

Bernardi Superannuation Fund

A.B.N. 36 040 320 140

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2019

Operating Statement

For the year ended 30 June 2019

	Note	2019 \$	2018 \$
REVENUE			
Investment Revenue			
Australian Listed Shares	2	4,436.03	4,932.54
Property - Residential	3	-	8,014.40
		4,436.03	12,946.94
Other Revenue			
Cash at Bank	4	729.55	553.11
Market Movement Non-Realised	5	-	(6,766.78)
Market Movement Realised	6	(697.91)	-
		31.64	(6,213.67)
Total Revenue		4,467.67	6,733.27
EXPENSES			
General Expense			
Fund Administration Expenses	7	6,754.00	-
Investment Expenses	8	8.05	10.20
Property / Real Estate Expenses - Residential 1	9	-	5,216.47
Fund Lodgement Expenses	10	518.00	-
		7,280.05	5,226.67
BENEFITS ACCRUED AS A RESULT OF OPERATIONS BEFORE INCOME TAX		(2,812.38)	1,506.60
Tax Expense			
Fund Tax Expenses	11	(1,901.15)	(2,098.69)
Tax Adjustments - Prior Years Amendments (Member)		(3.41)	-
		(1,904.56)	(2,098.69)
BENEFITS ACCRUED AS A RESULT OF OPERATIONS		(907.82)	3,605.29

This Statement is to be read in conjunction with the notes to the Financial Statements

Statement of Financial Position

As at 30 June 2019

	Note	2019 \$	2018 \$
INVESTMENTS			
Australian Listed Shares	12	-	143,279.06
		-	143,279.06
OTHER ASSETS			
Cash at Bank	13	-	242,564.98
		-	242,564.98
TOTAL ASSETS		-	385,844.04
LIABILITIES			
Provisions for Tax - Fund	14	-	(4,186.70)
Sundry Creditors	15	-	(0.20)
		-	(4,186.90)
TOTAL LIABILITIES		-	(4,186.90)
NET ASSETS AVAILABLE TO PAY BENEFITS		-	390,030.94
REPRESENTED BY: LIABILITY FOR MEMBERS' BENEFITS			
Allocated to Members' Accounts	16	-	390,030.94
		-	390,030.94



This Statement is to be read in conjunction with the notes to the Financial Statements

Note 1: Statement of Significant Accounting Policies

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

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

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

a. Measurement of Investments

The fund initially recognises:

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

Investments of the fund have been measured at their market values, which is 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:

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

Market values have been determined as follows:

- i. shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- ii. units in managed funds by reference to the unit redemption price at the end of the reporting period;
- iii. fixed interest securities by reference to the redemption price at the end of the reporting period; and
- iv. investment properties at trustees' assessment of their realisable value.

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

b. Cash and Cash Equivalents

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

c. Revenue

Revenue is recognised at the market value of the consideration received or receivable.

Interest revenue

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

Distributions from trusts 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.

Contributions and Transfers

Contributions received and transfers in are recognised when the control and the benefits from the revenue is transferred to the fund. Contributions and transfers in are recognised gross of any taxes.

Remeasurement changes in market values

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

d. Expenses

Expense are recognised and reflected in the operating statement when they are incurred.

e. Benefits Paid

Benefits are recognised when a valid withdrawal notice is received and approved by the trustee(s) in accordance with the fund's Trust Deed.

f. 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.

g. Income Tax

The income tax expense (revenue) for the year comprises current income tax expense (revenue) and deferred income tax expense (revenue).

Current income tax expense charged to the profit or loss is the tax payable (refundable) on taxable income. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (refunded from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as unused tax losses.

Except for business combinations, no deferred income tax is recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled and their measurement also reflects the manner in which the trustees expect to recover or settle the carrying amount of the related asset or liability.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax asset can be utilised.

Current tax assets and liabilities are offset where a legally enforceable right of set-off exists and it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur. Deferred tax assets and liabilities are offset where:

(a) a legally enforceable right of set-off exists; and

(b) the deferred tax assets and liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities, where it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur in future periods in which significant amounts of deferred tax assets or liabilities are expected to be recovered or settled.

The rate of tax used to determine income tax expense (revenue) and current tax liabilities (assets) is 15%, the applicable rate for a complying superannuation fund. This rate is applied to taxable income, after any claim for exempt current pension income, where applicable. The top personal marginal tax rate is applied to a non-complying superannuation fund and to non-arm's length income (NALI).

h. Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

i. Critical 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. 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.

Bernardi Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2019

	2019 \$	2018 \$
Note 2: Australian Listed Shares		
AMP Limited - Dividends	-	290.00
ANZ Banking Grp Ltd - Dividends	480.00	-
Cybg Plc Cdi 1:1 Foreign Exempt Lse	-	6.64
National Aust. Bank - Dividends	2,076.03	3,033.36
Westpac Banking Corp - Dividends	1,880.00	1,425.04
Whitefield Ltd - Dividends	-	177.50
	4,436.03	4,932.54
Note 3: Property - Residential		
9/2 Solway Crescent, ENCOUNTER BAY	-	8,014.40
	-	8,014.40
Note 4: Cash at Bank		
Bankwest Business Telenet Saver	677.07	553.11
Bendigo Business Cash Management	52.48	-
	729.55	553.11
Note 5: Market Movement Non-Realised		
Market Movement Non-Realised - Shares - Listed	-	(6,766.78)
	-	(6,766.78)
Note 6: Market Movement Realised		
Market Movement Realised - Shares - Listed	(697.91)	-
	(697.91)	-
Note 7: Fund Administration Expenses		
Accountancy Fees	4,378.00	-
Audit Fees	2,376.00	-
	6,754.00	-
Note 8: Investment Expenses		
Bank Charges	8.05	10.20
	8.05	10.20

Bernardi Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2019

	2019 \$	2018 \$
Note 9: Property / Real Estate Expenses - Residential 1		
Property - Residential 1 - Agent Fees / Commissions	-	2,027.42
Property - Residential 1 - Body Corporate Fees	-	1,035.75
Property - Residential 1 - Insurance	-	(115.45)
Property - Residential 1 - Rates	-	1,327.89
Property - Residential 1 - Repairs & Maintenance	-	204.00
Property - Residential 1 - Sundry Rental Expenses	-	135.52
Property - Residential 1 - Water Charges	-	601.34
	-	5,216.47
Note 10: Fund Lodgement Expenses		
ATO Annual Return Fee - Supervisory levy	518.00	-
	518.00	-
Note 11: Fund Tax Expenses		
Income Tax Expense	(1,901.15)	(2,098.69)
	(1,901.15)	(2,098.69)
Note 12: Australian Listed Shares		
AMP Limited	-	3,560.00
ANZ Banking Grp Ltd	-	16,944.00
Cybg Plc Cdi 1:1 Foreign Exempt Lse	-	2,156.29
National Aust. Bank	-	57,478.77
Westpac Banking Corp	-	58,600.00
Whitefield Ltd	-	4,540.00
	-	143,279.06
Note 13: Cash at Bank		
Bankwest Business Telenet Saver	-	199,203.28
Bendigo Business Cash Management	-	43,361.70
	-	242,564.98
Note 14: Provisions for Tax - Fund		
Provision for Income Tax (Fund)	-	(4,186.70)
	-	(4,186.70)
Note 15: Sundry Creditors		
Sundry Creditors	-	(0.20)
	-	(0.20)

Bernardi Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2019

	2019	2018
	\$	\$
Note 16A: Movements in Members' Benefits		
Liability for Members' Benefits Beginning:	390,030.94	412,506.91
Add: Increase (Decrease) in Members' Benefits	(907.82)	3,605.29
Less: Benefit Paid	389,123.12	26,081.26
Liability for Members' Benefits End	-	390,030.94

Note 16B: Members' Other Details

Total Unallocated Benefits	-	-
Total Forfeited Benefits	-	-
Total Preserved Benefits	-	-
Total Vested Benefits	-	390,030.94

Bernardi Superannuation Fund

Compilation Report

For the year ended 30 June 2019

We have compiled the accompanying special purpose financial statements of Bernardi Superannuation Fund, which comprise the statement of financial position as at 30 June 2019, the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Trustees

The Trustees of Bernardi 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 used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

Our Responsibility

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

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

Assurance Disclaimer

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

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

Firm: TTO Chartered Accountants
Address: 234 Sturt Street
ADELAIDE SA 5000
AUSTRALIA

Signature: _____

Date: _____

Bernardi Superannuation Fund

Trustee Declaration

For the year ended 30 June 2019

The trustees have determined that the fund is not a reporting entity. The trustees have determined that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

In the opinion of the trustees:

- i. The financial statements and notes to the financial statements for the 30 June 2019 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2019 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;
- ii. The financial statements have been prepared in accordance with the requirements of the Trust Deed; and
- iii. The operation of the Superannuation Fund has been carried out in accordance with its Trust Deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2019.

