

Financial statements and reports for the year ended
30 June 2021

CSA SUPER FUND

CSA SUPER FUND
Reports Index

Statement of Financial Position

Operating Statement

Notes to the Financial Statements

Trustees Declaration

Compilation Report

Statement of Taxable Income

Trustee Minute / Resolution

Members Statement

Contributions Breakdown

Investment Summary

Investment Movement

Investment Income

CGT Register

Trial Balance

CSA SUPER FUND

Statement of Financial Position

As at 30 June 2021

	Note	2021 \$	2020 \$
Assets			
Investments			
Shares in Listed Companies (Australian)	2	333,396.29	119,142.68
Shares in Listed Companies (Overseas)	3	1,184.96	532.91
Total Investments		<u>334,581.25</u>	<u>119,675.59</u>
Other Assets			
Dividend Reinvestment - Residual Account		0.00	65.82
Reinvestment Residual Account	E9	49.59	0.00
NAB Business Everyday Account 5065		26,161.98	562,423.53
ANZ Cash Investment Account 0539	B24	40,297.12	2,062.72
BOQ Superannuation Savings #5791		582,009.04	0.00
Income Tax Refundable	B12	809.70	0.00
Total Other Assets		<u>649,327.43</u>	<u>564,552.07</u>
Total Assets		<u>983,908.68</u>	<u>684,227.66</u>
Less:			
Liabilities			
Income Tax Payable		0.00	469.80
PAYG Payable		0.00	2,511.00
Amounts owing to other persons	F59	3,277.94	0.00
Total Liabilities		<u>3,277.94</u>	<u>2,980.80</u>
Net assets available to pay benefits		<u>980,630.74</u>	<u>681,246.86</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts			
	5, 6		
Sowter, Edvige - Accumulation	B15	423,947.72	278,657.91
Sowter, John - Accumulation	B17	556,683.02	402,588.95
Total Liability for accrued benefits allocated to members' accounts		<u>980,630.74</u>	<u>681,246.86</u>

CSA SUPER FUND

Operating Statement

For the year ended 30 June 2021

	Note	2021 \$	2020 \$
Income			
Investment Income			
Dividends Received	8 E3	8,531.56	5,920.15
Interest Received	E5	3,019.13	6,173.78
Investment Gains			
Changes in Market Values	9 E7	47,498.88	(32,984.26)
Contribution Income			
Employer Contributions		0.00	13,281.17
Personal Concessional		50,000.00	36,718.83
Personal Non Concessional		198,000.00	198,000.00
Other Contributions		132.55	0.00
Total Income		<u>307,182.12</u>	<u>227,109.67</u>
Expenses			
Accountancy Fees		1,120.00	1,120.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		330.00	330.00
ASIC Fees		145.00	0.00
Bank Charges		23.00	0.00
Interest Paid		91.94	0.00
		<u>1,968.94</u>	<u>1,709.00</u>
Total Expenses		<u>1,968.94</u>	<u>1,709.00</u>
Benefits accrued as a result of operations before income tax			
		<u>305,213.18</u>	<u>225,400.67</u>
Income Tax Expense	10	5,829.30	6,900.80
Benefits accrued as a result of operations		<u>299,383.88</u>	<u>218,499.87</u>

Notes to the Financial Statements

For the year ended 30 June 2021

Note 1: Summary of Significant Accounting Policies

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

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

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

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

a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

b. Cash and Cash Equivalents

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

c. Revenue

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

Notes to the Financial Statements

For the year ended 30 June 2021

Interest revenue

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

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

d. Liability for Accrued Benefits

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

e. Critical Accounting Estimates and Judgements

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

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

Note 2: Shares in Listed Companies (Australian)

	2021 \$	2020 \$
AMP Limited	2,137.50	3,524.50
Bisalloy Steel Group Limited	4,536.00	3,515.40
Endeavour Group Limited	5,786.80	0.00
National Australia Bank Limited	46,068.54	30,992.22
Telstra Corporation Limited.	10,704.72	8,454.13
Telstra Corporation Limited. (HIN I)	10,704.72	8,454.13

CSA SUPER FUND

Notes to the Financial Statements

For the year ended 30 June 2021

Westpac Banking Corporation	218,378.41	29,904.70
Woolworths Group Limited	35,079.60	34,297.60
	333,396.29	119,142.68

Note 3: Shares in Listed Companies (Overseas)

	2021 \$	2020 \$
Virgin Money UK Plc	1,184.96	532.91
	1,184.96	532.91

Note 4: Banks and Term Deposits

	2021 \$	2020 \$
Banks		
ANZ Cash Investment Account 0539	40,297.12	2,062.72
BOQ Superannuation Savings #5791	582,009.04	0.00
NAB Business Everyday Account 5065	26,161.98	562,423.53
	648,468.14	564,486.25

Note 5: Liability for Accrued Benefits

	2021 \$	2020 \$
Liability for accrued benefits at beginning of year	681,246.86	462,746.99
Benefits accrued as a result of operations	299,383.88	218,499.87
Current year member movements	0.00	0.00
	980,630.74	681,246.86

Note 6: Vested Benefits

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

	2021 \$	2020 \$
Vested Benefits	980,630.74	681,246.86

Note 7: Guaranteed Benefits

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

Notes to the Financial Statements

For the year ended 30 June 2021

Note 8: Dividends

	2021 \$	2020 \$
AMP Limited	190.00	0.00
Bisalloy Steel Group Limited	189.00	151.20
National Australia Bank Limited	1,030.50	2,693.35
Telstra Corporation Limited.	438.16	418.00
Telstra Corporation Limited. (HIN I)	438.16	418.00
Westpac Banking Corporation	5,316.54	1,292.00
Woolworths Group Limited	929.20	947.60
	8,531.56	5,920.15

Note 9: Changes in Market Values

Unrealised Movements in Market Value

	2021 \$	2020 \$
Shares in Listed Companies (Australian)		
AMP Limited	(1,387.00)	(503.50)
Bisalloy Steel Group Limited	1,020.60	(264.60)
Endeavour Group Limited	4,362.00	0.00
National Australia Bank Limited	14,034.93	(14,368.92)
Telstra Corporation Limited.	1,812.43	(1,912.27)
Telstra Corporation Limited. (HIN I)	1,812.43	(1,912.27)
Westpac Banking Corporation	22,984.64	(17,180.37)
Woolworths Group Limited	2,206.80	3,726.00
	46,846.83	(32,415.93)
Shares in Listed Companies (Overseas)		
CYBG Plc	0.00	189.98
Virgin Money Uk Plc	652.05	(758.31)
	652.05	(568.33)
Total Unrealised Movement	47,498.88	(32,984.26)

Realised Movements in Market Value

2021 \$	2020 \$
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CSA SUPER FUND

Notes to the Financial Statements

For the year ended 30 June 2021

Total Realised Movement	0.00	0.00
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Changes in Market Values	47,498.88	(32,984.26)
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Note 10: Income Tax Expense

	2021	2020
	\$	\$
The components of tax expense comprise		
Current Tax	5,829.30	6,900.80
Income Tax Expense	5,829.30	6,900.80

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

Prima facie tax payable on benefits accrued before income tax at 15%	45,781.98	33,810.10
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Less:

Tax effect of:

Non Taxable Contributions	29,719.88	29,700.00
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Increase in MV of Investments	7,124.83	0.00
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Add:

Tax effect of:

Decrease in MV of Investments	0.00	4,947.64
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Franking Credits	548.46	380.58
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Rounding	(0.03)	(0.32)
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Income Tax on Taxable Income or Loss	9,485.70	9,438.00
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Less credits:

Franking Credits	3,656.40	2,537.20
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Current Tax or Refund	5,829.30	6,900.80
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CSA SUPER FUND

Trustees DeclarationComplete Steel Accessories Pty Ltd ACN: 104277956

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

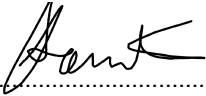
The directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2021 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2021 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2021.

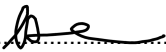
Specifically, the directors of the trustee company declare that:

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

Signed in accordance with a resolution of the directors of the trustee company by:



.....
John Sowter
Complete Steel Accessories Pty Ltd
Director



.....
Edvige Sowter
Complete Steel Accessories Pty Ltd
Director

Dated this16th..... day ofMay 2022.....

CSA SUPER FUND

Compilation Report

We have compiled the accompanying special purpose financial statements of the CSA SUPER FUND which comprise the statement of financial position as at 30/06/2021 the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Trustee(s)

The Trustee(s) of CSA SUPER FUND are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

Our Responsibility

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

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

Assurance Disclaimer

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

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

of

Signed:

Dated: / /

CSA SUPER FUND

Statement of Taxable Income

For the year ended 30 June 2021

	2021
	\$
Benefits accrued as a result of operations	B4 305,213.18
Less	
Increase in MV of investments	E7 47,498.88
Non Taxable Contributions	B19 198,132.55
	<u>245,631.43</u>
Add	
Franking Credits	E3 3,656.40
	<u>3,656.40</u>
SMSF Annual Return Rounding	(0.15)
Taxable Income or Loss	<u>63,238.00</u>
Income Tax on Taxable Income or Loss	9,485.70
Less	
Franking Credits	E3 3,656.40
CURRENT TAX OR REFUND	<u>5,829.30</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	F67 (6,898.00)
AMOUNT DUE OR REFUNDABLE	<u>(809.70)</u>

Minutes of a meeting of the Director(s)

held on / / at 65 Kings Hill Road, MULGOA, New South Wales 2745

- PRESENT:** John Sowter and Edvige Sowter
- MINUTES:** The Chair reported that the minutes of the previous meeting had been signed as a true record.
- FINANCIAL STATEMENTS OF SUPERANNUATION FUND:** It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.
- The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2021 and it was resolved that such statements be and are hereby adopted as tabled.
- TRUSTEE'S DECLARATION:** It was resolved that the trustee's declaration of the Superannuation Fund be signed.
- ANNUAL RETURN:** Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2021, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
- TRUST DEED:** The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
- INVESTMENT STRATEGY:** The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.
- ALLOCATION OF INCOME:** It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
- INVESTMENT ACQUISITIONS:** It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2021.
- AUDITORS:** It was resolved that
- Anthony Boys
- of
- PO BOX 3376, RUNDALL MALL, South Australia 5000
- act as auditors of the Fund for the next financial year.
- TAX AGENTS:** It was resolved that
- TAXSPOT WETHERILL PARK PTY LTD
- act as tax agents of the Fund for the next financial year.
- TRUSTEE STATUS:** Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the Fund and that they are not disqualified persons as defined by s 120 of the SISA.
- CONTRIBUTIONS RECEIVED:** It was resolved that the contributions during the year be allocated to members

Minutes of a meeting of the Director(s)

held on / / at 65 Kings Hill Road, MULGOA, New South Wales 2745

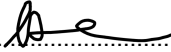
on the basis of the schedule provided by the principal Fund employer.

CLOSURE:

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

There being no further business the meeting then closed.

Signed as a true record –


.....

Edvige Sowter

Chairperson

CSA SUPER FUND
Members Statement

B15

Edvige Sowter
 65 Kings Hill Road
 MULGOA, New South Wales, 2745, Australia

Your Details

Date of Birth : Provided
 Age: 56
 Tax File Number: Provided
 Date Joined Fund: 08/05/2003
 Service Period Start Date:
 Date Left Fund:
 Member Code: SOWEDV00001A
 Account Start Date: 08/05/2003
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries N/A
 Vested Benefits 423,947.72
 Total Death Benefit 423,947.72

Your Balance

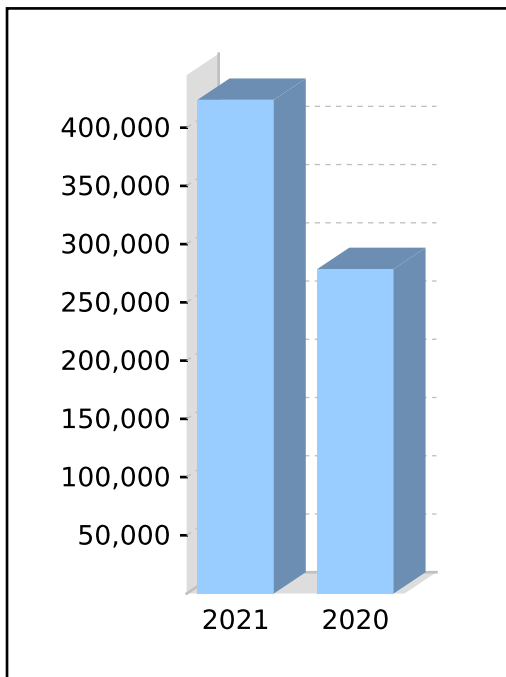
Total Benefits 423,947.72

Preservation Components

Preserved 423,947.72
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free 198,000.00
 Taxable 225,947.72
 Investment Earnings Rate 6.69%



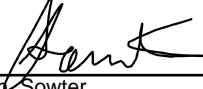
Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	278,657.91	166,244.30
<u>Increases to Member account during the period</u>		
Employer Contributions		3,118.10
Personal Contributions (Concessional) B19	25,000.00	21,881.90
Personal Contributions (Non Concessional)	99,000.00	99,000.00
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	25,886.12	(7,146.13)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	3,750.00	3,749.96
Income Tax	846.31	690.30
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	423,947.72	278,657.91


Trustee's Disclaimer

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

Signed by all the trustees of the fund



John Sowter
Director



Edvige Sowter
Director

CSA SUPER FUND
Members Statement

B17

John Sowter
 65 Kings Hill Road
 MULGOA, New South Wales, 2745, Australia

Your Details

Date of Birth : Provided
 Age: 61
 Tax File Number: Provided
 Date Joined Fund: 08/05/2003
 Service Period Start Date:
 Date Left Fund:
 Member Code: SOWJOH00001A
 Account Start Date: 08/05/2003
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries N/A
 Vested Benefits 556,683.02
 Total Death Benefit 556,683.02

Your Balance

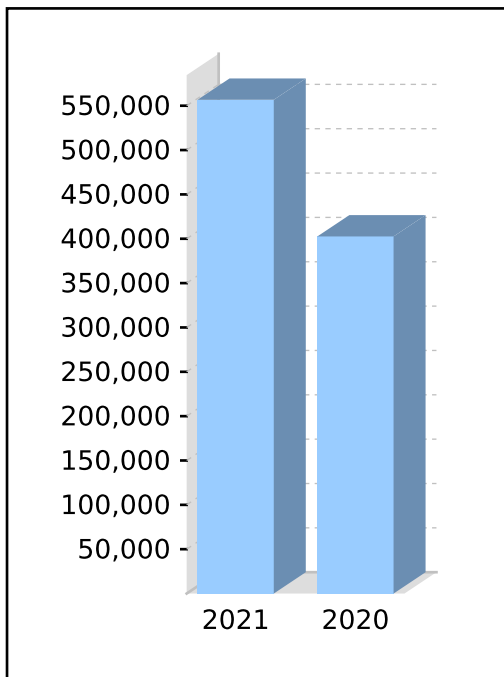
Total Benefits 556,683.02

Preservation Components

Preserved 556,683.02
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free 203,263.37
 Taxable 353,419.65
 Investment Earnings Rate 6.68%



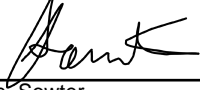
Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	402,588.95	296,502.69
<u>Increases to Member account during the period</u>		
Employer Contributions		10,163.07
Personal Contributions (Concessional)	25,000.00	14,836.93
Personal Contributions (Non Concessional) B19	99,000.00	99,000.00
Government Co-Contributions	132.55	
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	34,850.91	(12,916.00)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	3,750.00	3,750.08
Income Tax	1,139.39	1,247.66
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	556,683.02	402,588.95

Trustee's Disclaimer

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Signed by all the trustees of the fund



John Sowter
Director



Edvige Sowter
Director

CSA SUPER FUND

Contributions Breakdown Report

For The Period 01 July 2020 - 30 June 2021

Summary

Member	D.O.B	Age (at 30/06/2020)	Total Super Balance (at 30/06/2020) *1	Concessional	Non-Concessional	Other	Reserves	Total
Sowter, Edvige	Provided	55	278,657.91	25,000.00	99,000.00	0.00	0.00	124,000.00
Sowter, John	Provided	60	402,588.95	25,000.00	99,000.00	132.55	0.00	124,132.55
All Members				50,000.00	198,000.00	132.55	0.00	248,132.55

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

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Sowter, Edvige	Concessional	25,000.00	25,000.00	At Limit
	Non-Concessional	99,000.00	100,000.00	1,000.00 Below Cap
Sowter, John	Concessional	25,000.00	25,000.00	At Limit
	Non-Concessional	99,000.00	100,000.00	1,000.00 Below Cap

Carry Forward Unused Concessional Contribution Cap

Member	2016	2017	2018	2019	2020	2021	Current Position
Sowter, Edvige							
Concessional Contribution Cap	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	0.00	0.00	24,058.00	25,000.00	25,000.00	25,000.00	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	0.00	0.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	0.00	0.00	0.00	
Maximum Cap Available	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	At Limit
Total Super Balance	0.00	0.00	0.00	137,877.00	166,244.30	278,657.91	

Sowter, John

Concessional Contribution Cap	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	0.00	0.00	20,654.00	25,000.00	25,000.00	25,000.00	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	0.00	0.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	0.00	0.00	0.00	
Maximum Cap Available	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	At Limit
Total Super Balance	0.00	0.00	0.00	256,269.00	296,502.69	402,588.95	

NCC Bring Forward Caps

Member	Bring Forward Cap	2018	2019	2020	2021	Total	Current Position
Sowter, Edvige	N/A	0.00	0.00	99,000.00	99,000.00	N/A	Bring Forward Not Triggered
Sowter, John	N/A	0.00	5,130.82	99,000.00	99,000.00	N/A	Bring Forward Not Triggered

Sowter, Edvige

Date	Transaction Description	Contribution Type	Ledger Data				SuperStream Data					
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other	
10/07/2020	QUICKSPR2731217 621 Quicksuper 361578	Employer	126.13	F14								
24/07/2020	QUICKSPR2741001 710 Quicksuper 361578	Employer	126.13									
07/08/2020	QUICKSPR2750948 225 Quicksuper 361578	Employer	152.43	F15								
12/08/2020	Online H8928958901 Super cont John Sowter J	Personal - Non-Concessional			99,000.00	F1/F24/F27						
21/08/2020	QUICKSPR2761029 186 Quicksuper 361578	Employer	123.85									
03/09/2020	QUICKSPR2769975 313 Quicksuper 361578	Employer	123.85									
17/09/2020	QUICKSPR2779920 534 Quicksuper 361578	Employer	124.99	F16								
02/10/2020	QUICKSPR2790845	Employer	100.03									

	361578			
16/10/2020	QUICKSPR2800735 829 Quicksuper 361578	Employer	109.56	
				F16
30/10/2020	QUICKSPR2810783 956 Quicksuper 361578	Employer	100.03	
13/11/2020	QUICKSPR2821421 469 Quicksuper 361578	Employer	123.85	
26/11/2020	QUICKSPR2831237 352 Quicksuper 361578	Employer	123.85	F17
11/12/2020	QUICKSPR2843270 854 Quicksuper 361578	Employer	162.51	
23/12/2020	Online G6381434802 Edvige Super Cont. Perforation	Personal - Concessional	15,000.00	F22
24/12/2020	QUICKSPR2852885 660	Employer	123.85	F17
07/01/2021	QUICKSPR2861211 514 Quicksuper 361578	Employer	76.22	
22/01/2021	QUICKSPR2872756 529 Quicksuper 361578	Employer	128.95	F18
08/02/2021	QUICKSPR2884760 512 Quicksuper 361578	Employer	126.51	
22/02/2021	QUICKSPR2895884 256 Quicksuper 361578	Employer	124.22	
08/03/2021	QUICKSPR2907492 324 Quicksuper 361578	Employer	125.37	
22/03/2021	QUICKSPR2918958 083 Quicksuper 361578	Employer	120.04	F19
06/04/2021	QUICKSPR2929965 447 Quicksuper 361578	Employer	124.22	
19/04/2021	QUICKSPR2940681 558 Quicksuper 361578	Employer	76.44	
30/04/2021	QUICKSPR2950380 065 Quicksuper 361578	Employer	86.00	F20

17/05/2021	QUICKSPR2963647 096 Quicksuper 361578	Employer	124.22						
31/05/2021	QUICKSPR2974120 490 Quicksuper 361578	Employer	125.37	F20					
14/06/2021	QUICKSPR2984093 523 Quicksuper 361578	Employer	124.22						
15/06/2021	Online T3051675841 Edvige super cont. Perforation	Personal - Concessional	10,000.00	F22					
24/06/2021	Online R5177765409 Returned funds Complete	Employer	(3,107.06)	F24					
28/06/2021	QUICKSPR2993867 226 Quicksuper 361578	Employer	124.22	F21					
Total - Sowter, Edvige			25,000.00	99,000.00	0.00	0.00	0.00	0.00	0.00

Sowter, John

Date	Transaction Description	Contribution Type	Ledger Data				SuperStream Data				
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
12/08/2020	Online N5706515701 Super Cont Edvige Sowter E	Personal - Non-Concessional		99,000.00	F1/F27						
13/10/2020	Online N5578978903 Johns Super Cont John Sowter	Personal - Concessional	20,000.00								
15/01/2021	Online E3474464725 John Super Cont. . John Sowter	Personal - Concessional	5,000.00								
13/05/2021	ATO0070000143854 55 ATO 012721	Government Co-Contributions			132.55	F70					

Total - Sowter, John

25,000.00 99,000.00 132.55 0.00

0.00 0.00 0.00

Total for All Members

50,000.00 198,000.00 132.55 0.00

CSA SUPER FUND

Investment Summary Report

As at 30 June 2021

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
ANZ Cash Investment Account 0539		40,297.120000	40,297.12 F10	40,297.12	40,297.12			4.10 %
BOQ Superannuation Savings #5791		582,009.040000	582,009.04 F13	582,009.04	582,009.04			59.20 %
NAB Business Everyday Account 5065		26,161.980000	26,161.98 F4	26,161.98	26,161.98			2.66 %
			648,468.14		648,468.14			65.96 %
Shares in Listed Companies (Australian)								
AMP.AX AMP Limited	1,900.00	1.125000	2,137.50	7.64	14,516.00	(12,378.50)	(85.27) %	0.22 %
BIS.AX Bisalloy Steel Group Limited	3,780.00	1.200000	4,536.00	0.00	0.00	4,536.00	0.00 %	0.46 %
EDV.AX Endeavour Group Limited	920.00	6.290000	5,786.80	1.55	1,424.80	4,362.00	306.15 %	0.59 %
NAB.AX National Australia Bank Limited	1,757.00	26.220000	46,068.54	28.94	50,852.93	(4,784.39)	(9.41) %	4.69 %
TLS.AX Telstra Corporation Limited.	2,847.00	3.760000	10,704.72	4.51	12,838.17	(2,133.45)	(16.62) %	1.09 %
TLS.AX Telstra Corporation Limited. (HIN I)	2,847.00	3.760000	10,704.72	4.49	12,775.18	(2,070.46)	(16.21) %	1.09 %
WBC.AX Westpac Banking Corporation	8,461.00	25.810000	218,378.41	24.09	203,785.17	14,593.24	7.16 %	22.21 %
WOW.AX Woolworths Group Limited	920.00	38.130000	35,079.60	9.37	8,616.10	26,463.50	307.14 %	3.57 %
			333,396.29		304,808.35	28,587.94	9.38 %	33.91 %
Shares in Listed Companies (Overseas)								
VUK.AX Virgin Money Uk Plc	322.00	3.680000	1,184.96	4.01	1,291.22	(106.26)	(8.23) %	0.12 %
			1,184.96		1,291.22	(106.26)	(8.23) %	0.12 %
			983,049.39		954,567.71	28,481.68	2.98 %	100.00 %

CSA SUPER FUND

Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
ANZ Cash Investment Account 0539		2,062.72		198,401.59		(160,167.19)			40,297.12	40,297.12
BOQ Superannuation Savings #5791				782,017.54		(200,008.50)			582,009.04	582,009.04
NAB Business Everyday Account 5065		562,423.53		452,547.81		(988,809.36)			26,161.98	26,161.98
		564,486.25		1,432,966.94		(1,348,985.05)			648,468.14	648,468.14
Shares in Listed Companies (Australian)										
AMP.AX - AMP Limited	1,900.00	14,516.00						1,900.00	14,516.00	2,137.50
BIS.AX - Bisalloy Steel Group Limited	3,780.00	0.00						3,780.00	0.00	4,536.00
EDV.AX - Endeavour Group Limited			920.00	1,424.80				920.00	1,424.80	5,786.80
NAB.AX - National Australia Bank Limited	1,701.00	49,811.54	56.00	1,041.39				1,757.00	50,852.93	46,068.54
TLS.AX - Telstra Corporation Limited.	2,701.00	12,400.01	146.00	438.16				2,847.00	12,838.17	10,704.72
TLS1.AX - Telstra Corporation Limited. (HIN I)	2,701.00	12,337.02	146.00	438.16				2,847.00	12,775.18	10,704.72
WBC.AX - Westpac Banking Corporation	1,666.00	38,296.10	6,795.00	165,489.07				8,461.00	203,785.17	218,378.41
WOW.AX - Woolworths Group Limited										

CSA SUPER FUND

Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
	920.00	10,040.90				(1,424.80)	0.00	920.00	8,616.10	35,079.60
		137,401.57		168,831.58		(1,424.80)	0.00		304,808.35	333,396.29
Shares in Listed Companies (Overseas)										
VUK.AX - Virgin Money Uk Plc	322.00	1,291.22						322.00	1,291.22	1,184.96
		1,291.22							1,291.22	1,184.96
	703,179.04		1,601,798.52		(1,350,409.85)		0.00	954,567.71		983,049.39

CSA SUPER FUND

Investment Income Report

As at 30 June 2021

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
								(Excl. Capital Gains) * 2				
Bank Accounts												
ANZ Cash Investment Account 0539	1.59			1.59	0.00	0.00	0.00	1.59			0.00	0.00
BOQ Superannuation Savings #5791	3,017.54			3,017.54	0.00	0.00	0.00	3,017.54			0.00	0.00
	3,019.13			3,019.13	0.00	0.00	0.00	3,019.13			0.00	0.00
Shares in Listed Companies (Australian)												
AMP.AX AMP Limited	190.00	190.00	0.00		81.43			271.43		0.00		
BIS.AX Bisalloy Steel Group Limited	189.00	189.00	0.00		81.00			270.00		0.00		
NAB.AX National Australia Bank Limited	1,030.50	1,030.50	0.00		441.64			1,472.14		0.00		
TLS.AX Telstra Corporation Limited.	438.16	438.16	0.00		187.79			625.95		0.00		
TLS.AX Telstra Corporation Limited. (HIN I)	438.16	438.16	0.00		187.79			625.95		0.00		
WBC.AX Westpac Banking Corporation	5,316.54	5,316.54	0.00		2,278.52			7,595.06		0.00		
WOW.AX Woolworths Group Limited	929.20	929.20	0.00		398.23			1,327.43		0.00		
	8,531.56	8,531.56	0.00		3,656.40			12,187.96		0.00		
	11,550.69	8,531.56	0.00	3,019.13	3,656.40	0.00	0.00	15,207.09		0.00	0.00	0.00

Assessable Income (Excl. Capital Gains) **15,207.09**Net Capital Gain **0.00****Total Assessable Income 15,207.09**

* 1 Includes foreign credits from foreign capital gains.

