

# **ROSAMUNDE SUPERANNUATION FUND**

**A.B.N. 21 502 302 082**

## **Financial Statements**

**For the Year Ended 30<sup>th</sup> June 2023**

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**Rosamunde Superannuation Fund**  
**Operating Statement**  
For the period 1 July 2022 to 30 June 2023

	Note	2023 \$	2022 \$
<b>Income</b>			
Member Receipts			
Contributions			
Employer		2,500.00	27,500.00
Investment Gains			
Realised Capital Gains	8A	5,431.49	(2,288.96)
Increase in Market Value	8B	32,085.48	(34,581.51)
Investment Income			
Distributions	7A	4,630.30	4,653.07
Dividends	7B	19,470.99	15,623.34
Foreign Income	7C	122.19	80.54
Interest	7D	284.89	54.70
		<b>64,525.34</b>	<b>11,041.18</b>
<b>Expenses</b>			
Other Expenses			
Accountancy Fee		1,980.00	1,980.00
Auditor Fee		385.00	385.00
General Expense		-	26.62
Regulatory Fees		290.00	-
SMSF Supervisory Levy		259.00	259.00
		<b>2,914.00</b>	<b>2,650.62</b>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>		<b>61,611.34</b>	<b>8,390.56</b>
<b>Income Tax</b>			
Income Tax Expense		777.99	(2,392.41)
		<b>777.99</b>	<b>(2,392.41)</b>
<b>Benefits Accrued as a Result of Operations</b>		<b>60,833.35</b>	<b>10,782.97</b>

*The accompanying notes form part of these financial statements.  
This report should be read in conjunction with the accompanying compilation report.*

**Rosamunde Superannuation Fund**  
**Statement of Financial Position**  
**as at 30 June 2023**

	Note	2023 \$	2022 \$
<b>Assets</b>			
Investments			
Derivative Investments	6A	26.75	11.02
Shares in Listed Companies	6B	466,631.15	366,187.98
Stapled Securities	6C	18,604.20	18,607.76
Units In Listed Unit Trusts	6D	63,639.20	66,392.74
Other Assets			
Cash At Bank		38,508.14	76,296.80
DRP Residual		121.14	172.90
Receivables		846.27	1,820.01
Deferred Tax Assets		-	110.70
Current Tax Assets		5,963.32	3,117.31
<b>Total Assets</b>		<b><u>594,340.17</u></b>	<b><u>532,717.22</u></b>
<b>Liabilities</b>			
Other Creditors and Accruals		259.00	259.00
Deferred Tax Liability		5,702.40	2,308.80
Other Taxes Payable		-	2,604.00
<b>Total Liabilities</b>		<b><u>5,961.40</u></b>	<b><u>5,171.80</u></b>
<b>Net Assets Available to Pay Benefits</b>		<b><u>588,378.77</u></b>	<b><u>527,545.42</u></b>
<i>Represented by:</i>			
<b>Liability for Accrued Benefits</b>	2		
Mrs Lucinda Fairrie		588,378.77	527,545.42
<b>Total Liability for Accrued Benefits</b>		<b><u>588,378.77</u></b>	<b><u>527,545.42</u></b>

*The accompanying notes form part of these financial statements.  
This report should be read in conjunction with the accompanying compilation report.*

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# Rosamunde Superannuation Fund

## Notes to the Financial Statements

### As at 30 June 2023

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#### **Note 1 - Statement of Significant Accounting Policies**

The following significant accounting policies have been adopted in the preparation and presentation of the financial statements. They have been consistently applied in the current and previous periods unless otherwise stated to ensure the financial information satisfies the concept of relevance and reliability.

##### **(a) Statement of Compliance**

The trustees have prepared the financial statements on the basis that the superannuation fund is not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. 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 *Regulations 1994*, the trust deed of the fund and the needs of members.

##### **(b) Basis of Preparation**

The financial statements have been prepared on a cash basis using historical costs convention unless stated otherwise. For investments and financial liabilities, they are measured at market values.

The financial statements are presented in Australian dollars, which is the functional currency of the fund.

##### **(c) Use of 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. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstance, the results of which form the basis of making the judgments. 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.

##### **(d) Cash and Cash Equivalents**

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

##### **(e) Foreign Currency**

Any foreign currency transactions during the financial year are brought to account using the exchange rate in effect at the date of the transaction. Foreign currency monetary items at reporting date are translated at the exchange rate existing at reporting date. Exchange differences are recognised in the operating statement in the period in which they arise.

##### **(f) Valuation of Assets**

###### *Investment*

An investment is initially recognised when as a result of past transactions or events, the Fund controls the future economic benefits expected to flow from the asset.

The investment assets are firstly recorded at cost, being the fair value of the consideration given. After initial recognition, they are measured at market value. Gains or losses arising from changes in market value are recognised on the Operating Statement in the periods in which they occur.

Market value as defined in s10 of *SISA 1993*, in relation to an asset, means the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

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

As disposal costs are generally immaterial unless otherwise stated, market value approximates fair value.

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# Rosamunde Superannuation Fund

## Notes to the Financial Statements

### As at 30 June 2023

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Market values for various types of investment have been determined as follows:

- i. listed securities, government and other fixed interest securities for which there is a readily available market quotation, the valuation is recorded as the last quoted sale price as at the close of business on reporting date. If the listed securities are foreign, they are also converted to Australian dollars using the exchange rate at the close of business on the reporting date;
- ii. unit trusts and managed funds are stated by reference to the unit redemption price quoted by the fund manager at the end of the reporting period;
- iii. unlisted investments are stated at the Trustees' valuation based on estimated market value at balance date; or where necessary, upon external valuers' expert opinions;
- iv. Investment properties are carried at market value and are held for the purpose of generating long-term rental yields and capital appreciation. The Trustees give consideration to the value of the investment property each financial year and revalue when a significant event occurs or when deemed appropriate. Where an external valuation has been obtained, the valuation is based on objective and supportable data and has been carried out by a property valuation service provider or qualified independent valuer as appropriate.

#### *Financial Liabilities*

The Fund initially recognises a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Financial liabilities including credit balances of hedging instruments and derivatives are measured at market values as at the reporting date. Any change in market values of the financial liabilities since the beginning of the reporting period shall be included in the profit or loss for the reporting period. As disposal costs are generally immaterial, unless otherwise stated, market value approximates fair value.

#### *Receivables and Payables*

Current assets such as accounts receivable, which are expected to be recovered within twelve months after the reporting period, are carried at nominal amounts which approximate the fair values.

Accounts payable are recognised when the Fund becomes obliged to make future payments resulting from the goods and services received, whether or not billed to the Fund and are carried at nominal amounts which are equivalent to fair values.

### **(g) Revenue Recognition**

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 measured at the fair value of consideration received or receivable. The following recognition criteria relate to the specific items of revenue the Fund receives:

#### *Interest*

The interest revenue is recognised by the Fund on a cash receipt basis, unless the Fund chooses the accrual method and the amount can be reliably measured by reference to the principal outstanding and using the effective interest rate of the instrument calculated at the acquisition or origination date.

#### *Dividend Revenue*

The entitlement to a dividend is based on the date the shares are quoted ex-dividend; the actual dividend revenue is recognised by the Fund when it is received.

#### *Distribution Revenue*

Distributions from unit trusts and managed funds 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 market value.

#### *Rental Income*

Rent from investment properties is recognised by the Fund on a cash receipt basis.

#### *Movement in market values*

Changes in the market value of investments are determined as the difference between the market value at balance date or consideration received (if sold during the year) and the market value as at the prior year end or cost (if the investment was acquired during the period). All movements are recognised in the Operating Statement.

#### *Contributions and Rollovers In*

Contributions and rollovers 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.

This report should be read in conjunction with the accompanying compilation report.

**Rosamunde Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2023**

**(h) Income Tax**

The income tax on the benefits accrued as a result of operations for the year comprises current and deferred tax. Income tax expense is recognised in the Operating Statement.

Current income tax expense is calculated by reference to the amount of income taxes payable in respect of the taxable income for the year using tax rates enacted or substantively enacted by reporting date and any adjustment to tax payable in respect of previous years. 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 any unused tax losses.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the assets are realised or the liabilities are settled and their measurements also reflect the manner in which the Trustees expect to recover or settle the carrying amounts of the related assets or liabilities.

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 assets can be utilised. Deferred tax assets are reviewed at each reporting date and are reduced to the extent it is no longer probable that the related tax benefits will be realised.

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 when a legally enforceable right of set-off exists, they relate to income taxes levied by the same taxation authority and the fund intends to settle the tax assets and liabilities on a net basis in future when they are realised.

The financial report was authorised for issue on 8 September 2023 by the directors of the trustee company.

**Note 2 – 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. Changes in the Liability for Accrued Benefits are as follows:

	<b>Current</b>	<b>Previous</b>
<b>Liability for Accrued Benefits at beginning of period</b>	527,545.42	516,762.45
Benefits Accrued during the period	60,833.35	10,782.97
Benefits Paid during the period	0.00	0.00
<b>Liability for Accrued Benefits at end of period</b>	<b>588,378.77</b>	<b>527,545.42</b>

Any amount in the Unallocated Contributions account represent amounts that have been received by the fund from either the members of the fund or a third party but have not been allocated to any specific member as at the reporting date. It is the intention of the trustee to allocate any such amounts recorded as unallocated contributions within 28 days following the end of the month to specific fund member, which will increase the liability for members accrued benefits.

**Note 3 – Vested Benefits**

Vested benefits are benefits which 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 reporting period.

	<b>Current</b>	<b>Previous</b>
<b>Vested Benefits at beginning of period</b>	527,545.42	516,762.45
Benefits Accrued during the period	60,833.35	10,782.97
Benefits Paid during the period	0.00	0.00
<b>Vested Benefits at end of period</b>	<b>588,378.77</b>	<b>527,545.42</b>

This report should be read in conjunction with the accompanying compilation report.

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**Rosamunde Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2023**

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**Note 4 – Guaranteed Benefits**

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

**Note 5 – Funding Arrangements**

No fixed funding arrangements were in place for the Fund as at year end.

**Note 6A – Derivative Investments**

	<b>Current</b>	<b>Previous</b>
At market value:		
Magellan Financial Group Limited - Option Expiring 16-Apr-2027	3.00	11.02
Deferred		
Platinum Asia Investments Limited - Option Expiring 15-May-2017	23.75	0.00
	<b>26.75</b>	<b>11.02</b>

This report should be read in conjunction with the accompanying compilation report.



**Rosamunde Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2023**

**Note 6B – Shares in Listed Companies**

	<b>Current</b>	<b>Previous</b>
At market value:		
Allkem Limited	24,254.28	15,609.34
Argo Global Listed Infrastructure Limited	15,336.12	5,800.00
ASX Limited	8,757.00	5,311.15
Australia and New Zealand Banking Group Limited - Ordinary Fully Paid	23,662.58	20,598.05
Bank Of Queensland Limited. - Cap Note 3-Bbsw+3.40% Perp Non-Cum Red T-12-28	20,200.00	0.00
Bendigo And Adelaide Bank Limited - Cap Note 3-Bbsw+3.80% Perp Non-Cum Red T-06-27	5,136.50	4,998.00
BHP Group Limited - Fully Paid Ordinary	33,562.54	22,976.25
Challenger Limited - Cap Note 3-Bbsw+3.60% Perp Non-Cum Red T-05-29	6,542.90	0.00
Challenger Limited - Cap Note 3-Bbsw+4.40% Perp Non-Cum Red T-05-23	0.00	6,510.40
Commonwealth Bank Of Australia.	0.00	4,970.90
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+2.80% Perp Non-Cum Red T-12-22	0.00	6,997.20
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+2.85% Perp Non-Cum Red T-06-28	7,034.30	0.00
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.00% Perp Non-Cum Red T-04-27	5,045.50	4,994.50
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.00% Perp Non-Cum Red T-06-30	10,058.00	0.00
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-04-24	10,179.00	10,219.90
CSL Limited	16,088.04	15,605.48
Fortescue Metals Group Ltd	6,055.14	4,785.69
Hearts And Minds Investments Limited	2,260.00	2,020.00
Hub24 Limited	6,438.85	5,128.31
Invocare Limited - Ordinary Fully Paid	9,215.88	7,656.72
Ioneer Ltd	5,933.00	7,154.50
Macquarie Bank Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-28	0.00	9,715.00
Macquarie Bank Limited - Cap Note 3-Bbsw+4.70% Perp Non-Cum Red T-12-25	10,551.00	10,424.00
Macquarie Group Limited	32,859.70	30,434.35
Macquarie Group Limited - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-09-29	10,384.00	0.00
Magellan Financial Group Limited	1,072.37	1,459.96
Mineral Resources Limited	5,857.26	0.00
National Australia Bank Limited - Ordinary Fully Paid	20,173.05	32,703.66
Origin Energy Limited	9,831.29	6,698.37
Platinum Asia Investments Limited	4,275.00	4,300.00
Redox Limited - Broker Firm Offer	10,179.60	0.00
Rio Tinto Limited	21,332.34	17,767.10
Santos Limited	17,829.92	17,592.82
Service Stream Limited	1,773.90	1,916.25
Sezzle Inc. - Cdi 1:1 Us Person Prohibited Excluding Qib	366.69	167.70
Siteminder Limited - Ordinary Fully Paid Deferred Settlement	1,156.32	1,389.96
Sonic Healthcare Limited	12,556.21	11,652.53
South32 Limited - Ordinary Fully Paid Deferred Settlement	4,474.40	0.00
Suncorp Group Limited	2,630.55	2,141.10
Telstra Corporation Limited. - Ordinary Fully Paid	26,161.20	22,472.45
The Star Entertainment Group Limited	1,386.00	3,348.00
Tyro Payments Limited	1,556.10	819.00
WBCPJ	5,099.50	5,007.50
Westpac Banking Corporation - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-29	0.00	9,720.00
Whispir Limited	250.56	783.00
Whitehaven Coal Limited	15,573.91	11,233.64

This report should be read in conjunction with the accompanying compilation report.

