

# **Mzuri Superannuation Fund**

**ABN: 53 591 383 623**

Trustees: Mzuri Investments Pty Ltd

**Financial Statements & Tax Return  
For the year ended 30 June 2021**

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# Mzuri Superannuation Fund

## Reports

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**Mzuri Superannuation Fund**  
**Statement of Financial Position**  
**as at 30 June 2021**

	Note	2021 \$	2020 \$
<b>Assets</b>			
Investments			
Cash and Cash Equivalents	6A	200,000	552,469
Managed Investments	6B	740,555	616,267
Shares in Listed Companies	6C	29,592	22,393
Units In Listed Unit Trusts	6D	194,110	160,952
Other Assets			
Cash At Bank		390,668	98,483
DRP Residual		7	20
Receivables		17,453	14,808
Current Tax Assets		1,356	1,597
<b>Total Assets</b>		<b>1,573,740</b>	<b>1,466,989</b>
<b>Liabilities</b>			
<b>Total Liabilities</b>		<b>-</b>	<b>-</b>
<b>Net Assets Available to Pay Benefits</b>		<b>1,573,740</b>	<b>1,466,989</b>
<i>Represented by:</i>			
<b>Liability for Accrued Benefits</b>	2		
Mr Gregory Kemp		1,573,740	1,466,989
<b>Total Liability for Accrued Benefits</b>		<b>1,573,740</b>	<b>1,466,989</b>

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

**Mzuri Superannuation Fund**  
**Operating Statement**  
**For the period 1 July 2020 to 30 June 2021**

	Note	2021 \$	2020 \$
<b>Income</b>			
Investment Gains			
Realised Capital Gains	8A	155	3,377
Increase in Market Value	8B	107,653	(39,021)
Investment Income			
Distributions	7A	32,580	26,899
Dividends	7B	631	1,094
Interest	7C	8,339	4,027
Other Income		173	-
		<b>149,531</b>	<b>(3,625)</b>
<b>Expenses</b>			
Member Payments			
Pensions Paid		29,640	44,874
Other Expenses			
Accountancy Fee		3,016	3,490
Adviser Fee		6,347	6,235
ASIC Annual Lodgement Fee		273	267
Auditor Fee		440	440
Bank Fees		3	5
Filing Fees		-	-
Fund Administration Fee		2,857	2,098
SMSF Administration Fee		-	-
SMSF Supervisory Levy		259	259
		<b>42,835</b>	<b>57,668</b>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>		<b>106,696</b>	<b>(61,293)</b>
<b>Income Tax</b>			
Income Tax Expense		(55)	(765)
		<b>(55)</b>	<b>(765)</b>
<b>Benefits Accrued as a Result of Operations</b>		<b>106,751</b>	<b>(60,528)</b>

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

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**Mzuri Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2021**

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

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

**(a) Statement of Compliance**

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because the members are able to command the preparation of tailored reports so as to satisfy specifically all of their information needs and there are no other users dependent on the financial statements. The financial statements are therefore special purpose financial statements that have been prepared in accordance with the legislative requirements of the *Superannuation Industry (Supervision) Act 1993* and *Regulations 1994* and the provisions of the Trust Deed. The trustees have determined that the accounting policies adopted are appropriate to meet their needs.

**(b) Basis of Preparation**

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

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

**(c) Use of Accounting Estimates and Judgments**

The preparation of financial statements requires the trustees to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstance, the results of which form the basis of making the judgments. Actual results may differ from these estimates.

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

**(d) Cash and Cash Equivalents**

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

**(e) Foreign Currency**

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

**(f) Valuation of Assets**

*Investment*

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

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

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

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

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

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## **Mzuri Superannuation Fund**

### **Notes to the Financial Statements**

#### **As at 30 June 2021**

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

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

#### *Financial Liabilities*

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

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

#### *Receivables and Payables*

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

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

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

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is measured at the fair value of consideration received or receivable. The following recognition criteria relate to the specific items of revenue the Fund receives:

#### *Interest*

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

#### *Dividend Revenue*

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

#### *Distribution Revenue*

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

#### *Rental Income*

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

#### *Movement in market values*

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

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

# Mzuri Superannuation Fund

## Notes to the Financial Statements

### As at 30 June 2021

#### *Contributions and Rollovers In*

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

The financial report was authorised for issue on 14 October 2021 by the directors of the trustee company.

## **Note 2 – Liability for Accrued Benefits**

The liability for accrued benefits represents the fund's present obligation to pay benefits to members and beneficiaries and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period. Changes in the Liability for Accrued Benefits are as follows:

	Current	Previous
<b>Liability for Accrued Benefits at beginning of period</b>	1,466,989	1,527,517
Benefits Accrued during the period	136,391	(15,654)
Benefits Paid during the period	(29,640)	(44,874)
<b>Liability for Accrued Benefits at end of period</b>	<b>1,573,740</b>	<b>1,466,989</b>

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

## **Note 3 – Vested Benefits**

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

	Current	Previous
<b>Vested Benefits at beginning of period</b>	1,466,989	1,527,517
Benefits Accrued during the period	136,391	(15,654)
Benefits Paid during the period	(29,640)	(44,874)
<b>Vested Benefits at end of period</b>	<b>1,573,740</b>	<b>1,466,989</b>

## **Note 4 – Guaranteed Benefits**

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

## **Note 5 – Funding Arrangements**

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

## **Note 6A – Cash and Cash Equivalents**

	Current	Previous
At market value:		
ANZ Term Deposit 90 Day	0	50,000
Bank of Queensland TD 1297763	0	200,000
TD 1.5% 07/09/2020	0	100,000
Westpac TD 40-8611	0	202,469
Westpac Term Deposit 595010	200,000	0
	<b>200,000</b>	<b>552,469</b>

**Mzuri Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2021**

**Note 6B – Managed Investments**

	Current	Previous
At market value:		
AMP Capital Core Infrastructure Fund - Class A Units	119,628	114,346
AMP Capital Wholesale Australian Property Fund	99,855	18,227
Antipodes Global Fund - Class P	55,621	46,390
AQR Wholesale DELTA Fund - Class 1F	0	46,565
Epoch Global Equity Shareholder Yield (Unhedged) Fund	50,406	43,480
Firetrail Absolute Return Fund - Class A	19,089	0
Hyperion High Convict Lg Cap ASX 300 SMA	115,129	81,594
Macquarie Growth ex-20 Aus Eq SMA	53,842	0
Munro Global Growth Fund	70,177	32,529
PIMCO Global Bond Fund - Wholesale Class	56,595	44,155
Resolution Capital Global Property Securities Fund	22,943	0
Walter Scott Global Equity Fund	77,271	62,566
Wholesale Australian Property Fund 365 Day	0	72,909
Winton Global Alpha Fund	0	53,506
	<b>740,555</b>	<b>616,267</b>