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

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

CSA SUPER FUND

CGT Register Report

As at 30 June 2021

Investment	Transaction Date	Contract Date	CGT Transaction Type	Units	Cost Base	Cost Base Adj Tax Def	Cost Base Adj Tax Free	Reduced Cost Base	Adjusted Cost Base	Net Other Capital Gain	Net Indexed Gain	Gross Discounted Gain	CGT Loss
Shares in Listed Companies (Australian)													
EDV.AX - Endeavour Group Limited													
	30/06/2021	29/10/2003	Demerger	920.00	1,424.80								
													\$10,040.90 (D21) * 14.19% (F83)
NAB.AX - National Australia Bank Limited													
	03/07/2020	03/07/2020	Purchase	33.00	512.16								F45
	10/12/2020	10/12/2020	Purchase	23.00	529.23								F47
TLS.AX - Telstra Corporation Limited.													
	24/09/2020	24/09/2020	Purchase	75.00	216.08								F48
	26/03/2021	26/03/2021	Purchase	71.00	222.08								F49
TLS1.AX - Telstra Corporation Limited. (HIN I)													
	24/09/2020	24/09/2020	Purchase	75.00	216.08								F50
	26/03/2021	26/03/2021	Purchase	71.00	222.08								F51
WBC.AX - Westpac Banking Corporation													
	18/12/2020	18/12/2020	Purchase	26.00	515.58								F52
	07/04/2021	01/04/2021	Purchase	6,584.00	160,167.19								F58
	25/06/2021	25/06/2021	Purchase	185.00	4,806.30								F54

CSA SUPER FUND

CGT Register Report

As at 30 June 2021

Investment	Transaction	Contract	CGT	Units	Cost Base	Cost Base Adj	Cost Base Adj	Reduced Cost	Adjusted Cost	Net Other	Net Indexed	Gross	CGT Loss
Date	Date	Date	Transaction			Tax Def	Tax Free	Base	Base	Capital Gain	Gain	Discounted	
			Type									Gain	

Shares in Listed Companies (Australian)

WOW.AX - Woolworths Group Limited

30/06/2021	30/06/2021	Demerger		(1,424.80)									
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CSA SUPER FUND

Trial Balance

As at 30 June 2021

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	23900	Dividends Received			
	23900/AMP.AX	AMP Limited			190.00
(151.20)	23900/BIS.AX	Bisalloy Steel Group Limited			189.00
(2,693.35)	23900/NAB.AX	National Australia Bank Limited			1,030.50
(418.00)	23900/TLS.AX	Telstra Corporation Limited.			438.16
(418.00)	23900/TLS1.AX	Telstra Corporation Limited. (HIN I)			438.16
(1,292.00)	23900/WBC.AX	Westpac Banking Corporation			5,316.54
(947.60)	23900/WOW.AX	Woolworths Group Limited			929.20
	24200	Contributions			
(124,000.00)	24200/SOWEDV00001 A	(Contributions) Sowter, Edvige - Accumulation			124,000.00
(124,000.00)	24200/SOWJOH00001 A	(Contributions) Sowter, John - Accumulation			124,132.55
32,984.26	24700	Changes in Market Values of Investments			47,498.88
	25000	Interest Received			
(1.54)	25000/ANZ109070539	ANZ Cash Investment Account 0539			1.59
	25000/BQL5791	BOQ Superannuation Savings #5791			3,017.54
(6,172.24)	25000/NAB1209	NAB Term Deposit Account 1209			
1,120.00	30100	Accountancy Fees		1,120.00	
259.00	30400	ATO Supervisory Levy		259.00	
330.00	30700	Auditor's Remuneration		330.00	
	30800	ASIC Fees		145.00	
	31500	Bank Charges		23.00	
	37900	Interest Paid		91.94	
6,900.80	48500	Income Tax Expense		5,829.30	
218,499.87	49000	Profit/Loss Allocation Account		299,383.88	
	50010	Opening Balance			
(166,244.30)	50010/SOWEDV00001 A	(Opening Balance) Sowter, Edvige - Accumulation			278,657.91
(296,502.69)	50010/SOWJOH00001 A	(Opening Balance) Sowter, John - Accumulation			402,588.95
	52420	Contributions			
(124,000.00)	52420/SOWEDV00001 A	(Contributions) Sowter, Edvige - Accumulation			124,000.00

CSA SUPER FUND

Trial Balance

As at 30 June 2021

Last Year	Code	Account Name	Units	Debits \$	Credits \$
(124,000.00)	52420/SOWJOH00001 A	(Contributions) Sowter, John - Accumulation			124,132.55
	53100	Share of Profit/(Loss)			
7,146.13	53100/SOWEDV00001 A	(Share of Profit/(Loss)) Sowter, Edvige - Accumulation			25,886.12
12,916.00	53100/SOWJOH00001 A	(Share of Profit/(Loss)) Sowter, John - Accumulation			34,850.91
	53330	Income Tax			
690.30	53330/SOWEDV00001 A	(Income Tax) Sowter, Edvige - Accumulation		846.31	
1,247.66	53330/SOWJOH00001 A	(Income Tax) Sowter, John - Accumulation		1,139.39	
	53800	Contributions Tax			
3,749.96	53800/SOWEDV00001 A	(Contributions Tax) Sowter, Edvige - Accumulation		3,750.00	
3,750.08	53800/SOWJOH00001 A	(Contributions Tax) Sowter, John - Accumulation		3,750.00	
	60400	Bank Accounts			
2,062.72	60400/ANZ109070539	ANZ Cash Investment Account 0539		40,297.12	
	60400/BQL5791	BOQ Superannuation Savings #5791		582,009.04	
562,423.53	60400/NAB558145065	NAB Business Everyday Account 5065		26,161.98	
65.82	62500	Dividend Reinvestment - Residual Account			0.00
	62550	Reinvestment Residual Account			
0.00	62550/NAB.AX	National Australia Bank Limited		3.39	
	62550/OTHER	Other Residual Amount		36.36	
0.00	62550/WBC.AX	Westpac Banking Corporation		9.84	
	77600	Shares in Listed Companies (Australian)			
3,524.50	77600/AMP.AX	AMP Limited	1,900.0000	2,137.50	
3,515.40	77600/BIS.AX	Bisalloy Steel Group Limited	3,780.0000	4,536.00	
	77600/EDV.AX	Endeavour Group Limited	920.0000	5,786.80	
30,992.22	77600/NAB.AX	National Australia Bank Limited	1,757.0000	46,068.54	
8,454.13	77600/TLS.AX	Telstra Corporation Limited.	2,847.0000	10,704.72	
8,454.13	77600/TLS1.AX	Telstra Corporation Limited. (HIN I)	2,847.0000	10,704.72	
29,904.70	77600/WBC.AX	Westpac Banking Corporation	8,461.0000	218,378.41	
34,297.60	77600/WOW.AX	Woolworths Group Limited	920.0000	35,079.60	

CSA SUPER FUND

Trial Balance

As at 30 June 2021

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	77700	Shares in Listed Companies (Overseas)			
	532.91	77700/VUK.AX	Virgin Money Uk Plc	322.0000	1,184.96
		80500	Amounts owing to other persons		
		80500/MEMBERLOAN	Loan to Members		3,277.94
	(469.80)	85000	Income Tax Payable/Refundable	809.70	
	(2,511.00)	86000	PAYG Payable		0.00
				1,300,576.50	1,300,576.50

Current Year Profit/(Loss): 305,213.18

Self-managed superannuation fund annual return **2021**

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2021* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2021* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ⊖ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.

S M / T # [] S T [] [] [] [] []

- Place in ALL applicable boxes.

- Postal address for annual returns:

Australian Taxation Office
GPO Box 9845
 [insert the name and postcode
 of your capital city]

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

- To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

- ❗ 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)

CSA SUPER FUND

3 Australian business number (ABN) (if applicable)

4 Current postal address

65 Kings Hill Rd

Suburb/town

MULGOA

State/territory

NSW

Postcode

2745

5 Annual return status

Is this an amendment to the SMSF's 2021 return?

A No Yes

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

B No Yes

Tax File Number **6 SMSF auditor**

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A** / / Was Part A of the audit report qualified? **B** No Yes Was Part B of the audit report qualified? **C** No Yes If Part B of the audit report was qualified, have the reported issues been rectified? **D** No Yes **7 Electronic funds transfer (EFT)**

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

A Fund's financial institution account details

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number Fund account number

Fund account name

I would like my tax refunds made to this account. Go to C.**B Financial institution account details for tax refunds**

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

BSB number Account number

Account name

C Electronic service address alias

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

Tax File Number

- 8 Status of SMSF** Australian superannuation fund **A** No Yes Fund benefit structure **B** **A** Code
- Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No Yes

9 Was the fund wound up during the income year?

No Yes If yes, provide the date on which the fund was wound up / / Have all tax lodgment and payment obligations been met? No Yes

10 Exempt current pension income

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

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label **A**.

No Go to Section B: Income.

Yes Exempt current pension income amount **A** \$

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

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

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

Tax File Number **Provided**

Section B: Income

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

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** No Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2021*.

Have you applied an exemption or rollover? **M** No Yes

Code

Net capital gain **A** \$

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

Gross interest **C** \$ **E5** 3,019

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

Gross foreign income **D1** \$ Net foreign income **D** \$ Loss

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

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

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

Gross distribution from partnerships **I** \$ Loss

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$ **E3** 8,531

*Dividend franking credit **L** \$ 3,656

*Gross trust distributions **M** \$ Code

Calculation of assessable contributions
Assessable employer contributions
R1 \$
plus Assessable personal contributions
R2 \$ **B19** 50,000
plus **No-TFN-quoted contributions
R3 \$ 0
(an amount must be included even if it is zero)
less Transfer of liability to life insurance company or PST
R6 \$

Assessable contributions
(**R1** plus **R2** plus **R3** less **R6**)
R \$ 50,000

Calculation of non-arm's length income
*Net non-arm's length private company dividends
U1 \$
plus *Net non-arm's length trust distributions
U2 \$
plus *Net other non-arm's length income
U3 \$

*Other income **S** \$ Code
*Assessable income due to changed tax status of fund
T \$
Net non-arm's length income
(subject to 45% tax rate)
(**U1** plus **U2** plus **U3**)
U \$

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

GROSS INCOME (Sum of labels **A** to **U**) **W** \$ 65,206 Loss

Exempt current pension income **Y** \$

TOTAL ASSESSABLE INCOME (**W** less **Y**) **V** \$ 65,206 Loss

Tax File Number Provided

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

	DEDUCTIONS	NON-DEDUCTIBLE EXPENSES
Interest expenses within Australia	A1 \$ <input style="width: 80%; border: 1px solid black;" type="text" value="91"/>	A2 \$ <input style="width: 80%; border: 1px solid black;" type="text"/>
Interest expenses overseas	B1 \$ <input style="width: 80%; border: 1px solid black;" type="text"/>	B2 \$ <input style="width: 80%; border: 1px solid black;" type="text"/>
Capital works expenditure	D1 \$ <input style="width: 80%; border: 1px solid black;" type="text"/>	D2 \$ <input style="width: 80%; border: 1px solid black;" type="text"/>
Decline in value of depreciating assets	E1 \$ <input style="width: 80%; border: 1px solid black;" type="text"/>	E2 \$ <input style="width: 80%; border: 1px solid black;" type="text"/>
Insurance premiums – members	F1 \$ <input style="width: 80%; border: 1px solid black;" type="text"/>	F2 \$ <input style="width: 80%; border: 1px solid black;" type="text"/>
SMSF auditor fee	H1 \$ <input style="width: 80%; border: 1px solid black;" type="text" value="330"/>	H2 \$ <input style="width: 80%; border: 1px solid black;" type="text"/>
Investment expenses	I1 \$ <input style="width: 80%; border: 1px solid black;" type="text"/>	I2 \$ <input style="width: 80%; border: 1px solid black;" type="text"/>
Management and administration expenses	J1 \$ \$1,120 + \$259 + \$145 + \$23 <input style="width: 80%; border: 1px solid black;" type="text" value="1,547"/>	J2 \$ <input style="width: 80%; border: 1px solid black;" type="text"/>
Forestry managed investment scheme expense	U1 \$ <input style="width: 80%; border: 1px solid black;" type="text"/>	U2 \$ <input style="width: 80%; border: 1px solid black;" type="text"/>
Other amounts	L1 \$ <input style="width: 80%; border: 1px solid black;" type="text"/>	L2 \$ \$469.80 (D10) - \$259 <input style="width: 80%; border: 1px solid black;" type="text" value="210"/>
Tax losses deducted	M1 \$ <input style="width: 80%; border: 1px solid black;" type="text"/>	

B4

TOTAL DEDUCTIONS
N \$
 (Total **A1** to **M1**)

TOTAL NON-DEDUCTIBLE EXPENSES
Y \$
 (Total **A2** to **L2**)

#TAXABLE INCOME OR LOSS Loss
O \$
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

TOTAL SMSF EXPENSES
Z \$
 (N plus Y)

#This is a mandatory label.

Tax File Number Provided

Section D: Income tax calculation statement

#Important:

Section B label **R3**, Section C label **O** and Section D labels **A, T1, J, T5** and **I** are mandatory. If you leave these labels blank, you will have specified a zero amount.

13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2021* on how to complete the calculation statement.

#Taxable income	A \$	<input style="width: 95%;" type="text" value="63,238"/>	
			(an amount must be included even if it is zero)
#Tax on taxable income	T1 \$	<input style="width: 95%;" type="text" value="9,485.70"/>	
			(an amount must be included even if it is zero)
#Tax on no-TFN-quoted contributions	J \$	<input style="width: 95%;" type="text" value="0.00"/>	
			(an amount must be included even if it is zero)

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

Foreign income tax offset	C1 \$	<input style="width: 95%;" type="text"/>	
Rebates and tax offsets	C2 \$	<input style="width: 95%;" type="text"/>	
		Non-refundable non-carry forward tax offsets	
		C \$ <input style="width: 95%;" type="text"/>	
		<small>(C1 plus C2)</small>	

SUBTOTAL 1
T2 \$
(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1 \$	<input style="width: 95%;" type="text" value="0.00"/>	
Early stage venture capital limited partnership tax offset carried forward from previous year	D2 \$	<input style="width: 95%;" type="text" value="0.00"/>	
Early stage investor tax offset	D3 \$	<input style="width: 95%;" type="text" value="0.00"/>	
Early stage investor tax offset carried forward from previous year	D4 \$	<input style="width: 95%;" type="text" value="0.00"/>	
		Non-refundable carry forward tax offsets	
		D \$ <input style="width: 95%;" type="text" value="0.00"/>	
		<small>(D1 plus D2 plus D3 plus D4)</small>	
		SUBTOTAL 2	
		T3 \$ <input style="width: 80%;" type="text" value="9,485.70"/>	
		<small>(T2 less D – cannot be less than zero)</small>	

Complying fund's franking credits tax offset	E1 \$	<input style="width: 95%;" type="text" value="3,656.40"/>	
No-TFN tax offset	E2 \$	<input style="width: 95%;" type="text"/>	
National rental affordability scheme tax offset	E3 \$	<input style="width: 95%;" type="text"/>	
Exploration credit tax offset	E4 \$	<input style="width: 95%;" type="text" value="0.00"/>	
		Refundable tax offsets	
		E \$ <input style="width: 95%;" type="text" value="3,656.40"/>	
		<small>(E1 plus E2 plus E3 plus E4)</small>	

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

Section 102AAM interest charge
G \$

B12

Tax File Number

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

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

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE A positive amount at S is what you owe, while a negative amount is refundable to you.	S \$ <input type="text" value="-809.70"/>
	<i>(T5 plus G less H less I less K plus L less M plus N)</i>

B12

#This is a mandatory label.

Section E: Losses

14 Losses

! If total loss is greater than \$100,000, complete and attach a Losses schedule 2021.

Tax losses carried forward to later income years **U \$**

Net capital losses carried forward to later income years **V \$**

Tax File Number

Section F: Member information

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN See the Privacy note in the Declaration. Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

Refer to instructions for completing these labels.

Employer contributions **A** \$

ABN of principal employer **A1**

Personal contributions **B** \$

CGT small business retirement exemption **C** \$

CGT small business 15-year exemption amount **D** \$

Personal injury election **E** \$

Spouse and child contributions **F** \$

Other third party contributions **G** \$

Proceeds from primary residence disposal **H** \$

Receipt date **H1** / /

Assessable foreign superannuation fund amount **I** \$

Non-assessable foreign superannuation fund amount **J** \$

Transfer from reserve: assessable amount **K** \$

Transfer from reserve: non-assessable amount **L** \$

Contributions from non-complying funds and previously non-complying funds **T** \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts) **M** \$

TOTAL CONTRIBUTIONS **N** \$ (Sum of labels **A** to **M**)

Other transactions

Accumulation phase account balance **S1** \$

Retirement phase account balance - Non CDBIS **S2** \$

Retirement phase account balance - CDBIS **S3** \$

TRIS Count

Allocated earnings or losses **O** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

CLOSING ACCOUNT BALANCE **S** \$ (**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

B15

Tax File Number

MEMBER 2

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

i Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Receipt date Day / Month / Year

H1 / /

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$

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

T \$

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

M \$

TOTAL CONTRIBUTIONS N \$
(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses **O** \$ Loss

Accumulation phase account balance **S1** \$

Retirement phase account balance - Non CDBIS **S2** \$

Retirement phase account balance - CDBIS **S3** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$ Code

Income stream payments **R2** \$ Code

TRIS Count

CLOSING ACCOUNT BALANCE S \$
(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

B17

Tax File Number Provided

Section H: **Assets and liabilities**

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$

15b Australian direct investments

Cash and term deposits **E** \$

Limited recourse borrowing arrangements

Australian residential real property

J1 \$

Australian non-residential real property

J2 \$

Overseas real property

J3 \$

Australian shares

J4 \$

Overseas shares

J5 \$

Other

J6 \$

Property count

J7

Debt securities **F** \$

Loans **G** \$

Listed shares **H** \$

Unlisted shares **I** \$

Limited recourse borrowing arrangements **J** \$

Non-residential real property **K** \$

Residential real property **L** \$

Collectables and personal use assets **M** \$

Other assets **O** \$

B3

15c Other investments

Crypto-Currency **N** \$

15d Overseas direct investments

Overseas shares **P** \$

Overseas non-residential real property **Q** \$

Overseas residential real property **R** \$

Overseas managed investments **S** \$

Other overseas assets **T** \$

TOTAL AUSTRALIAN AND OVERSEAS ASSETS U \$
(Sum of labels **A** to **T**)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? **A** No Yes \$

Tax File Number

- 15f Limited recourse borrowing arrangements**
 If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No Yes
- Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No Yes

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 \$ <input type="text"/>		
Permissible temporary borrowings	V2 \$ <input type="text"/>		
Other borrowings	V3 \$ <input type="text" value="3,277"/>	Borrowings	V \$ <input type="text" value="3,277"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W \$	<input type="text" value="980,630"/>
Reserve accounts		X \$	<input type="text"/>
Other liabilities		Y \$	<input type="text"/>
TOTAL LIABILITIES		Z \$	<input type="text" value="983,907"/>

B15

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$

Total TOFA losses **I** \$

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2020–21 income year, write **2021**). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2021*. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2021* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2021*. **D**

Tax File Number **Section K: Declarations**

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

Important

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

Privacy


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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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



Date / /

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

I declare that the *Self-managed superannuation fund annual return 2021* 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: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

CSA SUPER FUND
Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	23900	Dividends Received			
(266.00)	23900/AMP.AX	AMP Limited			
(151.20)	23900/BIS.AX	Bisalloy Steel Group Limited			151.20
(17.92)	23900/CYB.AX1	CYBG Plc			
(2,979.90)	23900/NAB.AX	National Australia Bank Limited			2,693.35
(469.86)	23900/TLS.AX	Telstra Corporation Limited.			418.00
(469.86)	23900/TLS1.AX	Telstra Corporation Limited. (HIN I)			418.00
(4,252.56)	23900/WBC.AX	Westpac Banking Corporation			1,292.00
(966.00)	23900/WOW.AX	Woolworths Group Limited			947.60
	24200	Contributions			
(25,000.00)	24200/SOWEDV00001 A	(Contributions) Sowter, Edvige - Accumulation			124,000.00
(30,130.82)	24200/SOWJOH00001 A	(Contributions) Sowter, John - Accumulation			124,000.00
(4,385.20)	24700	Changes in Market Values of Investments		32,984.26	
	25000	Interest Received			
(2.06)	25000/ANZ109070539	ANZ Cash Investment Account 0539			1.54
(7,498.50)	25000/NAB1209	NAB Term Deposit Account 1209			6,172.24
1,020.00	30100	Accountancy Fees		1,120.00	
259.00	30400	ATO Supervisory Levy		259.00	
330.00	30700	Auditor's Remuneration		330.00	
5.00	31500	Bank Charges			
6,374.89	48500	Income Tax Expense		6,900.80	
68,600.99	49000	Profit/Loss Allocation Account		218,499.87	
	50010	Opening Balance			
(137,877.00)	50010/SOWEDV00001 A	(Opening Balance) Sowter, Edvige - Accumulation			166,244.30
(256,269.00)	50010/SOWJOH00001 A	(Opening Balance) Sowter, John - Accumulation			296,502.69
	52420	Contributions			
(25,000.00)	52420/SOWEDV00001 A	(Contributions) Sowter, Edvige - Accumulation			124,000.00
(30,130.82)	52420/SOWJOH00001 A	(Contributions) Sowter, John - Accumulation			124,000.00
	53100	Share of Profit/(Loss)			

CSA SUPER FUND
Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
(8,110.38)	53100/SOWEDV00001 A	(Share of Profit/(Loss)) Sowter, Edvige - Accumulation		7,146.13	
(15,785.84)	53100/SOWJOH00001 A	(Share of Profit/(Loss)) Sowter, John - Accumulation		12,916.00	
	53330	Income Tax			
993.11	53330/SOWEDV00001 A	(Income Tax) Sowter, Edvige - Accumulation		690.30	
1,932.97	53330/SOWJOH00001 A	(Income Tax) Sowter, John - Accumulation		1,247.66	
	53800	Contributions Tax			
3,749.97	53800/SOWEDV00001 A	(Contributions Tax) Sowter, Edvige - Accumulation		3,749.96	
3,750.00	53800/SOWJOH00001 A	(Contributions Tax) Sowter, John - Accumulation		3,750.08	
	60400	Bank Accounts			
2,061.18	60400/ANZ109070539	ANZ Cash Investment Account 0539		2,062.72	
21,615.38	60400/NAB558145065	NAB Business Everyday Account 5065		562,423.53	
	60800	Term Deposits			
297,800.00	60800/NAB1209	NAB Term Deposit Account 1209			0.00
53.44	62500	Dividend Reinvestment - Residual Account		65.82	
	77600	Shares in Listed Companies (Australian)			
4,028.00	77600/AMP.AX	AMP Limited	1,900.0000	3,524.50	
3,780.00	77600/BIS.AX	Bisalloy Steel Group Limited	3,780.0000	3,515.40	
42,671.84	77600/NAB.AX	National Australia Bank Limited	1,701.0000	30,992.22	
9,948.40	77600/TLS.AX	Telstra Corporation Limited.	2,701.0000	8,454.13	
9,948.40	77600/TLS1.AX	Telstra Corporation Limited. (HIN I)	2,701.0000	8,454.13	
45,801.40	77600/WBC.AX	Westpac Banking Corporation	1,666.0000	29,904.70	
30,571.60	77600/WOW.AX	Woolworths Group Limited	920.0000	34,297.60	
	77700	Shares in Listed Companies (Overseas)			
1,101.24	77700/CYB.AX1	CYBG Plc	0.0000		0.00
	77700/VUK.AX	Virgin Money Uk Plc	322.0000	532.91	
(5,226.89)	85000	Income Tax Payable/Refundable			469.80
(1,407.00)	86000	PAYG Payable			2,511.00

Current Year Profit/(Loss): 225,400.67

Self-managed superannuation fund annual return 2020

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2020* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2020* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ➡ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

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

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

For example;
Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

➤ To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

❗ The ATO is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN) (if applicable)

4 Current postal address

Suburb/town	State/territory	Postcode
<input type="text" value="MULGOA"/>	<input type="text" value="NSW"/>	<input type="text" value="2745"/>

5 Annual return status

Is this an amendment to the SMSF's 2020 return? **A** No Yes

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

Tax File Number

6 SMSF auditor

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A** / /

Was Part A of the audit report qualified? **B** No Yes

Was Part B of the audit report qualified? **C** No Yes

If Part B of the audit report was qualified, have the reported issues been rectified? **D** No Yes

7 Electronic funds transfer (EFT)

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

A Fund's financial institution account details

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number

Fund account number

Fund account name

I would like my tax refunds made to this account. Go to C.