Signed in accordance with a resolution of the trustees by:

Gelindo Bernardi

Katherine Bernardi

Date: __/__/____

Investment Summary

As at 30 June 2019

Investment	Code	Units	Average Unit Cost \$	Market Price \$	Actual Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
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Actual Cost \$ stated in this report is not the cost base for Capital Gains Tax purposes. Refer to the Accrued Capital Gains report for the Capital Gains Tax cost base.

Gain / Loss \$ is equal to Market Value \$ less Actual Cost \$

Gain / Loss % is equal to Gain Loss \$ divided by Actual Cost \$, expressed as a percentage.

Member Account Balances

For the year ended 30 June 2019

Member Accounts	Opening Balance	Transfers & Tax Free Contributions	Taxable Contributions	Transfers to Pension Membership	Less: Contribution Tax	Less: Member Expenses	Less: Withdrawals	Distributions	Closing Balance
Bernardi, Gelindo (77)									
Accumulation									
Accum (00001)	-	387,234.17	-	(8,989.00)	-	-	380,000.00	1,754.83	-
Pension									
ABP (00002) - 64.20	390,030.94	-	-	-	-	-	393,064.17	3,033.23	-
ABP (00003) - 51.67%	-	-	-	8,989.00	-	(3.41)	3,293.12	(5,699.29)	-
	390,030.94	-	-	8,989.00	-	(3.41)	396,357.29	(2,666.06)	-
	390,030.94	387,234.17	-	-	-	(3.41)	776,357.29	(911.23)	-
Reserve	-	-	-	-	-	-	-	-	-
TOTALS	390,030.94	387,234.17	-	-	-	(3.41)	776,357.29	(911.23)	-

CALCULATED FUND EARNING RATE:

(0.9831)%

APPLIED FUND EARNING RATE:

(0.9831)%

Member Statement

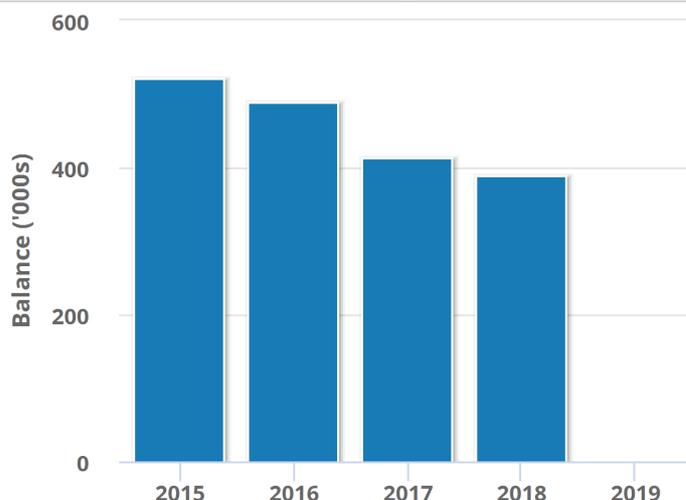
For the year ended 30 June 2019

Member details

Mr Gelindo Bernardi
276 Findon Road
FINDON SA 5023

Valid TFN Supplied: Yes
 Date of Birth: 12/08/1941
 Date Joined Fund: 06/06/2007
 Date Employed:
 Eligible Service Date: 06/06/2007

Your recent balance history



YOUR OPENING BALANCE

\$390,030.94

(\$390,030.94)

Balance Decrease

YOUR CLOSING BALANCE

\$0.00

Your Net Fund Return

(0.9831)%

Your account at a glance

Opening Balance as at 01/07/2018 **\$390,030.94**

What has been added to your account

Internal Transfers	\$387,234.17
Purchase Price of Pension	\$8,989.00

What has been deducted from your account

Expenses	(\$3.41)
Pension Payments During Period	\$7,283.43
Transfers to Pension Account	\$8,989.00
Withdrawals/Rollouts	\$769,073.86

New Earnings **(\$911.23)**

Closing Balance at 30/06/2019 **\$0.00**

Member Statement

For the year ended 30 June 2019

Consolidated - Mr Gelindo Bernardi

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$0.00
Taxable Component	\$0.00

YOUR INSURANCE COVER

Death Benefit	\$0.00
Disability Benefit	\$0.00
Salary Continuance (Annual Insured Benefit)	\$0.00

INVESTMENT RETURN

The return on your investment for the year	(0.98)%
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Member Statement

For the year ended 30 June 2019

Accumulation Account - Mr Gelindo Bernardi

ACCOUNT SUMMARY

Opening Balance as at 01/07/2018	\$0.00
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What has been added to your account

Internal Transfers	\$387,234.17
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What has been deducted from your account

Transfers to Pension Account	\$8,989.00
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Withdrawals/Rollouts	\$380,000.00
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New Earnings	\$1,754.83
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Closing Balance at 30/06/2019	\$0.00
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ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
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Restricted non-preserved (Generally available when you leave your employer)	\$0.00
---	--------

Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00
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YOUR TAX COMPONENTS

Tax Free Component	\$0.00
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Taxable Component	\$0.00
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Member Statement

For the year ended 30 June 2019

Account Based Pension - Mr Gelindo Bernardi

PENSION ACCOUNT DETAILS

Member ID	00002
Pension Type	ACCOUNT
Pension Commencement Date	1/07/2015
Reversionary Pension	No

ACCOUNT SUMMARY

Opening Balance as at 01/07/2018	\$390,030.94
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What has been deducted from your account

Pension Payments During Period	\$5,830.00
Withdrawals/Rollouts	\$387,234.17

New Earnings	\$3,033.23
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Closing Balance at 30/06/2019	\$0.00
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ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$0.00
Tax Free Proportion %	0.00%
Taxable Component	\$0.00

Member Statement

For the year ended 30 June 2019

Account Based Pension - Mr Gelindo Bernardi

PENSION ACCOUNT DETAILS

Member ID	00003
Pension Type	ACCOUNT
Pension Commencement Date	28/09/2018
Reversionary Pension	No

ACCOUNT SUMMARY

Opening Balance as at 01/07/2018	\$0.00
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What has been added to your account

Purchase Price of Pension	\$8,989.00
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What has been deducted from your account

Expenses	(\$3.41)
Pension Payments During Period	\$1,453.43
Withdrawals/Rollouts	\$1,839.69

New Earnings	(\$5,699.29)
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Closing Balance at 30/06/2019	\$0.00
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ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$0.00
Tax Free Proportion %	0.00%
Taxable Component	\$0.00

Member Statement

For the year ended 30 June 2019

YOUR BENEFICIARY(s) - Mr Gelindo Bernardi

No beneficiaries have been recorded.

