PART A   Electronic lodgment declaration (Form P, T, F, SMSF or EX)

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic 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 each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

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

The Australian Business Register

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

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

Electronic funds transfer - direct debit

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

Tax file number	97 427 338	Year	2023

Name of partnership, trust, fund or entity	Jermyn Superannuation Fund

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic 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:

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

Signature of partner, trustee or director		Date	

PART B   Electronic funds transfer consent

This declaration is to be completed when an electronic transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment 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	22533008

Account Name	Jermyn Superannuation Fund

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

Signature		Date	

Self-managed superannuation fund annual return   **2023**

Return year | 2023

Section A: **Fund information**

1   **Tax file number (TFN)** | 97 427 338

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)**

Jermyn Superannuation Fund

3   **Australian business number (ABN)** (if applicable) | 86 774 998 826

4   **Current postal address**

NJ Accountants Pty Ltd		
Suite 23 328 Albany Highway		
Victoria Park	WA	6100

5   **Annual return status**

Is this an amendment to the SMSF's 2023 return?   **A** | N

Is this the first required return for a newly registered SMSF?   **B** | N

6   **SMSF auditor**

Auditor's name

Title	Mr
Family name	Boys
First given name	Tony
Other given names	
SMSF Auditor Number	100 014 140
Auditor's phone number	04 10712708

Use Agent address details? | Postal address |

Box 3376		
Rundle Mall	SA	5000

Date audit was completed   **A** |

Was Part A of the audit report qualified ?   **B** |

Was Part B of the audit report qualified ?   **C** |

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

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   086568   Fund account number   866616973

Fund account name

Jermyn Superannuation Fund

I would like my tax refunds made to this account.   Y   Print **Y** for yes or **N** for no.   If Yes, Go to C.

B Financial institution account details for tax refunds

Use Agent Trust Account?

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

BSB number   Account number

Account name

C Electronic service address alias

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

8   Status of SMSF

Fund's tax file number (TFN)   97 427 338

Australian superannuation fund   **A**   Y   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**   Y

9   Was the fund wound up during the income year?

N   Print **Y** for yes or **N** for no.   If yes, provide the date on which the fund was wound up   Day Month Year   Have all tax lodgment and payment obligations been met?

10   Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?   Y   Print **Y** for yes or **N** for no.

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.

If No, Go to Section B: Income

If Yes   Exempt current pension income amount   **A**   99,076

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

Segregated assets method   **B**

Unsegregated assets method   **C**   X   Was an actuarial certificate obtained?   **D**   Y   Print **Y** for yes

Did the fund have any other income that was assessable?   **E**   Y   Print **Y** for yes or **N** for no.   If Yes, go to Section B: Income

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.

Sensitive (when completed)   Detailed

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** [Y]   Print **Y** for yes or **N** for no.

Have you applied an exemption or rollover? **M** [N]   Print **Y** for yes or **N** for no.   Code [ ]

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 2023.

Net capital gain	**A**	0
Gross rent and other leasing and hiring income	**B**	
Gross interest	**C**	1,232
Forestry managed investment scheme income	**X**	

Gross foreign income
D1 [92]   Net foreign income **D** [92]   Loss [ ]

Australian franking credits from a New Zealand company	**E**		
Transfers from foreign funds	**F**		Number [ ]

Calculation of assessable contributions

Assessable employer contributions
R1 [3,219]

plus   Assessable personal contributions
R2 [0]

plus   #*No-TFN-quoted contributions
R3 [0]
(an amount must be included even if it is zero)

less   Transfer of liability to life insurance company or PST
R6 [0]

Gross payments where ABN not quoted	**H**		
Gross distribution from partnerships	**I**		Loss [ ]
* Unfranked dividend amount	**J**	4,244	
* Franked dividend amount	**K**	67,266	
* Dividend franking credit	**L**	28,829	
* Gross trust distributions	**M**	3,738	Code [P]

Assessable contributions (R1 plus R2 plus R3 less R6) **R** [3,219]

Calculation of non-arm's length income

* Net non-arm's length private company dividends
U1 [ ]

plus   * Net non-arm's length trust distributions
U2 [ ]

plus   * Net other non-arm's length income
U3 [ ]

* Other income	**S**		Code [ ]
*Assessable income due to changed tax status of fund	**T**		

Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3) **U** [0]

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

GROSS INCOME (Sum of labels A to U) **W** [108,620]   Loss [ ]

Exempt current pension income **Y** [99,076]

TOTAL ASSESSABLE INCOME (W less Y) **V** [9,544]   Loss [ ]