B Financial institution account details for tax refunds

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

BSB number

Account number

Account name

C Electronic service address alias

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

Tax File Number

8 Status of SMSF Australian superannuation fund **A** No Yes Fund benefit structure **B** Code

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No Yes

9 Was the fund wound up during the income year?

No Yes If yes, provide the date on which the fund was wound up / / Have all tax lodgment and payment obligations been met? No Yes

10 Exempt current pension income

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

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label **A**.

No Go to Section B: Income.

Yes Exempt current pension income amount **A** \$

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

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

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

Tax File Number **Provided**

Section B: **Income**

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

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** No Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2020*.

Have you applied an exemption or rollover? **M** No Yes Code

Net capital gain **A** \$

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

Gross interest **C** \$

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

Gross foreign income **D1** \$ Net foreign income **D** \$ Loss

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

Transfers from foreign funds **F** \$ Number

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

Calculation of assessable contributions
Assessable employer contributions
R1 \$
plus Assessable personal contributions
R2 \$
plus ****No-TFN-quoted contributions**
R3 \$
(an amount must be included even if it is zero)
less Transfer of liability to life insurance company or PST
R6 \$

Gross distribution from partnerships **I** \$ Loss
*Unfranked dividend amount **J** \$
*Franked dividend amount **K** \$
*Dividend franking credit **L** \$
*Gross trust distributions **M** \$ Code

Assessable contributions (R1 plus R2 plus R3 less R6) **R** \$

Calculation of non-arm's length income
*Net non-arm's length private company dividends **U1** \$
plus *Net non-arm's length trust distributions **U2** \$
plus *Net other non-arm's length income **U3** \$

*Other income **S** \$ Code
*Assessable income due to changed tax status of fund **T** \$

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

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

GROSS INCOME (Sum of labels A to U) **W** \$ Loss

Exempt current pension income **Y** \$

TOTAL ASSESSABLE INCOME (W less Y) **V** \$ Loss

Tax File Number

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$ <input type="text"/>	A2 \$ <input type="text"/>	
Interest expenses overseas	B1 \$ <input type="text"/>	B2 \$ <input type="text"/>	
Capital works expenditure	D1 \$ <input type="text"/>	D2 \$ <input type="text"/>	
Decline in value of depreciating assets	E1 \$ <input type="text"/>	E2 \$ <input type="text"/>	
Insurance premiums – members	F1 \$ <input type="text"/>	F2 \$ <input type="text"/>	
SMSF auditor fee	H1 \$ <input type="text" value="330"/>	H2 \$ <input type="text"/>	
Investment expenses	I1 \$ <input type="text"/>	I2 \$ <input type="text"/>	
Management and administration expenses	J1 \$ <input type="text" value="1,379"/>	J2 \$ <input type="text"/>	
Forestry managed investment scheme expense	U1 \$ <input type="text"/>	U2 \$ <input type="text"/>	
Other amounts	L1 \$ <input type="text"/>	L2 \$ <input type="text" value="4,967"/>	
	<input type="text" value="0"/> Code	<input type="text" value="0"/> Code	
Tax losses deducted	M1 \$ <input type="text"/>		

TOTAL DEDUCTIONS
N \$ <input type="text" value="1,709"/>
(Total A1 to M1)

TOTAL NON-DEDUCTIBLE EXPENSES
Y \$ <input type="text" value="4,967"/>
(Total A2 to L2)

#TAXABLE INCOME OR LOSS	<input type="text" value="62,920"/>	<input type="text"/>
O \$		
(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		

TOTAL SMSF EXPENSES
Z \$ <input type="text" value="6,676"/>
(N plus Y)

#This is a mandatory label.

Tax File Number

Section D: **Income tax calculation statement**

#Important:

Section B label **R3**, Section C label **O** and Section D labels **A,T1, J, T5** and **I** are mandatory. If you leave these labels blank, you will have specified a zero amount.

13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2020* on how to complete the calculation statement.

#Taxable income	A \$	<input type="text" value="62,920"/>
		<i>(an amount must be included even if it is zero)</i>
#Tax on taxable income	T1 \$	<input type="text" value="9,438.00"/>
		<i>(an amount must be included even if it is zero)</i>
#Tax on no-TFN-quoted contributions	J \$	<input type="text" value="0.00"/>
		<i>(an amount must be included even if it is zero)</i>
Gross tax	B \$	<input type="text" value="9,438.00"/>
		<i>(T1 plus J)</i>

Foreign income tax offset	C1 \$	<input type="text"/>
Rebates and tax offsets	C2 \$	<input type="text"/>
Non-refundable non-carry forward tax offsets	C \$	<input type="text"/>
		<i>(C1 plus C2)</i>

SUBTOTAL 1

T2 \$

(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1 \$	<input type="text" value="0.00"/>
Early stage venture capital limited partnership tax offset carried forward from previous year	D2 \$	<input type="text" value="0.00"/>
Early stage investor tax offset	D3 \$	<input type="text" value="0.00"/>
Early stage investor tax offset carried forward from previous year	D4 \$	<input type="text" value="0.00"/>
Non-refundable carry forward tax offsets	D \$	<input type="text" value="0.00"/>
		<i>(D1 plus D2 plus D3 plus D4)</i>
SUBTOTAL 2	T3 \$	<input type="text" value="9,438.00"/>
		<i>(T2 less D – cannot be less than zero)</i>

Complying fund's franking credits tax offset	E1 \$	<input type="text" value="2,537.20"/>
No-TFN tax offset	E2 \$	<input type="text"/>
National rental affordability scheme tax offset	E3 \$	<input type="text"/>
Exploration credit tax offset	E4 \$	<input type="text" value="0.00"/>
Refundable tax offsets	E \$	<input type="text" value="2,537.20"/>
		<i>(E1 plus E2 plus E3 plus E4)</i>

#TAX PAYABLE T5 \$

(T3 less E – cannot be less than zero)

Section 102AAM interest charge

G \$

Tax File Number

Credit for interest on early payments – amount of interest
H1 \$

Credit for tax withheld – foreign resident withholding (excluding capital gains)
H2 \$

Credit for tax withheld – where ABN or TFN not quoted (non-individual)
H3 \$

Credit for TFN amounts withheld from payments from closely held trusts
H5 \$

Credit for interest on no-TFN tax offset
H6 \$

Credit for foreign resident capital gains withholding amounts
H8 \$

Eligible credits
H \$
(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

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

PAYG instalments raised
K \$

Supervisory levy
L \$

Supervisory levy adjustment for wound up funds
M \$

Supervisory levy adjustment for new funds
N \$

AMOUNT DUE OR REFUNDABLE
 A positive amount at **S** is what you owe, while a negative amount is refundable to you.
S \$
(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: **Losses**

14 Losses

I If total loss is greater than \$100,000, complete and attach a *Losses schedule 2020*.

Tax losses carried forward to later income years **U \$**

Net capital losses carried forward to later income years **V \$**

Tax File Number **Provided**

Section F: **Member information**

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name **Sowter**

First given name **Edvige** Other given names

Member's TFN **Provided** Date of birth **Provided**

Contributions OPENING ACCOUNT BALANCE \$ **166,244.30**

Refer to instructions for completing these labels.

Employer contributions **A** \$ **3,118.10**

ABN of principal employer **A1**

Personal contributions **B** \$ **120,881.90**

CGT small business retirement exemption **C** \$

CGT small business 15-year exemption amount **D** \$

Personal injury election **E** \$

Spouse and child contributions **F** \$

Other third party contributions **G** \$

Proceeds from primary residence disposal **H** \$

Receipt date **H1** Day / Month / Year

Assessable foreign superannuation fund amount **I** \$

Non-assessable foreign superannuation fund amount **J** \$

Transfer from reserve: assessable amount **K** \$

Transfer from reserve: non-assessable amount **L** \$

Contributions from non-complying funds and previously non-complying funds **T** \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts) **M** \$

TOTAL CONTRIBUTIONS N \$ **124,000.00**
(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses **O** \$ **11,586.39**

Loss **L**

Accumulation phase account balance **S1** \$ **278,657.91**

Inward rollovers and transfers **P** \$

Retirement phase account balance - Non CDBIS **S2** \$ **0.00**

Outward rollovers and transfers **Q** \$

Retirement phase account balance - CDBIS **S3** \$ **0.00**

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ **278,657.91**
(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Tax File Number

MEMBER 2

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN Date of birth

See the Privacy note in the Declaration.

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

Receipt date Day / Month / Year
H1 / /

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

Contributions from non-complying funds and previously non-complying funds
T \$

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

TOTAL CONTRIBUTIONS N \$

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

Other transactions

Allocated earnings or losses **O** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

TRIS Count

CLOSING ACCOUNT BALANCE S \$

(S1 plus S2 plus S3)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Tax File Number

Section H: **Assets and liabilities**

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$

15b Australian direct investments

Cash and term deposits **E** \$

Limited recourse borrowing arrangements

Australian residential real property
J1 \$

Australian non-residential real property
J2 \$

Overseas real property
J3 \$

Australian shares
J4 \$

Overseas shares
J5 \$

Other
J6 \$

Property count
J7

Debt securities **F** \$

Loans **G** \$

Listed shares **H** \$

Unlisted shares **I** \$

Limited recourse borrowing arrangements **J** \$

Non-residential real property **K** \$

Residential real property **L** \$

Collectables and personal use assets **M** \$

Other assets **O** \$

15c Other investments

Crypto-Currency **N** \$

15d Overseas direct investments

Overseas shares **P** \$

Overseas non-residential real property **Q** \$

Overseas residential real property **R** \$

Overseas managed investments **S** \$

Other overseas assets **T** \$

TOTAL AUSTRALIAN AND OVERSEAS ASSETS U \$
(Sum of labels **A** to **T**)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year?
A No Yes \$

Tax File Number

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No Yes

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 \$ <input type="text"/>	}	Borrowings	V \$	<input type="text"/>
Permissible temporary borrowings	V2 \$ <input type="text"/>				
Other borrowings	V3 \$ <input type="text"/>				
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)				W \$	<input type="text" value="681,245"/>
Reserve accounts				X \$	<input type="text"/>
Other liabilities				Y \$	<input type="text" value="2,980"/>
TOTAL LIABILITIES				Z \$	<input type="text" value="684,225"/>

Section I: **Taxation of financial arrangements**

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$

Total TOFA losses **I** \$

Section J: **Other information**

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2019-20 income year, write **2020**). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2020*. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2020* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2020*. **D**

Tax File Number **Provided****Section K: Declarations**

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date / /

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

i The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

TAX AGENT'S DECLARATION:

I declare that the Self-managed superannuation fund annual return 2020 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: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

Edvige Sowter
65 Kings Hill Road
MULGOA, New South Wales, 2745, Australia

Your Details

Date of Birth : Provided
Age: 55
Tax File Number: Provided
Date Joined Fund: 08/05/2003
Service Period Start Date:
Date Left Fund:
Member Code: SOWEDV00001A
Account Start Date: 08/05/2003
Account Phase: Accumulation Phase
Account Description: Accumulation

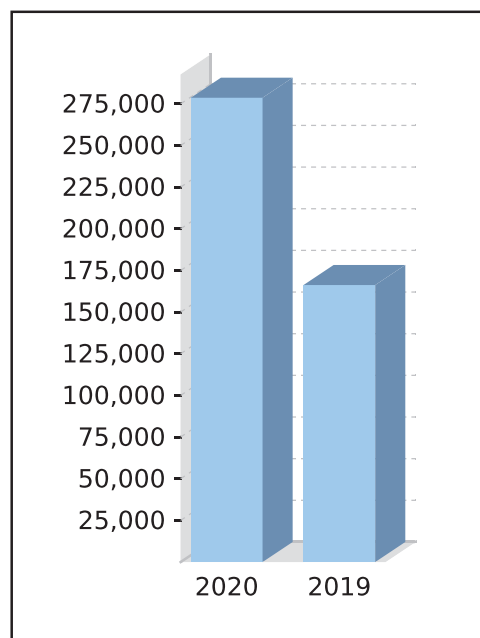
Nominated Beneficiaries N/A
Vested Benefits 278,657.91
Total Death Benefit 278,657.91

Your Balance

Total Benefits 278,657.91

Preservation Components
Preserved 278,657.91
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components
Tax Free 99,000.00
Taxable 179,657.91
Investment Earnings Rate -4.60%




Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	166,244.30	137,877.00
<u>Increases to Member account during the period</u>		
Employer Contributions	3,118.10	3,693.24
Personal Contributions (Concessional)	21,881.90	21,306.76
Personal Contributions (Non Concessional)	99,000.00	
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(7,146.13)	8,110.38
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	3,749.96	3,749.97
Income Tax	690.30	993.11
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2020	278,657.91	166,244.30


Trustee's Disclaimer

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

Signed by all the trustees of the fund



John Sowter
Director



Edvige Sowter
Director

John Sowter
 65 Kings Hill Road
 MULGOA, New South Wales, 2745, Australia

Your Details

Date of Birth : Provided
 Age: 60
 Tax File Number: Provided
 Date Joined Fund: 08/05/2003
 Service Period Start Date:
 Date Left Fund:
 Member Code: SOWJOH00001A
 Account Start Date: 08/05/2003
 Account Phase: Accumulation Phase
 Account Description: Accumulation

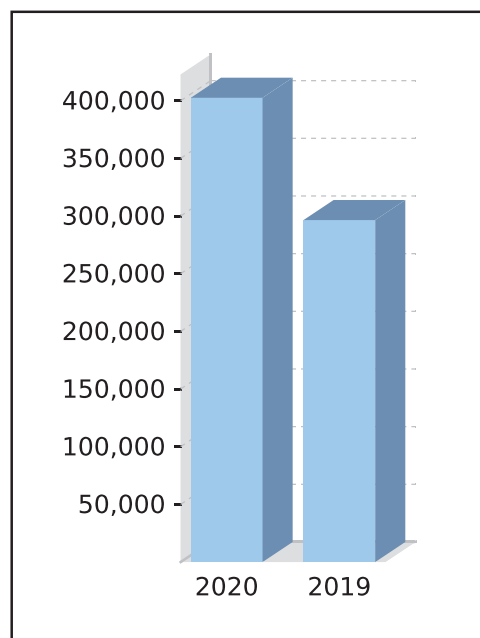
Nominated Beneficiaries N/A
 Vested Benefits 402,588.95
 Total Death Benefit 402,588.95

Your Balance

Total Benefits 402,588.95

Preservation Components
 Preserved 402,588.95
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components
 Tax Free 104,130.82
 Taxable 298,458.13
 Investment Earnings Rate -4.60%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	296,502.69	256,269.00
<u>Increases to Member account during the period</u>		
Employer Contributions	10,163.07	25,000.00
Personal Contributions (Concessional)	14,836.93	
Personal Contributions (Non Concessional)	99,000.00	5,130.82
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(12,916.00)	15,785.84
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	3,750.08	3,750.00
Income Tax	1,247.66	1,932.97
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2020	402,588.95	296,502.69


Trustee's Disclaimer

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

Signed by all the trustees of the fund



John Sowter
Director



Edvige Sowter
Director



CSA Super Fund

Cash Residual

Year End: 30/06/2020

Details	Opening	REF	Closing	REF
Per BGL	53.44		65.82	
Per dividend statement				
NAB	10.23		14.28	
WBC	6.85		15.18	
	17.08		29.46	
Variance	36.36		36.36	

CSA SUPER FUND

Investment Summary Report

As at 30 June 2020

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%	
Cash/Bank Accounts									
ANZ Cash Investment Account 0539		2,062.720000	2,062.72	2,062.72	2,062.72			0.30 %	
NAB Business Everyday Account 5065		562,423.530000	562,423.53	562,423.53	562,423.53			82.21 %	
			564,486.25		564,486.25			82.51 %	
Shares in Listed Companies (Australian)									
AMP.AX	AMP Limited	1,900.00	1.855000	3,524.50	7.64	14,516.00	(10,991.50)	(75.72) %	0.52 %
BIS.AX	Bisalloy Steel Group Limited	3,780.00	0.930000	3,515.40	0.00	0.00	3,515.40	0.00 %	0.51 %
NAB.AX	National Australia Bank Limited	1,701.00	18.220000	30,992.22	29.28	49,811.54	(18,819.32)	(37.78) %	4.53 %
TLS.AX	Telstra Corporation Limited.	2,701.00	3.130000	8,454.13	4.59	12,400.01	(3,945.88)	(31.82) %	1.24 %
TLS.AX	Telstra Corporation Limited. (HIN I)	2,701.00	3.130000	8,454.13	4.57	12,337.02	(3,882.89)	(31.47) %	1.24 %
WBC.AX	Westpac Banking Corporation	1,666.00	17.950000	29,904.70	22.99	38,296.10	(8,391.40)	(21.91) %	4.37 %
WOW.AX	Woolworths Group Limited	920.00	37.280000	34,297.60	10.91	10,040.90	24,256.70	241.58 %	5.01 %
			119,142.68		137,401.57	(18,258.89)	(13.29) %	17.41 %	
Shares in Listed Companies (Overseas)									
VUK.AX	Virgin Money Uk Plc	322.00	1.655000	532.91	4.01	1,291.22	(758.31)	(58.73) %	0.08 %
			532.91		1,291.22	(758.31)	(58.73) %	0.08 %	
			684,161.84		703,179.04	(19,017.20)	(2.70) %	100.00 %	

CSA SUPER FUND

Dividend Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
Shares in Listed Companies (Australian)										
AMP.AX AMP Limited										
01/10/2020	190.00	F41	0.00	190.00	81.43					
	190.00		0.00	190.00	81.43					
BIS.AX Bisalloy Steel Group Limited										
27/11/2020	189.00	F43	0.00	189.00	81.00					
	189.00		0.00	189.00	81.00					
NAB.AX National Australia Bank Limited										
03/07/2020	510.30	F44	0.00	510.30	218.70					
10/12/2020	520.20	F46	0.00	520.20	222.94					
	1,030.50		0.00	1,030.50	441.64					
TLS.AX Telstra Corporation Limited.										
24/09/2020	216.08	F48	0.00	216.08	92.61					
24/09/2020	216.08	F50	0.00	216.08	92.61					
26/03/2021	222.08	F49	0.00	222.08	95.18					
26/03/2021	222.08	F51	0.00	222.08	95.18					
	876.32		0.00	876.32	375.58					

CSA SUPER FUND

Dividend Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
WBC.AX Westpac Banking Corporation										
18/12/2020	516.46 F52	0.00	516.46	221.34						
25/06/2021	4,800.08 F54	0.00	4,800.08	2,057.18						
	5,316.54	0.00	5,316.54	2,278.52						
WOW.AX Woolworths Group Limited										
06/10/2020	441.60 F56	0.00	441.60	189.26						
14/04/2021	487.60 F57	0.00	487.60	208.97						
	929.20	0.00	929.20	398.23						
	8,531.56	0.00	8,531.56	3,656.40						

CSA SUPER FUND

Dividend Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
TOTAL	8,531.56	0.00	8,531.56	3,656.40						

Tax Return Reconciliation

	Totals	Tax Return Label
Unfranked	0.00	J
Franked Dividends	8,531.56	K
Franking Credits	3,656.40	L

CSA SUPER FUND

Interest Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
ANZ109070539 ANZ Cash Investment Account 0539					
31/07/2020	0.01	0.01			
31/08/2020	0.02	0.02			
30/09/2020	0.02	0.02			
30/10/2020	0.01	0.01			
30/11/2020	0.02	0.02			
31/12/2020	0.02	0.02			
29/01/2021	0.02	0.02			
26/02/2021	0.01	0.01			
31/03/2021	0.15	0.15			
30/04/2021	0.64	0.64			
31/05/2021	0.34	0.34			
30/06/2021	0.33	0.33			
	1.59	1.59	F10		
BQL5791 BOQ Superannuation Savings #5791					
31/10/2020	70.43	70.43			
30/11/2020	691.55	691.55			
31/12/2020	629.14	629.14			
31/01/2021	629.65	629.65			
28/02/2021	494.28	494.28			
06/05/2022	18:24:20				

CSA SUPER FUND

Interest Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
31/03/2021	139.90	139.90			
30/04/2021	119.51	119.51			
31/05/2021	123.52	123.52			
30/06/2021	119.56	119.56			
	3,017.54	3,017.54	F13		
	3,019.13	3,019.13			
TOTAL	3,019.13	3,019.13			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	3,019.13	11C

CSA SUPER FUND

Market Movement Report

As at 30 June 2021

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
AMP.AX - AMP Limited										
	01/07/2020	Opening Balance	1,900.00	0.00	0.00	0.00	3,524.50	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	(1,387.00)	0.00	2,137.50	0.00	0.00	0.00
	30/06/2021		1,900.00	0.00	(1,387.00)	0.00	2,137.50	0.00	0.00	0.00
BIS.AX - Bisalloy Steel Group Limited										
	01/07/2020	Opening Balance	3,780.00	0.00	0.00	0.00	3,515.40	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	1,020.60	0.00	4,536.00	0.00	0.00	0.00
	30/06/2021		3,780.00	0.00	1,020.60	0.00	4,536.00	0.00	0.00	0.00
EDV.AX - Endeavour Group Limited										
	30/06/2021	Demerger	920.00	1,424.80	0.00	0.00	1,424.80			
	30/06/2021	Revaluation	0.00	0.00	4,362.00	0.00	5,786.80	0.00	0.00	0.00
	30/06/2021		920.00	1,424.80	4,362.00	0.00	5,786.80	0.00	0.00	0.00
NAB.AX - National Australia Bank Limited										
	01/07/2020	Opening Balance	1,701.00	0.00	0.00	0.00	30,992.22	0.00	0.00	0.00
	03/07/2020	Purchase	33.00	512.16	0.00	0.00	31,504.38	0.00	0.00	0.00
	10/12/2020	Purchase	23.00	529.23	0.00	0.00	32,033.61	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	14,034.93	0.00	46,068.54	0.00	0.00	0.00
	30/06/2021		1,757.00	1,041.39	14,034.93	0.00	46,068.54	0.00	0.00	0.00
TLS.AX - Telstra Corporation Limited.										
	01/07/2020	Opening Balance	2,701.00	0.00	0.00	0.00	8,454.13	0.00	0.00	0.00
	24/09/2020	Purchase	75.00	216.08	0.00	0.00	8,670.21	0.00	0.00	0.00
	26/03/2021	Purchase	71.00	222.08	0.00	0.00	8,892.29	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	1,812.43	0.00	10,704.72	0.00	0.00	0.00
	30/06/2021		2,847.00	438.16	1,812.43	0.00	10,704.72	0.00	0.00	0.00
TLS1.AX - Telstra Corporation Limited. (HIN I)										
	01/07/2020	Opening Balance	2,701.00	0.00	0.00	0.00	8,454.13	0.00	0.00	0.00
	24/09/2020	Purchase	75.00	216.08	0.00	0.00	8,670.21	0.00	0.00	0.00
	26/03/2021	Purchase	71.00	222.08	0.00	0.00	8,892.29	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	1,812.43	0.00	10,704.72	0.00	0.00	0.00
	30/06/2021		2,847.00	438.16	1,812.43	0.00	10,704.72	0.00	0.00	0.00

