

# **Curtis Superannuation Fund**

ABN 52 320 928 786  
Trustees: SMB 1 Pty Ltd

**Financial Statement**  
**For the year ended 30 June 2022**

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# Curtis Superannuation Fund

## Reports

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**Curtis Superannuation Fund**  
**Operating Statement**  
**For the period 1 July 2021 to 30 June 2022**

	Note	2022 \$	2021 \$
<b>Income</b>			
Investment Gains			
Increase in Market Value	8A	60,909.90	47,674.65
Investment Income			
Dividends	7A	14,827.49	13,202.47
Interest	7B	28.41	25.81
Rent	7C	12,920.00	16,796.00
		<u>88,685.80</u>	<u>77,698.93</u>
<b>Expenses</b>			
Member Payments			
Pensions Paid		20,343.39	23,120.00
Other Expenses			
Accountancy Fee		2,453.00	1,661.00
Auditor Fee		275.00	550.00
Fund Administration Fee		193.50	302.50
Property Expenses		7,586.70	7,106.05
SMSF Supervisory Levy		259.00	259.00
		<u>31,110.59</u>	<u>32,998.55</u>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>		<b>57,575.21</b>	<b>44,700.38</b>
<b>Income Tax</b>		<u>-</u>	<u>-</u>
<b>Benefits Accrued as a Result of Operations</b>		<u><b>57,575.21</b></u>	<u><b>44,700.38</b></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**  
**Statement of Financial Position**  
**as at 30 June 2022**

	Note	2022 \$	2021 \$
<b>Assets</b>			
Investments			
Direct Property	6A	525,000.00	440,000.00
Shares in Listed Companies	6B	330,702.20	357,192.30
Other Assets			
Cash At Bank		65,890.97	67,310.33
Current Tax Assets		4,217.10	3,732.43
<b>Total Assets</b>		<b>925,810.27</b>	<b>868,235.06</b>
<b>Liabilities</b>			
<b>Total Liabilities</b>		<b>-</b>	<b>-</b>
<b>Net Assets Available to Pay Benefits</b>		<b>925,810.27</b>	<b>868,235.06</b>
<i>Represented by:</i>			
<b>Liability for Accrued Benefits</b>	2		
Mr Robert Curtis		925,810.27	868,235.06
<b>Total Liability for Accrued Benefits</b>		<b>925,810.27</b>	<b>868,235.06</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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**Curtis Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2022**

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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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## Curtis Superannuation Fund

### Notes to the Financial Statements

#### As at 30 June 2022

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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.*

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**Curtis Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2022**

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*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 24 October 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
<b>Liability for Accrued Benefits at beginning of period</b>	868,235.06	823,534.68
Benefits Accrued during the period	77,918.60	67,820.38
Benefits Paid during the period	(20,343.39)	(23,120.00)
<b>Liability for Accrued Benefits at end of period</b>	<b>925,810.27</b>	<b>868,235.06</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>	868,235.06	823,534.68
Benefits Accrued during the period	77,918.60	67,820.38
Benefits Paid during the period	(20,343.39)	(23,120.00)
<b>Vested Benefits at end of period</b>	<b>925,810.27</b>	<b>868,235.06</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 – Direct Property**

	Current	Previous
At market value:		
19/90 Mona Vale Road Warriewood	525,000.00	440,000.00
	<b>525,000.00</b>	<b>440,000.00</b>



**Curtis Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2022**

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

	Current	Previous
At market value:		
Coles Group Limited.	21,372.00	20,508.00
Commonwealth Bank Of Australia.	36,152.00	39,948.00
CSL Limited	72,646.20	77,001.30
Endeavour Group Limited	15,140.00	0.00
Telstra Corporation Limited.	34,650.00	33,840.00
Wesfarmers Limited	50,292.00	70,920.00
Westpac Banking Corporation	29,250.00	38,715.00
Woolworths Limited	71,200.00	76,260.00
	<b>330,702.20</b>	<b>357,192.30</b>