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

	Current	Previous
At market value:		
Alumina Limited	3,200	3,161
Aristocrat Leisure Limited	8,489	5,024
Cleanaway Waste Management Limited	6,109	5,091
Westpac Banking Corporation	8,130	5,654
Woodside Petroleum Limited	3,665	3,464
	<b>29,592</b>	<b>22,393</b>

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

	Current	Previous
At market value:		
Aventus Retail Property Fund - Ordinary Units Fully Paid	7,245	4,807
Magellan Global Equities Fund (Managed Fund) - Trading Managed Fund Units Fully Paid	0	65,280
Magellan Global Fund (Open Class) (Managed Fund) - Magellan Global Fund (Open Class) (Managed Fund)	72,652	0
Vanguard Ftse Europe Shares ETF - Exchange Traded Fund Units Fully Paid	49,739	39,690
Vanguard MSCI Australian Large Companies Index ETF - Exchange Traded Fund Units Fully Paid	64,474	51,175
	<b>194,110</b>	<b>160,952</b>



**Mzuri Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2021**

**Note 7A – Distributions**

	Current	Previous
AMP Capital Core Infrastructure Fund - Class A Units	4,491	3,194
AMP Capital Wholesale Australian Property Fund	5,493	4,254
Antipodes Global Fund - Class P	3,281	2,320
Epoch Global Equity Shareholder Yield (Unhedged) Fund	4,357	2,540
Firetrail Absolute Return Fund - Class A	13	0
Hyperion High Convict Lg Cap ASX 300 SMA	1,159	1,005
Macquarie Growth ex-20 Aus Eq SMA	106	0
Munro Global Growth Fund	5,553	3,842
PIMCO Global Bond Fund - Wholesale Class	1,278	1,550
Resolution Capital Global Property Securities Fund	195	0
Walter Scott Global Equity Fund	769	999
Wholesale Australian Property Fund 365 Day	0	1,075
Aventus Retail Property Fund - Ordinary Units Fully Paid	402	274
Magellan Global Equities Fund (Managed Fund) - Trading Managed Fund Units Fully Paid	1,260	2,624
Magellan Global Fund (Open Class) (Managed Fund) - Magellan Global Fund (Open Class) (Managed Fund)	1,347	0
Vanguard Ftse Europe Shares ETF - Exchange Traded Fund Units Fully Paid	1,128	1,157
Vanguard MSCI Australian Large Companies Index ETF - Exchange Traded Fund Units Fully Paid	1,749	2,065
	<b>32,580</b>	<b>26,899</b>

**Note 7B – Dividends**

	Current	Previous
Alumina Limited	147	235
Aristocrat Leisure Limited	20	110
Australian Finance Group Ltd	0	190
Caltex Australia Limited	0	49
Cleanaway Waste Management Limited	101	46
Westpac Banking Corporation	280	252
Woodside Petroleum Limited	83	210
	<b>631</b>	<b>1,094</b>

**Note 7C – Interest**

	Current	Previous
ANZ Term Deposit 90 Day	95	160
Bank of Queensland TD 1297763	3,600	0
TD 0.7% 06/04/2021	357	0
TD 1.5% 07/09/2020	764	0
Westpac TD 40-8611	2,278	2,893
ANZ Bank Account 153	80	218
BT Panorama	37	435
MBL Bank Account 395	1	65
MBL Bank Account 874	1,095	0
Westpac Banking Corporation 955	1	12
Westpac Banking Corporation Limited 850	0	3
Westpac Banking Corporation Limited 869	30	240
	<b>8,339</b>	<b>4,027</b>

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

**Mzuri Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2021**

**Note 8A – Realised Capital Gains**

	Current	Previous
<b>Managed Investments</b>		
AMP Capital Wholesale Australian Property Fund	0	(3,175)
AQR Wholesale DELTA Fund - Class 1F	(14,412)	0
Hyperion SMA Portfolio	27,352	3,920
Macquarie Growth SMA Portfolio	(830)	0
Winton Global Alpha Fund	(11,899)	0
<b>Shares in Listed Companies</b>		
Australian Finance Group Ltd	0	2,089
Bellamy's Australia Limited	0	92
Caltex Australia Limited	0	451
<b>Units in Listed Unit Trusts</b>		
Magellan Global Equities Fund (Managed Fund) - Trading Managed Fund Units Fully Paid	(57)	0
	<b>155</b>	<b>3,377</b>

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

	Current	Previous
<b>Managed Investments</b>		
AMP Capital Core Infrastructure Fund - Class A Units	1,516	(8,017)
AMP Capital Wholesale Australian Property Fund	5,530	(4,422)
Antipodes Global Fund - Class P	7,127	(3,516)
AQR Wholesale DELTA Fund - Class 1F	14,544	(8,243)
Epoch Global Equity Shareholder Yield (Unhedged) Fund	4,701	(6,155)
Firetrail Absolute Return Fund - Class A	(911)	0
Hyperion High Convict Lg Cap ASX 300 SMA	5,942	5,926
Macquarie Growth ex-20 Aus Eq SMA	4,652	0
Munro Global Growth Fund	3,837	2,529
PIMCO Global Bond Fund - Wholesale Class	32	37
Resolution Capital Global Property Securities Fund	2,864	0
Walter Scott Global Equity Fund	13,861	2,542
Wholesale Australian Property Fund 365 Day	(901)	901
Winton Global Alpha Fund	9,385	(8,653)
<b>Shares in Listed Companies</b>		
Alumina Limited	39	(1,371)
Aristocrat Leisure Limited	3,465	(1,028)
Australian Finance Group Ltd	0	(61)
Bellamy's Australia Limited	0	1,688
Caltex Australia Limited	0	1,186
Cleanaway Waste Management Limited	1,018	96
Westpac Banking Corporation	2,476	(3,279)
Woodside Petroleum Limited	101	(2,290)
<b>Units in Listed Unit Trusts</b>		
Aventus Retail Property Fund - Ordinary Units Fully Paid	2,438	(460)
Magellan Global Equities Fund (Managed Fund) - Trading Managed Fund Units Fully Paid	(21,041)	3,760
Magellan Global Fund (Open Class) (Managed Fund) - Magellan Global Fund (Open Class) (Managed Fund)	24,585	0
Vanguard Ftse Europe Shares ETF - Exchange Traded Fund Units Fully Paid	9,093	(2,820)
Vanguard MSCI Australian Large Companies Index ETF - Exchange Traded Fund Units Fully Paid	13,299	(7,369)
	<b>107,653</b>	<b>(39,021)</b>

