australia

Your Details

Date of Birth : 11/02/1956
 Age: 63
 Tax File Number: Provided
 Date Joined Fund: 14/06/1994
 Service Period Start Date:
 Date Left Fund:
 Member Code: HELRIT00001A
 Account Start Date 14/06/1994
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries N/A
 Vested Benefits 402,570.97
 Total Death Benefit 402,570.97

Your Balance

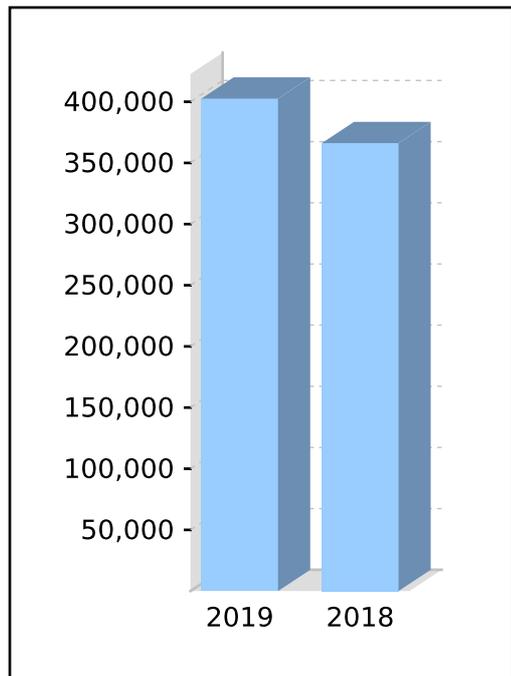
Total Benefits 402,570.97

Preservation Components

Preserved 154,052.26
 Unrestricted Non Preserved 248,518.71
 Restricted Non Preserved

Tax Components

Tax Free 182,515.06
 Taxable 220,055.91



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018	366,185.27	239.60
<u>Increases to Member account during the period</u>		
Employer Contributions	4,155.24	4,364.77
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		100,000.00
Government Co-Contributions	120.75	
Other Contributions		110.00
Proceeds of Insurance Policies		
Transfers In		695.69
Net Earnings	35,591.33	15,135.96
Internal Transfer In		248,518.71
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	623.26	654.72
Income Tax	2,858.36	2,224.74
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2019	402,570.97	366,185.27

Helder Superannuation Fund Investment Summary Report

As at 30 June 2019

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
Heritage Bank S26		23,539.740000	23,539.74	23,539.74	23,539.74			2.90 %
Heritage Bank S8		4.840000	4.84	4.84	4.84			0.00 %
Macquarie Vision Cash Account		155,799.850000	155,799.85	155,799.85	155,799.85			19.20 %
			179,344.43		179,344.43		0.00 %	22.10 %
Low Value Pool								
Low Value Pool		52.000000	52.00	52.00	52.00			0.01 %
			52.00		52.00		0.00 %	0.01 %
Real Estate Properties (Australian - Non Residential)								
HELDPROP Unit 1/11 Expansion Street Molendinar 4214	1.00	340,000.000000	340,000.00	267,966.97	267,966.97	72,033.03	26.88 %	41.90 %
			340,000.00		267,966.97	72,033.03	26.88 %	41.90 %
Shares in Listed Companies (Australian)								
AMC.AX Amcor Plc	1,330.00	16.190000	21,532.70	14.28	18,990.98	2,541.72	13.38 %	2.65 %
ANZ.AX Australia And New Zealand Banking Group Limited	843.00	28.210000	23,781.03	32.20	27,144.60	(3,363.57)	(12.39) %	2.93 %
BIN.AX Bingo Industries Limited	9,750.00	2.260000	22,035.00	2.10	20,505.62	1,529.38	7.46 %	2.72 %
BLD.AX Boral Limited.	2,785.00	5.120000	14,259.20	6.64	18,498.72	(4,239.52)	(22.92) %	1.76 %
CTX.AX Caltex Australia Limited	508.00	24.750000	12,573.00	32.45	16,486.18	(3,913.18)	(23.74) %	1.55 %
COL.AX Coles Group Limited.	1,350.00	13.350000	18,022.50	12.88	17,388.93	633.57	3.64 %	2.22 %
EHL.AX Emeco Holdings Limited	1,600.00	2.070000	3,312.00	0.80	1,280.00	2,032.00	158.75 %	0.41 %
IFL.AX loof Holdings Limited	1,773.00	5.170000	9,166.41	9.30	16,491.03	(7,324.62)	(44.42) %	1.13 %
NAB.AX National Australia Bank Limited	698.00	26.720000	18,650.56	27.90	19,476.72	(826.16)	(4.24) %	2.30 %
OML.AX Ooh!media Limited	3,900.00	3.900000	15,210.00	3.75	14,617.31	592.69	4.05 %	1.87 %
RHC.AX Ramsay Health Care Limited	274.00	72.240000	19,793.76	56.47	15,474.01	4,319.75	27.92 %	2.44 %
SGR.AX The Star Entertainment Group Limited	3,750.00	4.120000	15,450.00	5.10	19,131.61	(3,681.61)	(19.24) %	1.90 %
			193,786.16		205,485.71	(11,699.55)	(5.69) %	23.88 %
Units in Listed Unit Trusts (Australian)								

