

# PLATFORMPLUS SUPER WRAP

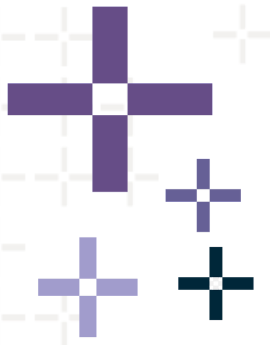
ANNUAL REPORT

TO MEMBERS FOR THE  
YEAR ENDING 30 JUNE

# 20 22

PLATFORM+ WRAP

INVESTMENT AND SUPER



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This Annual Report is issued by Equity Trustees Superannuation Limited (ABN 50 055 641 757, AFSL 229 757, RSE License No. L0001458) in its capacity as the Trustee of the Platformplus Super Wrap (Fund) (ABN 18 906 079 389, RSE Registration Number R1078770). Read more about Equity Trustees Superannuation Limited on its website at [eqt.com.au/superannuation](http://eqt.com.au/superannuation). Platformplus Pty Ltd (Platformplus) ABN 46 103 551 533 is the Promoter and Authorised Representative No. 1289035 of Alpha Investment Management Pty Ltd (Alpha) ABN 13 122 381 908 AFSL 307379. Alpha is the Investment Manager to the Fund.

The information in this Annual Report is general information only and does not take into account your personal financial situation or needs. You should consult your financial adviser to obtain financial advice that is tailored to suit your personal circumstances.

No representations or warranties express or implied, are made as to the accuracy or completeness of the information, opinions and conclusions contained in this document. To the maximum extent permitted by law, neither the Trustee, Platformplus nor its directors, employees, service providers or agents accept any liability for any loss arising in relation to this document.

Published December 2022

# OUR FIRST ANNUAL REPORT

On behalf of the Trustee, I am delighted to deliver Platformplus Super Wrap's first Annual Report for the financial year ended 30 June 2022.

Platformplus Super Wrap launched on 22 March 2022 and in just over 3 months to the date of this report, we have supported over 13 Financial Advisers to onboard 45 accounts, totalling over \$4 million in funds under administration. This is the very start of our enormously significant and long anticipated platform strategy.

Critical to our offering is Managed Accounts and we were exceptionally pleased to end the Financial Year with 9 available as a part of our investment menu alongside, 254 managed funds, 79 Exchange Traded Funds (ETFs) and shares in Australia's largest companies listed on the Australian Stock Exchange and represented in the S&P/ASX 300 index. Our extensive investment menu provides open choice and opportunity for advisers and their clients to obtain appropriate outcomes, alongside the efficiencies and positive client outcomes to be gained with Managed Account usage. Even better for clients, there is also a simpler investment menu available through the Core Menu, which results in a lower cost for clients. The choice of either the Core or Select Menu ensures that the platform cost is relative to each individual's needs.

Platformplus Super Wrap has enabled a fully integrated, cost and time saving solution for our members and their Financial Advisers – an industry leading initiative that we are exceptionally proud of and will continue to innovate on and grow with the needs of our members. A fully digitised and data-enriched experience provides members with transparency and high level of portfolio and performance visibility via the Client Portal. It boasts an intuitive interface allowing clients, in conjunction with their Financial Adviser, to manage their investments and view performance, fostering real time collaboration.

We believe that the future of quality financial advice will depend on helping advisers serve their clients more efficiently and effectively. Platformplus Super Wrap is a platform built to help advisers deliver outstanding outcomes for their client and was designed with operational excellence in mind and client best interest as priority number one.

This mission is supported by our ongoing partnership with the Trustee and RSE, Equity Trustees Superannuation Limited, and there is a continued focus on compliance and governance, to ensure effective operations in an increasingly regulated and complex environment.

Since launch, the procedures and performance of the platform has been in line with our expectations and we look forward to continuing innovation and service enhancement that prioritises member outcomes.

We encourage you to read this Annual Report, together with your Annual Member Statement, estimated to be available by 7th December 2022. If you have any questions or, would like to request further information, please contact your Financial Adviser or Platformplus Super Wrap directly on 1300 168 905 or [clientsupport@platformpluswrap.com.au](mailto:clientsupport@platformpluswrap.com.au).