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

# Mzuri Superannuation Fund

## Investment Summary as at 30 June 2021

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b>Bank</b>								
ANZ Bank Account 153				150	150			-%
BT Panorama				106,205	106,205			7%
MBL Bank Account 395				8,968	8,968			1%
MBL Bank Account 874				247,569	247,569			16%
Westpac Banking Corporation 955				4,063	4,063			-%
Westpac Banking Corporation Limited 850				1,394	1,394			-%
Westpac Banking Corporation Limited 869				22,319	22,319			1%
				<b>390,668</b>	<b>390,668</b>			<b>25%</b>
<b>Listed Securities Market</b>								
Aristocrat Leisure Limited (ASX:ALL)	197	25.2913	43.0900	4,982	8,489	3,506	70%	1%
Aventus Retail Property Fund - Ordinary Units Fully Paid (ASX:AVN)	2,300	2.1687	3.1500	4,988	7,245	2,257	45%	-%
Alumina Limited (ASX:AWC)	1,945	2.5403	1.6450	4,941	3,200	(1,741)	(35)%	-%
Cleanaway Waste Management Limited (ASX:CWY)	2,314	2.1586	2.6400	4,995	6,109	1,114	22%	-%
Magellan Global Fund (Open Class) (Managed Fund) - Magellan Global Fund (Open Class) (Managed Fund) (ASX:MGOC)	26,419	1.8194	2.7500	48,067	72,652	24,585	51%	5%
Vanguard MSCI Australian Large Companies Index ETF - Exchange Traded Fund Units Fully Paid (ASX:VLC)	846	59.9078	76.2100	50,682	64,474	13,792	27%	4%
Westpac Banking Corporation (ASX:WBC)	315	31.6135	25.8100	9,958	8,130	(1,828)	(18)%	1%
Woodside Petroleum Limited (ASX:WPL)	165	32.0284	22.2100	5,285	3,665	(1,620)	(31)%	-%
Vanguard Fise Europe Shares ETF - Exchange Traded Fund Units Fully Paid (ASX:VEQ)	769	56.0203	64.6800	43,080	49,739	6,659	15%	3%
				<b>176,978</b>	<b>223,702</b>	<b>46,724</b>	<b>26%</b>	<b>14%</b>

# Mzuri Superannuation Fund

## Investment Summary as at 30 June 2021

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b>Managed Funds Market</b>								
AMP Capital Core Infrastructure Fund - Class A Units	89,928	1.2750	1.3303	114,660	119,628	4,968	4%	8%
PIMCO Global Bond Fund - Wholesale Class	56,760	1.0084	0.9971	57,235	56,595	(640)	(1)%	4%
Epoch Global Equity Shareholder Yield (Unhedged) Fund	41,313	1.2840	1.2201	53,044	50,406	(2,639)	(5)%	3%
Antipodes Global Fund - Class P	31,290	1.5259	1.7776	47,745	55,621	7,875	16%	4%
Waller Scott Global Equity Fund	22,126	2.1192	3.4923	46,890	77,271	30,381	65%	5%
Munro Global Growth Fund	41,579	1.5347	1.6878	63,810	70,177	6,366	10%	5%
AMP Capital Wholesale Australian Property Fund	77,496	1.2298	1.2885	95,307	99,855	4,549	5%	6%
Hyperion High Convict Lg Cap ASX 300 SMA	1	102,496.3200	115,128.8800	102,496	115,129	12,633	12%	7%
Macquarie Growth ex-20 Aus Eq SMA	1	49,190.2600	53,841.9100	49,190	53,842	4,652	9%	3%
Resolution Capital Global Property Securities Fund	12,356	1.6250	1.8568	20,079	22,943	2,864	14%	1%
Firetrail Absolute Return Fund - Class A	15,629	1.2797	1.2214	20,000	19,089	(911)	(5)%	1%
				<b>670,457</b>	<b>740,555</b>	<b>70,098</b>	<b>10%</b>	<b>48%</b>
<b>Term Deposits</b>								
Westpac Term Deposit 595010				200,000	200,000	0	0%	13%
				<b>200,000</b>	<b>200,000</b>	<b>0</b>	<b>0%</b>	<b>13%</b>
				<b>1,438,103</b>	<b>1,554,925</b>	<b>116,822</b>	<b>8%</b>	<b>100%</b>

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

**Mzuri Superannuation Fund**  
Investment Income Summary  
For the period 1 July 2020 to 30 June 2021

	Add			Less			Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred					
<b>Bank</b>											
ANZ Bank Account 153											
80	0	0	0	0	0	0	80	0	0	0	0
BT Panorama											
37	0	0	0	0	0	0	37	0	0	0	0
MBL Bank Account 395											
1	0	0	0	0	0	0	1	0	0	0	0
MBL Bank Account 874											
1,095	0	0	0	0	0	0	1,095	0	0	0	0
Westpac Banking Corporation 955											
1	0	0	0	0	0	0	1	0	0	0	0
Westpac Banking Corporation Limited 850											
0	0	0	0	0	0	0	0	0	0	0	0
Westpac Banking Corporation Limited 869											
30	0	0	0	0	0	0	30	0	0	0	0
<b>1,244</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,244</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Listed Securities Market</b>											
Alumina Limited (ASX:AWC)											
147	63	0	0	0	0	0	210	0	0	0	0
Ariscocrat Leisure Limited (ASX:ALL)											
20	8	0	0	0	0	0	28	0	0	0	0
Aventus Retail Property Fund - Ordinary Units Fully Paid (ASX:AVN)											
402	0	0	0	0	0	138	233	0	15	0	15
Cleanaway Waste Management Limited (ASX:CWY)											
101	43	0	0	0	0	0	144	0	0	0	0
Magellan Global Equities Fund (Managed Fund) - Trading Managed Fund Units Fully Paid (ASX:MGE)											
1,260	0	0	0	0	1,213	0	0	0	23	0	23
Magellan Global Fund (Open Class) (Managed Fund) - Magellan Global Fund (Open Class) (Managed Fund) (ASX:MGOC)											

