

# **David Nichols Superannuation Fund**

ABN 21 171 120 104

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

**David Nichols Superannuation Fund**  
**Statement of Financial Position**  
**as at 30 June 2022**

	Note	2022 \$	2021 \$
<b>Assets</b>			
Investments			
Cash and Cash Equivalents	6A	50,000.00	-
Managed Investments	6B	504,895.57	413,039.77
Shares in Listed Companies	6C	444,743.69	489,964.39
Stapled Securities	6D	25,188.45	19,891.50
Units In Listed Unit Trusts	6E	260,988.11	297,792.08
Other Assets			
Cash At Bank		68,117.59	247,037.46
Receivables		6,676.45	20,208.79
Current Tax Assets		23,692.17	5,457.28
<b>Total Assets</b>		<b>1,384,302.03</b>	<b>1,493,391.27</b>
<b>Liabilities</b>			
<b>Total Liabilities</b>		<b>-</b>	<b>-</b>
<b>Net Assets Available to Pay Benefits</b>		<b>1,384,302.03</b>	<b>1,493,391.27</b>
<i>Represented by:</i>			
<b>Liability for Accrued Benefits</b>	2		
Mr David Nichols		513,705.93	553,014.91
Mrs Gaynor Nichols		870,596.10	940,376.36
<b>Total Liability for Accrued Benefits</b>		<b>1,384,302.03</b>	<b>1,493,391.27</b>

*The accompanying notes form part of these financial statements.*

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

	Note	2022 \$	2021 \$
<b>Income</b>			
Member Receipts			
Contributions			
Employer		11,790.52	5,276.26
Government Co-Contributions		-	1,438.55
Investment Income			
Distributions	7A	15,271.46	27,797.01
Dividends	7B	55,265.22	10,607.18
Foreign Income	7C	853.24	814.05
Interest	7D	451.66	5,080.48
Other Income		-	28.42
		<b>83,632.10</b>	<b>51,041.95</b>
<b>Expenses</b>			
Member Payments			
Pensions Paid		37,765.60	33,643.37
Other Expenses			
Accountancy Fee		-	5,004.00
Actuarial Fee		132.00	132.00
Adviser Fee		7,699.92	5,499.96
Auditor Fee		330.00	1,200.00
Bank Fees		3.00	-
Legal Fee		-	450.00
SMSF Supervisory Levy		259.00	259.00
Investment Losses			
Realised Capital Losses	8A	6,526.50	(25,475.22)
Decrease in Market Value	8B	163,311.26	(147,207.93)
		<b>216,027.28</b>	<b>(126,494.82)</b>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>		<b>(132,395.18)</b>	<b>177,536.77</b>
<b>Income Tax</b>			
Income Tax Expense		(23,305.94)	(5,302.55)
		<b>(23,305.94)</b>	<b>(5,302.55)</b>
<b>Benefits Accrued as a Result of Operations</b>		<b>(109,089.24)</b>	<b>182,839.32</b>

*The accompanying notes form part of these financial statements.*

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

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

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

**(a) Statement of Compliance**

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

**(b) Basis of Preparation**

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

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

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

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

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

**(d) Cash and Cash Equivalents**

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

**(e) Foreign Currency**

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

**(f) Valuation of Assets**

*Investment*

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

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

Market value as defined in s10 of *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.

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# David Nichols Superannuation Fund

## Notes to the Financial Statements

### As at 30 June 2022

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

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

#### *Financial Liabilities*

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

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

#### *Receivables and Payables*

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

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

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

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

#### *Interest*

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

#### *Dividend Revenue*

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

#### *Distribution Revenue*

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

#### *Rental Income*

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

#### *Movement in market values*

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

#### *Contributions and Rollovers In*

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

The financial report was authorised for issue on 9 December 2022 by the directors of the trustee company.

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

**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:

	<b>Current</b>	<b>Previous</b>
<b>Liability for Accrued Benefits at beginning of period</b>	1,493,391.27	1,310,551.95
Benefits Accrued during the period	(71,323.64)	216,482.69
Benefits Paid during the period	(37,765.60)	(33,643.37)
<b>Liability for Accrued Benefits at end of period</b>	<b>1,384,302.03</b>	<b>1,493,391.27</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.

	<b>Current</b>	<b>Previous</b>
<b>Vested Benefits at beginning of period</b>	1,493,391.27	1,310,551.95
Benefits Accrued during the period	(71,323.64)	216,482.69
Benefits Paid during the period	(37,765.60)	(33,643.37)
<b>Vested Benefits at end of period</b>	<b>1,384,302.03</b>	<b>1,493,391.27</b>

**Note 4 – Guaranteed Benefits**

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

**Note 5 – Funding Arrangements**

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

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

	<b>Current</b>	<b>Previous</b>
At market value:		
Macquarie Term Deposit 207027442	50,000.00	0.00
	<b>50,000.00</b>	<b>0.00</b>

**Note 6B – Managed Investments**

	<b>Current</b>	<b>Previous</b>
At market value:		
CLEARBRIDGE RARE INFRA INC FUND - HEDGED (A)	58,207.83	0.00
Cooper Investors (Equity Trustees) - Cooper Investors Global Equities Fund (Hedged)	50,929.39	83,203.70
EPOCH GLB EQ SHAREHOLDER YLD (UNHEDGED) - CLA	22,045.24	0.00
FIL Responsible Entity (Australia) Limited - Fidelity Asia Fund	59,106.44	84,332.54
MACQUARIE REAL RETURN OPPORTUNITIES FUND	94,276.84	0.00
QVG Opportunities Fund	75,232.26	95,841.73
SMARTER MONEY HIGHER INCOME - ASSISTED INV CLASS	145,097.57	149,661.80
	<b>504,895.57</b>	<b>413,039.77</b>

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

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

	Current	Previous
At market value:		
AGL Energy Limited.	8,250.00	8,200.00
Amcor Limited	21,557.80	18,080.35
Aurizon Holdings Limited	14,592.00	14,284.80
Australia and New Zealand Banking Group Limited	21,479.25	12,386.00
BHP Group Limited	38,362.50	45,170.10
Bki Investment Company Limited - Ordinary Fully Paid	44,069.68	43,007.76
Commonwealth Bank of Australia Limited	64,621.70	99,870.00
ETFS Metal Securities Australia Limited. - ETFS Physical GOLD	24,500.00	50,307.90
Jb Hi-Fi Limited	8,538.12	17,703.00
Metcash Limited - Ordinary Fully Paid	19,936.48	26,573.40
National Australia Bank Limited	24,212.76	9,019.68
Perpetual Trustees Australia Limited	14,440.00	20,025.00
QBE Insurance Group Limited	24,300.00	21,580.00
Ramsay Health Care Limited	12,597.28	10,827.40
Resmed Inc - Cdi 10:1 Foreign Exempt Nyse	9,207.00	9,828.00
Tribeca Global Natural Resources Limited	24,480.00	0.00
Vgi Partners Asian Investments Limited	48,330.00	65,610.00
Wisetech Global Limited	0.00	6,386.00
Woodside Energy Group Ltd	21,269.12	0.00
Woodside Petroleum Ltd	0.00	11,105.00
	<b>444,743.69</b>	<b>489,964.39</b>

**Note 6D – Stapled Securities**

	Current	Previous
At market value:		
APA Group	25,188.45	19,891.50
	<b>25,188.45</b>	<b>19,891.50</b>

