

# **Sand Dollar Superannuation Fund**

**ABN: 97 746 851 851**

Trustees: Linda Crane & Jeremy Crane

**Financial Statements & Tax Return**  
**For the year ended 30 June 2023**

**Sand Dollar Superannuation Fund**  
**Statement of Financial Position**  
**as at 30 June 2023**

	Note	2023 \$	2022 \$
<b>Assets</b>			
Investments			
Direct Property	6A	815,000	815,000
Shares in Listed Companies	6B	830,629	738,810
Stapled Securities	6C	30,817	46,401
Units In Listed Unit Trusts	6D	202,107	181,919
Other Assets			
Cash At Bank		139,524	53,805
Receivables		4,914	9,672
Current Tax Assets		2,192	(1,888)
<b>Total Assets</b>		<b>2,025,184</b>	<b>1,843,718</b>
<b>Liabilities</b>			
Other Taxes Payable		1,675	1,171
<b>Total Liabilities</b>		<b>1,675</b>	<b>1,171</b>
<b>Net Assets Available to Pay Benefits</b>		<b>2,023,509</b>	<b>1,842,547</b>
<i>Represented by:</i>			
<b>Liability for Accrued Benefits</b>	2		
Mr Jeremy Crane		1,011,754	921,274
Mrs Linda Crane		1,011,754	921,274
<b>Total Liability for Accrued Benefits</b>		<b>2,023,509</b>	<b>1,842,547</b>

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

**Sand Dollar Superannuation Fund**  
**Operating Statement**  
**For the period 1 July 2022 to 30 June 2023**

	Note	2023 \$	2022 \$
<b>Income</b>			
Investment Gains			
Realised Capital Gains	8A	57,898	66,901
Increase in Market Value	8B	65,167	(138,327)
Investment Income			
Distributions	7A	9,077	9,151
Dividends	7B	33,615	30,271
Foreign Income	7C	2,083	883
Rent	7D	39,365	36,400
		<b>207,206</b>	<b>5,279</b>
<b>Expenses</b>			
Other Expenses			
Accountancy Fee		2,805	4,396
ASIC Annual Lodgement Fee		-	549
Audit Fees		-	410
Auditor Fee		495	-
Bank Fees		120	120
Depreciation		3,000	4,240
Property Expenses		14,578	15,208
SMSF Supervisory Levy		259	259
		<b>21,257</b>	<b>25,183</b>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>		<b>185,949</b>	<b>(19,904)</b>
<b>Income Tax</b>			
Income Tax Expense		4,988	7,187
		<b>4,988</b>	<b>7,187</b>
<b>Benefits Accrued as a Result of Operations</b>		<b>180,961</b>	<b>(27,091)</b>

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

---

# Sand Dollar Superannuation Fund

## Notes to the Financial Statements

### As at 30 June 2023

---

#### **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 not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. 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 *Regulations 1994*, the trust deed of the fund and the needs of members.

##### **(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 *S/SA 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.

---

# Sand Dollar Superannuation Fund

## Notes to the Financial Statements

### As at 30 June 2023

---

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.

#### *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.

---

# Sand Dollar Superannuation Fund

## Notes to the Financial Statements

### As at 30 June 2023

---

The financial report was authorised for issue on 17 October 2023 by the trustee of the fund.

#### Note 2 – Liability for Accrued Benefits

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

	Current	Previous
<b>Liability for Accrued Benefits at beginning of period</b>	1,842,547	1,869,638
Benefits Accrued during the period	180,961	(27,091)
Benefits Paid during the period	0	0
<b>Liability for Accrued Benefits at end of period</b>	<b>2,023,509</b>	<b>1,842,547</b>

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

#### Note 3 – Vested Benefits

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

	Current	Previous
<b>Vested Benefits at beginning of period</b>	1,842,547	1,869,638
Benefits Accrued during the period	180,961	(27,091)
Benefits Paid during the period	0	0
<b>Vested Benefits at end of period</b>	<b>2,023,509</b>	<b>1,842,547</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:		
241/82 Boundary Street	815,000	815,000
	<b>815,000</b>	<b>815,000</b>

**Sand Dollar Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2023**

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

	<b>Current</b>	<b>Previous</b>
At market value:		
Als Limited	14,363	0
Aristocrat Leisure Limited	34,601	30,770
Australia And New Zealand Banking Group Limited	25,844	38,773
BHP Group Limited	30,098	34,320
Commonwealth Bank Of Australia.	26,973	24,312
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+2.75% Perp Non-Cum Red T-10-26	33,094	0
Computershare Limited.	38,390	19,515
Corporate Travel Management Limited	26,924	27,873
CSL Limited	27,461	26,637
Flight Centre Travel Group Limited	0	15,346
GQG Partners Inc. - Cdi 1:1 Us Person Prohibited Excluding Qib	23,240	24,499
Incitec Pivot Limited	0	30,965
L1 Long Short Fund Limited	21,820	0
Lovisa Holdings Limited	34,412	36,155
Macquarie Group Limited	19,893	32,902
Macquarie Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-27	32,805	0
Mineral Resources Limited	22,429	0
Nextdc Limited	0	12,928
Origin Energy Limited	0	21,046
Oz Minerals Limited	0	15,238
Paladin Energy Ltd	29,731	23,622
Pexa Group Limited	7,948	8,112
QBE Insurance Group Limited	41,604	0
Ramsay Health Care Limited	24,486	0
Redbubble Limited	0	10,400
Reliance Worldwide Corporation Limited	0	16,257
Resmed Inc - Cdi 10:1 Foreign Exempt Nyse	20,670	19,335
Santos Limited	50,986	50,308
South32 Limited	38,055	17,320
Suncorp Group Limited	53,893	14,658
Treasury Wine Estates Limited	20,304	0
Volpara Health Technologies Limited	5,558	3,112
Wesfarmers Limited	31,084	0
Westpac Banking Corporation	15,728	31,005
Westpac Banking Corporation - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-29	33,017	0
Whitehaven Coal Limited	0	42,495
Woodside Energy Group Ltd	45,220	72,468
Worley Limited	0	31,129
Xero Limited	0	7,311
	<b>830,629</b>	<b>738,810</b>

**Note 6C – Stapled Securities**

	<b>Current</b>	<b>Previous</b>
At market value:		
Dalrymple Bay Infrastructure Limited	30,817	22,996
Hotel Property Investments - Fully Paid Ordinary/Units Stapled Securities	0	23,405
	<b>30,817</b>	<b>46,401</b>

**Sand Dollar Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2023**

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

	<b>Current</b>	<b>Previous</b>
At market value:		
Apostle Dundas Global Equity Classd (Managed Fund) - Apostle Dundas Global Equity Classd (Managed Fund)	23,182	19,366
Betashares ASIA Technology Tigers ETF - Exchange Traded Fund Units Fully Paid	18,165	18,765
Betashares Europe Etf-Currency Hedged - Betashares Europe Etf-Currency Hedged	48,048	41,543
Betashares Global Robotics And Artificial Intelligence ETF - Betashares Global Robotics & Artificial Intell ETF	0	7,261
Betashares Global Sustainability Leaders ETF - Betashares Global Sustainability Leaders ETF	12,176	10,126
ETFS Battery Tech & Lithium ETF - ETFS Battery Tech & Lithium ETF	12,133	8,880
Gryphon Capital Income Trust - Ordinary Units Fully Paid	32,438	0
Homeco Daily Needs REIT - Ordinary Units Fully Paid	0	27,814
Nb Global Corporate Income Trust - Ordinary Units Fully Paid	20,476	0
Regal Investment Fund - Ordinary Units Fully Paid	16,306	0
Vaneck Global Clean Energy ETF - Vaneck Global Clean Energy ETF	0	14,373
Vaneck Vectors MSCI World Ex Australia Quality (Hedged) ETF - Exchange Traded Fund Units Fully Paid	0	17,031
WCM Quality Global Growth Fund (Quoted Managed Fund) - WCM Quality Glb Growth Fund (Quoted Managed Fund)	19,183	16,759
	<b>202,107</b>	<b>181,919</b>