**Mzuri Superannuation Fund**  
Investment Income Summary  
For the period 1 July 2020 to 30 June 2021

	Add			Less			Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Total Income	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST		
Vanguard Fts Europe Shares ETF - Exchange Traded Fund Units Fully Paid (ASX:VEQ)	1,347	0	0	0	0	617	0	730	0	365	0
947	0	181	0	0	(44)	0	1,087	0	43	0	43
Vanguard MSCI Australian Large Companies Index ETF - Exchange Traded Fund Units Fully Paid (ASX:VLC)	1,749	691	0	0	0	0	2,377	0	32	0	32
Westpac Banking Corporation (ASX:WBC)	280	120	0	0	0	0	401	0	0	0	0
Woodside Petroleum Limited (ASX:WPL)	83	36	0	0	0	0	119	0	0	0	0
<b>6,335</b>	<b>962</b>	<b>181</b>	<b>0</b>	<b>0</b>	<b>1,786</b>	<b>138</b>	<b>4,599</b>	<b>0</b>	<b>478</b>	<b>0</b>	<b>478</b>

**Managed Funds Market**

AMP Capital Core Infrastructure Fund - Class A Units											
4,180	66	310	0	104	553	0	0	0	0	0	0
AMP Capital Wholesale Australian Property Fund											
5,493	12	0	0	0	2,096	0	0	0	0	0	0
Antipodes Global Fund - Class P											
3,081	8	200	0	0	0	0	3,081	0	1,475	131	1,475
Epoch Global Equity Shareholder Yield (Unhedged) Fund											
4,079	1	278	0	0	0	0	2,917	0	1,458	0	1,458
Firetrail Absolute Return Fund - Class A											
2	122	11	0	0	2	0	133	0	0	0	0
Hyperion High Convict Lg Cap ASX 300 SMA											
1,077	174	82	0	0	0	0	1,334	0	0	0	0
Macquarie Growth ex-20 Aus Eq SMA											
105	10	1	0	0	(3)	0	95	0	12	0	12
Munro Global Growth Fund											
5,509	0	44	0	0	0	0	5,553	0	0	0	0
PIMCO Global Bond Fund - Wholesale Class											

**Mzuri Superannuation Fund**  
Investment Income Summary  
For the period 1 July 2020 to 30 June 2021

Total Income	Add			Less			Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST			
1,278	0	0	0	0	0	0	0	0	0	0	0
Resolution Capital Global Property Securities Fund											
169	0	26	0	0	2	0	0	0	0	0	0
Waller Scott Global Equity Fund											
601	0	167	0	0	0	0	376	0	188	0	188
<b>25,575</b>	<b>394</b>	<b>1,120</b>	<b>0</b>	<b>104</b>	<b>2,650</b>	<b>0</b>	<b>6,399</b>	<b>0</b>	<b>3,134</b>	<b>131</b>	<b>3,134</b>
<b>Term Deposits</b>											
ANZ Term Deposit 90 Day											
95	0	0	0	0	0	0	0	0	0	0	0
Bank of Queensland TD 1297763											
3,600	0	0	0	0	0	0	0	0	0	0	0
TD 0.7% 06/04/2021											
357	0	0	0	0	0	0	0	0	0	0	0
TD 1.5% 07/09/2020											
764	0	0	0	0	0	0	0	0	0	0	0
Westpac TD 40-8611											
2,278	0	0	0	0	0	0	0	0	0	0	0
<b>7,095</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,095</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>40,249</b>	<b>1,356</b>	<b>1,301</b>	<b>0</b>	<b>104</b>	<b>4,437</b>	<b>138</b>	<b>7,354</b>	<b>0</b>	<b>3,611</b>	<b>131</b>	<b>3,611</b>

\* Distributed capital gains components correspond to the cash amount received. You should refer to Realised Capital Gains or Distribution Reconciliation Reports for tax and capital gain reporting purpose.

**Mzuri Superannuation Fund**  
(ABN: 53 591 383 623)

**Member Benefit Statement**

Period	
1 July 2020 – 30 June 2021	
Member	Number: KEM1328B
Mr Gregory John Kemp	
Pension Account	
GJK RABP	

Member Account Details	
Residential Address:	69 Mooroodu Road Thorneside QLD 4158
Date of Birth:	27 May 1958
Date Joined Fund:	10 February 2016
Eligible Service Date:	10 February 2016
Tax File Number Held:	Yes
Account Start Date:	1 March 2016

**Your Account Summary**

Withdrawal Benefit as at 01 Jul 2020	75,246
<u>Increases to your account:</u>	
Share Of Net Fund Income	6,959
Tax on Net Fund Income	3
<u>Total Increases</u>	6,962
<u>Decreases to your account:</u>	
Pension Payments	1,500
<u>Total Decreases</u>	1,500
Withdrawal Benefit as at 30 Jun 2021	80,708

**Your Tax Components**

Tax Free	29.12%	23,506
Taxable Taxed		57,203
Taxable Untaxed		-

**Your Preservation Components**

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	80,708

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

Janet Margaret Kemp has been selected as the Reversionary Beneficiary for this Pension Account.

**For Enquiries:**

phone 0733491452 | email [elizabethm@virtusuper.com.au](mailto:elizabethm@virtusuper.com.au)  
mail Elizabeth Meiklejohn, PO Box 83, Mount Gravatt, QLD 4122



**Mzuri Superannuation Fund**  
(ABN: 53 591 383 623)

**Member Benefit Statement**

Period	
1 July 2020 – 30 June 2021	
Member	Number: KEM1328B
Mr Gregory John Kemp	
Pension Account	
GJK RABP2	

Member Account Details	
Residential Address:	69 Mooroodu Road Thorneside QLD 4158
Date of Birth:	27 May 1958
Date Joined Fund:	10 February 2016
Eligible Service Date:	10 February 2016
Tax File Number Held:	Yes
Account Start Date:	4 April 2016

**Your Account Summary**

Withdrawal Benefit as at 01 Jul 2020	1,344,079
<u>Increases to your account:</u>	
Share Of Net Fund Income	124,969
Tax on Net Fund Income	50
<u>Total Increases</u>	125,019
<u>Decreases to your account:</u>	
Pension Payments	27,190
<u>Total Decreases</u>	27,190
Withdrawal Benefit as at 30 Jun 2021	1,441,908

**Your Tax Components**

Tax Free	29.12%	419,947
Taxable Taxed		1,021,961
Taxable Untaxed		-

**Your Preservation Components**

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	1,441,908

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

Janet Margaret Kemp has been selected as the Reversionary Beneficiary for this Pension Account.