CSA SUPER FUND

Market Movement Report

As at 30 June 2021

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
VUK.AX - Virgin Money UK Plc										
	01/07/2020	Opening Balance	322.00	0.00	0.00	0.00	532.91	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	652.05	0.00	1,184.96	0.00	0.00	0.00
	30/06/2021		322.00	0.00	652.05	0.00	1,184.96	0.00	0.00	0.00
WBC.AX - Westpac Banking Corporation										
	01/07/2020	Opening Balance	1,666.00	0.00	0.00	0.00	29,904.70	0.00	0.00	0.00
	18/12/2020	Purchase	26.00	515.58	0.00	0.00	30,420.28	0.00	0.00	0.00
	07/04/2021	Purchase	6,584.00	160,167.19	0.00	0.00	190,587.47	0.00	0.00	0.00
	25/06/2021	Purchase	185.00	4,806.30	0.00	0.00	195,393.77	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	22,984.64	0.00	218,378.41	0.00	0.00	0.00
	30/06/2021		8,461.00	165,489.07	22,984.64	0.00	218,378.41	0.00	0.00	0.00
WOW.AX - Woolworths Group Limited										
	01/07/2020	Opening Balance	920.00	0.00	0.00	0.00	34,297.60	0.00	0.00	0.00
	30/06/2021	Demerger	0.00	(1,424.80)	0.00	0.00	32,872.80	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	2,206.80	0.00	35,079.60	0.00	0.00	0.00
	30/06/2021		920.00	(1,424.80)	2,206.80	0.00	35,079.60	0.00	0.00	0.00
Total Market Movement					47,498.88				0.00	47,498.88

CSA SUPER FUND General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
06/04/2021	Internet Transfer I016101		1,120.00	F63	1,120.00 DR
			1,120.00		1,120.00 DR
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
30/04/2021	Internet Bpay Tax Office Payments 551007948797665821.		259.00		259.00 DR
			259.00		259.00 DR
Auditor's Remuneration (30700)					
<u>Auditor's Remuneration (30700)</u>					
06/04/2021	Internet Transfer I016101		330.00	F63	330.00 DR
			330.00		330.00 DR
ASIC Fees (30800)					
<u>ASIC Fees (30800)</u>					
27/07/2020	Online T0407487468 Smsf 3yr renewal Complete		145.00	A3#4/F1	145.00 DR
			145.00		145.00 DR
Bank Charges (31500)					
<u>Bank Charges (31500)</u>					
28/10/2020	Bank Cheque Issue Fee		12.00	F2	12.00 DR
30/10/2020	Account Fees		2.50		14.50 DR
31/10/2020	Cheques Deposited Fee		1.00		15.50 DR
31/10/2020	Branch Deposit Fee		2.50	F11	18.00 DR
12/03/2021	Bank Transfer Fee		5.00	F12	23.00 DR
			23.00		23.00 DR
Interest Paid (37900)					
<u>Interest Paid (37900)</u>					
30/06/2021	Interest		91.94	F59	91.94 DR
			91.94		91.94 DR
Total Debits:	1,968.94				
Total Credits:	0.00				

CSA SUPER FUND
General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Reinvestment Residual Account (62550)					
<u>National Australia Bank Limited (NAB.AX)</u>					
30/06/2021	Opening Balance			F47	3.39 DR
					3.39 DR
<u>Other Residual Amount (OTHER)</u>					
30/06/2021	Opening Balance			D20	36.36 DR
					36.36 DR
<u>Westpac Banking Corporation (WBC.AX)</u>					
30/06/2021	Opening Balance			F54	9.84 DR
					9.84 DR
Total Debits:	0.00				
Total Credits:	0.00				



Super

NAB Business Everyday Account

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

F1



008/000026
COMPLETE STEEL ACCESSORIES PTY LTD
65 KINGS HILL ROAD
MULGOA NSW 2745

Account Balance Summary

Table with 2 columns: Description, Amount. Includes Opening balance, Total credits, Total debits, and Closing balance.

Statement starts 1 July 2020
Statement ends 30 September 2020

Outlet Details

Wetherill Park-Polding St
Shop 11-13, Stockland Town Centre
Polding St, Wetherill Park NSW 2164

Account Details

COMPLETE STEEL ACCESSORIES PTY LTD
ATF CSA SUPER FUND
BUSINESS EVERYDAY AC
BSB number 082-490
Account number 55-814-5065

Transaction Details

Table with 5 columns: Date, Particulars, Debits, Credits, Balance. Lists transactions from 1 Jul 2020 to 17 Sep 2020.

27477603/000026/5000047/000093



NAB Business Everyday Account

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.



008/002788



COMPLETE STEEL ACCESSORIES PTY LTD
65 KINGS HILL ROAD
MULGOA NSW 2745

Account Balance Summary

Table with 2 columns: Description, Amount. Includes Opening balance, Total credits, Total debits, and Closing balance.

Statement starts 1 October 2020
Statement ends 31 December 2020

Outlet Details

Wetherill Park-Polding St
Shop 11-13, Stockland Town Centre
Polding St, Wetherill Park NSW 2164

Account Details

COMPLETE STEEL ACCESSORIES PTY LTD
ATF CSA SUPER FUND
BUSINESS EVERYDAY AC
BSB number 082-490
Account number 55-814-5065

Transaction Details

Main transaction table with columns: Date, Particulars, Debits, Credits, Balance. Includes a summary box for Transaction Fees.

36678/03/N002788/5004302/1008403



008/001807



COMPLETE STEEL ACCESSORIES PTY LTD
65 KINGS HILL ROAD
MULGOA NSW 2745

Account Balance Summary

Opening balance	\$16,194.69	Cr
Total credits	\$205,701.31	
Total debits	\$199,993.00	
Closing balance	\$21,903.00	Cr

Statement starts 1 January 2021
Statement ends 31 March 2021

Outlet Details

Wetherill Park-Polding St
Shop 11-13, Stockland Town Centre
Polding St, Wetherill Park NSW 2164

Account Details

COMPLETE STEEL ACCESSORIES PTY LTD
ATF CSA SUPER FUND
BUSINESS EVERYDAY AC
BSB number 082-490
Account number 55-814-5065

Transaction Details

Date	Particulars	Debits	Credits	Balance
1 Jan 2021	Brought forward			16,194.69 Cr
7 Jan 2021	QUICKSPR2861211514 Quicksuper 361578.....		76.22	16,270.91 Cr
15 Jan 2021	Online E3474464725 John Super Cont. John Sowter.....		5,000.00	21,270.91 Cr
22 Jan 2021	QUICKSPR2872756529 Quicksuper 361578.....		128.95	21,399.86 Cr
8 Feb 2021	QUICKSPR2884760512 Quicksuper 361578.....		126.51	21,526.37 Cr
22 Feb 2021	QUICKSPR2895884256 Quicksuper 361578.....		124.22	21,650.59 Cr
8 Mar 2021	QUICKSPR2907492324 Quicksuper 361578.....		125.37	21,775.96 Cr
12 Mar 2021	Csa Super Fund 080260.....		200,000.00	221,775.96 Cr
22 Mar 2021	QUICKSPR2918958083 Quicksuper 361578.....		120.04	221,896.00 Cr
26 Mar 2021	Internet Bpay Tax Office Payments 399062760505260.....	1,593.00		
	Internet Transfer Csa E Trade.....	38,400.00		181,903.00 Cr
29 Mar 2021	Internet Transfer Csa E Trade.....	40,000.00		
	Internet Transfer Csa E Trade.....	40,000.00		
	Internet Transfer Csa E Trade.....	40,000.00		61,903.00 Cr
30 Mar 2021	Internet Transfer Csa E Trade.....	40,000.00		21,903.00 Cr

090771/03/14001807/5003583/1005185

Account Balance Summary

Opening balance	\$21,903.00	Cr
Total credits	\$11,404.84	
Total debits	\$7,145.86	
Closing balance	\$26,161.98	Cr

Statement starts 1 April 2021
Statement ends 30 June 2021

008/003776



COMPLETE STEEL ACCESSORIES PTY LTD
65 KINGS HILL ROAD
MULGOA NSW 2745

Outlet Details

Wetherill Park-Polding St
Shop 11-13, Stockland Town Centre
Polding St, Wetherill Park NSW 2164

Account Details

COMPLETE STEEL ACCESSORIES PTY LTD
ATF CSA SUPER FUND
BUSINESS EVERYDAY AC
BSB number 082-490
Account number 55-814-5065

Transaction Details

Date	Particulars	Debits	Credits	Balance
1 Apr 2021	Brought forward			21,903.00 Cr
6 Apr 2021	QUICKSPR2929965447 Quicksuper 361578.....		124.22	
	Internet Transfer I016101	1,450.00		20,577.22 Cr
14 Apr 2021	001258972702 WOW Itm Div 516612.....		487.60	21,064.82 Cr
19 Apr 2021	QUICKSPR2940681558 Quicksuper 361578.....		76.44	21,141.26 Cr
30 Apr 2021	QUICKSPR2950380065 Quicksuper 361578.....		86.00	
	Internet Bpay Tax Office Payments 551007948797665821.....	469.80		20,757.46 Cr
13 May 2021	ATO007000014385455 ATO 012721.....		132.55	20,890.01 Cr
17 May 2021	QUICKSPR2963647096 Quicksuper 361578.....		124.22	21,014.23 Cr
31 May 2021	QUICKSPR2974120490 Quicksuper 361578.....		125.37	21,139.60 Cr
14 Jun 2021	QUICKSPR2984093523 Quicksuper 361578.....		124.22	21,263.82 Cr
15 Jun 2021	Online T3051675841 Edvige super cont. Perforation.....		10,000.00	31,263.82 Cr
24 Jun 2021	Online R5177765409 Returned funds Complete.....	3,107.06		28,156.76 Cr
28 Jun 2021	QUICKSPR2993867226 Quicksuper 361578.....		124.22	28,280.98 Cr
30 Jun 2021	Internet Bpay Tax Office Payments 399062760505260.....	2,119.00		26,161.98 Cr

18176/003/N003776/500574M/1011495



ANZ CASH INVESTMENT ACCT STATEMENT

STATEMENT NUMBER 35

24 APRIL 2020 TO 23 OCTOBER 2020

008/2130



MR J SOWTER AND MRS E SOWTER
65 KINGSHILL RD
MULGOA NSW 2745

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

SHARE INVESTING LIMITED
JOHN SOWTER & EDVIGE SOWTER
(CSA S/F A/C)

Branch Number (BSB)

012-012

Account Number

1090-70539

Account Descriptor

TRUST ACCOUNT

Opening Balance:

\$2,062.66

Total Deposits:

\$0.11

Total Withdrawals:

\$0.00

Closing Balance:

\$2,062.77

298RSP902A040831_MU20_002



109070539_00461 E:2130 S:4097 I:8193

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 133350
Lost/Stolen Cards: 1800 033 844

ANZ CASH INVESTMENT ACCT STATEMENT

Account Number 1090-70539

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
24 APR	OPENING BALANCE			2,062.66
30 APR	CREDIT INTEREST PAID		0.02	2,062.68
29 MAY	CREDIT INTEREST PAID		0.02	2,062.70
30 JUN	CREDIT INTEREST PAID		0.02	2,062.72
fy 20/21 31 JUL	CREDIT INTEREST PAID		0.01	2,062.73
31 AUG	CREDIT INTEREST PAID		0.02	2,062.75
30 SEP	CREDIT INTEREST PAID		0.02	2,062.77
TOTALS AT END OF PAGE		\$0.00	\$0.11	
TOTALS AT END OF PERIOD		\$0.00	\$0.11	\$2,062.77

This Statement Includes

Interest earned on deposits	\$0.11
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Yearly Summary**Previous Year to 30/06/2020 (\$)**

Interest earned on deposits	1.54
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Update your profile in the ANZ App or ANZ Internet Banking

New mobile number or email address? No worries. You can update your details via Profile in the ANZ App or ANZ Internet Banking. By keeping your details up to date, we can contact you for security purposes (e.g. send you an SMS one-time passcode or verify transactions), or send you account information.

Forgot your password? We've all been there. You can also securely reset your ANZ App PIN or change ANZ Internet Banking password too. It's all in one place – your Profile.

Visit www.anz.com.au/ways-to-bank to learn about how you can manage your money, simply and securely.

Daily cash deposit limit at ANZ ATMs

A daily transaction limit now applies for all cash deposits at ANZ ATMs that accept cash deposits, as previously advised by ANZ in the Australian Financial Review on 20 January 2020.

You can find out the current ATM Cash deposit limit on your account, as well as other options which may be available to make cash deposits into your account by contacting ANZ on 13 13 14.



ANZ CASH INVESTMENT ACCT STATEMENT

STATEMENT NUMBER 36
23 OCTOBER 2020 TO 23 APRIL 2021

MR J SOWTER AND MRS E SOWTER
65 KINGSHILL RD
MULGOA NSW 2745

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

SHARE INVESTING LIMITED
JOHN SOWTER & EDVIGE SOWTER
(CSA S/F A/C)

Branch Number (BSB)
012-012

Account Number
1090-70539

Account Descriptor
TRUST ACCOUNT

Opening Balance:

\$2,062.77

Total Deposits:

\$198,400.23

Total Withdrawals:

\$160,167.19

Closing Balance:

\$40,295.81

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 133350
Lost/Stolen Cards: 1800 033 844

ANZ CASH INVESTMENT ACCT STATEMENT

Account Number 1090-70539

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
23 OCT	OPENING BALANCE			2,062.77
30 OCT	CREDIT INTEREST PAID		0.01	2,062.78
30 NOV	CREDIT INTEREST PAID		0.02	2,062.80
31 DEC	CREDIT INTEREST PAID		0.02	2,062.82
2021				
29 JAN	CREDIT INTEREST PAID		0.02	2,062.84
26 FEB	CREDIT INTEREST PAID		0.01	2,062.85
26 MAR	TRANSFER FROM CSA SUPER CSA E TRADE		38,400.00	40,462.85
29 MAR	TRANSFER FROM CSA SUPER CSA E TRADE		40,000.00	80,462.85
29 MAR	TRANSFER FROM CSA SUPER CSA E TRADE		40,000.00	120,462.85
29 MAR	TRANSFER FROM CSA SUPER CSA E TRADE		40,000.00	160,462.85
30 MAR	TRANSFER FROM CSA SUPER CSA E TRADE		40,000.00	200,462.85
31 MAR	CREDIT INTEREST PAID		0.15	200,463.00
07 APR	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C14183032	160,167.19		40,295.81
TOTALS AT END OF PAGE		\$160,167.19	\$198,400.23	
TOTALS AT END OF PERIOD		\$160,167.19	\$198,400.23	\$40,295.81

This Statement Includes

Interest earned on deposits	\$0.23
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IMPORTANT INFORMATION

PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at www.anz.com or by calling **13 13 14**.



ANZ CASH INVESTMENT ACCT STATEMENT

STATEMENT NUMBER 37
23 APRIL 2021 TO 22 OCTOBER 2021

MR J SOWTER AND MRS E SOWTER
65 KINGSHILL RD
MULGOA NSW 2745

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

SHARE INVESTING LIMITED
JOHN SOWTER & EDVIGE SOWTER
(CSA S/F A/C)

Branch Number (BSB)

012-012

Account Number

1090-70539

Account Descriptor

TRUST ACCOUNT

Opening Balance:

\$ **40,295.81**

Total Deposits:

\$ **2.33**

Total Withdrawals:

\$ **0.00**

Closing Balance:

\$ **40,298.14**

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 133350
Lost/Stolen Cards: 1800 033 844

ANZ CASH INVESTMENT ACCT STATEMENT

Account Number 1090-70539

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
23 APR	OPENING BALANCE			40,295.81
30 APR	CREDIT INTEREST PAID		0.64	40,296.45
31 MAY	CREDIT INTEREST PAID		0.34	40,296.79
30 JUN	CREDIT INTEREST PAID		0.33	40,297.12
30 JUL	CREDIT INTEREST PAID		0.33	40,297.45
31 AUG	CREDIT INTEREST PAID		0.36	40,297.81
30 SEP	CREDIT INTEREST PAID		0.33	40,298.14
TOTALS AT END OF PAGE		\$0.00	\$2.33	
TOTALS AT END OF PERIOD		\$0.00	\$2.33	\$40,298.14

This Statement Includes

Interest earned on deposits	\$2.33
-----------------------------	--------

Yearly Summary

Previous Year to 30/06/2021 (\$)

Interest earned on deposits	1.59
-----------------------------	------

Fee Summary

Fees Charged for period: 01 APR 2021 to 30 APR 2021

Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.50	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 22/10/21 and the monthly fee cycle, as appears above, ended on 30/04/21.



F11
 Bank of Queensland Limited
 ABN 32 009 656 740
 AFSL No. 244616
 BOQ Centre
 Level 6, 100 Skyring Terrace
 Newstead Qld 4006
 GPO Box 898, Brisbane 4001
 Telephone 1300 55 72 72
 Facsimile (07) 3212 3399
 www.boq.com.au

000332 000



Complete Steel Accessories Pty Ltd ATF
 Csa Super Fund
 65 Kingshill Road
 MULGOA NSW 2745

STATEMENT

Account Number: 23115791
 BSB: 122717
 From 23-Oct-2020 to 23-Jan-2021

Superannuation Savings Account

Account Details	Statement Summary
Complete Steel Accessories Pty Ltd ATF Csa Super Fund	Opening Balance \$ 0.00 cr
Details as at 23-Jan-2021	Total Credits \$ 780,391.12 cr
	Total Debits \$ 3.50 dr
	Credit Interest FYTD \$ 1,391.12 cr
	Closing Balance \$ 780,387.62 cr

Posting Date	Transaction Details	Debit	Credit	Balance
2020				
23-Oct	Opening Balance			0.00 cr
28-Oct	Deposit		779,000.00	779,000.00 cr
31-Oct	Branch Deposit Fee	2.50		778,997.50 cr
31-Oct	Cheques Deposited Fee	1.00		778,996.50 cr
31-Oct	Interest		70.43	779,066.93 cr
30-Nov	Interest		691.55	779,758.48 cr
31-Dec	Interest		629.14	780,387.62 cr
23-Jan	Closing Balance			780,387.62 cr
Total Debits & Credits		3.50	780,391.12	

Credit Interest Rates

Effective Date: 26/11/2020

Amount	Base Rate p.a.	Base Rate + Bonus Rate p.a.
\$1 - \$9,999	0.00%	0.00%
\$10,000 and over	0.25%	0.95%
Bonus Rate:		0.70%
Base Rate applies from:		23/02/2021

Interest rates are subject to change. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the last day of the month will be paid in the following month.

Balances greater than \$5,000,000 are subject to approval.

Bonus interest only applies to balances of \$10,000 or more. After the bonus interest rate expires, the interest rate will revert to the base Superannuation Savings Account interest rate.

The interest rates quoted above are current as at the Effective Date. If you require information about any interest rate changes that may have occurred in the period between your last statement and this statement, please contact your local BOQ branch or phone our Customer Contact Centre on 1300 55 72 72.



F12 2
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AFSL No. 244616
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Telephone 1300 55 72 72
Facsimile (07) 3212 3399
www.boq.com.au

000418 000



Complete Steel Accessories Pty Ltd ATF
Csa Super Fund
65 Kingshill Road
MULGOA NSW 2745

STATEMENT

Account Number: 23115791
BSB: 122717
From 24-Jan-2021 to 23-Apr-2021

Superannuation Savings Account

Account Details	Statement Summary
Complete Steel Accessories Pty Ltd ATF Csa Super Fund Details as at 23-Apr-2021	Opening Balance \$ 780,387.62 cr Total Credits \$ 1,263.83 cr Total Debits \$ 200,005.00 dr Credit Interest FYTD \$ 2,654.95 cr Closing Balance \$ 581,646.45 cr

Transactions		Debit	Credit	Balance
Posting Date	Transaction Details			
2021				
24-Jan	Opening Balance			780,387.62 cr
31-Jan	Interest		629.65	781,017.27 cr
28-Feb	Interest		494.28	781,511.55 cr
12-Mar	Transfer To Other Bank	200,000.00		581,511.55 cr
12-Mar	Bank Transfer Fee	5.00		581,506.55 cr
31-Mar	Interest		139.90	581,646.45 cr
23-Apr	Closing Balance			581,646.45 cr
Total Debits & Credits		200,005.00	1,263.83	

Credit Interest Rates

Effective Date: 26/11/2020

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.25%

Interest rates are subject to change. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the last day of the month will be paid in the following month.

Balances greater than \$5,000,000 are subject to approval.

The interest rates quoted above are current as at the Effective Date. If you require information about any interest rate changes that may have occurred in the period between your last statement and this statement, please contact your local BOQ branch or phone our Customer Contact Centre on 1300 55 72 72.

Statement Integrity

You should check all entries appearing on this statement for error or possible unauthorised transactions. For more information about your account, including details on how to dispute any of the transactions found on your statement, or the benefits, fees and charges, they can be found in the relevant Terms and Conditions or Fees and Charges booklets. You can also obtain the information at any BOQ branch, through our Customer Contact Centre on 1300 55 72 72 or by visiting our website boq.com.au. If you have a problem or complaint, information about our dispute resolution process is available at any branch or through the Customer Contact Centre.

SECURITY ALERT FOR PIN AND PAC HOLDERS - visit www.boq.com.au

Protect your card. Always carry it with you and never give it to anybody, including family or friends. Don't tell anyone your PIN or PAC, & don't let anyone see your PIN when using ATMs/Eftpos. Don't record your PIN on your card. Don't record your PAC in the same place as your CAN, & always disguise it. If you lose your card, or think others may know your PIN or PAC, call BOQ immediately on 1800 077 024. If you do not follow these precautions or fail to inform us quickly, you may be liable for losses in accordance with EFT Code of Conduct. For details visit www.boq.com.au



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 Facsimile (07) 3212 3399
 www.boq.com.au

F13 3

000380 000



Complete Steel Accessories Pty Ltd ATF
 Csa Super Fund
 65 Kingshill Road
 MULGOA NSW 2745

STATEMENT

Account Number: 23115791
 BSB: 122717
 From 24-Apr-2021 to 23-Jul-2021

Superannuation Savings Account

Account Details	Statement Summary
Complete Steel Accessories Pty Ltd ATF Csa Super Fund	Opening Balance \$ 581,646.45 cr
	Total Credits \$ 362.59 cr
	Total Debits \$ 0.00 dr
Details as at 23-Jul-2021	Closing Balance \$ 582,009.04 cr

Transactions		Debit	Credit	Balance
2021				
24-Apr	Opening Balance			581,646.45 cr
30-Apr	Interest		119.51	581,765.96 cr
31-May	Interest		123.52	581,889.48 cr
30-June	Interest		119.56	582,009.04 cr
23-Jul	Closing Balance			582,009.04 cr
Total Debits & Credits		0.00	362.59	

Credit Interest Rates

Effective Date: 26/11/2020

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.25%

* 20/21 Interest \$ 3017.54

Interest rates are subject to change. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the last day of the month will be paid in the following month.

Balances greater than \$5,000,000 are subject to approval.

The interest rates quoted above are current as at the Effective Date. If you require information about any interest rate changes that may have occurred in the period between your last statement and this statement, please contact your local BOQ branch or phone our Customer Contact Centre on 1300 55 72 72.

Statement Integrity

You should check all entries appearing on this statement for error or possible unauthorised transactions. For more information about your account, including details on how to dispute any of the transactions found on your statement, or the benefits, fees and charges, they can be found in the relevant Terms and Conditions or Fees and Charges booklets. You can also obtain the information at any BOQ branch, through our Customer Contact Centre on 1300 55 72 72 or by visiting our website boq.com.au. If you have a problem or complaint, information about our dispute resolution process is available at any branch or through the Customer Contact Centre.

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Protect your card. Always carry it with you and never give it to anybody, including family or friends. Don't tell anyone your PIN or PAC, & don't let anyone see your PIN when using ATMs/Eftpos. Don't record your PIN on your card. Don't record your PAC in the same place as your CAN, & always disguise it. If you lose your card, or think others may know your PIN or PAC, call BOQ immediately on 1800 077 024. If you do not follow these precautions or fail to inform us quickly, you may be liable for losses in accordance with EFT Code of Conduct. For details visit www.boq.com.au



Australia Post wish to inform you that the development of the Superstream 3 Rollover capability is currently in progress and is expected to be available late February 2022.

For more information please contact Superannuation@auspost.com.au

[Australia Post](#) > [Self-managed super fund gateway service](#) > View fund transactions

View Transactions

* Required information

Display Contribution and Rollover Transactions as reported via the SuperStream system.

Please select a fund by either Name or ABN

Select fund by name *

— Please select a fund —

OR

Select fund by ABN *

39 906 276 050 - CSA SUPER FUND

Download an **Annual Statement** of the current and previous financial year for the selected fund.