Helder Superannuation Fund

Investment Summary Report

As at 30 June 2019

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
AVN.AX Aventus Group	9,900.00	2.290000	22,671.00	2.25	22,319.85	351.15	1.57 %	2.79 %
BNKS.AX Betashares Global Banks Etf - Currency Hedged	2,930.00	6.380000	18,693.40	7.01	20,528.26	(1,834.86)	(8.94) %	2.30 %
IHHY.AX Ishares Global High Yield Bond (aud Hedged) Etf	325.00	106.050000	34,466.25	106.34	34,561.23	(94.98)	(0.27) %	4.25 %
MOGL.AX Montgomery Global Equities Fund (managed Fund)	6,235.00	3.600000	22,446.00	3.62	22,550.09	(104.09)	(0.46) %	2.77 %
			98,276.65		99,959.43	(1,682.78)	(1.68) %	12.11 %
			811,459.24		752,808.54	58,650.70	7.79 %	100.00 %

Helder Superannuation Fund

Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
Heritage Bank S26		6,750.50		26,904.24		(10,115.00)			23,539.74	23,539.74
Heritage Bank S8		198.65		40,936.69		(41,130.50)			4.84	4.84
Macquarie Vision Cash Account		144,086.79		225,906.72		(214,193.66)			155,799.85	155,799.85
		151,035.94		293,747.65		(265,439.16)			179,344.43	179,344.43
Fixed Interest Securities (Australian)										
NAB Term Deposit		100,000.00				(100,000.00)			0.00	0.00
		100,000.00				(100,000.00)			0.00	0.00
Low Value Pool										
Low Value Pool		83.00				(31.00)			52.00	52.00
		83.00				(31.00)			52.00	52.00
Real Estate Properties (Australian - Non Residential)										
Unit 1/11 Expansion Street Molendinar 4214	1.00	267,966.97						1.00	267,966.97	340,000.00
		267,966.97							267,966.97	340,000.00
Shares in Listed Companies (Australian)										
Amcor Plc										

Helder Superannuation Fund

Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
			1,330.00	18,990.98				1,330.00	18,990.98	21,532.70
Aurizon Holdings Limited	3,675.00	16,496.49			(3,675.00)	(16,496.49)	23.14		0.00	
Australia And New Zealand Banking Group Limited	843.00	27,144.60						843.00	27,144.60	23,781.03
Bingo Industries Limited			9,750.00	20,505.62				9,750.00	20,505.62	22,035.00
Boral Limited.	2,785.00	18,498.72						2,785.00	18,498.72	14,259.20
Caltex Australia Limited	508.00	16,486.18						508.00	16,486.18	12,573.00
Coles Group Limited.			1,350.00	17,388.93				1,350.00	17,388.93	18,022.50
Downer Edi Limited	2,600.00	17,795.62			(2,600.00)	(17,795.62)	1,478.77		0.00	
Emeco Holdings Limited	16,000.00	1,280.00			(14,400.00)			1,600.00	1,280.00	3,312.00
Inghams Group Limited			4,850.00	17,981.95	(4,850.00)	(17,981.95)	1,027.19		0.00	
loof Holdings Limited	1,773.00	16,491.03						1,773.00	16,491.03	9,166.41
Jb Hi-fi Limited	616.00	14,442.18			(616.00)	(14,442.18)	1,347.14		0.00	
Metcash Limited										