**For Enquiries:**

phone 0733491452 | email [elizabethm@virtusuper.com.au](mailto:elizabethm@virtusuper.com.au)  
mail Elizabeth Meiklejohn, PO Box 83, Mount Gravatt, QLD 4122

**Mzuri Superannuation Fund**  
(ABN: 53 591 383 623)

**Member Benefit Statement**

Period
1 July 2020 – 30 June 2021
Member
Number: KEM1328B
Mr Gregory John Kemp
Pension Account
GJK RABP1

Member Account Details	
Residential Address:	69 Moorroonu Road Thorneside QLD 4158
Date of Birth:	27 May 1958
Date Joined Fund:	10 February 2016
Eligible Service Date:	10 February 2016
Tax File Number Held:	Yes
Account Start Date:	5 June 2017

**Your Account Summary**

Withdrawal Benefit as at 01 Jul 2020	47,664
<u>Increases to your account:</u>	
Share Of Net Fund Income	4,408
Tax on Net Fund Income	2
<u>Total Increases</u>	4,410
<u>Decreases to your account:</u>	
Pension Payments	950
<u>Total Decreases</u>	950
Withdrawal Benefit as at 30 Jun 2021	51,124

**Your Tax Components**

Tax Free	100.00%	51,124
Taxable Taxed		-
Taxable Untaxed		-

**Your Preservation Components**

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	51,124

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

Janet Margaret Kemp has been selected as the Reversionary Beneficiary for this Pension Account.

**For Enquiries:**

phone 0733491452 | email [elizabethm@virtusuper.com.au](mailto:elizabethm@virtusuper.com.au)  
mail Elizabeth Meiklejohn, PO Box 83, Mount Gravatt, QLD 4122

# Mzuri Superannuation Fund

## Trustee Declaration

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

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

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2021 present fairly the financial position of the Fund at 30 June 2021 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the Trust Deed; and
- (iii) the operation of the Fund has been carried out in accordance with its Trust Deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 during the year ended 30 June 2021.

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

..... Dated: ...../...../.....  
**Janet Kemp**  
Director: Mzuri Investments Pty Ltd

..... Dated: ...../...../.....  
**Gregory Kemp**  
Director: Mzuri Investments Pty Ltd

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE  
MZURI INVESTMENTS PTY LTD ATF  
MZURI SUPERANNUATION FUND  
HELD ON 14 OCTOBER 2021 AT  
69 MOOROONDU ROAD, THORNESIDE QLD**

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**PRESENT**

Janet Kemp

Gregory Kemp

**APPROVAL OF  
PREVIOUS MINUTES:**

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

**PAYMENT OF BENEFITS:**

The trustee has ensured that any payment of benefits made from the fund meet the requirement of the fund's deed and do not breach the superannuation laws in relation to:

1. making payment to members; and
2. breaching the fund's or the member's investment strategy.

The trustees have reviewed the payment of benefits and received advice that the transfer is in accordance with the deed and the superannuation laws. As such the trustee has resolved to allow the payment of the following benefits on behalf of the members:

<b>Member Name/Payment Type</b>	<b>Amount</b>
<i>Mr Gregory Kemp</i> Pension	29,640

**PURCHASE OF ASSETS:**

It was resolved that having regard to the composition, risk and return of the fund's existing investments, the fund's investment objectives and its present liquidity, the purchase of the assets identified below during the year ended 30 June 2021 hereto be confirmed and are in line with the investment strategy of the fund.

<b>Asset / Date</b>	<b>Price</b>	<b>Units</b>	<b>Consideration</b>
<i>Managed Funds Market</i>			
<i>AMP Capital Core Infrastructure Fund - Class A Units</i>			
08 Jul 2020	1.3130	548.63	720
09 Oct 2020	1.2984	781.70	1,015
14 Jan 2021	1.3096	696.23	912
15 Apr 2021	1.3465	830.96	1,119
<i>PIMCO Global Bond Fund - Wholesale Class</i>			
21 Jul 2020	1.0066	1195.86	1,204
08 Oct 2020	1.0090	473.75	478
08 Jan 2021	1.0105	690.53	698
14 Jan 2021	1.0101	9900.01	10,000
09 Apr 2021	0.9944	28.91	29
<i>Epoch Global Equity Shareholder Yield (Unhedged) Fund</i>			
16 Jul 2020	1.1268	1388.41	1,564
30 Sep 2020	1.1447	197.89	227
31 Dec 2020	1.1656	199.03	232
31 Mar 2021	1.2513	161.50	202
<i>Antipodes Global Fund - Class P</i>			
15 Jul 2020	1.6003	1314.24	2,103
<i>Walter Scott Global Equity Fund</i>			
13 Jul 2020	2.9150	289.52	844
<i>Munro Global Growth Fund</i>			
14 Jul 2020	1.5412	2472.22	3,810
14 Jan 2021	1.7730	16920.47	30,000
<i>AMP Capital Wholesale Australian Property Fund</i>			
24 Sep 2020	1.2126	59381.53	72,008
12 Oct 2020	1.2334	1089.28	1,344
01 Feb 2021	1.2468	1093.62	1,364
13 Apr 2021	1.2734	1086.41	1,383
<i>Macquarie Growth ex-20 Aus Eq SMA</i>			
09 Mar 2021	50000.0000	1.00	50,000
<i>Resolution Capital Global Property Securities Fund</i>			
14 Jan 2021	1.6244	12312.24	20,000
31 Mar 2021	1.7962	43.95	79
<i>Firetrail Absolute Return Fund - Class A</i>			
08 Feb 2021	1.2797	15628.66	20,000
<i>Listed Securities Market</i>			
<i>Magellan Global Equities Fund (Managed Fund) - Trading Managed Fund Units Fully Paid</i>			
28 Jul 2020	3.9169	670.00	2,624
19 Nov 2020	3.9620	318.00	1,260
<i>Magellan Global Fund Rights Entitlement</i>			
08 Jan 2021	0.0000	15993.00	0

*Magellan Global Fund  
(Open Class) (Managed  
Fund) - Magellan Global  
Fund (Open Class)  
(Managed Fund)*

08 Dec 2020	1.8948	5293.00	10,029
08 Dec 2020	1.7759	5647.00	10,029
08 Dec 2020	1.6636	6077.00	10,110
08 Dec 2020	1.6571	6077.00	10,070
08 Dec 2020	1.8183	418.00	760
08 Dec 2020	2.1220	700.00	1,485
08 Dec 2020	2.4874	706.00	1,756
08 Dec 2020	2.5506	483.00	1,232
08 Dec 2020	2.5497	1018.00	2,596

*Vanguard Ftse Europe  
Shares ETF - Exchange  
Traded Fund Units Fully  
Paid*

16 Jul 2020	51.8525	8.00	415
16 Oct 2020	54.7633	3.00	164
19 Jan 2021	49.9975	4.00	200
20 Apr 2021	58.8967	3.00	177

*Woodside Petroleum  
Limited*

18 Sep 2020	18.7925	4.00	75
24 Mar 2021	24.7700	1.00	25

*Term Deposits*

*TD 0.7% 06/04/2021*

02 Oct 2020	1.0000	100000.00	100,000
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*Westpac Term Deposit  
595010*

10 Feb 2021	1.0000	200000.00	200,000
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**DISPOSAL OF ASSETS:**

It was resolved that having regard to the composition, risk and return of the fund's existing investments, the fund's investment objectives and its present liquidity, the disposal of the assets identified below during the year ended 30 June 2021 hereto be confirmed and are in line with the investment strategy of the fund.