**Note 7A – Distributions**

	<b>Current</b>	<b>Previous</b>
Macquarie Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-27	1,612	0
Dalrymple Bay Infrastructure Limited	1,280	589
Hotel Property Investments - Fully Paid Ordinary/Units Stapled Securities	0	1,548
Apostle Dundas Global Equity Classd (Managed Fund) - Apostle Dundas Global Equity Classd (Managed Fund)	97	81
Betashares ASIA Technology Tigers ETF - Exchange Traded Fund Units Fully Paid	123	259
Betashares Europe Etf-Currency Hedged - Betashares Europe Etf-Currency Hedged	0	3,006
Betashares Global Robotics And Artificial Intelligence ETF - Betashares Global Robotics & Artificial Intell ETF	0	73
Betashares Global Sustainability Leaders ETF - Betashares Global Sustainability Leaders ETF	606	295
ETFS Battery Tech & Lithium ETF - ETFS Battery Tech & Lithium ETF	452	103
Gryphon Capital Income Trust - Ordinary Units Fully Paid	2,332	0
Homeco Daily Needs REIT - Ordinary Units Fully Paid	0	1,799
Nb Global Corporate Income Trust - Ordinary Units Fully Paid	1,157	0
Regal Investment Fund - Ordinary Units Fully Paid	1,417	0
Vaneck Global Clean Energy ETF - Vaneck Global Clean Energy ETF	0	103
Vaneck Vectors MSCI World Ex Australia Quality (Hedged) ETF - Exchange Traded Fund Units Fully Paid	0	223
WCM Quality Global Growth Fund (Quoted Managed Fund) - WCM Quality Glb Growth Fund (Quoted Managed Fund)	0	1,073
	<b>9,077</b>	<b>9,151</b>

**Sand Dollar Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2023**

**Note 7B – Dividends**

	<b>Current</b>	<b>Previous</b>
Als Limited	261	309
Aristocrat Leisure Limited	465	396
Aurizon Holdings Limited	0	1,025
Australia And New Zealand Banking Group Limited	2,657	1,887
Beach Energy Limited	0	136
BHP Group Limited	3,035	8,454
Cardno Limited	0	1,742
Commonwealth Bank Of Australia.	1,130	1,009
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+2.75% Perp Non-Cum Red T-10-26	1,283	0
Computershare Limited.	985	0
Corporate Travel Management Limited	166	0
CSL Limited	335	298
Evolution Mining Limited	162	0
Incitec Pivot Limited	2,526	514
L1 Long Short Fund Limited	388	0
Lovisa Holdings Limited	1,646	1,440
Macquarie Group Limited	1,300	1,214
Magellan Financial Group Limited	0	601
National Australia Bank Limited	0	1,105
Origin Energy Limited	0	459
Oz Minerals Limited	69	154
QBE Insurance Group Limited	1,035	0
Ramsay Health Care Limited	218	0
Reliance Worldwide Corporation Limited	0	253
Santos Limited	2,257	1,119
South32 Limited	1,847	0
Suncorp Group Limited	1,545	948
Treasury Wine Estates Limited	325	0
Wesfarmers Limited	1,184	0
Westpac Banking Corporation	988	1,924
Westpac Banking Corporation - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-29	1,338	0
Whitehaven Coal Limited	0	1,076
Woodside Energy Group Ltd	6,469	0
Woodside Petroleum Ltd	0	3,661
Worley Limited	0	547
	<b>33,615</b>	<b>30,271</b>

**Note 7C – Foreign Income**

	<b>Current</b>	<b>Previous</b>
GQG Partners Inc. - Cdi 1:1 Us Person Prohibited Excluding Qib	1,920	844
Resmed Inc - Cdi 10:1 Foreign Exempt Nyse	163	39
	<b>2,083</b>	<b>883</b>

**Note 7D – Rent**

	<b>Current</b>	<b>Previous</b>
241/82 Boundary Street	39,365	36,400
	<b>39,365</b>	<b>36,400</b>

**Sand Dollar Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2023**

**Note 8A – Realised Capital Gains**

	Current	Previous
<b>Direct Property</b>		
241/82 Boundary Street	(88)	(400)
<b>Shares in Listed Companies</b>		
Aurizon Holdings Limited	0	(5,645)
Australia And New Zealand Banking Group Limited	(3,440)	0
Beach Energy Limited	0	753
BHP Group Limited	1,503	0
Boral Limited.	0	5,633
Cardno Limited	0	30,632
Evolution Mining Limited	6,369	0
Flight Centre Travel Group Limited	(5,618)	0
Incitec Pivot Limited	10,828	0
Lovisa Holdings Limited	12,641	0
Macquarie Group Limited	6,273	0
Magellan Financial Group Limited	0	(12,602)
National Australia Bank Limited	0	5,317
Nextdc Limited	(1,394)	0
Origin Energy Limited	1,708	0
Oz Minerals Limited	1,773	0
Redbubble Limited	(28,647)	0
Reliance Worldwide Corporation Limited	(2,508)	0
Resmed Inc - Cdi 10:1 Foreign Exempt Nyse	0	5,768
Sonic Healthcare Limited	0	14,060
Westpac Banking Corporation	3,481	0
Whitehaven Coal Limited	43,420	3,804
Woodside Energy Group Ltd	9,740	0
Worley Limited	5,895	0
Xero Limited	(1,041)	0
<b>Stapled Securities</b>		
Aventus Group - Fully Paid Ordinary/Units Stapled Securities	0	5,653
Hotel Property Investments - Fully Paid Ordinary/Units Stapled Securities	(1,263)	0
Sydney Airport - Fully Paid Ordinary/Units Stapled Securities	0	8,355
<b>Units In Listed Unit Trusts</b>		
Betashares Global Robotics And Artificial Intelligence ETF -	(2,088)	0
Betashares Global Robotics & Artificial Intell ETF		
Homeco Daily Needs REIT - Ordinary Units Fully Paid	(209)	0
Magellan Global Equities Fund Currency Hedged (Managed Fund) -	0	2,612
Trading Managed Fund Units Fully Paid		
Vaneck Global Clean Energy ETF - Vaneck Global Clean Energy ETF	(1,154)	0
Vaneck Vectors MSCI World Ex Australia Quality (Hedged) ETF -	1,716	2,959
Exchange Traded Fund Units Fully Paid		
	<b>57,898</b>	<b>66,901</b>

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

**Sand Dollar Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2023**

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

	Current	Previous
<b>Direct Property</b>		
241/82 Boundary Street	2,263	2,453
<b>Shares in Listed Companies</b>		
Als Limited	(663)	0
Aristocrat Leisure Limited	3,831	(7,743)
Aurizon Holdings Limited	0	4,703
Australia And New Zealand Banking Group Limited	7,359	(10,771)
BHP Group Limited	1,748	(6,090)
Boral Limited.	0	(5,732)
Cardno Limited	0	(7,193)
Commonwealth Bank Of Australia.	2,660	(2,553)
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+2.75% Perp Non-Cum Red T-10-26	(135)	0
Computershare Limited.	(1,185)	(479)
Corporate Travel Management Limited	(948)	(4,470)
CSL Limited	824	(1,597)
Flight Centre Travel Group Limited	4,763	(4,763)
GQG Partners Inc. - Cdi 1:1 Us Person Prohibited Excluding Qib	(1,259)	(5,493)
Incitec Pivot Limited	(5,980)	6,236
L1 Long Short Fund Limited	1,816	0
Lovisa Holdings Limited	5,147	(3,770)
Macquarie Group Limited	(4,307)	1,616
Macquarie Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-27	(483)	0
Magellan Financial Group Limited	0	1,631
Mineral Resources Limited	(999)	0
National Australia Bank Limited	0	(2,801)
Nextdc Limited	2,034	(1,482)
Origin Energy Limited	(1,031)	1,031
Oz Minerals Limited	4,765	(4,765)
Paladin Energy Ltd	6,109	1,893
Pexa Group Limited	(164)	(1,892)
QBE Insurance Group Limited	8,594	0
Ramsay Health Care Limited	(3,983)	0
Redbubble Limited	24,609	(21,886)
Reliance Worldwide Corporation Limited	3,881	(3,881)
Resmed Inc - Cdi 10:1 Foreign Exempt Nyse	1,336	(4,757)
Santos Limited	678	964
Sonic Healthcare Limited	0	(14,095)
South32 Limited	(945)	(2,679)
Suncorp Group Limited	9,222	(174)
Treasury Wine Estates Limited	(4,662)	0
Volpara Health Technologies Limited	2,445	(5,483)
Wesfarmers Limited	1,066	0
Westpac Banking Corporation	1,237	(10,033)
Westpac Banking Corporation - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-29	(237)	0
Whitehaven Coal Limited	(28,735)	23,804
Woodside Energy Group Ltd	(1,982)	18,017
Woodside Petroleum Ltd	0	29
Worley Limited	(6,108)	6,108
Xero Limited	2,608	(5,713)
<b>Stapled Securities</b>		
Aventus Group - Fully Paid Ordinary/Units Stapled Securities	0	(6,189)
Dalrymple Bay Infrastructure Limited	8,834	(8,811)
Hotel Property Investments - Fully Paid Ordinary/Units Stapled	1,603	(1,603)