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

	Current	Previous
At market value:		
Apostle Dundas Glob Equity Class D (Managed Fund) - Apostle	45,821.16	51,689.88
Dundas Glob Equity Class D (Managed Fund)		
Betashares Active Australian Hybrids Fund (Managed Fund) - Trading	132,531.20	137,875.20
Managed Units Fully Paid		
Gryphon Capital Income Trust - Ordinary Units Fully Paid	38,514.00	0.00
Vaneck Vectors Gold Miners ETF - Exchange Traded Fund Units Fully Paid	21,509.25	23,415.00
Vanguard Australian Shares Index ETF - Exchange Traded Fund Units Fully Paid	22,612.50	35,735.20
WCM Quality Global Growth Fund (Quoted Managed Fund) - Trading	0.00	49,076.80
Managed Units Fully Paid		
	<b>260,988.11</b>	<b>297,792.08</b>

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

**Note 7A – Distributions**

	<b>Current</b>	<b>Previous</b>
CLEARBRIDGE RARE INFRA INC FUND - HEDGED (A)	3,523.98	0.00
Cooper Investors (Equity Trustees) - Cooper Investors Global Equities Fund (Hedged)	5.56	13,438.88
EPOCH GLB EQ SHAREHOLDER YLD (UNHEDGED) - CLA	2,082.85	0.00
FIL Responsible Entity (Australia) Limited - Fidelity Asia Fund	337.74	4,848.97
MACQUARIE REAL RETURN OPPORTUNITIES FUND	665.74	0.00
QVG Opportunities Fund	0.00	835.90
SMARTER MONEY HIGHER INCOME - ASSISTED INV CLASS	1,227.09	1,251.94
APA Group	1,150.38	1,130.87
Apostle Dundas Glob Equity Class D (Managed Fund) - Apostle	190.94	147.41
Dundas Glob Equity Class D (Managed Fund)		
Betashares Active Australian Hybrids Fund (Managed Fund) - Trading	3,379.40	3,185.49
Managed Units Fully Paid		
Gryphon Capital Income Trust - Ordinary Units Fully Paid	376.32	0.00
Magellan Global Equities Fund (Managed Fund) - Trading Managed	0.00	553.50
Fund Units Fully Paid		
Vaneck Vectors Gold Miners ETF - Exchange Traded Fund Units Fully	408.34	130.58
Paid		
Vanguard Australian Shares Index ETF - Exchange Traded Fund Units	1,923.12	885.82
Fully Paid		
WCM Quality Global Growth Fund (Quoted Managed Fund) - Trading	0.00	1,387.65
Managed Units Fully Paid		
	<b>15,271.46</b>	<b>27,797.01</b>

**Note 7B – Dividends**

	<b>Current</b>	<b>Previous</b>
AGL Energy Limited.	500.00	920.00
Aurizon Holdings Limited	956.16	0.00
Australia and New Zealand Banking Group Limited	1,010.00	264.00
BHP Group Limited	9,459.80	1,921.29
Bki Investment Company Limited - Ordinary Fully Paid	1,858.36	1,412.35
Commonwealth Bank of Australia Limited	22,334.85	2,480.00
Jb Hi-Fi Limited	6,304.36	1,125.00
Metcash Limited - Ordinary Fully Paid	6,354.27	965.70
National Australia Bank Limited	798.68	419.10
Perpetual Trustees Australia Limited	1,040.00	670.00
QBE Insurance Group Limited	600.00	80.00
Ramsay Health Care Limited	260.58	83.42
Vgi Partners Asian Investments Limited	2,835.00	0.00
Wisetech Global Limited	17.20	8.60
Woodside Petroleum Ltd	935.96	257.72
	<b>55,265.22</b>	<b>10,607.18</b>

**Note 7C – Foreign Income**

	<b>Current</b>	<b>Previous</b>
Amcor Limited	782.37	751.41
Resmed Inc - Cdi 10:1 Foreign Exempt Nyse	70.87	62.64
	<b>853.24</b>	<b>814.05</b>

**Note 7D – Interest**

	<b>Current</b>	<b>Previous</b>
Macquarie Term Deposit 5854	0.00	4,200.00
Commonwealth Bank a/c 8383	0.00	4.65
Macquarie Accelerator 373	384.49	826.24
Macquarie CMA 761	67.17	49.59
	<b>451.66</b>	<b>5,080.48</b>



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

**Note 8A – Realised Capital Losses**

	<b>Current</b>	<b>Previous</b>
<b>Managed Investments</b>		
Cooper Investors (Equity Trustees) - Cooper Investors Global Equities Fund (Hedged)	(999.37)	0.00
FIL Responsible Entity (Australia) Limited - Fidelity Asia Fund	(450.70)	0.00
MACQUARIE REAL RETURN OPPORTUNITIES FUND	1,680.90	0.00
QVG Opportunities Fund	0.00	(9,749.83)
<b>Shares in Listed Companies</b>		
Commonwealth Bank of Australia Limited	5,937.46	0.00
ETFS Metal Securities Australia Limited. - ETFS Physical GOLD	779.06	0.00
Jb Hi-Fi Limited	4,458.58	(2,605.48)
Metcash Limited - Ordinary Fully Paid	4,794.25	0.00
Wisetech Global Limited	(5,080.89)	(2,472.88)
<b>Units In Listed Unit Trusts</b>		
Magellan Global Equities Fund (Managed Fund) - Trading Managed Fund Units Fully Paid	0.00	919.68
Magellan Global Fund (Open Class) (Managed Fund) - Magellan Global Fund (Open CI)(Managed Fd) Def Set	0.00	(1,549.17)
Vanguard Australian Shares Index ETF - Exchange Traded Fund Units Fully Paid	(1,604.01)	0.00
WCM Quality Global Growth Fund (Quoted Managed Fund) - Trading Managed Units Fully Paid	(2,988.78)	(10,017.54)
	<b>6,526.50</b>	<b>(25,475.22)</b>

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

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

	Current	Previous
<b>Managed Investments</b>		
CLEARBRIDGE RARE INFRA INC FUND - HEDGED (A)	1,882.19	0.00
Cooper Investors (Equity Trustees) - Cooper Investors Global Equities Fund (Hedged)	23,331.96	(18,831.12)
EPOCH GLB EQ SHAREHOLDER YLD (UNHEDGED) - CLA	2,992.27	0.00
FIL Responsible Entity (Australia) Limited - Fidelity Asia Fund	16,318.44	(23,597.57)
MACQUARIE REAL RETURN OPPORTUNITIES FUND	9,201.39	0.00
QVG Opportunities Fund	20,609.47	(24,043.90)
SMARTER MONEY HIGHER INCOME - ASSISTED INV CLASS	4,564.23	563.26
<b>Shares in Listed Companies</b>		
AGL Energy Limited.	(50.00)	8,850.00
Amcor Limited	(3,477.45)	(776.75)
Aurizon Holdings Limited	(307.20)	658.22
Australia and New Zealand Banking Group Limited	5,903.87	(4,184.40)
BHP Group Limited	6,807.60	(11,201.00)
Bki Investment Company Limited - Ordinary Fully Paid	(1,061.92)	(6,238.78)
Commonwealth Bank of Australia Limited	23,137.74	(30,450.00)
ETFS Metal Securities Australia Limited. - ETFS Physical GOLD	(6,459.25)	5,421.10
Jb Hi-Fi Limited	4,299.26	(1,639.02)
Metcash Limited - Ordinary Fully Paid	178.37	(8,458.20)
National Australia Bank Limited	(196.42)	(2,752.00)
Perpetual Trustees Australia Limited	5,585.00	(5,190.00)
QBE Insurance Group Limited	(2,720.00)	(3,860.00)
Ramsay Health Care Limited	(1,769.88)	614.04
Resmed Inc - Cdi 10:1 Foreign Exempt Nyse	621.00	(1,566.00)
Tribeca Global Natural Resources Limited	10,368.69	0.00
Vgi Partners Asian Investments Limited	17,280.00	(14,175.00)
Wisetech Global Limited	3,280.89	(1,751.12)
Woodside Energy Group Ltd	(5,446.61)	0.00
Woodside Petroleum Ltd	282.17	(280.00)
<b>Stapled Securities</b>		
APA Group	(5,296.95)	4,984.05
<b>Units In Listed Unit Trusts</b>		
Apostle Dundas Glob Equity Class D (Managed Fund) - Apostle	5,868.72	(1,617.88)
Dundas Glob Equity Class D (Managed Fund)		
Betashares Active Australian Hybrids Fund (Managed Fund) - Trading	5,344.00	(3,157.94)
Managed Units Fully Paid		
Gryphon Capital Income Trust - Ordinary Units Fully Paid	1,529.99	0.00
Vaneck Vectors Gold Miners ETF - Exchange Traded Fund Units Fully Paid	1,905.75	6,890.67
Vanguard Australian Shares Index ETF - Exchange Traded Fund Units Fully Paid	4,569.51	(6,187.80)
WCM Quality Global Growth Fund (Quoted Managed Fund) - Trading	14,234.43	(5,230.79)
Managed Units Fully Paid		
	<b>163,311.26</b>	<b>(147,207.93)</b>