<b>Asset / Date</b>	<b>Price</b>	<b>Units</b>	<b>Consideration</b>
<i>Term Deposits</i>			
<i>ANZ Term Deposit 90 Day</i>			
25 Sep 2020	1.0000	50000.00	50,000
<i>Bank of Queensland TD 1297763</i>			
25 Sep 2020	1.0000	200000.00	200,000
<i>TD 1.5% 07/09/2020</i>			
07 Sep 2020	1.0000	100000.00	100,000
<i>TD 0.7% 06/04/2021</i>			
06 Apr 2021	1.0000	100000.00	100,000
<i>Westpac TD 40-8611</i>			
29 Dec 2020	1.0000	202468.55	202,469
<i>Managed Funds Market</i>			
<i>Winton Global Alpha Fund</i>			
30 Oct 2020	0.9576	53250.86	50,993
<i>Wholesale Australian Property Fund 365 Day</i>			
24 Sep 2020	1.2126	59381.53	72,008
<i>AQR Wholesale DELTA Fund - Class 1F</i>			
18 Aug 2020	0.8064	57911.00	46,698
<i>Listed Securities Market</i>			
<i>Magellan Global Equities Fund (Managed Fund) - Trading Managed Fund Units Fully Paid</i>			
08 Dec 2020	2.8786	3484.00	10,029
08 Dec 2020	2.6981	3717.00	10,029
08 Dec 2020	2.5275	4000.00	10,110
08 Dec 2020	2.7638	275.00	760
08 Dec 2020	3.2222	461.00	1,485
08 Dec 2020	3.7765	465.00	1,756
08 Dec 2020	2.5175	4000.00	10,070
08 Dec 2020	3.8740	318.00	1,232
08 Dec 2020	3.8740	670.00	2,596
<i>Magellan Global Fund Rights Entitlement</i>			
23 Feb 2021	0.0000	15993.00	0

**ALLOCATION OF NET INCOME:**

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

	<b>Income</b>	<b>Fund Tax</b>	<b>Conts Tax</b>	<b>Direct Tax</b>
<i>Mr Gregory Kemp</i>				
GJK RABP	6,959	(3)	0	0
GJK RABP1	4,408	(2)	0	0
GJK RABP2	124,969	(50)	0	0

**REPORTING ENTITY  
CONCEPT:**

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

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

**REPORTS AND  
STATEMENTS:**

The Financial Reports consisting of Statement of Financial Position, Operating Statement and Notes to the Financial Statements, Trustee's Declaration, Compilation Report, Auditor's Report and Member Statement for the period ended 30 June 2021 were tabled for consideration at the meeting.

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

1. the financial statements are drawn up so as to present fairly the financial position of the fund as at 30 June 2021, the benefits accrued as a result of operations and its cash flow for the year then ended;
2. the financial statements have been prepared in accordance with the requirements of the trust deed and Australian Accounting Standards as noted in Note 1 to the Financial Statements and
3. the fund has operated substantially in accordance with the trust deed and the requirements of the *Superannuation Industry (Supervision) Act 1993 (SISA)*, during the year ended 30 June 2021.

**INCOME TAX RETURN:**

The completed Self-Managed Superannuation Fund Annual Return for the financial year ended 30 June 2021 was tabled for consideration at the meeting.

It was resolved that:

1. the particulars contained in the 2021 income tax return and the relevant records used to ascertain the taxable income, as shown, derived by the fund from all sources in and out of Australia during the year of income are true and correct and;
2. the fund satisfies the statutory requirements and conditions applicable to be classified as a 'Regulated Superannuation Fund/Complying Superannuation Fund' for the year of income and;
3. the income tax return be adopted in its present format and that the Return be signed by the Trustees.



**REVIEW OF INVESTMENT  
STRATEGY:**

The fund's investment performance for the year ended 30 June 2021 and existing investment strategy have been reviewed by the Trustees, after considering:

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

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

**TRUSTEE AND MEMBER  
STATUS:**

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the fund and that they are not disqualified persons as defined by Section 120 of the S/SA.

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

**AUDITOR:**

It was resolved that

Anthony Boys  
of  
Super Audits

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

**TAX AGENT:**

It was resolved that

Mr David Tincknell  
of  
VIRTU SUPER PTY LTD  
Virtu Super Pty Ltd  
Ground Floor, 1454 Logan Road  
Mount Gravatt, QLD 4122

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

**CLOSURE:**

There being no further business the meeting was closed.

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

Gregory Kemp  
Chairperson

# Compilation Report to the Trustees and Members of Mzuri Superannuation Fund

**ABN 53 591 383 623**  
**For the period 1 July 2020 to 30 June 2021**

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On the basis of the information provided by the Trustees of Mzuri Superannuation Fund, we have compiled the accompanying special purpose financial statements of Mzuri Superannuation Fund for the period ended 30 June 2021, which comprise the Statement of Financial Position, Operating Statement, a summary of significant accounting policies and other explanatory notes.

The specific purpose for which the special purpose financial statements have been prepared is to provide information relating to the performance and financial position of Mzuri Superannuation Fund that satisfies the information needs of the trustees and the members.

## **The Responsibility of Trustees**

The Trustees of Mzuri Superannuation Fund are solely responsible for the information contained in the special purpose financial statements and have determined that the basis of accounting adopted and financial reporting framework used are appropriate to meet the needs of the members.

## **Our Responsibility**

On the basis of information provided by the Trustees of Mzuri Superannuation Fund, we have compiled the accompanying special purpose financial statements in accordance with the same financial reporting framework/basis of accounting used above and **APES 315: *Compilation of Financial Information***.

Our procedures use accounting expertise to collect, classify and summarise the financial information, which the Trustees provided, in compiling the financial statements. Virtu Super has not conducted any audit or review and accordingly no assurance by Virtu Super is expressed. A separate report issued by the Fund Auditor will provide a level of assurance, as detailed in the report and audit engagement letter.

The special purpose financial statements were compiled exclusively for the benefit of the Trustees and members of the fund and purpose identified above. We do not accept responsibility to any other person for the contents of the special purpose financial statements.

