

Curtis Superannuation Fund

ABN 52 320 928 786
Trustees: SMB 1 Pty Ltd

Financial Statement
For the year ended 30 June 2021

Curtis Superannuation Fund

Reports

Table of Contents

Report Name	Page No.
Operating Statement (Profit and Loss) Report	1
Statement of Financial Position (Balance Sheet)	2
Notes to the Financial Statements	3
Trustee Declaration Report	7
Compilation Report - SMSF	8
Investment Summary Report	9
Investment Performance	10
Investment Allocation	12
Realised Capital Gains Report	14
Unrealised Capital Gains Report	16
Member Summary Report	19
Member Statement	20

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

	Note	2021 \$	2020 \$
Income			
Investment Gains			
Increase in Market Value	8A	47,674.65	15,089.00
Investment Income			
Dividends	7A	13,202.47	13,712.83
Interest	7B	25.81	67.89
Rent	7C	16,796.00	29,070.00
		77,698.93	57,939.72
Expenses			
Member Payments			
Pensions Paid		23,120.00	38,700.00
Other Expenses			
Accountancy Fee		1,661.00	2,101.00
Auditor Fee		550.00	550.00
Fund Administration Fee		302.50	191.50
Property Expenses		7,106.05	2,948.25
SMSF Supervisory Levy		259.00	259.00
		32,998.55	44,749.75
Benefits Accrued as a Result of Operations before Income Tax		44,700.38	13,189.97
Income Tax		-	-
Benefits Accrued as a Result of Operations		44,700.38	13,189.97

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

Curtis Superannuation Fund
Statement of Financial Position
as at 30 June 2021

	Note	2021 \$	2020 \$
Assets			
Investments			
Direct Property	6A	440,000.00	440,204.65
Shares in Listed Companies	6B	357,192.30	309,313.00
Other Assets			
Cash At Bank		67,310.33	70,140.17
Current Tax Assets		3,732.43	3,876.86
Total Assets		<u>868,235.06</u>	<u>823,534.68</u>
Liabilities			
Total Liabilities		<u>-</u>	<u>-</u>
Net Assets Available to Pay Benefits		<u>868,235.06</u>	<u>823,534.68</u>
<i>Represented by:</i>			
Liability for Accrued Benefits	2		
Mr Robert Curtis		868,235.06	823,534.68
Total Liability for Accrued Benefits		<u>868,235.06</u>	<u>823,534.68</u>

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

Curtis Superannuation Fund

Notes to the Financial Statements

As at 30 June 2021

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.

Curtis Superannuation Fund

Notes to the Financial Statements

As at 30 June 2021

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.

Curtis 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 23 February 2022 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
Liability for Accrued Benefits at beginning of period	823,534.68	810,344.71
Benefits Accrued during the period	67,820.38	51,889.97
Benefits Paid during the period	(23,120.00)	(38,700.00)
Liability for Accrued Benefits at end of period	868,235.06	823,534.68

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
Vested Benefits at beginning of period	823,534.68	810,344.71
Benefits Accrued during the period	67,820.38	51,889.97
Benefits Paid during the period	(23,120.00)	(38,700.00)
Vested Benefits at end of period	868,235.06	823,534.68

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 – Direct Property

	Current	Previous
At market value:		
19/90 Mona Vale Road Warriewood	440,000.00	440,204.65
	440,000.00	440,204.65

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

Note 6B – Shares in Listed Companies

	Current	Previous
At market value:		
Coles Group Limited.	20,508.00	20,604.00
Commonwealth Bank Of Australia.	39,948.00	27,768.00
CSL Limited	77,001.30	77,490.00
Telstra Corporation Limited.	33,840.00	28,170.00
Wesfarmers Limited	70,920.00	53,796.00
Westpac Banking Corporation	38,715.00	26,925.00
Woolworths Limited	76,260.00	74,560.00
	357,192.30	309,313.00

Note 7A – Dividends

	Current	Previous
Coles Group Limited.	1,037.14	1,122.86
Commonwealth Bank Of Australia.	1,417.14	2,462.86
CSL Limited	761.04	789.97
Telstra Corporation Limited.	2,057.14	2,057.14
Wesfarmers Limited	3,137.14	2,622.85
Westpac Banking Corporation	1,907.15	1,714.29
Woolworths Limited	2,885.72	2,942.86
	13,202.47	13,712.83