**Steve Davis**  
**Chief Operating Officer**

Platformplus Pty Ltd, Promoter of Platformplus Super Wrap

# ABOUT PLATFORMPLUS SUPER WRAP

Platformplus Super Wrap is an online superannuation platform designed to help you and your Financial Adviser manage your retirement goals, through a consolidated and fully digital experience. You can log into see your investments and super in a single place, at any time.

The choice between the Core Menu and Select Menu provides you a diverse and broad range of investment options to invest in and build your preferred investment strategy by offering:

- Low-cost wrap option with focused investment menu (Core Menu); and
- Full-service wrap platform with broad investment menu (Select Menu).

You and your financial adviser can tailor an investment solution to suit your circumstances and retirement goals while taking advantage of the platform's flexibility as your needs change.

You can establish one or more Portfolios, choosing from accumulation, transition to retirement and/or pension, depending on your current retirement planning needs – and as your needs change, move easily between each type.

## **Platformplus Super Wrap**

Platformplus Super Wrap ABN 18 906 079 389 RSE R1078770

**Website:** [platformpluswrap.com.au](https://platformpluswrap.com.au)

## **Promoter**

Platformplus Pty Ltd ABN 46 103 551 533 Authorised Representative No 1289035 of Alpha Investment Management Pty Ltd

## **Investment Manager**

Alpha Investment Management Pty Ltd ABN 13 122 381 908, AFSL 307379

## **Administrator and Custodian**

FNZ (Australia) Pty Limited ABN 67 138 819 119

FNZ Custodians (Australia) Pty Ltd ABN 88 624 689 694 AFSL 507452

**Post:** GPO Box 1665, Melbourne VIC 3001

**Phone:** 1300 168 905

**Email:** [clientsupport@platformpluswrap.com.au](mailto:clientsupport@platformpluswrap.com.au)

## **Trustee and Issuer**

Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229 757 RSE Licence No. L0001458. Platformplus Super Wrap was established under a Trust Deed dated 12 March 2021 (as amended from time to time. Any change will be advised).

**Website:** [eqt.com.au/superannuation](https://eqt.com.au/superannuation)

## Board of Directors

Name	Position	Duration
Ellis Varajes	Non-Executive Director	1 July 2014 – present
Mark Blair	Executive Director	11 January 2016 – present
Michael O'Brien	Managing Director	25 August 2016 – present
Anthony Lally	Non-Executive Director and Chair	1 June 2018 – Resigned 31 August 2022
Sue Everingham	Non-Executive Director	15 February 2019 – present
Paul Douglas Rogan	Non-Executive Director	27 August 2019 – present
George Zielinski	Non-Executive Director	6 July 2020 – Resigned 20 July 2022
Catherine Robson	Non-Executive Director and Chair	1 September 2022 – present

# CHANGES TO SUPER

Super regulations change often and can be complex. In this section, we briefly outline the main regulatory changes that came into effect in the 2021-22 Financial Year and took effect from 1 July 2022.

Please consult your Financial Adviser to learn how these changes may affect your super or visit the ATO website at [www.ato.gov.au/Super/](http://www.ato.gov.au/Super/) for further information.

## **Extended age range for bring-forward arrangements**

From 1 July 2022, individuals aged up to 75 are now able to make up to three years of after tax ('non-concessional') super contributions under the bring-forward rules. Previously, bring-forward rules only applied to those under age 67.

## **Downsizer contributions eligibility age**

From 1 July 2022, eligible individuals aged 60 years old or older, may be able to contribute up to \$300,000 from the proceeds of the sale (or part sale) of their home into your superannuation fund. Previously, it was for individuals aged 65 years old or older.

## **Reduction to minimum pension payments**

The minimum annual payment required for account-based pensions and market linked pensions was reduced by 50 per cent on 1 July 2020, as part of the Australian Government's COVID-19 measures. This provision has been extended through to 30 June 2023.

## **Key superannuation caps**

There have been several changes to superannuation caps and thresholds for the 2021–22 financial year including concessional and non-concessional contribution caps, general transfer balance cap, total superannuation balance and the low rate cap amount.

## **Increase in Superannuation Guarantee**

From 1 July 2022, the Superannuation Guarantee increased from 10% to 10.5%. This is scheduled to increase every year until 2025, up to 12%.

