

SuperAudits  
PO Box 3376  
Rundle Mall 5000

Dear Sir,

**DAMMERS SUPERFUND**

I hereby declare that the Trustee Declarations required by the auditor of Super Audits will be submitted by the trustee(s) within 4 weeks after the date of sign off together with all statutory documents that will be fully executed to comply with the statutory obligations imposed by the SIS Act and Regulations pertaining to the SMSF.

I am aware that the Trustee Declarations will form part of the auditors' audit file and will be a source of documentary evidence to satisfy the auditors' obligations to obtain sufficient and appropriate audit evidence to comply with the Auditing Standards and the regulatory and legislative requirements imposed on the SMSF sector

Yours sincerely



Farrell Mosbach (Accountant)

Dated – 01/09/2023

# **Audit Representation Letter from Trustees**

## **Dammers Self-Managed Super Fund**

**Year ended 30 June 2023**

To the auditor,

Dear Sir,

With respect to the audit of the financial statements of the above-mentioned fund for the year ended stated, the following representations are made which are true and correct to the best of my (our) knowledge and belief that will address the necessary compliance requirements of the *Superannuation Industry (Supervision) Act 1993*.

### **Preparation of the ATO Income Tax & Regulatory Return**

The information disclosed in the annual return is complete and accurate.

### **Sole Purpose of the Fund**

The sole purpose of the Fund is to provide retirement and/or death benefits to its members and/or beneficiaries.

### **Accounting Policies**

All the significant accounting policies of the Fund are adequately described in the Financial Statements and the Notes thereto. These policies are consistently applied unless specifically noted in the Financial Statements and Notes.

### **Fund Books/Records/Minutes**

All financial books, records and relevant material relating to the transactions and activities of the Fund have been made available to you, including minutes of the Trustees' meetings, the Trust Deed (as amended) and the Rules of the Fund. The Financial Statements accurately disclose the Revenue and Expenses and the full extent of the Assets and Liabilities of the Fund.

### **Asset Form**

The assets of the Fund are being held in an acceptable form suitable for the benefit of the members of the Fund and have been stated at their net market value.

## **Ownership and Pledging of Assets**

1. The Fund has satisfactory title to all assets shown in the Financial Statements
2. Investments are registered in the name of The Dammers Superannuation Fund
3. No assets of the Fund have been pledged to secure liabilities of the Fund or of any other fund or entity.

## **Investments**

1. Investments are carried in the books at their net market value.
2. Amounts stated are considered reasonable in the current market condition, and there has not been any permanent diminution in their value below the amounts recorded in the Financial Statements.
3. There are no commitments, fixed or contingent, for the purchase or sale of long-term investments.
4. Investment transactions and investments held are in accordance with the Investment Strategy, which has been determined with due regard to risk, return, liquidity and diversity.
5. The Trustee(s) have complied with all the Investment Standards stipulated in the Regulations relating to the SIS Act as amended.

## **Trust Deed Amendments**

All amendments (if any) to the Trust Deed were made in order for the Fund to comply with the SIS Act, Regulations and any other applicable legislation relating to the operation and governance of the Fund.

## **Governing Rules**

The Fund is being conducted in accordance with its Trust Deed and Governing Rules.

## **Legislative Requirements**

The Fund is being conducted in accordance with the *Superannuation Industry (Supervision) Act 1993*, and the Regulations of the said Act.

## **Trustee Responsibilities**

The Trustees are aware of their responsibilities to the Members and the various regulatory bodies.

## **Trustee Covenants**

The Trustee(s) have complied with all the Trustee Covenants set out in section 52 of the *Superannuation (Supervision) Act 1993*.

### **Disqualified person not to act as a Trustee**

There is no reason why any Trustee should be prohibited from acting as a Trustee of this Superannuation Fund.

### **Information to Members**

Information relating to the transactions and activities of the Fund has been supplied in a timely manner.

### **Meetings**

Meetings have been conducted in accordance with the Trust Deed and the requirements of the SIS Act. Resolutions and issues on which the Trustee(s) have voted, or on which they were required to vote have been passed by at least a 2/3rds majority of the Trustees.

### **Subsequent Events**

Since the end of the financial year stated in the Financial Statements till the date of this letter, there have been no events or transactions that would have a material effect upon the Fund either financially or operationally.

Yours faithfully

A handwritten signature in black ink, appearing to read 'A Dammers', written over a horizontal dashed line.

**A Dammers**  
Trustee

A handwritten signature in black ink, appearing to read 'J Dammers', written over a horizontal dashed line.