Note 7B – Interest

	Current	Previous
Westpac DIY super savings account	23.76	52.86
Westpac DIY super working account	2.05	15.03
	25.81	67.89

Note 7C – Rent

	Current	Previous
19/90 Mona Vale Road Warriewood	16,796.00	29,070.00
	16,796.00	29,070.00

Note 8A – Increase in Market Value

	Current	Previous
Direct Property		
19/90 Mona Vale Road Warriewood	(204.65)	0.00
Shares in Listed Companies		
Coles Group Limited.	(96.00)	4,584.00
Commonwealth Bank Of Australia.	12,180.00	(5,344.00)
CSL Limited	(488.70)	19,440.00
Telstra Corporation Limited.	5,670.00	(6,480.00)
Wesfarmers Limited	17,124.00	10,404.00
Westpac Banking Corporation	11,790.00	(15,615.00)
Woolworths Limited	1,700.00	8,100.00
	47,674.65	15,089.00

Trustee Declaration

In the opinion of the Trustees of the Curtis 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 SMB 1 Pty Ltd by:



23/2/2022 | 3:38 PM ACDT

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

Robert Curtis

Director: SMB 1 Pty Ltd

Compilation Report to the Trustees and Members of Curtis Superannuation Fund

ABN 52 320 928 786
For the period 1 July 2020 to 30 June 2021

On the basis of the information provided by the Trustees of Curtis Superannuation Fund, we have compiled the accompanying special purpose financial statements of Curtis 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 set out in Note 1 to the financial statements.

The Responsibility of Trustees

The Trustees of Curtis Superannuation Fund are solely responsible for the information contained in the special purpose financial statements. The reliability, accuracy and completeness of the information and for the determination that the financial reporting framework / basis of accounting used is appropriate to meet the needs of the members and for the purpose that the financial statements were prepared.

Our Responsibility

On the basis of information provided by the Trustees of Curtis Superannuation Fund, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework/basis of accounting 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 / basis of accounting 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 conclusion¹ on these financial statements

The special purpose financial statements were compiled exclusively for the benefit of the Trustees of the fund 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.

Signature of Accountant

Dated: 23 February 2022

Ron Palmer

.....
Name of Signatory: Mr Ronald Palmer

Address: Suite 5 13-15 Francis St
Dee Why, NSW 2099

¹ Refer to AUASB Standards for the issuance of audit opinions and review conclusions

Curtis 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 (%)
<u>Bank</u>								
Westpac DIY super savings account				47,625.84	47,625.84			5.51%
Westpac DIY super working account				19,684.49	19,684.49			2.28%
				67,310.33	67,310.33			7.79%
<u>Listed Securities Market</u>								
Commonwealth Bank Of Australia. (ASX:CBA)	400.00000	81.7498	99.8700	32,699.90	39,948.00	7,248.10	22.17%	4.62%
Coles Group Limited. (ASX:COL)	1,200.00000	12.1108	17.0900	14,532.93	20,508.00	5,975.07	41.11%	2.37%
CSL Limited (ASX:CSL)	270.00000	86.4628	285.1900	23,344.95	77,001.30	53,656.35	229.84%	8.91%
Telstra Corporation Limited. (ASX:TLS)	9,000.00000	5.8594	3.7600	52,734.97	33,840.00	(18,894.97)	(35.83)%	3.91%
Westpac Banking Corporation (ASX:WBC)	1,500.00000	32.3432	25.8100	48,514.85	38,715.00	(9,799.85)	(20.20)%	4.48%
Wesfarmers Limited (ASX:WES)	1,200.00000	29.7805	59.1000	35,736.62	70,920.00	35,183.38	98.45%	8.20%
Woolworths Limited (ASX:WOW)	2,000.00000	29.9099	38.1300	59,819.80	76,260.00	16,440.20	27.48%	8.82%
				267,384.02	357,192.30	89,808.28	33.59%	41.32%
<u>Property Direct Market</u>								
19/90 Mona Vale Road Warriewood	1.00000	440,204.6500	440,000.0000	440,204.65	440,000.00	(204.65)	(0.05)%	50.90%
				440,204.65	440,000.00	(204.65)	(0.05)%	50.90%
				774,899.00	864,502.63	89,603.63	11.56%	100.00%

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.