## **Annual Members Meeting**

The first Annual Members Meeting for Platformplus Super Wrap will be held in February 2023. The meeting is an opportunity for the Trustee's Board of Directors to provide an oversight of the Fund's strategy and performance, and for members to ask questions about the Fund's management and financial position.

# INVESTMENT SUMMARY

Alpha Investment Management is the investment manager for Platformplus Super Wrap.

Alpha is a boutique fund manager and asset consultant specialising in developing and managing objective based investment solutions for both multi-strategy and single-strategy applications. Alpha employs a disciplined and fundamental valuation-driven approach in its assessment of asset classes, securities and managed investment strategies in order to assess and create investment solutions designed to achieve client objectives.

You can access the most up-to-date investment menu guides from our website [platformpluswrap.com.au/product-information-and-guides](https://platformpluswrap.com.au/product-information-and-guides).

## Fund Objectives and Strategy

The general objectives for the Fund are:

- To provide members with a flexible way to invest for their retirement;
- To offer members a range of investment options that cater for different investment timeframes, risk profiles and individual circumstances among members and promote diversification of member strategies; and
- To provide the ability for members to achieve investment returns commensurate with risk associated with each investment option.

To achieve the investment objectives, the Trustee may:

- Select and approve a range of Managed Funds, Managed Accounts, Exchange Traded Funds, Listed Investment Companies and Listed Investment Trusts within each asset class;
- Select and approve a selection of cash products (including Term Deposits) issued by Approved Deposit Institutions (ADIs); and
- Approve a selection of direct investment options within selected asset classes.

By considering each individual investment strategy, the Trustee aims to provide you with a wide range of investment choices that will enable you to consider your:

- Personal investment objectives;
- Expected investment timeframe;
- Personal goals and circumstances; and
- Risk tolerance.

## Investment Performance

You can view investment performance information by logging into your Client Portal at [login.platformpluswrap.com.au](https://login.platformpluswrap.com.au). Your Annual Member Statement will also contain performance information for each investment you hold.

## Use of financial derivatives

Platformplus Super Wrap does not invest directly in derivative instruments. However, some investment managers of managed investments available via the Fund may use derivatives from time to time. For more information on the use of financial derivatives, please refer to the relevant underlying disclosure documents for your chosen investment option(s) which are available from your Financial Adviser or Platformplus Super Wrap.

## Investment Options

Through Platformplus Super Wrap, you have access to a range of investment options (as listed in our Platformplus Super Wrap Investment Menu Guides), in accordance with the menu selection (Core or Select Menu):

### CORE MENU

Choose from a select range of investment options, including:

- MANAGED FUNDS**  
(from the Core Menu selection)
- MANAGED ACCOUNTS**  
(from the Core Menu selection)
- CASH**  
(from the Core Menu selection)
- OTHER INVESTMENTS**  
(made available from time to time by us for the Core Menu)

### SELECT MENU

Choose from an extensive range of investment options, including:

- MANAGED FUNDS**  
(including those Managed Funds available in the Core Menu)
- MANAGED ACCOUNTS**  
(Managed model portfolios (including those Managed Accounts available in the Core Menu))
- AUSTRALIAN LISTED SECURITIES**
- TERM DEPOSITS**
- CASH**