**J Dammers**  
Trustee

# Terms of Engagement for SMSF Audit

## 1. Purpose

This Terms of Engagement for Audit Engagement Services (TE) confirms our understanding of the engagement and the nature and limitations of services provided.

## 2. The objective and scope of the audit

- 2.1 You have requested that we audit the Dammers Super Fund (the Fund):
- a. financial report, which comprises the statement of financial position as at 30 June 2023 and the notes to the financial statements; and
  - b. compliance during the same period with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulations (SISR) specified in the approved form auditor's report as issued by the Australian Taxation Office (ATO), which are sections 17A, 35AE, 35B, .35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103,104, 104A, 105, 109 and 126K of the SISA and regulations 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, and 13.18AA of the SISR.
- 2.2 We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted pursuant to the SISA with the objective of our expressing an opinion on the financial report and the Fund's compliance with the specified requirements of the SISA and SISR.
- 2.3 We wish to draw your attention to our firm's system of quality control which has been established and maintained in accordance with the relevant APESB standard. As a result, our files may be subject to review as part of the quality control review program of the Accounting Profession which monitors compliance with professional standards by its members. We advise you that by accepting our engagement you acknowledge that, if requested, our files relating to this engagement will be made available under this program. Should this occur, we will advise you.

## 3. The responsibilities of the auditor

- 3.2 We will conduct our financial audit in accordance with Australian Auditing Standards and our compliance engagement in accordance with applicable Standards on Assurance Engagements, issued by the Auditing and Assurance Standards Board (AUASB) and with and the Accounting Professionals and Ethical Standards APES 210 Conformity with Auditing and Assurance Standards. These standards require that we comply with relevant ethical requirements relating to audit and assurance engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement and that you have complied, in all material respects, with the specified requirements of the SISA and SISR.
- 3.3 The annual audit of the financial reports and records of the Fund must be carried out during and after the end of each year of income. In accordance with section 35C of the SISA, we are required to provide to the trustees of the Fund an auditor's report in the approved form within

the prescribed time as set out in the SISR, 28 days after the trustees have provided all documents relevant to the preparation of the auditor's report.

### **3.4 Financial audit**

A financial audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. A financial audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used, and the reasonableness of accounting estimates made by the trustees, as well as evaluating the overall presentation of the financial report. Due to the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered. In making our risk assessments, we consider internal controls relevant to the Fund's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Fund's internal controls. However, we expect to provide you with a separate letter concerning any significant deficiencies in the Fund's system of accounting and internal controls that come to our attention during the audit of the financial report. This will be in the form of a letter to the trustee.

### **3.5 Compliance engagement**

A compliance engagement involves performing audit procedures to obtain audit evidence about the Fund's compliance with the provisions of the SISA and SISR specified in the ATO's approved form auditor's report.

Our compliance engagement with respect to investments includes determining whether the investments are made for the sole purpose of funding members' retirement, death or disability benefits and whether you have an investment strategy for the Fund, which has been reviewed regularly and gives due consideration to risk, return, liquidity, diversification and the insurance needs of members. Our procedures will include testing whether the investments are made for the allowable purposes in accordance with the investment strategy, but not for the purpose of assessing the appropriateness of those investments to the members.

3.6 During the course of our engagement, if we identify or suspect that Non-Compliance with Laws or Regulations (NOCLAR) has occurred or may occur, which may have a direct effect on material amounts or disclosures in the financial statements or compliance and may be fundamental to the fund's ability to continue its business or to avoid material penalty, we may:

3.5.1 discuss the matter with the appropriate level of management, those charged with governance or the internal auditor, as appropriate.

3.5.2 communicate the non-compliance or suspected non-compliance with the trustee and external auditor, unless prohibited by law or regulation.

3.5.3 disclose the matter to an appropriate authority even when there is no legal or regulatory requirement to do so; and/or

3.5.4 withdraw from the engagement and the professional relationship where permitted by law or regulation

3.6 Where appropriate we may inform you of our intention to disclose the matter to an appropriate authority before disclosing the matter. However, if we have reason to believe that the actual or

intended conduct would constitute an imminent breach of a law or regulation that would cause substantial harm to the general public, we may immediately disclose the matter to an appropriate authority in order to prevent or mitigate the consequences of such imminent breach of law or regulation.

3.7 Any information pertaining to your affairs, whether it be provided by you, or through a Trusted Adviser, will be utilised and stored in an appropriate manner to maintain our professional standards and obligations. Further information on privacy is noted at section 10 of this letter.

## 4. The responsibilities of the trustees

4.1 We take this opportunity to remind you that it is the responsibility of the trustees to ensure that the Fund, at all times, complies with the SISA and SISR as well as any other legislation relevant to the Fund. The trustees are also responsible for the preparation and fair presentation of the financial report.