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

**Sand Dollar Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2023**

Securities		
Sydney Airport - Fully Paid Ordinary/Units Stapled Securities	0	700
<b>Units In Listed Unit Trusts</b>		
Apostle Dundas Global Equity Classd (Managed Fund) - Apostle Dundas Global Equity Classd (Managed Fund)	3,816	(2,480)
Betashares ASIA Technology Tigers ETF - Exchange Traded Fund Units Fully Paid	(600)	(11,359)
Betashares Europe Etf-Currency Hedged - Betashares Europe Etf-Currency Hedged	6,505	(7,472)
Betashares Global Robotics And Artificial Intelligence ETF - Betashares Global Robotics & Artificial Intell ETF	2,742	(4,540)
Betashares Global Sustainability Leaders ETF - Betashares Global Sustainability Leaders ETF	2,050	(2,108)
ETFS Battery Tech & Lithium ETF - ETFS Battery Tech & Lithium ETF	3,253	(1,103)
Gryphon Capital Income Trust - Ordinary Units Fully Paid	(1,672)	0
Homeco Daily Needs REIT - Ordinary Units Fully Paid	441	(2,162)
Magellan Global Equities Fund Currency Hedged (Managed Fund) - Trading Managed Fund Units Fully Paid	0	(3,345)
Nb Global Corporate Income Trust - Ordinary Units Fully Paid	457	0
Regal Investment Fund - Ordinary Units Fully Paid	(3,644)	0
Vaneck Global Clean Energy ETF - Vaneck Global Clean Energy ETF	4,292	(4,598)
Vaneck Vectors MSCI World Ex Australia Quality (Hedged) ETF - Exchange Traded Fund Units Fully Paid	(521)	(6,362)
WCM Quality Global Growth Fund (Quoted Managed Fund) - WCM Quality Glb Growth Fund (Quoted Managed Fund)	2,424	(5,086)
	<b>65,167</b>	<b>(138,327)</b>

## Sand Dollar Superannuation Fund

### Investment Summary as at 30 June 2023

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>								
Bank of Queensland 445				35,927	35,927			2%
Commonwealth Bank of Australia 871				103,597	103,597			5%
				<b>139,524</b>	<b>139,524</b>			<b>7%</b>
<b><u>Listed Securities Market</u></b>								
ETFS Battery Tech & Lithium ETF - ETFS Battery Tech & Lithium ETF (ASX:ACDC)	117	85.3302	103.7000	9,984	12,133	2,149	22%	1%
Apostle Dundas Global Equity Classd (Managed Fund) - Apostle Dundas Global Equity Classd (Managed Fund) (ASX:ADEF)	4,770	4.1957	4.8600	20,013	23,182	3,169	16%	1%
Aristocrat Leisure Limited (ASX:ALL)	895	26.3849	38.6600	23,614	34,601	10,986	47%	2%
Als Limited (ASX:ALQ)	1,287	11.6752	11.1600	15,026	14,363	(663)	(4)%	1%
Australia And New Zealand Banking Group Limited (ASX:ANZ)	1,090	22.6895	23.7100	24,732	25,844	1,112	4%	1%
Betashares ASIA Technology Tigers ETF - Exchange Traded Fund Units Fully Paid (ASX:ASIA)	2,502	7.4713	7.2600	18,693	18,165	(529)	(3)%	1%
BHP Group Limited (ASX:BHP)	669	35.9093	44.9900	24,023	30,098	6,075	25%	1%
Commonwealth Bank Of Australia. (ASX:CBA)	269	74.5890	100.2700	20,064	26,973	6,908	34%	1%
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+2.75% Perp Non-Cum Red T-10-26 (ASX:CBAPJ)	329	100.9989	100.5900	33,229	33,094	(135)	0%	2%
Computershare Limited. (ASX:CPU)	1,642	24.3933	23.3800	40,054	38,390	(1,664)	(4)%	2%
CSL Limited (ASX:CSL)	99	299.5849	277.3800	29,659	27,461	(2,198)	(7)%	1%
Corporate Travel Management Limited (ASX:CTD)	1,505	15.1319	17.8900	22,773	26,924	4,151	18%	1%
Dalrymple Bay Infrastructure Limited (ASX:DBI)	11,673	2.3080	2.6400	26,942	30,817	3,875	14%	2%
Betashares Global Sustainability Leaders ETF - Betashares Global Sustainability Leaders ETF (ASX:ETHI)	958	10.4448	12.7100	10,006	12,176	2,170	22%	1%
Gryphon Capital Income Trust - Ordinary Units Fully Paid (ASX:GCI)	16,895	2.0190	1.9200	34,110	32,438	(1,672)	(5)%	2%
GQG Partners Inc. - Cdi 1:1 Us Person Prohibited Excluding Qib (ASX:GQG)	16,780	1.7874	1.3850	29,992	23,240	(6,752)	(23)%	1%

## Sand Dollar Superannuation Fund

### Investment Summary as at 30 June 2023

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Listed Securities Market</u></b>								
Betashares Europe Etf-Currency Hedged - Betashares Europe Etf-Currency Hedged (ASX:HEUR)	3,696	13.2617	13.0000	49,015	48,048	(967)	(2)%	2%
Lovisa Holdings Limited (ASX:LOV)	1,783	7.3485	19.3000	13,102	34,412	21,310	163%	2%
L1 Long Short Fund Limited (ASX:LSF)	7,765	2.5761	2.8100	20,004	21,820	1,816	9%	1%
Mineral Resources Limited (ASX:MIN)	314	74.6118	71.4300	23,428	22,429	(999)	(4)%	1%
Macquarie Group Limited (ASX:MQG)	112	98.8758	177.6200	11,074	19,893	8,819	80%	1%
Macquarie Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-27 (ASX:MQGPE)	327	101.7976	100.3200	33,288	32,805	(483)	(1)%	2%
Nb Global Corporate Income Trust - Ordinary Units Fully Paid (ASX:NBI)	15,001	1.3345	1.3650	20,019	20,476	457	2%	1%
Paladin Energy Ltd (ASX:PDN)	40,728	0.4329	0.7300	17,631	29,731	12,100	69%	1%
Pexa Group Limited (ASX:PXA)	584	17.1300	13.6100	10,004	7,948	(2,056)	(21)%	-%
QBE Insurance Group Limited (ASX:QBE)	2,655	12.4332	15.6700	33,010	41,604	8,594	26%	2%
Regal Investment Fund - Ordinary Units Fully Paid (ASX:RF1)	6,130	3.2545	2.6600	19,950	16,306	(3,644)	(18)%	1%
Ramsay Health Care Limited (ASX:RHC)	435	65.4471	56.2900	28,469	24,486	(3,983)	(14)%	1%
Resmed Inc - Cdi 10:1 Foreign Exempt Nyse (ASX:RMD)	630	31.7441	32.8100	19,999	20,670	672	3%	1%
South32 Limited (ASX:S32)	10,121	4.1181	3.7600	41,679	38,055	(3,624)	(9)%	2%
Santos Limited (ASX:STO)	6,780	5.8932	7.5200	39,956	50,986	11,029	28%	3%
Suncorp Group Limited (ASX:SUN)	3,995	11.2760	13.4900	45,048	53,893	8,845	20%	3%
Treasury Wine Estates Limited (ASX:TWE)	1,808	13.8088	11.2300	24,966	20,304	(4,662)	(19)%	1%
Volpara Health Technologies Limited (ASX:VHT)	7,410	1.3524	0.7500	10,022	5,558	(4,464)	(45)%	-%
Westpac Banking Corporation (ASX:WBC)	737	18.2384	21.3400	13,442	15,728	2,286	17%	1%
Westpac Banking Corporation - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-29 (ASX:WBCKP)	330	100.7670	100.0500	33,253	33,017	(237)	(1)%	2%
WCM Quality Global Growth Fund (Quoted Managed Fund) - WCM Quality Glb Growth Fund (Quoted Managed Fund) (ASX:WCMQ)	2,635	7.6128	7.2800	20,060	19,183	(877)	(4)%	1%
Woodside Energy Group Ltd (ASX:WDS)	1,313	22.2276	34.4400	29,185	45,220	16,035	55%	2%

## Sand Dollar Superannuation Fund

### Investment Summary as at 30 June 2023

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Listed Securities Market</u></b>								
Wesfarmers Limited (ASX:WES)	630	47.6484	49.3400	30,019	31,084	1,066	4%	2%
				<b>969,537</b>	<b>1,063,553</b>	<b>94,016</b>	<b>10%</b>	<b>53%</b>
<b><u>Property Direct Market</u></b>								
241/82 Boundary Street	1	635,040.0500	815,000.0000	635,040	815,000	179,960	28%	40%
				<b>635,040</b>	<b>815,000</b>	<b>179,960</b>	<b>28%</b>	<b>40%</b>
				<b>1,744,101</b>	<b>2,018,077</b>	<b>273,976</b>	<b>16%</b>	<b>100%</b>