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

12   Deductions and non-deductible expenses

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

	DEDUCTIONS		**NON-DEDUCTIBLE EXPENSES**	
Interest expenses within Australia	**A1**		**A2**	
Interest expenses overseas	**B1**		**B2**	
Capital works expenditure	**D1**		**D2**	
Decline in value of depreciating assets	**E1**		**E2**	
Insurance premiums – members	**F1**		**F2**	
SMSF auditor fee	**H1**	27	**H2**	358
Investment expenses	**I1**		**I2**	
Management and administration expenses	**J1**	1,580	**J2**	20,765
Forestry managed investment scheme expense	**U1**		**U2**	
Other amounts	**L1**	Code	**L2**	Code
Tax losses deducted	**M1**			

TOTAL DEDUCTIONS		**TOTAL NON-DEDUCTIBLE EXPENSES**	
N	1,607	**Y**	21,123
(Total A1 to M1)		(Total A2 to L2)	

#TAXABLE INCOME OR LOSS	Loss	**TOTAL SMSF EXPENSES**	
O	7,937	**Z**	22,730
(TOTAL ASSESSABLE INCOME less **TOTAL DEDUCTIONS)**		(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 2023 on how to complete the calculation statement.

#Taxable income	**A**	7,937
	(an amount must be included even if it is zero)	
#Tax on taxable income	**T1**	1,190.55
	(an amount must be included even if it is zero)	
#Tax on no-TFN-quoted contributions	**J**	0.00
	(an amount must be included even if it is zero)	
Gross tax	**B**	1,190.55
	(T1 plus J)	

Foreign income tax offset
C1 3.08

Rebates and tax offsets
C2

Non-refundable non-carry forward tax offsets
C 3.08
(C1 plus C2)

SUBTOTAL 1
T2 1,187.47
(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 0.00
(D1 plus D2 plus D3 plus D4)

SUBTOTAL 2
T3 1,187.47
(T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset
E1 29,087.32

No-TFN tax offset
E2

National rental affordability scheme tax offset
E3

Exploration credit tax offset
E4

Refundable tax offsets
E 29,087.32
(E1 plus E2 plus E3 plus E4)

#TAX PAYABLE T5 0.00
(T3 less E - cannot be less than zero)

Section 102AAM interest charge
G

Fund's tax file number (TFN)   97 427 338

Credit for tax withheld – foreign
resident withholding (excluding capital gains)

H2 [ ]

Credit for tax withheld – where ABN
or TFN not quoted (non-individual)

H3 [ ]

Credit for TFN amounts withheld from
payments from closely held trusts

H5 [ ]

Credit for interest on no-TFN tax offset

H6 [ ]

Credit for foreign resident capital gains
withholding amounts

H8 [ ]

Eligible credits

H [0.00]

(H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds
(Remainder of refundable tax offsets)   **I** [27,899.85]

(unused amount from label E-
an amount must be included even if it is zero)

PAYG instalments raised

K [ ]

Supervisory levy

L [259.00]

**Supervisory levy adjustment
for wound up funds**

M [ ]

**Supervisory levy adjustment
for new funds**

N [ ]

Total amount of tax refundable   **S** [27,640.85]

(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: **Losses**
14   Losses

	Tax losses carried forward to later income years	**U**	[ ]

If total loss is greater than $100,000,
complete and attach a Losses
schedule 2023.

	Net capital losses carried forward to later income years	**V**	[10,045]

	Net capital losses brought forward from prior years	Net capital losses carried forward to later income years
Non-Collectables	24,633	10,045
Collectables	0	0

Section F / Section G: **Member Information**

			See the Privacy note in the Declaration.		Member
Title	Mrs		Member's TFN	623 505 069	1
Family name	Chandler				Account status
First given name	Sally				O Code
Other given names	Diane				

Date of birth   18/03/1947   If deceased, date of death

Contributions

OPENING ACCOUNT BALANCE   1,645,273.85

Refer to instructions for completing these labels.

Label	Description	Amount
A	Employer contributions	3,218.75
A1	ABN of principal employer	
B	Personal contributions	
C	CGT small business retirement exemption	
D	CGT small business 15-year exemption amount	
E	Personal injury election	
F	Spouse and child contributions	
G	Other third party contributions	

Label	Description	Amount
H	Proceeds from primary residence disposal	
H1	Receipt date	
I	Assessable foreign superannuation fund amount	
J	Non-assessable foreign superannuation fund amount	
K	Transfer from reserve: assessable amount	
L	Transfer from reserve: non-assessable amount	
T	Contributions from non-complying funds and previously non-complying funds	
M	Any other contributions (including Super Co-contributions and low Income Super Amounts)	