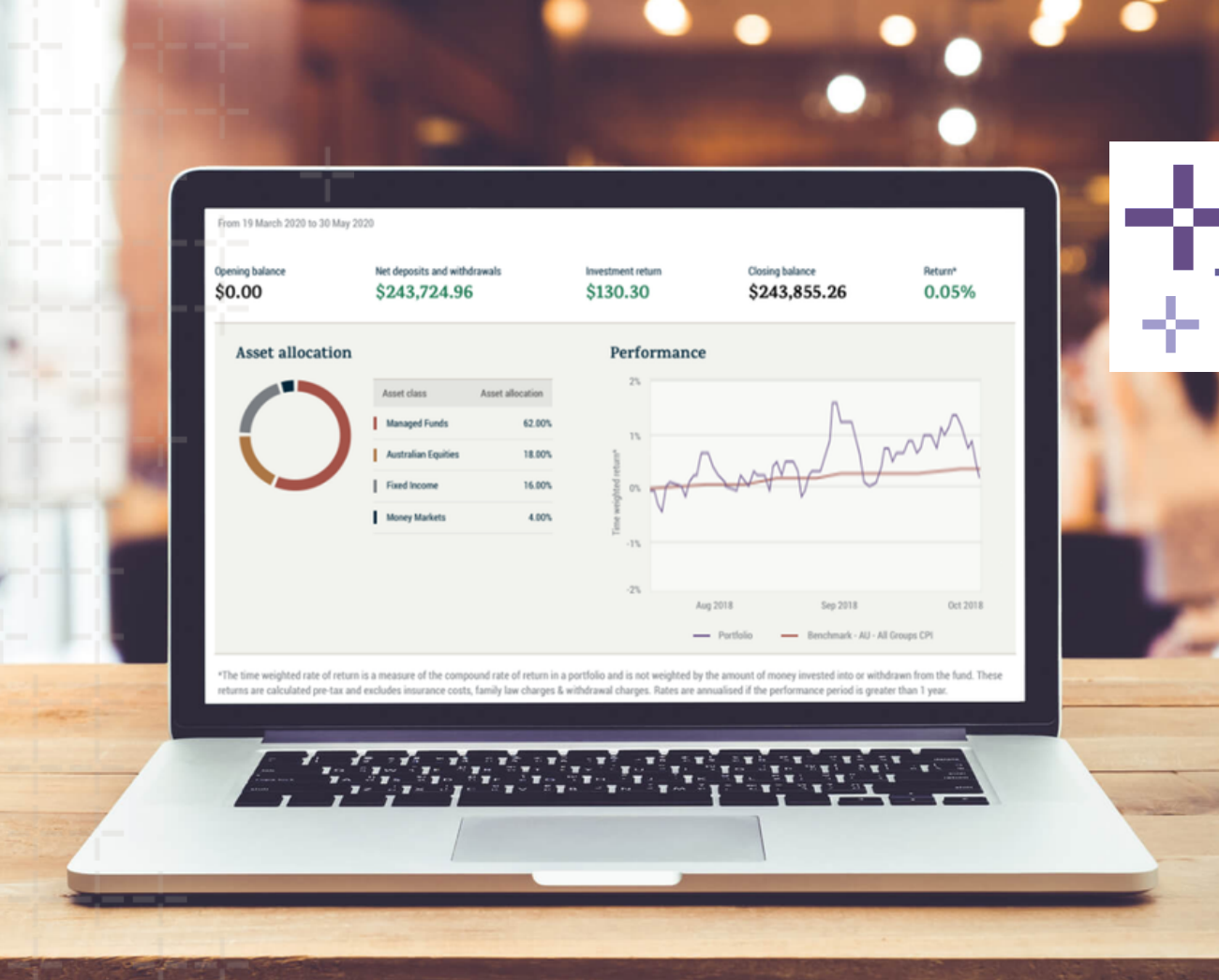
The list of Accessible Investments for each of the Core and Select Menus are set out in the Investment Menu Guides. The Investment Menu Guides are reviewed regularly by the Trustee and may change from time to time. You can access the latest Investment Menu Guides from your adviser, the Administrator or from [platformpluswrap.com.au/product-information-and-guides](https://platformpluswrap.com.au/product-information-and-guides).





The table below sets out the characteristics of each type of investment to help you and your Financial Adviser select investment options.