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

**Sand Dollar Superannuation Fund**  
**Investment Income Summary**  
**For the period 1 July 2022 to 30 June 2023**

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *	
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST						
<b><u>Listed Securities Market</u></b>														
Als Limited (ASX:ALQ)														
261	0	0	0	0	0	0	0	0	261	0	0	0	0	
Apostle Dundas Global Equity Classd (Managed Fund) - Apostle Dundas Global Equity Classd (Managed Fund) (ASX:ADEF)														
61	0	36	0	0	0	0	0	0	97	0	0	0	0	
Aristocrat Leisure Limited (ASX:ALL)														
465	199	0	0	0	0	0	0	0	665	0	0	0	0	
Australia And New Zealand Banking Group Limited (ASX:ANZ)														
2,657	1,139	0	0	0	0	0	0	0	3,796	0	0	0	0	
Betashares ASIA Technology Tigers ETF - Exchange Traded Fund Units Fully Paid (ASX:ASIA)														
85	0	38	0	0	0	0	0	0	123	0	0	0	0	
Betashares Global Sustainability Leaders ETF - Betashares Global Sustainability Leaders ETF (ASX:ETHI)														
578	0	28	0	0	0	0	456	0	150	0	228	0	228	
BHP Group Limited (ASX:BHP)														
3,035	1,301	0	0	0	0	0	0	0	4,336	0	0	0	0	
Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+2.75% Perp Non-Cum Red T-10-26 (ASX:CBAPJ)														
1,283	550	0	0	0	0	0	0	0	1,832	0	0	0	0	
Commonwealth Bank Of Australia. (ASX:CBA)														
1,130	484	0	0	0	0	0	0	0	1,614	0	0	0	0	
Computershare Limited. (ASX:CPU)														
985	0	0	0	0	0	0	0	0	985	0	0	0	0	
Corporate Travel Management Limited (ASX:CTD)														
166	0	0	0	0	0	0	0	0	166	0	0	0	0	
CSL Limited (ASX:CSL)														
335	7	0	0	0	0	0	0	0	342	0	0	0	0	
Dalrymple Bay Infrastructure Limited (ASX:DBI)														
1,280	0	0	0	0	0	0	0	0	1,280	0	0	0	0	
ETFS Battery Tech & Lithium ETF - ETFS Battery Tech & Lithium ETF (ASX:ACDC)														
408	10	44	0	0	0	0	177	0	285	0	89	0	89	

**Sand Dollar Superannuation Fund**  
**Investment Income Summary**  
**For the period 1 July 2022 to 30 June 2023**

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *	
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST						
Evolution Mining Limited (ASX:EVN)														
162	69	0	0	0	0	0	0	0	231	0	0	0	0	
GQG Partners Inc. - Cdi 1:1 Us Person Prohibited Excluding Qib (ASX:GQG)														
1,632	0	288	0	0	0	0	0	0	1,920	0	0	0	0	
Gryphon Capital Income Trust - Ordinary Units Fully Paid (ASX:GCI)														
2,332	0	0	0	0	0	0	0	0	2,332	0	0	0	0	
Incitec Pivot Limited (ASX:IPL)														
2,526	1,083	0	0	0	0	0	0	0	3,608	0	0	0	0	
L1 Long Short Fund Limited (ASX:LSF)														
388	166	0	0	0	0	0	0	0	555	0	0	0	0	
Lovisa Holdings Limited (ASX:LOV)														
1,646	415	0	0	0	0	0	0	0	2,061	0	0	0	0	
Macquarie Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-27 (ASX:MQGPE)														
1,612	276	0	0	0	0	0	0	0	1,889	0	0	0	0	
Macquarie Group Limited (ASX:MQG)														
1,300	223	0	0	0	0	0	0	0	1,523	0	0	0	0	
Nb Global Corporate Income Trust - Ordinary Units Fully Paid (ASX:NBI)														
1,157	0	0	0	0	1,157	0	0	0	1	0	0	0	0	
Oz Minerals Limited (ASX:OZL)														
69	29	0	0	0	0	0	0	0	98	0	0	0	0	
QBE Insurance Group Limited (ASX:QBE)														
1,035	44	0	0	0	0	0	0	0	1,080	0	0	0	0	
Ramsay Health Care Limited (ASX:RHC)														
218	93	0	0	0	0	0	0	0	311	0	0	0	0	
Regal Investment Fund - Ordinary Units Fully Paid (ASX:RF1)														
1,396	248	21	0	0	10	0	1,079	0	576	0	540	0	540	
Resmed Inc - Cdi 10:1 Foreign Exempt Nyse (ASX:RMD)														
139	0	25	0	0	0	0	0	0	163	0	0	0	0	
Santos Limited (ASX:STO)														

**Sand Dollar Superannuation Fund**  
**Investment Income Summary**  
**For the period 1 July 2022 to 30 June 2023**

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST					
2,257	0	0	0	0	0	0	0	0	2,257	0	0	0	0
South32 Limited (ASX:S32)													
1,847	792	0	0	0	0	0	0	0	2,639	0	0	0	0
Suncorp Group Limited (ASX:SUN)													
1,545	662	0	0	0	0	0	0	0	2,208	0	0	0	0
Treasury Wine Estates Limited (ASX:TWE)													
325	139	0	0	0	0	0	0	0	465	0	0	0	0
Wesfarmers Limited (ASX:WES)													
1,184	508	0	0	0	0	0	0	0	1,692	0	0	0	0
Westpac Banking Corporation - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-29 (ASX:WBCPK)													
1,338	574	0	0	0	0	0	0	0	1,912	0	0	0	0
Westpac Banking Corporation (ASX:WBC)													
988	423	0	0	0	0	0	0	0	1,411	0	0	0	0
Woodside Energy Group Ltd (ASX:WDS)													
6,469	2,773	0	0	0	0	0	0	0	9,242	0	0	0	0
<b>44,296</b>	<b>12,208</b>	<b>480</b>	<b>0</b>	<b>0</b>	<b>1,166</b>	<b>0</b>	<b>1,712</b>	<b>0</b>	<b>54,105</b>	<b>0</b>	<b>856</b>	<b>0</b>	<b>856</b>
<b><u>Property Direct Market</u></b>													
241/82 Boundary Street													
39,365	0	0	0	0	0	0	0	0	39,365	0	0	0	0
<b>39,365</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>39,365</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>83,661</b>	<b>12,208</b>	<b>480</b>	<b>0</b>	<b>0</b>	<b>1,166</b>	<b>0</b>	<b>1,712</b>	<b>0</b>	<b>93,470</b>	<b>0</b>	<b>856</b>	<b>0</b>	<b>856</b>

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

**Sand Dollar Superannuation Fund**  
(ABN: 97 746 851 851)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2022 – 30 June 2023	Residential Address: 1 Seahaven Court CLEVELAND QLD 4163
Member Number: 1	Date of Birth: 7 May 1960 Date Joined Fund: 8 January 2007 Eligible Service Date: 8 January 2007
Mr Jeremy Crane	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	
Withdrawal Benefit as at 01 Jul 2022	
Accumulation	921,274
<b>Total as at 01 Jul 2022</b>	<b>921,274</b>
Withdrawal Benefit as at 30 Jun 2023	
Accumulation	1,011,754
<b>Total as at 30 Jun 2023</b>	<b>1,011,754</b>

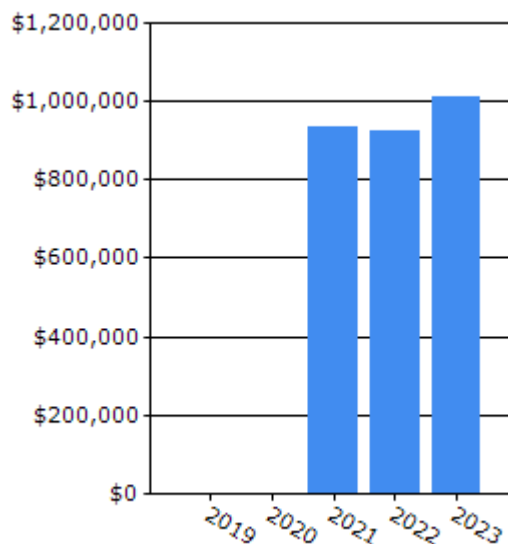
Your Tax Components	
Tax Free	457,965
Taxable Taxed	553,790
Taxable Untaxed	-

Your Preservation Components	
Preserved	1,011,754
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits	
No insurance details have been recorded	