Helder Superannuation Fund

Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
	6,000.00	9,330.00			(6,000.00)	(9,330.00)	7,876.70		0.00	
National Australia Bank Limited	698.00	19,476.72						698.00	19,476.72	18,650.56
Ooh!media Limited			3,900.00	14,617.31				3,900.00	14,617.31	15,210.00
Ramsay Health Care Limited	274.00	15,474.01						274.00	15,474.01	19,793.76
The Star Entertainment Group Limited			3,750.00	19,131.61				3,750.00	19,131.61	15,450.00
	172,915.55	108,616.40			(76,046.24)		11,752.94		205,485.71	193,786.16
Units in Listed Unit Trusts (Australian)										
Aventus Group			9,900.00	22,319.85				9,900.00	22,319.85	22,671.00
Betashares Global Banks Etf - Currency Hedged	2,930.00	20,528.26						2,930.00	20,528.26	18,693.40
Ishares Global High Yield Bond (aud Hedged) Etf			325.00	34,561.23				325.00	34,561.23	34,466.25
Montgomery Global Equities Fund (managed Fund)			6,235.00	22,550.09				6,235.00	22,550.09	22,446.00
Transurban Group			1,940.00	22,656.75	(1,940.00)	(22,656.75)	339.93		0.00	
	20,528.26	102,087.92			(22,656.75)		339.93		99,959.43	98,276.65
	712,529.72	504,451.97			(464,173.15)		12,092.87		752,808.54	811,459.24

Helder Superannuation Fund

Investment Income Report

As at 30 June 2019

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
								(Excl. Capital Gains) * 2				
Bank Accounts												
Heritage Bank S26	242.24			242.24	0.00	0.00	0.00	242.24			0.00	0.00
Heritage Bank S8	0.04			0.04	0.00	0.00	0.00	0.04			0.00	0.00
Macquarie Vision Cash Account	313.36			313.36	0.00	0.00	0.00	313.36			0.00	0.00
Macquarie Vision Cash Account	166.55							166.55				
	722.19			555.64	0.00	0.00	0.00	722.19			0.00	0.00
Fixed Interest Securities (Australian)												
NAB Term Deposit	2,700.00			2,700.00	0.00	0.00	0.00	2,700.00			0.00	0.00
	2,700.00			2,700.00	0.00	0.00	0.00	2,700.00			0.00	0.00
Real Estate Properties (Australian - Non Residential)												
HELDPROP Unit 1/11 Expansion Street Molendinar 4214	24,145.66							24,145.66				
	24,145.66							24,145.66				
Shares in Listed Companies (Australian)												
AMC.AX Amcor Plc	1,053.76						1,053.76	1,053.76		0.00		
AZJ.AX Aurizon Holdings Limited	900.38	582.12	318.26		249.48			1,149.86		0.00		
ANZ.AX Australia And New Zealand Banking Group Limited	1,794.40	1,794.40	0.00		769.03			2,563.43		0.00		
BIN.AX Bingo Industries Limited	167.70	167.70	0.00		71.87			239.57		0.00		
BLD.AX Boral Limited.	751.95	375.97	375.98		161.13			913.08		0.00		
CTX.AX Caltex Australia Limited	599.44	599.44	0.00		256.91			856.35		0.00		
ING.AX Inghams Group Limited	562.60	562.60	0.00					562.60		0.00		
IFL.AX loof Holdings Limited	930.83	930.83	0.00		398.93			1,329.76		0.00		
JBH.AX Jb Hi-fi Limited	283.36	283.36	0.00		121.44			404.80		0.00		
MTS.AX Metcash Limited	420.00	420.00	0.00		180.00			600.00		0.00		
NAB.AX National Australia Bank Limited	691.02	691.02	0.00		296.15			987.17		0.00		
RHC.AX Ramsay Health Care Limited	401.41	401.41	0.00		172.04			573.45		0.00		
SGR.AX The Star Entertainment Group Limited	393.75	393.75	0.00		168.75			562.50		0.00		

