

## 2022 Substantiation declaration

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I confirm that you have advised me that I must demonstrate that I have incurred an expense for income producing purposes. In addition, you have advised me of the stringent SUBSTANTIATION legislation I must satisfy in relation to work, car and business travel expenses.

In addition, you have informed me that I must obtain original receipts and keep them for a minimum of five years from the date my return is lodged. The receipts must contain the following details:

- name of supplier;
- amount of expense;
- nature of goods and services (noting the specific type of items purchased or expenditure incurred which I am able to personally record up to the date of lodgment of my return where not adequately noted by the supplier);
- date of expense (which I am able to personally record where not noted by the supplier); and
- the date of the documents.

### Penalties to apply with incorrect returns

You have also advised me that additional tax, penalties, interest and possible prosecution action may be taken against me by the ATO if I provide details which lead to an incorrect tax return being lodged.

In addition, you have informed me that an important feature of the new tax agent services regime which commenced on 1 March 2010 is the provision of a "safe harbour" protection from penalties in certain circumstances for taxpayers who engage registered tax agents.

You have also advised me that in order to obtain the benefits of "safe harbour" protection, I must provide you with "all relevant taxation information" to enable accurate statements to be provided to the Australian Taxation Office.

### Income from sources in and out of Australia for the year of income

You have advised me that as an Australian resident I must declare income from all sources, in **and out** of Australia, including net capital gains received, for the year of income in my tax return.

### Apportionment

Where items are used for both business and private purposes, e.g., car, mobile telephone, home telephone, computer etc, I have records to verify my business usage claim. In addition, my employer will verify that it was necessary to incur such expenditure in earning my assessable income. Further, I have instructed you to prepare the return based on me being able to produce these records, if required.

### Audit matters

#### I further confirm that:

- I am aware of the procedures to follow if a document is lost or destroyed;
- I may be required to verify any income or expense item noted in my return in the event of an ATO audit;
- I understand the Substantiation schedules I completed for all work, car and travel expense claims under self-assessment;
- I understand that, for the purposes of obtaining "safe harbour" protection, it remains my responsibility to properly record matters relating to my tax affairs and to bring all of the relevant facts to your attention to show reasonable care; and
- I have read and understood the return prepared for me.

#### I declare that:

- I have disclosed, and you have returned, all of the income including net capital gains which I have earned/received, for the 2022 income year.
- All income declared, claims for deductions and tax offsets/rebates included in my return are based on my specific instructions and advice that I satisfy the relevant taxation requirements.
- I have all receipts or documentation necessary to substantiate the above claims and I will make them available if required by the Tax Office; and
- You have clarified what written evidence (including car/travel records) will be required during an audit and penalties, (including prosecution) that may be applied if incorrect claims are identified in an audit situation.

Signature

Date

# Individual Tax Return

# 2022

01 July 2021 to 30 June 2022

## Taxpayer's declaration

### Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request your tax file number (TFN). We will use your TFN to identify you in our records. It is not an offence not to provide your TFN. However, you cannot lodge your income tax form electronically if you do not quote your TFN.

### Electronic funds transfer – direct debit

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

<b>Name</b>	BELL, LINDA MAREE	<b>TFN</b>	*****	<b>Year</b>	2022
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### Declaration

#### I declare that:

- The information provided to my registered tax agent for the preparation of this tax return including any applicable schedules is true and correct, and
- I authorise my registered tax agent to lodge this tax return.

**Important: The tax law imposes heavy penalties for giving false or misleading information.**

Signature

Date

## Tax agent's declaration

<b>Name</b>	BLUE CHIP TAX PTY LTD		
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<b>Client's ref</b>	BE150021	<b>Agent's ref number</b>	78364005
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<b>Contact</b>	MOJSOSKI, TRAJCE	<b>Phone</b>	1300975999
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#### I declare that:

- I have prepared this tax return and its related schedule(s) in accordance with the information supplied by the entity;
- I have received a declaration made by the entity that the information provided to me for the preparation of this return is true and correct; and
- I am authorised by the entity to give information in this return to the Commissioner.