Investment Option	Characteristics
<p><b>Managed Accounts</b></p>	<p>Managed Accounts are a portfolio of assets which may be made up of Managed Funds, listed securities, fixed income securities and/or cash which are run by a professional Managed Account Investment Manager. We appoint a range of Managed Account Investment Managers with a variety of portfolio strategies and objectives to advise Platformplus Super Wrap on a variety of Managed Accounts.</p> <p>The managers design each portfolio based on a number of factors such as investment style, asset allocation approaches, investment objectives and different risk profiles.</p>
<p><b>Australian Securities Exchange (ASX) - Listed Securities</b></p>	<p>Platformplus Super Wrap will offer access to a broad range of ASX listed securities, including:</p> <ul style="list-style-type: none"> <li>• Ordinary shares in the S&amp;P/ASX 300;</li> <li>• Exchange Traded Funds (ETFs);</li> <li>• Australian Real Estate Investment Trusts (A-REITs);</li> <li>• Listed Investment Companies (LICs);</li> <li>• Interest rate securities; and</li> <li>• Hybrids (such as preference shares and convertible notes).</li> </ul> <p>Some ASX-listed securities, for example warrants, are not available for investment through our investment menu.</p> <p>ASX-listed securities may pay dividends or distributions, which will be deposited into your Super Cash, or reinvested based on your nomination.</p>
<p><b>Managed Funds</b></p>	<p>Managed Funds are operated by professional managers. They may be made up from a combination of multiple asset classes or may comprise a single asset class type. They have a defined objective that may include an income or growth outcome.</p> <p>Managed Funds should be considered a long-term investment and should take into account your investment needs. Members invest in units of Managed Funds and not the underlying securities. Distributions will generally be paid periodically and deposited into your Cash Account. Distributions from Managed Funds can also be reinvested based on your nomination.</p> <p>Before you invest in a Managed Fund, you should refer to its Product Disclosure Statement (PDS) for more information.</p>
<p><b>Cash</b></p>	<p>Cash provides members with security and liquidity. Cash is considered a low volatile asset and is therefore classed as defensive. Platformplus Super Wrap Cash held in your Account earns interest, however, the return may be below the potential returns for other investment choices.</p> <p>When you first join the Fund, you direct us to invest your money in Platformplus Super Wrap Cash until we receive an investment instruction from you or your Financial Adviser on your behalf. We will not make a withdrawal from your Platformplus Super Wrap Cash without your authorisation.</p>
<p><b>Term Deposits</b></p>	<p>Term Deposits were not available at 30 June 2022, but are now on the investment menu to provide members with a slightly higher return than Cash, with security and with some restrictions to liquidity, in line with the relevant maturity date of the Term Deposit. Term Deposits are considered a low volatile asset and is therefore classed as defensive. Platformplus Super Wrap Term Deposits held in your Account earn interest, however, the return may be below the potential returns for other investment choices.</p> <p>Before you invest in a Term Deposit, you should refer to its Product Disclosure Statement (PDS) for more information.</p>



## Diversification requirements

Holding limits apply to individual investments available in Platformplus Super Wrap to ensure that your super investments are appropriately diversified. These limits help to promote diversification by ensuring that you do not hold more than a certain proportion of your investments in any one type or category of investment.

The limits are set by the Trustee, based on an assessment of investment liquidity, diversification and risk. You and your Financial Adviser will be notified if you exceed the limits in place.



**Table 1: Platformplus Super Wrap asset allocations**

Asset Class	Asset Allocation % as at 30 June 2022
Alternatives	0.00%
Australian Equities	29.67%
Cash*	22.60%
Fixed Interest	19.05%
Infrastructure	1.45%
International Equities	18.99%
Multi-Asset	5.28%
Property	2.97%

\*Cash includes Platformplus Super Wrap Cash and cash products.

**Table 2: Single investments exceeding 5% of Platformplus Super Wrap assets**

Investment	% of Total Assets
Platformplus Super Wrap Cash	21.93%

**Table 3: Single enterprise investments exceeding 5% of Platformplus Super Wrap assets**

Investment	% of Total Assets
BlackRock Investment Mgmt (AUS) Ltd	12.25%
Vanguard Investments Australia Ltd	9.40%
UBS Asset Management (Australia) Ltd	7.79%
Nikko Asset Management Australia Limited	6.19%
Janus Henderson Investors (AUS) FM Ltd	5.78%

# OTHER IMPORTANT INFORMATION

## Compliance

Platformplus Super Wrap is administered to comply with the *Superannuation Industry (Supervision) Act 1993* (SIS) and all other relevant legislation. The Trustee has lodged all relevant annual returns and disclosure documents with APRA and has not received any non-compliance notices regarding Platformplus Super Wrap.

## Lost member or inactive accounts

In some circumstances, if an amount is payable to you or your dependant/s and we are unable to ensure that you or your dependant/s will receive it, we may be obliged to transfer the amount to the ATO. We may also be required to transfer your account balance to the ATO if you become a 'lost member' or a member with an 'inactive low-balance' account.

If your superannuation is transferred to the ATO, you or your dependants where relevant, will be able to reclaim it from the ATO. For more information on unclaimed super money, please refer to the ATO website at [www.ato.gov.au/Super/](http://www.ato.gov.au/Super/), speak to your Financial Adviser or contact us.