**Note 7A – Dividends**

	Current	Previous
Coles Group Limited.	1,045.71	1,037.14
Commonwealth Bank Of Australia.	2,142.86	1,417.14
CSL Limited	831.78	761.04
Endeavour Group Limited	557.14	0.00
Telstra Corporation Limited.	2,057.14	2,057.14
Wesfarmers Limited	2,914.29	3,137.14
Westpac Banking Corporation	2,592.85	1,907.15
Woolworths Limited	2,685.72	2,885.72
	<b>14,827.49</b>	<b>13,202.47</b>

**Note 7B – Interest**

	Current	Previous
Westpac DIY super savings account	26.63	23.76
Westpac DIY super working account	1.78	2.05
	<b>28.41</b>	<b>25.81</b>

**Note 7C – Rent**

	Current	Previous
19/90 Mona Vale Road Warriewood	12,920.00	16,796.00
	<b>12,920.00</b>	<b>16,796.00</b>

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

	Current	Previous
<b>Direct Property</b>		
19/90 Mona Vale Road Warriewood	85,000.00	(204.65)
<b>Shares in Listed Companies</b>		
Coles Group Limited.	864.00	(96.00)
Commonwealth Bank Of Australia.	(3,796.00)	12,180.00
CSL Limited	(4,355.10)	(488.70)
Endeavour Group Limited	6,651.56	0.00
Telstra Corporation Limited.	810.00	5,670.00
Wesfarmers Limited	(18,228.00)	17,124.00
Westpac Banking Corporation	(9,465.00)	11,790.00
Woolworths Limited	3,428.44	1,700.00
	<b>60,909.90</b>	<b>47,674.65</b>

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

# Curtis Superannuation Fund

## Trustee Declaration

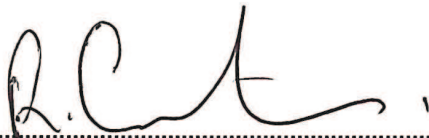
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In the opinion of the Trustees of the Curtis Superannuation Fund.

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 2022 present fairly the financial position of the Fund at 30 June 2022 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 2022.

Signed in accordance with a resolution of the directors of SMB 1 Pty Ltd by:



Dated: 24/10/2022

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 2021 to 30 June 2022

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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 2022, 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 conclusion<sup>1</sup> 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: 24 October 2022

Name of Signatory:

Mr Ronald Palmer

Address:

Suite 11, 635 Pittwater Road  
Dee Why, NSW 2099

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



# Curtis Superannuation Fund Investment Summary as at 30 June 2022

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Bank</u></b>								
Westpac DIY super savings account				47,652.47	47,652.47			5.17%
Westpac DIY super working account				18,238.50	18,238.50			1.98%
				<b>65,890.97</b>	<b>65,890.97</b>			<b>7.15%</b>
<b><u>Listed Securities Market</u></b>								
Commonwealth Bank Of Australia. (ASX:CBA)	400.00000	81.7498	90.3800	32,699.90	36,152.00	3,452.10	10.56%	3.92%
Coles Group Limited. (ASX:COL)	1,200.00000	12.1108	17.8100	14,532.93	21,372.00	6,839.07	47.06%	2.32%
CSL Limited (ASX:CSL)	270.00000	86.4628	269.0600	23,344.95	72,646.20	49,301.25	211.19%	7.88%
Endeavour Group Limited (ASX:EDV)	2,000.00000	4.2442	7.5700	8,488.44	15,140.00	6,651.56	78.36%	1.64%
Telstra Corporation Limited. (ASX:TLS)	9,000.00000	5.8594	3.8500	52,734.97	34,650.00	(18,084.97)	(34.29)%	3.76%
Westpac Banking Corporation (ASX:WBC)	1,500.00000	32.3432	19.5000	48,514.85	29,250.00	(19,264.85)	(39.71)%	3.17%
Wesfarmers Limited (ASX:WES)	1,200.00000	27.7805	41.9100	33,336.62	50,292.00	16,955.38	50.86%	5.46%
Woolworths Limited (ASX:WOW)	2,000.00000	25.6657	35.6000	51,331.36	71,200.00	19,868.64	38.71%	7.73%
				<b>264,984.02</b>	<b>330,702.20</b>	<b>65,718.18</b>	<b>24.80%</b>	<b>35.88%</b>
<b><u>Property Direct Market</u></b>								
19/90 Mona Vale Road Warriewood	1.00000	440,204.6500	525,000.0000	440,204.65	525,000.00	84,795.35	19.26%	56.97%
				<b>440,204.65</b>	<b>525,000.00</b>	<b>84,795.35</b>	<b>19.26%</b>	<b>56.97%</b>
				<b>771,079.64</b>	<b>921,593.17</b>	<b>150,513.53</b>	<b>19.52%</b>	<b>100.00%</b>