[Download](#)

Start date *

2020-07-01

End date *

2021-06-30

[Search](#)

Date (Type)	From	Amount	Details
2020-07-10 Contribution	QuickSuper (71088314827)	\$ 126.13	Hide details
	Member name	MRS Edvige SOWTER	
	Member number	UNKNOWN	
	Payment reference	QUICKSPR2731217621	
	Pay period start date	2020-06-26	
	Pay period end date	2020-07-09	
	Contribution amounts		
	Super guarantee amount	\$ 126.13	

Date (Type)	From	Amount	Details
2020-07-24 Contribution	QuickSuper (71088314827)	\$ 126.13	Hide details
		Member name MRS Edvige SOWTER Member number UNKNOWN	
		Payment reference QUICKSPR2741001710 Pay period start date 2020-07-10 Pay period end date 2020-07-23	
		Contribution amounts Super guarantee amount \$ 126.13	
2020-06-26 Contribution	QuickSuper (71088314827)	\$ 76.22	Hide details
		Member name MRS Edvige SOWTER Member number UNKNOWN	
		Payment reference QUICKSPR2721343916 Pay period start date 2020-06-12 Pay period end date 2020-06-25	
		Contribution amounts Super guarantee amount \$ 76.22	
2020-08-07 Contribution	QuickSuper (71088314827)	\$ 152.43	Hide details
		Member name MRS Edvige SOWTER Member number UNKNOWN	
		Payment reference QUICKSPR2750948225 Pay period start date 2020-07-24 Pay period end date 2020-08-06	
		Contribution amounts Super guarantee amount \$ 152.43	
2020-08-21 Contribution	QuickSuper (71088314827)	\$ 123.85	Hide details
		Member name MRS Edvige SOWTER Member number UNKNOWN	
		Payment reference QUICKSPR2761029186 Pay period start date 2020-08-07 Pay period end date 2020-08-20	
		Contribution amounts Super guarantee amount \$ 123.85	
2020-09-03 Contribution	QuickSuper (71088314827)	\$ 123.85	Hide details

Date (Type)	From	Amount	Details
		Member name MRS Edvige SOWTER Member number UNKNOWN Payment reference QUICKSPR2769975315 Pay period start date 2020-08-21 Pay period end date 2020-09-03 Contribution amounts Super guarantee amount \$ 123.85	
2020-09-17 Contribution	QuickSuper (71088314827)	\$ 124.99	Hide details
		Member name MRS Edvige SOWTER Member number UNKNOWN Payment reference QUICKSPR2779920534 Pay period start date 2020-09-04 Pay period end date 2020-09-17 Contribution amounts Super guarantee amount \$ 124.99	
2020-10-02 Contribution	QuickSuper (71088314827)	\$ 100.03	Hide details
		Member name MRS Edvige SOWTER Member number UNKNOWN Payment reference QUICKSPR2790845237 Pay period start date 2020-09-18 Pay period end date 2020-10-01 Contribution amounts Super guarantee amount \$ 100.03	
2020-10-16 Contribution	QuickSuper (71088314827)	\$ 109.56	Hide details
		Member name MRS Edvige SOWTER Member number UNKNOWN Payment reference QUICKSPR2800735829 Pay period start date 2020-10-02 Pay period end date 2020-10-15 Contribution amounts Super guarantee amount \$ 109.56	
2020-10-30 Contribution	QuickSuper (71088314827)	\$ 100.03	Hide details

Date (Type)	From	Amount	Details
		Member name MRS Edvige SOWTER Member number UNKNOWN Payment reference QUICKSPR2810783956 Pay period start date 2020-10-16 Pay period end date 2020-10-29 Contribution amounts Super guarantee amount \$ 100.03	
2020-11-13 Contribution	QuickSuper (71088314827)	\$ 123.85	Hide details
		Member name MRS Edvige SOWTER Member number UNKNOWN Payment reference QUICKSPR2821421469 Pay period start date 2020-10-30 Pay period end date 2020-11-12 Contribution amounts Super guarantee amount \$ 123.85	
2020-11-26 Contribution	QuickSuper (71088314827)	\$ 123.85	Hide details
		Member name MRS Edvige SOWTER Member number UNKNOWN Payment reference QUICKSPR2831237352 Pay period start date 2020-11-13 Pay period end date 2020-11-26 Contribution amounts Super guarantee amount \$ 123.85	
2020-12-11 Contribution	QuickSuper (71088314827)	\$ 162.51	Hide details
		Member name MRS Edvige SOWTER Member number UNKNOWN Payment reference QUICKSPR2843270854 Pay period start date 2020-11-27 Pay period end date 2020-12-10 Contribution amounts Super guarantee amount \$ 162.51	
2020-12-24 Contribution	QuickSuper (71088314827)	\$ 123.85	Hide details

Date (Type)	From	Amount	Details
		Member name MRS Edvige SOWTER Member number UNKNOWN Payment reference QUICKSPR2852885660 Pay period start date 2020-12-11 Pay period end date 2020-12-24 Contribution amounts Super guarantee amount \$ 123.85	
2021-01-07 Contribution	QuickSuper (71088314827)	\$ 76.22	Hide details
		Member name MRS Edvige SOWTER Member number UNKNOWN Payment reference QUICKSPR2861211514 Pay period start date 2020-12-25 Pay period end date 2021-01-07 Contribution amounts Super guarantee amount \$ 76.22	
2021-02-08 Contribution	QuickSuper (71088314827)	\$ 126.51	Hide details
		Member name MRS Edvige SOWTER Member number UNKNOWN Payment reference QUICKSPR2884760512 Pay period start date 2021-01-22 Pay period end date 2021-02-04 Contribution amounts Super guarantee amount \$ 126.51	
2021-02-22 Contribution	QuickSuper (71088314827)	\$ 124.22	Hide details
		Member name MRS Edvige SOWTER Member number UNKNOWN Payment reference QUICKSPR2895884256 Pay period start date 2021-02-05 Pay period end date 2021-02-18 Contribution amounts Super guarantee amount \$ 124.22	
2021-04-06 Contribution	QuickSuper (71088314827)	\$ 124.22	Hide details

Date (Type)	From	Amount	Details
		Member name MRS Edvige SOWTER Member number UNKNOWN Payment reference QUICKSPR2929965447 Pay period start date 2021-03-19 Pay period end date 2021-04-01 Contribution amounts Super guarantee amount \$ 124.22	
2021-03-08 Contribution	QuickSuper (71088314827)	\$ 125.37	Hide details
		Member name MRS Edvige SOWTER Member number UNKNOWN Payment reference QUICKSPR2907492324 Pay period start date 2021-02-19 Pay period end date 2021-03-04 Contribution amounts Super guarantee amount \$ 125.37	
2021-03-22 Contribution	QuickSuper (71088314827)	\$ 120.04	Hide details
		Member name MRS Edvige SOWTER Member number UNKNOWN Payment reference QUICKSPR2918958083 Pay period start date 2021-03-05 Pay period end date 2021-03-18 Contribution amounts Super guarantee amount \$ 120.04	
2021-01-22 Contribution	QuickSuper (71088314827)	\$ 128.95	Hide details
		Member name MRS Edvige SOWTER Member number UNKNOWN Payment reference QUICKSPR2872756529 Pay period start date 2021-01-08 Pay period end date 2021-01-21	

Date (Type)	From	Amount	Details
		Member name MRS Edvige SOWTER Member number UNKNOWN Payment reference QUICKSPR2940681558 Pay period start date 2021-04-02 Pay period end date 2021-04-15 Contribution amounts Super guarantee amount \$ 76.44	
2021-04-30 Contribution	QuickSuper (71088314827)	\$ 86.00	Hide details
		Member name MRS Edvige SOWTER Member number UNKNOWN Payment reference QUICKSPR2950380065 Pay period start date 2021-04-16 Pay period end date 2021-04-29 Contribution amounts Super guarantee amount \$ 86.00	
2021-05-17 Contribution	QuickSuper (71088314827)	\$ 124.22	Hide details
		Member name MRS Edvige SOWTER Member number UNKNOWN Payment reference QUICKSPR2963647096 Pay period start date 2021-04-30 Pay period end date 2021-05-13 Contribution amounts Super guarantee amount \$ 124.22	
2021-05-31 Contribution	QuickSuper (71088314827)	\$ 125.37	Hide details
		Member name MRS Edvige SOWTER Member number UNKNOWN Payment reference QUICKSPR2974120490 Pay period start date 2021-05-14 Pay period end date 2021-05-27 Contribution amounts Super guarantee amount \$ 125.37	
2021-06-14 Contribution	QuickSuper (71088314827)	\$ 124.22	Hide details

Date (Type)	From	Amount	Details
		Member name MRS Edvige SOWTER Member number UNKNOWN	
		Payment reference QUICKSPR2984093523 Pay period start date 2021-05-28 Pay period end date 2021-06-10	
		Contribution amounts Super guarantee amount \$ 124.22	
2021-06-28 Contribution	QuickSuper (71088314827)	\$ 124.22	Hide details

Member name MRS Edvige SOWTER
Member number UNKNOWN

Payment reference QUICKSPR2993867226
Pay period start date 2021-06-11
Pay period end date 2021-06-24

Contribution amounts
Super guarantee amount \$ 124.22

Note: Transaction information searches may take up to 60 seconds.

Save as CSV

Return to Funds List

CSA SUPER FUND

39 906 276 050

65 Kings Hills Road, Mulgoa NSW 2745

30 June 2021

Dear Mrs Sowter

RE: SUPER FUND ACKNOWLEDGEMENT - NOTICE OF INTENT

We confirm the receipt of your **notice of intent to claim or vary deduction for personal super contributions** form and have updated your accounts details accordingly.

The details of the Superannuation Fund Acknowledgement for the receipt of members' Notice of Intent Account Details:

- Member Name: Edvige Sowter
- Member Address: 82 Hilma Street Collaroy Plateau NSW 2097
- Claim Amount: \$25,000.00 **\$15,000 (F2) + \$10,000 (F4)**

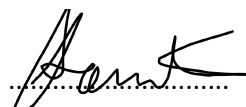
CSA Super Fund (ABN 39 906 276 050) acknowledges that **Mrs Edvige Sowter** has advised in writing in accordance with Section 290-170 of the Income Tax Assessment Act 1997 of his/her intention to claim the above tax deduction for contributions paid in the financial year ended 30th June 2021.

The Trustee has taken action to the deduct tax from the above account in respect of the contribution claimed.


Please retain this acknowledgement with your taxation records as it may be requested by the Australian Taxation Office (ATO) to substantiate your claim for the tax deduction for contributions recorded above.

Should you have any questions, please contact us.

Your sincerely,



John Sowter



Edvige Sowter

Superannuation Meeting
 24th June, 2021
 9.00am

Directors Present John Sowter
 Edvige Sowter

Agenda - Auditing of transaction for 1st June, 2020 to 24th June, 2021 for Edvige Sowter

Contributions for Edvige Sowter

Total Contributions from NSW Health 2020/2021 F/Y \$3107.06

As at 24th June, 2021

Quicksuper 71088314827

Deposits paid into CSA Super Fund Account

NAB - BSB 082-490

Account No - 558 145 065

Refer to Bank Statement

Concessional Contributions

15 th June, 2021	Paid from	
	Perforation Technology	\$10,000.00
	NAB - BSB 082-778	
	Account No - 148 000 699	

23rd December, 2020	Paid from	
	Perforation Technology	\$15,000.00
	NAB - BSB 082-778	
	Account No - 148 000 699	

Both Deposits paid into CSA Super Fund Account

NAB - BSB 082-490

Account No - 558 145 065

Refer Bank Statement

Total Contribution	\$28,107.06
--------------------	-------------

Audit has revealed Edvige Sowter has over contributed by \$3107.06 above the allowable concessional contribution amount of \$25000.00. Funds of that amount have been transferred back to Perforation Technology to correct the anomaly

On the 24th June, 2021

Funds in the amount of \$3107.06
Transferred to Perforation Technology
NAB - BSB 082 778
Account No - 148 000 699

Refer to CSA Super Fund Statement

NAB - BSB 082- 490
Account No - 558 145 065

Non Concession Contribution

12th August, 2020

Edvige Sowter
NAB - BSB 082-778
Account No - 138 360 340

\$99,000.00

Deposited into CSA Super Fund Account


NAB - BSB 082-490

Account No - 558 145 065

Refer to Bank Statement

Meeting ended 1.00pm

Yours Faithfully



John Sowter



Edvige Sowter

Funds transfer details

Bank acknowledgement details

Status: Paid
Confirmation number: R5177765409
Created date: 24/06/21
Last modified: 24/06/21

Your transfer details

From account: C.S.A. -Super / 082-490 558145065
To account: Perforation Technology / 082-778 148000699
Amount: 3,107.06
Reference: Returned funds
Remitter name: COMPLETE
Transfer date: 24/06/21

i Important Information: If you have entered incorrect transfer details, and your funds have now been paid to the wrong account, you can report this now by selecting [Electronic Transaction Dispute](#).

Alternatively call us on 13 22 65 between 7 am - 9 pm (AEST/AEDT) Monday to Friday and 9 am - 6 pm (AEST/AEDT) Saturday to Sunday.

End of Report

Date 30/06/2021 Time 19:40
National Australia Bank Limited ABN 12 004 044 937

CSA SUPER FUND

39 906 276 050

65 Kings Hills Road, Mulgoa NSW 2745

30 June 2021

Dear Mr Sowter,

RE: SUPER FUND ACKNOWLEDGEMENT - NOTICE OF INTENT

We confirm the receipt of your **notice of intent to claim or vary deduction for personal super contributions** form and have updated your accounts details accordingly.

The details of the Superannuation Fund Acknowledgement for the receipt of members' Notice of Intent Account Details:

- Member Name: John Sowter
- Member Address: 65 Kings Hills Road, Mulgoa NSW 2745
- Claim Amount: \$25,000.00


CSA Super Fund (ABN 39 906 276 050) acknowledges that **Mr John Sowter** has advised in writing in accordance with Section 290-170 of the Income Tax Assessment Act 1997 of his/her intention to claim the above tax deduction for contributions paid in the financial year ended 30th June 2020

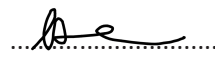
The Trustee has taken action to the deduct tax from the above account in respect of the contribution claimed.

Please retain this acknowledgement with your taxation records as it may be requested by the Australian Taxation Office (ATO) to substantiate your claim for the tax deduction for contributions recorded above.

Should you have any questions, please contact us.

Your sincerely,


.....
John Sowter


.....
Edvige Sowter

Minutes of Meeting of Trustee of
CSA SUPERANNUATION FUND
Held at: 65-71 KINGS HILL ROAD MULGOA NSW
On 30th June 2021

Present:

John Sowter (Chairperson)
Edvige Sowter

Minutes:

The Chairperson reported that the minutes of the previous meeting had been signed as a true record.

Contribution made by Members:

It was resolved that the following contributions have been made by members for the financial year ended 30 June 2021

<u>Member</u>	<u>Date:</u>	<u>Amount</u>	<u>Type</u>
John Sowter	Year total	\$ 0.00	Employer Contributions
John Sowter	Year total	\$25,000.00	Personal Contribution Concessional
John Sowter	Year total	\$99,000.00	Personal Contribution Non Concessional

Total John Sowter: \$124,000

Edvige Sowter	Year total	\$ 3,107.06	Employer Contributions
Edvige Sowter	Year total	\$21,892.94	Personal Contribution Concessional
Edvige Sowter	Year total	\$99,000.00	Personal Contribution Non Concessional

Total Edvige Sowter: \$124,000

TOTAL MEMBER CONTRIBUTIONS: \$248,000

Trustee Status:

Each of the trustees confirmed that they are qualified to act as trustees of the fund and that they are not disqualified persons as defined by section 121 of the SIS Act.

All resolutions for this meeting were made in accordance with regulation 4.8 of the SIS Act and regulations.

Signed as a true record.


.....
Chairperson


.....
Chairperson



SHARE INVESTING

MR JOHN SOWTER + MRS EDVIGE SOWTER <CSA SUPER FUND A/C>

65 KINGSHILL ROAD

MULGOA NSW 2745

Holdings

At close of business: 30/06/2021

Trading Account Number: 1077734

Code	Company Name	Closing Price	FX Rate	Quantity	Value
AMP	AMP LIMITED	1.125		1,900	2,137.500
BIS	BISALLOY STEEL GROUP LIMITED	1.200		3,780	4,536.000
EDV	ENDEAVOUR GROUP LIMITED	6.290		920	5,786.800
NAB	NATIONAL AUSTRALIA BANK LIMITED	26.220		1,757	46,068.540
TLS	TELSTRA CORPORATION LIMITED.	3.760		2,847	10,704.720
VUK	VIRGIN MONEY UK PLC	3.680		322	1,184.960
WBC	WESTPAC BANKING CORPORATION	25.810		8,461	218,378.410
WOW	WOOLWORTHS GROUP LIMITED	38.130		920	35,079.600
Total					323,876.530

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. The ANZ Share Investing service is provided by CMC Markets Stockbroking Limited (ABN 69 081 002 851, AFSL 246361), a Participant of the ASX Group (CMC Markets Stockbroking), SSX (Sydney Stock Exchange) and Chi-X (Chi-X Australia) at the request of Australia and New Zealand Banking Group Limited ABN 11 005 357 522.

Page 3 of 6

Generated : 31/06/2021 11:49 AM

Balance History

Currency Australian Dollar

View: TLS, I*****7367 (COMPLETE STEEL ACCESSORIES PTY LTD <CSA SUPER FUND A/C>)

Balance as at date (dd/mm/yyyy)

Displaying Balance History as at **30 Jun 2021**

HIN/SRN EMP ID	Security Code▲	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
I*****7367	TLS	3.76	2,847	2,847	10,704.72

Viewing 1 - 1 of 1
Total Value: \$ 10,704.72



SHARE INVESTING

MR JOHN SOWTER + MRS EDVIGE SOWTER <CSA SUPER FUND A/C>

65 KINGSHILL ROAD

MULGOA NSW 2745

Trading Account Statement

Period: 01/07/2020 - 30/06/2021

Trading Account Number: 1077734

Date	Reference	Description	Debit	Credit	Balance
01/07/2020		Open Balance			0.00
01/04/2021	14183032	Bght 6584 WBC @ 24.3000	160,167.19		160,167.19
07/04/2021	13638341	Wdl ANZCIA 012-012 109070539 14183032		160,167.19	0.00
Total			160,167.190	160,167.190	

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. The ANZ Share Investing service is provided by CMC Markets Stockbroking Limited (ABN 69 081 002 851, AFSL 246361), a Participant of the ASX Group (CMC Markets Stockbroking), SSX (Sydney Stock Exchange) and Chi-X (Chi-X Australia) at the request of Australia and New Zealand Banking Group Limited ABN 11 005 357 522.

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Page 1 of 6



SHARE INVESTING

MR JOHN SOWTER + MRS EDVIGE SOWTER <CSA SUPER FUND A/C>
 65 KINGSHILL ROAD
 MULGOA NSW 2745

Confirmations

Period: 01/07/2020 - 30/06/2021
 Trading Account Number: 1077734

Code	Confirmation No.	Type	Trade Date	Settlement Date	Price	Quantity	Brokerage	GST	Other fees	Consideration
WBC	14183032	Buy	01/04/2021	07/04/2021	24.300	6584	159.99	16.00	0.00	160,167.19

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Page 2 of 6



SHARE INVESTING

MR JOHN SOWTER + MRS EDVIGE SOWTER <CSA SUPER FUND A/C>
 65 KINGSHILL ROAD
 MULGOA NSW 2745

International Dividends

Period: 01/07/2020 - 30/06/2021
 Trading Account Number: 1077734

Code	Pay Date	Ex Date	Holdings at Ex Date	Gross Amount Per Share	Gross Amount	Fees	Tax Withheld	Net Amount	FX Rate	Net Amount (AUD)
Total										0.00





Portfolio ID: 1077734

Tax summary

01 Jul 2020 to 30 Jun 2021



Assessable income

Australian income		
Interest	Interest	1.59
	Interest exempt from NRWT	-
	Total interest	1.59
Dividends	Unfranked	-
	Unfranked CFI	-
	Total unfranked	-
	Franked	8,093.40
	Franking credits	3,468.60
	Total dividends	11,562.00
Trust income	Franked distributions	-
	Franking credits	-
	Gross franked distributions	-
	Other trust income ^(a)	-
	Total trust income	-
Total Australian income		11,563.59
Foreign income		
Other	Other foreign source income	-
Total foreign income		-
Net capital gain ^(b)		-
Total assessable income		11,563.59

Tax offsets, credits and NCMI

Franking credits		
Dividends	Franking credits	3,468.60
	Less franking credits denied	-
		3,468.60
Total franking credits		3,468.60

(a) Share of net income from trusts (excluding gross franked distributions, foreign income, capital gains, and non-assessable amounts). For more details, refer to the 'Trust income' section of the Income transactions report.

(b) For more details, refer to the 'Summary of CGT gains/losses' section of the Realised CGT report.

Deductions

There were no deductions recorded in this period.



Portfolio ID: 1077734

Realised CGT

01 Jul 2020 to 30 Jun 2021



Disposals of CGT assets

There were no CGT asset disposals within the period.

Trust CGT distributions

There were no trust CGT distributions within the period.

Summary of CGT gains/losses

		Total	Discounted	Indexed	Other
		\$	\$	\$	\$
Losses available to offset	Carried forward from prior years	-	-	-	-
	Current year losses	-	-	-	-
	Total	-	-	-	-
CGT gains	Disposals of CGT assets	-	-	-	-
	Trust CGT distributions	-	-	-	-
	CGT gain before losses applied	-	-	-	-
	Losses applied	-	-	-	-
	CGT gain after losses applied	-	-	-	-
	Discount applied ^(a)	-	-	NA	NA
Net capital gain		-	-	-	-

(a) The 'CGT gain after losses applied' amount multiplied by a 30.33% CGT discount rate appropriate to the tax entity type of the portfolio.



Portfolio ID: 1077734

Taxation income

01 Jul 2020 to 30 Jun 2021

Income transactions ^(a)

Asset	Tax date	Interest \$	Unfranked \$	Franked \$	Franking credits entitlement \$	Other Aust \$	Gross foreign \$	Trust cap gains \$	Non-assess \$	Gross excl franking credits \$	Aust taxes \$	Foreign taxes \$	Expenses withheld \$	Cash \$	DRP \$	To be received \$
Dividends																
AMP LIMITED FPO																
AMP	01/10/2020	-	-	190.00	81.43	-	-	-	-	190.00 ^(b)	-	-	-	190.00	-	-
AMP totals		-	-	190.00	81.43	-	-	-	-	190.00	-	-	-	190.00	-	-
BISALLOY STEEL GROUP LIMITED FPO																
BIS	27/11/2020	-	-	189.00	81.00	-	-	-	-	189.00 ^(c)	-	-	-	189.00	-	-
BIS totals		-	-	189.00	81.00	-	-	-	-	189.00	-	-	-	189.00	-	-
NATIONAL AUSTRALIA BANK LIMITED FPO																
NAB	03/07/2020	-	-	510.30	218.70	-	-	-	-	510.30	-	-	-	-1.86	512.16	-
	10/12/2020	-	-	520.20	222.94	-	-	-	-	520.20	-	-	-	-9.03	529.23	-
NAB totals		-	-	1,030.50	441.64	-	-	-	-	1,030.50	-	-	-	-10.89	1,041.39	-
TELSTRA CORPORATION LIMITED FPO																
TLS	24/09/2020	-	-	216.08	92.61	-	-	-	-	216.08	-	-	-	0.13	215.95	-
	26/03/2021	-	-	222.08	95.18	-	-	-	-	222.08	-	-	-	1.18	220.90	-
TLS totals		-	-	438.16	187.79	-	-	-	-	438.16	-	-	-	1.32	436.84	-
WESTPAC BANKING CORPORATION FPO																
WBC	18/12/2020	-	-	516.46	221.34	-	-	-	-	516.46	-	-	-	0.88	515.58	-
	25/06/2021	-	-	4,800.08	2,057.17	-	-	-	-	4,800.08	-	-	-	-6.22	4,806.30	-
WBC totals		-	-	5,316.54	2,278.51	-	-	-	-	5,316.54	-	-	-	-5.34	5,321.88	-
WOOLWORTHS GROUP LIMITED FPO																
WOW	06/10/2020	-	-	441.60	189.26	-	-	-	-	441.60 ^(d)	-	-	-	441.60	-	-
	14/04/2021	-	-	487.60	208.97	-	-	-	-	487.60 ^(e)	-	-	-	487.60	-	-
WOW totals		-	-	929.20	398.23	-	-	-	-	929.20	-	-	-	929.20	-	-
Totals		-	-	8,093.40	3,468.60	-	-	-	-	8,093.40	-	-	-	1,293.29	6,800.11	-
Interest																
ANZ Cash Investment Account																
+ANZCMT	31/07/2020	0.01	-	-	-	-	-	-	-	0.01	-	-	-	0.01	-	-
	31/08/2020	0.02	-	-	-	-	-	-	-	0.02	-	-	-	0.02	-	-
	30/09/2020	0.02	-	-	-	-	-	-	-	0.02	-	-	-	0.02	-	-
	30/10/2020	0.01	-	-	-	-	-	-	-	0.01	-	-	-	0.01	-	-



Portfolio ID: 1077734

Taxation income

01 Jul 2020 to 30 Jun 2021

Income transactions ^(a) continued

Asset	Tax date	Interest \$	Unfranked \$	Franked \$	Franking credits entitlement \$	Other Aust \$	Gross foreign \$	Trust cap gains \$	Non-assess \$	Gross excl franking credits \$	Aust taxes \$	Foreign taxes \$	Expenses withheld \$	Cash \$	DRP \$	To be received \$
Interest																
	30/11/2020	0.02	-	-	-	-	-	-	-	0.02	-	-	-	0.02	-	-
	31/12/2020	0.02	-	-	-	-	-	-	-	0.02	-	-	-	0.02	-	-
	29/01/2021	0.02	-	-	-	-	-	-	-	0.02	-	-	-	0.02	-	-
	26/02/2021	0.01	-	-	-	-	-	-	-	0.01	-	-	-	0.01	-	-
	31/03/2021	0.15	-	-	-	-	-	-	-	0.15	-	-	-	0.15	-	-
	30/04/2021	0.64	-	-	-	-	-	-	-	0.64	-	-	-	0.64	-	-
	31/05/2021	0.34	-	-	-	-	-	-	-	0.34	-	-	-	0.34	-	-
	30/06/2021	0.33	-	-	-	-	-	-	-	0.33	-	-	-	0.33	-	-
+ANZCMT totals		1.59	-	-	-	-	-	-	-	1.59	-	-	-	1.59	-	-
Totals		1.59	-	-	-	-	-	-	-	1.59	-	-	-	1.59	-	-
Income transaction totals		1.59	-	8,093.40	3,468.60	-	-	-	-	8,094.99	-	-	-	1,294.88	6,800.11	-

(a) The income transactions disclosed in this report are recognised on a tax-derivation basis. For more details about each column, refer to the corresponding sub-section under the Income - additional information section.