**Rosamunde Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2023**

Woodside Energy Group Ltd	27,620.88	7,800.80
Woolworths Limited - Ordinary Fully Paid	5,919.77	5,304.40
	<b>466,631.15</b>	<b>366,187.98</b>

**Note 6C – Stapled Securities**

	<b>Current</b>	<b>Previous</b>
At market value:		
Charter Hall Long Wale REIT - Fully Paid Units Stapled Securities	4,459.12	4,748.24
Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	10,488.00	10,583.68
Waypoint REIT - Fully Paid Ordinary/Units Stapled Securities	3,657.08	3,275.84
	<b>18,604.20</b>	<b>18,607.76</b>

**Note 6D – Units In Listed Unit Trusts**

	<b>Current</b>	<b>Previous</b>
At market value:		
Activex Ardea Real Outcome Bond Fund (Managed Fund) - Trading Managed Units Fully Paid	13,647.20	14,280.00
Betashares Global Quality Leaders ETF - Betashares Global Quality Leaders ETF	5,088.30	4,101.30
Centuria Industrial REIT - Ordinary Units Fully Paid	12,090.00	10,959.00
Dalrymple Bay Infrastructure Limited - Fully Paid Ordinary Stapled Securities	5,137.44	3,833.62
Elanor Commercial Property Fund - Fully Paid Units Stapled Securities Def Set	3,500.00	3,980.00
ETFS Morningstar Global Technology ETF - Exchange Traded Fund Units Fully Paid	6,277.76	5,017.72
Investec Australia Property Fund - Ordinary Units Fully Paid	0.00	6,175.00
Magellan Infrastructure Fund (Currency Hedged)(Managed Fund) - Trading Managed Fund Units Fully Paid	4,411.70	4,725.70
Ram Essential Services Property Fund - Fully Paid Units Stapled Securities	6,900.00	7,850.00
Vanguard Us Total Market Shares Index ETF - Chess Depository Interests 1:1	6,586.80	5,470.40
	<b>63,639.20</b>	<b>66,392.74</b>

This report should be read in conjunction with the accompanying compilation report.

**Rosamunde Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2023**

**Note 7A – Distributions**

	<b>Current</b>	<b>Previous</b>
Macquarie Bank Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-28	88.98	0.00
Macquarie Bank Limited - Cap Note 3-Bbsw+4.70% Perp Non-Cum Red T-12-25	649.76	0.00
Macquarie Group Limited - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-09-29	520.00	0.00
Charter Hall Long Wale REIT - Fully Paid Units Stapled Securities	311.36	339.14
Spark Infrastructure Group - Stapled \$0.65 Loan Note And Unit Us Prohibited	0.00	435.81
Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	419.52	287.04
Waypoint REIT - Fully Paid Ordinary/Units Stapled Securities	234.52	294.47
Activex Ardea Real Outcome Bond Fund (Managed Fund) - Trading Managed Units Fully Paid	168.62	1,032.84
Betashares Global Quality Leaders ETF - Betashares Global Quality Leaders ETF	64.93	50.04
Centuria Industrial REIT - Ordinary Units Fully Paid	624.00	558.81
Dalrymple Bay Infrastructure Limited - Fully Paid Ordinary Stapled Securities	382.25	152.69
Elanor Commercial Property Fund - Fully Paid Units Stapled Securities Def Set	376.00	376.00
ETFS Morningstar Global Technology ETF - Exchange Traded Fund Units Fully Paid	37.37	245.30
Investec Australia Property Fund - Ordinary Units Fully Paid	0.00	298.96
Magellan Infrastructure Fund (Currency Hedged)(Managed Fund) - Trading Managed Fund Units Fully Paid	182.58	181.96
Ram Essential Services Property Fund - Fully Paid Units Stapled Securities	570.41	400.01
	<b>4,630.30</b>	<b>4,653.07</b>

This report should be read in conjunction with the accompanying compilation report.

**Rosamunde Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2023**

**Note 7B – Dividends**

	<b>Current</b>	<b>Previous</b>
Argo Global Listed Infrastructure Limited	382.74	200.00
ASX Limited	239.52	0.00
Australia and New Zealand Banking Group Limited - Ordinary Fully Paid	1,411.72	1,327.70
Bank Of Queensland Limited. - Cap Note 3-Bbsw+3.40% Perp Non-Cum Red T-12-28	547.64	0.00
Bendigo And Adelaide Bank Limited - Cap Note 3-Bbsw+3.80% Perp Non-Cum Red T-06-27	231.69	135.22
BHP Group Limited - Fully Paid Ordinary	2,410.01	4,313.24
Challenger Limited - Cap Note 3-Bbsw+4.40% Perp Non-Cum Red T-05-23	266.50	200.85
Commonwealth Bank Of Australia.	115.50	0.00
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+2.80% Perp Non-Cum Red T-12-22	101.12	140.29
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+2.85% Perp Non-Cum Red T-06-28	175.40	0.00
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.00% Perp Non-Cum Red T-04-27	203.68	107.22
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-04-24	456.35	263.42
CSL Limited	196.02	174.73
Fortescue Metals Group Ltd	535.08	810.81
Hearts And Minds Investments Limited	135.00	135.00
Hub24 Limited	67.05	32.90
Invocare Limited - Ordinary Fully Paid	179.34	153.72
Macquarie Bank Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-28	0.00	196.98
Macquarie Bank Limited - Cap Note 3-Bbsw+4.70% Perp Non-Cum Red T-12-25	0.00	407.41
Macquarie Group Limited	1,094.00	303.50
Magellan Financial Group Limited	130.86	253.34
Mineral Resources Limited	98.40	0.00
National Australia Bank Limited - Ordinary Fully Paid	1,454.28	1,465.22
Oil Search Limited	0.00	68.56
Origin Energy Limited	385.78	233.81
Platinum Asia Investments Limited	250.00	425.00
Rio Tinto Limited	1,254.75	2,242.35
Santos Limited	789.32	267.64
Service Stream Limited	32.85	0.00
Sonic Healthcare Limited	360.06	335.35
South32 Limited - Ordinary Fully Paid Deferred Settlement	386.35	0.00
Suncorp Group Limited	97.50	138.45
Telstra Corporation Limited. - Ordinary Fully Paid	1,002.82	706.56
WBCPJ	220.12	121.63
Westpac Banking Corporation - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-29	82.54	159.83
Whitehaven Coal Limited	1,671.12	0.00
Woodside Energy Group Ltd	2,343.65	0.00
Woodside Petroleum Limited - Ordinary Fully Paid	0.00	295.99
Woolworths Limited - Ordinary Fully Paid	147.51	0.00
Transurban Group - Ordinary Shares/Units Fully Paid Triple Staped	14.72	6.62
	<b>19,470.99</b>	<b>15,623.34</b>

**Note 7C – Foreign Income**

	<b>Current</b>	<b>Previous</b>
Vanguard Us Total Market Shares Index ETF - Chess Depository Interests 1:1	122.19	80.54
	<b>122.19</b>	<b>80.54</b>

This report should be read in conjunction with the accompanying compilation report.

**Rosamunde Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2023**

**Note 7D – Interest**

	Current	Previous
ACA Bank Account	0.00	5.79
Nab Cash Manager	284.89	48.91
	<b>284.89</b>	<b>54.70</b>

**Note 8A – Realised Capital Gains**

	Current	Previous
<b>Shares in Listed Companies</b>		
Appen Limited	0.00	(3,340.55)
Argo Global Listed Infrastructure Limited	0.00	390.05
BHP Group Limited - Fully Paid Ordinary	0.00	938.05
Cashrewards Limited	0.00	(969.03)
Commonwealth Bank Of Australia.	692.87	0.00
Galaxy Resources Limited	0.00	1,895.74
Macquarie Bank Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-28	(96.00)	0.00
National Australia Bank Limited - Ordinary Fully Paid	2,476.38	0.00
Oil Search Limited	0.00	(1,983.55)
Pacific Current Group Limited	0.00	(484.68)
People Infrastructure Ltd	0.00	650.10
Qantas Airways Limited	1,191.24	0.00
Rio Tinto Limited	0.00	771.02
Santos Limited	0.00	608.01
Sezzle Inc. - Cdi 1:1 Us Person Prohibited Excluding Qib	0.00	3,724.28
Silk Laser Australia Limited	0.00	336.50
Top Shelf International Holdings Ltd	0.00	(202.03)
Unibail-Rodamco-Westfield - Chess Depository Interests 20:1	0.00	(1,899.02)
Westpac Banking Corporation - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-29	(13.00)	0.00
Whispir Limited	0.00	1,317.56
Woodside Petroleum Limited - Ordinary Fully Paid	0.00	(3,836.18)
Worleyparsons Limited	0.00	(1,388.48)
<b>Stapled Securities</b>		
Redcape Hotel Group - Fully Paid Units Stapled Securities	0.00	(152.38)
Spark Infrastructure Group - Stapled \$0.65 Loan Note And Unit Us Prohibited	0.00	1,610.63
Sydney Airport - Fully Paid Stapled Securities Us Prohibited	0.00	1,753.36
<b>Units In Listed Unit Trusts</b>		
Investec Australia Property Fund - Ordinary Units Fully Paid	1,180.00	0.00
Magellan Infrastructure Fund (Currency Hedged)(Managed Fund) - Trading Managed Fund Units Fully Paid	0.00	(486.37)
Mcp Income Opportunities Trust - Ordinary Units Fully Paid	0.00	45.89
Nb Global Corporate Income Trust - Ordinary Units Fully Paid	0.00	(859.75)
Partners Group Global Income Fund - Ordinary Units Fully Paid	0.00	(728.13)
	<b>5,431.49</b>	<b>(2,288.96)</b>

This report should be read in conjunction with the accompanying compilation report.

**Rosamunde Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2023**

**Note 8B – Increase in Market Value**

	Current	Previous
<b>Derivative Investments</b>		
Magellan Financial Group Limited - Option Expiring 16-Apr-2027 Deferred	(8.02)	11.02
Platinum Asia Investments Limited - Option Expiring 15-May-2017	23.75	0.00
<b>Shares in Listed Companies</b>		
Allkem Limited	8,644.94	8,528.88
Appen Limited	0.00	3,160.00
Argo Global Listed Infrastructure Limited	(463.88)	(100.00)
ASX Limited	(1,563.82)	327.85
Australia and New Zealand Banking Group Limited - Ordinary Fully Paid	1,873.83	(5,722.20)
Bank Of Queensland Limited. - Cap Note 3-Bbsw+3.40% Perp Non- Cum Red T-12-28	49.56	0.00
Bendigo And Adelaide Bank Limited - Cap Note 3-Bbsw+3.80% Perp Non-Cum Red T-06-27	138.50	(277.00)
BHP Group Limited - Fully Paid Ordinary	3,196.46	(4,006.37)
Cashrewards Limited	0.00	1,168.57
Challenger Limited - Cap Note 3-Bbsw+3.60% Perp Non-Cum Red T- 05-29	(359.60)	0.00
Challenger Limited - Cap Note 3-Bbsw+4.40% Perp Non-Cum Red T- 05-23	392.10	(283.40)
Commonwealth Bank Of Australia.	34.65	(34.65)
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+2.80% Perp Non-Cum Red T-12-22	(27.20)	(97.30)
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+2.85% Perp Non-Cum Red T-06-28	64.30	0.00
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.00% Perp Non-Cum Red T-04-27	51.00	(121.50)
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.00% Perp Non-Cum Red T-06-30	58.00	0.00
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-04-24	(40.90)	(220.10)
CSL Limited	482.56	(935.54)
Fortescue Metals Group Ltd	1,269.45	(1,586.13)
Galaxy Resources Limited	0.00	(3,833.08)
Hearts And Minds Investments Limited	240.00	(2,300.00)
Hub24 Limited	1,310.54	(2,084.72)
Invocare Limited - Ordinary Fully Paid	1,559.16	(812.52)
Ioneer Ltd	(1,221.50)	1,047.00
Macquarie Bank Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-28	285.00	(285.00)
Macquarie Bank Limited - Cap Note 3-Bbsw+4.70% Perp Non-Cum Red T-12-25	127.00	(461.00)
Macquarie Group Limited	2,425.35	(2,352.81)
Macquarie Group Limited - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-09-29	384.00	0.00
Magellan Financial Group Limited	(387.59)	(4,626.22)
Mineral Resources Limited	863.40	0.00
National Australia Bank Limited - Ordinary Fully Paid	(1,215.36)	1,335.96
Oil Search Limited	0.00	1,573.17
Origin Energy Limited	3,132.92	1,426.18
Pacific Current Group Limited	0.00	416.36
People Infrastructure Ltd	0.00	(1,031.50)
Platinum Asia Investments Limited	(25.00)	(1,850.00)
Rio Tinto Limited	2,256.31	(4,462.45)
Santos Limited	237.10	582.06
Service Stream Limited	(142.35)	10.95
Sezzle Inc. - Cdi 1:1 Us Person Prohibited Excluding Qib	198.99	(9,678.96)
Silk Laser Australia Limited	0.00	(667.00)
Siteminder Limited - Ordinary Fully Paid Deferred Settlement	(233.64)	(613.80)

This report should be read in conjunction with the accompanying compilation report.