FUND CONTACT DETAILS

Gelindo Bernardi

276 Findon Road
FINDON SA 5023

ADMINISTRATOR CONTACT DETAILS

Gelindo Bernardi

276 Findon Road
FINDON SA 5023

Minutes of Meeting of the Trustees of Bernardi Superannuation Fund

Held at: 276 Findon Road
FINDON SA 5023

Held on: 15/11/2018

Present:
Gelindo Bernardi
Katherine Bernardi

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

Financial Statements: It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustees, the superannuation fund is a non-reporting entity and therefore is not required to comply with all the Australian Accounting Standards.

The Chair tabled the financial statements and notes to the financial statements of the superannuation fund in respect of the year ended 30th June 2019 and it was resolved that such statements be and are hereby adopted as tabled.

Trustee Declaration: It was resolved that the trustee declaration included in the superannuation fund's financial statements be signed.

Income Tax Return: Being satisfied that the fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30th June 2019, it was resolved that, once the audit has been finalised and the audit report issued, the annual return be approved and signed by the trustee and lodged with the Australian Taxation Office by TTO Chartered Accountants.

Investment Strategy: The allocation of the fund's assets and the fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of

the investments, the ability of the fund to discharge its existing liabilities and the provision of insurance cover for fund members, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the fund and its members. Accordingly, no changes to the investment strategy were required.

Allocation of Income: It was resolved that the income of the fund would be allocated to the members in accordance with the fund's trust deed, on a fair and reasonable basis.

Investment Acquisitions/Disposals: It was resolved to ratify the investment acquisitions and disposals throughout the financial year ended 30th June 2019.

07/08/2018	SELL	Whitefield Ltd	4,492.50
07/08/2018	SELL	Westpac Banking Corp	57,544.61
07/08/2018	SELL	National Aust. Bank	57,781.75
07/08/2018	SELL	Cybg Plc Cdi 1:1 Foreign Exempt Lse	2,237.10
07/08/2018	SELL	AMP Limited	3,392.50
07/08/2018	SELL	ANZ Banking Grp Ltd	17,132.69

Auditors and Tax Agents: It was resolved that Tony Boys will continue acting as auditor and TTO Chartered Accountants will continue as tax agent of the fund for the year ending 30th June 2020.

Trustee's Status: Each of the trustees confirmed that they are qualified to act as a trustee of the fund and that they are not a disqualified person as defined by s120 of the SISA.

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

There being no further business the meeting was closed.

Signed as a true and correct record

Chairperson:

Date:



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 2019* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2019* (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				
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- Place in ALL applicable boxes.

➤ Postal address for annual returns:

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

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

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

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

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN) (if applicable)

4 Current postal address

Suburb/town	State/territory	Postcode
<input type="text" value="FINDON"/>	<input type="text" value="SA"/>	<input type="text" value="5023"/>

5 Annual return status

Is this an amendment to the SMSF's 2019 return? **A** No Yes

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



6 SMSF auditor

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

Boys

First given name

Tony

Other given names

SMSF Auditor Number

100014140

Auditor's phone number

0410712708

Postal address

PO BOX 3376

Suburb/town

RUNDLE MALL

State/territory

SA

Postcode

5000

Date audit was completed **A** / /

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

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

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

7 Electronic funds transfer (EFT)

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

A Fund's financial institution account details

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

Fund BSB number Fund account number

Fund account name

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

B Financial institution account details for tax refunds

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

BSB number Account number

Account name

C Electronic service address alias

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

SuperMate

Fund's tax file number (TFN) **On File**

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** \$ ~~00~~

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.



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 2019*.

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

Code

Net capital gain **A** \$ ~~0~~

Gross rent and other leasing and hiring income **B** \$ ~~0~~

Gross interest **C** \$ ~~0~~

Forestry managed investment scheme income **X** \$ ~~0~~

Gross foreign income D1 \$ <input type="text" value="0"/> 0	Net foreign income D \$ <input type="text" value="0"/> 0	Loss <input type="checkbox"/>
---	--	-------------------------------

Australian franking credits from a New Zealand company **E** \$ ~~0~~

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

Number

Gross payments where ABN not quoted **H** \$ ~~0~~

Gross distribution from partnerships **I** \$ ~~0~~

Loss

*Unfranked dividend amount **J** \$ ~~0~~

*Franked dividend amount **K** \$ ~~0~~

*Dividend franking credit **L** \$ ~~0~~

*Gross trust distributions **M** \$ ~~0~~

Code

Calculation of assessable contributions	
Assessable employer contributions R1 \$ <input type="text" value="0"/> 0	plus Assessable personal contributions R2 \$ <input type="text" value="0"/> 0
plus R3 \$ <input type="text" value="0"/> 0	<small>*(an amount must be included even if it is zero)</small>
less R6 \$ <input type="text" value="0"/> 0	

Assessable contributions R \$ <input type="text" value="0"/> 0	<small>(R1 plus R2 plus R3 less R6)</small>
--	---

Calculation of non-arm's length income	
*Net non-arm's length private company dividends U1 \$ <input type="text" value="0"/> 0	plus *Net non-arm's length trust distributions U2 \$ <input type="text" value="0"/> 0
plus U3 \$ <input type="text" value="0"/> 0	

*Other income S \$ <input type="text" value="0"/> 0	*Assessable income due to changed tax status of fund T \$ <input type="text" value="0"/> 0
Net non-arm's length income U \$ <input type="text" value="0"/> 0	
<small>(subject to 45% tax rate) (U1 plus U2 plus U3)</small>	

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 W \$ <input type="text" value="0"/> 0	Loss <input type="checkbox"/>
<small>(Sum of labels A to U)</small>	

Exempt current pension income **Y** \$ ~~0~~

TOTAL ASSESSABLE INCOME V \$ <input type="text" value="0"/> 0	Loss <input type="checkbox"/>
<small>(W less Y)</small>	

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 2019* on how to complete the calculation statement.

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

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

Foreign income tax offset	C1	\$	<input type="text" value="0.00"/>	Non-refundable non-carry forward tax offsets	C	\$	<input type="text" value="0.00"/>
Rebates and tax offsets	C2	\$	<input type="text" value="0.00"/>				<i>(C1 plus C2)</i>

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

Early stage venture capital limited partnership tax offset	D1	\$	<input type="text" value="0.00"/>	Non-refundable carry forward tax offsets	D	\$	<input type="text" value="0.00"/>
Early stage venture capital limited partnership tax offset carried forward from previous year	D2	\$	<input type="text" value="0.00"/>				<i>(D1 plus D2 plus D3 plus D4)</i>
Early stage investor tax offset	D3	\$	<input type="text" value="0.00"/>				
Early stage investor tax offset carried forward from previous year	D4	\$	<input type="text" value="0.00"/>				

SUBTOTAL 2
T3 \$
(T2 less D – cannot be less than zero)

Complying fund's franking credits tax offset	E1	\$	<input type="text" value="1,901.15"/>	Refundable tax offsets	E	\$	<input type="text" value="1,901.15"/>
No-TFN tax offset	E2	\$	<input type="text" value="0.00"/>				<i>(E1 plus E2 plus E3 plus E4)</i>
National rental affordability scheme tax offset	E3	\$	<input type="text" value="0.00"/>				
Exploration credit tax offset	E4	\$	<input type="text" value="0.00"/>				

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

Section 102AAM interest charge
G \$



712260919

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

#Tax offset refunds (Remainder of refundable tax offsets)	I \$	1,901.15
		<i>(unused amount from label E – an amount must be included even if it is zero)</i>

PAYG instalments raised

K \$	0.00
Supervisory levy	
L \$	259.00
Supervisory levy adjustment for wound up funds	
M \$	259.00
Supervisory levy adjustment for new funds	
N \$	0.00

AMOUNT DUE OR REFUNDABLE A positive amount at S is what you owe, while a negative amount is refundable to you.	S \$	-1,901.15
		<i>(T5 plus G less H less I less K plus L less M plus N)</i>

#This is a mandatory label.

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

! If total loss is greater than \$100,000, complete and attach a *Losses schedule 2019*.