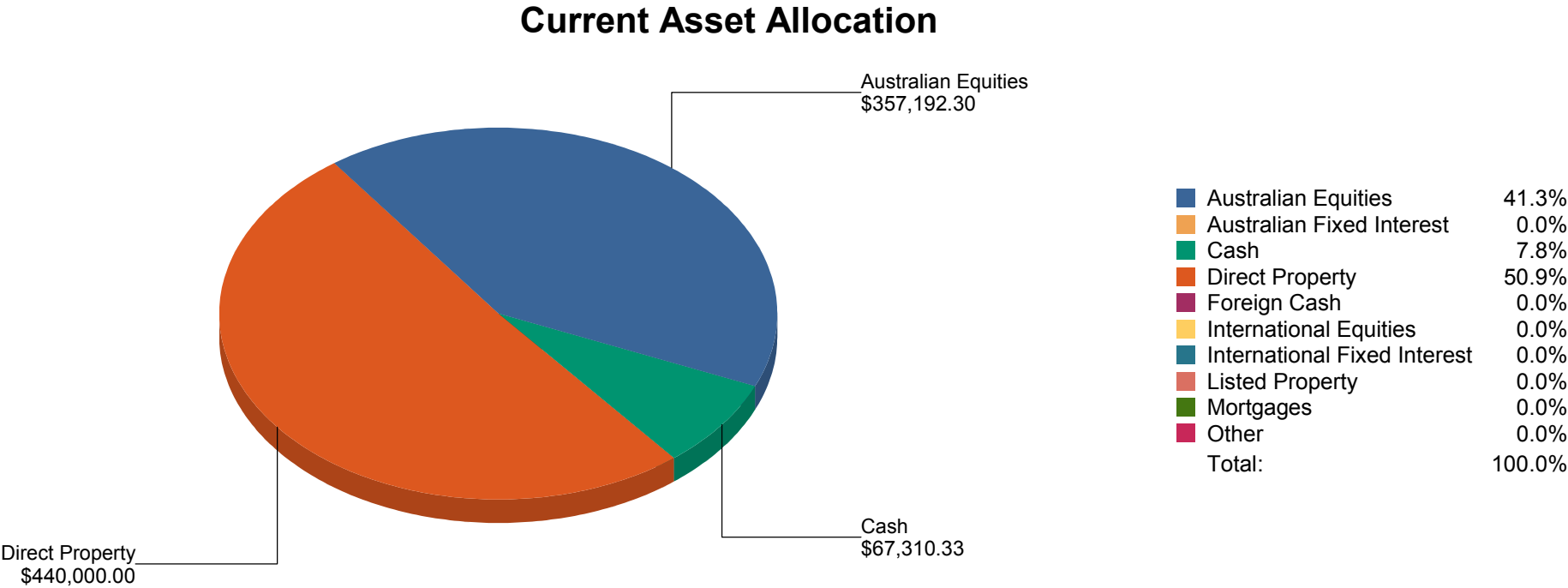
Curtis Superannuation Fund
Investment Performance
For the period from 1 July 2020 to 30 June 2021

Investment	Opening Value	Acquisitions	Disposals	Closing Value	Change in Value	Income	Total Return Value	Total Return
<u>Bank</u>								
Westpac DIY super savings account	47,602.08	23.76	0.00	47,625.84	0.00	23.76	23.76	0.05%
Westpac DIY super working account	22,538.09	29,885.95	32,739.55	19,684.49	0.00	2.05	2.05	0.01%
	70,140.17	29,909.71	32,739.55	67,310.33	0.00	25.81	25.81	0.04%
<u>Listed Securities Market</u>								
Commonwealth Bank Of Australia. (ASX:CBA)	27,768.00	0.00	0.00	39,948.00	12,180.00	1,417.14	13,597.14	50.25%
Coles Group Limited. (ASX:COL)	20,604.00	0.00	0.00	20,508.00	(96.00)	1,037.14	941.14	4.69%
CSL Limited (ASX:CSL)	77,490.00	0.00	0.00	77,001.30	(488.70)	761.04	272.34	0.35%
Telstra Corporation Limited. (ASX:TLS)	28,170.00	0.00	0.00	33,840.00	5,670.00	2,057.14	7,727.14	28.47%
Westpac Banking Corporation (ASX:WBC)	26,925.00	0.00	0.00	38,715.00	11,790.00	1,907.15	13,697.15	52.74%
Wesfarmers Limited (ASX:WES)	53,796.00	0.00	0.00	70,920.00	17,124.00	3,137.14	20,261.14	38.79%
Woolworths Limited (ASX:WOW)	74,560.00	0.00	0.00	76,260.00	1,700.00	2,885.72	4,585.72	6.27%