4.2 Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report and for determining that the accounting policies used are consistent with the financial reporting requirements of the SMSF's governing rules, comply with the requirements of SISA and SISR and are appropriate to meet the needs of the members. This responsibility includes:

- Establishing and maintaining controls relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error. The system of accounting and internal control should be adequate in ensuring that all transactions are recorded and that the recorded transactions are valid, accurate, authorised, properly classified and promptly recorded, so as to facilitate the preparation of reliable financial information. This responsibility to maintain adequate internal controls also extends to the Fund's compliance with SIS including any Circulars and Guidelines issued by a relevant regulator to the extent applicable, the internal controls should be sufficient to prevent and/or detect material non-compliance with such legislative requirements;
- Selecting and applying appropriate accounting policies;
- Making accounting estimates that are reasonable in the circumstances; and

4.3 Making available to us all the books of the Fund, including any registers and general documents, minutes and other relevant papers of all Trustee meetings and giving us any information, explanations and assistance, we require for the purposes of our audit. Section 35C(2) of SISA requires that Trustees must give to the auditor any document, relevant to the conduct of the audit, that the auditor requests in writing within 14 days of the request, <sup>1</sup>

4.4 As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

## 5. Reporting

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5.1 Our audit report is prepared for the members of the Fund, and we disclaim any assumption of responsibility for any reliance on our report, or on the financial report to which it relates, to any person other than the members of the Fund, or for any purpose other than that for which it was prepared.

### 5.2 Report on matters identified

Under section 129 of the SISA we are required to report to you in writing, if during the course of, or in connection with, our audit, we become aware of any contravention of the SISA or SISR which we believe has occurred, is occurring or may occur. Furthermore, you should be aware that we are also required to notify the ATO of certain contraventions of the SISA and SISR that we become aware of during the audit, which meet the tests stipulated by the ATO, irrespective of the materiality of the contravention or action taken by the trustees to rectify the matter. Finally, under section 130, we are required to report to you and the ATO if we believe the financial position of the Fund may be or may be about to become unsatisfactory.

5.3 You should not assume that any matters reported to you, or that a report that there are no matters to be communicated, indicates that there are no additional matters, or matters that you should be aware of in meeting your responsibilities. The completed audit report may be provided to you as a signed hard copy or a signed electronic version.

## 6. Independence

6.1 We confirm that, to the best of our knowledge and belief, the engagement team meets the current independence requirements of the SISA and SISR including APES 110 Code of Ethics for Professional Accountants in relation to the audit of the Fund. In conducting our financial audit and compliance engagement, should we become aware that we have contravened the independence requirements, we shall notify you on a timely basis.

## 7. Administration, Fees and Billings

7.2 Our professional fees will be calculated primarily on a fixed fee basis; however, the fee may exceed fixed fee which is applied to "standard" Fund's with no breaches or contraventions and low level of complexities and transactions.

7.3 Our invoices may also include disbursements paid by us. These may include photocopying charges, telephone and facsimile transmission charges, travel fares and expenses, stamp duty and fees paid to third parties such as couriers, registration fees or fees for other professionals.

7.4 Unless other payment terms are agreed, each invoice is payable within 7 days of receipt.

7.5 If the engagement involves the use of trust monies, we will manage those funds in accordance with APES 310 Client Monies and as authorised by you in the Trust Account Authority Letter or as otherwise instructed by you.



## **8. Ownership of materials**

- 8.2 You own all original materials given to us.
- 8.3 We own all materials produced by us that resulted from our skill and attention to the extent that the materials produced by us incorporate any original materials you give to us.
- 8.4 We may exercise a lien of your documents in our possession in the event of a dispute, which will be handled in accordance with our firm's dispute resolution process.
- 8.5 Subject to the payment of all outstanding professional fees and disbursements owing to us, we will provide you with materials produced by us for you in the event you engage the services of another practitioner, and the materials are required by your new practitioner.

## **9. Privacy**

- 9.2 Our collection use and disclosure of your personal information (PI) may be subject to the Privacy Act 1988 (Cth) and accordingly we will only collect PI about you that relates to the TE We may disclose PI about you for the primary purpose of this TE or to third parties by express consent or as required by law.
- 9.3 We may collect PI about you, your representatives, your clients and others when we provide services to you. If we do, you agree to work with us to ensure that we both meet our respective obligations under the Privacy Act 1988 (Cth). Your obligations may include ensuring your privacy policy and contracts include a reference to your collection practices, how you will use the PI and that you may disclose the PI to an agent for public accounting services.
- 9.4 Where an outsourced service requires the disclosure of PI to an overseas recipient, we take care to ensure that other third parties outside Australia to whom we disclose PI are subject to contractual obligations relating to privacy and the handling of your personal information and can only use the information for the purposes stipulated by us.