**Rosamunde Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2023**

Sonic Healthcare Limited	903.68	(1,902.67)
South32 Limited - Ordinary Fully Paid Deferred Settlement	(525.05)	0.00
Suncorp Group Limited	489.45	(25.35)
Telstra Corporation Limited. - Ordinary Fully Paid	2,684.17	520.82
The Star Entertainment Group Limited	(1,962.00)	(1,080.00)
Top Shelf International Holdings Ltd	0.00	508.95
Tyro Payments Limited	737.10	(4,204.20)
Unibail-Rodamco-Westfield - Chess Depository Interests 20:1	0.00	1,865.02
WBCPJ	92.00	(217.50)
Westpac Banking Corporation - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-29	280.00	(280.00)
Whispir Limited	(532.44)	(3,157.88)
Whitehaven Coal Limited	4,340.27	1,260.89
Woodside Energy Group Ltd	(884.98)	1,954.13
Woodside Petroleum Limited - Ordinary Fully Paid	0.00	3,566.47
Woolworths Limited - Ordinary Fully Paid	615.37	269.95
Worleyparsons Limited	0.00	1,242.96
<b>Stapled Securities</b>		
Charter Hall Long Wale REIT - Fully Paid Units Stapled Securities	(289.12)	(533.76)
Redcape Hotel Group - Fully Paid Units Stapled Securities	0.00	544.19
Spark Infrastructure Group - Stapled \$0.65 Loan Note And Unit Us Prohibited	0.00	(374.84)
Sydney Airport - Fully Paid Stapled Securities Us Prohibited	0.00	371.92
Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	(95.68)	201.42
Waypoint REIT - Fully Paid Ordinary/Units Stapled Securities	381.24	(411.41)
<b>Units In Listed Unit Trusts</b>		
Activex Ardea Real Outcome Bond Fund (Managed Fund) - Trading Managed Units Fully Paid	(632.80)	(263.20)
Betashares Global Quality Leaders ETF - Betashares Global Quality Leaders ETF	987.00	(930.70)
Centuria Industrial REIT - Ordinary Units Fully Paid	1,131.00	(3,550.28)
Dalrymple Bay Infrastructure Limited - Fully Paid Ordinary Stapled Securities	1,303.82	(54.08)
Elanor Commercial Property Fund - Fully Paid Units Stapled Securities Def Set	(480.00)	(670.00)
ETFS Morningstar Global Technology ETF - Exchange Traded Fund Units Fully Paid	1,260.04	(1,464.04)
Investec Australia Property Fund - Ordinary Units Fully Paid	(1,180.00)	1,462.50
Magellan Infrastructure Fund (Currency Hedged)(Managed Fund) - Trading Managed Fund Units Fully Paid	(314.00)	541.27
Mcp Income Opportunities Trust - Ordinary Units Fully Paid	0.00	(107.84)
Nb Global Corporate Income Trust - Ordinary Units Fully Paid	0.00	952.80
Partners Group Global Income Fund - Ordinary Units Fully Paid	0.00	850.00
Ram Essential Services Property Fund - Fully Paid Units Stapled Securities	(950.00)	(2,150.00)
Vanguard Us Total Market Shares Index ETF - Chess Depository Interests 1:1	1,116.40	(461.80)
	<b>32,085.48</b>	<b>(34,581.51)</b>

This report should be read in conjunction with the accompanying compilation report.

## Rosamunde Superannuation Fund

### Investment Summary as at 30 June 2023

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Bank</u></b>								
Nab Cash Manager				38,508.14	38,508.14			6.56%
				<b>38,508.14</b>	<b>38,508.14</b>			<b>6.56%</b>
<b><u>Listed Derivatives Market</u></b>								
Magellan Financial Group Limited - Option Expiring 16-Apr-2027 Deferred (ASX:MFGO)	15.00000	0.0000	0.2000	0.00	3.00	3.00	0.00%	- %
Platinum Asia Investments Limited - Option Expiring 15-May-2017 (ASX:PAIO)	1,250.00000	0.0000	0.0190	0.00	23.75	23.75	0.00%	- %
				<b>0.00</b>	<b>26.75</b>	<b>26.75</b>	<b>0.00%</b>	<b>- %</b>
<b><u>Listed Securities Market</u></b>								
Allkem Limited (ASX:AKE)	1,514.00000	4.6767	16.0200	7,080.46	24,254.28	17,173.82	242.55%	4.13%
Argo Global Listed Infrastructure Limited (ASX:ALI)	6,756.00000	2.2202	2.2700	15,000.00	15,336.12	336.12	2.24%	2.61%
Australia and New Zealand Banking Group Limited - Ordinary Fully Paid (ASX:ANZ)	998.00000	21.4798	23.7100	21,436.84	23,662.58	2,225.74	10.38%	4.03%
ASX Limited (ASX:ASX)	139.00000	71.8919	63.0000	9,992.97	8,757.00	(1,235.97)	(12.37)%	1.49%
Bendigo And Adelaide Bank Limited - Cap Note 3-Bbsw+3.80% Perp Non-Cum Red T-06-27 (ASX:BENPH)	50.00000	100.0000	102.7300	5,000.00	5,136.50	136.50	2.73%	0.87%
BHP Group Limited - Fully Paid Ordinary (ASX:BHP)	746.00000	34.2667	44.9900	25,562.93	33,562.54	7,999.61	31.29%	5.71%
Bank Of Queensland Limited. - Cap Note 3-Bbsw+3.40% Perp Non-Cum Red T-12-28 (ASX:BOQPG)	200.00000	100.7522	101.0000	20,150.44	20,200.00	49.56	0.25%	3.44%
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-04-24 (ASX:CBAPH)	100.00000	100.0000	101.7900	10,000.00	10,179.00	179.00	1.79%	1.73%
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.00% Perp Non-Cum Red T-04-27 (ASX:CBAPI)	50.00000	100.0000	100.9100	5,000.00	5,045.50	45.50	0.91%	0.86%
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+2.85% Perp Non-Cum Red T-06-28 (ASX:CBAPL)	70.00000	99.5714	100.4900	6,970.00	7,034.30	64.30	0.92%	1.20%
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.00% Perp Non-Cum Red T-06-30 (ASX:CBAPM)	100.00000	100.0000	100.5800	10,000.00	10,058.00	58.00	0.58%	1.71%



## Rosamunde Superannuation Fund

### Investment Summary as at 30 June 2023

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Listed Securities Market</u></b>								
Challenger Limited - Cap Note 3-Bbsw+3.60% Perp Non-Cum Red T-05-29 (ASX:CGFPD)	65.00000	106.1923	100.6600	6,902.50	6,542.90	(359.60)	(5.21)%	1.11%
Centuria Industrial REIT - Ordinary Units Fully Paid (ASX:CIP)	3,900.00000	3.5811	3.1000	13,966.48	12,090.00	(1,876.48)	(13.44)%	2.06%
Charter Hall Long Wale REIT - Fully Paid Units Stapled Securities (ASX:CLW)	1,112.00000	4.8402	4.0100	5,382.27	4,459.12	(923.15)	(17.15)%	0.76%
CSL Limited (ASX:CSL)	58.00000	261.7033	277.3800	15,178.79	16,088.04	909.25	5.99%	2.74%
Dalrymple Bay Infrastructure Limited - Fully Paid Ordinary Stapled Securities (ASX:DBI)	1,946.00000	2.4398	2.6400	4,747.83	5,137.44	389.61	8.21%	0.87%
Elanor Commercial Property Fund - Fully Paid Units Stapled Securities Def Set (ASX:ECF)	4,000.00000	1.2500	0.8750	5,000.00	3,500.00	(1,500.00)	(30.00)%	0.60%
Fortescue Metals Group Ltd (ASX:FMG)	273.00000	18.2865	22.1800	4,992.21	6,055.14	1,062.93	21.29%	1.03%
Hearts And Minds Investments Limited (ASX:HM1)	1,000.00000	2.5000	2.2600	2,500.00	2,260.00	(240.00)	(9.60)%	0.38%
Hub24 Limited (ASX:HUB)	253.00000	7.3975	25.4500	1,871.56	6,438.85	4,567.29	244.04%	1.10%
Ioneer Ltd (ASX:INR)	17,450.00000	0.2882	0.3400	5,028.25	5,933.00	904.75	17.99%	1.01%
Invocare Limited - Ordinary Fully Paid (ASX:IVC)	732.00000	6.9577	12.5900	5,093.06	9,215.88	4,122.82	80.95%	1.57%
Macquarie Bank Limited - Cap Note 3-Bbsw+4.70% Perp Non-Cum Red T-12-25 (ASX:MBLPC)	100.00000	100.0000	105.5100	10,000.00	10,551.00	551.00	5.51%	1.80%
Magellan Financial Group Limited (ASX:MFG)	113.00000	44.4867	9.4900	5,027.00	1,072.37	(3,954.63)	(78.67)%	0.18%
Magellan Infrastructure Fund (Currency Hedged)(Managed Fund) - Trading Managed Fund Units Fully Paid (ASX:MICH)	1,570.00000	3.1948	2.8100	5,015.77	4,411.70	(604.07)	(12.04)%	0.75%
Mineral Resources Limited (ASX:MIN)	82.00000	60.9007	71.4300	4,993.86	5,857.26	863.40	17.29%	1.00%
Macquarie Group Limited (ASX:MQG)	185.00000	167.1117	177.6200	30,915.66	32,859.70	1,944.04	6.29%	5.59%
Macquarie Group Limited - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-09-29 (ASX:MQGPF)	100.00000	100.0000	103.8400	10,000.00	10,384.00	384.00	3.84%	1.77%
National Australia Bank Limited - Ordinary Fully Paid (ASX:NAB)	765.00000	17.9203	26.3700	13,709.00	20,173.05	6,464.05	47.15%	3.43%
Origin Energy Limited (ASX:ORG)	1,169.00000	6.8482	8.4100	8,005.49	9,831.29	1,825.80	22.81%	1.67%
Platinum Asia Investments Limited (ASX:PAI)	5,000.00000	1.0000	0.8550	5,000.00	4,275.00	(725.00)	(14.50)%	0.73%

## Rosamunde Superannuation Fund

### Investment Summary as at 30 June 2023

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Listed Securities Market</u></b>								
Betashares Global Quality Leaders ETF - Betashares Global Quality Leaders ETF (ASX:QLTY)	210.00000	23.9619	24.2300	5,032.00	5,088.30	56.30	1.12%	0.87%
Redox Limited - Broker Firm Offer (ASX:RDXY)	3,992.00000	2.5500	2.5500	10,179.60	10,179.60	0.00	0.00%	1.73%
Ram Essential Services Property Fund - Fully Paid Units Stapled Securities (ASX:REP)	10,000.00000	1.0000	0.6900	10,000.00	6,900.00	(3,100.00)	(31.00)%	1.17%
Rio Tinto Limited (ASX:RIO)	186.00000	86.8194	114.6900	16,148.41	21,332.34	5,183.93	32.10%	3.63%
South32 Limited - Ordinary Fully Paid Deferred Settlement (ASX:S32)	1,190.00000	4.2012	3.7600	4,999.45	4,474.40	(525.05)	(10.50)%	0.76%
Siteminder Limited - Ordinary Fully Paid Deferred Settlement (ASX:SDR)	396.00000	5.0600	2.9200	2,003.76	1,156.32	(847.44)	(42.29)%	0.20%
The Star Entertainment Group Limited (ASX:SGR)	1,200.00000	4.1508	1.1550	4,981.00	1,386.00	(3,595.00)	(72.17)%	0.24%
Sonic Healthcare Limited (ASX:SHL)	353.00000	28.2575	35.5700	9,974.88	12,556.21	2,581.33	25.88%	2.14%
Service Stream Limited (ASX:SSM)	2,190.00000	1.8201	0.8100	3,986.05	1,773.90	(2,212.15)	(55.50)%	0.30%
Santos Limited (ASX:STO)	2,371.00000	6.3525	7.5200	15,061.72	17,829.92	2,768.20	18.38%	3.04%
Suncorp Group Limited (ASX:SUN)	195.00000	14.9846	13.4900	2,922.00	2,630.55	(291.45)	(9.97)%	0.45%
Sezzle Inc. - Cdi 1:1 Us Person Prohibited Excluding Qib (ASX:SZL)	17.00000	46.2882	21.5700	786.90	366.69	(420.21)	(53.40)%	0.06%
Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled (ASX:TCL)	736.00000	11.5069	14.2500	8,469.09	10,488.00	2,018.91	23.84%	1.79%
ETFS Morningstar Global Technology ETF - Exchange Traded Fund Units Fully Paid (ASX:TECH)	68.00000	73.5376	92.3200	5,000.56	6,277.76	1,277.20	25.54%	1.07%
Telstra Corporation Limited. - Ordinary Fully Paid (ASX:TLS)	6,084.00000	3.7602	4.3000	22,877.05	26,161.20	3,284.15	14.36%	4.45%
Tyro Payments Limited (ASX:TYR)	1,365.00000	3.7003	1.1400	5,050.90	1,556.10	(3,494.80)	(69.19)%	0.26%
Vanguard Us Total Market Shares Index ETF - Chess Depository Interests 1:1 (ASX:VTS)	20.00000	167.3195	329.3400	3,346.39	6,586.80	3,240.41	96.83%	1.12%
WBCEPJ (ASX:WBCEPJ)	50.00000	100.0000	101.9900	5,000.00	5,099.50	99.50	1.99%	0.87%
Woodside Energy Group Ltd (ASX:WDS)	802.00000	33.1069	34.4400	26,551.73	27,620.88	1,069.15	4.03%	4.70%
Whitehaven Coal Limited (ASX:WHC)	2,321.00000	4.2967	6.7100	9,972.75	15,573.91	5,601.16	56.16%	2.65%
Woolworths Limited - Ordinary Fully Paid (ASX:WOW)	149.00000	33.7883	39.7300	5,034.45	5,919.77	885.32	17.59%	1.01%

**Rosamunde Superannuation Fund**  
**Investment Summary as at 30 June 2023**

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Listed Securities Market</u></b>								
Waypoint REIT - Fully Paid Ordinary/Units Stapled Securities (ASX:WPR)	1,412.00000	2.6503	2.5900	3,742.25	3,657.08	(85.17)	(2.28)%	0.62%
Whispir Limited (ASX:WSP)	1,044.00000	1.6000	0.2400	1,670.40	250.56	(1,419.84)	(85.00)%	0.04%
Activex Ardea Real Outcome Bond Fund (Managed Fund) - Trading Managed Units Fully Paid (ASX:XARO)	560.00000	26.7814	24.3700	14,997.57	13,647.20	(1,350.37)	(9.00)%	2.32%
				<b>497,312.28</b>	<b>548,874.55</b>	<b>51,562.27</b>	<b>10.37%</b>	<b>93.44%</b>
				<b>535,820.42</b>	<b>587,409.44</b>	<b>51,589.02</b>	<b>9.63%</b>	<b>100.00%</b>

The accounting cost is the original cost base adjusted by any subsequent capital call/improvement or capital return transactions. In many cases, it is not the same as the adjusted or reduced cost base, or the reset cost base resulting from the CGT relief. To view the tax cost base and unrealised gain/(loss) for tax purposes refer to the Unrealised Capital Gains Report or change the report parameter to tax cost base.