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

**Curtis Superannuation Fund**  
Investment Performance  
For the period from 1 July 2021 to 30 June 2022

Investment	Opening Value	Acquisitions	Disposals	Closing Value	Change in Value	Income	Total Return Value	Total Return
<u>Bank</u>								
Westpac DIY super savings account	47,625.84	26.63	0.00	47,652.47	0.00	26.63	26.63	0.06%
Westpac DIY super working account	19,684.49	29,405.60	30,851.59	18,238.50	0.00	1.78	1.78	0.01%
	67,310.33	29,432.23	30,851.59	65,890.97	0.00	28.41	28.41	0.04%
<u>Listed Securities Market</u>								
Commonwealth Bank Of Australia. (ASX:CBA)	39,948.00	0.00	0.00	36,152.00	(3,796.00)	2,142.86	(1,653.14)	(4.25%)
Coles Group Limited. (ASX:COL)	20,508.00	0.00	0.00	21,372.00	864.00	1,045.71	1,909.71	9.56%
CSL Limited (ASX:CSL)	77,001.30	0.00	0.00	72,646.20	(4,355.10)	831.78	(3,523.32)	(4.60%)
Endeavour Group Limited (ASX:EDV)	0.00	8,488.44	0.00	15,140.00	6,651.56	557.14	7,208.70	87.81%
Telstra Corporation Limited. (ASX:TLS)	33,840.00	0.00	0.00	34,650.00	810.00	2,057.14	2,867.14	8.74%
Westpac Banking Corporation (ASX:WBC)	38,715.00	0.00	0.00	29,250.00	(9,465.00)	2,592.85	(6,872.15)	(18.37%)
Westfarmers Limited (ASX:WES)	70,920.00	0.00	2,400.00	50,292.00	(18,228.00)	2,914.29	(15,313.71)	(22.43%)