## **10. Confidentiality**

- 10.1 We have an ethical duty of confidentiality, which means we must not share or disclose your details of this TE to anyone, except as otherwise specified in this clause, without your consent unless required to by law.

## **11. Professional Indemnity Insurance (PI')**

- 11.1 We hold professional indemnity insurance of at least the minimum amount prescribed in the CPA Australia Ltd By-Laws or as required by law.

## 12. Professional Standards Scheme & Limitation of Liability

- 12.1 We participate in the CPA Australia Ltd Professional Standards Scheme (Scheme), which facilitates the improvement of professional standards to protect consumers and may limit our liability to you in a cause of action.
- 12.2 The Scheme applies to professional accounting services including accounting, bookkeeping, taxation, auditing and assurance, insolvency and corporate reconstruction, management accounting, management consulting, forensic accounting, valuation services,


## 13. Other

- 13.1 This letter will be effective for future years unless we advise you of its amendment or replacement, or the engagement is terminated.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our financial audit and compliance engagement.


Yours faithfully,

Acknowledged on behalf of the trustees and members:

 \_\_\_\_\_ x

Arnold Dammers (Trustee)

01/09/2023

 \_\_\_\_\_ x

Julie Dammers (Trustee)

01/09/2023

Yours Sincerely

Super Audits Pty Ltd

Dated

**Dammers Superannuation Fund**  
**9A The Esplanade, Ascot WA 6104**

28<sup>th</sup> June 2023

**D Baker & Associates Pty Ltd**  
PO Box 310  
Midland WA 6936

Dear Sir / Madam,

In preparation for your examination of the special purpose financial report of the **Dammers Superannuation Fund** as at **30 June 2023**, the following representations are made which are true to the best of our knowledge and belief:

**1. Risk of Fraud**

The risk that the financial report is materially misstated due to fraud is considered to be low as a result of the following:

- a) The trustees are signatories on all transactions, no other party has the authority to act on behalf of the trustee; and
- b) Reconciliations are undertaken by the fund's accountant for both investments held, and all bank accounts maintained by the fund.

We have not identified any specific risks of fraud; however, we acknowledge that if fraud existed within the fund, the most likely areas of concern would be investments or cash being mis-appropriated or contributions being intercepted prior to being banked into the fund's bank account.

**2. Procedures for Identifying and Responding to Fraud**


As trustee we believe the procedures in place reduce the risk of fraud, however, should fraudulent activity be identified, the trustee would ensure all trustees are aware of the situation and the fund's accountant and auditor would be informed.

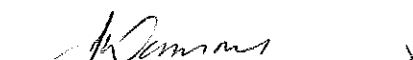
Depending on the situation, steps would be implemented to cease the fraudulent activity and controls would be put in place to limit any future activity from affecting the fund.

**3. Existence of Fraud**

We confirm we have no knowledge of any actual, suspected, or alleged fraud affecting the fund.

Yours faithfully,

  
\_\_\_\_\_  
**A Dammers**  
Trustee

  
\_\_\_\_\_  
**J Dammers**  
Trustee

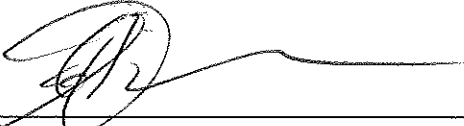
**Members Notification to Trustees  
Continuation of an Allocated Pension**

The Member  
Dammers Superannuation Fund  
9A The Esplanade  
Ascot WA 6104

Re: Arnold Dammers - Member

I wish to inform the Trustees that I will be continuing with my allocated pension for the June 2023 year.

I will draw \$64,332.00 for the year which will satisfy the minimum drawdown required of 2.5% of my opening balance of \$1,036,841.00 for the year.  
My age at pension commencement amounts to 75.

  
\_\_\_\_\_  
A Dammers

\_\_\_\_\_  
Date: 01/07/2022

**Trustees Notification to Members  
Continuation of an Allocated Pension**

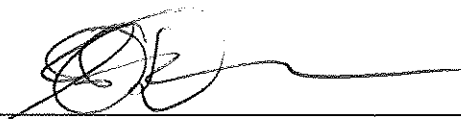
The Member  
Dammers Superannuation Fund  
9A The Esplanade  
Ascot WA 6104

Re: Arnold Dammers - Member

I wish to inform the member that \$64,332.00 of pensions will be paid to yourself for the 2023 tax year.