Your Beneficiaries	
No beneficiary details have been recorded	

**Member Balance History**



**For Enquiries:**

email [elizabethm@virtusuper.com.au](mailto:elizabethm@virtusuper.com.au)  
mail Mrs Elizabeth Meiklejohn, 1454 Logan Road, MOUNT GRAVATT, QLD 4122

**Sand Dollar Superannuation Fund**  
(ABN: 97 746 851 851)

**Member Benefit Statement**

Period	
1 July 2022 – 30 June 2023	
Member	Number: 1
Mr Jeremy Crane	
Accumulation Account	
Accumulation	

Member Account Details	
Residential Address:	1 Seahaven Court CLEVELAND QLD 4163
Date of Birth:	7 May 1960
Date Joined Fund:	8 January 2007
Eligible Service Date:	8 January 2007
Tax File Number Held:	Yes
Account Start Date:	8 January 2007

Your Account Summary	
Withdrawal Benefit as at 01 Jul 2022	921,274
<u>Increases to your account:</u>	
Share Of Net Fund Income	92,975
<u>Total Increases</u>	92,975
<u>Decreases to your account:</u>	
Tax on Net Fund Income	2,494
<u>Total Decreases</u>	2,494
Withdrawal Benefit as at 30 Jun 2023	1,011,754

Your Tax Components		
Tax Free	45%	457,965
Taxable Taxed		553,790
Taxable Untaxed		-

Your Preservation Components	
Preserved	1,011,754
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits	
No insurance details have been recorded	

Your Beneficiaries	
No beneficiary details have been recorded	

**For Enquiries:**

email [elizabethm@virtusuper.com.au](mailto:elizabethm@virtusuper.com.au)  
mail Mrs Elizabeth Meiklejohn, 1454 Logan Road, MOUNT GRAVATT, QLD 4122

**Sand Dollar Superannuation Fund**  
(ABN: 97 746 851 851)

**Consolidated Member Benefit Totals**

Period		Member Account Details	
1 July 2022 – 30 June 2023		Residential Address:	1 Seahaven Court
			CLEVELAND QLD 4163
Member	Number: 2	Date of Birth:	12 April 1960
Mrs Linda Crane		Date Joined Fund:	8 January 2007
		Eligible Service Date:	8 January 2007
		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	
Withdrawal Benefit as at 01 Jul 2022	
Accumulation	921,274
<b>Total as at 01 Jul 2022</b>	<b>921,274</b>
Withdrawal Benefit as at 30 Jun 2023	
Accumulation	1,011,754
<b>Total as at 30 Jun 2023</b>	<b>1,011,754</b>

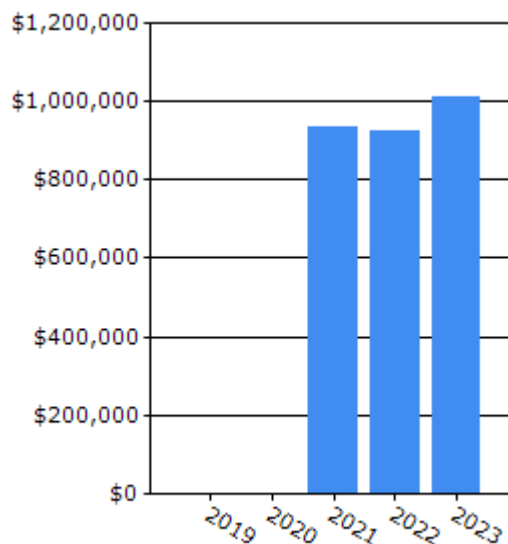
Your Tax Components	
Tax Free	457,965
Taxable Taxed	553,789
Taxable Untaxed	-

Your Preservation Components	
Preserved	1,011,754
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits	
No insurance details have been recorded	

Your Beneficiaries	
No beneficiary details have been recorded	

**Member Balance History**



**For Enquiries:**

email [elizabethm@virtusuper.com.au](mailto:elizabethm@virtusuper.com.au)  
mail Mrs Elizabeth Meiklejohn, 1454 Logan Road, MOUNT GRAVATT, QLD 4122

**Sand Dollar Superannuation Fund**  
(ABN: 97 746 851 851)

**Member Benefit Statement**

Period	
1 July 2022 – 30 June 2023	
Member	Number: 2
Mrs Linda Crane	
Accumulation Account	
Accumulation	

Member Account Details	
Residential Address:	1 Seahaven Court CLEVELAND QLD 4163
Date of Birth:	12 April 1960
Date Joined Fund:	8 January 2007
Eligible Service Date:	8 January 2007
Tax File Number Held:	Yes
Account Start Date:	8 January 2007

**Your Account Summary**

Withdrawal Benefit as at 01 Jul 2022	921,274
<u>Increases to your account:</u>	
Share Of Net Fund Income	92,974
<u>Total Increases</u>	92,974
<u>Decreases to your account:</u>	
Tax on Net Fund Income	2,494
<u>Total Decreases</u>	2,494
Withdrawal Benefit as at 30 Jun 2023	1,011,754

**Your Tax Components**

Tax Free	45%	457,965
Taxable Taxed		553,789
Taxable Untaxed		-

**Your Preservation Components**

Preserved	1,011,754
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

No beneficiary details have been recorded

**For Enquiries:**

email [elizabethm@virtusuper.com.au](mailto:elizabethm@virtusuper.com.au)  
mail Mrs Elizabeth Meiklejohn, 1454 Logan Road, MOUNT GRAVATT, QLD 4122

# Sand Dollar Superannuation Fund

## Trustee Declaration

---

In the opinion of the Trustees of the Sand Dollar 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 2023 present fairly the financial position of the Fund at 30 June 2023 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 2023.

Signed in accordance with a resolution of the trustees by:

DocuSigned by:



06A6AAE82F684A8...

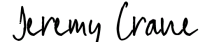
24-Oct-2023

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

**Linda Crane**

Trustee

DocuSigned by:



7B7A64E8883B486...

18-Oct-2023

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

**Jeremy Crane**

Trustee

**MINUTES OF THE MEETING OF THE TRUSTEES OF  
SAND DOLLAR SUPERANNUATION FUND  
HELD ON 17 OCTOBER 2023 AT  
1 SEAHAVEN COURT, CLEVELAND QLD**

---

**PRESENT**

Linda Crane

Jeremy Crane

**APPROVAL OF  
PREVIOUS MINUTES:**

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

**PURCHASE OF ASSETS:**

It was resolved that having regard to the composition, risk and return of the fund's existing investments, the fund's investment objectives and its present liquidity, the purchase of the assets identified below during the year ended 30 June 2023 hereto be confirmed and are in line with the investment strategy of the fund.

<b>Asset / Date</b>	<b>Price</b>	<b>Units</b>	<b>Consideration</b>
<i>Listed Securities Market</i>			
<i>Als Limited</i>			
09 Nov 2022	11.6752	1,287.00	15,026
<i>Australia And New Zealand Banking Group Limited</i>			
25 Aug 2022	0.0000	118.00	0
03 Jan 2023	18.9000	118.00	2,230
03 Jan 2023	28.5760	87.00	2,486
03 Jan 2023	22.6161	885.00	20,015
<i>Australia And New Zealand Banking Group Limited - Ordinary Fully Paid Deferred Settlement</i>			
03 Jan 2023	18.9000	118.00	2,230
03 Jan 2023	28.5760	87.00	2,486
03 Jan 2023	22.6161	885.00	20,015
<i>Commonwealth Bank Of Australia. - Cap Note 3-Bbsw+2.75% Perp Non-Cum Red T-10-26</i>			
12 Aug 2022	100.9989	329.00	33,229
<i>Computershare Limited.</i>			
12 Aug 2022	23.6000	850.00	20,060
<i>Evolution Mining Limited</i>			
22 Dec 2022	3.0937	8,081.00	25,000
<i>Gryphon Capital Income Trust - Ordinary Units Fully Paid</i>			
12 Aug 2022	2.0190	16,895.00	34,110
<i>L1 Long Short Fund Limited</i>			
09 Nov 2022	2.5761	7,765.00	20,004
<i>Mineral Resources Limited</i>			
15 May 2023	74.6118	314.00	23,428
<i>Macquarie Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-27</i>			
12 Aug 2022	101.7976	322.00	32,779
15 Aug 2022	101.7980	5.00	509
<i>Nb Global Corporate Income Trust - Ordinary Units Fully Paid</i>			
09 Nov 2022	1.3345	15,001.00	20,019
<i>QBE Insurance Group Limited</i>			
12 Aug 2022	12.4332	2,655.00	33,010
<i>Regal Investment Fund - Ordinary Units Fully Paid</i>			
09 Nov 2022	3.2545	6,130.00	19,950
<i>Ramsay Health Care Limited</i>			
22 Dec 2022	65.4471	435.00	28,469
<i>South32 Limited</i>			
17 Oct 2022	3.7868	5,725.00	21,679
<i>Suncorp Group Limited</i>			
12 Aug 2022	11.2828	2,660.00	30,012
<i>Treasury Wine Estates Limited</i>			

22 Dec 2022	13.8088	1,808.00	24,966
Westpac Banking Corporation - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-29			
12 Aug 2022	100.7670	330.00	33,253
Wesfarmers Limited			
12 Aug 2022	47.6484	630.00	30,019
Listed Derivatives Market			
Australia And New Zealand Banking Group Limited - Rights-Appsclose 15Aug2022			
Us Prohibited			
28 Jul 2022	0.0000	59.00	0
28 Jul 2022	0.0000	59.00	0

**DISPOSAL OF ASSETS:**

It was resolved that having regard to the composition, risk and return of the fund's existing investments, the fund's investment objectives and its present liquidity, the disposal of the assets identified below during the year ended 30 June 2023 hereto be confirmed and are in line with the investment strategy of the fund.