# David Nichols Superannuation Fund

## Tax Accounting Reconciliation

For the period 1 July 2021 to 30 June 2022

Operating Statement Profit vs. Provision for Income Tax		2022
		\$
Benefits Accrued as a Result of Operations before Income Tax		(132,395.18)
<b><u>ADD:</u></b>		
Decrease in Market Value		163,311.26
Franking Credits		25,455.43
Pension Non-deductible Expenses		8,139.85
Pensions Paid		37,765.60
Realised Capital Losses		6,526.50
Taxable Capital Gains		4,786.00
<b><u>LESS:</u></b>		
Pension Exempt Income		93,842.00
Distributed Capital Gains		5,412.41
Non-Taxable Income		2,569.00
Rounding		3.05
<b>Taxable Income or Loss</b>		<b>11,763.00</b>
	<b>Income Amount</b>	<b>Tax Amount</b>
Gross Tax @ 15% for Concessional Income	11,763.00	1,764.45
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
<b>Provision for Income Tax</b>		<b>1,764.45</b>

## Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	1,764.45
<b><u>ADD:</u></b>	
Excessive Foreign Tax Credit Writeoff	385.04
<b><u>LESS:</u></b>	
Franking Credits	25,455.43
<b>Income Tax Expense</b>	<b>(23,305.94)</b>

## Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	1,764.45
<b><u>ADD:</u></b>	
Excessive Foreign Tax Credit Writeoff	385.04
<b><u>LESS:</u></b>	
Franking Credits	25,455.43
Foreign Tax Credits	386.23
<b>Income Tax Payable (Receivable)</b>	<b>(23,692.17)</b>

## David Nichols Superannuation Fund

### Investment Summary as at 30 June 2022

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Bank</u></b>								
Commonwealth Bank a/c 8383				19,975.10	19,975.10			1.48%
Macquarie Accelerator 373				42,455.65	42,455.65			3.14%
Macquarie CMA 761				5,686.84	5,686.84			0.42%
				<b>68,117.59</b>	<b>68,117.59</b>			<b>5.03%</b>
<b><u>Listed Securities Market</u></b>								
Apostle Dundas Glob Equity Class D (Managed Fund) - Apostle Dundas Glob Equity Class D (Managed Fund) (ASX:ADEF)	11,286.00000	4.4366	4.0600	50,072.00	45,821.16	(4,250.84)	(8.49)%	3.38%
AGL Energy Limited. (ASX:AGL)	1,000.00000	5.9907	8.2500	5,990.68	8,250.00	2,259.32	37.71%	0.61%
Amcor Limited (ASX:AMC)	1,195.00000	16.2963	18.0400	19,474.12	21,557.80	2,083.68	10.70%	1.59%
Australia and New Zealand Banking Group Limited (ASX:ANZ)	975.00000	28.1710	22.0300	27,466.73	21,479.25	(5,987.48)	(21.80)%	1.59%
APA Group (ASX:APA)	2,235.00000	4.1555	11.2700	9,287.44	25,188.45	15,901.01	171.21%	1.86%
Aurizon Holdings Limited (ASX:AZJ)	3,840.00000	3.8914	3.8000	14,943.02	14,592.00	(351.02)	(2.35)%	1.08%
BHP Group Limited (ASX:BHP)	930.00000	12.2608	41.2500	11,402.50	38,362.50	26,960.00	236.44%	2.83%
Bki Investment Company Limited - Ordinary Fully Paid (ASX:BKI)	26,548.00000	1.5907	1.6600	42,229.53	44,069.68	1,840.15	4.36%	3.25%
Commonwealth Bank of Australia Limited (ASX:CBA)	715.00000	17.3346	90.3800	12,394.24	64,621.70	52,227.46	421.38%	4.77%
Gryphon Capital Income Trust - Ordinary Units Fully Paid (ASX:GCI)	19,600.00000	2.0431	1.9650	40,043.99	38,514.00	(1,529.99)	(3.82)%	2.84%
Vaneck Vectors Gold Miners ETF - Exchange Traded Fund Units Fully Paid (ASX:GDX)	525.00000	57.7251	40.9700	30,305.67	21,509.25	(8,796.42)	(29.03)%	1.59%
ETFS Metal Securities Australia Limited. - ETFS Physical GOLD (ASX:GOLD)	1,000.00000	24.8209	24.5000	24,820.89	24,500.00	(320.89)	(1.29)%	1.81%
Betashares Active Australian Hybrids Fund (Managed Fund) - Trading Managed Units Fully Paid (ASX:HBRD)	13,360.00000	9.7605	9.9200	130,400.00	132,531.20	2,131.20	1.63%	9.79%
Jb Hi-Fi Limited (ASX:JBH)	222.00000	38.0126	38.4600	8,438.80	8,538.12	99.32	1.18%	0.63%
Metcash Limited - Ordinary Fully Paid (ASX:MTS)	4,702.00000	3.2985	4.2400	15,509.75	19,936.48	4,426.73	28.54%	1.47%
National Australia Bank Limited (ASX:NAB)	884.00000	22.7013	27.3900	20,067.97	24,212.76	4,144.79	20.65%	1.79%
Perpetual Trustees Australia Limited (ASX:PPT)	500.00000	29.0664	28.8800	14,533.19	14,440.00	(93.19)	(0.64)%	1.07%