Your balance in your pension phase amounts to \$1,036,841.00 at 1 July 2022.

Your age at pension commencement is 75.

  
\_\_\_\_\_ x

A Dammers

\_\_\_\_\_  
Date: 01/07/2022

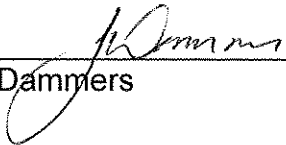
**Members Notification to Trustees  
Continuation of an Allocated Pension**

The Member  
Dammers Superannuation Fund  
9A The Esplanade  
Ascot WA 6104

Re: Julie Dammers - Member

I wish to inform the Trustees that I will be continuing with my allocated Pension no 1 for the June 2023 year.

I will draw \$11,663.00 for the year which will satisfy the minimum drawdown required of 2.5% of my opening balance of \$225,565 for the year.  
My age at pension commencement amounts to 66.

  
\_\_\_\_\_  
J Dammers

\_\_\_\_\_  
Date: 01/07/2022

**Trustees Notification to Members  
Continuation of an Allocated Pension**

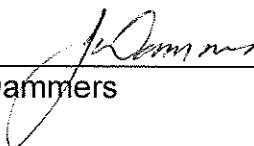
The Member  
Dammers Superannuation Fund  
9A The Esplanade  
Ascot WA 6104

Re: Julie Dammers - Member

I wish to inform the member that \$11,663.00 of pensions will be paid to yourself for the 2023 tax year.

Your balance in your pension number 1 amounts to \$225,565.00 at 1 July 2022.

Your age at pension commencement is 66.

  
\_\_\_\_\_  
J Dammers

\_\_\_\_\_  
Date:01/07/2022


**Members Notification to Trustees  
Continuation of an Allocated Pension**

The Member  
Dammers Superannuation Fund  
9A The Esplanade  
Ascot WA 6104

Re: Julie Dammers - Member

I wish to inform the Trustees that I will be continuing with my allocated Pension no 2 for the June 2023 year.

I will draw \$8,019.00 for the year which will satisfy the minimum drawdown required of 2.5% of my opening balance of \$155,095 for the year.  
My age at pension commencement amounts to 66.

  
\_\_\_\_\_  
J Dammers

\_\_\_\_\_  
Date: 01/07/2022



**Trustees Notification to Members  
Continuation of an Allocated Pension**


The Member  
Dammers Superannuation Fund  
9A The Esplanade  
Ascot WA 6104

Re: Julie Dammers - Member

I wish to inform the member that \$8,019.00 of pensions will be paid to yourself for the 2023 tax year.

Your balance in your pension number 2 amounts to \$155,095.00 at 1 July 2022.

Your age at pension commencement is 66.

  
\_\_\_\_\_  
J Dammers

\_\_\_\_\_  
Date:01/07/2022

**Members Notification to Trustees  
Start of an Allocated Pension**

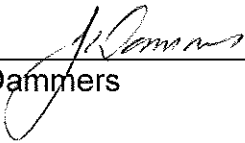
The Member  
Dammers Superannuation Fund  
9A The Esplanade  
Ascot WA 6104

Re: Julie Dammers - Member

I wish to inform the Trustees that I will be increasing Pension no 3 at 1 July 2022 with \$328,820 (leaving nil in the accumulation phase of my fund).

At this time, I would like to draw a pension of \$22,636 for the year which will satisfy the minimum drawdown required of 2.5% of my starting balance of \$437,805.00 for the year.

My age at pension commencement amounts to 66.

  
\_\_\_\_\_  
J Dammers

\_\_\_\_\_  
Date:01/07/2022

**Trustees Notification to Members  
Commencement of an Allocated Pension**

The Member  
Dammers Superannuation Fund  
9A The Esplanade  
Ascot WA 6104

Re: Julie Dammers – Member

We confirm acceptance of your request to increase Pension No 3 from 1 July 2022 with \$328,820.40. This leaves a balance of \$437,804.70 in Pension No 3.

I wish to inform the member that \$22,636 of pensions will be paid to yourself for the 2023 tax year.

Your age at pension commencement is 66.

  
\_\_\_\_\_  
J Dammers

\_\_\_\_\_  
Date: 01/07/2022

**Minute of the Meeting**  
**of Dammers Superannuation Fund**

Minutes of the meeting of Arnold & Julie Dammers as Trustees for Dammers Superannuation Fund, held at 9A The Esplanade, Ascot, WA 6104.