Signature

Date

# Individual Tax Return

01 July 2021 to 30 June 2022

**2022**

## Electronic funds transfer consent

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

The declaration must be signed by the taxpayer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

**Important**

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

**BSB Number** 064183 **Account Number** 10194718

**Account Name** P & L BELL

**Authorisation**

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

Signature
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Date
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# Individual Tax Return

# 2022

01 July 2021 to 30 June 2022

## Tax estimate

<b>Total income</b>		64,024
<b>Total deductions</b>		8,075
<b>Taxable income or loss</b>		55,949
<b>Tax on taxable income</b>		8,650.42
<b>Income for medicare levy surcharge</b>		172,736
<b>Income for medicare levy surcharge threshold</b>		180,000
	<b>Offset</b>	<b>Offset used</b>
<b>Less non-refundable tax offsets</b>		
Low income tax offset	160.76	160.76
Low and middle income tax offset	1,500.00	1,500.00
<b>Total non-refundable tax offset</b>	<b>1,660.76</b>	<b>1,660.76</b>
<b>Subtotal</b>		<b>6,989.66</b>
<b>Less refundable tax offsets</b>		
<b>Total refundable tax offset</b>	<b>0.00</b>	<b>0.00</b>
<b>Assessed tax payable</b>		<b>6,989.66</b>
<b>Plus other liabilities</b>		
Medicare levy	1,118.98	
Medicare liability		1,118.98
<b>Total other liabilities</b>		<b>1,118.98</b>
<b>Less PAYG credits and other entitlements</b>		
PAYG withholding – total tax withheld		14,332.00
<b>Total PAYG credits and other entitlement</b>		<b>14,332.00</b>
<b>AMOUNT REFUNDABLE</b>		<b>6,223.36</b>

# Individual Tax Return

# 2022

01 July 2021 to 30 June 2022

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Period start	1/07/2021
Period end	30/06/2022
Tax File Number (TFN)	*****
Income Tax Return Type	
Australian resident	YES
Australian residency start date	
Australian residency end date	
Title	Mrs
Name Suffix	
First Name	LINDA
Middle Name	MAREE
Last Name	BELL
Has name or title changed since last tax return lodged	NO
Gender	Female
Date of birth	29 Jul 1961
Date of death	
Final tax return	NO
Personal home address	2/81 MARSHALL STREET DAPTO NSW 2530 Australia
<b>Contact details</b>	
Postal address	PO BOX 1777 WOLLONGONG DC NSW 2500 Australia
Telephone Number	13 00975999
Mobile phone number	
Contact E-mail address	troy@bluechipsuper.com.au
<b>Electronic Funds Transfer (EFT)</b>	
Account Name	P & L BELL
BSB Number	064183
Account Number	10194718
<b>Additional Information for the ATO (Other Attachments Schedule)</b>	

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# Income

<b>Salary and wage occupation description</b>		Customer service manager	
Occupation code	<b>X</b>	149212	
<b>1</b> Salary or wages		14,332	63,206
<b>Payer</b>		<b>Tax withheld</b>	<b>Income</b>
SERVICES AUSTRALIA		14,332	63,206
<b>2 Allowances, earnings, tips, director's fees etc</b>			
<b>3 Employer lump sum payments</b>			
		0	
Lump sum A			
Lump sum B			
Lump sum B 5%			
<b>4 Employment termination payments</b>			
<b>5 Australian Government allowances and payments</b>			
Australian Government allowances and payments			
Australian Government allowances and payments from CDEP			
<b>Total Australian Government allowances and payments</b>			
<b>6 Australian Government pensions and allowances</b>			
<b>7 Superannuation income stream</b>			
Assessable amount from capped defined benefit income stream			
<b>Taxable component</b>			
Taxed element		<b>J</b>	
Untaxed element		<b>N</b>	0
<b>Lump sum in arrears tax component</b>			
Taxed element		<b>Y</b>	0
Untaxed element		<b>Z</b>	0
<b>8 Australian superannuation lump sum payments</b>			
Amount of low rate cap used in previous years			
Taxed element			
Untaxed element			
<b>9 Attributed personal services income</b>			
<b>TOTAL TAX WITHHELD</b>		<b>14,332</b>	
<b>10 Gross interest</b>			
TFN amounts withheld from gross interest		<b>M</b>	
Gross interest		<b>L</b>	

<b>TOTAL SUPPLEMENT INCOME</b>	<b>818</b>
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<b>TOTAL INCOME</b>	<b>64,024</b>
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## Deductions