## David Nichols Superannuation Fund

### Investment Summary as at 30 June 2022

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Listed Securities Market</u></b>								
QBE Insurance Group Limited (ASX:QBE)	2,000.00000	5.5296	12.1500	11,059.10	24,300.00	13,240.90	119.73%	1.79%
Ramsay Health Care Limited (ASX:RHC)	172.00000	57.3124	73.2400	9,857.73	12,597.28	2,739.55	27.79%	0.93%
Resmed Inc - Cdi 10:1 Foreign Exempt Nyse (ASX:RMD)	300.00000	24.6406	30.6900	7,392.18	9,207.00	1,814.82	24.55%	0.68%
Tribeca Global Natural Resources Limited (ASX:TGF)	12,000.00000	2.9041	2.0400	34,848.69	24,480.00	(10,368.69)	(29.75)%	1.81%
Vanguard Australian Shares Index ETF - Exchange Traded Fund Units Fully Paid (ASX:VAS)	270.00000	77.7563	83.7500	20,994.21	22,612.50	1,618.29	7.71%	1.67%
Vgi Partners Asian Investments Limited (ASX:VG8)	27,000.00000	2.1836	1.7900	58,957.12	48,330.00	(10,627.12)	(18.03)%	3.57%
Woodside Energy Group Ltd (ASX:WDS)	668.00000	23.6864	31.8400	15,822.51	21,269.12	5,446.61	34.42%	1.57%
				<b>636,312.06</b>	<b>730,920.25</b>	<b>94,608.19</b>	<b>14.87%</b>	<b>53.98%</b>
<b><u>Managed Funds Market</u></b>								
Cooper Investors (Equity Trustees) - Cooper Investors Global Equities Fund (Hedged) (ASX:COP01)	23,840.00000	2.1444	2.1363	51,123.65	50,929.39	(194.26)	(0.38)%	3.76%
FIL Responsible Entity (Australia) Limited - Fidelity Asia Fund (ASX:FIL10)	2,469.57000	20.7155	23.9339	51,158.34	59,106.44	7,948.10	15.54%	4.37%
EPOCH GLB EQ SHAREHOLDER YLD (UNHEDGED) - CLA (ASX:GSF02)	19,075.23000	1.3126	1.1557	25,037.51	22,045.24	(2,992.27)	(11.95)%	1.63%
MACQUARIE REAL RETURN OPPORTUNITIES FUND (ASX:MIM04)	101,416.57000	1.0203	0.9296	103,478.23	94,276.84	(9,201.39)	(8.89)%	6.96%
QVG Opportunities Fund	45,176.40000	1.0288	1.6653	46,476.41	75,232.26	28,755.85	61.87%	5.56%
CLEARBRIDGE RARE INFRA INC FUND - HEDGED (A) (ASX:RAI03)	37,072.69190	1.6209	1.5701	60,090.02	58,207.83	(1,882.19)	(3.13)%	4.30%
SMARTER MONEY HIGHER INCOME - ASSISTED INV CLASS (ASX:SMF02)	149,646.83440	1.0039	0.9696	150,225.06	145,097.57	(5,127.49)	(3.41)%	10.72%
				<b>487,589.22</b>	<b>504,895.57</b>	<b>17,306.35</b>	<b>3.55%</b>	<b>37.29%</b>
<b><u>Term Deposits</u></b>								
Macquarie Term Deposit 207027442				50,000.00	50,000.00	0.00	0.00%	3.69%
				<b>50,000.00</b>	<b>50,000.00</b>	<b>0.00</b>	<b>0.00%</b>	<b>3.69%</b>

## David Nichols Superannuation Fund

### Investment Summary as at 30 June 2022

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
				1,242,018.87	1,353,933.41	111,914.54	9.01%	100.00%

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

# David Nichols Superannuation Fund

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

Member's Detail		Opening Balance	Increases				Decreases				Closing Balance	
			Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out		Ben Paid
Mr David Nichols												
Unit 91 3 Wulumay Close Rozelle NSW 2039												
Accumulation	Accumulation	2,928.32	5,750.00	0.00	(197.80)	0.00	(1,012.01)	0.00	0.00	(2,928.32)	0.00	4,540.19
Pension	MAB 501	226,945.02	0.00	0.00	(16,113.68)	0.00	3,856.59	0.00	0.00	0.00	(5,670.00)	209,017.93
Pension	MAB 503	69,868.02	0.00	0.00	(4,960.75)	0.00	1,187.28	0.00	0.00	0.00	(1,750.00)	64,344.55
Pension	MAB 505	10,010.58	0.00	0.00	(710.77)	0.00	170.11	0.00	0.00	0.00	(250.00)	9,219.92
Pension	MAB from 1.7.16	32,229.50	0.00	0.00	(2,288.26)	0.00	547.68	0.00	0.00	0.00	(810.00)	29,678.92
Pension	New Pension Account 1.7.21	0.00	0.00	2,928.32	(208.12)	0.00	49.79	0.00	0.00	0.00	(70.00)	2,699.99
Pension	New Pension Account from 1.7.18	28,149.22	0.00	0.00	(1,998.72)	0.00	478.37	0.00	0.00	0.00	(700.00)	25,928.87
Pension	New Pension Account from 1.7.19	38,879.02	0.00	0.00	(2,760.53)	0.00	660.71	0.00	0.00	0.00	(970.00)	35,809.20
Pension	New Pension Account from 1.7.20	118,938.89	0.00	0.00	(8,445.11)	0.00	2,021.20	0.00	0.00	0.00	(2,970.00)	109,544.98
Pension	New Pension from 1.7.17	25,066.34	0.00	0.00	(1,774.95)	0.00	424.90	0.00	0.00	0.00	(794.91)	22,921.38
		553,014.91	5,750.00	2,928.32	(39,458.69)	0.00	8,384.62	0.00	0.00	(2,928.32)	(13,984.91)	513,705.93
Mrs Gaynor Nichols												
Unit 91 3 Wulumay Close Rozelle NSW 2039												
Accumulation	Accumulation	3,632.42	6,040.52	0.00	(199.61)	0.00	(1,057.09)	0.00	0.00	(3,632.42)	0.00	4,783.82
Pension	New Pension Account 1.7.21	0.00	0.00	3,632.42	(257.91)	0.00	61.74	0.00	0.00	0.00	(90.00)	3,346.25
Pension	New Pension Account from 1.7.20	339,058.59	0.00	0.00	(24,074.34)	0.00	5,761.64	0.00	0.00	0.00	(8,480.00)	312,265.89
Pension	TTR 502	216,977.89	0.00	0.00	(15,406.13)	0.00	3,687.22	0.00	0.00	0.00	(5,420.00)	199,838.98
Pension	TTR 506	262,283.88	0.00	0.00	(18,622.73)	0.00	4,457.07	0.00	0.00	0.00	(6,560.00)	241,558.22
Pension	TTR from 1.7.16	36,654.80	0.00	0.00	(2,602.53)	0.00	622.88	0.00	0.00	0.00	(920.00)	33,755.15

## David Nichols Superannuation Fund

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

Member's Detail		Opening Balance	Increases				Decreases					Closing Balance
			Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid	
Pension	<b>TTR from 1.7.17</b>	33,595.40	0.00	0.00	(2,377.82)	0.00	569.24	0.00	0.00	0.00	(1,100.69)	30,686.13
Pension	<b>TTR from 1.7.18</b>	24,245.06	0.00	0.00	(1,721.39)	0.00	412.01	0.00	0.00	0.00	(610.00)	22,325.68
Pension	<b>TTR from 1.7.19</b>	23,928.32	0.00	0.00	(1,698.95)	0.00	406.61	0.00	0.00	0.00	(600.00)	22,035.98
		940,376.36	6,040.52	3,632.42	(66,961.41)	0.00	14,921.32	0.00	0.00	(3,632.42)	(23,780.69)	870,596.10
		1,493,391.27	11,790.52	6,560.74	(106,420.10)	0.00	23,305.94	0.00	0.00	(6,560.74)	(37,765.60)	1,384,302.03



**David Nichols Superannuation Fund**  
(ABN: 21 171 120 104)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: Unit 91 3 Wulumay Close Rozelle, NSW 2039
Member Number: NICHOD0	Date of Birth: 3 August 1948
Mr David Nichols	Date Joined Fund: 26 June 1997
	Eligible Service Date: 26 June 1997
	Tax File Number Held: Yes