TOTAL CONTRIBUTIONS   **N**   3,218.75
(Sum of labels A to M)

Other transactions

Label	Description	Amount
S1	Accumulation phase account balance	76,740.66
S2	Retirement phase account balance - Non CDBIS	1,643,350.11
S3	Retirement phase account balance - CDBIS	0.00

Label	Description	Amount	Code
O	Allocated earnings or losses	171,598.17	Loss
P	Inward rollovers and transfers		
Q	Outward rollovers and transfers		
R1	Lump Sum payments	40,000.00	A
R2	Income stream payments	60,000.00	M

0   TRIS Count

CLOSING ACCOUNT BALANCE   **S**   1,720,090.77
(S1 plus S2 plus S3)

Label	Description	Amount
X1	Accumulation phase value	76,740.66
X2	Retirement phase value	1,643,350.11
Y	Outstanding limited recourse borrowing arrangement amount	

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**	56,660
Debt securities	**F**	
Loans	**G**	
Listed shares	**H**	1,633,034
Unlisted shares	**I**	
Limited recourse borrowing arrangements	**J**	0
Non-residential real property	**K**	
Residential real property	**L**	
Collectables and personal use assets	**M**	
Other assets	**O**	30,656

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

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 (Sum of labels A to T)	**U**	1,720,350

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** N   Print **Y** for yes or **N** for no.

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution?   **A**   Print **Y** for yes or **N** for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA?   **B**   Print **Y** for yes or **N** for no.

16   LIABILITIES

Borrowings for limited recourse
borrowing arrangements
V1 [ ]

Permissible temporary borrowings
V2 [ ]

Other borrowings
V3 [ ]

Borrowings **V** | 0

Total member closing account balances
(total of all CLOSING ACCOUNT BALANCEs from Sections F and G) **W** | 1,720,091

Reserve accounts **X** | [ ]

Other liabilities **Y** | 259

TOTAL LIABILITIES **Z** | 1,720,350

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 2022–23 income year, write 2023). **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 2023. **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 2023 for each election. **C** | [ ]

If revoking an interposed entity election, print R, and complete
and attach the Interposed entity election or revocation 2023. **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.

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	Mrs
Family name	Chandler
First given name	Sally
Other given names	Diane
Phone number	Area code 08 Number 97552451
Email address	
Non-individual trustee name (if applicable)	Jermyn Super Pty Ltd
ABN of non-individual trustee	12 614 837 642

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,   NJ ACCOUNTANTS PTY LTD

declare that the Self-managed superannuation fund annual return 2023 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	Ms
Family name	Jessy
First given name	Nirmal
Other given names	
Tax agent's practice	NJ ACCOUNTANTS PTY LTD
Tax agent's phone number	Area code 08 Number 6365 2610
Tax agent number	22533008
Reference number	JERM0002

Sensitive (when completed)   Detailed

Capital gains tax (CGT) schedule

2023

Use in conjunction with company, trust, fund income tax return or the self-managed superannuation fund annual return.
Refer to the Guide to capital gains tax 2023 available on our website at ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)   **97 427 338**

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

Taxpayer's name   **Jermyn Superannuation Fund**

Australian Business
Number (ABN)   **86 774 998 826**

1 Current year capital gains and capital losses

		Capital gain		**Capital loss**
Shares in companies listed on an Australian securities exchange	A $	14,031	K $	
Other shares	B $		L $	
Units in unit trusts listed on an Australian securities exchange	C $		M $	
Other units	D $		N $	
Real estate situated in Australia	E $		O $	
Other real estate	F $		P $	
Amount of capital gains from a trust (including a managed fund)	G $	557		
Collectables	H $		Q $	
Other CGT assets and any other CGT events	I $		R $	
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S $			
Total current year capital gains	J $	14,588		

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

2 Capital losses

Total current year capital losses	A $	
Total current year net capital losses applied	B $	
Total prior year net capital losses applied	C $	14,588
Total capital losses transferred in applied (only for transfers involving a foreign bank branch or permanent establishment of a foreign financial entity)	D $	
Total capital losses applied	E $	14,588

Add amounts at B, C and D.

3 Unapplied net capital losses carried forward

Net capital losses from collectables carried forward to later income years	A $	
Other net capital losses carried forward to later income years	B $	10,045

Add amounts at A and B and transfer the total to label V - Net capital losses carried forward to later income years on your tax return.

6 Net capital gain

Net capital gain	A $	0

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

Sensitive (when completed)   Detailed

Taxpayer's declaration

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

Important

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the ATO. The income tax law imposes heavy penalties for false or misleading statements.

Privacy

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

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

Signature

Date

Contact person

Daytime contact number (include area code)