Tax losses carried forward to later income years	U \$	214	∞
Net capital losses carried forward to later income years	V \$	0	∞

Section F: Member information

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name

Bernardi

First given name

Gelindo

Other given names

Member's TFN

See the Privacy note in the Declaration.

On File

Date of birth / /

Contributions

OPENING ACCOUNT BALANCE \$ **390,030.94**

! 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

L

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Code

A

Income stream payments

R2 \$

Code

M

Accumulation phase account balance

S1 \$

Retirement phase account balance - Non CDBIS

S2 \$

Retirement phase account balance - CDBIS

S3 \$

TRIS Count

CLOSING ACCOUNT BALANCE S \$

(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

MEMBER 2

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Member's TFN
See the Privacy note in the Declaration.

Date of birth / /

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

Receipt date / /
H1

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J \$

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

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

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

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

Other transactions

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

Allocated earnings or losses **O** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Loss

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** \$



MEMBER 3

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Member's TFN
See the Privacy note in the Declaration.

Date of birth / /

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

Receipt date / /

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J \$

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

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

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

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

Other transactions

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

TRIS Count

Allocated earnings or losses
O \$

Inward rollovers and transfers
P \$

Outward rollovers and transfers
Q \$

Lump Sum payments
R1 \$

Income stream payments
R2 \$

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

Loss

Code

Code

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

MEMBER 4

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Member's TFN
See the Privacy note in the Declaration.

Date of birth / /

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

Receipt date / /

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J \$

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

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

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

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

Other transactions

Accumulation phase account balance
S1 \$

Retirement phase account balance – Non CDBIS
S2 \$

Retirement phase account balance – CDBIS
S3 \$

Allocated earnings or losses **O** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Loss

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** \$

Section G: Supplementary member information

MEMBER 5

Title: Mr Mrs Miss Ms Other

Account status Code

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

Day / Month / Year

If deceased, date of death

Day / Month / Year

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Receipt date

H1 Day / Month / Year

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$

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

T \$

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

M \$

TOTAL CONTRIBUTIONS N \$

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

Other transactions

Allocated earnings or losses

O \$

Loss

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Code

Income stream payments

R2 \$

Code

Accumulation phase account balance

S1 \$

Retirement phase account balance - Non CDBIS

S2 \$

Retirement phase account balance - CDBIS

S3 \$

TRIS Count

CLOSING ACCOUNT BALANCE S \$

(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

MEMBER 6

Title: Mr Mrs Miss Ms Other

Account status Code

Family name

First given name Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

Day / Month / Year

If deceased, date of death

Day / Month / Year

Contributions

OPENING ACCOUNT BALANCE \$ **0.00**

! Refer to instructions for completing these labels.

Employer contributions

A \$ **0.00**

ABN of principal employer

A1

Personal contributions

B \$ **0.00**

CGT small business retirement exemption

C \$ **0.00**

CGT small business 15-year exemption amount

D \$ **0.00**

Personal injury election

E \$ **0.00**

Spouse and child contributions

F \$ **0.00**

Other third party contributions

G \$ **0.00**

Proceeds from primary residence disposal

H \$ **0.00**

Receipt date

H1 Day / Month / Year

Assessable foreign superannuation fund amount

I \$ **0.00**

Non-assessable foreign superannuation fund amount

J \$ **0.00**

Transfer from reserve: assessable amount

K \$ **0.00**

Transfer from reserve: non-assessable amount

L \$ **0.00**

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

T \$ **0.00**

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

M \$ **0.00**

TOTAL CONTRIBUTIONS N \$ **0.00**

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

Other transactions

Allocated earnings or losses

O \$ **0.00**

Inward rollovers and transfers

P \$ **0.00**

Outward rollovers and transfers

Q \$ **0.00**

Lump Sum payments

R1 \$ **0.00**

Income stream payments

R2 \$ **0.00**

Loss

Code

Code

Accumulation phase account balance **S1** \$ **0.00**
Retirement phase account balance - Non CDBIS **S2** \$ **0.00**
Retirement phase account balance - CDBIS **S3** \$ **0.00**

TRIS Count

CLOSING ACCOUNT BALANCE S \$ **0.00**

(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$ **0.00**

Retirement phase value **X2** \$ **0.00**

Outstanding limited recourse borrowing arrangement amount **Y** \$ **0.00**

MEMBER 7

Title: Mr Mrs Miss Ms Other

Account status Code

Family name

First given name Other given names

Member's TFN See the Privacy note in the Declaration.
 Date of birth Day / Month / Year
 If deceased, date of death Day / Month / Year

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

Receipt date Day / Month / Year
H1

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J \$

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

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

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

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

Other transactions

Accumulation phase account balance
S1 \$
 Retirement phase account balance – Non CDBIS
S2 \$
 Retirement phase account balance – CDBIS
S3 \$

Allocated earnings or losses **O** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Loss

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** \$

MEMBER 8

Title: Mr Mrs Miss Ms Other

Account status Code

Family name

First given name Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

Day / Month / Year

If deceased, date of death

Day / Month / Year

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Receipt date Day / Month / Year
H1

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$

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

T \$

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

M \$

TOTAL CONTRIBUTIONS N \$

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

Other transactions

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance **S1** \$

Inward rollovers and transfers **P** \$

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

Outward rollovers and transfers **Q** \$

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

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** \$

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$ -~~00~~

Unlisted trusts **B** \$ -~~00~~

Insurance policy **C** \$ -~~00~~

Other managed investments **D** \$ -~~00~~

15b Australian direct investments

Limited recourse borrowing arrangements

Australian residential real property

J1 \$ -~~00~~

Australian non-residential real property

J2 \$ -~~00~~

Overseas real property

J3 \$ -~~00~~

Australian shares

J4 \$ -~~00~~

Overseas shares

J5 \$ -~~00~~

Other

J6 \$ -~~00~~

Cash and term deposits **E** \$ -~~00~~

Debt securities **F** \$ -~~00~~

Loans **G** \$ -~~00~~

Listed shares **H** \$ -~~00~~

Unlisted shares **I** \$ -~~00~~

Limited recourse borrowing arrangements **J** \$ -~~00~~

Non-residential real property **K** \$ -~~00~~

Residential real property **L** \$ -~~00~~

Collectables and personal use assets **M** \$ -~~00~~

Other assets **O** \$ -~~00~~

15c Other investments

Crypto-Currency **N** \$ -~~00~~

15d Overseas direct investments

Overseas shares **P** \$ -~~00~~

Overseas non-residential real property **Q** \$ -~~00~~

Overseas residential real property **R** \$ -~~00~~

Overseas managed investments **S** \$ -~~00~~

Other overseas assets **T** \$ -~~00~~

TOTAL AUSTRALIAN AND OVERSEAS ASSETS **U** \$ -~~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 \$ -~~00~~

15f Limited recourse borrowing arrangements

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

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

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 \$ <input type="text" value="0"/>	0
Permissible temporary borrowings	V2 \$ <input type="text" value="0"/>	0
Other borrowings	V3 \$ <input type="text" value="0"/>	0
Borrowings	V \$ <input type="text" value="0"/>	0
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)	W \$ <input type="text" value="0"/>	0
Reserve accounts	X \$ <input type="text" value="0"/>	0
Other liabilities	Y \$ <input type="text" value="0"/>	0
TOTAL LIABILITIES	Z \$ <input type="text" value="0"/>	0

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains	H \$ <input type="text" value="0"/>	0
Total TOFA losses	I \$ <input type="text" value="0"/>	0

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 2018–19 income year, write **2019**). **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 2019*. **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 2019* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2019*. **D**

Section K: Declarations

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date Day / Month / Year

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

Bernardi

First given name

Gelindo

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 2019* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date Day / Month / Year