Curtis Superannuation Fund
Investment Performance
For the period from 1 July 2020 to 30 June 2021

Investment	Opening Value	Acquisitions	Disposals	Closing Value	Change in Value	Income	Total Return Value	Total Return
<u>Listed Securities Market</u>								
	309,313.00	0.00	0.00	357,192.30	47,879.30	13,202.47	61,081.77	20.18%
<u>Property Direct Market</u>								
19/90 Mona Vale Road Warriewood	440,204.65	0.00	0.00	440,000.00	(204.65)	16,796.00	16,591.35	3.84%
	440,204.65	0.00	0.00	440,000.00	(204.65)	16,796.00	16,591.35	3.84%
Fund Total	819,657.82	29,909.71	32,739.55	864,502.63	47,674.65	30,024.28	77,698.93	9.67%

Curtis Superannuation Fund
Investment Allocation as at 30 June 2021



Curtis Superannuation Fund

Investment Allocation as at 30 June 2021

	Australian Equities	Cash	Direct Property	Total (\$)
19/90 Mona Vale Road Warriewood	0.00 0.00%	0.00 0.00%	440,000.00 100.00%	440,000.00 100.00%
Coles Group Limited. (ASX:COL)	20,508.00 100.00%	0.00 0.00%	0.00 0.00%	20,508.00 100.00%
Commonwealth Bank Of Australia. (ASX:CBA)	39,948.00 100.00%	0.00 0.00%	0.00 0.00%	39,948.00 100.00%
CSL Limited (ASX:CSL)	77,001.30 100.00%	0.00 0.00%	0.00 0.00%	77,001.30 100.00%
Telstra Corporation Limited. (ASX:TLS)	33,840.00 100.00%	0.00 0.00%	0.00 0.00%	33,840.00 100.00%
Wesfarmers Limited (ASX:WES)	70,920.00 100.00%	0.00 0.00%	0.00 0.00%	70,920.00 100.00%
Westpac Banking Corporation (ASX:WBC)	38,715.00 100.00%	0.00 0.00%	0.00 0.00%	38,715.00 100.00%
Westpac DIY super savings account	0.00 0.00%	47,625.84 100.00%	0.00 0.00%	47,625.84 100.00%
Westpac DIY super working account	0.00 0.00%	19,684.49 100.00%	0.00 0.00%	19,684.49 100.00%
Woolworths Limited (ASX:WOW)	76,260.00 100.00%	0.00 0.00%	0.00 0.00%	76,260.00 100.00%
Total	357,192.30 41.32%	67,310.33 7.79%	440,000.00 50.90%	864,502.63 100.00%

NOTE: Investment Totals include Unsettled Amounts.

Curtis Superannuation Fund
Realised Capital Gains
For the period from 1 July 2020 to 30 June 2021

	Accounting Treatment					Taxation Treatment						
	Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation				
						Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss
Grand Total												

* Where there is an Excess Tax Value Amount, the Accounting Profit/(Loss) figure takes account of this. Accounting Profit/(Loss) equals Proceeds less Excess Tax Value less Original Cost.

Curtis Superannuation Fund
Realised Capital Gains
For the period from 1 July 2020 to 30 June 2021

Capital Gains Tax Return Summary

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
Current Year Capital Gains						
Shares & Units - Listed Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	0.00	0.00	0.00	0.00	0.00
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Capital Losses Applied						
Current Year	0.00	0.00	0.00	0.00	0.00	
Prior Years	0.00	0.00	0.00	0.00	0.00	
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	
Net Capital Gains						
Net Gain after applying losses	0.00	0.00	0.00	0.00	0.00	
Discount applicable		0.00				
Net Gain after applying discount	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	