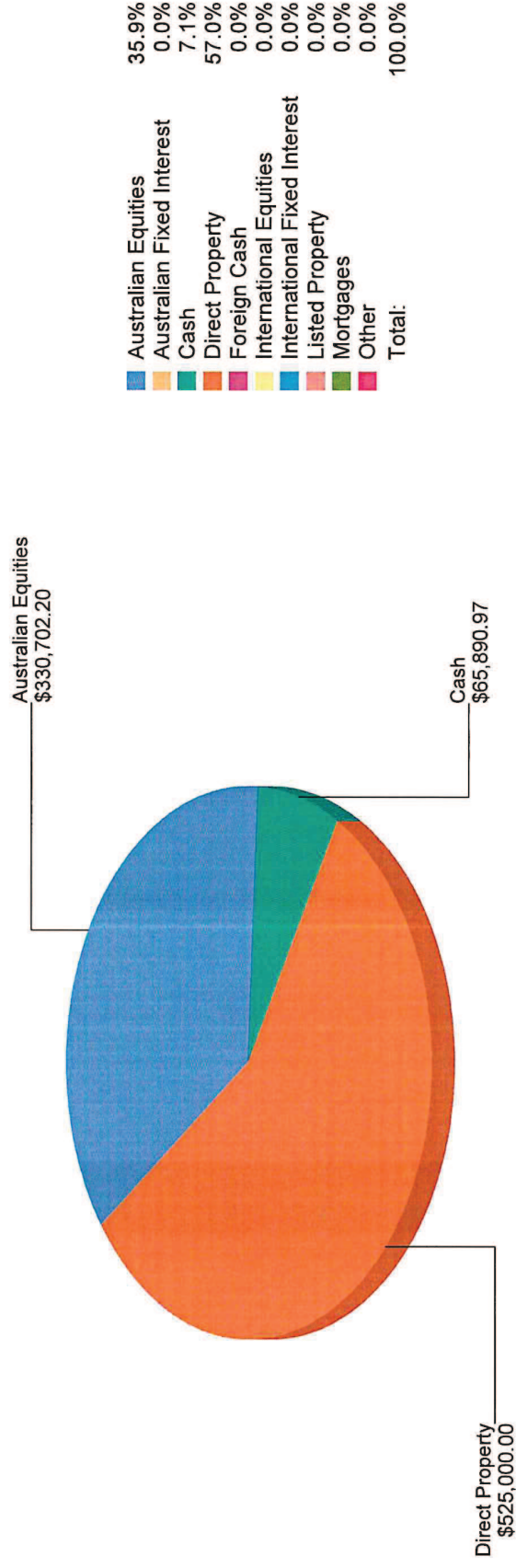


**Curtis Superannuation Fund**  
Investment Performance  
For the period from 1 July 2021 to 30 June 2022

Investment	Opening Value	Acquisitions	Disposals	Closing Value	Change in Value	Income	Total Return Value	Total Return
<u>Listed Securities Market</u>								
Woolworths Limited (ASX:WOW)	76,260.00	0.00	8,488.44	71,200.00	3,428.44	2,685.72	6,114.16	8.85%
	357,192.30	8,488.44	10,888.44	330,702.20	(24,090.10)	14,827.49	(9,262.61)	(2.66)%
<u>Property Direct Market</u>								
19/80 Mona Vale Road Warriewood	440,000.00	0.00	0.00	525,000.00	85,000.00	12,920.00	97,920.00	22.59%
	440,000.00	0.00	0.00	525,000.00	85,000.00	12,920.00	97,920.00	22.59%
<b>Fund Total</b>	864,502.63	37,920.67	41,740.03	921,593.17	60,909.90	27,775.90	88,685.80	10.45%

**Curtis Superannuation Fund**  
Investment Allocation as at 30 June 2022

**Current Asset Allocation**



**Curtis Superannuation Fund**  
Investment Allocation as at 30 June 2022

	Australian Equities	Cash	Direct Property	Total (\$)
1990 Mona Vale Road Warriewood	0.00 0.00%	0.00 0.00%	525,000.00 100.00%	525,000.00 100.00%
Coles Group Limited (ASX:COL)	21,372.00 100.00%	0.00 0.00%	0.00 0.00%	21,372.00 100.00%
Commonwealth Bank Of Australia. (ASX:CBA)	36,152.00 100.00%	0.00 0.00%	0.00 0.00%	36,152.00 100.00%
CSL Limited (ASX:CSL)	72,646.20 100.00%	0.00 0.00%	0.00 0.00%	72,646.20 100.00%
Endeavour Group Limited (ASX:EDV)	15,140.00 100.00%	0.00 0.00%	0.00 0.00%	15,140.00 100.00%
Telstra Corporation Limited. (ASX:TLS)	34,650.00 100.00%	0.00 0.00%	0.00 0.00%	34,650.00 100.00%
Wesfarmers Limited (ASX:WES)	50,292.00 100.00%	0.00 0.00%	0.00 0.00%	50,292.00 100.00%
Westpac Banking Corporation (ASX:WBC)	29,250.00 100.00%	0.00 0.00%	0.00 0.00%	29,250.00 100.00%
Westpac DIY super savings account	0.00 0.00%	47,652.47 100.00%	0.00 0.00%	47,652.47 100.00%
Westpac DIY super working account	0.00 0.00%	18,238.50 100.00%	0.00 0.00%	18,238.50 100.00%
Woolworths Limited (ASX:WOW)	71,200.00 100.00%	0.00 0.00%	0.00 0.00%	71,200.00 100.00%
Total	330,702.20 35.88%	65,890.97 7.15%	525,000.00 56.97%	921,593.17 100.00%

NOTE: Investment Totals include Unsettled Amounts.