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

Tonellato

First given name

David

Other given names

Tax agent's practice

TTO Chartered Accountants

Tax agent's phone number

0882119426

Reference number

1008356

Tax agent number

25809482

Trial Balance

As at 30 June 2019

Account Number	Account Description	Units	2019		2018	
			Debit \$	Credit \$	Debit \$	Credit \$
106	Pension Member Balance					
106 00002	Bernardi, Gelindo (00001) ACCOUNT RETIREMENT PENSION			390,030.94		412,506.91
205	Australian Listed Shares					
205 0126	AMP Limited		-		3,560.00	
205 0146	ANZ Banking Grp Ltd		-		16,944.00	
205 0975	Cybg Plc Cdi 1:1 Foreign Exempt Lse		-		2,156.29	
205 1671	National Aust. Bank		-		57,478.77	
205 2553	Westpac Banking Corp		-		58,600.00	
205 2566	Whitefield Ltd		-		4,540.00	
290	Cash at Bank					
290 0001	Bankwest Business Telenet Saver		-		199,203.28	
290 0002	Bendigo Business Cash Management		-		43,361.70	
450	Provisions for Tax - Fund					
450 0009	Provision for Income Tax (Fund)			-		(4,186.70)
500	Sundry Creditors					
500 0060	Sundry Creditors			-		(0.20)
605	Australian Listed Shares					
605 0126	AMP Limited - Dividends			-		290.00
605 0146	ANZ Banking Grp Ltd - Dividends			480.00		-
605 0975	Cybg Plc Cdi 1:1 Foreign Exempt Lse			-		6.64
605 1671	National Aust. Bank - Dividends			2,076.03		3,033.36
605 2553	Westpac Banking Corp - Dividends			1,880.00		1,425.04
605 2566	Whitefield Ltd - Dividends			-		177.50
611	Property - Residential					
611 0053	9/2 Solway Crescent, ENCOUNTER BAY			-		8,014.40
690	Cash at Bank					
690 0001	Bankwest Business Telenet Saver			677.07		553.11
690 0002	Bendigo Business Cash Management			52.48		-
705	Member Rollovers Received					
705 00001	Bernardi, Gelindo			387,234.17		-
780	Market Movement Non-Realised					
780 0015	Market Movement Non-Realised - Shares - Listed			-		(6,766.78)
785	Market Movement Realised					
785 0015	Market Movement Realised - Shares - Listed			(697.91)		-
801	Fund Administration Expenses					
801 0001	Accountancy Fees		4,378.00			-
801 0005	Audit Fees		2,376.00			-
802	Investment Expenses					
802 0001	Bank Charges		8.05			10.20

Trial Balance

As at 30 June 2019

Account Number	Account Description	Units	2019		2018	
			Debit \$	Credit \$	Debit \$	Credit \$
808	Property / Real Estate Expenses - Residential 1					
808 0002	Property - Residential 1 - Agent Fees / Commissions		-		2,027.42	
808 0003	Property - Residential 1 - Body Corporate Fees		-		1,035.75	
808 0009	Property - Residential 1 - Insurance		-		(115.45)	
808 0016	Property - Residential 1 - Rates		-		1,327.89	
808 0018	Property - Residential 1 - Repairs & Maintenance		-		204.00	
808 0020	Property - Residential 1 - Sundry Rental Expenses		-		135.52	
808 0023	Property - Residential 1 - Water Charges		-		601.34	
825	Fund Lodgement Expenses					
825 0005	ATO Annual Return Fee - Supervisory levy		518.00		-	
860	Fund Tax Expenses					
860 0004	Income Tax Expense		(1,901.15)		(2,098.69)	
872	Tax Adjustments - Prior Years Amendments (Member)					
872 00003	Bernardi, Gelindo (00001) ACCOUNT RETIREMENT PENSION		(3.41)		-	
906	Pension Member Payments					
906 00002	Bernardi, Gelindo (00001) ACCOUNT RETIREMENT PENSION		393,064.17		26,081.26	
906 00003	Bernardi, Gelindo (00001) ACCOUNT RETIREMENT PENSION		(5,695.88)		-	
925	Accumulation Member Payments					
925 00001	Bernardi, Gelindo		388,989.00		-	
			781,732.78	781,732.78	415,053.28	415,053.28

General Ledger

As at 30 June 2019

Account Number	Account Description	Units	Amount \$	Opening \$	Closing \$
000	Master Clearing Account			-	-
106	Pension Member Balance			390,030.94	390,030.94
00002	Bernardi, Gelindo (00001) ACCOUNT RETIREMENT PENSION			390,030.94	390,030.94
199	Current Period Surplus			-	(907.82)
205	Australian Listed Shares			143,279.06	-
205 0126	AMP Limited			3,560.00	-
	1/07/2018	1,000.0000			
	7/08/2018	(1,000.0000)	(3,392.50)		
	30/06/2019	-	(167.50)		
205 0146	ANZ Banking Grp Ltd			16,944.00	-
	1/07/2018	600.0000			
	7/08/2018	(600.0000)	(17,132.69)		
	30/06/2019	-	188.69		
205 0975	Cybg Plc Cdi 1:1 Foreign Exempt Lse			2,156.29	-
	1/07/2018	383.0000			
	7/08/2018	(383.0000)	(2,237.10)		
	30/06/2019	-	80.81		
205 1671	National Aust. Bank			57,478.77	-
	1/07/2018	2,097.0000			
	7/08/2018	(2,097.0000)	(57,781.75)		
	30/06/2019	-	302.98		
205 2553	Westpac Banking Corp			58,600.00	-
	1/07/2018	2,000.0000			
	7/08/2018	(2,000.0000)	(57,544.61)		
	30/06/2019	-	(1,055.39)		
205 2566	Whitefield Ltd			4,540.00	-
	1/07/2018	1,000.0000			
	7/08/2018	(1,000.0000)	(4,492.50)		
	30/06/2019	-	(47.50)		
290	Cash at Bank			242,564.98	-
290 0001	Bankwest Business Telenet Saver			199,203.28	-
	2/07/2018		177.65		
	1/08/2018		172.07		
	3/09/2018		189.44		
	26/09/2018		137.91		
	26/09/2018		(199,880.35)		
290 0002	Bendigo Business Cash Management			43,361.70	-
	1/07/2018		3.55		
	1/07/2018		(0.70)		
	2/07/2018		480.00		
	4/07/2018		1,880.00		
	5/07/2018		2,076.03		
	1/08/2018		4.02		
	7/08/2018		3,392.50		