**Present:**

Arnold Dammers

Julie Dammers

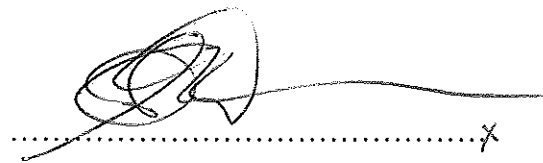
**Date:** 30 June 2023

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Trustees acknowledge the payment of following expenses for the June 2023 year for the fund:

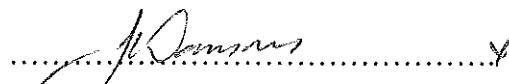
- Accounting Fees - \$2,660.00
- Actuarial Fees - \$110.00
- Audit Fees - \$385.00
- Legal Fees - \$330.00
- ATO Supervisory levy - \$259.00

Declaration: We hereby declare that these minutes are a true and correct meeting.



.....x

Arnold Dammers  
Trustee



.....x

Julie Dammers  
Trustee

**MEMBERS STATEMENT  
THE DAMMERS SUPERANNUATION FUND**

**Arnold Dammers**

The trustees of the above named fund wish to advise you of the circumstances of your entitlement in the fund at 30 June 2023 and for the reporting period 1 July 2022 to 30 June 2023

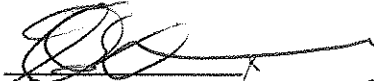
<b>Your Details</b>		<b>Your Balance</b>	
Date of Birth	30/07/1946	Total benefits	\$1,081,806
Date Joined Fund	26/03/2007	<i>comprising:</i>	
Date Left Fund		- Preserved	\$0
Member Mode	Pension Phase	- Restricted preserved	\$0
Vested Amount	\$1,081,806	- Unrestricted Non preserved	\$1,081,806
Insured Death Benefit		<i>including:</i>	
Disability Benefit		Undeducted Contributions	\$280,000
		Roll over content: Post June 83 (Started 24/11/89- post 83- 5047 days)	
Nominated Beneficiaries			

<b>Your detailed account</b>	Preserved	Restricted	Unrestricted	Total
		Non Preserved	Non Preserved	
Opening Balance - 1 July 2022			1,036,841	1,036,841
Add: Increases to member's account during the period:				
Roll Over from other funds				
Employer Contributions				
Member Contributions				
Undeducted Contributions				
Share of net income/(loss)	-		109,296	109,296
	-	-	1,146,138	1,146,138
Less: Decreases to member's account during the period				
Pensions Paid			64,332	64,332
Income Tax on earnings				
	-	-	64,332	64,332
Member's Account Balance at 30 June 2023	\$0	\$0	\$1,081,806	\$1,081,806

**TRUSTEES DISCLAIMER**

This statement has been prepared by the trustee for the member whose name appears at the top of this statement. 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 error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the Trustees of the fund:

  
A Dammers  
Trustee

Dated : \_\_\_\_\_

  
J Dammers  
Trustee

Dated : \_\_\_\_\_

**MEMBERS STATEMENT  
THE DAMMERS SUPERANNUATION FUND**

**Julie Dammers**

The trustees of the above named fund wish to advise you of the circumstances of your entitlement in the fund at 30 June 2023 and for the reporting period 1 July 2022 to 30 June 2023

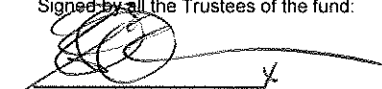
Your Details		Your Balance	
Date of Birth	25/01/1956	Total benefits	\$862,423
Date Joined Fund	26/03/2007	<i>comprising:</i>	
Date Left Fund		- Preserved	\$0
Member Mode	Pension Phase	- Restricted preserved	\$0
Vested Amount	\$862,423	- Unrestricted Non preserved	\$862,423
Insured Death Benefit		<i>including;</i>	
Disability Benefit		Undeducted Contributions	530,000
		Roll over content: Post june 83	\$0
		(Started 24/11/89- post 83- 5047 days)	
Nominated Beneficiaries			

Your detailed account	Restricted Non Preserved		Unrestricted Non Preserved		Total
	Preserved	Non Preserved	Preserved	Non Preserved	
Opening Balance - 1 July 2022		-	818,464		818,464
Add: Increases to member's account during the period:					
Roll Over from other funds					-
Employer Contributions	-				-
Member Contributions					
Undeducted Contributions			-		-
Share of net income/(loss)			86,277		86,277
		-	904,741		904,741
Less: Decreases to member's account during the period:					
Pension paid			42,318		42,318
Income Tax on earnings			-		-
		-	42,318		42,318
Member's Account Balance at 30 June 2023	\$0	\$0	\$862,423		\$862,423