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

Your Accounts	Your Tax Components
<b>Withdrawal Benefit as at 1 Jul 2021</b>	Tax Free 177,617.32
Accumulation 2,928.32	Taxable - Taxed 336,088.61
MAB 501 226,945.02	Taxable - Untaxed -
MAB 503 69,868.02	<b>Your Preservation Components</b>
MAB 505 10,010.58	Preserved -
MAB from 1.7.16 32,229.50	Restricted Non Preserved -
New Pension from 1.7.17 25,066.34	Unrestricted Non Preserved 513,705.93
New Pension Account from 1.7.18 28,149.22	<b>Your Insurance Benefits</b>
New Pension Account from 1.7.19 38,879.02	No insurance details have been recorded
New Pension Account from 1.7.20 118,938.89	<b>Your Beneficiaries</b>
New Pension Account 1.7.21 -	<b>Binding Beneficiary Nomination*</b>
<b>Total as at 1 Jul 2021 553,014.91</b>	Gaynor Valerie Nichols - Spouse 100%
<b>Withdrawal Benefit as at 30 Jun 2022</b>	* Nomination in effect from 31 October 2014
Accumulation 4,540.19	
MAB 501 209,017.93	
MAB 503 64,344.55	
MAB 505 9,219.92	
MAB from 1.7.16 29,678.92	
New Pension from 1.7.17 22,921.38	
New Pension Account from 1.7.18 25,928.87	
New Pension Account from 1.7.19 35,809.20	
New Pension Account from 1.7.20 109,544.98	
New Pension Account 1.7.21 2,699.99	
<b>Total as at 30 Jun 2022 513,705.93</b>	

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# David Nichols Superannuation Fund

(ABN: 21 171 120 104)

## Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: Unit 91 3 Wulumay Close Rozelle, NSW 2039
Member Number: NICHOD0	Date of Birth: 3 August 1948
Mr David Nichols	Date Joined Fund: 26 June 1997
Accumulation Account	Eligible Service Date: 26 June 1997
Accumulation	Tax File Number Held: Yes
	Account Start Date: 26 June 1997

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2021 2,928.32	Tax Free 0.0000 % -
<u>Increases to your account:</u>	Taxable - Taxed 4,540.19
Employer Contributions 5,750.00	Taxable - Untaxed -
<u>Total Increases</u> 5,750.00	<b>Your Preservation Components</b>
<u>Decreases to your account:</u>	Preserved -
Contributions Tax 862.50	Restricted Non Preserved -
Share Of Net Fund Income 197.80	Unrestricted Non Preserved 4,540.19
Tax on Net Fund Income 149.51	<b>Your Insurance Benefits</b>
Transfers Out 2,928.32	No insurance details have been recorded
<u>Total Decreases</u> 4,138.13	<b>Your Beneficiaries</b>
Withdrawal Benefit as at 30 Jun 2022 4,540.19	<b>Binding Beneficiary Nomination*</b>
	Gaynor Valerie Nichols - Spouse 100%
	* Nomination in effect from 31 October 2014

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# David Nichols Superannuation Fund

(ABN: 21 171 120 104)

## Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: Unit 91 3 Wulumay Close Rozelle, NSW 2039
Member Number: NICHOD0	Date of Birth: 3 August 1948
Mr David Nichols	Date Joined Fund: 26 June 1997
Pension Account	Eligible Service Date: 26 June 1997
MAB 501	Tax File Number Held: Yes
	Account Start Date: 3 August 2013

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2021 226,945.02	Tax Free 2.4625 % 5,147.07
<u>Increases to your account:</u>	Taxable - Taxed 203,870.86
Tax on Net Fund Income 3,856.59	Taxable - Untaxed -
<u>Total Increases</u> 3,856.59	<b>Your Preservation Components</b>
<u>Decreases to your account:</u>	Preserved -
Pension Payments 5,670.00	Restricted Non Preserved -
Share Of Net Fund Income 16,113.68	Unrestricted Non Preserved 209,017.93
<u>Total Decreases</u> 21,783.68	<b>Your Insurance Benefits</b>
Withdrawal Benefit as at 30 Jun 2022 209,017.93	No insurance details have been recorded
	<b>Your Beneficiaries</b>
	<b>Binding Beneficiary Nomination*</b>
	Gaynor Valerie Nichols - Spouse 100%
	* Nomination in effect from 31 October 2014

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David Nichols Superannuation Fund  
(ABN: 21 171 120 104)

Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: Unit 91 3 Wulumay Close Rozelle, NSW 2039
Member Number: NICHOD0	Date of Birth: 3 August 1948
Mr David Nichols	Date Joined Fund: 26 June 1997
Pension Account	Eligible Service Date: 26 June 1997
MAB 503	Tax File Number Held: Yes
	Account Start Date: 1 July 2014

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2021 69,868.02	Tax Free 18.9252 % 12,177.32
<u>Increases to your account:</u>	Taxable - Taxed 52,167.23
Tax on Net Fund Income 1,187.28	Taxable - Untaxed -
<u>Total Increases</u> 1,187.28	<b>Your Preservation Components</b>
<u>Decreases to your account:</u>	Preserved -
Pension Payments 1,750.00	Restricted Non Preserved -
Share Of Net Fund Income 4,960.75	Unrestricted Non Preserved 64,344.55
<u>Total Decreases</u> 6,710.75	<b>Your Insurance Benefits</b>
Withdrawal Benefit as at 30 Jun 2022 64,344.55	No insurance details have been recorded
	<b>Your Beneficiaries</b>
	<b>Binding Beneficiary Nomination*</b>
	Gaynor Valerie Nichols - Spouse 100%
	* Nomination in effect from 31 October 2014

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**David Nichols Superannuation Fund**  
(ABN: 21 171 120 104)

**Member Benefit Statement**

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: Unit 91 3 Wulumay Close Rozelle, NSW 2039
Member Number: NICHOD0	Date of Birth: 3 August 1948
Mr David Nichols	Date Joined Fund: 26 June 1997
Pension Account	Eligible Service Date: 26 June 1997
MAB 505	Tax File Number Held: Yes
	Account Start Date: 1 July 2015

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2021 10,010.58	Tax Free 4.3422 % 400.35
<u>Increases to your account:</u>	Taxable - Taxed 8,819.57
Tax on Net Fund Income 170.11	Taxable - Untaxed -
<u>Total Increases</u> 170.11	<b>Your Preservation Components</b>
<u>Decreases to your account:</u>	Preserved -
Pension Payments 250.00	Restricted Non Preserved -
Share Of Net Fund Income 710.77	Unrestricted Non Preserved 9,219.92
<u>Total Decreases</u> 960.77	<b>Your Insurance Benefits</b>
Withdrawal Benefit as at 30 Jun 2022 9,219.92	No insurance details have been recorded
	<b>Your Beneficiaries</b>
	<b>Binding Beneficiary Nomination*</b>
	Gaynor Valerie Nichols - Spouse 100%
	* Nomination in effect from 31 October 2014

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David Nichols Superannuation Fund  
(ABN: 21 171 120 104)

Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: Unit 91 3 Wulumay Close Rozelle, NSW 2039
Member Number: NICHOD0	Date of Birth: 3 August 1948
Mr David Nichols	Date Joined Fund: 26 June 1997
Pension Account	Eligible Service Date: 26 June 1997
MAB from 1.7.16	Tax File Number Held: Yes
	Account Start Date: 1 July 2016