You can find more information about lost or inactive members on the ATO's website.

## Government superannuation surcharge

Although this surcharge has been abolished, the fund may still receive surcharge assessment notices from the ATO relating to a time when a surcharge applied. If a notice for a member's account is received, the amount assessed will be deducted from the member's account and paid to the ATO.

## Indemnity insurance

The Trustee maintains an appropriate level of professional indemnity insurance to protect its directors and officers from any liability they may incur in carrying out their duties. Protection from liability does not extend to loss incurred through gross negligence or wilful misconduct and is subject to the terms of the relevant insurance policy.

## Temporary residents

The following information does not apply to New Zealand residents and is limited to eligible visa holders.

If you have entered Australia on an eligible temporary resident visa, you may claim your super benefits once you have permanently departed Australia. Under super legislation if you do not claim your benefit within six months of departing Australia, the Trustee may pay your benefit as unclaimed super to the Commissioner of Taxation under Division 3 of Part 3A of the *Superannuation (Unclaimed Money and Lost Members) Act 1999*. The Trustee relies on Australian Securities and Investments Commission (ASIC) relief to not notify you or provide an exit statement in this instance. You can claim your super money by making an application to the Commissioner of Taxation. For more information go to the ATO's website *Departing Australia Superannuation Payment*.

## Operational Risk Reserve

The Trustee maintains an Operational Risk Reserve (ORR) to contribute to the satisfaction of its Operational Risk Financial Requirement (ORFR) obligations under superannuation laws and Australian Prudential Regulation Authority (APRA) standards.

A charge is levied to cover the cost incurred by the Trustee in obtaining Trustee capital to meet ORFR obligations. Any excess will be retained within the Fund and may be used to build and maintain the Fund's ORR requirements. Interest earned on any unallocated monies received by the Fund may also be allocated to the ORR.

The ORR was ahead of the Trustee's target of 0.025% of Fund net assets as at 30 June 2022.

## General Reserve

The General Reserve is used to cover the operating expenses of the Fund or any Trustee expenses related to the Fund in line with the Trustee's Reserve Policy.

## Unallocated Surplus

Unallocated surplus includes unallocated earnings or losses between the date on which unit prices are determined and the reporting date. Reserves are invested in cash. Refer to the table: *Changes in equity for the period from 29 March 2022 to 30 June 2022* in the Financial Report section in this report.



# COMPLAINTS

Platformplus Super Wrap is committed to providing a quality platform experience. If you have encountered an issue or are dissatisfied with your experience, please give us the opportunity to resolve this with you.

As a first step, please contact your Financial Adviser if you have any concerns or complaints about the products or services you have received. Alternatively, you can contact us directly by:

**Calling:** 1300 168 905

**Emailing:** [clientsupport@platformpluswrap.com.au](mailto:clientsupport@platformpluswrap.com.au)

**Writing to:** GPO Box 1665 Melbourne VIC 3001

We will let you know that we have received your complaint and will work with you to try to resolve your complaint quickly and fairly in accordance with our internal dispute resolution process. We will respond within 45 days of receipt (\*90 days for superannuation death benefit distribution complaints).

If the complaint is about a superannuation death benefit distribution, more information will be provided in the decision notice about lodging a complaint with the Australian Financial Complaints Authority (AFCA).

\*The maximum timeframe for a response for complaints about superannuation death benefit distributions is no later than 90 calendar days after the expiry of the 28-calendar day period for objecting to a proposed death benefit distribution.

There are many variables that can affect complaint response times. This includes the complexity of the issues raised and the availability of information, including from third parties. Any delays in managing your complaint will be communicated to you within the response timeframe.

You may also lodge a complaint directly with Australian Financial Complaints Authority (AFCA) although AFCA will not normally deal with a complaint until it has been through our internal complaints process.

AFCA provides fair and independent financial services complaint resolution that is free to consumers. Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires. Other limits may also apply.

**Website:** [afca.org.au](http://afca.org.au)

**Phone:** 1800 931 678 (free call)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Mail:** Australian Financial Complaints Authority,  
GPO Box 3  
Melbourne VIC 3001

# FINANCIAL REPORT

The following abridged Fund financial information for the financial year ended 30 June 2022 is for Platformplus Super Wrap. The full audited financial statements are available on the WRAP website at [platformpluswrap.com.au](http://platformpluswrap.com.au).