**Rosamunde Superannuation Fund**  
**Investment Movement Summary**  
**For the period 1 July 2022 to 30 June 2023**

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<b><u>Bank</u></b>										
Nab Cash Manager		76,296.80		71,252.81		109,041.47	0.00		38,508.14	38,508.14
		76,296.80		71,252.81		109,041.47	0.00		38,508.14	38,508.14
<b><u>Listed Derivatives Market</u></b>										
ANZR (ASX:ANZR)	0.00	0.00	63.00	0.00	63.00	0.00	0.00	0.00	0.00	0.00
Magellan Financial Group Limited - Option Expiring 16-Apr-2027 Deferred (ASX:MFGO)	15.00	0.00	0.00	0.00	0.00	0.00	0.00	15.00	0.00	3.00
Platinum Asia Investments Limited - Option Expiring 15-May-2017 (ASX:PAIO)	0.00	0.00	1,250.00	0.00	0.00	0.00	0.00	1,250.00	0.00	23.75
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26.75
<b><u>Listed Securities Market</u></b>										
Activex Ardea Real Outcome Bond Fund (Managed Fund) - Trading Managed Units Fully Paid (ASX:XARO)	560.00	14,997.57	0.00	0.00	0.00	0.00	0.00	560.00	14,997.57	13,647.20
Allkem Limited (ASX:AKE)	1,514.00	7,080.46	0.00	0.00	0.00	0.00	0.00	1,514.00	7,080.46	24,254.28
ANZ Group Holdings Limited - Ordinary Fully Paid Deferred Settlement (ASX:ANZDA)	0.00	0.00	998.00	21,436.84	998.00	21,436.84	0.00	0.00	0.00	0.00
Argo Global Listed Infrastructure Limited (ASX:ALI)	2,500.00	5,000.00	4,256.00	10,000.00	0.00	0.00	0.00	6,756.00	15,000.00	15,336.12
ASX Limited (ASX:ASX)	65.00	4,983.30	74.00	5,009.67	0.00	0.00	0.00	139.00	9,992.97	8,757.00
Australia and New Zealand Banking Group Limited - Ordinary Fully Paid (ASX:ANZ)	935.00	20,246.14	1,061.00	22,627.54	998.00	21,436.84	0.00	998.00	21,436.84	23,662.58
Bank Of Queensland Limited. - Cap Note 3-Bbsw+3.40% Perp Non-Cum Red T-12- 28 (ASX:BOQPG)	0.00	0.00	200.00	20,150.44	0.00	0.00	0.00	200.00	20,150.44	20,200.00
Bendigo And Adelaide Bank Limited - Cap Note 3-Bbsw+3.80% Perp Non-Cum Red T-06-27 (ASX:BENPH)	50.00	5,000.00	0.00	0.00	0.00	0.00	0.00	50.00	5,000.00	5,136.50
Betashares Global Quality Leaders ETF - Betashares Global Quality Leaders ETF (ASX:QLTY)	210.00	5,032.00	0.00	0.00	0.00	0.00	0.00	210.00	5,032.00	5,088.30

**Rosamunde Superannuation Fund**  
**Investment Movement Summary**  
**For the period 1 July 2022 to 30 June 2023**

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
BHP Group Limited - Fully Paid Ordinary (ASX:BHP)	557.00	18,173.10	189.00	7,389.83	0.00	0.00	0.00	746.00	25,562.93	33,562.54
Centuria Industrial REIT - Ordinary Units Fully Paid (ASX:CIP)	3,900.00	13,966.48	0.00	0.00	0.00	0.00	0.00	3,900.00	13,966.48	12,090.00
Challenger Limited - Cap Note 3-Bbsw+3.60% Perp Non-Cum Red T-05-29 (ASX:CGFPD)	0.00	0.00	65.00	6,902.50	0.00	0.00	0.00	65.00	6,902.50	6,542.90
Challenger Limited - Cap Note 3-Bbsw+4.40% Perp Non-Cum Red T-05-23 (ASX:CGFPB)	65.00	6,902.50	0.00	0.00	65.00	6,902.50	0.00	0.00	0.00	0.00
Charter Hall Long Wale REIT - Fully Paid Units Stapled Securities (ASX:CLW)	1,112.00	5,382.27	0.00	0.00	0.00	0.00	0.00	1,112.00	5,382.27	4,459.12
Commonwealth Bank Of Australia - Broker Firm Offer (ASX:CBAXX)	0.00	0.00	100.00	10,000.00	100.00	10,000.00	0.00	0.00	0.00	0.00
Commonwealth Bank Of Australia - Cap Note 3-Bbsw+2.80% Perp Non-Cum Red T-12-22 (ASX:CBAPD)	70.00	6,970.00	0.00	0.00	70.00	6,970.00	0.00	0.00	0.00	0.00
Commonwealth Bank Of Australia - Cap Note 3-Bbsw+2.85% Perp Non-Cum Red T-06-28 (ASX:CBAPL)	0.00	0.00	70.00	6,970.00	0.00	0.00	0.00	70.00	6,970.00	7,034.30
Commonwealth Bank Of Australia - Cap Note 3-Bbsw+3.00% Perp Non-Cum Red T-04-27 (ASX:CBAPI)	50.00	5,000.00	0.00	0.00	0.00	0.00	0.00	50.00	5,000.00	5,045.50
Commonwealth Bank Of Australia - Cap Note 3-Bbsw+3.00% Perp Non-Cum Red T-06-30 (ASX:CBAPM)	0.00	0.00	100.00	10,000.00	0.00	0.00	0.00	100.00	10,000.00	10,058.00
Commonwealth Bank Of Australia - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-04-24 (ASX:CBAPH)	100.00	10,000.00	0.00	0.00	0.00	0.00	0.00	100.00	10,000.00	10,179.00
Commonwealth Bank Of Australia. (ASX:CBA)	55.00	5,005.55	0.00	0.00	55.00	5,698.42	692.87	0.00	0.00	0.00
CSL Limited (ASX:CSL)	58.00	15,178.79	0.00	0.00	0.00	0.00	0.00	58.00	15,178.79	16,088.04
Dalrymple Bay Infrastructure Limited - Fully Paid Ordinary Stapled Securities (ASX:DBI)	1,946.00	4,747.83	0.00	0.00	0.00	0.00	0.00	1,946.00	4,747.83	5,137.44
Elanor Commercial Property Fund - Fully Paid Units Stapled Securities Def Set (ASX:ECF)	4,000.00	5,000.00	0.00	0.00	0.00	0.00	0.00	4,000.00	5,000.00	3,500.00
ETFS Morningstar Global Technology ETF - Exchange Traded Fund Units Fully Paid (ASX:TECH)	68.00	5,000.56	0.00	0.00	0.00	0.00	0.00	68.00	5,000.56	6,277.76
Fortescue Metals Group Ltd (ASX:FMG)	273.00	4,992.21	0.00	0.00	0.00	0.00	0.00	273.00	4,992.21	6,055.14

**Rosamunde Superannuation Fund**  
**Investment Movement Summary**  
**For the period 1 July 2022 to 30 June 2023**

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
Hearts And Minds Investments Limited (ASX:HM1)	1,000.00	2,500.00	0.00	0.00	0.00	0.00	0.00	1,000.00	2,500.00	2,260.00
Hub24 Limited (ASX:HUB)	253.00	1,871.56	0.00	0.00	0.00	0.00	0.00	253.00	1,871.56	6,438.85
Investec Australia Property Fund - Ordinary Units Fully Paid (ASX:IAP)	3,250.00	4,995.00	0.00	0.00	3,250.00	6,175.00	1,180.00	0.00	0.00	0.00
Invocare Limited - Ordinary Fully Paid (ASX:IVC)	732.00	5,093.06	0.00	0.00	0.00	0.00	0.00	732.00	5,093.06	9,215.88
Ioneer Ltd (ASX:INR)	17,450.00	5,028.25	0.00	0.00	0.00	0.00	0.00	17,450.00	5,028.25	5,933.00
Macquarie Bank Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-28 (ASX:MBLPD)	100.00	10,000.00	0.00	0.00	100.00	9,904.00	(96.00)	0.00	0.00	0.00
Macquarie Bank Limited - Cap Note 3-Bbsw+4.70% Perp Non-Cum Red T-12-25 (ASX:MBLPC)	100.00	10,000.00	0.00	0.00	0.00	0.00	0.00	100.00	10,000.00	10,551.00
Macquarie Group Limited - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-09-29 (ASX:MQGPF)	0.00	0.00	100.00	10,000.00	0.00	0.00	0.00	100.00	10,000.00	10,384.00
Macquarie Group Limited (ASX:MQG)	185.00	30,915.66	0.00	0.00	0.00	0.00	0.00	185.00	30,915.66	32,859.70
Magellan Financial Group Limited (ASX:MFG)	113.00	5,027.00	0.00	0.00	0.00	0.00	0.00	113.00	5,027.00	1,072.37
Magellan Infrastructure Fund (Currency Hedged)(Managed Fund) - Trading Managed Fund Units Fully Paid (ASX:MICH)	1,570.00	5,015.77	0.00	0.00	0.00	0.00	0.00	1,570.00	5,015.77	4,411.70
Mineral Resources Limited (ASX:MIN)	0.00	0.00	82.00	4,993.86	0.00	0.00	0.00	82.00	4,993.86	5,857.26
National Australia Bank Limited - Ordinary Fully Paid (ASX:NAB)	1,194.00	25,024.25	46.00	1,443.18	475.00	15,234.81	2,476.38	765.00	13,709.00	20,173.05
Origin Energy Limited (ASX:ORG)	1,169.00	8,005.49	0.00	0.00	0.00	0.00	0.00	1,169.00	8,005.49	9,831.29
Platinum Asia Investments Limited (ASX:PAI)	5,000.00	5,000.00	0.00	0.00	0.00	0.00	0.00	5,000.00	5,000.00	4,275.00
Qantas Airways Limited (ASX:QAN)	0.00	0.00	970.00	4,987.45	970.00	6,178.69	1,191.24	0.00	0.00	0.00
Ram Essential Services Property Fund - Fully Paid Units Stapled Securities (ASX:REP)	10,000.00	10,000.00	0.00	0.00	0.00	0.00	0.00	10,000.00	10,000.00	6,900.00
Redox Limited - Broker Firm Offer (ASX:RDXY)	0.00	0.00	3,992.00	10,179.60	0.00	0.00	0.00	3,992.00	10,179.60	10,179.60
Rio Tinto Limited (ASX:RIO)	173.00	14,839.48	13.00	1,308.93	0.00	0.00	0.00	186.00	16,148.41	21,332.34
Santos Limited (ASX:STO)	2,371.00	15,061.72	0.00	0.00	0.00	0.00	0.00	2,371.00	15,061.72	17,829.92
Service Stream Limited (ASX:SSM)	2,190.00	3,986.05	0.00	0.00	0.00	0.00	0.00	2,190.00	3,986.05	1,773.90

**Rosamunde Superannuation Fund**  
**Investment Movement Summary**  
**For the period 1 July 2022 to 30 June 2023**

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
Sezzle Inc. - Cdi 1:1 Us Person Prohibited Excluding Qib (ASX:SZL)	645.00	786.90	0.00	0.00	628.00	0.00	0.00	17.00	786.90	366.69
Siteminder Limited - Ordinary Fully Paid Deferred Settlement (ASX:SDR)	396.00	2,003.76	0.00	0.00	0.00	0.00	0.00	396.00	2,003.76	1,156.32
Sonic Healthcare Limited (ASX:SHL)	353.00	9,974.88	0.00	0.00	0.00	0.00	0.00	353.00	9,974.88	12,556.21
South32 Limited - Ordinary Fully Paid Deferred Settlement (ASX:S32)	0.00	0.00	1,190.00	4,999.45	0.00	0.00	0.00	1,190.00	4,999.45	4,474.40
Suncorp Group Limited (ASX:SUN)	195.00	2,922.00	0.00	0.00	0.00	0.00	0.00	195.00	2,922.00	2,630.55
Telstra Corporation Limited. - Ordinary Fully Paid (ASX:TLS)	5,837.00	21,872.47	6,208.00	23,374.95	5,961.00	22,370.37	0.00	6,084.00	22,877.05	26,161.20
Telstra Group Limited - Ordinary Fully Paid Deferred Settlement (ASX:TLSDA)	0.00	0.00	5,961.00	22,370.37	5,961.00	22,370.37	0.00	0.00	0.00	0.00
The Star Entertainment Group Limited (ASX:SGR)	1,200.00	4,981.00	0.00	0.00	0.00	0.00	0.00	1,200.00	4,981.00	1,386.00
Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled (ASX:TCL)	736.00	8,469.09	0.00	0.00	0.00	0.00	0.00	736.00	8,469.09	10,488.00
Tyro Payments Limited (ASX:TYR)	1,365.00	5,050.90	0.00	0.00	0.00	0.00	0.00	1,365.00	5,050.90	1,556.10
Vanguard Us Total Market Shares Index ETF - Chess Depository Interests 1:1 (ASX:VTS)	20.00	3,346.39	0.00	0.00	0.00	0.00	0.00	20.00	3,346.39	6,586.80
Waypoint REIT - Fully Paid Ordinary/Units Stapled Securities (ASX:WPR)	1,412.00	3,742.25	0.00	0.00	0.00	0.00	0.00	1,412.00	3,742.25	3,657.08
WBCPJ (ASX:WBCPJ)	50.00	5,000.00	0.00	0.00	0.00	0.00	0.00	50.00	5,000.00	5,099.50
Westpac Banking Corporation - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-29 (ASX:WBCPK)	100.00	10,000.00	0.00	0.00	100.00	9,987.00	(13.00)	0.00	0.00	0.00
Whispir Limited (ASX:WSP)	1,044.00	1,670.40	0.00	0.00	0.00	0.00	0.00	1,044.00	1,670.40	250.56
Whitehaven Coal Limited (ASX:WHC)	2,321.00	9,972.75	0.00	0.00	0.00	0.00	0.00	2,321.00	9,972.75	15,573.91
Woodside Energy Group Ltd (ASX:WDS)	245.00	5,846.67	557.00	20,705.06	0.00	0.00	0.00	802.00	26,551.73	27,620.88
Woolworths Limited - Ordinary Fully Paid (ASX:WOW)	149.00	5,034.45	0.00	0.00	0.00	0.00	0.00	149.00	5,034.45	5,919.77
		431,695.96		224,849.67		164,664.84	5,431.49		497,312.28	548,874.55
<b><u>Unlisted Market</u></b>										
SGR_R (ASX:SGR_R)	0.00	0.00	720.00	0.00	720.00	0.00	0.00	0.00	0.00	0.00