General Ledger

As at 30 June 2019

Account Number	Account Description	Units	Amount \$	Opening \$	Closing \$
	7/08/2018		17,132.69 Sell ANZ 600		
	7/08/2018		2,237.10 Sell CYB 383		
	7/08/2018		57,781.75 Sell NAB 2097		
	7/08/2018		57,544.61 Sell WBC 2000		
	7/08/2018		4,492.50 Sell WHF 1000		
	1/09/2018		20.35 Interest		
	26/09/2018		199,880.35 Transfer		
	28/09/2018		(5,830.00) Pension - taken from account close value		
	28/09/2018		(380,000.00) Rollover		
	1/10/2018		(4.00) bank fees		
	1/10/2018		23.88 interest		
	9/10/2018		(1,430.00) Accounting 2017 year		
	9/10/2018		(748.00) Audit 2017 year		
	9/10/2018		1,832.62 ATO refund		
	26/10/2018		1,915.56 encircle portfolio pension payment to wrong account - offset		
	1/11/2018		0.44 Interest		
	1/11/2018		(0.80) bank fees		
	13/11/2018		(814.00) TTO Invoice audit 2018 year		
	13/11/2018		(1,474.00) TTO Invoice accounting 2018 year		
	16/11/2018		(1,915.56) Withdrawal - close account		
	16/11/2018		0.24 interest		
	16/11/2018		(2.55) bank fees		
	16/11/2018		(386.85) Withdrawal - close account		
	16/11/2018		(1,453.43) clear transactions		
	16/11/2018		1,839.69 2018 final refund		
	16/11/2018		(1,839.69) take 2018 final tax refund		
	16/11/2018		1,901.15 2019 final tax refund		
	16/11/2018		(1,901.15) take 2019 final tax refund		
310	Accrued Income			-	-
310 0001	Accrued Income			-	-
	2/07/2018		480.00 ANZ 80C FRANKED @ 30%; DRP & BSP NIL DISC		
	2/07/2018		(480.00) ANZ 80C FRANKED @ 30%; DRP & BSP NIL DISC		
	4/07/2018		1,880.00 WBC 94C FRANKED@30%; DRP NIL DISCOUNT		
	4/07/2018		(1,880.00) WBC 94C FRANKED@30%; DRP NIL DISCOUNT		
	5/07/2018		(2,076.03) NAB 99C FR@ 30%; DRP; BSP NIL DISCOUNT		
	5/07/2018		2,076.03 NAB 99C FR@ 30%; DRP; BSP NIL DISCOUNT		
450	Provisions for Tax - Fund			(4,186.70)	-
450 0009	Provision for Income Tax (Fund)			(4,186.70)	-
	9/10/2018		2,091.62 Final Tax Refund 2017 FYear		
	16/11/2018		(3.61) clear imbalance of provosion for tax account		
	16/11/2018		2,098.69 Final Tax Refund		
	16/11/2018		1,901.15 final tax refund 2019		
	30/06/2019		(1,901.15) Current year tax expense		
500	Sundry Creditors			(0.20)	-
500 0060	Sundry Creditors			(0.20)	-
	16/11/2018		0.20 clear imbalance to sundry crs carried forward		
605	Australian Listed Shares			-	4,436.03
605 0146	ANZ Banking Grp Ltd - Dividends			-	480.00
	2/07/2018		480.00 ANZ 80C FRANKED @ 30%; DRP & BSP NIL DISC		
605 1671	National Aust. Bank - Dividends			-	2,076.03

Bernardi Superannuation Fund

General Ledger

As at 30 June 2019

Account Number	Account Description	Units	Amount \$	Opening \$	Closing \$
605 2553	5/07/2018 Westpac Banking Corp - Dividends		2,076.03 NAB 99C FR@ 30%; DRP; BSP NIL DISCOUNT		
	4/07/2018		1,880.00 WBC 94C FRANKED@30%; DRP NIL DISCOUNT	-	1,880.00
690	Cash at Bank			-	729.55
690 0001	Bankwest Business Telenet Saver			-	677.07
	2/07/2018		177.65 InterestBW		
	1/08/2018		172.07 InterestBW		
	3/09/2018		189.44 InterestBW		
	26/09/2018		137.91 InterestBW		
690 0002	Bendigo Business Cash Management			-	52.48
	1/07/2018		3.55 Interest		
	1/08/2018		4.02 Interest		
	1/09/2018		20.35 Interest		
	1/10/2018		23.88 interest		
	1/11/2018		0.44 Interest		
	16/11/2018		0.24 interest		
705	Member Rollovers Received			-	387,234.17
00001	Bernardi, Gelindo			-	387,234.17
	28/09/2018		387,234.17 Rollin		
785	Market Movement Realised			-	(697.91)
785 0015	Market Movement Realised - Shares - Listed			-	(697.91)
	30/06/2019		(697.91) Realised market movement - Domestic Shares		
801	Fund Administration Expenses			-	6,754.00
801 0001	Accountancy Fees			-	4,378.00
	9/10/2018		1,430.00 Accounting 2017 year		
	13/11/2018		1,474.00 TTO Invoice accounting 2018 year		
	16/11/2018		1,474.00 final 2019 wind up fee		
801 0005	Audit Fees			-	2,376.00
	9/10/2018		748.00 Audit		
	13/11/2018		814.00 TTO Invoice audit 2018 year		
	16/11/2018		814.00 final 2019 wind up fee		
802	Investment Expenses			-	8.05
802 0001	Bank Charges			-	8.05
	1/07/2018		0.70 Bank Fees		
	1/10/2018		4.00 bank fees		
	1/11/2018		0.80 bank fees		
	16/11/2018		2.55 bank fees		
825	Fund Lodgement Expenses			-	518.00
825 0005	ATO Annual Return Fee - Supervisory levy			-	518.00
	9/10/2018		259.00 ATO Levy Refund		
	16/11/2018		259.00 ATO Levy Refund		
860	Fund Tax Expenses			-	(1,901.15)
860 0004	Income Tax Expense			-	(1,901.15)
	30/06/2019		(1,901.15) Current year tax expense		
872	Tax Adjustments - Prior Years Amendments (Member)			-	(3.41)
00003	Bernardi, Gelindo (00001) ACCOUNT RETIREMENT PENSION			-	(3.41)
	16/11/2018		(3.41) clear imbalances		

General Ledger

As at 30 June 2019

Account Number	Account Description	Units	Amount \$	Opening \$	Closing \$
906	Pension Member Payments			-	387,368.29
00002	Bernardi, Gelindo (00001) ACCOUNT RETIREMENT PENSION			-	393,064.17
	28/09/2018		387,234.17		Benefit Payment - Bernardi, Gelindo (00001) ACCOUNT
	28/09/2018		5,830.00		Payment to Bernardi, Gelindo (1008356(00002))
00003	Bernardi, Gelindo (00001) ACCOUNT RETIREMENT PENSION			-	(5,695.88)
	28/09/2018		(8,989.00)		Pension for member Bernardi, Gelindo
	16/11/2018		1,453.43		Payment to Bernardi, Gelindo (1008356(00003))
	16/11/2018		1,839.69		Benefit Payment - Bernardi, Gelindo (00001) ACCOUNT
925	Accumulation Member Payments			-	388,989.00
00001	Bernardi, Gelindo			-	388,989.00
	28/09/2018		380,000.00		Benefit Payment - Bernardi, Gelindo
	28/09/2018		8,989.00		Pension for member Bernardi, Gelindo

Transactions that have been reconciled to each other within the Master Clearing Account in the selected report period have not been included in this report.

Market Value Movements

From 01/07/2018 to 30/06/2019

Account Number	Account Description	Code	Opening Balance	Purchases	Sales	Adjustments	Closing Market Value	Realised Movement	Unrealised Movement
Domestic Shares									
2050126	AMP Limited	AMP	3,560.00	-	3,392.50	-	-	(167.50)	-
2050146	ANZ Banking Grp Ltd	ANZ	16,944.00	-	17,132.69	-	-	188.69	-
2050975	Cybg Plc Cdi 1:1 Foreign Exempt Lse	CYB	2,156.29	-	2,237.10	-	-	80.81	-
2051671	National Aust. Bank	NAB	57,478.77	-	57,781.75	-	-	302.98	-
2052553	Westpac Banking Corp	WBC	58,600.00	-	57,544.61	-	-	(1,055.39)	-
2052566	Whitefield Ltd	WHF	4,540.00	-	4,492.50	-	-	(47.50)	-
			143,279.06	-	142,581.15	-	-	(697.91)	-
	TOTALS		143,279.06	-	142,581.15	-	-	(697.91)	-

Tax Reconciliation

For the year ended 30 June 2019

INCOME

Gross Interest Income		729.00	
Gross Dividend Income			
Imputation Credits	1,901.15		
Franked Amounts	4,436.03		
Unfranked Amounts	-	6,337.00	
Gross Rental Income			-
Gross Foreign Income			-
Gross Trust Distributions			-
Gross Assessable Contributions			
Employer Contributions/Untaxed Transfers	-		
Member Contributions	-		-
Gross Capital Gain			
Net Capital Gain	-		
Pension Capital Gain Revenue	-		-
Non-arm's length income			-
Net Other Income			-
Gross Income			7,066.00
Less Exempt Current Pension Income		7,066.00	
Total Income			-
LESS DEDUCTIONS			
Other Deduction		518.00	
Add back net exempt pension income loss offset		304.00	
Total Deductions			214.00
Current Year Loss			(214.00)
TAXABLE INCOME			-
Gross Income Tax Expense (15% of Standard Component)		-	
(45% of Non-arm's length income)		-	
Less Foreign Tax Offset		-	
Less Other Tax Credit		-	
Tax Assessed			-
Less Imputed Tax Credit		1,901.15	
Less Amount Already paid (for the year)		-	1,901.15
TAX DUE OR REFUNDABLE			(1,901.15)
Supervisory Levy			-
AMOUNT DUE OR REFUNDABLE			(1,901.15)