**TRUSTEES DISCLAIMER**

This statement has been prepared by the trustee for the member whose name appears at the top of this statement. 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 error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the Trustees of the fund:

  
A Dammers  
Trustee

Dated : \_\_\_\_\_

  
J Dammers  
Trustee

Dated : \_\_\_\_\_

**DAMMERS SUPERANNUATION FUND**  
**ABN 94 905 939 347**  
**Trustees' Declaration**

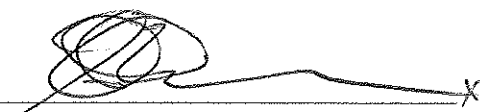
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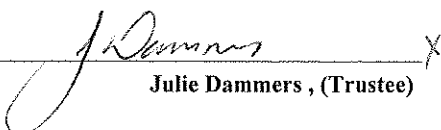
The trustees have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

In the opinion of the trustees:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2023 present fairly, in all material respects, the financial position of the Superannuation 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 Superannuation Fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2023.

Signed in accordance with a resolution of the trustees by:

  
\_\_\_\_\_  
Arnold Dammers , (Trustee)


  
\_\_\_\_\_  
Julie Dammers , (Trustee)

Perth

Date

# Trustee declaration

To be completed by new trustees and directors of corporate trustees of self-managed super funds.

 We strongly recommend you undertake a free trustee education course before reading and signing this declaration. For more information visit [ato.gov.au/smsf](https://ato.gov.au/smsf) and search 'approved education courses'.



## Who should complete this declaration?

You must complete this declaration if you become a trustee or director of a corporate trustee (trustee) of:

- ☒ a new self-managed super fund (SMSF)
- ☒ an existing SMSF.

You must sign this declaration within 21 days of becoming a trustee or director of a corporate trustee of an SMSF.

A separate declaration is required to be completed and signed by each and every new trustee.

You must also complete the declaration if you:

- ☒ have undertaken a course of education in compliance with an education direction
- ☒ are a legal personal representative who has been appointed as trustee on behalf of a:
  - member who is under a legal disability (usually a member under 18 years old)
  - member for whom you hold an enduring power of attorney
  - deceased member.

## Understanding your obligations

We have a range of services available to help you understand your obligations and keep up to date with the latest news for SMSF trustees.


To subscribe to our news and alerts service visit [ato.gov.au/smsf](http://ato.gov.au/smsf) and search 'news and alerts'.

For more information on free approved trustee education courses visit [ato.gov.au/smsf](http://ato.gov.au/smsf) and search 'approved education courses'.

## Before completing this declaration

Before you complete and sign this declaration, make sure you:

- ☒ read each section
- ☒ understand all the information it contains.

 If you have any difficulties completing this declaration or you do not fully understand the information it contains:

- ☒ speak to a professional adviser
- ☒ visit [ato.gov.au/smsf](http://ato.gov.au/smsf)
- ☒ phone us on **13 10 20**.


## When completing this declaration

When you complete this declaration, remember to:

- ☒ insert the full name of the fund at the beginning
- ☒ sign and date it
- ☒ ensure it is signed and dated by a witness (anyone 18 years old or over).

## What should you do with the declaration?

You must keep your completed declaration for at least 10 years and make it available to us if we request it.

 Do not send your completed declaration to us unless we request this from you.

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You are free to copy, adapt, modify, transmit and distribute this material as you wish (but not in any way that suggests the ATO or the Commonwealth endorses you or any of your services or products).

Published by

Australian Taxation Office  
Canberra  
June 2021

DE-35147



## I understand that as an individual trustee or director of the corporate trustee of

Fund name

DAMMERS SUPERANNUATION FUND

I am responsible for ensuring that the fund is operated in accordance with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing trustees' compliance with the law.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- give me a written direction to rectify any contraventions or undertake a course of education
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status, which may result in significant adverse tax consequences for the fund
- prosecute me under the law, which may result in fines or imprisonment.

### Sole purpose

I understand it is my responsibility to ensure the fund is maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

### Trustee duties

I understand that by law I must at all times:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best financial interests of all the members of the fund
- keep records of decisions made about the running of the fund, including the appointment of professional advisers and the retirement of members and payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- refrain from entering into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- allow all members of the fund to have access to information and documents as required, including details about
  - the financial situation of the fund
  - the investments of the fund
  - the members' benefit entitlements.

I also understand that by law I must prepare, implement and regularly review an investment strategy having regard to all the circumstances of the fund, which include, but are not limited to:

- the risks associated with the fund's investments
- the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
- investment diversity and the fund's exposure to risk due to inadequate diversification
- the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities (including benefit payments)
- whether the trustees of the fund should hold insurance cover for one or more members of the fund.