**Curtis Superannuation Fund**  
**Realised Capital Gains**  
**For the period from 1 July 2021 to 30 June 2022**

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
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 2021 to 30 June 2022**

**Capital Gains Tax Return Summary**

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
<b>Current Year Capital Gains</b>						
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>
<b>Capital Losses Applied</b>						
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>	
<b>Net Capital Gains</b>						
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 2022**

Accounting Treatment				Taxation Treatment						
Quantity /Description	Market Value	Original Cost	Accounting Gain/(Loss)	Cost Base Calculation			Capital Gains Calculation			
				Tax Free	Tax Deferred	AMIT	Amount	Indexation	Discountable	Other
<b>Bank</b>										
Westpac DIY super savings account										
30/06/2022	47,652.47	47,652.47	0.00	0.00	0.00	0.00	47,652.47		0.00	
	47,652.47	47,652.47	0.00	0.00	0.00	0.00	47,652.47		0.00	
Westpac DIY super working account										
30/06/2022	18,238.50	18,238.50	0.00	0.00	0.00	0.00	18,238.50		0.00	
	18,238.50	18,238.50	0.00	0.00	0.00	0.00	18,238.50		0.00	
<b>Bank Total</b>										
	65,890.97	65,890.97	0.00	0.00	0.00	0.00	65,890.97		0.00	
<b>Listed Securities Market</b>										
Coles Group Limited, (ASX:COL)										
11/12/2014	7,124.00	4,937.15	2,186.85	0.00	0.00	0.00	4,937.15			
17/12/2014	7,124.00	4,795.58	2,328.42	0.00	0.00	0.00	4,795.58			
24/12/2014	7,124.00	4,800.20	2,323.80	0.00	0.00	0.00	4,800.20			
	1,200.00	14,532.93	6,839.07	0.00	0.00	0.00	14,532.93		0.00	
Commonwealth Bank Of Australia, (ASX:CBA)										
10/12/2014	18,076.00	16,453.95	1,622.05	0.00	0.00	0.00	16,453.95			
10/12/2014	18,076.00	16,245.95	1,830.05	0.00	0.00	0.00	16,245.95			
	400.00	32,699.90	3,452.10	0.00	0.00	0.00	32,699.90		0.00	
CSL Limited (ASX:CSL)										
10/12/2014	36,323.10	11,736.60	24,586.50	0.00	0.00	0.00	11,736.60			
24/12/2014	36,323.10	11,608.35	24,714.75	0.00	0.00	0.00	11,608.35			
	270.00	23,344.95	49,301.25	0.00	0.00	0.00	23,344.95		0.00	
Endeavour Group Limited (ASX:EDV)										
8/12/2014	3,785.00	2,181.71	1,603.29	0.00	0.00	0.00	2,181.71			
17/12/2014	3,785.00	2,109.34	1,675.66	0.00	0.00	0.00	2,109.34			
22/12/2014	3,785.00	2,073.86	1,711.14	0.00	0.00	0.00	2,073.86			
24/12/2014	3,785.00	2,123.53	1,661.47	0.00	0.00	0.00	2,123.53			
	2,000.00	15,140.00	6,651.56	0.00	0.00	0.00	8,488.44		0.00	