(b) These income amounts are yet to be confirmed.

Non-CGT gains/losses

There were no non-CGT gains/losses within the period.



Portfolio ID: 1077734
 Taxation income
 01 Jul 2020 to 30 Jun 2021



Income summary ^(a)

	Interest	Unfranked	Franked	Franking credits	Other Aust	Gross foreign	Trust cap gains	Non-assess	Gross excl franking credits	Aust taxes	Foreign taxes	Expenses withheld	Cash	DRP	To be received
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Income transactions															
Dividends	-	-	8,093.40	3,468.60	-	-	-	-	8,093.40	-	-	-	1,293.29	6,800.11	-
Interest	1.59	-	-	-	-	-	-	-	1.59	-	-	-	1.59	-	-
Totals	1.59	-	8,093.40	3,468.60	-	-	-	-	8,094.99	-	-	-	1,294.88	6,800.11	-
Totals for all income	1.59	-	8,093.40	3,468.60	-	-	-	-	8,094.99	-	-	-	1,294.88	6,800.11	-

(a) The income disclosed in this report is recognised on a tax-derivation basis. For more details, refer to the corresponding section of the Income Transactions report.

Important notices

General notices

General Notice in regard to ANZ Share Investing Tax Tools (Standard)

ANZ Share Investing is a service provided by CMC Markets Stockbroking Limited ABN 69 081 002 851 AFSL 246381 ("CMC Markets"), a Participant of the Australian Securities Exchange, Sydney Stock Exchange and Chi-X Australia, at the request of Australia and New Zealand Banking Group Limited ABN 11 095 357 227 (ANZ). CMC Markets uses a third party service provider, Proemium ("Service Provider") in providing Tax Tools to you. In order to obtain Tax Tools (Standard) Reports, you have agreed to be bound by the Tax Tools Terms and Conditions. These General Notices and Taxation Notices should be read in conjunction with the ANZ Share Investing Trading Terms and Conditions. If your account settles through an ANZ Share Investment Loan you should read the applicable Terms and Conditions. The reports generated by Tax Tools (Standard) contain the results of specific financial calculations relating to your portfolio of shares held by either CMC Markets as the sponsoring broker, or ANZ Margin Services as the sponsoring broker if you are using an ANZ Share Investment Loan ("ASHL"), as the case may be ("Portfolio"). They may be used by you and/or your professional tax adviser, together with your own training, expertise, experience and judgment (and that of your professional tax adviser), and other information you consider relevant in the course of you forming opinions or making decisions; and in the course of your professional tax adviser making recommendations in relation to taxation, Financial Products and/or related matters. The reports generated by Tax Tools (Standard) and have been prepared by Proemium. The reports are not advice, professional or otherwise, in relation to taxation, Financial Products or any other matter. They do not take into account your particular objectives, financial situation or needs. It is up to you to determine whether or not Tax Tools (Standard) is appropriate for your use. It is not to be used as a substitution for obtaining professional tax advice - we recommend you obtain professional tax advice before you use Tax Tools (Standard) to complete your tax return. Neither ANZ nor CMC Markets give any representation or warranty as to the accuracy, reliability or completeness of information contained in the reports. Except to the extent any liability cannot be excluded under law, none of ANZ, CMC Markets, nor any of their directors, employees, contractors or agents accept any liability for any error or omission in the reports or for any loss or damage suffered or incurred, directly or indirectly, by the user or any other person as a result of or in connection with the report. "Financial Products" means those products as described in Chapter 7 of the Corporations Act 2001 which are traded on the Australian Stock Exchange and includes securities, options, warrants and exchange traded funds. It does not include contracts for difference or managed funds.

Taxation

Actual Cost Details Not Supplied

Please note that where the Actual Cost details for a capital gains tax asset have not been supplied, the report may not correctly reflect the portfolio's financial position. Reports such as the Realised Report, the Unrealised Report and the Portfolio Valuation will need to be reassessed taking into account the missing cost information.

CGT for Exchange Traded Options (ETOs)

When the writer grants an option, the premium received represents a capital gain pursuant to CGT Event D2 (except if the writer is the company granting the options over its own shares or debentures or by the trustee of a unit trust over its own units or debentures). Also, there is no discount on capital gain pursuant to CGT Event D2 (applicable to any entity). Where there is a capital gain on the granting of an option pursuant to CGT Event D2, the premium received is displayed as a negative value under the actual cost and adjusted cost columns in the Realised Report. Should the option subsequently be exercised, the capital gain that the grantor would otherwise have made from writing the option under CGT Event D2 mentioned above is disregarded. The premium however, will be recognised when calculating the subsequent disposal of the underlying shares CGT Event A1 either as: • a reduction in the cost base of the underlying asset in the case of a put option; or • a part of the capital proceeds in the case of a call option upon disposal of the shares by the grantor. Accordingly, an amended assessment from the Australian Taxation Office may need to be requested for the prior year to reduce the CGT event D2 capital gain that arose in the prior year. In relation to the options, the unrealised CGT report covers possible CGT consequences that may eventuate if the options are traded on an active market or the options are closed out.

Company Options and Rights on Pre CGT Assets

Holders of rights or options issued in respect of pre-CGT securities, who take up their entitlement to purchase the underlying security, should ensure that in addition to the consideration paid for this security, the cost base of the underlying security also includes the market value of the right or option at the exercise date. The automated system for rights and options will only include the consideration paid to acquire the security in its cost base.

Corporate Shareholders and Share Buybacks

Corporate shareholders i.e. companies who make a CGT loss as a result of a share buyback may have that loss denied or reduced as a result of section 159G2Z2Q of the Income Tax Assessment Act 1936. The automated system for input of share buybacks does not take into account this provision. Shareholders to whom this provision applies should obtain their own taxation advice.

Income Declared but not Paid Report

An Income Declared but not Paid Report is available to show income that has been declared but not yet paid, as at a given date. For ASX-listed Financial Products, this is the distribution date. The ex-dividend amount is reflected in the Portfolio Valuation Report but not in the Income Details. Ex-dividend entitlement aspects will be reported in your portfolio. Only actual dividends received are in the Income Details Screen.

Indexed cost base with tax deferred distributions

When calculating the indexed cost base of units, the cost base needs to be indexed up until the date that a tax deferred distribution is received. The indexed cost base then needs to be reduced by the tax deferred distribution received and the adjusted indexed cost base is taken to be the 'new' cost base. Currently, upon disposal, the report applies indexation to the full acquisition cost and then adjusts the cost base for any tax deferred distributions. Please refer to the Tax Free and Tax Deferred Summary page for details of tax deferred distributions. Please note that only assets purchased at least 12 months prior to 21 September 1995 with tax deferred distributions will be affected.

Instalment Warrants and Instalment Receipts

With regard to instalment warrants and instalment receipts, the tax reports display the dividend and/or trust distribution of the underlying security only. The reports do not disclose any attaching options details or expenses and/or interest payments made by you in respect of these instruments. As not all instalment instruments have the same structure or features, you should refer to the product disclosure statement, tax statements and documents directly received from the issuer of such instruments to assist in you calculating any other tax consequences or talk to your tax adviser.

Section 115-45. CGT Discounting

Users should be aware of the existence of section 115-45 which potentially denies the CGT discount concession upon the sale of shares in a company or interest in a trust where the taxpayer would not have been allowed CGT discounting on the majority of the CGT assets by cost and value in the company or trust had a CGT event happened to those assets.

Important notices continued

Taxation

Stapled Securities

Where the stapled security is made up of a CGT asset and a traditional income security, the report may not allocate the cost base and capital proceeds to each security of the stapled arrangement. In such cases, full allocation of the cost base and the capital proceeds is made to the traditional income security. Generally, each security of the stapled arrangement is treated separately for tax purposes and holders of these securities will need to seek their own taxation advice.

Superannuation Funds - Assets held at 30/06/1988

Assets held by superannuation funds at 30 June 1988 including those acquired before 19 September 1985 are subject to special transitional measures that mean the assets are deemed to have been acquired on 30 June 1988. For these assets, the capital gain or loss that is realised upon disposal may be impacted by the market value of the asset at 30 June 1988. The automated system for calculating capital gains tax will only take into account the cost of the asset, not the market value as at 30 June 1988. To override the cost base with the market value, the cost base for the parcels can be edited in the Transaction screen. Holders to whom these transitional measures apply should obtain their own taxation advice.

Tax Free and Deferred Adjustments to Cost Base

When calculating capital losses, tax free and tax deferred amounts will always be treated as a reduction in the reduced cost base. As not all tax free amounts should be treated as a reduction in the reduced cost base, holders should consult with their professional tax advisers to ensure the correct amounts are included in the reduced cost base. When calculating capital gains, the system correctly does not reduce the cost base by the tax free amounts pursuant to section 104-70, despite showing both the tax deferred and tax free adjustments to the cost base in the summary which forms part of the Realised report.

Taxation of Financial Arrangements (TOFA)

The system does not currently take the TOFA rules (including the new TOFA 3&4 regime) into consideration in the preparation of the report. Users need to ascertain the taxation implications on their investments where the TOFA rules mandatorily apply or where a voluntary election has been made to apply the TOFA rules. Users need to seek independent taxation advice in relation to the application of the TOFA rules.

Click this link: <https://trading.muzsharinvesting.com.au/Manage/TaxTools/#/FAQ> for more help

E*Trade CSA Super Fund 2020/2021

				Qty
AMP	11/10/20		\$190.00	1900
CYBG	No Dividends			322
Bisalloy	27/11/20		\$189.00	3780
Telstra	26/9/20	\$216.08		
	26/3/20	\$222.08	\$438.16	2847
Westpac	18/12/20	\$516.46		
	25/6/21	\$4800.08	\$5316.54	2847
See attachment				
Woolworth	8/10/20	\$441.60		
	14/4/21	\$487.60	\$929.20	920
NAB	3/7/19	\$510.30		
	10/12/19	\$520.20	\$1030.50	1734
Telstra Shares with Shaw Stockbroking				
	26/9/20	\$216.08		
	26/3/21	\$222.08	\$438.16	2847
CSA SUPER – PAYG \$7290.00				
BANK OF QUEENSLAND ACCOUNT - INTEREST F/Y 20-21 \$3017.54				



030858 008 AMP



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E amp.services@computershare.com.au

W amp.com.au/shares

AMP share registry
GPO Box 2980
Melbourne VIC 3001
Australia

Your shareholding

SHARE CLASS	HOLDER NUMBER
Ordinary shares	WITHHELD
RECORD DATE	PAYMENT DATE
21 September 2020	1 October 2020

AMP Limited shares

Special dividend payment

AMP has issued a special dividend payment of A\$0.10 a share which is the return of capital following the sale of the AMP Life business this year. This dividend is fully franked and has been issued as a cash payment only. The dividend reinvestment plan (DRP) did not operate for this payment.

Your dividend payment is as follows:

DIVIDEND RATE		SHARES HELD		GROSS DIVIDEND		AUSTRALIAN TAX DEDUCTED		DIVIDEND PAID
10 cents	×	1,900	=	A\$190.00	-	A\$0.00	=	A\$190.00
<p>We credited your dividend to NATIONAL AUSTRALIA BANK LTD BSB: XXX-XXX ACC: XXXXX5065</p>								

FRANKING

FRANKING RATE (COMPANY TAX RATE)	FRANKED AMOUNT (100%)	UNFRANKED AMOUNT (0%)	FRANKING CREDIT
30%	A\$190.00	A\$0.00	A\$81.43

This dividend has been franked in Australia at a rate of 100% and the company tax rate used to determine the franking credit is 30%. We recommend you contact your taxation adviser if you have any questions on how your dividend is taxed.

Your AMP shares are managed separately to your AMP products. When changing your details, please ensure you update your details for both your products and your shares. To update your details for your AMP products go to amp.com.au or amp.co.nz and click on 'Contact us'. To update your shareholding go to amp.com.au/shares/update.

For information about managing your shareholding please see over the page.

Keep this statement for your tax records. AMP does not issue an end of year tax summary.

Need help with your shareholding?

1. How do I update my bank details?

- If you have an online Investor Centre account (see item 3 below), you can log in and edit your details, or
- Visit our 'easy update' webpage – amp.com.au/shares/easyupdate, or call **1300 654 442** and follow the prompts, or
- Contact the AMP investor relations team via the phone or email details at the bottom of this page. You can provide us with your details or request a Direct Credit form.

2. The bank account you have noted on my statement is no longer active. What will happen to my payment?

- If the bank account on the statement has closed, the dividend payment will be returned to AMP. Please provide your correct bank account using the process outlined above and the dividend will be paid to your correct account within 14 days.

3. How do I create an online account to manage my shareholding?

- Visit the following website: amp.com.au/shares
- Click on the blue 'Login' button on the right hand side of the screen - you will be taken to the Computershare page
- Click on 'Register Now'
- Follow the instructions provided to create your online profile.

Once you have set up your profile you can view and manage your shareholding, access statements, update your details and much more. You will need your holder number (SRN/HIN) to set up your profile. Please keep a record of your user ID, password and security questions for the next time you log in.

4. How do I update my contact details?

- If your holder number begins with 'x', your holding is broker sponsored. Please contact your broker as only they can update the postal address
- If you have an online Investor Centre account (see item 3 above), you can log in and edit your details
- Visit our webpage – amp.com.au/shares/update, or
- Contact us via the phone or email details at the bottom of this page.

5. How do I buy or sell AMP shares?

- You can sell your shares or purchase more through a broker. If your holder number begins with 'x' or 'L', you will need to contact the broker associated with your AMP shareholding. If your holder number begins with 'i' or 'n', any broker can assist you with your transaction.
- Computershare offers a service to sell your shares online. To see if you are eligible, visit <http://cpu.vg/trade>
- Visit our webpage for information – amp.com.au/shares/buyandsell, or
- Contact us via the phone or email details at the bottom of this page.

6. How do I manage or notify you of a deceased estate holding?

- Visit our online guide for information, forms and checklists – amp.com.au/shares/estate, or
- Contact the AMP investor relations team via the phone or email details at the bottom of this page.

7. How do I provide a Power of Attorney?

- Scan and email of a copy of your POA to: shares@amp.com.au, including the full details of the shareholding, or
- Post a copy of your POA (not the original) to: **AMP share registry, GPO Box 2980, Melbourne VIC 3001, Australia**

AMP share registry

T Australia 1300 654 442
 New Zealand 0800 448 062
 Other countries +61 3 9415 4051

E ampservices@computershare.com.au

W amp.com.au/shares

AMP investor relations

T Australia 1800 245 500
 Overseas +612 9257 9009

E shares@amp.com.au

**Online:**www.computershare.com.au/easyupdate/bis**By Mail:**Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia**Enquiries:**(within Australia) 1300 738 768
(international) +61 3 9415 4377

000185 000 BIS

MR JOHN SOWTER &
MRS EDVIGE SOWTER
<CSA SUPER FUND A/C>
65 KINGSHILL ROAD
MULGOA NSW 2745**Holder Identification Number (HIN)**

ASX Code	BIS
TFN/ABN Status	Quoted
Record Date	4 November 2020
Payment Date	27 November 2020
Direct Credit Reference No.	800460

2020 Final Dividend

Dear Shareholder,

This payment represents a final dividend of 5 cents per share for the year ended 30 June 2020. This dividend is paid on the shares registered in your name and entitled to participate as at the record date of 4 November 2020. This payment is 100% franked at the corporate tax rate of 30%.

Please register at www.computershare.com.au/easyupdate/bis in order to update your TFN, bank account and other details.

Luke Beale
Chief Financial Officer & Company Secretary

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
Ordinary Shares	5 cents	3,780	\$189.00	\$0.00	\$189.00
Net Payment					\$189.00
Franking Credit					\$81.00

Note 1: You should retain this statement to assist you in preparing your tax return.**Note 2:** If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment.**Your Payment Instruction****Amount Deposited****AUD\$189.00**

If payment cannot be made to the above instruction, a cheque will be forwarded to your registered address.



2020 Interim Dividend Statement

028099 008 NAB



MR JOHN SOWTER &
MRS EDVIGE SOWTER
<CSA SUPER FUND A/C>
65 KINGSHILL ROAD
MULGOA NSW 2745

Need assistance?

www.nab.com.au/shareholder

(in Australia) 1300 367 647
(outside Australia) +61 3 9415 4299

Holder Identification Number (HIN)

Summary of key information

Payment Date	3 July 2020
Record Date	4 May 2020
TFN/ABN status	Quoted
ASX code	NAB

Interim Dividend for the year ending 30 September 2020

The details below represent your participation in National Australia Bank's Dividend Reinvestment Plan (DRP) on shares registered in your name at the record date.

The dividend is 30 cents per ordinary share, franked to 100% at the relevant Australian Corporate Tax Rate of 30%.

Ordinary Shares	Price per Share	Unfranked Amount	Franked Amount	Franking Credit	Shares Allotted
1,701	\$15.52	\$0.00	\$510.30	\$218.70	33

The allotment of shares issued under the DRP is set out on the reverse side of this statement.

Full details of the Dividend Package is available at www.nab.com.au/dividendpackage

Tax information

Australian resident shareholders

Franked Amount: This should be included in your assessable income.

Franking Credit: This may also need to be included in your assessable income. This amount may be available as a tax offset to reduce your income tax liability.

If you are unsure of the tax treatment of your dividend, please contact your accountant or taxation adviser.

Dividend Summary

1,701 shares x 30 cents = \$510.30

Dividend Amount

\$510.30

Dividend Reinvestment Plan (DRP)

Residual amount carried forward from 12 December 2019	\$14.28
Dividend amount participating in the DRP	\$510.30
Total amount for reinvestment	\$524.58
33 ordinary share/s allotted @ \$15.52 per share	\$512.16
Residual amount to be carried forward to the next dividend	\$12.42



2020 Final Dividend Statement

005101 008 NAB



MR JOHN SOWTER &
MRS EDVIGE SOWTER
<CSA SUPER FUND A/C>
65 KINGSHILL ROAD
MULGOA NSW 2745

Contact our Share Registry

www.investorcentre.com/au

(in Australia) 1300 367 647
(outside Australia) +61 3 9415 4299

Holder Identification Number (HIN)

HIN WITHHELD

Summary of key information

Payment Date	10 December 2020
Record Date	13 November 2020
TFN/ABN status	Quoted
ASX code	NAB

Final Dividend for the year ended 30 September 2020

The details below represent your participation in National Australia Bank's Dividend Reinvestment Plan (DRP) on shares registered in your name at the record date.

The dividend is 30 cents per ordinary share, franked to 100% at the relevant Australian Corporate Tax Rate of 30%.

Ordinary Shares	Price per Share	Unfranked Amount	Franked Amount	Franking Credit	Shares Allotted
1,734	\$23.01	\$0.00	\$520.20	\$222.94	23

The allotment of shares issued under the DRP is set out on the reverse side of this statement.

Full details of the Dividend Package is available at www.nab.com.au/dividendpackage

Tax information

Australian resident shareholders

Franked Amount: This should be included in your assessable income.

Franking Credit: This may also need to be included in your assessable income. This amount may be available as a tax offset to reduce your income tax liability.

New Zealand tax resident shareholders

New Zealand tax law requires us to notify shareholders that New Zealand imputation credits have been attached to this dividend at a rate of NZ\$0.09 per share. These credits are only relevant for shareholders required to file a New Zealand income tax return.

The aggregate of the dividend amount together with the attached New Zealand imputation credits is NZ\$707.68.

If you are unsure of the tax treatment of your dividend, please contact your accountant or taxation adviser.

Dividend Summary

1,734 shares x 30 cents = \$520.20

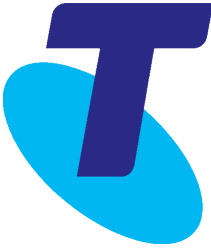
Dividend Amount

\$520.20

Dividend Reinvestment Plan (DRP)

Residual amount carried forward from 3 July 2020	\$12.42
Dividend amount participating in the DRP	\$520.20
Total amount for reinvestment	\$532.62
23 ordinary share/s allotted @ \$23.01 per share	\$529.23
Residual amount to be carried forward to the next dividend	\$3.39

Payment Advice



TELSTRA CORPORATION LIMITED
ABN: 33 051 775 556

**MR JOHN SOWTER & MRS EDVIGE SOWTER <CSA SUPER FUND
 A/C>**
 65 KINGSHILL ROAD
 MULGOA NSW
 2745

All Registry communications to:
 TELSTRA CORPORATION LIMITED
 PO Box A942 SYDNEY SOUTH NSW 1234
 Telephone: 1300 88 66 77
 ASX Code: **TLS**
 Email: telstra@linkmarketservices.com.au
 Website: www.linkmarketservices.com.au

DIVIDEND STATEMENT

Reference No.: X*****5761
 Payment Date: 24 September 2020
 Record Date: 27 August 2020

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
TLS - FULLY PAID ORDINARY SHARES	\$0.08	2,701	\$0.00	\$216.08	\$216.08	\$92.61
Less Withholding Tax					\$0.00	
Net Amount					AUD 216.08	
Represented By:						
Dividend Reinvestment Plan amount					AUD 216.08	
DIVIDEND REINVESTMENT PLAN						
Amount available from this payment:					\$216.08	
Total amount available for reinvestment:					\$216.08	
Cost of shares allotted at \$2.8793 / share:					\$215.95	
Number of shares allotted:					75	
Residual balance donated to Charity:					\$0.13	
HOLDING BALANCE						
Total shares after allotment:					2,776	

These shares were allotted under the terms and conditions of the Reinvestment Plan.

Note: The shares after allotment detailed above does not include any ex dividend transactions registered after the ex dividend date or any transactions registered since the record date. Neither the Issuer nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holding shown without making their own adjustments for any transactions.

FRANKING INFORMATION	Franked Rate per Share	Franking Percentage	Company Tax Rate
	\$0.08	100%	30%

The final dividend for the period ended 30 June 2020 is comprised of a final ordinary dividend of 5 cents per share and a final special dividend of 3 cents per share, both fully franked at the company tax rate of 30%.

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Telstra is pleased to advise that the residual balance has been donated to The Alannah & Madeline Foundation (ABN 96 5141 158 10) on your behalf. The Alannah & Madeline Foundation's mission is to keep children safe from violence. Further information is available at amf.org.au. If your donation is more than \$2 you can claim this amount as a tax deduction in your income tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

Payment Advice



TELSTRA CORPORATION LIMITED

ABN: 33 051 775 556

MR JOHN SOWTER & MRS EDVIGE SOWTER <CSA SUPER FUND A/C>

65 KINGSHILL ROAD
MULGOA NSW
2745

All Registry communications to:

TELSTRA CORPORATION LIMITED
PO Box A942 SYDNEY SOUTH NSW 1234
Telephone: 1300 88 66 77
ASX Code: **TLS**
Email: telstra@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

DIVIDEND STATEMENT

Reference No.: X*****5761
Payment Date: 26 March 2021
Record Date: 25 February 2021

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
TLS - FULLY PAID ORDINARY SHARES	\$0.08	2,776	\$0.00	\$222.08	\$222.08	\$95.18
						Less Withholding Tax
						\$0.00
						Net Amount
						AUD 222.08
						Represented By:
						Dividend Reinvestment Plan amount
						AUD 222.08
DIVIDEND REINVESTMENT PLAN						Amount available from this payment:
						\$222.08
						Total amount available for reinvestment:
						\$222.08
						Cost of shares allotted at \$3.1112 / share:
						\$220.90
						Number of shares allotted:
						71
						Residual balance donated to Charity:
						\$1.18
HOLDING BALANCE						Total shares after allotment:
						2,847

These shares were allotted under the terms and conditions of the Reinvestment Plan.