<b>Asset / Date</b>	<b>Price</b>	<b>Units</b>	<b>Consideration</b>
<i>Listed Securities Market</i>			
<i>Australia And New Zealand Banking Group Limited</i>			
11 Nov 2022	24.2107	788.00	19,078
03 Jan 2023	28.5760	87.00	2,486
03 Jan 2023	22.6161	885.00	20,015
03 Jan 2023	18.9000	118.00	2,230
<i>Australia And New Zealand Banking Group Limited - Ordinary Fully Paid Deferred Settlement</i>			
03 Jan 2023	18.9000	118.00	2,230
03 Jan 2023	28.5760	87.00	2,486
03 Jan 2023	22.6161	885.00	20,015
<i>BHP Group Limited</i>			
22 Dec 2022	45.8452	163.00	7,473
<i>Vaneck Global Clean Energy ETF - Vaneck Global Clean Energy ETF</i>			
12 Aug 2022	9.9784	1,755.00	17,512
<i>Evolution Mining Limited</i>			
15 May 2023	3.8818	8,081.00	31,369
<i>Flight Centre Travel Group Limited</i>			
09 Nov 2022	16.3927	884.00	14,491
<i>Homeco Daily Needs REIT - Ordinary Units Fully Paid</i>			
12 Aug 2022	1.2906	21,730.00	28,046
<i>Hotel Property Investments - Fully Paid Ordinary/Units Stapled Securities</i>			
12 Aug 2022	3.1450	7,550.00	23,745
<i>Incitec Pivot Limited</i>			
22 Dec 2022	3.8282	9,355.00	35,813
<i>Lovisa Holdings Limited</i>			
09 Nov 2022	23.3898	835.00	19,531
<i>Macquarie Group Limited</i>			
09 Nov 2022	170.1575	88.00	14,974
<i>Nextdc Limited</i>			
12 Aug 2022	11.1666	1,215.00	13,567
<i>Origin Energy Limited</i>			
12 Aug 2022	5.9142	3,673.00	21,723
<i>Oz Minerals Limited</i>			
17 Oct 2022	25.3803	858.00	21,776
<i>Vaneck Vectors MSCI World Ex Australia Quality (Hedged) ETF - Exchange Traded Fund Units Fully Paid</i>			
12 Aug 2022	35.3917	515.00	18,227
<i>Redbubble Limited</i>			
09 Nov 2022	0.5505	11,555.00	6,361

<i>Betashares Global Robotics And Artificial Intelligence ETF - Betashares Global Robotics &amp; Artificial Intell ETF</i>	12 Aug 2022	9.8334	805.00	7,916
<i>Reliance Worldwide Corporation Limited</i>	12 Aug 2022	4.3813	4,024.00	17,630
<i>Westpac Banking Corporation</i>	09 Nov 2022	23.4413	853.00	19,995
<i>Woodside Energy Group Ltd</i>	22 Dec 2022	36.3507	963.00	35,006
<i>Whitehaven Coal Limited</i>	12 Aug 2022	6.5126	8,780.00	57,180
<i>Worley Limited</i>	12 Aug 2022	14.1427	2,186.00	30,916
<i>Xero Limited</i>	12 Aug 2022	93.4521	95.00	8,878
<i>Listed Derivatives Market Australia And New Zealand Banking Group Limited - Rights- Appsclose 15Aug2022 Us Prohibited</i>	25 Aug 2022	0.0000	118.00	0

#### **PROPERTY VALUATIONS:**

In respect of the year ending 30 June 2023, it was resolved that the trustees revalue the properties set out below in respect of the effective dates specified.

Giving consideration to the fund's circumstances and the value of the fund's assets that property represents, the trustees have obtained property valuations from the sources listed below.

The trustees have reviewed the content and assumptions within and believe the valuations supplied fairly represent the value and attributes of the properties held.

The trustees resolved to accept the valuations obtained on the basis that the valuations are based on objective and supportable data; are representative of the assets owned by the fund; and are indicative of market conditions as at the effective dates.

After consideration from the trustees, it was also resolved to carry forward valuations from prior years where appropriate. The trustees are of the opinion that the valuations continue to be relevant and appropriate and have been obtained within a suitable time frame to still be applied.

**Address:** River Place Apartments 241/82 BOUNDARY  
STREET BRISBANE CITY QLD 4000 Australia

<b>Valuation</b>	<b>Effective Date</b>	<b>Valuation Date</b>	<b>Type</b>	<b>Source</b>
815,000	30 Jun 2023	19 Jun 2023	Automated Valuation	RP Data - Modified

**ALLOCATION OF NET  
INCOME:**

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

	Income	Fund Tax	Conts Tax	Direct Tax
<i>Mrs Linda Crane</i> Accumulation	92,974	2,494	0	0
<i>Mr Jeremy Crane</i> Accumulation	92,975	2,494	0	0

**REPORTING ENTITY  
CONCEPT:**

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

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

**REPORTS AND  
STATEMENTS:**

The Financial Reports consisting of Statement of Financial Position, Operating Statement and Notes to the Financial Statements, Trustee's Declaration, Compilation Report and Member Statement for the period ended 30 June 2023 were tabled for consideration at the meeting.

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

1. the financial statements are drawn up so as to present fairly the financial position of the fund as at 30 June 2023, the benefits accrued as a result of operations and its cash flow for the year then ended;
2. the financial statements have been prepared in accordance with the requirements of the trust deed and Australian Accounting Standards as noted in Note 1 to the Financial Statements and
3. the fund has operated substantially in accordance with the trust deed and the requirements of the *Superannuation Industry (Supervision) Act 1993 (S/SA)*, during the year ended 30 June 2023.

**INCOME TAX RETURN:**

The completed Self-Managed Superannuation Fund Annual Return for the financial year ended 30 June 2023 was tabled for consideration at the meeting.

It was resolved that:

1. the particulars contained in the 2023 income tax return and the relevant records used to ascertain the taxable income, as shown, derived by the fund from all sources in and out of Australia during the year of income are true and correct and;
2. the fund satisfies the statutory requirements and conditions applicable to be classified as a 'Regulated Superannuation Fund/Complying Superannuation Fund' for the year of income and;
3. the income tax return be adopted in its present format and that the Return be signed by the Trustees.

**REVIEW OF INVESTMENT  
STRATEGY:**

The fund's investment performance for the year ended 30 June 2023 and existing investment strategy have been reviewed by the Trustees, after considering:

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

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

**TRUSTEE AND MEMBER  
STATUS:**

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

**AUDITOR:**

It was resolved that

Anthony Boys  
of  
Super Audits

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

**TAX AGENT:**


It was resolved that

Mr David Tincknell  
of  
VIRTU SUPER PTY LTD  
1454 Logan Road  
Mount Gravatt, QLD 4122

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

**CLOSURE:**

There being no further business the meeting was closed.

DocuSigned by:  
  
7B7A64E8883B486...

18-oct-2023

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

Jeremy Crane  
Chairperson

# Compilation Report to the Trustees and Members of Sand Dollar Superannuation Fund

**ABN 97 746 851 851**  
**For the period 1 July 2022 to 30 June 2023**

---

On the basis of the information provided by the Trustees of Sand Dollar Superannuation Fund, we have compiled the accompanying special purpose financial statements of Sand Dollar Superannuation Fund for the period ended 30 June 2023, which comprise the Statement of Financial Position, Operating Statement, a summary of significant accounting policies and other explanatory notes.

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

## **The Responsibility of Trustees**

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

## **Our Responsibility**

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

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

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

Signature of Accountant

Dated: 17 October 2023

DocuSigned by:  
  
4847A901C8F640A...