**Rosamunde Superannuation Fund**  
**Investment Movement Summary**  
**For the period 1 July 2022 to 30 June 2023**

Investment	Opening Balance		Acquisitions		Disposals		Closing Balance			
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
		0.00		0.00		0.00	0.00		0.00	0.00
<b>Fund Total</b>		<b>507,992.76</b>		<b>296,102.48</b>		<b>273,706.31</b>	<b>5,431.49</b>		<b>535,820.42</b>	<b>587,409.44</b>



**Rosamunde Superannuation Fund**  
(ABN: 21 502 302 082)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: Riverview 5 De Salis Street SUTTON, NSW 2620
Member	Number: FAIRILO
Mrs Lucinda Fairrie	Date of Birth: 8 June 1969 Date Joined Fund: 17 March 2011 Eligible Service Date: 9 February 2009 Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF  
Refer to the Member Benefit Statements produced for each member account for further details*

**Your Accounts**

<b>Withdrawal Benefit</b> as at 1 Jul 2022	
Accumulation	527,545.42
<b>Total</b> as at 1 Jul 2022	<u><u>527,545.42</u></u>

<b>Withdrawal Benefit</b> as at 30 Jun 2023	
Accumulation	588,378.77
<b>Total</b> as at 30 Jun 2023	<u><u>588,378.77</u></u>

**Your Tax Components**

Tax Free	100,138.10
Taxable - Taxed	488,240.67
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	588,378.77
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

**Binding Beneficiary Nomination\***

50% Margaret Fairrie (daughter)  
50% Alice Fairrie (daughter)

\* Nomination in effect from **31 October 2018**

**For Enquiries:**  
phone **0292328211**  
mail **Rosamunde Superannuation Fund, PO Box 7505, SUTTON NSW 2620**

**Rosamunde Superannuation Fund**  
(ABN: 21 502 302 082)

**Member Benefit Statement**

Period	Member Account Details
<b>1 July 2022 - 30 June 2023</b>	Residential Address: Riverview 5 De Salis Street SUTTON, NSW 2620
<b>Member</b>	Date of Birth: 8 June 1969
Number: FAIRILO	Date Joined Fund: 17 March 2011
<b>Mrs Lucinda Fairrie</b>	Eligible Service Date: 9 February 2009
Accumulation Account	Tax File Number Held: Yes
<b>Accumulation</b>	Account Start Date: 17 March 2011

Your Account Summary	Your Tax Components
<b>Withdrawal Benefit</b> as at 1 Jul 2022 <b>527,545.42</b>	Tax Free 17.0193 % 100,138.10
<i>Increases to your account:</i>	Taxable - Taxed 488,240.67
Employer Contributions 2,500.00	Taxable - Untaxed -
Share Of Net Fund Income 59,111.34	Your Preservation Components
<u>Total Increases</u> 61,611.34	Preserved 588,378.77
<i>Decreases to your account:</i>	Restricted Non Preserved -
Contributions Tax 375.00	Unrestricted Non Preserved -
Tax on Net Fund Income 402.99	Your Insurance Benefits
<u>Total Decreases</u> 777.99	No insurance details have been recorded
<b>Withdrawal Benefit</b> as at 30 Jun 2023 <b>588,378.77</b>	Your Beneficiaries

**Binding Beneficiary Nomination\***

50% Margaret Fairrie (daughter)

50% Alice Fairrie (daughter)

\* Nomination in effect from **31 October 2018**

**For Enquiries:**

phone **0292328211**

mail **Rosamunde Superannuation Fund, PO Box 7505, SUTTON NSW 2620**

## **Trustee**

The Trustee of the Fund is as follows:

Rosamunde Pty Ltd

The directors of the Trustee company are:

Lucinda Fairrie

## **Availability of Other Fund Information**

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

## **Trustee Disclaimer**

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While every effort has been made by the Trustee to ensure the accuracy and completeness of this statement, the Trustee does not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund

.....  
Lucinda Fairrie  
Director - Rosamunde Pty Ltd

Statement Date: 30 June 2023

**For Enquiries:**

phone **0292328211**

mail **Rosamunde Superannuation Fund, PO Box 7505, SUTTON NSW 2620**

# Rosamunde Superannuation Fund

## Trustee Declaration

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In the opinion of the Trustees of the Rosamunde Superannuation Fund.

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

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2023 present fairly the financial position of the Fund at 30 June 2023 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (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 Fund has been carried out in accordance with its Trust Deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 during the year ended 30 June 2023.

Signed in accordance with a resolution of the directors of Rosamunde Pty Ltd by:

..... Dated: ...../...../.....  
**Lucinda Fairrie**  
Director: Rosamunde Pty Ltd

# APPENDICES

31 July 2023

The Directors  
Rosamunde Pty Ltd ATF  
Rosamunde Superannuation Fund  
Riverview  
5 De Salis Street  
SUTTON NSW 2620

Dear Luce

**Re: Engagement Terms of Our Services**

This letter is to confirm our understanding of the terms of our engagement and the nature and limitations of the services that we provide.

Purpose, Scope and Output of the Engagement

Roach & Bruce Consulting will provide accounting and taxation services, which will be conducted in accordance with the relevant professional and ethical standards issued by the Accounting Professional & Ethical Standards Board Limited (APESB). The extent of our procedures and services will be limited exclusively for this purpose only. As a result, no audit or review will be performed and, accordingly, no assurance will be expressed. Our engagement cannot be relied upon to disclose irregularities including fraud, other illegal acts and errors that may exist. However, we will inform you of any such matters that come to our attention.

The scope of our engagement will include the preparation of:

- Annual income tax returns and review of assessments and notices issued by the Australian Taxation Office (ATO)
- Superannuation financial statements and returns
- Checking the annual company statement
- Any other task as requested by you

Our services will be performed in accordance with a timetable agreed with you.

There is no assumption of responsibility for any reliance on our report by any person or entity other than you and those parties indicated. The report shall not be inferred or used for any purpose other than for which it was specifically prepared. Accordingly, our report may include a disclaimer to this effect.

## Responsibilities

In conducting this engagement, information acquired by us in the course of the engagement is subject to strict confidentiality requirements. That information will not be disclosed by us to other parties except as required or allowed for by law, or with your express consent.

We wish to draw your attention to our firm's system of quality control which has been established and maintained in accordance with the relevant APESB standard. As a result, our files may be subject to review as part of the quality control review program of the Institute of Chartered Accountants Australia which monitors compliance with professional standards by its members. We advise you that by accepting our engagement you acknowledge that, if requested, our files relating to this engagement will be made available under this program. Should this occur, we will advise you.

You have certain obligations under the Australian taxation laws to keep proper records and the obligation to lodge returns by the due date. Clients are required to arrange for reasonable access by us to relevant individuals and documents, and shall be responsible for both the completeness and accuracy of the information supplied to us.

You have certain rights under the taxation laws, including the right to seek a private ruling from the ATO or to appeal or object against a decision made by the Commissioner. As relevant, we will provide further information to you concerning your rights under the Australian taxation laws during the conduct of the engagement.

## Fees

The fee arrangement is based on the expected amount of time and the level of staff required to complete the accounting and taxation services as agreed. We will charge you for any additional costs or disbursements we incur to complete this engagement.

Our hourly rates (excluding GST) as of 1 July 2023 are as follows:

Principal	\$565
Qualified Accountant	\$340
Intermediate Accountant	\$210
Graduate Accountant	\$130
Secretarial	\$180

These rates are subject to change without notice.

## Ownership of Documents

All original documents obtained from the client arising from the engagement shall remain the property of the client. However, we reserve the right to make a reasonable number of copies of the original documents for our records.

Our engagement will result in the production of tax returns as listed in the scope. Ownership of these documents will vest in you. All other documents produced by us in respect of this engagement will remain the property of the firm.

The firm has a policy of exploring a legal right of lien over any client documents in our possession in the event of a dispute. The firm has also established dispute resolution processes.

### Data Storage

We use data storage located in the office but it may be replicated to other locations. Accepting our services as part of this letter of engagement indicates your acceptance of the use of outsourced services, cloud hosted software and outsourced data storage.

### Confirmation of Terms

This letter sets out the basis on which we will act for you. Please sign this letter where indicated and return a copy of the signed letter to us to indicate your acceptance of its terms. However, we will treat you as having accepted the terms of engagement if you continue to instruct us after you have received it. This letter will be effective for future years unless we advise you of any change.

Yours faithfully  
ROACH & BRUCE CONSULTING PTY LTD



ANTHONY BRUCE B.Comm, FCA

Acknowledged on behalf of Rosamunde Pty Ltd ATF Rosamunde Superannuation Fund  
by:

Signature: \_\_\_\_\_  
Lucinda Fairrie  
Director

\_\_\_\_\_ Date



8 September 2023

The Director  
Rosamunde Pty Ltd  
ATF Rosamunde Superannuation Fund  
PO Box 7505  
SUTTON NSW 2620

Dear Lucinda

**Rosamunde Superannuation Fund**  
**Audit Engagement Letter**

**Objectives and Scope of the Audit**

You have requested that we audit the financial statements of the SMSF for the year ended 30 June 2023. We are pleased to confirm our acceptance and understanding of this engagement by means of this letter.

Our audit will be performed in accordance with Australian Auditing Standards, the *Superannuation Industry (Supervision) Act 1993* (SISA) and the *Superannuation Industry (Supervision) Regulations* (SISR) with the objective of expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and the SISR.

**Our Responsibilities**

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance as to whether the financial report is free from material misstatement.

An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the implementation and operation of accounting and internal control systems that are designed to prevent and detect fraud and error, as well as evaluating the overall presentation of the financial report.

Because of the inherent limitations of an audit, together with the inherent limitations of internal control, there is an unavoidable risk that some material misstatement may not be detected, even though the audit is properly planned and performed in accordance with Australian Auditing Standards.

In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. We will, however, communicate to you in writing any significant deficiencies in internal control relevant to the audit of the financial report that we have identified during the audit.

## **Trustees' Responsibilities**

Our audit will be conducted on the basis that the trustee(s) acknowledge and understand that they have responsibilities:

- For the preparation of the financial report that gives a true and fair view in accordance with the Australian Auditing Standards, other mandatory reporting requirements and the SIS Act and SIS Regulations is that of the trustee(s);
- For such internal control as the trustee(s) determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error; and
- To provide us with:
  - Access to all information of which the trustees are aware that is relevant to the preparation of the financial report such as records, documentation and other matters;
  - Additional information that we may request from the trustees for the purpose of the audit; and
  - Unrestricted access to persons within the entity from whom we determine it necessary to obtain audit evidence.

As part of our audit process, we will request from trustees written confirmation concerning representations made to us in connection with the audit.

Australian Auditing Standards require that we determine whether the financial reporting framework applied in the preparation of this special purpose of financial report is acceptable. If we determine the financial reporting framework to be unacceptable, we will not be able to undertake the audit engagement unless the framework is amended and then determined to be acceptable.

If a qualified audit report is to be issued following the completion of our audit, we will advise the details to you in a timely manner and prior to the issue of our report.

## **Audit of SIS Compliance**

For the year ended 30 June 2020, we are required to form an opinion in respect of compliance with certain aspects of SIS. Our report must refer to the following sections and regulations:

Sections: 17A, 35AE, 35B, 35C(2), 52, 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA, 13.22C

## **Report on Significant Matters**

Under section 129 of the SISA we are required to report to you in writing. If during the course of, or in connection with, our audit, we become aware of any contravention of the Act or Regulations which we believe has occurred, is occurring or may occur.

We are also required to report to the ATO, as regulator, any contravention of the SISA and the SISR, where we believe the contravention may affect the interests of the members of beneficiaries of the fund.

In addition, we are also required under section 130 to report to you if we believe the superannuation fund may be, or may be about to become, in an unsatisfactory financial position.

If we are not satisfied with your response as trustee(s) as to the action taken to rectify the situation or we receive no response, we are obliged to report the matter to the ATO.

A failure on the part of the trustee to rectify these breaches to the satisfaction of the ATO may result in significant penalties to the trustee and the fund itself.

In addition to our report on the financial statements, we will also report to you any material weaknesses in the fund's system of accounting and internal control which come to our notice during the course of our audit.

### **Quality Control**

The conduct of our audit in accordance Australian Auditing Standards means that information acquired by us in the course of our audit is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your expressed consent.

Our audit files may, however, be subject to review as part of the quality control review program of Regulators and or Professional Bodies which monitors compliance with professional standards by its members.

We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under this program. Should this occur, we will advise you. The same strict confidentiality requirements apply under this program as apply to us as your auditor.

### **Independence/Conflict of Interest**

We have established policies and procedures designed to ensure our independence, including policies on holding financial interests in the superannuation fund and other related parties, rotation of audit partners, business relationships, employment relationships, and the provision of non-audit services in accordance with professional statement APES 110 – Code of Ethics for Professional Accountants.

### **Outsourced Services**

We do not use any outsourced services in overseas locations when conducting client assignments.

### **Data Storage**

We use data storage located in the office but it may be replicated to other locations.

Accepting our services as part of this engagement agreement indicates your acceptance of the use of outsourced services, cloud hosted software and outsourced data storage under the conditions outlined above.

## **Limitation of Liability**

Our firm's liability to you or any other user of the audit report is limited by a Scheme approved under Professional Standards Legislation.

## **Other**

We would appreciate acknowledgement of terms and conditions set out in this letter. Please note that this letter will be effective for future years unless the terms of the engagement are altered by future correspondence.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

If you have any queries in relation to this please contact me.

To: MR ANTHONY BOYS

I/We hereby confirm your appointment as Auditor under the above terms of engagement.

For and on behalf of Rosamunde Pty Ltd ATF Rosamunde Superannuation Fund

-----  
Lucinda Fairrie, Director  
Dated:

Yours sincerely

A.W. Boys

SAN: 100014140

Registered Company Auditor 67793

Dated

Signed document to be returned to P.O. Box 3376 Rundle Mall 5000

# Trustee Representation Letter

The Trustees  
Rosamunde Superannuation Fund  
PO Box 7505  
SUTTON, NSW 2620

8 September 2023

Anthony Boys

PO Box 3376  
RUNDLE MALL, SA 5000

Dear Sir/Madam,

## **Representation Letter From the Trustees Rosamunde Superannuation Fund Year Ended 30 June 2023**

This representation letter is provided in connection with your audit of the financial report of the Rosamunde Superannuation Fund (the Fund) and the Fund's compliance with the *Superannuation Industry (Supervision) Act 1993* (SISA) and *SIS Regulations* (SISR), for the year ended 30 June 2023, for the purpose of you expressing an opinion as to whether the financial report is, in all material respects, presented fairly in accordance with the accounting policies adopted by the Fund and the Fund complied, in all material respects, with the relevant requirements of SISA and SISR.