Note: The shares after allotment detailed above does not include any ex dividend transactions registered after the ex dividend date or any transactions registered since the record date. Neither the Issuer nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holding shown without making their own adjustments for any transactions.

FRANKING INFORMATION		
	Franked Rate per Share	\$0.08
	Franking Percentage	100%
	Company Tax Rate	30%

The interim dividend for the period ended 31 December 2020 is comprised of an interim ordinary dividend of 5 cents per share and an interim special dividend of 3 cents per share, both fully franked at the company tax rate of 30%.

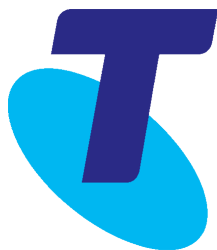
The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Telstra is pleased to advise that the residual balance has been donated to The Alannah & Madeline Foundation (ABN 96 5141 158 10) on your behalf. The Alannah & Madeline Foundation's mission is to keep children safe from violence. Further information is available at amf.org.au. If your donation is more than \$2 you can claim this amount as a tax deduction in your income tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

Payment Advice



TELSTRA CORPORATION LIMITED

ABN: 33 051 775 556

COMPLETE STEEL ACCESSORIES PTY LTD <CSA SUPER FUND A/C>

65 KINGSHILL ROAD
MULGOA NSW
2745

All Registry communications to:
TELSTRA CORPORATION LIMITED
PO Box A942 SYDNEY SOUTH NSW 1234
Telephone: 1300 88 66 77
ASX Code: **TLS**
Email: telstra@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

DIVIDEND STATEMENT

Reference No.: I*****7367
Payment Date: 24 September 2020
Record Date: 27 August 2020

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
TLS - FULLY PAID ORDINARY SHARES	\$0.08	2,701	\$0.00	\$216.08	\$216.08	\$92.61
						Less Withholding Tax
						\$0.00
						Net Amount
						AUD 216.08
						Represented By:
						Dividend Reinvestment Plan amount
						AUD 216.08
DIVIDEND REINVESTMENT PLAN						Amount available from this payment:
						\$216.08
						Total amount available for reinvestment:
						\$216.08
						Cost of shares allotted at \$2.8793 / share:
						\$215.95
						Number of shares allotted:
						75
						Residual balance donated to Charity:
						\$0.13
HOLDING BALANCE						Total shares after allotment:
						2,776

These shares were allotted under the terms and conditions of the Reinvestment Plan.

Note: The shares after allotment detailed above does not include any ex dividend transactions registered after the ex dividend date or any transactions registered since the record date. Neither the Issuer nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holding shown without making their own adjustments for any transactions.

FRANKING INFORMATION	Franked Rate per Share	Franking Percentage	Company Tax Rate
	\$0.08	100%	30%

The final dividend for the period ended 30 June 2020 is comprised of a final ordinary dividend of 5 cents per share and a final special dividend of 3 cents per share, both fully franked at the company tax rate of 30%.

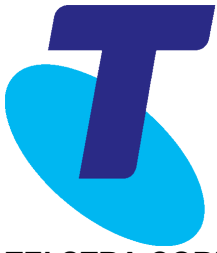
The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Telstra is pleased to advise that the residual balance has been donated to The Alannah & Madeline Foundation (ABN 96 5141 158 10) on your behalf. The Alannah & Madeline Foundation's mission is to keep children safe from violence. Further information is available at amf.org.au. If your donation is more than \$2 you can claim this amount as a tax deduction in your income tax return.

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Payment Advice


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ABN: 33 051 775 556

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 Telephone: 1300 88 66 77
 ASX Code: **TLS**
 Email: telstra@linkmarketservices.com.au
 Website: www.linkmarketservices.com.au
DIVIDEND STATEMENT

 Reference No.: I*****7367
 Payment Date: 26 March 2021
 Record Date: 25 February 2021

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
TLS - FULLY PAID ORDINARY SHARES	\$0.08	2,776	\$0.00	\$222.08	\$222.08	\$95.18
			Less Withholding Tax			\$0.00
			Net Amount		AUD 222.08	
			Represented By:			
			Dividend Reinvestment Plan amount		AUD 222.08	
DIVIDEND REINVESTMENT PLAN			Amount available from this payment:		\$222.08	
			Total amount available for reinvestment:		\$222.08	
			Cost of shares allotted at \$3.1112 / share:		\$220.90	
			Number of shares allotted:		71	
			Residual balance donated to Charity:		\$1.18	
HOLDING BALANCE			Total shares after allotment:		2,847	

These shares were allotted under the terms and conditions of the Reinvestment Plan.

Note: The shares after allotment detailed above does not include any ex dividend transactions registered after the ex dividend date or any transactions registered since the record date. Neither the Issuer nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holding shown without making their own adjustments for any transactions.

FRANKING INFORMATION

Franked Rate per Share	\$0.08
Franking Percentage	100%
Company Tax Rate	30%

The interim dividend for the period ended 31 December 2020 is comprised of an interim ordinary dividend of 5 cents per share and an interim special dividend of 3 cents per share, both fully franked at the company tax rate of 30%.

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

 Telstra is pleased to advise that the residual balance has been donated to The Alannah & Madeline Foundation (ABN 96 5141 158 10) on your behalf. The Alannah & Madeline Foundation's mission is to keep children safe from violence. Further information is available at amf.org.au. If your donation is more than \$2 you can claim this amount as a tax deduction in your income tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

All registry communications to:
 Link Market Services Limited
 Locked Bag A6015, Sydney South NSW 1235
 Telephone (free call within Australia): +61 1800 804 255
 ASX Code: WBC
 Email: westpac@linkmarketservices.com.au
 Website: www.linkmarketservices.com.au



008 / 037217

MR JOHN SOWTER &
 MRS EDVIGE SOWTER
 <CSA SUPER FUND A/C>
 65 KINGSHILL ROAD
 MULGOA NSW 2745

Key details

Payment date:	18 December 2020
Record date:	12 November 2020
SRN/HIN:	X*****5761
TFN/ABN status:	RECEIVED AND RECORDED

Final dividend statement for the six months ended 30 September 2020 Dividend Reinvestment Plan (DRP) participant statement

This dividend is 100% franked with Australian franking credits at the company tax rate of 30%.

Description	Participating holding	Dividend rate per share [#]	Unfranked amount	Franked amount	Total amount	Franking credit
Ordinary shares	1,666	31 cents	\$0.00	\$516.46	\$516.46	\$221.34
Net dividend amount					\$516.46	
***New Zealand Imputation Credit (NZIC)						NZ\$116.62
Cash balance brought forward from your plan account					\$15.18	
Amount available for reinvestment					\$531.64	
Cash reinvested has been applied to 26 shares at \$19.83 per share					\$515.58	
Cash balance carried forward in your plan account					\$16.06	

[#] The final dividend of 31 cents per share takes into consideration the cost of the Bank Levy which was equivalent to 8 cents per share over 2020. All amounts are in Australian dollars unless otherwise stated.

^{***} Only relevant for New Zealand taxpayers.

DRP Transaction holding statement

Date	Transaction type	Increase	Decrease	Holding balance
12/11/2020	Opening balance			1,666
18/12/2020	Dividend plan allotment	26		
18/12/2020	Closing balance			1,692

Note: The 'Opening balance' recorded in the DRP holding statement above may not be the same as the 'participating holding' recorded in the top section of the DRP participant statement, where your participation in the DRP is 'partial'. The closing balance of ordinary shares excludes any trades or transfers since the record date. Neither Westpac Banking Corporation nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holdings shown without making their own adjustments for any transactions not included.

**Please keep this statement for your tax records.
 It can also be accessed online in Link's Investor Centre, see over for login instructions.**

Update your details **online**

Information we need from you

We need the following details to administer your holding. If you have not provided these details, or if they have changed, you can update them via Link's Investor Centre:

1	<p>Bank account details</p> <p>Dividend will only be paid directly into an Australian dollar bank account. A dividend payment statement will be provided for each payment.</p>
2	<p>Email address</p> <p>Communication by email means you can be promptly notified of key announcements, when dividend payments are made and when statements can be accessed online.</p>
3	<p>TFN, TFN exemption or ABN</p> <p>Providing your Tax File Number (TFN), TFN exemption code or Australian Business Number (ABN) is optional. However, without these details Westpac may be required to withhold Australian tax, from any dividend that is not 100% franked, at the highest marginal tax rate plus the Medicare levy.</p>

How to update your information

1. Login to Link's Investor Centre at www.linkmarketservices.com.au
2. Click on **Investor Login**
3. If you do not have a **Portfolio*** login, please use the Single Holding login
4. Enter **WBC** in the **Issuer Name** field and press enter
5. Enter your **Security Holder Number (SRN)** or **Holder Identification Number (HIN)**
6. Enter your **postcode** or, if your registered address is overseas, click on the **Outside Australia** link to look up your country of residence
7. Complete the **security verification** (this protects against robots)
8. Click on the box indicating you have read the terms and conditions
9. Click on **Login**

* Setting up a Portfolio login allows you to easily manage your holdings across issuers who use Link as their registrar.

All registry communications to:
 Link Market Services Limited
 Locked Bag A6015, Sydney South NSW 1235
 Telephone (free call within Australia): +61 1800 804 255
 ASX Code: WBC
 Email: westpac@linkmarketservices.com.au
 Website: www.linkmarketservices.com.au



008 / 006686

MR JOHN SOWTER &
 MRS EDVIGE SOWTER
 <CSA SUPER FUND A/C>
 65 KINGSHILL ROAD
 MULGOA NSW 2745

Key details

Payment date:	25 June 2021
Record date:	14 May 2021
SRN/HIN:	X*****5761
TFN/ABN status:	RECEIVED AND RECORDED

Interim dividend statement for the six months ended 31 March 2021 Dividend Reinvestment Plan (DRP) participant statement

This dividend is 100% franked with Australian franking credits at the company tax rate of 30%.

Description	Participating holding	Dividend rate per share [#]	Unfranked amount	Franked amount	Total amount	Franking credit
Ordinary shares	8,276	58 cents	\$0.00	\$4,800.08	\$4,800.08	\$2,057.18
Net dividend amount					\$4,800.08	
***New Zealand Imputation Credit (NZIC)						NZ\$579.32
Cash balance brought forward from your plan account					\$16.06	
Amount available for reinvestment					\$4,816.14	
Cash reinvested has been applied to 185 shares at \$25.98 per share					\$4,806.30	
Cash balance carried forward in your plan account					\$9.84	

[#] The interim dividend of 58 cents per share takes into consideration the cost of the Bank Levy which was equivalent to 4 cents per share over 2021. All amounts are in Australian dollars unless otherwise stated.

^{***} Only relevant for New Zealand taxpayers.

DRP Transaction holding statement

Date	Transaction type	Increase	Decrease	Holding balance
14/05/2021	Opening balance			8,276
25/06/2021	Dividend plan allotment	185		
25/06/2021	Closing balance			8,461

Note: The 'Opening balance' recorded in the DRP holding statement above may not be the same as the 'participating holding' recorded in the top section of the DRP participant statement, where your participation in the DRP is 'partial'. The closing balance of ordinary shares excludes any trades or transfers since the record date. Neither Westpac Banking Corporation nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holdings shown without making their own adjustments for any transactions not included.

**Please keep this statement for your tax records.
 It can also be accessed online in Link's Investor Centre, see over for login instructions.**

Update your details **online**

Information we need from you

We need the following details to administer your holding. If you have not provided these details, or if they have changed, you can update them via Link's Investor Centre:

1	<p>Bank account details</p> <p>Dividend will only be paid directly into an Australian dollar bank account. A dividend payment statement will be provided for each payment.</p>
2	<p>Email address</p> <p>Communication by email means you can be promptly notified of key announcements, when dividend payments are made and when statements can be accessed online.</p>
3	<p>TFN, TFN exemption or ABN</p> <p>Providing your Tax File Number (TFN), TFN exemption code or Australian Business Number (ABN) is optional. However, without these details Westpac may be required to withhold Australian tax, from any dividend that is not 100% franked, at the highest marginal tax rate plus the Medicare levy.</p>

How to update your information

1. Login to Link's Investor Centre at www.linkmarketservices.com.au
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4. Enter **WBC** in the **Issuer Name** field and press enter
5. Enter your **Security Holder Number (SRN)** or **Holder Identification Number (HIN)**
6. Enter your **postcode** or, if your registered address is overseas, click on the **Outside Australia** link to look up your country of residence
7. Complete the **security verification** (this protects against robots)
8. Click on the box indicating you have read the terms and conditions
9. Click on **Login**

* Setting up a Portfolio login allows you to easily manage your holdings across issuers who use Link as their registrar.

Payment Advice


All Registry communications to:

C/- Link Market Services Limited
 Locked Bag A14, Sydney South NSW 1235
 Telephone: 1300 368 664
 ASX Code: **WOW**
 Email: woolworths@linkmarketservices.com.au
 Website: www.linkmarketservices.com.au

WOOLWORTHS GROUP LIMITED
ABN: 88 000 014 675
MR JOHN SOWTER & MRS EDVIGE SOWTER <CSA SUPER FUND A/C>

65 KINGSHILL ROAD
 MULGOA NSW
 2745

DIVIDEND STATEMENT

Reference No.: X*****5761
 Payment Date: 06 October 2020
 Record Date: 02 September 2020

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
WOW - FPO	\$0.48	920	\$0.00	\$441.60	\$441.60	\$189.26
						Less Withholding Tax \$0.00
						Net Amount AUD 441.60
						Represented By:
						Direct Credit amount AUD 441.60

BANKING INSTRUCTIONS

The amount of AUD 441.60 was deposited to the bank account detailed below:

NATIONAL AUSTRALIA BANK

COMPLETE STEEL ACCESSORIES

BSB: 082-366 **ACC:** *****5065

DIRECT CREDIT REFERENCE NO.: 1251677016

FRANKING INFORMATION

Franked Rate per Share \$0.48
 Franking Percentage 100%
 Company Tax Rate 30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

THIS IS A TEST. ALL INFORMATION PROVIDED HEREIN IS FOR INFORMATIONAL PURPOSES ONLY. THE INFORMATION PROVIDED ON THIS COPY MAY NOT BE AS COMPLETE AS THE ORIGINAL ALREADY PROVIDED TO YOU AT THE TIME OF THE TRANSACTION. REFER TO YOUR ORIGINAL CONFIRMATION FOR FULL DETAILS, INCLUDING TERMS AND CONDITIONS APPLICABLE FOR THAT TRANSACTION.

BUY CONFIRMATION

Mailing Address:

MR JOHN SOWTER + MRS EDVIGE SOWTER <CSA SUPER FUND A/C>
65 Kingshill Road
MULGOA NSW
AUSTRALIA

BUY CONFIRMATION DETAILS

Account No.	1077734
Confirmation No.	14183032
Transaction Date	01/04/2021
As at Date	
Settlement Date	07/04/2021

Financial Product WBC ORDINARY FULLY PAID
Issuer WESTPAC BANKING CORP

QUANTITY	PRICE	CONSIDERATION
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CONFIRMATION COMMENTS

Order

Comments

Condition

Crossed All or part may have been crossed to you as principal

6584	24.3000	\$159,991.20
	Brokerage	\$159.99
	Misc Fees & Charges	\$0.00
	Order Fee	\$0.00
	Application Money	\$0.00
	Total GST Payable	\$16.00

REGISTRATION DETAILS

MR JOHN SOWTER + MRS EDVIGE SOWTER <CSA SUPER FUND A/C>
65 Kingshill Road
MULGOA NSW
AUSTRALIA

BASIS OF MOVEMENT

Total Amount Payable: (AUD)	\$160,167.19
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INTEREST - DIVISION 7A

Year End: 30/06/2021

DETAILS	Date	In/out Amount	Balance to calculate	No. of day	Interest	Loan Balance	Ref
<i>2021 Interest rate :</i>			4.52%				F60
Opening Balance	01/07/2020	-		92.00	-	-	
Add to Loan	30/09/2020	1,593.00	1,593.00	86.00	16.97	1,609.97	A2#1
Add to Loan	24/12/2020	1,593.00	3,202.97	189.00	74.97	3,277.94	
Closing Balance	30/06/2021						
TOTAL		3,186.00		367.00	91.94	3,277.94	



Australian Government
Australian Taxation Office

Division 7A - benchmark interest rate

- <https://www.ato.gov.au/Rates/Division-7A---benchmark-interest-rate/>
- Last modified: 06 Jul 2021
- QC 17928

Division 7A – benchmark interest rate

Under Division 7A of Part III of the *Income Tax Assessment Act 1936*, the 'benchmark interest rate' for an income year is the 'Indicator Lending Rates – Bank variable housing loans interest rate'. This is the 'Housing loans; Banks; Variable; Standard; Owner-occupier' rate last published by the [Reserve Bank of Australia](#)^[7] before the start of the income year. The benchmark interest rate for an income year does not change if the Reserve Bank of Australia later revises its published rate after the start of the income year.

Benchmark interest rates

These rates apply to private companies with an income year ending 30 June.

A private company that meets certain requirements may adopt an income year ending on a date other than 30 June – a [substituted accounting period](#). Those companies will need to determine the relevant rate.

Benchmark interest rates

Income year ended 30 June	%	ATO reference
2022	4.52%	This is the 'Indicator Lending Rates - Bank variable housing loans interest rate' published by the Reserve Bank of Australia on 2 June 2021.
2021	4.52%	This is the 'Indicator Lending Rates - Bank variable housing loans interest rate' published by the Reserve Bank of Australia on 2 June 2020.

2020	5.37%	This is the 'Indicator Lending Rates - Bank variable housing loans interest rate' published by the Reserve Bank of Australia on 4 June 2019. Note: Annual Taxation Determinations for the benchmark interest rate are no longer published.
2019	5.20%	TD 2018/14
2018	5.30%	TD 2017/17
2017	5.40%	TD 2016/11

Substituted accounting period

If a private company has adopted a substituted accounting period, the applicable benchmark interest rate is the 'Housing loans; Banks; Variable; Standard; Owner-occupier' rate last published by the [Reserve Bank of Australia](#)^{EQ} before the start of the private company's substituted accounting period.

Examples

Company ABC has a substituted accounting period starting on 1 November 2016. According to the RBA website, the last interest rate published before 1 November 2016 was for September 2016 and recorded to be 5.25%. The benchmark interest rate for Company ABC's income year commencing 1 November 2016 is 5.25%.

Company XYZ has a substituted accounting period starting on 1 May 2016. According to the RBA website, the last interest rate published before 1 May 2016 was for March 2016 and recorded to be 5.65%. The benchmark interest rate for Company XYZ's income year commencing 1 May 2016 is 5.65%.

Next step:

- [Division 7A calculator and decision tool](#)

See also:

- [Division 7A – Loans](#)
- [Substituted accounting periods](#)
- [Reserve Bank of Australia](#)^{EQ} for the indicator lending rates.

Our commitment to you

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

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Tax Invoice

Invoice No **I016101**

ABN 80 923 607 447

Date 25 March 2021

02 9757 2293
service@tstadvisory.com.au
www.tstadvisory.com.au

CSA SUPER FUND
65 Kings Hill Rd
MULGOA
NSW 2745
Australia

PO BOX 3006
WETHERILL PARK
NSW 2164

Annual Accounts

Job No. J020666

Professional services for the year ended 30 June 2020:

Tasks

Description	Amount
Annual Accounts	658.18

Costs

Description	Amount
External Audit Fee	300.00
BGL Software and Bookkeeping	360.00

Accounting Fee : \$1,120		
Audit Fee : \$330		
← Total : \$1,450 →		
	Sub Total	1,318.18
	GST	131.82
	Total	1,450.00
	Less Amount Paid	1,450.00
	Amount Due	0.00

Payment Advice

Options include:

> Transfer to TST Advisory BSB 012468 A/C 225179953.

> Cheque made payable to "TST Advisory".

> Eftpos payment is accepted in person only.

Invoice No **I016101**
Amount Due **0.00**
Due Date **22 April 2021**

Amount Paid



Australian Government
Australian Taxation Office

Agent TAXSPOT WETHERILL PARK PTY LTD
Client CSA SUPER FUND
ABN 39 906 276 050
TFN 794 879 766

Income tax 551

Date generated	30/03/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

2 results found - from **01 July 2020** to **30 March 2022** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
13 Apr 2021	17 May 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$469.80		\$469.80 DR
3 May 2021	30 Apr 2021	Payment received		\$469.80	\$0.00



Australian Government
Australian Taxation Office

Agent TAXSPOT WETHERILL PARK PTY LTD
Client CSA SUPER FUND
ABN 39 906 276 050
TFN 794 879 766

Activity statement 001

Date generated 30/03/2022
Overdue \$0.00
Not yet due \$0.00
Balance \$0.00

Transactions

17 results found - from **01 July 2020** to **30 March 2022** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
15 Jul 2020	14 Jul 2020	Payment received		\$2,511.00	\$2,511.00 CR
2 Aug 2020	28 Jul 2020	Original Activity Statement for the period ending 30 Jun 20 - PAYG Instalments	\$2,511.00		\$0.00
30 Sep 2020	29 Sep 2020	Payment received		\$1,593.00	\$1,593.00 CR
1 Nov 2020	28 Oct 2020	Original Activity Statement for the period ending 30 Sep 20 - PAYG Instalments	\$1,593.00		\$0.00
24 Dec 2020	23 Dec 2020	Payment received		\$1,593.00	\$1,593.00 CR
7 Mar 2021	2 Mar 2021	Original Activity Statement for the period ending 31 Dec 20 - PAYG Instalments	\$1,593.00		\$0.00
29 Mar 2021	26 Mar 2021	Payment received		\$1,593.00	\$1,593.00 CR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
2 May 2021	28 Apr 2021	Original Activity Statement for the period ending 31 Mar 21 - PAYG Instalments	\$1,593.00		\$0.00
1 Jul 2021	30 Jun 2021	Payment received		\$2,119.00	\$2,119.00 CR
1 Aug 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$2,119.00		\$0.00
1 Aug 2021	1 Aug 2021	General interest charge			\$0.00
11 Oct 2021	8 Oct 2021	Payment received		\$1,725.00	\$1,725.00 CR
31 Oct 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$1,725.00		\$0.00
31 Oct 2021	31 Oct 2021	General interest charge			\$0.00
5 Jan 2022	4 Jan 2022	Payment received		\$1,725.00	\$1,725.00 CR
7 Mar 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$1,725.00		\$0.00
7 Mar 2022	7 Mar 2022	General interest charge			\$0.00



Australian Government
Australian Taxation Office

PAYG Instalments report 2021

Tax Agent 25375372
Last Updated 26/03/2022

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
794879766	CSA SUPER FUND	1,593.00	1,593.00	1,593.00	2,119.00	6,898.00

Total No of Clients: 1



CSA SUPER FUND
65 KINGSHILL RD
MULGOA NSW 2745

Our reference: 7121832575683
Phone: 13 10 20
ABN: 39 906 276 050

13 May 2021

Superannuation remittance advice

To whom it may concern

An amount of \$132.55 has been forwarded to you from the super co-contribution account for CSA SUPER FUND as per the enclosed remittance advice.

More information about the remittance process is provided on the back of this page, but if you have any questions please phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday.

Yours faithfully

Grant Brodie
Deputy Commissioner of Taxation

Reading your remittance advice

This remittance advice provides details of super co-contribution payments credited to you for one or more of your members.

Payment for and account details

These details are provided so you can reconcile each payment with the correct member account.

Where you have made a claim for payment, the member and account details will match those you reported to us as part of your claim.

Remittance reference number

This is a unique identifier we assign to the remittance of a member's super co-contribution payment.

It is important to note this number as it needs to be quoted if you are not accepting a particular payment on this remittance.

Payment

This is the total amount of super co-contribution being credited for a member.

Tax file numbers

From 1 July 2007, funds cannot accept any member contributions, including super co-contributions paid by the Australian Taxation Office unless the fund holds a tax file number for that member.

What should you do if you will not be accepting one or more payments on the remittance?

You will need to complete a *Superannuation payment variation advice* (NAT 8451) statement and lodge it and your repayment with us on or before **18 June 2021**.

The *Completing the Superannuation payment variation advice* (NAT 8450) statement instructions will help you fill out this form.

Your repayment can be sent electronically to us by BPAY® or direct credit, or by cheque enclosed with the completed form.

If you are paying by cheque, please refer to the 'How to pay' information on the *Superannuation payment variation advice* (NAT 8451) statement. This will help you to complete the repayment details.

HOW TO PAY

Your payment reference number (PRN) is:

BPAY®



Billers code: 75556

Ref:

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or credit card account.

More info: www.bpay.com.au

CREDIT OR DEBIT CARD

Pay online with your credit or debit card at www.governmenteasypay.gov.au/PayATO

To pay by phone, call the Government EasyPay service on **1300 898 089**.

A card payment fee applies.