No Tax to be paid. Loss to be carried forward to next year: \$ 214.00

Note: Refund of tax file credits will be \$ 0.00

Note: Refund of imputation credits will be \$ 1,901.15

Accrued Capital Gains

For the year ended 30 June 2019

Account Number	Account Description	Code	Date Acquired	Units	Market Value	Cost Base Used	Cost Base Adjustment	Gain Method	Adjusted Cost	Gain/Loss
Capital Gains Tax Assets										
	TOTALS				-	-	-		-	0.00
	GRAND TOTAL									-

Tax Statement

As at 30 June 2019

	Distributions you received	Tax Offsets	Taxable Income
Gross Distribution Income			
Franked	4,436.03	1,901.15	6,337.18
Unfranked	-		-
Unfranked CFI	-		-
Interest	729.55		729.55
Other Income	-		-
Non-arm's length income	-		-
			7,066.73
Gross Rental Income			
	-		-
Net Capital Gains			
Discounted CG TARP	-	-	-
Discounted CG NTARP	-	-	-
CGT Concession Amount	-	-	-
CG - indexation TARP	-	-	-
CG - indexation NTARP	-	-	-
CG - other TARP	-	-	-
CG - other NTARP	-	-	-
			-
Gross Foreign Income			
Interest income	-	-	-
Modified passive income	-	-	-
Other assessable foreign income	-	-	-
			-
Non-assessable Amounts			
Non-taxable	-		
Tax Free Trust	-		
Tax deferred/Cost base adjustment	-		
Less other expenses	-		
Total Distributions	5,165.58		
Less:			
TFN amounts withheld	-		
TFN - Closely held trusts	-		
ABN amounts withheld	-		
Non-resident withholding - excluding CG	-		
Non-resident withholding - CG	-		
Other withholding tax	-		
Deductible expenses	518.00		
Net Distributions	4,647.58		
Net Capital Gains from Sales	-		
Total Capital Gain	-		

Detailed Tax Statement

As at 30 June 2019

Dividends

	Tax Date	Amount Received	Franked	Unfranked	Unfranked CFI	Franking Credits	Foreign Income	Foreign Credits	TFN/ABN Withhold Tax	Non-Res Withhold Tax	NALI	Other Tax Credits
Domestic Shares												
ANZ Banking Grp Ltd - Dividends (ANZ)												
	02/07/2018	480.00	480.00	-	-	205.71	-	-	-	-	-	-
		480.00	480.00	-	-	205.71	-	-	-	-	-	-
National Aust. Bank - Dividends (NAB)												
	05/07/2018	2,076.03	2,076.03	-	-	889.73	-	-	-	-	-	-
		2,076.03	2,076.03	-	-	889.73	-	-	-	-	-	-
Westpac Banking Corp - Dividends (WBC)												
	04/07/2018	1,880.00	1,880.00	-	-	805.71	-	-	-	-	-	-
		1,880.00	1,880.00	-	-	805.71	-	-	-	-	-	-
		4,436.03	4,436.03	-	-	1,901.15	-	-	-	-	-	-
TOTALS		4,436.03	4,436.03	-	-	1,901.15	-	-	-	-	-	-

Detailed Tax Statement

As at 30 June 2019

Distributions

Tax Date	Amount Received	Australian Income				Capital Gains				Foreign		Non-Assessable			With'g Tax
		Interest	Unfranked (incl. CFI)	Franked	Franking Credits	Other Taxable	Discounted	Indexed	Other	Concession	CG Credits	Income	Tax Credits	Tax Free	

No Distributions information available for this time period.

Detailed Tax Statement

As at 30 June 2019

Interest

	Tax Date	Amount Received	Interest	Foreign Income	Foreign Tax Credits	TFN/ABN Withhold Tax	Non-Res Withhold Tax
Cash							
Bankwest Business Telenet Saver							
	02/07/2018	177.65	177.65	-	-	-	-
	01/08/2018	172.07	172.07	-	-	-	-
	03/09/2018	189.44	189.44	-	-	-	-
	26/09/2018	137.91	137.91	-	-	-	-
		<u>677.07</u>	<u>677.07</u>	-	-	-	-
Bendigo Business Cash Management							
	01/07/2018	3.55	3.55	-	-	-	-
	01/08/2018	4.02	4.02	-	-	-	-
	01/09/2018	20.35	20.35	-	-	-	-
	01/10/2018	23.88	23.88	-	-	-	-
	01/11/2018	0.44	0.44	-	-	-	-
	16/11/2018	0.24	0.24	-	-	-	-
		<u>52.48</u>	<u>52.48</u>	-	-	-	-
		729.55	729.55	-	-	-	-
TOTALS		729.55	729.55	-	-	-	-

Detailed Tax Statement

As at 30 June 2019

Profit on Traditional Securities

Investment	Date Disposed	Profit Amount
-------------------	----------------------	----------------------

No Profit on Traditional Securities information available for this time period.

Detailed Tax Statement

As at 30 June 2019

Tax Deductible Expenses

Account	Amount Paid
Accountancy Fees	4,378.00
ATO Annual Return Fee - Supervisory levy	518.00
Audit Fees	2,376.00
Bank Charges	8.05
TOTALS	7,280.05

Notes to the Tax Reconciliation

Exempt Pension Income / Deduction Apportionment

For the year ended 30 June 2019

EXEMPT CURRENT PENSION INCOME

The Exempt Current Pension Income is calculated using a Pension Exempt Factor of 1.00000000.

Gross Income which may be exempted:

Gross Income	7,066.00
LESS Gross Taxable Contributions	-
LESS Non-arm's length income	-
	<hr/>
	7,066.00

Exempt Current Pension Income

Gross Income which may be exempted	7,066.00
x Pension Exempt Factor	<hr/>
	1.0000000000
	<hr/>
	7,066.00

Notes to the Tax Reconciliation

Exempt Pension Income / Deduction Apportionment

For the year ended 30 June 2019

APPORTIONMENT FACTOR FOR GENERAL ADMINISTRATIVE EXPENSES

Fund Income:

Gross Income	7,066.00
PLUS Non-assessable Contributions	-
PLUS Rollins	-
	<hr/>
	7,066.00

Reduced Fund Income:

Fund Income	7,066.00
LESS Exempt Current Pension Income	<hr/>
	7,066.00
	-

Apportionment Factor:

<hr/>	Reduced Fund Income	<hr/>	0.00
	Fund Income		7,066.00
			<hr/>
			0.0000000000

APPORTIONMENT FACTOR FOR INVESTMENT EXPENSES

Assessable Investment Income:

Gross Income	7,066.00
LESS Gross Taxable Contributions	-
LESS Exempt Current Pension Income	<hr/>
	7,066.00
	-

Total Investment Income:

Gross Income	7,066.00
LESS Gross Taxable Contributions	<hr/>
	-
	7,066.00

Apportionment Factor:

<hr/>	Assessable Investment Income	<hr/>	0.00
	Total Investment Income		7,066.00
			<hr/>
			0.0000000000