The trustees have determined that the Fund is not a reporting entity for the year ended 30 June 2023 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the Fund. Accordingly, the financial report prepared is a special purpose financial report which is for distribution to members of the Fund and to satisfy the requirements of the SISA and SISR. We acknowledge our responsibility for ensuring that the financial report is in accordance with the accounting policies as selected by ourselves and requirements of the SISA and SISR, and confirm that the financial report is free of material misstatements, including omissions.

We confirm, to the best of our knowledge and belief, the following representations made to you during your audit.

### **1. Sole purpose test**

The Fund is maintained for the sole purpose of providing benefits for each member on their retirement, death, termination of employment or ill-health.

### **2. Trustees are not disqualified**

No disqualified person acts as a director of the trustee company or as an individual trustee.

### **3. Fund's governing rules, Trustees' responsibilities and Fund conduct**

The Fund meets the definition of a self-managed superannuation fund under SISA, including that no member is an employee of another member, unless they are relatives and no trustee [or director of the corporate trustee] receives any remuneration for any duties or services performed by the trustee [or director] in relation to the Fund.

The Fund has been conducted in accordance with its governing rules at all times during the year and there were no amendments to the governing rules during the year, except as notified to you.

The trustees have complied with all aspects of the trustee requirements of the SISA and SISR.

The trustees are not subject to any contract or obligation which would prevent or hinder the trustees in properly executing their functions and powers.

The Fund has been conducted in accordance with SISA, SISR and the governing rules of the Fund.

The Fund has complied with the requirements of the SISA and SISR specified in the approved form auditor's report as issued by the ATO, which are sections 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109 and 126K of the SISA and regulations 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14 and 13.18AA of the SISR.

All contributions accepted and benefits paid have been in accordance with the governing rules of the Fund and relevant provisions of the SISA and SISR.

There have been no communications from regulatory agencies concerning non-compliance with, or

deficiencies in, financial reporting practices that could have a material effect on the financial report [or we have disclosed to you all known instances of non-compliance or suspected non-compliance with laws and regulations whose effects should be considered when preparing the financial report and the Auditor's/actuary's contravention report].

#### 4. **Investment strategy**

The investment strategy has been determined and reviewed taking into account the circumstances of the fund as a whole, with due regard to risk, return, liquidity and diversity. We have ensured the assets of the Fund have always been invested in line with this strategy. We have considered the insurance needs of Fund members in determining the investment strategy.

#### 5. **Asset form and valuation**

Investments are carried in the books at market value. We consider the valuations within the financial report are reasonable in light of present circumstances.

We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.

There are no commitments, fixed or contingent, for the purchase or sale of long term investments other than those disclosed in the financial report.

#### 6. **Accounting policies**

All the significant accounting policies of the Fund are adequately described in the financial report and the notes attached thereto. These policies are consistent with the policies adopted last year by the trustee in accordance with legislative requirements and the fund's trust deed.

#### 7. **Fund books and records**

We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit; and minutes of all meetings of the trustees.

We acknowledge our responsibility for the design and implementation of internal control to prevent and detect error and fraud. We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial reports, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.

We have disclosed to you the results of our assessment of the risk that the financial report may be materially misstated as a result of fraud. We have disclosed to you all information in relation to fraud or suspected fraud that we are aware of and that affects the Fund and involves the trustees or others.

In instances where the Fund uses a custodian, we confirm we have not been advised of any fraud, non-compliance with laws and regulations or uncorrected misstatements that would affect the financial report of the fund.

Information retention obligations have been complied with, including:

- accounting records and financial reports are being kept for five years;
- minutes and records of trustees' [or directors of the corporate trustee] meetings [or for sole trustee: decisions] are being kept for 10 years;
- records of trustees' [or directors of the corporate trustee] changes and trustees' consents are being kept for at least 10 years;
- copies of all member or beneficiary reports are being kept for 10 years; and
- trustee declarations in the approved form have been signed and are being kept for each trustee appointed after 30 June 2007.

#### 8. **Safeguarding Assets**

We have considered the importance of safeguarding the assets of the fund, and we confirm we have the following procedures in place to achieve this:

- authorised signatories on bank and investment accounts are regularly reviewed and considered appropriate; and
- tangible assets are, where appropriate, adequately insured and appropriately stored.

#### 9. **Significant assumptions**

We believe that significant assumptions used by us in making accounting estimates are reasonable.

#### 10. **Uncorrected misstatements**

We believe the effects of those uncorrected financial report misstatements aggregated by the auditor during the audit are immaterial, both individually and in aggregate, to the financial report taken as a whole. A summary of such items is attached.

**11. Ownership and pledging of assets**

The Fund has satisfactory title to all assets appearing in the statement of [financial position/net assets]. All investments are registered in the name of the Fund, where possible, and are in the custody of the respective manager/trustee.

There are no liens or encumbrances on any assets or benefits, and no assets, benefits or interests in the Fund have been pledged or assigned to secure liabilities of others.

All assets of the Fund are held separately from the assets of the members, employers and the trustees. All assets are acquired, maintained and disposed of on an arm's length basis and appropriate action is taken to protect the assets of the Fund.

**12. Related parties**

We have disclosed to you the identity of the Fund's related parties and all related party transactions and relationships. Related party transactions and related amounts receivable have been properly recorded or disclosed in the financial report. Acquisitions from, loans to, leasing of assets to and investments in related parties have not exceeded the in-house asset restrictions in the SISA at the time of the investment, acquisition or at year end.

The Fund has not made any loans or provided financial assistance to members of the Fund or their relatives.

**13. Borrowings**

The Fund has not borrowed money or maintained any borrowings during the period, with the exception of borrowings which were allowable under SISA.

**14. Subsequent events**

No events or transactions have occurred since the date of the financial report, or are pending, which would have a significant adverse effect on the Fund's financial position at that date, or which are of such significance in relation to the Fund as to require mention in the notes to the financial report in order to ensure the financial report is not misleading as to the financial position of the Fund or its operations.

**15. Outstanding legal action**

We confirm you have been advised of all significant legal matters, and that all known actual or possible litigation and claims have been adequately accounted for and appropriately disclosed in the financial report.

There have been no communications from the ATO concerning a contravention of the SISA or SISR which has occurred, is occurring, or is about to occur.

**16. Going Concern**

We confirm we have no knowledge of any events or conditions that would cast significant doubt on the fund's ability to continue as a going concern.

**Declaration**

We understand that your examination was made in accordance with Australian Auditing Standards and applicable Standards on Assurance Engagements and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the Fund taken as a whole, and on the compliance of the Fund with specified requirements of SISA and SISR, and that your tests of the financial and compliance records and other auditing procedures were limited to those which you considered necessary for that purpose.

Yours faithfully

**Rosamunde Superannuation Fund**

.....  
Lucinda Fairrie

Director



# Investment Strategy

## For the Rosamunde Superannuation Fund

### Fund Details

<b>Complying Fund Name:</b>	Rosamunde Superannuation Fund
<b>Current Trustees:</b>	Rosamunde Pty Ltd
<b>Date Established:</b>	17 March 2011
<b>Details of Auditor:</b>	Anthony Boys
<b>Details of Accountant:</b>	Roach & Bruce Consulting Pty Ltd
<b>Details of Investment Manager:</b>	Vera Lin
<b>Location of Trust Deed and Minutes of Fund:</b>	C/- Roach & Bruce Consulting Pty Ltd Suite 7, Level 5 66 Hunter Street SYDNEY NSW 2000

### Member Details

First name	Lucinda
Last Name	Fairrie
Date of Birth	8/06/1969
Employment status (Y/N)	Yes
Will the member be making super contributions in the future? (Y/N)	Yes
Does the member have retirement plans	Undecided

### Investment Approach

<b>Balanced</b>
-----------------

### Member Profile

Member(s) does not have large capital requirements in the short to medium term. After considering the size of the assets in the fund, assets held externally plus member's medium to long-term income needs and capital requirements, the Trustee has decided to invest the funds in a balanced asset allocation. This balanced portfolio will achieve medium to long term financial goals for the member. It aims to cope with the effects of tax, inflation and some calculated risks that are acceptable to attain stable returns.

### General Investment Objective

- 1) To pursue the maximum rate of return, subject to satisfying the funds specific objectives, staying within acceptable risk parameters and maintaining acceptable levels of diversification.
- 2) To ensure the Fund will maintain cash and other liquid assets to allow the Trustees to pay all expected income tax assessments, benefit transfers and member benefits.

The Trustees will take into account for the following when assessing the investment spread of the Fund's assets:

- a) The number and age of the Fund members
- b) Members retirement plans
- c) Current liabilities of the fund including expected income tax assessments, benefit transfers and member benefits
- d) Members future super contributions
- e) Current investment spread
- f) Members life insurance needs
- g) Actual and potential cash liabilities of the fund over the next rolling 10 years

3) Protect the Fund from undue risk

4) Participate in investments that are authorised under the trust deed, are made for the sole purpose of providing benefits to members and dependants of members, and are made in accordance with the legislative requirements applicable to complying superannuation funds.

## Specific Investment Objective

Having considered the profile of the Fund, the Trustee has adopted the following objectives for the investment of the assets of the Fund:

- To provide real long-term returns of between (%) and (%) above CPI pa over a period of at least 10 years

From (%)	To (%)
3%	5%

- In addition the Fund will use, from time to time, derivatives such as Options & Warrants as a defensive strategy or as a means of generating additional income for the portfolio.

- The Trustee has implemented this strategy taking into account the age of the members, their retirement age, the expressed intention of the members to receive their benefits as allocated pensions upon retirement, future contributions and Fund liabilities.

## Percentage of Asset Allocation

	From (%)	To (%)
Australian Equities	15%	95%
International Equities	0%	40%
Property Trusts	0%	35%
Direct Property	0%	35%
Fixed Interest	0%	75%
Cash	5%	75%
Insurance policies	0%	15%
Hedged funds	0%	15%

Will the Fund be using an SMSF complying loan to acquire a property

No

Does the Fund require a diversification statement to be included in your investment strategy

No

## Insurance

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

## Review

To monitor the success of the investment strategy in achieving the investment objectives, the Trustee will take the following

- Compare investment returns against investment objectives on at least a six-monthly basis;
- Will review the strategy at such other times as a significant event occurs which affects the Fund.

## Benchmark for Performance

On an on-going basis the Trustees should reference the performance of the fund on a half-yearly basis to the following indices:

- CBA Cash Management Trust
- All Ordinaries 200 Accumulation Index

## Confirmation

Agreed by the Trustees of Rosamunde Superannuation Fund

Signed \_\_\_\_\_

Lucinda Fairrie, Director  
Rosamunde Pty Ltd

Date \_\_\_\_\_

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE  
ROSAMUNDE PTY LTD ATF  
ROSAMUNDE SUPERANNUATION FUND  
HELD ON 30 JUNE 2023 AT  
RIVERVIEW 5 DE SALIS STREET, SUTTON NSW**

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**PRESENT**

Lucinda Fairrie

**APPROVAL OF  
PREVIOUS MINUTES:**

It was resolved that the minutes of the previous meeting had been signed as a true and correct record.

**ALLOCATION OF  
CONTRIBUTION:**

It was resolved that the contributions received during the year be allocated to members as follows:

<b>Member Name/Contribution type</b>	<b>Amount</b>
<i>Mrs Lucinda Fairrie</i> Employer	2,500.00

The contributions will be subject to normal preservation and payment rules under the *Superannuation Industry (Supervision) Regulations 1994 (SISR)*

**PURCHASE OF ASSETS:**

It was resolved that having regard to the composition, risk and return of the fund's existing investments, the fund's investment objectives and its present liquidity, the purchase of the assets identified below during the year ended 30 June 2023 hereto be confirmed and are in line with the investment strategy of the fund.

<b>Asset / Date</b>	<b>Price</b>	<b>Units</b>	<b>Consideration</b>
<i>Listed Securities Market</i>			
<i>Argo Global Listed Infrastructure Limited</i>			
14 Oct 2022	2.3496	4,256.00	10,000.00
<i>Australia and New Zealand Banking Group Limited - Ordinary Fully Paid</i>			
25 Aug 2022	0.0000	63.00	0.00
03 Jan 2023	18.9000	63.00	1,190.70
03 Jan 2023	19.0091	263.00	4,999.40
03 Jan 2023	19.0068	302.00	5,740.06
03 Jan 2023	27.9542	184.00	5,143.57
03 Jan 2023	23.4576	186.00	4,363.11
<i>ANZ Group Holdings Limited - Ordinary Fully Paid Deferred Settlement</i>			
03 Jan 2023	18.9000	63.00	1,190.70
03 Jan 2023	19.0091	263.00	4,999.40
03 Jan 2023	19.0068	302.00	5,740.06
03 Jan 2023	27.9542	184.00	5,143.57
03 Jan 2023	23.4576	186.00	4,363.11
<i>ASX Limited</i>			
03 Nov 2022	67.6982	74.00	5,009.67
<i>BHP Group Limited - Fully Paid Ordinary</i>			
06 Sep 2022	38.2531	130.00	4,972.90
22 Sep 2022	37.8561	38.00	1,438.53
30 Mar 2023	46.5905	21.00	978.40
<i>Bank Of Queensland Limited. - Cap Note 3-Bbsw+3.40% Perp Non-Cum Red T-12-28</i>			
07 Nov 2022	100.0000	100.00	10,000.00
15 Nov 2022	101.5044	100.00	10,150.44
<i>Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+2.85% Perp Non-Cum Red T-06-28</i>			
30 Jun 2023	99.5714	70.00	6,970.00
<i>Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+3.00% Perp Non-Cum Red T-06-30</i>			
30 Jun 2023	100.0000	100.00	10,000.00
<i>Commonwealth Bank Of Australia. - Broker Firm Offer</i>			
02 Jun 2023	100.0000	100.00	10,000.00
<i>Challenger Limited - Cap Note 3-Bbsw+3.60% Perp Non-Cum Red T-05-29</i>			
30 Jun 2023	106.1923	65.00	6,902.50
<i>Mineral Resources Limited</i>			
06 Sep 2022	60.9007	82.00	4,993.86
<i>Macquarie Group Limited - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-09-29</i>			