# Curtis Superannuation Fund

## Unrealised Capital Gains as at 30 June 2022

Accounting Treatment				Taxation Treatment								
Quantity /Description	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
Listed Securities Market												
Telstra Corporation Limited. (ASX:TLS)												
10/12/2014	11,550.00	17,205.07	(5,655.07)	0.00	0.00	0.00	17,205.07					
24/12/2014	11,550.00	17,629.95	(6,079.95)	0.00	0.00	0.00	17,629.95					
29/12/2014	11,550.00	17,899.95	(6,349.95)	0.00	0.00	0.00	17,899.95					
9,000.00	34,650.00	52,734.97	(18,084.97)	0.00	0.00	0.00	52,734.97			0.00		
Wesfarmers Limited (ASX:WES)												
11/12/2014	16,764.00	11,340.50	5,423.50	0.00	0.00	0.00	11,340.50					
17/12/2014	16,764.00	10,992.37	5,771.63	0.00	0.00	0.00	10,992.37					
24/12/2014	16,764.00	11,003.75	5,760.25	0.00	0.00	0.00	11,003.75					
1,200.00	50,292.00	33,336.62	16,955.38	0.00	0.00	0.00	33,336.62			0.00		
Westpac Banking Corporation (ASX:WBC)												
8/12/2014	9,750.00	16,484.95	(6,734.95)	0.00	0.00	0.00	16,484.95					
19/12/2014	9,750.00	15,874.95	(6,124.95)	0.00	0.00	0.00	15,874.95					
24/12/2014	9,750.00	16,154.95	(6,404.95)	0.00	0.00	0.00	16,154.95					
1,500.00	29,250.00	48,514.85	(19,264.85)	0.00	0.00	0.00	48,514.85			0.00		
Woolworths Limited (ASX:WOW)												
8/12/2014	17,800.00	13,193.24	4,606.76	0.00	0.00	0.00	13,193.24					
17/12/2014	17,800.00	12,755.61	5,044.39	0.00	0.00	0.00	12,755.61					
22/12/2014	17,800.00	12,541.09	5,258.91	0.00	0.00	0.00	12,541.09					
24/12/2014	17,800.00	12,841.42	4,958.58	0.00	0.00	0.00	12,841.42					
2,000.00	71,200.00	51,331.36	19,868.64	0.00	0.00	0.00	51,331.36			0.00		
Listed Securities MarketTotal												
	330,702.20	264,984.02	65,718.18	0.00	0.00	0.00	264,984.02			0.00		
Property Direct Market												
19/90 Mona Vale Road Warriewood												
2/08/2017	525,000.00	440,204.65	84,795.35	0.00	0.00	0.00	440,204.65					
1.00	525,000.00	440,204.65	84,795.35	0.00	0.00	0.00	440,204.65			0.00		
Property Direct MarketTotal												
	525,000.00	440,204.65	84,795.35	0.00	0.00	0.00	440,204.65			0.00		

**Curtis Superannuation Fund**  
Unrealised Capital Gains as at 30 June 2022

**Capital Gains Tax Return Summary**

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
<b>Current Year Capital Gains</b>						
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
<b>Net Capital Gains</b>					
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
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**Custom Holding Accounts Totals**



## Curtis Superannuation Fund

### Members Summary Report - For the period 1/07/2021 to 30/06/2022

Member's Detail		Opening Balance	Increases			Decreases			Closing Balance		
			Contrib	Tran In	Profit	Ins Proc	Tax	Exp		Ins Prem	Tran Out
Mr Robert Curtis											
4 Nullaburra Road Newport NSW 2106											
Pension	Account based pension 2014	386,564.70	0.00	0.00	34,717.20	0.00	0.00	0.00	0.00	(7,730.00)	413,551.90
Pension	Account Based Pension 2017	226,160.71	0.00	0.00	20,310.46	0.00	0.00	0.00	0.00	(4,520.00)	241,951.17
Pension	Account Based pension 2018	255,509.65	0.00	0.00	22,890.94	0.00	0.00	0.00	0.00	(8,093.39)	270,307.20
		868,235.06	0.00	0.00	77,918.60	0.00	0.00	0.00	0.00	(20,343.39)	925,810.27
		868,235.06	0.00	0.00	77,918.60	0.00	0.00	0.00	0.00	(20,343.39)	925,810.27

**Curtis Superannuation Fund**  
(ABN: 52 320 928 786)

**Consolidated Member Benefit Totals**

Period	Member Account Details	
1 July 2021 - 30 June 2022	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	
<b>Withdrawal Benefit as at 1 Jul 2021</b>		Tax Free	908,506.67
Account based pension 2014	386,564.70	Taxable - Taxed	17,303.60
Account Based Pension 2017	226,160.71	Taxable - Untaxed	-
Account Based pension 2018	255,509.65	<b>Your Preservation Components</b>	
<b>Total as at 1 Jul 2021</b>	<b>868,235.06</b>	Preserved	-
		Restricted Non Preserved	-
<b>Withdrawal Benefit as at 30 Jun 2022</b>		Unrestricted Non Preserved	925,810.27
Account based pension 2014	413,551.90	<b>Your Insurance Benefits</b>	
Account Based Pension 2017	241,951.17	No insurance details have been recorded	
Account Based pension 2018	270,307.20	<b>Your Beneficiaries</b>	
<b>Total as at 30 Jun 2022</b>	<b>925,810.27</b>	<b>Non Lapsing Binding Death Nomination*</b>	
		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
<b>1 July 2021 - 30 June 2022</b>	Residential Address: 4 Nullaburra Road Newport, NSW 2106
Member Number: CURT46	Date of Birth: 26 October 1956
<b>Mr Robert John Curtis</b>	Date Joined Fund: 13 October 2014
Pension Account	Eligible Service Date: 13 October 2014
<b>Account based pension 2014</b>	Tax File Number Held: Yes
	Account Start Date: 3 December 2014