Signature of Accountant  Dated: 14 October 2021

**Name of Signatory:** Elizabeth Meiklejohn

**Address:** 1454 Logan Road  
Mount Gravatt, QLD 4122

<sup>1</sup> Refer to AUASB Standards for the issuance of audit opinions and review conclusions



# 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 I T H S T

- Place ☒ in ALL applicable boxes.

- Postal address for annual returns:

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

## Section A: Fund information

### 1 Tax file number (TFN) \*\*\*\*\*

- ❗ 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.

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

### 2 Name of self-managed superannuation fund (SMSF)

Mzuri Superannuation Fund

### 3 Australian business number (ABN) (if applicable) 53591383623

### 4 Current postal address

PO Box 83

Suburb/town

Mount Gravatt

State/territory

QLD

Postcode

4122

### 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 ☐

Fund's tax file number (TFN) \*\*\*\*\*

**6 SMSF auditor**

Auditor's name

Title: MR

Family name

Boys

First given name

Anthony

Other given names

William

SMSF Auditor Number

100014140

Auditor's phone number

04

10712708

Postal address

PO Box 3376

Suburb/town

RUNDLE MALL

State/territory

SA

Postcode

5000

Date audit was completed

A

Day

Month

Year

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 034061

Fund account number 402850

Fund account name

Mzuri Investments Pty Ltd ATF Mzuri Superannuation Fund

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

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

BSB number

Account number

Account name

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

smsfdataflow

Fund's tax file number (TFN) \*\*\*\*\*

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

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

No ☒ Yes ☐ If yes, provide the date on which the fund was wound up 

Day	Month	Year

 Have all tax lodgment and payment obligations been met? No ☐ Yes ☐

**10 Exempt current pension income**

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

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

No ☐ Go to Section B: Income.

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

31042	.00
-------	-----

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

Segregated assets method **B** ☒

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

Did the fund have any other income that was assessable?

**E** Yes ☐ Go to Section B: Income.

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

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

Fund's tax file number (TFN) \*\*\*\*\*

## 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** \$ -00

Gross rent and other leasing and hiring income **B** \$ -00

Gross interest **C** \$ -00

Forestry managed investment scheme income **X** \$ -00

Gross foreign income

**D1** \$ -00

Net foreign income **D** \$ -00

Loss

☐

Australian franking credits from a New Zealand company

**E** \$ -00

Transfers from foreign funds

**F** \$ -00

Number

Gross payments where ABN not quoted

**H** \$ -00

Gross distribution from partnerships

**I** \$ -00

Loss

☐

## Calculation of assessable contributions

Assessable employer contributions

**R1** \$ -00

plus Assessable personal contributions

**R2** \$ -00

plus \*\*No-TFN-quoted contributions

**R3** \$ 0-00

(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

**R6** \$ -00

\*Unfranked dividend amount

**J** \$ -00

\*Franked dividend amount

**K** \$ -00

\*Dividend franking credit

**L** \$ -00

\*Gross trust distributions

**M** \$ -00

Code

☐

Assessable contributions  
(R1 plus R2  
plus R3 less R6)

**R** \$ -00

## Calculation of non-arm's length income

\*Net non-arm's length private company dividends

**U1** \$ -00

plus \*Net non-arm's length trust distributions

**U2** \$ -00

plus \*Net other non-arm's length income

**U3** \$ -00

\*Other income

**S** \$ -00

\*Assessable income due to changed tax status of fund

**T** \$ -00

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

**U** \$ -00

Code

☐

\*This is a mandatory label.

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

GROSS INCOME  
(Sum of labels A to U)

**W** \$ -00

Loss

☐

Exempt current pension income

**Y** \$ -00

TOTAL ASSESSABLE  
INCOME (W less Y)

**V** \$ -00

Loss

☐



Fund's tax file number (TFN) \*\*\*\*\*

## 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 \$ 0.00	A2 \$ 0.00	
Interest expenses overseas	B1 \$ 0.00	B2 \$ 0.00	
Capital works expenditure	D1 \$ 0.00	D2 \$ 0.00	
Decline in value of depreciating assets	E1 \$ 0.00	E2 \$ 0.00	
Insurance premiums – members	F1 \$ 0.00	F2 \$ 0.00	
SMSF auditor fee	H1 \$ 0.00	H2 \$ 440.00	
Investment expenses	I1 \$ 0.00	I2 \$ 2.00	
Management and administration expenses	J1 \$ 0.00	J2 \$ 12493.00	
Forestry managed investment scheme expense	U1 \$ 0.00	U2 \$ 0.00	
Other amounts	L1 \$ 0.00	L2 \$ 259.00	Code <input type="checkbox"/>
Tax losses deducted	M1 \$ 0.00		Code <input type="checkbox"/>

## TOTAL DEDUCTIONS

N \$ 0.00

(Total A1 to M1)

## TOTAL NON-DEDUCTIBLE EXPENSES

Y \$ 13194.00

(Total A2 to L2)

## \*TAXABLE INCOME OR LOSS

O \$ 0.00

Loss ☐(TOTAL ASSESSABLE INCOME less  
TOTAL DEDUCTIONS)

## TOTAL SMSF EXPENSES

Z \$ 13194.00

(N plus Y)

#This is a mandatory label.

Fund's tax file number (TFN) \*\*\*\*\*

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** \$ 0.00

(an amount must be included even if it is zero)

#Tax on taxable income **T1** \$ 0

(an amount must be included even if it is zero)

#Tax on no-TFN-quoted contributions **J** \$ 0

(an amount must be included even if it is zero)

Gross tax **B** \$ 0

(T1 plus J)

Foreign income tax offset

**C1** \$ 0

Rebates and tax offsets

**C2** \$

Non-refundable non-carry forward tax offsets

**C** \$ 0

(C1 plus C2)

SUBTOTAL 1

**T2** \$ 0

(B less C – cannot be less than zero)

Early stage venture capital limited  
partnership tax offset**D1** \$ 0Early stage venture capital limited partnership  
tax offset carried forward from previous year**D2** \$ 0

Early stage investor tax offset

**D3** \$ 0Early stage investor tax offset  
carried forward from previous year**D4** \$ 0

Non-refundable carry forward tax offsets

**D** \$ 0

(D1 plus D2 plus D3 plus D4)

SUBTOTAL 2

**T3** \$ 0

(T2 less D – cannot be less than zero)

Complying fund's franking credits tax offset

**E1** \$ 1355.71

No-TFN tax offset

**E2** \$

National rental affordability scheme tax offset

**E3** \$

Exploration credit tax offset

**E4** \$

Refundable tax offsets

**E** \$ 1355.71

(E1 plus E2 plus E3 plus E4)

