

2022 Substantiation declaration

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

01 July 2021 to 30 June 2022

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.

Name	BELL, LINDA MAREE	TFN	*****	Year	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

Name	BLUE CHIP TAX PTY LTD
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Client's ref	BE150021	Agent's ref number	78364005
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Contact	MOJSOSKI, TRAJCE	Phone	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

Date

Individual Tax Return

01 July 2021 to 30 June 2022

2022

Tax estimate

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

Individual Tax Return

01 July 2021 to 30 June 2022

2022

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
Contact details	
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
Electronic Funds Transfer (EFT)	
Account Name	P & L BELL
BSB Number	064183
Account Number	10194718
Additional Information for the ATO (Other Attachments Schedule)	

Income

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

TOTAL SUPPLEMENT INCOME	818
TOTAL INCOME	64,024

Deductions

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

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	Q	R
Current year income or loss	55,949	
Losses claimed this income year	F	Z
Losses carried forward to next income year		
TAXABLE INCOME OR LOSS		55,949

Medicare

M1 Medicare Levy reduction or exemption

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

M2 Medicare levy surcharge (MLS)

You and all your dependants covered by private patient hospital cover for the whole financial year	E	YES
Number of days not liable for surcharge	W	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	N
Employers not exempt from FBT under section 57A of the FBTA 1986	W

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

	U
	V
	X
	Y
	Z

IT8	Number of dependent children	D	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	K 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
Spouse's CRN	

Period you had a spouse – married or de facto

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

Spouse's income

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

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
Deductions		
Interest deductions	9,766	4,883
Capital works deductions	0	0
Capital allowances deductions	0	0
Other rental deductions	10,380	5,189
NET RENT	1,634	818
TOTAL SUPPLEMENT INCOME		818

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

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

Adjustments

A5	Amount on which family trust distribution tax has been paid	X
C1	Credit for interest on early payments – amount of interest	L

Payment Summary 1

Income Type	Australian Salary or Wages	
Name	SERVICES AUSTRALIA	
Australian Business Number (ABN)	90794605008	
Withholding Payer Number (WPN)		
	Tax withheld	Income
<div>1</div> 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		
<div>IT1</div> 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			
Acquisition	Date			Amount
Acquisition	19/09/2008			315,000
Details				
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	
Owners				
Name			Share (%)	
BELL, LINDA MAREE			50.00	
BELL, PETER JAMES			50.00	
Income	Amount	Use (%)	Claim Amount	Share Amount
Rental income			21,780	10,890
Total income			21,780	10,890
Expenses				
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
ADMIN FEES			53	100.00
Repairs and maintenance			1,418	709
Repairs & Maintenance			628	100.00
Electrical			514	100.00
R&M			276	100.00
Water charges			1,365	682
Total expenses			20,146	10,072
NET RENT			1,634	818