OTHER PAYMENT OPTIONS

For other payment options, visit www.ato.gov.au/paymentoptions

Superannuation remittance advice

Provider: CSA SUPER FUND
 Tax file number: 794 879 766
 Remittance type: Super co-contribution

Payment for	Account/Other ID	TFN	Date of birth	Remittance reference number	Financial year	Payment
John Sowter	SMSF11593204334 2	262 842 795	11/4/1960	7026557262770	2020	\$132.55

Payment details	Description	Processed date	Credit
	Super co-contribution remittance	12 May 2021	\$132.55 CR
Total payment amount			\$132.55 CR

Audit Representation Letter from Trustee(s)

CSA SUPERANNUATION FUND

Year ended 30 June 2021

To the auditor,

Dear Sir,

With respect to the audit of the financial statements of the above-mentioned fund for the year ended stated, the following representations are made which are true and correct to the best of my (our) knowledge and belief that will address the necessary compliance requirements of the *Superannuation Industry (Supervision) Act 1993*.

Preparation of the ATO Income Tax & Regulatory Return

The information disclosed in the annual return is complete and accurate.

Sole Purpose of the Fund

The sole purpose of the Fund is to provide retirement and/or death benefits to its members and/or beneficiaries.

Accounting Policies

All the significant accounting policies of the Fund are adequately described in the Financial Statements and the Notes thereto. These policies are consistently applied unless specifically noted in the Financial Statements and Notes.

Fund Books/Records/Minutes

All financial books, records and relevant material relating to the transactions and activities of the Fund have been made available to you, including minutes of the Trustees' meetings, the Trust Deed (as amended) and the Rules of the Fund. The Financial Statements accurately disclose the Revenue and Expenses and the full extent of the Assets and Liabilities of the Fund.

Asset Form

The assets of the Fund are being held in an acceptable form suitable for the benefit of the members of the Fund, and have been stated at their net market value.

Ownership and Pledging of Assets

1. The Fund has satisfactory title to all assets shown in the Financial Statements
2. Investments are registered in the name of CSA Superannuation Fund
3. No assets of the Fund have been pledged to secure liabilities of the Fund or of any other fund or entity.

Investments

1. Investments are carried in the books at their net market value.
2. Amounts stated are considered reasonable in the current market condition, and there has not been any permanent diminution in their value below the amounts recorded in the Financial Statements.
3. There are no commitments, fixed or contingent, for the purchase or sale of long term investments.
4. Investment transactions and investments held are in accordance with the Investment Strategy, which has been determined with due regard to risk, return, liquidity and diversity.
5. The Trustee(s) have complied with all the Investment Standards stipulated in the Regulations relating to the SIS Act as amended.

Trust Deed Amendments

All amendments (if any) to the Trust Deed were made in order for the Fund to comply with the SIS Act, Regulations and any other applicable legislation relating to the operation and governance of the Fund.

Governing Rules

The Fund is being conducted in accordance with its Trust Deed and Governing Rules.

Legislative Requirements

The Fund is being conducted in accordance with the *Superannuation Industry (Supervision) Act 1993*, and the Regulations of the said Act.

Trustee Responsibilities

The Trustees are aware of their responsibilities to the Members and the various regulatory bodies.

Trustee Covenants

The Trustee(s) have complied with all the Trustee Covenants set out in section 52 of the *Superannuation (Supervision) Act 1993*.

Disqualified person not to act as a Trustee

There is no reason why any Trustee should be prohibited from acting as a Trustee of this Superannuation Fund.

Information to Members

Information relating to the transactions and activities of the Fund has been supplied in a timely manner.

Meetings

Meetings have been conducted in accordance with the Trust Deed and the requirements of the SIS Act. Resolutions and issues on which the Trustee(s) have voted, or on which they were required to vote have been passed by at least a 2/3rds majority of the Trustees.

Subsequent Events

Since the end of the financial year stated in the Financial Statements till the date of this letter, there have been no events or transactions that would have a material effect upon the Fund either financially or operationally.

Yours faithfully

A handwritten signature in black ink, appearing to read 'John Sowter', written over a horizontal dotted line.

John Sowter

ENGAGEMENT LETTER

To: The Trustees, Complete Steel Accessories Pty Ltd

Scope

You have requested that we audit the financial report of CSA Superannuation Fund, which comprises the balance sheet as at 30 June 2021, and the income statement for the year then ended a summary of significant accounting policies, other explanatory notes and the trustees' declaration. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted with the objective of expressing an opinion on the financial report and compliance with the *Superannuation Industry Supervisory Act 1993*.

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 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 reasonableness of accounting estimates made by the Trustees, as well as evaluating the overall presentation of the financial report.

Because of the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered.

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 take this opportunity to remind you that the responsibility for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Superannuation Industry Supervisory Act 1993* is that of the trustees. Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report in accordance with the applicable financial reporting framework and this responsibility includes:

- designing, implementing and maintaining internal control relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error;
- selecting and applying appropriate accounting policies; and
- making accounting estimates that are reasonable in the circumstances.

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

Other Matters under the *Corporations Act 2001*

Independence

We confirm that, to the best of our knowledge and belief, we currently meet the independence requirements of the *Corporations Act 2001* in relation to the audit of the financial report. In conducting our audit of the financial report, should we become aware that we have contravened the independence requirements of the *Corporations Act 2001*, we shall notify you on a timely basis.

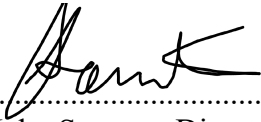
We look forward to your full cooperation and make available to us whatever records, documentation and other information we request in connection with our audit.

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.

Yours faithfully,

.....
 A.W. Boys
 Registered Company Auditor 67793
 Dated

Acknowledged on behalf of, CSA Superannuation Fund by



 John Sowter - Director
 Dated:

INVESTMENT STRATEGY

CSA SUPERANNUATION FUND

INVESTMENT OBJECTIVES

The trustees of the above superannuation fund believe that the following general investment objectives should be considered for the financial year ended 30 June 2021:

- To provide superannuation benefits to the members of the fund to meet their retirement needs.
- To ensure that an appropriate mix of assets are owned by the fund by taking into account the age of the members.
- To achieve a rate of return greater than the CPI increases.
- To maintain a low level of capital volatility.
- To ensure that assets of the fund are liquid enough to meet expected cash flow requirements.

INVESTMENT STRATEGY

To achieve the above investment objectives of the fund, the trustees have determined that the fund will consider investments in the following areas:

- Shares.
- Cash and any other interest-bearing deposits.

The trustees believe that a return in excess of CPI when averaged over a five-year period is considered to be a good return on investment.

In determining this strategy, the trustees have considered all investment objectives, the fund's trust deed and any other relevant legislation.

It is noted that the trustees should also seek appropriate professional advice when required.

Insurance

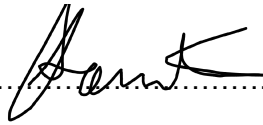
The members have considered their insurance requirements. A suitable level of cover has been established where considered appropriate


POLICIES

The policies of the fund are as follows:

- To continually monitor the performance of the fund's investments.
- To monitor the liquidity requirements of the fund.
- To monitor the economic and market conditions.

The trustees reserve the right to alter any of the above asset classes, percentages and returns on investment values as and when they see fit.

.....Trustee – Complete Steel Accessories Pty Ltd
(Director - John Sowter)

.....Trustee – Complete Steel Accessories Pty Ltd
(Director - Edvige Sowter)

Minutes of Meeting of Trustee of
 CSA SUPERANNUATION FUND
 Held at: 65-71 KINGS HILL ROAD MULGOA NSW
 On 30th June 2021

Present: John Sowter (Chairperson)
 Edvige Sowter

Minutes: The Chairperson reported that the minutes of the previous meeting had been signed as a true record.

Financial Statements

Of Superannuation Fund: It was resolved that the financial statements would be prepared as a Special Purpose Financial Report as, in the opinion of the Trustees, the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all the Australian Accounting Standards.

The Chairperson tabled the Financial Statements and Notes to the financial statements of the Superannuation Fund in respect of the year ended and it was resolved that such Statements be and are hereby adopted as tabled.

Trustee's Declaration: It was resolved that the Trustee's Declaration of the Superannuation Fund be signed.

Form F Annual Return: Being satisfied that the fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 and regulations during the year ended 30 June 2021, it was resolved that the Annual return be approved, signed and lodged with the Australian Taxation Office.

Investment Strategy: The investment performance was reviewed and found to be within the acceptable investment ranges outlined in the investment strategy. After considering the risk, rate or return and liquidity of the investments and the ability of the fund to discharge its existing liabilities it was resolved that no changes in the investment strategy were required.

Allocation of Income: It was resolved that the income of the fund would be allocated to the members based on their percentage of opening balance.

Auditors and Tax

Agents:

It was resolved that A.W.Boys act as the auditor for the fund for the year ending 30 June 2021.

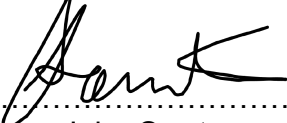
Trustee Status:

Each of the trustees confirmed that they are qualified to act as trustees of the fund and that they are not disqualified persons as defined by section 121 of the SIS Act.

All resolutions for this meeting were made in accordance with regulation 4.8 of the SIS Act and regulations.

There being no further business the meeting then closed.

Signed as a true records.


.....
John Sowter


.....
Edvige Sowter

Class Ruling

Woolworths Group Limited – demerger of Endeavour Group Limited

📌 Relying on this Ruling

This publication is a public ruling for the purposes of the *Taxation Administration Act 1953*.

If this Ruling applies to you, and you correctly rely on it, we will apply the law to you in the way set out in this Ruling. That is, you will not pay any more tax or penalties or interest in respect of the matters covered by this Ruling.

Table of Contents	Paragraph
What this Ruling is about	1
Who this Ruling applies to	5
When this Ruling applies	7
Ruling	8
Scheme	33

What this Ruling is about

1. This Ruling sets out the tax consequences of the demerger of Endeavour Group Limited (Endeavour) by Woolworths Group Limited (Woolworths) which was implemented on 1 July 2021 (Implementation Date).
2. Full details of this demerger are set out in paragraphs 33 to 58 of this Ruling.
3. In this Ruling, unless otherwise defined, capitalised terms have the meaning in the Glossary of the Demerger Booklet dated 10 May 2021.
4. All legislative references in this Ruling are to the *Income Tax Assessment Act 1997* unless otherwise indicated.

Who this Ruling applies to

5. This Ruling applies to you if you held Woolworths shares and you:
 - were registered on the Woolworths Share Register in Australia at 7.00pm AEST on 25 June 2021 (Demerger Record Date), and
 - held your Woolworths shares on capital account on the Demerger Record Date, that is, you did not hold your Woolworths shares as revenue assets (as defined in section 977-50) or as trading stock (as defined in subsection 995-1(1)) on the Demerger Record Date.

6. This Ruling does not apply to anyone who is subject to the taxation of financial arrangements rules in Division 230 in relation to the scheme outlined in paragraphs 33 to 58 of this Ruling.

Note: Division 230 will not apply to individuals, unless they have made an election for it to apply.

When this Ruling applies

7. This Ruling applies from 1 July 2020 to 30 June 2022.

Ruling

Demerger

8. A demerger, as defined in section 125-70, happened to the Woolworths demerger group, which included Woolworths and Endeavour.

Capital gains tax consequences – Australian resident Woolworths Group Limited shareholders

CGT event G1

9. On the Implementation Date, CGT event G1 happened when Woolworths paid to you the reduction of share capital in Woolworths shares by way of the transfer of Endeavour shares (section 104-135).

10. You will make a capital gain from CGT event G1 happening if the amount of the reduction of share capital for each Woolworths share (71 cents) was more than the cost base of the share. The capital gain is equal to the amount of the excess. No capital loss can be made from CGT event G1 (subsection 104-135(3)).

Demerger roll-over

11. You can choose to obtain demerger roll-over under subsection 125-55(1) for your Woolworths shares.

Consequences of choosing demerger roll-over

12. If you choose demerger roll-over for your Woolworths shares:

- any capital gain you made when CGT event G1 happened is disregarded (subsection 125-80(1))
- you must recalculate the first element of the cost base and reduced cost base of your Woolworths shares, and calculate the first element of the cost base and reduced cost base of the corresponding Endeavour shares you acquired under the demerger (subsection 125-80(2)) – see paragraphs 14 to 16 of this Ruling, and
- you acquired your Endeavour shares on the Implementation Date (section 109-5), however, for the purpose of determining your entitlement to a discount capital gain in relation to a subsequent CGT event that happens to the Endeavour shares, they will be taken to have been acquired when

you had acquired the corresponding Woolworths shares (section 115-25 and table item 2 of subsection 115-30(1)).

Consequences of not choosing demerger roll-over

13. If you did not choose demerger roll-over for your Woolworths shares:
- you cannot disregard any capital gain you made when CGT event G1 happened
 - you must recalculate the first element of the cost base and reduced cost base of your Woolworths shares, and calculate the first element of the cost base and reduced cost base of the corresponding Endeavour shares you acquired under the demerger (subsections 125-85(1) and (2)) – see paragraphs 14 to 16 of this Ruling, and
 - you acquired your Endeavour shares on the Implementation Date (section 109-5), however, for the purpose of determining your entitlement to a discount capital gain in relation to a subsequent CGT event that happens to the Endeavour shares, they will be taken to have been acquired when you had acquired the corresponding Woolworths shares (section 115-25 and table item 2 of subsection 115-30(1)).

Cost base and reduced cost base of your Woolworths Group Limited and Endeavour Group Limited shares

14. The first element of the cost base and reduced cost base of each Woolworths share and corresponding Endeavour share is worked out by:
- taking the total of the cost bases of your Woolworths shares just before the demerger, and
 - apportioning that total between your Woolworths shares and your Endeavour shares received under the demerger.
15. The apportionment is done on a reasonable basis having regard to the market values (just after the demerger) of the Woolworths shares and Endeavour shares, or an anticipated reasonable approximation of those market values (subsections 125-80(2) and (3)).
16. The Commissioner accepts that a reasonable apportionment is to attribute:
- 85.81% of the total of the cost bases of your Woolworths shares just before the demerger to your Woolworths shares, and
 - 14.19% of the total of the cost bases of your Woolworths shares just before the demerger to your corresponding Endeavour shares.

Sale of Endeavour Group Limited shares by Australian residents under the Sale Facility

17. If you are an Australian resident Small Shareholder who elected to use the Sale Facility, CGT event A1 happened on the Implementation Date when the Endeavour shares to which you were entitled were transferred to the Sale Agent (subsections 104-10(1) and (3)).

18. You will make a capital gain if the capital proceeds exceeded your cost base (subsection 104-10(4)). You will make a capital loss if the capital proceeds were less than your reduced cost base (subsection 104-10(4)).

19. In calculating any capital gain or capital loss:

- the capital proceeds are the Sale Facility Proceeds remitted to you (subsection 116-20(1)), and
- the first element of the cost bases and reduced cost bases of your Endeavour shares are worked out according to paragraphs 14 to 16 of this Ruling.

Capital gains tax consequences – foreign resident Woolworths Group Limited shareholders

CGT event G1

20. CGT event G1 happened on the Implementation Date (see paragraph 9 of this Ruling).

21. You will make a capital gain from CGT event G1 happening if the amount of the reduction of share capital for each Woolworths share (71 cents) was more than the cost base of the share. The capital gain is equal to the amount of the excess. No capital loss can be made from CGT event G1 (subsection 104-135(3)).

22. However, any capital gain you make from CGT event G1 is disregarded unless the Woolworths share was taxable Australian property (section 855-10).

23. A Woolworths share would have been taxable Australian property if it was:

- used by you (the foreign resident shareholder) in carrying on a business through a permanent establishment in Australia (table item 3 of section 855-15), or
- a CGT asset covered by subsection 104-165(3) (choosing to disregard a gain or loss on ceasing to be an Australian resident (table item 5 of section 855-15)).

24. If a Woolworths share was taxable Australian property, you may be able to choose to obtain demerger roll-over in respect of any capital gain under CGT event G1 if the Endeavour share you acquired under the demerger was also taxable Australian property just after you acquired it (subsection 125-55(2)).

Cost base and reduced cost base of Endeavour Group Limited shares

25. Whether or not demerger roll-over is available to you, you must work out the first element of the cost base and reduced cost base of each Woolworths share and corresponding Endeavour share in the same way as described in paragraphs 14 to 16 of this Ruling (subsections 125-80(2) and (3), and 125-85(1) and (2)).

Sale of Endeavour Group Limited shares by foreign residents under the Sale Facility

26. If you are a foreign resident whose Endeavour shares were sold through the Sale Facility, CGT event A1 happened on the Implementation Date when the Endeavour shares you were otherwise entitled to were transferred to the Sale Agent (subsections 104-10(1) and (3)).

27. However, any capital gain you make from CGT event A1 is disregarded unless the Endeavour share was taxable Australian property (section 855-10). Where your Endeavour share was taxable Australian property, any capital gain or capital loss arising from CGT event A1 is worked out according to paragraphs 18 to 19 of this Ruling.

Not a dividend

28. No part of the value of an Endeavour share transferred to you under the demerger will be included in your assessable income under subsection 44(1) of the *Income Tax Assessment Act 1936* (ITAA 1936). Although the part of the value of an Endeavour share that is not debited to the share capital account of Woolworths is a dividend under subsection 6(1) of the ITAA 1936, it will be a demerger dividend under subsections 44(3) to (5) of the ITAA 1936. A demerger dividend is non-assessable non-exempt income for you.

No dividend withholding tax

29. No part of the value of an Endeavour share transferred to you under the demerger will be subject to dividend withholding tax (subsection 128B(3D) of the ITAA 1936).

Anti-avoidance provisions in sections 45, 45A, 45B, 45BA and 45C of the ITAA 1936 will not apply to deem an assessable dividend

30. Section 45 of the ITAA 1936 will not apply to the Endeavour shares provided to you under the demerger. This is because all shareholders of Woolworths participated in the demerger based on their shareholding on the Demerger Record Date.

31. The Commissioner will not make a determination under subsection 45A(2) of the ITAA 1936 that section 45C of the ITAA 1936 applies to the whole, or any part, of the capital benefits provided to you under the demerger. This is because the circumstances of the demerger do not indicate that there was streaming of capital benefits to some shareholders and dividends to other shareholders.

32. As the purpose test in paragraph 45B(2)(c) of the ITAA 1936 is not satisfied, the Commissioner will not make a determination under either:

- paragraph 45B(3)(a) of the ITAA 1936 that section 45BA of the ITAA 1936 applies to the whole, or any part, of the demerger benefit provided to you under the demerger, or
- paragraph 45B(3)(b) of the ITAA 1936 that section 45C of the ITAA 1936 applies to the whole, or any part, of the capital benefit provided to you under the demerger.

Scheme

33. The following description of the scheme is based on information provided by the applicant. If the scheme is not carried out as described, this Ruling cannot be relied upon.

Woolworths Group Limited

34. Woolworths is an Australian-resident company listed on the Australian Securities Exchange (ASX).

35. The core business of Woolworths includes retail supermarkets in Australia and New Zealand, as well as Big W, and drinks.
36. Immediately before the demerger, Woolworths had on issue:
- 1,267,652,417 fully-paid ordinary shares, and
 - a number of unlisted rights issued to directors and employees, representing less than 3% of the total value of ownership interests (as defined in subsection 125-60(1)) in Woolworths.
37. All of the ownership interests in Woolworths were acquired after 19 September 1985. There were no other ownership interests (as defined in subsection 125-60(1)) in Woolworths.
38. As at 3 January 2021, Woolworths had approximately:
- \$6.281 billion credited to its share capital account
 - retained earnings of \$2.858 billion, and
 - reserves of \$271 million.
39. Woolworths shareholders include both Australian residents and foreign residents and are a mix of individuals, companies, trusts and superannuation funds. No foreign resident shareholder of Woolworths held an interest of 10% or more of the ordinary shares of Woolworths.
40. Woolworths has paid regular dividends since listing on the ASX.

Endeavour Group Limited

41. Endeavour is an Australian-resident company.
42. Endeavour operates a retail drinks and hospitality business across Australia.
43. Endeavour has one class of shares on issue, being fully-paid ordinary shares. Immediately before the demerger, Woolworths held approximately 85.4% of the ordinary shares in Endeavour.

The demerger of Endeavour Group Limited

44. On 10 May 2021, Woolworths announced to the ASX the proposed demerger of Endeavour.
45. On 18 June 2021, Woolworths shareholders voted at a General Meeting to approve a resolution to demerge Endeavour from Woolworths and a resolution under section 256C of the *Corporations Act 2001* to reduce the share capital of Woolworths by the Capital Reduction Amount.
46. The directors of Woolworths also passed a resolution to determine to pay a dividend for each Woolworths share on issue at the Demerger Record Date (Demerger Dividend).
47. On the Implementation Date, each Woolworths shareholder's entitlement to the Capital Reduction and Demerger Dividend was applied as consideration for the in specie transfer of approximately 70.8% of the issued Endeavour shares. Woolworths shareholders were entitled to receive one Endeavour share for each Woolworths share they held on the Demerger Record Date.
48. After the demerger, Woolworths held approximately 14.6% of the shares in Endeavour.

49. Endeavour shares were listed for quotation on the ASX and they commenced trading on a deferred settlement basis on 24 June 2021.

Accounting treatment and market valuation

50. Woolworths accounted for the demerger by debiting its:

- share capital account by \$903,753,798 (the Capital Reduction Amount), and
- demerger reserve account by \$6,964,273,194 (the Demerger Dividend Amount).

51. The Demerger Dividend Amount was the difference between the market value of the Endeavour shares transferred to the Woolworths shareholders and the Capital Reduction Amount.

Reasons for the demerger

52. The Woolworths Board formed the view that the demerger would:

- result in a simplified business and increase focus for both Woolworths and Endeavour
- enable Endeavour to pursue its own strategy and growth agenda
- provide an opportunity for Woolworths and Endeavour to realise the benefits of strategic partnership agreements
- result in stronger brand clarity for Woolworths and Endeavour, and
- allow current and future shareholders to have the flexibility to choose their level of investment in Woolworths and Endeavour.

Sale Facility for Ineligible Shareholders and Small Shareholders

53. A Sale Facility was used to sell Endeavour shares that would otherwise have been received by Ineligible Shareholders or any Selling Shareholders (being Small Shareholders who elected to participate in the facility).

54. Such Endeavour shares were transferred to the Sale Agent to be sold under the Sale Facility. Under the Sale Facility, the Sale Agent sold the Endeavour shares on the ASX and paid the Sale Facility Proceeds to the Ineligible Shareholders and Selling Shareholders.

Other matters

55. Immediately before the Implementation Date, Woolworths' share capital account was not tainted (within the meaning of Division 197).

56. Woolworths did not elect under subsection 44(2) of the ITAA 1936 that subsections 44(3) and (4) of the ITAA 1936 will not apply to the Demerger Dividend for all Woolworths shareholders.

57. Just after the demerger, CGT assets owned by Endeavour and its demerger subsidiaries representing at least 50% by market value of all the CGT assets owned by those entities were used in carrying on a business by those entities (subsection 44(5) of the ITAA 1936).

58. Employee share scheme interests in Woolworths have been issued in accordance with Division 83A and are interests to which either Subdivisions 83A-B or 83A-C applies.

Commissioner of Taxation

28 July 2021

References

<i>Previous draft:</i>	- ITAA 1997 104-10(4)
Not previously issued as a draft	- ITAA 1997 104-135
	- ITAA 1997 104-135(3)
<i>Legislative references:</i>	- ITAA 1997 104-165(3)
- ITAA 1936 6(1)	- ITAA 1997 109-5
- ITAA 1936 44(1)	- ITAA 1997 115-25
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- ITAA 1936 44(5)	- ITAA 1997 125-55(2)
- ITAA 1936 45	- ITAA 1997 125-60(1)
- ITAA 1936 45A	- ITAA 1997 125-70
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- ITAA 1936 45B(3)(a)	- ITAA 1997 125-85(1)
- ITAA 1936 45B(3)(b)	- ITAA 1997 125-85(2)
- ITAA 1936 45BA	- ITAA 1997 Div 197
- ITAA 1936 45C	- ITAA 1997 Div 230
- ITAA 1936 128B(3D)	- ITAA 1997 855-10
- ITAA 1997 Div 83A	- ITAA 1997 855-15
- ITAA 1997 Subdiv 83A-B	- ITAA 1997 977-50
- ITAA 1997 Subdiv 83A-C	- ITAA 1997 995-1(1)
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ATO references

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ATO law topic:	Income tax ~~ Assessable income ~~ Dividend income ~~ Dividend income
	Income tax ~~ Capital gains tax ~~ CGT events ~~ CGT event A1 - disposal
	of a CGT asset
	Income tax ~~ Capital gains tax ~~ CGT events ~~ CGT events G1 to G3 -
	shares
	Income tax ~~ Capital gains tax ~~ Cost base and reduced cost base
	Income tax ~~ Capital gains tax ~~ Discount capital gains
	Income tax ~~ Capital gains tax ~~ Exemptions ~~ Other
	Income tax ~~ Capital gains tax ~~ Rollovers ~~
	Demergers - Subdivision 125-B
	Income tax ~~ Capital management ~~ Anti avoidance rules ~~ Section 45A
	Income tax ~~ Capital management ~~ Anti avoidance rules ~~ Section 45B
	Income tax ~~ Capital management ~~ Anti avoidance rules ~~ Section 45C

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