#TAX PAYABLE **T5** \$ 0

(T3 less E – cannot be less than zero)

Section 102AAM interest charge

**G** \$ 0

Fund's tax file number (TFN) \*\*\*\*\*

Credit for interest on early payments –  
amount of interest

H1 \$

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

H2 \$ 0

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

H3 \$ 0

Credit for TFN amounts withheld from  
payments from closely held trusts

H5 \$

Credit for interest on no-TFN tax offset

H6 \$

Credit for foreign resident capital gains  
withholding amounts

H8 \$

Eligible credits

H \$ 0

(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds

(Remainder of refundable tax offsets)

I \$ 1355.71

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

PAYG instalments raised

K \$ 0

Supervisory levy

L \$ 259

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 \$ -1096.71

(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

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

Tax losses carried forward  
to later income years

U \$ 0.00

Net capital losses carried  
forward to later income years

V \$ 0.00

Fund's tax file number (TFN) \*\*\*\*\*

Section F: **Member information****MEMBER 1**Title: 

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 \$ 

① 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**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** \$ Income  
stream  
payments**R2** \$ 

Code

☐

Code

☐ TRIS Count**CLOSING ACCOUNT BALANCE S** \$ 

(S1 plus S2 plus S3)

Accumulation phase value **X1** \$ Retirement phase value **X2** \$ Outstanding limited recourse  
borrowing arrangement amount **Y** \$

Fund's tax file number (TFN) \*\*\*\*\*

Section H: **Assets and liabilities****15 ASSETS****15a Australian managed investments**Listed trusts **A** \$ 194109.00Unlisted trusts **B** \$ 740555.00Insurance policy **C** \$ 0.00Other managed investments **D** \$ 0.00**15b Australian direct investments****Limited recourse borrowing arrangements**

Australian residential real property

**J1** \$ 0.00

Australian non-residential real property

**J2** \$ 0.00

Overseas real property

**J3** \$ 0.00

Australian shares

**J4** \$ 0.00

Overseas shares

**J5** \$ 0.00

Other

**J6** \$ 0.00

Property count

**J7** 0Cash and term deposits **E** \$ 590667.00Debt securities **F** \$ 0.00Loans **G** \$ 0.00Listed shares **H** \$ 29592.00Unlisted shares **I** \$ 0.00Limited recourse borrowing arrangements **J** \$ 0.00Non-residential real property **K** \$ 0.00Residential real property **L** \$ 0.00Collectables and personal use assets **M** \$ 0.00Other assets **O** \$ 18817.00**15c Other investments**Crypto-Currency **N** \$ 0.00**15d Overseas direct investments**Overseas shares **P** \$ 0.00Overseas non-residential real property **Q** \$ 0.00Overseas residential real property **R** \$ 0.00Overseas managed investments **S** \$ 0.00Other overseas assets **T** \$ 0.00**TOTAL AUSTRALIAN AND OVERSEAS ASSETS U** \$ 1573740.00(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 ☐

\$ 0.00

Fund's tax file number (TFN) \*\*\*\*\*

**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** \$  .00

Permissible temporary borrowings

**V2** \$  .00

Other borrowings

**V3** \$  .00

Borrowings **V** \$  0 .00

Total member closing account balances  
(total of all **CLOSING ACCOUNT BALANCES** from Sections F and G)

**W** \$  1573740 .00

Reserve accounts **X** \$  0 .00

Other liabilities **Y** \$  0 .00

**TOTAL LIABILITIES Z** \$  1573740 .00

**Section I: Taxation of financial arrangements****17 Taxation of financial arrangements (TOFA)**

Total TOFA gains **H** \$  .00

Total TOFA losses **I** \$  .00

**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**

Fund's tax file number (TFN) \*\*\*\*\*

Section K: **Declarations**

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

**Important**

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

**Privacy**

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

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

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

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

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

Day Month Year  
Date

**Preferred trustee or director contact details:**

Title:

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

Day Month Year  
Date

**Tax agent's contact details**

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

# Electronic lodgment declaration (Form MS)

(for self-managed superannuation funds)

## Part A: Taxpayer's declaration

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

### Privacy

The ATO is authorised by the *Taxation Administration Act 1953* to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

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

### The Australian Business Register

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

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

### Electronic funds transfer – direct debit

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

**Tax file number**

\*\*\*\*\*

**Fund name**

Mzuri Superannuation Fund

**Year of return**

2021

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

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

### Declaration

I declare that:

- all of the information I have provided to the agent for the preparation of this document is true and correct
- I authorise the agent to give this document to the Commissioner of Taxation

**Signature of trustee or director**

**Date**

## Part B: Electronic funds transfer consent

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

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

### Important:

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

**Agent's reference number**

79673007

**Account name**

Mzuri Investments Pty Ltd ATF Mzuri Superannuation Fund

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

**Signature of trustee or director**

**Date**

## Part D: Tax agent's certificate (shared facility users only)

**Declaration:** I declare that:

- I have prepared this tax return in accordance with the information supplied by the trustees;
- I have received a declaration by the trustees that the information provided to me for the preparation of this tax return is true and correct, and;
- I am authorised by the trustees to lodge this tax return, including any applicable schedules.

**Signature of tax agent**

**Date**

**Agent's contact name**

MR David Tincknell

**Agent's phone**

07 33491452

**Agent's reference**

79673007

**Client's reference**

KEM04S



**Mzuri Superannuation Fund**  
**Statement of Taxable Income**  
For the Period from 1 July 2020 to 30 June 2021

Description	Tax Return Ref.	Amount
<b><u>Income</u></b>	<b><u>Section B</u></b>	
Total Gross Interest	C	8,338
Total Net Foreign Income	D	13,330
Total Franked Dividend Amount	K	630
Total Dividend Franking Credit	L	270
Total Gross Trust Distributions	M	8,301
Total Other Income	S	173
Total Exempt Current Pension Income	Y	(31,042)
<b>Total Assessable Income</b>		<b>0</b>
<b><u>Deductions</u></b>	<b><u>Section C</u></b>	
Total Deductions		0
<b>Taxable Income or Loss</b>	(V - N) O	<b>0.00</b>
<b><u>Income Tax Calculation Statement</u></b>	<b><u>Section D</u></b>	
Gross Tax		
Total Gross Tax		0
Rebates and Offsets	C	0
<b>SUBTOTAL</b>		<b>0</b>
Total Credit: Refundable Franking Credits	E1	1,356
Total Eligible Credits		0
<b>Net Tax Payable</b>		<b>(1,356)</b>
Total Supervisory Levy	L	259
<b>Total Amount Due / (Refundable)</b>		<b>(1,097)</b>