13 Jul 2022	100.0000	100.00	10,000.00
<i>National Australia Bank Limited - Ordinary Fully Paid</i>			
05 Jul 2022	31.3500	28.00	877.80
14 Dec 2022	31.4100	18.00	565.38
<i>Qantas Airways Limited</i>			
06 Sep 2022	5.1417	970.00	4,987.45
<i>Redox Limited - Broker Firm Offer</i>			
28 Jun 2023	2.5500	3,992.00	10,179.60
<i>Rio Tinto Limited</i>			
22 Sep 2022	90.4938	8.00	723.95
20 Apr 2023	116.9960	5.00	584.98
<i>South32 Limited - Ordinary Fully Paid</i>			
<i>Deferred Settlement</i>			
06 Sep 2022	4.2012	1,190.00	4,999.45
<i>Telstra Corporation Limited. - Ordinary Fully Paid</i>			
21 Sep 2022	4.0153	124.00	497.90
01 Nov 2022	2.8793	116.00	334.00
01 Nov 2022	3.1593	3,194.00	10,090.72
01 Nov 2022	6.2786	814.00	5,110.82
01 Nov 2022	4.0153	124.00	497.90
01 Nov 2022	3.5739	89.00	318.08
01 Nov 2022	3.5392	93.00	329.15
01 Nov 2022	3.7564	1,330.00	4,995.95
01 Nov 2022	3.8629	91.00	351.52
01 Nov 2022	3.1112	110.00	342.23
31 Mar 2023	4.1193	123.00	506.68
<i>Telstra Group Limited - Ordinary Fully Paid</i>			
<i>Deferred Settlement</i>			
31 Oct 2022	3.5739	89.00	318.08
31 Oct 2022	4.0153	124.00	497.90
31 Oct 2022	3.7564	1,330.00	4,995.95
31 Oct 2022	3.8629	91.00	351.52
31 Oct 2022	3.1112	110.00	342.23
31 Oct 2022	2.8793	116.00	334.00
31 Oct 2022	3.5392	93.00	329.15
31 Oct 2022	6.2786	814.00	5,110.82
31 Oct 2022	3.1593	3,194.00	10,090.72
<i>Woodside Energy Group Ltd</i>			
06 Sep 2022	35.3829	140.00	4,953.60
06 Oct 2022	30.7895	19.00	585.00
02 Mar 2023	37.8619	163.00	6,171.49
03 Mar 2023	38.2765	235.00	8,994.97
<i>Listed Derivatives Market</i>			
<i>ANZR</i>			
28 Jul 2022	0.0000	13.00	0.00
28 Jul 2022	0.0000	12.00	0.00
28 Jul 2022	0.0000	18.00	0.00
28 Jul 2022	0.0000	20.00	0.00
<i>Platinum Asia Investments Limited - Option Expiring 15-May-2017</i>			
27 Apr 2023	0.0000	1,250.00	0.00
<i>Unlisted Market</i>			
<i>SGR_R</i>			
28 Feb 2023	0.0000	720.00	0.00

**DISPOSAL OF ASSETS:**

It was resolved that having regard to the composition, risk and return of the fund's existing investments, the fund's investment objectives and its present liquidity, the disposal of the assets identified below during the year ended 30 June 2023 hereto be confirmed and are in line with the investment strategy of the fund.

<b>Asset / Date</b>	<b>Price</b>	<b>Units</b>	<b>Consideration</b>
<i>Listed Securities Market</i>			
<i>Australia and New Zealand Banking Group Limited - Ordinary Fully Paid</i>			
03 Jan 2023	18.9000	63.00	1,190.70
03 Jan 2023	19.0091	263.00	4,999.40
03 Jan 2023	19.0068	302.00	5,740.06
03 Jan 2023	27.9542	184.00	5,143.57
03 Jan 2023	23.4576	186.00	4,363.11
<i>ANZ Group Holdings Limited - Ordinary Fully Paid Deferred Settlement</i>			
03 Jan 2023	19.0091	263.00	4,999.40
03 Jan 2023	18.9000	63.00	1,190.70
03 Jan 2023	19.0068	302.00	5,740.06
03 Jan 2023	27.9542	184.00	5,143.57
03 Jan 2023	23.4576	186.00	4,363.11
<i>Commonwealth Bank Of Australia.</i>			
03 Nov 2022	103.6076	55.00	5,698.42
<i>Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+2.80% Perp Non-Cum Red T-12-22</i>			
30 Jun 2023	99.5714	70.00	6,970.00
<i>Commonwealth Bank Of Australia. - Broker Firm Offer</i>			
30 Jun 2023	100.0000	100.00	10,000.00
<i>Challenger Limited - Cap Note 3-Bbsw+4.40% Perp Non-Cum Red T-05-23</i>			
30 Jun 2023	106.1923	65.00	6,902.50
<i>Investec Australia Property Fund - Ordinary Units Fully Paid</i>			
15 Jul 2022	1.9000	3,250.00	6,175.00
<i>Macquarie Bank Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-28</i>			
09 Nov 2022	99.0400	100.00	9,904.00
<i>National Australia Bank Limited - Ordinary Fully Paid</i>			
03 Nov 2022	32.0733	475.00	15,234.81
<i>Qantas Airways Limited</i>			
02 Mar 2023	6.3698	970.00	6,178.69
<i>Telstra Corporation Limited. - Ordinary Fully Paid</i>			
31 Oct 2022	4.0153	124.00	497.90
31 Oct 2022	3.7564	1,330.00	4,995.95
31 Oct 2022	3.8629	91.00	351.52
31 Oct 2022	3.1112	110.00	342.23
31 Oct 2022	2.8793	116.00	334.00
31 Oct 2022	3.5392	93.00	329.15
31 Oct 2022	3.5739	89.00	318.08
31 Oct 2022	6.2786	814.00	5,110.82

31 Oct 2022	3.1593	3,194.00	10,090.72
<i>Telstra Group Limited - Ordinary Fully Paid Deferred Settlement</i>			
01 Nov 2022	3.1112	110.00	342.23
01 Nov 2022	2.8793	116.00	334.00
01 Nov 2022	3.1593	3,194.00	10,090.72
01 Nov 2022	4.0153	124.00	497.90
01 Nov 2022	6.2786	814.00	5,110.82
01 Nov 2022	3.5739	89.00	318.08
01 Nov 2022	3.5392	93.00	329.15
01 Nov 2022	3.7564	1,330.00	4,995.95
01 Nov 2022	3.8629	91.00	351.52
<i>Westpac Banking Corporation - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-29</i>			
28 Oct 2022	99.8700	100.00	9,987.00
<i>Listed Derivatives Market ANZR</i>			
25 Aug 2022	0.0000	63.00	0.00
<i>Unlisted Market SGR_R</i>			
21 Mar 2023	0.0000	720.00	0.00

**ALLOCATION OF NET INCOME:**

It was resolved that the income of the fund be proportionally allocated to members based on the members' daily weighted average balances. The following amounts of income, and related amounts of tax, are to be credited to / debited from member accounts:

	Income	Fund Tax	Contra Tax	Direct Tax
<i>Mrs Lucinda Fairrie</i>				
Accumulation	59,111.34	402.99	375.00	0.00

**REPORTING ENTITY CONCEPT:**

It was resolved that, in the opinion of the trustee, the fund is not a reporting entity because it is unlikely that users exist who are unable to command the preparation of reports tailored so as to satisfy specifically all their information needs.

Therefore, the financial statements for the fund are to be prepared on the basis of the fund being a "non-reporting entity", and will therefore take the form of Special Purpose Financial Reports.

**REPORTS AND STATEMENTS:**

The Financial Reports consisting of Statement of Financial Position, Operating Statement and Notes to the Financial Statements, Trustee's Declaration, Compilation Report, Auditor's Report and Member Statement for the period ended 30 June 2023 were tabled for consideration at the meeting.

It was resolved that the financial statements be adopted in their present format and that the statement by the trustees attached to the financial reports be signed by the Trustees, stating that:

1. the financial statements are drawn up so as to present fairly the financial position of the fund as at 30 June 2023, the benefits accrued as a result of operations and its cash flow for the year then ended;
2. the financial statements have been prepared in accordance with the requirements of the trust deed and Australian Accounting Standards as noted in Note 1 to the Financial Statements and
3. the fund has operated substantially in accordance with the trust deed and the requirements of the *Superannuation Industry (Supervision) Act 1993 (SISA)*, during the year ended 30 June 2023.



**INCOME TAX RETURN:**

The completed Self-Managed Superannuation Fund Annual Return for the financial year ended 30 June 2023 was tabled for consideration at the meeting.

It was resolved that:

1. the particulars contained in the 2023 income tax return and the relevant records used to ascertain the taxable income, as shown, derived by the fund from all sources in and out of Australia during the year of income are true and correct and;
2. the fund satisfies the statutory requirements and conditions applicable to be classified as a 'Regulated Superannuation Fund/Complying Superannuation Fund' for the year of income and;
3. the income tax return be adopted in its present format and that the Return be signed by the Trustees.

**REVIEW OF INVESTMENT STRATEGY:**

The fund's investment performance for the year ended 30 June 2023 and existing investment strategy have been reviewed by the Trustees, after considering:

1. the risk involved in making, holding and realising, and the likely return from, the fund's investments having regard to its objectives and its expressed cash flow requirements;
2. the composition of the fund's investments as a whole including the extent to which the investments are diverse or involve the funds being exposed to risks from inadequate diversification;
3. the liquidity of the fund's investments having regard to its expected cash flow requirements;
4. the ability of the fund to discharge its existing and prospective liabilities;
5. whether the fund should hold a contract of insurance that provides insurance cover for members of the fund; and
6. the effect of the fund's investments on the above requirements and all matters relating to the prudential nature of the investment being continuously monitored, regularly reviewed and to make sure they adhere to fund's investment objectives and relevant legislation.

It was resolved that the aims and objectives of the investment strategy were being achieved and that the said investment strategy requires no further modification or adoption at this time.

**TRUSTEE AND MEMBER 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 Section 120 of the SISA.

Each of the member(s) confirmed that they are a member of the fund and agreed to be bound by the provisions contained within the Trust Deed of the fund (and any subsequent amendments).

**AUDITOR:**

It was resolved that

Anthony Boys  
of

PO Box 3376  
RUNDLE MALL, SA 5000

act as the auditor of the fund for the next financial year.

**TAX AGENT:**

It was resolved that

Mr Anthony Bruce  
of  
Roach & Bruce Consulting Pty Ltd  
Suite 7 Level 5  
66 Hunter Street  
SYDNEY, NSW 2000

act as the tax agent of the fund for the next financial year.

**CLOSURE:**

There being no further business the meeting was closed.

..... Dated: ...../...../.....

Lucinda Fairrie  
Chairperson

**Rosamunde Superannuation Fund**  
**Contribution Caps**  
**For the Period From 1 July 2022 to 30 June 2023**

**Mrs Lucinda Fairrie**

**Date of Birth:** 08 Jun 1969  
**Age:** 54 (at 30/06/2023)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

<b>Prior Year Contributions</b>		<b>Non-Concessional</b>	
Contributions for the previous 2 years are not confirmed			Unknown
3-year cap in effect from previous years			Unknown
Total non-concessional contributions in previous 2 years			Unknown
<b>Current Year Contributions</b>	<b>Note</b>	<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	0.00	0.00
Contributions made (to this fund)	3	2,500.00	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		2,500.00	0.00
Amount above caps	4	0.00	0.00
Available		25,000.00	110,000.00

**Notes**

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Total Superannuation Balance was \$500,000 or more at 30 June 2022, member not eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	2,500.00
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>2,500.00</b>
<b>NonConcessional</b>	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>0.00</b>
<b>Other</b>	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>	<b>Source</b>
31/10/2022	Employer Mandated	2,500.00			manual
	<b>Totals:</b>	<b>2,500.00</b>			

# Self-managed superannuation fund annual return 2023

## Section A: Fund Information

### 1 Your tax file number

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 ABN

### 4 Current postal address

Street

Suburb/State/Pcode





### 5 Annual return status

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

### 6 SMSF auditor

Auditor's name

Title

Family name

Given names

SMSF Auditor Number

Auditor's phone number

Postal address

Street

Suburb/State/Pcode




Date audit was completed

Was Part A of the audit report qualified?



Was Part B of the audit report qualified?



### 7 Electronic funds transfer (EFT)

#### A Fund's financial institution account details

BSB no

Account no

Fund account name



I would like my tax refunds made to this account.

#### C Electronic service address alias

### 8 Status of SMSF

Australian superannuation fund



Fund benefit structure



Does the fund trust deed allow acceptance



of the Government's Super Co-contributions and Low Income Super-Contribution?

### 9 Was the fund wound up during the income year?

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**10 Exempt current pension income**

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

N

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ABN 21 502 302 082

**Section B: Income**  
**11 Income**

Did you have a CGT event during the year?  
 Have you applied an exemption or rollover?