.....  
**Name of Signatory:** Mrs Elizabeth Meiklejohn

**Address:** 1454 Logan Road  
MOUNT GRAVATT, QLD 4122

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

# Self-managed superannuation fund annual return

# 2023

## 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 2023* (NAT 71287).

- ! The *Self-managed superannuation fund annual return instructions 2023* (NAT 71606) (the instructions) can assist you to complete this annual return.
- The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

## To complete this annual return

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

S M I T H S T

- Place X 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) \*\*\*\*\*

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

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

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

Sand Dollar Superannuation Fund

### 3 Australian business number (ABN) (if applicable) 97746851851

### 4 Current postal address

PO Box 83

Suburb/town

Mount Gravatt

State/territory

QLD

Postcode

4122

### 5 Annual return status

Is this an amendment to the SMSF's 2023 return?

A No ☒ Yes ☐

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

B No ☒ Yes ☐

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

**6 SMSF auditor**

Auditor's name

Title: MR

Family name

Boys

First given name

Anthony

Other given names

William

SMSF Auditor Number

100014140

Auditor's phone number

04

10712708

Postal address

PO Box 3376

Suburb/town

RUNDLE MALL

State/territory

SA

Postcode

5000

Date audit was completed **A**

Day	Month	Year

Was Part A of the audit report qualified?

**B** No ☒ Yes ☐

Was Part B of the audit report qualified?

**C** No ☒ Yes ☐

If Part B of the audit report was qualified, have the reported issues been rectified?

**D** No ☐ Yes ☐**7 Electronic funds transfer (EFT)**

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

**A Fund's financial institution account details**

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

Fund BSB number 124078

Fund account number 21857445

Fund account name

Linda Crane &amp; Jeremy Crane ATF Sand Dollar Superannuation Fund

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

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

BSB number

Account number

Account name

**C Electronic service address alias**

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

smsfdataflow

Fund's tax file number (TFN) **8 Status of SMSF**

Australian superannuation fund

**A** No ☐ Yes ☒Fund benefit structure **B**  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

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

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

Did the fund have any other income that was assessable?

**E** Yes ☐

Go to Section B: Income.

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

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

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

## Section B: Income

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

## 11 Income

Did you have a capital gains tax (CGT) event during the year?

**G** No ☐ Yes ☒

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2023*.

Have you applied an exemption or rollover?

**M** No ☒ Yes ☐

Code

☐

Net capital gain **A** \$ 42518.00

Gross rent and other leasing and hiring income **B** \$ 39365.00

Gross interest **C** \$ 0.00

Forestry managed investment scheme income **X** \$ 0.00

Gross foreign income

**D1** \$ 2776.00

Net foreign income

**D** \$ 2776.00

Loss

☐

Australian franking credits from a New Zealand company

**E** \$ 0.00

Transfers from foreign funds

**F** \$ 0.00

Number

Gross payments where ABN not quoted

**H** \$ 0.00

Gross distribution from partnerships

**I** \$ 0.00

Loss

☐

\*Unfranked dividend amount

**J** \$ 6376.00

\*Franked dividend amount

**K** \$ 27238.00

\*Dividend franking credit

**L** \$ 11673.00

\*Gross trust distributions

**M** \$ 6040.00

Code

 P

## Calculation of assessable contributions

Assessable employer contributions

**R1** \$ 0.00

plus Assessable personal contributions

**R2** \$ 0.00

plus \*\*No-TFN-quoted contributions

**R3** \$ 0.00

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

less Transfer of liability to life insurance company or PST

**R6** \$ 0.00

**Assessable contributions**  
(**R1** plus **R2**  
plus **R3** less **R6**)

**R** \$ 0.00

## Calculation of non-arm's length income

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

**U1** \$ 0.00

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

**U2** \$ 0.00

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

**U3** \$ 0.00

\*Other income

**S** \$ 0.00

\*Assessable income due to changed tax status of fund

**T** \$ 0.00

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

**U** \$ 0.00

Code

#This is a mandatory label.

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

**GROSS INCOME**  
(Sum of labels **A** to **U**)

**W** \$ 135986.00

Loss

☐

Exempt current pension income

**Y** \$ 0.00

**TOTAL ASSESSABLE INCOME** (**W** less **Y**)

**V** \$ 135986.00

Loss

☐

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

Section C: **Deductions and non-deductible expenses****12 Deductions and non-deductible expenses**

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

**DEDUCTIONS****NON-DEDUCTIBLE EXPENSES**

Interest expenses within Australia	<b>A1</b> \$	<input type="text" value="0"/>	<b>A2</b> \$	<input type="text" value="0"/>
Interest expenses overseas	<b>B1</b> \$	<input type="text" value="0"/>	<b>B2</b> \$	<input type="text" value="0"/>
Capital works expenditure	<b>D1</b> \$	<input type="text" value="0"/>	<b>D2</b> \$	<input type="text" value="0"/>
Decline in value of depreciating assets	<b>E1</b> \$	<input type="text" value="2999"/>	<b>E2</b> \$	<input type="text" value="0"/>
Insurance premiums – members	<b>F1</b> \$	<input type="text" value="0"/>	<b>F2</b> \$	<input type="text" value="0"/>
SMSF auditor fee	<b>H1</b> \$	<input type="text" value="495"/>	<b>H2</b> \$	<input type="text" value="0"/>
Investment expenses	<b>I1</b> \$	<input type="text" value="14698"/>	<b>I2</b> \$	<input type="text" value="0"/>
Management and administration expenses	<b>J1</b> \$	<input type="text" value="2805"/>	<b>J2</b> \$	<input type="text" value="0"/>
Forestry managed investment scheme expense	<b>U1</b> \$	<input type="text" value="0"/>	<b>U2</b> \$	<input type="text" value="0"/>
Other amounts	<b>L1</b> \$	<input type="text" value="346"/>	<b>L2</b> \$	<input type="text" value="0"/>
			Code <input type="text" value="0"/>	Code <input type="text" value="0"/>
Tax losses deducted	<b>M1</b> \$	<input type="text" value="0"/>		

**TOTAL DEDUCTIONS****N** \$ (Total **A1** to **M1**)**TOTAL NON-DEDUCTIBLE EXPENSES****Y** \$ (Total **A2** to **L2**)**#TAXABLE INCOME OR LOSS****O** \$ (TOTAL ASSESSABLE INCOME less  
TOTAL DEDUCTIONS)Loss ☐**TOTAL SMSF EXPENSES****Z** \$ 

(N plus Y)

#This is a mandatory label.

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

## Section D: Income tax calculation statement

## #Important:

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

## 13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2023* on how to complete the calculation statement.

#Taxable income **A** \$ 114643.00

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

#Tax on taxable income **T1** \$ 17196.45

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

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

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

Gross tax **B** \$ 17196.45

(T1 plus J)

Foreign income tax offset

**C1** \$ 479.53

Rebates and tax offsets

**C2** \$

Non-refundable non-carry forward tax offsets

**C** \$ 479.53

(C1 plus C2)

SUBTOTAL 1

**T2** \$ 16716.92

(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset

**D1** \$ 0

Early stage venture capital limited partnership tax offset carried forward from previous year

**D2** \$ 0

Early stage investor tax offset

**D3** \$ 0

Early stage investor tax offset carried forward from previous year

**D4** \$ 0

Non-refundable carry forward tax offsets

**D** \$ 0

(D1 plus D2 plus D3 plus D4)

SUBTOTAL 2

**T3** \$ 16716.92

(T2 less D – cannot be less than zero)

Complying fund's franking credits tax offset

**E1** \$ 12208.37

No-TFN tax offset

**E2** \$

National rental affordability scheme tax offset

**E3** \$

Exploration credit tax offset

**E4** \$

Refundable tax offsets

**E** \$ 12208.37

(E1 plus E2 plus E3 plus E4)

#TAX PAYABLE **T5** \$ 4508.55

(T3 less E – cannot be less than zero)

Section 102AAM interest charge

**G** \$ 0

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

Credit for tax withheld – foreign  
resident withholding (excluding capital  
gains)**H2 \$** Credit for tax withheld – where ABN  
or TFN not quoted (non-individual)**H3 \$** Credit for TFN amounts withheld from  
payments from closely held trusts**H5 \$** 

Credit for interest on no-TFN tax offset

**H6 \$** Credit for foreign resident capital gains  
withholding amounts**H8 \$** 

Eligible credits

**H \$** 

(H2 plus H3 plus H5 plus H6 plus H8)

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

PAYG instalments raised

**K \$** 

Supervisory levy

**L \$** 

Supervisory levy adjustment for wound up funds

**M \$** 

Supervisory levy adjustment for new funds

**N \$** **AMOUNT DUE OR REFUNDABLE**A positive amount at **S** is what you owe,  
while a negative amount is refundable to you.**S \$** 

(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

**Section E: Losses****14 Losses****!** If total loss is greater than \$100,000,  
complete and attach a *Losses*  
*schedule 2023*.Tax losses carried forward  
to later income years**U \$**  -00Net capital losses carried  
forward to later income years**V \$**  -00

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

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

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

\*\*\*\*\*

Date of birth

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

☐Inward  
rollovers and  
transfers**P** \$ Outward  
rollovers and  
transfers**Q** \$ Lump Sum  
payments**R1** \$ Income  
stream  
payments**R2** \$ 

Code

☐

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** \$

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

**MEMBER 2**Title: **MRS**

Family name

**Crane**

First given name

**Linda**

Other given names

Member's TFN

See the Privacy note in the Declaration.