## Platformplus Super Wrap

Statement of Financial Position as at 30 June 2022.

	30 June 2022 \$'000
<b>Assets</b>	
<b>Cash</b>	
Cash and cash equivalents	1,229
<b>Receivables</b>	
Distributions and dividends receivable	82
Due from brokers	9
GST receivable	1
<b>Investments</b>	
Investments held at fair value	2,838
<b>Other assets</b>	
Deferred tax assets	5
<b>Total assets</b>	<b>4,164</b>
<b>Liabilities</b>	
Accounts payable	8
Current tax liabilities	18
<b>Total liabilities (excluding member benefits)</b>	<b>26</b>

<b>Net assets available for member benefits</b>	<b>4,138</b>
<b>Member benefits</b>	
Defined contribution member liabilities	3,882
<b>Total member liabilities</b>	<b>3,882</b>
<b>Total net assets</b>	<b>256</b>
<b>Equity</b>	
Operational risk reserve	12
General reserve	-
Unallocated surplus	244
<b>Total equity</b>	<b>256</b>





## Platformplus Super Wrap

Income Statement for the Period from 29 March 2022 to 30 June 2022.

	29 March 2022 to 30 June 2022 \$'000
<b>Revenue</b>	
Changes in fair value of investments	(110)
Distributions income	82
Other operating income	12
<b>Total (loss)/revenue</b>	<b>(16)</b>
<b>Expenses</b>	
Investments expenses	-
General administration and operating expenses	(8)
<b>Total expenses</b>	<b>(8)</b>
Operating Result before income tax expenses	(24)
Income tax benefit	-
<b>Operating Result after income tax expense</b>	<b>(24)</b>
Net benefits allocated to defined contribution member accounts	34
<b>Operating Result</b>	<b>10</b>

## Platformplus Super Wrap

Statement of Changes in Member Benefits for the Period from 29 March 2022 to 30 June 2022.

	29 March 2022 to 30 June 2022 \$'000
<b>Opening balance of Member Benefits as at 29 March 2022</b>	-
Contributions:	
– Employer contributions	-
– Member contributions	693
– Government contributions	-
Transfers from other superannuation entities	3,241
Income tax on contributions	(13)
<b>Net after tax contributions</b>	<b>3,921</b>
Benefits to members	(5)
Net benefits allocated, comprising:	
– Net investment income	(26)
– Net administration fees	(8)
<b>Closing balance of Member Benefits as at 20 June 2022</b>	<b>3,882</b>

## Platformplus Super Wrap

Statement of Changes in Equity for the Period from 29 March 2022 to 30 June 2022.

	Operational risk reserve \$'000	General reserve \$'000	Unallocated surplus \$'000	Total equity/reserves \$'000
<b>Opening balance as at 29 March 2022</b>	-	-	-	-
Net Transfers to/(from) reserves Transfer (to)/from member accounts	-	-	-	-
Unallocated contribution	-	-	246	246
Operating result	12	-	(2)	10
<b>Closing balance as at 30 June 2022</b>	<b>12</b>	-	<b>244</b>	<b>256</b>



## Platformplus Super Wrap

Statement of Cash Flows for the Period from 29 March 2022 to 30 June 2022.

	29 March 2022 to 30 June 2022 \$'000
<b>Cash flows from operating activities</b>	
Other income received	12
<b>Net cash inflows from operating activities</b>	<b>12</b>
<b>Cash flows from investing activities</b>	
Proceeds from sale of investments	14
Payments for purchase of investments	(2,972)
<b>Net cash outflows from investing activities</b>	<b>(2,958)</b>
<b>Cash flows from financing activities</b>	
Employer contributions	-
Member contributions	693
Benefits paid to members	(5)
Net transfers from other funds	3,487
<b>Net cash inflows from financing activities</b>	<b>4,175</b>
<b>Net increase in cash held</b>	<b>1,229</b>
Cash at the beginning of the financial period	-
<b>Cash at the end of the financial period</b>	<b>1,229</b>



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**Website:** [platformpluswrap.com.au](http://platformpluswrap.com.au)