Your Account Summary	
<b>Withdrawal Benefit as at 1 Jul 2021</b>	<b>386,564.70</b>
<u>Increases to your account:</u>	
Share Of Net Fund Income	34,717.20
<u>Total Increases</u>	<u>34,717.20</u>
<u>Decreases to your account:</u>	
Pension Payments	7,730.00
<u>Total Decreases</u>	<u>7,730.00</u>
<b>Withdrawal Benefit as at 30 Jun 2022</b>	<b>413,551.90</b>

Your Tax Components		
Tax Free	100.0000 %	413,551.90
Taxable - Taxed		-
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		413,551.90

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**

**1 July 2021 - 30 June 2022**

**Member**

**Mr Robert John Curtis**

**Pension Account**

**Account Based Pension 2017**

**Member Account Details**

Residential Address: 4 Nullaburra Road  
Newport, NSW 2106

Date of Birth: 26 October 1956  
Date Joined Fund: 13 October 2014  
Eligible Service Date: 13 October 2014

Tax File Number Held: Yes

Account Start Date: 1 July 2017

**Your Account Summary**

<b>Withdrawal Benefit as at 1 Jul 2021</b>	<b>226,160.71</b>
<u>Increases to your account:</u>	
Share Of Net Fund Income	20,310.46
<u>Total Increases</u>	<u>20,310.46</u>
<u>Decreases to your account:</u>	
Pension Payments	4,520.00
<u>Total Decreases</u>	<u>4,520.00</u>
<b>Withdrawal Benefit as at 30 Jun 2022</b>	<b>241,951.17</b>

**Your Tax Components**

Tax Free	99.8249 %	241,527.48
Taxable - Taxed		423.69
Taxable - Untaxed		-

**Your Preservation Components**

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	241,951.17

**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
<b>1 July 2021 - 30 June 2022</b>	Residential Address: 4 Nullaburra Road Newport, NSW 2106
<b>Member</b> Number: CURT46	Date of Birth: 26 October 1956 Date Joined Fund: 13 October 2014 Eligible Service Date: 13 October 2014
<b>Mr Robert John Curtis</b>	Tax File Number Held: Yes
<b>Pension Account</b>	Account Start Date: 1 July 2018
<b>Account Based pension 2018</b>	

Your Account Summary	Your Tax Components
<b>Withdrawal Benefit as at 1 Jul 2021</b> <b>255,509.65</b>	Tax Free 93.7553 % 253,427.29
<u>Increases to your account:</u>	Taxable - Taxed 16,879.91
Share Of Net Fund Income 22,890.94	Taxable - Untaxed -
<u>Total Increases</u> 22,890.94	<b>Your Preservation Components</b>
<u>Decreases to your account:</u>	Preserved -
Pension Payments 8,093.39	Restricted Non Preserved -
<u>Total Decreases</u> 8,093.39	Unrestricted Non Preserved 270,307.20
<b>Withdrawal Benefit as at 30 Jun 2022</b> <b>270,307.20</b>	<b>Your Insurance Benefits</b>
	No insurance details have been recorded
	<b>Your Beneficiaries</b>
	<b>Non Lapsing Binding Death Nomination*</b>
	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

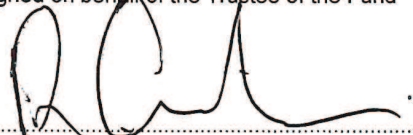
**Availability of Other Fund Information**

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 2022

For Enquiries:

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