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2021 32,229.50	Tax Free 3.2521 % 965.18
<u>Increases to your account:</u>	Taxable - Taxed 28,713.74
Tax on Net Fund Income 547.68	Taxable - Untaxed -
<u>Total Increases</u> 547.68	<b>Your Preservation Components</b>
<u>Decreases to your account:</u>	Preserved -
Pension Payments 810.00	Restricted Non Preserved -
Share Of Net Fund Income 2,288.26	Unrestricted Non Preserved 29,678.92
<u>Total Decreases</u> 3,098.26	<b>Your Insurance Benefits</b>
Withdrawal Benefit as at 30 Jun 2022 29,678.92	No insurance details have been recorded
	<b>Your Beneficiaries</b>
	<b>Binding Beneficiary Nomination*</b>
	Gaynor Valerie Nichols - Spouse 100%
	* Nomination in effect from 31 October 2014

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# David Nichols Superannuation Fund

(ABN: 21 171 120 104)

## Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: Unit 91 3 Wulumay Close Rozelle, NSW 2039
Member Number: NICHOD0	Date of Birth: 3 August 1948
Mr David Nichols	Date Joined Fund: 26 June 1997
Pension Account	Eligible Service Date: 26 June 1997
New Pension from 1.7.17	Tax File Number Held: Yes
	Account Start Date: 1 July 2017

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2021 25,066.34	Tax Free 0.0000 % -
<u>Increases to your account:</u>	Taxable - Taxed 22,921.38
Tax on Net Fund Income 424.90	Taxable - Untaxed -
<u>Total Increases</u> 424.90	<b>Your Preservation Components</b>
<u>Decreases to your account:</u>	Preserved -
Pension Payments 794.91	Restricted Non Preserved -
Share Of Net Fund Income 1,774.95	Unrestricted Non Preserved 22,921.38
<u>Total Decreases</u> 2,569.86	<b>Your Insurance Benefits</b>
Withdrawal Benefit as at 30 Jun 2022 22,921.38	No insurance details have been recorded
	<b>Your Beneficiaries</b>
	<b>Binding Beneficiary Nomination*</b>
	Gaynor Valerie Nichols - Spouse 100%
	* Nomination in effect from 31 October 2014

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# David Nichols Superannuation Fund

(ABN: 21 171 120 104)

## Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: Unit 91 3 Wulumay Close Rozelle, NSW 2039
Member Number: NICHOD0	Date of Birth: 3 August 1948
Mr David Nichols	Date Joined Fund: 26 June 1997
Pension Account	Eligible Service Date: 26 June 1997
New Pension Account from 1.7.18	Tax File Number Held: Yes
	Account Start Date: 1 July 2018

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2021 28,149.22	Tax Free 84.4321 % 21,892.30
<u>Increases to your account:</u>	Taxable - Taxed 4,036.57
Tax on Net Fund Income 478.37	Taxable - Untaxed -
<u>Total Increases</u> 478.37	<b>Your Preservation Components</b>
<u>Decreases to your account:</u>	Preserved -
Pension Payments 700.00	Restricted Non Preserved -
Share Of Net Fund Income 1,998.72	Unrestricted Non Preserved 25,928.87
<u>Total Decreases</u> 2,698.72	<b>Your Insurance Benefits</b>
Withdrawal Benefit as at 30 Jun 2022 25,928.87	No insurance details have been recorded
	<b>Your Beneficiaries</b>
	<b>Binding Beneficiary Nomination*</b>
	Gaynor Valerie Nichols - Spouse 100%
	* Nomination in effect from 31 October 2014

### For Enquiries:

phone 0292993603 | email admin@rbwca.com.au | fax 0292903401  
mail RBW Chartered Accountants, SUITE 501 83 YORK STREET, SYDNEY NSW 2000



David Nichols Superannuation Fund  
(ABN: 21 171 120 104)

Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: Unit 91 3 Wulumay Close Rozelle, NSW 2039
Member Number: NICHOD0	Date of Birth: 3 August 1948
Mr David Nichols	Date Joined Fund: 26 June 1997
Pension Account	Eligible Service Date: 26 June 1997
New Pension Account from 1.7.19	Tax File Number Held: Yes
	Account Start Date: 1 July 2019

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2021 38,879.02	Tax Free 86.1018 % 30,832.35
<u>Increases to your account:</u>	Taxable - Taxed 4,976.85
Tax on Net Fund Income 660.71	Taxable - Untaxed -
<u>Total Increases</u> 660.71	<b>Your Preservation Components</b>
<u>Decreases to your account:</u>	Preserved -
Pension Payments 970.00	Restricted Non Preserved -
Share Of Net Fund Income 2,760.53	Unrestricted Non Preserved 35,809.20
<u>Total Decreases</u> 3,730.53	<b>Your Insurance Benefits</b>
Withdrawal Benefit as at 30 Jun 2022 35,809.20	No insurance details have been recorded
	<b>Your Beneficiaries</b>
	<b>Binding Beneficiary Nomination*</b>
	Gaynor Valerie Nichols - Spouse 100%
	* Nomination in effect from 31 October 2014

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**David Nichols Superannuation Fund**  
(ABN: 21 171 120 104)

**Member Benefit Statement**

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: Unit 91 3 Wulumay Close Rozelle, NSW 2039
Member Number: NICHOD0	Date of Birth: 3 August 1948
Mr David Nichols	Date Joined Fund: 26 June 1997
Pension Account	Eligible Service Date: 26 June 1997
New Pension Account from 1.7.20	Tax File Number Held: Yes
	Account Start Date: 1 July 2020

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2021 118,938.89	Tax Free 96.5282 % 105,741.76
<u>Increases to your account:</u>	Taxable - Taxed 3,803.22
Tax on Net Fund Income 2,021.20	Taxable - Untaxed -
<u>Total Increases</u> 2,021.20	<b>Your Preservation Components</b>
<u>Decreases to your account:</u>	Preserved -
Pension Payments 2,970.00	Restricted Non Preserved -
Share Of Net Fund Income 8,445.11	Unrestricted Non Preserved 109,544.98
<u>Total Decreases</u> 11,415.11	<b>Your Insurance Benefits</b>
Withdrawal Benefit as at 30 Jun 2022 109,544.98	No insurance details have been recorded
	<b>Your Beneficiaries</b>
	<b>Binding Beneficiary Nomination*</b>
	Gaynor Valerie Nichols - Spouse 100%
	* Nomination in effect from 31 October 2014

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**David Nichols Superannuation Fund**  
(ABN: 21 171 120 104)

**Member Benefit Statement**

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: Unit 91 3 Wulumay Close Rozelle, NSW 2039
Member Number: NICHOD0	Date of Birth: 3 August 1948
Mr David Nichols	Date Joined Fund: 26 June 1997
Pension Account	Eligible Service Date: 26 June 1997
New Pension Account 1.7.21	Tax File Number Held: Yes
	Account Start Date: 1 July 2021

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2021 -	Tax Free 17.0738 % 460.99
<u>Increases to your account:</u>	Taxable - Taxed 2,239.00
Tax on Net Fund Income 49.79	Taxable - Untaxed -
Transfers In 2,928.32	<b>Your Preservation Components</b>
<u>Total Increases</u> 2,978.11	Preserved -
<u>Decreases to your account:</u>	Restricted Non Preserved -
Pension Payments 70.00	Unrestricted Non Preserved 2,699.99
Share Of Net Fund Income 208.12	<b>Your Insurance Benefits</b>
<u>Total Decreases</u> 278.12	No insurance details have been recorded
<b>Withdrawal Benefit as at 30 Jun 2022 2,699.99</b>	<b>Your Beneficiaries</b>
	<b>Binding Beneficiary Nomination*</b>
	Gaynor Valerie Nichols - Spouse 100%
	* Nomination in effect from 31 October 2014