Notes to the Tax Reconciliation

Other Deductions

For the year ended 30 June 2019

Account	Member	Date	Description	Transaction Amount	Deductible %	Deductible \$	Pension Exempt Apportionment	Apportionment Factor	Tagged to Member	Deduction
802 0001		1/07/2018	Bank Fees	0.7000	100.00	0.70	Yes	-		-
802 0001		1/10/2018	bank fees	4.0000	100.00	4.00	Yes	-		-
801 0001		9/10/2018	Accounting 2017 year	1,430.0000	100.00	1,430.00	Yes	-		-
801 0005		9/10/2018	Audit	748.0000	100.00	748.00	Yes	-		-
825 0005		9/10/2018	ATO Levy Refund	259.0000	100.00	259.00	No	-		259.00
802 0001		1/11/2018	bank fees	0.8000	100.00	0.80	Yes	-		-
801 0001		13/11/2018	TTO Invoice accounting 2018 year	1,474.0000	100.00	1,474.00	Yes	-		-
801 0005		13/11/2018	TTO Invoice audit 2018 year	814.0000	100.00	814.00	Yes	-		-
801 0001		16/11/2018	final 2019 wind up fee	1,474.0000	100.00	1,474.00	Yes	-		-
801 0005		16/11/2018	final 2019 wind up fee	814.0000	100.00	814.00	Yes	-		-
802 0001		16/11/2018	bank fees	2.5500	100.00	2.55	Yes	-		-
825 0005		16/11/2018	ATO Levy Refund	259.0000	100.00	259.00	No	-		259.00
TOTALS										518.00

Notes to the Tax Reconciliation

Revenue Summary

For the year ended 30 June 2019

Account	Description	Date	Revenue Amount	TFN Credit	TFN Closely Held Trusts	ABN Credit	Notes
Assessable Revenue Accounts							
S 605 0146	ANZ Banking Grp Ltd - Dividends	02/07/2018	480.00	-	-	-	
S 605 1671	National Aust. Bank - Dividends	05/07/2018	2,076.03	-	-	-	
S 605 2553	Westpac Banking Corp - Dividends	04/07/2018	1,880.00	-	-	-	
S 690 0001	Bankwest Business Telenet Saver	02/07/2018	177.65	-	-	-	
S 690 0001	Bankwest Business Telenet Saver	01/08/2018	172.07	-	-	-	
S 690 0001	Bankwest Business Telenet Saver	03/09/2018	189.44	-	-	-	
S 690 0001	Bankwest Business Telenet Saver	26/09/2018	137.91	-	-	-	
S 690 0002	Bendigo Business Cash Management	01/07/2018	3.55	-	-	-	
S 690 0002	Bendigo Business Cash Management	01/08/2018	4.02	-	-	-	
S 690 0002	Bendigo Business Cash Management	01/09/2018	20.35	-	-	-	
S 690 0002	Bendigo Business Cash Management	01/10/2018	23.88	-	-	-	
S 690 0002	Bendigo Business Cash Management	01/11/2018	0.44	-	-	-	
S 690 0002	Bendigo Business Cash Management	16/11/2018	0.24	-	-	-	
Total Assessable Revenue			5,165.58	-	-	-	
Non-assessable Revenue Accounts							
Total Non-assessable Revenue			-	-	-	-	
Total Revenue			5,165.58	-	-	-	

Notes:

FMIS - Forestry Managed Investment Scheme (FMIS) income, NZL - Australian franking credits from a New Zealand company, ABN - Payment where ABN not quoted, PARTNERSHIP - Distribution from partnership

S - Segregated pension revenue

Notes to the Tax Reconciliation

Non-Trust Income - Assessable Amounts

For the year ended 30 June 2019

Account	Description	Date	Rent	Unfranked	Unfranked CFI	Franked	Imputation Credit	NALI	Interest	Other Taxable	Total
S 605 0146	ANZ Banking Grp Ltd - Dividends	02/07/2018	-	-	-	480.00	205.71	-	-	-	685.71
S 605 1671	National Aust. Bank - Dividends	05/07/2018	-	-	-	2,076.03	889.73	-	-	-	2,965.76
S 605 2553	Westpac Banking Corp - Dividends	04/07/2018	-	-	-	1,880.00	805.71	-	-	-	2,685.71
S 690 0001	Bankwest Business Telenet Saver	02/07/2018	-	-	-	-	-	-	177.65	-	177.65
S 690 0001	Bankwest Business Telenet Saver	01/08/2018	-	-	-	-	-	-	172.07	-	172.07
S 690 0001	Bankwest Business Telenet Saver	03/09/2018	-	-	-	-	-	-	189.44	-	189.44
S 690 0001	Bankwest Business Telenet Saver	26/09/2018	-	-	-	-	-	-	137.91	-	137.91
S 690 0002	Bendigo Business Cash Management	01/07/2018	-	-	-	-	-	-	3.55	-	3.55
S 690 0002	Bendigo Business Cash Management	01/08/2018	-	-	-	-	-	-	4.02	-	4.02
S 690 0002	Bendigo Business Cash Management	01/09/2018	-	-	-	-	-	-	20.35	-	20.35
S 690 0002	Bendigo Business Cash Management	01/10/2018	-	-	-	-	-	-	23.88	-	23.88
S 690 0002	Bendigo Business Cash Management	01/11/2018	-	-	-	-	-	-	0.44	-	0.44
S 690 0002	Bendigo Business Cash Management	16/11/2018	-	-	-	-	-	-	0.24	-	0.24
TOTALS			-	-	-	4,436.03	1,901.15	-	729.55	-	7,066.73

S - Segregated pension revenue

Realised Capital Gains

For the year ended 30 June 2019

Capital Gains Worksheet

Account Number	Account Description	Code	Date Acquired	Date Disposed	Units	Amount Received	Cost Base Used	Cost Base Gain Adjustment Method	Adjusted Cost	Gain/Loss	Losses Recouped
205 0126	AMP Limited	AMP	9/01/2008	7/08/2018	1,000.0000	3,392.50	9,561.68	- N/A	9,561.68	-S	-
					1,000.0000	3,392.50	9,561.68	-	9,561.68	-	-
205 0146	ANZ Banking Grp Ltd	ANZ	27/04/2018	7/08/2018	600.0000	17,132.69	16,463.39	- N/A	16,463.39	-S	-
					600.0000	17,132.69	16,463.39	-	16,463.39	-	-
205 0975	Cybg Plc Cdi 1:1 Foreign Exempt Lse	CYB	1/07/2016	7/08/2018	383.0000	2,237.10	1,535.83	- N/A	1,535.83	-S	-
					383.0000	2,237.10	1,535.83	-	1,535.83	-	-
205 1671	National Aust. Bank	NAB	27/08/2007	7/08/2018	1,216.0000	33,506.25	37,385.52	1,219.04 N/A	36,166.48	-S	-
205 1671	National Aust. Bank	NAB	31/08/2009	7/08/2018	202.0000	5,566.01	4,343.00	202.51 N/A	4,140.49	-S	-
205 1671	National Aust. Bank	NAB	22/06/2015	7/08/2018	114.0000	3,141.21	3,249.00	114.29 N/A	3,134.71	-S	-
205 1671	National Aust. Bank	NAB	27/04/2018	7/08/2018	565.0000	15,568.28	16,575.74	- N/A	16,575.74	-S	-
					2,097.0000	57,781.75	61,553.26	1,535.84	60,017.42	-	-
205 2553	Westpac Banking Corp	WBC	31/08/2007	7/08/2018	758.0000	21,809.41	19,859.69	- N/A	19,859.69	-S	-
205 2553	Westpac Banking Corp	WBC	27/04/2018	7/08/2018	560.0000	16,112.49	16,530.85	- N/A	16,530.85	-S	-
205 2553	Westpac Banking Corp	WBC	16/05/2018	7/08/2018	682.0000	19,622.71	20,483.47	- N/A	20,483.47	-S	-
					2,000.0000	57,544.61	56,874.01	-	56,874.01	-	-
205 2566	Whitefield Ltd	WHF	22/02/2016	7/08/2018	1,000.0000	4,492.50	4,217.50	- N/A	4,217.50	-S	-
					1,000.0000	4,492.50	4,217.50	-	4,217.50	-	-
TOTALS						142,581.15	150,205.67	1,535.84	148,669.83	-	-

S = Segregated pension asset