<b>D1</b>	<b>Car Expenses</b>			<b>A</b>	
<b>D2</b>	<b>Travel Expenses</b>				
	Other expenses				
	Motor vehicle expenses				
	<b>Total travel expenses</b>			<b>B</b>	
<b>D3</b>	<b>Uniform Expenses</b>			<b>C</b>	
<b>D4</b>	<b>Self-education Expenses</b>				
	Other expenses				
	Motor vehicle expenses				
	<b>Net self-education expenses</b>			<b>D</b>	0
<b>D5</b>	<b>Other Work Related Expenses</b>				
	Other expenses				1,405.10
	<b>Description</b>	<b>Expense</b>	<b>Percentage (%)</b>	<b>Claim Amount</b>	
	UNION	695.50	100.00	695.50	
	WFH HRS 887 X 0.80C	709.60	100.00	709.60	
	Other work-related expenses transferred from Payment Summary worksheets				
	<b>Total Other Work Related Expenses</b>			<b>E</b>	1,405
<b>D7</b>	<b>Interest deductions</b>			<b>I</b>	
<b>D9</b>	<b>Gifts or donations</b>			<b>J</b>	20.00
	<b>Description</b>				<b>Amount</b>
	BREAST CANCER FOUNDATION				20.00
	Donations transferred from Payment Summary worksheets				
<b>D10</b>	<b>Cost of managing tax affairs</b>				
	Interest charged by the ATO			<b>N</b>	
	Litigation costs			<b>L</b>	
	Other expenses			<b>M</b>	
	<b>TOTAL SUPPLEMENT DEDUCTIONS</b>				<b>6,650</b>
	<b>TOTAL DEDUCTIONS</b>				<b>8,075</b>
	<b>INCOME OR LOSS</b>				<b>55,949</b>

## Losses

**L1 Tax losses of earlier income years**

	Primary production	Non-primary production
Losses brought forward from earlier income year		
Net exempt income		
Losses available	<b>Q</b>	<b>R</b>
Current year income or loss	55,949	
Losses claimed this income year	<b>F</b>	<b>Z</b>
Losses carried forward to next income year		
<b>TAXABLE INCOME OR LOSS</b>		<b>55,949</b>

**Medicare****M1 Medicare Levy reduction or exemption**

Number of dependent children and students	<b>Y</b>
Exemption - number of days full levy exemption	<b>V</b>
Exemption - number of days half levy exemption	<b>W</b>

**M2 Medicare levy surcharge (MLS)**

You and all your dependants covered by private patient hospital cover for the whole financial year	<b>E</b>	YES
Number of days not liable for surcharge	<b>W</b>	365

**Private health insurance policy details**

Health insurer ID	Membership No.	Premiums	Rebate	Benefit code	Tax code
NIB	03415210	140	40	35	C
NIB	03415210	789	227	36	C
NIB	03415210	2,231	549	30	C

**Income tests****IT1 Total reportable fringe benefits amounts**

Employers exempt from FBT under section 57A of the FBTA 1986	<b>N</b>
Employers not exempt from FBT under section 57A of the FBTA 1986	<b>W</b>

**IT2 Reportable employer superannuation contributions****IT3 Tax-free government pensions****U****IT4 Target foreign income****V****IT5 Net financial investment loss****X****IT6 Net rental property loss****Y****IT7 Child support you paid****Z**

<b>IT8</b>	<b>Number of dependent children</b>	<b>D</b>	0
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**Income Totals**

Adjusted taxable income	62,599
Estimated total income	74,096
Estimated eligible income	63,206

**Spouse**

First given name	PETER
Other given names	JAMES
Surname or family name	BELL
Your spouse's date of birth	<b>K</b> 5/04/1957
Spouse's gender	Male
Your spouse has residency	YES

**Family assistance consent**

I consent to use part or all of my tax refund to repay my spouse's Family Assistance debt	NO
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Spouse's CRN

**Period you had a spouse – married or de facto**

Did you have a spouse for the full year?	<b>L</b> YES
From what date you had a spouse	<b>M</b>
Before what date you had a spouse	<b>N</b>
Spouse died during year	NO

**Spouse's income**

Your spouse's taxable income	<b>O</b> 86,934
Your spouse's section 98 trust income – not included in spouse's taxable income	<b>T</b>
Distributions to your spouse on which family trust distribution tax has been paid	<b>U</b> 0
Total reportable fringe benefits amount from employers exempt under section 57A	<b>R</b> 23,203
Total reportable fringe benefits amount from employers not exempt under section 57A	<b>S</b> 0
Amount of any Australian Government pensions and allowances received by your spouse in the year of the return	<b>P</b> 0
Amount of any exempt pension income received by your spouse in the year of the return	<b>Q</b>
Spouse reportable superannuation contributions	<b>A</b> 0
Other specified exempt payments that your spouse received	<b>B</b> 0
Your spouse's target foreign income	<b>C</b> 0
Your spouse's total net investment loss	<b>D</b> 0
Child support your spouse paid	<b>E</b> 0
Your spouse's taxed element of a SLS zero tax rate	<b>F</b>