Curtis Superannuation Fund

Unrealised Capital Gains as at 30 June 2021

	Quantity /Description	Accounting Treatment			Taxation Treatment							
		Market Value	Original Cost	Accounting Gain/(Loss)	Cost Base Calculation			Capital Gains Calculation				
					Tax Free	Tax Deferred	AMIT	Amount	Indexation	Discountable	Other	Deferred
<u>Bank</u>												
Westpac DIY super savings account												
30/06/2021	47,625.84	47,625.84	47,625.84	0.00	0.00	0.00	0.00	47,625.84			0.00	
	47,625.84	47,625.84	47,625.84	0.00	0.00	0.00	0.00	47,625.84			0.00	
Westpac DIY super working account												
30/06/2021	19,684.49	19,684.49	19,684.49	0.00	0.00	0.00	0.00	19,684.49			0.00	
	19,684.49	19,684.49	19,684.49	0.00	0.00	0.00	0.00	19,684.49			0.00	
BankTotal												
		67,310.33	67,310.33	0.00	0.00	0.00	0.00	67,310.33			0.00	
<u>Listed Securities Market</u>												
Coles Group Limited. (ASX:COL)												
11/12/2014	400.00	6,836.00	4,937.15	1,898.85	0.00	0.00	0.00	4,937.15				
17/12/2014	400.00	6,836.00	4,795.58	2,040.42	0.00	0.00	0.00	4,795.58				
24/12/2014	400.00	6,836.00	4,800.20	2,035.80	0.00	0.00	0.00	4,800.20				
	1,200.00	20,508.00	14,532.93	5,975.07	0.00	0.00	0.00	14,532.93			0.00	
Commonwealth Bank Of Australia. (ASX:CBA)												
10/12/2014	200.00	19,974.00	16,453.95	3,520.05	0.00	0.00	0.00	16,453.95				
10/12/2014	200.00	19,974.00	16,245.95	3,728.05	0.00	0.00	0.00	16,245.95				
	400.00	39,948.00	32,699.90	7,248.10	0.00	0.00	0.00	32,699.90			0.00	
CSL Limited (ASX:CSL)												
10/12/2014	135.00	38,500.65	11,736.60	26,764.05	0.00	0.00	0.00	11,736.60				
24/12/2014	135.00	38,500.65	11,608.35	26,892.30	0.00	0.00	0.00	11,608.35				
	270.00	77,001.30	23,344.95	53,656.35	0.00	0.00	0.00	23,344.95			0.00	
Telstra Corporation Limited. (ASX:TLS)												
10/12/2014	3,000.00	11,280.00	17,205.07	(5,925.07)	0.00	0.00	0.00	17,205.07				
24/12/2014	3,000.00	11,280.00	17,629.95	(6,349.95)	0.00	0.00	0.00	17,629.95				
29/12/2014	3,000.00	11,280.00	17,899.95	(6,619.95)	0.00	0.00	0.00	17,899.95				
	9,000.00	33,840.00	52,734.97	(18,894.97)	0.00	0.00	0.00	52,734.97			0.00	

Curtis Superannuation Fund

Unrealised Capital Gains as at 30 June 2021

		Accounting Treatment			Taxation Treatment								
		Market Value	Original Cost	Accounting Gain/(Loss)	Cost Base Calculation				Capital Gains Calculation				
					Tax Free	Tax Deferred	AMIT	Amount	Indexation	Discountable	Other	Deferred	Capital Loss
Quantity /Description													
<u>Listed Securities Market</u>													
Wesfarmers Limited (ASX:WES)													
11/12/2014	400.00	23,640.00	12,140.50	11,499.50	0.00	0.00	0.00	12,140.50					
17/12/2014	400.00	23,640.00	11,792.37	11,847.63	0.00	0.00	0.00	11,792.37					
24/12/2014	400.00	23,640.00	11,803.75	11,836.25	0.00	0.00	0.00	11,803.75					
	1,200.00	70,920.00	35,736.62	35,183.38	0.00	0.00	0.00	35,736.62			0.00		
Westpac Banking Corporation (ASX:WBC)													
8/12/2014	500.00	12,905.00	16,484.95	(3,579.95)	0.00	0.00	0.00	16,484.95					
19/12/2014	500.00	12,905.00	15,874.95	(2,969.95)	0.00	0.00	0.00	15,874.95					
24/12/2014	500.00	12,905.00	16,154.95	(3,249.95)	0.00	0.00	0.00	16,154.95					
	1,500.00	38,715.00	48,514.85	(9,799.85)	0.00	0.00	0.00	48,514.85			0.00		
Woolworths Limited (ASX:WOW)													
8/12/2014	500.00	19,065.00	15,374.95	3,690.05	0.00	0.00	0.00	15,374.95					
17/12/2014	500.00	19,065.00	14,864.95	4,200.05	0.00	0.00	0.00	14,864.95					
22/12/2014	500.00	19,065.00	14,614.95	4,450.05	0.00	0.00	0.00	14,614.95					
24/12/2014	500.00	19,065.00	14,964.95	4,100.05	0.00	0.00	0.00	14,964.95					
	2,000.00	76,260.00	59,819.80	16,440.20	0.00	0.00	0.00	59,819.80			0.00		
<u>Listed Securities MarketTotal</u>		357,192.30	267,384.02	89,808.28	0.00	0.00	0.00	267,384.02			0.00		
<u>Property Direct Market</u>													
19/90 Mona Vale Road Warriewood													
2/08/2017	1.00	440,000.00	440,204.65	(204.65)	0.00	0.00	0.00	440,204.65					
	1.00	440,000.00	440,204.65	(204.65)	0.00	0.00	0.00	440,204.65			0.00		
<u>Property Direct MarketTotal</u>		440,000.00	440,204.65	(204.65)	0.00	0.00	0.00	440,204.65			0.00		