Helder Superannuation Fund Investment Income Report

As at 30 June 2019

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
								(Excl. Capital Gains) * 2				
	8,950.60	7,202.60	694.24		2,845.73	1,053.76		11,796.33		0.00		
Units in Listed Unit Trusts (Australian)												
AVN.AX Aventus Group	1,640.43			911.86	0.00	0.00	0.00	911.86		0.00	0.00	728.57
BNKS.AX Betashares Global Banks Etf - Currency Hedged	894.27				0.00	249.28	60.57	309.85		0.00	391.51	253.48
IHHY.AX Ishares Global High Yield Bond (aud Hedged) Etf	1,667.41			0.53	0.00	1,666.88	0.00	1,667.41		0.00	0.00	0.00
MOGL.AX Montgomery Global Equities Fund (managed Fund)	1,496.49	14.67		0.04	16.49	159.71	29.96	220.87		0.00	1,322.07	0.00
	5,698.60	14.67		912.43	16.49	2,075.87	90.53	3,109.99		0.00	1,713.58	982.05
	42,217.05	7,217.27	694.24	4,168.07	2,862.22	3,129.63	90.53	42,474.17		0.00	1,713.58	982.05

Assessable Income (Excl. Capital Gains) **42,474.17**

Net Capital Gain **1,371.36**

Total Assessable Income 43,845.53

* 1 Includes foreign credits from foreign capital gains.

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

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

Helder Superannuation Fund

Realised Capital Gains Report

For the period: 1 July 2018 to 30 June 2019

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)												
Aurizon Holdings Limited												
26/06/2018	01/03/2019	3,675.00	16,496.49	16,519.63	23.14	16,496.49	16,496.49	0.00	0.00	0.00	23.14	0.00
		3,675.00	16,496.49	16,519.63	23.14	16,496.49	16,496.49	0.00	0.00	0.00	23.14	0.00
Downer Edi Limited												
30/06/2018	31/07/2018	2,600.00	17,795.62	19,274.39	1,478.77	17,795.62	17,795.62	0.00	0.00	0.00	1,478.77	0.00
		2,600.00	17,795.62	19,274.39	1,478.77	17,795.62	17,795.62	0.00	0.00	0.00	1,478.77	0.00
Inghams Group Limited												
04/09/2018	09/10/2018	4,850.00	17,981.95	19,009.14	1,027.19	17,981.95	17,981.95	0.00	0.00	0.00	1,027.19	0.00
		4,850.00	17,981.95	19,009.14	1,027.19	17,981.95	17,981.95	0.00	0.00	0.00	1,027.19	0.00
Jb Hi-fi Limited												
26/06/2018	06/09/2018	616.00	14,442.18	15,789.32	1,347.14	14,442.18	14,442.18	0.00	0.00	0.00	1,347.14	0.00
		616.00	14,442.18	15,789.32	1,347.14	14,442.18	14,442.18	0.00	0.00	0.00	1,347.14	0.00
Metcash Limited												
27/09/2016	03/09/2018	3,000.00	6,000.00	8,603.35	2,603.35	6,000.00	6,000.00	0.00	0.00	2,603.35	0.00	0.00
30/06/2014	03/09/2018	3,000.00	3,330.00	8,603.35	5,273.35	3,330.00	3,330.00	0.00	0.00	5,273.35	0.00	0.00
		6,000.00	9,330.00	17,206.70	7,876.70	9,330.00	9,330.00	0.00	0.00	7,876.70	0.00	0.00
		17,741.00	76,046.24	87,799.18	11,752.94	76,046.24	76,046.24	0.00	0.00	7,876.70	3,876.24	0.00
Units in Listed Unit Trusts (Australian)												
Betashares Global Banks Etf - Currency Hedged												

Helder Superannuation Fund

Realised Capital Gains Report

For the period: 1 July 2018 to 30 June 2019

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Units in Listed Unit Trusts (Australian)												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	342.38	49.13	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	342.38	49.13	0.00
Montgomery Global Equities Fund (managed Fund)												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	684.28	637.79	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	684.28	637.79	0.00
Transurban Group												
17/09/2018	18/12/2018	290.00	3,132.00	3,437.65	305.65	3,132.00	3,132.00	0.00	0.00	0.00	305.65	0.00
31/07/2018	18/12/2018	1,650.00	19,524.75	19,559.03	34.28	19,524.75	19,524.75	0.00	0.00	0.00	34.28	0.00
		1,940.00	22,656.75	22,996.68	339.93	22,656.75	22,656.75	0.00	0.00	0.00	339.93	0.00
		1,940.00	22,656.75	22,996.68	339.93	22,656.75	22,656.75	0.00	0.00	1,026.66	1,026.85	0.00
		19,681.00	98,702.99	110,795.86	12,092.87	98,702.99	98,702.99	0.00	0.00	8,903.36	4,903.09	0.00