Your spouse's ATI

99,232

Your spouse's assessable income

## Supplementary section

### 21 Rent

#### Rental

UNIT 97 SUMMER PLACE 97-137 EDMUND RICE DRIVE SOUTHPORT QLD 4215 Australia

Income	Amount	Share Amount
Gross rent	21,780	10,890
<b>Deductions</b>		
Interest deductions	9,766	4,883
Capital works deductions	0	0
Capital allowances deductions	0	0
Other rental deductions	10,380	5,189
<b>NET RENT</b>	<b>1,634</b>	<b>818</b>
<b>TOTAL SUPPLEMENT INCOME</b>		<b>818</b>

## Deductions

### D11 Deductible amount of undeducted purchase price of a foreign pension or annuity

Y

Did you provide your fund (including a retirement savings account) with a notice of intent to claim a deduction for personal superannuation contributions, and receive an acknowledgement from your fund?

YES

### D12 Personal superannuation contributions

H

6,650

Fund Name	Contribution Date	Account Number	Fund ABN	Fund TFN	Deduction claimed
PETLIN SUPER FUND		BELLIN00001A	52309829977		6,650.00

### D14 Forestry managed investment scheme deduction

F

### D15 Other deductions - Election expenses

E

### D15 Other Deductions

J

TOTAL SUPPLEMENT DEDUCTIONS

6,650

## Tax offsets

### T3 Superannuation contributions on behalf of your spouse

Contributions paid

Superannuation contributions on behalf of your spouse tax offset

A

0

### T4 Zone or overseas forces

R

0

### T5 Invalid and invalid carer

B

<b>T6</b>	<b>Landcare and water facility tax offset brought forward from prior years</b>	<b>T</b>	
<b>T7</b>	<b>Early stage venture capital limited partnership tax offset</b>		
	Current year tax offset	<b>K</b>	
	Tax offset carried forward from a previous year	<b>M</b>	
<b>T8</b>	<b>Early stage investor tax offset</b>		
	Current year tax offset	<b>L</b>	
	Tax offset carried forward from a previous year	<b>O</b>	
<b>T9</b>	<b>Other refundable tax offsets</b>	<b>P</b>	
<b>TOTAL SUPPLEMENT TAX OFFSET</b>			<b>0</b>

## Adjustments

<b>A5</b>	<b>Amount on which family trust distribution tax has been paid</b>	<b>X</b>	
<b>C1</b>	<b>Credit for interest on early payments - amount of interest</b>	<b>L</b>	

# Payment Summary 1

Income Type	Australian Salary or Wages
Name	SERVICES AUSTRALIA
Australian Business Number (ABN)	90794605008
Withholding Payer Number (WPN)	

	Tax withheld	Income
<input type="checkbox"/> 1 Salary or wages	14,332	63,206

Was the salary or wages gross income amount earned while the individual was on a working holiday visa (417 or 462)? NO

## Exempt foreign employment income

Country where exempt foreign employment income was earned

## IT1 Reportable fringe benefits amount

Is the employer exempt from FBT under section 57A of the FBTA 1986? NO

# Rental Schedule 1

Name of property	UNIT 97 SUMMER PLACE 97-137 EDMUND RICE DRIVE SOUTHPORT QLD 4215 Australia			
Address of property	UNIT 97 SUMMER PLACE 97-137 EDMUND RICE DRIVE SOUTHPORT QLD 4215 Australia			
<b>Acquisition</b>		<b>Date</b>	<b>Amount</b>	
Acquisition		19/09/2008	315,000	
<b>Details</b>				
Date property first earned rental income				19/09/2008
Number of weeks property was rented this year				52
Number of weeks property was available for rent this year				52
Has the loan for the property been renegotiated this year?				NO
<b>Owners</b>				
<b>Name</b>				<b>Share (%)</b>
BELL, LINDA MAREE				50.00
BELL, PETER JAMES				50.00
<b>Income</b>	<b>Amount</b>	<b>Use (%)</b>	<b>Claim Amount</b>	<b>Share Amount</b>
Rental income			21,780	10,890
<b>Total income</b>			<b>21,780</b>	<b>10,890</b>
<b>Expenses</b>				
Body corporate fees			3,324	1,662
Council rates			2,038	1,019
Insurance			385	192
Interest on loans			9,766	4,883
Property agent fees/commission			1,850	925
MANAGEMENT FEES	1,797	100.00	1,797	
ADMIN FEES	53	100.00	53	
Repairs and maintenance			1,418	709
Repairs & Maintenance	628	100.00	628	
Electrical	514	100.00	514	
R&M	276	100.00	276	
Water charges			1,365	682
<b>Total expenses</b>			<b>20,146</b>	<b>10,072</b>
<b>NET RENT</b>			<b>1,634</b>	<b>818</b>