### Accepting contributions and paying benefits

I understand that I can only accept contributions and pay benefits (income streams or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund trust deed have been met.

### Investment restrictions

I understand that, as a trustee or director of the corporate trustee of the fund, subject to certain limited exceptions specified in the law, I am prohibited from:

- giving financial assistance using the resources of the fund to a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)
- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers, allowed by special determinations or acquisitions from the trustee or investment manager of another regulated super fund as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)

- acquiring an in-house asset if the fund's in-house assets exceed 5% of the market value of the fund's total assets, or the in-house assets will exceed 5% of the market value of the fund's total assets by acquiring the asset (in-house assets are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets and any earnings from those assets reflects their market value).

**Administration**

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
  - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees, the retirement of members and payment of benefits)
  - records of all changes of trustees, including directors of the corporate trustee
  - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
  - all trustee declarations
  - copies of all reports given to members
  - documented decisions about storage of collectables and personal use assets
- ensure that the following are prepared and retained for at least five years
  - an annual statement of the financial position of the fund
  - an annual operating statement
  - copies of all annual returns lodged
  - accounts and statements that accurately record and explain the transactions and financial position of the fund including asset market valuation
  - copies of Transfer balance account reports lodged
  - copies of any other statements you are required to lodge with us or provide to other super funds
- appoint an approved SMSF auditor each year, no later than 45 days before the due date for lodgment of the fund's annual return and provide documents to the auditor as requested
- lodge the fund's annual return, completed in its entirety, by the due date
- review the independent audit report received from the approved SMSF auditor and take action as required
- notify the ATO within 28 days of any changes to the
  - membership of the fund, or trustees or directors of the corporate trustee
  - name of the fund
  - contact person and their contact details
  - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 21 days if the fund becomes an Australian Prudential Regulation Authority (APRA) regulated fund.

**DECLARATION**

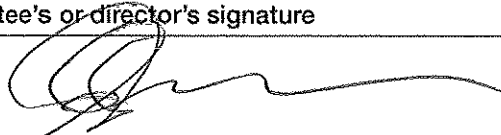
*By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:*

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- Administrative penalties can be imposed on me for not complying with the legislation
- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.
- I do not have access to the government's financial assistance program that is available to trustees of APRA regulated funds in the case of financial loss due to fraudulent conduct or theft.
- I declare that the information provided in the form is true and correct.

Trustee's or director's name

SAMUEL ARNOLD DAMMERS

Trustee's or director's signature



Date

Day / Month / Year  
  /   /

Witness' name (witness must be 18 years old or over)


Witness' signature

Date

Day / Month / Year  
  /   /

# Trustee declaration

To be completed by new trustees and directors of corporate trustees of self-managed super funds.

-  We strongly recommend you undertake a free trustee education course before reading and signing this declaration. For more information visit [ato.gov.au/smsf](https://ato.gov.au/smsf) and search 'approved education courses'.



## Who should complete this declaration?

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A separate declaration is required to be completed and signed by each and every new trustee.

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- ☒ are a legal personal representative who has been appointed as trustee on behalf of a:
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- ☒ sign and date it
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## What should you do with the declaration?

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Published by

Australian Taxation Office  
Canberra  
June 2021

DE-35147



# Self-managed super fund trustee declaration

## I understand that as an individual trustee or director of the corporate trustee of

Fund name

DANNERS SUPERANNUATION FUND

I am responsible for ensuring that the fund is operated in accordance with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing trustees' compliance with the law.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

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- impose administrative penalties on me
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- remove the fund's complying status, which may result in significant adverse tax consequences for the fund
- prosecute me under the law, which may result in fines or imprisonment.

### Sole purpose

I understand it is my responsibility to ensure the fund is maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

### Trustee duties

I understand that by law I must at all times:

- act honestly in all matters concerning the fund
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  - name of the fund
  - contact person and their contact details
  - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 21 days if the fund becomes an Australian Prudential Regulation Authority (APRA) regulated fund.

**DECLARATION**


*By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:*

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- I do not have access to the government's financial assistance program that is available to trustees of APRA regulated funds in the case of financial loss due to fraudulent conduct or theft.
- I declare that the information provided in the form is true and correct.

Trustee's or director's name

JULIE ANNE DAMMERS

Trustee's or director's signature



Date

Day: [ ] [ ] / Month: [ ] [ ] / Year: [ ] [ ] [ ] [ ]

Witness' name (witness must be 18 years old or over)

Witness' signature

Date

Day: [ ] [ ] / Month: [ ] [ ] / Year: [ ] [ ] [ ] [ ]