Curtis Superannuation Fund
Unrealised Capital Gains as at 30 June 2021

Capital Gains Tax Return Summary

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
Current Year Capital Gains						
Shares & Units - Listed Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00
Capital Losses Applied						
Current Year	0.00	0.00	0.00	0.00	0.00	
Prior Years	0.00	0.00	0.00	0.00	0.00	
	0.00	0.00	0.00	0.00	0.00	
Net Capital Gains						
Net Gain after applying losses	0.00	0.00	0.00	0.00	0.00	
Discount applicable		0.00				
Net Gain after applying discount	0.00	0.00	0.00	0.00	0.00	

Gains/Losses on Custom Holding Accounts

Account Name	Book Cost	Value	Gain/(Loss)	Tax Rate %	Tax Effect
--------------	-----------	-------	-------------	------------	------------

Custom Holding Accounts Totals

Curtis Superannuation Fund

Members Summary Report - For the period 1/07/2020 to 30/06/2021

Member's Detail		Opening Balance	Increases				Decreases				Closing Balance	
			Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out		Ben Paid
Mr Robert Curtis												
4 Nullaburra Road Newport NSW 2106												
Pension	Account based pension 2014	363,871.89	0.00	0.00	29,972.81	0.00	0.00	0.00	0.00	0.00	(7,280.00)	386,564.70
Pension	Account Based Pension 2017	212,822.66	0.00	0.00	17,598.05	0.00	0.00	0.00	0.00	0.00	(4,260.00)	226,160.71
Pension	Account Based pension 2018	246,840.13	0.00	0.00	20,249.52	0.00	0.00	0.00	0.00	0.00	(11,580.00)	255,509.65
		823,534.68	0.00	0.00	67,820.38	0.00	0.00	0.00	0.00	0.00	(23,120.00)	868,235.06
		823,534.68	0.00	0.00	67,820.38	0.00	0.00	0.00	0.00	0.00	(23,120.00)	868,235.06

Curtis Superannuation Fund
(ABN: 52 320 928 786)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 4 Nullaburra Road Newport, NSW 2106
Member Number: CURT46	Date of Birth: 26 October 1956
Mr Robert John Curtis	Date Joined Fund: 13 October 2014
	Eligible Service Date: 13 October 2014
	Tax File Number Held: Yes

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

Your Accounts	Your Tax Components
Withdrawal Benefit as at 1 Jul 2020	Tax Free 851,883.19
Account based pension 2014 363,871.89	Taxable - Taxed 16,351.87
Account Based Pension 2017 212,822.66	Taxable - Untaxed -
Account Based pension 2018 246,840.13	Your Preservation Components
Total as at 1 Jul 2020 823,534.68	Preserved -
	Restricted Non Preserved -
Withdrawal Benefit as at 30 Jun 2021	Unrestricted Non Preserved 868,235.06
Account based pension 2014 386,564.70	Your Insurance Benefits
Account Based Pension 2017 226,160.71	No insurance details have been recorded
Account Based pension 2018 255,509.65	Your Beneficiaries
Total as at 30 Jun 2021 868,235.06	Non Lapsing Binding Death Nomination*
	Nina Eva Curtis 50% (lump sum)
	Dean Robert Curtis 50%(lump sum)
	Doc#325575
	* Nomination in effect from 24 October 2014

For Enquiries:
mail Curtis Superannuation Fund, 4 Nullaburra Road, Newport NSW 2106