<b>G</b>	Y	
<b>M</b>	N	

Net capital gain

<b>A</b>	3682
----------	------

Gross interest

<b>C</b>	284
----------	-----

Net foreign income

<b>D</b>	223	
----------	-----	--

Gross foreign income

<b>D1</b>	223
-----------	-----

Unfranked dividend amount

<b>J</b>	1703
----------	------

Franked dividend amount

<b>K</b>	17767
----------	-------

Dividend franking credit

<b>L</b>	7590
----------	------

Gross trust distributions

<b>M</b>	2945	
----------	------	--

**Calculation of assessable contributions**

<b>R</b>	2500	
----------	------	--

Assessable employer contributions

<b>R1</b>	2500
-----------	------

plus No-TFN-quoted contributions

<b>R3</b>	0
-----------	---

GROSS INCOME

<b>W</b>	36694	
----------	-------	--

TOTAL ASSESSABLE INCOME

<b>V</b>	36694	
----------	-------	--

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

**12 Deductions and non-deductible expenses**

	Deductions	Non-deductible expenses
SMSF auditor fee	<b>H1</b> 385	<b>H2</b>
Management and administration expenses	<b>J1</b> 2270	<b>J2</b>
Other amounts	<b>L1</b> 259 <input type="checkbox"/>	<b>L2</b>
TOTAL DEDUCTIONS (A1 to M1)	<b>N</b> 2914	
TOTAL NON-DEDUCTIBLE EXPENSES (A2 to L2)		<b>Y</b>
TOTAL SMSF EXPENSES (N + Y)	<b>Z</b> 2914	
TOTAL INCOME OR LOSS (Total assessable income less deductions)	<b>O</b> 33780 <input type="checkbox"/>	

ABN 21 502 302 082

**Section D: Income tax calculation statement**  
**13 Income tax calculation statement**

			Taxable income	<b>A</b>	33780.00
			Tax on taxable income	<b>T1</b>	5067.00
			Tax on no-TFN-quoted contributions	<b>J</b>	0.00
Foreign inc. tax offsets	<b>C1</b>	48.61	<b>Gross tax</b>	<b>B</b>	5067.00
Rebates and tax offsets	<b>C2</b>		Non-refundable non-c/f tax offsets (C1 + C2)	<b>C</b>	48.61
ESVCLP tax offset	<b>D1</b>		<b>SUBTOTAL 1</b>	<b>T2</b>	5018.39
ESVCLP tax offset c/f from previous year	<b>D2</b>		Non-refundable c/f tax offsets (D1+D2+D3+D4)	<b>D</b>	
ESIC tax offset	<b>D3</b>		<b>SUBTOTAL 2</b>	<b>T3</b>	5018.39
ESIC tax offset c/f from previous year	<b>D4</b>				
Complying fund's franking credits tax offset	<b>E1</b>	7793.31	Refundable tax offsets (E1 + E2 + E3 + E4)	<b>E</b>	7793.31
No-TFN tax offset	<b>E2</b>				
NRAS tax offset	<b>E3</b>		<b>TAX PAYABLE</b>	<b>T5</b>	0.00
Exploration cr. tax offset	<b>E4</b>		Section 102AAM int. charge	<b>G</b>	
<i>Credit:</i>			Eligible credits (H2 + H3 + H5 + H6 + H8)	<b>H</b>	
Foreign res. w/holding (excl. capital gains)	<b>H2</b>		Tax offset refunds	<b>I</b>	2774.92
ABN/TFN not quoted	<b>H3</b>		PAYG installments raised	<b>K</b>	3189.00
TFN w/held from closely held trusts	<b>H5</b>		Supervisory levy	<b>L</b>	259.00
Int. on no-TFN tax offset	<b>H6</b>		Supervisory levy adj. for wound up funds	<b>M</b>	
Credit for foreign res. capital gains w/holding	<b>H8</b>		Supervisory levy adj. for new funds	<b>N</b>	
			<b>TOTAL AMOUNT REFUNDABLE</b> (T5 + G - H - I - K + L - M + N)	<b>S</b>	5704.92

**Section E: Losses**  
**14 Losses information**

Net capital losses carried forward to later years **V** 0

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ABN 21 502 302 082

**Section F: Member information**

**MEMBER NUMBER: 1**

Title	<input type="text" value="MS"/>	Account status	<input type="text" value="O"/>
First name	<input type="text" value="LUCINDA"/>		
Other names	<input type="text" value="MARGARET"/>		
Surname	<input type="text" value="FAIRRIE"/>		
Suffix	<input type="text"/>		
Member's TFN	<input type="text"/>	Date of birth	<input type="text" value="08/06/1969"/>

See the Privacy note in the Declaration

<b>OPENING ACCOUNT BALANCE</b>	<input type="text" value="527545.42"/>
<b>Contributions</b>	
Employer contributions	<input type="text" value="2500.00"/>
<b>TOTAL CONTRIBUTIONS</b>	<input type="text" value="2500.00"/>
(Sum of labels A to M)	
<b>Other transactions</b>	
Allocated earnings or losses	<input type="text" value="58333.35"/>
Accumulation phase account balance	<input type="text" value="588378.77"/>
Retirement phase account bal. - Non CDBIS	<input type="text" value="0.00"/>
Retirement phase account balance - CDBIS	<input type="text" value="0.00"/>
TRIS Count	<input type="text" value="0"/>
<b>CLOSING ACCOUNT BALANCE</b>	<input type="text" value="588378.77"/>

**Section H: Assets and liabilities**

**15 ASSETS**

15a Australian managed investments

Listed trusts	<input type="text" value="82243"/>
---------------	------------------------------------

15b Australian direct investments

**Limited Recourse Borrowing Arrangements**

Australian residential real property	<input type="text" value="J1"/>	Cash and term deposits	<input type="text" value="E"/>	<input type="text" value="38508"/>
Australian non-residential real property	<input type="text" value="J2"/>	Debt securities	<input type="text" value="F"/>	<input type="text" value="90230"/>
Overseas real property	<input type="text" value="J3"/>	Loans	<input type="text" value="G"/>	
Australian shares	<input type="text" value="J4"/>	Listed shares	<input type="text" value="H"/>	<input type="text" value="376400"/>
Overseas shares	<input type="text" value="J5"/>	Unlisted shares	<input type="text" value="I"/>	
Other	<input type="text" value="J6"/>	Limited recourse borrowing arrangements (J1 to J6)	<input type="text" value="J"/>	
Property count	<input type="text" value="J7"/>	Non-residential real property	<input type="text" value="K"/>	
		Residential real property	<input type="text" value="L"/>	
		Collectables and personal use assets	<input type="text" value="M"/>	
		Other assets	<input type="text" value="O"/>	<input type="text" value="6958"/>

<b>TOTAL AUSTRALIAN AND OVERSEAS ASSETS</b>	<input type="text" value="594339"/>
(sum of labels A to T)	

**16 Liabilities**

Borrowings for limited recourse borrowing arrangements	<input type="text" value="V1"/>	Borrowings	<input type="text" value="V"/>	
Permissible temporary borrowings	<input type="text" value="V2"/>	Total member closing account balances	<input type="text" value="W"/>	<input type="text" value="588379"/>
Other borrowings	<input type="text" value="V3"/>	Reserve accounts	<input type="text" value="X"/>	
		Other liabilities	<input type="text" value="Y"/>	<input type="text" value="5960"/>
		<b>TOTAL LIABILITIES</b>	<input type="text" value="Z"/>	<input type="text" value="594339"/>

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ABN 21 502 302 082

**Section K: Declarations**

**Important**

Before making this declaration check to ensure 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 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 more 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

**Preferred trustee, director or public officer's contact details:**

Title   
Family name and suffix   
Given and other names   
Phone number   
Non-individual trustee name   
ABN

**Time taken to prepare and complete this tax return (hours)**

**TAX AGENT'S DECLARATION:**

I 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

**Tax agent's contact details**

Title   
Family name and suffix   
Given and other names   
Tax agent's practice   
Tax agent's phone   
Reference number   
Tax agent number

**NOTE: THIS PRINT-OUT IS NOT TO BE LODGED WITH THE ATO.**

ABN 21 502 302 082

**1. Current year capital gains and capital losses**

	Capital gain	Capital loss
Shares in companies listed on an Australian securities exchange	<b>A</b> 4360	<b>K</b> 109
Units in unit trusts listed on an Australian securities exchange	<b>C</b> 1479	<b>M</b>
Amount of capital gains from a trust (including a managed fund)	<b>G</b> 498	
<b>Total current year capital gains</b>	<b>J</b> 6337	

**2. Capital losses**

<b>Total current year capital losses</b>	<b>A</b> 109
Total current year capital losses applied	<b>B</b> 109
Total prior year net capital losses applied	<b>C</b> 1107
<b>Total capital losses applied</b>	<b>E</b> 1216

**3. Unapplied net capital losses carried forward**

Net capital losses from collectables carried forward to later income years	<b>A</b> 0
--	------------

**4. CGT discount**

Total CGT discount applied	<b>A</b> 1439
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**6. Net capital gain**

Net capital gain	<b>A</b> 3682
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**NOTE: THIS PRINT-OUT IS NOT TO BE LODGED WITH THE ATO.**

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ABN 21 502 302 082

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**Part A** - Losses carried forward to the 2023-2024 income year -excludes film losses

**2 Net capital losses carried forward to later income years**

	Year of loss	
	2019-2020	<b>K</b> 0
	2017-2018 and earlier income years	<b>M</b> 0
	Total	<b>V</b> 0

Transfer the amount at label V to the corresponding label on your tax return

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**NOTE: THIS PRINT-OUT IS NOT TO BE LODGED WITH THE ATO.**

Taxation Estimate  
For the year ended 30 June 2023

Return Code: ROSASF  
Description: Rosamunde Superannuation Fund

Tax File Number:  
Date prepared: 08/09/2023

	\$	\$
<b>Summary of Taxable Income</b>		
Business and Investment Income:		
Capital Gains Income	3,682.00	
Net Foreign Income	223.00	
No-TFN contributions	0.00	
Other Business income	32,789.00	
		36,694.00
<b>Less Deductions</b>		2,914.00
<b>Taxable Income</b>		<b>33,780.00</b>
<b>Tax on Taxable Income</b>		
Additional Tax on No-TFN contributions		
\$0.00 @ 32% (includes 2% Medicare Levy)	0.00	
Other Business Income \$33780.00 @ 15.00%	5,067.00	
<b>Gross Tax</b>		5,067.00
<b>Less Non-refundable non-carry forward tax offsets</b>		
Foreign income tax offset	48.61	
		48.61
<b>SUBTOTAL T2</b>		5,018.39
<b>SUBTOTAL T3</b>		5,018.39
<b>Less Refundable tax offsets</b>		
Refundable franking credits	7,793.31	
		7,793.31
<b>TAX PAYABLE T5</b>		0.00
<b>Less Eligible Credits</b>		
Remainder of refundable tax offsets	2,774.92	
PAYG Instalments raised	3,189.00	
		5,963.92
		-5,963.92
<b>Add:</b>		
Supervisory levy	259.00	
		259.00
<b>TOTAL AMOUNT REFUNDABLE</b>		<b>5,704.92</b>

Please note that this is our estimate of your PAYG liability. Actual amounts payable will be determined by the Australian Taxation Office and may differ from this estimate.

ROACH & BRUCE CONSULTING PTY LTD

Taxation Estimate  
For the year ended 30 June 2023

Return Code: ROSASF  
Description: Rosamunde Superannuation Fund

Tax File Number:  
Date prepared: 08/09/2023

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**PAYG INSTALMENT CALCULATION DETAILS**

**CALCULATION OF ADJUSTED TAXABLE INCOME for the year ending 30 June 2024**

	\$	\$
Taxable income as per return	33,780	
	<hr/>	
Adjusted Taxable Income		33,780
		<hr/>
Tax payable on 2023 adj. taxable income @ 15.00%		5,067.00
Less:		
Foreign income tax offset	48.61	
Cr for Refundable franking credits	7,793.31	
	<hr/>	
		7,841.92
		<hr/>
Adj. tax payable on adj. taxable income after rebates/offsets		-2,774.92

**CALCULATION OF NOTIONAL TAX**

Adj. tax payable on adj. taxable income		-2,774.92
Adj. tax payable on adj. withholding taxable income		
		<hr/>
Notional Tax (NT)		0.00
		<hr/>

**CALCULATION OF BASE ASSESSMENT INSTALMENT INCOME 2024**

Total assessable income		36,694
Add back gross foreign income		223
Less: Net foreign income		223
		<hr/>
Base Assessment Instalment Inc. (BAII)		36,694
		<hr/>
Commissioner's Instalment Rate (NT/BAII)		0.00%

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Please note that this is our estimate of your PAYG liability. Actual amounts payable will be determined by the Australian Taxation Office and may differ from this estimate.

ROACH & BRUCE CONSULTING PTY LTD

Taxation Estimate  
For the year ended 30 June 2023

Return Code: ROSASF  
Description: Rosamunde Superannuation Fund

Tax File Number:  
Date prepared: 08/09/2023

---

**CALCULATION OF GDP ADJUSTED NOTIONAL TAX for the year ending 30 June 2024**

	\$	\$
Taxable income per 2023 Return:	33,780	
Adjusted Taxable Income		33,780
Add: GDP uplift (ATI x 1.00)		0
GDP adjusted Taxable Income		33,780
Tax payable on GDP adj. taxable income @ 15.00%		5,067.00
Less Refundable Credits:		
Foreign income tax offset x 1.00 GDP adj.	48.61	
Cr for Refundable franking crs x 1.00 GDP adj.	7,793.31	
		7,841.92
Adj. tax payable on GDP adj. TI after rebates/offsets		0.00
<b>CALCULATION OF GDP ADJUSTED NOTIONAL TAX</b>		
Adj. tax on GDP adj. taxable income		-2,774.92
Adj. tax payable on adj. withholding taxable income		
GDP Adjusted Notional Tax (NT)		0.00

**ESTIMATE OF 2023-2024 PAYG INSTALMENTS**

Instalments are calculated based on GDP-adjusted Notional tax payable of \$0.  
Subject to variation in income, amounts payable should be as follows:

	\$
28 October, 2023	0.00
28 February, 2024	0.00
28 April, 2024	0.00
28 July, 2024	0.00
	0.00

---

Please note that this is our estimate of your PAYG liability. Actual amounts payable will be determined by the Australian Taxation Office and may differ from this estimate.

ROACH & BRUCE CONSULTING PTY LTD

ABN 21 502 302 082

**Other deductions**

Code	Description	Deduct. Amt	Code	Non-dedn. Am
O	Other deductions not listed	259		
<b>Total</b>		<b>259</b>		

**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.

Tax File Number  Year of return

Name of Partnership, Trust, Fund or Entity

---

Total Income/Loss	Total Deductions	Taxable Income/Loss
<input type="text" value="36694"/>	<input type="text" value="2914"/>	<input type="text" value="33780"/>

**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](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.

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:

- \* all the information I have provided to my registered tax agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- \* I authorise the agent to give this document to the Commissioner of Taxation.

Signature of Partner, Trustee or Director  Date

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**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 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.

Account name:

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

Signature  Date

Not complete 08/09/2023 : 12:31



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**PART D**

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

I, ROACH & BRUCE CONSULTING PTY LTD 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.

Agent's Signature	<input type="text"/>	Date	<input type="text"/>
Agent's phone	<input type="text" value="02 92328211"/>	Client's reference	<input type="text" value="ROSASF"/>
Agent's Contact Name	<input type="text" value="ANTHONY BRUCE"/>		
Agent's reference number	<input type="text" value="66576009"/>		

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