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## Trustee

The Trustee of the Fund is as follows:

Nichols Creative Direction Pty Limited

The directors of the Trustee company are:

Gaynor Nichols and  
David Nichols

## Availability of Other Fund Information

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

## Trustee Disclaimer

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

Signed on behalf of the Trustee of the Fund

.....  
Gaynor Nichols  
Director - Nichols Creative Direction Pty Limited

.....  
David Nichols  
Director - Nichols Creative Direction Pty Limited

Statement Date: 30 June 2022

### For Enquiries:

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**David Nichols Superannuation Fund**  
(ABN: 21 171 120 104)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: Unit 91 3 Wulumay Close Rozelle, NSW 2039
Member Number: NICHOG0	Date of Birth: 14 December 1954
Mrs Gaynor Nichols	Date Joined Fund: 26 June 1997
	Eligible Service Date: 26 June 1997
	Tax File Number Held: Yes

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

Your Accounts	Your Tax Components
<b>Withdrawal Benefit as at 1 Jul 2021</b>	Tax Free 341,394.02
Accumulation 3,632.42	Taxable - Taxed 529,202.08
TTR 506 262,283.88	Taxable - Untaxed -
TTR 502 216,977.89	<b>Your Preservation Components</b>
TTR from 1.7.16 36,654.80	Preserved -
TTR from 1.7.17 33,595.40	Restricted Non Preserved -
TTR from 1.7.18 24,245.06	Unrestricted Non Preserved 870,596.10
TTR from 1.7.19 23,928.32	<b>Your Insurance Benefits</b>
New Pension Account from 1.7.20 339,058.59	No insurance details have been recorded
New Pension Account 1.7.21 -	<b>Your Beneficiaries</b>
<b>Total as at 1 Jul 2021 940,376.36</b>	<b>Binding Beneficiary Nomination*</b>
<b>Withdrawal Benefit as at 30 Jun 2022</b>	David William Nichols - husband 100%
Accumulation 4,783.82	* Nomination in effect from 31 October 2014
TTR 506 241,558.22	
TTR 502 199,838.98	
TTR from 1.7.16 33,755.15	
TTR from 1.7.17 30,686.13	
TTR from 1.7.18 22,325.68	
TTR from 1.7.19 22,035.98	
New Pension Account from 1.7.20 312,265.89	
New Pension Account 1.7.21 3,346.25	
<b>Total as at 30 Jun 2022 870,596.10</b>	

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David Nichols Superannuation Fund  
(ABN: 21 171 120 104)

Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: Unit 91 3 Wulumay Close Rozelle, NSW 2039
Member Number: NICHOG0	Date of Birth: 14 December 1954
Mrs Gaynor Nichols	Date Joined Fund: 26 June 1997
Accumulation Account	Eligible Service Date: 26 June 1997
Accumulation	Tax File Number Held: Yes
	Account Start Date: 26 June 1997

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2021 3,632.42	Tax Free 0.0000 % -
<u>Increases to your account:</u>	Taxable - Taxed 4,783.82
Employer Contributions 6,040.52	Taxable - Untaxed -
<u>Total Increases</u> 6,040.52	<b>Your Preservation Components</b>
<u>Decreases to your account:</u>	Preserved -
Contributions Tax 906.08	Restricted Non Preserved -
Share Of Net Fund Income 199.61	Unrestricted Non Preserved 4,783.82
Tax on Net Fund Income 151.01	<b>Your Insurance Benefits</b>
Transfers Out 3,632.42	No insurance details have been recorded
<u>Total Decreases</u> 4,889.12	<b>Your Beneficiaries</b>
Withdrawal Benefit as at 30 Jun 2022 4,783.82	<b>Binding Beneficiary Nomination*</b>
	David William Nichols - husband 100%
	* Nomination in effect from 31 October 2014

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**David Nichols Superannuation Fund**  
(ABN: 21 171 120 104)

**Member Benefit Statement**

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: Unit 91 3 Wulumay Close Rozelle, NSW 2039
Member Number: NICHOG0	Date of Birth: 14 December 1954
Mrs Gaynor Nichols	Date Joined Fund: 26 June 1997
Pension Account	Eligible Service Date: 26 June 1997
TTR 506	Tax File Number Held: Yes
	Account Start Date: 1 July 2014

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2021 262,283.88	Tax Free 5.5051 % 13,298.04
<u>Increases to your account:</u>	Taxable - Taxed 228,260.18
Tax on Net Fund Income 4,457.07	Taxable - Untaxed -
<u>Total Increases</u> 4,457.07	<b>Your Preservation Components</b>
<u>Decreases to your account:</u>	Preserved -
Pension Payments 6,560.00	Restricted Non Preserved -
Share Of Net Fund Income 18,622.73	Unrestricted Non Preserved 241,558.22
<u>Total Decreases</u> 25,182.73	<b>Your Insurance Benefits</b>
Withdrawal Benefit as at 30 Jun 2022 241,558.22	No insurance details have been recorded
	<b>Your Beneficiaries</b>
	<b>Binding Beneficiary Nomination*</b>
	David William Nichols - husband 100%
	* Nomination in effect from 31 October 2014

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David Nichols Superannuation Fund  
(ABN: 21 171 120 104)

Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: Unit 91 3 Wulumay Close Rozelle, NSW 2039
Member Number: NICHOG0	Date of Birth: 14 December 1954
Mrs Gaynor Nichols	Date Joined Fund: 26 June 1997
Pension Account	Eligible Service Date: 26 June 1997
TTR 502	Tax File Number Held: Yes
	Account Start Date: 1 July 2015

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2021 216,977.89	Tax Free 4.6674 % 9,327.38
<u>Increases to your account:</u>	Taxable - Taxed 190,511.60
Tax on Net Fund Income 3,687.22	Taxable - Untaxed -
<u>Total Increases</u> 3,687.22	<b>Your Preservation Components</b>
<u>Decreases to your account:</u>	Preserved -
Pension Payments 5,420.00	Restricted Non Preserved -
Share Of Net Fund Income 15,406.13	Unrestricted Non Preserved 199,838.98
<u>Total Decreases</u> 20,826.13	<b>Your Insurance Benefits</b>
Withdrawal Benefit as at 30 Jun 2022 199,838.98	No insurance details have been recorded
	<b>Your Beneficiaries</b>
	<b>Binding Beneficiary Nomination*</b>
	David William Nichols - husband 100%
	* Nomination in effect from 31 October 2014

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David Nichols Superannuation Fund  
(ABN: 21 171 120 104)

Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: Unit 91 3 Wulumay Close Rozelle, NSW 2039
Member Number: NICHOG0	Date of Birth: 14 December 1954
Mrs Gaynor Nichols	Date Joined Fund: 26 June 1997
Pension Account	Eligible Service Date: 26 June 1997
TTR from 1.7.16	Tax File Number Held: Yes
	Account Start Date: 1 July 2016

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2021 36,654.80	Tax Free 11.9781 % 4,043.21
<u>Increases to your account:</u>	Taxable - Taxed 29,711.94
Tax on Net Fund Income 622.88	Taxable - Untaxed -
<u>Total Increases</u> 622.88	<b>Your Preservation Components</b>
<u>Decreases to your account:</u>	Preserved -
Pension Payments 920.00	Restricted Non Preserved -
Share Of Net Fund Income 2,602.53	Unrestricted Non Preserved 33,755.15
<u>Total Decreases</u> 3,522.53	<b>Your Insurance Benefits</b>
Withdrawal Benefit as at 30 Jun 2022 33,755.15	No insurance details have been recorded
	<b>Your Beneficiaries</b>
	<b>Binding Beneficiary Nomination*</b>
	David William Nichols - husband 100%
	* Nomination in effect from 31 October 2014