Curtis Superannuation Fund

(ABN: 52 320 928 786)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 4 Nullaburra Road Newport, NSW 2106
Member Number: CURT46	Date of Birth: 26 October 1956
Mr Robert John Curtis	Date Joined Fund: 13 October 2014
Pension Account	Eligible Service Date: 13 October 2014
Account based pension 2014	Tax File Number Held: Yes
	Account Start Date: 3 December 2014

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2020 363,871.89	Tax Free 100.0000 % 386,564.70
<u>Increases to your account:</u>	Taxable - Taxed -
Share Of Net Fund Income 29,972.81	Taxable - Untaxed -
<u>Total Increases</u> 29,972.81	Your Preservation Components
<u>Decreases to your account:</u>	Preserved -
Pension Payments 7,280.00	Restricted Non Preserved -
<u>Total Decreases</u> 7,280.00	Unrestricted Non Preserved 386,564.70
Withdrawal Benefit as at 30 Jun 2021 386,564.70	Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries**Non Lapsing Binding Death Nomination***

Nina Eva Curtis 50% (lump sum)

Dean Robert Curtis 50%(lump sum)

Doc#325575

* Nomination in effect from **24 October 2014****For Enquiries:**

mail Curtis Superannuation Fund, 4 Nullaburra Road, Newport NSW 2106

Curtis Superannuation Fund

(ABN: 52 320 928 786)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 4 Nullaburra Road Newport, NSW 2106
Member Number: CURT46	Date of Birth: 26 October 1956
Mr Robert John Curtis	Date Joined Fund: 13 October 2014
Pension Account	Eligible Service Date: 13 October 2014
Account Based Pension 2017	Tax File Number Held: Yes
	Account Start Date: 1 July 2017

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2020 212,822.66	Tax Free 99.8249 % 225,764.74
<u>Increases to your account:</u>	Taxable - Taxed 395.97
Share Of Net Fund Income 17,598.05	Taxable - Untaxed -
<u>Total Increases</u> 17,598.05	Your Preservation Components
<u>Decreases to your account:</u>	Preserved -
Pension Payments 4,260.00	Restricted Non Preserved -
<u>Total Decreases</u> 4,260.00	Unrestricted Non Preserved 226,160.71
Withdrawal Benefit as at 30 Jun 2021 226,160.71	Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries**Non Lapsing Binding Death Nomination***

Nina Eva Curtis 50% (lump sum)

Dean Robert Curtis 50%(lump sum)

Doc#325575

* Nomination in effect from **24 October 2014****For Enquiries:**

mail Curtis Superannuation Fund, 4 Nullaburra Road, Newport NSW 2106

Curtis Superannuation Fund

(ABN: 52 320 928 786)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 4 Nullaburra Road Newport, NSW 2106
Member Number: CURT46	Date of Birth: 26 October 1956
Mr Robert John Curtis	Date Joined Fund: 13 October 2014
Pension Account	Eligible Service Date: 13 October 2014
Account Based pension 2018	Tax File Number Held: Yes
	Account Start Date: 1 July 2018

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2020 246,840.13	Tax Free 93.7553 % 239,553.75
<u>Increases to your account:</u>	Taxable - Taxed 15,955.90
Share Of Net Fund Income 20,249.52	Taxable - Untaxed -
<u>Total Increases</u> 20,249.52	Your Preservation Components
<u>Decreases to your account:</u>	Preserved -
Pension Payments 11,580.00	Restricted Non Preserved -
<u>Total Decreases</u> 11,580.00	Unrestricted Non Preserved 255,509.65
Withdrawal Benefit as at 30 Jun 2021 255,509.65	Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries**Non Lapsing Binding Death Nomination***

Nina Eva Curtis 50% (lump sum)

Dean Robert Curtis 50%(lump sum)

Doc#325575

* Nomination in effect from **24 October 2014****For Enquiries:**

mail Curtis Superannuation Fund, 4 Nullaburra Road, Newport NSW 2106

Trustee

The Trustee of the Fund is as follows:

SMB 1 Pty Ltd

The directors of the Trustee company are:

Robert Curtis

Availability of Other Fund Information

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

Trustee Disclaimer

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

Signed on behalf of the Trustee of the Fund



.....
Robert Curtis
Director - SMB 1 Pty Ltd

Statement Date: 30 June 2021