\*\*\*\*\*

Date of birth

Day Month Year

**12/04/1960****Contributions**OPENING ACCOUNT BALANCE \$ **921273.63**

! Refer to instructions for completing these labels.

Employer contributions

**A** \$ **0**

ABN of principal employer

**A1** **0**

Personal contributions

**B** \$ **0**

CGT small business retirement exemption

**C** \$ **0**

CGT small business 15-year exemption amount

**D** \$ **0**

Personal injury election

**E** \$ **0**

Spouse and child contributions

**F** \$ **0**

Other third party contributions

**G** \$ **0**

Proceeds from primary residence disposal

**H** \$ **0**

Receipt date

Day Month Year

**H1**

Assessable foreign superannuation fund amount

**I** \$ **0**

Non-assessable foreign superannuation fund amount

**J** \$ **0**

Transfer from reserve: assessable amount

**K** \$ **0**

Transfer from reserve: non-assessable amount

**L** \$ **0**Contributions from non-complying funds  
and previously non-complying funds**T** \$ **0**Any other contributions  
(including Super Co-contributions and  
Low Income Super Amounts)**M** \$ **0****TOTAL CONTRIBUTIONS N** \$ **0**(Sum of labels **A** to **M**)**Other transactions**Allocated earnings  
or losses**O** \$ **90480.53**

Loss

☐Inward  
rollovers and  
transfers**P** \$ **0**Outward  
rollovers and  
transfers**Q** \$ **0**Lump Sum  
payments**R1** \$ **0**Income  
stream  
payments**R2** \$ **0**

Code

☐

Code

☐

Accumulation phase account balance

**S1** \$ **1011754.16**Retirement phase account balance  
– Non CDBIS**S2** \$ **0**Retirement phase account balance  
– CDBIS**S3** \$ **0****0** TRIS Count**CLOSING ACCOUNT BALANCE S** \$ **1011754.16***(S1 plus S2 plus S3)*Accumulation phase value **X1** \$ **0**Retirement phase value **X2** \$ **0**Outstanding limited recourse  
borrowing arrangement amount **Y** \$ **0**

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

Section H: **Assets and liabilities****15 ASSETS****15a Australian managed investments**Listed trusts **A** \$ 232923 -00Unlisted trusts **B** \$ 0 -00Insurance policy **C** \$ 0 -00Other managed investments **D** \$ 0 -00**15b Australian direct investments****Limited recourse borrowing arrangements**

Australian residential real property

**J1** \$ 0 -00

Australian non-residential real property

**J2** \$ 0 -00

Overseas real property

**J3** \$ 0 -00

Australian shares

**J4** \$ 0 -00

Overseas shares

**J5** \$ 0 -00

Other

**J6** \$ 0 -00

Property count

**J7** 0Cash and term deposits **E** \$ 139524 -00Debt securities **F** \$ 98915 -00Loans **G** \$ 0 -00Listed shares **H** \$ 731713 -00Unlisted shares **I** \$ 0 -00Limited recourse borrowing arrangements **J** \$ 0 -00Non-residential real property **K** \$ 0 -00Residential real property **L** \$ 815000 -00Collectables and personal use assets **M** \$ 0 -00Other assets **O** \$ 7108 -00**15c Other investments**Crypto-Currency **N** \$ 0 -00**15d Overseas direct investments**Overseas shares **P** \$ 0 -00Overseas non-residential real property **Q** \$ 0 -00Overseas residential real property **R** \$ 0 -00Overseas managed investments **S** \$ 0 -00Other overseas assets **T** \$ 0 -00**TOTAL AUSTRALIAN AND OVERSEAS ASSETS U** \$ 2025183 -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

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

**15f Limited recourse borrowing arrangements**

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution?

**A** No ☐ Yes ☐

Did the members or related parties of the fund use personal guarantees or other security for the LRBA?

**B** No ☐ Yes ☐

**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements

**V1** \$  -00

Permissible temporary borrowings

**V2** \$  -00

Other borrowings

**V3** \$  -00

Borrowings **V** \$  0 -00

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

**W** \$  2023508 -00

Reserve accounts

**X** \$  0 -00

Other liabilities

**Y** \$  1675 -00

**TOTAL LIABILITIES Z** \$  2025183 -00

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

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

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

**Section J: Other information****Family trust election status**

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2022–23 income year, write **2023**).

**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 2023*.

**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 2023* for each election.

**C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2023*.

**D**

# Electronic lodgment declaration (Form MS)

(for self-managed superannuation funds)

## Part A: Taxpayer's declaration

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

### Privacy

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

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

### The Australian Business Register

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

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

### Electronic funds transfer – direct debit

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

### Tax file number

\*\*\*\*\*

### Fund name

Sand Dollar Superannuation Fund

### Year of return

2023

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

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

### Declaration

I declare that:

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

Signature of  
trustee or  
director

DocuSigned by:

Jeremy Crane

7B7A64E8883B486...

Date

18-Oct-2023

## Part B: Electronic funds transfer consent

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

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

### Important:

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

### Agent's reference number

79673007

### Account name

Linda Crane & Jeremy Crane ATF Sand Dollar Superannuation Fund

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

Signature of  
trustee or  
director

DocuSigned by:

Jeremy Crane

7B7A64E8883B486...

Date

18-Oct-2023

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

**Declaration:** I declare that:

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

Signature of  
tax agent

DocuSigned by:

David Tincknell

4847A004C9F640A...

Date

18-Oct-2023

### Agent's contact name

MR David Tincknell

### Agent's phone

07 33491452

### Agent's reference

79673007

### Client's reference

CRA23S

**Sand Dollar Superannuation Fund**  
**Statement of Taxable Income**  
For the Period from 1 July 2022 to 30 June 2023

Description	Tax Return Ref.	Amount
<u><b>Income</b></u>	<u><b>Section B</b></u>	
Total Net Capital Gain	<b>A</b>	42,518
Total Gross Rent and Other Leasing & Hiring Income	<b>B</b>	39,365
Total Net Foreign Income	<b>D</b>	2,776
Total Unfranked Dividend Amount	<b>J</b>	6,376
Total Franked Dividend Amount	<b>K</b>	27,238
Total Dividend Franking Credit	<b>L</b>	11,673
Total Gross Trust Distributions	<b>M</b>	6,040
<b>Total Assessable Income</b>		<b>135,986</b>
<u><b>Deductions</b></u>	<u><b>Section C</b></u>	
Total Deduction for Decline in Value of Depreciating Assets	<b>E</b>	2,999
Total Approved Auditor Fee	<b>H</b>	495
Total Investment Expenses	<b>I</b>	14,698
Total Management and Administration Expenses	<b>J</b>	2,805
Total Other Deductions	<b>L</b>	346
<b>Total Deductions</b>		<b>21,343</b>
<b>Taxable Income or Loss</b>	<b>(V - N)</b>	<b>114,643.00</b>
<u><b>Income Tax Calculation Statement</b></u>	<u><b>Section D</b></u>	
<b>Gross Tax</b>		
Gross Tax @ 15% for Concessional Income	30 Jun 2023 T1	17,196
<b>Total Gross Tax</b>		<b>17,196</b>
Total Credit: Foreign Tax Income Offset	<b>C1</b>	480
<b>Rebates and Offsets</b>	<b>C</b>	480
<b>SUBTOTAL</b>		<b>16,717</b>
Total Credit: Refundable Franking Credits	<b>E1</b>	12,208
<b>Total Eligible Credits</b>		<b>0</b>
<b>Net Tax Payable</b>		<b>4,509</b>
Total PAYG Instalments Raised	<b>K</b>	6,701
Total Supervisory Levy	<b>L</b>	259
<b>Total Amount Due / (Refundable)</b>		<b>(1,933)</b>