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**David Nichols Superannuation Fund**  
(ABN: 21 171 120 104)

**Member Benefit Statement**

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: Unit 91 3 Wulumay Close Rozelle, NSW 2039
Member Number: NICHOG0	Date of Birth: 14 December 1954
Mrs Gaynor Nichols	Date Joined Fund: 26 June 1997
Pension Account	Eligible Service Date: 26 June 1997
TTR from 1.7.17	Tax File Number Held: Yes
	Account Start Date: 1 July 2017

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2021 33,595.40	Tax Free 0.0000 % -
<u>Increases to your account:</u>	Taxable - Taxed 30,686.13
Tax on Net Fund Income 569.24	Taxable - Untaxed -
<u>Total Increases</u> 569.24	<b>Your Preservation Components</b>
<u>Decreases to your account:</u>	Preserved -
Pension Payments 1,100.69	Restricted Non Preserved -
Share Of Net Fund Income 2,377.82	Unrestricted Non Preserved 30,686.13
<u>Total Decreases</u> 3,478.51	<b>Your Insurance Benefits</b>
Withdrawal Benefit as at 30 Jun 2022 30,686.13	No insurance details have been recorded
	<b>Your Beneficiaries</b>
	<b>Binding Beneficiary Nomination*</b>
	David William Nichols - husband 100%
	* Nomination in effect from 31 October 2014

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David Nichols Superannuation Fund  
(ABN: 21 171 120 104)

Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: Unit 91 3 Wulumay Close Rozelle, NSW 2039
Member Number: NICHOG0	Date of Birth: 14 December 1954
Mrs Gaynor Nichols	Date Joined Fund: 26 June 1997
Pension Account	Eligible Service Date: 26 June 1997
TTR from 1.7.18	Tax File Number Held: Yes
	Account Start Date: 1 July 2018

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2021 24,245.06	Tax Free 0.0000 % -
<u>Increases to your account:</u>	Taxable - Taxed 22,325.68
Tax on Net Fund Income 412.01	Taxable - Untaxed -
<u>Total Increases</u> 412.01	<b>Your Preservation Components</b>
<u>Decreases to your account:</u>	Preserved -
Pension Payments 610.00	Restricted Non Preserved -
Share Of Net Fund Income 1,721.39	Unrestricted Non Preserved 22,325.68
<u>Total Decreases</u> 2,331.39	<b>Your Insurance Benefits</b>
Withdrawal Benefit as at 30 Jun 2022 22,325.68	No insurance details have been recorded
	<b>Your Beneficiaries</b>
	<b>Binding Beneficiary Nomination*</b>
	David William Nichols - husband 100%
	* Nomination in effect from 31 October 2014

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David Nichols Superannuation Fund  
(ABN: 21 171 120 104)

Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: Unit 91 3 Wulumay Close Rozelle, NSW 2039
Member Number: NICHOG0	Date of Birth: 14 December 1954
Mrs Gaynor Nichols	Date Joined Fund: 26 June 1997
Pension Account	Eligible Service Date: 26 June 1997
TTR from 1.7.19	Tax File Number Held: Yes
	Account Start Date: 1 July 2019

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2021 23,928.32	Tax Free 0.0000 % -
<u>Increases to your account:</u>	Taxable - Taxed 22,035.98
Tax on Net Fund Income 406.61	Taxable - Untaxed -
<u>Total Increases</u> 406.61	<b>Your Preservation Components</b>
<u>Decreases to your account:</u>	Preserved -
Pension Payments 600.00	Restricted Non Preserved -
Share Of Net Fund Income 1,698.95	Unrestricted Non Preserved 22,035.98
<u>Total Decreases</u> 2,298.95	<b>Your Insurance Benefits</b>
Withdrawal Benefit as at 30 Jun 2022 22,035.98	No insurance details have been recorded
	<b>Your Beneficiaries</b>
	<b>Binding Beneficiary Nomination*</b>
	David William Nichols - husband 100%
	* Nomination in effect from 31 October 2014

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# David Nichols Superannuation Fund

(ABN: 21 171 120 104)

## Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: Unit 91 3 Wulumay Close Rozelle, NSW 2039
Member Number: NICHOG0	Date of Birth: 14 December 1954
Mrs Gaynor Nichols	Date Joined Fund: 26 June 1997
Pension Account	Eligible Service Date: 26 June 1997
New Pension Account from 1.7.20	Tax File Number Held: Yes
	Account Start Date: 1 July 2020

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2021 339,058.59	Tax Free 100.0000 % 312,265.89
<u>Increases to your account:</u>	Taxable - Taxed -
Tax on Net Fund Income 5,761.64	Taxable - Untaxed -
<u>Total Increases</u> 5,761.64	<b>Your Preservation Components</b>
<u>Decreases to your account:</u>	Preserved -
Pension Payments 8,480.00	Restricted Non Preserved -
Share Of Net Fund Income 24,074.34	Unrestricted Non Preserved 312,265.89
<u>Total Decreases</u> 32,554.34	<b>Your Insurance Benefits</b>
Withdrawal Benefit as at 30 Jun 2022 312,265.89	No insurance details have been recorded
	<b>Your Beneficiaries</b>
	<b>Binding Beneficiary Nomination*</b>
	David William Nichols - husband 100%
	* Nomination in effect from 31 October 2014

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**David Nichols Superannuation Fund**  
(ABN: 21 171 120 104)

**Member Benefit Statement**

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: Unit 91 3 Wulumay Close Rozelle, NSW 2039
Member Number: NICHOG0	Date of Birth: 14 December 1954
Mrs Gaynor Nichols	Date Joined Fund: 26 June 1997
Pension Account	Eligible Service Date: 26 June 1997
New Pension Account 1.7.21	Tax File Number Held: Yes
	Account Start Date: 1 July 2021

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2021 -	Tax Free 73.5002 % 2,459.50
<u>Increases to your account:</u>	Taxable - Taxed 886.75
Tax on Net Fund Income 61.74	Taxable - Untaxed -
Transfers In 3,632.42	<b>Your Preservation Components</b>
<u>Total Increases</u> 3,694.16	Preserved -
<u>Decreases to your account:</u>	Restricted Non Preserved -
Pension Payments 90.00	Unrestricted Non Preserved 3,346.25
Share Of Net Fund Income 257.91	<b>Your Insurance Benefits</b>
<u>Total Decreases</u> 347.91	No insurance details have been recorded
<b>Withdrawal Benefit as at 30 Jun 2022 3,346.25</b>	<b>Your Beneficiaries</b>
	<b>Binding Beneficiary Nomination*</b>
	David William Nichols - husband 100%
	* Nomination in effect from 31 October 2014

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## Trustee

The Trustee of the Fund is as follows:

Nichols Creative Direction Pty Limited

The directors of the Trustee company are:

Gaynor Nichols and  
David Nichols

## Availability of Other Fund Information

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

## Trustee Disclaimer

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

Signed on behalf of the Trustee of the Fund

.....  
Gaynor Nichols  
Director - Nichols Creative Direction Pty Limited

.....  
David Nichols  
Director - Nichols Creative Direction Pty Limited

Statement Date: 30 June 2022

### For Enquiries:

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